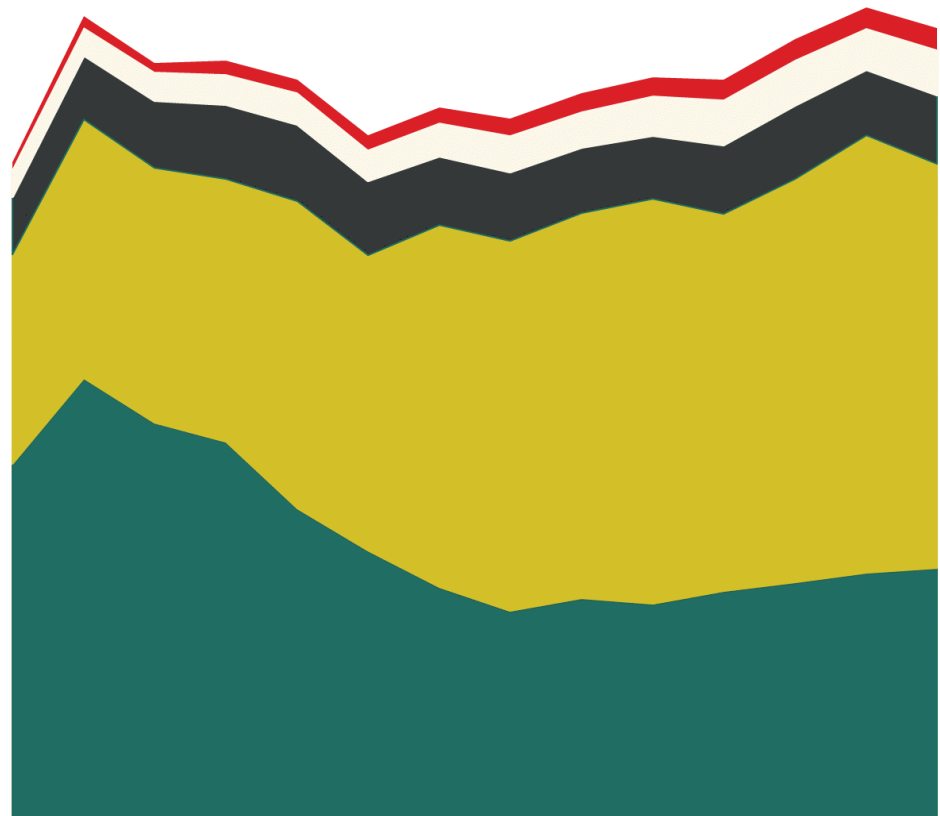
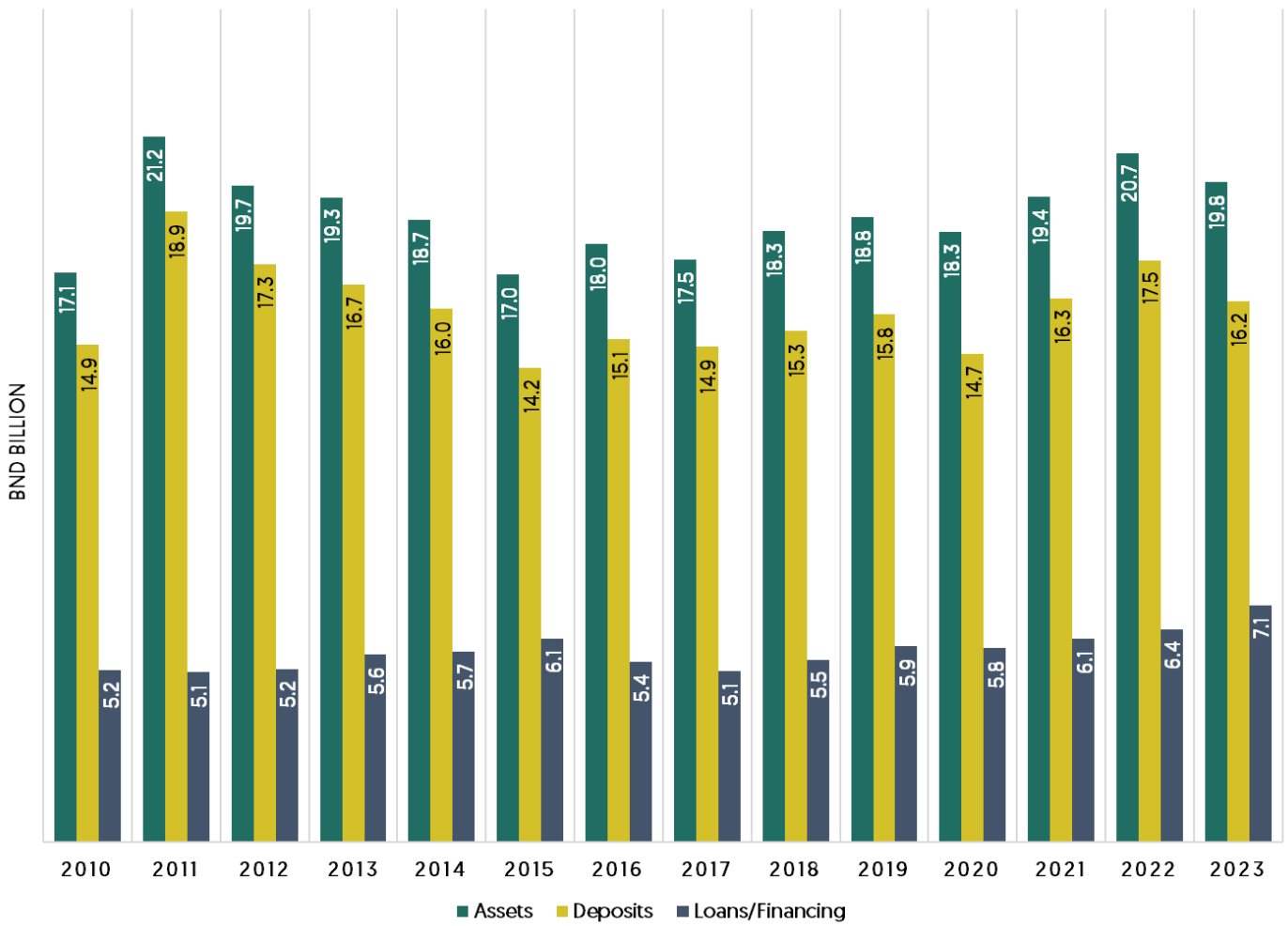


Structure of Financial System Assets of the Banking Industry



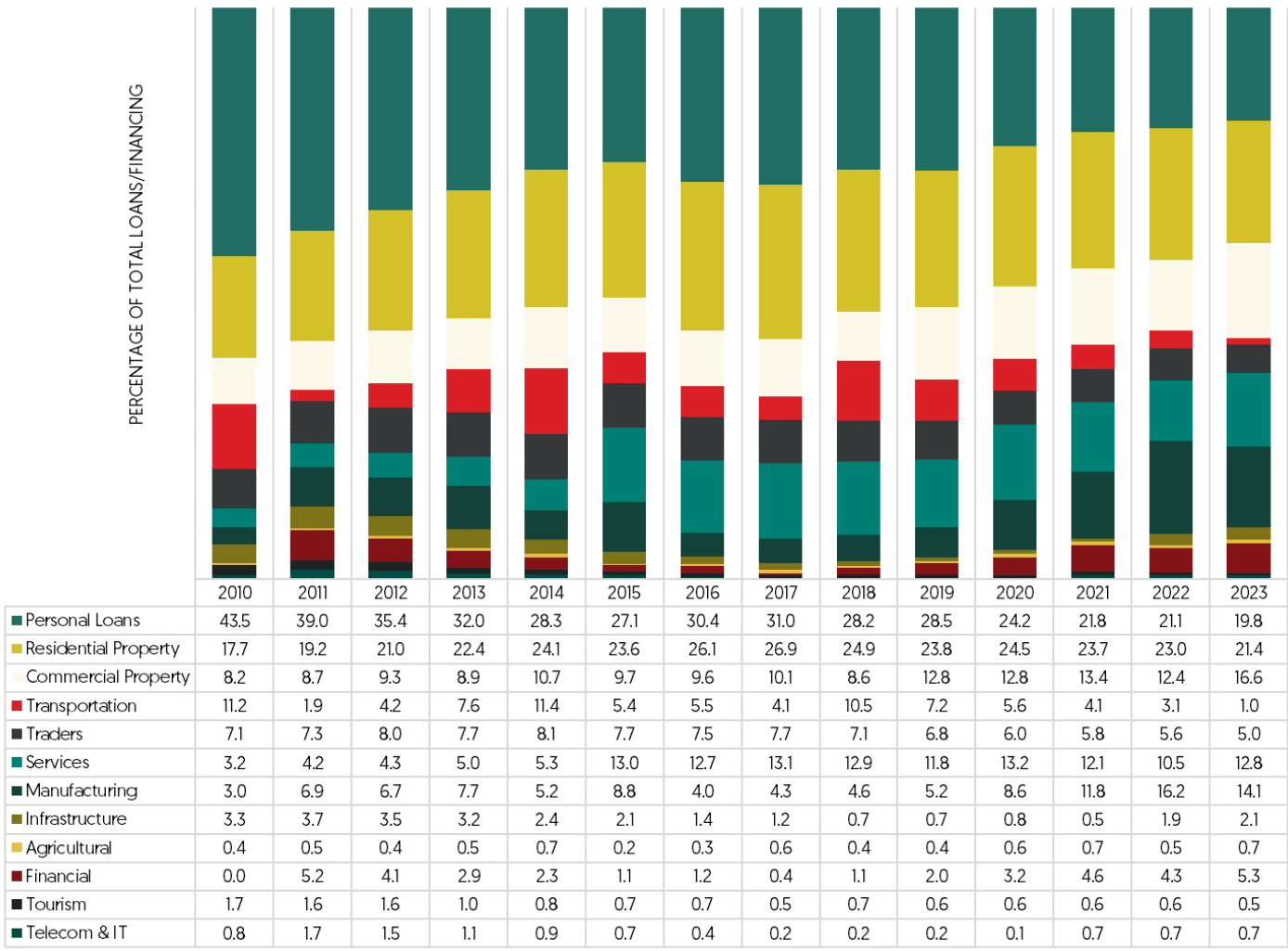
BND Billion	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
■ Takaful Operators	0.2	0.3	0.3	0.4	0.4	0.4	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.7
■ Insurance Companies	0.8	0.9	0.9	0.9	1.0	0.9	1.0	1.1	1.1	1.2	1.4	1.4	1.2	1.4
■ Finance Companies	1.7	1.9	2.0	2.3	2.3	2.3	2.1	2.1	2.0	1.9	2.1	2.2	2.0	2.1
■ 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
■ 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

# Assets, Deposits and Loans/Financing of the Banking Industry

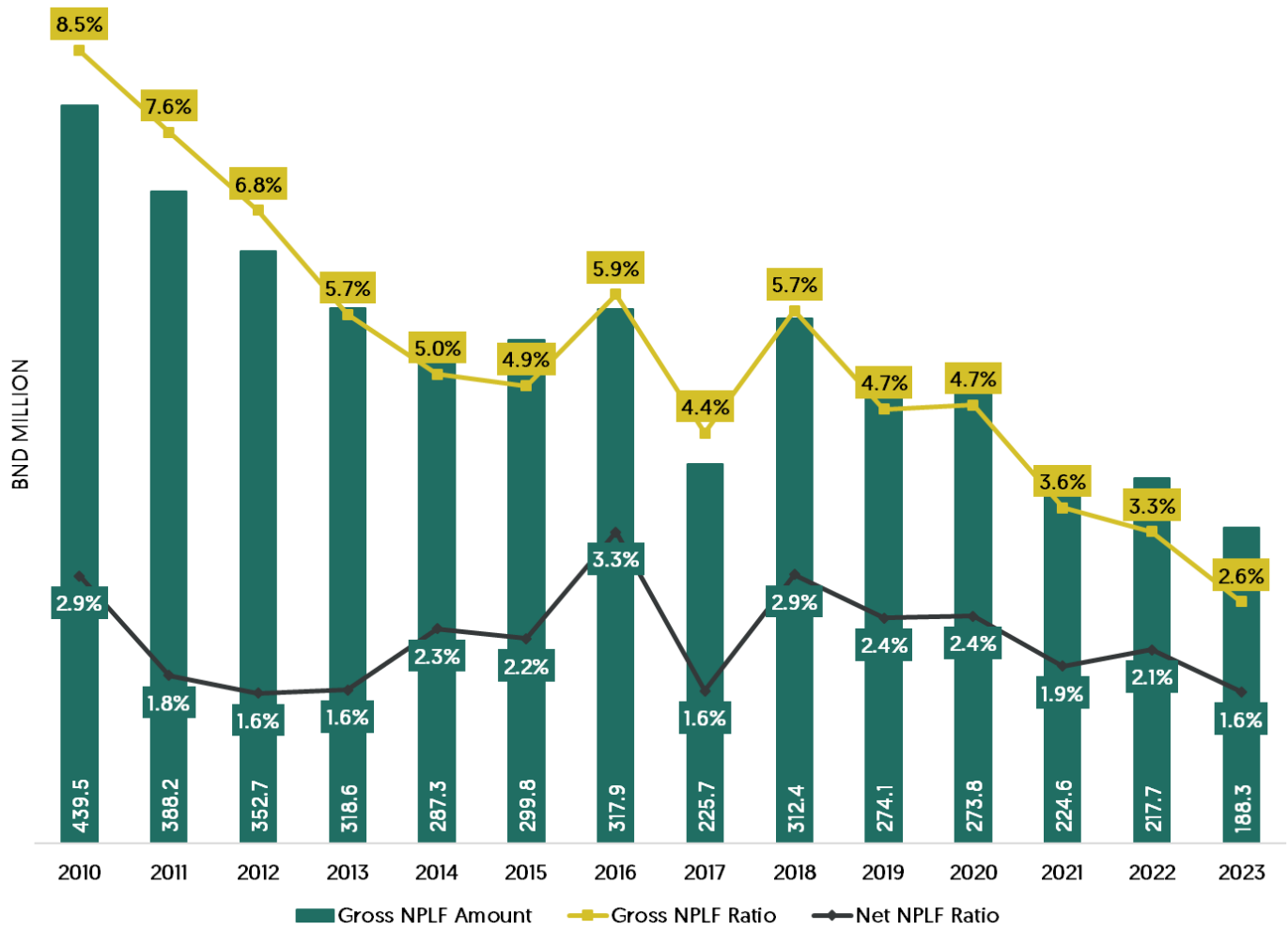


## Direction of Lending/Financing of the Banking Industry

PERCENTAGE OF TOTAL LOANS/FINANCING



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

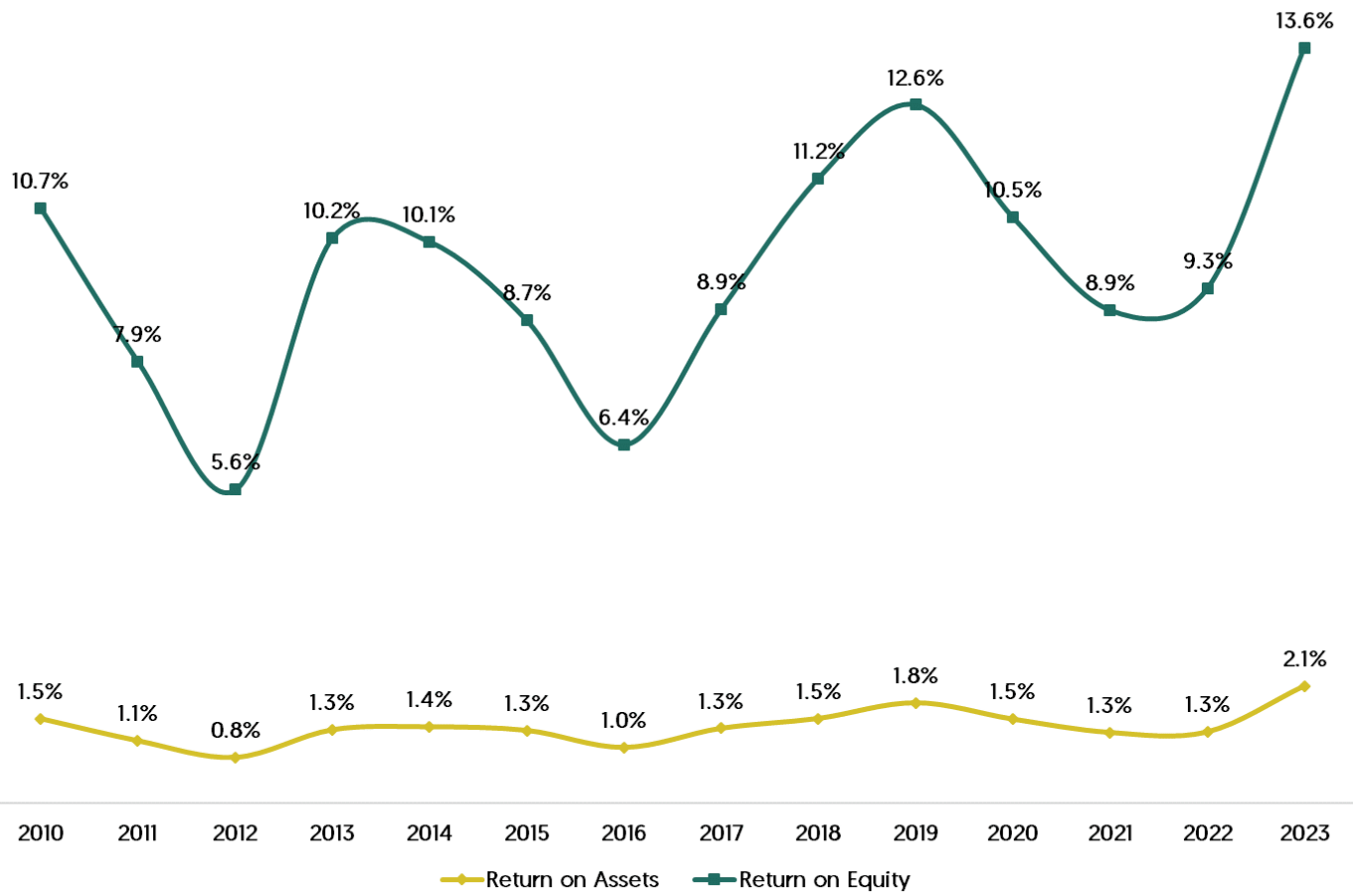


## Capital (Tier 1 capital vs Total Capital) of the Banking Industry

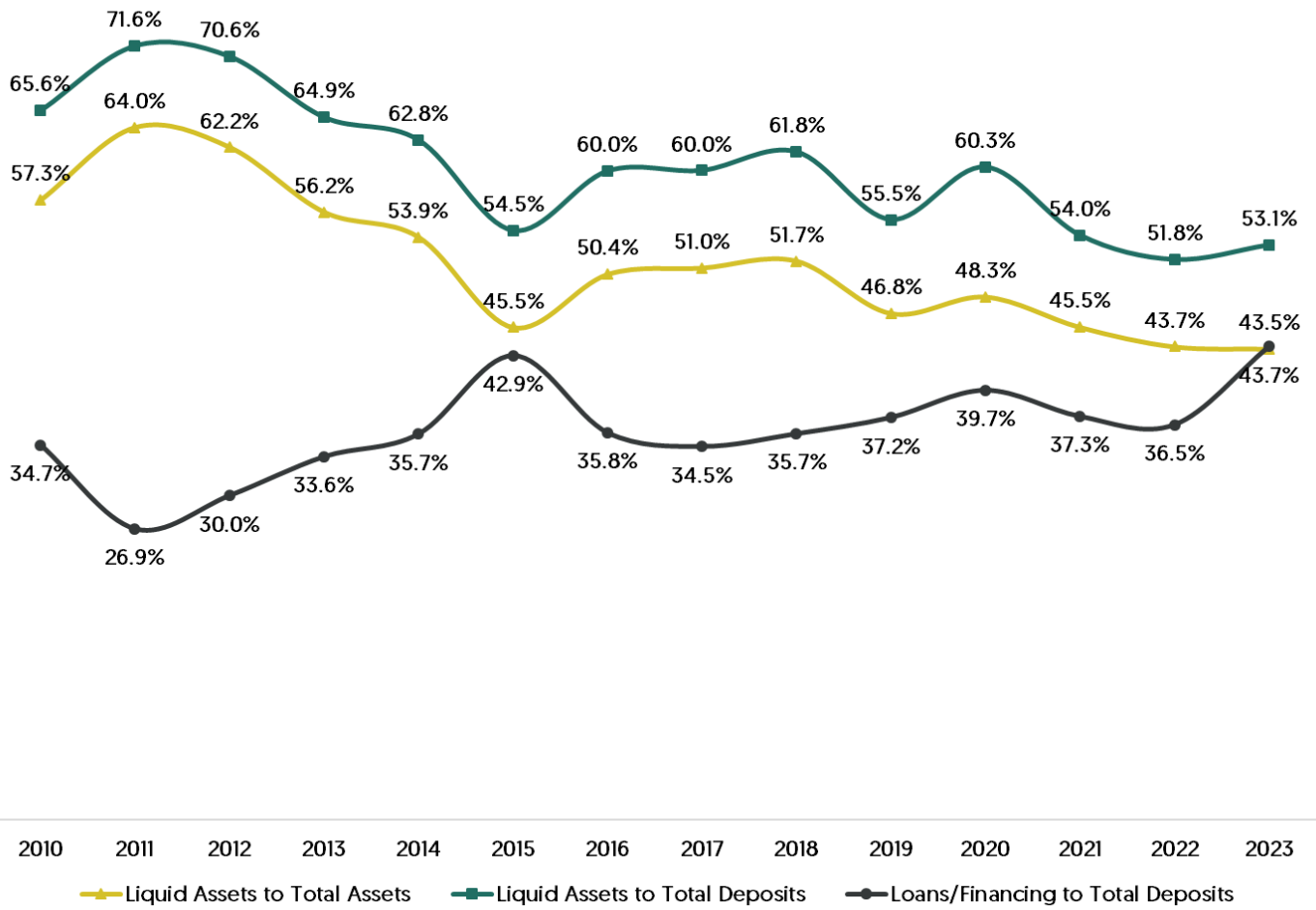


From Q1 2017, banks in Brunei Darussalam have adopted Basel II - Pillar I.

## Profitability of the Banking Industry



## Liquidity of the Banking Industry



# Assets, Deposits and Loans/Financing of Finance Companies

