



BDCB Notice No. BU/N-1/2021/68
Pillar 3 – Public Disclosure
Requirements as of
30 September 2025

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Overview

Bank of China (Hong Kong) Limited Brunei Branch (“The Branch”) has completed its Pillar 3 – Public disclosure requirements covering the overview of key prudential metrics and Risk-Weighted Assets (“RWA”) in respect of the year as of 30th September 2025. The report is prepared with reference to Brunei Darussalam Central Bank (“BDCB”)’s Pillar 3 – Specific Disclosure Requirements. The Branch conducts regular assessment on risk management status and risk governance based on regulatory requirements and assesses the Branch’s level of internal capital adequacy accordingly.

1. C1: OVERVIEW OF KEY PRUDENTIAL METRICS AND RWA

a. KM1: Key Metrics

	(a) 30 Sep 2025	(b) 30 Jun 2025	(c) 31 Mar 2025	(d) 31 Dec 2024	(e) 30 Sep 2024
	B\$'000	B\$'000	B\$'000	B\$'000	B\$'000
<u>Available capital (amounts)</u>					
1	Tier 1	130,216	130,195	130,174	130,153
2	Total capital	131,755	131,381	131,611	132,386
<u>Risk-weighted assets (amounts)</u>					
3	Total risk-weighted assets (RWA)	455,436	353,771	387,114	432,477
<u>Risk-based capital ratios as a percentage of RWA</u>					
4	Tier 1 ratio (%)	28.59%	36.80%	33.63%	30.09%
5	Total capital ratio (%)	28.93%	37.14%	34.00%	30.61%

The main decrease of tier 1 capital ratio and total capital ratio in Q3 2025 compared to Q2 2025 was mainly due to increase of exposures on corporate customer loans and balance with banks which affected the credit risk RWA resulting a total increase of B\$ 101,564,000.00. There is no change in the nature of business. However, it can be seen that the position of total CAR is sufficient to meet the Branch’s capital needs.

b. OV1: Overview of Risk Weighted Assets (RWA)

	(a)	(b)	(c)
	RWA	Minimum capital requirements	
	30 Sep 2025	30 Jun 2025	30 Sep 2025
		B\$'000	B\$'000
1 Credit risk (Standardised)	420,700	319,136	42,070
2 Market risk (Standardised)	934	833	93
3 Operational risk (Basic Indicator Approach)	33,802	33,802	3,380
4 Total (Row 1 + 2 + 3)	455,436	353,771	45,543

In this table, the increase in credit risk RWA was mainly due to increase of exposures on corporate customer loans and balance with banks in Q3 2025.