No. of Institutions	FINANCIAL INTERMEDIATION	2012	2013	2014
No. of Institutions	Building Societies			
No. of Deposit A/c ('000)         1 952         1 971         1 929           No. of Loan A/c ('000)         448         50         49           Assets (J8bn)         203         213         232           Savings Fund (J8bn)         96         97         107           Savings Rate (Weighted Average)         1.03         1.02         1.10           Mortgage Rate (Weighted Average)         10.13         9.90         9.73           Loan Quality (%)         6         6.39         5.28           Credit Unions         43         38         37           No. of Institutions         43         38         37           No. of Deposit A/c ('000)         1 906         1 976         2 043           No. of Loan A/c ('000)         1 906         1 976         2 043           No. of Loan A/c ('000)         214         214         200           Membership         971 808         1003 200         1027 502           Assets (J8bn)         71         77         82           Savings Fund (J\$bn)         48         52         56           Loan Balances (J\$bn)         48         52         56           Loan Balances (J\$bn)         48         52         56<	· · · · · · · · · · · · · · · · · · ·	4	3	3
No. of Loan A/c ('000)	No. of Branches	52	50	50
Savings Fund (JSbn)		1 952	1 971	1 992
Savings Fund (JSbn)	No. of Loan A/c ('000)	48		
Loan Balances (J8bn)   96   97   107				
Savings Rate (Weighted Average)   1.63   1.02   9.96   9.72				
Mortgage Rate (Weighted Average)				
Loans Rate (Weighted Average)				
Credit Unions				
Credit Unions				
No. of Institutions	Loan Quanty (70)	0.20	0.07	3.20
No. of Deposit A/c (*000)       1 906       1 976       2 043         No. of Loan A/c (*000)       214       214       204         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)       54       57       59         Unit Trust Funds (J\$bn)       54       57       59         Unit Trust Funds (J\$bn)       54       57       59         Unit Trust Funds (J\$bn)       512       523       546         Pension Funds (J\$bn)       294       307       341         Stock Market (End of Period)         Jamaica Stock Exchange (JSE)       30       492       293         Market Capitalization (J\$bn)       589       492       293         JSE Junior Market       30       48       76 353         Market Capitalization (J\$bn)       589       492       293         JSE Junior Market <td< td=""><td>Credit Unions</td><td></td><td></td><td></td></td<>	Credit Unions			
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       2       2523       546       2       2       2       2       2       2       2       2       2       2       2       2       2       2       2       3       341       3       3       4       2       2       2       3       346       8       3       2       2       2       3       3       4       2       2	No. of Institutions	43	38	37
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         1           Securities Firms (J\$bn)         512         523         546           Pension Funds (J\$bn)         294         307         341           Stock Market (End of Period)           Jamaica Stock Exchange (JSE)         48         76 353           Market Capitalization (J\$bn)         589         492         293           JSE Junior Market         3         48         758         688           Market Capitalization (J\$bn)         22         27         26           Automated Banking Machines (ABM)         648         758         688	No. of Deposit A/c ('000)	1 906	1 976	$2\ 043$
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 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 Number of Machines/Terminals per 100,000 inhabitants Average Value of each Transaction (J\$) 5478 5500 5778 Value of Withdrawals (J\$mn) 227 472 255 289 283 424 Total Number of Debit Cards in Circulation (J\$ Cards) 2116 311 2349 950 2547 822 Total Credit Cards in Circulation (J\$ 220 77 216 290  Point of Sale (POS) Terminals (Commercial Bank Accounts only) Number of Terminals per 100,000 Inhabitants (Commercial Bank Accounts only) Number of Terminals (Commercial Bank Accounts only) Number of Terminals per 100,000 Inhabitants (Commercial Bank Accounts only) Number of Terminals (Commercial Bank Accounts only) Number of Terminals per 100,000 Inhabitants (Commercial Bank Accounts only) Number of Terminals per 100,000 Inhabitants (Commercial Bank Accounts only) Number of Terminals per 100,000 Inhabitants (Commercial Bank Accounts only) Number of Terminals per 100,000 Inhabitants (Commercial Bank Accounts only) Number of Terminals per 100,000 Inhabitants (Commercial Bank Accounts only) Number of Terminals per 100,000 Inhabitants	No. of Loan A/c ('000)	214	214	200
Savings Fund (J\ship)	Membership		1003 200	
Loan Balances (J\$bn)				
Description   Comparison   Companies   C				
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)         82         492         293           Main Index         92 101         80 634         76 353           Market Capitalization (J\$bn)         589         492         293           JSE Junior Market         1         468         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         16         16         19           Average Value of each Transaction (J\$)         5 478         5 560         5 778           Value of Withdrawals (J\$mn)				
Life Insurance Companies (J\ship)	Loan Quality (%)	2.98	3.10	3.29
Life Insurance Companies (J\ship)	Other Financial Corporations (Assets)			
Non-Life Insurance Companies (J\strict Shn)		205	250	262
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)       36634       76 353         Main Index       92 101       80 634       76 353         Market Capitalization (J\$bn)       589       492       293         JSE Junior Market       1       22       27       26         Automated Banking Machines (ABM)         (Commercial Bank Terminals only)         Number of Terminals       424       445       504         Number of Machines/Terminals per 100,000       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)       2116 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 per 100,000 Inhabitants <td></td> <td></td> <td>57</td> <td></td>			57	
Securities Firms (J\$bn)		1		
Pension Funds (J\$bn)   294   307   341		512	523	546
Jamaica Stock Exchange (JSE)         Main Index       92 101       80 634       76 353         Market Capitalization (J\$bn)       589       492       293         JSE Junior Market       3648       758       688         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       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\$       2116 311       2349 950       2547 822         Total Credit Cards in Circulation (J\$ Cards)       208 774       215 081       222 945         Point of Sale (POS) Terminals         (Commercial Bank Accounts only)       10 565       19 666       21 829         Number of Terminals per 100,000 Inhabitants       611       724       802         Value of J\$Transactions (J\$mn)       172 887       203 436	Caralla Maria	294	307	341
Jamaica Stock Exchange (JSE)         Main Index       92 101       80 634       76 353         Market Capitalization (J\$bn)       589       492       293         JSE Junior Market       3648       758       688         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       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\$       2116 311       2349 950       2547 822         Total Credit Cards in Circulation (J\$ Cards)       208 774       215 081       222 945         Point of Sale (POS) Terminals         (Commercial Bank Accounts only)       10 565       19 666       21 829         Number of Terminals per 100,000 Inhabitants       611       724       802         Value of J\$Transactions (J\$mn)       172 887       203 436	·			
Main Index       92 101       80 634       76 353         Market Capitalization (J\$bn)       589       492       293         JSE Junior Market       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\$       2116 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)       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	Stock Market (End of Period)			
Market Capitalization (J\$bn)       589       492       293         JSE Junior Market       1       648       758       688         Market Capitalization (J\$bn)       22       27       26         Automated Banking Machines (ABM)         (Commercial Bank Terminals only)       3       424       445       504         Number of Terminals       424       445       504         Number of Machines/Terminals per 100,000       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\$       2 116 311       2 349 950       2 547 822         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	Jamaica Stock Exchange (JSE)			
JSE Junior Market   Index		92 101	80 634	76 353
Index		589	492	293
Market Capitalization (J\$bn)         22         27         26           Automated Banking Machines (ABM)           (Commercial Bank Terminals only)         424         445         504           Number of Terminals         424         445         504           Number of Machines/Terminals per 100,000         16         16         19           Average Value of each Transaction (J\$)         5 478         5 500         5 778           Value of Withdrawals (J\$mn)         227 472         255 289         283 424           Total Number of Debit Cards in Circulation (J\$         2116 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)         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	JSE Junior Market			
Automated Banking Machines (ABM)           (Commercial Bank Terminals only)           Number of Terminals         424         445         504           Number of Machines/Terminals per 100,000         16         16         19           Average Value of each Transaction (J\$)         5 478         5 500         5 778           Value of Withdrawals (J\$mn)         227 472         255 289         283 424           Total Number of Debit Cards in Circulation (J\$         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 per 100,000 Inhabitants         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	Index			
Commercial Bank Terminals only   Number of Terminals   424   445   504	Market Capitalization (J\$bn)	22	27	26
Commercial Bank Terminals only   Number of Terminals   424   445   504	At			
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\$       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 per 100,000 Inhabitants       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				
Number of Machines/Terminals per 100,000       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\$       2116 311       2 349 950       2 547 822         Cards)       208 774       215 081       222 945         Point of Sale (POS) Terminals         (Commercial Bank Accounts only)       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		494	445	504
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\$       2 116 311       2 349 950       2 547 822         Cards)       208 774       215 081       222 945         Point of Sale (POS) Terminals         (Commercial Bank Accounts only)       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		424	440	304
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) 2116 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 per 100,000 Inhabitants 611 724 802 Value of J\$ Transactions (J\$mn) 172 887 203 436 242 520	· · · · · · · · · · · · · · · · · · ·	16	16	19
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 per 100,000 Inhabitants       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				
Total Number of Debit Cards in Circulation (J\$ Cards)				
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				
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	V= "	2 116 311	2 349 950	2 547 822
(Commercial Bank Accounts only)     16 565     19 666     21 829       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		208 774	215 081	222 945
(Commercial Bank Accounts only)     16 565     19 666     21 829       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				
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	Point of Sale (POS) Terminals			
Number of Terminals per 100,000 Inhabitants         611         724         802           Value of J\$ Transactions (J\$mn)         172 887         203 436         242 520	(Commercial Bank Accounts only)			
Value of J\$ Transactions (J\$mn) 172 887 203 436 242 520	Number of Terminals	16 565	19 666	21 829
Value of J\$ Transactions (J\$mn) 172 887 203 436 242 520	Number of Terminals per 100,000 Inhabitants	(11	70.4	000
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	Average value of each Transaction (J\$)	0.000	1 001	0 120



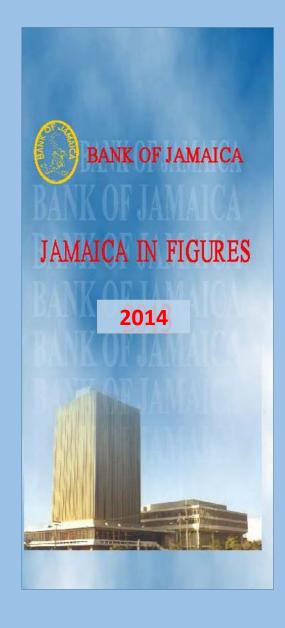
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## Sources:

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



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AREA	JAMAICA 11,424 sq. km. (4,411 sq. miles)	BANK OF JAMAICA (End of Period) Net International Reserves (US\$mn)	2012 1 126	2013 1 048	2014 2 001	DEMOGRAPHIC STATISTICS Population (Avg.) ('000)	2012 2 712	2013 2 718	2014 2 723
	,, (-,,)	Gross Reserves in Weeks of Imports (Goods							
CAPITAL	KINGSTON	& Services)	13.23	12.76	18.41	Net Migration		-14 744	
OFFICIAL LANGUAGE	ENGLISH	Currency in Circulation (J\$bn)**	62 150	67 060	71 913	Crude Birth Rates (% per '000 pop.)	14.6	14.2	13.9
OFFICIAL LANGUAGE	ENGLISH	Money Supply (End of Period)				Crude Death Rates (% per '000 pop.) Labor Force (Avg.) ('000)	6.3 1 281.9	6.4 1 308.5	6.5 1 307.7
TIME ZONE	GMT -05:00	M1 (local currency only) (J\$mn)	118 752	120 249	132 667	Unemployment Rate (Avg. %)	13.9	15.2	13.7
		M2 (local currency only) (J\$mn)	254 692	265 300	276 864	Male	11.0	11.0	10.1
RELIGION	Predominantly Christian	Velocity of Money Supply (M1)	11.05	11.89	11.65	Females	18.0	20.0	18.1
LOCATION		Velocity of Money Supply (M2)	5.15	5.39	5.58	PRODUCTION OF GOODS & SERVICES			
LOCATION	145 km. (90 miles) south of Cuba and 161 km. (100	Exchange Rates (End of Period)				Real GDP Growth (%)	-0.5	0.2	0.5
	miles) west of Haiti. It is also 966 km. (600 miles)	International Currencies				Nominal GDP (J\$bn)	1 312	1 430	1 545
	southeast of Miami, Florida and is the largest of the	US\$1.00 = J\$	92.98	106.38	114.66	Per Capita GDP (US\$ equivalent)	5 205	4945	4 948
	English speaking Caribbean islands.	CAN\$1.00 = J\$	93.31	99.72	97.69	National Disposable Income Per Capita (J\$'000)	1 377	1 504	1,638
HERODY		UK £1.00 = J\$ Euro 1.00 = J\$	152.64 122.97	175.84 146.87	177.68 139.39	FISCAL OPERATIONS*	485	527	568
HISTORY		Euro 1.00 – Ja	122.91	140.07	139.39	Government Finance			
	Jamaica's first settlers were the Tainos, formerly	Caribbean Currencies				Fiscal Balance (J\$bn)	- 55	2	- 7
	identified as Arawaks. The Island's name is derived	T&T \$1.00 = J\$	14.49	16.49	17.96	% GDP	-4.1	0.1	-0.5
	from the Arawak word "Xaymaca" which means "Land	Bds.\$1.00 = J\$	46.51	53.16	57.30	Primary Balance (J\$bn)	72	112	117
	of wood and water". The country's first European	Guyana\$1.00 = J\$	0.46	0.52	0.56	% GDP Total Public Debt (including PetroCaribe) J\$bn <sup>)p</sup>	5.4 1 942	7.6 $2.043$	$7.5$ $2\ 121$
	visitor, Christopher Columbus, representing the								
	Spanish Crown, arrived in 1494 on his second voyage to	Inflation Rates (Annual point-to-point %)				% GDP	145.3	139.7	135.7
	the New World. In 1655, a British force led by Admiral	Headline Core (CPI without agriculture & fuel)	8.0 5.4	9.7 7.4	6.4 6.0	Per Capita Public Debt (J\$'000)	716	752	779
	William Penn and General Venables conquered the	core (CFT without agriculture & fuer)	3.4	1.4	0.0	PUBLIC DEBT			
	island, ousting the Spaniards. On 6 August 1962,	OMO Interest Rates (End Period %)				Medium & Long Term Public			
	Jamaica became an independent country within the		6.25	5.75	5.75	And Publicly Guaranteed			
	British common wealth.	90-day		-	-	Externally Issued Debt (US\$mn)	8 256	8 310	8 659
COVEDATALENTE		180-day 270-day	7.18	-	-	% of GDP (Calendar year)	58.49	61.83	64.26
GOVERNMENT		365-day	7.38	-	-	FINANCIAL INTERMEDIATION (End of Period)			
	Jamaica is a parliamentary democracy within the					Commercial Banks			
	Commonwealth. A full parliamentary term is five years.					No. of Institutions	7	7	6
DODLIL ATTION (F. 1. CV. ) 2014	2 722 200	(End of period) 6-Month	7.18	8.25	7.14	No. of Branches	118	112	104
POPULATION (End of Year)-2014	2,723,200	Balance of Payments (US\$mn)				No. of Deposit A/c ('000) No. of Loan A/c ('000)	2 145 389	2 201 412	2 289 447
LIFE EXPECTANCY AT BIRTH (2014)	74.1 years	Current Account	-1 379	-1 320	-1 151	Assets (J\$bn)	656	735	819
MALES	70.40	% of GDP	-10.7	-9.3	-8.3	Deposits (J\$bn)	445	487	518
FEMALES	78.0	Goods Balance	-3 904	-3 881	-3 731	Loans (J\$bn)	307	362	381
		Exports	1 728	1 580	1453	Credit Card Receivables (J\$bn)	24	27	30
INFANT MORTALITY RATE									
(Infants Deaths/1000 Births, 2014)	16.7%	o/w Bauxite	130	128	131	Savings Rate (Weighted Avg. %)	1.49	0.98	0.88
		Alumina	508	524	529	Loan Rate (Weighted Avg. %)	18.44	17.49	17.18
LITERACY RATE*	91.7%	Sugar	94	53	56	Loan Quality (%)	6.82	3.35	4.91
		Coffee	18	20	16				
MAJOR ECONOMIC SECTORS	Distribution, Government Services, Real Estate	Rum	56	48	45	Near Banks (FIAs)			
	Renting & Business Activities, and Financial Services	<u>Imports</u>	5 632	5 462	5 184	No. of Institutions	2	2	2
		Services	536	618	674	No. of Branches	4	4	4
	Tourism, Remittances, Alumina, Bauxite, Sugar, Rum		- 122	- 277	- 386	No. of Deposit A/c	8 708	9 298	9 894
MAIN SOURCES OF FOREIGN EXCHANGE	E and Coffee	Current Transfers (net)	2 111	2 221	2 292	No. of Loan A/c	2 184 22	2 562	2 949
		o/w Remittances (gross) Capital Account	2 042 - 26	2 065 - 13	2 157 - 28	Assets (J\$bn) Deposits (J\$bn)	8	25 11	31 14
		Capital Account Financial Account	- 20 1 936	1 332	- 28 1 178	Deposits (J\$bn) Loans (J\$bn)	6	7	9
		Change in Reserves (-ve = increase)	840.5	77.8	-953.3	Savings Rate (Weighted Avg. %)	1.16	0.59	1.62
		ominge in neserves (-ve - merease)	0.10.0	11.0	-/00.0	Loan Rate (Weighted Avg. %)	14.09	11.36	11.88
	999 by the Statistical Institute of Jamaica (STATIN) and	TOURISM	2012	2013	2014	Loan Quality (%	13.73	1.69	1.01
· ·	Literacy (JAMAL) now Jamaica Foundation for Lifelong	Total Visitor Arrivals ('000)	3 306	3297	$3\ 504$				
Learning (JFFL)		Estimated Visitor Expenditure (US\$mn)	2 070	2074	2 255	* Fiscal Year: April to March e.g. 2014 = April 2014	to March 2013	5	
						<sup>p</sup> : Provisional			