

United Overseas Bank Limited
Brunei Branch

Pillar 3 Disclosure Report
31 March 2025

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Notes:

1. The Pillar 3 disclosure report is presented in Brunei Dollars (B\$'000)
2. Certain figures in this report may not add up to the respective total due to rounding

1. Certification

We, the undersigned, being the Country Manager and the Finance Manager of United Overseas Bank Limited (Brunei Darussalam Branch) do hereby state that, in our opinion, Pillar 3 Public Disclosure notes are prepared in accordance to the requirements of Brunei Darussalam Central Bank so as to give correct and complete public disclosure.



Howard Low Boon Keng
Country Manager
Date: 15 May 2025



Hajah Norsinah Haji Kamis
Finance Manager
Date: 15 May 2025

2. Introduction

Pillar 3 Disclosure Report ("The Report") is prepared in accordance with the Brunei Darussalam Central Bank ("BDCB") Notice to Banks No. BU/N-1/2021/68 on Pillar 3 – Public Disclosure Requirements issued on 02/04/2021.

This above Notice complements the minimum risk-based capital requirements and other quantitative requirements (Pillar 1) as per the Notice No BU/N-3/2017/38 – Maintenance of Capital Adequacy Ratio and the Supervisory Review of Evaluation Process (Pillar 2) as per Notice No BU/N-9/2018/59 – Amendment No 1 – Supervisory Review of Evaluation Process (SREP). It aims to facilitate and promote market discipline by requiring disclosures of meaningful regulatory information on a consistency and comparable basis.

In accordance with the Notice, the medium of disclosure is a standalone document ("standalone Pillar 3 report").

The format of the Pillar 3 disclosure is presented based on the template and tables set out in the Annex 1 – Pillar 3 Disclosure Requirements dated 1 April 2021

3. C1: Overview of Key Prudential metrics and RWA

3.1 KM1: Key Metrics

Purpose: To provide an overview of a bank's prudential regulatory metrics.
Content: Key prudential metrics related to regulatory capital and other regulatory requirements.
Frequency: Quarterly.
Format: Fixed.
Accompanying narrative: The Bank's capital position remained healthy and Total CAR are well above local regulatory minimum requirements.

		(a)	(b)	(c)	(d)	(e)
		Mar 25	Dec 24	Sep 24	Jun 24	Mar 24
	Available capital (amounts)					
1	Tier 1	105,026	104,083	108,020	106,760	105,358
2	Total capital	105,471	104,696	108,645	107,393	105,949
	Risk-weighted assets (amounts)					
3	Total risk-weighted assets (RWA)	141,837	143,170	137,961	133,604	137,387
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	74.05	72.70	78.30	79.91	76.69
5	Total capital ratio (%)	74.36	73.13	78.75	80.38	77.12

3.2 OV1: Overview of Risk Weighted Assets (RWA)

Purpose: To provide an overview of total RWA and further breakdowns of RWA
Content: RWA and capital requirements under Pillar 1 only. Pillar 2 requirements are excluded
Frequency: Quarterly.
Format: Fixed.
Accompanying narrative: The net movement of the RWA shows decreased in Total RWA as follows: <ul style="list-style-type: none"> 1) Credit Risk - increased in the utilisation of credit facility 2) Market Risk - dropped in foreign exchange related transaction

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		Mar 2025	Dec 2024	Mar 2025
1	Credit risk (Standardised)	114,445	113,982	11,445
2	Market risk (Standardised)	10,462	12,259	1,046
3	Operational risk (Basic Indicator Approach)	16,929	16,929	1,693
4	Total (Row 1 + 2 + 3)	141,836	143,170	14,184