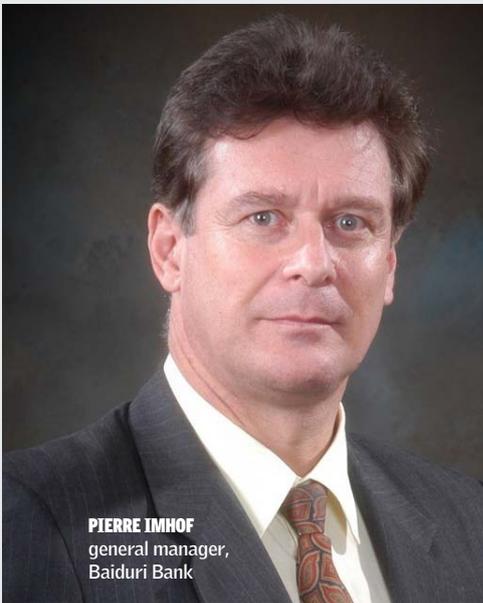


Baiduri Bank: an embodiment of commitment and innovation

In the local language of Brunei Darussalam, Baiduri means emerald, a precious stone widely admired through history as a symbol of wealth and power. It is not surprising, then, that the bank's founders feel such an affinity with this imagery, representing as it does their vision to strive constantly to provide a wide range of banking services of immeasurable value to the people of Brunei.

Baiduri Bank, established in 1994, is a member company of the Baiduri Bank Group, one of the largest providers of financial products and services in the State of Brunei. The bank's shareholders include Baiduri Holdings, Royal Brunei Airlines, Royal Brunei Technical Services and BNP Paribas. Through a strong combination of local commitment and global expertise, Baiduri is acknowledged as one of the country's leading banks with a track record of financial innovation and pioneering projects.

Baiduri has won Bank of the Year Brunei award from The Banker magazine of the UK in 2002, 2003, 2004 and 2006, and the "Bracken Award Trophy" in 2003 and 2004. It also picked up consecutive accolades in the marketing, public relations or brand management category at the Asian Banking Awards in 2004 and 2005.



PIERRE IMHOF
general manager,
Baiduri Bank

The Baiduri Bank Group comprises Baiduri Bank, Baiduri Finance and Baiduri Securities. The group's aim is to provide innovative and comprehensive financial products and services to the Bruneian community. Its network consists of 11 branches, a finance arm with two branches, 27 ATMs and cash deposit machines to serve the Brunei population of 380,000 spread across 5,765 square kilometres of land area – making it readily accessible to customers.

FIRST AMONG BANKS

To enhance its accessibility still further, the bank this month added yet another first to its list of innovations by introducing the next generation mobile suite of services, aptly named FAST, the first of its kind in Brunei

Darussalam. This facility provides customers with round-the-clock banking services from anywhere accessible by mobile phone, including services such as purchasing mobile recharge cards and bill payments as well as other banking services.

The bank is renowned for its strength, commitment and innovation in the Brunei market. Last June, the bank introduced the first and only multi-currency ATM in the Sultanate dispensing US dollars, Singapore dollars, Euros and Brunei dollars, conveniently located at Brunei International Airport.

The Baiduri Bank Group provides a comprehensive range of world-class products and services, capitalising on its international expertise and in-depth knowledge of the Brunei market. The core business of the group includes banking services to institutions or corporations, retail banking and consumer financing.

Baiduri Bank's wholly-owned subsidiary, Baiduri Finance Berhad, only came into existence in 1996 but has already captured such a significant portion of the car financing market that it is now the country's leading finance firm. It obtained the internationally recognised ISO 9001:2000 quality certifi-

cation in 2003 and remains the only finance company in the Sultanate to have achieved this prestigious recognition.

MANY AND VARIED STRENGTHS

On the bank's strengths, Pierre Imhof, the general manager, says, "Our strengths are many. Among them are innovation, creativity, professionalism, efficiency and service quality. We are able to provide quality products and services due to the synergy created by our financial strength, having strong local knowledge and international expertise, which enables fast decision-making – a core factor in today's business environment. Our customers want fast decisions, hassle-free solutions and convenience, and we can deliver all of these, providing the highest level of security and quality."



RISING HIGH
Baiduri Bank premises in Bandar Seri Begawan.

Elaborating on the bank's reputation for creativity and innovation, Imhof adds, "As the leader in several segments, we have introduced a wide array of innovative products and services which are 'first' in Brunei" to address the specific needs of Bruneians.

To name a few, Baiduri became the first bank to offer in-store and in-mall banking seven days a week with extended business hours, which has proved popular with both retail and corporate customers. The bank was also the first locally to offer internet banking and the first to launch the internationally accepted Visa electron debit card, MasterCard electronic CashCard, Ladies Card, and several co-brand credit cards including the first with American Express and with the country's national carrier Royal Brunei Airlines. Providing money remittance facilities under the Western Union agency are also among recent firsts.

These efforts are evidently paying off, too. In 2006, Baiduri Bank Group's total assets exceeded Br\$2 billion (US\$1.3 billion). Its operating income has been growing quickly and consistently for the last five years, with its growth in net profit exceeding 60% year-on-year over the last three years. Most importantly, Baiduri Bank Group is dedicated to maintaining a high rate of progress. ▲

BAIDURI BANK 

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