



Humanising Financial Services.

Pillar 3 Disclosure
As at 30 September 2021
Malayan Banking Berhad, Brunei Branch

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I. OVERVIEW

The Pillar 3 Disclosures for the half year ended 30 June 2021 for Malayan Banking Berhad - Brunei Darussalam Branch (“Maybank” or the “Branch”) are in accordance with Brunei Darussalam Central Bank (“BDCB”) Guidelines on Pillar 3 Public Disclosure Requirements, which are the equivalent of that issued by the Basel Committee on Banking Supervision (“BCBS”) entitled International Convergence of Capital Measurement and Capital Standards (commonly referred to as Basel II).

II. OVERVIEW OF KEY PRUDENTIAL METRICS AND RWA

Table 1 present the key prudential metrics for the current quarter and the 4 previous quarter ends.

Table 1: Key Metrics

B\$'000	Sep-21	Jun-21	Mar-21	Dec-20	Sep-20
Available capital (amounts)					
Tier 1	65,080	65,298	65,259	65,238	62,185
Total capital	67,239	67,569	67,333	67,266	65,364
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	278,219	275,244	281,823	278,063	278,912
Risk-based capital ratios as a percentage of RWA					
Tier 1 ratio (%)	23.39	23.72	23.16	23.46	22.30
Total capital ratio (%)	24.17	24.55	23.89	24.19	23.44

Table 2 present the breakdown of the RWA for the current quarter and previous quarter ends and the capital requirements for the current quarter RWA.

Table 2: Overview of Risk Weighted Assets

B\$'000	RWA		Minimum capital requirements
	Sep-21	Jun-21	Sep-21
Credit Risk (Standardised)	256,090	252,082	25,609
Market Risk (Standardised)	166	1,199	17
Operational Risk (Basic Indicator Approach)	21,963	21,963	2,196
Total	278,219	275,244	27,822