



CEO's Speech
Thierry CHARRAS-GILLOT
Lautoka Branch Opening
12th May, 2022

Your Excellency, The President Ratu Wiliame Katonivere
French Ambassador to Fiji His Excellency François-Xavier Léger
EU Ambassador to Fiji His Excellency Sujiro Seam
Board Director of BRED Bank Fiji – Mr. Pramesh Chand
Directors of Punjas & Company
Distinguished guests, Members of the media, Valued customers and Dear colleagues

Bonsoir, Ni Sa Bula Vinaka, Namaste, Asalaam Walekum and a warm welcome to you all, to our new Lautoka Branch.

I am extremely honoured to extend a very special welcome to our chief guest, His Excellency, Ratu Wiliame Katonivere. We thank you for honouring us tonight, with your presence, and it's always a great pleasure to have you with us. His Excellency is no stranger to BRED Bank, he is our esteemed customer, and has been with the Bank since its early days. We thank you, Your Excellency, for your trust in the Bank.

It also gives me great pleasure to welcome, and show our appreciation, to all our customers, partners, stakeholders and invited guests, who have come tonight, to witness and celebrate the inauguration of our new Lautoka branch.

This branch is the newest establishment in our network, which we have invested to the tune of \$2.6 million dollars. It has been designed and constructed with all modern amenities, with the objective to have our staff engage more proactively with customers, and eliminate barriers that customers face when discussing their financial needs. This project, as you see today,

would not have successfully come to fruition, without the support of some key stakeholders, and I would like to seize this opportunity to acknowledge them:

- our Landlord, Punjas who understood our vision, and supported us throughout the process.
- our Architect – Habitat Design,
- our main Contractor – Menon Construction,
- all sub-contractors for an excellent job, and making our dream a reality
- and, of course, all the staff of this branch, and support teams from the Head Office

We are very proud to say that every aspect of this project was done by locals, from design to building.

This branch is part of the global *Banking Without Distance* strategy, implemented in our efforts to stay close to our customers, through its digital platform and human interaction. The Bank has made this strategic choice to enhance the effectiveness and impact of our operations in Fiji. BRED Bank believes in long-term relationships, offering high-valued advice, through the expertise of our highly qualified and experienced team. And we have the strength to offer global banking solutions through the BRED Group.

The difficult times presented by the Pandemic brought out the best in our people, and thanks to our loyal customers, we created history in October 2021 by achieving a double-digit market share of 10%. We are very excited about our growth trajectory, because this month we shall capture 12%.

2022 is another significant year for us, as we celebrate our 10th Anniversary in Fiji. These celebrations will be officially start today, as our chief guest, His Excellency, officiates the opening of the branch, and throughout the year, we will be engaged in various activities, events and promotions to mark our achievements. At the same time, this will create opportunities for BRED Bank to give back to our customers, and the community we serve.

To conclude, I reassure our strong commitment to support the Fijian economy, and be an active player in creating a sustainable future for all Fijians. Of course, your trust in BRED Bank Fiji is the foundation of our success.

Thank you for being part of our journey.

Merci Beaucoup - Vinaka Vakalevu - Dhan-ya-vaad - Shukriyaa