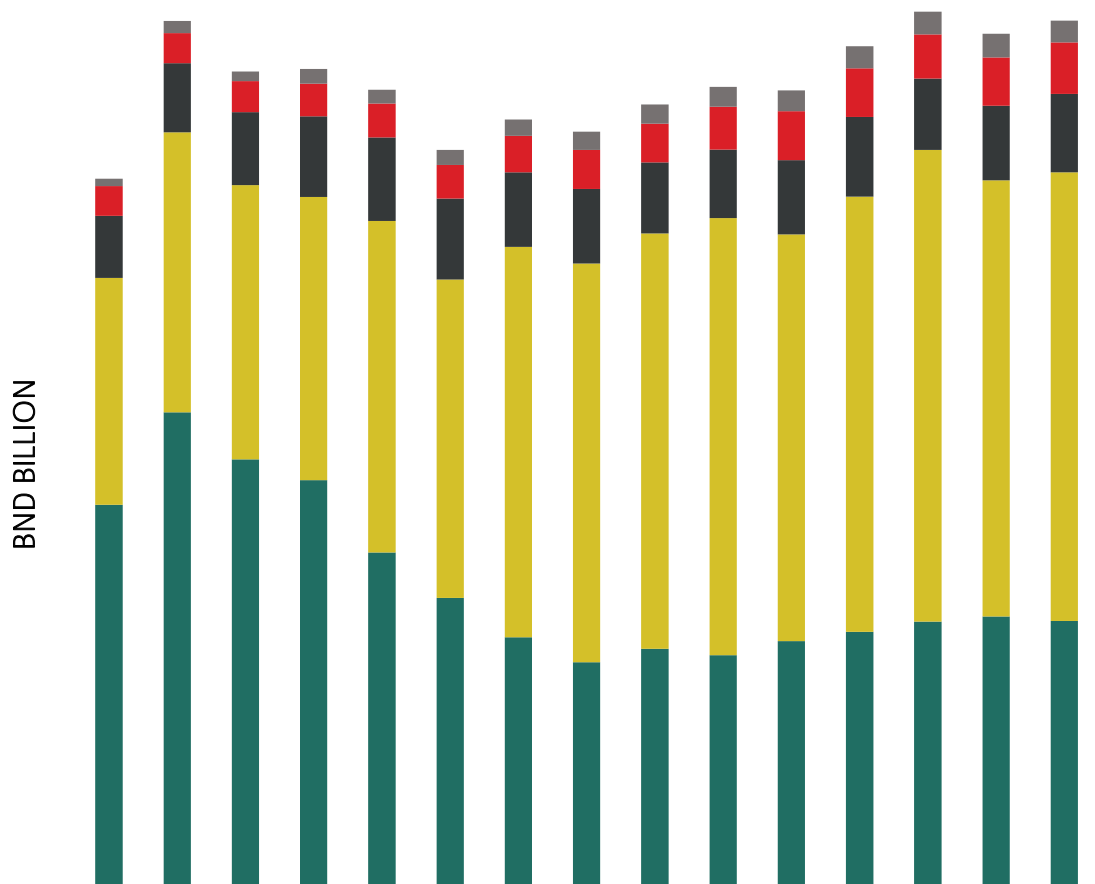
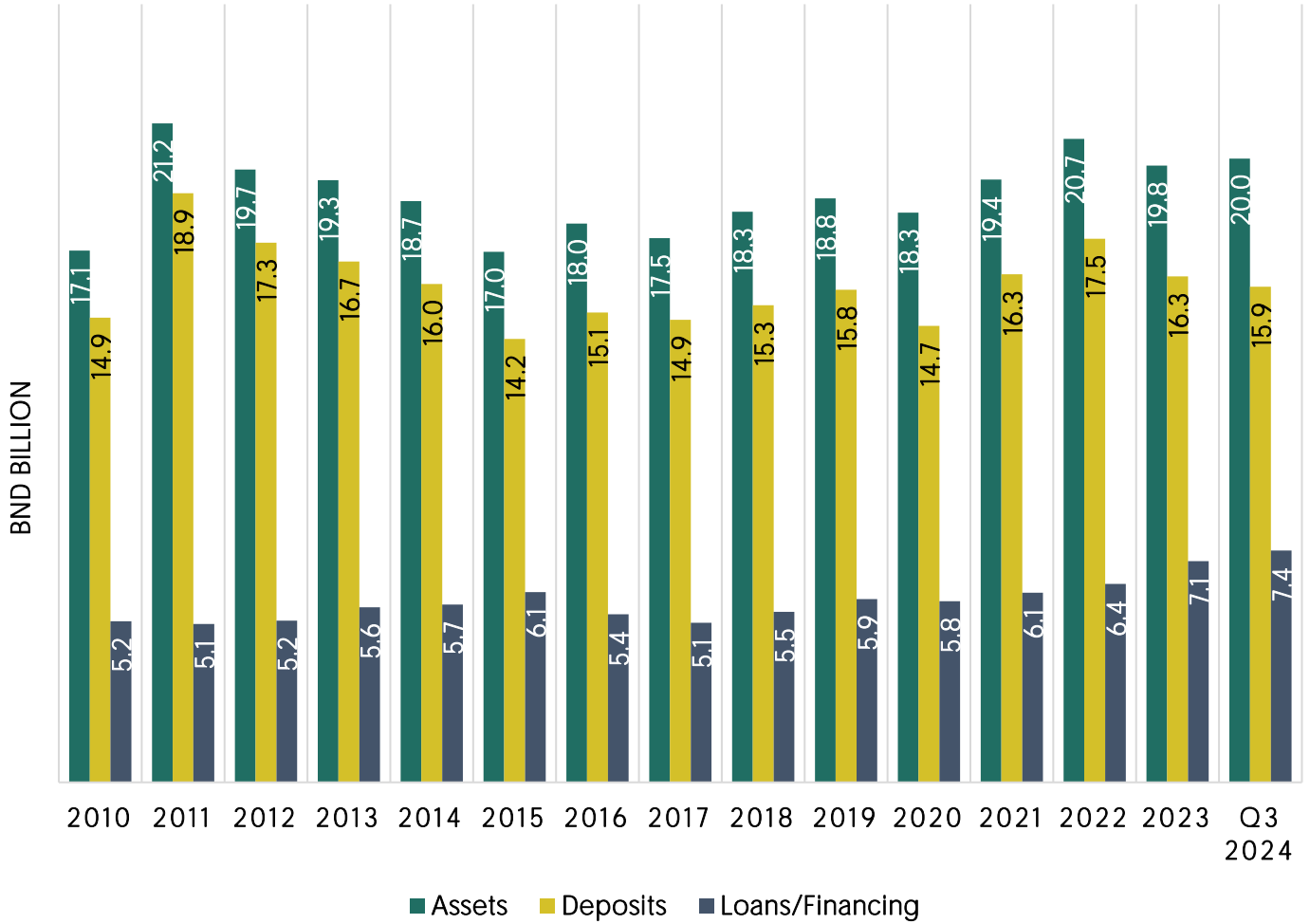


Structure of Financial System Assets



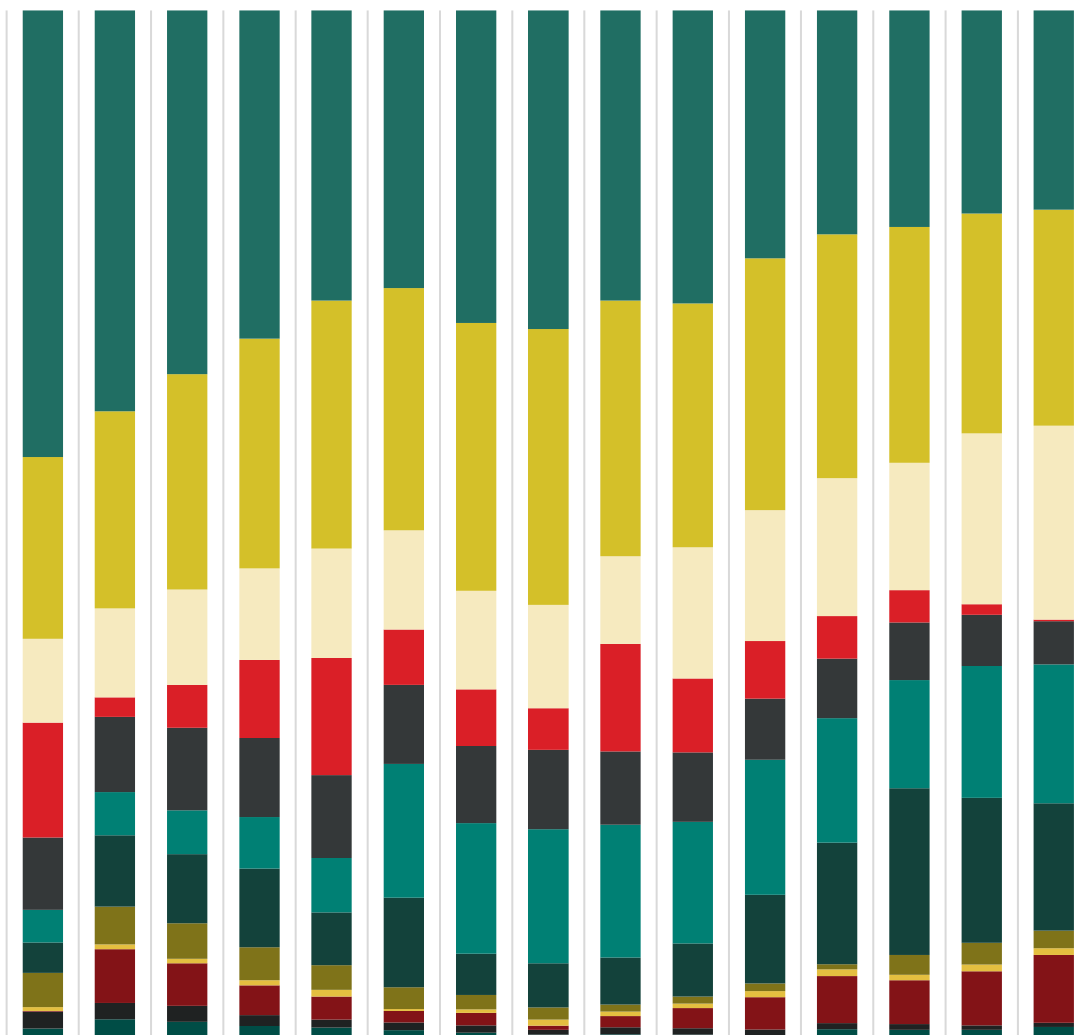
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Q3 2024
■ Takaful Operators	0.2	0.3	0.3	0.4	0.4	0.4	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.7	0.6
■ Insurance Companies	0.8	0.9	0.9	0.9	1.0	0.9	1.0	1.1	1.1	1.2	1.4	1.4	1.2	1.4	1.5
■ Finance Companies	1.7	1.9	2.0	2.3	2.3	2.3	2.1	2.1	2.0	1.9	2.1	2.2	2.0	2.1	2.2
■ Islamic Banks including Perbadanan TAIB	6.4	7.9	7.7	7.9	9.3	8.9	10.9	11.2	11.6	12.3	11.4	12.2	13.2	12.2	12.6
■ Conventional Banks	10.7	13.3	12.0	11.4	9.4	8.1	7.0	6.3	6.7	6.5	6.9	7.2	7.4	7.6	7.5

Assets, Deposits and Loans/Financing of the Banking Industry



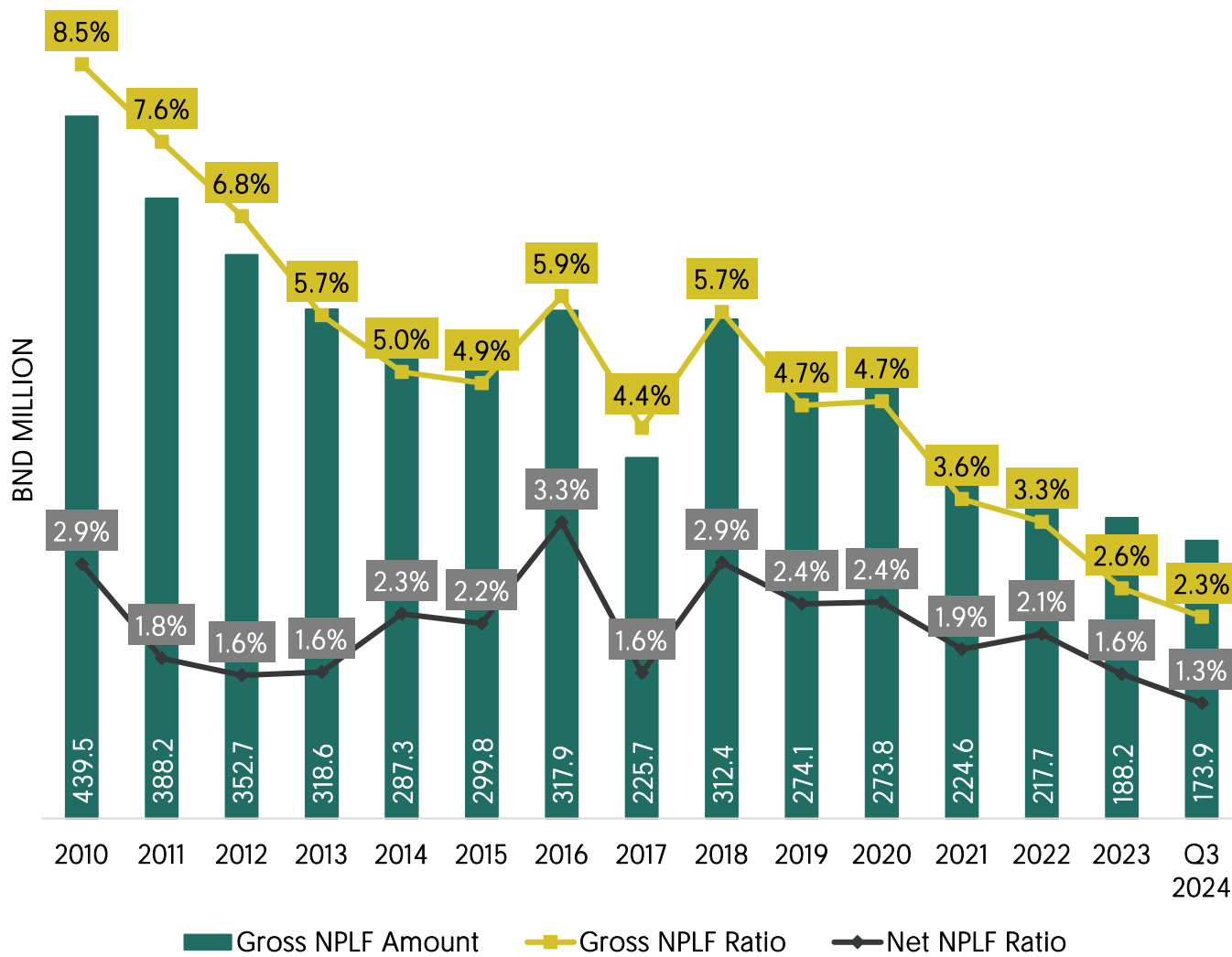
Direction of Lending/Financing of the Banking Industry

PERCENTAGE OF TOTAL LOANS/FINANCING

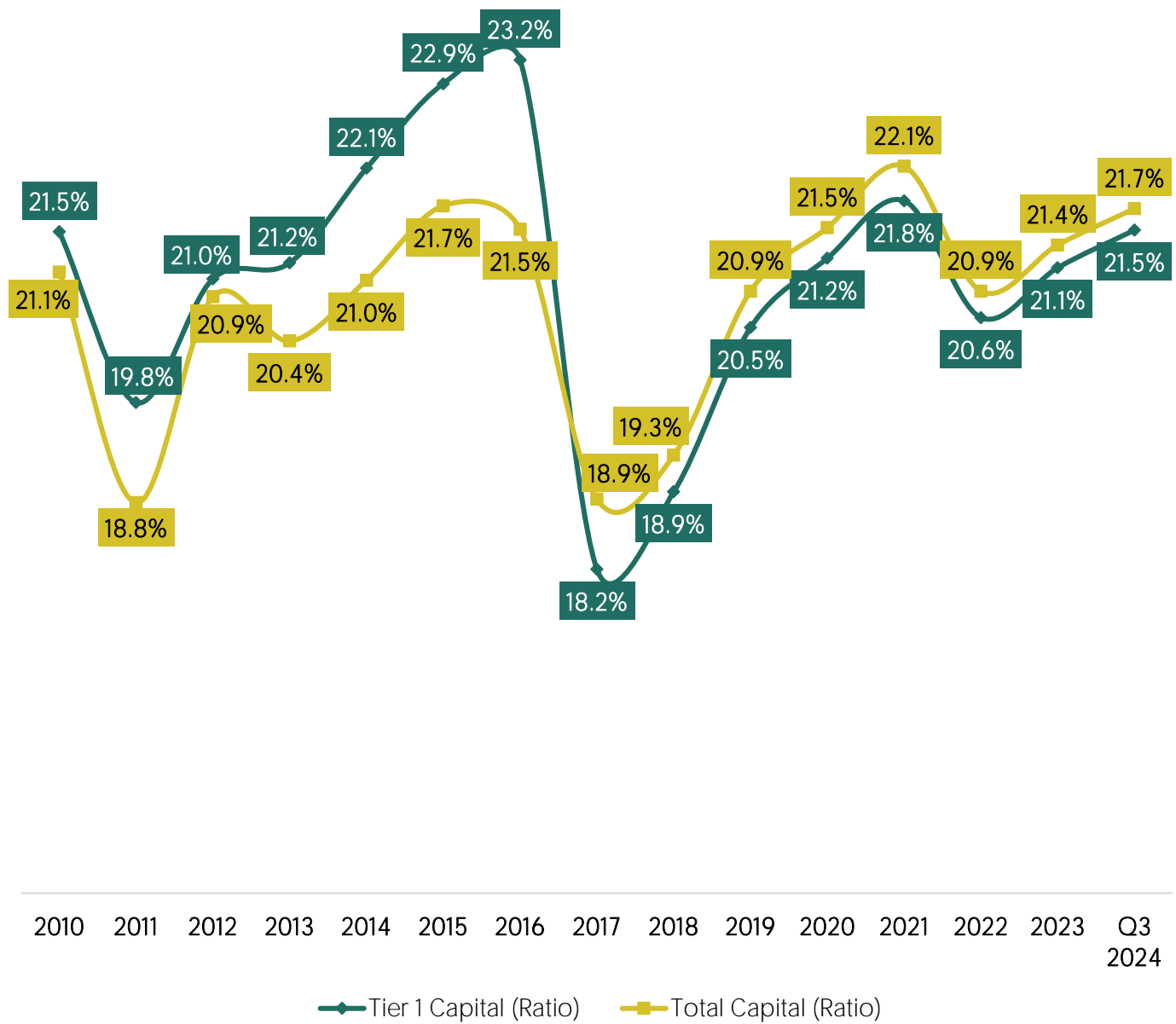


	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Q3 2024
Personal Loans	43.5	39.0	35.4	32.0	28.3	27.1	30.4	31.0	28.2	28.5	24.2	21.8	21.1	19.8	19.4
Residential Property	17.7	19.2	21.0	22.4	24.1	23.6	26.1	26.9	24.9	23.8	24.5	23.7	23.0	21.4	21.0
Commercial Property	8.2	8.7	9.3	8.9	10.7	9.7	9.6	10.1	8.6	12.8	12.8	13.4	12.4	16.6	18.9
Transportation	11.2	1.9	4.2	7.6	11.4	5.4	5.5	4.1	10.5	7.2	5.6	4.1	3.1	1.0	0.2
Traders	7.1	7.3	8.0	7.7	8.1	7.7	7.5	7.7	7.1	6.8	6.0	5.8	5.6	5.0	4.2
Services	3.2	4.2	4.3	5.0	5.3	13.0	12.7	13.1	12.9	11.8	13.2	12.1	10.5	12.8	13.5
Manufacturing	3.0	6.9	6.7	7.7	5.2	8.8	4.0	4.3	4.6	5.2	8.6	11.8	16.2	14.1	12.4
Infrastructure	3.3	3.7	3.5	3.2	2.4	2.1	1.4	1.2	0.7	0.7	0.8	0.5	1.9	2.1	1.7
Agricultural	0.4	0.5	0.4	0.5	0.7	0.2	0.3	0.6	0.4	0.4	0.6	0.7	0.5	0.7	0.6
Financial	0.0	5.2	4.1	2.9	2.3	1.1	1.2	0.4	1.1	2.0	3.2	4.6	4.3	5.3	6.6
Tourism	1.7	1.6	1.6	1.0	0.8	0.7	0.7	0.5	0.7	0.6	0.6	0.6	0.6	0.5	0.4
Telecom & IT	0.8	1.7	1.5	1.1	0.9	0.7	0.4	0.2	0.2	0.2	0.1	0.7	0.7	0.7	1.0

Gross Non-Performing loans/financing (NPLF) and Net NPLF of the Banking Industry

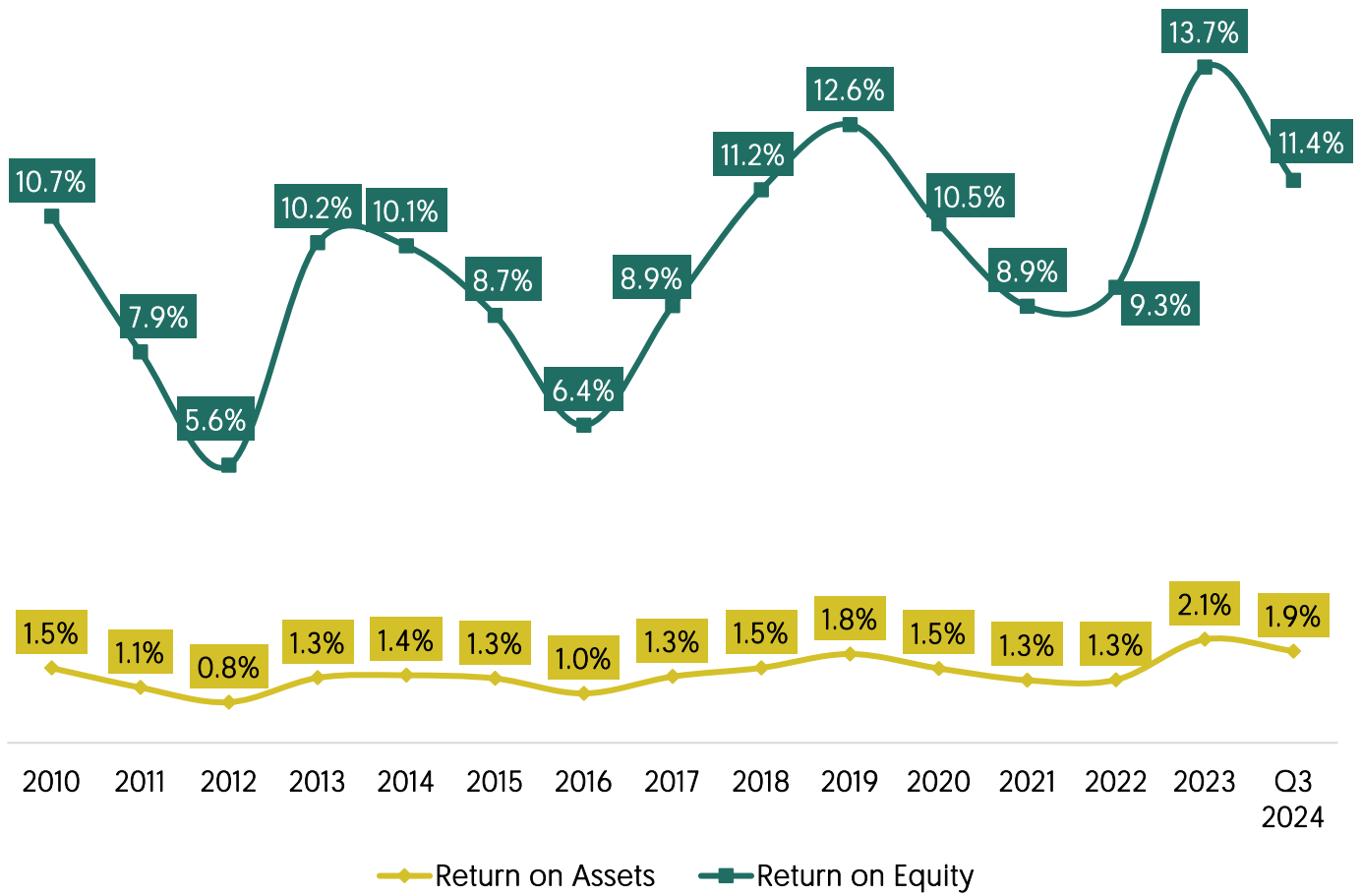


Capital (Tier 1 capital vs Total Capital) of the Banking Industry

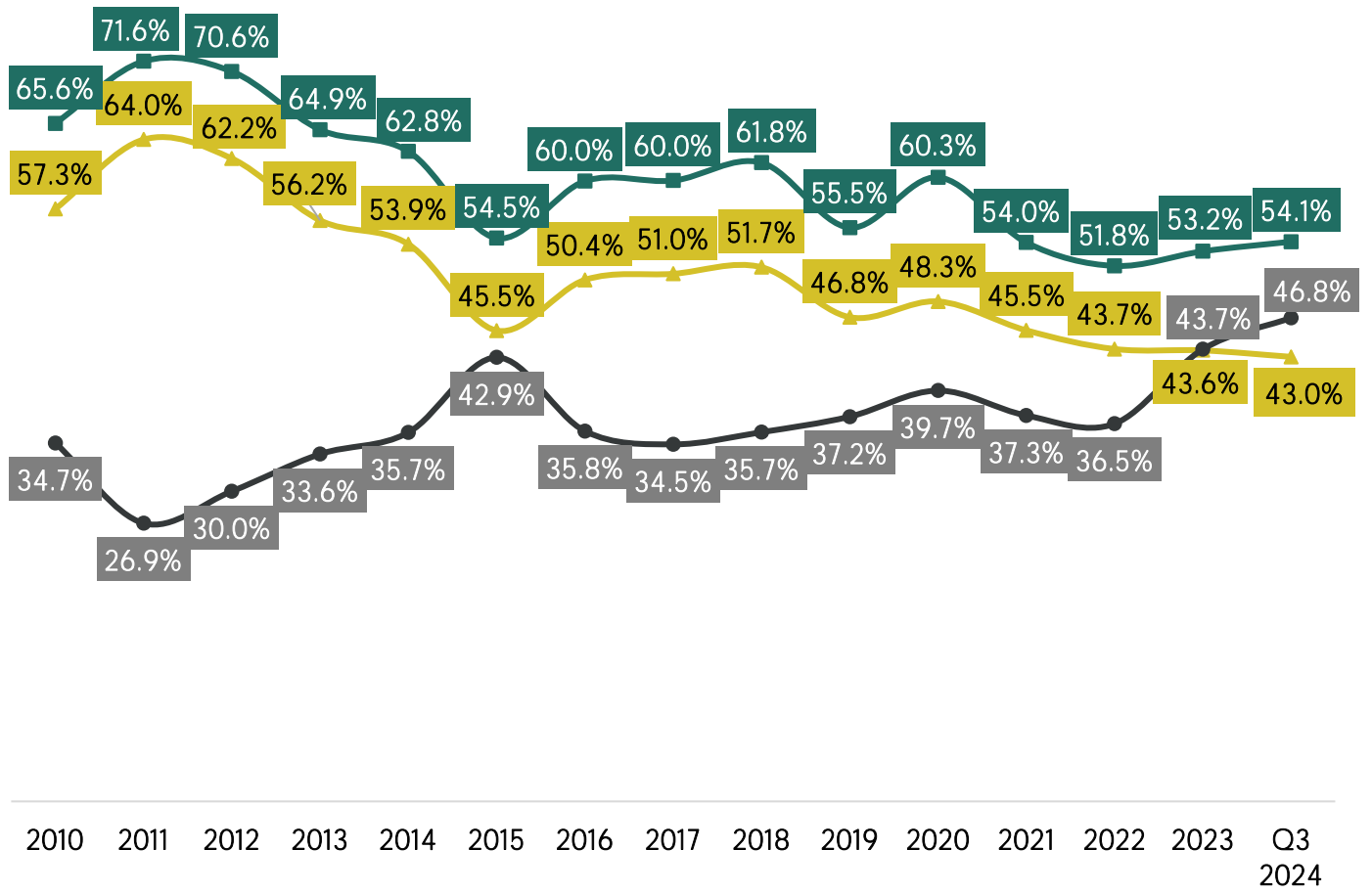


From Q1 2017, banks in Brunei Darussalam have adopted Basel II - Pillar I.

Profitability of the Banking Industry



Liquidity of the Banking Industry



- ▲ Liquid Assets to Total Assets
- Liquid Assets to Total Deposits
- Loans/Financing to Total Deposits

Assets, Deposits and Loans/Financing of Finance Companies

