

United Overseas Bank Limited
Brunei Branch

Pillar 3 Disclosure Report
31 March 2026

Table of Contents

1. Certification.....	2
2. Introduction.....	3
3. C1: Overview of Key Prudential metrics and RWA	4
3.1 KM1: Key Metrics.....	4
3.2 OV1: Overview of Risk Weighted Assets (RWA)	5

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.

Tang Wan Ing
Country Manager
Date: 3 June 2026

Hajah Norsinah Haji Kamis
Finance Manager
Date: 3 June 2026

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 26	Dec 25	Sep 25	Jun 25	Mar 25
	Available capital (amounts)					
1	Tier 1	107,950	107,277	106,510	105,807	105,026
2	Total capital	108,304	107,742	107,008	106,290	105,471
	Risk-weighted assets (amounts)					
3	Total risk-weighted assets (RWA)	194,217	195,611	191,573	207,253	141,837
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	55.58	54.84	55.60	51.05	74.05
5	Total capital ratio (%)	55.76	55.08	55.86	51.28	74.36

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: Compared with Dec 2025, Total RWA in Mar 2026 decreased slightly, mainly due to lower Credit Risk RWA arising from reduced utilisation of credit facilities and decreased inter-branch placements.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		Mar 2026	Dec 2025	Mar 2026
1	Credit risk (Standardised)	135,241	136,514	13,524
2	Market risk (Standardised)	42,077	42,198	4,208
3	Operational risk (Basic Indicator Approach)	16,899	16,899	1,690
4	Total (Row 1 + 2 + 3)	194,217	195,611	19,422