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Pillar 3 Disclosure  
For the Quarter Ended 30 September 2023  
MALAYAN BANKING BERHAD, BRUNEI BRANCH

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## 1. OVERVIEW

The Pillar 3 Disclosures for the quarter ended 30 September 2023 for Malayan Banking Berhad - Brunei Darussalam Branch ("Maybank" or the "Branch") are in accordance with Brunei Darussalam Central Bank ("BDCB") Notice on Pillar 3 - Public Disclosure Requirements as specified in BDCB Notice No. BU/N-1/2021/68.

## 2. ATTESTATION STATEMENT

The Pillar 3 Disclosure as at 30 September 2023 has been prepared in accordance with the internal control process endorsed by the management of Malayan Banking Berhad, Brunei Branch.



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Sulaiman bin Isa  
General manager



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Noor Hajirah Saban  
Head, Finance

### 3. OVERVIEW OF KEY PRUDENTIAL METRICS AND RWA

#### 3.1 Key Metrics

B\$'000	Sep-23	Jun-23	Mar-23	Dec-22	Sep-22
<b>Available capital (amounts)</b>					
Tier 1	70,919	70,919	70,919	70,919	70,724
Total capital	72,154	72,028	71,993	72,880	72,637
<b>Risk-weighted assets (amounts)</b>					
Total risk-weighted assets (RWA)	232,602	230,896	235,411	249,640	265,853
<b>Risk-based capital ratios as a percentage of RWA</b>					
Tier 1 ratio (%)	30.49	30.71	30.13	28.41	26.60
Total capital ratio (%)	31.02	31.19	30.58	29.19	27.32

Tier 1 ratio and total capital ratio as at 30 September 2023 stood at 30.49% and 31.02% respectively, which is a slight decrease from previous quarter mainly due to higher risk-weighted assets. The Branch is poised to maintain healthy ratios above the minimum regulatory requirement as stipulated in BDCB guideline under Notice BU/N-3/2017/38, a testament of the Branch's resilience and strength in meeting its obligations. With the active capital management across the Group, total capital ratio will be maintained comfortably well ahead of the minimum regulatory requirement of 10%.

#### 3.2 Overview of Risk Weighted Assets (RWA)

B\$'000	RWA		Minimum capital requirements
	Sep-23	Jun-23	Sep-23
Credit Risk (Standardised)	212,311	210,480	21,231
Market Risk (Standardised)	257	382	26
Operational Risk (Basic Indicator Approach)	20,034	20,034	2,003
<b>Total</b>	<b>232,602</b>	<b>230,896</b>	<b>23,260</b>

September 2023 shows an increase in credit RWA from previous quarter mainly due to an increase in interbranch-placement. A decrease in market RWA is mainly due lower foreign currency exposure.