



اوتوري تي مونيتاري بروني دارالسلام
AUTORITI MONETARI BRUNEI DARUSSALAM

MONTHLY STATISTICAL BULLETIN

DECEMBER 2012

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GLOSSARY

A

Active Circulation* Active Circulation does not include commemorative coins, cash holdings of commercial banks in Brunei, and Brunei currency held by MAS pending repatriation.

B

Broad Money* Broad Money consists of Narrow Money and Quasi Money.

C

Central Bank (CB) CB is the national financial institution that exercises control over key aspects of the financial system and carries out such activities as issuing currency, managing international reserves, transacting with the IMF, and providing credit to other depository corporations.

Currency Currency consists of notes and coins that are of fixed nominal values and are issued by central bank.

D

Deposits Deposits include all claims on the central bank, other depository corporations, government units, and in some cases, other institutional units that are represented by evidence of deposit.

F

Financial Derivatives Financial Derivatives contract is a financial instrument that is linked to a specific financial instrument, indicator, or commodity, and through which specific financial risks can be traded in their own right in financial markets.

Foreign-controlled Nonfinancial Corporations Foreign-controlled Nonfinancial Corporations are resident nonfinancial corporations and quasi-corporations controlled by nonresidents.

M

Monetary Gold Monetary Gold consists only of gold held by the Central Bank or government as part of official reserves.

N

Narrow Money* Narrow Money consists of Currency Outside Banks, and Demand Deposits of Private Sector.

National Private Nonfinancial Corporations National Private Nonfinancial Corporations are resident nonfinancial corporations and quasi-corporations that are not controlled by government or nonresident units.

Nonfinancial Assets Nonfinancial Assets consist of tangible assets, both produced and nonproduced, and intangible assets for which no corresponding liabilities are recorded.

Nonfinancial Corporations Nonfinancial Corporations sector encompasses corporations and quasi-corporations engaging primarily in the production of goods and nonfinancial services.

O

Other Depository Corporations
(ODCs) ODCs subsector consists of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money.

Other Financial Corporations
(OFCs) OFCs subsector consists of insurance corporations and pension funds, other financial intermediaries, and financial auxiliaries.

Other Nonfinancial Corporations
(ONFCs) ONFCs comprise foreign-controlled and national private nonfinancial corporations.

P

Public Nonfinancial Corporations
(PNFCs) PNFCs are resident nonfinancial corporations and quasi-corporations controlled by the government units.

Q

Quasi-Corporations Quasi-Corporations are unincorporated enterprises that function as corporations

Quasi Money* Quasi Money consists of Fixed Deposits, and Savings and Other Deposits.

S

Securities Other Than Shares Securities Other Than Shares are negotiable instruments serving as evidence that units have obligations to settle by means of providing cash, a financial instrument, or some other item of economic value.

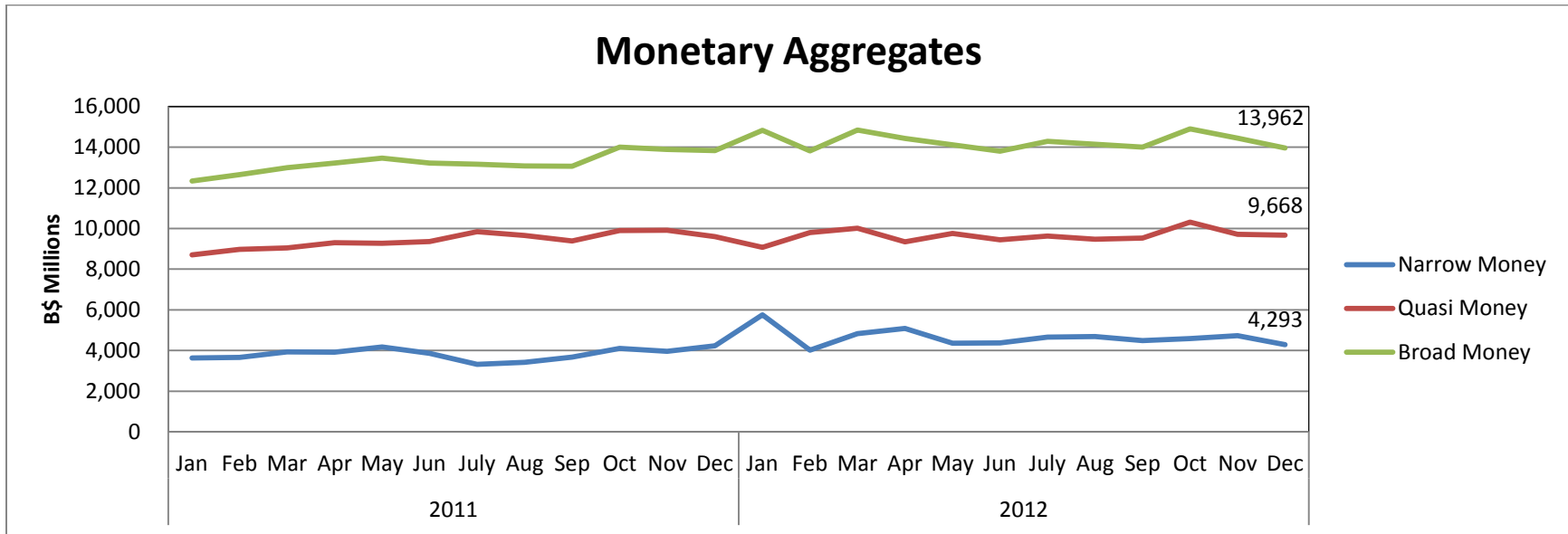
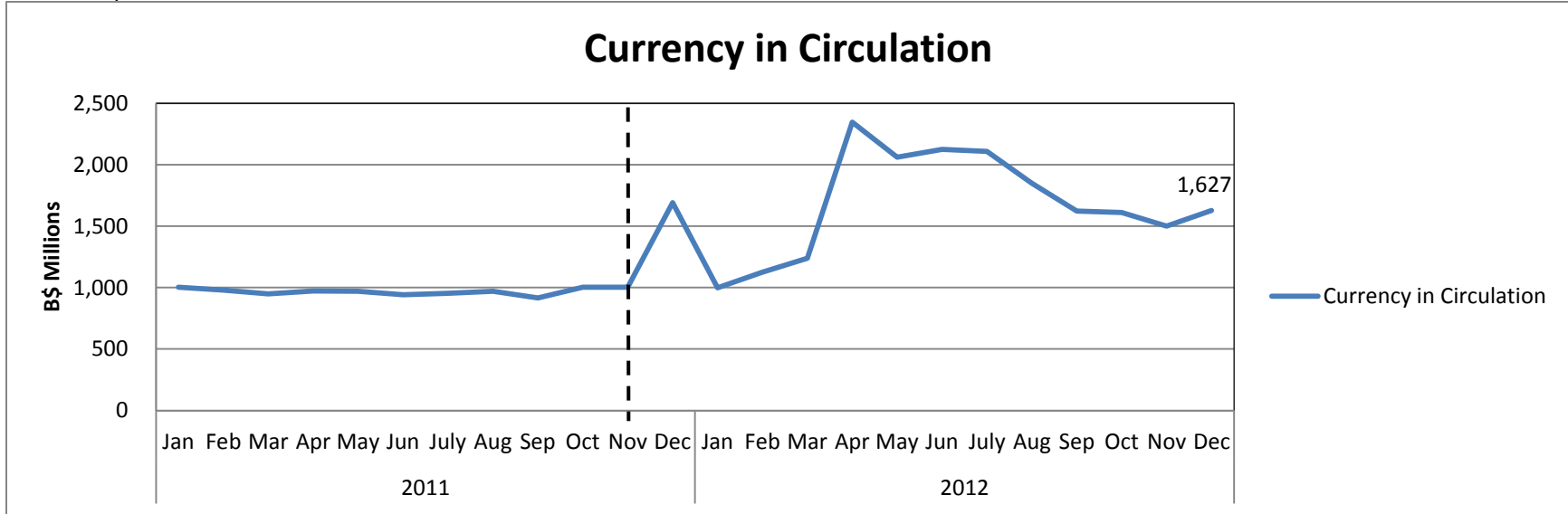
Shares and Other Equity Shares and Other Equity comprise all instruments and records acknowledging after the claims of all creditors have been met, claims on the residual value of a corporations.

Special Drawing Rights (SDRs) SDRs are international reserve assets created by the International Monetary Fund (IMF) and allocated to members to supplement existing official reserves.

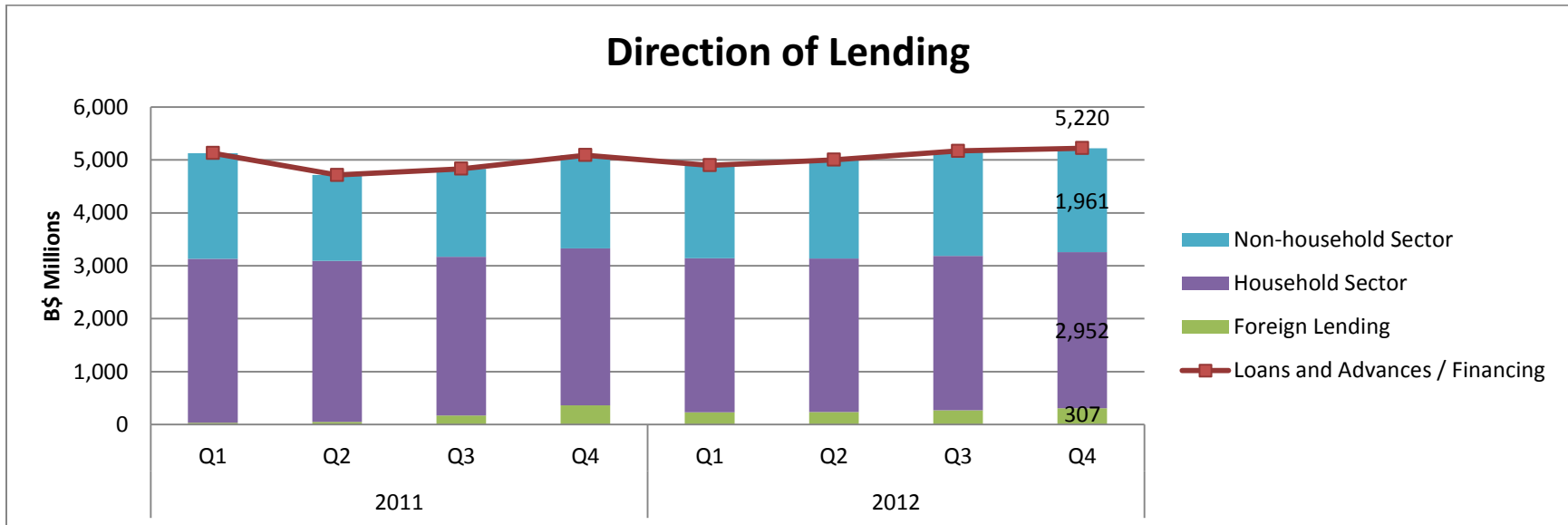
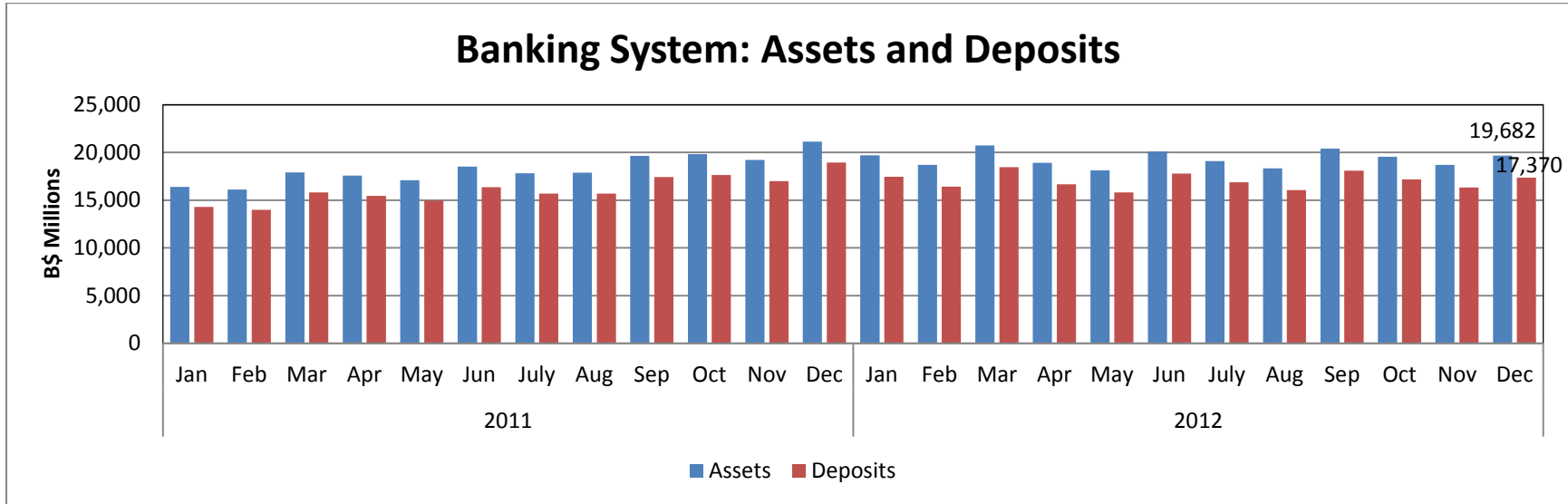
*Definition in Brunei's context

Source: Monetary and Financial Statistics Manual (MFSM), 2000

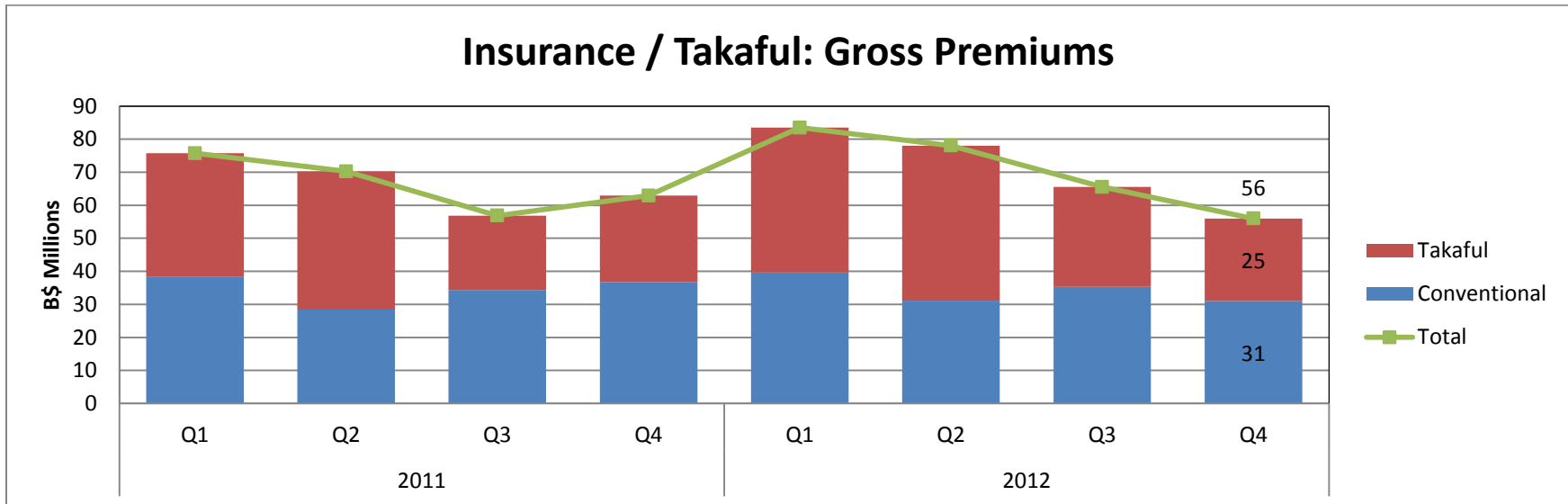
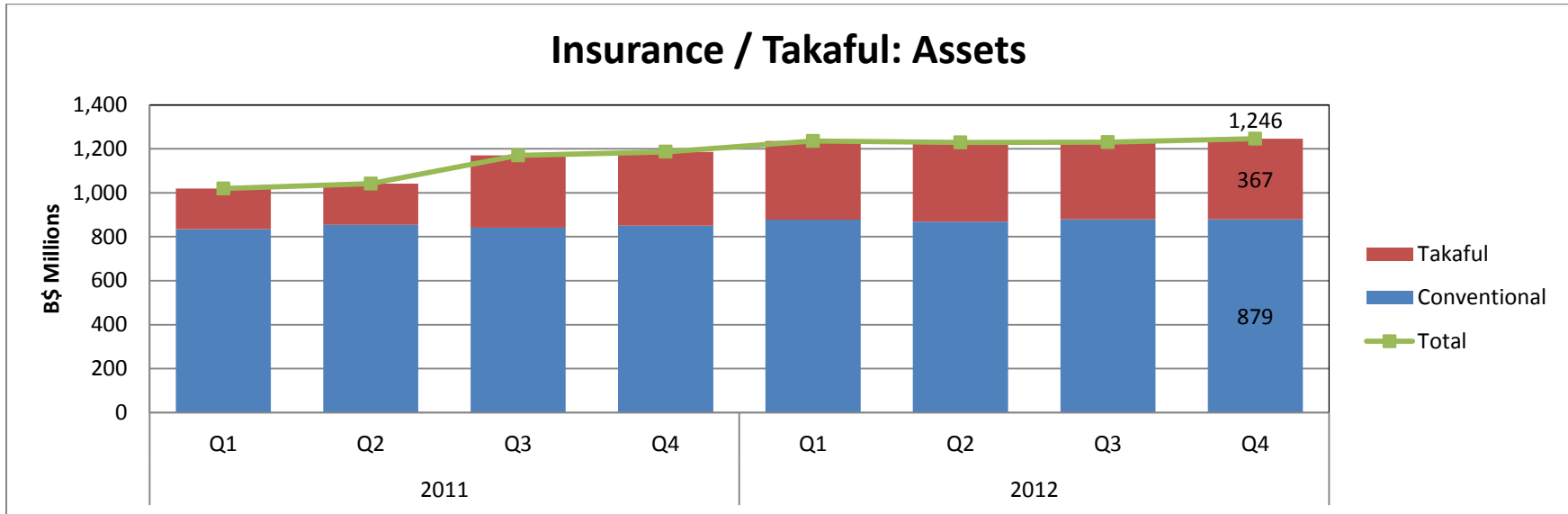
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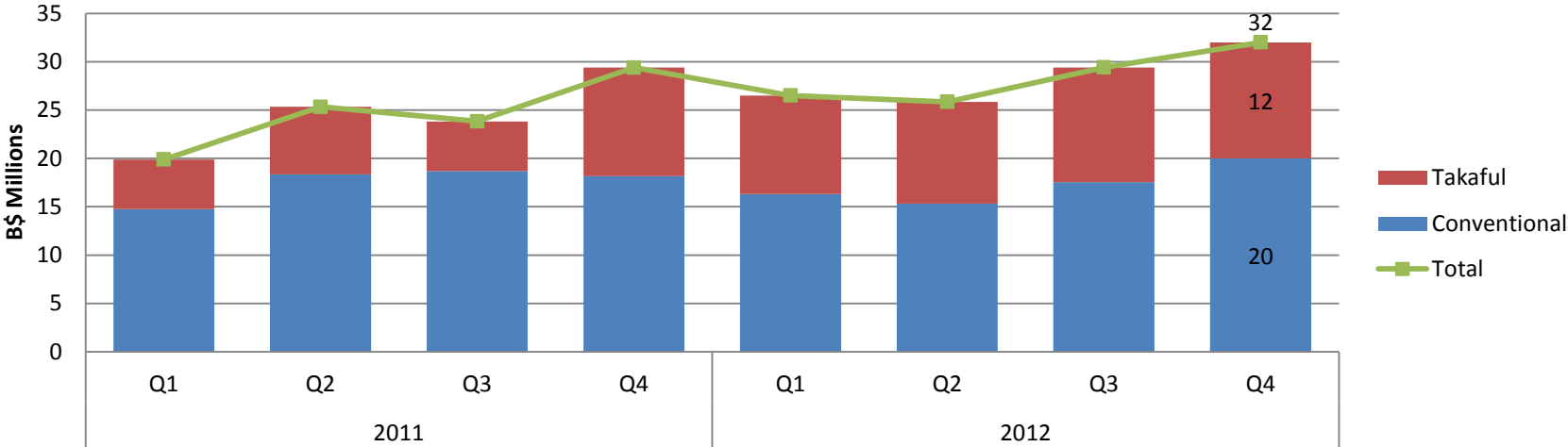
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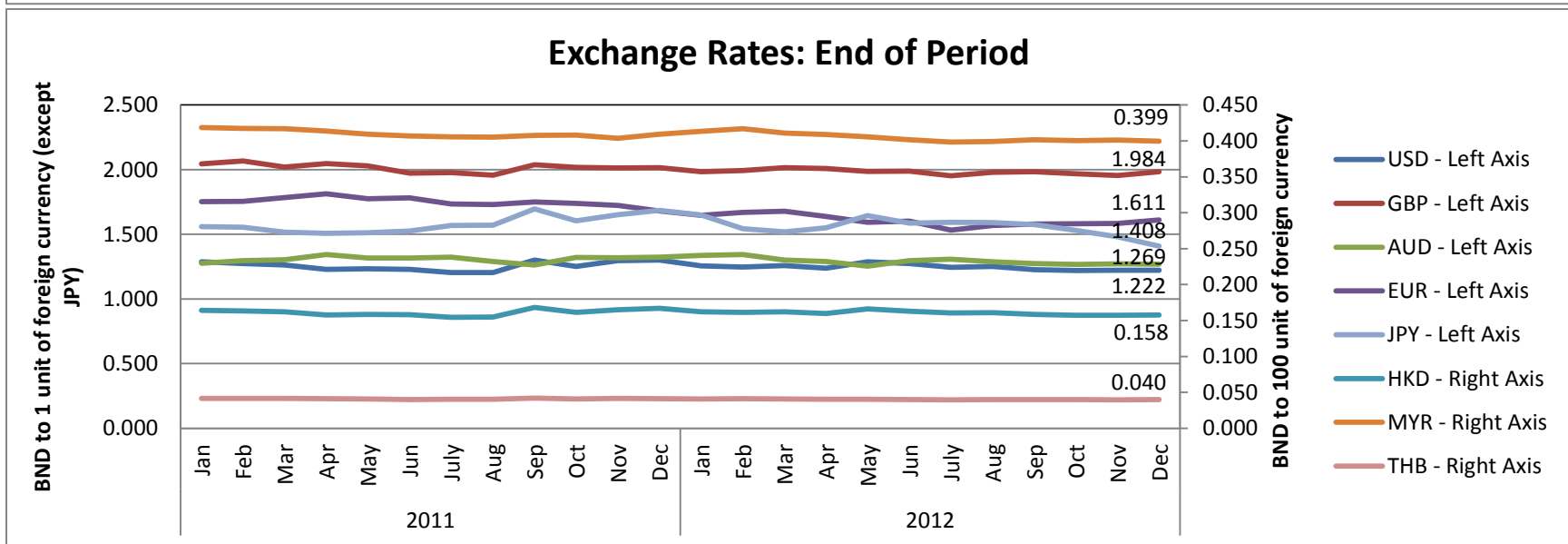
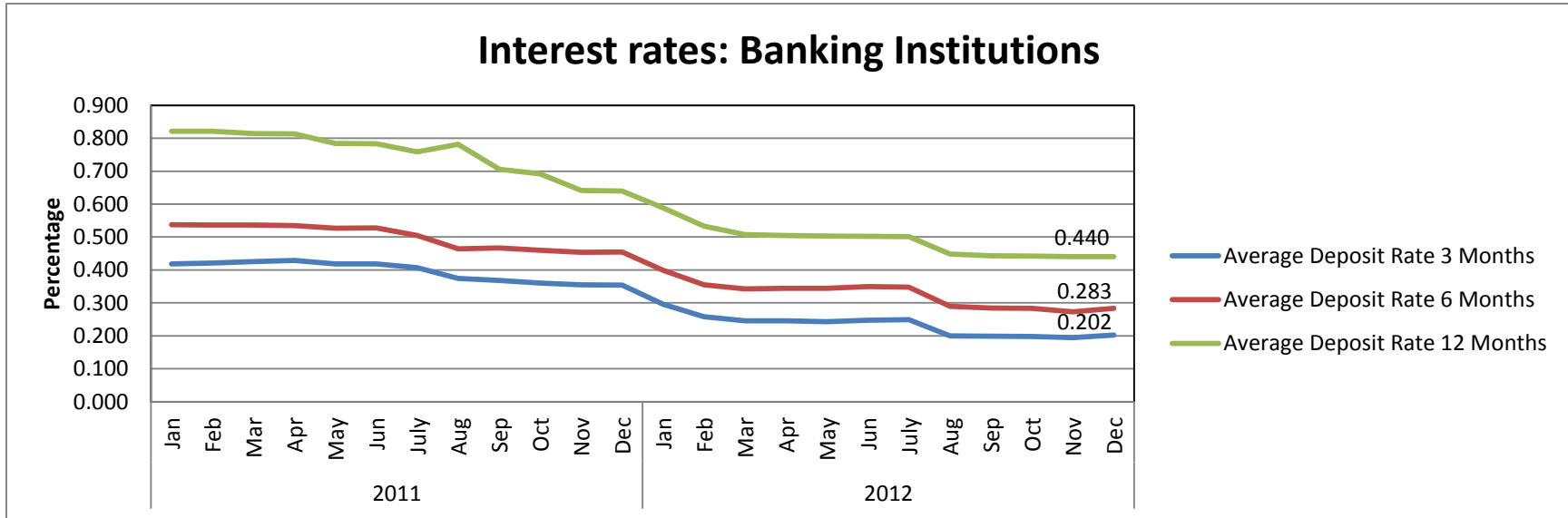
Insurance/Takaful Sector:



Insurance / Takaful: Gross Claims



Other Statistics:



1.1 Currency in Circulation

Millions of Brunei Dollars

End of Period	Gross Circulation			Active Circulation	Active Circulation Over Gross Circulation
	Total	Notes	Coins		
2011 Jan	1,002	968	34	794	79%
Feb	979	945	34	806	82%
Mar	950	915	35	771	81%
Apr	973	938	35	805	83%
May	971	936	35	791	81%
Jun	942	907	35	757	80%
July	953	918	35	774	81%
Aug	971	936	35	797	82%
Sep	915	880	35	746	81%
Oct	1,002	967	35	760	76%
Nov	1,004	968	35	759	76%
Dec	1,690	1,654	35	1,419	84%
2012 Jan	998	962	36	767	77%
Feb	1,126	1,090	36	863	77%
Mar	1,239	1,203	36	865	70%
Apr	2,347	2,311	36	1,609	69%
May	2,062	2,026	36	1,122	54%
Jun	2,125	2,089	36	1,153	54%
July	2,109	2,073	36	1,065	51%
Aug	1,849	1,812	36	1,069	58%
Sep	1,624	1,587	37	951	59%
Oct	1,610	1,574	37	930	58%
Nov	1,499	1,462	37	830	55%
Dec	1,627	1,590	37	928	57%

Source: Monetary Operations Department, AMBD

1.1.1 Currency in Circulation by Denomination: Notes

Millions of Brunei Dollars

End of Period		Notes										
		Total	B\$1	B\$5	B\$10	B\$20	B\$25	B\$50	B\$100	B\$500	B\$1,000	B\$10,000
2011	Jan	967.8	30.8	20.3	102.6	10.2	8.6	42.3	406.4	174.7	64.1	107.9
	Feb	944.8	30.4	19.9	101.7	10.2	8.6	40.4	399.0	165.8	61.7	106.9
	Mar	915.3	29.9	19.3	99.9	10.1	8.6	39.1	377.2	163.2	61.0	106.9
	Apr	938.2	29.7	19.0	100.6	10.1	8.6	38.9	384.9	167.8	75.9	102.7
	May	936.3	29.8	18.9	100.9	10.1	8.6	39.0	383.1	169.2	74.6	102.2
	Jun	907.3	29.8	19.0	100.4	10.2	8.6	38.6	386.3	165.3	72.5	76.5
	July	918.0	30.6	19.8	103.2	10.2	8.6	38.6	394.7	164.3	73.4	74.7
	Aug	935.7	35.4	22.5	107.3	10.2	8.6	38.9	402.2	166.1	73.2	71.3
	Sep	880.0	33.7	21.5	104.1	10.2	8.6	37.1	375.8	159.0	63.4	66.5
	Oct	967.2	32.4	20.7	103.7	10.2	8.6	36.5	384.0	158.9	61.7	150.6
	Nov	968.3	31.9	20.3	104.5	10.2	8.6	36.9	386.7	159.4	61.0	148.7
	Dec	1,654.5	31.6	20.3	109.5	10.3	8.6	37.4	465.9	169.3	61.7	740.0
2012	Jan	962.2	32.8	22.0	112.3	10.6	8.6	40.0	429.1	171.3	62.7	72.8
	Feb	1,089.9	32.1	21.2	108.3	10.5	8.6	38.5	405.5	170.0	63.7	231.5
	Mar	1,202.9	31.8	20.9	106.7	10.5	8.6	38.5	392.8	168.8	63.1	361.4
	Apr	2,310.6	31.7	20.7	106.6	10.5	8.6	37.9	403.5	168.6	63.9	1,458.7
	May	2,025.8	31.7	20.7	110.2	10.4	8.6	37.9	413.9	174.5	83.4	1,134.5
	Jun	2,088.9	31.7	20.6	108.5	10.4	8.6	37.2	415.3	177.7	86.0	1,193.0
	July	2,072.7	32.1	20.8	116.6	10.5	8.6	38.6	489.7	184.5	86.4	1,085.0
	Aug	1,812.2	37.7	23.6	114.8	10.8	8.5	40.8	426.7	180.2	82.7	886.5
	Sep	1,587.0	35.5	22.4	110.4	10.7	8.5	39.8	435.5	177.6	78.7	667.8
	Oct	1,573.6	34.0	21.7	110.0	10.7	8.5	38.0	426.5	177.9	77.9	668.4
	Nov	1,462.3	33.4	21.4	109.2	10.7	8.5	38.3	420.4	178.3	78.6	563.3
	Dec	1,590.0	33.4	21.5	117.5	10.7	8.5	39.1	525.9	188.4	78.7	566.2

Source: Monetary Operations Department, AMBD

1.1.2 Currency in Circulation by Denomination: Coins

Millions of Brunei Dollars

End of Period	Coins																							
	Total	1 cent	5 cents	10 cents	20 cents	25 cents	50 cents	\$1	\$2	\$2.50	\$3	\$5	\$10	\$20	\$25	\$30	\$50	\$100	\$200	\$250	\$500	\$750	\$1,000	
2011	Jan	34.39	0.43	2.17	6.05	8.05	0.00	8.01	0.08	0.01	0.00	0.02	0.12	0.32	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Feb	34.48	0.43	2.17	6.07	8.07	0.00	8.04	0.08	0.01	0.00	0.02	0.12	0.32	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Mar	34.60	0.44	2.19	6.09	8.11	0.00	8.08	0.08	0.01	0.00	0.02	0.12	0.32	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Apr	34.69	0.44	2.20	6.10	8.13	0.00	8.12	0.08	0.01	0.00	0.02	0.12	0.32	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	May	34.78	0.44	2.21	6.11	8.17	0.00	8.15	0.08	0.01	0.00	0.02	0.12	0.32	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Jun	34.84	0.45	2.22	6.12	8.18	0.00	8.17	0.08	0.01	0.00	0.02	0.12	0.32	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	July	35.03	0.45	2.24	6.16	8.24	0.00	8.23	0.08	0.01	0.00	0.02	0.12	0.32	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Aug	35.10	0.45	2.24	6.17	8.26	0.00	8.25	0.08	0.01	0.00	0.02	0.14	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Sep	35.20	0.46	2.25	6.19	8.29	0.00	8.29	0.08	0.01	0.00	0.02	0.14	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Oct	35.31	0.47	2.26	6.21	8.33	0.00	8.33	0.08	0.01	0.00	0.02	0.14	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Nov	35.40	0.47	2.27	6.22	8.35	0.00	8.36	0.08	0.01	0.00	0.02	0.15	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Dec	35.52	0.48	2.28	6.25	8.38	0.00	8.40	0.08	0.01	0.00	0.02	0.16	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
2012	Jan	35.64	0.48	2.29	6.26	8.42	0.00	8.45	0.08	0.01	0.00	0.02	0.17	0.32	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Feb	35.80	0.49	2.30	6.29	8.47	0.00	8.50	0.08	0.01	0.00	0.02	0.17	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Mar	35.92	0.50	2.31	6.32	8.51	0.00	8.54	0.08	0.01	0.00	0.02	0.18	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Apr	36.03	0.50	2.32	6.34	8.54	0.00	8.59	0.08	0.01	0.00	0.02	0.18	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	May	36.18	0.50	2.33	6.36	8.58	0.00	8.63	0.08	0.01	0.00	0.02	0.19	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Jun	36.27	0.50	2.34	6.38	8.60	0.00	8.67	0.08	0.01	0.00	0.02	0.19	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	July	36.40	0.50	2.35	6.41	8.64	0.00	8.72	0.08	0.01	0.00	0.02	0.19	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Aug	36.49	0.50	2.36	6.42	8.67	0.00	8.75	0.08	0.01	0.00	0.02	0.20	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Sep	36.67	0.51	2.37	6.46	8.73	0.00	8.82	0.08	0.01	0.00	0.02	0.20	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Oct	36.79	0.52	2.38	6.49	8.76	0.00	8.86	0.08	0.01	0.00	0.02	0.20	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Nov	36.93	0.52	2.39	6.50	8.81	0.00	8.90	0.08	0.01	0.00	0.02	0.22	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70
	Dec	37.07	0.53	2.40	6.52	8.84	0.00	8.94	0.08	0.01	0.00	0.02	0.26	0.33	0.38	0.20	0.09	0.49	0.97	0.32	0.25	0.99	0.75	4.70

Note: \$1 - \$1,000 coins are commemorative coins

Source: Monetary Operations Department, AMBD

1.2 Monetary Aggregates: M0, M1, Quasi Money, and M2

Millions of Brunei Dollars

End of Period	M0: Currency in Circulation	M2: Broad Money					
		M1: Narrow Money			Quasi Money	Total	
		Currency Outside Banks	Demand Deposits	Total			
2011	Jan	1,002	840	2,787	3,627	8,704	12,331
	Feb	979	805	2,861	3,665	8,977	12,643
	Mar	950	796	3,142	3,938	9,047	12,985
	Apr	973	820	3,096	3,916	9,303	13,219
	May	971	817	3,362	4,179	9,280	13,459
	Jun	942	788	3,070	3,859	9,361	13,220
	July	953	790	2,533	3,323	9,836	13,159
	Aug	971	805	2,610	3,416	9,664	13,079
	Sep	915	765	2,917	3,682	9,386	13,068
	Oct	1,002	768	3,341	4,108	9,899	14,007
	Nov	1,004	773	3,191	3,963	9,921	13,884
	Dec	1,690	831	3,401	4,232	9,604	13,836
2012	Jan	998	820	4,938	5,758	9,071	14,829
	Feb	1,126	808	3,211	4,019	9,797	13,816
	Mar	1,239	799	3,687	4,826	10,009	14,835
	Apr	2,347	791	4,301	5,092	9,339	14,431
	May	2,062	845	3,509	4,354	9,762	14,116
	Jun	2,125	887	3,480	4,367	9,441	13,808
	July	2,109	897	3,764	4,661	9,630	14,291
	Aug	1,849	1,087	3,597	4,683	9,466	14,149
	Sep	1,624	961	3,523	4,484	9,524	14,008
	Oct	1,610	946	3,642	4,588	10,315	14,903
	Nov	1,499	854	3,870	4,724	9,719	14,444
	Dec	1,627	926	3,367	4,293	9,668	13,962

Source: Monetary Policy and Management Department, AMBD

1.3 Autoriti Monetari Brunei Darussalam : Statement of Assets

Millions of Brunei Dollars

End of Period	Total Assets	Monetary Gold and SDRs	Currency and Deposits	Securities Other Than Shares	Loans	Shares and Other Equity	Nonfinancial Assets	Other Assets
2011 Jan	3,765	435	1,862	603	0	57	44	764
Feb	3,771	434	1,871	602	0	57	44	763
Mar	3,770	432	1,864	613	0	56	44	762
Apr	3,779	431	1,864	612	0	61	44	769
May	3,860	427	1,940	627	0	57	44	765
Jun	3,833	426	1,922	622	0	56	44	764
July	3,825	417	1,909	639	0	54	51	755
Aug	4,034	420	1,989	767	0	48	52	758
Sep	4,052	584	1,816	771	0	50	53	777
Oct	4,062	579	1,864	764	0	54	53	748
Nov	4,152	588	1,933	768	0	54	53	754
Dec	4,731	568	2,658	636	0	54	53	761
2012 Jan	4,019	557	1,968	635	0	55	52	751
Feb	4,152	556	2,104	632	0	57	53	750
Mar	4,371	558	2,312	649	0	58	53	742
Apr	5,357	551	3,226	735	0	56	53	735
May	5,102	557	2,854	845	0	51	53	741
Jun	5,138	554	2,815	926	0	53	51	738
July	5,051	543	2,694	982	0	55	51	727
Aug	4,856	611	2,405	1,000	0	57	50	732
Sep	4,630	607	1,990	1,160	0	58	52	763
Oct	5,195	605	2,602	1,450	0	61	51	427
Nov	4,705	604	2,020	1,545	0	61	51	425
Dec	4,937	643	2,123	1,622	0	62	61	426

Source: Monetary Policy and Management Department, AMBD

1.4 Autoriti Monetari Brunei Darussalam : Statement of Capital and Liabilities

Millions of Brunei Dollars

End of Period	Total Liabilities	Paid-up Capital	Currency in Circulation	Deposits	Securities Other Than Shares	Loans	SDR Allocations	Other Liabilities
2011 Jan	3,765	1,000	1,002	1,183	0	0	409	171
Feb	3,771	1,000	979	1,211	0	0	408	173
Mar	3,770	1,000	950	1,238	0	0	406	176
Apr	3,779	1,000	973	1,222	0	0	405	180
May	3,860	1,000	971	1,306	0	0	402	180
Jun	3,833	1,000	942	1,307	0	0	400	183
July	3,825	1,000	953	1,289	0	0	392	190
Aug	4,034	1,000	971	1,473	0	0	395	195
Sep	4,052	1,000	915	1,534	0	0	413	189
Oct	4,062	1,000	1,002	1,461	0	0	403	195
Nov	4,152	1,000	1,004	1,537	0	0	409	202
Dec	4,731	1,000	1,690	1,452	0	0	406	182
2012 Jan	4,019	1,000	998	1,439	0	0	396	186
Feb	4,152	1,000	1,126	1,441	0	0	395	190
Mar	4,371	1,000	1,239	1,547	0	0	396	189
Apr	5,357	1,000	2,347	1,431	0	0	390	189
May	5,102	1,000	2,062	1,452	0	0	396	192
Jun	5,138	1,000	2,125	1,427	0	0	393	192
July	5,051	1,000	2,109	1,363	0	0	382	196
Aug	4,856	1,000	1,849	1,419	0	0	388	201
Sep	4,630	1,000	1,624	1,422	0	0	385	200
Oct	5,195	1,000	1,610	1,999	0	0	383	203
Nov	4,705	1,000	1,499	1,620	0	0	381	205
Dec	4,937	1,000	1,627	1,710	0	0	383	217

Source: Monetary Policy and Management Department, AMBD

1.5 Brunei Government Securities: Sukuk Al-Ijarah Issuances and Outstanding

Millions of Brunei Dollars

End of Period	Issuances			Outstanding	
	Total	3 Months	1 Year		
2011	Jan	-	-	-	135
	Feb	-	-	-	100
	Mar	-	-	-	65
	Apr	72	72	-	137
	May	85	85	-	222
	Jun	82	82	-	304
	July	71	71	-	303
	Aug	181	85	96	334
	Sep	100	100	-	352
	Oct	100	100	-	381
	Nov	200	200	-	496
	Dec	100	100	-	496
2012	Jan	-	-	-	396
	Feb	-	-	-	196
	Mar	200	200	-	296
	Apr	200	200	-	496
	May	100	100	-	596
	Jun	200	200	-	596
	July	100	100	-	496
	Aug	200	100	100	500
	Sep	100	100	-	400
	Oct	100	100	-	400
	Nov	200	200	-	500
	Dec	100	100	-	500

Source: Monetary Policy and Management Department, AMBD

1.5.1 Brunei Government Securities: Sukuk Al-Ijarah Yield

Percent per annum

End of Period		Maturity	
		3 Months	1 Year
2011	Jan	0.275	0.340
	Feb	0.270	0.340
	Mar	-	0.340
	Apr	0.280	0.340
	May	0.265	0.340
	Jun	0.230	0.340
	July	0.210	0.340
	Aug	0.173	0.350
	Sep	0.150	0.350
	Oct	0.117	0.350
	Nov	0.151	0.350
	Dec	0.156	0.350
2012	Jan	0.175	0.350
	Feb	0.170	0.350
	Mar	0.200	0.350
	Apr	0.195	0.350
	May	0.192	0.350
	Jun	0.188	0.350
	July	0.185	0.280
	Aug	0.185	0.280
	Sep	0.180	0.280
	Oct	0.173	0.280
	Nov	0.165	0.280
	Dec	0.160	0.280

Source: Monetary Policy and Management Department, AMBD

2.1 Banking System including TAIB: Statement of Assets

Millions of Brunei Dollars

End of Period	Total Assets	Notes and Coins Held	Minimum Cash Balance with AMBD	Amount Due From Banks and Financial Institutions			Loan and Advances / Financing (Net)				Investments	Other Assets
				Total	In Brunei Darussalam	Outside Brunei Darussalam	Total	Loan and Advances / Financing (Gross)	Specific Provisions	General Provisions		
2011 Jan	16,394	168	631	8,752	973	7,779	4,838	5,172	294	40	1,801	204
Feb	16,118	181	670	8,469	1,046	7,424	4,840	5,177	297	40	1,767	190
Mar	17,906	159	672	10,479	1,085	9,394	4,789	5,126	296	41	1,615	192
Apr	17,583	156	663	10,049	1,031	9,018	4,799	5,140	300	41	1,718	197
May	17,092	162	735	9,284	1,138	8,146	4,788	5,132	302	42	1,949	174
Jun	18,522	159	738	11,105	1,342	9,763	4,377	4,714	299	38	1,964	179
July	17,810	170	730	10,442	1,019	9,423	4,412	4,749	299	39	1,862	195
Aug	17,880	174	807	10,410	1,079	9,331	4,460	4,798	300	39	1,815	213
Sep	19,624	157	826	11,883	898	10,986	4,492	4,834	302	40	2,058	207
Oct	19,821	241	803	11,899	1,034	10,865	4,517	4,846	288	41	2,140	221
Nov	19,224	237	872	11,010	903	10,108	4,554	4,888	291	43	2,335	217
Dec	21,121	864	910	12,116	1,014	11,102	4,758	5,091	297	35	2,254	217
2012 Jan	19,690	186	889	11,444	822	10,622	4,680	5,013	298	36	2,273	219
Feb	18,710	326	890	10,543	820	9,723	4,656	4,988	297	34	2,092	203
Mar	20,725	445	986	12,466	1,144	11,322	4,584	4,899	280	35	2,037	207
Apr	18,912	1,563	859	9,434	1,035	8,399	4,646	4,961	279	36	2,204	207
May	18,105	1,222	860	8,856	811	8,044	4,753	5,062	272	37	2,206	209
Jun	20,105	1,242	915	10,879	1,216	9,663	4,693	5,002	271	39	2,173	204
July	19,101	1,215	816	10,141	1,073	9,068	4,717	5,025	268	39	2,004	208
Aug	18,332	767	1,067	9,666	1,342	8,324	4,738	5,046	270	39	1,883	211
Sep	20,405	669	976	11,857	1,487	10,370	4,862	5,171	269	41	1,820	221
Oct	19,553	668	1,452	10,468	826	9,642	4,788	5,096	266	42	1,958	219
Nov	18,707	651	1,074	9,953	892	9,062	4,799	5,100	262	39	2,003	227
Dec	19,682	712	1,166	10,776	1,056	9,720	4,896	5,200	270	34	1,917	215

Source: Regulatory Department, AMBD

2.2 Banking System including TAIB: Statement of Capital and Liabilities

Millions of Brunei Dollars

End of Period	Total Liabilities	Deposits (Non-bank Customers)					Due to Banks			Other (Capital Funds and Other Liabilities)	
		Total	Demand	Savings	Time	Others	Total	In Brunei Darussalam	Outside Brunei Darussalam		
2011	Jan	16,394	13,475	3,653	3,205	6,436	181	807	559	248	2,111
	Feb	16,118	13,083	3,485	3,299	6,119	181	900	557	343	2,134
	Mar	17,906	14,938	4,019	3,280	7,461	178	860	649	211	2,107
	Apr	17,583	14,644	3,768	3,271	7,433	172	813	597	215	2,126
	May	17,092	14,040	3,953	3,332	6,584	171	915	597	318	2,137
	Jun	18,522	15,411	3,895	3,370	7,974	172	960	767	192	2,154
	July	17,810	15,054	3,323	3,427	8,132	171	627	444	183	2,130
	Aug	17,880	14,910	3,402	3,460	7,878	170	767	536	231	2,203
	Sep	19,624	16,980	4,499	3,476	8,835	170	450	313	137	2,194
	Oct	19,821	17,004	4,645	3,567	8,645	147	619	447	172	2,198
	Nov	19,224	16,574	4,522	3,616	8,258	178	419	263	157	2,231
	Dec	21,121	18,353	6,027	3,822	8,311	194	576	438	138	2,191
2012	Jan	19,690	17,042	5,950	3,722	7,199	170	418	228	190	2,231
	Feb	18,710	16,036	4,017	3,736	8,114	169	380	175	205	2,294
	Mar	20,725	17,753	5,669	3,649	8,263	172	693	508	185	2,279
	Apr	18,912	16,146	5,290	3,815	6,866	176	505	352	153	2,260
	May	18,105	15,309	4,175	3,946	7,013	177	502	251	251	2,293
	Jun	20,105	17,025	4,704	3,865	8,285	171	762	618	144	2,317
	July	19,101	16,233	4,518	3,886	7,649	180	630	468	162	2,237
	Aug	18,332	15,484	4,350	3,719	7,235	180	555	413	142	2,293
	Sep	20,405	17,423	5,806	3,775	7,658	184	657	506	150	2,326
	Oct	19,553	16,783	4,443	3,781	8,375	184	408	256	153	2,363
	Nov	18,707	15,839	4,495	3,854	7,303	187	479	300	179	2,388
	Dec	19,682	16,745	4,576	4,010	7,969	190	624	461	163	2,313

Source: Regulatory Department, AMBD

2.3 Banking System including TAIB: Direction of Lending

Millions of Brunei Dollars

End of Period	Loans and Advances / Financing																								
	Total	Domestic Lending																				Foreign Lending			
		Total	Household Sector								Non-household Sector														
			Total	Personal Loans				Property Financing				Total	Agricultural	Financial	Manufacturing	Transportation	Infrastructure	Traders	Services	Commercial (Property Development and Other Construction)	Tourism		Telecommunication and Information Technology		
	Vehicle (Automobiles)	Credit Card	Consumer Durables	Home Improvement - Interior Decorations etc.	General Consumption and Other Personal Loans	Total	Land Purchases and Constructions	Housing Purchase	Home Improvement (Structural, Renovation etc.)																
2011 Q1	5,127	5,092	3,098	2,167	134	123	17	25	1,867	931	361	418	152	1,995	23	28	146	552	153	347	180	400	80	88	35
Q2	4,713	4,660	3,043	2,097	127	141	15	27	1,786	946	362	434	150	1,617	25	45	156	121	158	353	195	395	80	89	53
Q3	4,832	4,659	2,997	2,032	119	135	13	29	1,735	965	377	437	151	1,663	25	166	153	115	177	377	200	285	80	85	173
Q4	5,090	4,727	2,964	1,985	112	142	11	31	1,689	978	374	450	154	1,763	24	266	353	96	187	373	215	79	82	87	363
2012 Q1	4,899	4,665	2,907	1,914	105	136	9	33	1,632	993	373	463	157	1,758	25	226	263	90	181	384	204	226	72	87	234
Q2	5,001	4,765	2,903	1,899	100	139	7	39	1,614	1,004	384	457	163	1,863	21	228	292	139	163	395	215	246	74	90	236
Q3	5,169	4,901	2,917	1,881	93	140	6	53	1,590	1,036	384	479	172	1,984	21	213	445	161	154	408	225	195	76	86	268
Q4	5,220	4,913	2,952	1,862	91	137	5	90	1,539	1,090	384	525	181	1,961	23	214	350	218	181	418	223	177	81	77	307

Source: Regulatory Department, AMBD

2.4 Banking System including TAIB: Non-Performing Loans (NPL)

Millions of Brunei Dollars

End of Period		NPL Category				NPL Ratio
		Total	Over 90 days less 180 days	Over 180 days less 360 days	Over 360 days	
2011	Q1	706	312	38	356	13.8
	Q2	453	57	33	363	9.6
	Q3	433	40	34	359	9.0
	Q4	399	35	29	335	7.8
2012	Q1	374	39	28	307	7.6
	Q2	361	33	27	301	7.2
	Q3	363	38	29	297	10.8
	Q4	354	34	29	291	9.9

Source: Regulatory Department, AMBD

3.1 Insurance / Takaful: Assets

Millions of Brunei Dollars

End of Period		Assets						
		Total	Conventional			Takaful		
			Total	Non-Life	Life	Total	Non-life	Family
2011	Q1	1,019	835	112	723	184	82	102
	Q2	1,041	855	108	747	186	86	100
	Q3	1,170	841	109	732	329	192	136
	Q4	1,186	851	113	738	335	192	144
2012	Q1	1,236	877	118	759	358	203	155
	Q2	1,229	869	116	752	360	205	156
	Q3	1,230	879	117	761	352	204	148
	Q4	1,246	879	120	759	367	205	162

Source: Regulatory Department, AMBD

3.2 Insurance / Takaful: Gross Premiums

Millions of Brunei Dollars

End of Period		Gross Premiums						
		Total	Conventional			Takaful		
			Total	Non-Life	Life	Total	Non-Life	Family
2011	Q1	76	38	19	20	37	21	17
	Q2	70	28	11	17	42	38	4
	Q3	57	34	17	17	23	18	4
	Q4	63	37	18	18	26	21	5
2012	Q1	83	40	23	16	44	28	16
	Q2	78	31	13	18	47	42	5
	Q3	66	35	18	17	30	25	5
	Q4	56	31	12	19	25	19	6

Source: Regulatory Department, AMBD

3.3 Insurance / Takaful: Gross Claims

Millions of Brunei Dollars

End of Period		Gross Claims						
		Total	Conventional			Takaful		
			Total	Non-Life	Life	Total	Non-Life	Family
2011	Q1	20	15	3	12	5	4	1
	Q2	25	18	3	15	7	5	2
	Q3	24	19	4	15	5	5	1
	Q4	29	18	4	14	11	8	3
2012	Q1	27	16	4	13	10	9	2
	Q2	26	15	3	13	11	7	3
	Q3	29	18	3	14	12	9	3
	Q4	32	20	3	17	12	8	4

Source: Regulatory Department, AMBD

4.1 Interest Rates: Banking Institutions

Percent per annum

End of Period	Average Deposit Rate 3 Months	Average Deposit Rate 6 Months	Average Deposit Rate 12 Months	Prime Lending Rate	
2011	Jan	0.419	0.537	0.821	5.500
	Feb	0.421	0.537	0.821	5.500
	Mar	0.425	0.537	0.814	5.500
	Apr	0.429	0.535	0.813	5.500
	May	0.418	0.527	0.784	5.500
	Jun	0.418	0.528	0.783	5.500
	July	0.407	0.504	0.759	5.500
	Aug	0.374	0.464	0.782	5.500
	Sep	0.368	0.467	0.706	5.500
	Oct	0.361	0.460	0.692	5.500
	Nov	0.355	0.454	0.641	5.500
	Dec	0.354	0.454	0.640	5.500
2012	Jan	0.296	0.399	0.589	5.500
	Feb	0.258	0.354	0.533	5.500
	Mar	0.246	0.342	0.508	5.500
	Apr	0.246	0.344	0.504	5.500
	May	0.243	0.344	0.503	5.500
	Jun	0.248	0.350	0.502	5.500
	July	0.249	0.348	0.501	5.500
	Aug	0.200	0.290	0.448	5.500
	Sep	0.199	0.284	0.443	5.500
	Oct	0.198	0.283	0.442	5.500
	Nov	0.194	0.273	0.440	5.500
	Dec	0.202	0.283	0.440	5.500

Source: Regulatory Department, AMBD

4.2 Exchange Rates: Bruneian Dollar

Period	BND to 1 unit				Brunei Dollar to 100 unit				BND to 1 unit				Brunei Dollar to 100 unit				
	USD	GBP	AUD	EUR	HKD	MYR	JPY	THB	USD	GBP	AUD	EUR	HKD	MYR	JPY	THB	
	End of Period								Average for Period								
2011	Jan	1.287	2.046	1.276	1.752	0.164	0.419	1.559	0.042	1.288	2.030	1.282	1.720	0.165	0.420	1.557	0.042
	Feb	1.274	2.067	1.295	1.756	0.163	0.417	1.555	0.042	1.277	2.059	1.288	1.743	0.164	0.419	1.545	0.042
	Mar	1.262	2.021	1.302	1.785	0.162	0.417	1.516	0.042	1.269	2.049	1.282	1.778	0.163	0.418	1.553	0.042
	Apr	1.228	2.046	1.344	1.813	0.158	0.414	1.508	0.041	1.248	2.042	1.321	1.803	0.160	0.414	1.498	0.041
	May	1.233	2.029	1.316	1.776	0.159	0.409	1.513	0.041	1.237	2.023	1.322	1.774	0.159	0.411	1.527	0.041
	Jun	1.229	1.972	1.317	1.781	0.158	0.407	1.525	0.040	1.235	2.002	1.310	1.778	0.159	0.408	1.534	0.040
	July	1.204	1.978	1.324	1.734	0.155	0.406	1.568	0.041	1.217	1.965	1.311	1.739	0.156	0.406	1.535	0.040
	Aug	1.205	1.957	1.289	1.731	0.155	0.405	1.571	0.040	1.209	1.978	1.270	1.734	0.155	0.405	1.569	0.040
	Sep	1.300	2.037	1.263	1.750	0.168	0.408	1.697	0.042	1.251	1.976	1.279	1.723	0.161	0.406	1.631	0.041
	Oct	1.250	2.018	1.321	1.738	0.162	0.408	1.605	0.041	1.279	2.012	1.296	1.751	0.164	0.407	1.664	0.041
	Nov	1.296	2.013	1.318	1.723	0.165	0.404	1.651	0.042	1.290	2.037	1.302	1.747	0.166	0.409	1.663	0.042
	Dec	1.301	2.015	1.323	1.681	0.167	0.409	1.686	0.041	1.296	2.020	1.311	1.704	0.167	0.410	1.665	0.042
2012	Jan	1.255	1.983	1.336	1.646	0.162	0.413	1.650	0.041	1.281	1.985	1.332	1.651	0.165	0.411	1.662	0.041
	Feb	1.247	1.993	1.343	1.668	0.161	0.417	1.543	0.041	1.254	1.981	1.345	1.660	0.162	0.415	1.596	0.041
	Mar	1.257	2.014	1.302	1.678	0.162	0.411	1.518	0.041	1.258	1.993	1.326	1.663	0.162	0.413	1.525	0.041
	Apr	1.237	2.009	1.291	1.638	0.160	0.409	1.550	0.040	1.252	2.003	1.295	1.647	0.161	0.409	1.539	0.041
	May	1.288	1.985	1.254	1.593	0.166	0.406	1.645	0.041	1.263	2.010	1.259	1.615	0.163	0.407	1.586	0.040
	Jun	1.274	1.987	1.295	1.602	0.163	0.401	1.586	0.040	1.278	1.989	1.277	1.604	0.165	0.402	1.611	0.040
	July	1.245	1.952	1.308	1.532	0.161	0.398	1.594	0.040	1.262	1.966	1.299	1.550	0.163	0.398	1.596	0.040
	Aug	1.252	1.979	1.288	1.569	0.161	0.399	1.591	0.040	1.249	1.962	1.307	1.548	0.161	0.400	1.586	0.040
	Sep	1.225	1.985	1.274	1.578	0.158	0.402	1.575	0.040	1.232	1.984	1.280	1.585	0.159	0.400	1.575	0.040
	Oct	1.221	1.968	1.266	1.582	0.157	0.401	1.530	0.040	1.225	1.968	1.260	1.588	0.158	0.401	1.550	0.040
	Nov	1.221	1.954	1.272	1.585	0.157	0.401	1.479	0.040	1.223	1.953	1.273	1.571	0.158	0.400	1.509	0.040
	Dec	1.222	1.984	1.269	1.611	0.158	0.399	1.408	0.040	1.221	1.970	1.277	1.602	0.157	0.399	1.455	0.040

Source: Bloomberg