

BDCB Notice No. BU/N-1/2021/68
Pillar 3 – Public Disclosure
Requirements as of
31 March 2026

Table of Contents

Overview	1
1. C1: OVERVIEW OF KEY PRUDENTIAL METRICS AND RWA.....	1
a. KM1: Key Metrics.....	1
b. OV1: Overview of Risk Weighted Assets (RWA).....	2

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 31st March 2026. 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)	(b)	(c)	(d)	(e)
	31 March 2026	31 December 2025	30 September 2025	30 June 2025	31 March 2025
	B\$’000	B\$’000	B\$’000	B\$’000	B\$’000
<u>Available capital (amounts)</u>					
1 Tier 1	132,265	132,245	130,216	130,195	130,174
2 Total capital	133,288	133,778	131,755	131,381	131,611
<u>Risk-weighted assets (amounts)</u>					
3 Total risk-weighted assets (RWA)	376,700	407,278	455,436	353,771	387,114
<u>Risk-based capital ratios as a percentage of RWA</u>					
4 Tier 1 ratio (%)	35.11%	32.47%	28.59%	36.80%	33.63%
5 Total capital ratio (%)	35.38%	32.85%	28.93%	37.14%	34.00%

The main increase of tier 1 capital ratio and total capital ratio in Q1 2026 compared to Q4 2025 was mainly due to maturity of customer loans which affected the credit risk RWA resulted with a net decrease of B\$ 30,169,000.00. 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
	31 March 2026	31 December 2025	31 March 2026
	B\$'000	B\$'000	B\$'000
1 Credit risk (Standardised)	346,965	377,134	34,697
2 Market risk (Standardised)	904	1,313	90
3 Operational risk (Basic Indicator Approach)	28,831	28,831	2,883
4 Total (Row 1 + 2 + 3)	376,700	407,278	37,670

In this table, the main driver of decrease in credit risk RWA was due to maturity of customer loans in Q1 2026.