

FINANCIAL INTERMEDIATION	2013	2014	2015
Building Societies			
No. of Institutions	3	3	3
No. of Branches	50	50	50
No. of Deposit A/c ('000)	1 971	1 992	1 676
No. of Loan A/c ('000)	50	49	49
Assets (J\$bn)	213	232	248
Savings Fund (J\$bn)	141	152	168
Loan Balances (J\$bn)	97	107	117
Savings Rate (Weighted Average)	1.02	1.10	1.00
Mortgage Rate (Weighted Average)	9.96	9.72	9.49
Loans Rate (Weighted Average)	9.90	9.73	9.45
Loan Quality (%)	6.39	5.28	4.43
Credit Unions			
No. of Institutions	38	37	34
No. of Deposit A/c ('000)	1 976	2 043	2 159
No. of Loan A/c ('000)	214	200	200
Membership	1 003 200	1 027 592	1 000 732
Assets (J\$bn)	77	82	89
Savings Fund (J\$bn)	59	62	68
Loan Balances (J\$bn)	52	56	60
Loan Quality (%)	3.10	3.29	3.98
Other Financial Corporations (Assets)			
Life Insurance Companies (J\$bn)	250	262	282
Non-Life Insurance Companies (J\$bn)	57	59	65
Unit Trust Funds (J\$bn)	1	1	1
Securities Firms (J\$bn)	523	546	531
Pension Funds (J\$bn)	307	341	397
Stock Market (End of Period)			
Jamaica Stock Exchange (JSE)			
Main Index	80 634	76 353	150 692
Market Capitalization (J\$bn)	492	293	616
JSE Junior Market			
Index	758	688	1 791
Market Capitalization (J\$bn)	27	26	68
Automated Banking Machines (ABM) (Commercial Bank Terminals only)			
Number of Terminals	445	504	526
Number of Machines/Terminals per 100,000 inhabitants	16	19	19
Average Value of each Transaction (J\$)	5 560	5 778	6 250
Value of Withdrawals (J\$m)	255 289	283 424	329 297
Total Number of Debit Cards in Circulation (J\$ Cards)	2 349 950	2 547 822	2 776 854
Total Credit Cards in Circulation (J\$ Cards)	215 081	222 945	227 001
Point of Sale (POS) Terminals (Commercial Bank Accounts only)			
Number of Terminals	19 666	21 829	24 425
Number of Terminals per 100,000 Inhabitants	724	802	896
Value of J\$ Transactions (J\$m)	203 436	242 520	287 868
Average Value of each Transaction (J\$)	7 337	8 126	9 263



Jamaica in Figures

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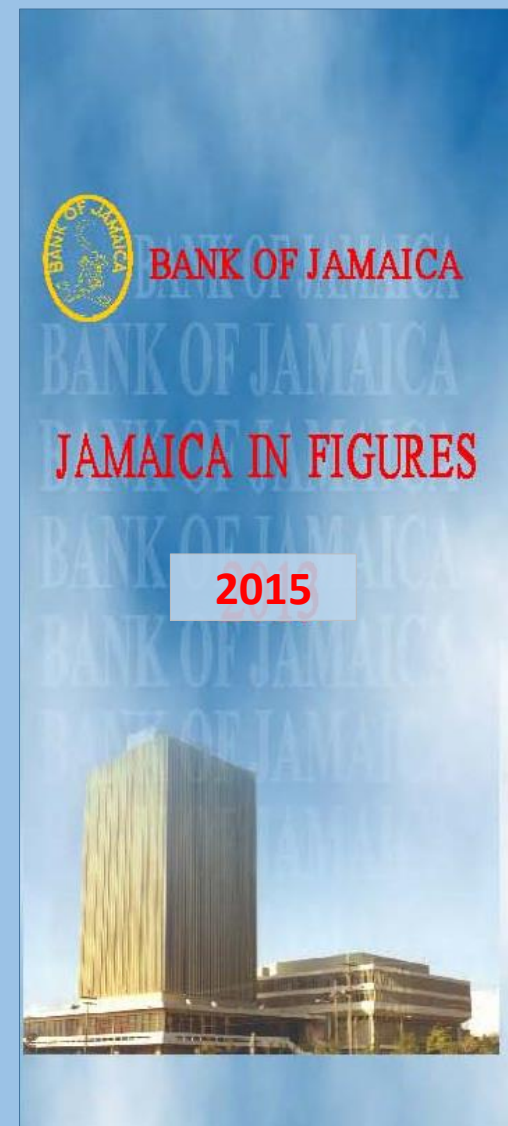
The Bank of Jamaica
P.O. Box 621
Kingston

Telephone: (876) 922 0750-9
Fax: (876) 967 4265

Website: www.boj.org.jm
Email: library@boj.org.jm

Sources:

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



AREA	JAMAICA 11 424 sq. km. (4 411 sq. miles)	BANK OF JAMAICA (End of Period) Net International Reserves (US\$m)	2013 1 048	2014 2 001	2015 2 437	DEMOGRAPHIC STATISTICS Population (Avg.) ('000)	2013 2 718	2014 2 723	2015 2 725
CAPITAL	KINGSTON	Gross Reserves in Weeks of Imports (Goods & Services)	12.76	18.41	23.45	Net Migration	-14 744	-14 889	-14 600
OFFICIAL LANGUAGE	ENGLISH	Net Currency Issue (J\$m)***	69 802	74 937	84 295	Crude Birth Rates (% per '000 pop.)	14.2	13.6	13.8
TIME ZONE	GMT -05:00	Money Supply (End of Period) M1 (local currency only) (J\$m)	120 249	132 667	159 477	Crude Death Rates (% per '000 pop.)	6.4	7.2	6.5
RELIGION	Predominantly Christian	M2 (local currency only) (J\$m)	265 300	276 864	290 144	Labor Force (Avg.) ('000) **	1 692.5	1 682.6	1 682.4
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.	Velocity of Money Supply (M1)	11.89	11.65	10.27	Unemployment Rate (Avg. %)	15.2	13.7	13.5
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 common wealth.	Velocity of Money Supply (M2)	5.39	5.58	5.64	Male	11.0	10.1	9.9
GOVERNMENT	Jamaica is a parliamentary democracy within the Commonwealth. A full parliamentary term is five years.	Exchange Rates (End of Period) Jamaican Dollar per unit of International Currencies				Females	20.0	18.1	17.8
POPULATION (End of Year)-2015	2 723 200	US\$	106.38	114.66	120.42	PRODUCTION OF GOODS & SERVICES			
LIFE EXPECTANCY AT BIRTH (2015)	74.1 years	CAN\$	99.72	97.69	84.91	Real GDP Growth (%)	0.2	0.5	0.7
MALES	70.4	UK£	175.84	177.68	177.12	Nominal GDP (J\$b)	1 430	1 545	1 637
FEMALES	78.0	EURO\$	146.87	139.39	131.34	Per Capita GDP (US\$ equivalent)	4 945	4 948	4 989
INFANT MORTALITY RATE (Infants Deaths/1000 Births, 2015)	16.7%	Jamaican Dollar per unit of Caribbean Currencies				National Disposable Income Per Capita (J\$'000)	1 504	1 638	N/A
LITERACY RATE*	91.7%	T&T \$	16.49	17.96	18.74	FISCAL OPERATIONS*			
MAJOR ECONOMIC SECTORS	Distribution, Government Services, Real Estate Renting & Business Activities, and Financial Services	Bds. \$	53.16	57.30	60.17	Government Finance			
MAIN SOURCES OF FOREIGN EXCHANGE	Tourism, Remittances, Alumina, Bauxite, Sugar, Rum and Coffee	Guyana\$	0.52	0.56	0.59	Fiscal Balance (J\$b)	2	-7	-5
		Inflation Rates (Annual point-to-point %)				% GDP	0.1	-0.5	-0.3
		Headline	9.7	6.4	3.7	Primary Balance (J\$b)	112	117	121
		Core (CPI without agriculture & fuel)	7.4	6.0	3.5	% GDP	7.6	7.5	7.4
		OMO Interest Rates (End Period %)				Total Public Debt (including PetroCaribe) J\$b ^{hp}	2 043	2 121	N/A
		30-day	5.75	5.75	5.25	% GDP	139.7	135.7	N/A
		Treasury Bill Yield (%)				Per Capita Public Debt (J\$'000)	752	779	N/A
		30-day	6.25	6.38	5.97	PUBLIC DEBT			
		90-day	7.53	6.96	5.96	Medium & Long Term Public			
		180-days	8.25	7.14	6.04	And Publicly Guaranteed			
		Balance of Payments (US\$m)				Externally Issued Debt (US\$m)	8 310	8 659	10 314
		Current Account	-1280.96	-1128.16	-326.19	% of GDP (Calendar year)	61.83	64.26	75.86
		% of GDP	-9.3	-8.1	-2.3	FINANCIAL INTERMEDIATION (End of Period)			
		Goods Balance	-3 881	-3 759	-3 153	Commercial Banks			
		Exports	1580.48	1448.62	1261.12	No. of Institutions	7	6	6
		o/w Bauxite	128	131	130	No. of Branches	112	104	107
		Alumina	524	529	542	No. of Deposit A/c ('000)	2 201	2 289	2 369
		Sugar	53	56	54	No. of Loan A/c ('000)	412	447	454
		Coffee	20	16	28	Assets (J\$b)	735	819	906
		Rum	48	45	35	Deposits (J\$b)	487	518	588
		Imports	5 462	5 184	4 414	Loans (J\$b)	362	381	414
		Services	632	626	806	Credit Card Receivables (J\$b)	27	30	34
		Income	-256	-286	-312	Savings Rate (Weighted Avg. %)	0.98	0.88	0.75
		Current Transfers (net)	2 221	2 291	2 333	Loan Rate (Weighted Avg. %)	17.49	17.18	16.92
		o/w Remittances (gross)	2 065	2 157	2 226	Loan Quality (%)	5.16	4.91	3.93
		Capital Account	-13	-28	1 430	Near Banks (FIAs)			
		Financial Account	1 491	761	-534	No. of Institutions	2	2	2
		Change in Reserves (-ve = increase)	77.8	-953.3	-435.9	No. of Branches	4	4	4
		TOURISM	2013	2014	2015	No. of Deposit A/c	9 298	9 894	10 582
		Total Visitor Arrivals ('000)	3 297	3 504	3 692	No. of Loan A/c	2 562	2 949	3 405
		Estimated Visitor Expenditure (US\$m)	2 074	2 255	2 370	Assets (J\$b)	25	31	30
						Deposits (J\$b)	11	14	16
						Loans (J\$b)	7	9	13
						Savings Rate (Weighted Avg. %)	0.59	1.62	1.95
						Loan Rate (Weighted Avg. %)	11.36	11.88	11.73
						Loan Quality (%)	1.69	1.01	0.90

* 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)

** Data recorded on April 4, 2016

*** The value of bank of banknotes and coins issued less cash held by BOJ

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

^p : Provisional