

<b>FINANCIAL INTERMEDIATION</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>Building Societies</b>			
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
<b>Credit Unions</b>			
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
<b>Other Financial Corporations (Assets)</b>			
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
<b>Stock Market (End of Period)</b>			
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
<b>Automated Banking Machines (ABM) (Commercial Bank Terminals only)</b>			
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
<b>Point of Sale (POS) Terminals (Commercial Bank Accounts only)</b>			
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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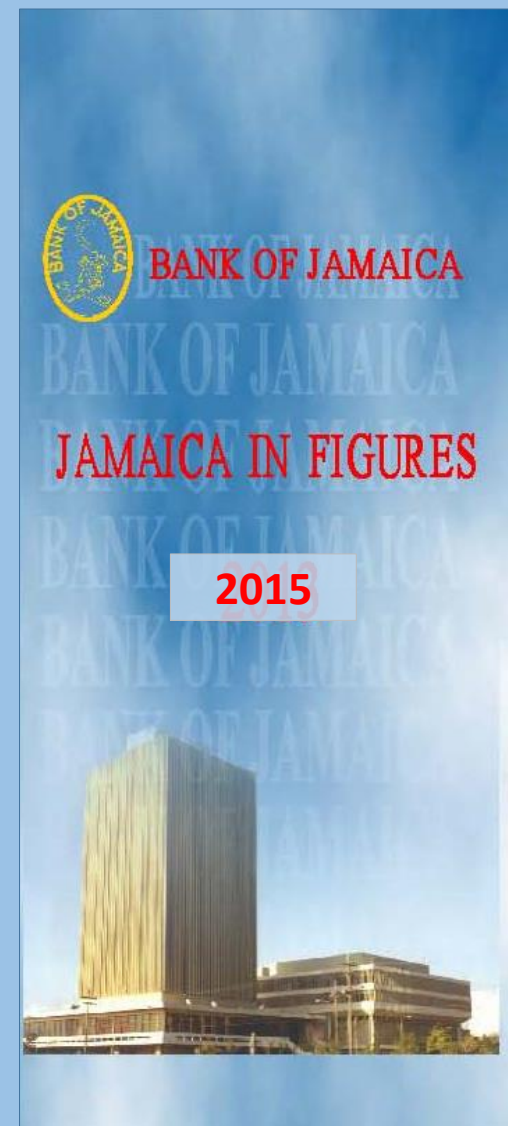
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#### Sources:

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



<b>AREA</b>	<b>JAMAICA</b> 11 424 sq. km. (4 411 sq. miles)	<b>BANK OF JAMAICA (End of Period)</b> Net International Reserves (US\$m)	<b>2013</b> 1 048	<b>2014</b> 2 001	<b>2015</b> 2 437	<b>DEMOGRAPHIC STATISTICS</b> Population (Avg.) ('000)	<b>2013</b> 2 718	<b>2014</b> 2 723	<b>2015</b> 2 725
<b>CAPITAL</b>	<b>KINGSTON</b>	Gross Reserves in Weeks of Imports (Goods & Services)	12.76	18.41	23.45	Net Migration	-14 744	-14 889	-14 600
<b>OFFICIAL LANGUAGE</b>	<b>ENGLISH</b>	Net Currency Issue (J\$m)***	69 802	74 937	84 295	Crude Birth Rates (% per '000 pop.)	14.2	13.6	13.8
<b>TIME ZONE</b>	<b>GMT -05:00</b>	<b>Money Supply (End of Period)</b> M1 (local currency only) (J\$m)	120 249	132 667	159 477	Crude Death Rates (% per '000 pop.)	6.4	7.2	6.5
<b>RELIGION</b>	<b>Predominantly Christian</b>	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
<b>LOCATION</b>	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
<b>HISTORY</b>	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
<b>GOVERNMENT</b>	Jamaica is a parliamentary democracy within the Commonwealth. A full parliamentary term is five years.	<b>Exchange Rates (End of Period)</b> Jamaican Dollar per unit of International Currencies				Females	20.0	18.1	17.8
<b>POPULATION (End of Year)-2015</b>	2 723 200	US\$	106.38	114.66	120.42	<b>PRODUCTION OF GOODS &amp; SERVICES</b> Real GDP Growth (%)	0.2	0.5	0.7
<b>LIFE EXPECTANCY AT BIRTH (2015)</b>	74.1 years	CAN\$	99.72	97.69	84.91	Nominal GDP (J\$b)	1 430	1 545	1 637
<b>MALES</b>	70.4	UK£	175.84	177.68	177.12	Per Capita GDP (US\$ equivalent)	4 945	4 948	4 989
<b>FEMALES</b>	78.0	EURO\$	146.87	139.39	131.34	National Disposable Income Per Capita (J\$'000)	1 504	1 638	N/A
<b>INFANT MORTALITY RATE (Infants Deaths/1000 Births, 2015)</b>	16.7%	Jamaican Dollar per unit of Caribbean Currencies				<b>FISCAL OPERATIONS*</b> <b>Government Finance</b> Fiscal Balance (J\$b)	2	-7	-5
<b>LITERACY RATE*</b>	91.7%	T&T \$	16.49	17.96	18.74	% GDP	0.1	-0.5	-0.3
<b>MAJOR ECONOMIC SECTORS</b>	Distribution, Government Services, Real Estate Renting & Business Activities, and Financial Services	Bds. \$	53.16	57.30	60.17	Primary Balance (J\$b)	112	117	121
<b>MAIN SOURCES OF FOREIGN EXCHANGE</b>	Tourism, Remittances, Alumina, Bauxite, Sugar, Rum and Coffee	Guyana\$	0.52	0.56	0.59	% GDP	7.6	7.5	7.4
		<b>Inflation Rates (Annual point-to-point %)</b> Headline	9.5	6.4	3.7	Total Public Debt (including PetroCaribe) J\$b <sup>hp</sup>	2 043	2 121	N/A
		Core (CPI without agriculture & fuel)	7.4	6.0	3.5	% GDP	139.7	135.7	N/A
		<b>OMO Interest Rates (End Period %)</b> 30-day	5.75	5.75	5.25	Per Capita Public Debt (J\$'000)	752	779	N/A
		<b>Treasury Bill Yield (%)</b> 30-day	6.25	6.38	5.97	<b>PUBLIC DEBT</b> <b>Medium &amp; Long Term Public</b> <b>And Publicly Guaranteed</b> <b>Externally Issued Debt (US\$m)</b>	8 310	8 659	10 314
		90-day	7.53	6.96	5.96	% of GDP (Calendar year)	61.83	64.26	75.86
		180-days	8.25	7.14	6.04	<b>FINANCIAL INTERMEDIATION (End of Period)</b> <b>Commercial Banks</b> No. of Institutions	7	6	6
		<b>Balance of Payments (US\$m)</b> <b>Current Account</b>	-1280.96	-1128.16	-326.19	No. of Branches	112	104	107
		% of GDP	-9.3	-8.1	-2.3	No. of Deposit A/c ('000)	2 201	2 289	2 369
		<b>Goods Balance</b>	-3 881	-3 759	-3 153	No. of Loan A/c ('000)	412	447	454
		<b>Exports</b>	1580.48	1448.62	1261.12	Assets (J\$b)	735	819	906
		o/w Bauxite	128	131	130	Deposits (J\$b)	487	518	588
		Alumina	524	529	542	Loans (J\$b)	362	381	414
		Sugar	53	56	54	Credit Card Receivables (J\$b)	27	30	34
		Coffee	20	16	28	Savings Rate (Weighted Avg. %)	0.98	0.88	0.75
		Rum	48	45	35	Loan Rate (Weighted Avg. %)	17.49	17.18	16.92
		<b>Imports</b>	5 462	5 184	4 414	Loan Quality (%)	5.16	4.91	3.93
		<b>Services</b>	632	626	806	<b>Near Banks (FIAs)</b> No. of Institutions	2	2	2
		<b>Income</b>	-256	-286	-312	No. of Branches	4	4	4
		<b>Current Transfers (net)</b> o/w Remittances (gross)	2 221	2 291	2 333	No. of Deposit A/c	9 298	9 894	10 582
		Capital Account	-13	-28	1 430	No. of Loan A/c	2 562	2 949	3 405
		Financial Account	1 491	761	-534	Assets (J\$b)	25	31	30
		Change in Reserves (-ve = increase)	77.8	-953.3	-435.9	Deposits (J\$b)	11	14	16
		<b>TOURISM</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	Loans (J\$b)	7	9	13
		Total Visitor Arrivals ('000)	3 297	3 504	3 692	Savings Rate (Weighted Avg. %)	0.59	1.62	1.95
		Estimated Visitor Expenditure (US\$m)	2 074	2 255	2 370	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

<sup>p</sup> : Provisional