



BRUNEI ECONOMIC BULLETIN

Volume 1, Issue 5
Date : 01 / 2003

THE EDITOR
BRUNEI ECONOMIC BULLETIN (BEB)
JPKE (DEPARTMENT OF ECONOMIC PLANNING AND DEVELOPMENT)
PRIME MINISTER'S OFFICE

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GDP Growth

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Statistical Data (Q4 - 2002)

- ◆ Real GDP (2002 - estimate) : 3.2%
- ◆ Inflation Rate (2002) : -2.3%
- ◆ CPI : 118.7
- ◆ Total Exports : BND 1,797.73 million
- ◆ Total Import : BND 810.73 million
- ◆ Balance of Trade : BND 987.0 million
- ◆ Average Weighted Crude Oil Price: US\$ 28.02

BRUNEI DARUSSALAM FOURTH QUARTER ECONOMIC REVIEW & OUTLOOK AND RECENT ECONOMIC DEVELOPMENTS

LNG Production			
Unit - US\$/Million Btu/Day			
	2000	2001	2002
JAN	1,106,160.0	1,033,542.9	1,046,388.0
FEB	1,080,486.9	962,006.0	1,095,799.0
MAC	1,075,867.1	1,141,934.0	990,443.0
APR	848,097.7	864,858.0	750,836.0
MAY	783,538.7	682,869.0	687,569.0
JUN	712,241.0	960,671.0	915,497.0
JUL	1,053,055.2	838,649.0	1,061,756.0
AUG	895,911.6	936,035.0	1,061,236.0
SEP	866,616.7	1,023,296.0	980,426.0
OCT	849,102.3	1,048,142.0	1,062,589.0
NOV	1,024,072.7	976,540.0	1,037,404.0
DEC	1,031,082.9	1,146,837.0	Not Available
LNG Production for the Year	943,992.40	968,124.00	971,270.00
Average LNG Production Q1	1,087,658.90	1,048,621.70	1,042,490.37
Average LNG Production Q2	781,317.15	834,448.50	783,567.35
Average LNG Production Q3	939,309.48	931,674.80	783,567.35
Average LNG Production Q4	967,477.42	1,058,049.40	Not Available
Average LNG Production 1H	934,488.03	940,943.40	912,313.60
Average LNG Production 2H	953,393.45	994,862.10	Not Available

Source: Petroleum Unit, Prime Minister's Office

Oil Production			
Unit - US\$/Barrel/Day			
	2000	2001	2002
JAN	205,681	207,290	215,020
FEB	217,272	191,472	204,550
MAC	216,297	197,709	201,230
APR	211,948	179,623	186,880
MAY	203,764	169,771	193,561
JUN	146,835	186,537	203,188
JUL	164,901	194,308	204,150
AUG	179,867	193,504	216,474
SEP	176,673	193,351	192,335
OCT	178,751	188,568	199,427
NOV	205,389	213,154	211,479
DEC	210,380	224,901	207,524
Crude Oil Production for the Year	193,101	195,065	203,021
Average Crude Oil Production Q1	212,991	199,069	207,013
Average Crude Oil Production Q2	187,694	178,546	194,532
Average Crude Oil Production Q3	173,783	193,725	204,450
Average Crude Oil Production Q4	198,095	208,828	206,085
Average Crude Oil Production 1H	200,343	188,751	200,738
Average Crude Oil Production 2H	185,939	201,276	205,268

Source: Petroleum Unit, Prime Minister's Office

Oil and Gas Production Index			
	2000	2001	2002
JAN	109.7	108.0	111.2
FEB	113.1	100.0	109.0
MAC	112.6	108.0	104.4
APR	103.7	92.6	91.6
MAY	98.7	83.2	92.0
JUN	75.9	98.2	102.7
JUL	93.3	97.1	107.8
AUG	93.7	99.9	112.2
SEP	91.6	102.6	100.9
OCT	91.8	101.7	106.1
NOV	107.0	108.3	109.6
DEC	109.0	118.0	-
Average Index for the Year	100.0	101.5	104.5
Average Index for Q1	111.8	105.5	108.2
Average Index for Q2	92.8	91.2	95.4
Average Index for Q3	92.9	99.8	107.0
Average Index for Q4	102.6	109.3	-
Average Index for 1H	102.3	98.3	101.7
Average Index for 2H	97.7	104.6	-

Production of Fishery Sector		
2001-2002		
	2001	2002
Capture Industry (Metric Tons)	10,343.0	13,833.7
Commercial	3,500.0	3,306.0
Small Scale Fishermen	6,843.0	10,527.7
Aquaculture Industry (Metric Tons)	339.4	407.5
Fish	39.6	50.4
Prawn	271.0	304.5
Fresh Water Fish	28.8	52.6
Total Production	10,682.4	14,241.2

Source: Fishery Department

BRUNEI DARUSSALAM FOURTH QUARTER ECONOMIC REVIEW & OUTLOOK AND RECENT ECONOMIC DEVELOPMENTS

Imports of All Construction Materials 2000 – 2002

	2000	2001	2002

Production of Local Cements 2000 - 2002

	2000	2001	2002

Imports of Cements 2000 – 2002

	2000	2001	2002

Number of Newly Registered Vehicles 2001-2002

	2001	2002

Inflation

CPI changes for year 2002 relative to year 2001

Income from Loan and Advances 2000 – 2002

	2000	2001	2002

Revenue Collection on Calibration of Construction Related Activities 2000 – 2002

	2000	2001	2002

Consumer Price Index (Sept-Dec 2002)

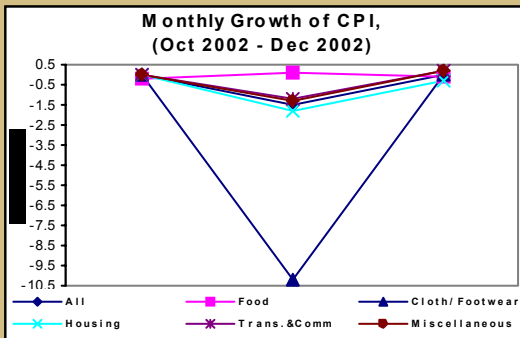
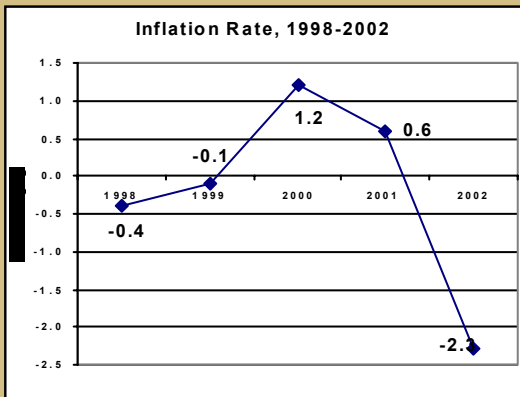
Commodity Group	Weight	2002			
		Sept	Oct	Nov	Dec
All	10,000	119.9	119.9	118.1	118.1
I. Food	3,873	119.0	118.8	118.9	118.9
II. Clothing	640	134.7	134.7	121.0	121.0
III. Housing	1,864	106.2	106.2	104.3	104.0
IV. Transport & Communication	1,989	126.6	126.6	125.1	125.3
V. Miscellaneous	1,634	123.9	123.9	122.3	122.5

Source: Dept of Economic Planning & Development

BRUNEI DARUSSALAM FOURTH QUARTER ECONOMIC REVIEW & OUTLOOK AND RECENT ECONOMIC DEVELOPMENTS

Consumer Price Index (Q4 2001, Q3 2002 and Q4 2002)

Commodity Group	Weight	2001	2002	
		Q4	Q3	Q4
All	10,000	120.7	119.9	118.7
I. Food	3,873	118.6	118.9	118.8
II. Clothing	640	127.1	134.7	125.6
III Housing	1,864	106.4	106.2	104.8
IV. Transport & Communication	1,989	134.5	126.7	125.7
V. Miscellaneous	1,634	122.7	123.9	122.9



**BRUNEI DARUSSALAM FOURTH QUARTER
ECONOMIC REVIEW & OUTLOOK AND RECENT ECONOMIC DEVELOPMENTS**

CPI changes for Q4 of 2002 relative to Q3 of 2002

CPI changes for Q4 of 2002 relative to Q4 in 2001

**BRUNEI DARUSSALAM FOURTH QUARTER
ECONOMIC REVIEW & OUTLOOK AND RECENT ECONOMIC DEVELOPMENTS**

Table 1 Fiscal Development			
	Q3 2002	Q4 2002	Q4 2001
Total Revenue	1,097.7	1,112.3	1,041.7
Tax	601.0	632.3	525.2
	569.2	605.0	499.1
	-		
	28.4	23.8	21.4
	2.6	2.6	3.8
	-		
Non-tax	496.7	480.0	516.5
	414.1	403.0	516.5
	6.7	6.5	92.1
	75.2	70.0	77.2
	0.7	0.5	0.3
Total Expenditure	993.4	1,192.3	1,026.9
	665.9	909.2	765.3
Capital	327.5	283.1	261.7
Budget Surplus/ Deficit			

Fiscal Sector
Government Revenue

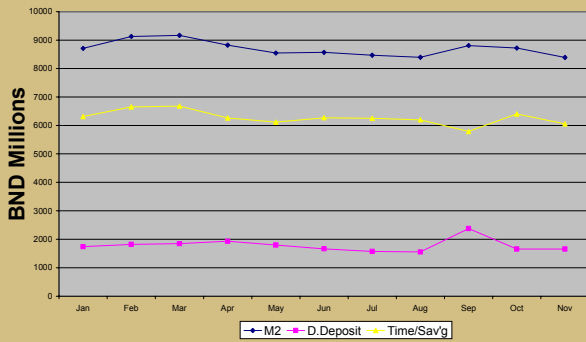
Table 1

BRUNEI DARUSSALAM FOURTH QUARTER ECONOMIC REVIEW & OUTLOOK AND RECENT ECONOMIC DEVELOPMENTS

Government Expenditure

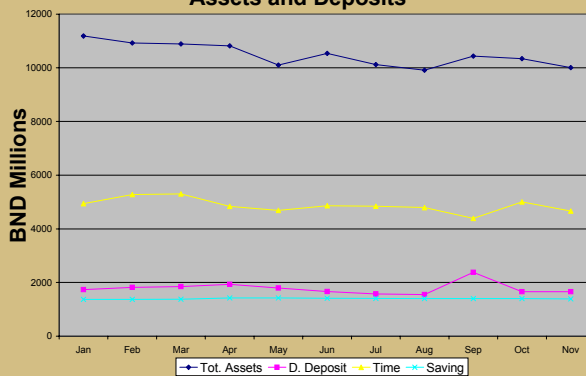
Table 1

Broad Money



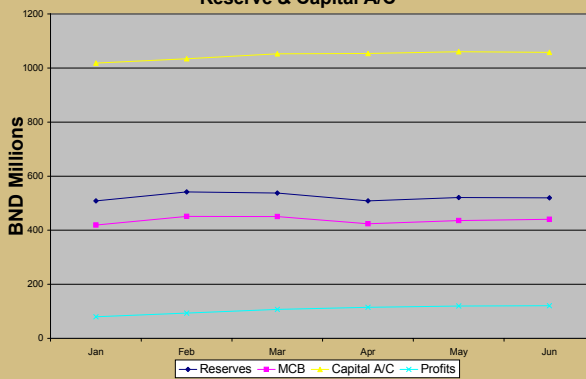
Source: Financial Institution Section, Ministry of Finance

Assets and Deposits



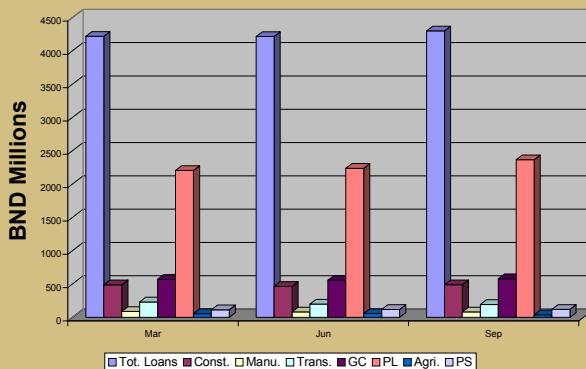
Source: Financial Institution Section, Ministry of Finance

Reserve & Capital A/C



Source: Financial Institution Section, Ministry of Finance

Direction Of Loans



Source: Financial Institution Section, Ministry of Finance

Monetary Sector

Money Supply

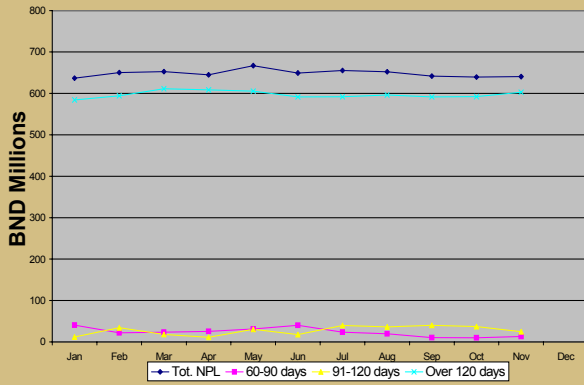
Assets

Bank Reserves

Loans

**BRUNEI DARUSSALAM FOURTH QUARTER
ECONOMIC REVIEW & OUTLOOK AND RECENT ECONOMIC DEVELOPMENTS**

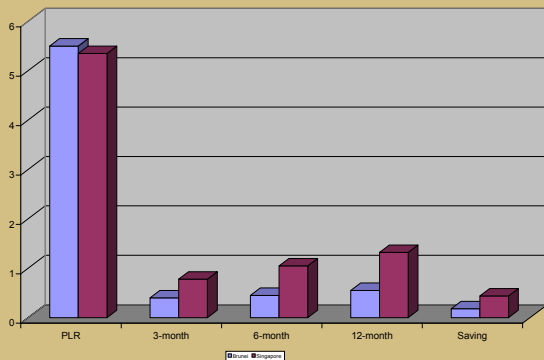
Non-Performing Loans



Non-Performing Loans (NPL)

Source: Financial Institution Section, Ministry of Finance

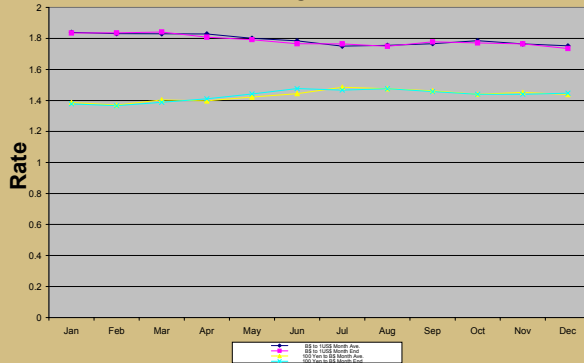
Interest Rates (Jan-Dec 2002)



Interest and Exchange Rates

Source: HSBC Brunei

Exchange Rate



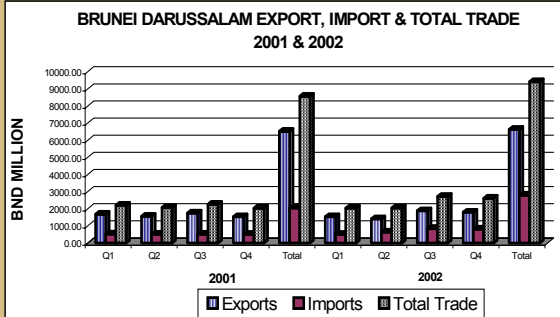
Source: Department of Statistics (JPKE) & Association of Banks Brunei

**BRUNEI DARUSSALAM FOURTH QUARTER
ECONOMIC REVIEW & OUTLOOK AND RECENT ECONOMIC DEVELOPMENTS**

External Sector

External Trade

Exports



same period, In the

Imports

BRUNEI DARUSSALAM EXPORT, IMPORT AND TOTAL TRADE 2001 & 2002

Item	2001					2002				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
<i>In BND million</i>										
Total	2,202.28	2,071.66	2,259.54	2,034.02	8,567.50	2,037.58	2,050.76	2,718.46	2,608.46	9,415.26

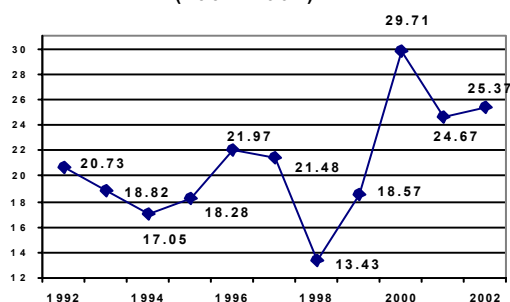
**BRUNEI DARUSSALAM FOURTH QUARTER
ECONOMIC REVIEW & OUTLOOK AND RECENT ECONOMIC DEVELOPMENTS**

Balance of Trade

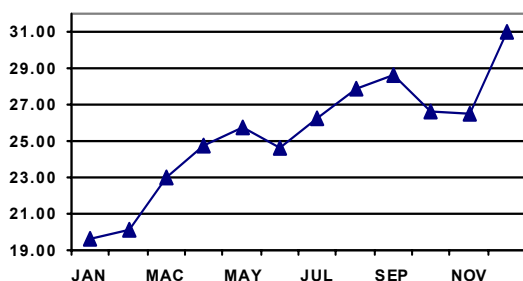
Medium-term Outlook 2003

Crude Oil Price Index

Brunei Darussalam
Average Weighted Crude Oil Prices
(1992-2002)



Brunei Darussalam
Average Weighted Crude Oil Prices
(Jan-Dec 2002)



Average Weighted Price of Crude Oil
Unit - US\$/Barrel

	2000	2001	2002
JAN	25.15	26.24	19.67
FEB	27.36	27.27	20.17
MAC	28.48	26.79	22.99
APR	25.83	27.75	24.76
MAY	29.41	28.99	25.73
JUN	31.22	28.05	24.60
JUL	31.42	25.99	26.31
AUG	31.71	24.91	27.85
SEP	35.36	24.96	28.64
OCT	33.11	20.19	26.60
NOV	32.85	18.79	26.51
DEC	27.84	18.60	31.02
Average W.Crude Oil Price for the Year	29.71	24.67	25.37
Average W.Crude Oil Price Q1	26.98	26.73	20.87
Average W.Crude Oil Price Q2	28.47	28.23	25.03
Average W.Crude Oil Price Q3	32.77	25.29	27.59
Average W.Crude Oil Price Q4	31.14	19.19	28.02
Average W.Crude Oil Price 1H	27.66	27.45	22.95
Average W.Crude Oil Price 2H	29.19	23.19	27.51

Average Weighted Crude Oil Price Index

	2000	2001	2002
JAN	84.7	88.3	66.2
FEB	92.1	91.8	67.9
MAC	95.9	90.2	77.4
APR	86.9	93.4	83.3
MAY	99.0	97.6	86.6
JUN	105.1	94.4	82.8
JUL	105.8	87.5	88.6
AUG	106.7	83.8	93.7
SEP	119.0	84.0	96.4
OCT	111.4	68.0	89.5
NOV	110.6	63.2	89.2
DEC	93.7	62.6	104.4
Average Index for the Year	100.0	83.0	85.4
Average Index for Q1	90.8	90.0	70.2
Average Index for Q2	95.8	95.0	84.2
Average Index for Q3	110.3	85.1	92.9
Average Index for Q4	104.8	64.6	94.3
Average Index for 1H	93.1	92.4	77.2
Average Index for 2H	98.2	78.1	92.6

Base year 2000=100

8th NATIONAL DEVELOPMENT PLAN

IMPLEMENTATION REPORT FOR 2002

BUDGET ALLOCATION FOR 2002

Allocation According To Projects Status

Allocation by Sectors

Allocation by Ministries

IMPLEMENTATION OF NDP'S PROJECTS

Implementation Agencies

Private Consultancy Services

Implementation Strategies For 2002

Approval For Warrant Requisition

Approval For Virement Warrant

Project Sites

Implementing Agencies' Capacities

8th NATIONAL DEVELOPMENT PLAN

IMPLEMENTATION REPORT FOR 2002

Close Monitoring

2002 IMPLEMENTATION ACHIEVEMENT

Warrant Approved and Issued

Expenditure

Mid-Term Review (MTR)

- ♦
- ♦
- ♦

8th NATIONAL DEVELOPMENT PLAN

Table 1: 2002 Allocation, Warrant and Expenditure

SECTOR	TITLE	ALLOCATION 2002	WARRANT 2002	EXPENDITURE 2002
801	AGRICULTURE	12,010,000.00	4,129,679.00	2,477,862.56
802	FORESTRY	10,549,000.00	4,951,088.00	4,623,863.47
803	FISHERY	12,105,800.00	6,566,759.00	3,367,646.58
804	COMMERCIAL & ENTREPRENEURIAL DEVELOPMENT	90,660,000.00	37,248,549.00	17,076,862.15
805	INDUSTRIAL DEVELOPMENT	2,390,000.00	173,222.00	77,121.14
806	EDUCATION	57,114,601.00	30,177,692.00	25,248,901.90
807	ROAD	81,651,000.00	49,511,451.00	45,979,886.57
808	CIVIL AVIATION	13,120,000.00	4,283,758.00	2,926,208.20
809	MARINE AND PORTS	11,842,488.00	4,266,395.00	4,128,215.94
810	ELECTRICAL	196,650,000.00	196,985,523.00	184,479,652.09
811	TELECOMMUNICATIONS	67,049,000.00	36,910,997.00	18,282,896.88
812	RADIO AND TELEVISION	10,750,300.00	1,529,450.00	661,496.71
813	POSTAL SERVICES	5,230,958.00	805,801.00	628,931.65
814	GOVERNMENT HOUSING	1,883,949.00	538,339.00	264,124.35
815	MEDICAL	16,254,513.00	8,409,126.00	8,016,736.06
816	SANITATION	9,300,000.00	2,899,870.00	2,330,721.87
817	WATER SUPPLY	74,409,437.00	12,225,902.00	9,058,802.97
818	PUBLIC FACILITIES AND ENVIRONMENT PROJECTS	7,585,799.00	1,937,098.00	1,806,158.40
819	PUBLIC BUILDINGS	80,276,690.00	48,496,840.00	31,810,985.77
820	NATIONAL HOUSING	82,657,000.00	29,108,872.00	27,511,420.12
821	RELIGIOUS AFFAIRS	2,700,000.00	1,121,700.00	182,900.00
822	FEASIBILITY STUDIES	12,310,452.00	5,560,374.00	5,558,372.67
823	INFORMATION TECHNOLOGY & INFORMATION COMMUNICATION	31,000,000.00	244,411.00	225,466.80
824	HRD AND SCIENCE & TECHNOLOGY	27,483,311.00	77,792.00	9,792.00
825	ABDB BOLKIAH	6,000,000.00	-	-
826	ABDB PENANJONG	2,000,000.00	359,368.00	359,368.00
827	ABDB MUARA	20,000,000.00	14,760,478.00	10,063,392.30
828	MUARA MISCELLANEOUS PROJECT	23,000,000.00	2,240,195.00	2,240,192.82
829	PULAU MUARA BESAR PROJECT	5,000,000.00	-	-
830	POLICE	10,850,000.00	2,521,900.00	1,675,256.74
831	DRAINAGE	14,150,000.00	5,692,123.00	4,215,429.16
832	CONTINGENCY	2,015,703.00	-	-
TOTAL		1,000,000,000.00	513,734,752.00	415,289,235.87

TABLE 2: BUDGET ALLOCATION BY MINISTRY 2002

NO	MINISTRY	ALLOCATION 2002	ALLOCATION per cent
1	MINISTRY OF DEVELOPMENT	429,164,000.00	42.92
2	MINISTRY OF INDUSTRY AND PRIMARY RESOURCES	133,999,800.00	13.40
3	MINISTRY OF COMMUNICATION	99,744,000.00	9.97
4	PRIME MINISTER'S OFFICE	85,833,200.00	8.58
5	MINISTRY OF FINANCE	78,910,000.00	7.89
6	MINISTRY OF EDUCATION	57,394,000.00	5.74
7	MINISTRY OF DEFENCE	51,000,000.00	5.10
8	MINISTRY OF FOREIGN AFFAIRS	24,220,000.00	2.42
9	MINISTRY OF HEALTH	16,685,000.00	1.67
10	MINISTRY OF RELIGIOUS AFFAIRS	11,900,000.00	1.19
11	MINISTRY OF HOME AFFAIRS	8,350,000.00	0.84
12	MINISTRY OF CULTURE, YOUTH AND SPORTS	2,800,000.00	0.28
TOTAL		1,000,000,000.00	100.00

SHORT TERM ECONOMIC RECOVERY

Table 1: Implementation Status of Housing Development Scheme - Phase 1 - (PWD)

Site	Package Number	No. of Houses	Types of Houses	Status
Total	13	300		

PUBLIC HOUSING DEVELOPMENT SCHEME

First Phase

Table 2: Implementation Status of Housing Development Scheme - (HDD)

Site	Contract Number	No. of Houses	Types of Houses	Status
Total	11	211		

Second Phase

Table 4: Implementation Status of Housing Development Scheme - Phase 2 -(PWD)

Site	Package Number	No. of Houses	Types of Houses	Status
Total	12	250		

Table 3: Implementation Status of Infrastructure Phase 1 -(PWD)

Site	Project	Status
Total	11	250

WORKING CAPITAL CREDIT FUND SCHEME

SHORT TERM ECONOMIC RECOVERY

Table 1: Loans Approved by Banks According To Economic Sectors, January 2001 - December 2002

Sectors	Number of Loan approved	Loan amounts approved through Banks					
		BAIDURI (BND)	HSBC (BND)	IBB (BND)	IDBB (BND)	UOB (BND)	Total (BND)
Total	108	9,280,883	6,483,000	8,059,100	4,209,513	535,000	28,567,496

Table 2. Loan Approved in 2002

Month	No. of Loan	Loan Values (BND)
Total	63	14,812,385

Table 3: Loan of Approval According to Ownership of Firms, January 2001 – December 2002

♦	
♦	

- (a) Firms owned wholly by Brunei Indigenous Citizens. (BIC)
 (b) Firms where BIC own 51 per cent or more of the share or capital.
 (c) Firms where Brunei Citizens (indigenous and yellow I.C. holders) own 51 per cent or more of the share or capital
 (d) Firms where there is some level (but not reaching 51 per cent) of Brunei Citizens' share or capital participation

Table 4: Loan Disbursements and Repayments, as of 31 December 2002.

Bank	Approved loans (BND)	Amounts disbursed (BND)	Payment (BND)*	Loan balance (BND)*
Total	28,567,496.00	23,961,846.83	4,988,290.77	15,919,733.95

*Statement on overdraft not included

WORKING CAPITAL CREDIT FUND SCHEME

Table 2

Rakyat Jati Brunei

Table 3

Rakyat Jati

Table 4

SMALL SCALE TOURISM INFRASTRUCTURE

SHORT TERM ECONOMIC RECOVERY**MAINTENANCE OF GOVERNMENT BUILDINGS, COMPOUNDS AND ASSETS****TABLE 1 : STATUS OF IMPLEMENTATION**

STAGE	TOTAL JOBS	NUMBER OF JOBS AWARDED	NUMBER OF SUCCESSFUL
1	51	50	31
2	134	128	82
3	139	Awaiting Award	Awaiting Award
4	66	Assessment stage	Assessment stage
TOTAL	390	178	

As of 31st December 2002**ENHANCED TRAINING SCHEME ON INDUSTRIAL SKILL AND TECHNOLOGY INFO-COMMUNICATION**

LABOUR FORCE PARTICIPATION

Table 1: Labour Participation in Brunei Darussalam

	1991	1995	1999	2000	2001
Labour Force (Thousands)	111.9	122.8	143.7	148.3	154.2
Employed (Thousands)	106.7	116.8	137.2	141.3	145.6
Unemployed (Thousands)	5.2	6.1	6.5	7.0	8.6
Unemployment Rate (%)	4.7	4.9	4.5	4.7	5.6

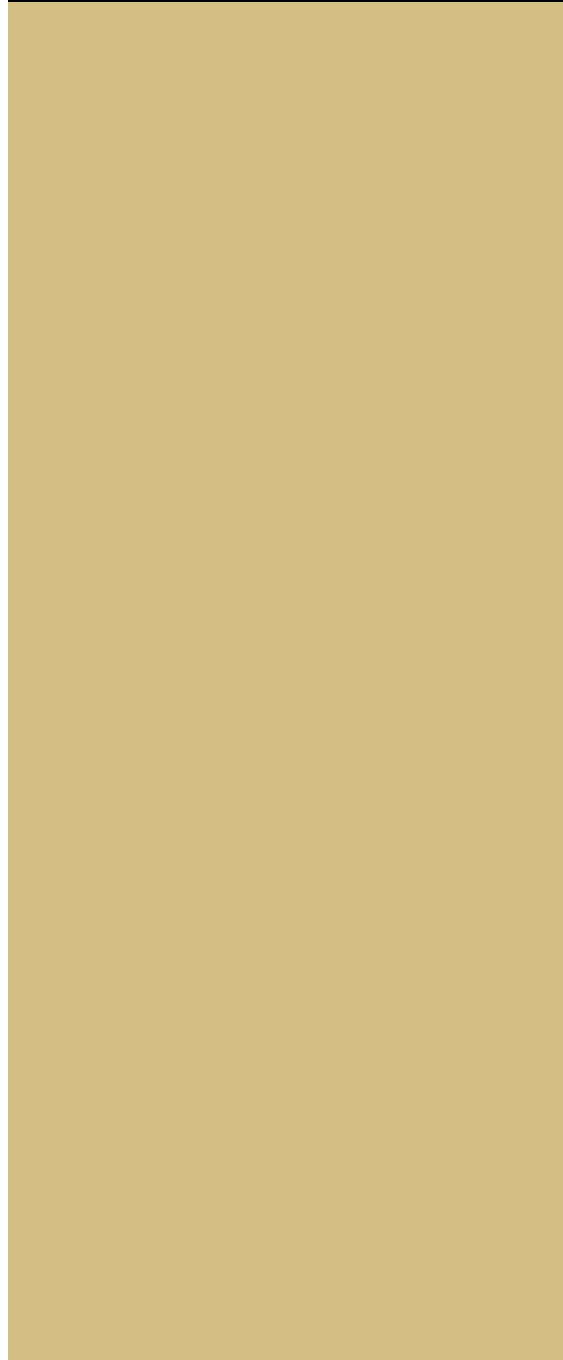
Source: Brunei Darussalam Key Indicators 2001, 2002, JPKE, Prime Minister's Office

Table 2: Distribution of Employment in the Private Sector in 2001

INDUSTRY	TOTAL EMPLOYEES	CITIZEN & PERMANENT RESIDENT	TEMPORARY RESIDENT
Agriculture, Forestry and Fishing	3,942	977	2,905
Production of Oil and Gas	3,701	3,041	660
Saw milling and Timber Processing	628	113	515
Mining, Quarrying and Manufacturing	16,304	2,321	13,983
Construction	27,597	2,978	24,619
Wholesale & Retail Trade	16,537	5,057	11,480
Coffeeshop, Restaurants & Hotels	8,404	2,397	6,007
Transport, Storage & Communication	5,232	2,505	2,727
Financial, Insurance & Business Service	6,522	3,751	2,771
Community, Social & Personal Services	9,505	3,328	6,177
All Industries	98,372	26,528	71,844

LABOUR FORCE PARTICIPATION

Progress of the 2002 Economic Census



Ownership of Personal Computers and Access to the Internet



Ownership of Personal Computer and Access to the Internet

Table1: Percentage distribution of private households in Brunei Darussalam by census district ownership of PC and connection to the Internet

Census District	Ownership of PC		Total	Connection to the Internet		Total
	Yes	No		Yes	No	
Bandar Seri Begawan	34.4	65.6	100	65.6	34.4	100
Brunei Muara	50.8	49.2	100	61.4	38.6	100
Belait	47.5	52.5	100	68.5	31.5	100
Tutong	38.4	61.6	100	51.9	48.1	100
Temburong	25.5	74.5	100	40.9	59.1	100
Total	46.6	53.4	100	61.9	38.1	100

LiveWIRE

Introduction

¹Live

Live

Live-

Objectives

Activities

Live

1. Enquiry Service

¹ LiveWIRE is one of Shell's flagships Social Investment programme with global rollout.

LiveWIRE

2. Training Courses

Live

Bright Ide

Become A Successful Owner Manager

3. Personal Advice

4. LiveWIRE Web Site

livewire-brunei.com

www.

5. LiveWIRE Awards

LiveWIRE Brunei and it's future plan

Live

Live

Course Offered	Number of participants		Percentage of increase
	2001	2002	
Bright Ideas	200	330	65
Become A Successful Owner Manager	100	130	30

Live

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LiveWIRE Brunei

8th BRUNEI GRAND SALE (BGS)



JPKE LIST OF PUBLICATIONS

No.	List	BND
1.	Brunei Darussalam Statistical Yearbook 82 / 83	7.00
2.	Brunei Darussalam Statistical Yearbook 1988	7.00
3.	Brunei Darussalam Statistical Yearbook 1991	7.00
4.	Brunei Darussalam Statistical Yearbook 1995	7.00
5.	Brunei Darussalam Statistical Yearbook 1996 / 1997	8.00
6.	Brunei Darussalam Statistical Yearbook 2000 / 2001	8.00
7.	Brunei Statistics of External Trade 1991	20.00
8.	Brunei Statistics of External Trade 1992	20.00
9.	Brunei Statistics of External Trade 1993	20.00
10.	Brunei Statistics of External Trade 1994	20.00
11.	Vital Statistics 1991	7.00
12.	Vital Statistics 1992	7.00
13.	Vital Statistics 1993	7.00
14.	Vital Statistics 1994	7.00
15.	Vital Statistics 1995	7.00
16.	Vital Statistics 1996	7.00
17.	Vital Statistics 1997	7.00
18.	Vital Statistics 1998	7.00
19.	Vital Statistics 1999	7.00
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22.	Rancangan Kemajuan Negara ke 7 1996-2000	15.00
23.	Summary Tables of the Brunei Population Census 1991	20.00
24.	Report on the 1991 Population Census	20.00
25.	Report on the 1991 Housing Census	20.00
26.	Report on the Labour Force Survey	10.00
27.	Demographic Situation & Population Projection 1991 – 2011	10.00
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33.	Laporan Awal Banci Penduduk & Perumahan NBD 2001	2.50

Miscellaneous



HOTLINE TO DEPARTMENT OF ECONOMIC PLANNING AND DEVELOPMENT

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• 233344
 during office hours
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WHAT'S IN THE NEXT ISSUE



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The Editors Welcome any comments and suggestions from readers through:-

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