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BIBD ADVANCES SERVICE EXCELLENCE AGENDA THROUGH LEADERSHIP-LED INITIATIVE

27 April 2026 - Bank Islam Brunei Darussalam Berhad (BIBD) recently held a Client Service Charter Leadership Engagement session for its senior management and executives, reinforcing the Bank's commitment to embedding service excellence across all levels of the organisation.

The session built on the momentum of BIBD's Client Service Charter Drive, a major initiative launched in January this year, aimed at elevating customer experience and strengthening service delivery in alignment with the Bank's values and purpose.

The leadership-focused event was designed to translate the Client Service Charter into actionable leadership behaviours, recognising that sustained service excellence begins with strong leadership commitment, visibility and accountability.

The presentation was delivered by Yang Mulia Tuan Haji Mohammad Yusri bin Haji Wahsalfelah, Acting Assistant Managing Director 1 and Acting Chief Operating Officer, who emphasised that service excellence is not merely a professional obligation but also a form of *ibadah*, reflecting the trust and responsibility entrusted to every individual within the organisation.

Yang Mulia Tuan Haji Mohammad Yusri highlighted that leaders play a pivotal role in driving a culture of continuous and sustainable service excellence, underscoring the importance of leading by example, maintaining an active presence, and fostering an environment where leaders and staff work cohesively as key enablers of exceptional service delivery.

Yang Mulia Tuan Haji Mohammad Yusri further stressed the importance of ongoing capability development, particularly among leaders, noting that BIBD remains proactive in equipping its leadership with the skills, mindset, and tools necessary to uphold and advance the Bank's service standards.

The engagement session also outlined several key objectives aligned with the Client Service Charter, including strengthening leadership accountability in championing service excellence, embedding the Bank's 'R.I.S.E' Service DNA - Reliable, Innovative,

Simple, and Ever-Caring - into day-to-day decision-making and behaviours, and ensuring alignment between strategic intent and frontline execution.

Additionally, the session aimed to enhance leaders' ability to cultivate a service-driven approach within their respective teams, reinforce the importance of consistent and values-driven interactions with customers and support the Bank's broader aspiration of delivering seamless, customer-centric experiences across all touchpoints.

As a continuation of the Client Service Charter Drive, this leadership engagement underscores BIBD's recognition that meaningful and lasting improvements in service quality require strong leadership stewardship.

This leadership approach is guided by BIBD's I-CUE values - Integrity, Customer Focus, Unity of purpose and Excellence - which serve as the foundational principles shaping leadership conduct, decision-making and accountability across the organisation.

By investing in leadership development, the Bank ensures that its Client Service Charter is not only communicated but consistently reinforced across the organisation.

The Client Service Charter embodies BIBD's commitment to enhancing its service offerings for all customers and stakeholders, guided by its "Bruneian at Heart" ethos and anchored in its 'R.I.S.E' Service DNA.

It reflects the Bank's ongoing commitment to delivering reliable, high-quality services that contribute to national progress while upholding its Islamic values. Through initiatives such as the leadership engagement session, BIBD continues to demonstrate that service excellence is a continuous journey—one that is led from the top and sustained through collective responsibility across the organisation.

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About BIBD:

BIBD is Brunei's largest Islamic financial institution, managing assets of over B\$11 billion and serving more than 345,000 customers through 18 branches across all four districts. Headquartered in Bandar Seri Begawan, BIBD operates under the ethos of being "Bruneian at Heart", guided by the principles of Maqasid Shariah to deliver Shariah-compliant, customer-centric financial solutions.

Through the BIBD Group Sustainability Framework, the Bank is committed to driving environmental and social progress while aligning with national goals such as Brunei Vision 2035. BIBD's community-focused initiatives reinforce its role as a key partner in the nation's development and prosperity.

Since 2015, BIBD has maintained an A- (Stable) credit rating from S&P Global and holds ISO 9001:2015 certification. The Bank has been recognised as the Strongest Bank in Brunei by The Asian Banker (2016-2024), Best Retail Bank (2013-2022), The Banker's Bank of the Year (2023), and Global Finance's Safest Bank in Brunei (2023), among other accolades.

For more information, please visit www.bibd.com.bn

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