

FOR IMMEDIATE RELEASE**BIBD BRINGS SUKUK INVESTING CLOSER TO RETAIL INVESTORS THROUGH
NEW FRACTIONAL OFFERING**

8th October 2026 - Bank Islam Brunei Darussalam (BIBD) today hosted the BIBD Sukuk Retail Investor Session, providing prospective investors with an opportunity to learn more about the Bank's inaugural Sukuk offering and how they can participate through BIBD Securities' Fractional Sukuk Offering.

Held at Balai Khazanah Islam Sultan Haji Hassanah Bolkiah, the session forms part of BIBD's wider investor engagement efforts following the BIBD Investors' Forum for institutional investors earlier this week.

The engagement follows the launch of BIBD's B\$200 million Sukuk Wakalah Programme, which commences with an inaugural three-year issuance. As Brunei Darussalam's first corporate Sukuk Wakalah programme, the initiative represents an important milestone for both BIBD and the continued development of the country's Islamic capital market.

A key feature of the offering is the ability for eligible individual investors to participate from B\$5,000 through BIBD Securities' Fractional Sukuk Offering. Traditionally, corporate Sukuk investments have been associated with larger investment amounts and institutional participation. By lowering the entry point, the fractional arrangement makes it possible for a broader group of investors to access a Shariah-compliant corporate investment opportunity.

The retail investor session was designed to help participants better understand Sukuk as an investment instrument, how the BIBD Sukuk is structured, its key features, and the factors investors should consider before making an investment decision.

Yang Mulia Hazimah 'Izzati binti Pehin Orang Kaya Johan Pahlawan Dato Seri Setia Awang Haji Adanan, Acting Deputy Managing Director of BIBD, highlighted the importance of providing investors with clear and accessible information.

"At BIBD, we believe that meaningful participation in any investment opportunity begins with understanding. Whether you are an experienced investor or exploring Sukuk for the first time, access to clear and transparent information is essential to making informed financial decisions," she said.

"Many people may be learning about Sukuk for the first time. Our goal is to help them understand how it works, what they should consider before investing, and whether it is suitable for their own financial objectives. Well-informed investors are better placed to make decisions with confidence."

She added that the Sukuk offering reflects BIBD's ongoing efforts to expand access to Shariah-compliant investment opportunities while supporting the growth of Brunei Darussalam's Islamic finance sector.

"We see this as an opportunity not only to offer investors another Shariah-compliant investment option, but also to help build greater participation in Brunei Darussalam's capital market. By making Sukuk more accessible, we hope more people will be able to take part in investment opportunities that were previously less accessible to individual investors."

The programme featured a Sukuk video presentation, an introduction to the BIBD Sukuk, and a panel discussion covering key aspects of Sukuk investing, including its structure, features, benefits and key considerations. Participants also had the opportunity to engage directly with panelists during an interactive question-and-answer session.

The retail session builds on the institutional Investors' Forum held on 6 October, which brought together institutional investors to discuss the structure and key features of BIBD's Sukuk issuance, as well as the role Sukuk can play in expanding investment opportunities and supporting the continued growth of Brunei Darussalam's capital market.

As part of its ongoing engagement efforts, BIBD will also conduct a series of weekly Sukuk roadshows to provide prospective investors with further opportunities to learn about the offering and engage directly with representatives from BIBD and BIBD Securities.

Through these engagements, BIBD hopes to give more people the knowledge and confidence to explore Sukuk as part of their investment planning and to better understand the range of Shariah-compliant investment options available to them.

The initiative is aligned with the aspirations of the Brunei Darussalam Financial Sector Blueprint 2026-2035, which emphasises financial inclusion, financial literacy, deeper capital markets and continued innovation in Islamic finance.

As Brunei Darussalam's first corporate Sukuk Wakalah programme, the initiative represents both a funding milestone for BIBD and an important step towards widening access to Shariah-compliant investments. By making Sukuk available from B\$5,000 through its fractional offering, BIBD aims to help more Bruneians participate in capital market investments, build greater familiarity with Sukuk, and support the continued growth of the country's Islamic finance sector in line with the aspirations of Wawasan Brunei 2035.

(ENDS)

For further information, please contact:

Fitri Shahminan Corporate Communications Managing Director's Office BIBD Tel: +673 2269 429 E-mail: fitri.shahminan@bibd.com.bn	Dk Rodzi Pg Haji Abd Rahman Head of Branding and Corporate Communications Department Managing Director's Office BIBD Tel: +673 2269 811 E-mail: rodzi.rahman@bibd.com.bn
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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 14 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 and ISO22301:2019 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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