

# Pillar 3 Disclosure

**FOR THE QUARTER ENDED 31 MARCH 2024  
MALAYAN BANKING BERHAD, BRUNEI BRANCH**

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## 1. OVERVIEW

The Pillar 3 Disclosures for the quarter ended 31 March 2024 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.

Following the methodology employed by Malayan Banking Berhad (“Head Office” or the “Group”), the Branch adopts the following approaches in determining the capital requirements of Pillar 1 in accordance with BDCB’s Guidelines on Capital Adequacy Framework:

- Credit Risk - Standardised Approach (“SA”).
- Market Risk - Standardised Approach (“SA”).
- Operational Risk - Basic Indicator Approach (“BIA”)

## 2. ATTESTATION STATEMENT

The Pillar 3 Disclosure as at 31 March 2024 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	Mar-24	Dec-23	Sep-23	Jun-23	Mar-23
<b>Available capital (amounts)</b>					
Tier 1	78,978	78,978	70,919	70,919	70,919
Total capital	79,782	80,163	72,154	72,028	71,993
<b>Risk-weighted assets (amounts)</b>					
Total risk-weighted assets (RWA)	233,894	234,598	232,602	230,896	235,411
<b>Risk-based capital ratios as a percentage of RWA</b>					
Tier 1 ratio (%)	33.77	33.67	30.49	30.71	30.13
Total capital ratio (%)	34.11	34.17	31.02	31.19	30.58

Tier 1 ratio as at 31 March 2024 stood at 33.77%, which is a slight increase from previous quarter mainly due to lower risk-weighted assets. Total capital ratio stood at 34.11%, a slight decrease from previous quarter due to a decrease in total regulatory capital contributed by lower Tier 2 capital.

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
	Mar-24	Dec-23	Mar-24
Credit Risk (Standardised)	213,739	214,062	21,374
Market Risk (Standardised)	160	541	16
Operational Risk (Basic Indicator Approach)	19,995	19,995	1,999
<b>Total</b>	<b>233,894</b>	<b>234,598</b>	<b>23,389</b>

Total risk weighted assets shows a slight decrease quarter-on-quarter mainly from credit RWA and market RWA. This is contributed by a decrease in interbranch-placement and lower foreign currency exposure respectively.