

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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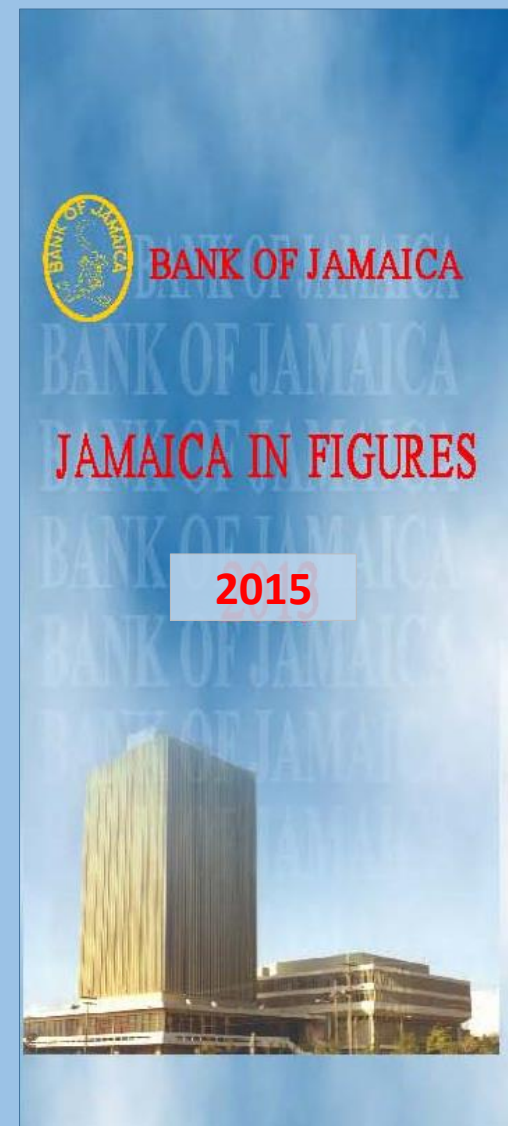
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Sources:

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



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