

United Overseas Bank Limited  
Brunei Branch

Pillar 3 Disclosure Report  
30 September 2025

## 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.



**Howard Low Boon Keng**  
**Country Manager**  
Date: 25 November 2025



**Hajah Norsinah Haji Kamis**  
**Finance Manager**  
Date: 25 November 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 consistence 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

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

		(a)	(b)	(c)	(d)	(e)
		Sep 25	Jun 25	Mar 25	Dec 24	Sep 24
	<b>Available capital (amounts)</b>					
1	Tier 1	106,510	105,807	105,026	104,083	108,020
2	Total capital	107,008	106,290	105,471	104,696	108,645
	<b>Risk-weighted assets (amounts)</b>					
3	Total risk-weighted assets (RWA)	191,573	207,253	141,837	143,170	137,961
	<b>Risk-based capital ratios as a percentage of RWA</b>					
4	Tier 1 ratio (%)	55.60	51.05	74.05	72.70	78.30
5	Total capital ratio (%)	55.86	51.28	74.36	73.13	78.75

### 3.2 OV1: Overview of Risk Weighted Assets (RWA)

<b>Purpose:</b> To provide an overview of total RWA and further breakdowns of RWA
<b>Content:</b> RWA and capital requirements under Pillar 1 only. Pillar 2 requirements are excluded
<b>Frequency:</b> Quarterly.
<b>Format:</b> Fixed.
<b>Accompanying narrative:</b> RWA decreased by B\$7.8 million from Jun 2025 to September 2025, driven by lower USD-denominated Performance Guarantees, which also reduced Market Risk exposure.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		Sep 2025	Jun 2025	Sep 2025
1	Credit risk (Standardised)	132,559	140,385	13,256
2	Market risk (Standardised)	42,085	49,939	4,208
3	Operational risk (Basic Indicator Approach)	16,929	16,929	1,693
4	Total (Row 1 + 2 + 3 )	191,573	207,253	19,157