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Baiduri Bank Establishes Inaugural EMTN Programme, Expanding Access to Global Capital Markets

UOB acts as sole arranger and dealer for the EMTN Programme, providing a platform for Baiduri Bank to strengthen funding resilience and expand its international investor base.

Bandar Seri Begawan, 5 October 2026 – Baiduri Bank Sendirian Berhad (Baiduri Bank) has established its inaugural USD2 billion Euro Medium Term Note Programme (EMTN Programme) on 5 October 2026, pursuant to which Baiduri Bank may issue notes (Notes) from time to time. The establishment of the EMTN Programme marks a significant milestone in Baiduri Bank's funding strategy and enhances Brunei's connectivity with international capital markets.

The EMTN Programme provides a platform for Baiduri Bank to access international debt capital markets and, subject to compliance with all relevant laws, regulations and directives, Baiduri Bank may issue Notes from time to time. United Overseas Bank Limited (UOB) has been appointed by Baiduri Bank to act as the sole arranger and dealer for the EMTN Programme.

The establishment of the EMTN Programme strengthens Baiduri Bank's funding flexibility and diversifies its sources of funding as it advances its long-term growth ambitions. It also broadens the Bank's engagement with international institutional investors, supporting a more resilient and diversified funding profile.

Ti Eng Hui, Chief Executive Officer of Baiduri Bank, said: "Our EMTN Programme reflects Baiduri Bank's commitment to maintaining a resilient and diversified funding profile. As we advance our growth strategy, the EMTN Programme provides a strong foundation to support our future funding needs while enhancing our engagement with the global investment community."

The Programme represents an important step in Baiduri Bank's development as it strengthens its access to international capital markets and reinforces its position as one of Brunei's leading financial institutions. It is also expected to contribute to the continued development of Brunei's financial sector by increasing the visibility of the country's homegrown institutions among global fixed-income investors.

Samuel Tan, Head of Group Investment Banking, UOB, said: "The establishment of Baiduri Bank's inaugural EMTN Programme marks a significant milestone for both Baiduri Bank and the continued evolution of Brunei's capital markets. As sole arranger and dealer, UOB will support Baiduri Bank in strengthening its funding flexibility and

expanding its access to international investors. The EMTN Programme provides a strong platform to support Baiduri Bank's long-term growth ambitions while reinforcing Brunei's connectivity with global capital markets."

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The Notes have not been, and will not be, registered under the U.S. Securities Act of 1933, as amended (the "**Securities Act**") or any U.S. state securities laws or with any securities regulatory authority of any state or other jurisdiction of the United States. The Notes may not be offered or sold in or into the United States or delivered within the United States unless an exemption from the registration requirements of the Securities Act is available and in accordance with all applicable securities laws of any state of the United States and any other jurisdiction.

About Baiduri Bank Group

Established in Brunei Darussalam in 1994, Baiduri Bank Group is one of the country's largest providers of financial products and services and one of Brunei Darussalam's two systemic financial institutions. The Group comprises Baiduri Bank and its two wholly owned subsidiaries, Baiduri Finance and Baiduri Capital, providing banking services to institutions and corporations, retail banking, consumer financing, securities trading and wealth management.

Combining a global outlook with extensive local knowledge and a strong commitment to the Brunei market, the Bank has a track record of financial innovation and pioneering initiatives. In 2025, the Bank established the Baiduri Bank Representative Office, Singapore, a Representative Office Registered in Singapore as part of its strategic initiative to grow its regional business. Baiduri Bank holds an 'A-/A-2' credit rating with a Stable Outlook from S&P Global Ratings.

Baiduri Bank was recognised in the inaugural Forbes World's Top-Performing Banks 2026 ranking, placing 43rd among 149 banks globally in the USD3 billion to USD10 billion asset category. It was the only Brunei bank featured on the list. The Bank was also named Best Bank in Brunei 2026 by Euromoney for the fourth time and Best Retail Bank in Brunei 2026 at the TAB Global Excellence in Retail Finance Awards. In addition, Baiduri Bank was recognised as a 3-Star Lister on the ESG Select List 2025 by the United Nations Global Compact Network Malaysia & Brunei (UNGCMYB) and received the Brunei Employee Engagement of the Year – Banking award at the Asian Management Excellence Awards 2026 for the third consecutive year.

About UOB

UOB is a leading Asian bank with a global network in Southeast Asia, Asia Pacific, Europe and North America. Operating through its head office in Singapore and banking subsidiaries in China, Indonesia, Malaysia, Thailand and Vietnam, it has a global network of about 430 branches and offices in 19 markets.

Since its incorporation in 1935, UOB has grown organically and through a series of strategic acquisitions. Today, UOB is rated among the world's top banks: Aa1 by Moody's Investors Service and AA- by both S&P Global Ratings and Fitch Ratings.

For more than nine decades, UOB has adopted a customer-centric approach to create long-term value by staying relevant through its enterprising spirit and doing right by its customers. UOB is focused on building the future of ASEAN – for the people and businesses within, and connecting with, ASEAN.

UOB connects businesses to opportunities in the region with its unparalleled regional footprint and leverages data and insights to innovate and create personalised banking experiences and solutions catering to each customer's unique needs and evolving preferences. UOB is also committed to help businesses forge a sustainable future, by fostering social inclusiveness, creating positive environmental impact and pursuing economic progress.

UOB believes in being a responsible financial services provider and is steadfast in its support of education, children and art, doing right by its communities and stakeholders.

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