

Key Issuance Terms¹

Feature	Description
Obligor	Bank Islam Brunei Darussalam Berhad
Obligor Credit Rating	A- by S&P Global Ratings
Issuer/ Trustee	Arrow Sukuk Limited
Sukuk Trustee	Ocorian Trustee (UK), trading as Nordic Trustee (UK)
Paying Agent	Bank Islam Brunei Darussalam Berhad
Lead Arranger / Lead Manager / Bookrunner / Facility Agent / Nominee	BIBD Securities Sdn Bhd (BIBDS)
Shariah Adviser	BIBD Shariah Advisory Body and BIBDS Shariah Advisory Body
Sukuk Structure	Wakalah
Payment Rank	Senior Unsecured
Issue Price	Par Value
Use of Proceeds by the Obligor	To fund its ordinary course of Shariah-compliant business activities
Currency	BND
Indicative Periodic Distribution Rate	2.5% p.a. ²
Periodic Distribution Frequency	Semi-annual
Tenor	3 years
Bookbuilding Period	5 th October 2026 – 2 nd November 2026
Issuance Date	10 th November 2026
First Periodic Distribution Date	10 th May 2027
Maturity Date	10 th November 2029
Minimum Order	Primary Offering: B\$200,000.00 and integral multiples of B\$5,000.00 thereafter Fractional Sukuk Offering: B\$5,000 and integral multiples of B\$100.00 thereafter
Brokerage Fee	1% of Investment Amount
Secondary Market	Over-the-Counter via BIBD Securities Sdn Bhd

¹ Investors are advised to review the Prospectus for full details of the terms and conditions and risks associated with the Sukuk.

² Subject to prevailing market conditions.

Key Considerations

Before subscribing, we would recommend you to:

- ✓ Read the **Prospectus** carefully. The prospectus is available for viewing at the office of BIBD Securities and BIBD Perdana Privilege Banking.
- ✓ Understand the allocation mechanisms and risks.
- ✓ Ensure the investment suits your risk profile and objectives.
- ✓ Seek independent advice if necessary.



Please scan the QR code for the brokerage service terms & conditions.

Be part of BIBD's defining first by speaking to one of our representatives today or email us at bibdsretail@bibd.com.bn.

Disclaimer: This advertisement is for information purposes only and does not constitute a prospectus. Investors should subscribe for the Sukuk only on the basis of the information contained in the Prospectus. Investment in Sukuk involves risks, including the risk of loss of principal. Investors should carefully consider the risks associated with the Sukuk and their own investment objectives and circumstances before investing. Investors should refer to the Prospectus for full details of the terms and conditions and all risks associated with the Sukuk. A copy of the Prospectus is available viewing at the office of BIBD Securities Sdn Bhd and Perdana Privilege Banking. The indicative profit rate is not a guarantee of future returns and the final profit rate remains subject to prevailing market conditions and final allocations. Company Registration: RC00003520.

BIBD Sukuk

A new Shariah-compliant investment opportunity



BIBD is offering its inaugural Sukuk, providing investors with an opportunity to participate in a Shariah-compliant investment, with BIBD, rated A- by S&P Global Ratings, as the Obligor.

Why Invest?

- 1 **Diversify Your Portfolio**
Go beyond traditional savings and deposits.
- 2 **Regular Income**
Receive periodic distributions twice a year.
- 3 **Shariah compliant**
Investment in line with Shariah principles.
- 4 **Start from B\$5,000**
Fractional Sukuk is an accessible way to invest in Sukuk.

Indicative Periodic Distribution Rate*
2.5% p.a. (BND)
3-Year Investment Tenor

*Subject to prevailing market conditions.



Two Ways to Invest

Primary Offering
Minimum Investment

B\$200,000

For institutional investors and HNW investors participating in larger denominations.

BIBDS Fractional Sukuk Offering
Minimum Investment

B\$5,000

For retail investors, with BIBD Securities acting as **Retail Nominee** to hold and administer the Sukuk holdings on behalf of investors.



Your Sukuk Investment Journey

Establish Your Risk Profile

Complete a Risk Profiling Questionnaire with BIBD Securities.

Choose How to Invest

Primary Offering or Fractional Sukuk Offering.

Submit Your Order

Place your order during the book building period from 5 October 2026 to 2 November 2026.

Receive Your Allocation

Once bookbuilding ends, investors will be notified of their allocation¹.

Receive Periodic Distributions

Scheduled twice a year throughout the 3-year tenor.

At Maturity

Investors may expect to receive the face value of their investment, subject to the terms and conditions of the Sukuk².

¹Allocation is subject to availability. If the Sukuk is oversubscribed, investors may receive a partial allocation or no allocation.

²Capital is not guaranteed. Payment of principal is subject to the terms and conditions of the Sukuk and the relevant risk factors described in the Prospectus.



About the BIBD Sukuk

This inaugural Sukuk is issued under the BIBD Sukuk Programme, which provides the framework for BIBD to issue Sukuk from time to time with a total size of up to B\$200 million.

The Sukuk offers investors with an opportunity to invest in a Shariah-compliant investment product linked to BIBD, with semi-annual profit distributions over a 3-year tenor.

Key Investment Risks*

Allocation Risks

Receiving less than applied or no allocation

Liquidity Risk

Limited or no secondary market trading

Credit Risk

Issuer may fail to meet payment obligations

Market Risk

Sukuk prices may fluctuate after issuance

*Risk details are set out in the Prospectus.

