

FINANCIAL INTERMEDIATION	2012	2013	2014
Building Societies			
No. of Institutions	4	3	3
No. of Branches	52	50	50
No. of Deposit A/c ('000)	1 952	1 971	1 992
No. of Loan A/c ('000)	48	50	49
Assets (J\$bn)	203	213	232
Savings Fund (J\$bn)	131	141	152
Loan Balances (J\$bn)	96	97	107
Savings Rate (Weighted Average)	1.63	1.02	1.10
Mortgage Rate (Weighted Average)	10.22	9.96	9.72
Loans Rate (Weighted Average)	10.13	9.90	9.73
Loan Quality (%)	6.26	6.39	5.28
Credit Unions			
No. of Institutions	43	38	37
No. of Deposit A/c ('000)	1 906	1 976	2 043
No. of Loan A/c ('000)	214	214	200
Membership	971 808	1003 200	1027 592
Assets (J\$bn)	71	77	82
Savings Fund (J\$bn)	55	59	62
Loan Balances (J\$bn)	48	52	56
Loan Quality (%)	2.98	3.10	3.29
Other Financial Corporations (Assets)			
Life Insurance Companies (J\$bn)	205	250	262
Non-Life Insurance Companies (J\$bn)	54	57	59
Unit Trust Funds (J\$bn)	1	1	1
Securities Firms (J\$bn)	512	523	546
Pension Funds (J\$bn)	294	307	341
Stock Market (End of Period)			
Jamaica Stock Exchange (JSE)			
Main Index	92 101	80 634	76 353
Market Capitalization (J\$bn)	589	492	293
JSE Junior Market			
Index	648	758	688
Market Capitalization (J\$bn)	22	27	26
Automated Banking Machines (ABM)			
(Commercial Bank Terminals only)			
Number of Terminals	424	445	504
Number of Machines/Terminals per 100,000 inhabitants	16	16	19
Average Value of each Transaction (J\$)	5 478	5 560	5 778
Value of Withdrawals (J\$mn)	227 472	255 289	283 424
Total Number of Debit Cards in Circulation (J\$ Cards)	2 116 311	2 349 950	2 547 822
Total Credit Cards in Circulation (J\$ Cards)	208 774	215 081	222 945
Point of Sale (POS) Terminals			
(Commercial Bank Accounts only)			
Number of Terminals	16 565	19 666	21 829
Number of Terminals per 100,000 Inhabitants	611	724	802
Value of J\$ Transactions (J\$mn)	172 887	203 436	242 520
Average Value of each Transaction (J\$)	6 858	7 337	8 126



Jamaica in Figures

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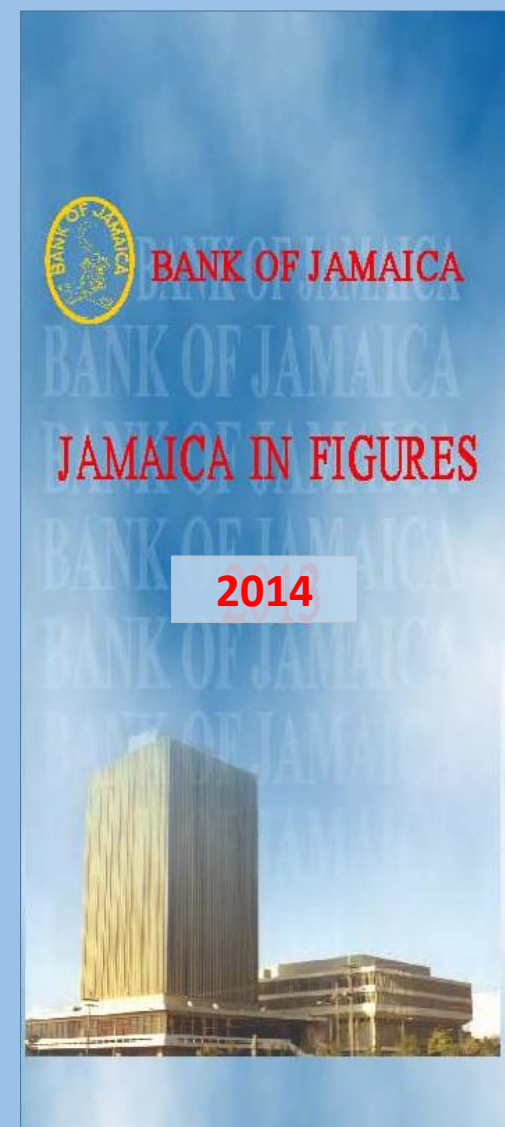
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Sources:

Bank of Jamaica
Statistical Institute of Jamaica
Planning Institute of Jamaica
Ministry of Finance & Planning



JAMAICA		BANK OF JAMAICA (End of Period)			2012 2013 2014			DEMOGRAPHIC STATISTICS			2012 2013 2014		
AREA	11,424 sq. km. (4,411 sq. miles)	Net International Reserves (US\$m)	1 126	1 048	2 001	Population (Avg.) ('000)	2 712	2 718	2 723				
CAPITAL	KINGSTON	Gross Reserves in Weeks of Imports (Goods & Services)	13.23	12.76	18.41	Net Migration	-15 000	-14 744	-14 889				
OFFICIAL LANGUAGE	ENGLISH	Currency in Circulation (J\$b)**	62 150	67 060	71 913	Crude Birth Rates (% per '000 pop.)	14.6	14.2	13.9				
TIME ZONE	GMT -05:00	Money Supply (End of Period)				Crude Death Rates (% per '000 pop.)	6.3	6.4	6.5				
RELIGION	Predominantly Christian	M1 (local currency only) (J\$m)	118 752	120 249	132 667	Labor Force (Avg.) ('000)	1 281.9	1 308.5	1 307.7				
LOCATION	145 km. (90 miles) south of Cuba and 161 km. (100 miles) west of Haiti. It is also 966 km. (600 miles) southeast of Miami, Florida and is the largest of the English speaking Caribbean islands.	M2 (local currency only) (J\$m)	254 692	265 300	276 864	Unemployment Rate (Avg. %)	13.9	15.2	13.7				
HISTORY	Jamaica's first settlers were the Tainos, formerly identified as Arawaks. The Island's name is derived from the Arawak word "Xaymaca" which means "Land of wood and water". The country's first European visitor, Christopher Columbus, representing the Spanish Crown, arrived in 1494 on his second voyage to the New World. In 1655, a British force led by Admiral William Penn and General Venables conquered the island, ousting the Spaniards. On 6 August 1962, Jamaica became an independent country within the British commonwealth.	Velocity of Money Supply (M1)	11.05	11.89	11.65	Male	11.0	11.0	10.1				
GOVERNMENT	Jamaica is a parliamentary democracy within the Commonwealth. A full parliamentary term is five years.	Velocity of Money Supply (M2)	5.15	5.39	5.58	Females	18.0	20.0	18.1				
POPULATION (End of Year)-2014	2,723,200	Exchange Rates (End of Period)				PRODUCTION OF GOODS & SERVICES							
LIFE EXPECTANCY AT BIRTH (2014)	74.1 years	International Currencies				Real GDP Growth (%)	-0.5	0.2	0.5				
MALES	70.40	US\$1.00 = J\$	92.98	106.38	114.66	Nominal GDP (J\$b)	1 312	1 430	1 545				
FEMALES	78.0	CAN\$1.00 = J\$	93.31	99.72	97.69	Per Capita GDP (US\$ equivalent)	5 205	4 945	4 948				
INFANT MORTALITY RATE (Infants Deaths/1000 Births, 2014)	16.7%	UK £1.00 = J\$	152.64	175.84	177.68	National Disposable Income Per Capita (J\$'000)	1 377	1 504	1 638				
LITERACY RATE*	91.7%	Euro 1.00 = J\$	122.97	146.87	139.39		485	527	568				
MAJOR ECONOMIC SECTORS	Distribution, Government Services, Real Estate Renting & Business Activities, and Financial Services	Caribbean Currencies				FISCAL OPERATIONS*							
MAIN SOURCES OF FOREIGN EXCHANGE	Tourism, Remittances, Alumina, Bauxite, Sugar, Rum and Coffee	T&T \$1.00 = J\$	14.49	16.49	17.96	Government Finance							
		Bds.\$1.00 = J\$	46.51	53.16	57.30	Fiscal Balance (J\$b)	- 55	2	- 7				
		Guyana\$1.00 = J\$	0.46	0.52	0.56	% GDP	-4.1	0.1	-0.5				
		Inflation Rates (Annual point-to-point %)				Primary Balance (J\$b)	72	112	117				
		Headline	8.0	9.7	6.4	% GDP	5.4	7.6	7.5				
		Core (CPI without agriculture & fuel)	5.4	7.4	6.0	Total Public Debt (including PetroCaribe) J\$b ¹⁰	1 942	2 043	2 121				
		OMO Interest Rates (End Period %)				% GDP	145.3	139.7	135.7				
		90-day	-	-	-	Per Capita Public Debt (J\$'000)	716	752	779				
		180-day	7.18	-	-	PUBLIC DEBT							
		270-day	-	-	-	Medium & Long Term Public And Publicly Guaranteed							
		365-day	7.38	-	-	Externally Issued Debt (US\$m)							
		Treasury Bill Yield (%)				8 256 8 310 8 659							
		(End of period) 6-Month	7.18	8.25	7.14	% of GDP (Calendar year)							
		Balance of Payments (US\$m)				58.49 61.83 64.26							
		Current Account	-1 379	-1 320	-1 151	FINANCIAL INTERMEDIATION (End of Period)							
		% of GDP	-10.7	-9.3	-8.3	Commercial Banks							
		Goods Balance	-3 904	-3 881	-3 731	No. of Institutions	7	7	6				
		Exports	1 728	1 580	1 453	No. of Branches	118	112	104				
		o/w Bauxite	130	128	131	No. of Deposit A/c ('000)	2 145	2 201	2 289				
		Alumina	508	524	529	No. of Loan A/c ('000)	389	412	447				
		Sugar	94	53	56	Assets (J\$b)	656	735	819				
		Coffee	18	20	16	Deposits (J\$b)	445	487	518				
		Rum	56	48	45	Loans (J\$b)	307	362	381				
		Imports	5 632	5 462	5 184	Credit Card Receivables (J\$b)	24	27	30				
		Services	536	618	674	Savings Rate (Weighted Avg. %)	1.49	0.98	0.88				
		Income	- 122	- 277	- 386	Loan Rate (Weighted Avg. %)	18.44	17.49	17.18				
		Current Transfers (net)	2 111	2 221	2 292	Loan Quality (%)	6.82	3.35	4.91				
		o/w Remittances (gross)	2 042	2 065	2 157	Near Banks (FIAs)							
		Capital Account	- 26	- 13	- 28	No. of Institutions	2	2	2				
		Financial Account	1 936	1 332	1 178	No. of Branches	4	4	4				
		Change in Reserves (-ve = increase)	840.5	77.8	-953.3	No. of Deposit A/c	8 708	9 298	9 894				
		TOURISM				No. of Loan A/c	2 184	2 562	2 949				
		Total Visitor Arrivals ('000)	3 306	3 297	3 504	Assets (J\$b)	22	25	31				
		Estimated Visitor Expenditure (US\$m)	2 070	2 074	2 255	Deposits (J\$b)	8	11	14				
						Loans (J\$b)	6	7	9				
						Savings Rate (Weighted Avg. %)	1.16	0.59	1.62				
						Loan Rate (Weighted Avg. %)	14.09	11.36	11.88				
						Loan Quality (%)	13.73	1.69	1.01				

* Adult Literacy Survey last conducted in 1999 by the Statistical Institute of Jamaica (STATIN) and Jamaica Movement for the Achievement of Literacy (JAMAL) now Jamaica Foundation for Lifelong Learning (JFFL)

* Fiscal Year: April to March e.g. 2014 = April 2014 to March 2015

^P : Provisional