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*Monetary & Financial Statistics Manual (2000)

For more historical or current data, please see Statistics page of the Bank of Jamaica website www.boj.org.jm

Figure 1a

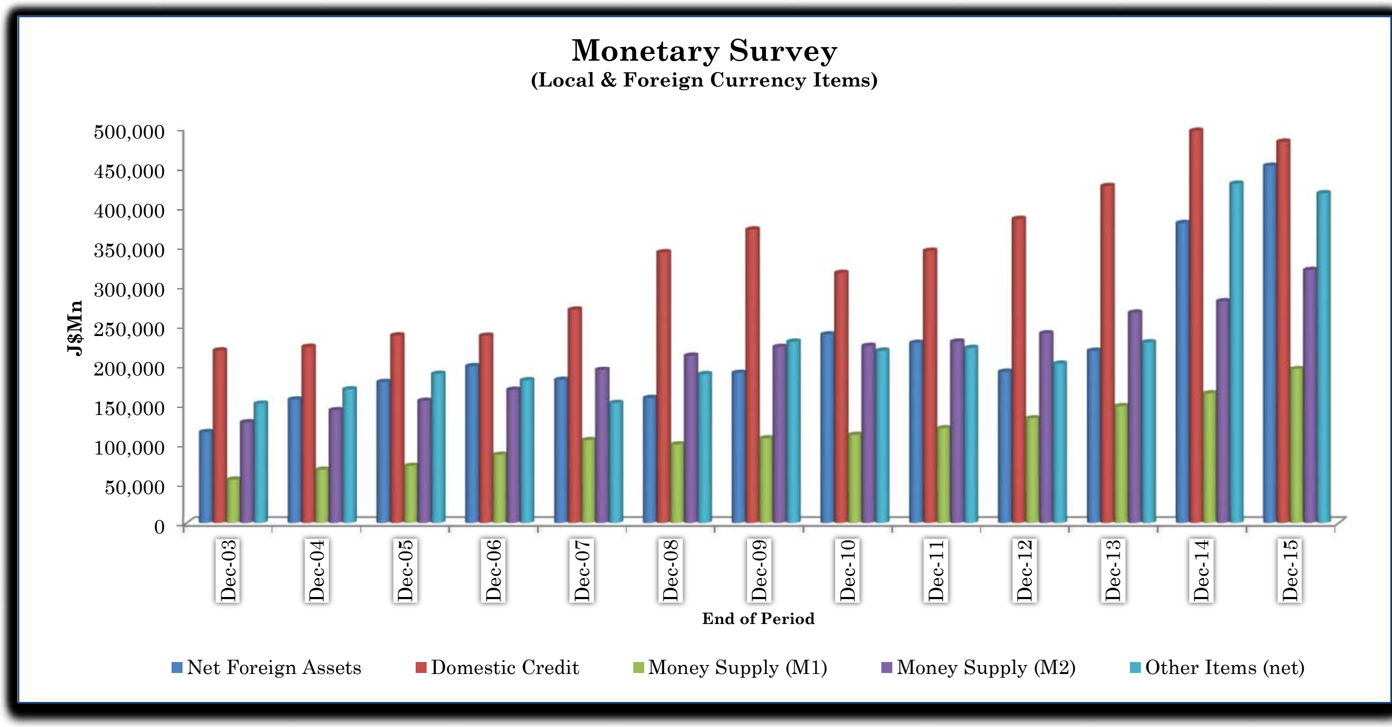


Figure 1b

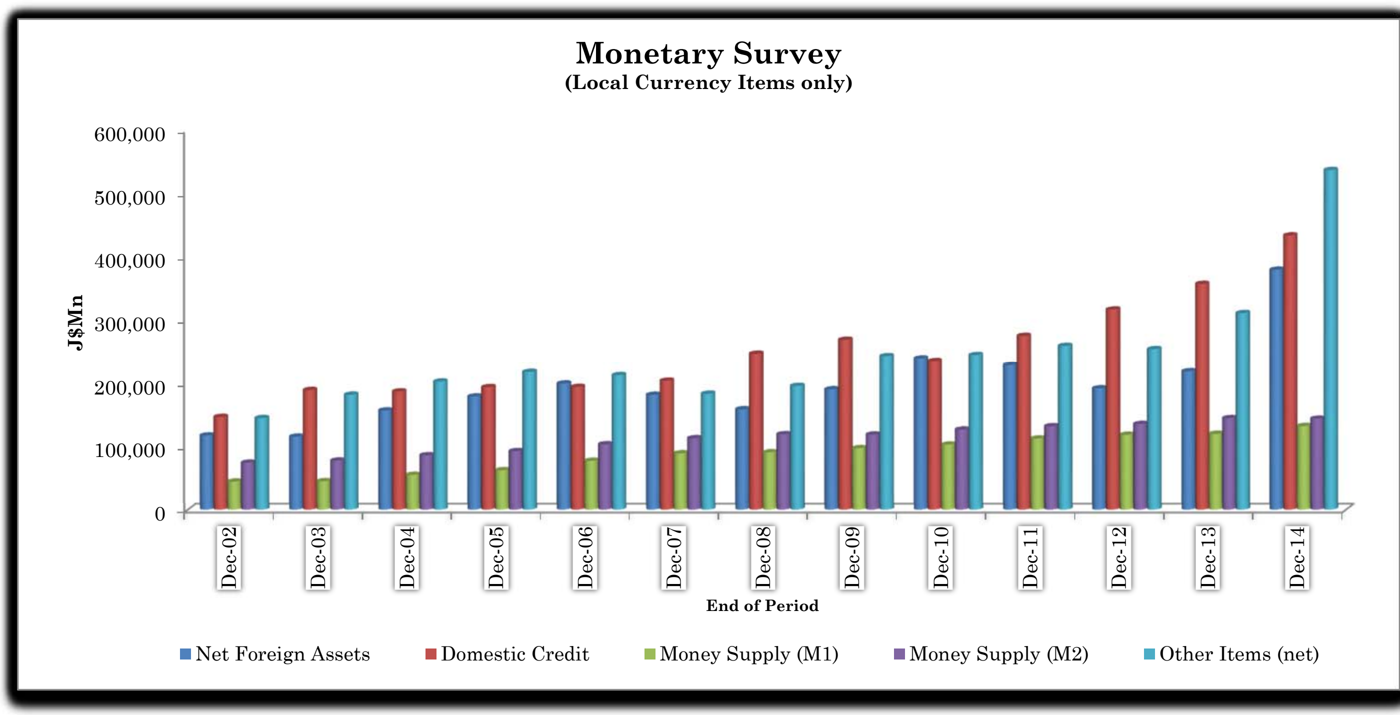


Table 1a

MONETARY SURVEY [1/]

J$Mn.

End of Period	Foreign Assets (net)	DOMESTIC CREDIT: To Public Sector (net)	DOMESTIC CREDIT: To Private Sector	DOMESTIC CREDIT: To Other Financial Institutions (net)	DOMESTIC CREDIT: Total	MONEY SUPPLY: Currency with the Public	MONEY SUPPLY: Demand Deposits (adj.)	MONEY SUPPLY: Total	QUASI-MONEY: Time Deposits	QUASI-MONEY: Savings Deposits	QUASI-MONEY: Total	Other Items (net) [1/]
2013												
Oct.	194,793.4	127,765.7	315,306.1	-27,083.1	415,988.7	51,048.3	81,116.2	132,164.5	71,968.3	203,636.1	275,604.4	203,013.1
Nov.	190,638.0	143,919.5	317,779.3	-25,696.6	436,002.2	51,349.2	77,046.3	128,395.5	73,284.4	204,515.9	277,800.3	220,444.3
Dec.	219,187.0	132,761.6	318,881.2	-24,989.0	426,653.9	58,641.4	90,092.6	148,734.0	64,328.3	202,891.5	267,219.8	229,887.1
2014												
Jan.	200,870.2	142,926.0	316,912.8	-26,637.4	433,201.5	53,686.8	90,060.2	143,746.9	66,815.9	203,502.9	270,318.8	220,005.9
Feb.	220,749.8	161,686.3	320,557.0	-31,400.6	450,842.7	54,529.4	91,588.5	146,117.9	73,557.0	208,949.6	282,506.6	242,968.0
Mar.	241,076.7	166,776.8	320,478.9	-27,365.0	459,890.7	53,734.0	90,134.0	143,868.1	67,443.2	209,204.8	276,648.0	280,451.3
Apr.	243,959.0	173,750.4	319,471.6	-29,645.3	463,576.8	54,464.8	90,854.9	145,319.8	62,816.9	207,013.5	269,830.3	292,385.7
May	241,067.5	183,390.7	322,561.7	-31,954.7	473,997.7	53,626.2	83,243.1	136,869.3	66,296.8	210,403.1	276,699.9	301,496.0
Jun.	256,703.0	187,243.9	324,051.0	-33,493.7	477,801.2	53,580.0	88,057.5	141,637.5	66,377.3	209,944.5	276,321.8	316,544.9
Jul.	339,934.9	184,925.5	328,747.8	-32,908.6	480,764.7	56,085.8	87,635.5	143,721.3	64,736.6	207,203.5	271,940.1	405,038.2
Aug.	381,770.7	183,998.0	329,586.0	-34,006.4	479,577.7	57,560.1	88,820.2	146,380.2	65,302.0	212,173.0	277,475.0	437,493.1
Sep.	390,631.9	184,710.6	326,333.8	-34,681.9	476,362.5	54,095.6	88,006.8	142,102.4	65,952.4	209,009.0	274,961.4	449,930.7
Oct.	359,837.2	194,404.7	328,558.3	-30,835.3	492,127.7	55,239.7	92,196.1	147,435.8	67,589.0	208,961.6	276,550.6	427,978.5
Nov.	369,555.7	187,255.8	331,235.9	-31,872.0	486,619.8	57,017.5	96,189.0	153,206.5	68,712.9	213,989.4	282,702.3	420,266.7
Dec.	379,949.5	193,011.5	332,867.8	-29,747.7	496,131.6	63,583.5	101,426.9	165,010.4	66,872.7	214,657.4	281,530.1	429,540.6
2015												
Jan	368,600.4	190,306.7	333,370.5	-36,145.0	487,532.3	66,934.2	98,377.1	165,311.3	66,425.6	219,899.7	286,325.3	404,496.0
Feb.	374,795.8	188,738.1	334,398.5	-35,934.0	487,202.6	68,042.1	100,696.1	168,738.2	68,025.4	225,227.7	293,253.2	400,007.0
Mar.	398,008.4	153,989.8	332,191.3	-33,445.9	452,735.2	66,356.3	98,056.6	164,412.9	66,820.8	220,823.0	287,643.7	398,686.9
Apr	419,017.7	150,963.3	335,338.4	-38,808.4	447,493.3	67,715.9	103,960.6	171,676.5	70,026.5	223,817.6	293,844.1	400,990.4
May	415,068.4	109,974.0	336,981.6	-37,070.6	409,884.9	69,107.9	103,348.5	172,456.5	70,381.9	221,433.5	291,815.4	360,681.5
Jun.	398,475.0	152,559.1	338,109.6	-39,327.8	451,340.9	60,422.5	106,591.4	167,013.9	70,067.0	225,563.2	295,630.2	387,171.7
Jul.	415,744.5	158,404.6	345,532.0	-35,367.8	468,568.8	62,615.1	107,601.8	170,216.9	69,534.9	228,056.3	297,591.2	416,505.2
Aug.	437,530.1	145,908.5	348,536.3	-38,640.3	455,804.4	63,349.7	113,357.2	176,707.0	72,271.9	229,390.9	301,662.8	414,964.8
Sep.	444,447.5	140,517.5	352,217.5	-41,008.5	451,726.5	61,548.2	111,796.5	173,344.7	70,281.5	232,148.6	302,430.1	420,399.1
Oct	446,973.9	152,190.1	357,974.1	-38,681.1	471,483.1	63,222.0	111,796.2	175,018.2	70,819.7	237,091.7	307,911.4	435,527.5
Nov	446,285.4	156,104.5	362,897.1	-41,750.6	477,250.9	64,524.4	123,812.1	188,336.5	73,868.5	240,884.3	314,752.7	420,447.1
Dec	452,119.0	155,842.2	365,127.8	-38,581.8	482,388.3	73,326.6	122,742.5	196,069.1	74,045.8	246,881.7	320,927.5	417,510.6

[1/] Assets and Liabilities include Local & Foreign Currency items.

Table 1b

MONETARY SURVEY

J$Mn.

		DOMESTIC CREDIT				MONEY SUPPLY [1/]			QUASI-MONEY [1/]			
End of Period	Foreign Assets (net)	To Public Sector (net)	To Private Sector	To Other Financial Institutions (net)	Total	Currency with the Public	Demand Deposits (adj.)	Total	Time Deposits	Savings Deposits	Total	Other Items (net) [1/]
2013												
Oct.	194,793.4	127,857.8	230,360.6	-17,276.9	340,941.6	51,048.3	60,562.1	111,610.5	32,974.6	111,500.3	144,474.8	279,649.7
Nov.	190,638.0	142,479.3	232,344.2	-16,247.8	358,575.6	51,349.2	57,372.7	108,721.9	32,659.0	111,476.8	144,135.7	296,356.0
Dec.	219,187.0	138,741.5	235,304.5	-16,410.7	357,635.4	58,641.4	61,607.2	120,248.6	33,226.3	111,825.4	145,051.7	311,522.1
2014												
Jan.	200,870.2	145,225.0	235,923.8	-17,047.9	364,100.9	53,686.8	63,144.8	116,831.5	33,410.1	112,278.6	145,688.7	302,450.9
Feb.	220,749.8	162,887.6	239,140.8	-19,787.3	382,241.0	54,529.4	65,139.8	119,669.2	33,919.8	113,432.8	147,352.6	335,969.1
Mar.	241,076.7	174,245.6	238,854.5	-14,700.9	398,399.2	53,734.0	63,507.2	117,241.3	31,666.1	111,643.4	143,309.5	378,925.2
Apr.	243,959.0	178,473.1	240,158.6	-19,057.4	399,574.2	54,464.8	63,100.2	117,565.1	30,953.2	108,811.8	139,765.0	386,203.1
May	241,067.5	187,721.0	243,815.6	-17,918.2	413,618.4	53,626.2	59,619.4	113,245.5	31,674.6	110,490.3	142,164.9	399,275.5
Jun.	256,703.0	189,692.2	245,086.0	-17,571.6	417,206.6	53,580.0	60,199.7	113,779.7	32,079.7	109,721.9	141,801.7	418,328.2
Jul.	339,934.9	189,614.7	248,718.5	-18,034.7	420,298.6	56,085.8	62,862.1	118,947.9	31,758.2	109,962.1	141,720.3	499,565.3
Aug.	381,770.7	188,729.4	250,633.7	-19,117.4	420,245.6	57,560.1	62,371.8	119,931.8	32,171.5	110,755.0	142,926.4	539,158.0
Sep.	390,631.9	190,414.4	247,828.4	-18,946.8	419,296.0	54,095.6	60,226.3	114,321.9	31,252.8	109,958.7	141,211.5	554,394.5
Oct.	359,837.2	198,161.7	248,699.9	-19,771.6	427,089.9	55,239.7	63,889.7	119,129.4	33,556.0	110,294.5	143,850.5	523,947.3
Nov.	369,555.7	189,851.7	251,616.5	-19,519.2	421,949.0	57,017.5	67,029.0	124,046.5	32,857.4	111,898.7	144,756.1	522,702.1
Dec.	379,949.5	199,624.6	252,898.0	-18,569.9	433,952.7	63,583.5	69,083.8	132,667.2	32,168.2	112,028.9	144,197.1	537,037.9
2015												
Jan.	368,600.4	198,356.2	254,106.4	-20,776.8	431,685.8	59,929.5	67,757.7	127,687.2	32,308.6	113,651.3	145,959.9	526,639.0
Feb.	374,795.8	195,897.0	256,720.6	-20,851.3	431,766.3	60,569.1	70,785.1	131,354.1	32,776.3	116,414.8	149,191.1	526,017.0
Mar.	398,008.4	159,506.6	257,811.5	-20,502.9	396,815.2	58,656.7	68,674.7	127,331.4	32,795.5	113,160.0	145,955.5	521,536.7
Apr	419,017.7	156,379.7	260,511.5	-22,167.9	394,723.2	59,869.9	74,970.1	134,840.0	34,980.8	114,890.2	149,871.0	529,029.9
May	415,068.4	116,695.5	261,722.6	-22,284.5	356,133.5	61,055.4	71,829.6	132,885.0	34,674.8	115,482.4	150,157.2	488,159.7
Jun.	398,475.0	161,033.8	263,154.4	-22,155.1	402,033.1	60,422.5	72,884.1	133,306.6	33,532.2	114,926.5	148,458.6	518,742.9
Jul.	415,744.5	167,422.5	265,484.4	-21,458.6	411,448.4	62,615.1	76,377.6	138,992.7	33,194.8	116,286.0	149,480.8	538,719.3
Aug.	437,530.1	153,691.0	267,639.9	-24,830.3	396,500.6	63,349.7	78,600.2	141,949.9	34,381.8	117,754.8	152,136.6	539,944.2
Sep.	444,447.5	151,339.8	270,247.7	-24,492.5	397,095.0	61,548.2	75,772.8	137,321.0	33,010.2	117,868.9	150,879.1	553,342.3
Oct	446,973.9	156,759.0	273,573.6	-23,076.3	407,256.2	63,222.0	77,768.7	140,990.7	31,997.4	118,610.9	150,608.3	562,631.2
Nov	446,285.4	161,546.6	277,915.0	-24,284.4	415,177.2	64,524.4	81,387.4	145,911.7	32,852.6	121,459.0	154,311.7	561,239.2
Dec	452,119.0	165,578.2	279,326.4	-23,424.3	421,480.2	73,326.6	86,150.3	159,476.9	33,493.3	123,983.9	157,477.2	556,645.1

[1/] Includes Local Currency items only.

Table 2a

CHANGES IN THE DETERMINANTS & COMPONENTS OF MONEY SUPPLY (M1) [1/]

J$Mn.

End of Period	Foreign Assets (net)	CREDIT TO Public Sector	CREDIT TO Private Sector	CREDIT TO Other Financial Institutions	Quasi-Money	Other Items (net)	Money Supply
2013							
Jan.	-11,558.3	9,616.4	6,697.7	474.3	-4,610.3	4,180.7	4,800.4
Feb.	1,556.2	16,132.0	3,992.1	-8,110.9	-12,404.4	-155.4	1,009.7
Mar.	-2,649.8	-35,753.4	5,757.0	2,451.7	1,617.5	29,326.3	749.2
Apr.	-5,983.5	10,644.7	1,427.1	3,775.6	25.3	-11,461.2	-1,572.0
May	9,547.2	4,822.5	3,021.5	-2,424.3	-7,486.8	-9,595.7	-2,115.6
Jun.	277.3	-5,070.1	2,928.0	1,699.1	-5,405.0	-2,133.1	-7,703.7
Jul.	1,376.9	6,856.1	3,754.5	575.5	1,512.0	-4,891.9	9,183.1
Aug.	2,773.8	3,162.8	8,953.2	-2,628.3	-5,492.7	-4,753.5	2,015.2
Sep.	3,577.3	-9,475.1	1,817.6	1,548.2	305.7	-229.5	-2,455.8
Oct.	3,620.8	-3,641.9	775.2	-3,014.5	-2,462.9	-287.3	-5,010.5
Nov.	-4,155.5	16,153.8	2,473.2	1,386.5	-2,195.9	-17,431.2	-3,769.0
Dec.	28,549.1	-11,157.9	1,101.9	707.6	10,580.5	-9,442.8	20,338.5
2014							
Jan.	-18,316.9	10,164.4	-1,968.4	-1,648.4	-3,099.0	9,881.2	-4,987.1
Feb.	19,879.7	18,760.3	3,644.1	-4,763.2	-12,187.8	-22,962.1	2,371.0
Mar.	20,326.9	5,090.5	-78.1	4,035.6	5,858.6	-37,483.3	-2,249.9
Apr.	2,882.3	6,973.6	-1,007.3	-2,280.2	6,817.7	-11,934.4	1,451.7
May	-2,891.5	9,640.2	3,090.0	-2,309.4	-6,869.6	-9,110.4	-8,450.5
Jun.	15,635.4	3,853.3	1,489.4	-1,539.1	378.1	-15,048.8	4,768.2
Jul.	83,231.9	-2,318.4	4,696.8	585.1	4,381.7	-88,493.4	2,083.8
Aug.	41,835.8	-927.5	838.2	-1,097.7	-5,534.9	-32,454.9	2,659.0
Sep.	8,861.2	712.6	-3,252.3	-675.5	2,513.6	-12,437.5	-4,277.9
Oct.	-30,794.7	9,694.1	2,224.5	3,846.6	-1,589.2	21,952.2	5,333.4
Nov.	9,718.5	-7,148.9	2,677.6	-1,036.6	-6,151.7	7,711.8	5,770.7
Dec.	10,393.8	5,755.7	1,631.8	2,124.3	1,172.2	-9,273.9	11,803.9
2015							
Jan.	-11,349.2	-2,704.8	502.8	-6,397.3	-4,795.2	25,044.6	300.9
Feb.	6,195.5	-1,568.6	1,027.9	211.0	-6,927.9	4,489.1	3,426.9
Mar.	23,212.5	-34,748.3	-2,207.2	2,488.1	5,609.4	1,320.1	-4,325.4
Apr	21,009.3	-3,026.5	3,147.1	-5,362.4	-6,200.4	-2,303.4	7,263.6
May	-3,949.3	-40,989.4	1,643.2	1,737.8	2,028.7	40,308.9	780.0
Jun	-16,593.4	42,585.1	1,128.1	-2,257.2	-3,814.8	-26,490.3	-5,442.5
Jul.	17,269.5	5,845.5	7,422.4	3,960.0	-1,960.9	-29,333.4	3,203.0
Aug.	21,785.6	-12,496.1	3,004.2	-3,272.5	-4,071.6	1,540.4	6,490.0
Sep.	6,917.4	-5,391.0	3,681.2	-2,368.2	-767.3	-5,434.4	-3,362.3
Oct	2,526.5	11,672.6	5,756.6	2,327.4	-5,481.2	-15,128.4	1,673.5
Nov	-688.6	3,914.4	4,922.9	-3,069.5	-6,841.4	15,080.4	13,318.3
Dec	5,833.6	-262.3	2,230.8	3,168.9	-6,174.8	2,936.5	7,732.6

[1/] Refer to Table 1a

Table 2b

CHANGES IN THE DETERMINANTS & COMPONENTS OF MONEY SUPPLY (M1) [1/]

J$Mn.

		CREDIT TO					
End of Period	Foreign Assets (net)	Public Sector	Private Sector	Other Financial Institutions	Quasi-Money	Other Items (net)	Money Supply
2013							
Jan.	-11,558.3	8,371.0	4,091.1	1,491.2	-2,585.4	-6,355.0	-6,545.5
Feb.	1,556.2	15,768.3	5,867.5	-7,557.4	-3,155.6	-11,169.1	1,309.9
Mar.	-2,649.8	-36,883.7	4,699.9	1,362.2	2,792.7	30,403.0	-275.6
Apr.	-5,983.5	7,868.3	2,605.4	2,430.5	1,417.2	-11,007.6	-2,669.6
May	9,547.2	4,455.9	2,307.4	-1,381.4	-3,220.7	-7,210.7	4,497.7
Jun.	277.3	-2,978.5	2,159.5	2,685.6	370.8	-7,201.8	-4,687.0
Jul.	1,376.9	4,585.9	1,953.1	-55.8	-1,831.2	-2,731.3	3,297.6
Aug.	2,773.8	3,661.6	7,487.9	-2,474.4	-3,679.4	-4,425.9	3,343.6
Sep.	3,577.3	-10,935.1	1,446.2	604.4	-255.3	2,224.3	-3,338.2
Oct.	3,620.8	1,342.3	461.3	-1,644.8	1,612.2	-7,465.7	-2,074.0
Nov.	-4,155.5	14,621.4	1,983.6	1,029.0	339.1	-16,706.3	-2,888.6
Dec.	28,549.1	-3,737.7	2,960.3	-162.8	-916.0	-15,166.1	11,526.7
2014							
Jan.	-18,316.9	6,483.4	619.3	-637.2	-637.0	9,071.2	-3,417.0
Feb.	19,879.7	17,662.6	3,216.9	-2,739.5	-1,663.9	-33,518.2	2,837.6
Mar.	20,326.9	11,358.1	-286.3	5,086.5	4,043.1	-42,956.1	-2,427.9
Apr.	2,882.3	4,227.5	1,304.1	-4,356.6	3,544.5	-7,278.0	323.8
May	-2,891.5	9,247.9	3,657.0	1,139.2	-2,399.9	-13,072.3	-4,319.6
Jun.	15,635.4	1,971.2	1,270.4	346.6	363.2	-19,052.8	534.2
Jul.	83,231.9	-77.5	3,632.6	-463.1	81.4	-81,237.1	5,168.2
Aug.	41,835.8	-885.4	1,915.1	-1,082.7	-1,206.1	-39,592.7	983.9
Sep.	8,861.2	1,685.1	-2,805.3	170.6	1,714.9	-15,236.5	-5,610.0
Oct.	-30,794.7	7,747.2	871.5	-824.8	-2,639.0	30,447.2	4,807.5
Nov.	9,718.5	-8,310.0	2,916.6	252.4	-905.6	1,245.2	4,917.2
Dec.	10,393.8	9,772.9	1,281.5	949.3	559.0	-14,335.8	8,620.7
2015							
Jan.	-11,349.2	-1,268.4	1,208.4	-2,206.9	-1,762.8	10,398.9	-4,980.0
Feb.	6,195.5	-2,459.2	2,614.2	-74.5	-3,231.1	622.0	3,666.9
Mar.	23,212.5	-36,390.4	1,090.9	348.3	3,235.6	4,480.3	-4,022.7
Apr	21,009.3	-3,127.0	2,700.0	-1,665.0	-3,915.5	-7,493.3	7,508.6
May	-3,949.3	-39,684.2	1,211.0	-116.6	-286.2	40,870.3	-1,955.1
Jun.	-16,593.4	44,338.4	1,431.9	129.5	1,698.6	-30,583.2	421.6
Jul.	17,269.5	6,388.7	2,330.0	696.5	-1,022.2	-19,976.4	5,686.1
Aug.	21,785.6	-13,731.5	2,155.5	-3,371.7	-2,655.8	-1,224.9	2,957.2
Sep.	6,917.4	-2,351.2	2,607.8	337.8	1,257.5	-13,398.1	-4,628.9
Oct	2,526.5	5,419.2	3,325.9	1,416.2	270.8	-9,288.8	3,669.7
Nov	-688.6	4,787.7	4,341.4	-1,208.1	-3,703.3	1,392.0	4,921.1
Dec	5,833.6	4,031.5	1,411.3	860.1	-3,165.5	4,594.1	13,565.2

[1/] Refer to Table 1b

Table 3

MONETARY AUTHORITIES ACCOUNTS

J$Mn.

End of Period	FOREIGN ASSETS (NET) Bank of Jamaica	Central Govt.	Claims on Central Govt.	RESERVE MONEY Currency With the Public	Currency Holdings by Comm. Banks	Bankers Deposits *	Total	Govt. Deposits	Open-Market Operations	Other Deposits *	Other Items (net)
2014											
Jan.	101,391.6	60.4	109,915.7	53,686.8	6,420.1	64,908.2	125,015.1	13,396.2	25,026.6	26,581.0	21,348.7
Feb.	122,063.2	124.2	123,491.8	54,529.4	6,813.4	64,433.6	125,776.5	5,770.6	24,993.3	79,526.0	9,612.9
Mar.	145,987.3	109.3	142,293.2	53,734.0	7,376.1	67,050.4	128,160.6	13,755.0	-2,696.9	116,271.0	32,900.0
Apr.	143,606.9	138.9	144,336.8	54,464.8	7,652.9	113,804.4	175,922.2	12,182.8	1,694.7	70,408.1	27,874.9
May	132,389.6	113.6	148,481.2	53,626.2	8,008.3	66,443.9	128,078.3	9,192.6	-5,742.2	121,449.2	28,006.3
Jun.	157,784.3	126.8	167,650.4	53,580.0	8,445.4	73,740.1	135,765.4	8,613.7	13,851.4	138,853.6	28,477.4
Jul.	248,108.6	164.5	167,768.0	56,085.8	8,033.2	73,630.8	137,749.8	12,234.5	5,653.2	232,125.7	28,277.9
Aug.	241,907.2	135.7	168,802.1	57,560.1	7,131.0	120,903.0	185,594.1	14,899.4	7,455.8	172,371.5	30,524.3
Sep.	252,020.6	123.0	171,861.8	54,095.6	7,477.8	123,307.9	184,881.2	17,283.3	8,488.1	183,111.6	30,241.2
Oct.	229,767.2	91.8	170,715.3	55,239.7	7,156.8	121,432.2	183,828.7	18,066.1	12,491.3	156,898.5	29,289.6
Nov.	230,161.3	136.6	167,233.4	57,017.5	7,356.7	118,217.0	182,591.2	16,344.4	27,949.4	160,881.0	9,765.1
Dec.	231,457.4	88.1	166,304.5	63,583.5	11,353.6	117,114.7	192,051.8	9,728.0	17,681.6	169,153.2	9,235.5
2015											
Jan.	209,241.2	94.7	165,277.4	59,929.5	7,004.7	117,409.2	184,343.4	7,990.6	19,720.4	157,687.9	4,871.1
Feb.	223,864.6	94.7	163,627.9	60,569.1	7,473.1	116,918.2	184,960.3	9,836.6	30,284.7	154,406.9	8,098.8
Mar.	263,635.3	109.3	150,594.0	58,656.7	7,699.6	102,309.1	168,665.4	39,139.5	35,069.7	169,290.8	2,173.0
Apr.	275,849.9	138.9	143,952.1	59,869.9	7,846.0	96,907.0	164,622.9	29,131.7	50,555.3	171,187.1	4,443.9
May	279,410.4	113.6	130,896.8	61,055.4	8,052.5	83,520.0	152,627.9	53,516.0	54,384.6	146,645.0	3,247.1
Jun.	249,937.5	126.8	131,674.5	60,422.5	9,928.8	90,317.0	160,668.3	11,039.4	43,404.3	197,240.8	-30,614.0
Jul.	280,674.6	164.5	136,027.9	62,615.1	7,762.1	90,588.3	160,965.6	11,039.4	43,404.3	197,239.6	4,218.1
Aug.	302,492.0	164.5	134,012.3	63,349.7	7,828.1	88,579.1	159,757.0	17,779.7	57,478.9	195,421.6	6,231.6
Sep.	294,624.3	164.5	138,809.6	61,548.2	9,086.9	94,341.6	164,976.6	21,277.0	44,941.7	195,814.9	6,588.1
Oct	298,258.7	91.8	137,668.2	63,222.0	7,298.1	95,213.8	165,734.0	18,639.9	38,974.9	205,394.4	7,275.5
Nov	285,074.1	136.6	138,678.5	64,524.4	7,631.3	95,586.0	167,741.6	15,179.1	36,816.4	198,485.2	5,666.8
Dec	296,641.4	88.1	140,817.1	73,326.6	10,968.1	97,612.1	181,906.8	16,458.9	35,657.0	198,535.5	4,988.3

* Bankers and Other Deposits adjusted for reclassification of Open Market Operations data

Table 4a

CENTRAL BANK
Monthly Summary of Assets

J$Mn.

	FOREIGN					LOCAL			
End of Period	Current A/c & Foreign Currency	Time Deposits	Other*	Holdings of SDRs	Total	Ja. Govt. Treasury Bills	Other Securities	Other Assets	Total
2013									
Oct.	30,207.6	103,757.5	16,522.2	31,244.7	181,732.1	5.6	100,238.9	36,323.3	318,299.9
Nov.	27,935.9	92,851.1	16,697.4	31,181.5	168,665.8	1.0	109,123.9	36,892.2	314,683.0
Dec.	40,453.2	104,782.0	16,776.4	31,384.9	193,396.4	5.7	111,799.6	37,605.6	342,807.3
2014									
Jan.	35,629.4	97,216.1	16,952.2	31,618.2	181,415.8	5.1	109,910.6	54,694.1	346,025.6
Feb.	53,600.9	92,254.2	17,129.6	31,873.6	194,858.4	4.1	123,487.7	67,047.7	385,397.9
Mar.	62,211.3	113,573.9	17,335.7	32,196.2	225,317.0	0.0	142,293.2	55,422.1	423,032.3
Apr.	53,759.6	110,896.2	25,780.3	32,423.6	222,859.7	0.0	144,336.8	56,169.6	423,366.1
May	48,607.2	96,133.8	26,017.2	32,313.1	203,071.3	0.0	148,481.2	56,983.6	408,536.1
Jun.	49,878.0	88,965.9	55,778.4	32,630.1	227,252.3	0.0	167,650.4	55,595.2	450,497.9
Jul.	140,439.5	87,871.5	55,807.7	32,506.4	316,625.1	0.1	167,768.0	56,286.0	540,679.2
Aug.	87,226.1	126,209.2	55,587.1	32,018.6	301,041.0	0.3	168,801.7	53,516.9	523,360.0
Sep.	98,830.5	122,179.9	55,597.3	31,217.1	307,824.9	0.3	171,861.5	54,066.9	533,753.5
Oct.	78,552.4	120,020.6	54,989.7	31,146.5	284,709.1	0.4	170,715.0	54,587.5	510,011.9
Nov.	70,448.1	119,999.0	55,036.8	30,834.4	276,318.3	0.0	167,233.4	55,560.0	499,111.7
Dec.	82,924.5	116,526.3	52,955.1	30,775.1	283,181.0	0.0	166,304.5	56,336.2	505,821.7
2015									
Jan.	63,571.3	114,351.9	53,525.7	30,303.8	261,752.7	0.0	165,277.4	56,580.9	483,610.9
Feb.	70,841.5	110,979.8	55,958.2	29,973.2	267,752.7	0.6	163,627.2	53,842.9	485,223.4
Mar.	113,473.3	111,309.9	51,587.0	33,707.2	310,077.5	0.0	150,594.0	54,288.3	514,959.7
Apr.	124,403.3	111,654.4	55,863.2	29,916.6	321,837.4	0.0	143,952.1	54,067.5	519,857.0
May	129,192.6	110,434.1	56,022.2	29,527.4	325,176.3	0.0	130,896.8	54,591.4	510,664.5
Jun.	101,083.7	108,412.9	56,960.0	30,049.8	296,506.4	0.0	131,674.5	54,949.1	483,130.0
Jul.	132,369.3	107,323.0	56,771.6	29,919.2	326,383.1	0.0	136,027.9	55,305.4	517,716.4
Aug.	154,482.7	106,478.2	57,092.3	30,060.5	348,113.8	0.0	134,012.3	53,100.3	535,226.3
Sep	150,771.9	105,723.3	57,348.3	30,315.9	344,159.4	0.0	138,809.6	53,576.4	536,545.4
Oct.	154,343.9	104,333.7	58,138.1	30,361.5	347,177.2	0.0	137,668.2	54,033.5	538,878.8
Nov	144,553.2	101,937.7	57,814.1	29,695.0	334,000.0	0.0	138,678.5	55,067.3	527,745.8
Dec	203,599.2	59,074.2	57,511.3	30,038.9	350,223.6	0.0	140,817.1	55,796.0	546,836.6

Table 4b

CENTRAL BANK
Monthly Summary of Liabilities

J$Mn.

End of Period	CURRENCY IN CIRCULATION			D E P O S I T S*										
	Notes	Coins	**Total**	Bankers	Govt.	Open Market Operations	Other++	**Total**	Allocation of SDRs	Capital & Reserves	Other Reserves	Foreign Liabilities	Other Liabilities	**Total Liabilities**
2013														
Oct.	55,421.8	2,777.0	58,198.8	64,728.0	8,332.8	56,229.2	9,064.1	138,354.1	42,154.3	24.0	7,489.1	85,467.3	-13,387.7	318,299.9
Nov.	55,633.8	2,793.6	58,427.4	64,938.1	7,120.8	61,733.8	8,491.0	142,283.6	42,416.7	24.0	7,529.5	77,573.7	-13,571.9	314,683.0
Dec.**	67,059.6	2,830.5	69,890.1	76,726.8	7,292.4	49,948.2	23,334.1	157,301.4	42,708.9	24.0	7,026.9	79,505.0	-13,649.0	342,807.3
2014														
Jan.	57,388.6	2,839.8	60,228.4	74,519.2	13,396.2	48,292.6	16,970.0	153,178.0	43,026.3	24.0	7,026.9	80,024.3	2,517.6	346,025.6
Feb.	58,601.1	2,856.3	61,457.4	87,660.2	5,770.6	48,259.3	56,299.4	197,989.5	43,727.5	24.0	7,591.6	72,795.1	1,812.8	385,397.9
Mar.	58,396.1	2,814.7	61,210.8	110,385.6	13,755.0	30,533.2	72,935.8	227,609.5	44,199.5	24.0	8,322.6	79,329.8	2,336.1	423,032.3
Apr.	59,370.2	2,860.5	62,230.7	113,804.4	12,182.8	30,521.4	70,408.1	226,916.8	44,519.9	24.0	8,177.4	79,252.8	2,244.5	423,366.1
May	58,862.3	2,891.6	61,753.9	115,714.9	9,192.6	23,084.6	72,178.1	220,170.3	44,760.5	24.0	8,394.4	70,681.8	2,751.2	408,536.1
Jun.	59,201.3	2,908.7	62,110.0	119,211.2	8,613.7	40,570.1	93,382.5	261,777.4	45,238.0	24.0	8,629.7	69,468.0	3,250.7	450,497.9
Jul.	61,273.4	2,950.0	64,223.3	119,101.9	12,234.5	32,371.9	186,654.7	350,362.8	45,066.6	24.0	8,625.1	68,516.6	3,860.7	540,679.2
Aug.	61,799.2	2,966.1	64,765.3	120,903.0	14,899.4	34,174.5	172,371.5	342,348.3	44,711.6	24.0	8,454.1	59,133.8	3,922.9	523,360.0
Sep.	58,669.8	3,005.6	61,675.4	123,307.9	17,283.3	35,206.8	183,111.6	358,909.6	43,629.7	24.0	8,620.3	55,804.3	5,090.3	533,753.5
Oct.	59,421.9	3,045.6	62,467.5	121,432.2	18,066.1	39,210.0	156,898.5	335,606.9	43,531.0	24.0	8,423.5	54,941.9	5,017.1	510,011.9
Nov.	61,383.8	3,088.6	64,472.4	118,217.0	16,344.4	35,748.6	160,881.0	331,191.1	43,382.3	24.0	8,743.2	46,157.1	5,141.5	499,111.7
Dec.	71,912.9	3,119.9	75,032.9	117,114.7	9,728.0	25,480.8	169,153.2	321,476.7	43,336.4	24.0	8,789.3	51,723.5	5,438.9	505,821.7
2015														
Jan.	63,887.2	3,135.1	67,022.3	117,409.2	7,990.6	27,519.6	157,687.9	310,607.3	42,672.7	24.0	8,740.2	52,511.5	2,033.0	483,610.9
Feb.	64,963.2	3,175.2	68,138.4	116,918.2	9,836.6	38,083.9	154,406.9	319,245.5	42,478.0	24.0	9,082.0	43,888.1	2,367.4	485,223.4
Mar.	63,322.1	3,129.2	66,451.4	102,309.1	39,139.5	38,871.7	169,290.8	349,611.1	41,436.0	24.0	9,079.4	46,442.2	1,915.7	514,959.7
Apr.	64,651.0	3,171.0	67,821.9	96,907.0	29,131.7	54,357.3	171,187.1	351,583.1	42,421.5	24.0	9,090.2	45,987.5	2,928.7	519,857.0
May	65,976.4	3,231.4	69,207.7	83,520.0	53,516.0	58,186.6	146,645.0	341,867.7	42,151.6	24.0	9,091.8	45,765.9	2,555.8	510,664.5
Jun.	64,799.2	3,250.9	68,050.1	90,317.0	22,538.9	47,353.4	151,628.0	311,837.3	42,920.5	24.0	9,036.1	46,361.5	4,900.5	483,130.0
Jul.	67,194.3	3,290.3	70,484.6	90,588.3	11,039.4	47,206.3	197,239.6	346,073.6	42,734.0	24.0	8,900.4	45,708.5	3,791.3	517,716.4
Aug.	67,926.5	3,331.5	71,258.0	88,579.1	17,779.7	61,280.8	195,421.6	363,061.3	43,203.3	24.0	8,948.3	45,621.8	3,109.7	535,226.3
Sep.	67,357.3	3,384.9	70,742.2	94,341.6	21,277.0	48,743.7	195,814.9	360,177.2	43,594.1	24.0	8,917.6	49,535.1	3,555.2	536,545.4
Oct.	67,208.0	3,419.5	70,627.5	95,213.8	18,639.9	42,776.9	205,394.4	362,025.0	43,659.6	24.0	9,056.1	48,918.5	4,568.1	538,878.8
Nov	68,761.1	3,489.4	72,250.5	95,586.0	15,179.1	40,618.4	198,485.2	349,868.7	42,977.6	24.0	9,065.5	48,925.9	4,633.7	527,745.8
Dec	80,846.2	3,530.2	84,376.4	97,612.1	16,458.9	39,459.0	198,535.5	352,065.6	43,499.2	24.0	8,947.5	53,582.2	4,341.8	546,836.6

* Bankers and Other Deposits adjusted for reclassificationof Open Market Operations data.

++ Deposits decreased as a result of the application of $13Bn in 2008 to pay off Finsac Debentures to BOJ.

** Since December 2013, the Other Deposits figure includes US$ CDs.

Figure 5a

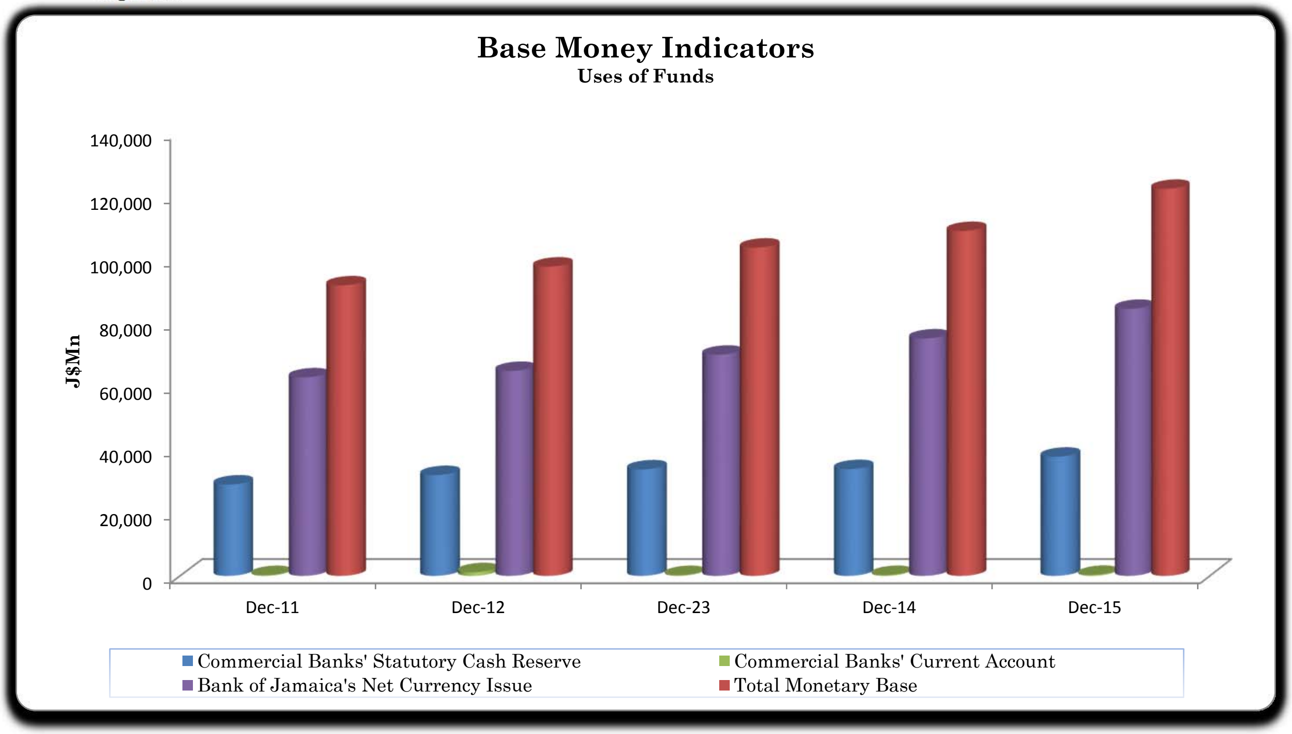


Figure 5b

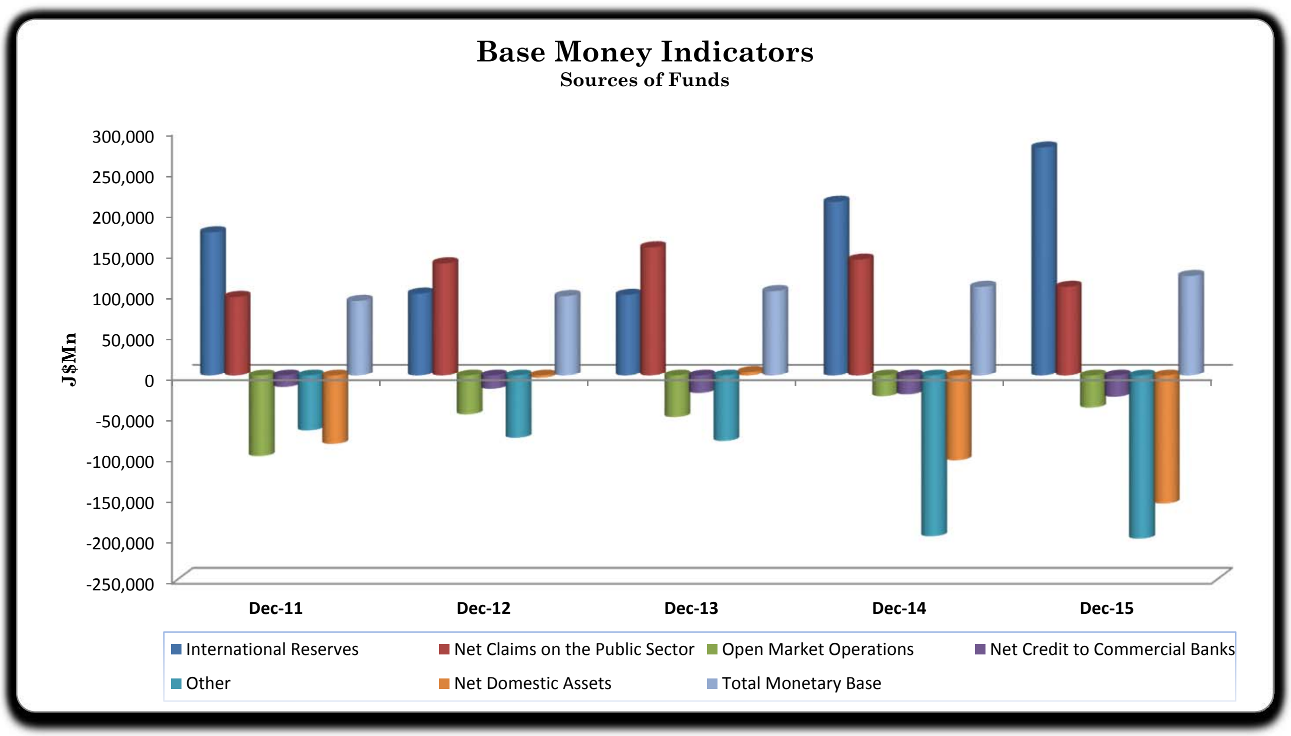


Table 5a

BASE MONEY INDICATORS
Use of Funds

J$Mn.

End of Period	COMMERCIAL BANKS Statutory Cash Reserve	Current Account	Total	Currency Issue	Total Monetary Base
2012					
Oct.	31,283	139	31,422	55,066	86,488
Nov.	31,681	1,820	33,501	54,274	87,775
Dec.	31,809	1,155	32,964	64,684	97,648
2013					
Jan.	32,414	156	32,570	55,998	88,568
Feb.	32,646	121	32,767	55,614	88,381
Mar.	32,446	1,197	33,642	57,652	91,294
Apr.	33,248	363	33,611	56,003	89,614
May	32,734	704	33,438	57,078	90,516
Jun.	32,341	193	32,534	57,688	90,222
Jul.	32,455	268	32,723	59,265	91,988
Aug.	31,524	111	31,635	59,551	91,186
Sep.	32,689	1,211	33,900	58,183	92,083
Oct.	33,454	170	33,624	58,104	91,728
Nov.	33,609	163	33,772	58,346	92,118
Dec.	33,593	238	33,832	69,802	103,633
2014					
Jan.	33,512	202	33,714	60,107	93,821
Feb.	32,956	368	33,324	61,343	94,667
Mar.	32,276	1,042	33,318	61,110	94,428
Apr.	33,337	490	33,827	62,118	95,945
May	32,350	301	32,651	61,634	94,285
Jun.	32,914	1,005	33,919	62,025	95,944
Jul.	33,058	277	33,335	64,119	97,454
Aug.	33,981	120	34,100	64,691	98,791
Sep.	34,271	405	34,676	61,573	96,250
Oct.	34,215	223	34,438	62,396	96,835
Nov.	33,682	652	34,334	64,374	98,708
Dec.	33,685	260	33,945	74,937	108,883
2015					
Jan.	34,869	302	35,171	66,934	102,105
Feb.	35,021	225	35,246	68,042	103,288
Mar.	34,567	158	34,725	66,356	101,081
Apr.	35,258	152	35,410	67,716	103,126
May	34,993	66	35,058	69,108	104,166
Jun.	35,853	706	36,559	67,917	104,476
Jul.	35,942	120	36,062	70,377	106,439
Aug.	35,885	383	36,268	71,178	107,446
Sep.	36,680	683	37,364	70,635	107,999
Oct.	37,671	650	38,321	70,520	108,841
Nov.	37,414	522	37,936	72,156	110,092
Dec.	37,598	319	37,917	84,295	122,212

Monetary Base is defined as Commercial Banks' Statutory Cash Reserve and Current Account plus Currency Issue and is consistent with Bank of Jamaica's Operating Targets.

Table 5b

BASE MONEY INDICATORS
Sources of Funds

J$Mn.

End of Period	International Reserves: Assets	Liabilities	Net	Domestic Assets: Net Claims on the Public Sector	Open Market Operations	Net Credit to Commercial Banks	Other	Net Domestic Assets	Total Monetary Base
2012									
Oct.	177,804	76,589	101,215	136,019	-67,096	-16,287	-67,363	-14,727	86,488
Nov.	172,643	76,310	96,333	138,552	-63,234	-16,072	-67,803	-8,557	87,775
Dec.	176,983	76,412	100,571	137,632	-47,675	-16,414	-76,465	-2,922	97,648
2013									
Jan.	166,786	76,626	90,159	147,892	-52,393	-16,471	-80,619	-1,591	88,568
Feb.	159,290	75,343	83,947	170,544	-72,170	-18,101	-75,838	4,434	88,381
Mar.	153,537	74,529	79,007	157,528	-54,299	-19,771	-71,172	12,287	91,294
Apr.	152,454	75,061	77,393	150,006	-44,921	-20,369	-72,496	12,221	89,614
May	166,531	78,176	88,355	154,451	-20,113	-57,532	-74,645	2,161	90,516
Jun.	168,077	78,440	89,637	155,947	-60,096	-20,389	-74,877	585	90,222
Jul.	170,667	83,144	87,524	159,970	-55,189	-20,472	-79,846	4,464	91,988
Aug.	158,857	75,864	82,993	170,460	-62,919	-20,915	-78,434	8,192	91,186
Sep.	161,310	75,629	85,681	162,944	-53,307	-21,124	-82,111	6,402	92,083
Oct.	162,535	78,710	83,825	165,792	-56,229	-21,393	-80,267	7,903	91,728
Nov.	149,756	71,084	78,672	167,792	-52,849	-21,347	-80,151	13,446	92,118
Dec.	171,573	72,462	99,111	157,282	-51,004	-21,500	-80,256	4,523	103,633
2014									
Jan.	158,596	72,197	86,399	162,323	-48,293	-21,112	-85,496	7,422	93,821
Feb.	187,499	73,742	113,757	187,615	-52,883	-20,958	-132,865	-19,090	94,667
Mar.	217,930	79,250	138,680	162,106	-30,533	-21,391	-154,433	-44,252	94,428
Apr.	215,502	78,794	136,708	168,507	-30,521	-22,372	-156,377	-40,763	95,945
May	193,762	69,853	123,908	172,920	-23,085	-22,310	-157,148	-29,623	94,285
Jun.	214,518	68,125	146,393	196,385	-40,570	-22,703	-183,561	-50,449	95,944
Jul.	298,927	66,856	232,071	114,684	-32,372	-23,166	-193,764	-134,617	97,454
Aug.	283,630	57,947	225,684	119,369	-34,175	-22,992	-189,095	-126,893	98,791
Sep.	288,848	54,752	234,096	110,475	-35,207	-22,606	-190,509	-137,847	96,250
Oct.	267,502	53,975	213,527	134,761	-33,759	-22,234	-195,461	-116,692	96,835
Nov.	258,713	45,417	213,296	137,000	-35,749	-22,870	-192,969	-114,588	98,708
Dec.	263,172	50,203	212,970	142,209	-25,481	-23,210	-197,605	-104,087	108,883
2015									
Jan.	238,244	48,318	189,927	150,768	-27,520	-23,633	-187,437	-87,821	102,105
Feb.	244,861	40,486	204,375	153,381	-39,729	-24,211	-190,528	-101,087	103,288
Mar.	286,135	42,133	244,002	110,405	-38,872	-23,886	-190,568	-142,920	101,081
Apr.	296,833	42,312	254,521	120,980	-54,357	-24,313	-193,705	-151,395	103,126
May	297,305	41,860	255,444	125,194	-58,187	-23,925	-194,360	-151,278	104,166
Jun.	269,915	44,761	225,154	154,098	-51,609	-24,229	-198,938	-120,679	104,476
Jul.	295,272	43,817	251,455	126,777	-47,206	-24,653	-199,933	-145,015	106,439
Aug.	338,221	47,519	290,702	102,614	-61,281	-24,960	-199,629	-183,256	107,446
Sep.	331,419	51,433	279,986	101,216	-48,744	-24,898	-199,562	-171,987	107,999
Oct.	331,967	50,555	281,412	103,692	-42,777	-25,676	-207,810	-172,571	108,841
Nov.	318,395	49,707	268,688	107,690	-40,618	-25,702	-199,966	-158,596	110,092
Dec.	334,129	54,672	279,457	108,893	-39,459	-26,163	-200,516	-157,245	122,212

CENTRAL BANK ASSETS (MFSM*)

J$Mn.

	Holdings of SDRs	Holdings of Foreign Currency	Transferable Deposits	Securities Other Than Shares	Loans	Other Accounts Receivable	Non-Financial Assets	Total Assets
2013								
Oct.	31,245	117	150,370	100,245	1	33,042	3,185	318,205
Nov.	31,181	117	137,343	109,125	1	33,668	3,165	314,601
Dec.	31,385	116	161,895	111,805	0	34,246	3,272	342,719
2014								
Jan.	31,618	124	149,673	109,916	0	51,319	3,253	345,904
Feb.**	31,874	125	162,858	123,492	14,602	49,111	3,222	385,283
Mar.	32,196	123	192,914	142,293	2	52,169	3,235	422,932
Apr.	32,424	120	190,312	144,337	2	52,837	3,222	423,253
May	32,313	120	170,527	148,481	2	53,758	3,216	408,417
Jun.	32,630	159	194,463	167,650	0	52,312	3,198	450,413
Jul.	32,506	162	283,954	167,768	0	53,000	3,185	540,575
Aug.	32,019	163	268,859	168,802	0	50,279	3,164	523,286
Sep.	31,217	160	276,448	171,862	0	50,824	3,141	533,652
Oct.	31,146	161	253,401	170,715	0	51,380	3,137	509,941
Nov.	30,834	159	245,323	167,233	1	52,363	3,101	499,013
Dec.	30,775	87	252,313	166,305	0	53,130	3,116	505,726
2015								
Jan.	30,304	93	231,356	165,277	0	53,311	3,182	483,523
Feb.	29,973	95	237,460	163,628	0	50,793	3,178	485,127
Mar.	33,707	94	275,922	150,594	0	51,295	3,252	514,865
Apr.	29,917	90	291,830	143,952	3	50,745	3,213	519,751
May	29,527	90	295,559	130,897	3	51,294	3,195	510,565
Jun.	30,050	125	266,331	131,675	3	51,633	3,180	482,997
Jul.	29,919	125	296,327	136,028	3	52,046	3,160	517,609
Aug.	30,060	131	317,921	134,012	3	49,877	3,142	535,146
Sep.	30,316	134	313,610	138,810	3	50,418	3,148	536,438
Oct.	30,361	134	316,682	137,668	3	50,765	3,158	538,771
Nov.	29,695	132	304,173	138,678	3	51,812	3,157	527,651
Dec.	30,039	137	320,048	140,817	3	52,480	3,231	546,755

* Compiled in accordance with the Money & Financial Statistics Manual 2000 (MFSM)

** Short-term advance to Central Government

Table 6b

CENTRAL BANK LIABILITIES (MFSM*)

J$Mn.

End of Period	Currency in Circulation	Deposits: Included In Broad Money	Deposits: Excluded From Broad Money	Securities Other Than Shares: Included In Broad Money	Securities Other Than Shares: Excluded From Broad Money	Loans	Other Accounts Payable (Net)	Shares and Other Equity: Funds Contributed by Owners	Shares and Other Equity: Retained Earnings	Shares and Other Equity: Valuation Adjustment	Total Liabilities
2013											
Oct.	58,104	9,064	73,061	45,378	10,851	127,622	-13,388	4	20	7,489	318,205
Nov.	58,346	8,491	72,059	49,731	12,003	119,990	-13,572	4	20	7,529	314,601
Dec.	69,802	23,334	84,019	42,328	7,620	122,214	-13,649	4	20	7,027	342,719
2014											
Jan.	60,107	16,970	87,915	35,780	12,513	123,051	2,518	4	20	7,027	345,904
Feb.	61,343	56,299	93,431	25,567	22,693	116,523	1,813	4	20	7,592	385,283
Mar.	61,110	72,936	124,141	16,415	14,118	123,529	2,336	4	20	8,323	422,932
Apr.	62,118	70,408	125,987	15,620	14,901	123,773	2,245	4	20	8,177	423,253
May	61,634	72,178	124,908	9,536	13,548	115,442	2,751	4	20	8,394	408,417
Jun.	62,025	93,382	127,825	19,709	20,861	114,706	3,251	4	20	8,630	450,413
Jul.	64,119	186,655	131,336	15,599	16,773	113,583	3,861	4	20	8,625	540,575
Aug.	64,691	172,371	135,802	16,419	17,756	103,845	3,923	4	20	8,454	523,286
Sep.	61,573	183,112	140,591	16,854	18,353	100,567	3,958	4	20	8,620	533,652
Oct.	62,396	156,899	139,498	17,093	22,117	99,716	3,774	4	20	8,423	509,941
Nov.	64,374	160,881	134,561	13,743	22,006	90,339	3,937	4	20	8,743	498,609
Dec.	74,937	169,153	126,843	12,331	13,150	96,436	4,062	4	20	8,789	505,726
2015											
Jan.	66,934	157,688	125,400	11,133	16,387	95,184	2,033	4	20	8,740	483,523
Feb.	68,042	154,407	126,755	22,504	15,580	86,366	2,367	4	20	9,082	485,127
Mar.	66,356	169,291	141,449	25,650	13,222	87,878	1,916	4	20	9,079	514,865
Apr.	67,716	171,187	126,039	40,776	13,581	88,409	2,929	4	20	9,090	519,751
May	69,108	146,645	137,036	45,661	12,525	87,918	2,556	4	20	9,092	510,565
Jun.	67,917	151,628	112,856	35,421	11,932	89,282	4,900	4	20	9,036	482,997
Jul.	70,377	197,240	101,628	34,443	12,763	88,443	3,791	4	20	8,900	517,609
Aug.	71,178	195,422	106,359	48,530	12,750	88,825	3,110	4	20	8,948	535,146
Sep.	70,635	195,815	115,619	35,153	13,590	93,129	3,555	4	20	8,918	536,438
Oct.	70,520	205,394	113,854	30,553	12,224	92,578	4,568	4	20	9,056	538,771
Nov.	72,156	198,485	110,765	29,056	11,562	91,904	4,634	4	20	9,065	527,651
Dec.	84,295	198,536	114,071	26,593	12,866	97,081	4,342	4	20	8,948	546,755

* Compiled in accordance with the Money & Financial Statistics Manual 2000 (MFSM)

Table 6c

CENTRAL BANK SURVEY (MFSM*)

J$Mn.

	FOREIGN ASSETS					MONETARY BASE							
End of Period	Claims on Non-Residents	Liabilities to Non-Residents	Net	**Net Claims on Central Government**	**Claims on Other Sectors**	Currency in Circulation	Liabilities to Other Depository Corporations	Liabilities to Other Sectors	Total	**Other Liabilities to Other Depository Corporations**	**Securities Other Than Shares Excluded From Monetary Base & Included in Broad Money**	**Shares & Other Equity**	**Other Items (Net)**
2013													
Oct.	150,487	-48,442	102,045	91,912	1	58,104	64,728	9,064	131,896	10,851	45,378	7,513	-1,680
Nov.	137,484	-48,552	88,932	102,004	1	58,346	64,938	8,491	131,775	12,003	49,731	7,553	-10,124
Dec.	162,012	-49,577	112,435	104,513	0	69,802	76,727	23,334	169,863	7,620	42,328	7,051	-9,914
2014													
Jan.	149,798	-50,413	99,384	96,519	0	60,107	74,519	16,970	151,596	12,513	35,780	7,051	-11,036
Feb.**	162,985	-51,626	111,358	117,721	14,602	61,343	87,660	56,299	205,302	22,693	25,567	7,616	-17,496
Mar.	193,121	-53,551	139,570	128,538	2	61,110	110,386	72,936	244,432	14,118	16,415	8,347	-15,201
Apr.	190,436	-54,390	136,046	132,154	2	62,118	113,804	70,408	246,330	14,901	15,620	8,201	-16,851
May	170,758	-54,872	115,886	139,289	2	61,634	115,715	72,178	249,528	13,548	9,536	8,418	-25,854
Jun.	194,622	-56,169	138,453	159,037	0	62,025	119,211	93,382	274,619	20,861	19,709	8,654	-26,353
Jul.	284,119	-46,125	237,994	155,534	0	64,119	119,102	186,655	369,876	16,773	15,599	8,649	-17,369
Aug.	269,022	-45,199	223,823	153,903	0	64,691	120,903	172,371	357,966	17,756	16,419	8,478	-22,892
Sep.	276,608	-43,954	232,654	154,578	0	61,573	123,308	183,112	367,993	18,353	16,854	8,644	-24,611
Oct.	253,563	-43,782	209,781	152,649	0	62,396	121,432	156,899	340,727	22,117	17,093	8,447	-25,954
Nov.	245,484	-43,216	202,267	150,889	1	64,374	118,217	160,881	343,472	22,006	13,743	8,767	-34,831
Dec.	252,406	-43,529	208,877	156,577	0	74,937	117,115	169,153	361,205	13,150	12,331	8,813	-30,045
2015													
Jan.	231,449	-42,955	188,494	157,287	0	66,934	117,409	157,688	342,031	16,387	11,133	8,764	-32,534
Feb.	237,779	-42,949	194,831	153,791	0	68,042	116,918	154,407	339,367	15,580	22,504	9,106	-37,935
Mar.	276,370	-41,675	234,695	111,454	0	66,356	102,309	169,291	337,956	13,222	25,650	9,103	-39,782
Apr.	291,921	-42,885	249,036	114,820	3	67,716	96,907	171,187	335,810	13,581	40,776	9,114	-35,422
May	295,649	-41,885	253,764	77,381	3	69,108	83,520	146,645	299,273	12,525	45,661	9,116	-35,428
Jun.	266,457	-43,250	223,207	109,136	3	67,917	90,317	151,628	309,862	11,932	35,421	9,060	-33,930
Jul.	296,464	-43,057	253,407	124,989	3	70,377	90,588	197,240	358,205	12,763	34,443	8,924	-35,937
Aug.	318,053	-43,439	274,614	116,233	3	71,178	88,579	195,422	355,179	12,750	48,530	8,972	-34,582
Sep.	313,843	-43,798	270,045	117,533	3	70,635	94,342	195,815	360,792	13,590	35,153	8,942	-30,896
Oct.	316,816	-43,894	272,922	119,028	3	70,520	95,214	205,394	371,128	12,224	30,553	9,080	-31,032
Nov.	304,305	-43,219	261,086	123,499	3	72,156	95,586	198,485	366,227	11,562	29,056	9,089	-31,347
Dec.	320,185	-43,805	276,379	124,358	3	84,295	97,612	198,536	380,442	12,866	26,593	8,972	-28,133

* Compiled in accordance with the Money & Financial Statistics Manual 2000 (MFSM)

** Short-term advance to Central Government

Table 7a

DEPOSITORY CORPORATIONS SURVEY

J$Mn.

	FOREIGN ASSETS			**DOMESTIC CLAIMS**			**B R O A D M O N E Y**							
								Deposits In Depository Corporations						
End of Period	Claims on Non Residents	Liabilities to Non Residents	Net Foreign Assets	Net Claims on Central Govt.	Claims on Other Sectors	Total	Currency Outside of Depository Corporations	Transferable Deposits	Other Deposits	Securities Issued by Depository Corporations	Total Broad Money	Loans	Shares & Other Equity	Other Items (Net)
2013														
Oct.	295,717	116,204	179,514	237,940	485,163	723,102	50,185	113,671	479,363	45,378	688,597	75,737	151,342	-13,060
Nov.	282,779	113,684	169,095	250,407	489,557	739,964	50,266	103,791	481,632	49,731	685,420	77,909	152,670	-6,940
Dec.	310,195	110,574	199,621	251,091	489,567	740,658	57,038	133,506	480,061	42,328	712,933	73,750	151,931	1,665
2014														
Jan.	301,865	110,156	191,709	234,934	490,312	725,246	52,543	127,605	471,950	35,780	687,878	78,184	152,789	-1,896
Feb.	315,699	115,403	200,296	252,968	501,677	754,645	53,478	171,044	488,545	25,567	738,633	80,147	154,643	-18,482
Mar.	339,502	115,263	224,239	268,202	501,379	769,581	52,820	188,866	482,467	16,415	740,568	75,317	157,621	20,314
Apr.	347,664	125,941	221,723	270,654	503,537	774,191	53,428	183,921	485,373	15,620	738,342	78,957	158,655	19,960
May	338,318	126,678	211,640	277,188	510,925	788,113	52,649	178,176	498,298	9,536	738,660	80,432	160,982	19,679
Jun.	350,882	129,001	221,882	280,152	518,645	798,797	52,713	210,091	503,660	19,709	786,172	78,995	161,327	-5,816
Jul.	430,192	117,300	312,892	284,916	523,511	808,427	55,146	302,533	498,803	15,599	872,081	81,517	160,751	6,970
Aug.	483,369	113,698	369,671	279,418	527,005	806,423	56,513	290,234	499,418	16,419	862,584	77,512	161,400	74,598
Sep.	488,638	113,370	375,268	279,390	528,628	808,019	53,217	303,008	495,008	16,854	868,087	77,890	163,881	73,429
Oct.	467,448	117,029	350,419	277,758	531,482	809,240	54,212	273,743	491,782	17,093	836,831	79,139	165,152	78,537
Nov.	470,979	117,277	353,703	270,078	532,174	802,252	55,938	285,114	500,464	13,743	855,259	84,677	167,084	48,580
Dec.	487,199	117,310	369,889	277,902	531,739	809,641	61,969	299,006	499,122	12,331	872,427	84,056	166,696	56,351
2015														
Jan.	476,852	115,730	361,122	278,585	535,101	813,686	58,950	285,245	509,235	11,133	864,562	84,937	172,202	53,106
Feb.	471,325	114,809	356,516	269,798	533,105	802,903	59,781	287,843	509,538	22,504	879,665	78,585	172,807	28,362
Mar.	493,003	117,432	375,570	237,836	532,282	770,118	58,196	294,445	502,028	25,650	880,318	80,618	174,182	10,570
Apr.	508,801	114,885	393,916	233,475	532,683	766,158	58,985	299,865	514,382	40,776	914,007	79,883	176,585	-10,402
May	533,495	143,604	389,891	195,079	534,044	729,123	60,430	275,778	514,669	45,661	896,538	75,607	177,498	-30,629
Jun.	522,068	144,187	377,881	223,031	534,827	757,859	57,367	287,905	519,085	35,421	899,778	72,294	178,725	-15,058
Jul.	534,329	149,452	384,877	255,336	542,018	797,354	61,916	331,454	523,620	34,443	951,433	65,997	181,709	-16,910
Aug.	555,798	145,689	410,108	240,486	546,693	787,179	62,511	337,838	531,416	48,530	980,295	70,042	182,328	-35,378
Sep.	561,262	148,283	412,979	242,799	552,085	794,883	60,762	338,581	534,648	35,153	969,144	69,964	183,356	-14,602
Oct.	563,649	150,829	412,820	255,562	561,296	816,858	62,478	344,780	541,538	30,553	979,348	76,284	185,176	-11,130
Nov.	561,699	149,699	412,000	258,375	569,045	827,420	63,632	353,770	548,496	29,056	994,955	75,280	187,213	-18,029
Dec	576,045	148,058	427,987	261,289	564,601	825,890	72,158	352,949	556,938	26,593	1,008,638	69,148	186,963	-10,871

Table 7b

DEPOSITORY CORPORATIONS SURVEY
(Domestic Claims Expanded)

J$Mn.

End of Period	**Net Foreign Assets**	D O M E S T I C C L A I M S							**Broad Money**	**Other Items**
		Claims on Central Governmen	Liabilities to Central Government	Other Financial Corporation	Local Government	Public Non-Financial Corporation	Private Sector	Total Claims		
2013										
Oct.	179,514	278,964	-41,024	38,781	0	25,346	421,036	723,102	688,597	214,019
Nov.	169,095	288,265	-37,858	38,439	0	26,745	424,372	739,964	685,420	223,639
Dec.	199,621	290,525	-39,434	37,655	0	25,581	426,332	740,658	712,933	227,346
2014										
Jan.	191,709	276,986	-42,052	39,015	0	26,746	424,551	725,246	687,878	229,077
Feb.	200,296	288,033	-35,065	44,169	0	28,402	429,106	754,645	738,633	216,309
Mar.	224,239	309,523	-41,321	45,765	0	25,025	430,589	769,581	740,568	253,252
Apr.	221,723	311,449	-40,795	46,697	0	27,235	429,606	774,191	738,342	257,573
May	211,640	316,054	-38,866	48,962	0	28,269	433,694	788,113	738,660	261,093
Jun.	221,882	321,071	-40,920	51,936	0	30,347	436,362	798,797	786,172	234,506
Jul.	312,892	325,202	-40,286	51,383	0	29,528	442,600	808,427	872,081	249,238
Aug.	369,671	327,270	-47,852	53,786	0	29,111	444,108	806,423	862,584	313,510
Sep.	375,268	328,701	-49,310	54,403	0	31,423	442,803	808,019	868,087	315,200
Oct.	350,419	325,856	-48,098	54,035	0	31,368	446,079	809,240	836,831	322,828
Nov.	353,703	321,870	-51,792	51,536	0	30,941	449,697	802,252	855,259	300,341
Dec	369,889	322,601	-44,699	50,227	0	29,380	452,131	809,641	872,427	307,103
2015										
Jan.	361,122	323,951	-45,365	52,944	0	28,226	453,930	813,686	864,562	310,246
Feb.	356,516	317,550	-47,752	48,417	0	30,240	454,449	802,903	879,665	279,753
Mar.	375,570	308,309	-70,473	50,546	0	27,178	454,558	770,118	880,318	265,370
Apr.	393,916	297,839	-64,364	46,747	0	26,952	458,984	766,158	914,007	246,067
May	389,891	285,693	-90,614	44,455	0	28,357	461,231	729,123	896,538	222,476
Jun.	377,881	283,418	-60,386	41,168	0	29,109	464,550	757,859	899,778	235,962
Jul.	384,877	300,464	-45,128	40,747	0	27,787	473,483	797,354	951,433	230,797
Aug.	410,108	298,949	-58,463	39,750	0	29,429	477,514	787,179	980,295	216,992
Sep.	412,979	308,051	-65,252	40,870	0	29,156	482,059	794,883	969,144	238,718
Oct.	412,820	313,039	-57,476	41,474	0	30,847	488,975	816,858	979,348	250,330
Nov.	412,000	311,864	-53,489	43,172	0	29,820	496,053	827,420	994,955	244,465
Dec	427,987	313,609	-52,321	39,621	0	26,588	498,392	825,890	1,008,638	245,240

Figure 8a

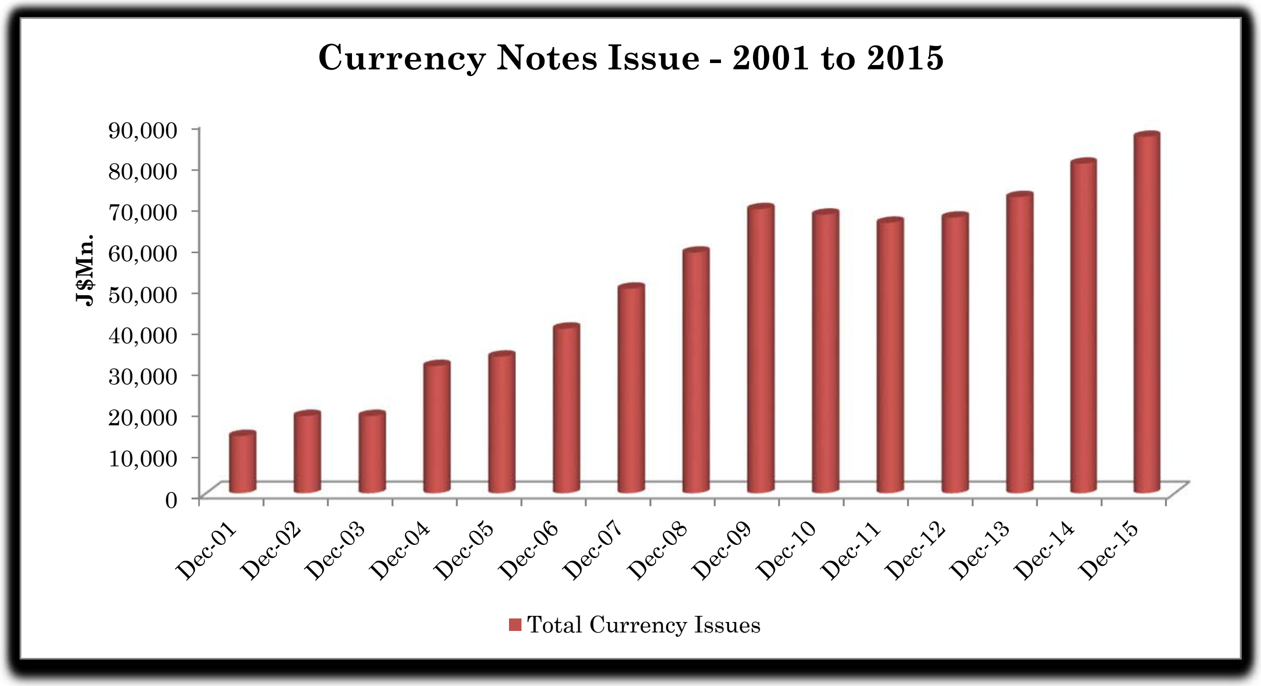


Figure 8a(i)

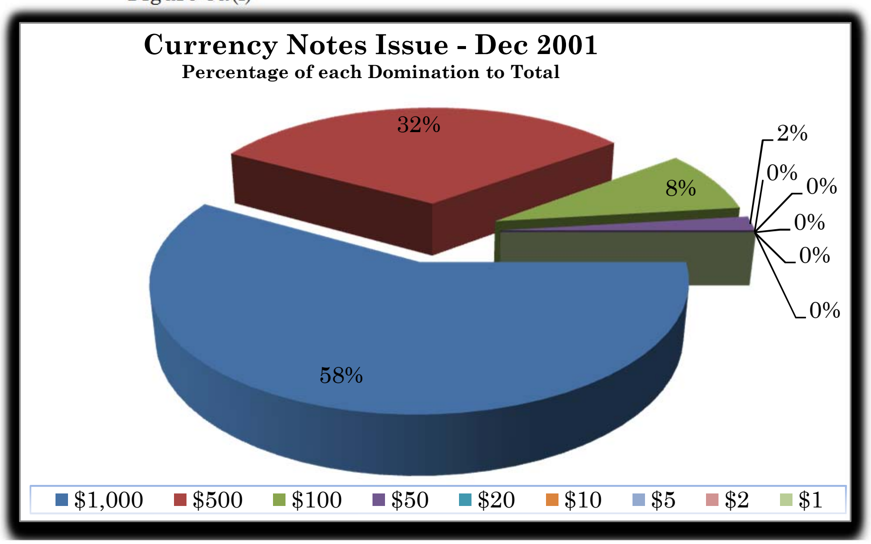


Figure 8a(ii)

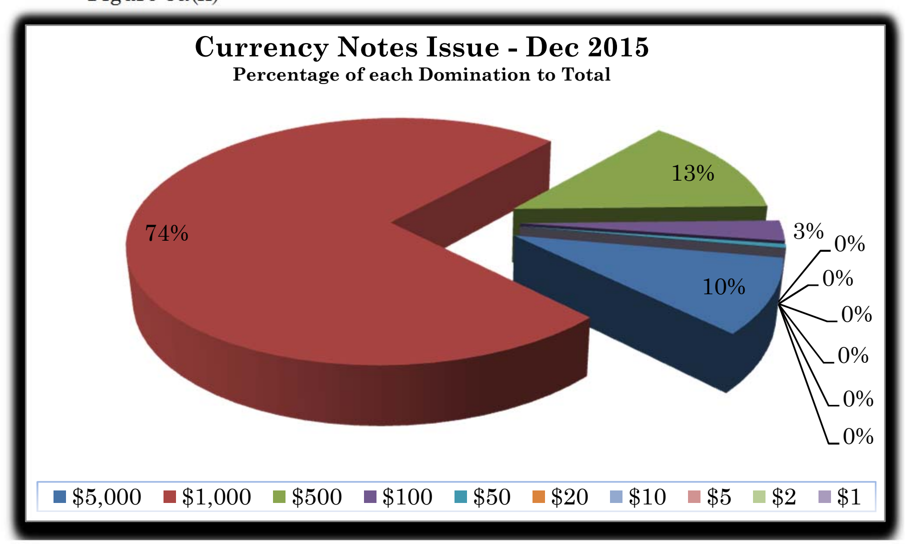


Table 8a

CURRENCY NOTES ISSUE

J$000

End of Period	$5,000	$1,000	$500	$100	$50	$20	$10	$5	$2	$1	Total
2008											
Mar.		28,560,000	10,530,000	2,136,000	361,000						41,587,000
Jun.		30,680,000	11,135,000	2,168,000	353,500						44,336,500
Sep.		33,370,000	11,610,000	2,203,000	354,000						47,537,000
Dec.		42,570,000	12,960,000	2,436,000	410,500						58,376,500
2009											
Mar.		35,400,000	10,975,000	2,153,000	349,000						48,877,000
Jun.		40,460,000	11,315,000	2,257,000	361,000						54,393,000
Sep.	420,000	44,300,000	12,100,000	2,339,000	385,500						59,544,500
Dec.	2,940,000	50,360,000	12,715,000	2,528,000	409,500						68,952,500
2010											
Mar.	1,370,000	43,280,000	11,485,000	2,342,000	376,500						58,853,500
Jun.	1,395,000	45,150,000	11,615,000	2,367,000	368,000						60,895,000
Sep.	1,550,000	45,220,000	11,740,000	2,345,000	363,000						61,218,000
Dec.	2,425,000	49,410,000	12,750,000	2,592,000	435,100						67,612,100
2011											
Mar.	1,400,000	41,900,000	10,775,000	2,280,000	385,000	1	1				56,740,002
Jun.	1,410,000	42,020,000	11,105,000	2,416,000	397,000						57,348,000
Sep.	1,650,000	44,490,000	11,430,000	2,411,000	397,500						60,378,500
Dec.	2,255,000	48,500,000	11,820,000	2,611,000	453,000						65,639,000
2012											
Mar.	1,115,000	42,870,000	10,625,000	2,366,000	387,500						57,363,500
Jun.	1,320,000	44,490,000	10,905,000	2,418,000	387,500						59,520,500
Sep.	1,505,500	44,530,100	10,785,050	2,414,010	425,505						59,660,165
Dec.	2,090,000	50,630,000	11,380,000	2,346,000	454,500						66,900,500
2013											
Mar.	1,200,000	43,190,000	9,965,000	2,037,000	348,000						56,740,000
Jun.	1,645,000	45,050,000	10,325,000	2,175,325	385,051						59,580,376
Sep.	2,025,000	45,920,000	10,215,000	2,237,000	424,000						60,821,000
Dec.	2,265,000	54,710,000	11,995,000	2,461,000	459,500						71,890,500
2014											
Mar.	1,355,000	46,490,000	9,440,000	2,051,000	372,000						59,708,000
Jun.	1,775,000	52,260,000	10,905,000	2,213,000	405,000						67,558,000
Sep.	1,975,000	55,270,000	10,835,000	2,346,000	413,000						70,839,000
Dec.	2,335,000	60,830,000	14,005,000	2,403,000	437,500						80,010,500
2015											
Mar.	1,660,000	50,800,000	10,690,000	2,158,100	379,000						65,687,100
Jun.	2,455,000	61,510,000	11,435,000	2,299,300	393,600						78,092,900
Sep.	5,390,000	62,130,000	11,100,000	2,260,215	413,500						81,293,715
Dec.	8,315,000	64,132,000	11,380,000	2,290,000	442,000						86,559,000

Figure 8b

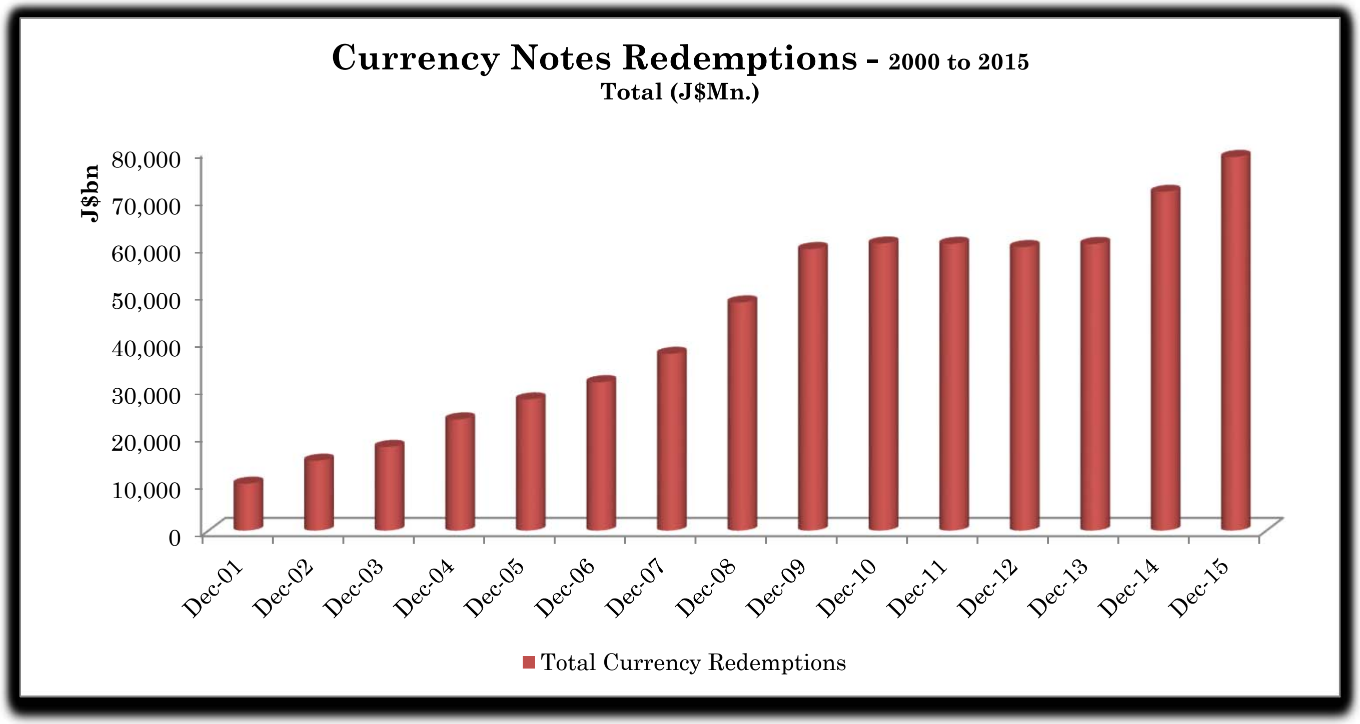


Figure 8b(i)

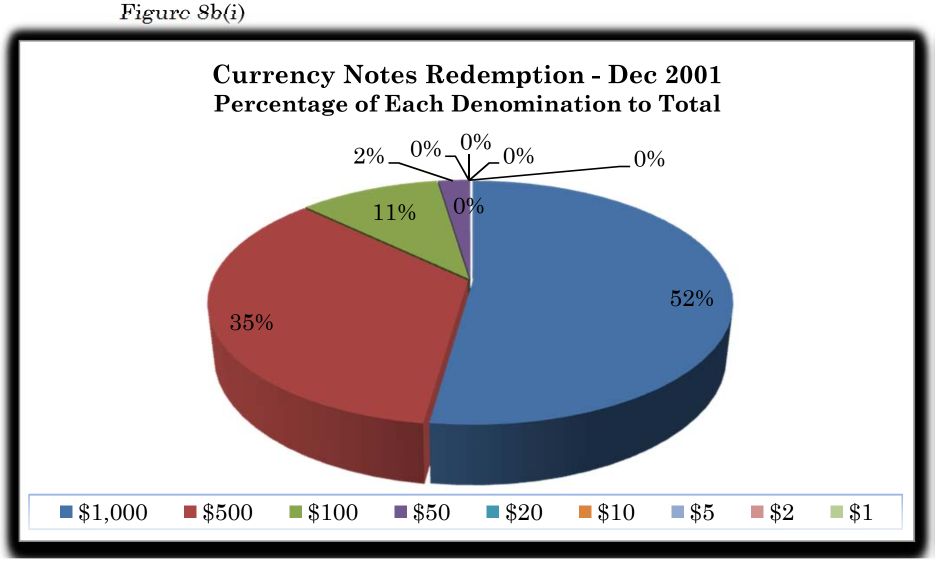
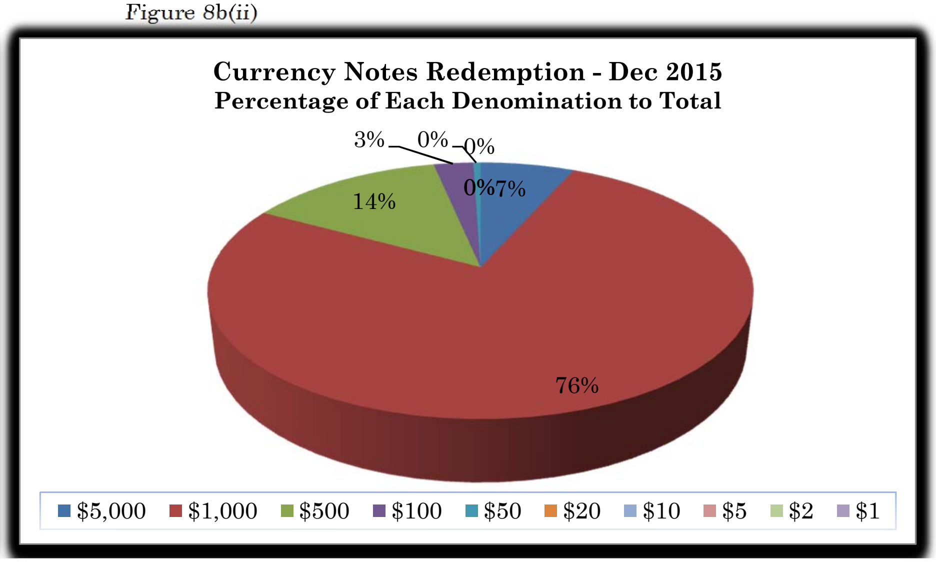


Figure 8b(ii)



CURRENCY NOTES REDEMPTION

J$000

End of Period	$5,000	$1,000	$500	$100	$50	$20	$10	$5	$2	$1	Total
2008											
Mar.		33,874,022	12,088,706	2,251,681	379,160	10	8	1	1		48,593,589
Jun.		31,234,419	11,305,201	2,264,921	368,370	33	15	4	2		45,172,965
Sep.		33,848,732	11,680,461	2,189,074	342,380	10	4	2	3		48,060,666
Dec.		34,129,836	11,746,856	2,106,703	343,910	18	5	5	2		48,327,335
2009											
Mar.		40,898,124	12,203,902	2,334,751	381,000	6	6	1	2		55,817,792
Jun.		39,416,716	11,322,800	2,243,060	359,005	26	8	1	1		53,341,617
Sep.		44,415,549	12,215,905	2,308,771	368,835	14	4	1			59,309,078
Dec.	635,890	45,454,202	11,814,151	2,275,910	366,510	14	5	2	2		60,546,686
2010											
Mar.	1,225,520	47,466,788	12,177,552	2,463,670	394,160	6	4	2	1		63,727,702
Jun.	1,164,020	45,880,276	11,641,703	2,374,640	367,115	12	5	1	1		61,427,773
Sep.	1,134,500	45,119,402	11,581,801	2,296,520	349,640	7		1			60,481,871
Dec.	1,191,505	42,785,729	11,557,780	2,365,606	365,136	10	6	1			58,265,773
2011											
Mar.	1,830,505	46,629,245	11,896,979	2,400,442	391,105	10	4	1			63,148,291
Jun.	1,361,500	41,521,664	11,127,245	2,433,644	402,744	8	3				56,846,808
Sep.	1,439,500	44,402,234	11,721,450	2,466,620	395,645	4		1	1		60,425,455
Dec.	1,199,000	39,973,108	10,092,150	2,314,601	387,138	10	4	1	1		53,966,013
2012											
Mar.	1,682,500	49,518,746	12,161,550	2,534,520	418,163	2	1				66,315,482
Jun.	1,380,550	44,095,841	10,987,347	2,427,672	396,652	10	3		1		59,288,076
Sep.	1,475,000	44,706,805	10,711,604	2,425,500	406,620	22	18		1		59,725,570
Dec.	1,382,600	42,315,216	10,167,223	2,066,648	377,201	12	9	1	1		56,308,911
2013											
Mar.	1,780,500	48,510,200	10,821,600	2,211,260	396,130	6	3				63,719,699
Jun.	1,550,510	45,021,658	10,467,230	2,205,487	394,684	6	1	1	3		59,639,579
Sep.	1,855,015	45,675,647	10,247,713	2,214,691	397,156	2	1		1		60,390,225
Dec.	1,794,500	45,970,131	10,077,200	2,152,550	378,230	32	9	1	1		60,372,653
2014											
Mar.	1,904,000	52,741,376	11,022,307	2,287,421	416,110	102	7				68,371,323
Jun.	1,848,500	51,523,459	10,777,451	2,215,380	388,115	12	6	1	4		66,752,927
Sep.	1,913,500	55,708,536	11,117,985	2,247,660	382,673	4	3	1	1		71,370,362
Dec.	1,859,030	51,095,521	11,307,621	2,138,600	366,693	8	3	1	1		66,767,479
2015											
Mar.	2,032,530	56,791,946	12,676,872	2,362,519	414,236	5	3	1	1		74,278,112
Jun.	1,829,035	60,284,813	11,812,044	2,291,124	398,853	7	2	0	7		76,615,885
Sep.	3,484,600	61,603,561	11,091,905	2,162,580	392,687	2	1	0	0		78,735,336
Dec.	4,864,200	55,699,383	10,082,359	2,050,608	373,740	3	1	0	0		73,070,294

Figure 8c

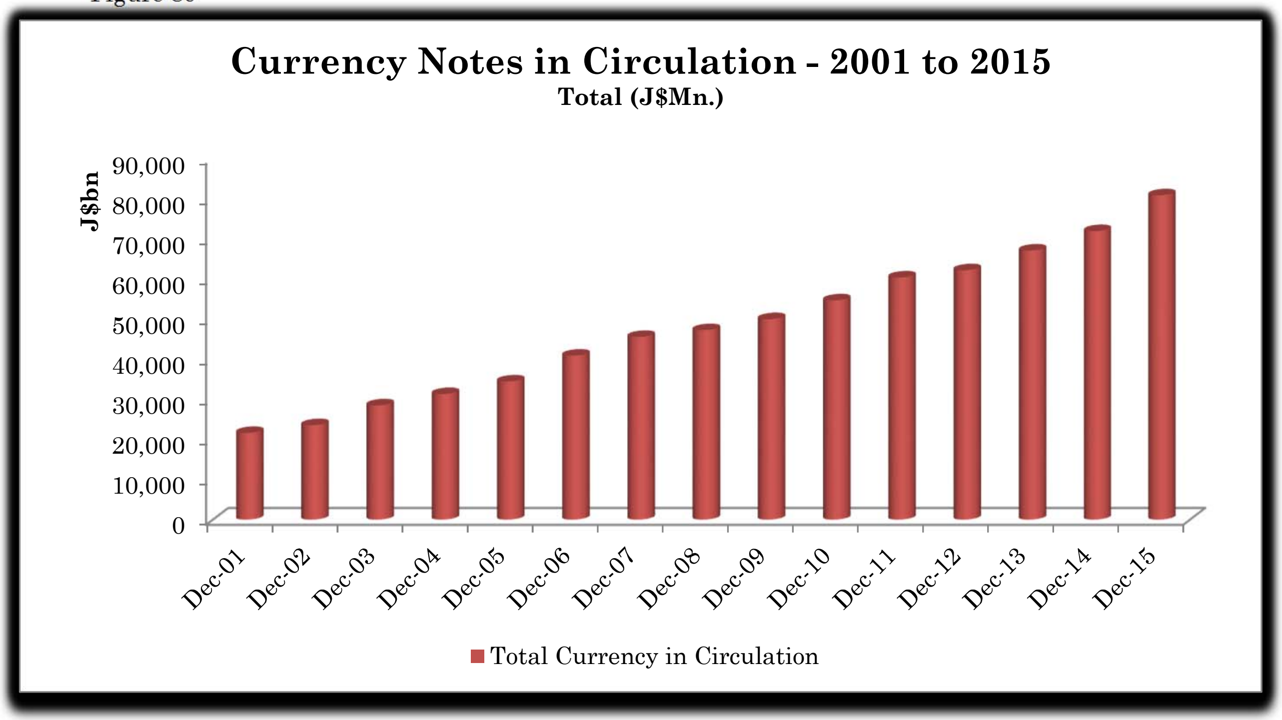


Figure 8c(i)

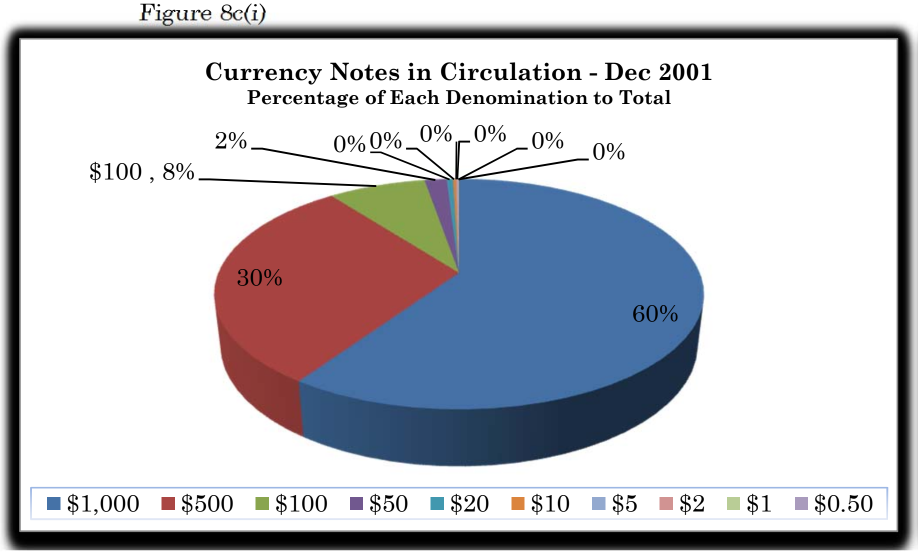


Figure 8c(ii)

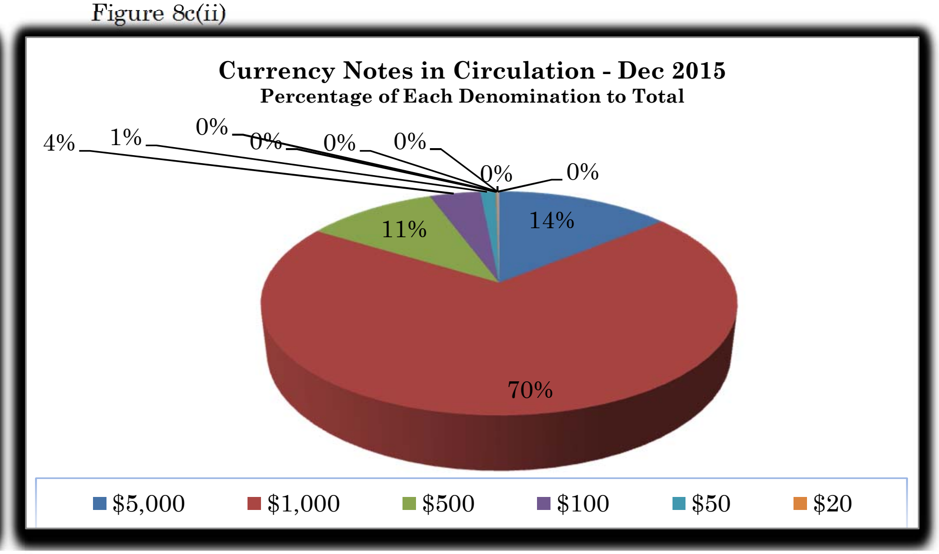


Table 8c

CURRENCY NOTES - CIRCULATION

J$000

End of Period	$5,000	$1,000	$500	$100	$50	$20	$10	$5	$2	$1	$0.50	Total
2009												
Mar.		30,696,786	6,424,842	2,312,996	615,838	101,611	50,254	16,721	25,558	7,291	2,014	40,253,911
Jun.		31,740,438	6,417,091	2,326,948	617,820	101,585	50,246	16,721	25,557	7,291	2,014	41,305,711
Sep.	420,000	31,625,210	6,301,277	2,357,186	634,474	101,571	50,242	16,720	25,556	7,291	2,014	41,541,543
Dec.	2,723,870	36,531,248	7,202,261	2,609,273	677,464	101,557	50,237	16,719	25,554	7,291	2,014	49,947,488
2010												
Mar.	2,867,990	32,344,767	6,509,798	2,487,631	659,800	101,551	50,233	16,717	25,553	7,291	2,014	45,073,345
Jun.	3,098,630	31,615,378	6,483,237	2,480,024	660,680	101,539	50,228	16,716	25,552	7,290	2,014	44,541,289
Sep.	3,513,920	31,716,726	6,641,487	2,528,505	674,036	101,532	50,227	16,716	25,552	7,290	2,014	45,278,005
Dec.	4,747,125	38,341,346	7,833,857	2,755,012	743,945	101,522	50,222	16,715	25,551	7,290	2,014	54,624,599
2011												
Mar.	4,316,340	33,612,509	6,711,995	2,634,576	737,832	101,513	50,218	16,715	25,551	7,290	2,014	48,216,553
Jun.	4,364,530	34,111,026	6,689,808	2,617,057	732,029	101,505	50,215	16,715	25,551	7,290	2,014	48,717,740
Sep.	4,574,800	34,198,981	6,398,476	2,561,458	733,874	101,500	50,215	16,715	25,550	7,290	2,014	48,670,873
Dec.	5,630,545	42,726,051	8,126,367	2,857,858	799,727	101,491	50,211	16,714	25,549	7,290	2,014	60,343,817
2012												
Mar.	5,062,750	36,077,593	6,589,809	2,689,375	769,057	101,489	50,210	16,714	25,549	7,290	2,014	51,391,850
Jun.	5,001,895	36,471,798	6,507,576	2,679,714	759,898	101,478	50,208	16,713	25,548	7,290	2,014	51,624,132
Sep.	5,032,095	36,295,328	6,581,063	2,668,213	778,774	101,456	50,190	16,713	25,548	7,290	2,014	51,558,684
Dec.	5,739,265	44,610,208	7,793,971	2,947,463	856,066	101,444	50,180	16,713	25,548	7,290	2,014	62,150,162
2013												
Mar.	5,158,520	39,290,108	6,937,373	2,773,224	807,929	101,438	50,178	16,713	25,548	7,290	2,014	55,170,334
Jun.	5,252,750	39,318,553	6,795,198	2,743,058	798,277	101,432	50,177	16,712	25,545	7,290	2,014	55,111,006
Sep.	5,422,430	39,563,184	6,762,586	2,765,390	825,123	101,430	50,176	16,712	25,544	7,290	2,014	55,541,879
Dec.	5,892,735	48,303,258	8,680,255	3,073,864	906,398	101,398	50,167	16,712	25,544	7,290	2,014	67,059,634
2014												
Mar.	5,343,345	42,052,081	7,098,017	2,837,405	862,285	101,296	50,160	16,712	25,544	7,290	2,014	58,396,148
Jun.	5,269,580	42,788,946	7,225,608	2,834,983	879,168	101,284	50,154	16,711	25,540	7,289	2,014	59,201,276
Sep.	5,330,785	42,350,642	6,942,605	2,933,310	909,490	101,280	50,151	16,710	25,539	7,289	2,014	58,669,816
Dec.	5,806,530	52,085,440	9,640,021	3,197,680	980,303	101,272	50,147	16,709	25,539	7,289	2,014	71,912,944
2015												
Mar.	5,433,625	46,093,981	7,653,300	2,993,223	945,061	101,267	50,144	16,708	25,538	7,289	2,014	63,322,150
Jun.	6,059,270	47,319,447	7,276,393	3,001,299	939,814	101,260	50,142	16,708	25,531	7,289	2,014	64,799,167
Sep.	7,964,330	47,845,961	7,284,592	3,098,832	960,638	101,257	50,141	16,708	25,531	7,289	2,014	67,357,294
Dec.	11,414,780	56,279,046	8,582,265	3,338,206	1,028,918	101,254	50,140	16,708	25,531	7,288	2,014	80,846,150

Other Depository Corporations

Tables 9a to 22

Building Societies

Credit Unions

* Monetary & Financial Statistics Manual (2000)

[1] Table 9a to 12e are derived from Commercial Banks data

For more historical or current data, please see Statistics page of the Bank of Jamaica website www.boj.org.jm

Table 9a

OTHER DEPOSITORY CORPORATIONS' ASSETS (MFSM*)

J$Mn.

End of Period	CURRENCY National Currency	CURRENCY Foreign Currency	TRANSFERABLE DEPOSITS National Currency	TRANSFERABLE DEPOSITS Foreign Currency	OTHER DEPOSITS National Currency	OTHER DEPOSITS Foreign Currency	SECURITIES OTHER THAN SHARES National Currency	SECURITIES OTHER THAN SHARES Foreign Currency	LOANS National Currency	LOANS Foreign Currency	SHARES AND OTHER EQUITY National Currency	SHARES AND OTHER EQUITY Foreign Currency	OTHER ACCOUNTS RECEIVABLE National Currency	OTHER ACCOUNTS RECEIVABLE Foreign Currency	NON-FINAN-CIAL ASSETS	TOTAL
2013																
Oct.	7,919	2,486	49,210	22,300	530	99,570	125,925	96,897	369,871	119,337	7,078	0	36,667	-140	41,764	979,413
Nov.	8,080	2,605	45,285	22,046	435	93,164	127,249	101,802	370,529	123,100	7,102	0	37,274	-290	42,607	980,988
Dec.	12,764	4,476	48,743	22,268	584	97,241	121,904	101,356	372,037	120,041	7,182	0	38,251	257	42,995	990,099
2014																
Jan.	7,564	2,897	48,719	21,859	543	104,943	126,743	88,429	374,805	116,379	7,230	0	37,350	-275	43,228	980,414
Feb.	7,865	2,881	71,191	21,735	661	105,989	136,489	84,736	385,965	118,510	7,137	0	38,682	-267	43,668	1,025,241
Mar.	8,291	3,769	90,861	22,268	412	99,851	131,285	83,697	389,981	115,641	7,151	0	31,181	-566	43,645	1,027,466
Apr.	8,689	2,842	93,264	23,109	501	110,865	134,374	81,958	389,113	114,872	7,014	0	34,314	-1,198	43,890	1,043,606
May	8,985	3,049	91,674	22,971	420	120,380	134,116	82,432	396,812	114,728	6,931	0	35,796	-52	44,066	1,062,308
Jun.	9,313	3,002	114,779	23,422	461	107,121	127,087	83,546	403,407	115,962	6,933	0	36,138	276	45,146	1,076,592
Jul.	8,973	2,739	113,071	23,869	405	89,498	125,071	91,457	408,544	117,387	6,928	0	34,464	-7	44,703	1,067,102
Aug.	8,178	3,034	44,490	24,035	734	93,135	127,308	154,165	414,294	115,745	6,961	0	36,776	1	44,969	1,073,826
Sep.	8,357	2,980	49,820	23,247	396	91,720	127,730	153,556	414,359	116,322	6,530	0	36,211	-268	46,627	1,077,584
Oct.	8,184	3,096	41,246	22,951	1,034	89,788	131,786	155,910	416,116	117,588	6,480	0	36,116	-361	46,242	1,076,175
Nov.	8,436	3,778	46,670	23,525	1,392	103,367	131,621	153,046	417,991	116,586	6,303	0	40,459	-996	47,053	1,099,231
Dec.	12,968	5,657	43,164	23,878	1,300	104,994	124,286	158,180	417,549	115,377	6,265	0	39,220	-470	46,432	1,098,801
2015																
Jan.	7,984	3,150	40,182	24,277	1,345	119,657	128,610	157,749	424,451	114,437	6,255	0	47,238	-1,363	45,629	1,119,600
Feb.	8,261	3,464	54,170	24,864	1,372	104,913	124,277	159,860	420,431	114,300	6,278	0	46,547	-877	45,800	1,113,660
Mar.	8,160	3,182	47,622	24,511	1,201	80,602	122,280	167,603	429,376	108,923	6,320	0	50,084	-1,479	46,156	1,094,541
Apr.	8,731	2,770	52,572	25,205	1,303	76,821	121,841	170,936	424,067	109,192	6,404	0	51,037	-185	46,509	1,097,205
May	8,678	3,403	43,829	24,603	1,341	98,121	120,754	171,897	424,324	111,052	6,402	0	53,476	1,371	46,533	1,115,784
Jun.	10,550	3,519	40,511	24,951	1,232	110,248	119,953	174,673	423,936	111,042	6,436	0	53,817	-501	46,979	1,127,345
Jul.	8,461	3,818	41,695	25,328	1,089	92,390	123,234	183,730	426,655	114,764	6,420	0	58,123	-78	47,324	1,132,951
Aug.	8,667	4,504	53,321	25,625	1,247	89,144	124,156	184,700	428,875	121,415	6,454	0	59,638	794	48,284	1,156,825
Sep.	9,873	3,127	47,026	25,603	1,190	99,379	124,782	187,268	434,496	121,968	6,448	0	59,447	963	48,541	1,170,111
Oct.	8,042	3,649	44,323	26,499	1,203	93,600	125,190	199,898	439,779	123,489	6,583	0	59,055	258	48,846	1,180,415
Nov.	8,524	4,603	48,082	27,486	1,315	103,614	123,113	197,791	445,821	124,262	6,669	0	62,095	1,573	49,451	1,204,399
Dec.	12,137	4,867	45,670	26,902	1,700	104,500	124,761	195,810	444,925	121,564	6,699	0	62,874	-347	49,710	1,201,771

* Compiled in accordance with the Money & Financial Statistics Manual 2000 (MFSM)

Table 9b

OTHER DEPOSITORY CORPORATIONS' LIABILITIES (MFSM*)

J$Mn.

	TRANSFERABLE DEPOSITS				**OTHER DEPOSITS**				**LOANS**		**OTHER ACCOUNTS PAYABLE**		**SHARES AND OTHER EQUITY**	**TOTAL LIABILITIES**
	Included in Broad Money		Excluded From Broad Money		Included in Broad Money		Excluded From Broad Money							
End of Period	National Currency	Foreign Currency	National Currency	Foreign Currency	National Currency	Foreign Currency	National Currency	Foreign Currency	National Currency	Foreign Currency	National Currency	Foreign Currency		
2013														
Oct.	77,646	26,961	25,649	193	253,868	225,495	10,002	35,201	79,740	29,625	64,219	6,984	143,829	979,413
Nov.	70,360	24,940	24,325	279	253,304	228,328	9,396	34,032	89,508	27,668	66,851	6,879	145,117	980,988
Dec.	76,561	33,611	25,183	326	258,371	221,690	9,333	34,865	86,211	25,233	66,242	7,592	144,880	990,099
2014														
Jan.	77,267	33,369	21,646	236	248,511	223,439	9,932	31,789	89,780	24,614	66,188	7,906	145,738	980,414
Feb.	80,910	33,835	21,644	355	255,179	233,366	9,925	32,179	106,526	28,301	67,365	8,630	147,028	1,025,241
Mar.	79,715	36,216	25,686	396	248,850	233,617	9,433	33,044	118,952	26,262	64,853	1,168	149,274	1,027,466
Apr.	77,602	35,910	22,310	1,063	252,388	232,985	12,848	35,726	124,728	27,763	68,010	1,820	150,454	1,043,606
May	73,715	32,284	22,766	1,010	252,737	245,562	13,087	36,009	131,126	28,260	70,822	2,367	152,563	1,062,308
Jun.	76,427	40,281	25,078	998	258,635	245,025	12,863	36,631	125,195	28,958	72,072	1,757	152,673	1,076,592
Jul.	78,386	37,493	20,268	1,476	261,427	237,376	12,902	35,109	127,927	28,521	72,070	2,046	152,102	1,067,102
Aug.	79,626	38,236	25,814	1,332	258,164	241,255	13,168	34,501	124,607	26,431	74,872	2,899	152,922	1,073,826
Sep.	77,379	42,518	25,056	1,405	255,788	239,220	12,873	33,773	128,128	28,851	75,128	2,230	155,236	1,077,584
Oct.	79,577	37,268	23,023	1,464	253,354	238,429	13,260	35,411	129,328	31,774	74,998	1,585	156,705	1,076,175
Nov.	84,996	39,238	23,954	1,997	256,829	243,635	13,943	35,670	130,194	31,999	77,256	1,255	158,317	1,099,282
Dec.	86,492	43,360	23,420	1,833	256,927	242,196	13,717	34,594	129,174	31,441	75,948	1,817	157,883	1,098,801
2015														
Jan.	85,637	41,920	24,872	2,173	259,468	249,767	13,403	35,014	132,597	30,646	79,511	1,156	163,438	1,119,600
Feb.	88,725	44,710	26,157	2,030	264,153	245,385	13,085	35,669	120,170	29,859	78,710	1,305	163,701	1,113,660
Mar.	86,907	38,246	24,148	1,764	255,897	246,131	13,616	35,449	112,259	33,593	80,414	1,038	165,079	1,094,541
Apr.	91,663	37,014	22,914	2,003	264,870	249,511	13,627	34,398	102,957	29,776	77,787	3,212	167,471	1,097,205
May	89,598	39,535	25,137	1,680	265,637	249,032	14,053	34,684	84,390	60,085	80,110	3,461	168,383	1,115,784
Jun.	90,145	46,132	26,398	2,012	262,844	256,241	13,653	32,504	82,969	61,112	80,315	3,355	169,665	1,127,345
Jul.	92,128	42,086	22,635	2,357	267,816	255,804	14,270	32,115	81,383	65,424	80,864	3,284	172,785	1,132,951
Aug.	98,106	44,311	28,498	1,732	271,314	260,101	13,887	33,691	81,537	62,405	83,294	4,593	173,356	1,156,825
Sep.	94,308	48,458	32,919	2,067	271,143	263,505	14,230	33,137	86,460	63,136	83,094	3,240	174,414	1,170,111
Oct.	95,479	43,907	28,551	2,027	271,607	269,931	14,410	33,522	91,937	65,067	84,157	3,724	176,096	1,180,415
Nov.	101,888	53,397	27,443	1,959	271,797	276,699	14,175	33,495	90,907	64,865	86,017	3,633	178,124	1,204,399
Dec.	106,364	48,049	24,879	1,712	280,106	276,832	13,994	32,622	88,813	63,081	83,793	3,536	177,991	1,201,771

* Compiled in accordance with the Money & Financial Statistics Manual 2000 (MFSM)

Table 9c

OTHER DEPOSITORY CORPORATIONS SURVEY (MFSM*)

J$Mn.

End of Period	Net Foreign Assets	Claims on Central Bank	Net Claims on Central Govt.	Claims on Other Sectors	Liabilities to Central Bank	Transferable Deposits Included in Broad Money	Other Deposits Included in Broad Money	Deposits Excluded From Broad Money	Loans	Shares & Other Equity	Other Items (Net)
2013											
Oct.	77,469	87,542	146,028	485,163	728	104,607	479,363	0	75,737	143,829	-8,062
Nov.	80,162	84,969	148,403	489,557	9,666	95,300	481,632	0	77,909	145,117	-6,532
Dec.	87,186	90,639	146,578	489,567	11,839	110,172	480,061	0	73,750	144,880	-6,732
2014											
Jan.	92,325	89,307	138,414	490,312	10,786	110,635	471,950	0	78,184	145,738	-6,935
Feb.	88,938	121,511	135,247	501,677	24,019	114,744	488,545	0	80,147	147,028	-7,110
Mar.	84,669	133,210	139,664	501,379	44,380	115,930	482,467	0	75,317	149,274	-8,447
Apr.	85,678	139,309	138,500	503,537	46,167	113,512	485,373	0	78,957	150,454	-7,439
May	95,754	136,579	137,900	510,925	50,073	105,998	498,298	0	80,432	152,563	-6,208
Jun.	83,428	167,768	121,115	518,645	46,398	116,708	503,660	0	78,995	152,673	-7,478
Jul.	74,898	161,810	129,382	523,511	46,235	115,878	498,803	0	81,517	152,102	-4,933
Aug.	145,847	93,210	125,515	527,005	47,363	117,862	499,418	0	77,512	152,922	-3,500
Sep.	142,614	98,372	124,812	528,628	49,791	119,897	495,008	0	77,890	155,236	-3,396
Oct.	140,638	93,566	125,109	531,482	50,402	116,845	491,782	0	79,139	156,705	-4,079
Nov.	151,435	99,422	119,189	532,174	45,732	124,233	500,464	0	84,677	158,317	-11,152
Dec.	161,012	91,610	121,326	531,739	44,710	129,852	499,122	0	84,056	157,883	-9,936
2015											
Jan.	172,628	85,954	121,299	535,101	43,663	127,557	509,235	0	84,937	163,438	-13,848
Feb.	161,686	101,530	116,006	533,105	42,286	133,436	509,538	0	78,585	163,701	-15,218
Mar.	140,876	91,688	126,382	532,282	28,556	125,154	502,028	0	80,618	165,079	-10,206
Apr.	144,880	98,825	118,655	532,683	23,553	128,678	514,382	0	79,883	167,471	-18,924
May	136,127	88,917	117,698	534,044	9,048	129,133	514,669	0	75,607	168,383	-20,053
Jun.	154,674	86,303	113,896	534,827	9,018	136,277	519,085	0	72,294	169,665	-16,640
Jul.	131,470	85,038	130,347	542,018	13,576	134,215	523,620	0	65,997	172,785	-21,320
Aug.	135,494	99,891	124,253	546,693	12,048	142,417	531,416	0	70,042	173,356	-22,946
Sep.	142,934	95,274	125,266	552,085	16,277	142,766	534,648	0	69,964	174,414	-22,510
Oct.	139,898	89,042	136,534	561,296	15,124	139,385	541,538	0	76,284	176,096	-21,657
Nov.	150,914	94,962	134,876	569,045	16,201	155,285	548,496	0	75,280	178,124	-23,590
Dec.	151,608	95,182	136,931	564,601	17,887	154,413	556,938	0	69,148	177,991	-28,056

* Compiled in accordance with the Money & Financial Statistics Manual 2000 (MFSM)

List & Number of Commercial Banks

At End December

			2010	2011	2012	2013	2014	2015
1	BNS	Bank of Nova Scotia	✓	✓	✓	✓	✓	✓
2	CBNA	Citibank, N.A	✓	✓	✓	✓	✓	✓
3	FCIB^	First Caribbean International Bank	✓	✓	✓	✓	✓	✓
4	FGB	First Global Bank	✓	✓	✓	✓	✓	✓
5	NCB	National Commercial Bank	✓	✓	✓	✓	✓	✓
6	PCB*	Pan Caribbean Commercial Bank	✓	✓	✓	✓	-	-
6	SBJ[1]	Sagicor Bank Jamaica Ltd[1]	-	-	-	-	✓	✓
7	RBCJ+	RBTT Bank Jamaica Ltd+	✓	✓	✓	✓	-	-
Total Number of Commercial Banks			***7***	***7***	***7***	***7***	***6***	***6***

\+ Sagicor Group Jamaica has acquired RBC Royal Bank (Jamaica) Limited and RBTT Securities Jamaica Limited (collectively "RBC Jamaica") from Royal Bank of Canada.

^ In June 2011 FCIB co-branded under the CIBC banner, adopting the branding CIBC FirstCaribbean.

[1] PanCaribbean Bank Limited changed its name to Sagicor Bank Jamaica Limited (SBJ) with effect from 17 December 2012. Effective 16 August 2013, the assets and liabilities of FirstCaribbean International Building Society (FCIBS) were transferred to FirstCaribbean International Bank (Jamaica) Limited, pursuant to a scheme of amalgamation in accordance with section 39B (1) of the Building Societies Act and approval of the Minister of Finance.

Table 10a

COMMERCIAL BANKS - SUMMARY OF ACCOUNTS

J$Mn.

			DOMESTIC CREDIT						DEPOSITS				
			Credit to Government (net)										
End of Period	Foreign Assets (net)	Cash and Deposits with BOJ	Claims on Govt.	Govt. Deps.	Total	Credit to Private Sector	Total	Assets/ Liabilities	Private Demand (adj.)	Time	Savings	Credit From BOJ	Other Items (net)
2013													
Oct.	98,433.4	75,662.1	7,581.9	31,135.7	-23,553.8	445,673.9	422,120.0	596,215.5	106,633.9	122,503.1	222,370.5	727.6	143,980.4
Nov.	99,440.5	71,973.2	7,682.2	28,893.2	-21,211.0	452,402.7	431,191.7	602,605.4	97,847.2	126,314.1	222,092.7	780.9	155,570.5
Dec.	105,184.2	76,113.8	7,378.4	30,357.8	-22,979.4	452,853.9	429,874.5	611,172.5	111,651.9	125,981.2	220,605.4	338.8	152,595.2
2014													
Jan.	99,418.2	73,925.8	3,956.2	26,641.7	-22,685.5	452,268.4	429,582.9	602,926.9	112,526.3	110,642.3	222,713.4	1,174.6	155,870.3
Feb.	98,562.4	103,190.5	3,912.7	27,054.3	-23,141.6	457,269.1	434,127.5	635,880.4	116,398.0	122,626.3	228,136.2	792.0	167,927.9
Mar.	94,980.2	111,903.4	4,428.9	26,460.6	-22,031.7	456,772.6	434,740.9	641,624.4	117,371.7	116,781.1	228,679.3	1,044.8	177,747.5
Apr.	100,213.2	116,672.0	3,995.4	27,289.7	-23,294.3	460,077.3	436,783.0	653,668.2	116,156.7	122,914.9	228,555.9	696.4	185,344.2
May	108,564.4	113,459.3	4,027.8	27,984.3	-23,956.5	464,458.5	440,502.0	662,525.7	110,206.1	125,261.2	233,923.0	801.7	192,333.6
Jun.	98,791.8	137,456.1	4,147.6	30,725.4	-26,577.7	460,045.8	433,468.1	669,716.0	120,012.3	130,036.3	231,940.4	926.5	186,800.4
Jul.	91,661.9	131,631.1	4,037.0	26,749.7	-22,712.8	467,471.1	444,758.3	668,051.2	118,079.5	127,439.0	231,219.7	745.3	190,567.8
Aug.	139,727.7	85,099.7	3,952.0	30,850.5	-26,898.5	472,311.2	445,412.7	670,240.2	121,389.8	123,958.4	236,512.6	881.1	187,498.2
Sep.	138,488.2	90,085.6	3,799.2	30,574.4	-26,775.2	471,364.4	444,589.2	673,163.0	123,119.0	121,520.5	235,526.0	328.1	192,669.5
Oct.	129,978.2	85,733.9	3,983.6	28,052.1	-24,068.5	474,378.3	450,309.8	666,022.0	120,563.7	118,081.4	233,871.5	1,113.8	192,391.5
Nov.	139,257.9	91,627.8	3,943.6	29,521.0	-25,577.4	475,090.2	449,512.8	680,398.5	129,493.9	121,752.9	237,098.7	1,115.0	190,938.1
Dec.	148,404.0	81,844.0	3,990.1	29,400.2	-25,410.1	476,997.5	451,587.5	681,835.4	133,824.5	118,878.4	237,706.2	1,071.9	190,354.6
2016													
Jan.	159,264.5	77,981.3	4,078.5	31,592.1	-27,513.6	479,485.4	451,971.8	689,217.6	131,778.7	119,133.7	246,105.3	1,148.1	191,051.8
Feb.	150,836.5	92,135.9	3,917.0	31,890.3	-27,973.3	477,084.9	449,111.6	692,084.0	137,352.5	116,008.4	249,451.4	1,501.2	187,770.6
Mar.	134,263.9	82,595.6	6,733.8	29,976.7	-23,242.9	474,775.7	451,532.8	668,392.3	135,152.4	112,828.5	245,889.6	588.5	173,933.2
Apr.	143,028.9	89,942.9	3,861.6	29,459.2	-25,597.7	474,038.4	448,440.7	681,412.5	133,404.5	124,345.2	249,975.9	1,278.9	172,408.0
May	135,544.5	79,914.2	4,069.1	31,062.8	-26,993.7	475,234.3	448,240.6	663,699.3	133,186.9	123,469.8	250,064.1	1,185.0	155,793.5
Jun	148,410.7	77,957.6	4,105.8	33,260.7	-29,154.9	473,172.0	444,017.1	670,385.4	141,402.8	120,679.4	252,099.2	564.2	155,639.7
Jul	134,905.4	76,677.2	4,202.9	29,002.7	-24,799.8	482,379.4	457,579.6	669,162.2	138,722.8	121,229.3	255,347.8	1,232.4	152,629.9
Aug.	134,873.6	91,494.6	4,212.3	35,267.7	-31,055.4	489,011.9	457,956.6	684,324.8	146,542.0	123,160.5	258,669.1	1,192.3	154,760.9
Sep.	149,658.7	86,564.6	4,060.9	39,597.5	-35,536.6	493,877.9	458,341.3	694,564.6	146,995.1	122,453.3	263,508.8	752.8	160,854.5
Oct	148,623.5	81,307.2	3,933.5	34,375.3	-30,441.8	499,956.3	469,514.5	699,445.3	144,924.0	125,678.2	264,322.7	973.7	163,546.6
Nov	161,074.8	88,008.3	3,878.4	33,117.5	-29,239.1	503,442.4	474,203.4	723,286.4	159,703.8	127,682.7	268,234.1	1,187.9	166,478.0
Dec	155,389.5	87,317.7	3,937.3	30,378.0	-26,440.7	503,333.1	476,892.3	719,599.5	157,661.2	129,090.6	271,582.7	876.2	160,388.8

Figure 10b

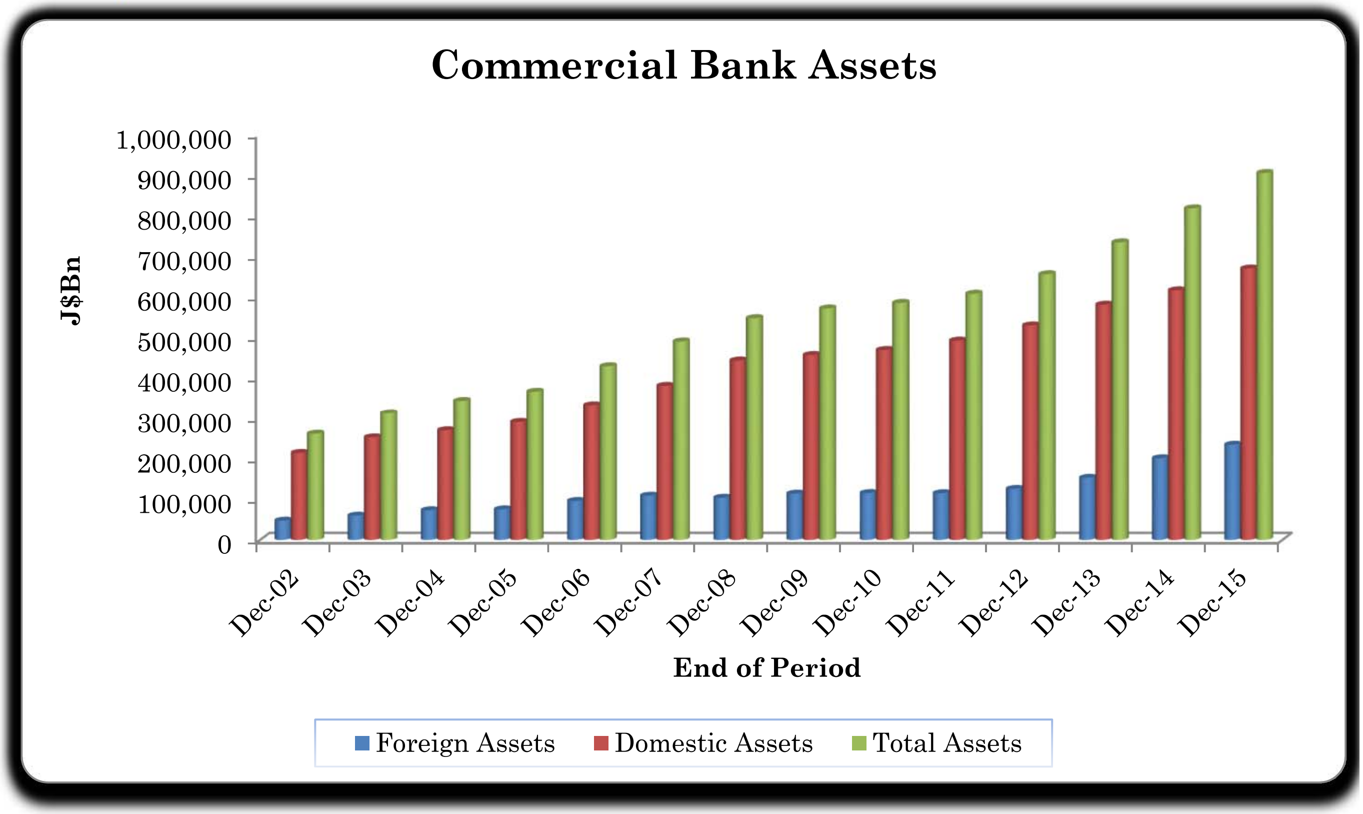


Figure 10c

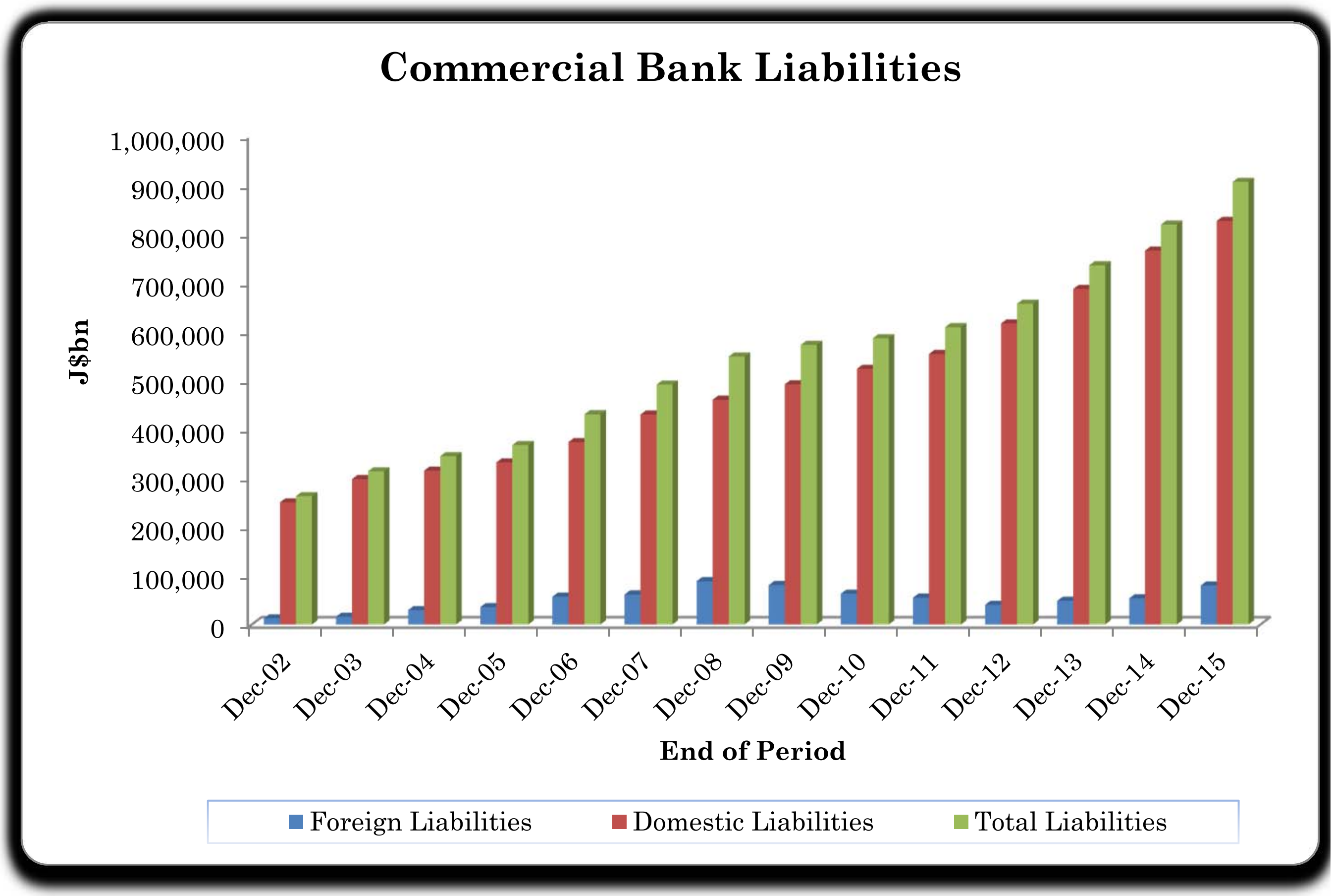


Table 10b

COMMERCIAL BANKS
Monthly Summary of Assets

J$000

End of Period	Cash	Balances with BOJ	Foreign Assets	LOANS AND ADVANCES			JAMAICA GOVERNMENT		Cheques in Course of Collection	Other Assets	Total
				To Private Sector	To Public Sector	Total	Treasury Bills	Other Securities			
2013											
Oct.	7,055,479	68,606,625	152,713,704	327,277,334	28,116,837	355,394,171	333,827	83,712,367	1,252,909	61,117,077	730,186,159
Nov.	6,996,553	64,976,651	150,069,699	332,066,634	29,485,852	361,552,486	409,706	83,789,259	1,625,542	61,955,400	731,375,296
Dec.	11,160,353	64,953,443	153,521,224	334,081,270	28,035,652	362,116,922	311,090	83,050,680	2,345,358	57,537,252	734,996,322
2014											
Jan.	6,420,088	67,505,674	148,652,064	332,896,385	26,043,341	358,939,726	266,823	83,105,315	1,781,115	56,789,948	723,460,753
Feb.	6,813,430	96,377,093	149,546,819	336,817,325	27,698,696	364,516,021	185,362	83,174,313	2,176,737	57,514,754	760,304,529
Mar.	7,376,148	104,527,233	142,113,769	337,085,260	24,827,742	361,913,002	272,755	85,783,290	5,431,750	60,125,317	767,543,264
Apr.	7,652,919	109,019,074	151,244,264	335,803,934	26,710,325	362,514,259	168,245	88,094,774	2,124,428	56,374,287	777,192,250
May	8,008,298	105,451,000	162,820,674	338,088,287	27,688,071	365,776,358	104,369	88,562,481	1,881,254	58,969,070	791,573,504
Jun.	8,445,371	129,010,745	154,120,631	341,043,180	30,055,829	371,099,009	41,092	79,233,958	3,163,203	58,256,839	803,370,848
Jul.	8,033,175	123,597,917	144,120,989	348,460,264	28,875,137	377,335,401	0	80,863,101	2,188,311	57,148,123	793,287,017
Aug.	7,131,006	77,968,730	189,230,485	350,046,722	28,377,628	378,424,350	60,322	82,166,333	1,803,956	61,867,137	798,652,319
Sep.	7,477,789	82,607,803	186,916,828	346,703,048	30,566,666	377,269,714	109,287	82,348,977	2,630,661	61,375,846	800,736,905
Oct.	7,156,760	78,577,178	184,632,159	348,100,934	30,826,803	378,927,737	60,397	82,325,186	1,846,526	65,155,031	798,680,974
Nov.	7,356,712	84,271,125	195,760,758	351,117,711	29,987,532	381,105,243	49,228	82,441,272	1,961,872	67,358,014	820,304,224
Dec.	11,353,593	70,490,384	201,764,346	352,399,222	28,571,061	380,970,283	98,521	83,416,968	3,297,521	67,193,725	818,585,341
2015											
Jan.	7,004,654	70,976,673	212,098,756	354,149,767	27,775,232	381,924,999	228,120	84,624,505	2,007,474	80,423,180	839,288,361
Feb.	7,473,079	84,662,852	202,873,131	355,009,781	29,716,267	384,726,048	128,574	81,332,363	2,180,388	73,521,855	836,898,290
Mar.	7,699,584	74,896,026	190,799,316	352,615,393	29,546,022	382,161,415	139,367	81,740,464	4,107,480	81,068,156	822,611,808
Apr.	7,845,975	82,096,924	188,124,070	355,986,530	26,452,708	382,439,238	135,644	81,086,882	2,156,827	75,651,948	819,537,508
May	8,052,498	71,861,693	212,249,893	357,682,160	28,033,782	385,715,942	110,857	80,787,201	2,302,610	74,842,802	835,923,496
Jun.	9,928,844	68,028,765	224,859,249	357,561,679	28,548,462	386,110,141	196,287	80,328,107	2,115,180	74,675,231	846,241,804
Jul.	7,762,105	68,915,090	215,293,037	365,400,250	27,241,185	392,641,435	278,925	81,405,651	2,652,632	81,671,639	850,620,514
Aug.	7,828,112	83,666,481	215,095,229	372,548,581	28,859,296	401,407,877	329,557	81,697,522	2,812,184	77,572,389	870,409,351
Sep.	9,086,880	77,477,767	226,526,263	376,362,051	28,514,704	404,876,755	200,514	81,485,638	3,483,152	78,976,370	882,113,339
Oct.	7,298,135	74,009,105	230,370,373	379,403,012	30,202,019	409,605,031	150,585	83,317,235	2,112,519	81,788,190	888,651,173
Nov.	7,631,270	80,376,981	241,544,714	385,878,235	29,167,858	415,046,093	71,018	82,006,407	2,482,442	81,538,762	910,697,687
Dec.	10,968,147	76,349,559	235,297,130	388,295,747	25,855,667	414,151,414	164,394	82,199,430	3,029,008	83,631,111	905,790,193

Table 10c

COMMERCIAL BANKS
Monthly Summary of Liabilities

J$000

End of Period	DEPOSITS Central Government	Demand	Savings	Time	Total	Foreign Liabilities	Discount & Advs. From BOJ	Loans/Advs. From Other Institutions	Cheques in Course of Payment	Other Liabilities	Total
2013											
Oct.	31,135,721	104,954,067	222,370,538	122,503,101	480,963,427	54,280,341	727,581	8,709,494	2,932,725	182,572,591	730,186,159
Nov.	28,893,188	95,610,562	222,092,739	126,314,062	472,910,551	50,629,217	780,858	9,808,508	3,862,211	193,383,951	731,375,296
Dec.	30,357,789	110,527,438	220,605,435	125,981,218	487,471,880	48,337,030	338,826	9,654,841	3,469,806	185,723,939	734,996,322
2014											
Jan.	26,641,744	110,993,941	222,713,399	110,642,282	470,991,366	49,233,853	1,174,632	10,107,957	3,313,441	188,639,504	723,460,753
Feb.	27,054,274	115,106,344	228,136,243	122,626,295	492,923,156	50,984,402	792,024	10,649,011	3,468,373	201,487,563	760,304,529
Mar.	26,460,573	116,281,852	228,679,320	116,781,075	488,202,820	47,133,591	1,044,763	9,427,527	6,521,625	215,212,938	767,543,264
Apr.	27,984,300	107,566,061	233,923,018	125,261,221	494,734,600	54,256,279	801,704	9,695,911	4,521,323	227,563,687	791,573,504
May	27,984,300	107,566,061	233,923,018	125,261,221	494,734,600	54,256,279	801,704	9,695,911	4,521,323	227,563,687	791,573,504
Jun.	30,725,366	118,245,282	231,940,410	130,036,267	510,947,325	55,328,817	926,548	10,117,399	4,930,265	221,120,494	803,370,848
Jul.	26,749,748	117,144,285	231,219,703	127,439,021	502,552,757	52,459,115	745,280	11,311,435	3,123,494	223,094,936	793,287,017
Aug.	30,850,532	119,513,519	236,512,576	123,958,398	510,835,025	49,502,764	881,134	11,149,912	3,680,284	222,603,200	798,652,319
Sep.	30,574,379	121,645,119	235,526,044	121,520,453	509,265,995	48,428,579	328,081	12,163,044	4,104,529	226,446,677	800,736,905
Oct.	28,052,097	118,513,501	233,871,510	118,081,416	498,518,524	54,653,954	1,113,828	12,340,062	3,896,721	228,157,885	798,680,974
Nov.	29,520,979	126,286,670	237,098,665	121,752,892	514,659,206	56,502,894	1,115,038	13,027,011	5,169,067	229,831,008	820,304,224
Dec.	29,400,162	131,666,446	237,706,178	118,878,362	517,651,148	53,360,364	1,071,859	12,265,479	5,455,539	228,780,952	818,585,341
2015											
Jan.	31,592,071	129,716,534	246,105,341	119,133,650	526,547,596	52,834,302	1,148,094	14,992,366	4,069,678	239,696,325	839,288,361
Feb.	31,890,278	135,559,643	249,451,351	116,008,373	532,909,645	52,036,644	1,501,182	14,318,718	3,973,262	232,158,839	836,898,290
Mar.	29,976,701	127,010,461	245,889,630	112,828,497	515,705,289	56,535,456	588,502	13,734,467	12,249,402	223,798,692	822,611,808
Apr.	29,459,217	130,600,536	249,975,925	124,345,188	534,380,866	45,095,208	1,278,866	14,176,166	4,960,786	219,645,616	819,537,508
May	31,062,846	131,010,962	250,064,108	123,469,817	535,607,733	76,705,413	1,184,963	14,060,821	4,478,509	203,886,057	835,923,496
Jun.	33,260,686	138,340,931	252,099,208	120,679,419	544,380,244	76,448,591	564,249	13,772,059	5,177,095	205,899,566	846,241,804
Jul.	29,002,722	136,840,085	255,347,758	121,229,317	542,419,882	80,387,639	1,232,380	13,876,776	4,535,354	208,168,483	850,620,514
Aug.	35,267,678	144,635,010	258,669,102	123,160,487	561,732,277	80,221,594	1,192,303	13,943,324	4,719,182	208,600,671	870,409,351
Sep.	39,597,526	145,425,172	263,508,823	122,453,339	570,984,860	76,867,559	752,834	14,376,544	5,053,093	214,078,449	882,113,339
Oct.	34,375,274	141,877,751	264,322,717	125,678,226	566,253,968	81,746,831	973,722	14,675,175	5,158,735	219,842,742	888,651,173
Nov.	33,117,463	157,647,089	268,234,114	127,682,652	586,681,318	80,469,953	1,187,883	14,808,165	4,539,135	223,011,233	910,697,687
Dec.	30,378,047	156,738,264	271,582,681	129,090,642	587,789,634	79,907,667	876,196	14,929,534	3,951,919	218,335,243	905,790,193

Figure 11a(i)

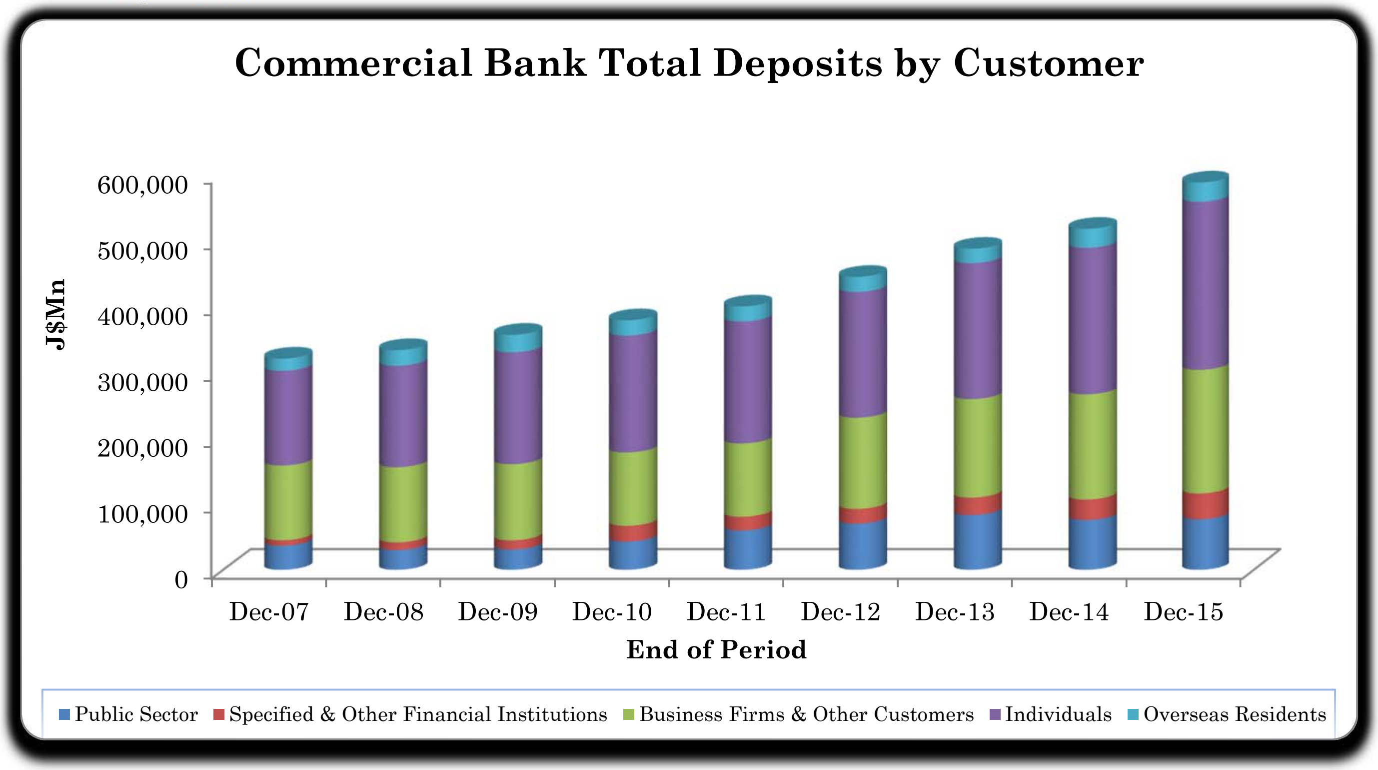


Figure 11a(ii)

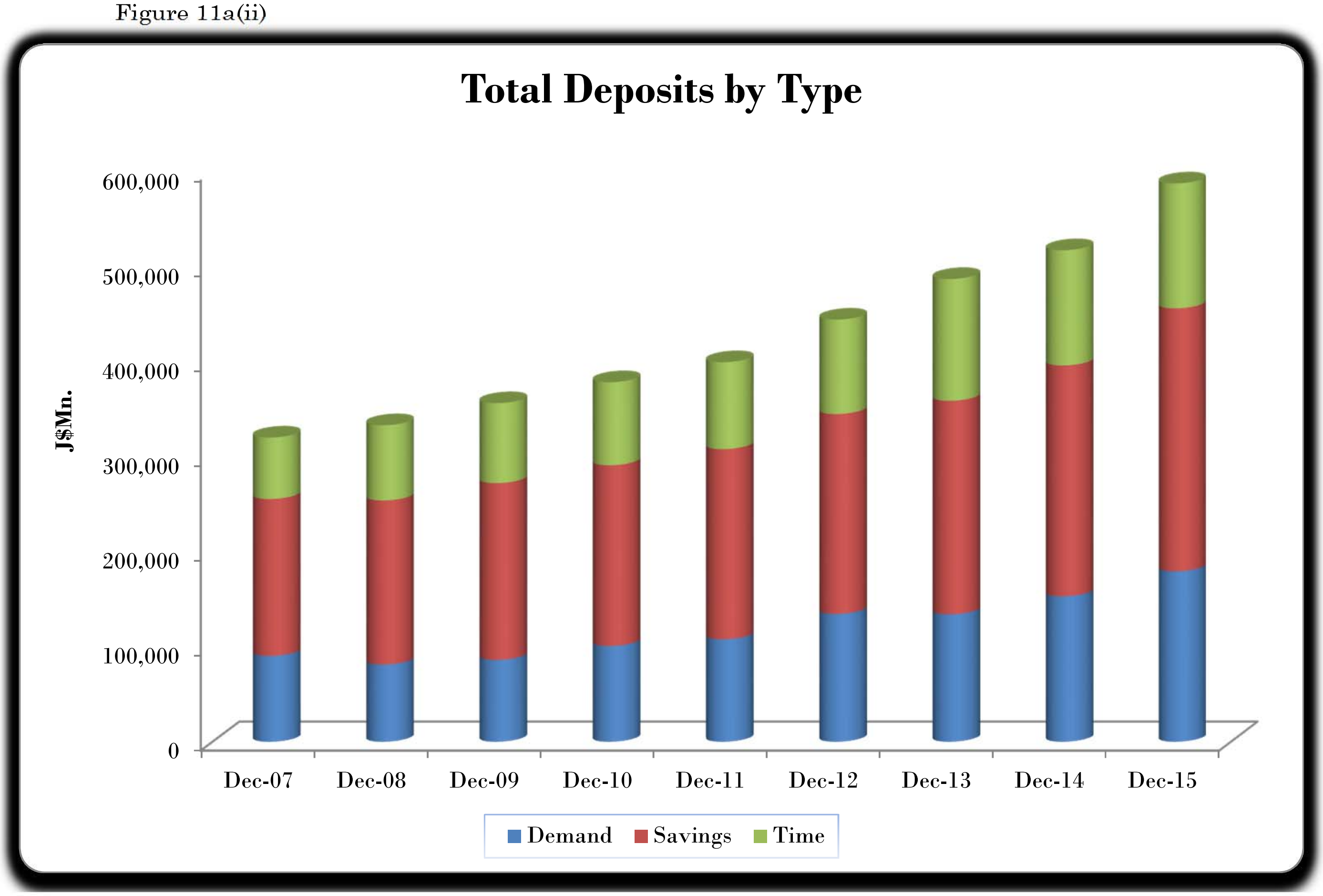


Table 11a

COMMERCIAL BANKS' DEPOSITS BY TYPE & CUSTOMERS

J$000

End of Period		Central Govt.	Local Govt.	Other Public Entities	Other Financial Institutions	Business Firms	Individuals	Other Customers	Overseas Residents	Total
Jun.	Demand	25,952,246	1,146,296	10,650,863	20,111,866	72,265,068	25,069,830	7,033,192	2,063,816	164,293,177
	Savings	4,839,927	240,848	6,756,042	4,966,627	42,562,859	174,475,381	8,524,987	14,572,464	256,939,135
	Time	2,468,513	31,470	24,928,286	14,345,459	33,786,458	34,689,660	1,590,866	11,307,220	123,147,932
	Total	33,260,686	1,418,614	42,335,191	39,423,952	148,614,385	234,234,871	17,149,045	27,943,500	544,380,244
Jul.	Demand	21,886,379	1,095,439	8,713,936	18,953,537	73,268,178	25,324,536	6,858,879	2,549,883	158,726,464
	Savings	4,403,363	249,820	7,162,684	5,171,994	44,420,705	175,162,581	8,472,968	14,702,181	259,751,121
	Time	2,712,980	34,270	29,078,778	11,362,416	33,259,628	34,865,381	1,409,895	11,138,786	123,942,297
	Total	29,002,722	1,379,529	44,955,398	35,487,947	150,948,511	235,352,498	16,741,742	28,390,850	542,419,882
Aug.	Demand	27,529,546	1,308,213	8,157,605	21,033,499	77,370,131	27,248,986	7,298,268	2,218,308	172,164,556
	Savings	4,708,267	233,144	8,929,416	5,121,326	44,223,653	176,648,975	8,518,289	14,994,299	263,377,369
	Time	3,029,865	34,297	27,108,013	12,998,608	36,723,229	34,231,478	1,317,164	10,747,698	126,190,352
	Total	35,267,678	1,575,654	44,195,034	39,153,433	158,317,013	238,129,439	17,133,721	27,960,305	561,732,277
Sep.	Demand	31,914,265	1,013,292	8,077,614	23,143,968	77,766,440	24,814,328	7,950,581	2,658,949	177,339,437
	Savings	4,700,076	237,183	10,577,463	5,007,652	47,073,143	176,602,295	8,473,178	15,537,909	268,208,899
	Time	2,983,185	135,448	27,405,330	13,066,794	33,691,091	35,240,489	1,349,929	11,564,258	125,436,524
	Total	39,597,526	1,385,923	46,060,407	41,218,414	158,530,674	236,657,112	17,773,688	29,761,116	570,984,860
Oct.	Demand	27,062,190	1,019,101	7,807,777	21,003,845	75,074,226	26,879,877	7,600,482	2,492,443	168,939,941
	Savings	4,708,856	213,559	7,257,837	4,444,609	49,634,071	178,938,690	8,518,916	15,315,035	269,031,573
	Time	2,604,228	132,296	29,602,838	13,616,877	33,387,289	36,077,130	1,355,259	11,506,537	128,282,454
	Total	34,375,274	1,364,956	44,668,452	39,065,331	158,095,586	241,895,697	17,474,657	29,314,015	566,253,968
Nov.	Demand	26,492,355	1,249,438	8,862,838	23,477,451	83,230,630	30,712,260	7,752,151	2,362,321	184,139,444
	Savings	4,442,025	205,589	6,789,522	5,417,089	51,358,773	180,994,150	8,531,333	14,937,658	272,676,139
	Time	2,183,083	131,833	28,139,321	13,230,583	36,193,947	36,231,094	1,443,424	12,312,450	129,865,735
	Total	33,117,463	1,586,860	43,791,681	42,125,123	170,783,350	247,937,504	17,726,908	29,612,429	586,681,318
Dec	Demand	23,734,912	773,062	9,842,210	21,916,756	82,515,539	31,822,781	7,542,811	2,325,105	180,473,176
	Savings	4,551,471	159,194	4,994,235	4,387,999	51,998,141	186,218,515	8,665,029	15,159,568	276,134,152
	Time	2,091,664	132,047	30,360,924	12,848,144	36,186,911	36,507,474	1,351,430	11,703,712	131,182,306
	Total	30,378,047	1,064,303	45,197,369	39,152,899	170,700,591	254,548,770	17,559,270	29,188,385	587,789,634

Figure 11b

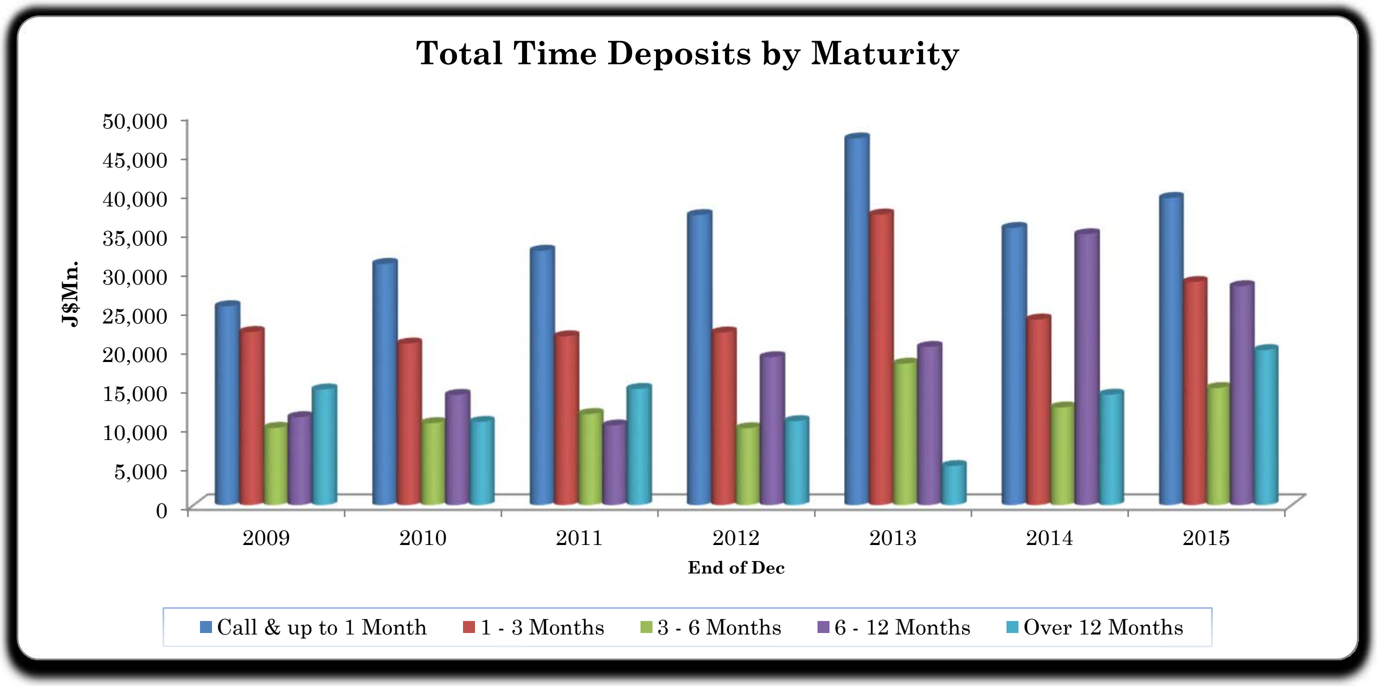


Figure 11c

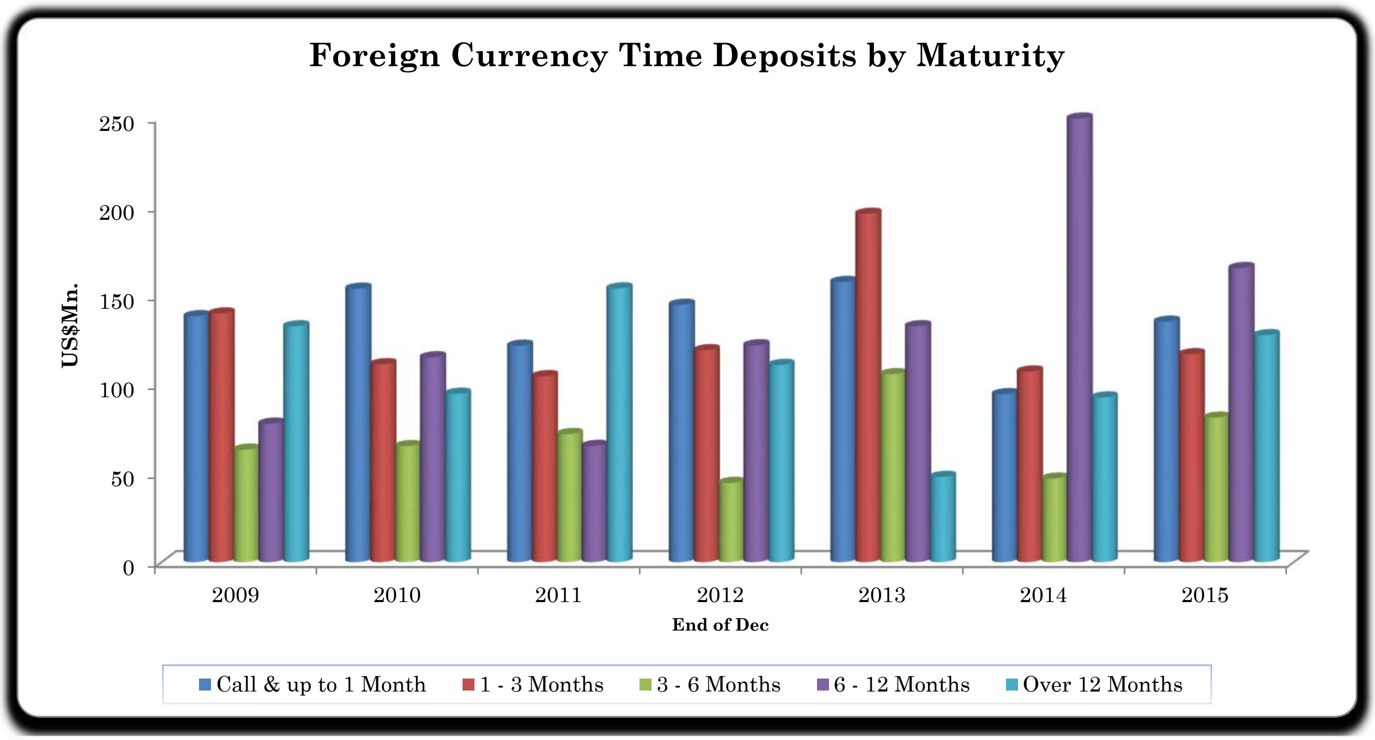


Table 11b

COMMERCIAL BANKS
Total Time Deposits by Maturity*

J$000

End of Period	Call & up to 1 Month	1 - 3 Months	3 - 6 Months	6 - 12 Months	Over 12 Months	Total
2013						
Jan.	35,050,029	21,070,647	10,738,747	19,512,800	10,600,523	96,972,746
Feb.	39,437,399	24,461,332	11,784,744	20,069,518	9,114,699	104,867,692
Mar.	43,162,166	22,365,258	10,782,586	19,968,216	9,021,408	105,299,634
Apr.	33,465,492	23,314,808	11,207,888	19,827,678	7,895,442	95,711,308
May	37,836,586	23,672,704	10,475,987	19,814,596	7,815,793	99,615,666
Jun.	38,716,660	24,811,405	11,011,520	20,271,484	7,783,870	102,594,939
Jul.	46,989,399	24,688,611	11,214,485	20,756,849	7,440,273	111,089,617
Aug.	45,751,496	32,304,720	13,888,427	19,796,098	5,242,386	116,983,127
Sep.	49,301,847	32,668,324	17,590,713	19,211,604	5,186,143	123,958,631
Oct.	43,418,681	37,029,100	19,397,317	19,539,040	5,086,434	124,470,572
Nov.	44,391,575	38,578,129	19,967,085	20,081,992	5,133,047	128,151,828
Dec.	47,035,757	37,290,129	18,194,997	20,329,360	5,020,840	127,871,083
2014						
Jan.	36,283,129	33,225,655	15,715,794	22,347,755	5,181,380	112,753,713
Feb.	43,350,365	35,298,921	13,304,653	27,030,896	5,529,503	124,514,338
Mar.	37,133,252	33,536,245	13,603,056	28,755,934	5,644,215	118,672,702
Apr.	40,625,052	25,958,306	14,098,942	29,848,860	14,512,554	125,043,714
May	39,545,744	28,032,886	14,881,358	30,299,482	14,501,720	127,261,190
Jun.	44,634,909	27,041,710	14,439,347	31,385,444	14,453,613	131,955,023
Jul.	39,001,555	27,766,455	17,293,954	30,855,364	14,463,635	129,380,963
Aug.	37,289,461	25,632,132	17,479,510	31,116,626	14,404,972	125,922,701
Sep.	35,813,081	23,930,153	16,795,208	32,612,925	14,417,135	123,568,502
Oct.	31,578,753	27,907,034	13,721,722	32,423,370	14,491,398	120,122,277
Nov.	33,670,391	29,935,059	12,701,956	33,576,739	14,418,340	124,302,485
Dec.	35,571,323	23,844,732	12,565,409	34,770,677	14,217,500	120,969,641
2015						
Jan.	37,191,210	22,328,403	12,978,504	35,028,195	13,873,953	121,400,265
Feb.	34,265,845	22,457,893	16,464,931	31,045,082	13,586,587	117,820,338
Mar.	32,159,376	22,695,435	16,672,360	29,986,608	13,665,468	115,179,247
Apr.	40,958,681	24,915,280	16,298,437	30,675,068	13,728,447	126,575,913
May	38,550,078	25,494,256	17,378,984	30,686,347	13,767,081	125,876,746
Jun.	37,833,074	25,280,506	16,524,295	29,596,838	13,913,219	123,147,932
Jul.	37,174,315	25,803,654	16,987,933	30,055,936	13,920,459	123,942,297
Aug.	41,849,082	24,833,979	17,022,443	28,121,014	14,363,834	126,190,352
Sep.	36,327,240	28,790,391	15,591,709	29,874,945	14,852,239	125,436,524
Oct.	36,814,193	29,331,888	16,122,814	27,151,711	18,861,884	128,282,490
Nov.	36,839,481	29,921,285	15,417,649	28,196,496	19,490,824	129,865,735
Dec.	39,423,188	28,653,618	15,060,171	28,114,566	19,930,763	131,182,306

* Includes domestic and foreign currency items

Table 11c

COMMERCIAL BANKS
Foreign Currency Time Deposits by Maturity

US$000

End of Period	Call & up to 1 Month	1 - 3 Months	3 - 6 Months	6 - 12 Months	Over 12 Months	Total
2013						
Jan.	144,158	106,468	50,095	123,518	107,972	532,211
Feb.	139,060	139,133	53,200	121,885	89,973	543,251
Mar.	141,192	117,139	54,714	120,937	88,152	522,134
Apr.	128,456	124,561	58,732	118,645	76,030	506,424
May	129,762	114,798	50,234	117,546	75,187	487,527
Jun.	151,868	131,769	55,580	119,492	73,565	532,274
Jul.	200,988	124,389	56,409	120,466	70,137	572,389
Aug.	180,517	173,065	78,855	134,651	48,600	615,688
Sep.	193,521	165,484	92,467	126,273	47,840	625,585
Oct.	207,640	165,205	106,907	128,508	46,324	654,584
Nov.	204,492	196,064	109,403	131,765	46,173	687,897
Dec.	157,645	195,954	105,882	132,796	45,052	637,329
2014						
Jan.	106,803	190,387	91,114	151,520	45,516	585,340
Feb.	135,262	199,244	70,137	196,626	45,743	647,012
Mar.	106,096	190,415	73,888	212,747	46,596	629,742
Apr.	119,755	118,789	68,976	217,381	95,852	620,753
May	130,136	130,619	70,852	219,986	93,573	645,166
Jun.	119,064	118,578	67,911	229,441	92,891	627,885
Jul.	87,180	111,380	67,882	224,021	92,611	583,074
Aug.	122,037	92,035	67,621	226,107	92,075	599,875
Sep.	104,686	104,711	57,276	236,550	92,403	595,626
Oct.	95,364	109,879	55,406	238,870	93,430	592,949
Nov.	97,329	119,714	53,798	243,290	92,887	607,018
Dec	94,667	107,375	47,112	249,426	92,817	591,397
2015						
Jan.	102,780	97,171	46,956	247,835	89,118	583,860
Feb.	117,868	95,874	77,916	211,664	87,734	591,056
Mar.	102,787	98,503	76,388	205,729	88,632	572,039
Apr.	124,210	112,701	79,510	205,993	89,136	611,550
May	124,143	108,699	81,273	202,961	88,620	605,696
Jun.	148,634	100,574	75,298	191,355	89,057	604,918
Jul.	106,005	113,602	74,787	195,604	88,132	578,130
Aug.	122,037	110,118	79,250	184,976	91,521	587,902
Sep.	119,531	124,961	68,193	186,219	92,609	591,513
Oct.	123,886	121,747	71,686	163,459	125,747	606,525
Nov.	144,095	110,466	77,752	168,876	128,350	629,539
Dec.	135,351	117,060	81,460	165,451	127,781	627,103

Figure 11d

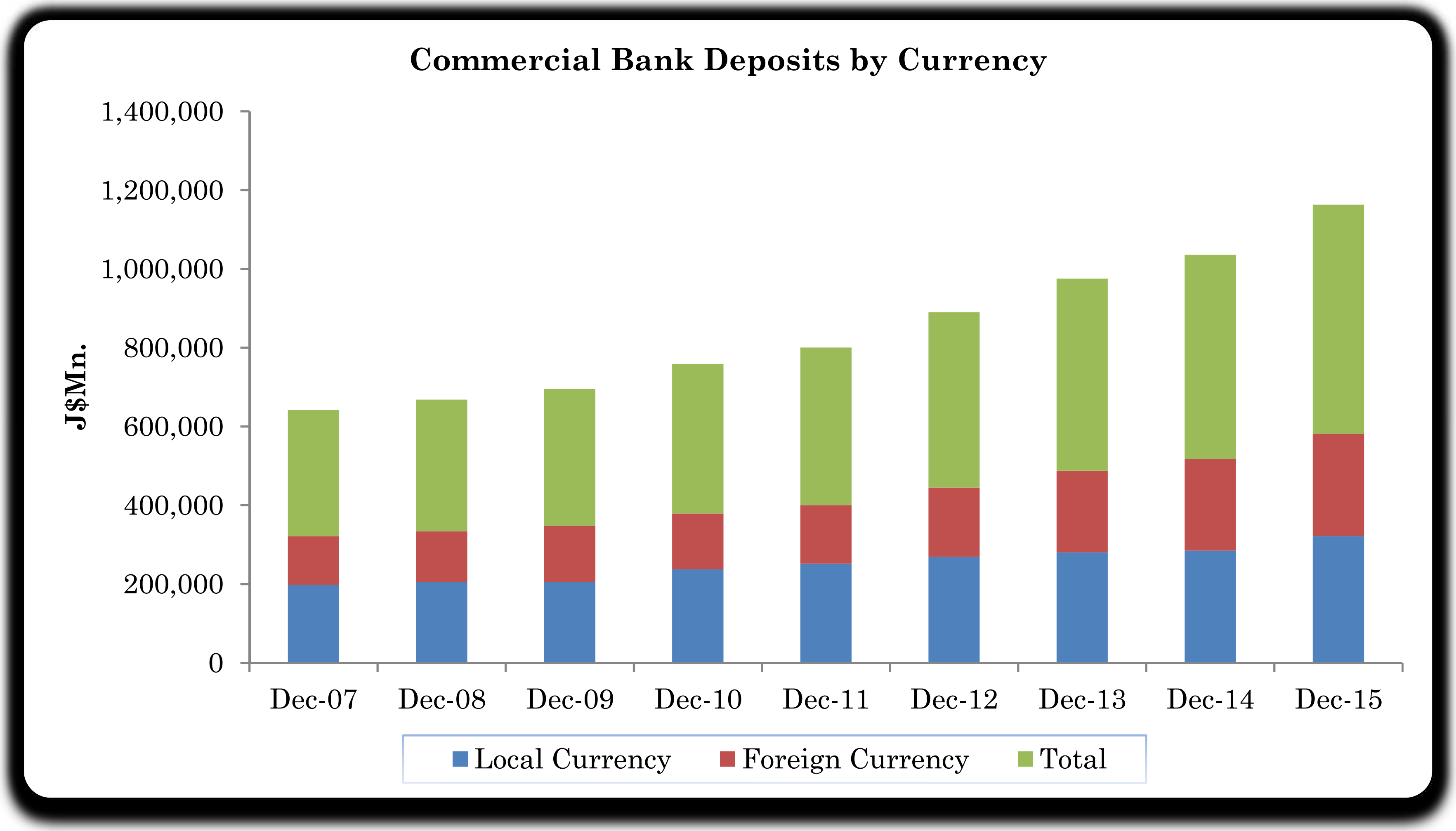

Commercial Bank Deposits by Currency
J$Mn.
1,400,000
1,200,000
1,000,000
800,000
600,000
400,000
200,000
0
Dec-07
Dec-08
Dec-09
Dec-10
Dec-11
Dec-12
Dec-13
Dec-14
Dec-15
Local Currency
Foreign Currency
Total

Table 11d

Commercial Banks' Deposits by Currency

J$000

End of Period	Local Currency	Foreign Currency	Total
2013			
Jan.	264,979,202	178,021,303	443,000,505
Feb.	276,573,331	188,125,690	464,699,021
Mar.	277,089,744	187,859,490	464,949,234
Apr.	263,315,880	188,320,466	451,636,346
May	271,586,627	187,454,450	459,041,077
Jun.	267,988,149	193,668,279	461,656,428
Jul.	268,727,354	193,905,137	462,632,491
Aug.	274,231,891	195,761,960	469,993,851
Sep.	279,752,052	196,876,249	476,628,301
Oct.	277,504,579	203,458,848	480,963,427
Nov.	267,863,172	205,047,379	472,910,551
Dec.	280,109,659	207,362,221	487,471,880
2014			
Jan.	267,744,990	203,246,376	470,991,366
Feb.	277,189,496	215,733,660	492,923,156
Mar.	269,191,546	219,011,274	488,202,820
Apr.	275,203,257	218,593,595	493,796,852
May	271,990,077	222,744,523	494,734,600
Jun.	282,678,981	228,268,344	510,947,325
Jul.	282,257,540	220,295,217	502,552,757
Aug.	284,542,409	226,292,616	510,835,025
Sep.	279,263,202	230,002,793	509,265,995
Oct.	275,764,015	222,754,509	498,518,524
Nov.	285,673,188	228,986,018	514,659,206
Dec.	285,073,163	232,577,985	517,651,148
2015			
Jan.	287,809,623	238,737,973	526,547,596
Feb.	290,840,810	247,178,294	538,019,104
Mar.	283,151,959	232,553,330	515,705,289
Apr.	295,333,624	239,047,242	534,380,866
May	296,185,746	239,421,987	535,607,733
Jun.	293,918,574	238,737,973	532,656,547
Jul.	297,346,204	245,073,678	542,419,882
Aug.	311,610,410	250,121,867	561,732,277
Sep.	311,052,879	259,931,981	570,984,860
Oct.	308,247,525	258,006,443	566,253,968
Nov.	315,440,448	271,240,870	586,681,318
Dec.	321,516,738	266,272,896	587,789,634

Figure 12a(i)

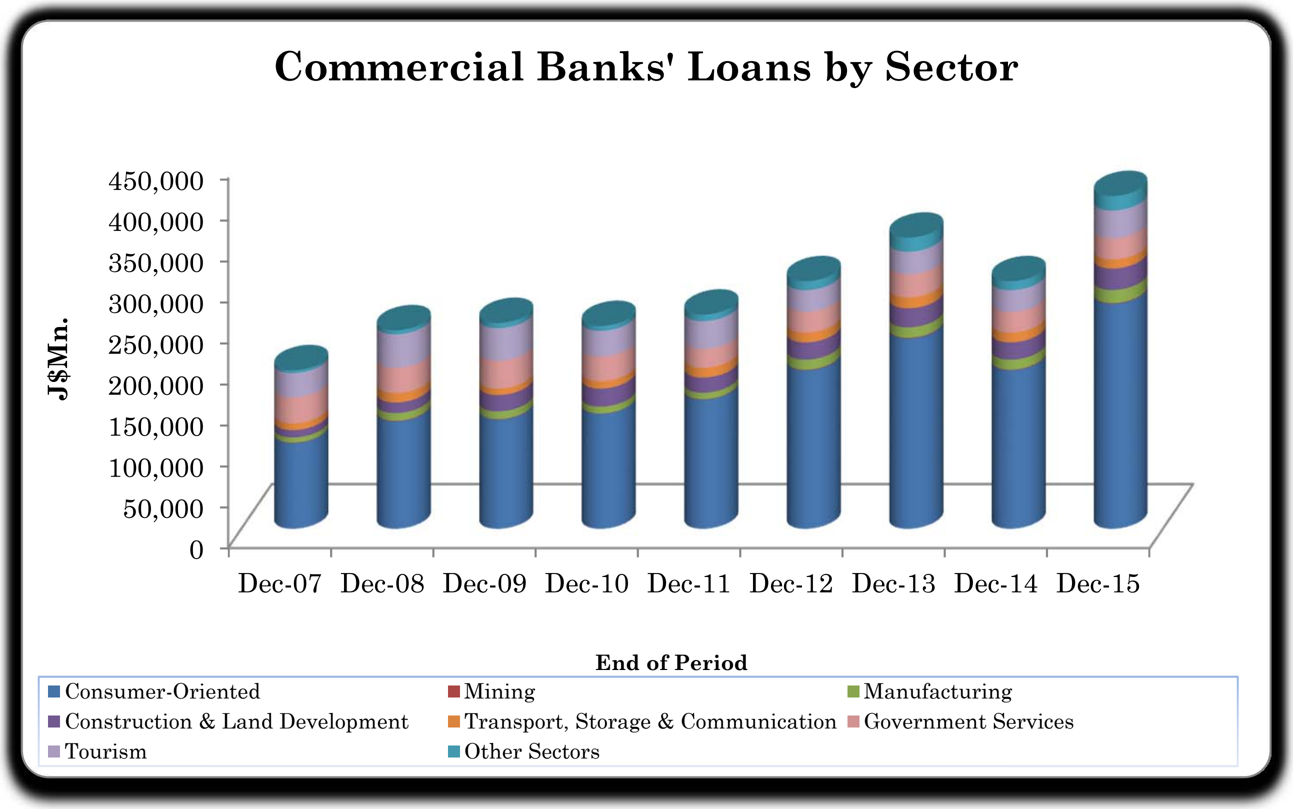


Figure 12a(ii)

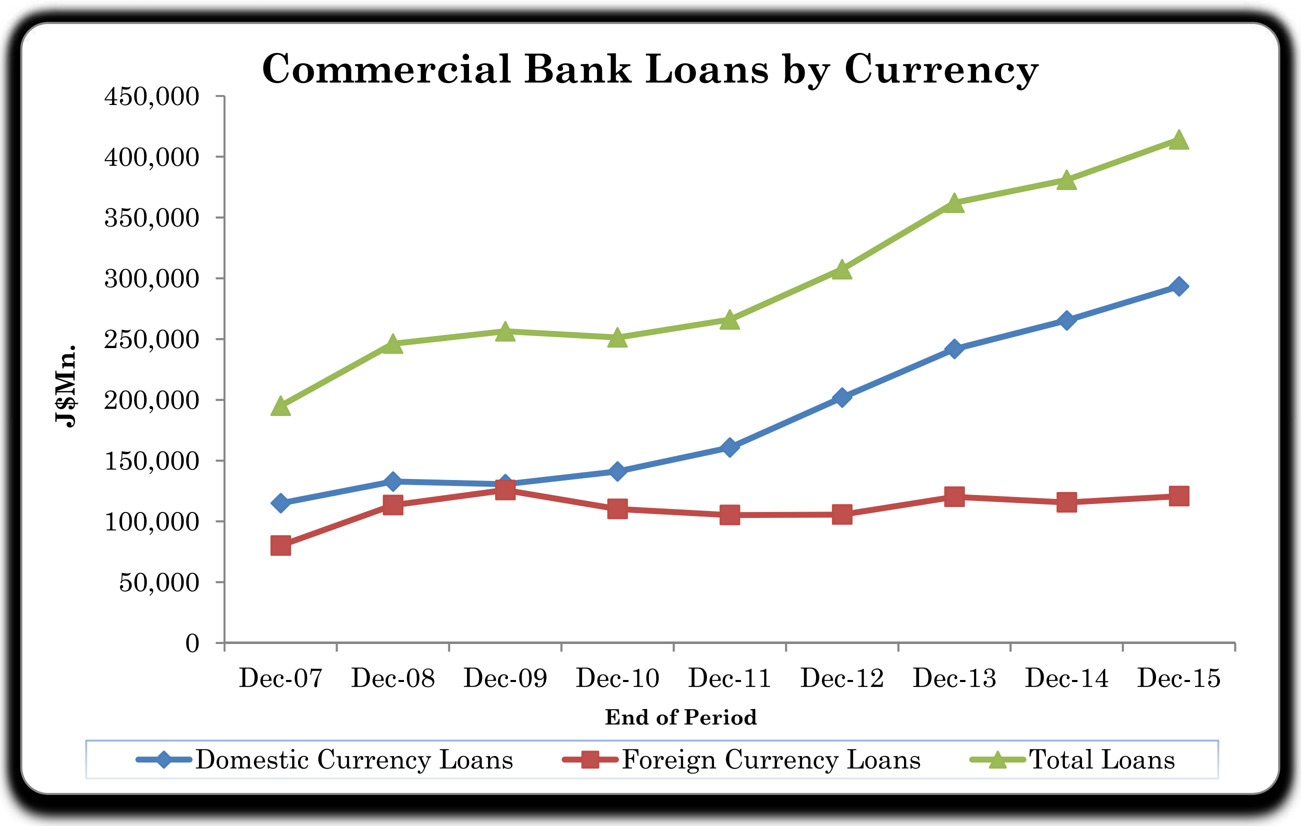


Table 12a

ANALYSIS OF COMMERCIAL BANKS LOANS AND ADVANCES

J$000

	Dec. 2009	Dec. 2010	Dec. 2011	Dec. 2012	Dec. 2013	Dec. 2014	Dec. 2015
1. Agriculture	**5,869,963**	**4,519,525**	**5,366,124**	**6,138,237**	**7,733,771**	**8,861,170**	**9,044,347**
(a) Production	5,735,289	4,352,404	4,847,285	5,138,694	6,306,724	7,356,718	7,711,129
(b) Marketing	134,276	165,005	490,659	782,907	1,248,785	1,074,894	1,220,812
(c) Land Acquisition	398	2,116	28,180	216,636	178,262	429,558	112,406
2. Mining	**432,276**	**426,384**	**595,074**	**692,970**	**747,665**	**729,017**	**786,895**
3. Manufacturing	**9,392,964**	**8,296,100**	**7,771,294**	**12,063,051**	**12,608,843**	**12,678,962**	**15,823,091**
(a) Sugar, Rum & Molasses	422,804	112,238	233,324	1,871,640	752,464	354,010	252,509
(b) Food, Drink & Tobacco	2,562,415	1,912,513	1,954,979	4,333,708	5,380,108	5,991,986	7,623,599
(c) Paper, Printing & Publishing	132,431	128,022	116,819	168,266	267,076	346,355	507,686
(d) Textile, Leather and Footwear	152,889	134,235	166,996	201,571	192,755	164,833	248,178
(e) Furniture, Fixture and Wood Products	465,735	648,167	647,682	474,405	529,578	642,190	630,549
(f) Metal Products	355,426	379,154	237,634	228,327	214,530	151,231	166,522
(g) Cement & Clay Products	1,003,793	1,087,646	981,037	884,134	941,606	593,449	241,551
(h) Chemicals & Chemical Products	943,525	648,803	374,787	819,764	647,356	577,259	1,522,267
(i) Other	3,353,946	3,245,322	3,058,036	3,081,236	3,683,370	3,857,649	4,630,230
4. Construction & Land Development	**19,909,360**	**21,962,553**	**18,487,912**	**21,115,449**	**23,217,877**	**24,371,111**	**26,157,035**
(a) Construction	18,433,556	21,139,999	17,734,419	19,299,390	21,822,377	23,040,251	23,372,171
(b) Land Development	1,239,189	545,299	596,680	1,683,826	1,145,622	1,100,971	2,203,835
(c) Land Acquisition	236,615	277,255	156,813	132,233	249,878	229,889	581,029
5. Financial Institutions	**1,027,752**	**944,145**	**1,677,375**	**2,287,006**	**3,090,795**	**3,334,269**	**4,741,276**
6. Transport, Storage & Communication	**7,810,982**	**8,993,260**	**11,911,589**	**11,886,482**	**13,338,251**	**12,536,792**	**11,010,499**
7. Electricity, Gas & Water	**4,882,390**	**4,590,927**	**5,733,524**	**7,517,952**	**12,015,418**	**8,645,942**	**11,347,213**
8. Government Services	**33,898,240**	**30,138,267**	**22,837,320**	**25,309,088**	**28,035,652**	**28,571,061**	**25,855,667**
(a) Central Government	12,639,417	11,044,879	9,793,679	9,520,873	7,067,298	3,891,571	3,772,917
(b) Local Government	6,982	1,477	39	44	6	179	163
(c) Selected Public Entities	19,995,953	15,086,881	12,189,529	15,219,351	20,495,732	24,065,838	21,837,181
(d) Other Public Entities	1,255,888	4,005,030	854,073	568,820	472,616	613,473	245,406
9. Distribution	**25,548,697**	**27,901,072**	**30,477,250**	**40,054,658**	**43,966,842**	**49,101,107**	**50,815,692**
10. Tourism	**39,649,517**	**31,153,520**	**33,983,912**	**26,335,399**	**27,535,107**	**29,718,234**	**33,794,971**
11. Entertainment	**530,921**	**448,362**	**513,885**	**1,132,480**	**2,045,651**	**2,130,751**	**1,609,149**
12. Professional & Other Services	**16,675,299**	**17,326,334**	**17,098,846**	**17,793,515**	**20,410,044**	**22,167,919**	**27,399,764**
13. Personal (Local Residents)	83,716,560	87,881,669	102,153,988	127,342,775	156,312,678	164,882,818	181,535,281
14. Overseas Residents	**7,044,941**	**6,758,515**	**7,436,111**	**7,808,869**	**11,058,328**	**13,241,130**	**14,230,534**
TOTAL	**256,389,862**	**251,340,633**	**266,044,204**	**307,477,931**	**362,116,922**	**380,970,283**	**414,151,414**

Table 12b

COMMERCIAL BANKS'
MONTHLY LOANS & ADVANCES

	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
Agriculture	**8,597,515**	**9,040,146**	**8,633,067**	**8,642,404**	**8,895,851**	**9,232,860**	**9,260,733**	**9,433,657**	**9,044,347**
Production	7,167,144	7,606,837	7,219,403	7,278,693	7,147,831	7,494,405	7,560,440	7,802,901	7,711,129
Marketing	1,016,453	1,019,485	999,433	946,380	1,334,643	1,328,953	1,289,900	1,236,032	1,220,812
Land Acquisition	413,918	413,824	414,231	417,331	413,377	409,502	410,393	394,724	112,406
Mining	**813,902**	**728,931**	**930,109**	**943,315**	**974,305**	**887,660**	**813,346**	**793,242**	**786,895**
Manufacturing	**14,013,112**	**13,303,802**	**14,171,122**	**15,010,642**	**15,316,085**	**15,665,370**	**16,434,170**	**16,395,709**	**15,823,091**
Sugar, Rum & Molasses	241,895	240,115	252,170	251,893	245,807	250,156	233,216	240,683	252,509
Food, Drink & Tobacco	6,316,422	6,284,220	6,679,587	6,429,227	6,815,287	7,141,037	8,018,245	7,938,880	7,623,599
Paper, Printing & Publishing	403,632	400,674	406,010	401,704	409,053	512,843	523,951	536,296	507,686
Textile, Leather and Footwear	209,870	208,672	210,036	213,337	213,134	214,996	238,999	245,346	248,178
Furniture, Fixture and Wood Products	678,938	682,993	667,273	653,277	647,781	637,905	626,271	630,313	630,549
Metal Products	156,200	151,938	164,662	137,519	155,545	171,802	175,657	171,821	166,522
Cement & Clay Products	504,053	305,021	301,582	295,543	262,916	257,044	245,995	255,639	241,551
Chemicals & Chemical Products	606,446	603,029	609,025	1,455,894	1,461,196	1,510,852	1,513,140	1,513,673	1,522,267
Other	4,895,656	4,427,140	4,880,777	5,172,248	5,105,366	4,968,735	4,858,696	4,863,058	4,630,230
Construction & Land Development	**25,882,682**	**25,969,996**	**24,383,189**	**24,775,489**	**25,525,451**	**24,818,142**	**27,120,998**	**25,690,828**	**26,157,035**
Construction	23,725,907	23,792,671	22,144,580	22,532,708	23,486,060	22,828,691	25,130,715	22,927,274	23,372,171
Land Development	2,097,229	2,117,251	2,179,608	2,183,797	1,981,296	1,931,942	1,932,211	2,184,301	2,203,835
Land Acquisition	59,546	60,074	59,001	58,984	58,095	57,509	58,072	579,253	581,029
Financial Institutions	**3,444,436**	**3,534,115**	**3,574,564**	**3,755,549**	**4,163,935**	**4,246,002**	**4,314,216**	**4,371,777**	**4,741,276**
Transport, Storage & Communication	**11,890,105**	**11,925,678**	**11,578,868**	**11,454,670**	**11,337,742**	**10,640,963**	**10,501,692**	**10,768,928**	**11,010,499**
Transportation by Land, Water or Air	5,932,189	5,987,997	5,615,668	5,480,562	5,422,472	5,245,718	5,191,623	5,413,051	5,656,352
Harbour Facilities, Storage & Warehousing	207,926	195,301	183,645	174,558	173,602	227,003	216,081	262,608	254,998
Communication	5,749,990	5,742,380	5,779,555	5,799,550	5,741,668	5,168,242	5,093,988	5,093,269	5,099,149
Electricity, Gas & Water	**8,611,603**	**8,353,404**	**7,794,720**	**11,869,496**	**11,757,982**	**11,812,064**	**9,519,730**	**12,125,806**	**11,347,213**
Government Services	**26,452,708**	**28,033,782**	**28,548,462**	**27,241,185**	**28,859,296**	**28,514,704**	**30,202,019**	**29,167,858**	**25,855,667**
Central Government	3,725,907	3,958,285	3,909,542	3,923,952	3,882,767	3,860,402	3,782,904	3,807,373	3,772,917
Local Government	4	0	0	0	0	1	43	0	163
Selected Public Entities	22,386,621	23,739,209	24,284,113	22,935,053	24,626,705	24,309,825	26,069,570	25,053,108	21,837,181
Other Public Entities	340,176	336,288	354,807	382,180	349,824	344,476	349,502	307,377	245,406
Distribution	**48,292,765**	**48,822,353**	**48,873,998**	**49,875,760**	**49,006,541**	**49,846,552**	**50,564,914**	**51,053,056**	**50,815,692**
Tourism	**28,554,814**	**28,556,756**	**29,395,762**	**29,612,656**	**30,086,633**	**30,611,940**	**32,366,036**	**33,102,802**	**33,794,971**
Entertainment	**1,580,546**	**1,634,044**	**1,555,683**	**1,565,591**	**1,403,681**	**1,504,688**	**1,556,564**	**1,579,183**	**1,609,149**
Professional & Other Services	**21,468,549**	**21,718,674**	**22,490,982**	**22,674,465**	**23,575,114**	**24,917,648**	**25,965,272**	**25,949,311**	**27,399,764**
Personal (Local Residents)	**168,953,615**	**170,169,169**	**171,764,210**	**172,743,922**	**174,305,829**	**176,129,455**	**178,010,406**	**180,151,605**	**181,535,281**
Overseas Residents	**13,882,886**	**13,925,092**	**12,415,405**	**12,476,291**	**16,199,432**	**16,048,707**	**12,974,935**	**14,462,331**	**14,230,534**
Total	**382,439,238**	**385,715,942**	**386,110,141**	**392,641,435**	**401,407,877**	**404,876,755**	**409,605,031**	**415,046,093**	**414,151,414**

Table 12c

COMMERCIAL BANKS' MONTHLY ANALYSIS OF FOREIGN CURRENCY LOANS AND ADVANCES

	Dec-14		***Nov-15***		***Dec-15***	
	US$000	% of Total	US$000	% of Total	US$000	% of Total
Public Sector	209,446	20.7	198,171	19.2	167,758	16.7
(a) Central Government	109	0.0	197	0.0	99	0.0
(b) Local Government						
(c) Selected Public Entities	203,969	20.2	195,398	18.9	165,612	16.4
(d) Other Public Entities	5,368	0.5	2,576	0.2	2,047	0.2
Financial Institutions	3,915	0.4	3,054	0.3	2,946	0.3
Private Sector	719,043	71.1	731,520	70.8	736,365	73.1
(a) Agriculture	16,493	1.6	15,528	1.5	15,360	1.5
(b) Mining, Quarrying & Processing	112	0.0	459	0.0	446	0.0
(c) Manufacturing	28,800	2.8	36,812	3.6	35,031	3.5
(d) Construction & Land Development	120,438	11.9	118,675	11.5	103,676	10.3
(e) Transport, Storage & Communication	65,290	6.5	50,759	4.9	53,515	5.3
(f) Electricty, Gas and Water	36,277	3.6	43,557	4.2	52,982	5.3
(g) Distribution	101,942	10.1	85,043	8.2	83,318	8.3
(h) Tourism	242,518	24.0	261,572	25.3	266,424	26.5
(I) Entertainment	4,319	0.4	4,842	0.5	5,268	0.5
(j) Professional & Other Services	32,020	3.2	47,893	4.6	54,916	5.5
(k) Personal (Non-Business Loans to Individuals)	70,834	7.0	66,380	6.4	65,429	6.5
Overseas Residents	79,616	7.9	101,064	9.8	99,809	9.9
TOTAL	**1,012,020**	**100.0**	**1,033,809**	**100.0**	**1,006,878**	**100.0**

Commercial Bank Loans by Currency

J$000

End of Period	Domestic Currency	Foreign Currency	Total
2013			
Jan.	204,986,420	106,422,186	311,408,606
Feb.	210,321,397	107,379,455	317,700,852
Mar.	214,720,275	107,920,172	322,640,447
Apr.	217,516,493	109,021,873	326,538,366
May	219,878,776	110,337,756	330,216,532
Jun.	222,272,576	111,618,460	333,891,036
Jul.	224,370,806	112,918,434	337,289,240
Aug.	231,962,857	116,430,012	348,392,869
Sep.	235,673,152	120,093,018	355,766,170
Oct.	235,868,821	119,525,350	355,394,171
Nov.	238,268,736	123,283,750	361,552,486
Dec.	241,865,172	120,251,750	362,116,922
2014			
Jan.	242,327,290	116,612,436	358,939,726
Feb.	245,770,359	118,745,662	364,516,021
Mar.	246,013,743	115,899,259	361,913,002
Apr.	247,331,265	115,182,994	362,514,259
May	250,717,970	115,058,388	365,776,358
Jun.	254,822,140	116,276,869	371,099,009
Jul.	259,563,141	117,772,260	377,335,401
Aug.	262,283,041	116,141,309	378,424,350
Sep.	260,584,251	116,685,463	377,269,714
Oct.	261,063,078	117,864,659	378,927,737
Nov.	264,280,875	116,824,368	381,105,243
Dec.	265,357,812	115,612,471	380,970,283
2015			
Jan.	267,233,680	114,691,319	381,924,999
Feb.	270,144,003	114,582,045	384,726,048
Mar.	273,051,969	109,109,446	382,161,415
Apr.	273,063,237	109,376,001	382,439,238
May	274,516,412	111,199,530	385,715,942
Jun.	274,927,197	111,182,944	386,110,141
Jul.	277,700,138	114,941,297	392,641,435
Aug.	280,282,923	121,124,954	401,407,877
Sep.	283,293,537	121,583,218	404,876,755
Oct.	286,849,218	122,755,813	409,605,031
Nov.	291,502,383	123,543,710	415,046,093
Dec.	293,375,616	120,775,798	414,151,414

Commercial Bank Credit Card Receivables

J$000

End of Period	Domestic Currency	Foreign Currency	Total
2013			
Jan.	19,180,860	4,112,211	23,293,071
Feb.	19,612,171	4,226,531	23,838,702
Mar.	19,885,613	4,257,947	24,143,560
Apr.	20,281,370	4,234,489	24,515,859
May	20,125,662	4,264,175	24,389,837
Jun.	20,264,659	4,399,774	24,664,433
Jul.	20,216,702	4,390,017	24,606,719
Aug.	21,156,158	4,494,251	25,650,409
Sep.	21,406,808	4,536,490	25,943,298
Oct.	21,567,872	4,564,963	26,132,835
Nov.	21,584,276	4,636,661	26,220,937
Dec.	22,491,265	4,713,623	27,204,888
2014			
Jan.	21,935,755	4,611,508	26,547,263
Feb.	22,870,004	4,642,282	27,512,286
Mar.	23,145,910	4,773,144	27,919,054
Apr.	23,088,161	4,786,677	27,874,838
May	23,201,522	4,880,539	28,082,061
Jun.	24,258,119	5,023,353	29,281,472
Jul.	24,435,539	5,030,855	29,466,394
Aug.	25,360,362	5,392,719	30,753,081
Sep.	24,720,876	5,576,572	30,297,448
Oct.	24,341,467	5,166,352	29,507,819
Nov.	25,308,949	5,193,372	30,502,321
Dec.	25,063,337	4,998,672	30,062,009
2015			
Jan.	24,607,582	4,852,595	29,460,177
Feb.	25,635,592	4,975,860	30,611,452
Mar.	25,556,208	4,789,427	30,345,635
Apr	25,942,549	4,986,235	30,928,784
May	26,700,410	5,010,278	31,710,688
Jun.	27,538,956	4,924,028	32,462,984
Jul.	27,455,526	5,001,503	32,457,029
Aug.	28,572,727	5,019,141	33,591,868
Sep.	27,973,507	5,050,885	33,024,392
Oct.	28,415,926	5,140,038	33,555,964
Nov.	29,138,795	5,196,168	34,334,963
Dec.	28,851,645	5,009,332	33,860,977

Table 13

COMMERCIAL BANKS' CLEARING

J$000

End of Period	2007	2008	2009	2010	2011	2012	2013	2014	2015
Jan.	186,399,368	208,669,883	233,869,859	189,808,984	174,021,354	101,396,307	97,594,736	84,967,635	81,177,288
Feb.	211,734,268	210,228,903	211,247,481	177,241,313	169,851,625	95,372,298	85,830,573	77,546,474	71,890,559
Mar.	216,230,971	212,365,440	220,106,384	246,338,854	198,415,782	107,176,527	92,535,425	85,225,740	87,788,952
Apr.	196,228,646	221,308,197	198,337,765	193,609,207	110,459,937	97,000,610	93,878,922	80,961,934	79,484,342
May	207,544,359	220,181,032	178,240,293	165,044,882	115,451,814	102,450,731	92,633,285	82,145,556	76,342,136
Jun.	200,020,026	224,691,472	204,021,904	196,463,145	108,851,144	91,137,994	82,992,394	79,577,717	83,289,958
Jul.	226,484,300	262,060,024	211,390,484	182,640,488	104,234,364	96,230,491	94,132,182	86,966,731	84,135,697
Aug.	209,576,308	202,245,256	180,163,210	189,340,584	106,784,788	93,185,454	82,937,891	75,833,751	77,745,764
Sep.	200,861,507	241,338,567	195,608,725	177,802,931	103,437,618	85,981,373	84,375,571	83,132,595	81,861,574
Oct.	222,606,501	244,768,230	196,011,603	170,076,141	95,844,875	90,402,130	86,549,871	82,458,318	78,679,170
Nov.	240,748,531	219,942,786	192,560,571	185,864,448	104,793,224	93,428,423	81,683.624	75,280,981	79,477,313
Dec.	214,296,196	275,138,607	220,981,272	211,315,660	106,551,401	96,755,851	89,651.312	91,032,727	92,587,073
TOTAL	**2,532,730,981**	**2,742,938,397**	**2,442,539,551**	**2,285,546,637**	**1,498,697,926**	**1,150,518,189**	**893,632,185**	**985,130,159**	**974,459,826**

Table 14a

COMMERCIAL BANKS' LIQUID HOLDINGS

J$000

End of Period	DEPOSITS WITH BOJ Cash	Cash Reserve & Current Account	Treasury Bills	Specified Assets	Other Eligible Bonds	Other	Total
2012							
Jul.	7,097,681	30,769,186	617,622	10,540,472	908,820	26,609,493	76,543,275
Aug.	7,407,133	30,524,597	701,716	14,014,333	749,917	24,280,763	77,678,459
Sep.	7,201,770	31,345,772	627,525	15,407,659	438,044	23,165,985	78,186,755
Oct.	6,945,755	32,455,377	423,994	20,480,039	465,514	17,530,226	78,300,905
Nov.	6,947,950	34,178,027	317,677	16,873,711	747,639	24,486,436	83,551,440
Dec.	7,276,635	32,334,930	232,454	8,265,165	1,122,551	30,474,156	83,021,063
2013							
Jan.	7,678,326	32,850,840	176,789	9,798,682	4,124,913	34,494,665	89,124,214
Feb.	7,073,562	33,359,340	52,561	12,983,132	4,049,018	30,015,849	87,533,461
Mar.	7,136,340	32,827,796	699,668	13,063,019	4,071,546	31,258,250	89,056,619
Apr.	7,480,156	34,801,565	360,150	3,861,836	4,988,720	29,296,393	80,788,821
May	7,388,519	33,296,309	395,584	7,143,727	5,594,612	31,244,767	85,063,518
Jun.	7,351,004	32,823,188	287,980	3,896,238	5,634,046	32,787,574	82,780,030
Jul.	7,477,322	33,071,960	313,435	4,135,348	5,837,469	28,905,872	79,741,405
Aug.	7,542,697	32,141,065	255,876	9,355,325	5,852,901	31,218,923	86,366,788
Sep.	7,577,546	33,108,242	72,538	10,600,667	5,434,067	16,586,086	73,379,146
Oct.	7,399,736	33,990,654	226,580	11,800,534	5,234,159	28,911,899	87,563,563
Nov.	7,183,013	33,882,730	344,807	8,398,384	5,050,824	29,881,817	84,741,574
Dec.	8,499,186	34,036,913	379,842	5,495,853	5,110,677	29,825,612	83,348,082
2014							
Jan.	7,795,406	33,930,044	303,297	2,059,458	5,365,094	31,085,824	80,539,123
Feb.	7,276,635	33,375,843	232,454	8,265,165	5,721,579	30,704,881	85,576,557
Mar.	7,650,715	32,796,419	215,540	8,963,740	5,889,927	26,838,720	82,355,061
Apr.	7,600,167	33,780,540	250,709	7,755,520	5,724,645	31,841,963	86,953,544
May	7,795,333	32,792,716	152,714	7,280,720	5,592,405	31,459,335	85,073,222
Jun	7,737,279	33,409,058	65,449	13,283,592	5,300,157	30,737,613	90,533,148
Jul.	7,591,727	33,688,835	23,226	10,994,551	6,120,815	33,586,667	92,005,821
Aug.	7,873,605	34,503,216	34,923	9,908,535	6,161,697	33,586,667	92,068,643
Sep.	7,699,906	34,943,041	64,455	13,254,234	6,173,379	35,879,087	98,014,101
Oct.	8,084,658	34,778,027	87,251	17,044,510	4,983,922	35,912,929	100,891,298
Nov.	8,049,889	34,248,775	42,066	16,796,786	4,628,952	36,354,296	100,120,765
Dec.	9,535,248	34,533,646	65,707	14,508,690	4,636,531	36,876,591	100,156,414
2015							
Jan.	8,631,287	35,967,213	154,579	11,331,452	4,747,405	34,732,972	95,564,909
Feb.	8,072,481	36,118,302	175,492	11,307,939	6,223,712	31,998,489	93,896,416
Mar.	7,999,758	36,559,872	132,897	13,922,182	4,758,876	34,053,290	97,426,876
Apr.	7,842,619	36,983,504	145,226	14,564,710	4,756,777	32,175,053	96,467,889
May	7,987,403	35,695,728	123,607	13,756,450	4,756,092	32,430,868	94,750,147
Jun	8,055,679	36,177,805	128,801	7,167,004	4,788,936	31,387,163	87,705,387
Jul.	8,899,190	36,182,698	227,757	4,830,111	4,826,550	31,795,222	86,761,528
Aug.	8,502,703	36,408,497	296,354	6,954,600	3,273,328	38,049,149	93,484,632
Sep.	8,248,755	37,293,701	280,075	4,984,455	3,275,309	38,762,391	92,844,686
Oct.	8,302,654	38,202,513	157,152	904,714	3,273,606	37,919,873	88,760,513
Nov.	8,243,239	37,944,867	100,441	2,736,286	3,270,984	38,879,206	91,175,022
Dec.	10,310,098	38,164,771	109,008	5,039,434	3,273,200	38,885,315	95,781,826

Table 14b

COMMERCIAL BANKS' LIQUIDITY RATIOS
To Average Deposits

%

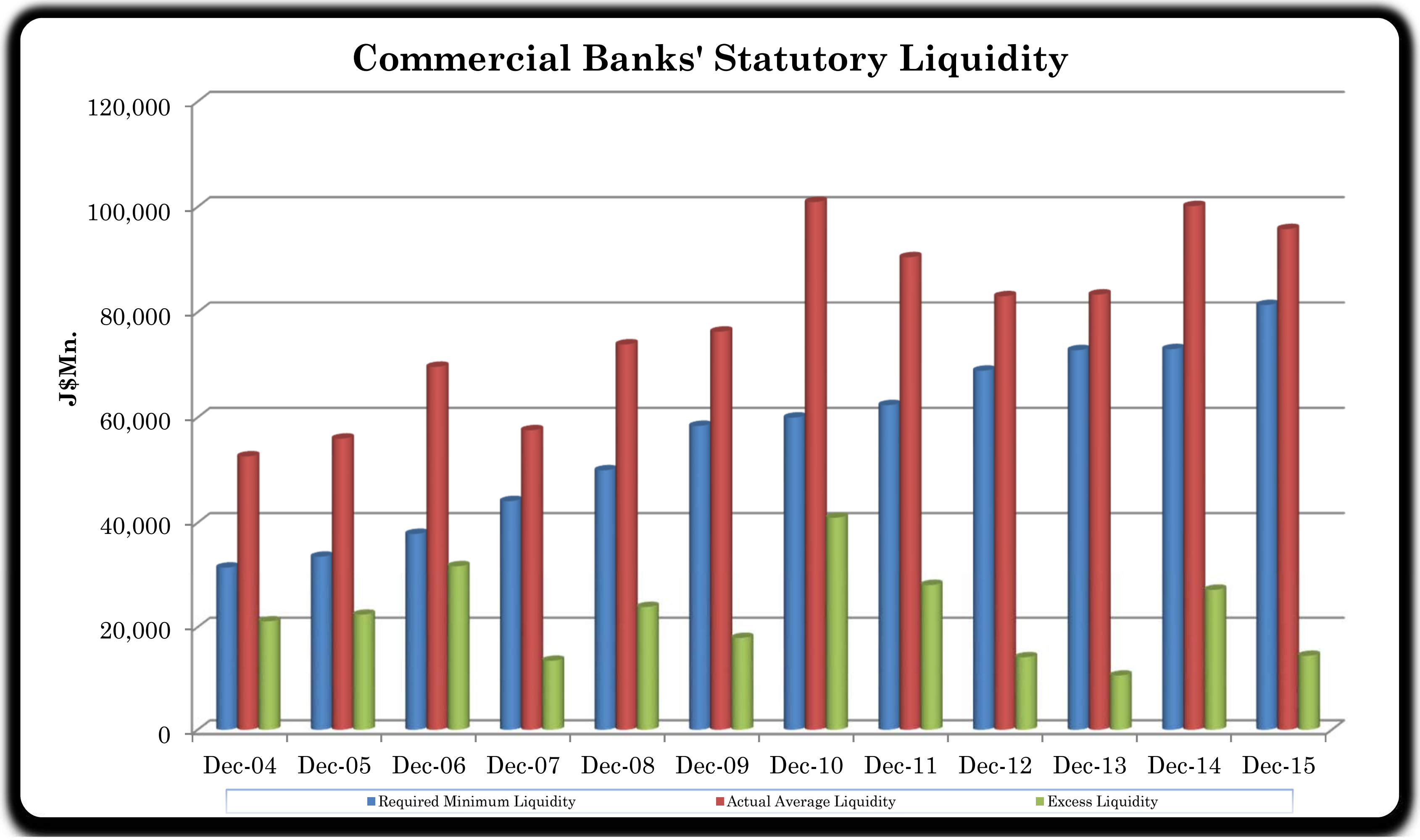
End of Period	Cash	*DEPOSITS WITH BOJ* Cash Reserves & Current Account	Treasury Bills	Specified Assets	Other Eligible Bonds	Other	Total
2012							
Jul.	2.8	12.2	0.2	4.2	0.4	10.6	30.4
Aug.	3.0	12.2	0.3	5.6	0.3	9.7	31.1
Sep.	2.8	12.2	0.2	6.0	0.2	9.0	30.4
Oct.	2.7	12.4	0.2	7.9	0.2	6.7	30.0
Nov.	2.7	13.1	0.1	6.5	0.3	9.4	32.0
Dec.	3.1	12.2	0.1	3.9	0.4	11.5	31.3
2013							
Jan.	2.8	12.2	0.1	3.6	1.5	12.8	33.0
Feb.	2.6	12.3	0.0	4.8	1.5	11.0	32.2
Mar.	2.6	12.1	0.3	4.8	1.5	11.6	32.9
Apr.	2.7	12.6	0.1	1.4	1.8	10.6	29.2
May	2.7	12.2	0.1	2.6	2.1	11.5	31.2
Jun.	2.7	12.2	0.1	1.4	2.1	12.2	30.7
Jul.	2.8	12.2	0.1	1.5	2.2	10.7	29.5
Aug.	2.9	12.2	0.1	3.6	2.2	11.9	32.9
Sep.	2.8	12.1	0.0	3.9	2.0	6.1	26.9
Oct.	2.7	12.2	0.1	4.2	1.9	10.4	31.4
Nov.	2.6	12.1	0.1	3.0	1.8	10.7	30.2
Dec.	3.0	12.2	0.1	2.0	1.8	10.7	29.8
2014							
Jan.	2.8	12.2	0.1	0.7	1.9	11.1	28.9
Feb.	2.7	12.2	0.1	3.0	2.1	11.2	31.2
Mar.	2.8	12.2	0.1	3.3	2.2	10.0	30.6
Apr.	2.7	12.2	0.1	2.8	2.1	11.5	31.3
May	2.9	12.2	0.1	2.7	2.1	11.7	31.6
Jun.	2.8	12.2	0.0	4.8	1.9	11.2	33.0
Jul.	2.8	12.2	0.0	4.0	2.2	12.2	33.4
Aug.	2.8	12.2	0.0	3.5	2.2	11.9	32.5
Sep.	2.7	12.2	0.0	4.6	2.2	12.6	34.3
Oct.	2.8	12.2	0.0	6.0	1.7	12.6	35.4
Nov.	2.9	12.2	0.0	6.0	1.6	13.0	35.7
Dec.	3.4	12.3	0.0	5.2	1.7	13.1	35.7
2015							
Jan.	3.0	12.4	0.1	3.9	1.6	12.0	32.9
Feb.	2.8	12.4	0.1	3.9	2.1	11.0	32.2
Mar.	2.8	12.7	0.0	4.8	1.7	11.8	33.9
Apr.	2.7	12.6	0.0	5.0	1.6	11.0	32.8
May	2.7	12.2	0.0	4.7	1.6	11.1	32.5
Jun.	2.7	12.1	0.0	2.4	1.6	10.5	29.3
Jul.	3.0	12.1	0.1	1.6	1.6	10.7	29.1
Aug.	2.8	12.2	0.1	2.3	1.1	12.7	31.3
Sep.	2.7	12.3	0.1	1.6	1.1	12.7	30.5
Oct.	2.6	12.2	0.1	0.3	1.0	12.1	28.3
Nov.	2.6	12.2	0.0	0.9	1.0	12.5	29.3
Dec.	3.3	12.2	0.0	1.6	1.0	12.4	30.6

COMMERCIAL BANKS - STATUTORY LIQUIDITY

J$000

End of Period	Average Deposit Liabilities	Required Minimum Liquidity	Actual Average Liquidity	% of Average Deposit	Excess Liquidity
2012					
Jul.	252,035,681	65,529,277	76,543,275	30.4	11,013,998
Aug.	250,058,723	65,015,268	77,678,459	31.1	12,663,191
Sep.	257,199,854	66,871,962	78,186,755	30.4	11,314,793
Oct.	260,693,300	67,780,258	78,300,905	30.0	10,520,647
Nov.	260,973,063	67,852,996	83,551,440	32.0	15,698,444
Dec.	264,946,171	68,886,004	83,021,063	31.3	14,135,059
2013					
Jan.	270,117,013	70,230,423	89,124,214	33.0	18,893,791
Feb.	272,048,135	70,732,515	87,533,461	32.2	16,800,946
Mar.	270,382,860	70,299,544	89,056,619	32.9	18,757,075
Apr.	277,067,332	72,037,506	80,788,821	29.2	8,751,314
May	272,782,677	70,923,496	85,063,518	31.2	14,140,022
Jun.	269,510,236	70,072,661	82,780,030	30.7	12,707,368
Jul.	270,456,969	70,318,812	79,741,405	29.5	9,422,593
Aug.	262,699,428	68,301,851	86,366,788	32.9	18,064,936
Sep.	272,606,912	70,877,797	73,379,146	26.9	2,501,349
Oct.	278,980,950	72,535,047	87,563,563	31.4	15,028,516
Nov.	280,275,726	72,871,689	84,741,574	30.2	11,869,886
Dec.	279,938,663	72,784,052	83,348,082	29.8	10,564,030
2014					
Jan.	279,038,813	72,550,091	80,625,925	28.9	8,075,834
Feb.	274,340,098	71,328,425	85,509,462	31.2	14,181,036
Mar.	269,160,357	69,981,693	82,315,503	30.6	12,333,810
Apr.	277,812,328	72,231,205	87,173,663	31.4	14,942,458
May	269,580,463	70,090,920	84,979,586	31.5	14,888,666
Jun.	274,287,851	71,314,841	90,533,148	33.0	19,218,307
Jul.	275,480,535	71,624,939	92,005,821	33.4	20,380,882
Aug.	283,371,793	73,676,666	92,068,643	32.5	18,391,977
Sep.	285,593,459	74,254,299	98,014,101	34.3	23,759,801
Oct.	285,127,524	74,133,156	100,891,298	35.4	26,758,142
Nov.	280,683,744	72,977,773	100,120,765	35.7	27,142,992
Dec.	280,708,245	72,984,144	100,156,414	35.7	27,172,270
2015					
Jan.	290,574,236	75,549,301	95,564,909	32.9	20,015,608
Feb.	291,839,750	75,878,335	93,896,416	32.2	18,018,081
Mar.	287,631,508	74,784,192	97,426,876	33.9	22,642,683
Apr.	293,816,270	76,392,230	96,467,889	32.8	20,075,659
May	291,607,104	75,817,847	94,750,147	32.5	18,932,300
Jun.	298,958,962	77,729,330	87,705,387	29.3	9,976,057
Jul.	298,522,013	77,615,723	86,761,528	29.1	9,145,804
Aug.	299,044,364	77,751,535	93,484,632	31.3	15,733,097
Sep.	304,436,459	79,153,479	92,844,686	30.5	13,691,207
Oct.	313,924,478	81,620,364	88,760,513	28.3	7,140,148
Nov.	311,561,487	81,005,987	91,175,022	29.3	10,169,035
Dec.	312,901,841	81,354,479	95,781,826	30.6	14,427,348

Figure 14c


Commercial Banks' Statutory Liquidity
J$Mn.
120,000
100,000
80,000
60,000
40,000
20,000
0
Dec-04
Dec-05
Dec-06
Dec-07
Dec-08
Dec-09
Dec-10
Dec-11
Dec-12
Dec-13
Dec-14
Dec-15
Required Minimum Liquidity
Actual Average Liquidity
Excess Liquidity

List & Number of FIA Institutions

At End December

			2010	2011	2012	2013	2014	2015
1	CCM	Capital & Credit Merchant Bank Ltd	✓	✓	✓	-	-	-
2	MF&G	MF&G Trust and Finance Ltd	✓	✓	✓	✓	✓	✓
3	PAN CARIB	Pan Caribbean Merchant Bank Ltd	-	-	-	-	-	-
4	SCOTIA DBG	Scotia DBG Merchant Bank Ltd	✓	✓	-	-	-	-
5	JMMB MB	Jamaica Money Market Brokers Ltd	-	-	-	✓	✓	✓
Total Number of FIA Institutions at Year End			3	2	2	2	2	2

- **FIA Institutions**:
  - ***DBG Merchant Bank*** was renamed Scotia DBG Merchant Bank Ltd. effective 19 March 2008, after Scotia Group Jamaica Ltd acquired majority interest in Dehring, Bunting & Golding Ltd, the parent company of DB&G Merchant Bank.
  - The licence of ***Scotia DBG Merchant Bank Limited*** was surrendered and its operations merged with those of Bank of Nova Scotia Jamaica Ltd, effective 1 October 2010.
  - ***PanCaribbean Merchant Bank Limited*** surrendered its merchant banking licence, effective 23 June 2008.
  - Jamaica Money Market Brokers Ltd (JMMB) acquired majority ownership of Capital & Credit Financial Group, parent of Capital & Credit Merchant Bank Ltd (CCMB), effective 29 June 2012.

Figure 15

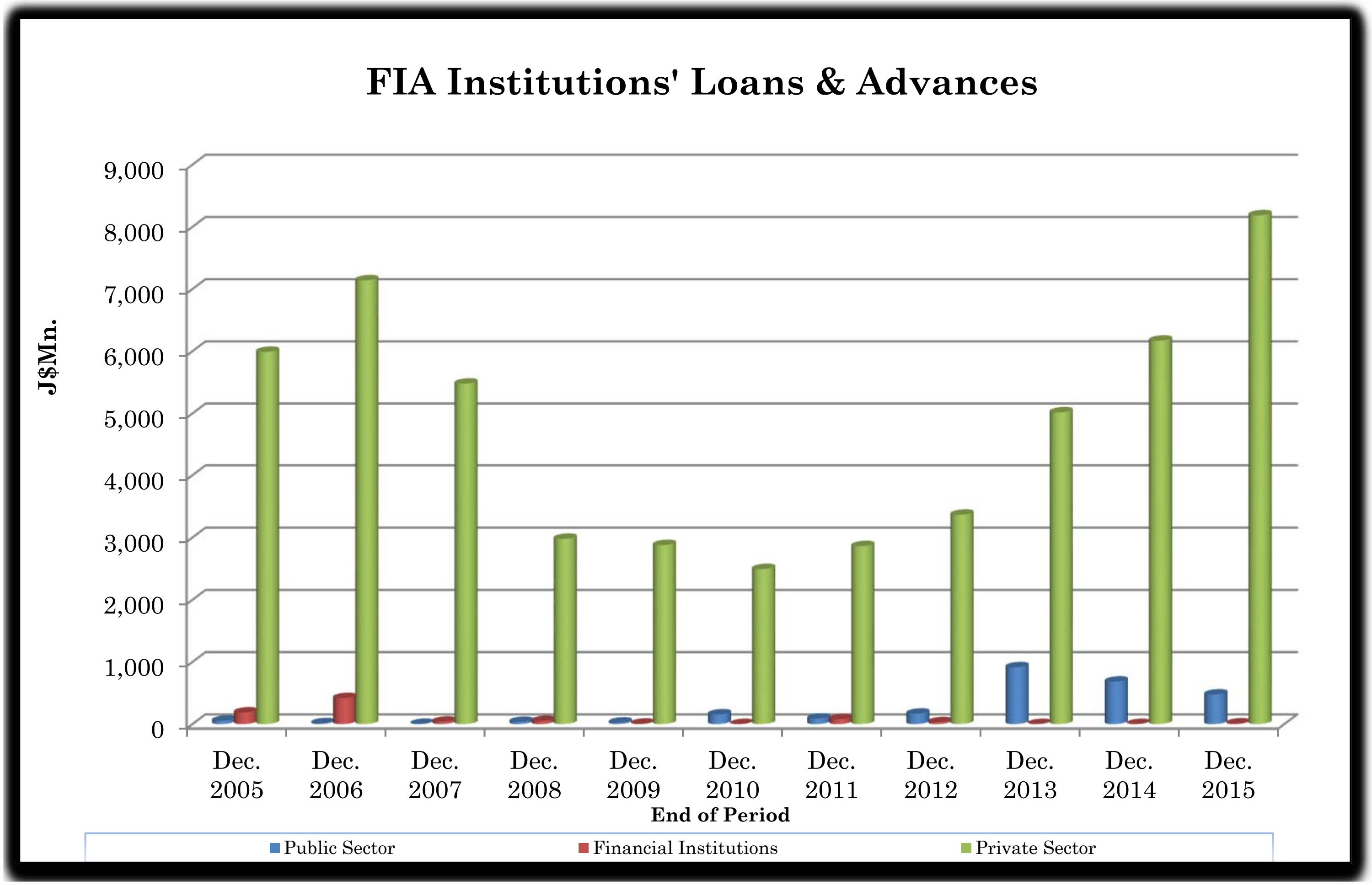

FIA Institutions' Loans & Advances
J$Mn.
9,000
8,000
7,000
6,000
5,000
4,000
3,000
2,000
1,000
0
Dec. 2005
Dec. 2006
Dec. 2007
Dec. 2008
Dec. 2009
Dec. 2010
Dec. 2011
Dec. 2012
Dec. 2013
Dec. 2014
Dec. 2015
End of Period
Public Sector
Financial Institutions
Private Sector

Table 15a

CONSOLIDATED ASSETS AND LIABILITIES
of F.I.A. Institutions

J$000

End of Period	LIABILITIES: Capital and Reserves	Foreign Liabilities	Deposits	Balances Due to Banks & Institutions In Jamaica	Other Liabilities	Total	ASSETS: Cash & Deps. With Banks & Institutions In Jamaica	Foreign Assets	Loans & Advances	Jamaica Govt. Securities	Other Assets
2013											
Jun.	4,344,583	207,491	10,493,891	346,108	8,960,387	24,352,460	1,130,130	13,896,166	6,868,767	875,395	1,582,002
Jul.	4,327,046	227,264	10,242,938	333,520	8,491,063	23,621,831	1,118,208	13,463,521	6,554,163	822,069	1,663,870
Aug.	4,324,906	292,287	10,672,841	327,951	8,241,217	23,859,202	1,198,536	13,400,334	6,624,824	823,019	1,812,489
Sep.	3,998,254	229,079	10,459,431	322,848	8,898,341	23,907,953	1,238,961	13,587,378	6,418,169	826,970	1,836,475
Oct.	3,968,465	240,081	11,123,167	317,765	9,031,515	24,680,993	1,290,826	14,096,086	6,824,657	623,605	1,845,819
Nov.	3,960,888	218,692	11,370,582	312,438	9,144,996	25,007,596	1,267,273	14,044,142	7,073,225	624,069	1,998,887
Dec.	3,955,008	227,782	11,117,577	306,913	9,750,324	25,357,604	1,305,251	14,083,783	7,093,086	623,802	2,251,682
2014											
Jan.	4,002,976	632,292	10,805,026	300,434	9,202,341	24,943,069	1,184,306	14,262,369	7,171,184	623,486	1,701,724
Feb.	4,054,147	570,626	11,393,641	295,197	11,580,642	27,894,253	1,357,848	14,103,224	7,478,828	861,484	4,092,869
Mar.	4,203,015	587,622	11,967,031	285,279	11,628,227	28,671,174	1,858,834	14,784,665	7,625,592	623,288	3,778,795
Apr.	4,910,620	557,980	12,652,497	279,377	10,655,423	29,055,897	1,814,098	15,084,945	7,689,474	622,592	3,844,788
May	4,937,908	662,706	13,073,219	274,863	10,789,806	29,738,502	1,869,120	15,158,997	7,902,577	622,152	4,185,656
Jun.	4,974,637	674,263	13,472,521	273,863	10,979,367	30,374,651	1,991,139	15,151,274	8,152,240	621,970	4,458,028
Jul.	5,007,826	633,570	13,415,855	283,677	10,705,227	30,046,155	2,310,319	15,346,117	8,126,751	622,576	3,640,392
Aug.	5,016,183	687,411	14,004,370	350,442	10,560,491	30,618,897	2,098,945	15,911,854	8,174,178	721,904	3,712,016
Sep.	5,064,003	692,255	14,042,846	338,907	10,822,802	30,960,813	1,685,386	15,839,828	9,080,747	822,457	3,532,395
Oct.	5,071,714	769,359	13,898,124	358,143	10,906,251	31,003,591	1,640,189	15,879,980	9,087,638	822,034	3,573,750
Nov.	5,061,530	750,866	13,678,258	346,154	11,071,852	30,908,660	1,711,644	15,428,607	9,304,556	821,111	3,642,742
Dec.	5,036,331	419,991	13,936,096	362,767	11,246,443	31,001,628	1,887,837	15,188,526	9,253,938	820,390	3,850,937
2015											
Jan.	5,116,207	433,358	14,154,530	409,669	10,832,355	30,946,119	1,644,109	15,618,733	9,251,895	822,204	3,609,178
Feb.	5,098,359	439,325	14,304,129	388,242	9,278,571	29,508,626	1,565,771	14,870,921	9,377,458	822,160	2,872,316
Mar.	5,180,363	444,656	14,336,058	450,956	10,536,446	30,948,479	1,644,831	14,459,005	9,756,047	821,953	4,266,643
Apr.	5,130,133	441,149	14,468,254	651,003	9,157,834	29,848,373	1,644,376	13,386,075	9,886,154	821,989	4,109,779
May	5,132,831	431,775	14,522,481	614,536	8,418,035	29,119,658	1,820,223	13,370,770	9,815,717	840,568	3,272,380
Jun.	5,155,824	416,585	14,996,063	488,605	6,840,996	27,898,073	1,952,353	13,210,086	10,117,098	822,030	1,796,506
Jul.	5,146,972	422,293	14,654,682	703,055	6,816,993	27,743,995	1,868,004	13,477,239	10,338,267	920,774	1,139,711
Aug.	5,131,264	767,906	15,739,156	777,492	7,416,847	29,832,665	2,046,336	14,432,289	11,110,484	820,067	1,423,489
Sep.	5,138,612	780,442	15,443,087	743,562	7,510,803	29,616,506	1,818,559	13,612,991	11,944,178	571,637	1,669,141
Oct.	5,142,978	976,129	15,646,512	609,401	8,401,029	30,776,049	1,970,663	14,657,924	12,124,535	570,523	1,452,404
Nov.	5,623,373	943,853	16,139,286	571,489	7,076,291	30,354,292	2,116,980	13,709,839	12,303,534	571,429	1,652,510
Dec.	5,605,025	953,022	16,076,200	564,196	7,153,372	30,351,815	2,458,771	13,024,706	12,689,803	571,402	1,607,133

Table 15b

ANALYSIS OF F.I.A. LOANS AND ADVANCES

J$000

	Dec. 2008	**Dec. 2009**	**Dec. 2010**	**Dec. 2011**	**Dec. 2012**	**Dec. 2013**	**Dec. 2014**	**Dec. 2015**
Public Sector	**126,883**	**135,144**	**100,600**	**367**	**0**	**0**	**0**	**0**
(a) Central Government	120,323	119,107	99,867	0	0	0	0	0
(b) Local Government	0	0	0	0	0	0	0	0
(c) Selected Public Entities	0	11,117	0	0	0	0	0	0
(d) Other Public Entities	6,560	4,920	733	367	0	0	0	0
Financial Institutions	627,408	**501,867**	**332,101**	**143,604**	**47,470**	**137,747**	**258,247**	274,798
Private Sector	**9,243,388**	**8,507,932**	**6,817,401**	**6,741,478**	**5,577,652**	**6,906,437**	**8,906,307**	**12,321,753**
(a) Agriculture	28,351	18,672	25,144	19,660	27,048	61,600	137,797	158,205
(b) Mining, Quarrying & Processing	47,261	32,294	0	0	128,369	164,323	183,630	221,926
(c) Manufacturing	363,530	340,430	387,513	334,556	304,486	360,222	381,616	775,811
(d) Construction & Land Development	2,514,896	2,211,679	2,083,195	2,270,803	739,379	599,898	916,985	1,474,074
(e) Transport Storage & Communication	443,362	259,706	18,525	7,551	376	193,498	114,549	110,509
(f) Electricity, Gas & Water	207,558	14,503	113,619	1,003	0	2,525	2,100	13,515
(g) Distribution	1,276,589	1,184,517	479,325	278,205	397,510	1,323,326	1,697,980	1,859,874
(h) Tourism	283,505	459,862	301,168	312,721	119,985	201,385	261,195	1,225,485
(I) Entertainment	24,515	21,311	22,552	2,010	0	57,637	51,365	45,565
(j) Professional & Other Services	1,601,921	2,101,398	1,665,550	1,852,266	1,699,030	1,156,312	1,484,148	1,631,595
(k) Personal (Non-Business Loans to Individuals)	2,451,900	1,863,560	1,720,810	1,662,703	2,161,469	2,785,711	3,674,942	4,805,194
Overseas Residents	**820,825**	**546,441**	**0**	**0**	**0**	**48,902**	**89,384**	**93,252**
TOTAL	**10,818,504**	**9,691,384**	**7,250,102**	**6,885,449**	**5,625,122**	**7,093,086**	**9,253,938**	**12,689,803**

MONTHLY ANALYSIS OF FIA'S LOANS & ADVANCES

	Dec-14		***Nov-15***		***Dec-15***	
	J$000	% of Total	J$000	% of Total	J$000	% of Total
Public Sector	-	-	-	-	-	-
(a) Central Government	-	-	-	-	-	-
(b) Local Government	-	-	-	-	-	-
(c) Selected Public Entities	-	-	-	-	-	-
(d) Other Public Entities	-	-	-	-	-	-
Financial Institutions	**258,247**	**2.79**	**277,168**	**2.25**	**274,798**	**2.17**
Private Sector	**8,906,307**	**96.24**	**11,942,573**	**97.07**	**12,321,753**	**97.10**
(a) Agriculture	137,797	1.49	164,935	1.34	158,205	1.25
(b) Mining, Quarrying & Processing	183,630	1.98	214,502	1.74	221,926	1.75
(c) Manufacturing	381,616	4.12	806,632	6.56	775,811	6.11
(d) Construction & Land Development	916,985	9.91	1,334,881	10.85	1,474,074	11.62
(e) Transport, Storage & Communication	114,549	1.24	62,972	0.51	110,509	0.87
(f) Electricty, Gas and Water	2,100	0.02	13,838	0.11	13,515	0.11
(g) Distribution	1,697,980	18.35	1,832,398	14.89	1,859,874	14.66
(h) Tourism	261,195	2.82	1,227,749	9.98	1,225,485	9.66
(I) Entertainment	51,365	0.56	46,230	0.38	45,565	0.36
(j) Professional & Other Services	1,484,148	16.04	1,612,921	13.11	1,631,595	12.86
(k) Personal (Non-Business Loans to Individuals	3,674,942	39.71	4,625,515	37.60	4,805,194	37.87
Overseas Residents	89,384	0.97	83,793	0.68	93,252	0.73

Table 16

F.I.A. INSTITUTIONS - STATUTORY DOMESTIC LIQUIDITY

J$000

End of Period	Average Deposit Liabilities	Required Minimum Liquidity	Average Liquidity	% of Average Deposits	Excess Liquidity
2013					
Jan.	3,766,057	979,175	1,183,849	31.4	204,674
Feb.	3,821,184	993,508	1,299,204	34.0	305,696
Mar.	2,999,921	779,979	888,647	39.6	108,668
Apr.	3,832,591	996,474	1,436,249	37.5	439,776
May	3,746,384	974,060	1,472,325	39.3	498,265
Jun.	3,404,272	885,111	1,251,421	36.8	366,310
Jul.	3,570,348	928,290	1,274,285	35.7	345,994
Aug.	3,446,180	896,007	1,261,749	36.6	365,742
Sep.	3,010,977	782,854	1,177,792	39.1	394,938
Oct.	3,297,235	857,281	1,213,345	36.8	356,064
Nov.	3,376,906	877,995	1,149,161	36.8	271,166
Dec.	3,561,848	926,080	987,817	27.7	61,737
2014					
Jan.	3,652,694	949,700	988,973	27.1	39,272
Feb.	3,735,910	971,336	1,264,952	33.9	293,615
Mar.	3,777,673	982,195	1,282,553	34.0	300,358
*Apr.	3,874,433	1,007,353	1,207,461	29.2	200,108
May	3,917,474	1,018,543	1,274,980	32.6	256,436
Jun.	3,993,113	1,038,209	1,203,836	30.2	165,627
Jul.	4,092,063	1,063,937	1,339,240	32.7	275,304
Aug.	4,271,668	1,110,634	1,497,095	35.1	386,462
Sep.	4,482,786	1,165,524	1,747,054	39.0	581,529
Oct.	4,939,440	1,284,255	1,542,152	31.2	257,897
Nov.	4,963,366	1,290,475	1,518,525	30.6	228,050
Dec.	5,075,133	1,319,535	1,643,186	32.4	323,651
2015					
Jan.	5,200,939	1,352,244	1,935,798	37.2	583,554
Feb.	5,227,280	1,359,093	1,911,969	36.6	552,876
Mar.	5,297,109	1,377,248	1,826,718	34.5	449,469
Apr.	5,337,188	1,387,669	1,759,750	33.0	372,081
May	5,576,270	1,449,830	2,111,783	37.9	661,953
Jun	5,842,564	1,519,067	2,197,767	37.6	678,701
Jul	5,968,988	1,551,937	1,893,810	31.7	341,873
Aug	6,084,170	1,581,884	1,651,119	27.1	69,235
Sep	6,101,962	1,586,510	1,697,168	27.8	110,658
Oct	6,234,615	1,621,000	1,779,790	28.5	158,790
Nov	6,865,150	1,784,939	1,928,224	28.1	143,285
Dec	6,930,150	1,801,839	1,856,779	26.8	54,940

List & Number of Building Societies

At End September

			2010	2011	2012	2013	2014	2015
1	FCIBS	First Caribbean International Building Society	✓	✓	✓	✓	-	-
2	JNBS	Jamaica National Building Society	✓	✓	✓	✓	✓	✓
3	SJBS	Scotia Jamaica Building Society	✓	✓	✓	✓	✓	✓
4	VMBS	Victoria National Building Society	✓	✓	✓	✓	✓	✓
Total Number of Building Societies at Year End			***4***	***4***	***4***	***4***	***3***	***3***

- Effective 16 August 2013, First Caribbean International Building Society (FCIBS) surrendered its operating licence, following the transfer of its assets and liabilities to FirstCaribbean International Bank (Jamaica) Ltd (FCIB).

Figure 17

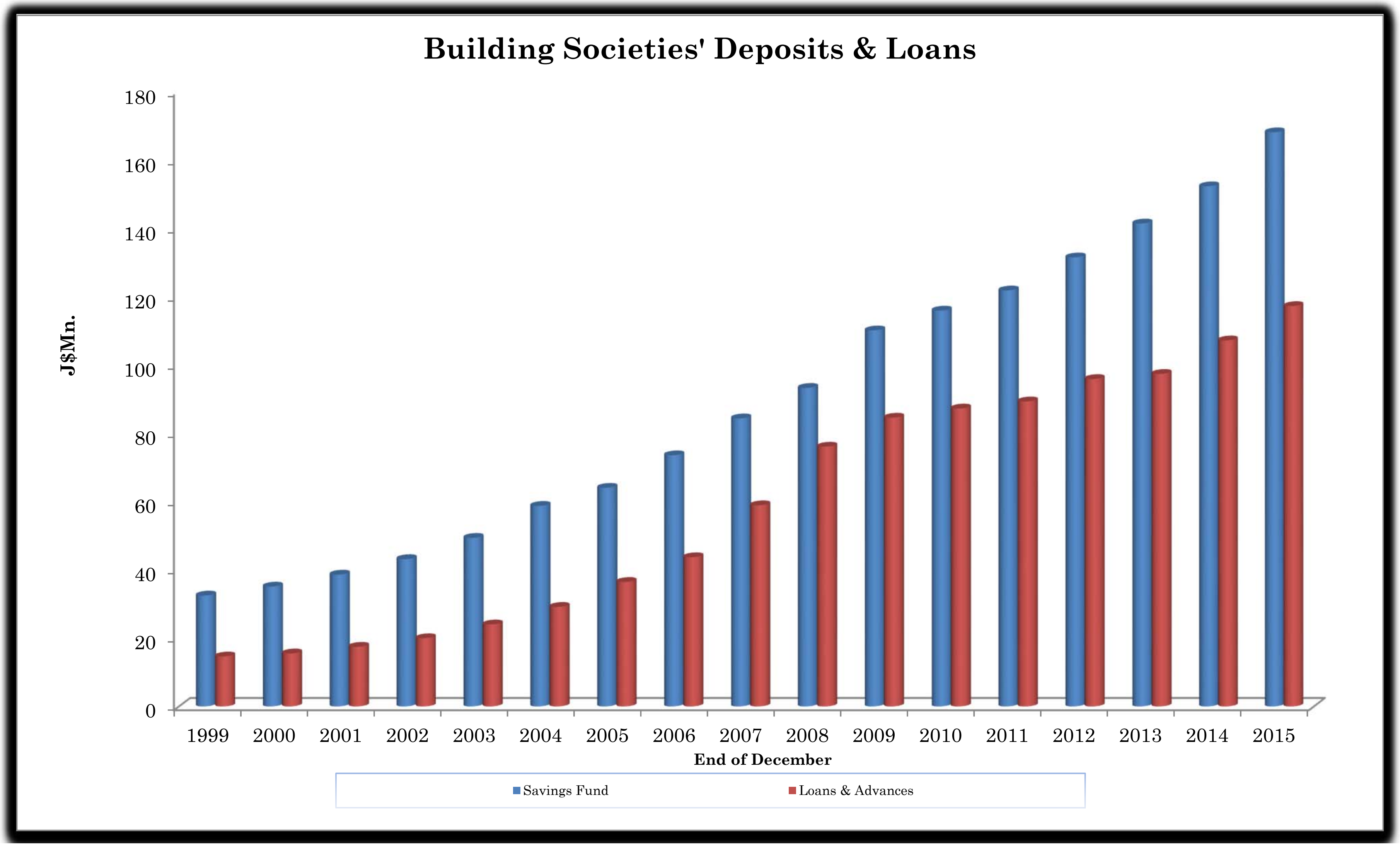

Building Societies' Deposits & Loans
J$Mn.
180
160
140
120
100
80
60
40
20
0
1999
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
2015
End of December
Savings Fund
Loans & Advances

Table 17

BUILDING SOCIETIES
Summary of Assets & Liabilities

J$000

	L I A B I L I T I E S						A S S E T S				
End of Period	Capital and Reserves	Foreign Liabilities	Savings Fund	Bals. due to Bks. & Insts. In Jamaica	Other Liabilities	Total	Cash & Deps. with Bks. & Insts. in Jam.	Foreign Assets	Loans & Advances	Jamaica Govt. Securities	Other Assets
2013											
Sep.	28,675,293	6,364,144	138,999,792	24,077,830	9,292,477	207,409,536	9,587,424	40,400,824	95,213,939	24,223,759	37,983,590
Oct.	28,870,103	6,296,301	140,152,746	24,262,007	9,828,783	209,409,940	10,400,625	40,891,578	96,108,784	24,513,824	37,495,129
Nov.	28,809,818	5,977,541	140,465,550	24,621,221	10,276,250	210,150,380	10,300,668	41,999,407	96,830,175	24,523,202	36,496,928
Dec.	28,826,120	6,728,126	141,352,469	24,929,059	10,921,729	212,757,503	11,788,606	45,389,774	97,376,533	24,446,023	33,756,567
2014											
Jan.	29,936,045	7,141,409	142,097,913	25,166,705	10,119,485	214,461,557	12,393,285	43,065,047	97,618,373	24,384,810	37,000,042
Feb.	30,271,570	7,844,320	143,384,280	25,153,048	13,874,452	220,527,670	15,914,907	40,868,062	98,867,345	24,610,968	40,266,388
Mar.	30,555,595	328,050	144,550,171	25,413,545	17,568,421	218,415,782	18,248,087	33,286,468	99,449,350	25,238,558	42,193,319
Apr	30,601,161	967,663	145,007,936	25,544,429	18,561,766	220,682,955	18,607,112	33,036,829	99,633,492	25,229,179	44,176,343
May	31,266,989	1,627,082	146,032,582	25,931,700	18,311,404	223,169,757	19,044,767	32,525,401	100,546,248	25,185,607	45,867,734
Jun.	31,347,137	1,169,475	147,394,721	26,463,871	18,484,667	224,859,871	22,810,370	28,576,926	101,461,645	21,017,813	50,993,117
Jul.	31,849,184	911,394	147,905,427	26,543,842	18,397,759	225,607,606	25,396,156	28,148,420	102,686,881	21,351,086	48,025,063
Aug.	31,837,935	742,095	148,255,119	26,939,123	18,868,727	226,642,999	3,860,848	49,600,371	103,421,451	21,241,873	48,518,456
Sep.	31,854,226	1,194,066	148,294,839	27,415,893	18,865,340	227,624,364	3,426,902	49,127,206	104,275,072	20,999,257	49,795,927
Oct.	31,987,692	640,645	148,873,718	27,465,419	19,252,407	228,219,881	3,299,124	51,787,186	105,421,134	21,368,761	46,343,676
Nov.	31,966,837	628,127	149,998,620	27,739,870	19,839,262	230,172,716	4,011,944	52,258,628	106,526,737	21,310,909	46,064,498
Dec.	31,436,201	565,063	152,233,147	28,502,292	19,572,962	232,309,665	4,575,383	55,080,183	107,173,967	21,041,707	44,438,425
2015											
Jan.	32,484,126	529,649	152,292,755	29,847,641	17,953,886	233,108,057	4,260,007	55,272,222	107,418,391	20,790,549	45,366,888
Feb.	32,219,915	559,038	153,293,577	28,979,976	15,982,860	231,035,366	4,005,296	53,472,942	107,943,115	20,655,857	44,958,156
Mar.	32,252,454	204,921	152,844,389	29,109,791	13,608,900	228,020,455	3,347,678	50,944,763	108,887,820	20,766,225	44,073,969
Apr	32,256,196	2,410,686	155,189,161	29,103,202	13,671,409	232,630,654	3,361,740	55,338,497	109,644,061	20,817,049	43,469,307
May	32,279,190	2,371,329	156,119,127	29,351,612	14,190,012	234,311,270	3,319,065	55,052,331	110,913,674	21,092,743	43,933,457
Jun.	32,324,003	2,455,993	159,283,031	29,598,728	13,352,841	237,014,596	2,701,667	56,168,062	112,810,430	21,434,968	43,899,469
Jul.	32,233,647	3,167,700	160,389,538	29,719,612	13,236,458	238,746,955	3,143,387	57,686,857	113,515,523	22,825,842	41,575,346
Aug.	32,326,184	2,453,653	160,863,973	29,926,456	13,819,739	239,390,005	3,073,147	55,464,387	113,881,241	23,419,129	43,552,101
Sep.	32,260,741	2,472,939	162,536,036	30,307,660	13,627,534	241,204,910	3,188,115	56,441,299	114,671,743	23,860,689	43,043,064
Oct	32,378,862	2,479,327	164,152,931	30,423,056	12,682,978	242,117,154	2,950,593	58,764,263	115,529,144	23,858,955	42,660,682
Nov	32,429,296	2,486,824	165,477,895	30,712,518	15,223,539	246,330,072	3,617,148	58,509,131	116,407,435	23,833,017	43,963,341
Dec	32,599,635	2,060,032	168,022,597	30,996,870	14,683,408	248,362,542	3,637,488	62,832,822	117,207,285	23,938,574	40,746,373

Table 18

BUILDING SOCIETIES
Classification of New Mortgage Loans

J$000

End of Period	Owner Occupied	Housing Schemes	Tenanted	Undeveloped Building Lots &Land	Commercial	Semi-Residential	Agriculture & Other	Total
2008								
Mar.	4,080,616	1,288,560		191,505	44,150		388	5,605,219
Jun.	3,631,090	564,045		193,512	30,113		7,701	4,426,461
Sep.	3,347,340	880,774		179,139	45,740		819	4,453,812
Dec.	3,538,254	536,645		224,024	14,800		5,000	4,318,723
2009								
Mar.	3,156,446	299,515		198,875	38,350		2,991	3,696,177
Jun.	2,194,421	360,563		145,825	67,500		13,644	2,781,953
Sep.	1,874,901	133,254		119,023	10,490		9,891	2,147,559
Dec.	1,764,626	241,141		148,531	12,000		3,199	2,169,497
2010								
Mar.	1,983,907	166,393		118,355	19,780			2,288,435
Jun.	1,708,797	124,776		68,938				1,902,511
Sep.	1,915,873	220,959		88,509				2,225,341
Dec.	1,769,996	219,756		135,317	3,750		8,421	2,137,240
2011								
Mar.	1,535,664	283,482		129,081	18,000			1,966,227
Jun.	1,332,188	83,614	17,894	15,835	58,000			1,507,531
Sep.	1,865,294	192,694	29,565	60,924	2,300			2,150,777
Dec.	2,228,246	283,583	11,917	48,205				2,571,951
2012								
Mar.	2,666,176	281,594	27,681	96,440	30,000			3,101,891
Jun.	2,499,955	306,635	4,080	79,212	2,515	3,000		2,895,397
Sep.	2,754,589	341,518	13,454	120,064	70,685			3,300,310
Dec.	3,532,146	502,457	1,800	129,297				4,165,700
2013								
Mar.	3,745,688	347,291	8,550	86,331	4,200			4,192,060
Jun.	3,430,365	280,842		147,313	26,504			3,885,024
Sep.	4,446,500	542,052	3,500	90,777		6,850		5,089,679
Dec.	3,140,259	360,962		110,034		4,200		3,615,455
2014								
Mar.	3,106,986	320,825	9,000	117,165	9,390	-	-	3,563,366
Jun.	3,310,739	237,302	25,840	158,323	1,500	-	-	3,733,704
Sep.	3,980,536	658,472	40,050	117,283	-	-	-	4,796,341
Dec	3,800,373	714,829	77,950	91,142	122,487	-	-	4,806,781
2015								
Mar.	3,682,880	544,263	8,500	74,163	14,085	31,233.0	-	4,355,124
Jun	3,820,359	547,633	101,294	100,586	63,300	-	-	4,633,172
Sep	3,271,353	537,583	78,153	103,093	4,000	-	-	3,994,182
Dec	3,652,327	983,655	133,676	164,454	245,478	-	-	5,179,590

Table 19

BUILDING SOCIETIES: FLOW OF FUNDS

J$000

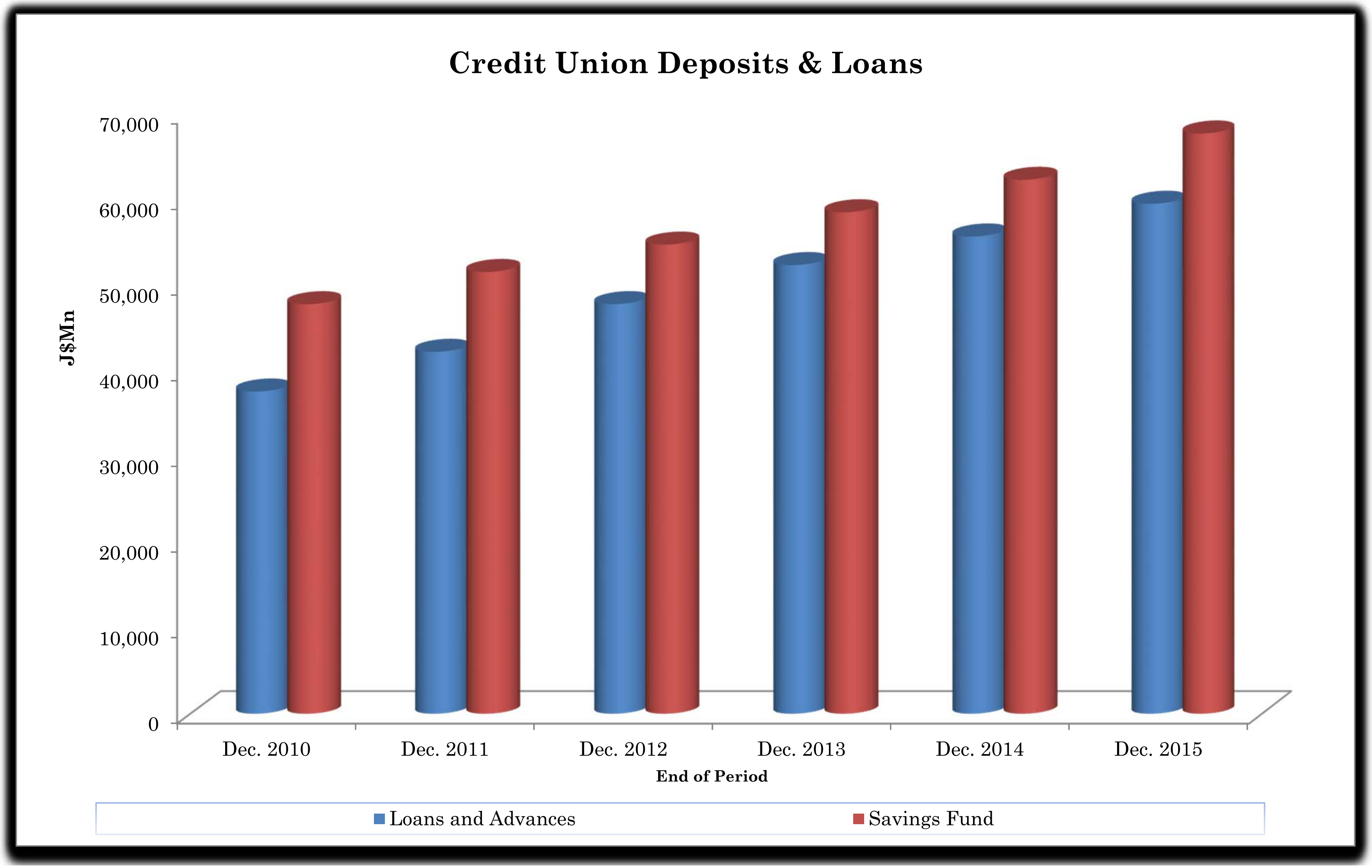
End of Period	Receipts	Withdrawals	Net Savings	Loans Made	Repaid (Principal Only)	Net Advances
2013	**196,707,931**	**184,519,189**	**12,188,742**	**20,584,204**	**10,477,325**	**10,106,879**
Jan.	17,345,068	16,618,374	726,694	1,739,252	978,879	760,373
Feb.	15,057,280	14,141,131	916,149	1,440,577	479,436	961,141
Mar.	15,764,872	14,098,442	1,666,430	2,007,981	1,119,602	888,379
Apr.	16,524,568	14,930,737	1,593,831	1,309,597	782,611	526,986
May	16,306,002	16,487,154	-181,152	1,598,068	920,830	677,238
Jun.	15,246,748	13,494,745	1,752,003	1,717,855	709,668	1,008,187
Jul.	18,346,257	17,691,348	654,909	2,356,379	1,199,111	1,157,268
Aug.	15,794,262	15,083,706	710,556	1,732,867	608,947	1,123,920
Sep.	16,334,182	14,337,537	1,996,645	1,952,629	1,111,836	840,793
Oct.	17,235,085	16,082,131	1,152,954	1,849,718	954,873	894,845
Nov.	16,213,261	15,900,457	312,804	1,492,043	770,652	721,391
Dec.	16,540,346	15,653,427	886,919	1,387,238	840,880	546,358
2014	**213,949,265**	**203,068,587**	**10,880,678**	**21,288,614**	**11,491,180**	**9,797,434**
Jan.	17,971,098	17,225,654	745,444	1,271,056	1,029,216	241,840
Feb.	16,142,291	14,855,924	1,286,367	1,934,972	686,000	1,248,972
Mar.	18,348,662	17,182,771	1,165,891	1,743,186	1,161,181	582,005
Apr.	17,876,902	17,419,137	457,765	1,055,657	871,515	184,142
May	17,780,677	16,756,031	1,024,646	1,672,672	759,916	912,756
Jun.	17,084,444	15,722,305	1,362,139	1,711,257	795,860	915,397
Jul.	17,228,567	16,717,861	510,706	2,155,387	930,151	1,225,236
Aug.	16,866,515	16,516,823	349,692	1,678,358	943,788	734,570
Sep.	17,487,611	17,447,891	39,720	1,878,276	1,024,655	853,621
Oct.	17,907,149	17,328,270	578,879	2,343,198	1,197,136	1,146,062
Nov.	17,768,515	16,643,613	1,124,902	1,917,794	812,191	1,105,603
Dec.	21,486,834	19,252,307	2,234,527	1,926,801	1,279,571	647,230
2015	**296,001,003**	**124,188,057**	**15,789,450**	**25,017,431**	**14,984,113**	**10,033,318**
Jan.	19,522,415	19,462,807	59,608	1,805,348	1,560,924	244,424
Feb.	20,831,950	19,831,128	1,000,822	1,780,654	1,255,930	524,724
Mar.	25,618,552	26,067,740	-449,188	1,847,175	902,470	944,705
Apr.	23,899,423	21,554,651	2,344,772	1,941,831	1,185,590	756,241
May	22,282,880	21,352,914	929,966	1,801,785	532,172	1,269,613
Jun.	26,677,376	23,513,472	3,163,904	2,645,455	748,699	1,896,756
Jul.	25,471,632	24,365,125	1,106,507	1,868,416	1,163,323	705,093
Aug.	23,515,049	23,040,614	474,435	1,412,371	1,046,653	365,718
Sep.	24,683,417	23,011,354	1,672,063	1,869,050	1,078,548	790,502
Oct	25,645,686	-24,028,791	1,616,895	1,923,448	1,066,047	857,401
Nov	26,791,146	-25,466,182	1,324,964	2,012,430	1,134,139	878,291
Dec	31,061,477	-28,516,775	2,544,702	4,109,468	3,309,618	799,850

Number of Credit Unions

At End December

	2010	2011	2012	2013	2014	2015
Total Number of Credit Unions at Year End	***48***	***44***	***43***	***38***	***37***	***34***

Figure 20



Credit Union Deposits & Loans
70,000
60,000
50,000
40,000
30,000
20,000
10,000
0
J$Mn
Dec. 2010
Dec. 2011
Dec. 2012
Dec. 2013
Dec. 2014
Dec. 2015
End of Period
Loans and Advances
Savings Fund

Table 20a

CREDIT UNIONS
Assets

J$000

End of Period	Cash and Placements	Investments	Securities Purchased With a view to Resale	Loans and Advances (net of Provisions)	Accounts Recievables	Fixed Assets	Other Assets	Total Assets
2012								
Oct.	8,131,312	5,707,015	4,598,268	45,542,720	1,318,786	2,019,882	1,495,351	68,813,334
Nov.	8,642,162	5,883,108	4,615,093	47,055,069	1,037,135	2,292,036	1,507,908	71,032,511
Dec.	7,930,310	6,120,213	4,103,603	47,879,384	1,342,321	2,354,327	1,550,558	71,280,716
2013								
Jan.	8,082,991	6,188,731	3,971,952	48,128,913	1,325,338	2,350,881	1,638,579	71,687,385
Feb.	8,309,235	6,129,946	4,155,870	48,270,452	1,175,368	2,381,925	1,645,100	72,067,896
Mar.	8,428,112	6,107,836	4,181,202	48,495,881	1,287,669	2,386,647	1,598,448	72,485,795
Apr.	8,788,058	6,055,881	4,111,661	48,631,742	1,281,244	2,401,433	1,655,053	72,925,072
May	9,382,505	6,034,325	4,994,380	48,740,244	1,213,632	2,432,936	1,670,790	74,468,812
Jun.	8,970,689	6,189,317	4,884,907	48,979,643	1,311,763	2,429,840	1,815,271	74,581,430
Jul.	8,744,774	6,183,171	4,878,115	49,532,689	1,298,140	2,432,993	1,941,418	75,011,300
Aug.	8,502,004	6,057,673	4,643,192	50,388,062	1,305,709	2,431,006	1,936,502	75,264,148
Sep.	8,631,520	6,091,703	4,494,957	50,869,188	1,351,592	2,510,088	1,772,810	75,721,858
Oct.	8,383,500	6,116,898	4,890,525	51,295,601	1,328,071	2,620,729	1,742,065	76,377,389
Nov.	8,525,754	6,144,636	4,883,049	51,822,925	1,144,652	2,639,582	1,687,856	76,848,454
Dec.	8,002,687	5,976,034	4,834,775	52,423,123	1,152,876	2,698,578	1,538,279	76,626,352
2014								
Jan.	8,289,280	6,016,905	4,806,724	52,453,782	1,300,790	2,691,069	1,650,961	77,209,511
Feb.	8,686,162	6,088,625	4,891,082	52,447,497	1,328,174	2,705,480	1,653,294	77,800,314
Mar.	8,571,696	5,998,455	5,441,127	52,575,996	1,336,449	2,722,895	1,740,633	78,387,251
Apr.	8,934,991	5,915,613	5,500,102	52,681,610	1,422,875	2,721,593	1,662,186	78,838,970
May	9,189,504	5,932,690	5,820,836	52,759,798	1,390,863	2,726,510	1,667,600	79,487,801
Jun.	9,007,346	5,899,224	5,885,159	52,906,658	1,419,932	2,792,201	1,742,905	79,653,425
Jul.	9,047,702	5,869,196	5,423,979	53,874,427	1,363,667	2,891,763	1,688,551	80,159,285
Aug.	8,911,132	5,864,469	5,304,693	54,646,978	1,412,994	2,894,253	1,676,546	80,711,065
Sep.	8,873,123	5,864,486	5,033,919	54,937,973	1,401,121	2,906,819	1,685,924	80,703,365
Oct.	9,313,416	5,984,204	5,289,146	54,826,791	1,101,732	2,916,208	1,651,844	81,083,341
Nov.	9,253,681	5,994,065	5,191,350	55,209,212	1,474,108	2,952,820	1,587,512	81,662,748
Dec.	9,402,019	5,999,473	5,193,604	55,745,440	1,140,655	3,168,232	1,630,461	82,279,884
2015								
Jan.	9,656,109	5,981,694	5,338,107	55,642,890	1,433,342	3,218,698	1,687,344	82,958,184
Feb.	9,853,900	6,004,501	5,631,071	55,727,734	1,580,225	3,212,586	1,732,510	83,742,527
Mar.	10,308,283	6,164,591	5,975,433	55,598,944	1,362,373	3,215,794	1,787,241	84,412,659
Apr.	10,120,736	5,945,762	6,617,144	55,888,655	1,562,685	3,236,901	1,817,574	85,189,457
May	9,932,598	5,997,859	6,756,910	56,237,393	1,587,065	3,244,870	1,840,630	85,597,325
Jun.	9,924,926	5,974,497	6,617,704	56,547,376	1,509,554	3,246,607	2,078,318	85,898,982
Jul.	10,376,539	5,936,376	6,297,878	57,178,389	1,207,950	3,250,932	2,004,648	86,252,712
Aug.	9,927,118	5,949,665	5,976,247	57,830,535	1,550,911	3,247,963	1,975,509	86,457,948
Sep.	10,109,381	5,984,396	5,732,621	58,288,087	1,548,695	3,246,859	1,965,246	86,875,285
Oct.	10,405,526	6,003,885	6,276,743	58,504,524	1,295,801	3,234,066	1,775,686	87,496,231
Nov.	10,179,073	6,146,050	6,218,979	58,891,108	1,686,997	3,234,215	2,041,252	88,397,674
Dec.	10,681,297	6,179,189	6,041,511	59,549,792	1,258,792	3,321,497	1,954,572	88,986,650

CREDIT UNIONS
Liabilities

J$000

End of Period	Savings Fund	Due to Credit Unions Association	Due to Commercial Banks	Due to Specialized Institutions	Due to Other Financial Institutions	Restricted Funding For Staff Loans	Other Liabilities	Captial	Total Liabilities
2012									
Oct.	52,854,523	745,440	24,254	330,118	0	747,187	1,720,997	12,390,815	68,813,334
Nov.	54,859,393	850,138	39,470	330,026	0	744,999	1,848,649	12,359,836	71,032,511
Dec.	54,801,177	1,190,133	13,302	330,003	0	769,759	1,857,112	12,319,230	71,280,716
2013									
Jan.	55,162,254	1,189,839	15,901	332,003	0	769,271	1,771,915	12,446,202	71,687,385
Feb.	55,468,458	1,206,553	8,156	332,026	0	770,200	1,809,111	12,473,392	72,067,896
Mar.	55,982,039	1,165,113	8,235	332,291	18,000	762,347	1,756,583	12,461,187	72,485,795
Apr.	56,264,555	1,253,689	4,563	332,047	18,000	756,464	1,766,589	12,529,165	72,925,072
May	57,723,893	1,276,119	17,432	332,058	18,000	746,405	1,811,224	12,543,681	74,468,812
Jun.	58,013,486	1,218,000	18,946	206,910	18,000	752,537	1,717,090	12,636,461	74,581,430
Jul.	58,103,443	1,258,636	51,440	206,910	18,000	727,457	1,747,921	12,897,493	75,011,300
Aug.	58,085,215	1,312,227	69,752	206,910	18,000	740,517	1,748,154	13,083,373	75,264,148
Sep.	58,207,524	1,374,752	22,987	205,940	18,000	771,803	1,776,969	13,343,883	75,721,858
Oct.	58,531,575	1,461,717	23,717	205,940	18,000	772,998	1,784,141	13,579,301	76,377,389
Nov.	58,690,597	1,474,988	47,142	205,940	18,000	774,497	1,887,876	13,749,414	76,848,454
Dec.	58,558,352	1,519,472	34,694	209,969	18,000	774,475	1,643,973	13,867,417	76,626,352
2014									
Jan.	58,880,896	1,567,040	40,917	211,969	91,000	701,146	1,686,758	14,029,785	77,209,511
Feb.	59,383,076	1,551,992	18,719	211,969	18,000	821,852	1,660,146	14,134,560	77,800,314
Mar.	59,792,956	1,484,670	12,799	318,925	18,000	827,529	1,744,365	14,188,007	78,387,251
Apr.	60,075,762	1,463,259	33,917	318,417	18,000	828,976	1,875,976	14,224,663	78,838,970
May	60,612,223	1,548,915	32,663	318,060	12,000	824,166	1,930,302	14,209,472	79,487,801
Jun.	61,001,709	1,494,389	34,437	317,021	12,000	825,802	1,713,131	14,254,936	79,653,425
Jul.	61,293,877	1,518,486	28,280	316,317	12,000	825,589	1,735,281	14,429,455	80,159,285
Aug.	61,542,183	1,593,202	28,127	316,154	12,000	821,503	1,844,627	14,553,269	80,711,065
Sep.	61,527,933	1,570,024	32,469	310,058	12,000	817,962	1,754,103	14,678,816	80,703,365
Oct.	61,913,885	1,620,737	19,117	14,574	12,000	822,738	1,825,756	14,854,534	81,083,341
Nov.	62,128,171	1,743,076	12,500	44,650	12,000	818,108	1,916,455	14,987,788	81,662,748
Dec.	62,334,951	1,921,035	4,368	55,451	12,000	827,899	1,813,095	15,311,085	82,279,884
2015									
Jan.	62,790,898	1,725,280	35,376	229,642	12,000	837,267	1,859,174	15,468,547	82,958,184
Feb.	63,379,747	1,838,520	23,610	233,680	12,000	836,652	1,943,156	15,475,162	83,742,527
Mar.	63,821,309	1,901,805	18,105	224,854	12,000	825,734	2,107,635	15,501,217	84,412,659
Apr.	64,365,292	1,877,075	19,023	232,362	0	843,486	2,225,646	15,626,573	85,189,457
May	65,028,492	1,825,502	47,879	244,867	0	839,224	2,076,447	15,534,914	85,597,325
Jun.	65,386,440	1,798,265	27,555	182,384	0	839,331	2,038,722	15,626,285	85,898,982
Jul.	65,582,496	1,810,764	30,341	192,249	0	840,797	2,060,743	15,735,322	86,252,712
Aug.	65,795,231	1,762,627	37,613	203,136	0	839,969	1,963,707	15,855,665	86,457,948
Sep.	66,166,262	1,708,379	33,650	137,006	0	841,289	2,025,429	15,963,270	86,875,285
Oct.	66,593,080	1,682,976	38,997	155,018	0	838,669	2,136,532	16,050,959	87,496,231
Nov.	66,996,937	1,692,322	26,642	164,323	0	841,773	2,160,572	16,515,105	88,397,674
Dec.	67,722,970	1,700,665	16,123	114,882	0	866,315	1,940,644	16,625,051	88,986,650

Table 21a

CREDIT UNIONS
Loans & Advances (Net of Provisons)

J$000

End of Period	Consumer Loans	Mortgage Loans	Other Loans	Total
2012				
Oct.	38,944,233	5,485,881	1,112,606	45,542,720
Nov.	40,165,171	5,897,762	992,136	47,055,069
Dec.	40,679,221	6,203,323	996,840	47,879,384
2013				
Jan.	40,731,798	6,411,431	985,684	48,128,913
Feb.	40,767,964	6,523,649	978,839	48,270,452
Mar.	40,763,915	6,630,866	1,101,100	48,495,881
Apr.	41,103,151	6,776,879	751,712	48,631,742
May	41,044,721	6,897,681	797,842	48,740,244
Jun.	41,238,490	6,949,703	791,450	48,979,643
Jul.	41,480,852	7,106,534	945,303	49,532,689
Aug.	42,295,915	7,107,514	984,633	50,388,062
Sep.	42,964,898	6,885,457	1,018,833	50,869,188
Oct.	43,294,858	6,980,639	1,020,104	51,295,601
Nov.	43,764,349	6,993,092	1,065,484	51,822,925
Dec.	44,110,006	7,010,462	1,302,655	52,423,123
2014				
Jan.	44,050,746	7,047,852	1,355,184	52,453,782
Feb.	44,029,054	7,044,512	1,373,931	52,447,497
Mar.	44,062,466	7,168,104	1,345,426	52,575,996
Apr.	44,119,651	7,212,306	1,349,653	52,681,610
May	44,064,037	7,288,777	1,406,984	52,759,798
Jun.	44,167,246	7,380,678	1,358,734	52,906,658
Jul.	44,814,407	7,489,253	1,570,767	53,874,427
Aug.	45,554,756	7,531,343	1,560,879	54,646,978
Sep.	45,809,054	7,558,650	1,570,269	54,937,973
Oct.	45,875,247	7,339,876	1,611,668	54,826,791
Nov.	46,175,337	7,397,796	1,636,079	55,209,212
Dec	46,444,496	7,389,771	1,911,173	55,745,440
2015				
Jan.	46,413,299	7,398,530	1,831,061	55,642,890
Feb.	46,453,674	7,491,819	1,782,241	55,727,734
Mar.	46,336,608	7,521,749	1,740,587	55,598,944
Apr.	46,640,765	7,573,062	1,674,828	55,888,655
May	46,995,549	7,625,469	1,616,375	56,237,393
Jun.	47,177,295	7,602,654	1,767,427	56,547,376
Jul.	47,664,632	7,647,865	1,865,892	57,178,389
Aug.	48,299,681	7,699,751	1,831,103	57,830,535
Sep.	48,712,471	6,904,245	2,671,371	58,288,087
Oct.	49,025,564	6,895,160	2,583,800	58,504,524
Nov.	49,385,817	6,912,255	2,593,036	58,891,108
Dec.	49,854,408	6,892,808	2,802,576	59,549,792

Table 21b

CREDIT UNIONS
Savings Funds

J$000

	MEMBERS' SAVINGS			
End of Period	Members' Share Savings	Regular Savings	Fixed/Term Deposits	Total
2012				
Oct.	24,328,211	12,449,305	16,077,007	52,854,523
Nov.	25,248,921	13,309,150	16,301,322	54,859,393
Dec.	25,361,505	13,150,886	16,288,786	54,801,177
2013				
Jan.	25,485,467	13,351,299	16,325,488	55,162,254
Feb.	25,599,512	13,416,199	16,452,747	55,468,458
Mar.	25,813,008	13,674,907	16,494,124	55,982,039
Apr.	25,945,566	13,791,905	16,527,084	56,264,555
May	26,231,879	14,666,867	16,825,147	57,723,893
Jun.	26,425,035	14,492,836	17,095,615	58,013,486
Jul.	26,497,408	14,539,535	17,066,500	58,103,443
Aug.	26,502,184	14,595,861	16,987,170	58,085,215
Sep.	26,603,004	14,569,835	17,034,685	58,207,524
Oct.	26,727,283	14,759,229	17,045,063	58,531,575
Nov.	26,773,500	14,873,490	17,043,607	58,690,597
Dec.	26,887,457	14,555,982	17,114,913	58,558,352
2014				
Jan.	27,036,683	14,706,077	17,138,136	58,880,896
Feb.	27,150,124	14,991,063	17,241,889	59,383,076
Mar.	27,346,651	15,241,908	17,204,397	59,792,956
Apr.	27,345,974	15,407,570	17,322,218	60,075,762
May	27,578,062	15,694,804	17,339,357	60,612,223
Jun.	27,796,124	15,748,958	17,456,627	61,001,709
Jul.	27,911,022	15,966,459	17,416,396	61,293,877
Aug.	27,935,268	16,137,123	17,469,792	61,542,183
Sep.	27,957,803	16,083,898	17,486,232	61,527,933
Oct.	28,082,533	16,289,485	17,541,867	61,913,885
Nov.	28,128,371	16,390,288	17,609,512	62,128,171
Dec.	28,381,667	16,259,453	17,693,831	62,334,951
2015				
Jan.	28,499,094	16,468,266	17,823,538	62,790,898
Feb.	28,673,811	16,833,445	17,872,491	63,379,747
Mar.	28,995,364	16,857,804	17,968,141	63,821,309
Apr.	29,194,830	17,093,894	18,076,568	64,365,292
May	29,404,871	17,467,652	18,155,969	65,028,492
Jun.	29,538,417	17,615,197	18,232,826	65,386,440
Jul.	29,609,409	17,687,392	18,285,695	65,582,496
Aug.	29,669,073	17,784,518	18,341,640	65,795,231
Sep.	29,802,295	17,885,189	18,478,778	66,166,262
Oct.	29,938,449	18,161,392	18,493,239	66,593,080
Nov.	29,897,166	18,478,847	18,620,924	66,996,937
Dec.	30,517,393	18,555,563	18,650,014	67,722,970

Table 22

CREDIT UNIONS
Selected Data

End of Period	Total Number of Members	Total Number of Deposit/Share Accounts	Total Number of Loan Accounts
2012			
Oct.	951,152	1,788,474	206,866
Nov.	986,688	1,912,534	210,814
Dec.	971,808	1,905,691	214,225
2013			
Jan.	973,986	1,912,201	214,496
Feb.	976,095	1,902,634	214,945
Mar.	976,619	1,910,819	214,546
Apr.	980,857	1,920,056	212,081
May	985,629	1,928,569	213,187
Jun.	988,687	1,942,474	213,643
Jul.	992,047	1,939,506	213,179
Aug.	994,635	1,951,147	211,332
Sep.	994,980	1,956,447	210,986
Oct.	996,931	1,969,028	210,765
Nov.	997,739	1,978,929	211,387
Dec.	1,003,200	1,976,091	214,140
2014			
Jan.	1,007,557	1,985,212	212,435
Feb.	1,010,600	1,991,234	211,798
Mar.	1,014,008	2,003,354	211,119
Apr.	1,016,806	2,013,669	210,996
May	1,020,490	2,017,956	208,437
Jun.	1,037,251	2,025,677	205,020
Jul.	1,027,718	2,040,204	205,964
Aug.	1,028,694	2,044,585	207,440
Sep.	1,032,066	2,045,398	206,005
Oct.	1,034,902	2,052,452	203,003
Nov.	1,037,840	2,068,576	203,251
Dec.	1,027,592	2,043,146	199,899
2015			
Jan.	989,720	2,054,843	198,924
Feb.	992,158	2,066,645	198,015
Mar.	973,873	2,019,052	195,921
Apr.	987,798	2,065,745	199,648
May	985,245	2,075,111	199,124
Jun.	988,710	2,085,357	199,151
Jul.	987,058	2,103,183	201,809
Aug.	989,920	2,125,437	199,777
Sep.	993,188	2,134,923	200,099
Oct.	995,033	2,148,468	199,258
Nov.	997,802	2,156,805	199,936
Dec.	1,000,753	2,159,160	200,086

Other Financial Corporations

Table 23

For more historical or current data, please see Statistics page of the Bank of Jamaica website www.boj.org.jm

Number of Other Financial Corporations

At End September

		2010	2011	2012	2013	2014
1	Life Insurance Companies	5	5	6	6	6
2	Non-Life Insurance Companies	11	10	10	10	9
3	Unit Trust Funds	3	3	3	3	3
4	Securities Firms	29	29	28	29	30
5	Pension Funds	26	24	23	28	..
Total Number of Other Financial Corporations at Year End		***74***	***71***	***70***	***76***	

Other Financial Corporations are non-deposit-taking financial institutions supervised by the Financial Services Commission.

Non-Life Insurance Companies include general and health insurance companies.

.. Not available

Table 23

OTHER FINANCIAL CORPORATIONS' TOTAL ASSETS

J$Mn.

End of Period	**Life Insurance Companies** *	**Non-Life Insurance Companies**	**Unit Trust Funds**	**Securities Firms** **	**Pension Funds** ***
2010					
Mar.	159,865	46,530	508	515,802	244,696
Jun.	161,640	48,317	562	504,825	245,261
Sep.	169,094	47,266	707	506,392	250,757
Dec.	175,766	48,029	716	488,696	259,067
2011					
Mar.	183,628	49,000	683	497,920	261,311
Jun.	192,690	52,651	706	502,921	272,203
Sep.	195,388	51,201	717	520,529	277,243
Dec.	189,495	49,949	727	501,979	282,981
2012					
Mar.	195,263	50,098	737	511,917	287,232
Jun.	195,348	54,245	689	516,778	288,178
Sep.	199,411	53,212	701	513,325	288,055
Dec.	204,982	54,341	704	511,781	294,278
2013					
Mar.	209,510	53,217	869	519,809	296,344
Jun.	213,912	60,103	832	521,632	303,475
Sep.	222,366	56,482	866	525,432	302,935
Dec.	249,989	56,796	1,000	522,765	307,015
2014					
Mar.	255,623	58,621	1,116	539,395	317,297
Jun.	250,215	62,468	1,125	548,313	323,694
Sep.	256,639	61,912	1,104	601,420	331,563
Dec.	261,752	59,364	1,285	545,751	341,413
2015					
Mar.	265,698	62,043	1,280	528,358	349,558

* These institutions are Pension Service Providers

** Prior to 2005 Securities Firms were defined to include Unit Trust Managers

*** Pensions data prior to 2007 were based on a survey done by the Financial Services Commission
Includes Pensions Assets under management ***only***

Since December 2013, there have been eleven (10) registered general insurance companies, however only 9 are conducting insurance business.

Note: Please note that Pan Carinbbean Financial Services and the NCB Capital Markets are both a securities firm and Unit trust fund company. They are not included among the Unit Trust Companies.

Source: Financial Services Commission

Interest Rates

Tables 24 to 30c

For more historical or current data, please see Statistics page of the Bank of Jamaica website www.boj.org.jm

COMMERCIAL BANKS
Domestic Interest Rates (%)

End of Period	CURRENT DEPOSIT RATES 3 - 6 months*		6 - 12 months*		Savings Rate		Average Savings Rate	Average Lending Rate
	Min.	Max.	Min.	Max.	Min.	Max.		
2012								
Jul.	2.25	5.25	2.25	6.00	0.10	8.50	2.24	17.46
Aug.	2.25	5.25	2.00	6.00	0.10	8.50	2.07	17.55
Sep.	2.25	5.25	2.00	6.00	0.10	8.50	2.07	17.55
Oct.	2.25	5.25	2.00	6.00	0.10	8.50	2.07	17.52
Nov.	2.25	5.25	2.25	6.00	0.10	8.50	2.07	17.52
Dec.	2.25	6.10	2.25	6.40	0.10	8.50	2.07	17.23
2013								
Jan.	2.25	6.10	2.25	6.40	0.10	8.50	2.07	17.23
Feb.	1.85	5.00	2.00	5.50	0.10	8.50	2.07	17.23
Mar.	0.90	5.00	0.90	5.25	0.10	8.50	1.94	17.23
Apr.	0.90	5.00	0.90	5.50	0.10	5.00	1.59	17.29
May	0.60	5.30	0.90	6.10	0.10	5.00	1.55	16.72
Jun.	0.90	5.30	0.90	6.10	0.10	5.00	1.51	16.72
Jul.	0.90	5.70	0.90	5.90	0.10	5.00	1.62	16.58
Aug.	0.90	5.70	0.90	5.90	0.10	5.00	1.62	16.47
Sep.	0.90	5.70	0.90	5.90	0.10	5.00	1.62	16.00
Oct.	1.00	6.60	1.25	7.00	0.10	5.00	1.23	14.56
Nov.	1.00	7.10	1.25	7.20	0.10	5.00	1.23	14.56
Dec.	1.00	7.10	1.25	7.20	0.10	5.00	1.23	14.56
2014								
Jan.	1.00	7.10	1.25	7.20	0.10	5.00	1.23	16.00
Feb.	1.00	7.10	1.25	7.20	0.10	5.00	1.23	16.14
Mar.	1.00	7.10	1.25	7.20	0.10	5.00	1.40	14.74
Apr.	1.00	7.10	1.25	7.20	0.10	5.00	1.40	14.76
May	1.00	7.10	1.25	7.20	0.10	5.00	1.40	14.76
Jun.	1.00	7.10	1.25	7.20	0.10	5.00	1.40	14.76
Jul.	1.00	7.10	1.25	7.20	0.10	5.00	1.38	14.76
Aug.	1.00	7.10	1.25	7.20	0.10	4.00	1.18	14.99
Sep.	1.00	6.88	1.25	7.00	0.10	4.00	1.18	14.99
Oct.	1.00	6.88	1.25	7.00	0.10	4.00	1.18	14.99
Nov.	1.00	6.88	1.25	7.00	0.10	4.00	1.18	14.99
Dec	1.00	6.88	1.15	7.00	0.10	4.75	1.44	14.99
2015								
Jan	1.00	6.88	1.25	7.00	0.10	4.75	1.44	14.99
Feb	1.00	6.88	1.25	7.00	0.10	4.75	1.44	14.99
Mar	1.00	6.88	1.25	7.00	0.10	4.75	1.44	14.99
Apr	1.00	6.88	1.25	7.00	0.10	4.75	1.44	14.99
May	1.00	6.88	1.25	7.00	0.10	4.75	1.44	14.99
Jun**	1.00	6.88	1.25	7.00	0.10	4.75	1.44	14.99
Jul**	1.00	6.88	1.25	7.00	0.10	4.75	1.44	14.99
Aug**	1.00	6.88	1.25	7.00	0.10	4.75	1.44	14.99

* For Deposits of $100,000 and over

The rates of interest being offered on time deposits relate to amounts J$100,000 and over.

The savings rate represents an average range of rates offered on all categories of savings deposits.

The average lending rate is a simple average of the range of interest rates offered on demand loans only.

** preliminary

Figure 25

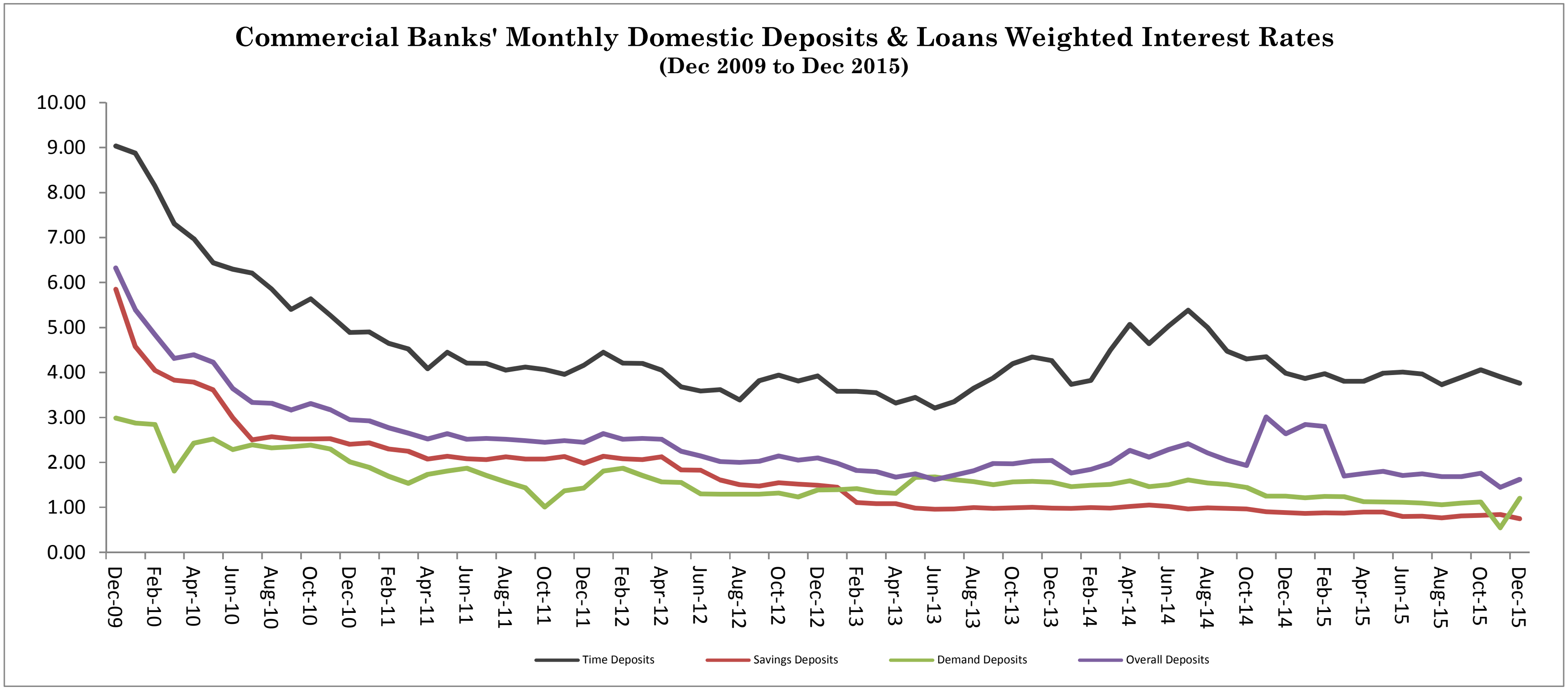

Commercial Banks' Monthly Domestic Deposits & Loans Weighted Interest Rates
(Dec 2009 to Dec 2015)
10.00
9.00
8.00
7.00
6.00
5.00
4.00
3.00
2.00
1.00
0.00
Dec-09
Feb-10
Apr-10
Jun-10
Aug-10
Oct-10
Dec-10
Feb-11
Apr-11
Jun-11
Aug-11
Oct-11
Dec-11
Feb-12
Apr-12
Jun-12
Aug-12
Oct-12
Dec-12
Feb-13
Apr-13
Jun-13
Aug-13
Oct-13
Dec-13
Feb-14
Apr-14
Jun-14
Aug-14
Oct-14
Dec-14
Feb-15
Apr-15
Jun-15
Aug-15
Oct-15
Dec-15
Time Deposits
Savings Deposits
Demand Deposits
Overall Deposits

Table 25a

COMMERCIAL BANKS
Domestic Currency Weighted Time Deposit Interest Rates (%)

End of Period	Call & up to 1 month	1 month & less than 3 months	3 months & less than 6 months	6 months & less than 12 months	12 months & over	Overall A/W Rate
2013						
Jan.	3.10	3.24	3.73	5.19	4.30	3.58
Feb.	3.23	3.15	3.66	5.17	4.00	3.58
Mar.	3.41	2.97	2.99	5.22	3.60	3.55
Apr.	3.01	2.68	2.88	5.26	3.73	3.32
May	3.25	2.84	3.01	5.20	3.66	3.44
Jun.	2.92	2.59	2.66	5.21	3.67	3.21
Jul.	3.12	2.72	3.10	5.12	3.42	3.35
Aug.	3.51	3.76	3.59	4.06	3.47	3.65
Sep.	3.47	4.19	4.67	4.03	3.20	3.88
Oct.	3.03	5.31	4.73	4.01	3.23	4.19
Nov.	3.65	5.16	4.78	3.98	2.77	4.34
Dec.	3.98	4.91	4.07	4.13	3.94	4.26
2014						
Jan.	3.83	3.57	3.08	4.20	4.78	3.73
Feb.	3.87	3.93	2.78	4.00	7.09	3.82
Mar.	4.97	4.35	2.94	4.06	6.96	4.50
Apr.	5.42	4.84	6.04	5.17	1.58	5.07
May	4.40	5.12	5.70	5.07	2.10	4.64
Jun.	5.21	5.07	5.86	5.04	2.14	5.03
Jul.	5.18	5.77	6.93	5.05	2.15	5.38
Aug.	4.15	5.73	7.01	5.06	2.16	5.00
Sep.	3.59	4.35	7.07	5.34	2.18	4.47
Oct.	3.55	5.19	5.59	4.59	1.92	4.30
Nov.	3.84	5.15	4.92	4.76	2.29	4.35
Dec.	3.54	4.45	5.28	4.81	1.58	3.98
2015						
Jan.	3.48	3.99	5.25	4.78	1.57	3.86
Feb.	3.71	3.95	5.16	4.80	1.46	3.97
Mar.	3.20	4.17	5.14	4.70	1.47	3.80
Apr.	3.40	4.14	4.84	4.90	1.45	3.81
May	3.56	3.98	5.03	4.71	3.20	3.98
Jun.	3.50	4.48	4.85	4.85	1.53	4.01
Jul.	3.58	4.33	4.95	4.72	1.55	3.96
Aug.	3.09	4.24	5.40	4.82	1.61	3.73
Sep.	3.29	4.50	4.69	4.74	1.94	3.89
Oct.	3.51	4.66	4.79	4.82	1.93	4.06
Nov.	3.10	4.64	4.54	4.85	2.16	3.90
Dec.	3.12	4.50	4.11	4.93	2.51	3.76

Table 25b

COMMERCIAL BANKS
Domestic Currency Overall Weighted Deposit Interest Rates (%)

End of Period	Demand	Savings	Time	Overall A/W Rate
2013				
Jan.	1.39	1.45	3.58	1.98
Feb.	1.42	1.10	3.58	1.82
Mar.	1.33	1.08	3.55	1.80
Apr.	1.31	1.08	3.32	1.67
May	1.66	0.98	3.44	1.74
Jun.	1.68	0.96	3.21	1.61
Jul.	1.61	0.96	3.35	1.71
Aug.	1.57	1.00	3.65	1.81
Sep.	1.50	0.98	3.88	1.97
Oct.	1.56	0.99	4.19	1.97
Nov.	1.58	1.00	4.34	2.03
Dec.	1.56	0.98	4.26	2.04
2014				
Jan.	1.46	0.98	3.73	1.77
Feb.	1.49	1.00	3.82	1.85
Mar.	1.51	0.98	4.50	1.98
Apr.	1.59	1.02	5.07	2.26
May	1.46	1.05	4.64	2.12
Jun.	1.51	1.02	5.03	2.29
Jul.	1.61	0.96	5.38	2.41
Aug.	1.54	0.99	5.00	2.21
Sep.	1.51	0.98	4.47	2.05
Oct.	1.44	0.96	4.30	1.93
Nov.	1.25	0.90	4.35	3.01
Dec.	1.25	0.88	3.98	2.64
2015				
Jan.	1.21	0.87	3.86	2.84
Feb.	1.25	0.88	3.97	2.80
Mar.	1.24	0.87	3.80	1.69
Apr.	1.13	0.89	3.81	1.75
May	1.12	0.90	3.98	1.80
Jun.	1.11	0.79	4.01	1.71
Jul.	1.09	0.80	3.96	1.75
Aug.	1.06	0.76	3.73	1.68
Sep.	1.10	0.81	3.89	1.69
Oct.	1.12	0.82	4.06	1.76
Nov.	0.55	0.84	3.90	1.45
Dec.	1.20	0.75	3.76	1.62

Table 25c

COMMERCIAL BANKS
Domestic Currency Weighted Loan Interest Rates (%)

End of Period	Instalment Credit	Mortgage Credit	Personal Credit	Commercial Credit	Local Govt. & Other Public Entities	Central Govt.	Overall A/W Rate
2013							
Jan.	17.91	9.87	24.90	12.68	10.76	9.70	18.23
Feb.	17.88	9.83	24.84	12.42	10.85	9.75	18.09
Mar.	17.75	9.82	24.61	12.56	10.44	8.92	17.97
Apr.	17.62	9.79	24.58	12.50	10.35	8.60	17.92
May	17.46	9.77	24.07	12.49	9.95	8.78	17.77
Jun.	17.35	9.75	23.95	12.40	10.49	9.57	17.66
Jul.	16.91	9.75	24.84	12.72	10.37	9.60	17.58
Aug.	16.90	9.96	25.02	12.77	10.47	9.58	17.53
Sep.	16.86	9.93	25.02	12.66	10.57	10.14	17.45
Oct.	16.83	9.91	24.67	12.78	11.29	9.86	17.48
Nov.	16.82	9.89	24.52	12.85	11.51	9.87	17.44
Dec.	16.81	9.88	24.77	12.76	10.99	9.96	17.49
2014							
Jan.	16.57	9.87	24.65	12.77	11.38	10.04	17.33
Feb.	16.59	9.86	25.02	13.07	11.18	10.28	16.45
Mar.	16.54	9.84	25.18	12.94	11.99	10.89	17.57
Apr.	16.45	9.81	25.79	12.85	11.67	10.78	17.66
May	16.34	9.82	25.23	12.97	11.83	10.85	17.35
Jun.	16.29	9.79	25.53	12.98	11.47	16.61	17.50
Jul.	16.42	9.78	25.21	13.02	11.36	10.36	17.38
Aug.	16.39	9.77	25.79	13.03	11.32	10.38	17.42
Sep.	16.41	9.76	23.48	12.85	11.35	10.10	16.91
Oct.	16.30	9.75	23.47	12.82	11.03	10.22	16.62
Nov.	16.25	9.74	25.41	13.09	11.26	10.22	17.24
Dec.	16.11	9.73	25.56	12.93	10.16	9.76	17.18
2015							
Jan.	16.07	9.73	25.29	12.79	10.38	9.85	17.01
Feb.	16.01	9.73	25.52	12.84	14.55	9.82	16.74
Mar.	15.96	9.72	25.51	12.79	10.44	14.25	17.10
Apr.	15.90	9.71	25.52	12.81	10.55	9.63	16.66
May	15.86	9.71	25.68	12.86	10.76	9.94	17.08
Jun.	15.79	9.69	26.26	12.75	12.65	9.74	17.17
Jul.	15.74	9.67	24.98	12.91	10.25	9.51	16.84
Aug.	15.67	9.67	26.09	12.89	10.67	9.49	17.17
Sep.	15.55	9.66	25.85	12.79	10.71	9.17	16.99
Oct.	15.41	9.63	26.23	12.79	10.64	9.06	17.01
Nov.	15.31	9.61	26.49	12.69	10.68	9.13	17.03
Dec.	15.21	9.61	26.23	12.90	11.35	8.85	16.92

Table 26a

COMMERCIAL BANKS
Foreign Currency Weighted Time Deposit Interest Rates (%)

End of Period	Call & up to 1 month	1 month & less than 3 months	3 months & less than 6 months	6 months & less than 12 months	12 months & over	Overall A/W Rate
2013						
Jan.	1.92	1.94	1.74	3.09	4.71	2.74
Feb.	1.46	1.69	1.72	3.08	4.77	2.46
Mar.	1.21	1.98	1.78	2.99	4.77	2.45
Apr.	1.42	1.69	1.79	3.08	4.80	2.42
May	1.27	1.61	1.70	3.07	4.83	2.38
Jun.	0.95	1.47	1.67	3.07	4.84	2.17
Jul.	1.00	1.63	1.74	3.06	4.84	2.12
Aug.	1.31	1.42	2.47	3.09	4.82	2.16
Sep.	0.92	1.69	2.50	3.00	4.82	2.08
Oct.	0.96	1.82	2.71	3.10	4.77	2.15
Nov.	0.92	2.02	2.68	3.08	4.73	2.18
Dec.	1.40	2.13	2.67	3.11	4.72	2.43
2014						
Jan.	1.28	1.99	2.12	3.03	4.73	2.36
Feb.	1.95	1.98	1.50	3.63	4.72	3.02
Mar.	1.13	1.98	1.74	3.74	4.66	2.60
Apr.	1.36	1.76	1.87	3.84	2.33	2.51
May	1.39	1.64	1.78	3.83	2.32	2.46
Jun.	1.37	1.51	1.78	3.70	2.31	2.43
Jul.	1.50	1.54	1.77	3.60	2.31	2.47
Aug.	1.42	1.65	1.76	3.58	2.31	2.44
Sep.	1.32	1.68	1.47	3.62	2.33	2.47
Oct.	1.35	1.44	1.34	3.34	2.25	2.31
Nov.	1.26	1.35	1.29	3.31	2.30	2.26
Dec.	1.35	1.34	1.30	3.25	2.38	2.31
2015						
Jan.	1.37	1.51	1.29	3.20	2.28	2.30
Feb.	1.25	1.55	1.81	2.65	2.32	2.03
Mar.	1.35	1.67	1.77	2.50	2.23	2.01
Apr.	1.35	1.81	1.76	2.43	2.25	1.98
May	1.29	1.73	1.88	2.43	1.96	1.93
Jun.	1.22	1.54	1.79	2.52	2.19	1.90
Jul.	1.16	1.47	1.64	2.45	2.16	1.87
Aug.	1.27	1.68	1.66	2.50	1.78	1.87
Sep.	1.23	1.48	1.48	2.38	2.16	1.82
Oct.	1.23	1.50	1.61	2.07	2.29	1.77
Nov.	1.30	1.36	1.63	2.11	2.38	1.79
Dec.	1.21	1.32	1.65	2.11	2.32	1.75

Table 26b

COMMERCIAL BANKS
Foreign Currency Overall Weighted Deposit Interest Rates (%)

End of Period	Demand	Savings	Time	Overall A/W Rate
2013				
Jan.	0.60	0.57	2.74	1.25
Feb.	0.57	0.31	2.46	1.00
Mar.	0.52	0.30	2.45	0.97
Apr.	0.30	0.30	2.42	0.89
May	0.53	0.38	2.38	0.95
Jun.	0.57	0.40	2.17	0.93
Jul.	0.91	0.38	2.12	0.99
Aug.	0.44	0.38	2.16	0.99
Sep.	0.50	0.30	2.08	0.94
Oct.	0.45	0.31	2.15	0.97
Nov.	0.46	0.30	2.18	1.01
Dec.	0.39	0.30	2.43	1.06
2014				
Jan.	0.42	0.31	2.36	1.01
Feb.	0.37	0.32	3.02	1.41
Mar.	0.39	0.27	2.60	1.08
Apr.	0.37	0.27	2.51	1.04
May	0.36	0.26	2.46	1.03
Jun.	0.39	0.28	2.43	1.01
Jul.	0.40	0.28	2.47	0.99
Aug.	0.37	0.28	2.44	0.98
Sep.	0.41	0.29	2.47	0.99
Oct.	0.35	0.28	2.31	0.94
Nov.	0.36	0.24	2.26	0.95
Dec.	0.36	0.24	2.31	0.95
2015				
Jan.	0.32	0.26	2.30	0.94
Feb.	0.43	0.26	2.03	0.86
Mar.	0.29	0.25	2.01	0.83
Apr.	0.28	0.24	1.98	0.84
May	0.24	0.24	1.93	0.81
Jun.	0.33	0.19	1.90	0.77
Jul.	0.32	0.19	1.87	0.74
Aug.	0.28	0.19	1.87	0.77
Sep.	0.30	0.20	1.82	0.72
Oct.	0.25	0.20	1.77	0.80
Nov.	0.24	0.20	1.79	0.81
Dec.	0.27	0.14	1.75	0.80

COMMERCIAL BANKS
Foreign Currency Weighted Loan Interest Rates (%)

End of Period	Instalment Credit	Mortgage Credit	Personal Credit	Commercial Credit	Local Govt. & Other Public Entities	Central Govt	Overall A/W Rate
2012							
Oct.	7.74	9.43	15.28	7.61	6.89	6.88	7.86
Nov.	7.83	9.44	15.33	7.51	6.82	6.88	7.79
Dec.	7.84	9.44	15.40	7.15	6.82	6.88	7.55
2013							
Jan.	7.70	9.45	15.41	7.15	6.77	7.00	7.54
Feb.	7.69	9.42	15.40	7.13	6.73	7.00	7.52
Mar.	7.68	9.42	15.46	7.12	6.82	7.00	7.54
Apr.	7.67	9.42	15.49	7.14	6.71	7.00	7.52
May	7.68	9.32	10.74	7.01	6.63	7.00	7.48
Jun.	8.61	9.02	15.57	7.04	6.58	7.00	7.47
Jul.	8.60	9.02	15.51	7.01	6.60	7.00	7.44
Aug.	8.63	7.70	14.24	6.88	6.52	7.00	7.33
Sep.	8.61	7.02	15.80	7.05	6.35	7.00	7.39
Oct.	8.61	6.99	15.71	7.06	6.44	7.00	7.42
Nov.	8.59	6.96	15.46	7.07	6.35	7.00	7.39
Dec.	8.59	6.94	15.62	7.02	6.41	7.00	7.39
2014							
Jan.	8.56	6.80	15.42	6.97	6.37	-	7.33
Feb.	8.59	6.78	15.69	6.93	6.30	-	7.30
Mar.	8.59	6.75	15.73	6.90	6.46	-	7.35
Apr.	8.58	6.69	16.91	7.01	6.36	-	7.40
May	8.60	6.74	16.97	6.95	6.26	-	7.34
Jun.	8.45	6.74	17.00	6.86	6.21	-	7.26
Jul.	8.44	6.74	16.92	6.80	6.26	-	7.22
Aug.	8.47	6.74	17.04	6.83	6.22	-	7.27
Sep.	8.46	6.74	17.03	7.08	6.18	-	7.43
Oct.	8.47	6.72	17.03	6.80	6.16	-	7.21
Nov.	8.56	6.73	19.03	6.88	6.16	-	7.36
Dec.	8.53	6.73	16.89	6.85	6.29	-	7.27
2015							
Jan.	8.57	6.72	16.97	6.83	6.32	-	7.25
Feb.	8.55	6.72	17.14	6.80	6.21	-	7.21
Mar.	8.55	6.72	17.07	6.85	6.34	-	7.29
Apr.	7.80	6.72	17.33	6.82	6.34	-	7.29
May	7.77	6.69	17.29	6.99	6.24	-	7.36
Jun.	7.75	6.68	17.26	6.95	6.19	18.00	7.31
Jul.	7.73	6.68	15.89	6.92	6.28	18.00	7.24
Aug.	8.49	6.68	17.19	6.86	6.21	18.00	7.24
Sep.	8.49	6.68	17.20	6.86	6.21	25.50	7.25
Oct.	8.50	6.67	17.25	7.02	6.04	-	7.30
Nov.	8.54	6.64	17.26	7.07	6.09	-	7.35
Dec.	8.56	6.70	17.19	6.96	6.48	-	7.36

- There were no loans extended to Central Government at non-zero rates of interest

Figure 27

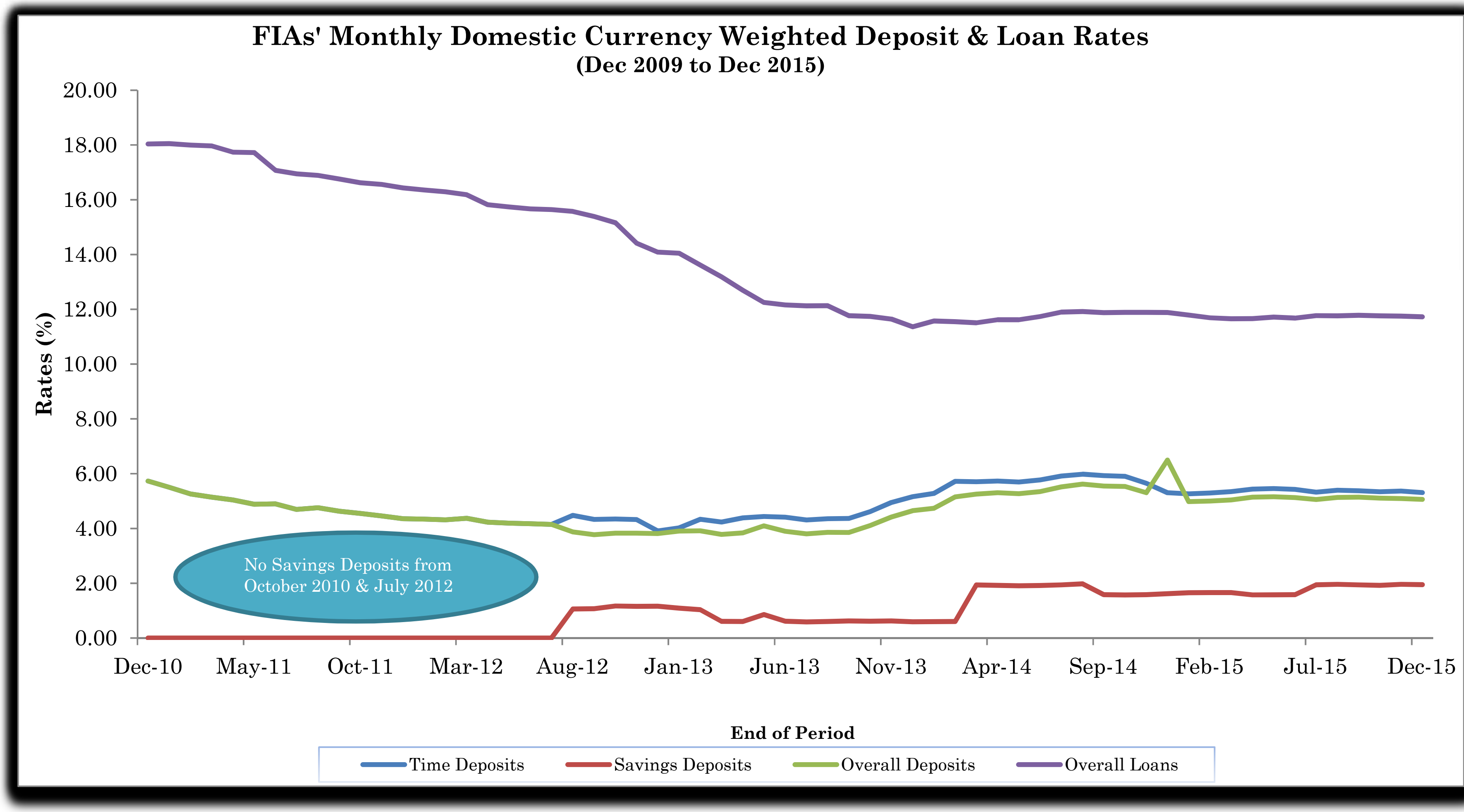

FIAs' Monthly Domestic Currency Weighted Deposit & Loan Rates
(Dec 2009 to Dec 2015)
Rates (%)
20.00
18.00
16.00
14.00
12.00
10.00
8.00
6.00
4.00
2.00
0.00
No Savings Deposits from October 2010 & July 2012
Dec-10
May-11
Oct-11
Mar-12
Aug-12
Jan-13
Jun-13
Nov-13
Apr-14
Sep-14
Feb-15
Jul-15
Dec-15
End of Period
Time Deposits
Savings Deposits
Overall Deposits
Overall Loans

Table 27a

FIA INSTITUTIONS
Domestic Currency Weighted Time Deposit Rates (%)

End of Period	Call & up to 1 month	1 month & less than 3 months	3 months & less than 6 months	6 months & less than 12 months	12 months & over	Overall A/W Rate
2012						
Oct.	3.74	5.09	3.87	5.17	3.99	4.35
Nov.	3.42	5.20	3.70	5.22	3.96	4.32
Dec.	3.82	4.87	3.99	4.72	3.89	3.91
2013						
Jan.	3.76	5.18	4.17	5.23	3.89	4.02
Feb.	4.10	4.65	4.47	5.28	3.73	4.33
Mar.	2.95	4.87	4.42	5.43	3.66	4.23
Apr.	4.45	4.60	4.70	5.11	3.54	4.39
May	4.86	4.58	4.69	4.96	3.57	4.43
Jun.	4.89	4.28	4.85	5.03	3.51	3.57
Jul.	3.90	4.82	4.74	4.85	3.49	4.31
Aug.	4.16	4.42	5.02	5.26	3.37	4.35
Sep.	4.70	4.08	5.15	5.22	3.43	4.36
Oct.	3.96	4.96	5.64	5.29	3.44	4.61
Nov.	4.40	5.00	6.44	5.24	3.72	4.95
Dec.	5.54	4.49	6.98	5.35	3.81	5.16
2014						
Jan.	4.71	4.86	7.40	5.43	3.84	5.28
Feb.	6.11	5.60	7.60	5.27	3.73	5.72
Mar.	5.41	5.63	7.78	5.59	3.73	5.70
Apr.	5.07	5.96	7.63	5.59	3.87	5.73
May	4.77	6.23	7.65	5.62	3.86	5.70
Jun.	4.35	6.43	7.63	6.34	3.79	5.77
Jul.	5.02	6.35	7.77	6.36	3.80	5.92
Aug.	4.98	6.45	7.71	6.30	3.89	5.98
Sep.	5.12	6.25	7.61	6.07	3.88	5.93
Oct.	5.21	6.06	7.62	6.10	3.90	5.90
Nov.	5.41	5.61	6.99	6.38	4.14	5.65
Dec.	6.10	4.98	6.56	6.37	4.36	5.31
2015						
Jan.	5.12	5.07	6.42	6.31	4.36	5.26
Feb.	5.07	5.07	6.46	6.35	4.36	5.29
Mar.	4.04	4.92	6.43	6.50	4.44	5.35
Apr.	4.54	5.35	6.39	6.74	4.49	5.43
May	4.74	5.24	6.30	6.45	4.69	5.46
Jun.	4.61	5.00	6.30	6.13	4.69	5.43
Jul.	4.76	4.87	6.20	5.67	4.72	5.33
Aug.	4.96	4.49	6.25	5.96	4.85	5.39
Sep.	4.74	4.99	6.09	6.00	4.83	5.38
Oct.	4.13	4.76	6.09	6.08	4.84	5.34
Nov.	4.78	4.88	6.04	5.99	4.78	5.36
Dec.	5.67	4.74	6.01	5.98	4.68	5.31

Table 27b

FIA INSTITUTIONS
Domestic Currency Weighted Deposit Rates (%)

End of Period	Savings*	Time	Overall A/W Rate
2012			
Oct.	1.17	4.35	3.83
Nov.	1.16	4.32	3.83
Dec.	1.16	3.91	3.81
2013			
Jan.	1.09	4.02	3.90
Feb.	1.03	4.33	3.91
Mar.	0.61	4.23	3.78
Apr.	0.60	4.39	3.84
May	0.86	4.43	4.09
Jun.	0.61	4.41	3.90
Jul.	0.59	4.31	3.80
Aug.	0.60	4.35	3.86
Sep.	0.62	4.36	3.85
Oct.	0.61	4.61	4.10
Nov.	0.63	4.95	4.42
Dec.	0.59	5.16	4.65
2014			
Jan.	0.60	5.28	4.74
Feb.	0.60	5.72	5.15
Mar.	1.94	5.70	5.25
Apr.	1.92	5.73	5.31
May	1.91	5.70	5.27
Jun.	1.92	5.77	5.34
Jul.	1.94	5.92	5.52
Aug.	1.98	5.98	5.62
Sep.	1.58	5.93	5.55
Oct.	1.57	5.90	5.53
Nov.	1.58	5.65	5.30
Dec.	1.62	5.31	6.50
2015			
Jan.	1.65	5.26	4.98
Feb.	1.66	5.29	5.00
Mar.	1.66	5.35	5.04
Apr.	1.57	5.43	5.14
May	1.58	5.46	5.16
Jun.	1.58	5.43	5.12
Jul.	1.94	5.33	5.05
Aug.	1.96	5.39	5.13
Sep.	1.94	5.38	5.14
Oct.	1.92	5.34	5.11
Nov.	1.96	5.36	5.09
Dec.	1.95	5.31	5.06

Table 27c

FIA INSTITUTIONS
Domestic Currency Weighted Loan Rates (%)

End of Period	Instalment Credit	Personal Credit	Commercial Credit	Overall A/W Rate
2012				
Oct.	14.72	20.21	15.09	15.16
Nov.	13.90	19.96	15.03	14.42
Dec.	13.62	19.61	14.28	14.09
2013				
Jan.	13.57	19.39	14.27	14.05
Feb.	13.53	19.02	12.33	13.62
Mar.	13.15	19.36	11.71	13.19
Apr.	12.97	24.24	10.64	12.70
May	12.77	23.93	10.14	12.25
Jun.	12.69	22.60	10.15	12.16
Jul.	12.44	24.52	10.26	12.13
Aug.	12.41	24.46	10.25	12.13
Sep.	12.32	14.90	10.25	11.77
Oct.	12.32	15.02	10.30	11.74
Nov.	12.17	14.78	10.19	11.65
Dec.	11.77	13.79	10.08	11.36
2014				
Jan.	12.03	15.28	10.05	11.58
Feb.	11.81	20.73	10.23	11.55
Mar.	11.81	19.28	10.21	11.51
Apr.	11.86	18.95	10.37	11.61
May	11.67	16.94	10.83	11.62
Jun.	11.69	18.43	11.35	11.74
Jul.	11.92	18.35	11.44	11.90
Aug.	11.96	18.11	11.40	11.92
Sep.	11.95	17.62	11.36	11.88
Oct.	11.96	17.65	11.36	11.89
Nov.	11.96	17.48	11.42	11.89
Dec.	12.00	17.42	11.30	11.88
2015				
Jan.	12.01	17.53	10.94	11.79
Feb.	11.87	17.31	11.06	11.69
Mar.	11.93	18.19	10.82	11.66
Apr.	11.93	17.86	10.86	11.66
May	11.96	17.54	10.91	11.72
Jun.	11.80	17.96	11.11	11.68
Jul.	11.84	16.11	11.39	11.77
Aug.	11.87	16.13	11.28	11.76
Sep.	11.72	16.00	11.82	11.78
Oct.	11.72	15.69	11.76	11.76
Nov.	11.75	14.95	11.64	11.75
Dec.	11.73	14.74	11.60	11.73

Table 28a

FIA INSTITUTIONS
Foreign Currency Weighted Time Deposit Rates (%)

End of Period	Call & up to 1 month	1 month & less than 3 months	3 months & less than 6 months	6 months & less than 12 months	12 months & over	Overall A/W Rate
2012						
Oct.	2.67	2.21	2.63	3.50	4.08	3.34
Nov.	1.44	3.31	2.80	3.58	4.16	3.35
Dec.	1.86	3.30	2.89	3.61	4.27	3.36
2013						
Jan.	2.00	2.61	3.67	2.94	4.37	3.40
Feb.	2.09	3.50	3.68	2.91	4.14	3.44
Mar.	1.81	3.94	3.05	2.81	4.27	3.39
Apr.	1.57	3.62	3.77	2.75	4.42	3.62
May	1.82	3.25	4.17	2.82	4.35	3.68
Jun.	1.74	3.54	4.23	3.07	4.33	3.58
Jul.	1.76	3.22	3.93	3.42	4.30	3.60
Aug.	2.07	3.38	4.00	3.38	4.32	3.62
Sep.	1.89	3.06	4.00	2.94	4.34	3.55
Oct.	2.03	3.03	4.00	2.90	4.36	3.54
Nov.	1.70	3.11	4.03	2.72	4.39	3.55
Dec.	2.90	3.11	3.96	3.08	4.45	3.82
2014						
Jan.	1.79	3.06	3.52	3.09	4.44	3.50
Feb.	1.80	3.13	3.05	2.84	4.44	3.43
Mar.	2.03	2.91	3.23	2.85	4.42	3.36
Apr.	2.33	3.02	3.20	2.81	4.23	3.21
May	2.34	2.66	3.50	2.97	4.25	3.15
Jun.	2.20	2.52	3.35	3.09	4.03	3.17
Jul.	2.23	2.52	3.36	3.41	4.05	3.28
Aug.	1.77	2.79	3.34	3.43	4.04	3.28
Sep.	2.18	2.64	3.40	3.44	4.03	3.24
Oct.	2.78	2.31	3.61	3.31	3.99	3.24
Nov.	2.39	2.42	3.53	3.39	3.99	3.31
Dec.	2.95	2.35	3.49	3.36	4.00	3.28
2015						
Jan.	2.41	2.32	3.58	3.30	3.98	3.24
Feb.	2.37	2.32	3.63	3.26	3.97	3.22
Mar.	2.99	2.16	3.14	3.57	3.93	3.23
Apr.	1.91	2.61	3.02	3.63	3.88	3.20
May	1.99	2.27	3.10	3.52	3.88	3.13
Jun.	1.58	2.51	2.94	3.58	3.76	2.93
Jul.	2.38	2.08	2.92	3.55	3.98	2.96
Aug.	0.93	1.99	3.20	3.31	4.02	2.69
Sep.	2.07	1.88	3.25	3.40	3.98	3.01
Oct.	2.06	1.76	3.12	3.48	3.80	2.95
Nov	2.10	1.81	3.25	3.42	3.80	2.98
Dec.	2.19	1.82	3.14	4.32	3.14	2.97

Table 28b

FIA INSTITUTIONS
Foreign Currency Weighted Deposit Rates (%)

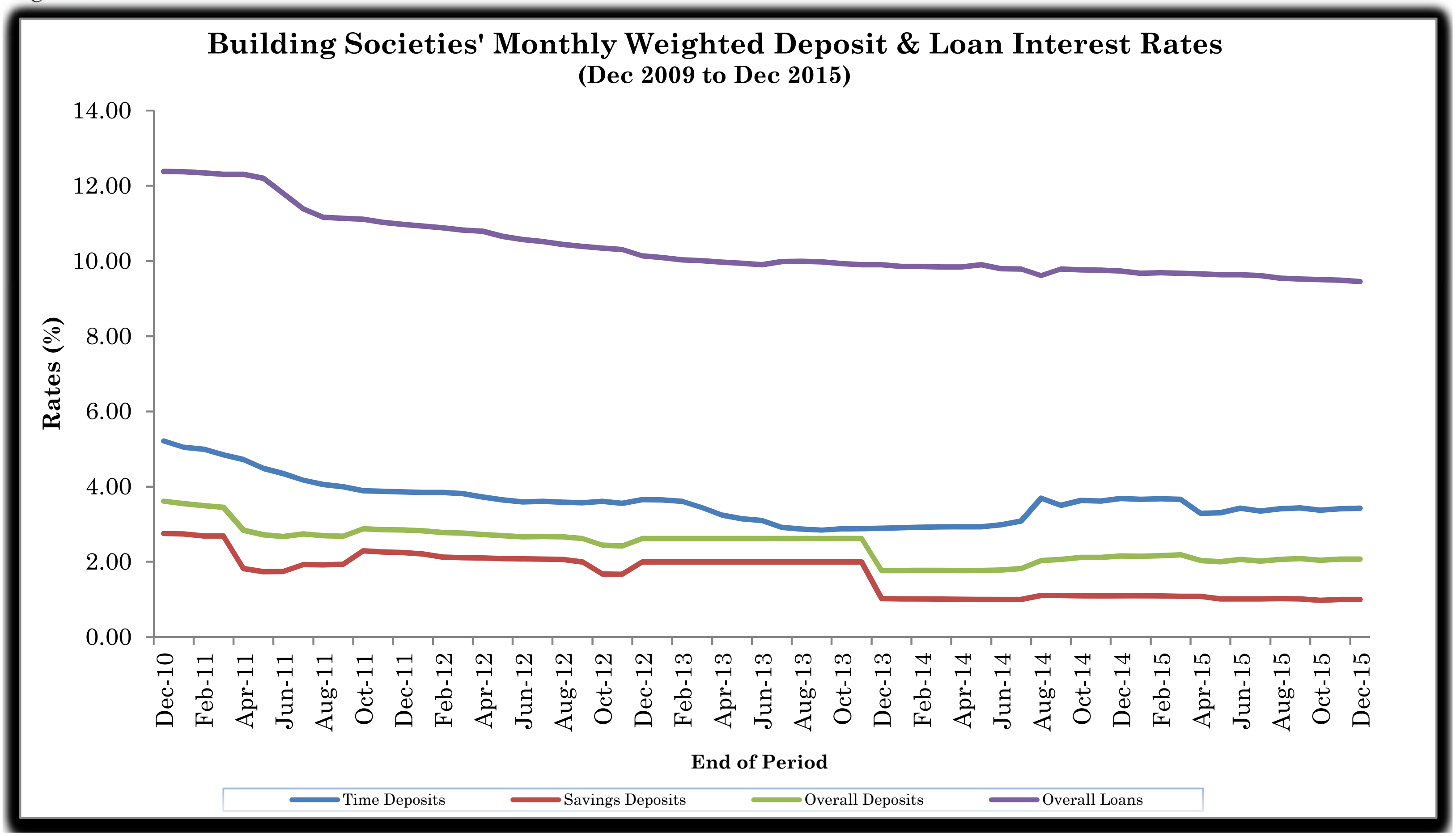
End of Period	Savings*	Time	Overall A/W Rate
2012			
Oct.	1.05	3.34	3.00
Nov.	1.09	3.35	3.07
Dec.	1.15	3.36	3.11
2013			
Jan.	1.10	3.40	3.13
Feb.	1.10	3.44	3.18
Mar.	0.68	3.39	3.07
Apr.	0.70	3.62	3.35
May	0.70	3.68	3.41
Jun.	0.70	3.58	3.34
Jul.	9.85	3.60	4.13
Aug.	0.66	3.62	3.37
Sep.	0.66	3.55	3.30
Oct.	0.63	3.54	3.31
Nov.	0.67	3.55	3.32
Dec.	0.68	3.82	3.37
2014			
Jan.	0.69	3.50	3.25
Feb.	0.73	3.43	3.20
Mar.	0.69	3.36	3.15
Apr.	1.04	3.21	3.04
May	1.04	3.15	2.98
Jun.	1.04	3.17	3.00
Jul.	1.01	3.28	3.03
Aug.	1.02	3.28	3.11
Sep.	0.80	3.24	3.05
Oct.	0.78	3.24	3.06
Nov.	0.77	3.31	3.06
Dec.	0.79	3.28	3.09
2015			
Jan.	0.80	3.24	3.05
Feb.	0.79	3.22	3.04
Mar.	0.81	3.23	3.02
Apr.	0.82	3.20	3.75
May	0.78	3.13	2.94
Jun.	0.73	2.93	2.75
Jul.	1.05	2.96	2.79
Aug.	0.92	2.69	2.53
Sep.	1.00	3.01	2.84
Oct.	0.96	2.95	2.79
Nov	1.00	2.98	2.81
Dec.	1.01	2.97	2.80

Table 28c

FIA INSTITUTIONS
Foreign Currency Weighted Loan Rates (%)

End of Period	Instalment Credit	Personal Credit	Commercial Credit	Overall A/W Rate
2012				
Oct.	10.05	6.71	9.97	9.95
Nov.	10.22	6.70	11.12	10.85
Dec.	10.40	6.70	11.12	10.90
2013				
Jan.	10.40	6.69	11.15	10.92
Feb.	10.08	6.68	11.16	10.90
Mar.	9.97	6.67	10.51	10.39
Apr.	10.30	13.72	9.31	10.35
May	10.29	6.67	9.50	10.42
Jun.	10.29	28.92	9.09	13.04
Jul.	10.16	14.17	9.85	10.92
Aug.	10.18	13.71	9.87	10.94
Sep	10.18	9.13	9.78	9.83
Oct.	9.72	8.80	9.66	9.62
Nov.	10.15	9.13	9.76	9.81
Dec.	10.14	9.09	9.70	9.77
2014				
Jan.	10.22	8.97	9.68	9.76
Feb.	10.21	8.97	9.67	9.75
Mar.	10.22	8.97	9.68	9.76
Apr.	10.19	8.96	9.76	9.79
May	10.18	8.96	9.69	9.74
Jun.	10.14	9.17	9.11	9.33
Jul.	10.23	9.18	9.58	9.65
Aug.	10.29	9.02	9.55	9.64
Sep	9.57	9.07	9.53	9.52
Oct.	9.55	9.07	9.42	9.44
Nov.	9.54	9.07	9.40	9.42
Dec.	9.63	9.06	9.38	9.43
2015				
Jan.	9.72	9.06	9.35	9.44
Feb.	9.71	9.06	9.30	9.41
Mar	9.66	8.69	8.80	9.02
Apr.	9.65	8.73	9.01	9.16
May	9.62	8.74	8.94	9.13
Jun.	9.54	8.56	8.91	9.07
Jul.	9.52	8.18	8.87	9.05
Aug.	9.60	8.18	8.42	8.64
Sep	9.57	8.17	8.34	8.54
Oct	9.56	8.31	6.34	6.77
Nov	9.36	9.40	8.17	8.33
Dec.	9.34	9.07	8.23	8.38

Figure 29



Building Societies' Monthly Weighted Deposit & Loan Interest Rates
(Dec 2009 to Dec 2015)
Rates (%)
14.00
12.00
10.00
8.00
6.00
4.00
2.00
0.00
Dec-10
Feb-11
Apr-11
Jun-11
Aug-11
Oct-11
Dec-11
Feb-12
Apr-12
Jun-12
Aug-12
Oct-12
Dec-12
Feb-13
Apr-13
Jun-13
Aug-13
Oct-13
Dec-13
Feb-14
Apr-14
Jun-14
Aug-14
Oct-14
Dec-14
Feb-15
Apr-15
Jun-15
Aug-15
Oct-15
Dec-15
End of Period
Time Deposits
Savings Deposits
Overall Deposits
Overall Loans

Table 29a

BUILDING SOCIETIES
Domestic Currency Weighted Time Deposits Rates (%)

End of Period	Call & up to 1 month	1 month & less than 3 months	3 months & less than 6 months	6 months & less than 12 months	12 months & over	Overall A/W Rate
2012						
Oct.	3.49	3.36	3.57	4.01	6.16	3.61
Nov.	3.30	3.32	3.53	4.11	6.17	3.55
Dec.	3.47	3.26	3.53	4.34	6.63	3.65
2013						
Jan.	3.32	3.28	3.70	4.35	6.66	3.64
Feb.	3.21	3.27	3.69	4.28	6.66	3.61
Mar.	3.12	2.95	3.70	4.16	6.48	3.44
Apr.	2.92	2.66	3.70	4.08	6.42	3.24
May	2.64	2.63	3.64	4.15	6.37	3.14
Jun.	2.52	2.58	3.60	4.07	6.43	3.10
Jul.	2.54	2.50	2.70	3.81	6.02	2.91
Aug.	2.41	2.55	2.71	3.70	6.18	2.87
Sep.	2.48	2.43	2.66	3.80	6.27	2.84
Oct.	2.53	2.47	2.78	3.85	6.23	2.88
Nov.	2.37	2.61	2.70	3.93	6.22	2.88
Dec.	2.47	2.55	2.81	3.96	6.04	2.89
2014						
Jan.	2.56	2.58	2.61	3.99	6.21	2.91
Feb.	2.41	2.70	2.61	4.04	6.08	2.92
Mar.	2.54	2.45	2.79	4.08	5.93	2.92
Apr.	2.46	2.46	2.95	4.04	5.75	2.93
May	2.41	2.61	2.64	4.21	5.41	2.93
Jun.	2.46	2.53	3.01	4.17	5.29	2.98
Jul.	2.88	2.57	2.85	4.31	5.06	3.08
Aug.	2.90	3.34	4.26	5.46	5.46	3.69
Sep.	3.06	3.26	3.17	4.79	4.88	3.50
Oct.	3.30	3.29	3.48	4.85	4.75	3.63
Nov.	3.11	3.49	3.31	4.78	4.52	3.61
Dec	3.19	3.46	3.54	4.90	4.24	3.68
2015						
Jan.	3.30	3.48	3.29	4.86	4.07	3.66
Feb.	3.10	3.74	3.32	4.82	3.93	3.68
Mar.	3.54	3.56	3.15	4.83	3.42	3.66
Apr.	3.11	3.02	2.90	4.22	3.79	3.29
May	3.14	2.95	3.06	4.36	3.66	3.30
Jun.	3.46	2.89	3.56	4.07	3.75	3.43
Jul.	2.87	2.94	3.64	4.19	3.79	3.35
Aug.	2.73	3.27	3.35	4.41	3.84	3.41
Sep.	2.92	3.44	2.92	4.40	3.90	3.44
Oct.	3.15	3.20	2.75	4.37	3.84	3.37
Nov.	3.15	3.09	2.81	4.56	3.97	3.41
Dec	3.06	2.94	3.19	4.45	4.20	3.42

Table 29b

BUILDING SOCIETIES
Domestic Currency Overall Weighted Deposit Rates (%)

End of Period	Savings	Time	Overall A/W Rate
2012			
Oct.	1.68	3.61	2.45
Nov.	1.67	3.55	2.42
Dec.	1.63	3.65	2.37
2013			
Jan.	1.63	3.64	2.37
Feb.	1.45	3.61	2.24
Mar.	1.06	3.44	1.94
Apr.	1.05	3.24	1.86
May	1.05	3.14	1.82
Jun.	1.04	3.10	1.80
Jul.	1.05	2.91	1.80
Aug.	1.07	2.87	1.79
Sep.	1.02	2.84	1.76
Oct.	1.02	2.88	1.77
Nov.	1.03	2.88	1.77
Dec.	1.02	2.89	1.76
2014			
Jan.	1.02	2.91	1.77
Feb.	1.02	2.92	1.77
Mar.	1.01	2.92	1.77
Apr.	1.01	2.93	1.77
May	1.00	2.93	1.77
Jun.	1.00	2.98	1.78
Jul.	1.00	3.08	1.82
Aug.	1.10	3.69	2.03
Sep.	1.10	3.50	2.06
Oct.	1.09	3.63	2.12
Nov.	1.10	3.61	2.12
Dec	1.10	3.68	2.15
2015			
Jan.	1.09	3.66	2.14
Feb.	1.09	3.68	2.16
Mar.	1.08	3.66	2.19
Apr.	1.08	3.29	2.03
May	1.02	3.30	2.00
Jun.	1.01	3.43	2.06
Jul.	1.01	3.35	2.02
Aug.	1.02	3.41	2.06
Sep.	1.01	3.44	2.08
Oct.	0.97	3.37	2.04
Nov.	1.00	3.41	2.07
Dec	1.00	3.42	2.07

Table 29c

BUILDING SOCIETIES
Domestic Currency Weighted Loan Rates (%)

End of Period	Mortgage Loans	Bridging Loans	Mortgage Debentures	Share Loans	Other Loans	Overall A/W Rate
2012						
Oct.	10.43	12.83	6.00	7.40	6.91	10.34
Nov.	10.38	12.54	6.00	7.86	7.45	10.31
Dec.	10.22	11.07	6.00	7.35	8.32	10.13
2013						
Jan.	10.17	11.39	6.00	7.33	8.63	10.09
Feb.	10.15	12.57	6.00	7.17	7.74	10.03
Mar.	10.11	12.52	6.00	7.12	7.72	10.00
Apr.	10.08	12.59	6.00	7.07	7.95	9.97
May	10.05	12.13	6.00	7.00	8.32	9.94
Jun.	10.01	12.10	6.00	6.96	8.05	9.90
Jul.	10.07	12.56	6.00	6.91	8.15	9.98
Aug.	10.08	12.81	6.00	6.87	8.88	10.00
Sep.	10.04	12.81	6.00	6.79	9.47	9.97
Oct.	10.01	12.79	6.00	6.76	8.79	9.93
Nov.	9.98	12.78	6.00	6.71	9.03	9.90
Dec.	9.96	12.77	6.00	6.73	9.70	9.90
2014						
Jan.	9.94	12.73	6.00	6.68	8.10	9.85
Feb.	9.93	12.66	6.00	6.65	9.11	9.86
Mar.	9.89	13.73	6.00	6.63	10.42	9.84
Apr.	9.89	14.17	6.00	6.63	10.37	9.84
May	9.89	14.11	6.00	6.62	13.44	9.90
Jun.	9.84	13.88	6.00	6.65	10.33	9.80
Jul.	9.83	13.85	6.00	6.60	10.58	9.79
Aug.	9.66	13.75	6.00	6.67	10.67	9.61
Sep.	9.78	13.79	6.00	9.08	10.48	9.78
Oct.	9.76	13.48	6.00	9.09	10.55	9.77
Nov.	9.75	13.45	6.00	9.47	10.28	9.76
Dec	9.72	13.43	6.00	9.67	10.26	9.73
2015						
Jan.	9.67	13.32	6.00	8.82	10.18	9.67
Feb.	9.65	13.48	6.00	8.82	10.18	9.69
Mar.	9.64	13.63	6.00	8.67	13.24	9.68
Apr.	9.62	13.43	6.00	8.30	13.42	9.65
May	9.61	13.25	5.90	7.96	13.12	9.64
Jun.	9.61	13.41	6.00	7.94	12.73	9.63
Jul.	9.59	13.49	6.00	7.60	12.90	9.61
Aug.	9.58	13.07	6.00	7.58	9.23	9.54
Sep.	9.57	12.93	-	7.59	8.89	9.52
Oct.	9.55	12.86	0.00	7.43	8.95	9.50
Nov.	9.53	12.76	0.00	7.50	9.28	9.49
Dec	9.49	13.22	0.00	7.89	8.94	9.45

Table 30a

BUILDING SOCIETIES
Foreign Currency Weighted Time Deposit Rates (%)

End of Period	Call & up to 1 month	1 month & less than 3 months	3 months & less than 6 months	6 months & less than 12 months	12 months & over	Overall A/W Rate
2012						
Oct.	1.54	1.78	2.15	2.64	1.53	1.99
Nov.	1.75	1.73	2.14	2.61	1.84	2.01
Dec.	1.48	1.95	2.11	2.60	1.58	2.00
2013						
Jan.	1.69	1.81	2.54	2.26	1.58	2.01
Feb.	1.81	1.64	2.53	2.12	1.79	1.98
Mar.	1.41	1.79	2.40	2.15	1.53	1.91
Apr.	1.50	1.91	2.04	2.02	2.17	1.87
May	1.53	1.93	1.78	2.08	2.08	1.83
Jun.	1.72	1.71	2.25	2.06	2.15	1.88
Jul.	1.50	1.71	2.23	2.11	2.14	1.83
Aug.	1.48	1.61	2.20	2.29	1.89	1.83
Sep.	1.56	1.76	1.90	2.27	1.35	1.84
Oct.	1.46	1.80	1.77	2.32	1.98	1.83
Nov.	1.52	1.68	1.76	2.20	1.50	1.75
Dec.	1.31	1.19	1.25	1.68	1.43	1.33
2014						
Jan.	1.05	1.45	1.35	1.70	1.16	1.37
Feb.	1.27	1.28	1.56	1.62	1.54	1.39
Mar.	1.39	1.16	1.54	1.60	1.12	1.38
Apr.	1.12	1.44	1.48	1.41	1.23	1.36
May	1.22	1.39	1.47	1.49	1.16	1.37
Jun.	1.44	1.25	1.51	1.46	1.24	1.39
Jul.	1.13	1.47	1.33	1.49	1.46	1.37
Aug.	1.24	1.34	1.26	1.47	1.61	1.33
Sep.	1.39	1.18	1.28	1.51	1.62	1.34
Oct.	1.12	1.36	1.32	1.63	1.75	1.36
Nov.	1.38	1.24	1.53	1.55	1.69	1.40
Dec.	1.38	1.22	1.46	1.60	1.65	1.39
2015						
Jan.	1.12	1.42	1.62	1.52	1.73	1.40
Feb.	1.30	1.38	1.62	1.55	1.73	1.39
Mar.	1.33	1.29	1.42	1.45	1.65	1.36
Apr.	1.27	1.34	1.43	1.25	1.66	1.33
May	1.20	1.28	1.49	1.35	1.72	1.30
Jun.	1.42	1.38	1.37	1.75	1.76	1.48
Jul.	1.17	1.60	1.25	1.76	1.45	1.47
Aug.	1.47	1.33	1.38	1.78	1.56	1.49
Sep.	1.39	1.24	1.42	2.04	1.38	1.52
Oct.	1.05	1.42	1.39	2.02	1.52	1.49
Nov.	1.41	1.36	1.33	2.03	1.50	1.53
Dec.	1.78	1.37	1.68	1.70	1.63	1.62

Table 30b

BUILDING SOCIETIES
Foreign Currency Weighted Deposit Rates (%)

End of Period	Savings	Time	Overall A/W Rate
2012			
Oct.	0.46	1.99	0.85
Nov.	0.46	2.01	0.86
Dec.	0.45	2.00	0.86
2013			
Jan.	0.46	2.01	0.87
Feb.	0.39	1.98	0.81
Mar.	0.34	1.91	0.77
Apr.	0.34	1.87	0.76
May	0.34	1.83	0.75
Jun.	0.34	1.88	0.76
Jul.	0.34	1.83	0.77
Aug.	0.34	1.83	0.75
Sep.	0.33	1.84	0.76
Oct.	0.33	1.83	0.76
Nov.	0.33	1.75	0.73
Dec.	0.33	1.33	0.61
2014			
Jan.	0.32	1.37	0.62
Feb.	0.32	1.39	0.62
Mar.	0.32	1.38	0.62
Apr.	0.32	1.36	0.61
May	0.32	1.37	0.62
Jun.	0.31	1.39	0.62
Jul.	0.31	1.37	0.62
Aug.	0.30	1.33	0.60
Sep.	0.30	1.34	0.61
Oct.	0.30	1.36	0.61
Nov.	0.30	1.40	0.64
Dec.	0.30	1.39	0.63
2015			
Jan.	0.30	1.40	0.63
Feb.	0.30	1.39	0.63
Mar.	0.29	1.36	0.62
Apr.	0.29	1.33	0.61
May	0.26	1.30	0.59
Jun.	0.26	1.48	0.65
Jul.	0.26	1.47	0.65
Aug.	0.26	1.49	0.66
Sep.	0.22	1.52	0.65
Oct.	0.23	1.49	0.63
Nov	0.23	1.53	0.65
Dec.	0.23	1.62	0.69

Table 30c

BUILDING SOCIETIES'
Foreign Currency Weighted Loan Rates (%)

End of Period	Mortgage Loans	Bridging Loans*	Share Loans	Other Loans	Overall A/W Rate
2012					
Oct.	7.01	8.25	5.43	7.17	6.96
Nov.	6.98	8.25	5.45	7.09	6.93
Dec.	6.98	8.25	5.66	7.01	6.92
2013					
Jan.	6.97	8.25	5.85	7.02	6.92
Feb.	6.96	8.25	5.87	9.30	7.05
Mar.	6.94	8.25	5.87	9.20	7.02
Apr.	6.92	8.25	5.89	9.07	7.00
May	7.00	8.25	5.90	9.07	7.06
Jun.	6.90	8.25	5.95	8.16	6.94
Jul.	6.88	8.25	5.43	8.84	6.94
Aug.	7.31		5.39	8.84	7.41
Sep.	7.17		5.41	9.20	7.32
Oct.	7.16		5.37	9.03	7.28
Nov.	7.11		5.36	8.23	7.14
Dec.	7.10		5.35	8.33	7.13
2014					
Jan.	7.09		5.35	8.07	7.09
Feb.	7.07		5.46	7.17	6.98
Mar.	7.07		5.44	8.51	7.16
Apr.	7.16		5.28	8.54	7.23
May	7.04		5.28	8.55	7.13
Jun.	7.45		5.23	6.58	6.94
Jul.	7.01		5.22	8.64	7.12
Aug.	7.01		5.22	8.68	7.13
Sep.	6.95		5.22	8.58	7.08
Oct.	6.96		5.07	8.62	7.08
Nov.	6.87		5.12	8.53	7.06
Dec.	6.87		5.08	8.55	7.02
2015					
Jan.	7.17		5.09	7.18	7.04
Feb.	6.88		5.09	8.78	7.03
Mar.	6.80		5.00	8.50	6.95
Apr.	7.27		4.99	6.50	6.90
May	6.72		4.85	8.65	6.87
Jun.	6.68		4.87	9.06	6.83
Jul.	6.69		4.88	9.22	6.84
Aug.	6.59		4.82	8.95	6.82
Sep.	6.63		4.80	8.89	6.83
Oct.	6.85		4.80	8.75	6.99
Nov	6.58		4.74	8.95	6.79
Dec.	6.67		4.72	7.72	6.66

* There were no bridging loans offered by any building society prior to 2012 and since August 2013.

Money & Capital Markets

Tables 31a to 33c

For more historical or current data, please see Statistics page of the Bank of Jamaica website www.boj.org.jm

Figure 31a

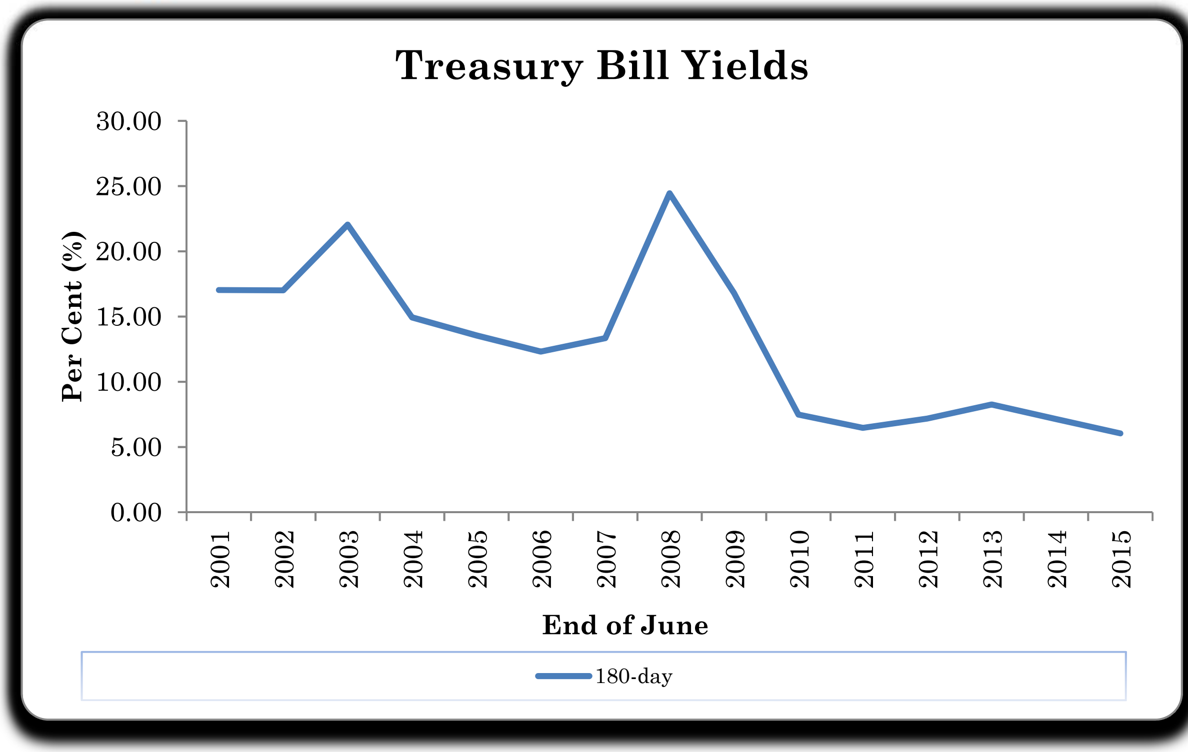


Figure 31b

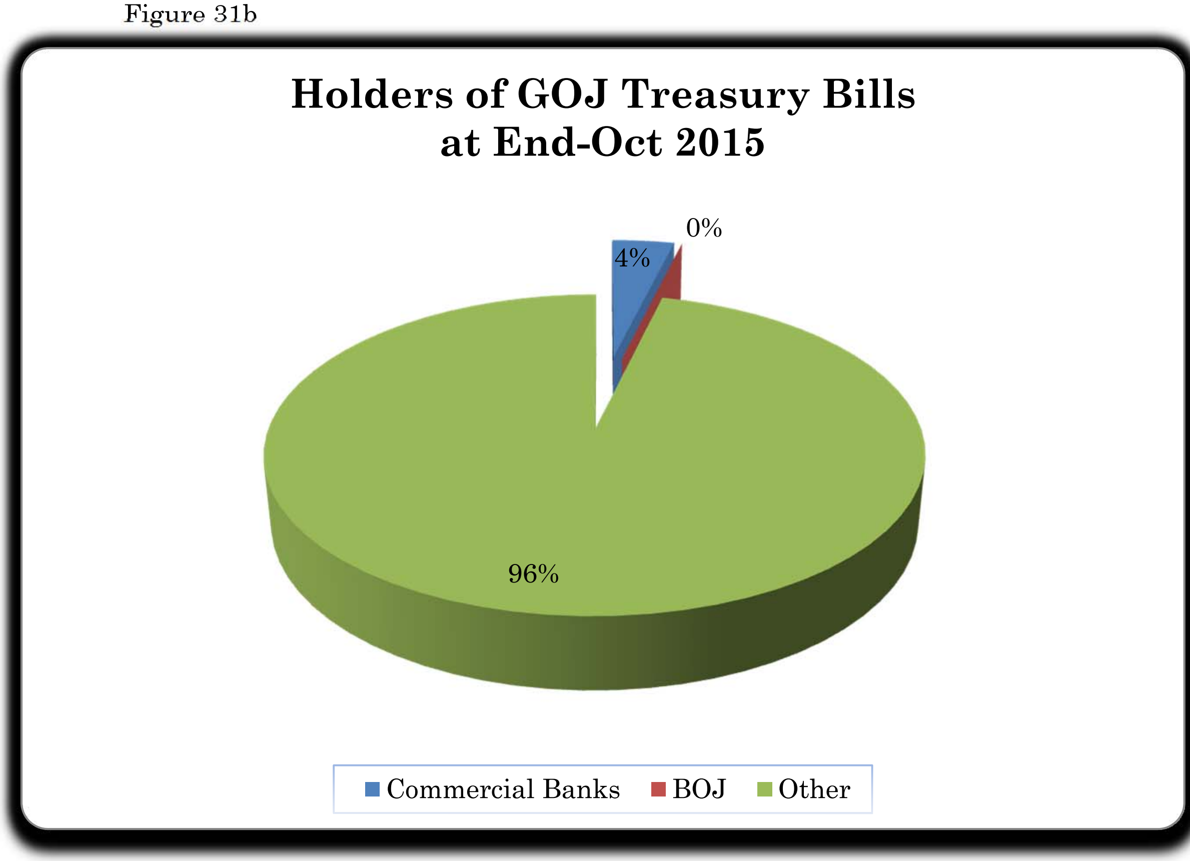


Table 31a

GOVERNMENT OF JAMAICA TREASURY BILLS ISSUED & OUTSTANDING
Tender for Bills Issued on the 1st of Month

End of Period	Maturity: No. of Days	Amount Applied For ('000)	Amount Allotted ('000)	Average Rate of Discount	Yield (%)	Total Bills Outstanding (J$000)
2014						
Oct.	28	870,205	400,000	6.79	6.83	4,000,000
Oct.	91	903,522	400,000	7.20	7.34	4,000,000
Oct.	182	797,421	400,000	7.45	7.73	4,000,000
Nov.	28	975,612	400,000	6.67	6.71	4,000,000
Nov.	91	1,042,493	400,000	6.93	7.05	4,000,000
Nov.	182	942,432	400,000	7.12	7.39	4,000,000
Dec.	28	686,012	400,000	6.35	6.38	4,000,000
Dec.	91	530,924	400,000	6.84	6.96	4,000,000
Dec.	182	925,406	400,000	6.90	7.14	4,000,000
2015						
Jan.	28	1,050,185	400,000	6.30	6.30	4,000,000
Jan.	91	706,031	400,000	6.88	6.88	4,000,000
Jan.	182	717,181	400,000	6.99	6.99	4,000,000
Feb.	28	690,248	400,000	6.39	6.42	4,000,000
Feb.	91	1,298,319	400,000	6.76	6.88	4,000,000
Feb.	182	822,036	400,000	6.92	7.16	4,000,000
Mar.	28	654,662	400,000	6.27	6.30	4,000,000
Mar.	91	719,675	400,000	6.62	6.73	4,000,000
Mar.	182	948,921	400,000	6.76	7.00	4,000,000
Apr.	28	690,247	400,000	6.31	6.34	4,000,000
Apr.	91	877,061	400,000	6.50	6.61	4,000,000
Apr.	182	1,159,488	400,000	6.57	6.79	4,000,000
May	28	1,024,553	400,000	6.24	6.27	4,000,000
May	91	655,978	400,000	6.46	6.57	4,000,000
May	182	656,586	400,000	6.50	6.71	4,000,000
Jun.	28	475,039	400,000	6.20	6.23	4,000,000
Jun.	91	602,571	400,000	6.38	6.48	4,000,000
Jun.	182	828,014	400,000	6.41	6.63	4,000,000
Jul.	28	530,108	400,000	6.19	6.21	4,000,000
Jul.	91	485,681	400,000	6.34	6.44	4,000,000
Jul.	182	800,290	400,000	6.39	6.60	4,000,000
Aug.	28	305,006	305,006	6.23	6.26	4,000,000
Aug.	91	990,332	400,000	6.25	6.35	4,000,000
Aug.	182	941,255	400,000	6.29	6.49	4,000,000
Sep.	28	707,014	400,000	6.20	6.23	4,000,000
Sep.	91	721,819	400,000	6.11	6.20	4,000,000
Sep.	182	786,012	400,000	6.16	6.35	4,000,000
Oct.	28	328,750	400,000	6.17	6.20	4,000,000
Oct.	91	588,788	400,000	6.03	6.13	4,000,000
Oct.	182	1,043,369	400,000	6.04	6.23	4,000,000
Nov	28	707,851	400,000	5.88	5.91	4,000,000
Nov	91	435,032	400,000	6.06	6.15	4,000,000
Nov	182	1,204,242	400,000	5.91	6.09	4,000,000
Dec.	28	347,997	347,997		5.97	3,947,997
Dec.	91	716,873	400,000		5.96	3,947,997
Dec.	182	556,735	400,000		6.04	3,947,997

Table 31b

HOLDERS OF GOVERNMENT OF JAMAICA TREASURY BILLS

J$000

End of Period	Commercial Banks	Merchant Banks	BOJ	Other	Total
2013					
Jan.	199,734	49,042	2,856	3,748,368	4,066,853
Feb.	0	0	2,873	3,997,127	3,767,242
Mar.	360,145	0	2,915	3,636,940	4,505,983
Apr.	360,228	0	2,935	3,636,837	3,901,621
May	287,972	0	2,914	3,709,114	3,976,373
Jun.	288,121	0	26	3,711,853	3,481,597
Jul.	357,349	0	0	3,642,651	3,481,597
Aug.	66,439	0	4,559	3,929,002	3,881,597
Sep.	199,061	0	4,591	3,796,348	3,801,628
Oct.	333,827	0	5,598	3,660,575	3,801,628
Nov.	409,706	0	982	3,589,312	3,801,628
Dec.	311,090	0	5,660	3,683,250	3,938,397
2014					
Jan.	266,823	0	5,072	3,666,502	3,938,397
Feb.	185,362	0	4,103	3,810,535	4,000,000
Mar.	272,755	0	0	3,727,245	4,000,000
Apr.	168,245	0	0	3,831,755	4,000,000
May	104,369	0	0	3,895,631	4,000,000
Jun.	41,092	0	0	3,958,857	4,000,000
Jul.	0	0	51	3,999,949	4,000,000
Aug.	60,322	0	346	3,939,332	4,000,000
Sep.	109,287	0	349	3,890,364	4,000,000
Oct.	60,397	0	351	3,939,252	4,000,000
Nov.	49,228	0	0	3,950,772	4,000,000
Dec.	98,521	0	0	3,901,479	4,000,000
2015					
Jan.	228,120	0	0	3,771,880	4,000,000
Feb.	128,574	0	642	3,870,784	4,000,000
Mar.	139,367	0	0	3,860,633	4,000,000
Apr.	135,644	0	0	3,864,356	4,000,000
May	110,857	18,392	0	3,870,751	4,000,000
Jun	196,287	0	0	3,803,713	4,000,000
Jul	278,925	0	0	3,721,075	4,000,000
Aug	329,557	0	0	3,670,443	4,000,000
Sep	200,514	0	0	3,799,486	4,000,000
Oct	150,585	0	0	3,849,415	4,000,000
Nov	71,018	0	0	3,928,982	4,000,000
Dec	164,394	0	0	3,783,603	3,947,997

Figure 32

BOJ's Open Market Operations

End of Dec

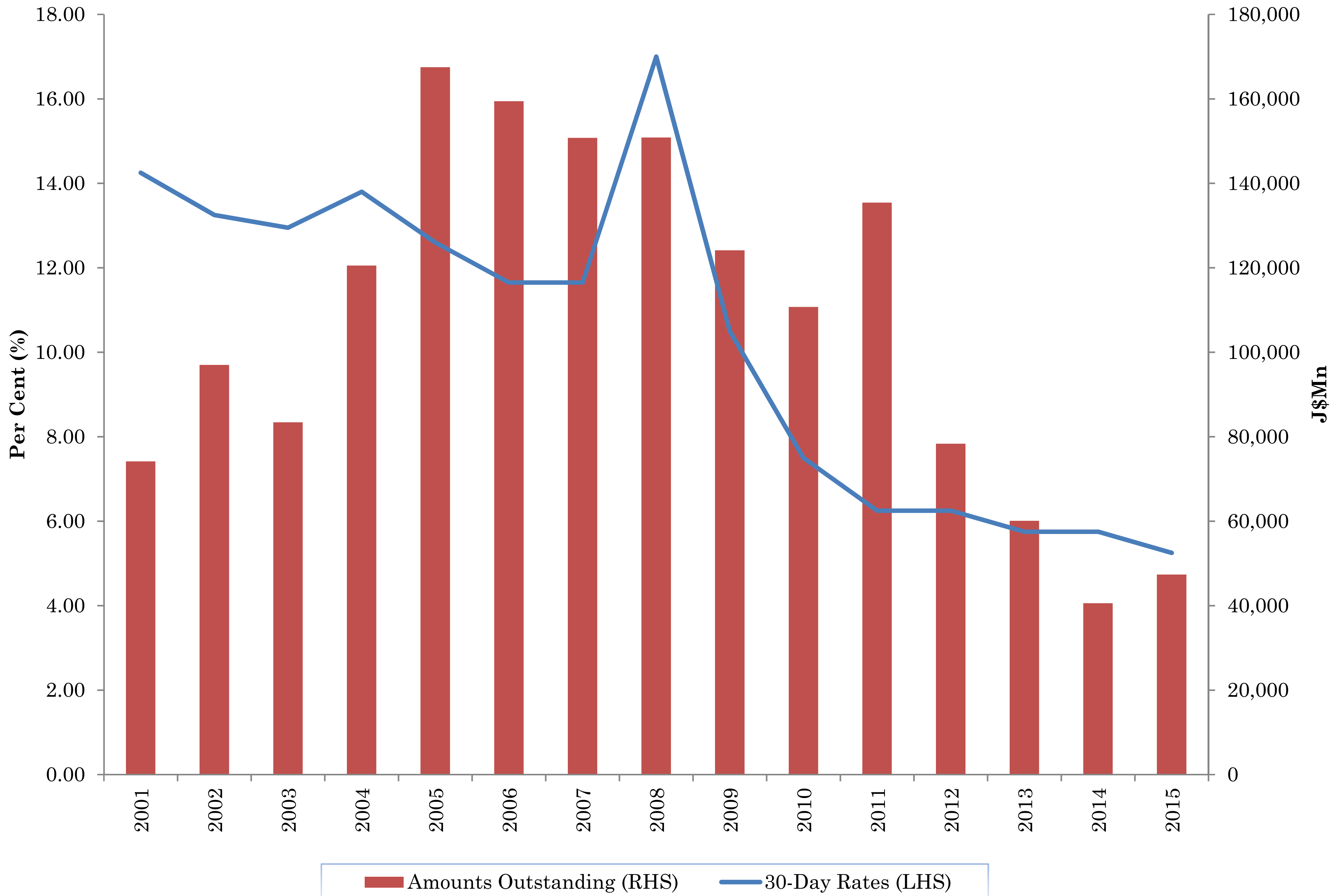


Table 32

BANK OF JAMAICA OPEN MARKET OPERATIONS

End of Period	Effective Date	Amount Outstanding (J$Mn.)	30-Day Rate (%)
2013			
Jan.		52,392.8	6.25
Feb.	2/25/2013	72,170.5	5.75
Mar.		54,299.0	5.75
Apr.		53,778.5	5.75
May		57,531.7	5.75
Jun.		60,096.4	5.75
Jul.		55,188.7	5.75
Aug.		62,918.6	5.75
Sep.		56,806.5	5.75
Oct.		56,229.2	5.75
Nov.		61,733.8	5.75
Dec.		49,948.2	5.75
2014			
Jan.		48,292.6	5.75
Feb.		48,259.3	5.75
Mar.		30,533.2	5.75
Apr.		30,521.4	5.75
May		23,084.6	5.75
Jun.		40,570.1	5.75
Jul.		32,371.9	5.75
Aug.		34,174.5	5.75
Sep.		35,206.8	5.75
Oct.		33,758.5	5.75
Nov.		35,748.6	5.75
Dec.		25,480.8	5.75
2015			
Jan.		27,519.6	5.75
Feb.		38,083.9	5.75
Mar.		38,871.7	5.75
Apr.	4/17/2015	54,357.3	5.50
May		58,186.6	5.50
Jun.		47,353.4	5.50
Jul.		47,206.3	5.50
Aug.	8/18/2015	61,280.8	5.25
Sep.		48,743.7	5.25
Oct.		42,776.9	5.25
Nov.		40,618.4	5.25
Dec.		39,459.0	5.25

Amount Outstanding (J$Mn) includes repurchase agreements, indexed note, fixed & variable rate securities.

Table 33a

CORPORATE SECURITIES - NEW ISSUES

Date	Name of Company	No. of Shares	Price per Share(J$)	Amount (J$)
2003				
Jan.	Jamaica Money Market Brokers Ltd.	234,123,784	4.15	971,613,704
May	Capital and Credit	582,000,000	5.00	2,910,000,000
2005				
Apr.	Mayberry Investments Ltd.	1,201,149,291	5.05	6,065,803,920
2006				
Feb.	Supreme Ventures Ltd.	2,637,254,926	4.81	12,685,196,194
Jun.	Pulse Investments Ltd.	253,670,362	2.30	583,441,833
2007				
May	Scotia Group Jamaica	3,111,572,984	22.00	68,454,605,648
2008				
Jun.	Capital and Credit Financial Group	927,565,945	8.00	7,420,527,560
Jun.	Sagicor Financial Corporation	277,543,397	238.00	66,055,328,486
Aug.	Carlton Savannah (REIT) Jamaica Limited	68,800,102	6.00	412,800,612
2010				
Jan.	Barita Investments Limited	445,001,824	2.80	1,246,005,107
Apr.	Blue Power Group Ltd	56,499,000	4.47	252,550,530
Jul.	Jamaican Teas Ltd	167,828,365	3.42	573,973,008
Oct.	Lasco Distributors Ltd	336,643,115	2.52	848,340,650
Oct.	Lasco Financial Services Ltd	122,810,299	2.87	352,465,558
Oct.	Lasco Manufacturing Ltd	408,713,017	2.50	1,021,782,543
Dec.	Cargo Handlers Ltd	41,625,000	12.70	528,637,500
Dec.	Dolphin Cove Ltd	392,426,376	3.10	1,216,521,766
2011				
Jun.	Honey Bun (1982) Ltd	93,750,000	3.45	323,437,500
Jul.	AMG Packaging & Paper Co Ltd	102,378,857	3.31	338,874,017
Jul.	Proven Investments Ltd	294,951,884	US$0.11	US$32,444
Jul.	Caribbean Producers Jamaica Ltd	1,100,000,000	2.30	2,530,000,000
Sep.	General Accident Insurance Co Ltd	1,031,250,000	2.32	2,392,500,000
2012				
May	C2W Music Ltd	400,000,000	1.39	556,000,000
2012				
Oct.	K.L.E Group Limited	100,000,000	3.70	370,000,000
Dec.	Consolidated Bakeries (Jamaica) Limited	222,709,171	1.88	418,693,241
Dec.	Paramount Trading (Jamaica) Limited	154,246,708	2.43	374,819,500
2013				
Jul.	Jamaica Stock Exchange	140,250,000	3.25	455,812,500
Nov.	Sagicor Real Estate X Fund	1,495,336,750	5.55	8,299,118,963
2014				
Oct.	Sterling Investments Ltd	4,014,547	134	537,949,298
Dec.	138 Student Living Jamaica Limited	414,500,000	4.00	1,658,000,000

Table 33b

THE JAMAICA STOCK EXCHANGE INDEX

End of Period	Volume	Value (J$)	JSE Index*
2013	**1,386,439,386**	**14,207,708,826**	
Jan.	51,488,383	719,320,152	89,118.72
Feb.	210,205,202	1,912,341,856	84,048.93
Mar.	79,015,819	959,372,093	81,986.30
Apr.	41,629,553	401,748,325	83,476.38
May	69,047,682	656,127,668	87,577.92
Jun.	194,910,485	1,095,749,517	86,853.91
Jul.	110,612,575	1,826,898,022	86,063.98
Aug.	111,688,275	631,143,037	85,039.91
Sep.	93,873,220	539,795,086	84,500.20
Oct.	150,416,801	1,744,693,957	81,832.16
Nov.	70,908,009	1,031,789,720	77,481.83
Dec.	202,643,382	2,688,729,392	80,633.55
2014			
Jan.	149,849,155	1,087,499,166	82,387.81
Feb.	174,669,429	1,204,983,869	76,679.09
Mar.	541,275,683	1,206,468,574	75,227.56
Apr.	53,758,206	368,503,476	74,597.80
May	120,511,543	769,015,297	70,257.92
Jun.	102,101,468	1,144,571,997	70,738.58
Jul.	64,908,301	639,077,643	71,308.03
Aug.	76,869,468	344,815,186	71,602.04
Sep.	565,005,329	3,700,567,945	72,238.36
Oct.	64,019,295	346,080,267	71,706.29
Nov.	155,437,441	1,475,671,082	74,338.49
Dec.	49,356,732	500,763,497	76,353.39
2015			
Jan.	59,611,325	670,199,551	76,539.17
Feb.	114,856,323	1,059,611,798	81,107.95
Mar.	99,887,375	1,969,873,169	83,804.68
Apr.	77,150,276	945,534,551	93,264.43
May	101,994,040	1,020,888,267	98,766.37
Jun.	118,474,47	1,145,068,198	97,271.15
Jul.	170,977,011	3,307,901,158	98,470.74
Aug.	72,480,887	892,761,130	97,283.75
Sep	571,766,057	3,861,019,061	96,324.59
Oct	110,012,298	1,493,908,416	131,284.04
Nov	149,563,413	1,467,527,499	140,173.97
Dec	234,487,167	2,594,375,636	150,692.13

* The column now entitled JSE Index was formerly Industrial Index.

Table 33c

STOCK EXCHANGE ACTIVITIES
as at 31 DECEMBER 2015

Company	Issued Volume	Par Value ($)	Last Sale ($)	Current Market Value ($)
138 Student Living Jamaica Limited*	414,500,000	0.00	4.50	1,865,250,000
Barita Investments Limited	445,876,824	0.00	3.80	1,694,331,931
Berger Paints Limited	214,322,393	0.50	3.20	685,831,658
Cable & Wireless Jamaica Limited	8,788,235,294	0.00	1.38	12,127,764,706
Caribbean Cement CO.	851,136,591	0.50	19.03	16,197,129,327
Carreras LTD	485,440,000	0.25	60.82	29,524,460,800
Ciboney Group LTD	546,000,000	0.10	0.21	114,660,000
Desnoes & Geddes	2,809,171,264	0.00	30.00	84,275,137,920
Gleaner Company	1,211,243,827	0.50	1.30	1,574,616,975
GraceKennedy LTD	330,947,667	1.00	81.25	26,889,497,944
Hardware & Lumber	80,842,023	0.50	18.50	1,495,577,426
Jamaica Broilers Group	1,199,276,400	0.50	10.26	12,304,575,864
Jamaica Producers Group	187,024,006	0.10	31.00	5,797,744,186
Jamaica Stock Exchange	140,250,000	0.00	18.60	2,608,650,000
Jamaica Money Market Brokers LTD	1,630,552,530	0.00	10.29	16,778,385,534
Kingston Properties Limited	160,996,334	0.00	7.05	1,135,024,155
Kingston Wharves	1,430,199,578	0.20	11.36	16,247,067,206
Mayberry Investments Ltd.	1,201,149,291	0.10	4.35	5,224,999,416
Montego Bay Ice	6,161,510	0.20	14.90	91,806,499
National Commercial Bank Jamaica Limited	2,466,762,828	1.00	39.94	98,522,507,350
Palace Amusement	1,437,028	0.00	86.79	124,719,660
Pan Jam Investments Trusts	213,231,978	0.00	94.00	20,043,805,932
Proven Investments Limited	551,595,777	0.01	18.50	10,204,521,875
Pulse Investments Limited	271,789,674	0.10	3.00	815,369,022
Radio Jamaica	357,476,991	0.00	3.66	1,308,365,787
Sagicor Group Jamaica	3,905,634,918	0.10	19.95	77,917,416,614
Sagicor Real Estate X Fund	2,243,005,125	0.00	11.00	24,673,056,375
Salada Foods JA.	103,883,290	0.00	8.52	885,085,631
Scotia Group Jamaica Ltd	3,111,572,984	0.00	30.03	93,440,536,710
Scotia Investment Jamaica Ltd	423,194,765	0.10	29.20	12,357,287,138
Seprod Limited	516,397,918	0.00	21.00	10,844,356,278
Sterling Investments Ltd*	55,876,281	0.00	13.00	726,391,653
Supreme Ventures Limited	2,637,254,926	0.00	4.64	12,236,862,857
Trinidad Cement Limited	249,765,136	0.00	15.00	3,746,477,040
	39,242,205,151			**604,479,271,466**

*138 Student Living Jamaica Limited listed December 2014

External Sector

Tables 34a to 45

For more historical or current data, please see Statistics page of the Bank of Jamaica website www.boj.org.jm

Figure 34

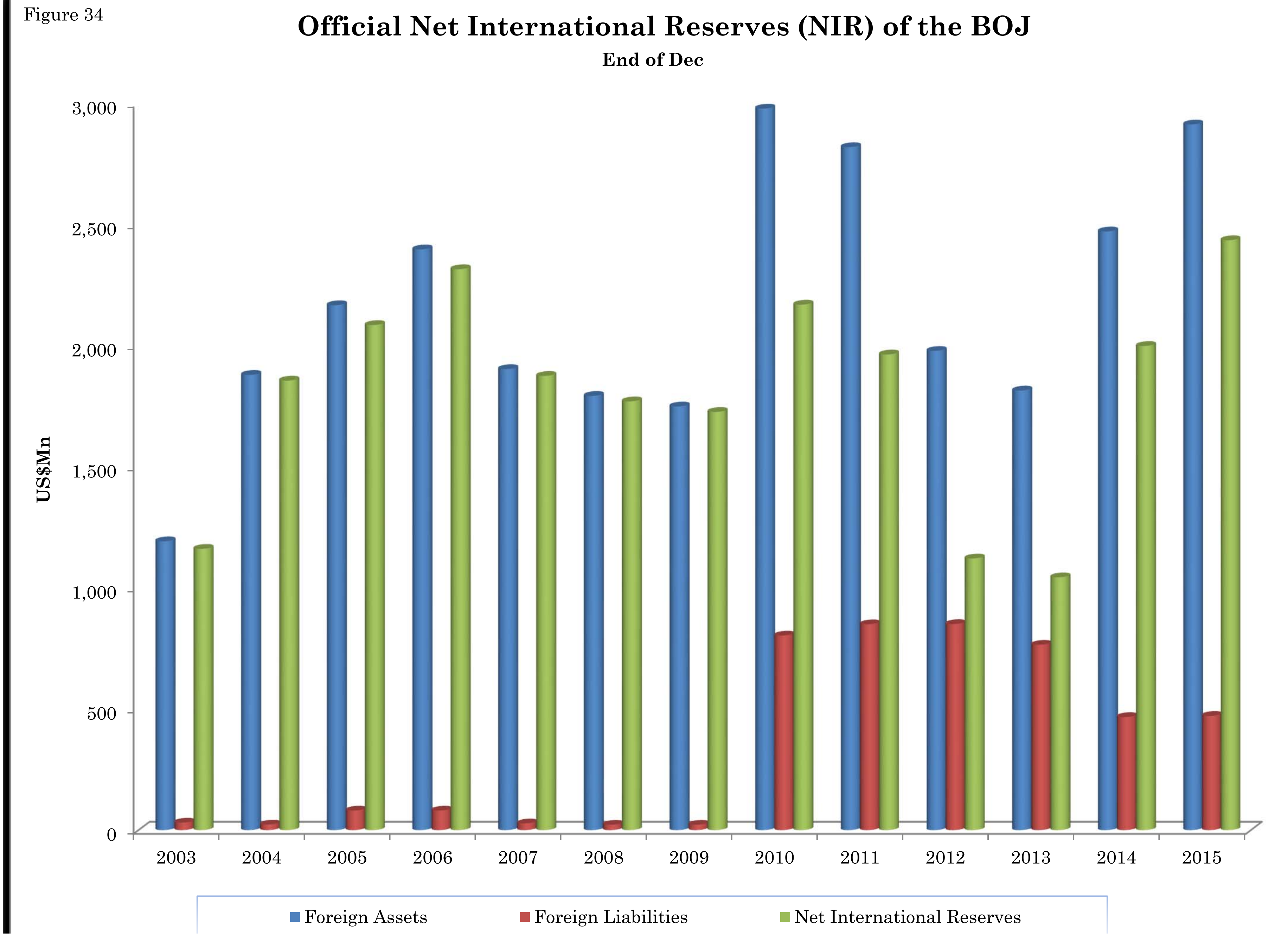

Official Net International Reserves (NIR) of the BOJ
End of Dec
US$Mn
3,000
2,500
2,000
1,500
1,000
500
0
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
2015
Foreign Assets
Foreign Liabilities
Net International Reserves

Table 34a

OFFICIAL NET INTERNATIONAL RESERVES (NIR) OF THE BOJ

US$Mn.

End of Period	FOREIGN ASSETS: Currency & Deposits	Securities	Special Drawing Rights	Total Foreign Assets	FOREIGN LIABILITIES: IMF	Other*	Total	NIR	Estimated Gross Official Reserves in weeks of Goods Imports	Estimated Gross Official Reserves in weeks of Goods & Services Imports
2013										
Jan.	1,190.34	387.29	289.02	1,866.65	835.10	22.50	857.60	1,009.05	16.70	12.49
Feb.	1,107.25	398.56	276.96	1,782.77	820.74	22.50	843.24	939.53	15.95	11.92
Mar.	1,061.94	383.81	272.63	1,718.38	811.63	22.50	834.13	884.25	15.37	11.49
Apr.	1,047.33	389.21	269.72	1,706.26	817.58	22.50	840.08	866.18	16.00	12.08
May	1,190.57	377.05	296.19	1,863.80	852.44	22.50	874.94	988.86	17.47	13.20
Jun.	1,193.78	397.65	289.69	1,881.11	855.40	22.50	877.90	1,003.22	16.73	12.63
Jul.	1,125.28	399.42	288.22	1,812.91	860.69	22.50	883.19	929.72	16.07	12.06
Aug.	997.43	395.10	294.92	1,687.46	783.36	22.50	805.86	881.60	14.96	11.22
Sep.	1,030.64	387.06	295.81	1,713.51	780.87	22.50	803.37	910.14	15.78	11.88
Oct.	1,041.17	387.08	298.27	1,726.52	813.59	22.50	836.09	890.43	15.90	11.97
Nov.	908.89	386.61	295.28	1,590.78	732.59	22.50	755.09	835.69	14.65	11.03
Dec.	1,143.87	378.40	295.29	1,817.56	747.23	22.50	769.73	1,047.83	17.25	12.76
2014										
Jan.	1,015.30	374.40	294.98	1,684.68	744.41	22.50	766.91	917.77	15.99	11.83
Feb.	1,097.25	370.18	295.11	1,762.54	670.69	22.50	693.19	1,069.35	16.73	12.37
Mar.	1,393.56	360.46	294.58	2,048.60	722.47	22.50	744.97	1,303.62	19.45	14.38
Apr.	1,379.42	351.06	295.30	2,025.78	718.19	22.50	740.69	1,285.09	19.14	14.08
May	1,193.45	336.99	290.97	1,821.41	634.14	22.50	656.64	1,164.77	17.98	13.16
Jun.	1,393.55	331.23	291.75	2,016.53	617.90	22.50	640.40	1,376.13	20.19	14.57
Jul.	2,200.27	320.72	288.99	2,809.99	605.96	22.50	628.46	2,181.53	28.12	20.21
Aug.	2,071.46	310.28	284.46	2,666.20	522.21	22.50	544.71	2,121.49	26.68	19.17
Sep.	2,157.50	280.20	277.55	2,715.25	492.18	22.50	514.68	2,200.57	27.79	19.66
Oct.	1,976.10	261.73	276.75	2,514.59	484.88	22.50	507.38	2,007.21	25.74	18.21
Nov.	1,914.30	245.37	272.30	2,431.97	404.43	22.50	426.93	2,005.04	24.89	17.61
Dec.	1,996.65	207.17	269.19	2,473.01	449.42	22.50	471.92	2,001.09	26.31	18.41
2015										
Jan.	1,785.69	191.92	261.95	2,239.56	431.70	22.50	454.20	1,785.36	23.83	16.67
Feb.	1,852.73	187.95	261.08	2,301.76	358.08	22.50	380.58	1,921.18	24.49	17.13
Mar.	2,209.23	186.90	293.61	2,689.74	373.56	22.50	396.06	2,293.68	28.61	20.02
Apr.	2,353.00	177.81	259.51	2,790.31	375.25	22.50	397.75	2,392.56	29.68	20.77
May	2,372.17	167.72	254.86	2,794.74	371.00	22.50	393.50	2,401.24	31.94	21.84
Jun.	2,135.72	143.92	257.63	2,537.27	398.26	22.50	420.76	2,116.51	29.00	19.83
Jul.	2,382.25	137.90	255.49	2,775.63	389.39	22.50	411.89	2,363.74	30.99	21.46
Aug.	2,563.88	130.34	255.56	2,949.78	391.93	22.50	414.43	2,535.35	33.01	22.85
Sep.	2,518.05	116.99	255.41	2,890.45	426.07	22.50	448.57	2,441.88	33.10	22.80
Oct.	2,546.24	94.83	254.16	2,895.23	418.41	22.50	440.91	2,454.31	33.15	22.83
Nov.	2,455.06	73.74	248.06	2,776.86	411.02	22.50	433.52	2,343.34	31.80	21.90
Dec.	2,597.57	65.89	250.37	2,913.83	454.32	22.50	476.82	2,437.01	34.61	23.45

Table 34b

INTERNATIONAL RESERVES

US$Mn.

	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
Net International Reserves of BOJ	**2,001.1**	**1,785.4**	**1,921.2**	**2,293.7**	**2,392.6**	**2,401.2**	**2,116.5**	**2,363.7**	**2,535.3**	**2,441.9**	**2,454.3**	**2,343.3**	**2,437.0**
SDRs	269.2	261.9	261.1	293.6	259.5	254.9	257.6	255.5	255.6	255.4	254.2	248.1	250.4
Other Foreign Assets	2,203.8	1,977.6	2,040.7	2,396.1	2,530.8	2,539.9	2,279.6	2,520.1	2,694.2	2,635.0	2,641.1	2,528.8	2,663.5
Less Foreign Liabilities	471.9	454.2	380.6	396.1	397.8	393.5	420.8	411.9	414.4	448.6	440.9	433.5	476.8
Other Official Reserves	**8.1**	**2.6**	**5.6**	**3.8**	**3.8**	**4.6**	**2.8**	**5.5**	**6.2**	**0.0**	**0.0**	**0.0**	**0.0**
Central Govt.	1.0	0.8	0.8	1.2	1.2	1.2	1.3	2.4	2.6				
CDF	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8				
Other Official Institutions	6.4	1.0	4.0	1.8	1.8	2.6	0.8	2.3	2.8				
Commercial Banks	**1,241.5**	**1,231.3**	**1,154.9**	**878.6**	**920.1**	**977.6**	**1,155.9**	**1,155.9**	**1,155.9**	**0.0**	**0.0**	**0.0**	**0.0**
Net Foreign Assets of Commercial Banks	1,241.5	1,231.3	1,154.9	878.6	920.1	977.6	1,155.9	1,155.9	1,155.9				
Less BOJ Medium Term Liabilities	55.4	55.4	55.4	55.4	55.4	55.4	55.4	55.4	55.4	55.4	55.4	55.4	55.4
Net Foreign Position	**3,195.3**	**2,963.9**	**3,026.3**	**3,120.7**	**3,261.0**	**3,328.0**	**3,219.9**	**3,469.8**	**3,642.0**	**2,386.5**	**2,398.9**	**2,287.9**	**2,381.6**

Table 35a

BALANCE OF VISIBLE TRADE

US$000

Year	Quarter	SITC Imports (c.i.f.)	SITC Exports (f.o.b.)	Balance
2009	I	1,255,284	349,562	-905,722
	II	1,170,686	358,626	-812,059
	III	1,326,457	371,319	-955,138
	IV	1,386,059	308,215	-1,077,843
		5,138,486	**1,387,724**	**-3,750,762**
2010	I	1,201,050	358,315	-842,735
	II	1,280,217	309,394	-970,823
	III	1,285,734	319,717	-966,016
	IV	1,495,631	343,425	-1,152,206
		5,262,631	**1,330,852**	**-3,931,779**
2011	I	1,428,024	407,596	-1,020,428
	II	1,585,372	449,375	-1,135,996
	III	1,784,006	397,828	-1,386,177
	IV	1,720,099	368,881	-1,351,219
		6,517,501	**1,623,680**	**-4,893,821**
2012	I	1,576,013	453,634	-1,122,379
	II	1,552,659	417,484	-1,135,176
	III	1,692,068	407,109	-1,284,959
	IV	1,587,839	450,272	-1,137,566
		6,408,579	**1,728,499**	**-4,680,080**
2013	I	1,655,714	469,422	-1,186,292
	II	1,413,806	384,804	-1,029,002
	III	1,464,453	362,801	-1,101,651
	IV	1,670,586	363,452	-1,307,134
		6,204,558	**1,580,480**	**-4,624,079**
2014	I	1,438,807	384,291	-1,054,516
	II	1,472,874	355,944	-1,116,929
	III	1,503,389	374,966	-1,128,423
	IV	1,499,357	333,547	-1,165,810
		5,914,426	**1,448,748**	**-4,465,679**
2015	I	1,274,033	338,061	-935,973
	II	1,315,864	344,378	-971,487
	III	1,233,540	287,542	-945,998
	IV			
		3,823,438	**969,981**	**-2,853,457**

Figure 36

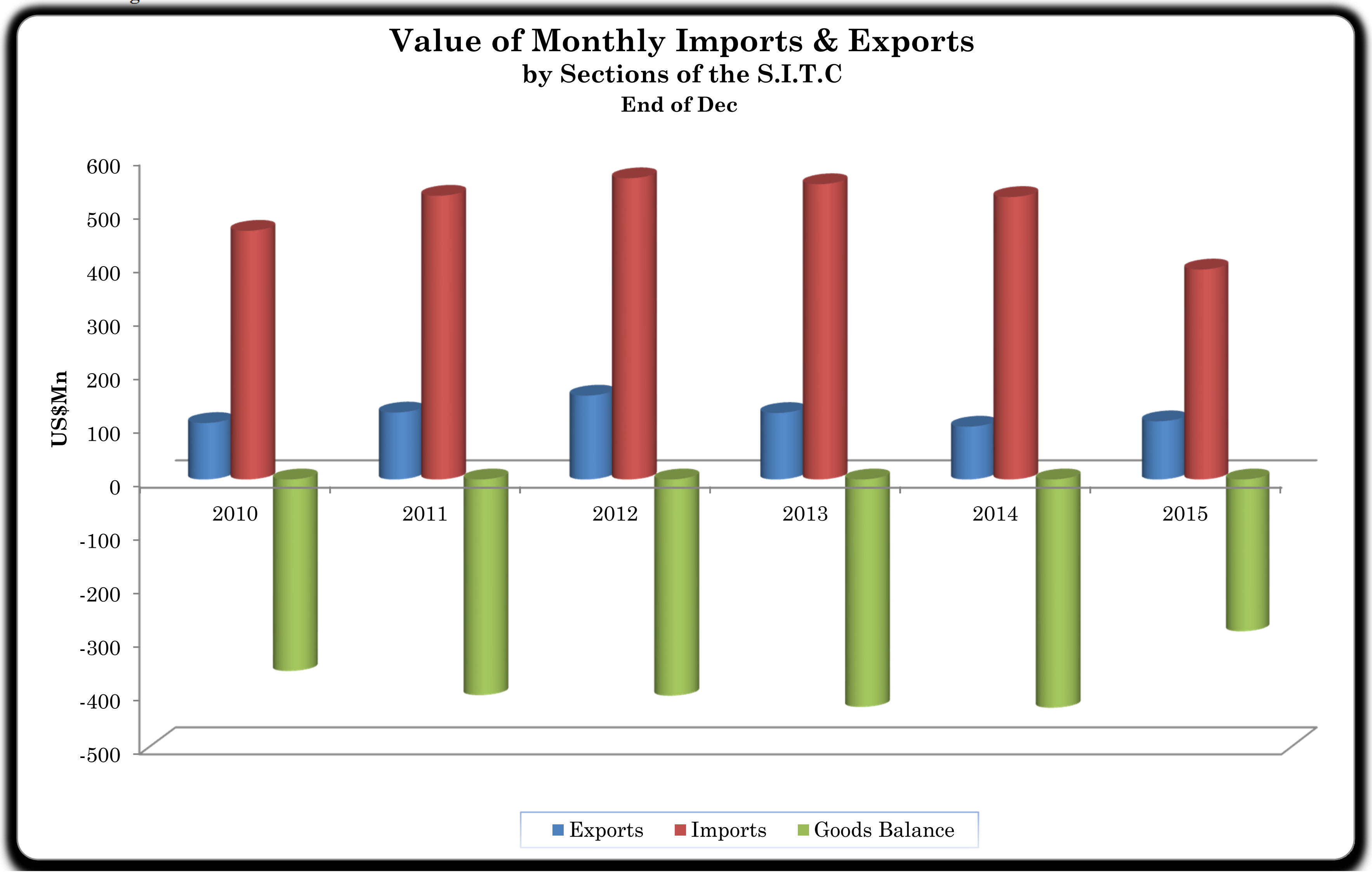

Value of Monthly Imports & Exports
by Sections of the S.I.T.C
End of Dec
US$Mn
600
500
400
300
200
100
0
-100
-200
-300
-400
-500
2010
2011
2012
2013
2014
2015
Exports
Imports
Goods Balance

Table 36a

VALUE OF EXPORTS BY SECTIONS OF THE S.I.T.C (CIF)

US$000

	GENERAL MERCHANDISE EXPORTS													
End of Period	Food	Beverages & Tobacoo	Crude Materials	Mineral Fuels	Animal & Vegetable Oils	Chemicals	Manu-factured Goods	Machinery & Transport Equipment	Miscellaneous Manufactured Goods	Miscellaneous Commodities	Total	Free-zone Exports	Goods Procured in Ports	Total Goods Exports
2013	**243,192**	**83,312**	**685,596**	**169,118**	**391**	**113,387**	**33,196**	**38,936**	**24,244**	**6,820**	**1,398,192**	**-**	**182,288**	**1,580,480**
Jan.	15,544	5,521	53,001	16,671	3	38,535	2,133	2,475	1,234	727	135,845	-	18,477	154,322
Feb.	33,424	6,182	56,663	14,471	15	34,179	2,076	2,241	1,829	213	151,293	-	16,435	167,728
Mar.	17,074	6,567	66,302	13,735	4	20,548	1,121	1,581	1,563	877	129,373	-	17,999	147,372
Apr.	37,312	9,083	41,845	14,117	19	1,814	3,042	3,619	2,575	544	113,971	-	16,842	130,812
May	16,439	9,268	61,721	6,448	220	2,073	4,246	3,022	1,928	500	105,865	-	12,900	118,765
Jun.	27,111	6,931	62,712	15,591	11	1,990	2,554	2,095	2,357	583	121,935	-	13,292	135,226
Jul.	18,912	7,944	51,190	13,126	4	2,790	2,984	4,879	5,284	831	107,945	-	16,737	124,682
Aug.	15,344	6,103	51,776	11,723	25	1,837	2,887	11,793	1,209	1,038	103,735	-	15,138	118,874
Sep.	16,017	6,581	55,409	19,548	4	2,271	3,416	1,113	2,049	464	106,871	-	12,374	119,246
Oct.	16,235	7,356	60,302	9,459	48	3,230	2,326	1,480	2,067	493	102,997	-	11,668	114,665
Nov.	14,538	7,538	65,593	15,748	19	1,900	2,853	2,226	1,260	296	111,970	-	13,226	125,196
Dec.	15,240	4,238	59,081	18,482	18	2,221	3,557	2,411	891	253	106,392	-	17,200	123,592
2014	**240,180**	**80,696**	**700,254**	**121,116**	**400**	**28,158**	**52,653**	**21,832**	**16,368**	**6,502**	**1,268,159**	**-**	**180,460**	**1,448,619**
Jan.	14,516	4,889	54,083	17,227	18	2,006	4,170	2,333	1,834	361	101,438	-	17,550	118,989
Feb.	32,234	5,612	51,186	13,171	20	2,469	7,493	1,432	1,134	303	115,053	-	15,655	130,708
Mar.	14,811	6,775	73,682	10,141	27	2,553	4,062	2,685	769	274	115,780	-	18,808	134,588
Apr.	34,791	5,886	55,724	13,470	27	1,155	6,399	3,061	810	1,183	122,505	-	17,117	139,622
May	25,141	7,484	57,547	5,098	34	1,741	4,462	2,833	1,567	443	106,350	-	15,636	121,985
Jun.	12,069	9,675	39,952	8,942	68	1,675	3,352	1,110	1,173	567	78,583	-	15,663	94,246
Jul.	16,201	4,478	64,149	10,070	28	1,733	2,645	1,573	2,544	908	104,328	-	17,643	121,971
Aug.	26,520	7,309	75,625	8,377	11	1,618	2,453	849	1,071	582	124,413	-	15,475	139,889
Sep.	15,784	6,297	55,834	12,462	34	1,619	4,586	1,780	1,453	567	100,415	-	12,697	113,112
Oct.	15,483	7,756	66,243	6,044	42	3,728	4,373	1,508	1,694	407	107,277	-	10,324	117,601
Nov.	14,095	6,870	65,013	7,371	52	6,390	2,202	1,966	1,572	579	106,110	-	11,585	117,695
Dec.	18,535	7,667	41,216	8,743	39	1,471	6,458	702	748	328	85,905	-	12,308	98,214
2015														
Jan.	14,549	3,814	66,965	6,024	33	4,061	4,313	1,459	638	391	102,246	-	10,169	112,415
Feb.	17,699	3,892	45,710	9,302	73	1,358	2,981	1,698	988	305	84,007	-	10,223	94,230
Mar.	31,847	6,196	61,996	11,088	45	1,217	4,336	1,529	1,022	701	119,977	-	11,438	131,415
Apr.	33,936	5,659	63,178	10,461	25	1,601	2,016	1,893	1,092	438	120,299	-	11,238	131,537
May	16,499	7,951	60,082	6,358	42	1,197	1,256	1,919	1,287	252	96,844	-	9,081	105,925
Jun.	19,203	7,553	55,886	6,490	36	2,206	2,024	1,178	1,315	1,120	97,010	-	9,906	106,916
Jul.	33,500	5,750	59,935	7,488	27	9,556	1,520	828	843	318	119,766	-	9,948	129,714
Aug.	9,933	3,695	52,556	6,482	1	445	358	458	388	-	74,317	-	8,445	82,763
Sep.	6,133	2,628	52,334	4,980	5	262	529	564	449	-	67,884	-	6,333	74,217
Oct.	9,429	4,039	60,162	6,024	-	766	827	1,119	803	-	83,169	-	10,324	93,493
Nov.	12,784	4,772	46,935	7,555	8	1,707	13,297	806	996	-	88,861	-	6,950	95,811
Dec.	14,761	4,941	65,694	4,666	35	963	1,914	6,828	900	-	100,703	-	7,513	108,215

Table 36b

VALUE OF IMPORTS BY SECTIONS OF THE S.I.T.C (CIF)

US$000

G E N E R A L M E R C H A N D I S E I M P O R T S

End of Period	Food	Beverages & Tobacoo	Crude Materials	Mineral Fuels	Animal & Vegetable Oils	Chemicals	Manufactured Goods	Machinery & Transport Equipment	Miscellaneous Manufactured Goods	Miscellaneous Commodities	Total	Free-zone Imports	Goods Procured in Ports	Total Goods Imports
2013	**963,570**	**77,063**	**56,029**	**2,176,655**	**42,821**	**749,065**	**600,637**	**905,732**	**444,006**	**114,287**	**6,129,865**	**-**	**74,694**	**6,204,558**
Jan.	92,692	6,230	3,660	183,530	6,863	102,456	45,902	77,532	32,679	9,970	561,514	-	5,893	567,407
Feb.	70,919	5,342	4,790	161,283	1,866	143,377	44,479	65,734	28,313	6,653	532,757	-	6,162	538,919
Mar.	104,420	7,959	5,201	204,586	6,699	63,288	40,433	70,406	29,825	11,046	543,863	-	5,525	549,388
Apr.	63,226	6,307	5,182	181,622	489	38,139	38,395	56,912	23,355	7,602	421,229	-	5,053	426,282
May	79,489	6,270	5,978	206,317	6,661	39,603	56,216	94,735	35,109	8,723	539,102	-	4,192	543,294
Jun.	54,959	5,034	4,301	180,395	434	36,881	53,899	64,726	32,080	7,655	440,364	-	3,867	444,231
Jul.	93,852	7,890	5,809	165,507	2,043	45,284	54,693	78,779	47,151	10,615	511,622	-	4,249	515,871
Aug.	80,075	6,075	4,587	173,124	5,941	39,652	50,412	74,023	38,149	9,532	481,570	-	4,899	486,469
Sep.	82,645	5,657	3,788	130,710	606	63,438	50,549	73,602	37,437	8,014	456,446	-	5,666	462,112
Oct.	85,013	7,277	3,620	204,692	6,303	71,991	57,872	87,169	49,966	9,690	583,593	-	6,796	590,388
Nov.	81,013	6,690	4,017	166,936	609	52,087	50,861	88,331	47,902	10,636	509,083	-	9,196	518,279
Dec.	75,265	6,331	5,097	217,954	4,306	52,868	56,926	73,783	42,041	14,151	548,722	-	13,197	561,919
2014	**919,330**	**73,377**	**63,947**	**1,971,947**	**35,428**	**601,667**	**611,475**	**964,227**	**490,716**	**115,174**	**5,847,288**	**-**	**66,967**	**5,914,255**
Jan.	79,662	4,681	5,020	164,055	2,665	45,935	42,479	78,089	34,361	4,799	461,747	-	5,956	467,702
Feb.	83,383	5,243	4,616	157,603	6,230	33,883	48,062	65,885	27,287	7,787	439,978	-	5,499	445,476
Mar.	88,085	7,697	5,522	209,866	523	55,947	38,238	72,243	34,174	8,318	520,614	-	4,879	525,493
Apr.	78,245	5,940	5,653	156,574	7,054	42,587	55,601	68,548	32,894	8,070	461,165	-	4,972	466,138
May	77,898	6,143	5,885	207,222	673	47,542	50,972	86,375	43,225	9,022	534,959	-	4,115	539,074
Jun.	77,946	5,144	5,214	154,707	5,218	48,726	51,804	69,482	36,360	9,104	463,706	-	3,956	467,662
Jul.	76,546	5,992	5,855	203,173	2,023	74,680	60,627	86,972	46,646	12,270	574,783	-	4,424	579,207
Aug.	63,676	6,411	3,203	115,765	3,996	38,963	49,856	69,750	33,763	9,457	394,841	-	4,564	399,405
Sep.	84,023	5,563	5,425	195,502	628	52,657	50,546	82,197	33,442	9,410	519,392	-	5,384	524,777
Oct.	64,816	6,545	4,603	105,136	5,046	46,730	50,350	86,962	42,872	9,321	422,381	-	5,944	428,325
Nov.	63,948	7,776	7,365	130,809	544	64,166	61,605	80,223	59,708	10,540	486,685	-	8,324	495,009
Dec.	81,101	6,241	5,587	171,534	829	49,849	51,334	117,500	65,986	17,076	567,036	-	8,950	575,986
2015														
Jan.	56,450	4,700	2,933	90,175	3,603	64,571	47,625	83,890	52,132	10,713	416,793	-	3,260	420,053
Feb.	81,518	5,239	4,326	104,041	4,399	40,733	42,566	65,662	30,722	8,249	387,455	-	3,218	390,673
Mar.	82,000	6,495	3,956	124,751	709	52,022	60,217	74,809	31,949	9,827	446,735	-	2,820	449,555
Apr.	77,790	6,134	7,854	114,744	3,496	49,189	48,969	79,239	33,689	8,622	429,725	-	2,807	432,532
May	66,723	4,774	5,207	122,073	4,314	44,948	50,360	79,194	34,385	9,993	421,971	-	2,597	424,568
Jun.	80,116	6,583	6,656	111,771	1,306	52,861	57,547	90,318	47,701	10,486	465,344	-	2,389	467,733
Jul.	73,802	5,786	3,191	122,659	3,957	54,471	67,446	95,820	45,293	9,710	482,135	-	2,402	484,537
Aug.	59,697	5,767	4,593	67,833	1,786	45,431	53,535	81,569	34,957	11,641	366,810	-	2,094	368,904
Sep.	55,829	6,108	4,728	82,666	766	43,433	55,993	88,973	32,340	10,034	380,870	-	2,759	383,630
Oct.	66,580	6,745	3,097	66,697	3,515	45,081	53,375	97,621	38,354	10,037	391,101	-	3,163	394,264
Nov.	72,517	6,725	4,453	83,197	3,395	49,816	57,107	101,000	53,948	9,383	441,542	-	4,034	445,576
Dec.	67,903	6,613	5,508	56,395	1,188	39,828	52,181	92,709	42,943	183	365,451	-	4,476	369,927

Figure 37a

Foreign Direct Investment (FDI)

Inflows & Outflows

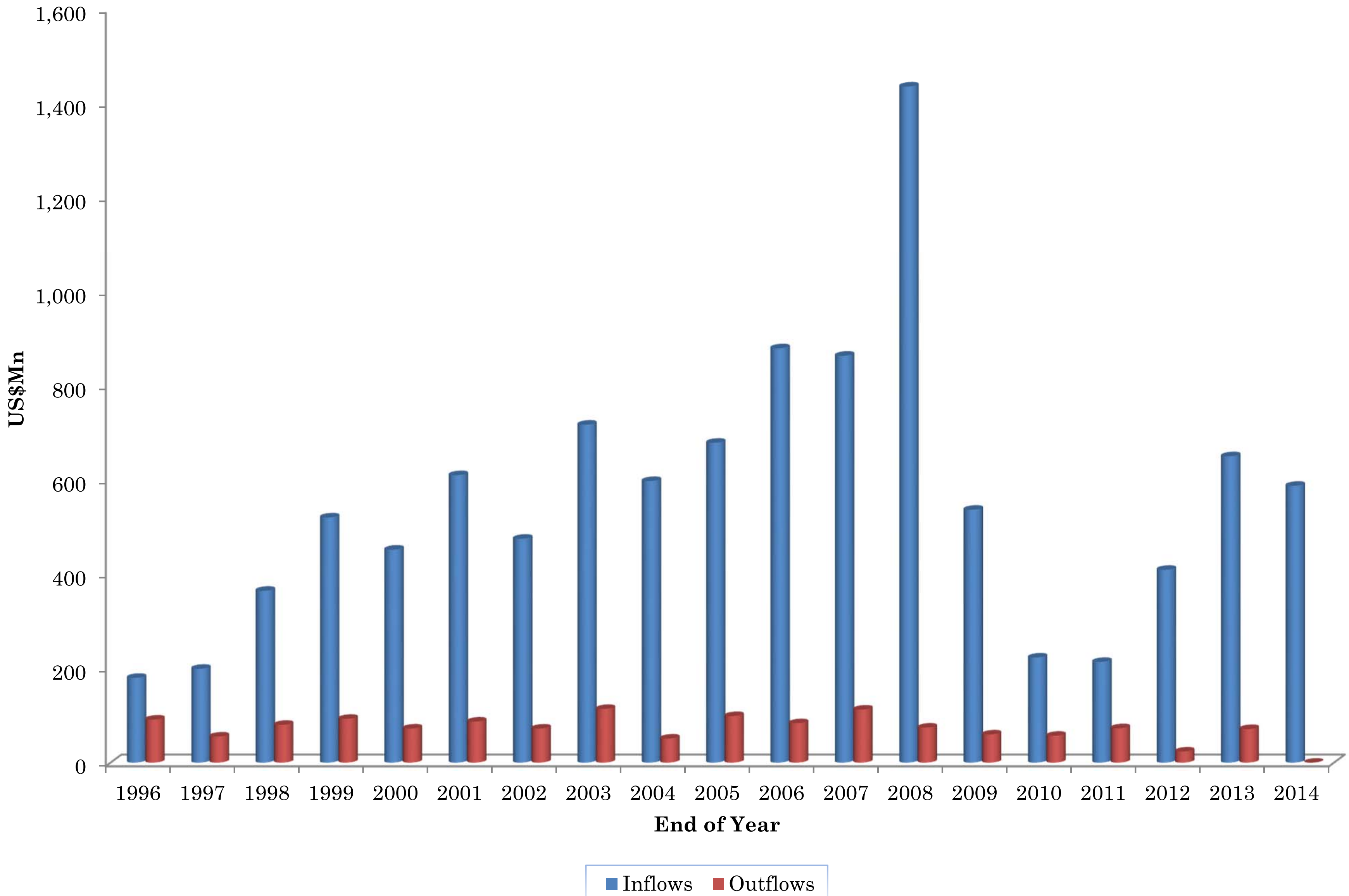


Table 37a

Foreign Direct Investments (FDI)

US$Mn.

	Inflows	Outflows	Net
1960	64.9	37.3	27.6
1961	64.9	37.3	27.6
1962	64.9	37.3	27.6
1963	26.8	38.3	-11.5
1964	24.0	39.8	-15.8
1965	17.0	35.7	-18.7
1966	42.8	30.6	12.2
1967	5.8	14.8	-9.0
1968	120.7	0.0	120.7
1969	101.6	0.0	101.6
1970	161.4	0.0	161.4
1971	119.2	0.7	118.5
1972	32.1	4.4	27.6
1973	44.0	21.8	22.2
1974	64.3	41.0	23.3
1975	3.4	5.3	-1.9
1976	8.3	8.8	-0.6
1977	7.7	14.7	-7.0
1978	11.9	38.6	-26.7
1979	12.3	38.7	-26.4
1980	64.9	37.3	27.6
1981	26.8	38.3	-11.5
1982	24.0	39.8	-15.8
1983	17.0	35.7	-18.7
1984	42.8	30.6	12.2
1985	5.8	14.8	-9.0
1986	10.4	15.0	-4.6
1987	64.6	11.1	53.5
1988	1.9	13.9	-12.0
1989	90.3	33.2	57.1
1990	174.9	37.0	137.9
1991	171.2	38.0	133.2
1992	190.4	48.0	142.4
1993	139.2	61.3	77.9
1994	129.7	52.7	77.0
1995	147.4	66.3	81.1
1996	183.7	93.3	90.4
1997	203.3	56.6	146.7
1998	369.1	82.0	287.1
1999	523.7	94.9	428.8
2000	455.8	74.0	381.8
2001	613.9	89.0	524.9
2002	478.8	73.9	404.9
2003	720.7	116.3	604.4
2004	601.6	52.2	549.3
2005	682.5	101.0	581.5
2006	882.2	85.4	796.8
2007	866.5	115.0	751.5
2008^	1,436.6	75.9	1,360.7
2009	540.9	61.1	479.8
2010	227.7	58.2	169.5
2011	218.2	74.6	143.7
2012	413.3	24.2	389.2
2013	653.9	72.8	581.1
2014*	653.9	0.0	653.9

^ Data partially reflect inflows arising from the acquisition of majority shareholdings in a local conglomerate

* Preliminary

Figure 37b

FDI Inflows by Sector for the Year 2014

Category, US$Mn.

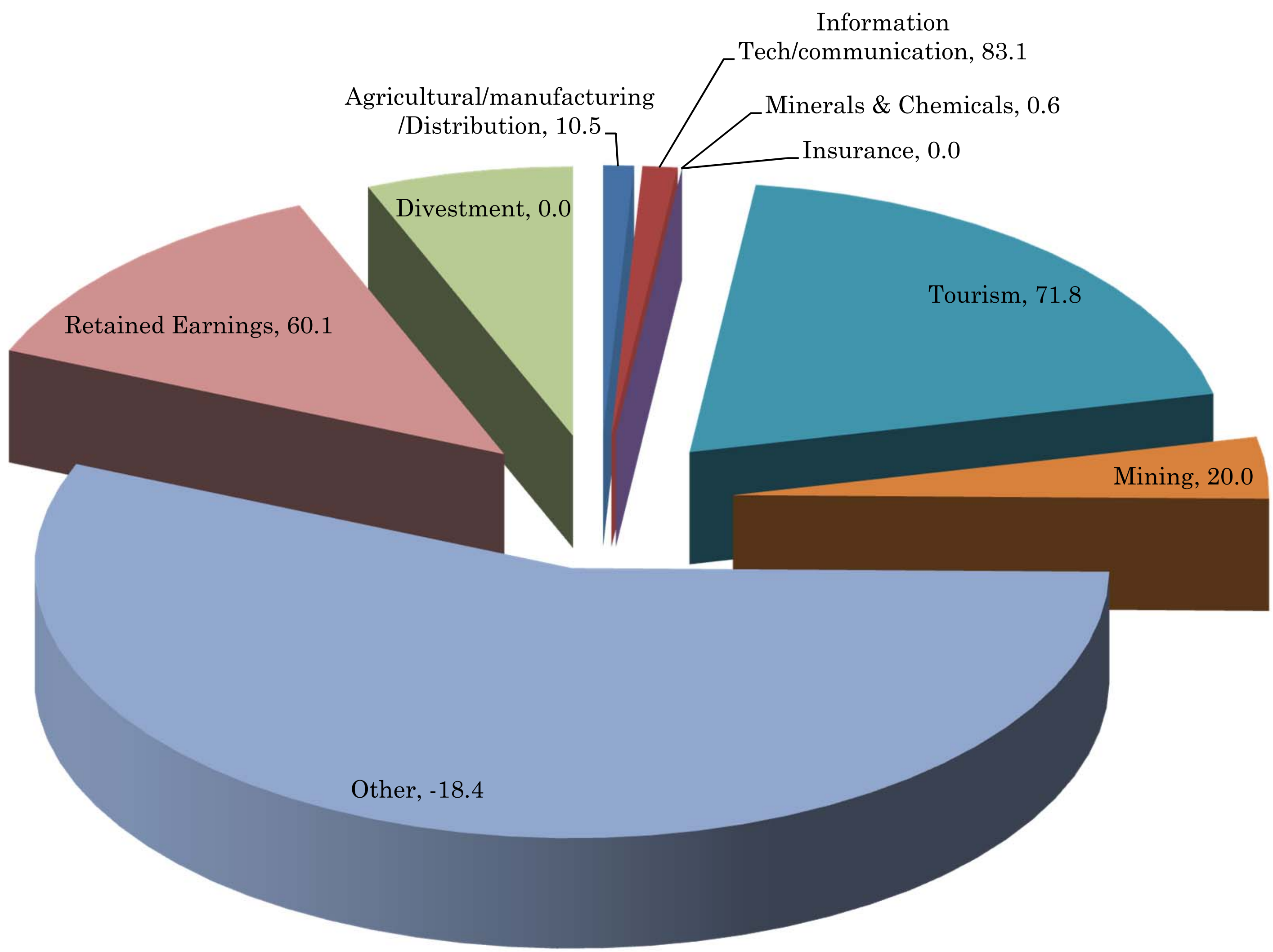


Table 37b

Jamaica's Annual Foreign Direct Investments Inflows By Sector

US$Mn

	2003	2004	2005	2006	2007	2008^	2009	2010	2011	2012	2013	2014
Agricultural/manufacturing/Distribution	88.2	43.5	118.9	40.8	46.7	75.2	23.5	10.5	22.3	17.5	1.4	6.5
Information Tech/communication	105.7	17.9	55.0	58.2	164.5	257.0	136.6	83.1	85.7	93.8	51.1	7.3
Minerals & Chemicals	30.9	9.8	12.8	11.6	5.2	2.3	0.0	0.6	6.0	33.9	56.9	0.0
Insurance	10.7	10.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tourism	114.3	114.6	106.7	185.7	196.9	196.0	155.4	71.8	7.5	5.8	103.8	136.7
Mining	149.7	57.3	111.6	335.8	216.6	74.2	30.8	20.0	29.2	55.9	28.3	25.8
Other	63.0	170.2	75.9	118.1	59.3	714.3	32.8	0.0	21.7	66.7	250.1	392.3
Sub-total	**562.6**	**423.6**	**480.9**	**750.1**	**689.2**	**1319.0**	**379.1**	**186.0**	**172.3**	**273.6**	**491.7**	**568.6**
Retained Earnings	158.1	178.0	201.6	132.1	177.3	117.5	161.8	41.6	45.9	87.1	94.4	87.1
Divestment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	52.6	67.9	43.6
TOTAL	**720.7**	**601.6**	**682.5**	**882.2**	**866.5**	**1436.5**	**540.9**	**227.7**	**218.2**	**413.3**	**653.9**	**699.3**

^ 2008 data for Other Sectors include inflows arising from the acquisition of majority shareholdings in a local conglomerate

Data Sources:

Annual Survey of Enterprises
Jamaica Bauxite Institute
JAMPRO
Foreign exchange records of Authorised Dealers
Media

Table 38a

TOURISM - VISITOR STATISTICS

End of Period	No. of Visitors	Total Landed Visitors	RESIDENCE OF LANDED VISITORS* US	Canada	Europe	Other++	Avg. Length of Stay (days)
2013	**3,296,593**	**2,008,409**	**1,271,262**	**399,331**	**235,810**	**102,006**	
Jan.	341,365	161,455	86,301	47,765	19,845	7,544	8.9
Feb.	304,889	166,010	91,363	47,932	19,316	7,399	8.2
Mar.	361,131	213,109	128,619	54,272	21,502	8,716	7.8
Apr.	272,891	171,630	107,585	39,020	17,830	7,195	7.8
May	230,392	160,785	109,208	24,208	18,504	8,865	8.1
Jun.	258,535	186,481	139,132	19,465	18,988	8,896	8.8
Jul.	285,601	205,655	150,781	23,356	21,204	10,314	9.6
Aug.	227,729	164,336	111,633	21937	21,030	9,736	8.8
Sep.	168,650	105,426	63,329	17,005	16,005	9,087	8.8
Oct.	213,559	123,663	78,087	20,127	17,812	7,637	8.3
Nov.	247,512	148,512	86,925	34,729	19,773	7,085	8.6
Dec.	384,339	201,347	118,299	49,515	24,001	9,532	10.1
2014	**3,503,978**	**2,080,181**	**1,193,101**	**404,234**	**245,080**	**87,039**	
Jan.	330,225	169,280	80,295	49,566	22,273	7,066	9.1
Feb.	301,276	169,328	84,881	48,523	20,554	6,294	8.3
Mar.	349,890	200,732	110,618	51,733	20,736	6,337	8.0
Apr.	328,304	181,664	102,649	40,309	19,159	7,201	8.0
May	243,114	166,249	104,500	25,486	18,216	7,659	7.8
Jun.	266,530	187,083	127,008	20,123	18,841	7,367	8.8
Jul.	325,129	221,006	144,314	25,600	22,150	9,535	9.5
Aug.	264,592	171,486	103,748	24,669	20,590	8,467	8.7
Sep.	175,758	106,757	59,009	16,071	16,263	7,115	8.8
Oct.	242,543	135,730	77,255	22,879	19,364	6,895	9.9
Nov.	283,246	157,737	87,665	33,057	21,403	6,415	8.5
Dec.	393,371	213,129	111,159	46,218	25,531	6,688	10.0
2015	**3,691,583**	**2,123,038**	**1,242,568**	**376,048**	**263,471**	**91,130**	
Jan	344,212	176,621	88,212	47,759	23,344	7,338	9.0
Feb	328,451	177,805	94,115	45,965	22,530	6,005	8.2
Mar	406,165	212,134	120,076	47,723	24,191	7,065	7.8
Apr	332,042	189,903	111,509	38,254	20,479	7,309	7.7
May	256,050	168,343	105,573	24,043	20,998	8,047	8.0
Jun	271,526	182,364	126,766	17,927	17,903	7,067	9.6
Jul	320,812	220,662	143,754	23,708	24,885	9,892	9.6
Aug	265,025	169,063	102,040	22,939	22,096	8,724	9.0
Sep	203,248	114,280	64,453	15,726	18,143	7,547	8.9
Oct	222,036	134,317	78,567	20,696	18,607	7,250	8.5
Nov	293,900	158,450	89,111	30,389	22,012	7,650	8.8
Dec	448,116	219,096	118,392	40,919	28,283	7,236	10.3

* Excludes cruise passengers and armed forces.

++ Includes Non-resident Jamaicans

Table 38b

TOURISM -VISITORS BY LENGTH OF STAY

End of Period	FOREIGN NATIONALS Long-Stay	Short-Stay	Non-Resident Jamaicans	Cruise Passengers	Total
2013	**1,802,365**	**58,570**	**147,474**	**1,288,184**	**3,296,593**
Jan.	146,731	5,245	9,479	179,910	341,365
Feb.	151,605	5,438	8,967	138,879	304,889
Mar.	193,796	5,876	13,437	148,022	361,131
Apr.	155,923	5,244	10,463	101,261	272,891
May	145,158	5,468	10,159	69,607	230,392
Jun.	167,936	4,882	13,663	72,054	258,535
Jul.	182,782	4,404	18,469	79,946	285,601
Aug.	146,205	4,103	14,028	63,393	227,729
Sep.	92,849	4,201	8,376	63,224	168,650
Oct.	109,968	4,673	9,022	89,896	213,559
Nov.	134,665	4,678	9,169	99,000	247,512
Dec.	174,747	4,358	22,242	182,992	384,339
2014	**1,874,061**	**55,393**	**150,727**	**1,420,409**	**3,500,590**
Jan.	158,751	449	10,080	160,921	330,201
Feb.	155,204	5,048	9,076	131,948	301,276
Mar.	183,598	5,826	11,308	149,158	349,890
Apr.	164,054	5,264	12,346	146,640	328,304
May	150,217	5,644	10,388	76,865	243,114
Jun.	167,916	5,423	13,744	79,447	266,530
Jul.	196,010	5,589	19,407	100,759	321,765
Aug.	152,468	5,006	14,012	93,106	264,592
Sep.	96,433	2,025	8,299	69,001	175,758
Oct.	121,398	4,995	9,337	106,813	242,543
Nov.	143,436	5,104	9,197	125,509	283,246
Dec.	184,576	5,020	23,533	180,242	393,371
2015	**1,905,343**	**67,874**	**149,821**	**1,568,545**	**3,691,583**
Jan.	160,488	6,165	9,968	167,591	344,212
Feb.	162,563	6,052	9,190	150,646	328,451
Mar.	192,079	6,976	13,079	194,031	406,165
Apr.	171,418	6,133	12,352	142,139	332,042
May	152,606	6,055	9,682	87,707	256,050
Jun	164,381	5,282	12,701	89,162	271,526
Jul	196,749	5,490	18,423	100,150	320,812
Aug	151,682	4,117	13,264	95,962	265,025
Sep	101,079	4,790	8,411	88,968	203,248
Oct	119,588	5,532	9,197	87,719	222,036
Nov	143,441	5,721	9,288	135,450	293,900
Dec	189,269	5,561	24,266	229,020	448,116

Figure 39

Jamaica's International Investment Position

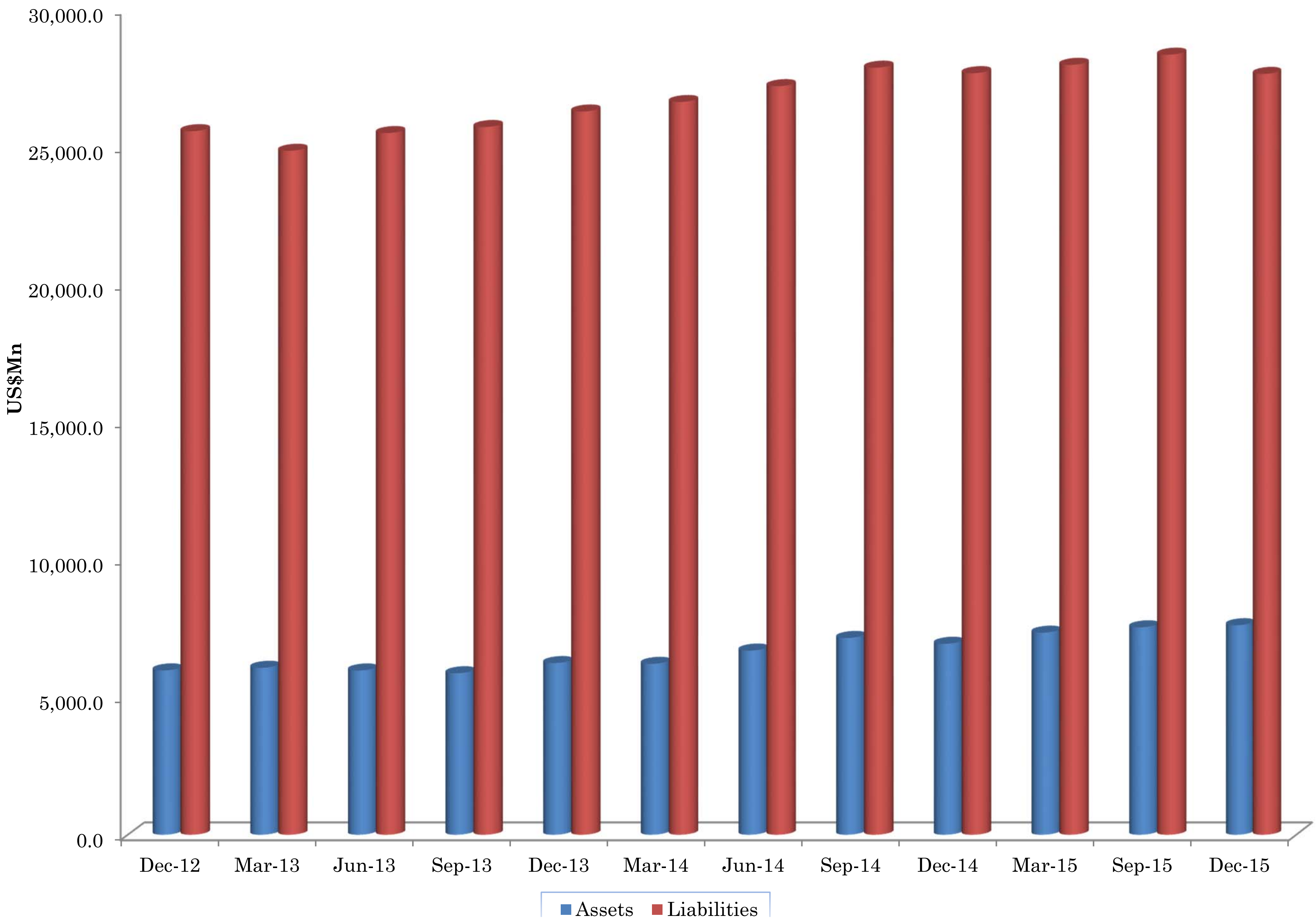


Table 39

INTERNATIONAL INVESTMENT POSITION (IIP)

US$Mn.

Period	Dec-13 +	Mar-14 +	Jun-14 +	Sep-14	Dec-14	Mar-15	Jun-15	Sep-15	Dec-15
Assets	**6,293.1**	**6,264.3**	**6,745.4**	**7,203.3**	**6,991.7**	**7,395.3**	**7,595.7**	**7,610.9**	**7,722.1**
Direct Investment Abroad	316.6	316.8	313.5	314.0	314.5	313.5	311.5	318.0	318.9
Portfolio Investment	1,557.3	1,629.9	2,061.6	2,201.6	2,096.5	2,579.3	2,734.8	2,506.7	2,418.7
Financial Derivatives	97.1	33.4	25.4	25.5	13.8	1.8	41.4	40.0	44.1
Other Investment	2,504.5	2,235.5	2,328.4	1,946.9	2,093.1	1,810.9	1,970.7	1,855.8	2,026.4
Reserve Assets	1,817.6	2,048.6	2,016.5	2,715.3	2,473.9	2,689.7	2,537.3	2,890.5	2,914.1
Liabilities	**26,303.0**	**26,645.9**	**27,221.1**	**27,894.2**	**27,698.3**	**28,047.0**	**28,452.5**	**27,941.2**	**28,549.0**
Direct Investment in Jamaica	12,712.0	12,839.3	13,024.5	13,164.7	13,307.1	13,500.5	13,681.1	13,923.3	14,101.5
Portfolio Investment	3,070.1	3,184.1	3,303.0	4,050.4	3,860.7	4,087.5	4,042.9	5,950.0	6,371.1
Financial Derivatives	91.9	26.3	23.0	24.6	12.9	1.8	21.1	20.3	16.9
Other Investment	10,429.1	10,596.3	10,870.6	10,654.5	10,517.6	10,457.1	10,707.5	8,047.6	8,059.4
Net International Investment Position	**-20,009.9**	**-20,381.6**	**-20,475.7**	**-20,691.0**	**-20,706.6**	**-20,651.7**	**-20,856.8**	**-20,330.3**	**-20,826.9**

Table 40a

MONTHLY BALANCE OF PAYMENTS [1/]

US$Mn.

	Dec 2014	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct. 2015	Nov. 2015	Dec 2015
1. CURRENT ACCOUNT	**-141.2**	**-0.3**	**-5.1**	**31.2**	**-6.9**	**-54.4**	**-55.7**	**-24.8**	**-26.3**	**-111.0**	**-83.2**	**-109.9**	**120.2**
GOODS BALANCE	**-411.1**	**-254.5**	**-251.1**	**-266.6**	**-249.4**	**-268.9**	**-303.8**	**-296.4**	**-239.3**	**-261.9**	**-254.1**	**-293.3**	**-213.7**
Exports (FOB)	98.2	113.5	93.1	129.9	131.5	105.9	106.9	129.7	82.8	74.2	89.6	95.8	108.2
Imports (FOB)	509.3	368.0	344.2	396.5	381.0	374.8	410.8	426.2	322.1	336.1	343.7	389.1	321.9
SERVICES BALANCE	**92.5**	**96.1**	**86.3**	**116.7**	**96.3**	**51.1**	**74.0**	**111.0**	**41.0**	**-9.8**	**-3.1**	**24.3**	**122.3**
Transportation	-61.4	-48.1	-42.8	-48.8	-47.6	-45.8	-52.7	-53.9	-43.4	-44.0	-46.9	-52.3	-44.6
Travel	222.6	209.1	194.2	231.1	195.6	149.3	179.5	232.3	151.3	101.2	114.8	148.3	237.8
Other Services	-68.7	-64.9	-65.1	-65.6	-51.8	-52.4	-52.9	-67.5	-66.9	-67.0	-70.9	-71.7	-70.9
INCOME	**-35.4**	**-13.4**	**-13.6**	**-18.1**	**-45.3**	**-36.8**	**-35.5**	**-36.9**	**-31.0**	**-29.6**	**-25.7**	**-21.2**	**-5.2**
Compensation of employees	10.4	4.9	6.0	-0.5	-0.4	2.2	3.8	4.1	4.4	6.0	12.6	14.4	23.0
Investment Income	-45.7	-18.3	-19.6	-17.6	-44.9	-39.0	-39.3	-41.0	-35.5	-35.7	-38.2	-35.6	-28.2
CURRENT TRANSFERS	**212.8**	**171.6**	**173.3**	**199.2**	**191.6**	**200.3**	**209.7**	**197.6**	**203.0**	**190.4**	**199.7**	**180.3**	**216.7**
Official	14.8	14.1	14.1	14.6	14.4	14.3	25.5	16.3	25.0	13.3	14.6	14.8	14.3
Private	198.0	157.5	159.2	184.6	177.2	186.0	184.2	181.3	178.0	177.1	185.1	165.5	202.4
2. CAPITAL & FINANCIAL ACCOUNT	**141.2**	**15.1**	**21.7**	**-10.6**	**6.9**	**54.4**	**55.7**	**24.8**	**26.3**	**111.0**	**83.2**	**109.9**	**-120.2**
CAPITAL ACCOUNT	-2.3	3.0	-0.7	-1.6	-2.2	-1.8	-1.6	1,446.4	-2.2	-2.1	-2.3	-2.4	-2.6
Capital Transfers	-2.3	3.0	-0.7	-1.6	-2.2	-1.8	-1.6	1,446.4	-2.2	-2.1	-2.3	-2.4	-2.6
Official	0.2	5.8	2.2	1.2	0.6	1.1	1.1	1448.7	0.4	0.6	0.0	0.0	0.0
Private	-2.6	-2.8	-2.9	-2.8	-2.7	-2.9	-2.7	-2.3	-2.6	-2.7	-2.3	-2.4	-2.6
Acquisition/disposal of non-produced non-financial assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FINANCIAL ACCOUNT	**143.5**	**12.1**	**22.4**	**-9.1**	**9.1**	**56.2**	**57.3**	**-1,421.6**	**28.5**	**113.0**	**85.4**	**112.3**	**-117.6**
Other Official Investment	30.3	27.5	127.9	230.9	-8.3	133.1	-22.6	159.6	43.4	-49.3	100.8	-47.4	128.3
Other Private Investment (including errors & omissions)	109.3	-231.1	30.2	132.5	116.3	-68.2	-204.8	-1333.9	156.7	68.9	-3.0	48.7	-152.2
Reserves	4.0	215.7	-135.8	-372.5	-98.9	-8.7	284.7	-247.2	-171.6	93.5	-12.4	111.0	-93.7

[1/]Based on Balance of Payments Manual (5th Edition)
FOB - Free on Board

QUARTERLY BALANCE OF PAYMENTS (BPM 6*)

	Mar-14	Jun-14	Sep-14	Dec-14	Mar-15	Jun-15	Sep-15	Dec-15
Current Account Balance	-119.4	-303.8	-337.4	-367.6	25.8	-117.0	-162.0	-72.9
Credits	*1,840.0*	*1,722.4*	*1,774.4*	*1,790.6*	*1,814.0*	*1,766.0*	*1,711.7*	*1,777.7*
Debits	*1,959.3*	*2,026.2*	*2,111.7*	*2,158.2*	*1,788.2*	*1,883.0*	*1,873.8*	*1,850.6*
Goods & Services	-657.7	-785.1	-834.8	-855.4	-473.2	-600.9	-655.5	-617.5
Credits	1,162.7	1,050.1	1,050.5	1,044.6	1,157.4	1,056.7	983.4	1,006.8
Debits	1,820.4	1,835.2	1,885.3	1,900.0	1,630.7	1,657.6	1,638.9	1,624.3
Goods	-884.5	-939.8	-946.0	-988.7	-772.3	-822.2	-797.6	-761.1
Exports	384.3	355.9	375.0	333.5	336.5	344.4	286.7	293.6
Imports	1,268.7	1,295.7	1,321.0	1,322.2	1,108.7	1,166.6	1,084.3	1,054.7
Services	226.8	154.8	111.3	133.3	299.0	221.3	142.2	143.6
Credits	778.4	694.3	675.5	711.1	821.0	712.3	696.7	713.2
Debits	551.6	539.5	564.2	577.9	521.9	491.0	554.6	569.6
Primary Income	-17.5	-80.0	-86.6	-102.3	-45.1	-117.7	-97.6	-52.0
Credits	68.4	56.7	76.0	95.5	54.5	56.2	73.3	111.3
Debits	85.9	136.8	162.6	197.9	99.6	173.9	170.9	163.2
Secondary Income	555.9	561.3	584.0	590.1	544.1	601.5	591.0	596.6
Credits	608.9	615.5	647.8	650.4	602.1	653.1	655.0	659.7
Debits	53.0	54.2	63.8	60.3	58.0	51.5	64.0	63.0
Capital Account	0.6	1.4	1.5	5.5	9.3	2.8	1,449.7	5.0
Credits	*0.6*	*1.4*	*1.5*	*5.5*	*9.3*	*2.8*	*1,449.7*	*5.0*
Debits	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*
Net lending (+) / net borrowing (-) (balance from current and capital account)	-118.8	-302.4	-335.8	-362.1	35.0	-114.2	1,287.6	-67.9
Financial Account	-118.8	-302.4	-335.8	-362.1	35.0	-114.2	1,287.6	-67.9
Net lending (+) / net borrowing (-) (balance from financial account)	-499.7	-283.4	-280.8	-228.3	-120.2	-125.0	929.7	-298.0
Direct Investment	-127.3	-189.0	-138.0	-139.3	-194.4	-182.6	-235.7	-177.4
Net acquisition of financial assets	0.2	-3.3	0.5	0.4	-1.0	-2.0	6.5	0.9
Net incurrence of liabilities	127.6	185.6	138.6	139.7	193.4	180.5	242.3	178.2
Portfolio Investments	3.3	149.2	-763.8	141.6	270.1	302.6	-1,741.1	-149.8
Net acquisition of financial assets	64.2	361.6	-33.3	-76.1	403.0	157.9	158.0	-196.3
Net incurrence of liabilities	60.9	212.3	730.5	-217.7	132.9	-144.7	1,899.2	-46.6
Financial derivatives	-61.3	-66.5	-48.8	-1.6	-2.0	28.8	0.8	-1.2
Net acquisition of financial assets	-67.1	-73.5	-68.0	-12.4	-12.2	21.1	-1.3	-1.3
Net incurrence of liabilities	-5.8	-7.0	-19.2	-10.9	-10.1	-7.7	-2.1	-0.1
Other Investments	-545.4	-145.1	-28.9	12.3	-409.7	-121.4	2,552.6	6.7
Net acquisition of financial assets	-390.2	170.2	-196.4	101.0	-269.2	111.6	-108.1	124.3
Net incurrence of liabilities	155.2	315.2	-167.5	88.7	140.5	233.0	-2,660.6	117.7
Reserves Assets	231.0	-32.1	698.7	-241.4	215.9	-152.5	353.2	23.6
Net Errors and Omissions	-380.9	18.9	55.0	133.8	-155.2	-10.8	-357.9	-230.1

* Balance of Payments Manual (6th Edition) - see Appendix 3 & Notes

Table 41

CARICOM COUNTRIES: FOREIGN RESERVES

US$Mn.

	T R I N I D A D			**B A R B A D O S*			
End of Period	Foreign Reserves (net)	Central Bank (net)	Commercial Banks (net)	Foreign Reserves (net)	Central Bank	Commercial Banks (net)	Other Instns.
2008							
Mar.	8,356.8	7,321.7	1,034.9	1,248.7	690.5	415.4	107.2
Jun.	10,403.9	8,719.2	1,684.5	1,146.5	653.9	314.3	137.2
Sep.	10,150.5	8,720.9	1,429.4	991.5	585.0	223.0	135.1
Dec.	10,821.4	9,364.1	1,458.9	875.9	522.6	196.3	146.5
2009							
Mar.	10,231.7	8,941.5	1,290.0	902.8	510.7	246.5	119.6
Jun.	10,080.0	8,786.0	1,293.9	798.7	470.3	164.8	133.1
Sep.	10,666.1	8,934.8	1,731.1	965.9	623.4	165.4	142.6
Dec.	10,783.9	8,651.5	2,132.7	915.0	563.0	171.0	146.4
2010							
Mar.	10,861.2	8,788.4	2,072.8	1,035.1	573.8	284.5	146.4
Jun.	10,841.0	9,110.9	1,730.1	862.5	541.4	159.3	146.4
Sep.	10,424.1	9,086.4	1,337.7	947.8	567.4	222.7	146.4
Dec.	10,528.1	9,070.0	1,458.1	1,013.8	575.1	294.9	146.4
2011							
Mar.	10,551.9	9,143.5	1,408.4	1,022.8	607.8	284.7	146.4
Jun.	11,365.4	9,737.7	1,627.7	949.9	581.6	235.6	146.4
Sep.	11,058.1	9,346.1	1,712.0	806.6	582.4	102.9	146.4
Dec.	11,590.5	9,822.7	1,767.8	1,269.7	587.0	556.3	146.4
2012							
Mar.	11,722.5	9,884.9	1,837.6	1,234.8	584.5	528.0	146.4
Jun.	11,573.9	9,734.8	1,839.1	1,589.7	555.4	916.3	146.4
Sep.	11,375.2	9,335.7	2,039.5	1,363.9	544.5	708.4	146.4
Dec.	11,637.3	9,200.7	2,436.6	1,453.0	630.3	723.9	146.4
2013							
Mar.	11,531.4	9,185.9	2,345.5	1,502.3	614.7	788.8	146.4
Jun.	11,820.1	9,395.7	2,424.4	1,340.5	526.1	730.8	146.4
Sep.	11,782.7	9,427.5	2,355.2	1,359.6	425.0	851.7	146.4
Dec.	12,329.2	9,987.0	2,342.2	1,469.7	515.9	897.8	146.4
2014							
Mar.	12,351.5	10,013.2	2,338.3	1,257.4	524.1	672.7	146.4
Jun.	12,758.2	10,305.2	2,453.0	1,197.9	474.9	651.7	146.4
Sep.	12,578.5	10,119.3	2,459.2				
Dec.	13,412.3	11,316.6	2,095.7				

Table 43a

END OF MONTH WEIGHTED EXCHANGE RATES

End of Period	PURCHASES J$ per US$*	SALES J$ per US$*
2013		
Jan.	93.08	94.14
Feb.	96.29	97.11
Mar.	97.94	98.89
Apr.	98.77	99.35
May	98.66	99.45
Jun.	100.56	101.38
Jul.	101.36	101.86
Aug.	101.65	102.08
Sep.	102.87	103.60
Oct.	104.32	105.05
Nov.	105.41	105.80
Dec.	105.72	106.38
2014		
Jan.	106.98	107.75
Feb.	107.75	108.34
Mar.	108.99	109.57
Apr.	109.54	110.16
May	110.95	111.26
Jun.	111.52	112.20
Jul.	112.36	112.85
Aug.	112.46	112.74
Sep.	112.39	112.67
Oct.	112.23	112.76
Nov.	113.13	113.59
Dec.	114.12	114.66
2015		
Jan	115.53	115.81
Feb	115.15	115.64
Mar	114.49	115.04
Apr	115.06	115.65
May	115.64	116.12
Jun	116.35	116.98
Jul	116.84	117.38
Aug	117.18	117.86
Sep	118.35	119.06
Oct	119.32	119.83
Nov	119.25	119.93
Dec	119.64	120.42

Table 43b

COMPARATIVE SELLING EXCHANGE RATES
for Jamaica & its Major Trading Partners (Per Unit of US Dollar)

End of Period	*Jamaica (Dollar)	T&T (Dollar)	Euro Area (Euro)	Canada (Dollar)	U.K. (Pound Sterling)	China (Yuan)	Japan (Yen)	Venezuela (Bolivar Fuerte)	Brazil (Real)	Mexico (Peso)
2013										
Jan.	94.14	6.41	0.75	0.99	0.63	6.23	89.19	4.29	2.03	12.69
Feb.	97.11	6.40	0.75	1.01	0.65	6.23	93.13	5.52	1.97	12.71
Mar.	98.89	6.41	0.77	1.02	0.66	6.22	94.87	6.29	1.99	12.49
Apr.	99.35	6.41	0.76	1.01	0.64	6.16	97.44	6.29	2.00	12.13
May	99.45	6.41	0.77	1.04	0.66	6.13	100.51	6.29	2.14	12.81
Jun.	101.38	6.41	0.77	1.05	0.66	6.14	99.15	6.29	2.23	12.95
Jul.	101.86	6.41	0.75	1.03	0.66	6.13	97.89	6.30	2.28	12.73
Aug.	102.08	6.43	0.76	1.05	0.64	6.12	98.15	6.29	2.38	13.38
Sep.	103.60	6.43	0.74	1.03	0.62	6.12	98.23	6.29	2.22	13.09
Oct.	105.05	6.44	0.74	1.04	0.62	6.09	98.36	6.29	2.18	13.02
Nov.	105.80	6.41	0.74	1.06	0.61	6.09	102.44	6.29	2.33	13.11
Dec.	106.38	6.41	0.73	1.06	0.60	6.06	105.30	6.29	2.36	13.04
2014										
Jan.	107.75	6.41	0.74	1.11	0.61	6.06	102.04	6.29	2.41	13.35
Feb.	108.34	6.38	0.72	1.11	0.60	6.15	101.78	6.29	2.34	13.25
Mar.	109.57	6.42	0.73	1.10	0.60	6.22	103.23	6.29	2.27	13.06
Apr.	110.16	6.45	0.72	1.10	0.59	6.26	102.24	6.29	2.23	13.08
May	111.26	6.43	0.73	1.08	0.60	6.25	101.78	6.29	2.24	12.86
Jun.	112.20	6.44	0.73	1.07	0.58	6.20	101.33	6.29	2.21	12.97
Jul.	112.85	6.36	0.75	1.09	0.59	6.17	102.80	6.29	2.26	13.22
Aug.	112.74	6.34	0.76	1.09	0.60	6.15	104.10	6.29	2.24	13.09
Sep.	112.67	6.36	0.79	1.12	0.62	6.14	109.65	6.29	2.39	13.43
Oct.	112.76	6.34	0.80	1.13	0.63	6.11	112.35	6.29	2.59	13.48
Nov.	113.59	6.36	0.81	1.15	0.64	6.19	119.47	6.29	2.59	14.54
Dec	114.66	6.36	0.81	1.15	0.64	6.19	119.47	6.29	2.59	14.54
2015										
Feb.	115.81	6.35	0.86	1.21	0.66	6.22	118.26	6.29	2.67	14.69
Mar.	115.64	6.34	0.88	1.25	0.65	6.25	118.75	6.29	2.69	14.92
Apr.	115.04	6.35	0.92	1.26	0.67	6.24	120.41	6.29	3.02	15.25
May	115.65	6.35	0.92	1.23	0.67	6.20	119.49	6.29	3.14	15.20
Jun.	116.12	6.34	0.90	1.22	0.65	6.20	120.83	6.29	3.06	15.27
Jul.	116.98	6.34	0.89	1.24	0.64	6.21	123.67	6.29	3.11	15.48
Aug.	117.42	6.34	0.91	1.28	0.64	6.21	123.30	6.29	3.13	15.94
Sep.	117.86	6.34	0.90	1.31	0.64	6.34	123.06	6.29	3.39	16.53
Oct.	119.06	6.35	0.89	1.33	0.65	6.37	120.09	6.29	3.65	16.86
Nov.	119.83	6.34	0.89	1.31	0.65	6.35	120.10	6.29	3.87	16.56
Dec	120.42	6.39	0.92	1.37	0.67	6.45	121.54	6.29	3.88	17.08

Table 44a

FOREIGN CURRENCY ACCOUNTS

US$000

End of Period	COMMERCIAL BANKS "A"	"B"	Other	Total	BUILDING SOCIETIES "A"	"B"	Other	Total	MERCHANT BANKS "A"	"B"	Other	Total	Total	Foreign Currency Loans
2013														
Jan.	96,522	199	1,805,201	1,901,922	255,388	62,930	253,522	571,840	15,037	0	31,223	46,260	2,520,022	1,231,620
Feb.	88,198	193	1,858,332	1,946,723	249,293	61,170	251,116	561,579	16,453	0	31,885	48,338	2,556,640	1,200,471
Mar.	86,637	190	1,823,431	1,910,258	248,938	60,549	254,891	564,378	16,424	0	35,722	52,146	2,526,782	1,188,537
Apr.	85,662	189	1,815,948	1,901,799	255,050	60,146	256,904	572,100	16,567	0	45,875	62,442	2,536,341	1,191,084
May	84,348	189	1,808,761	1,893,298	250,554	60,639	255,331	566,524	16,638	0	49,975	66,613	2,526,435	1,204,173
Jun.	82,004	189	1,836,659	1,918,852	250,914	60,300	261,343	572,557	16,664	0	54,467	71,131	2,562,540	1,194,935
Jul.	80,304	189	1,829,161	1,909,654	256,664	59,916	261,970	578,550	16,546	0	51,935	68,481	2,556,685	1,197,659
Aug.	78,749	189	1,844,655	1,923,593	258,424	59,791	258,373	576,588	14,932	0	57,897	72,829	2,573,010	1,202,925
Sep.	75,551	189	1,833,016	1,908,756	260,966	59,110	263,424	583,500	14,826	0	55,650	70,476	2,562,732	1,220,098
Oct.	73,081	189	1,871,523	1,944,793	262,956	58,672	263,301	584,929	14,805	0	58,482	73,287	2,603,009	1,197,332
Nov.	71,265	189	1,871,704	1,943,158	260,762	58,160	265,979	584,901	17,082	0	55,951	73,033	2,601,092	1,222,992
Dec.	71,165	189	1,889,290	1,960,644	263,493	57,892	268,850	590,235	15,683	0	54,048	69,731	2,620,610	1,204,475
2014														
Jan.	66,035	179	1,829,316	1,895,530	262,806	57,098	268,573	588,477	11,535	0	55,534	67,069	2,551,076	1,140,371
Feb.	128,954	103	1,869,052	1,998,109	265,515	56,741	271,682	593,938	12,261	0	57,551	69,812	2,661,859	1,153,604
Mar.	63,470	102	1,941,846	2,005,418	265,908	56,064	273,901	595,873	13,116	0	61,391	74,507	2,675,798	1,114,273
Apr.	63,173	101	1,927,956	1,991,230	269,834	56,133	273,589	599,556	15,737	0	63,284	79,021	2,669,807	1,101,810
May	67,251	100	1,938,870	2,006,221	270,143	55,227	276,613	601,983	15,374	0	65,984	81,358	2,689,562	#REF!
Jun.	75,173	99	1,966,774	2,042,046	274,895	55,108	278,494	608,497	15,844	0	67,956	83,800	2,734,343	1,092,413
Jul.	75,152	99	1,882,413	1,957,664	273,457	54,580	279,863	607,900	18,241	0	61,323	79,564	2,645,128	1,095,908
Aug.	73,370	99	1,937,393	2,010,862	271,397	54,096	282,555	608,048	18,106	0	62,256	80,362	2,699,272	1,080,721
Sep.	72,558	99	1,972,245	2,044,902	269,979	54,222	282,961	607,162	18,252	0	62,760	81,012	2,733,076	1,085,983
Oct.	71,842	99	1,907,630	1,979,571	269,884	54,369	281,793	606,046	16,023	0	62,806	78,829	2,664,446	1,095,953
Nov.	70,697	98	1,950,536	2,021,331	265,549	53,693	287,516	606,758	15,282	0	60,405	75,687	2,703,776	1,079,553
Dec	70,302	98	1,963,838	2,034,238	264,673	53,187	289,534	607,394	15,200	0	61,122	76,322	2,717,954	1,059,943
2015														
Jan	70,114	96	1,994,282	2,064,492	257,748	52,883	287,646	598,277	15,147	0	61,525	76,672	2,739,441	1,039,008
Feb	70,868	4	2,028,821	2,099,693	261,701	53,152	292,115	606,968	18,119	0	60,338	78,457	2,785,118	1,039,563
Mar.	70,130	97	1,956,970	2,027,197	255,653	53,062	291,131	599,846	17,948	0	59,137	77,085	2,704,128	1,705,537
Apr.	70,041	97	2,003,263	2,073,401	261,975	52,357	298,260	612,592	18,119	0	57,353	75,472	2,761,465	995,819
May	69,222	96	1,997,910	2,067,228	264,122	52,112	298,707	614,941	19,292	0	55,297	74,589	2,756,758	1,008,235
Jun	58,497	96	2,089,431	2,148,024	278,062	52,228	300,717	631,007	18,439	0	58,031	76,470	2,855,501	1,009,404
Jul	57,093	95	2,036,890	2,094,078	279,293	52,465	305,109	636,867	18,121	0	55,957	74,078	2,805,023	1,037,234
Aug	56,807	95	2,072,226	2,129,128	276,798	52,311	304,433	633,542	18,035	0	63,710	81,745	2,844,415	1,091,239
Sep.	54,179	93	2,104,954	2,159,226	276,761	51,813	304,778	633,352	16,386	0	57,390	73,776	2,866,354	1,084,730
Oct.	54,179	93	2,104,954	2,159,226	278,131	51,531	309,910	639,572	16,331	0	58,943	75,274	2,874,072	1,089,767
Nov.	54,179	93	2,104,954	2,159,226	277,845	51,587	317,520	646,952	14,551	0	61,656	76,207	2,882,385	1,095,862
Dec.	59,436	93	2,160,068	2,219,597	276,456	51,003	323,432	650,891	14,609	0	60,187	74,796	2,945,284	1,069,115

Table 44b

ESTIMATES OF JAMAICA'S GROSS EXTERNAL DEBT

US$Mn.

	Dec-13+	Mar-14+	Jun-14	Sep-14	Dec-14	Mar-15	Jun-15	Sep-15	Dec-15
Short-Term	**1,466.79**	**1,390.02**	**1,429.61**	**1,377.58**	**1,415.36**	**1,417.09**	**1,422.73**	**1,433.24**	**1,464.30**
General Government	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.84**	**0.00**	**0.00**	**0.00**
Money Market Instruments	-	-	-	-	-	0.84	0	0	0
Loans	-	-	-	-	-	0	0	0	0
Trade Credits	-	-	-	-	-	0	0	0	0
Other Debt Liabilities	-	-	-	-	-	0	0	0	0
Monetary Authorities	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Money Market Instruments	-	-	-	-	-	0	0	0	0
Loans	-	-	-	-	-	0	0	0	0
Trade Credits	-	-	-	-	-	0	0	0	0
Other Debt Liabilities	-	-	-	-	-	0	0	0	0
Banks	**728.66**	**665.88**	**716.62**	**702.58**	**738.57**	**708.97**	**693.4991**	**714.1024**	**741.2635**
Money Market Instruments	52.63	54.12	54.10	53.30	51.50	51.50	45.50	45.5	47.20
Loans	99.84	66.70	52.25	63.60	95.52	70.92	39.10	26.6	62.99
Trade Credits	1.85	1.70	1.70	1.80	2.14	2.05	1.79	3.00	3.07
Currency & Deposits	573.16	542.82	608.02	581.73	587.03	583.90	606.30	638.1	626.81
Other Debt Liabilities	1.18	0.54	0.54	2.15	2.38	0.60	0.82	0.90	1.20
Other	**738.14**	**724.14**	**713.00**	**675.00**	**676.79**	**707.29**	**729.23**	**719.14**	**723.04**
Money Market Instruments	172.80	199.84	191.89	224.32	234.16	272.8865	297.16	290.0089	295.19
Loans	102.87	98.01	89.24	33.85	30.54	22.50289	18.57	18.822	15.49
Trade Credits	354.81	355.66	355.66	354.74	352.42	355.9443	356.54	354.8499	354.78
Other Debt Liabilities	107.66	70.63	76.22	62.10	59.66	55.95403	56.96	55.45848	57.58
Long-Term	**11,193.16**	**11,300.91**	**11,456.54**	**13,344.46**	**13,103.11**	**12,505.13**	**12,690.65**	**11,841.80**	**11,852.53**
General Government	**5,095.86**	**5,187.62**	**5,368.92**	**6,462.98**	**6,204.69**	**6,061.01**	**5,863.85**	**7,870.69**	**7,767.51**
Bonds and Notes	1,868.23	1,847.52	1,990.02	3,047.38	2,831.47	2849.386	2681.554	4579.253	4455.91
Loans	3,227.63	3,340.10	3,378.90	3,415.60	3,373.22	3211.62	3182.3	3291.436	3311.60
Trade Credits	-	-	-	-	-	-			
Other Debt Liabilities	-	-	-	-	-	-			
Monetary Authorities	**1,261.97**	**1,239.02**	**1,134.52**	**1,124.82**	**1,068.16**	**963.78**	**999.55**	**1,026.27**	**1,047.11**
Bonds and Notes									
Loans	836.55	812.12	707.56	714.42	666.60	580.348	609.0794	636.4908	662.04
Trade Credits									
Other Debt Liabilities	425.43	426.90	426.97	410.40	401.57	383.4298	390.473	389.7797	385.06
Banks	**236.10**	**259.07**	**259.94**	**243.58**	**253.73**	**251.41**	**500.25**	**492.59**	**486.66**
Bonds and Notes	73.19	71.13	69.07	55.40	53.30	51.256	49.2	47.13	45.07
Loans	100.00	125.00	125.00	125.00	140.00	140	390	390	390.00
Trade Credits	62.91	62.94	65.87	63.18	60.43	60.15024	61.05024	55.46	51.59
Other Debt Liabilities				0.00	0.00	0.00	0	0	0.00
Other	**4,599.22**	**4,615.20**	**4,693.16**	**5,513.08**	**5,576.52**	**5,228.94**	**5,326.99**	**2,452.25**	**2,551.25**
Bonds and Notes	578.75	561.75	563.39	318.18	254.00	270.786	273.5519	265.7289	289.33
Loans	3,945.14	3,977.50	4,053.19	5,101.78	5,231.21	4859.799	4954.218	2086.338	2160.92
Trade Credits	51.60	51.60	51.60	51.60	51.60	51.60347	51.60347	51.60	51.60
Other Debt Liabilities	23.73	24.35	24.98	41.52	39.70	46.7475	47.6208	48.58	49.40
GROSS EXTERNAL DEBT	**12,659.95**	**12,690.93**	**12,886.16**	**14,722.04**	**14,518.47**	**13,922.22**	**14,113.38**	**13,275.04**	**13,316.83**

Table 45

PRIVATE SECTOR TRANSFERS (Including Remittances)

US$Mn.

	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Total
2013	**Jan.**	**Feb.**	**Mar.**	**Apr.**	**May**	**Jun.**	**Jul.**	**Aug.**	**Sep.**	**Oct.**	**Nov.**	**Dec.**	**Total**
Total Inflows	**161.6**	**167.9**	**188.5**	**191.0**	**192.5**	**177.0**	**182.3**	**189.4**	**175.1**	**183.3**	**180.3**	**207.0**	**2,195.9**
Remittances	**151.5**	**157.8**	**178.4**	**180.1**	**181.6**	**166.1**	**170.6**	**177.7**	**163.4**	**170.8**	**167.8**	**194.5**	**2,060.3**
Remittance Companies	129.2	132.4	155.1	148.8	149.9	143.4	148.3	154.6	140.2	146.9	142.7	168.9	**1,760.4**
Other Remittances	22.3	25.4	23.3	31.3	31.7	22.7	22.3	23.1	23.2	23.9	25.1	25.6	299.9
Other Transfers	10.1	10.1	10.1	10.9	10.9	10.9	11.7	11.7	11.7	12.5	12.5	12.5	135.6
Total Outflows	**24.2**	**20.8**	**17.5**	**20.5**	**19.7**	**20.3**	**20.9**	**22.4**	**18.7**	**18.4**	**18.4**	**20.6**	**242.4**
Remittances	24.2	20.8	17.5	20.4	19.6	20.2	20.8	22.3	18.6	18.4	18.4	20.6	241.8
Remittance Companies	9.1	7.2	7.4	7.6	8.1	7.8	9.2	9.3	8.0	9.0	8.7	10.1	101.4
Other Remittances	15.1	13.6	10.2	12.8	11.5	12.5	11.7	13.0	10.6	9.4	9.7	10.5	140.5
Other Transfers+	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.6
Net Transfers	**137.4**	**147.1**	**171.0**	**170.5**	**172.8**	**156.7**	**161.4**	**167.0**	**156.4**	**164.9**	**161.9**	**186.4**	**1,953.5**
2014	**Jan.**	**Feb.**	**Mar.**	**Apr.**	**May**	**Jun.**	**Jul.**	**Aug.**	**Sep.**	**Oct.**	**Nov.**	**Dec.**	**Total**
Total Inflows	**168.4**	**178.6**	**198.5**	**194.5**	**199.9**	**179.6**	**196.1**	**196.8**	**194.9**	**193.7**	**184.9**	**218.9**	**2,304.9**
Remittances	**158.2**	**168.4**	**188.3**	**183.3**	**188.7**	**168.3**	**183.2**	**183.9**	**182.0**	**179.7**	**170.8**	**204.9**	**2,159.8**
Remittance Companies	134.9	143.1	160.9	154.2	162.6	149.8	155.8	160.0	155.2	154.9	143.0	181.5	1855.9
Other Remittances	23.3	25.3	27.4	29.1	26.1	18.5	27.3	23.9	26.9	24.7	27.9	23.5	303.8
Other Transfers	10.2	10.2	10.2	11.2	11.2	11.2	12.9	12.9	12.9	14.0	14.0	14.0	145.1
Total Outflows	**20.3**	**16.6**	**16.4**	**21.2**	**17.1**	**14.8**	**22.8**	**21.7**	**22.6**	**19.4**	**19.5**	**21.2**	**233.6**
Remittances	20.3	16.6	16.4	21.2	17.1	14.8	22.7	21.6	22.5	19.4	19.5	21.2	233.2
Remittance Companies	8.4	6.7	6.6	7.1	8.3	7.2	8.1	8.0	7.6	7.7	7.5	9.2	92.4
Other Remittances	11.9	9.9	9.8	14.1	8.8	7.6	14.6	13.6	14.9	11.7	12.0	12.0	140.8
Other Transfers+	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.4
Net Transfers	**148.1**	**162.0**	**182.1**	**173.3**	**182.8**	**164.8**	**173.3**	**175.1**	**172.3**	**174.3**	**165.4**	**197.7**	**2,071.3**
2015	**Jan.**	**Feb.**	**Mar.**	**Apr.**	**May**	**Jun.**	**Jul.**	**Aug.**	**Sep.**				
Total Inflows	**176.4**	**178.0**	**204.2**	**198.1**	**200.3**	**199.4**	**202.7**	**198.3**	**196.1**				
Remittances	**166.2**	**167.8**	**194.0**	**187.2**	**189.4**	**188.4**	**190.0**	**185.6**	**183.4**				
Remittance Companies	139.3	144.8	166.4	160.7	169.1	166.0	167.1	162.4	160.7				
Other Remittances	26.9	23.1	27.7	26.4	20.3	22.5	23.0	23.2	22.7				
Other Transfers	10.2	10.2	10.2	10.9	10.9	10.9	12.7	12.7	12.7				
Total Outflows	**18.9**	**18.7**	**19.6**	**20.9**	**14.3**	**15.2**	**22.2**	**21.1**	**19.8**				
Remittances	18.9	18.7	19.6	20.9	14.3	15.2	22.2	21.1	19.8				
Remittance Companies	7.4	6.2	7.0	6.6	7.5	7.6	7.8	8.1	7.1				
Other Remittances	11.5	12.5	12.6	14.3	6.8	7.6	14.3	12.9	12.6				
Other Transfers+	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
Net Transfers	**157.5**	**159.2**	**184.6**	**177.2**	**186.0**	**184.2**	**180.5**	**177.2**	**176.3**				

Public Finance & Debt

Tables 46 to 49

For more historical or current data, please see the Statistics page of the Bank of Jamaica website www.boj.org.jm

Figure 46

Central Government Revenue & Expenditure

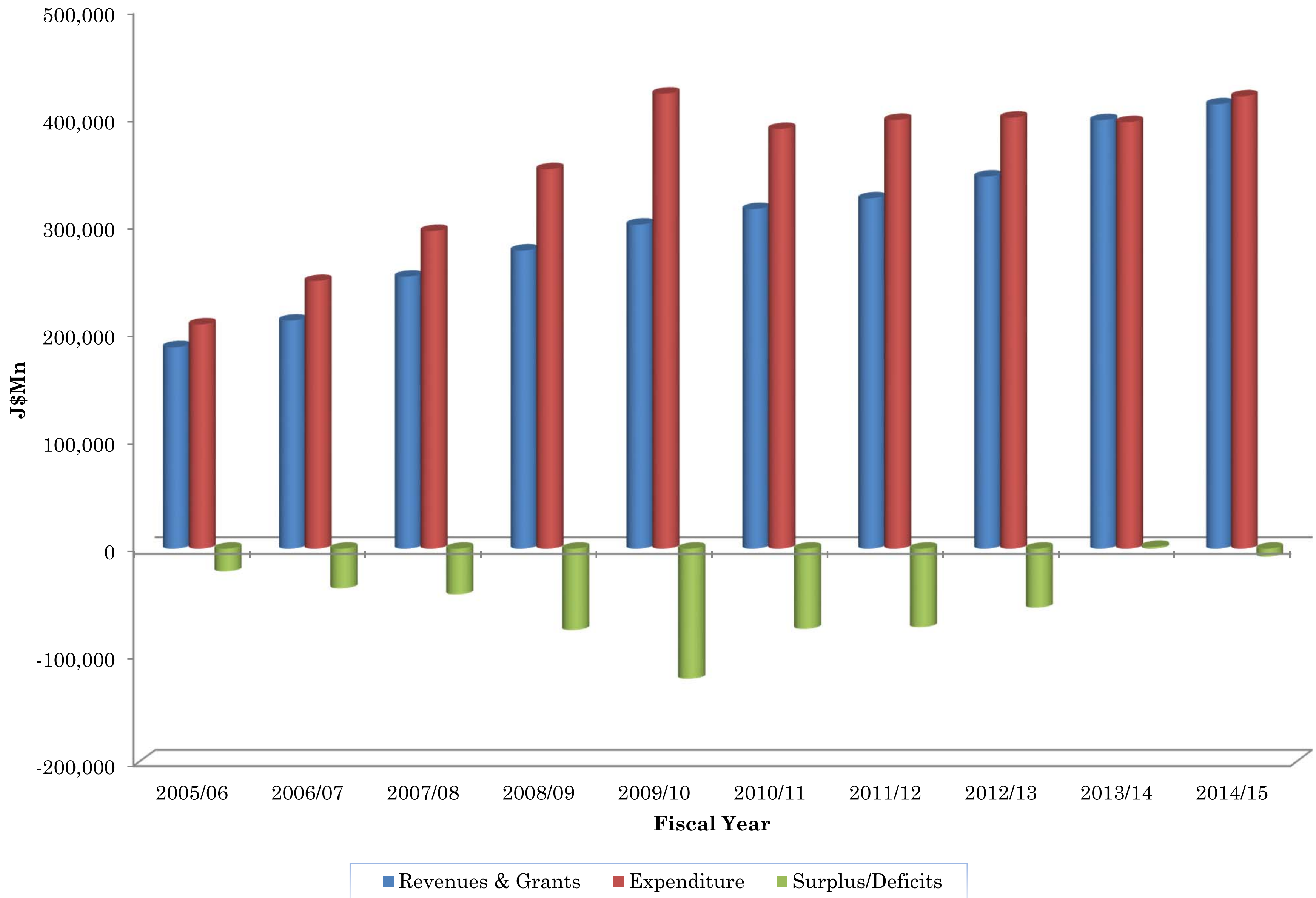


Table 46

SUMMARY OF CENTRAL GOVERNMENT'S FISCAL OPERATIONS

J$mn

	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
REVENUE & GRANTS	**186,684.2**	**211,310.5**	**252,035.8**	**276,199.8**	**300,193.3**	**314,558.5**	**324,540.2**	**344,668.5**	**396,979.5**	**411,716.1**
Revenue	185,967.0	209,811.2	247,496.4	268,623.1	293,896.6	304,433.7	319,427.0	340,728.0	386,550.9	406,698.3
Tax Revenue	162,575.9	188,299.5	219,517.6	246,216.6	265,860.2	279,874.2	290,908.3	319,764.9	343,836.0	370,877.7
Non-Tax Revenue	11,802.4	14,048.5	18,235.0	16,081.3	21,245.5	20,473.9	17,934.2	18,783.6	41,047.1	34,311.5
Bauxite Levy/CD Transfers	3,124.6	4,169.9	4,998.3	4,446.7	1,582.1	421.1	1,530.8	1,163.7	1,009.5	0.0
Capital Revenue	8,464.1	3,293.3	4,745.5	1,878.5	5,208.8	3,664.5	9,053.7	1,015.8	658.3	1,509.1
Grants	717.2	1,499.3	4,539.4	7,576.7	6,296.7	10,124.8	5,113.2	3,940.5	10,428.6	5,017.8
TOTAL EXPENDITURE	**207,724.1**	**248,011.6**	**294,279.6**	**351,521.4**	**421,458.5**	**388,768.0**	**397,186.7**	**399,278.9**	**395,241.7**	**418,986.8**
Recurrent	192,250.0	224,505.3	252,877.9	310,149.5	387,044.2	333,173.9	349,044.0	361,521.0	358,252.8	395,967.7
Programmes	40,846.3	47,974.2	64,918.7	73,310.4	72,042.2	76,862.5	88,428.8	87,201.5	91,971.7	112,696.6
Wages & Salaries	63,108.0	78,713.2	86,235.8	111,533.9	126,286.4	127,956.7	139,900.2	147,381.8	156,361.6	158,758.5
Interest	88,295.7	97,817.9	101,723.4	125,305.2	188,715.6	128,354.7	120,715.0	126,937.7	109,919.5	124,512.6
Contingencies										
Capital Expenditure & Net Lending	15,474.1	23,506.3	41,401.7	41,371.9	34,414.3	55,594.1	48,142.7	37,757.9	36,988.9	23,019.1
Other										
FISCAL SURPLUS/DEFICIT	**-21,039.9**	**-36,701.1**	**-42,243.8**	**-75,321.6**	**-121,265.2**	**-74,209.5**	**-72,646.5**	**-54,610.4**	**1,737.8**	**-7,270.7**

Source: Ministry of Finance & Planning (MOFP)

Figure 47

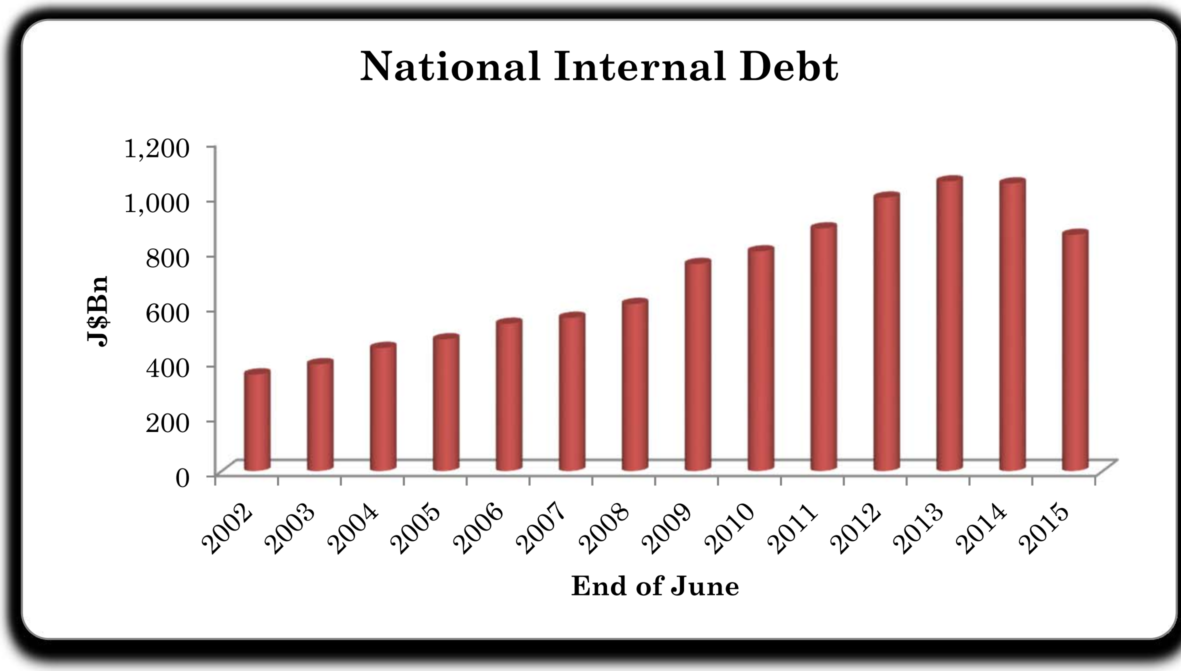


Figure 48

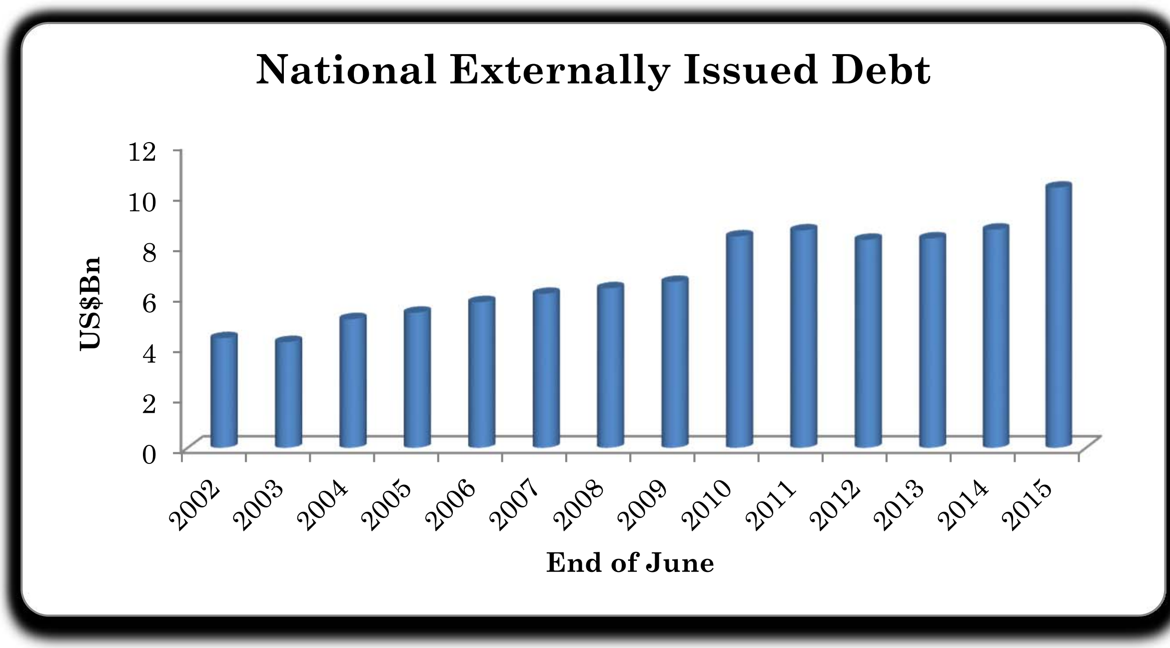


Table 47

NATIONAL DEBT (INTERNAL)

J$mn

End of Period	JDX Benchmark Notes	Fixed Rate Notes	NDX Benchmark Notes	Total JDX and NDX Benchmark Notes	Treasury Bills	L.R.S^	Bonds*	Commercial Bank Loans	Other Loans	Total Internal Debt
2013										
Oct.	58,029.14	413,333.14	856,756.66	914,785.80	4,000.00	0.00	125,824.32	2,793.00	823.34	1,048,226.46
Nov.	58,259.92	413,375.77	858,078.40	916,338.32	4,000.00	0.00	129,244.49	2,793.00	822.25	1,053,198.06
Dec.	58,502.43	413,349.77	858,699.68	917,202.11	4,000.00	0.00	129,357.22	2,793.00	821.71	1,054,174.04
2014										
Jan.	42,885.90	413,349.77	859,806.64	902,692.54	4,000.00	0.00	129,357.22	2,793.00	821.16	1,039,663.92
Feb.	13,705.41	407,941.34	852,549.83	866,255.24	4,000.00	0.00	129,357.22	2,793.00	820.58	1,003,226.04
Mar.	13,710.18	407,979.05	853,515.33	867,225.51	4,000.00	0.00	129,357.22	2,705.50	767.69	1,004,055.92
Apr.	13,712.45	407,979.05	854,089.33	867,801.78	4,000.00	0.00	129,357.22	2,537.50	767.13	1,004,463.63
May	13,486.19	407,979.05	854,991.86	868,478.05	4,000.00	0.00	129,357.22	2,537.50	766.00	1,005,138.77
Jun.	13,447.93	407,979.05	855,709.30	869,157.23	4,000.00	0.00	129,357.22	2,537.50	766.00	1,005,817.95
Jul.	13,450.46	407,979.05	856,369.71	869,820.17	4,000.00	0.00	129,357.22	2,537.50	764.85	1,006,479.74
Aug.	13,450.07	405,512.18	854,107.93	867,558.00	4,000.00	0.00	161,199.03	2,537.50	764.85	1,036,059.38
Sep.	13,449.85	405,512.18	854,574.14	868,023.99	4,000.00	0.00	162,428.64	2,450.00	711.38	1,037,614.01
Oct.	13,450.30	405,512.18	855,288.50	868,738.80	4,000.00	0.00	164,903.38	2,450.00	710.21	1,040,802.39
Nov.	13,453.54	405,512.18	856,316.95	869,770.49	4,000.00	0.00	166,109.27	2,450.00	710.21	1,043,039.97
Dec.	13,457.67	405,512.18	856,924.82	870,382.49	4,000.00	0.00	169,308.81	2,450.00	709.02	1,046,850.32
2015										
Jan.	13,462.10	405,512.18	857,471.53	870,933.63	4,000.00	0.00	172,198.03	2,450.00	708.43	1,050,290.09
Feb.	9,448.04	405,512.18	857,196.77	866,644.81	4,000.00	0.00	177,161.89	2,450.00	707.81	1,050,964.51
Mar.	9,445.69	405,512.18	856,554.40	866,000.09	4,000.00	0.00	181,893.60	2,362.50	654.92	1,054,911.11
Apr	9,448.03	405,512.18	856,887.59	866,335.62	4,000.00	0.00	182,855.85	2,362.50	654.31	1,056,208.28
May	8,734.63	405,512.18	857,353.46	866,088.09	4,000.00	0.00	183,599.28	2,362.50	653.70	1,056,703.57
Jun	8,737.97	405,512.18	858,038.58	866,776.55	4,000.00	0.00	184,313.87	2,362.50	653.09	1,058,106.01
Jul.	8,739.68	396,286.38	841,678.63	850,418.31	4,000.00	0.00	0.15	2,362.50	652.47	857,433.43
Aug.	8,741.39	396,286.38	842,206.77	850,948.16	4,000.00	0.00	0.15	2,362.50	651.85	857,962.66
Sep.	8,742.26	396,286.38	843,246.16	851,988.42	4,000.00	0.00	0.15	2,275.00	598.33	858,861.90
Oct.	8,745.30	396,286.38	843,969.97	852,715.27	4,000.00	0.00	0.15	2,275.00	597.06	859,587.48
Nov.	8,745.69	396,286.38	844,194.71	852,940.40	4,000.00	0.00	0.15	2,275.00	597.06	859,812.61
Dec.	8,747.58	396,286.38	844,643.46	853,391.04	4,000.00	0.00	0.15	2,275.00	596.42	860,262.61

*Bonds include Land Bond, Euro Denominated Loan, US$ Denominated Debt and Perpetual Annuities
Source: Debt Management Unit, Ministry of Finance and Planning

Table 48a

GOVERNMENT DIRECT EXTERNALLY ISSUED DEBT

US$Mn.

End of Period	INTERNATIONAL INSTITUTIONS IBRD	IDB	Other	INTER-GOVERNMENT US/AID	EDC & CIDA	Other	Bonds	Commercial Banks	Other Commercial	External Debt
2013										
Jan.	662.7	1,233.9	355.8	17.4	0.0	537.8	2,921.4	221.3	14.0	5,964.3
Feb.	650.8	1,221.2	355.7	17.4	0.0	540.2	2,921.1	216.7	13.3	5,936.4
Mar.	646.3	1,233.6	352.9	16.1	0.0	538.5	2,917.6	213.9	12.1	5,931.0
Apr.	649.5	1,222.6	363.5	16.0	0.0	536.3	2,923.7	231.6	10.9	5,954.1
May	648.6	1,197.1	453.6	16.0	0.0	530.1	2,919.4	227.3	10.7	6,002.8
Jun.	648.5	1,197.2	453.9	16.0	0.0	541.3	2,920.0	222.3	9.4	6,008.6
Jul.	650.2	1,198.6	452.4	16.0	0.0	546.2	2,923.5	225.3	9.6	6,021.8
Aug.	642.3	1,174.8	454.4	16.0	0.0	549.0	2,923.4	225.2	13.6	5,998.7
Sep.	645.3	1,169.4	457.5	10.5	0.0	543.1	3,069.8	226.9	13.6	6,136.1
Oct.	643.3	1,227.0	456.2	10.5	0.0	539.5	3,070.7	216.4	13.6	6,177.2
Nov.	647.6	1,228.1	455.4	10.4	0.0	529.4	3,061.5	216.2	13.6	6,162.2
Dec.	779.1	1,235.6	456.5	10.4	0.0	518.7	3,064.1	213.8	13.6	6,291.8
2014										
Jan.	777.7	1,235.7	453.5	8.0	0.0	513.3	3,059.5	210.6	13.6	6,271.9
Feb.	766.0	1,377.3	453.9	8.0	0.0	524.9	3,064.4	216.2	7.0	6,417.7
Mar.	763.7	1,376.5	461.6	0.5	0.0	514.6	3,064.0	216.6	6.6	6,404.1
Apr.	762.0	1,381.0	457.7	0.5	0.0	512.4	3,065.2	206.2	6.0	6,391.0
May	762.0	1,379.1	456.3	0.5	0.0	510.7	3,053.5	203.2	5.9	6,371.2
Jun.	762.1	1,376.1	527.6	0.5	0.0	509.4	3,054.2	198.5	4.6	6,433.0
Jul.	762.1	1,373.3	521.8	0.4	0.0	501.4	3,850.3	231.5	4.5	7,245.3
Aug.	750.3	1,373.8	518.5	0.4	0.0	507.2	3,846.4	227.0	4.0	7,227.6
Sep.	749.8	1,367.3	581.4	0.4	0.0	494.7	3,800.5	218.5	3.5	7,216.1
Oct.	752.7	1,357.1	572.5	0.4	0.0	500.3	3,611.0	205.5	3.1	7,002.7
Nov.	753.6	1,354.2	568.3	0.4	0.0	489.8	3,602.6	204.8	3.1	6,976.8
Dec.	753.8	1,346.9	590.2	0.4	0.0	484.8	3,579.6	195.3	1.8	6,952.8
2015										
Jan.	753.1	1,349.4	578.3	0.4	0.0	477.1	3,579.6	184.8	1.7	6,924.4
Feb.	744.6	1,352.0	577.1	0.4	0.0	475.7	3,579.6	183.9	1.3	6,914.6
Mar.	823.9	1,345.6	572.9	0.4	0.0	467.9	3,579.6	176.0	0.9	6,967.2
Apr.	823.0	1,347.3	573.0	0.4	0.0	446.0	3,579.6	172.1	0.7	6,942.1
May	827.0	1,342.3	569.0	0.4	0.0	439.9	3,571.7	167.3	0.7	6,918.3
Jun.	836.8	1,336.9	570.8	0.4	0.0	438.8	3,309.6	165.1	0.7	6,659.1
Jul.	836.2	1,339.0	565.0	0.3	0.0	435.3	5,309.6	193.9	0.7	8,680.0
Aug.	824.7	1,467.5	566.7	0.3	0.0	476.5	5,309.6	196.2	0.3	8,841.7
Sep.	824.1	1,461.2	566.7	0.3	0.0	439.1	5,309.6	193.7	0.0	8,794.8
Oct.	821.8	1,460.1	561.2	0.3	0.0	436.0	5,309.6	182.3	0.0	8,771.3
Nov.	824.1	1,454.5	555.5	0.3	0.0	429.2	5,301.7	165.4	0.0	8,730.8
Dec.	825.5	1,483.0	566.9	0.3	0.0	435.9	5,301.7	165.0	0.0	8,778.3

Source: Debt Management Unit
Ministry of Finance and Planning

Table 48b

GOVERNMENT GUARANTEED EXTERNALLY ISSUED DEBT

US$mn

End of Period	Commercial Banks	Other Commercial	INTERNATIONAL INSTITUTIONS IADB	IBRD	CDB	Other	INTER-GOVERNMENT US/AID	EDC & CIDA	EXIM BANK	Bonds	Other	Total Govt. Guaranteed External Debt
2013												
Jan.	216.0	14.3	17.5	0.0	56.7	88.8	3.4	4.8	0.0	787.0	218.8	1,407.3
Feb.	215.9	14.3	17.6	0.0	55.5	88.7	3.4	4.8	0.0	787.0	218.9	1,406.1
Mar.	212.9	14.3	21.5	0.0	53.4	88.2	3.4	4.8	0.0	736.4	238.8	1,373.7
Apr.	188.6	14.3	33.9	0.0	57.1	77.8	3.4	4.8	0.0	736.4	289.5	1,405.8
May	187.8	14.3	33.9	0.0	57.1	75.4	3.3	4.8	0.0	726.9	289.4	1,392.9
Jun.	185.5	14.3	34.0	0.0	57.1	71.6	3.3	4.8	0.0	726.9	289.4	1,386.9
Jul.	178.2	14.3	34.0	0.0	66.5	71.7	3.3	4.7	0.0	714.5	296.7	1,383.9
Aug.	178.2	9.1	46.0	0.0	66.5	72.7	3.3	4.6	0.0	714.5	305.3	1,400.2
Sep.	177.3	9.0	46.0	0.0	66.5	73.0	3.3	4.6	0.0	572.7	313.7	1,266.1
Oct.	177.4	8.7	45.4	0.0	71.0	73.2	3.2	4.6	0.0	572.7	313.7	1,269.9
Nov.	177.4	8.7	45.4	0.0	71.0	73.2	3.0	4.6	0.0	572.7	318.8	1,274.8
Dec.	173.1	7.4	45.5	0.0	71.0	73.4	3.0	4.6	0.0	572.7	318.8	1,269.5
2014												
Jan.	166.8	7.3	45.5	0.0	73.0	71.3	3.1	4.6	0.0	556.5	325.0	1,253.1
Feb.	176.5	13.1	56.3	0.0	73.0	72.7	3.1	4.5	0.0	556.5	324.1	1,279.8
Mar.	176.5	13.1	56.3	0.0	78.0	71.5	3.1	4.5	0.0	556.5	326.2	1,285.7
Apr.	172.7	13.1	56.3	0.0	77.6	72.6	3.1	4.5	0.0	556.5	326.1	1,282.5
May	171.3	12.5	55.7	0.0	77.6	71.6	3.0	4.5	0.0	556.5	326.2	1,278.9
Jun.	168.1	12.5	55.7	0.0	77.6	71.4	3.0	4.5	0.0	556.5	326.2	1,275.5
Jul.	162.0	12.5	63.7	0.0	77.1	66.0	3.0	4.5	0.0	542.2	330.7	1,261.7
Aug.	161.8	12.5	63.7	0.0	77.1	66.2	3.0	4.4	0.0	542.2	330.7	1,261.6
Sep.	160.3	12.5	63.0	0.0	77.1	63.0	3.0	4.4	0.0	542.2	330.7	1,256.2
Oct.	160.2	12.5	63.0	0.0	76.7	64.4	2.9	4.4	0.0	542.2	331.5	1,257.9
Nov.	159.4	12.5	63.0	0.0	76.7	64.1	2.8	4.4	0.0	542.2	331.6	1,256.8
Dec.	155.7	12.5	67.0	0.0	76.7	61.7	2.8	4.4	0.0	542.2	334.3	1,257.3
2015												
Jan.	149.4	12.5	67.0	0.0	76.3	56.9	2.8	4.4	0.0	527.9	334.2	1,231.4
Feb.	149.3	12.5	67.0	0.0	76.3	57.7	2.8	4.3	0.0	528.0	334.2	1,232.1
Mar.	147.9	12.5	74.0	0.0	76.3	54.4	2.8	4.3	0.0	528.0	334.6	1,234.8
Apr.	145.4	12.0	73.3	0.0	75.7	56.3	2.8	4.3	0.0	528.0	334.6	1,232.4
May	142.0	12.0	73.3	0.0	75.7	55.3	2.7	4.3	0.0	528.0	334.6	1,227.9
Jun.	140.5	12.0	73.3	0.0	75.8	56.0	2.7	4.3	0.0	528.0	334.7	1,227.3
Jul.	134.5	12.0	73.3	0.0	75.3	52.9	2.7	4.3	0.0	398.1	334.7	1,087.8
Aug.	134.6	12.0	73.3	0.0	75.3	53.4	2.7	4.2	0.0	398.1	334.7	1,088.3
Sep.	133.4	11.5	80.7	0.0	75.3	52.2	2.7	4.2	0.0	398.1	334.7	1,092.7
Oct.	124.7	11.5	80.7	0.0	74.2	51.7	2.6	4.2	0.0	398.1	340.0	1,087.7
Nov.	124.5	11.5	80.7	0.0	74.2	49.9	2.5	4.2	0.0	398.1	340.0	1,085.6
Dec.	125.3	11.5	80.7	0.0	74.2	51.0	2.5	4.2	0.0	398.1	340.0	1,087.5

Source: Ministry of Finance and Planning

Table 48c

MEDIUM AND LONG-TERM PUBLIC AND PUBLICLY GUARANTEED EXTERNALLY ISSUED DEBT

US$Mn.

End of Period	Government Direct	Government Guaranteed	BOJ External	Total
2013				
Jan.	5,964.3	1,407.3	850.0	8,221.6
Feb.	5,936.4	1,406.1	850.0	8,192.5
Mar.	5,931.0	1,368.3	834.1	8,133.4
Apr.	5,954.1	1,405.6	834.1	8,193.9
May	6,002.8	1,392.7	875.4	8,270.9
Jun.	6,008.6	1,389.9	875.4	8,273.9
Jul.	6,021.8	1,383.8	875.4	8,281.1
Aug.	5,998.7	1,400.2	798.0	8,196.8
Sep.	6,136.1	1,266.1	784.8	8,187.0
Oct.	6,180.3	1,270.2	815.4	8,265.8
Nov.	6,162.2	1,274.7	736.4	8,173.3
Dec.	6,291.7	1,269.5	748.8	8,310.0
2014				
Jan.	6,271.9	1,253.1	742.4	8,267.4
Feb.	6,417.7	1,279.8	663.1	8,360.6
Mar.	6,404.2	1,285.7	719.8	8,409.7
Apr.	6,391.1	1,282.5	719.4	8,393.0
May	6,371.2	1,278.9	633.9	8,284.0
Jun.	6,433.0	1,275.5	618.7	8,327.2
Jul.	7,245.4	1,261.7	606.5	9,113.6
Aug.	7,227.6	1,261.6	521.4	9,010.6
Sep.	7,216.1	1,256.2	492.3	8,964.7
Oct.	7,002.7	1,257.9	483.9	8,744.5
Nov.	6,976.8	1,256.7	404.5	8,638.0
Dec.	6,952.8	1,257.3	448.5	8,658.6
2015				
Jan.	6,924.4	1,231.4	431.8	8,587.6
Feb.	6,914.6	1,232.1	358.1	8,504.8
Mar.	6,967.2	1,234.8	375.5	8,577.5
Apr.	6,942.1	1,232.4	375.2	8,549.7
May	6,918.3	1,227.9	370.9	8,517.1
Jun.	6,659.1	1,227.3	398.1	8,284.6
Jul.	8,680.0	1,087.8	389.4	10,157.2
Aug.	8,841.7	1,088.3	392.0	10,322.0
Sep.	8,794.8	1,092.7	426.0	10,313.5
Oct.	8,771.3	1,087.7	412.9	10,271.8
Nov.	8,730.8	1,085.6	405.6	10,222.0
Dec.	8,778.3	1,087.5	448.2	10,314.0

Source: Debt Management Unit
Ministry of Finance and Planning

Table 48d

MEDIUM AND LONG-TERM PUBLIC AND PUBLICLY GUARANTEED EXTERNALLY ISSUED DEBT
(By Creditor Category)

US$Mn.

End of Period	Bilateral	Multilateral	Commercial	Other	Bonds	Total
2013						
Jan.	782.3	3,265.4	437.2	28.3	3,708.4	8,221.6
Feb.	784.7	3,239.5	432.6	27.6	3,708.1	8,192.5
Mar.	801.5	3,224.7	426.8	26.4	3,654.0	8,133.4
Apr.	849.9	3,238.6	420.2	25.2	3,660.1	8,193.9
May	843.6	3,341.0	415.1	24.9	3,646.3	8,270.9
Jun.	854.8	3,340.7	407.8	23.7	3,646.8	8,273.8
Jul.	866.9	3,348.9	403.5	23.9	3,638.0	8,281.0
Aug.	878.2	3,253.7	403.4	22.7	3,637.9	8,195.8
Sep.	875.2	3,242.5	404.2	22.6	3,642.5	8,187.0
Oct.	871.5	3,334.4	393.8	22.7	3,643.4	8,265.8
Nov.	866.2	3,257.0	393.6	22.3	3,634.2	8,173.3
Dec.	855.5	3,410.0	386.8	21.0	3,636.8	8,310.0
2014						
Jan.	854.0	3,399.1	377.4	20.9	3,616.1	8,267.4
Feb.	864.6	3,462.2	392.8	20.0	3,621.0	8,360.6
Mar.	848.9	3,527.5	393.1	19.7	3,620.5	8,409.7
Apr.	846.6	3,526.5	379.0	19.1	3,621.8	8,393.0
May	844.9	3,436.1	374.5	18.5	3,610.1	8,284.0
Jun.	843.5	3,489.2	366.6	17.1	3,610.8	8,327.2
Jul.	840.0	3,470.5	393.4	17.1	4,392.5	9,113.6
Aug.	845.8	3,370.9	388.8	16.5	4,388.7	9,010.6
Sep.	833.3	3,393.9	378.8	16.0	4,342.7	8,964.7
Oct.	839.6	3,370.4	365.7	15.6	4,153.2	8,744.5
Nov.	829.0	3,284.3	364.2	15.6	4,144.8	8,638.0
Dec.	826.6	3,344.8	351.0	14.4	4,121.8	8,658.6
2015						
Jan.	819.0	3,312.8	334.2	14.2	4,107.5	8,587.6
Feb.	817.4	3,232.8	333.3	13.8	4,107.5	8,504.8
Mar.	810.1	3,322.5	323.9	13.5	4,107.5	8,577.5
Apr.	788.1	3,323.8	317.5	12.7	4,107.5	8,549.7
May	781.9	3,313.7	309.3	12.7	4,099.7	8,517.1
Jun.	780.8	3,347.9	305.6	12.7	3,837.5	8,284.6
Jul.	777.3	3,331.1	328.5	12.7	5,707.6	10,157.2
Aug.	818.4	3,452.9	330.8	12.3	5,707.6	10,322.0
Sep.	780.9	3,486.3	327.1	11.5	5,707.6	10,313.5
Oct.	783.2	3,462.6	307.0	11.5	5,707.6	10,271.8
Nov.	776.3	3,444.5	289.9	11.5	5,699.8	10,222.0
Dec.	782.9	3,529.5	290.3	11.5	5,699.8	10,314.0

Source: Debt Management Unit
Ministry of Finance and Planning

Figure 49

Total Debt to GDP Ratios

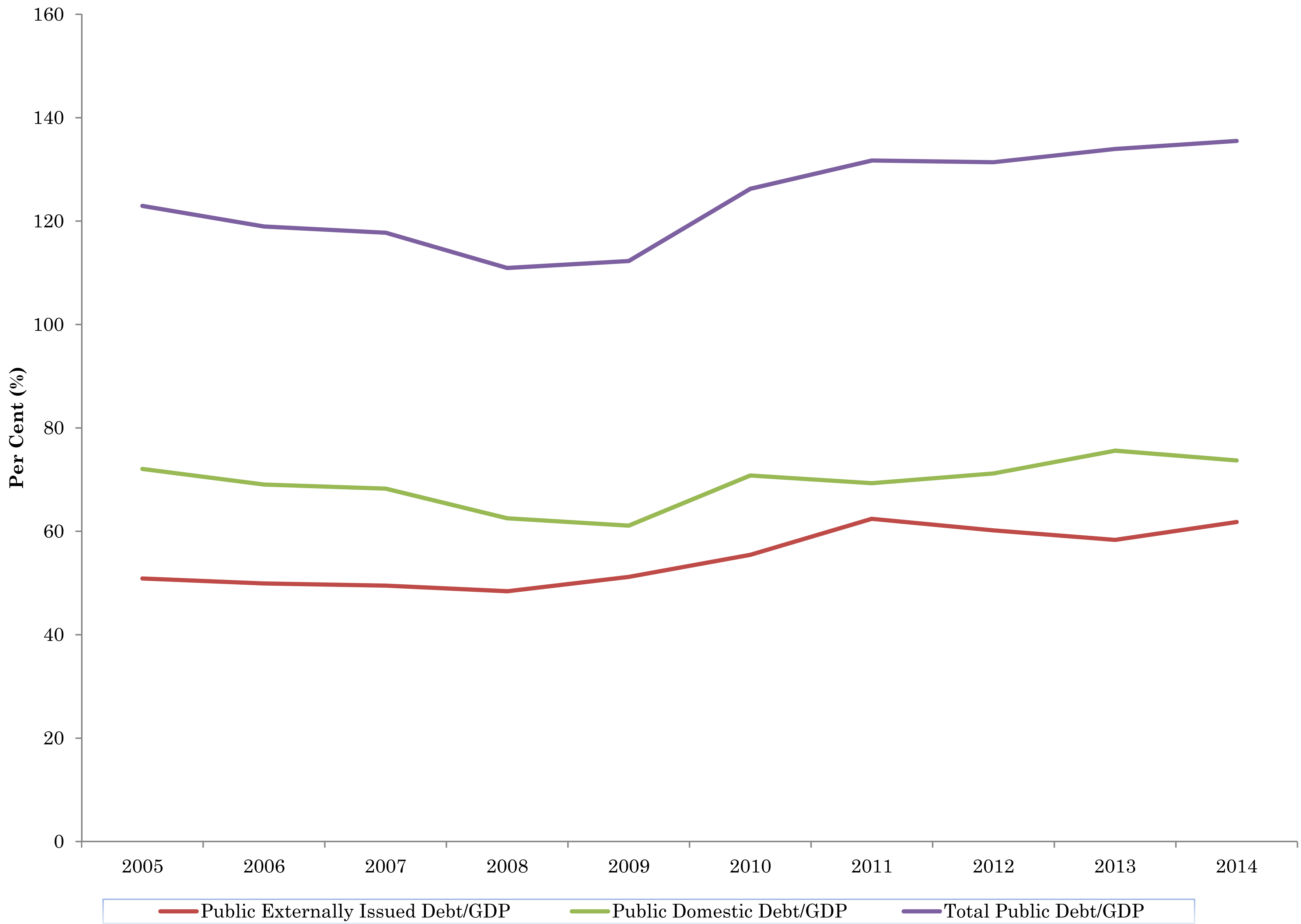


Table 49

PUBLIC DEBT AND DEBT SERVICE INDICATORS

US$Mn.

	2006	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014^P**
Total External Debt Service (accrued)	644.36	911.35	878.57	590.95	742.67	1,162.30	1,011.89	991.35	1,356.97
Total External Debt Service (actual)	644.36	911.35	878.57	590.95	742.67	1,162.30	1,011.89	991.35	1,361.10
Principal	258.79	483.40	394.47	387.70	265.93	677.91	565.51	584.88	956.49
Interest	385.57	427.95	484.10	203.25	476.74	484.39	446.38	406.47	404.61
Gross Exports of Goods & Services and Current Transfers	6,870.80	7,454.80	8,027.20	6,160.30	6,298.10	6,562.40	6,758.10	6,674.60	6,674.60
(PERCENTAGE)									
Publicly Issued External Debt Service Ratio (accrued)	9.38	12.23	10.94	9.59	11.79	17.71	14.97	14.85	0.20
Publicly Issued External Debt Service Ratio (actual)	9.38	12.23	10.94	9.59	11.79	17.71	14.97	14.85	0.20
Publicly Issued External Interest/Exports of Goods & Services	5.61	5.74	6.03	3.03	7.57	7.38	6.61	6.09	0.06
Publicly Issued External Debt Outstanding/Exports of Goods & Services									
Publicly Issued External Debt Outstanding/Exports of Goods,Services & Current Transfers	84.35	82.13	79.03	107.04	133.21	131.45	122.16	124.50	129.72
Publicly Issued External Debt/GDP	49.50	48.41	51.19	55.45	62.42	60.19	58.34	61.80	64.60
Domestic Debt/GDP	68.26	62.52	61.10	70.80	69.30	71.20	75.60	73.70	68.12
Total Debt/GDP	117.76	110.93	112.29	126.25	131.72	131.39	133.94	135.50	132.72

*As at 1994 Current Transfers was included when calculating Gross Exports & Services

^{P} Provisional

Source: Debt Management Unit
Ministry of Finance

Prices & Production

Tables 50a to 54f

For more historical or current data, please see Statistics page of the Bank of Jamaica website www.boj.org.jm

Table 50a

INFLATION RATE
All Jamaica (Point to Point) (%)

End of Period	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**
Annual Rate	**13.7**	**12.6**	**5.7**	**16.8**	**16.8**	**10.2**	**11.7**	**6.0**	**8.0**	**9.7**	**6.4**	**3.7**
January	0.8	-0.2	0.2	1.0	2.2	-0.3	1.4	-0.2	0.4	0.7	0.5	-0.5
February	0.8	-0.5	0.1	0.3	1.8	0.8	2.2	-0.4	0.8	0.6	0.1	-0.7
March	0.9	0.4	0.3	1.1	1.2	0.8	0.5	1.1	0.5	1.4	1.1	0.5
April	0.5	1.4	1.0	0.5	1.5	0.4	1.3	0.5	0.4	0.4	-0.3	0.2
May	0.6	1.6	0.5	1.3	2.4	0.9	0.6	0.7	0.5	0.5	1.0	0.5
June	0.7	1.0	0.9	0.8	2.0	1.4	0.6	0.8	0.6	0.2	0.1	0.5
July	0.8	1.0	1.1	1.0	2.8	1.0	0.4	0.8	-0.3	0.5	1.4	0.9
August	2.7	0.4	0.3	1.0	1.2	0.4	0.4	0.6	0.5	0.4	1.1	0.8
September	0.8	3.8	0.7	1.6	0.6	1.7	0.5	0.8	1.9	2.8	2.1	0.4
October	4.1	0.6	-0.1	1.4	0.3	0.8	0.8	0.5	0.9	0.8	0.1	0.3
November	1.8	0.4	-0.1	3.2	-0.3	0.8	1.0	0.4	0.6	0.5	-0.5	0.5
December	0.4	0.2	0.4	2.5	0.0	1.2	1.4	0.4	1.0	0.6	-0.3	0.2

Based on revised Consumer Price Index with a base period of December 2006

Figure 50

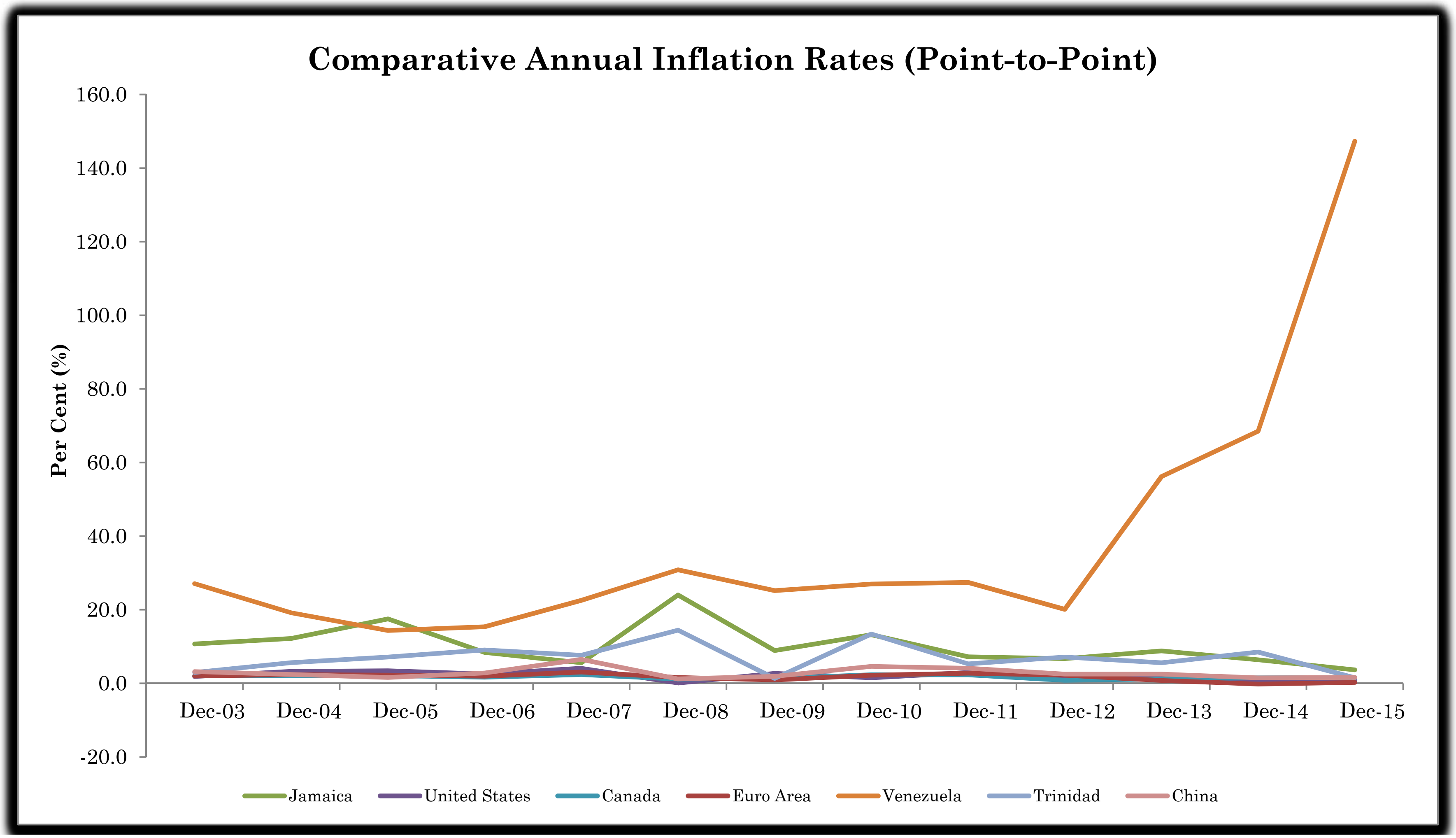

Comparative Annual Inflation Rates (Point-to-Point)
Per Cent (%)
160.0
140.0
120.0
100.0
80.0
60.0
40.0
20.0
0.0
-20.0
Dec-03
Dec-04
Dec-05
Dec-06
Dec-07
Dec-08
Dec-09
Dec-10
Dec-11
Dec-12
Dec-13
Dec-14
Dec-15
Jamaica
United States
Canada
Euro Area
Venezuela
Trinidad
China

Table 50b

COMPARATIVE ANNUAL INFLATION RATES
for Jamaica & its Major Trading Partners (Point-to-Point)

End of Period	Jamaica	United States	Canada	Euro Area	Venezuela	Trinidad	China	Mexico	Brazil	UK
Dec-01	8.5	1.6	0.7	2.0	12.3	3.2	-0.3	4.4	7.7	1.1
Dec-02	7.2	2.4	3.8	2.3	31.2	4.3	-0.4	5.7	12.5	1.7
Dec-03	13.8	1.9	2.1	2.0	27.1	3.0	3.2	4.0	9.3	1.2
Dec-04	13.7	3.3	2.1	2.4	19.2	5.6	2.4	5.2	7.6	1.6
Dec-05	12.6	3.4	2.1	2.2	14.4	7.2	1.6	3.3	5.7	1.9
Dec-06	5.7	2.5	1.7	1.9	15.4	9.1	2.8	3.9	2.8	3.0
Dec-07	16.8	4.1	2.4	3.1	22.6	7.6	6.5	3.8	4.5	2.1
Dec-08	16.8	0.1	1.2	1.6	30.8	14.5	1.2	6.5	5.9	3.1
Dec-09	10.2	2.7	1.3	0.9	25.2	1.3	1.9	3.6	4.3	2.8
Dec-10	11.7	1.5	2.4	2.2	27.0	13.4	4.6	4.4	5.9	3.7
Dec-11	6.0	3.0	2.3	2.7	27.4	5.3	4.1	3.8	6.5	4.2
Dec-12	8.0	1.7	0.8	2.2	20.1	7.1	2.5	3.6	5.8	2.7
Dec-13	9.7	1.5	1.2	0.8	56.2	5.6	2.5	3.7	5.9	2.0
Dec-14	6.4	0.8	1.5	-0.2	68.5	8.5	1.5	4.1	6.4	0.5
Dec-15	3.7	0.7	1.6	0.2	147.3*	1.5	1.6	2.1	10.7	0.2

*** BOJ's Estimate**

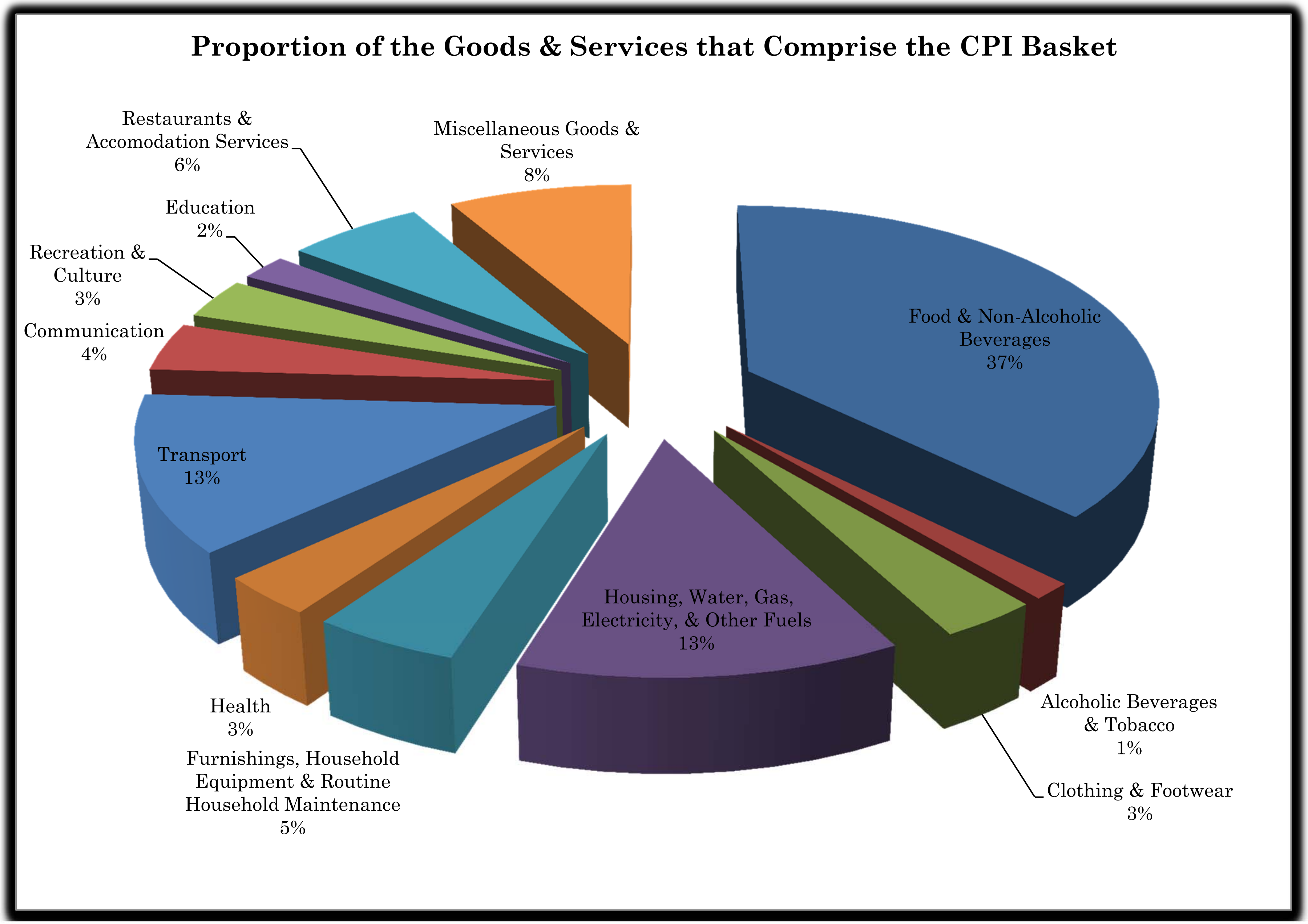
Table 51

PERCENTAGE CHANGE IN CONSUMER PRICE INDICES
All Jamaica (%)

		Dec 2015	CALENDAR YEAR TO DATE	AVERAGE RATE (Per Month)1	12-MONTH POINT TO POINT	2015/2016 FISCAL YEAR TO DATE
DIVISIONS, GROUPS AND CLASSES		**0.2**	**3.7**	**0.3**	**3.7**	**4.3**
1	**Food & Non-Alcoholic Beverages**	**0.4**	**8.7**	**0.7**	**8.7**	**9.7**
(i)	**Food**	**0.4**	**9.0**	**0.8**	**9.0**	**10.1**
(a)	Bread and Cereal(ND)	0.3	2.3	0.2	2.3	1.6
(b)	Meat(ND)	0.5	2.5	0.2	2.5	1.4
(c)	Fish and Seafood	0.6	4.4	0.4	4.4	3.5
(d)	Milk, Cheese and Eggs (ND)	0.1	3.2	0.3	3.2	1.6
(e)	Oils and Fats (ND)	0.3	3.9	0.3	3.9	2.8
(f)	Fruit (ND)	0.5	8.0	0.7	8.0	7.3
(ii)	**Vegetable and Starchy Foods**	**0.5**	**27.0**	**2.3**	**27.0**	**37.9**
(a)	Vegetables	0.4	33.5	2.8	33.5	46.1
(b)	Starchy Foods	0.8	10.0	0.8	10.0	16.7
(c)	Sugar, Jam, Honey, Chocolate and Confectionery (ND)	0.1	3.2	0.3	3.2	2.1
(d)	Food Products n.e.c (ND)	0.2	6.2	0.5	6.2	4.4
(iii)	**Non-Alcoholic Beverages**	**0.2**	**3.6**	**0.3**	**3.6**	**2.5**
(a)	Coffee, tea and cocoa	0.1	3.3	0.3	3.3	2.0
(b)	Mineral waters. Soft drinks, Fruit and Vegetable Juices (ND)	0.2	3.8	0.3	3.8	2.7
2	**Alcoholic Beverages and Tobacco**	**0.4**	**5.4**	**0.5**	**5.4**	**4.4**
3	**Clothing and Footwear**	**0.1**	**4.4**	**0.4**	**4.4**	**2.8**
(i)	Clothing	0.1	5.1	0.4	5.1	3.4
(ii)	Footwear	0.1	3.4	0.3	3.4	1.9
4	**Housing, Water, Electricity, Gas and Other Fuels**	**-0.4**	**-8.3**	**-0.7**	**-8.3**	**-4.3**
(i)	Rentals for Housing	0.2	1.1	0.1	1.1	0.7
(ii)	Maintenance and Repair of Dwelling	0.3	9.9	2.0	9.9	1.4
(iii)	Water Supply and Miscellaneous Services Related to the Dwelling	1.2	-0.7	-0.1	-0.7	4.6
(iv)	Electricity. Gas and Other Fuels	-1.3	-16.5	-1.4	-16.5	-9.7
5	**Funishings, Household Equipment and Routine Household**	**0.2**	**3.1**	**0.3**	**3.1**	**2.1**
(i)	Furniture and Furnishings (including Floor Coverings)	0.4	2.9	0.2	2.9	1.8
(ii)	Household Textiles	0.1	2.9	0.2	2.9	1.5
(iii)	Household Appliances	0.1	4.5	0.4	4.5	3.5
(iv)	Glasware, Tableware and Household Utensils	0.1	2.9	0.2	2.9	2.3
(v)	Tools and Equipment for House and Garden	0.3	4.1	0.3	4.1	2.9
(vi)	Goods and Services for Routine Household Maintenance	0.2	2.8	0.2	2.8	2.0
6	**Health**	**0.0**	**2.0**	**0.2**	**2.0**	**1.3**
(i)	Medical Products, Appliances and Equipment	0.0	2.6	0.2	2.6	1.5
(ii)	Health Services	0.0	1.7	0.1	1.7	1.2
7	**Transport**	**0.0**	**-4.0**	-0.3	**-4.0**	**-3.2**
8	**Communication**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
9	**Recreation and Culture**	**0.0**	**2.6**	**0.2**	**2.6**	**2.1**
10	**Education**	**0.0**	**5.5**	**0.5**	**5.5**	**5.5**
11	**Restaurants and Accommodation Services**	**0.7**	**4.7**	**0.4**	**4.7**	**1.8**
12	**Miscellaneous Goods and Services**	**0.3**	**6.2**	**0.5**	**6.2**	**4.0**

(ND): Non Durable

Figure 52a



Proportion of the Goods & Services that Comprise the CPI Basket
Restaurants & Accomodation Services 6%
Miscellaneous Goods & Services 8%
Education 2%
Recreation & Culture 3%
Communication 4%
Food & Non-Alcoholic Beverages 37%
Transport 13%
Housing, Water, Gas, Electricity, & Other Fuels 13%
Health 3%
Furnishings, Household Equipment & Routine Household Maintenance 5%
Alcoholic Beverages & Tobacco 1%
Clothing & Footwear 3%

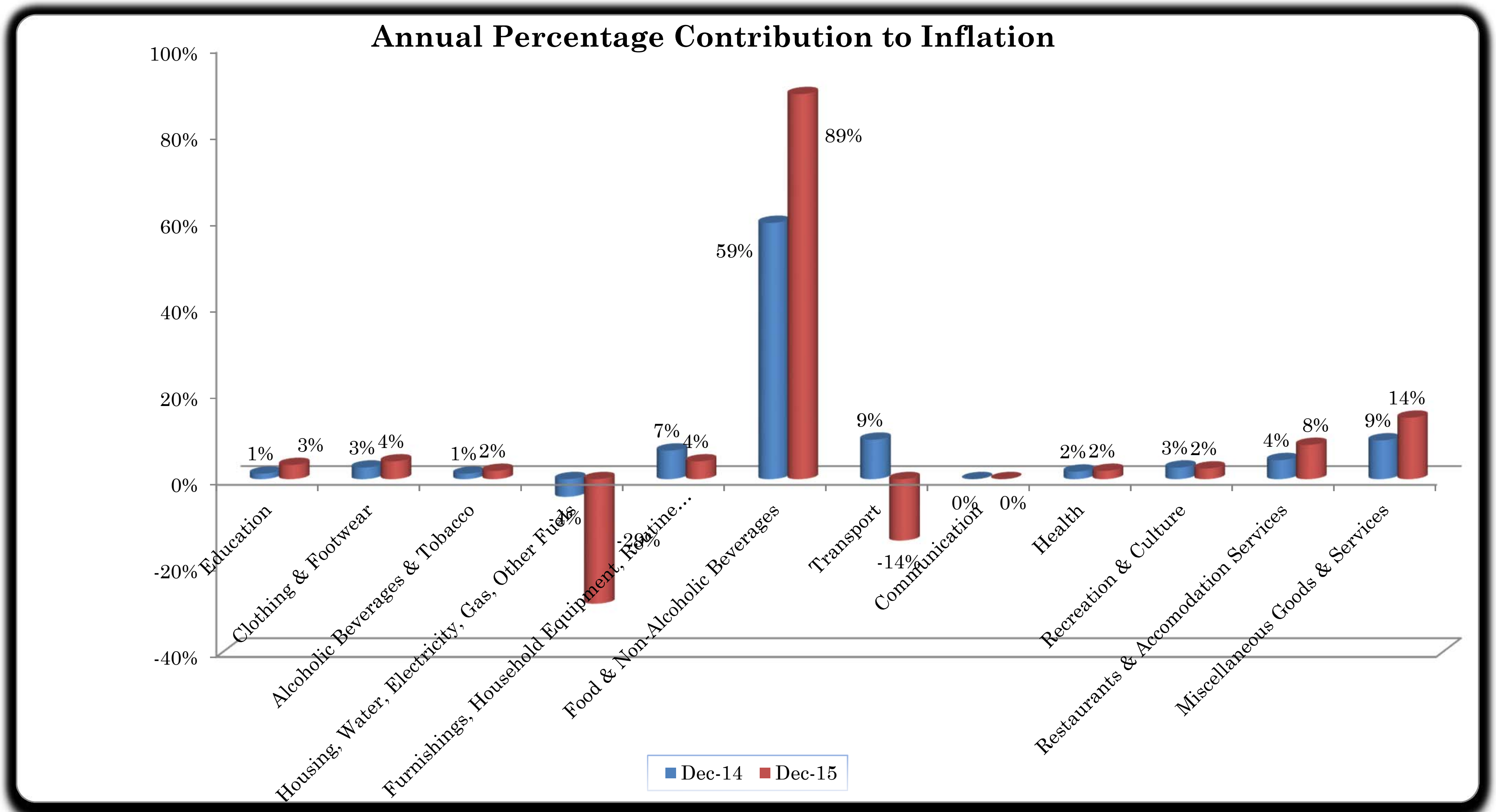

Annual Percentage Contribution to Inflation
100%
80%
60%
40%
20%
0%
-20%
-40%
Education
Clothing & Footwear
Alcoholic Beverages & Tobacco
Housing, Water, Electricity, Gas, Other Fuels
Furnishings, Household Equipment, Routine...
Food & Non-Alcoholic Beverages
Transport
Communication
Health
Recreation & Culture
Restaurants & Accomodation Services
Miscellaneous Goods & Services
1%
3%
3%
4%
1%
2%
-4%
-29%
7%
4%
59%
89%
9%
-14%
0%
0%
2%
2%
3%
2%
4%
8%
9%
14%
Dec-14
Dec-15

Table 52a

CONSUMER PRICE INDICES
(December 2006 =100)
All Jamaica

End of Period	Food & Non-Alcoholic Beverages	Alcoholic Beverages & Tobacco	Clothing & Footwear	Housing, Water, Gas, Electricity, & Other Fuels	Furnishings, House-hold Equipment & Routine	Health	Transport	Communi-cation	Recreation & Culture	Education	Restaurants & Accomodation Services	Miscellaneous Goods & Services	All Items
Group Weight	37.46	1.38	3.33	12.76	4.93	3.29	12.82	3.99	3.36	2.14	6.19	8.37	100.00
2013													
Jan.	229.3	233.3	194.6	207.2	187.8	128.7	166.7	69.8	160.7	160.2	164.2	179.8	193.8
Feb.	230.2	238.0	197.5	209.4	189.6	129.4	167.5	69.8	161.1	160.2	165.7	181.5	195.0
Mar.	232.3	242.8	199.5	219.9	191.0	129.9	168.2	69.9	162.0	160.2	166.5	183.4	197.7
Apr.	234.5	244.7	201.7	216.5	192.4	130.2	168.7	69.9	163.1	160.2	167.2	184.9	198.5
May	236.3	246.5	202.4	218.0	193.5	130.5	168.4	69.9	164.3	160.2	167.7	185.6	199.6
Jun.	237.9	248.2	203.1	212.6	194.3	133.2	168.8	69.9	165.0	160.2	168.3	186.9	199.9
Jul.	239.3	249.1	205.6	214.2	195.3	133.3	169.1	67.3	165.9	160.2	168.8	188.1	200.9
Aug.	239.9	250.0	206.5	214.4	195.7	133.7	170.7	67.3	167.0	160.2	169.5	189.6	201.6
Sep.	241.4	250.8	207.9	221.6	196.2	134.0	199.9	67.3	167.5	166.0	169.9	190.8	207.2
Oct.	242.4	255.2	208.4	230.1	197.5	134.5	199.0	66.9	168.1	166.0	170.1	192.9	209.0
Nov.	244.2	256.4	209.8	230.7	198.5	134.9	198.7	66.9	168.5	166.5	171.1	194.1	209.9
Dec.	245.4	257.4	210.8	232.4	199.9	135.2	199.6	66.9	168.9	166.5	172.3	195.6	211.1
2014													
Jan.	246.3	257.7	211.3	230.9	205.7	135.6	199.9	66.9	169.1	166.5	173.2	197.0	211.8
Feb.	246.9	258.2	212.9	228.0	206.9	135.9	200.1	66.9	169.8	166.5	173.3	198.3	211.9
Mar.	248.0	258.5	213.6	237.8	207.8	136.0	201.7	66.9	170.4	166.5	175.7	200.7	214.2
Apr.	248.8	259.0	213.8	228.7	208.5	136.6	202.6	66.9	171.0	166.5	176.3	201.1	213.6
May	250.5	260.3	214.2	237.0	209.5	136.9	203.4	66.9	171.1	166.5	177.2	202.2	215.7
Jun.	251.9	261.5	215.2	232.3	210.4	137.5	203.7	66.9	171.8	166.5	178.1	203.0	215.9
Jul.	257.0	263.6	216.2	237.4	211.8	138.0	204.7	66.9	172.9	166.5	178.3	204.4	218.9
Aug.	264.0	265.1	216.8	234.2	212.6	138.4	204.2	66.9	174.6	166.5	178.4	205.3	221.3
Sep.	271.6	266.8	218.0	235.3	214.0	139.1	212.4	66.9	176.0	173.0	179.4	206.7	225.9
Oct.	272.1	267.6	218.4	236.0	214.5	139.2	210.8	66.9	176.9	173.0	179.9	207.2	226.1
Nov.	271.8	269.5	218.8	227.4	215.2	139.7	209.6	66.9	177.3	173.2	180.0	207.9	224.9
Dec.	270.1	272.0	221.3	224.6	216.8	139.9	208.7	66.9	177.5	173.1	180.0	209.0	224.1
2015													
Jan.	269.6	273.0	223.3	216.9	217.4	140.1	205.3	66.9	177.8	173.1	184.5	210.4	223.0
Feb.	268.0	273.7	223.9	209.1	218.1	140.6	205.5	66.9	178.3	173.1	184.6	210.8	221.5
Mar.	267.6	274.4	224.8	215.2	218.8	140.9	207.0	66.9	178.4	173.1	185.2	213.5	222.7
Apr.	268.9	278.1	225.7	210.5	219.6	141.1	209.3	66.9	178.9	173.1	185.6	214.1	223.1
May	270.3	280.1	226.1	212.3	220.0	141.4	211.0	66.9	179.0	173.1	185.8	214.8	224.2
Jun.	271.5	281.6	226.5	214.9	220.8	141.5	211.6	66.9	179.2	173.1	185.9	216.5	225.3
Jul.	277.5	235.5	227.3	217.0	221.4	141.9	206.0	66.9	179.6	173.1	186.1	216.9	227.2
Aug.	283.4	283.4	227.9	212.1	221.8	142.0	204.9	66.9	180.3	173.1	186.4	219.7	229.0
Sep	286.6	283.8	229.4	209.6	222.1	142.3	202.8	66.9	181.2	182.2	186.4	220.2	230.0
Oct	290.2	284.7	230.2	204.9	222.7	142.5	201.6	66.9	181.8	182.2	186.5	220.6	230.7
Nov	292.5	285.3	230.8	206.8	223.0	142.7	200.3	66.9	182.1	182.6	187.2	221.3	231.8
Dec	293.6	286.6	231.0	205.9	223.4	142.7	200.3	66.9	182.2	182.6	188.4	222.0	232.3

Table 52b

CONSUMER PRICE INDICES
(December 2006 = 100)
Greater Kingston Metropolitan Area

End of Period	Food & Non-Alcoholic Beverages	Alcoholic Beverages & Tobacco	Clothing & Footwear	Housing, Water, Gas, Electricity, & Other Fuels	Furnishings, House-hold Equipment & Routine Household Maintenance	Health	Transport	Commun i-cation	Recreation & Culture	Education	Restauran ts & Accomodat ion Services	Miscellane ous Goods & Services	All Items
Group Weights	34.47	1.18	2.74	15.82	5.09	2.94	12.12	4.28	3.58	2.86	6.82	8.11	100.00
2013													
Jan.	253.9	260.6	233.5	199.9	200.8	122.8	173.7	82.8	151.4	167.8	169.5	192.8	204.5
Feb.	253.6	261.8	234.3	201.4	201.6	123.0	174.7	82.8	151.4	167.8	169.6	193.5	204.9
Mar.	257.4	262.5	236.8	209.9	203.5	123.3	175.2	82.9	152.5	167.8	170.7	195.3	208.1
Apr.	260.9	265.6	241.2	207.8	205.4	123.7	175.7	82.9	153.9	167.8	171.0	196.9	209.5
May	263.6	267.6	241.7	208.6	206.2	123.8	175.8	82.9	155.7	167.8	171.0	197.5	210.8
Jun.	266.6	268.3	242.3	204.6	207.1	124.0	176.0	82.9	156.0	167.8	171.0	199.2	211.4
Jul.	270.0	270.5	244.2	205.5	209.1	124.2	176.3	79.1	157.5	167.8	171.6	200.8	213.0
Aug.	271.0	272.0	244.9	205.7	209.4	124.4	178.0	79.1	158.0	167.8	172.3	201.9	213.8
Sep.	272.7	272.3	245.2	211.1	209.8	124.5	206.9	79.1	158.3	173.7	173.2	203.0	219.1
Oct.	273.6	282.4	245.5	219.2	211.0	124.5	205.9	78.5	158.5	173.7	173.6	204.7	220.9
Nov.	276.9	284.1	246.0	219.6	212.4	124.6	205.2	78.5	159.4	174.1	174.8	205.6	222.4
Dec.	279.4	284.8	246.9	220.7	213.5	124.7	206.7	78.5	159.6	174.1	174.9	207.3	223.8
2014													
Jan.	280.9	285.2	248.1	219.8	221.1	125.9	206.9	78.5	160.1	174.1	176.0	208.2	224.9
Feb.	281.8	285.7	250.3	217.6	223.4	126.3	207.1	78.5	161.1	174.1	176.1	209.5	225.2
Mar.	283.4	286.1	251.1	225.0	224.3	126.5	209.1	78.5	161.2	174.1	178.0	211.9	227.5
Apr.	284.4	286.5	251.4	218.3	224.6	126.5	209.6	78.5	161.3	174.1	178.8	212.6	227.0
May	286.4	288.0	251.9	224.2	225.9	126.6	210.9	78.5	161.4	174.1	179.8	214.0	229.1
Jun.	288.1	289.2	252.7	220.9	226.8	126.7	211.3	78.5	162.3	174.1	180.7	214.5	229.4
Jul.	295.9	290.1	253.2	224.8	228.4	127.0	212.6	78.5	163.7	174.1	180.9	215.0	233.1
Aug.	305.4	291.9	254.4	222.5	229.3	127.9	211.7	78.6	164.6	174.1	181.3	215.8	236.2
Sep.	317.6	294.1	255.1	222.5	229.6	128.1	237.9	78.6	166.0	180.9	181.9	217.5	244.1
Oct.	318.2	294.9	255.5	223.2	229.9	128.1	236.0	78.6	166.9	180.9	182.0	218.5	244.4
Nov.	318.2	297.5	256.3	216.8	230.5	128.5	234.6	78.6	167.8	181.1	182.0	219.1	243.3
Dec.	316.5	300.0	258.6	214.6	233.7	128.9	233.5	78.6	167.8	181.1	182.1	220.2	242.6
2015													
Jan.	316.3	267.7	259.0	208.8	234.0	129.0	229.4	78.6	167.9	181.1	187.4	221.5	241.6
Feb.	313.2	268.2	259.7	202.6	234.6	129.1	229.9	78.6	168.0	181.1	187.5	221.7	239.7
Mar.	312.9	268.9	260.0	207.3	235.3	129.2	232.0	78.6	168.0	181.1	187.9	224.5	240.9
Apr.	314.4	270.1	260.8	203.7	235.6	129.5	234.4	78.6	168.1	181.1	187.9	224.8	241.2
May	316.4	270.7	261.0	205.0	236.1	129.6	236.0	78.6	168.1	181.1	187.9	225.2	242.4
Jun.	318.7	307.3	261.7	207.2	237.4	129.7	237.0	78.6	168.3	181.1	188.3	227.3	244.0
Jul.	328.4	307.9	261.9	209.2	238.2	129.9	216.3	78.6	168.7	181.1	188.5	227.5	245.3
Aug.	339.2	309.6	262.4	205.6	238.6	130.2	215.1	78.6	169.0	181.1	188.8	231.9	248.7
Sep	345.1	309.9	263.5	203.8	238.9	130.2	212.4	78.6	171.3	186.2	188.9	232.6	250.5
Oct	351.6	310.1	263.7	200.1	239.4	130.4	210.9	78.6	171.8	186.2	189.2	233.0	252.1
Nov	356.5	311.1	264.6	201.5	239.8	130.6	209.8	78.6	171.9	186.4	189.2	233.9	254.0
Dec	358.1	312.8	264.9	201.0	240.2	130.6	209.9	78.6	171.9	186.4	190.6	234.6	254.7

CONSUMER PRICE INDICES
(December 2006 = 100)
Other Urban Centres

End of Period	Food & Non-Alcoholic Beverages	Alcoholic Beverages & Tobacco	Clothing & Footwear	Housing, Water, Gas, Electricity, & Other Fuels	Furnishings, House-hold Equipment & Routine Household Maintenance	Health	Transport	Communi-cation	Recreation & Culture	Education	Restaurants & Accomodation Services	Miscellaneous Goods & Services	All Items
Group Weights	37.53	1.26	3.22	13.61	4.98	2.98	12.61	4.19	2.90	1.83	6.08	8.80	100.00
2013													
Jan.	223.6	227.4	175.0	215.9	191.1	131.0	169.3	68.8	167.8	153.6	177.1	181.5	194.0
Feb.	224.3	232.0	180.6	218.1	193.5	131.9	170.5	68.8	168.7	153.6	180.2	183.5	195.5
Mar.	225.3	241.5	183.8	229.4	194.0	132.2	171.5	68.8	169.8	153.6	181.0	184.8	198.0
Apr.	227.0	243.6	185.7	226.1	194.9	132.4	171.9	68.8	170.5	153.6	182.1	187.2	198.7
May	229.2	246.3	187.4	228.2	196.7	133.2	171.4	68.8	172.1	153.6	183.2	188.8	200.1
Jun.	230.2	246.6	188.2	222.7	197.3	136.2	172.0	68.8	172.9	153.6	183.3	189.8	200.1
Jul.	231.7	246.9	188.9	224.4	197.8	136.4	172.6	66.1	173.4	153.6	183.9	191.0	201.1
Aug.	233.4	248.0	191.0	224.9	198.5	136.9	174.1	66.1	174.5	153.6	185.1	192.1	202.3
Sep.	234.8	249.3	194.7	232.1	199.0	137.0	202.5	66.1	175.6	159.5	185.2	192.6	207.8
Oct.	236.2	252.0	195.4	241.5	199.8	137.5	201.6	65.7	176.3	159.5	185.5	194.2	209.7
Nov.	236.9	253.4	196.1	242.8	201.7	138.0	201.5	65.7	176.7	159.9	186.5	196.8	210.6
Dec.	237.2	253.8	198.0	244.4	204.4	138.8	202.3	65.7	177.4	159.9	188.9	198.4	211.6
2014													
Jan.	237.2	254.4	198.6	242.9	210.4	138.9	202.5	65.7	177.4	159.9	189.4	200.3	211.9
Feb.	237.7	254.6	199.0	239.7	210.8	139.1	202.8	65.7	178.0	159.9	189.6	201.4	211.9
Mar.	238.6	254.7	199.8	249.8	211.7	139.2	204.7	65.7	179.0	159.9	192.8	202.3	214.2
Apr.	239.4	256.6	200.3	241.0	213.0	140.3	205.5	65.7	108.1	159.9	193.9	203.0	213.7
May	240.7	256.9	200.5	249.3	213.7	140.6	206.3	65.7	180.1	159.9	194.8	203.6	215.6
Jun.	242.2	258.9	203.6	244.9	214.8	141.0	206.7	65.7	181.3	159.9	195.6	204.1	215.9
Jul.	247.0	260.0	204.7	250.0	217.3	141.6	207.9	65.7	182.3	159.9	196.2	205.1	218.9
Aug.	254.2	261.0	205.1	246.9	217.7	141.8	207.4	65.7	184.2	159.9	196.2	205.5	221.3
Sep.	262.2	263.1	206.0	247.9	221.8	143.3	207.3	65.7	185.7	166.0	196.9	207.0	225.1
Oct.	262.4	264.4	207.5	248.9	222.4	143.6	205.6	65.7	186.8	166.0	197.6	207.6	225.3
Nov.	262.2	267.1	208.4	240.3	223.0	144.0	204.1	65.7	186.8	166.2	197.7	209.2	224.1
Dec.	260.6	271.6	209.9	236.9	223.4	144.1	203.6	65.7	187.0	166.2	197.9	210.3	223.2
2015													
Jan.	260.2	272.4	210.9	229.1	224.4	144.3	199.6	65.7	187.3	166.2	202.7	212.0	222.0
Feb.	258.6	273.4	212.4	221.1	225.7	145.4	199.7	65.7	188.3	166.2	202.8	213.6	220.6
Mar.	258.0	274.1	212.9	227.0	226.0	145.5	201.4	65.7	188.4	166.2	203.7	215.1	221.7
Apr.	259.1	277.1	214.6	222.2	226.4	145.6	204.0	65.7	188.6	166.2	203.9	215.7	221.9
May	260.7	229.6	215.9	224.2	227.0	146.0	206.2	65.7	189.0	166.2	204.0	217.1	223.3
Jun.	261.9	279.8	216.8	226.6	228.0	146.2	207.0	65.7	189.1	166.2	204.1	218.9	224.5
Jul.	267.5	280.7	217.1	228.8	228.3	146.4	208.5	65.7	189.3	166.2	204.3	219.3	227.2
Aug.	272.5	280.9	218.7	224.0	228.9	146.5	207.1	65.7	190.4	166.2	204.5	221.1	228.5
Sep	275.3	282.2	219.2	221.5	229.3	146.7	204.5	65.7	190.7	178.6	204.5	221.8	229.3
Oct	278.4	283.5	220.3	217.0	230.0	147.2	202.7	65.7	191.1	178.6	204.5	222.8	229.8
Nov	280.6	283.8	220.6	218.8	230.3	147.3	201.7	65.7	191.4	178.9	205.8	223.6	230.9
Dec	281.6	284.6	220.8	217.8	230.6	147.3	201.3	65.7	191.4	178.9	206.8	224.2	231.3

Table 52d

CONSUMER PRICE INDICES
(December 2006 = 100)
Rural Areas

End of Period	Food & Non-Alcoholic Beverages	Alcoholic Beverages & Tobacco	Clothing & Footwear	Housing, Water, Gas, Electricity, & Other Fuels	House-hold Equipment & Routine Household	Health	Transport	Communi-cation	Recreation & Culture	Education	Restaurants & Accomodation Services	Miscellaneous Goods & Services	All Items
Group Weights	39.57	1.57	3.80	10.20	4.80	3.67	13.41	3.68	3.40	1.76	5.79	8.35	100.00
2013													
Jan.	216.5	220.9	182.1	210.1	176.4	131.3	161.2	59.6	165.1	154.3	153.7	170.0	186.1
Feb.	218.1	227.5	185.0	213.0	178.8	132.2	161.7	59.6	165.4	154.3	155.8	172.2	187.8
Mar.	219.7	232.8	186.3	225.3	180.1	132.9	162.3	59.6	166.1	154.3	156.3	174.4	190.2
Apr.	221.3	233.8	187.5	220.4	181.3	133.0	162.8	59.6	167.1	154.3	157.0	175.5	190.7
May	222.4	235.2	187.8	222.4	182.4	133.3	162.4	59.6	167.7	154.3	157.7	175.9	191.5
Jun.	223.4	238.1	188.6	215.4	183.4	137.3	162.8	59.6	168.7	154.3	159.0	177.0	191.7
Jul.	223.6	238.4	192.2	217.7	183.6	137.3	163.1	58.0	169.3	154.3	159.3	177.9	192.2
Aug.	223.3	238.9	192.7	217.8	184.1	137.8	164.6	58.0	170.9	154.3	160.0	179.9	192.7
Sep.	224.8	239.8	193.8	226.9	184.8	138.2	194.2	58.0	171.4	160.1	160.0	181.5	198.5
Oct.	225.8	241.9	194.3	235.4	186.2	139.1	193.5	57.8	172.1	160.1	160.0	184.1	200.1
Nov.	227.0	242.6	196.3	235.8	186.6	139.6	193.2	57.8	172.1	160.9	160.7	184.8	200.8
Dec	227.9	244.0	197.2	238.2	187.6	139.8	194.0	57.8	172.6	160.9	162.4	186.3	201.8
2014													
Jan.	228.8	244.2	197.2	236.0	192.0	140.0	194.2	57.8	172.6	160.9	163.3	187.7	202.4
Feb.	229.1	244.9	198.9	232.6	192.6	140.2	194.5	57.8	173.2	160.9	163.3	189.1	202.4
Mar.	230.0	245.0	199.6	244.9	193.6	140.2	195.8	57.8	174.1	160.9	165.6	192.2	204.7
Apr.	230.7	245.2	199.7	232.9	194.3	141.0	196.8	57.8	174.8	160.9	166.1	192.3	204.0
May	232.4	246.7	200.0	243.8	195.2	141.5	197.2	57.8	174.9	160.9	166.7	193.4	206.1
Jun.	233.6	247.6	200.3	237.4	195.9	142.4	197.5	57.8	175.3	160.9	167.6	194.6	206.2
Jul.	237.2	250.7	201.6	243.9	196.8	142.9	198.4	57.8	176.2	160.9	167.7	196.7	208.8
Aug.	242.5	252.2	202.0	239.6	197.7	143.1	198.1	57.8	178.5	160.9	167.7	197.9	210.7
Sep.	247.0	253.6	203.5	241.9	198.5	143.8	198.2	57.8	179.7	167.0	169.2	199.0	213.2
Oct.	247.6	254.2	203.6	242.3	199.2	144.0	196.8	57.8	180.6	167.0	169.8	199.2	213.4
Nov.	247.0	255.3	203.6	231.5	200.0	144.6	195.9	57.8	180.7	167.4	170.0	199.5	212.1
Dec.	245.5	257.2	206.5	228.3	201.0	144.6	195.0	57.8	181.1	167.0	170.0	200.7	211.3
2015													
Jan.	244.7	258.6	209.7	218.6	201.7	144.8	192.3	57.8	181.5	167.0	173.6	201.9	210.1
Feb.	244.0	259.1	209.8	209.2	202.2	145.5	192.3	57.8	182.3	167.0	173.6	202.0	209.0
Mar.	243.7	260.1	211.2	216.8	203.0	145.8	193.3	57.8	182.4	167.0	174.2	205.2	210.2
Apr.	244.9	264.7	211.9	210.9	204.4	146.0	195.4	57.8	183.2	167.0	175.1	205.9	210.6
May	245.9	266.8	212.0	213.4	204.7	146.4	197.0	57.8	183.4	167.0	175.4	206.6	211.7
Jun.	246.4	268.5	212.0	216.5	205.0	146.6	197.3	57.8	183.6	167.0	175.5	207.8	212.4
Jul.	250.2	270.0	213.4	218.5	205.6	147.1	198.2	57.8	184.2	167.0	175.5	208.5	214.4
Aug.	253.4	270.3	213.7	212.2	205.8	147.2	197.4	57.8	184.9	167.0	175.8	210.6	215.2
Sep	255.2	270.5	215.7	209.1	206.1	147.5	195.9	57.8	185.1	179.3	175.8	210.8	215.7
Oct	257.1	271.6	216.7	203.1	206.7	147.8	195.1	57.8	185.7	179.3	175.8	211.0	215.9
Nov	257.8	272.1	217.3	205.6	207.0	147.9	193.7	57.8	186.3	179.8	176.7	211.5	216.4
Dec	258.8	273.3	217.5	204.2	207.5	148.0	193.7	57.8	186.3	179.8	178.0	212.3	216.8

Average Production of Selected Commodities for the Second Quarter (Apr. - June) of 2002 to 2015

Figure 53a

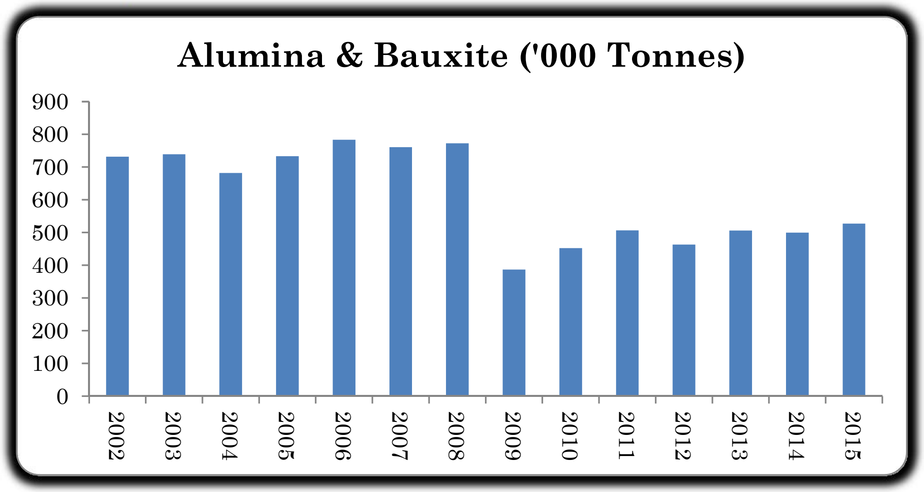


Figure 53b

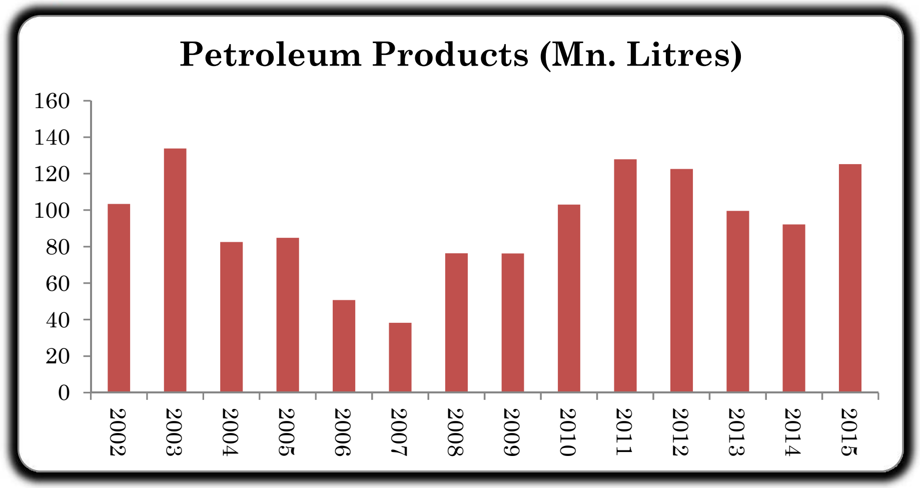
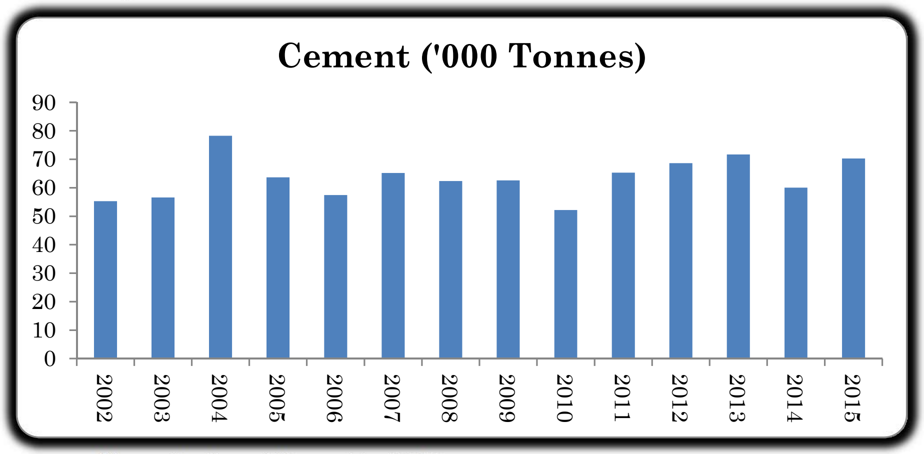


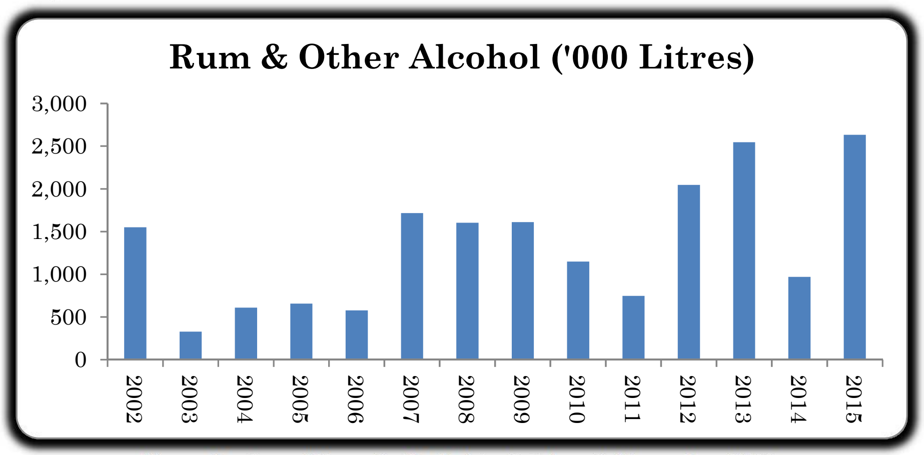
Figure 53c



No production of Cement in 2007

Data not yet available for the Decemeber 2014 quarter

Figure 53d



No production of Rum & Alcohol in October & November 2003

Table 53

PRODUCTION OF SELECTED COMMODITIES

End of Period	Alumina tonnes (000)	Crude Bauxite tonnes (000)	Total Bauxite tonnes (000)	Cement tonnes (000)	Petroleum Products (Mn. Litres)*					Bananas (Tonnes)~	Sugar (000 Tonnes)	Rum & Other Alcohol (000 Litres)	Electricity Sales	
					Gasolene	Diesel & Fuel Oils	Turbo-Fuel/Kerosene	Other	Total				Industry (000 mWh)	Other (000 mWh)
2013														
Jan.	145.6	387.4	741.9	58.0	16.2	90.6	14.3	3.8	124.9		33.9	1,986.5	160.0	91.6
Feb.	143.2	387.5	748.7	53.3	16.5	90.7	12.2	6.7	126.2		30.6	3,294.2	146.0	81.5
Mar.	138.0	461.2	804.4	72.7	17.7	95.0	10.4	6.0	129.1		28.5	3,231.0	163.0	86.9
Apr.	143.5	377.8	751.0	68.6	15.7	92.8	12.0	7.3	127.7		17.3	2,824.3	161.2	88.0
May**	171.3	359.4	801.3	77.3	0.0						4.9	1,920.8	166.6	91.1
Jun.	149.7	386.6	789.7	74.5	17.3	82.5	10.8	6.0	116.5		0.7	3,288.3	167.5	92.1
Jul.	138.7	367.9	727.2	69.1	17.1	95.1	10.0	4.2	126.4		0.0	3,219.4	170.7	96.8
Aug.	157.0	358.3	780.8	71.2	12.1	69.6	11.3	5.2	98.2		0.0	2,291.1	167.6	95.3
Sep.	166.9	388.0	830.0	65.0	16.1	95.3	16.7	5.2	133.2		0.0	1,866.3	161.9	91.5
Oct.	162.8	420.9	871.6	75.1	9.4	68.7	3.0	1.9	83.0		0.0	1,623.7	163.8	93.8
Nov.	168.7	332.5	760.6	63.8	10.8	59.9	7.1	4.0	81.8	12.7	0.0	2,286.2	162.2	90.6
Dec.	169.5	461.0	902.8	76.2	18.2	97.1	13.6	5.2	134.1	9.4	5.3	3,727.5	161.6	87.3
2014														
Jan.	171.3	390.6	850.5	69.3	17.3	74.9	15.2	2.4	109.8	10.4	29.2	389.6	158.8	95.9
Feb.	149.8	295.8	699.9	71.7	14.1	69.2	8.7	5.1	97.1	13.9	25.1	2,650.4	148.4	82.0
Mar.	154.6	473.4	873.5	81.5	15.9	90.2	13.6	5.5	125.1	11.9	45.5	3,952.8	163.2	87.3
Apr.	142.4	459.1	847.9	67.1	11.5	72.0	7.2	4.9	95.6	8.8	24.9	2,105.5	158.3	86.3
May	160.4	388.1	805.3	72.0	15.4	79.7	9.4	4.6	109.1	15.0	16.0	2,498.7	165.6	89.1
Jun.	142.2	426.2	790.3	80.4	14.6	83.1	12.1	4.5	114.2	16.3	6.9	2,283.5	167.2	90.9
Jul.	140.4	408.3	783.7	65.3	15.6	85.5	10.9	5.6	117.6	27.2	1.5	2,537.2	170.3	93.6
Aug.***	156.2	397.0	828.7	65.5	0.4	1.0	0.0	0.6	2.0	15.4	0.0	2,377.1	172.9	94.7
Sep.***	151.2	333.3	747.0	77.1	0.0	0.0	0.0	0.0	0.0	33.9	0.0	1,677.7	157.1	91.1
Oct.	160.6	445.5	871.1	52.3	3.9	37.4	2.8	1.6	45.7	20.6	0.0	781.0	166.2	89.9
Nov.	156.7	430.9	849.2	64.3	16.2	86.1	9.0	3.5	114.8	23.7	0.0	1157.2	151.6	88.3
Dec.	165.4	369.7	795.8	63.6	14.5	84.1	12.1	5.4	116.1	22.3	0.0	969.3	154.1	86.7
2015														
Jan.	162.2	329.3	758.8	52.2	14.9	67.8	9.6	4.2	96.5	…	15.1	181.8	151.5	87.8
Feb.	154.4	430.1	835.9	55.6	14.5	75.7	10.2	4.9	105.3	24.6	26.2	71.4	141.4	82.3
Mar.	160.2	495.7	900.5	70.5	20.9	89.2	14.3	4.7	129.1	20.8	31.2	2204.2	161.7	85.7
Apr.	156.5	430.9	848.6	70.9	17.5	88.8	13.0	6.5	125.8	25.2	28.9	2120.9	155.3	88.9
May	164.0	361.9	790.3	80.1	5.1	22.6	3.5	2.0	33.2	20.1	22.1	2671.0	168.6	92.9
Jun	156.1	349.1	754.7	63.4	12.7	64.7	8.9	3.6	89.9	34.9	10.4	2491.4	166.5	93.5
Jul	123.2	307.7	639.7	72.4	18.3	97.3	10.5	6.4	132.5	26.5	0.3	2545.4	174.6	97.7
Aug	163.8	535.1	980.6	70.6	18.3	90.0	13.5	3.4	125.3	26.7	..	2632.5	174.9	97.4
Sep	140.8	428.7	824.5	69.9	..	..	..	..	..	32.8	..	..	169.2	99.3

~ Banana Export Data

* Petrojam Refinery was shutdown in Oct 2010 and May 2012 due to scheduled regeneration exercise.

** There was no petroleum production in May 2013. This was due to scheduled maintenance activities.

.. Unavailable

***Petrojam Refining Unit was shut down during August 2 – October 11, 2014 due to scheduled re-generation exercise; the unit ran for 2 days in the month of August, hence the low production numbers.

Figure 54a

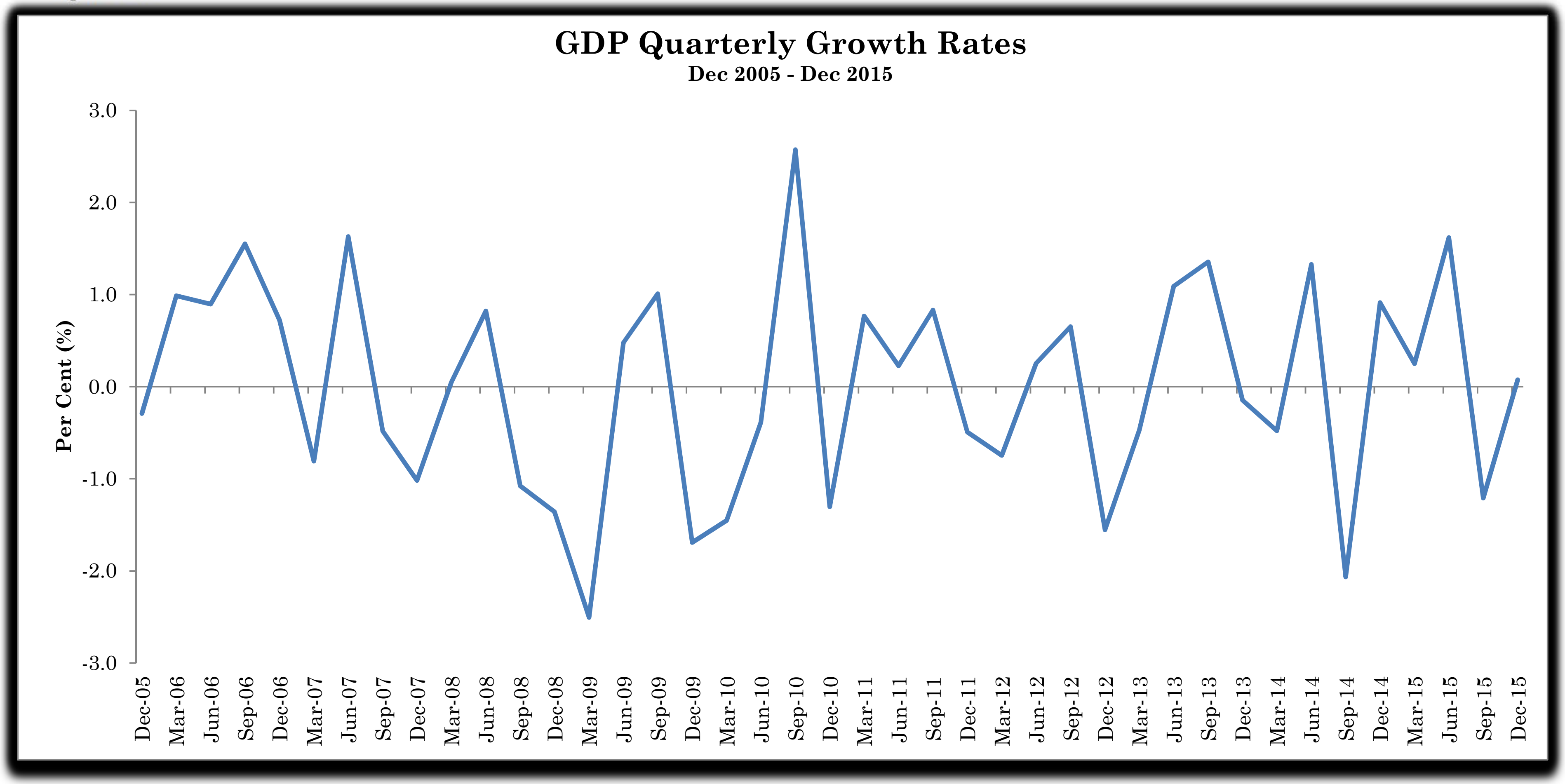

GDP Quarterly Growth Rates
Dec 2005 - Dec 2015
Per Cent (%)
3.0
2.0
1.0
0.0
-1.0
-2.0
-3.0
Dec-05
Mar-06
Jun-06
Sep-06
Dec-06
Mar-07
Jun-07
Sep-07
Dec-07
Mar-08
Jun-08
Sep-08
Dec-08
Mar-09
Jun-09
Sep-09
Dec-09
Mar-10
Jun-10
Sep-10
Dec-10
Mar-11
Jun-11
Sep-11
Dec-11
Mar-12
Jun-12
Sep-12
Dec-12
Mar-13
Jun-13
Sep-13
Dec-13
Mar-14
Jun-14
Sep-14
Dec-14
Mar-15
Jun-15
Sep-15
Dec-15

Table 54a

RATE OF GROWTH OF GROSS DOMESTIC PRODUCT
Value Added by Industry at Constant (2007) Prices (Seasonally Adjusted) (%)

	Agriculture, Forestry & Fishing	Mining & Quarrying	Manu-facturing	Food, Beverages & Tobacco	Other Manufact-uring	Electricity & Water Supply	Construc-tion	Wholesale & Retail Trade, Repairs & Installation of Machinery	Hotels & Restaurants	Transport, Storage & Commun-ication	Finance & Insurance Services	Real Estate, Renting & Business Activities	Producers of Gov't Services	Other Services	Less Financial Intermed-iation Services Indirectly measured(	**Total Value Added at Basic Prices**
2010																
Mar.	-6.4	-0.6	-3.5	-3.2	-3.8	-5.3	3.3	-1.9	4.5	-2.7	-2.3	-0.5	-2.5	0.0	-5.7	-1.5
Jun.	-2.3	-1.1	-0.1	-0.1	-0.1	1.3	-2.8	-0.7	-3.6	-2.7	-2.4	-0.2	6.4	-0.5	-2.3	-0.4
Sep.	11.5	25.5	-1.2	3.6	-6.5	0.3	0.2	-0.1	2.7	1.2	2.0	0.1	6.0	0.6	-3.8	2.6
Dec.	-5.7	0.1	-0.7	-0.5	-0.8	-3.8	0.5	0.3	2.1	-0.5	1.1	-0.7	-7.4	-0.7	-2.8	-1.3
2011																
Mar.	10.4	10.5	1.8	0.5	3.4	4.4	2.4	0.3	2.7	-0.5	-1.9	0.1	-3.8	0.8	1.8	0.8
Jun.	-4.7	-5.3	0.0	1.5	-1.8	-1.4	-1.1	0.2	-4.7	0.8	1.1	0.3	6.8	-0.3	1.4	0.2
Sep.	4.1	1.5	0.8	-0.3	2.2	-1.4	-0.5	-0.2	0.6	-3.0	-0.3	-0.2	5.9	-0.1	-4.0	0.8
Dec.	4.7	1.0	2.8	-0.2	6.4	0.4	-0.9	0.1	2.4	0.0	-0.2	-0.7	-8.4	1.1	-1.2	-0.5
2012																
Mar.	3.8	-1.7	-2.2	2.2	-7.2	0.1	-3.0	-1.3	2.9	0.2	0.0	0.1	-3.7	0.3	1.7	-0.7
Jun.	-3.5	-10.1	-2.1	-1.3	-3.1	-1.0	-0.1	0.0	-1.2	1.5	0.3	-0.2	7.3	0.0	1.0	0.3
Sep.	-4.5	0.3	2.1	0.9	3.6	-0.4	-0.2	-0.4	-0.8	0.0	-0.3	0.4	4.9	1.1	-4.0	0.7
Dec.	-2.9	1.2	0.0	-2.1	2.6	-2.3	-0.2	-0.2	-2.6	-0.1	-0.3	0.1	-7.6	-1.4	-1.8	-1.6
2013																
Mar.	-2.9	-1.0	-0.1	3.9	-4.7	0.4	1.2	0.4	2.9	-0.1	0.2	0.0	-3.8	0.1	2.8	-0.5
Jun.	3.9	4.6	-1.8	-3.9	0.8	0.2	1.0	-0.3	1.1	-0.2	0.2	-0.2	7.1	1.0	3.1	1.1
Sep.	7.2	0.2	1.2	1.6	0.7	-1.7	0.1	0.0	-0.4	0.9	-0.4	0.3	4.8	-0.5	-3.9	1.4
Dec.	5.1	7.5	-0.6	1.2	-2.9	2.1	0.5	0.1	1.5	0.2	0.6	0.1	-7.4	0.8	-1.8	-0.1
2014																
Mar.	2.2	-3.8	0.9	1.1	0.8	-0.3	0.1	0.4	-1.6	-0.3	0.1	0.1	-3.9	-0.2	2.2	-0.5
Jun.	1.8	-3.8	3.6	1.6	6.1	-1.7	0.8	-0.2	2.6	0.0	0.1	0.1	7.1	1.0	2.3	1.3
Sep.	-28.9	-1.5	-10.1	-1.7	-20.6	-1.0	0.6	0.3	1.5	0.8	-0.3	0.1	4.8	0.3	-3.7	-2.1
Dec.	18.5	7.6	4.9	-1.0	13.9	0.6	0.0	0.0	2.5	0.6	0.8	0.1	-7.4	0.4	-0.6	0.9
2015																
Mar.	15.5	-1.2	0.5	-0.8	2.3	-0.8	0.0	0.1	-2.2	-0.2	-0.3	0.1	-3.9	0.0	1.7	0.3
Jun	3.4	0.6	5.5	5.1	6.0	1.9	0.3	0.1	0.6	0.3	0.1	0.2	7.0	-0.4	2.9	1.6
Sep.	-25.9	-7.6	-1.3	0.1	-3.2	1.5	0.2	0.3	0.1	0.6	-0.1	0.1	4.9	0.6	-3.5	-1.2
Dec.	10.2	6.4	2.1	-0.9	6.1	2.1	0.0	-0.2	1.8	-0.3	0.8	0.0	-7.4	0.2	-0.5	0.1

Source: Statistical Institute of Jamaica (STATIN)

Table 54b

YEAR OVER YEAR CHANGE OF VALUE ADDED BY INDUSTRY
at Constant (2007) Prices (Seasonally Unadjusted) %

	Agriculture, Forestry & Fishing	Mining & Quarrying	Manu-facturing	Food, Beverages & Tobacco	Other Manufact-uring	Electricity & Water Supply	Construc-tion	Wholesale & Retail Trade, Repairs & Installation of Machinery	Hotels & Restaurants	Transport, Storage & Communi-cation	Financing & Insurance Services	Real Estate, Renting & Business Activities	Producers of Gov't Services	Other Services	Less Financial Intermed-iation Services Indirectly measured (FISIM)	**Total GDP at Constant Prices**
2010	**0.0**	**-4.2**	**-4.1**	**-1.3**	**-7.1**	**-4.3**	**-1.3**	**-3.8**	**3.4**	**-2.7**	**-3.4**	**-1.0**	**0.3**	**-1.4**	**-12.7**	**-1.5**
Mar.	5.7	-42.7	-1.8	-3.0	-0.3	-1.2	-2.6	-4.5	6.7	1.9	-3.0	-0.9	0.8	-1.6	-9.6	-1.6
Jun.	-5.6	1.6	-4.4	-2.5	-6.7	-2.5	-2.5	-4.5	-1.1	-3.8	-5.2	-1.0	-0.6	-2.3	-12.0	-2.6
Sep.	4.1	31.4	-6.5	0.8	-14.0	-5.8	-0.9	-3.9	2.3	-4.7	-4.0	-0.8	-0.1	-0.9	-15.4	-1.1
Dec.	-3.8	23.6	-4.7	-0.4	-8.7	-7.5	0.8	-2.4	5.6	-4.0	-1.3	-1.4	1.8	-0.7	-13.7	-0.5
2011	**10.3**	**19.1**	**1.7**	**2.7**	**0.6**	**0.3**	**0.8**	**0.3**	**2.0**	**-1.9**	**-0.3**	**-0.4**	**0.5**	**0.4**	**-4.1**	**1.4**
Mar.	13.2	37.3	-0.1	3.0	-3.9	2.4	0.4	-0.2	4.2	-3.0	-1.6	-0.6	0.5	0.0	-6.9	1.6
Jun.	9.9	31.5	-1.5	4.6	-9.0	-0.5	1.8	0.6	2.3	1.1	2.8	-0.2	0.9	0.6	-3.5	2.1
Sep.	3.2	6.3	2.0	1.8	2.2	-2.4	1.4	0.5	-0.1	-3.5	-0.5	-0.2	0.9	-0.2	-3.7	0.4
Dec.	14.6	7.3	6.9	1.4	12.7	1.7	-0.1	0.4	1.0	-2.2	-1.0	-0.5	-0.2	1.6	-2.1	1.5
2012	**2.3**	**-8.7**	**-0.7**	**1.2**	**-2.8**	**-2.2**	**-4.4**	**-1.4**	**1.8**	**-0.1**	**0.7**	**-0.5**	**-0.2**	**1.2**	**-2.9**	**-0.5**
Mar.	7.7	-4.6	1.0	2.8	-1.4	-1.9	-6.0	-1.0	0.8	-2.4	0.4	-0.3	-0.2	0.7	-2.2	-0.3
Jun.	8.8	-9.5	-1.5	0.3	-4.1	-1.7	-4.2	-1.4	4.6	-1.3	0.2	-1.1	0.2	1.5	-2.5	-0.1
Sep.	0.2	-10.6	0.7	2.0	-0.9	-1.2	-4.0	-1.5	2.9	1.5	-0.7	-0.3	-0.8	2.6	-2.5	-0.4
Dec.	-7.6	-10.3	-1.5	-0.8	-2.2	-3.8	-3.3	-1.9	-1.3	2.0	-0.1	0.4	0.1	0.1	-3.2	-1.3
2013	**-0.7**	**2.7**	**-0.5**	**0.4**	**-1.7**	**-2.0**	**1.9**	**-0.1**	**1.2**	**0.4**	**0.4**	**0.3**	**-0.2**	**0.2**	**-0.4**	**0.2**
Mar.	-11.5	-9.6	-0.8	0.2	-2.1	-3.0	0.4	0.0	-2.0	1.0	-0.2	0.4	-0.1	-0.4	-2.1	-1.2
Jun.	-6.4	5.2	0.5	-0.2	1.6	-2.0	2.1	-0.5	0.7	-0.6	0.2	0.3	-0.2	0.9	-0.1	-0.2
Sep.	5.3	5.1	-0.5	-0.5	-0.6	-3.6	2.2	-0.1	1.0	0.4	-0.7	0.3	-0.3	-0.9	0.0	0.4
Dec.	13.1	11.5	-0.9	2.9	-4.5	1.0	2.9	0.1	5.9	1.0	1.0	0.3	-0.1	1.4	0.1	1.9
2014	**-0.4**	**0.9**	**-1.2**	**0.7**	**-3.7**	**-1.2**	**1.4**	**0.2**	**2.9**	**1.1**	**0.2**	**0.5**	**-0.2**	**1.2**	**-0.3**	**0.4**
Mar.	18.1	8.4	0.0	0.6	-1.0	0.5	1.3	0.3	0.3	0.4	0.4	0.5	-0.1	0.8	-0.5	1.8
Jun.	16.9	-0.3	5.0	4.7	5.5	-1.6	1.7	0.2	2.4	0.6	0.6	0.5	-0.2	1.2	-1.4	2.0
Sep.	-23.3	-2.0	-6.5	2.1	-17.0	-1.1	2.2	0.5	4.2	0.8	0.2	0.3	-0.2	1.9	-1.2	-1.4
Dec.	-13.3	-1.9	-1.4	-0.2	-2.7	-2.4	1.5	0.4	5.6	1.3	0.8	0.4	-0.1	1.6	0.0	-0.3
2015																
Mar.	-0.6	0.7	-2.0	-2.1	-1.7	-2.8	1.4	0.3	4.1	1.1	0.2	0.4	-0.1	1.5	-0.5	0.4
Jun	0.3	5.3	0.4	1.7	-1.7	0.7	1.0	0.5	1.4	1.3	0.3	0.5	-0.2	0.4	0.1	0.7
Sep.	4.3	-1.2	8.0	3.4	14.9	3.1	0.7	0.6	1.3	1.5	0.3	0.5	-0.1	0.5	0.3	1.5
Dec.	-3.3	-2.2	6.2	3.5	9.1	4.5	0.6	0.3	1.0	0.4	0.6	0.5	-0.1	0.7	0.4	0.7

Source: Statististical Institute of Jamaica (STATIN)

Table 54c

GROSS DOMESTIC PRODUCT
Value Added by Industry at Constant (2007) Prices (Seasonally Adjusted)

J$Mn.

	Agriculture, Forestry & Fishing	Mining & Quarrying	Food, Beverages & Tobacco	Other Manufac-turing	Electricity & Water Supply	Con-struction	Wholesale & Retail Trade, Repairs & Installation of Machinery	Hotels & Restaurants	Transport, Storage & Communi-cation	Finance & Insurance Services	Real Estate, Renting & Business Activities	Producers of Gov't Services	Other Services	Less Financial Intermed-iation Services Indirectly measured (FISIM)	**Total Value Added at Basic Prices**
2010	**43,747**	**14,969**	**33,187**	**28,437**	**24,165**	**53,167**	**131,000**	**38,841**	**81,995**	**81,265**	**79,185**	**96,582**	**49,700**	**31,915**	**724,325**
Mar.	10,691	3,346	8,167	7,364	6,030	13,545	32,922	9,794	20,828	20,426	19,845	22,805	12,457	8,328	179,890
Jun.	10,440	3,310	8,158	7,360	6,110	13,165	32,690	9,446	20,262	19,941	19,808	24,257	12,395	8,139	179,202
Sep.	11,640	4,155	8,454	6,885	6,129	13,196	32,650	9,697	20,499	20,336	19,835	25,707	12,466	7,833	183,815
Dec.	10,976	4,158	8,408	6,828	5,897	13,261	32,738	9,904	20,406	20,562	19,697	23,814	12,382	7,614	181,419
2011	**48,261**	**17,823**	**34,097**	**28,620**	**24,227**	**53,609**	**131,442**	**39,619**	**80,449**	**81,177**	**78,895**	**97,094**	**49,937**	**30,609**	**734,642**
Mar.	12,117	4,594	8,448	7,059	6,155	13,586	32,833	10,176	20,304	20,166	19,724	22,918	12,485	7,752	182,813
Jun.	11,546	4,352	8,574	6,934	6,071	13,430	32,905	9,699	20,457	20,394	19,791	24,486	12,448	7,858	183,229
Sep.	12,019	4,418	8,545	7,087	5,989	13,357	32,829	9,756	19,848	20,324	19,758	25,935	12,433	7,544	184,753
Dec.	12,579	4,460	8,531	7,539	6,012	13,236	32,875	9,988	19,840	20,292	19,623	23,755	12,571	7,454	183,847
2012	**49,384**	**16,273**	**34,495**	**28,026**	**23,705**	**51,253**	**129,559**	**40,323**	**80,393**	**81,160**	**78,642**	**96,891**	**50,538**	**29,812**	**730,829**
Mar.	13,064	4,382	8,717	6,999	6,018	12,842	32,458	10,280	19,885	20,291	19,644	22,871	12,608	7,581	182,477
Jun.	12,601	3,939	8,601	6,783	5,959	12,825	32,468	10,159	20,183	20,348	19,600	24,529	12,608	7,660	182,943
Sep.	12,036	3,951	8,681	7,029	5,933	12,805	32,353	10,075	20,173	20,293	19,684	25,721	12,753	7,353	184,135
Dec.	11,683	4,001	8,496	7,215	5,795	12,781	32,281	9,809	20,152	20,227	19,713	23,769	12,568	7,218	181,273
2013	**49,042**	**16,716**	**34,669**	**27,567**	**23,242**	**52,208**	**129,400**	**40,788**	**80,743**	**81,221**	**78,901**	**96,739**	**50,664**	**29,647**	**732,255**
Mar.	11,349	3,960	8,828	6,875	5,819	12,938	32,419	10,097	20,124	20,278	19,712	22,855	12,584	7,420	180,418
Jun.	11,787	4,142	8,487	6,931	5,833	13,064	32,319	10,209	20,075	20,320	19,677	24,487	12,706	7,651	182,386
Sep.	12,633	4,151	8,626	6,983	5,734	13,072	32,316	10,164	20,254	20,247	19,742	25,653	12,639	7,353	184,860
Dec.	13,272	4,462	8,728	6,779	5,856	13,134	32,346	10,318	20,291	20,377	19,770	23,744	12,735	7,223	184,591
2014	**48,827**	**16,866**	**35,316**	**26,398**	**22,973**	**53,084**	**129,838**	**42,005**	**81,379**	**81,650**	**79,242**	**96,595**	**51,373**	**29,413**	**736,131**
Mar.	13,568	4,292	8,822	6,831	5,837	13,151	32,470	10,158	20,239	20,394	19,789	22,821	12,714	7,379	183,707
Jun.	13,809	4,131	8,964	7,251	5,739	13,258	32,394	10,419	20,237	20,405	19,800	24,447	12,841	7,545	186,149
Sep.	9,815	4,068	8,811	5,758	5,680	13,337	32,483	10,580	20,389	20,341	19,815	25,609	12,885	7,267	182,304
Dec.	11,634	4,375	8,719	6,557	5,717	13,339	32,491	10,848	20,514	20,510	19,837	23,718	12,933	7,222	183,970
2015															
Mar.	13,433	4,323	8,648	6,709	5,670	13,336	32,532	10,605	20,470	20,446	19,866	22,801	12,936	7,343	184,432
Jun.	13,890	4,349	9,085	7,112	5,779	13,381	32,573	10,672	20,539	20,457	19,902	24,392	12,890	7,555	187,466
Sep	10,290	4,019	9,096	6,886	5,865	13,410	32,674	10,687	20,656	20,438	19,921	25,591	12,962	7,290	185,205
Dec	11,342	4,277	9,012	7,304	5,987	13,404	32,597	10,884	20,594	20,593	19,925	23,688	12,992	7,254	185,345

Source: Statistical Institute of Jamaica (STATIN)

Table 54d

GROSS DOMESTIC PRODUCT
Value Added by Industry at Constant (2007) Prices (Seasonally Unadjusted)

J$Mn.

	Agriculture, Forestry & Fishing	Mining & Quarrying	Food, Beverages & Tobacco	Other Manufact-uring	Electricity & Water Supply	Con-struction	Wholesale & Retail Trade, Repairs & Installation of Machinery	Hotels & Restaurants	Transport, Storage & Communi-cation	Finance & Insurance Services	Real Estate, Renting & Business Activities	Producers of Gov't Services	Other Services	Less Financial Intermed-iation Services Indirectly measured (FISIM)	**Total Value Added at Basic Prices**
2010	**43,747**	**14,969**	**33,187**	**28,437**	**24,165**	**53,167**	**131,000**	**38,841**	**81,995**	**81,265**	**79,185**	**96,582**	**49,700**	**31,915**	**724,325**
Mar.	11,709	3,346	8,742	7,274	5,892	14,572	33,003	10,940	20,881	20,259	19,477	22,805	12,943	8,325	183,517
Jun.	10,390	3,310	8,362	6,744	6,209	11,747	32,770	10,054	20,878	19,752	20,086	24,257	12,160	8,139	178,579
Sep.	10,836	4,155	8,579	7,172	6,237	12,716	31,341	8,806	20,206	19,341	20,123	25,707	12,127	7,834	179,510
Dec.	10,813	4,158	7,505	7,247	5,828	14,131	33,886	9,041	20,030	21,913	19,499	23,814	12,470	7,616	182,719
2011	**48,261**	**17,823**	**34,097**	**28,620**	**24,227**	**53,609**	**131,442**	**39,619**	**80,449**	**81,177**	**78,895**	**97,094**	**49,937**	**30,609**	**734,642**
Mar.	13,259	4,594	9,006	6,991	6,033	14,631	32,951	11,400	20,252	19,937	19,369	22,918	12,945	7,752	186,533
Jun.	11,420	4,352	8,748	6,135	6,181	11,958	32,972	10,285	21,108	20,307	20,051	24,486	12,231	7,858	182,374
Sep.	11,188	4,418	8,732	7,328	6,086	12,896	31,499	8,800	19,504	19,248	20,079	25,935	12,097	7,544	180,266
Dec.	12,396	4,460	7,611	8,165	5,928	14,123	34,020	9,134	19,584	21,684	19,396	23,755	12,665	7,454	185,468
2012	**49,384**	**16,273**	**34,495**	**28,026**	**23,705**	**51,253**	**129,559**	**40,323**	**80,393**	**81,160**	**78,642**	**96,891**	**50,538**	**29,812**	**730,829**
Mar.	14,283	4,382	9,260	6,893	5,917	13,758	32,627	11,489	19,773	20,022	19,312	22,871	13,038	7,581	186,045
Jun.	12,428	3,939	8,778	5,882	6,073	11,455	32,513	10,763	20,837	20,356	19,835	24,529	12,415	7,660	182,145
Sep.	11,214	3,951	8,904	7,264	6,011	12,384	31,033	9,053	19,801	19,122	20,017	25,721	12,407	7,353	179,529
Dec.	11,459	4,001	7,554	7,988	5,703	13,656	33,386	9,017	19,982	21,659	19,477	23,769	12,678	7,218	183,109
2013	**49,042**	**16,716**	**34,669**	**27,567**	**23,242**	**52,208**	**129,400**	**40,788**	**80,743**	**81,221**	**78,901**	**96,739**	**50,664**	**29,647**	**732,255**
Mar.	12,638	3,960	9,283	6,747	5,737	13,807	32,639	11,258	19,969	19,977	19,386	22,855	12,979	7,420	183,815
Jun.	11,639	4,142	8,756	5,975	5,949	11,695	32,344	10,841	20,707	20,392	19,900	24,487	12,529	7,651	181,706
Sep.	11,807	4,151	8,860	7,220	5,798	12,657	30,990	9,139	19,879	18,982	20,079	25,653	12,297	7,353	180,160
Dec.	12,959	4,462	7,770	7,625	5,758	14,049	33,428	9,550	20,188	21,870	19,536	23,744	12,858	7,223	186,574
2014	**48,827**	**16,866**	**35,316**	**26,398**	**22,973**	**53,084**	**129,838**	**42,005**	**81,379**	**81,650**	**79,242**	**96,595**	**51,373**	**29,413**	**736,136**
Mar.	14,929	4,292	9,342	6,681	5,765	13,993	32,731	11,294	20,059	20,066	19,483	22,821	13,085	7,379	187,162
Jun.	13,606	4,131	9,172	6,301	5,854	11,892	32,401	11,103	20,839	20,512	20,002	24,447	12,682	7,545	185,397
Sep.	9,058	4,068	9,047	5,993	5,736	12,933	31,148	9,521	20,035	19,018	20,149	25,609	12,537	7,267	177,585
Dec.	11,233	4,375	7,756	7,423	5,618	14,267	33,558	10,087	20,446	22,055	19,609	23,718	13,069	7,222	185,992
2015															
Mar.	14,838	4,323	9,142	6,568	5,604	14,183	32,819	11,752	20,275	20,102	19,560	22,801	13,286	7,343	187,910
Jun.	13,648	4,349	9,332	6,196	5,897	12,008	32,566	11,254	21,120	20,573	20,101	24,392	12,739	7,555	186,620
Sep.	9,445	4,019	9,358	6,883	5,915	13,021	31,339	9,642	20,330	19,082	20,249	25,591	12,601	7,290	180,185
Dec.	10,858	4,277	8,024	8,099	5,872	14,347	33,662	10,190	20,538	22,178	19,699	23,688	13,155	7,254	187,333

Source: Statistical Institute of Jamaica (STATIN)

Table 54e

GROSS DOMESTIC PRODUCT
Value Added by Industry at Current (2007) Prices (Seasonally Unadjusted)

J$Mn.

	Agriculture, Forestry & Fishing	Mining & Quarrying	Manu- facturing	Food, Beverages & Tobacco	Other Manufac- turing	Elec- tricity & Water Supply	Con- struction	Wholesale & Retail Trade, Repairs & Installation of Machinery	Hotels & Res- taurants	Transport, Storage & Communi- cation	Financing & Insurance Services	Real Estate, Renting & Business Activities	Producers of Gov't Services	Other Services	Less Financial Intermed- iation Services Indirectly measured	Total Value Added at Basic Prices	Taxes Less Subsidies on Products	**GDP at Market Prices**
2010	**60,740**	**12,720**	**89,231**	**49,315**	**39,916**	**33,041**	**72,532**	**186,511**	**44,402**	**100,782**	**104,102**	**123,194**	**142,895**	**64,817**	**45,029**	**989,939**	**162,648**	**1,152,587**
Mar.	15,408	2,638	23,289	12,511	10,778	9,647	19,440	44,612	14,922	24,118	25,256	27,893	34,517	16,315	11,310	246,746	38,079	284,826
Jun.	13,263	2,817	21,874	12,205	9,669	8,536	16,209	47,003	11,156	23,609	24,881	30,996	33,682	15,949	10,822	239,154	39,825	278,979
Sep.	15,480	3,450	22,135	12,809	9,326	8,551	17,459	44,950	8,423	25,279	26,267	31,971	36,071	15,829	11,566	244,299	40,830	285,128
Dec.	16,589	3,816	21,932	11,790	10,142	6,308	19,424	49,946	9,901	27,776	27,696	32,334	38,625	16,724	11,331	259,740	43,914	303,654
2011	**70,081**	**15,487**	**97,592**	**55,059**	**42,533**	**35,379**	**77,921**	**201,491**	**45,481**	**104,137**	**110,373**	**130,771**	**153,702**	**69,840**	**45,766**	**1,066,488**	**172,790**	**1,239,278**
Mar.	18,061	3,823	24,011	13,730	10,281	9,486	20,827	47,903	14,746	24,861	26,298	30,567	34,391	17,571	11,059	261,487	42,235	303,722
Jun.	15,570	3,570	22,867	13,908	8,959	9,355	17,311	50,688	11,359	25,724	27,077	32,452	34,405	17,210	11,326	256,263	43,374	299,637
Sep.	17,549	3,817	24,758	14,365	10,392	9,450	18,965	49,070	8,876	26,021	27,897	33,476	40,496	16,890	12,014	265,251	46,077	311,328
Dec.	18,901	4,276	25,956	13,055	12,901	7,088	20,818	53,830	10,499	27,532	29,100	34,276	44,410	18,169	11,367	283,487	41,104	324,591
2012	**75,866**	**14,812**	**105,787**	**60,177**	**45,609**	**35,275**	**80,330**	**213,059**	**48,175**	**101,214**	**114,398**	**138,609**	**167,915**	**75,076**	**47,957**	**1,122,560**	**189,725**	**1,312,284**
Mar.	21,911	3,830	26,701	15,629	11,072	9,640	21,145	51,042	15,552	24,505	27,731	32,602	37,474	18,948	12,034	279,048	44,473	323,521
Jun.	16,241	3,425	23,995	14,980	9,015	9,459	17,942	53,741	12,268	24,745	27,550	34,380	41,320	18,419	12,089	271,395	47,538	318,934
Sep.	17,445	3,646	26,943	15,598	11,345	8,870	19,688	51,329	9,450	25,032	28,415	35,555	41,666	18,344	11,715	274,668	46,469	321,136
Dec.	20,270	3,910	28,148	13,970	14,178	7,306	21,555	56,947	10,905	26,932	30,701	36,073	47,455	19,365	12,119	297,449	51,245	348,693
2013	**85,687**	**15,525**	**115,598**	**65,843**	**49,755**	**38,310**	**87,987**	**233,935**	**53,222**	**105,551**	**121,753**	**145,994**	**177,979**	**81,166**	**50,420**	**1,212,287**	**217,382**	**1,429,669**
Mar.	22,750	3,642	29,284	17,048	12,236	9,998	22,938	55,396	16,786	24,765	29,657	34,210	39,557	20,369	12,747	296,602	51,210	347,812
Jun.	19,919	3,582	26,638	16,294	10,345	9,993	19,775	58,320	13,543	25,101	29,991	36,080	42,620	20,131	12,887	292,806	53,563	346,369
Sep.	20,481	3,734	29,438	16,960	12,478	9,873	21,587	56,639	10,452	26,852	30,066	37,545	46,741	19,678	11,414	301,672	57,118	358,790
Dec.	22,537	4,567	30,237	15,541	14,696	8,446	23,688	63,581	12,442	28,833	32,039	38,159	49,062	20,989	13,372	321,207	55,491	376,697
2014	**91,498**	**18,100**	**124,137**	**72,197**	**51,940**	**42,280**	**96,733**	**261,670**	**59,843**	**113,087**	**128,301**	**153,568**	**182,887**	**87,551**	**50,815**	**1,308,841**	**236,156**	**1,544,997**
Mar.	25,404	4,222	31,684	18,127	13,557	11,806	25,150	61,994	18,684	26,668	31,430	36,029	41,192	21,992	12,583	323,674	57,297	380,971
Jun.	21,786	4,159	31,293	18,612	12,681	11,079	21,562	65,139	15,310	27,000	32,933	37,960	44,488	21,579	13,242	321,048	54,612	375,660
Sep.	19,415	4,433	29,902	18,671	11,230	11,167	23,997	64,226	11,759	28,785	30,830	39,676	49,040	21,330	11,747	322,814	59,234	382,048
Dec.	24,893	5,286	31,258	16,786	14,472	8,228	26,024	70,311	14,090	30,634	33,108	39,903	48,166	22,649	13,244	341,305	65,013	406,318
2015	**102,857**	**19,145**	**127,394**	**76,487**	**50,907**	**35,634**	**109,224**	**273,596**	**64,330**	**118,043**	**137,859**	**158,129**	**189,652**	**92,272**	**56,433**	**1,371,702**	**265,500**	**1,637,202**
Mar.	28,521	4,579	31,674	19,101	12,573	10,180	28,125	64,927	20,983	27,550	33,508	37,170	41,412	23,534	14,300	337,863	62,043	399,906
Jun.	25,065	4,684	31,333	19,718	11,615	9,307	24,551	68,127	16,219	28,278	36,803	39,244	43,609	22,802	14,892	335,130	66,783	401,913
Sep.	22,113	4,673	32,144	19,900	12,244	9,347	26,822	66,580	12,305	30,052	32,809	40,757	47,967	22,270	12,797	335,042	67,850	402,892
Dec.	27,158	5,209	32,243	17,768	14,475	6,800	29,726	73,962	14,823	32,163	34,739	40,958	56,664	23,666	14,444	363,667	68,824	432,491

Source: Statistical Institute of Jamaica (STATIN)

Table 54f

GROSS DOMESTIC PRODUCT
Fiscal Year Value Added by Industry at Constant (2007) Prices

J$Mn.

Fiscal Year	Agriculture, Forestry & Fishing	Mining & Quarrying	Manufacture	Electricity & Water Supply	Construc-tion	Wholesale & Retail Trade, Repairs & Installation of Machinery	Hotels & Restaurants	Transport, Storage & Communi-cation	Financing & Insurance Services	Real Estate, Renting & Business Activities	Producers of Gov't Services	Other Services	Less Financial Intermediation Services Indirectly measured (FISIM)	**Total Value Added at Basic Prices**
2004/05	36,698	32,375	69,966	60,434	22,684	134,517	31,947	84,143	74,712	74,955	94,942	45,420	34,900	**727,893**
2005/06	39,670	32,827	68,249	23,813	62,638	137,802	33,321	84,853	73,724	76,166	93,174	47,128	35,322	**738,044**
2006/07	45,211	33,399	67,031	24,618	61,644	140,936	35,787	89,811	75,419	77,735	95,100	49,366	35,521	**760,534**
2007/08	38,633	32,023	67,979	24,418	64,227	142,293	36,962	89,549	80,248	80,351	95,927	50,252	35,633	**767,228**
2008/09	39,305	29,321	66,467	24,630	57,497	140,235	36,789	85,012	82,168	80,694	96,446	50,282	35,443	**753,400**
2009/10	44,364	13,130	64,133	25,178	53,480	134,660	38,267	84,630	83,468	79,819	96,313	50,193	35,661	**731,975**
2010/11	45,297	16,217	61,607	24,306	53,226	130,947	39,300	81,366	80,943	79,077	96,695	49,702	31,342	**727,342**
2011/12+	49,286	17,611	62,873	24,112	52,736	131,118	39,708	79,970	81,262	78,838	97,046	50,030	30,438	**734,154**
2012/13+	47,739	15,851	62,399	23,525	51,301	129,571	40,091	80,589	81,114	78,715	96,875	50,479	29,651	**728,598**
2013/14	51,334	17,048	62,229	23,270	52,394	129,493	40,824	80,833	81,310	78,998	96,705	50,769	29,606	**735,602**
2014/15	48,736	16,894	61,399	22,811	53,266	129,927	42,458	81,557	81,691	79,319	96,575	51,575	29,377	**736,830**

+ Revised

Source: Statistical Institute of Jamaica (STATIN)

Table 54g

GROSS DOMESTIC PRODUCT
Per Capita Indicators

J$

	2004	2005+	2006+	2007+	2008+	2009+	2010+	2011+	2012+	2013+	2014
Total Gross Value Added in Basic Values at Constant Prices	276,563	278,037	285,080	288,172	284,800	274,117	269,184	272,106	269,897	269,740	270,582
Total Gross Value Added in Basic Values at Current Prices	206,207	231,387	257,305	288,172	324,340	346,340	367,894	395,019	414,564	446,569	481,093
Gross Domestic Product at Market Prices	236,348	264,895	295,637	332,634	373,303	397,256	428,340	459,019	484,630	526,646	567,898
Gross National Income at Current Prices	222,817	248,952	280,398	315,553	357,949	375,352	412,314	442,523	477,326	513,151	552,975
Net National Income at Current Prices	205,050	228,770	257,425	289,124	328,444	343,317	378,110	406,568	439,585	471,817	508,437
National Disposable Income at Current Prices	238,633	265,990	300,735	341,804	386,527	404,266	443,237	469,879	508,652	553,888	601,990
Compensation of Employees at Current Prices	106,714	117,451	132,483	151,992	176,003	186,380	195,642	210,654	222,296	240,568	256,728
Private Final Consumption Expenditure at Current Prices	176,981	208,704	231,100	267,199	332,742	319,156	350,934	394,183	414,367	449,376	482,621
Government Final Consumption Expenditure at Current Prices	30,459	37,645	41,063	49,521	60,498	65,708	69,060	72,631	78,994	81,771	83,919
Net National Savings at Current Prices	31,193	19,640	28,572	25,083	-6,712	19,403	23,243	3,066	15,290	22,741	35,449

+ Revised

Base year 2007

Payments System

Tables 55a to 55c

For more historical or current data, please see Statistics page of the Bank of Jamaica website www.boj.org.jm

Table 55a

PAYMENTS SYSTEM
Automated Banking Machines (ABM) Transactions

	Local Currency				Foreign Currency			
	Debit Cards		Credit Cards		Debit Cards		Credit Cards	
	Volume	Value (J$000)	Volume	Value (J$000)	Volume	Value (US$)	Volume	Value (US$)
2013								
Jan.	3,517,574	18,911,733	143,062	1,385,560	23,726	5,924,654	3,119	702,357
Feb.	3,276,130	17,247,149	143,498	1,234,737	22,419	5,560,966	2,897	665,402
Mar.	3,525,622	18,966,669	136,699	1,293,093	26,356	6,737,186	2,815	632,112
Apr.	3,531,592	18,738,016	144,564	1,248,431	25,492	6,306,619	3,019	660,448
May	3,761,129	20,321,077	126,858	1,184,558	23,365	5,490,339	2,228	470,313
Jun.	3,533,012	18,898,173	137,294	1,147,889	20,697	4,815,378	2,110	434,784
Jul.	3,825,229	20,940,862	129,226	1,229,022	25,313	6,243,026	2,500	540,245
Aug.	3,816,000	20,792,547	157,443	1,428,189	24,169	6,013,148	2,421	536,153
Sep.	3,596,239	19,144,721	117,840	1,039,657	20,715	5,153,393	1,847	414,731
Oct.	3,906,346	21,228,692	144,456	1,219,482	22,252	5,409,709	2,114	452,637
Nov.	3,881,323	21,164,325	121,267	1,137,763	22,980	5,612,276	2,382	542,797
Dec.	4,086,203	23,897,489	155,781	1,489,202	26,869	6,836,242	3,102	740,960
2014								
Jan.	4,008,101	21,172,835	136,866	1,420,604	28,689	7,307,892	3,613	842,070
Feb.	3,679,378	19,965,160	142,685	1,317,169	26,871	7,463,655	3,060	745,254
Mar.	4,119,364	21,885,197	133,228	1,360,347	32,375	8,498,572	3,198	725,421
Apr.	3,822,103	21,500,745	147,943	1,373,529	29,413	7,726,469	4,308	989,485
May	3,998,726	23,521,065	129,375	1,292,170	25,551	6,396,703	4,157	901,259
Jun.	3,782,607	21,175,275	140,520	1,296,409	25,596	6,221,308	3,281	787,273
Jul.	4,026,921	23,211,281	138,322	1,455,075	28,295	7,098,871	4,057	897,391
Aug.	3,851,314	20,988,488	158,558	1,559,709	26,948	7,771,484	2,881	729,132
Sep.	3,893,628	21,749,293	124,699	1,197,356	23,481	6,028,708	3,196	890,828
Oct.	3,924,512	22,259,720	156,167	1,478,176	25,041	6,702,915	2,547	581,799
Nov.	3,815,703	21,905,367	124,768	1,289,180	26,924	6,997,690	2,630	621,906
Dec.	4,422,925	27,247,019	173,086	1,803,012	31,857	8,789,980	3,140	750,105
2015								
Jan.	4,170,443	24,265,834	150,960	1,693,087	32,106	8,769,637	3,213	788,080
Feb.	3,751,348	21,346,694	156,125	1,496,978	33,025	9,031,777	3,194	784,249
Mar.	4,401,444	25,566,713	143,537	1,588,726	42,065	11,527,954	3,482	809,786
Apr.	4,078,879	24,465,249	158,889	1,605,445	35,711	9,607,011	3,181	709,145
May	4,133,868	24,527,534	128,157	1,367,592	31,683	8,467,583	2,773	582,543
Jun.	4,085,055	23,928,448	148,436	1,445,966	33,342	8,913,817	2,526	503,418
Jul.	4,340,960	25,973,678	137,680	1,547,607	35,104	9,611,377	2,756	608,896
Aug.	4,211,755	26,245,671	162,689	1,703,855	34,074	9,422,060	2,619	587,893
Sep.	4,211,755	26,245,671	162,689	1,703,855	32,177	9,317,297	2,480	526,270
Oct.	4,234,515	25,472,113	125,380	1,347,507	34,452	9,605,225	2,613	551,427
Nov.	4,390,646	26,694,175	154,129	1,516,560	33,192	9,261,819	3,207	716,716
Dec.	4,872,575	35,576,372	172,383	1,971,768	39,402	11,353,874	3,630	830,227

PAYMENTS SYSTEM
Point of Sale (POS) Transactions

	Local Currency				Foreign Currency	
	Debit Cards		Credit Cards		Credit Cards	
	Volume	Value (J$000)	Volume	Value (J$000)	Volume	Value (US$)
2013						
Jan.	1,041,511	4,579,134	1,112,480	11,044,004	209,835	53,049,298
Feb.	958,071	3,963,206	1,063,329	10,131,569	200,536	48,963,790
Mar.	1,111,291	4,649,062	1,186,457	12,191,531	233,053	54,411,655
Apr.	1,017,916	4,439,212	1,150,525	10,849,719	226,147	51,386,531
May	1,129,591	4,876,296	1,237,125	12,392,540	190,337	40,717,806
Jun.	1,055,976	4,462,317	1,168,730	10,930,924	183,352	37,559,191
Jul.	1,132,893	4,935,540	1,272,306	12,984,995	204,287	45,386,259
Aug.	1,176,343	5,225,143	1,239,487	12,479,198	175,654	38,582,890
Sep.	1,063,240	4,601,010	1,174,165	11,858,195	133,041	28,693,659
Oct.	1,125,176	4,908,831	1,224,524	12,976,914	153,140	35,866,196
Nov.	1,149,511	4,969,914	1,236,164	12,980,029	172,094	41,360,551
Dec.	1,276,255	5,834,183	1,424,272	15,172,751	203,965	50,779,760
2014						
Jan.	1,132,136	5,108,165	1,257,638	13,738,078	223,378	59,776,995
Feb.	1,028,877	4,396,340	1,167,684	12,514,610	209,111	53,848,056
Mar.	1,190,513	5,536,373	1,326,927	13,581,559	243,904	59,660,870
Apr.	1,096,895	4,925,555	1,254,248	14,367,835	226,149	53,088,929
May	1,203,444	5,311,745	1,324,828	14,593,730	197,122	43,700,840
Jun.	1,098,393	4,824,943	1,279,303	14,642,784	197,692	43,406,239
Jul.	1,186,156	5,367,024	1,368,366	15,920,439	219,029	50,757,620
Aug.	1,234,897	5,669,115	1,335,180	15,178,506	205,517	44,462,645
Sep.	1,151,571	5,300,392	1,231,787	15,017,591	144,689	33,311,198
Oct.	1,262,154	5,652,442	1,248,951	14,927,844	167,601	41,487,806
Nov.	1,366,813	6,266,750	1,083,005	14,338,797	189,299	44,370,295
Dec.	1,894,571	9,090,481	1,118,756	16,248,589	225,247	58,430,439
2015						
Jan.	1,602,486	7,519,002	995,068	14,140,906	239,528	62,643,918
Feb.	1,172,845	5,303,306	935,040	13,287,036	228,164	56,854,219
Mar.	1,383,413	6,181,906	1,071,247	16,147,641	272,331	67,128,825
Apr.	1,440,338	7,454,909	1,050,739	15,783,067	260,961	60,727,580
May	1,549,123	7,829,538	1,031,510	14,893,279	219,051	44,404,997
Jun.	1,446,425	7,547,781	1,060,520	16,151,188	219,951	48,243,572
Jul.	1,550,690	8,217,038	1,100,569	17,291,594	232,166	53,206,271
Aug.	1,569,057	8,336,196	1,066,223	16,317,438	216,009	48,283,714
Sep.	1,526,796	8,022,771	1,034,892	15,900,548	160,239	35,150,721
Oct.	1,528,675	8,062,681	1,026,498	15,984,000	176,778	44,088,137
Nov.	1,615,250	8,657,246	1,097,708	17,761,210	211,993	50,112,230
Dec.	2,009,991	11,230,217	1,213,197	19,847,891	238,093	61,338,059

Table 55c

PAYMENTS SYSTEM
Cheque Transactions

	Volume	Value (J$000)	Average Value
2013			
Jan.	1,507,507	199,416,306	132,282
Feb.	1,427,103	178,592,303	125,143
Mar.	1,425,500	195,503,069	137,147
Apr.	1,515,561	182,714,095	120,559
May	1,444,453	192,812,733	133,485
Jun.	1,388,614	171,808,034	123,726
Jul.	1,475,526	188,560,066	127,792
Aug.	1,392,946	173,660,011	124,671
Sep.	1,364,801	174,026,639	127,511
Oct.	1,492,560	172,554,693	115,610
Nov.	1,375,720	170,856,350	124,194
Dec.	1,715,021	189,820,114	110,681
2014			
Jan.	1,379,302	174,047,989	126,186
Feb.	1,317,598	158,032,197	119,940
Mar.	1,304,847	169,773,708	130,110
Apr.	1,371,480	164,087,078	119,642
May	1,313,829	166,282,302	126,563
Jun.	1,345,676	161,747,255	120,198
Jul.	1,338,806	174,493,831	130,335
Aug.	1,217,626	154,671,635	127,027
Sep.	1,271,908	164,127,478	129,040
Oct.	1,359,396	165,101,763	121,452
Nov.	1,143,007	153,248,652	134,075
Dec.	1,447,739	187,458,807	129,484
2015			
Jan.	1,232,295	162,511,252	131,877
Feb.	1,202,442	145,977,957	121,401
Mar.	1,330,897	175,786,801	132,081
Apr.	1,261,960	160,023,011	126,805
May	1,177,162	155,766,403	132,324
Jun.	1,349,242	166,618,939	123,491
Jul.	1,241,158	150,244,070	121,052
Aug.	1,195,681	146,629,771	122,633
Sep.	1,226,773	165,977,102	135,296
Oct.	1,289,172	159,212,449	123,500
Nov.	1,181,432	159,553,224	135,051
Dec.	1,443,482	189,322,296	131,157

Other

Tables 56a to 59

Table 56a

INSTALMENT CREDIT

Credit Outstanding

J$000

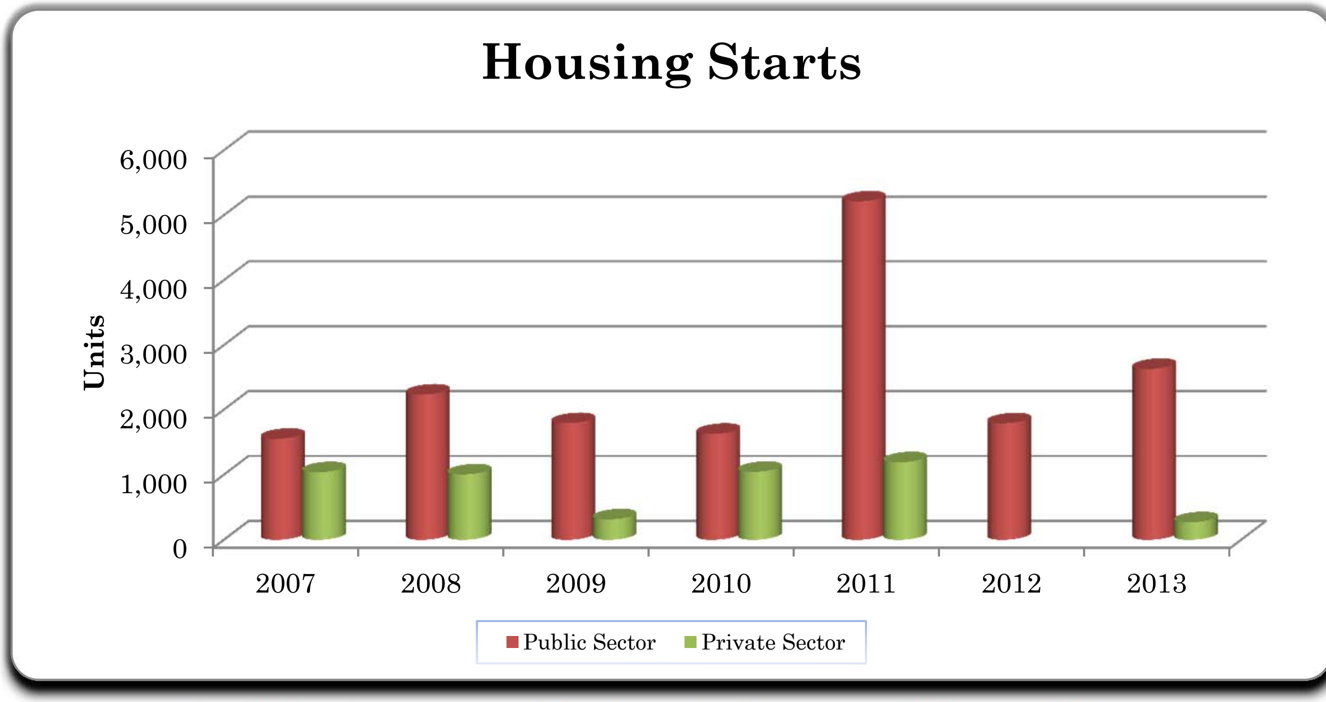
End of Period	Commercial Banks	Merchant Banks	Finance Houses	Total
2012				
Oct.	49,467,671	2,501,808		51,969,479
Nov.	50,487,971	3,447,530		53,935,501
Dec.	50,712,746	3,454,534		54,167,280
2013				
Jan.	50,479,715	3,454,203		53,933,918
Feb.	52,509,117	3,445,198		55,954,315
Mar.	53,505,453	3,370,090		56,875,543
Apr.	53,306,660	3,665,289		56,971,949
May	53,997,347	3,791,030		57,788,377
Jun.	55,198,963	3,835,719		59,034,682
Jul.	59,796,258	3,942,270		63,738,528
Aug.	57,838,855	4,074,869		61,913,724
Sep.	60,039,413	4,134,900		64,174,313
Oct.	60,209,022	4,315,689		64,524,711
Nov.	60,246,335	4,646,249		64,892,584
Dec.	60,610,296	4,895,312		65,505,608
2014				
Jan.	63,827,337	4,974,694		68,802,031
Feb.	64,466,935	5,063,715		69,530,650
Mar.	64,687,178	5,030,289		69,717,467
Apr.	65,374,968	5,082,414		70,457,382
May	65,855,044	5,738,592		71,593,636
Jun.	60,942,702	6,054,202		66,996,904
Jul.	61,511,861	5,515,738		67,027,599
Aug.	61,822,507	5,536,539		67,359,046
Sep.	62,120,224	6,154,781		68,275,005
Oct.	62,120,409	6,214,965		68,335,374
Nov.	62,506,237	6,293,088		68,799,325
Dec	63,109,178	6,364,378		69,473,556
2015				
Jan.	63,109,178	6,362,838		69,472,016
Feb.	63,415,308	6,171,875		69,587,183
Mar.	64,107,893	6,344,127		70,452,020
Apr.	67,498,911	6,473,610		73,972,521
May	68,088,156	6,624,333		74,712,489
Jun	74,648,346	7,301,286		81,949,632
Jul	75,934,682	7,512,240		83,446,922
Aug	73,889,892	7,535,924		81,425,816
Sep	74,571,012	7,983,494		82,554,506
Oct	75,202,389	8,024,790		83,227,179
Nov	76,051,320	8,526,984		84,578,304
Dec	76,834,393	8,774,612		85,609,005

Table 56b

INSTALMENT CREDIT
New Business

End of Period	Total (J$000)	Motor Cars	Commercial Motor Vehicles	Capital Equipment	Local Products	Business & Farming	Consolidation of Debt	Other
		P E R C E N T A G E	D I S T R I B U T I O N					
2012								
Oct.	1,915,529	33				5	16	46
Nov.	3,750,576	32				17	19	33
Dec.	2,067,109	44				1	18	37
2013								
Jan.	2,705,319	29					29	42
Feb.	2,774,415	27					35	38
Mar.	2,929,371	32					30	38
Apr.	2,575,682	31					27	42
May	2,842,567	39					26	35
Jun.	2,791,102	30					19	51
Jul.	2,644,405	36					28	36
Aug.	2,306,575	35					21	44
Sep.	2,420,864	38					24	38
Oct.	1,975,055	41					11	48
Nov.	2,025,709	37					21	42
Dec.	2,215,981	40					21	39
2014								
Jan.	1,903,473	43					19	38
Feb.	1,947,533	45					16	39
Mar.	2,397,748	34					31	35
Apr.	2,893,186	33					30	37
May	3,435,626	33					21	46
Jun.	2,831,661	37					23	40
Jul.	2,556,447	36					27	37
Aug.	2,363,998	38					28	34
Sep.	3,116,149	27					23	50
Oct.	2,421,544	27					30	43
Nov.	2,444,203	34					25	41
Dec	3,146,099	31					41	28
2015								
Jan.	2,419,390	39					27	34
Feb.	2,860,104	33					28	38
Mar.	2,901,727	37					24	39
Apr.	5,516,247	18					12	69
May	2,814,622	39					26	34
Jun	3,058,536	30					23	46
Jul	3,418,948	35					23	41
Aug	2,553,614	38					21	41
Sep	3,058,622	39					19	42
Oct	2,912,677	42					23	34
Nov	3,114,298	41					15	42
Dec	3,543,166	49					13	37

Figure 57a



The Public Sector accounted for all recorded housing starts during 2012

Figure 57b

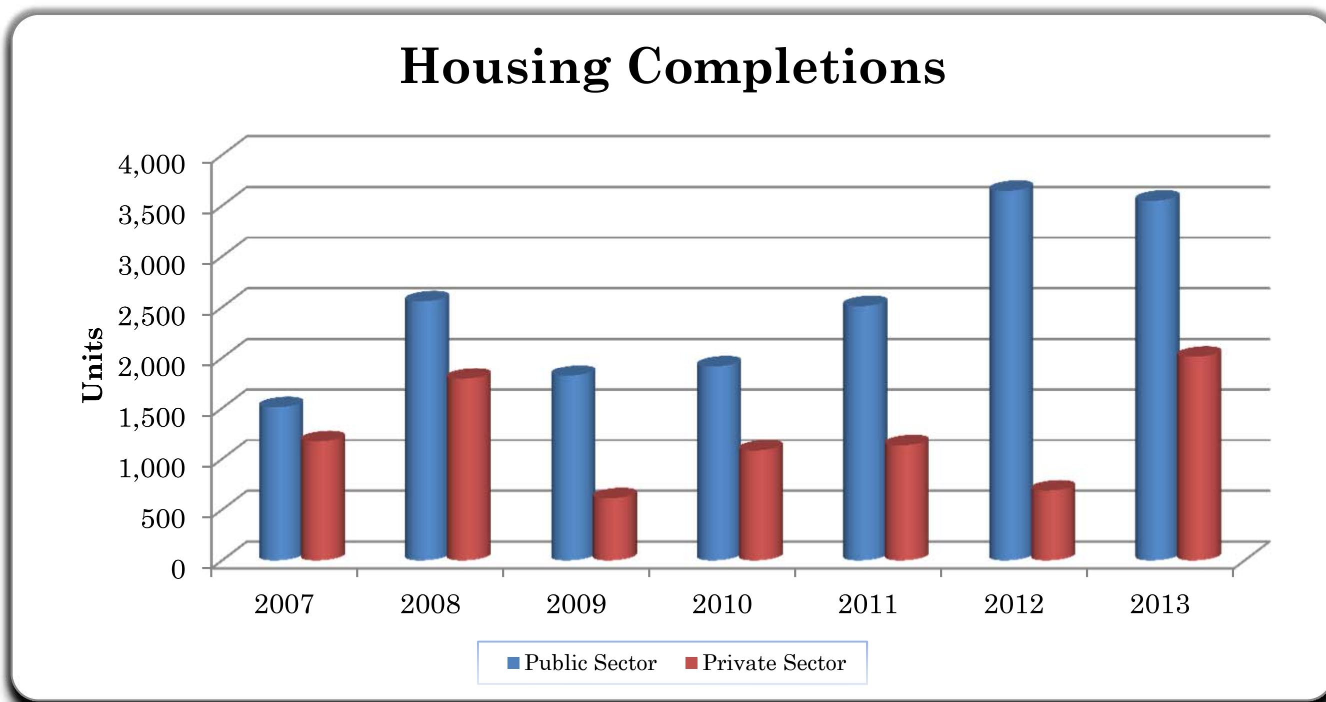


Table 57

HOUSING STARTS AND COMPLETIONS: PUBLIC AND PRIVATE SECTOR

STARTS

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
PUBLIC SECTOR	**3,365**	**2,338**	**2,295**	**1,552**	**2,232**	**1,792**	**1,629**	**5,213**	**1,790**	**2,626**
1. Ministry of Environment & Housing	1168									
2. Urban Development Corporation										
3. Housing Agency of Jamaica (HAJ) [1/]			62	135	0	104	351	3747		937
4. National Housing Trust	2197	2,338	2,233	1,417	2,232	1,688	1,278	1,466	1,790	1,689
a) Build-on-Own Land						506	350	397		324
b) Home Improvement						169	194	277		363
c) Construction						1,013	734	792		872
5. Sugar Industry Housing										
PRIVATE SECTOR	**1,838**	**1,783**	**580**	**1,039**	**1,005**	**315**	**1,045**	**1,192**		**270**
West Indies Home Contractors (WIHCON)	457	296								
Others	1381	1487								
TOTAL	**5,203**	**4,121**	**2,875**	**2,591**	**3,237**	**2,107**	**2,674**	**6,405**	**1,790**	**2,896 ##**

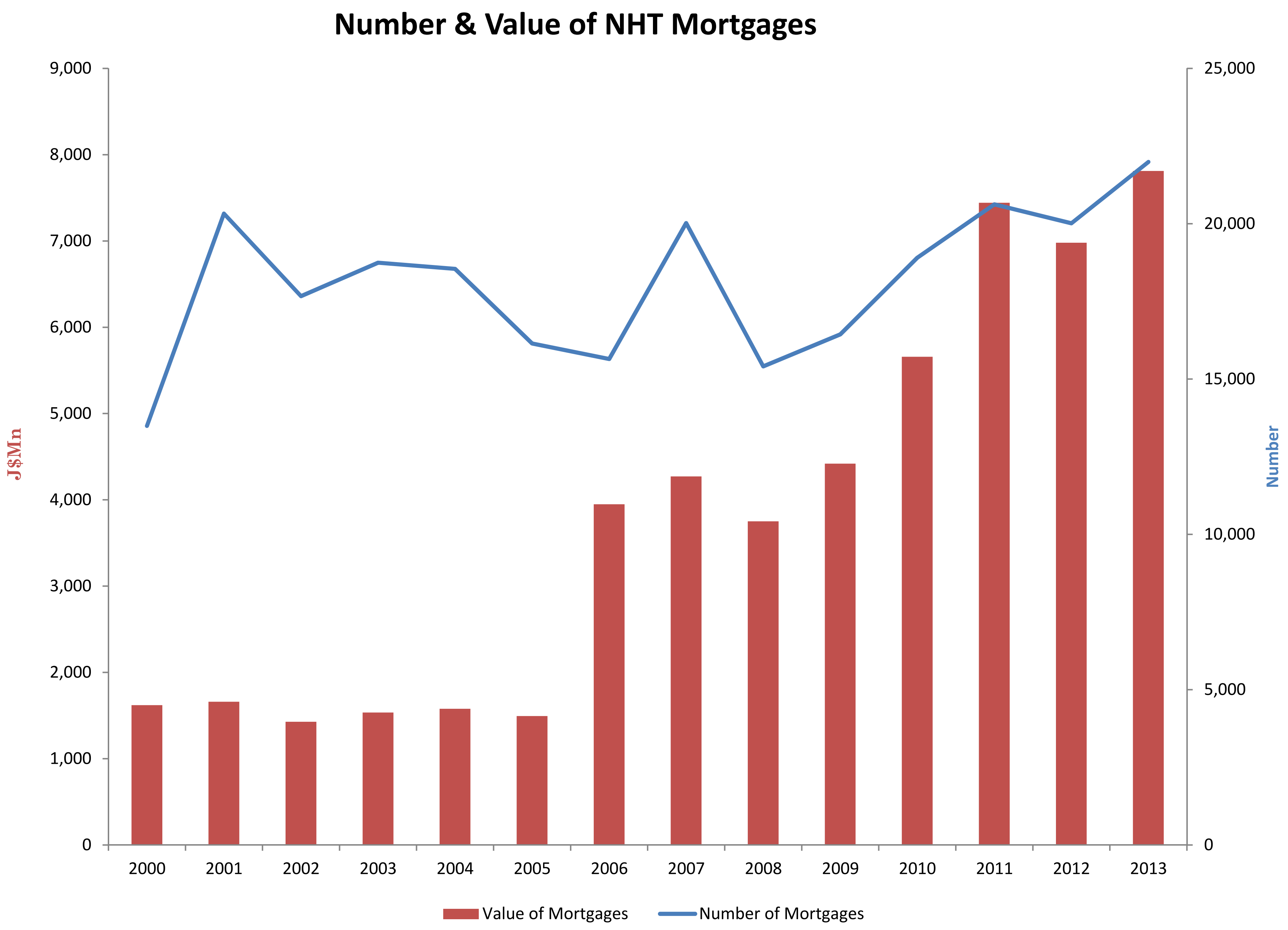
COMPLETIONS

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
PUBLIC SECTOR	**4,966**	**2,876**	**2,805**	**1,509**	**2,557**	**1,821**	**1,916**	**2,510**	**3,646**	**3,549**	**1,613**
1. Ministry of Environment & Housing	1843										
2. Urban Development Corporation											
3. Housing Agency of Jamaica (HAJ) [1/]	139	630					462	890	970	1928	0
4. National Housing Trust	2,984	2,246	2,805	1,509	2,557	1,821	1,454	1,620	2,676	1,621	1,613
a) Build-on-Own Land											
b) Home Improvement											
c) Construction											
5. Sugar Industry Housing											
PRIVATE SECTOR	**866**	**1,310**	**795**	**1,173**	**1,790**	**612**	**1,083**	**1,134**	**688**	**2,011**	**670**
West Indies Home Contractors (WIHCON)	599	233									
Others	267	1077									
TOTAL	**5,832**	**4,186**	**3,600**	**2,682**	**4,347**	**2,433**	**2,999**	**3,644**	**4,334**	**5,560**	**2,283**

[1/] A merger of the National Housing Corporation Ltd, the Caribbean Housing Finance Corporation and Operation Pride
The NHT accounted for all recorded housing starts during 2012

Source: Planning Institute of Jamaica (Economic and Social Survey)

Figure 58


Number & Value of NHT Mortgages
J$Mn
Number
9,000
8,000
7,000
6,000
5,000
4,000
3,000
2,000
1,000
0
25,000
20,000
15,000
10,000
5,000
0
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
Value of Mortgages
Number of Mortgages

NUMBER AND VALUE OF NATIONAL HOUSING TRUST (NHT) MORTGAGES

	Number of Mortgages	Value of Mortgages J$Mn
2000	4,857	4,501.0
2001	7,317	4,609.0
2002	6,361	3,966.0
2003	6,748	4,261.8
2004	6,677	4,383.0
2005	5,812	4,147.3
2006	5,632	10,966.7
2007	7,207	11,864.7
2008	5,546	10,417.3
2009	5,918	12,275.4
2010	6,806	15,714.6
2011	7,425	20,671.8
2012	7,205	19,387.3
2013	7,916	21,697.0

Source: Planning Institute of Jamaica

Figure 59a

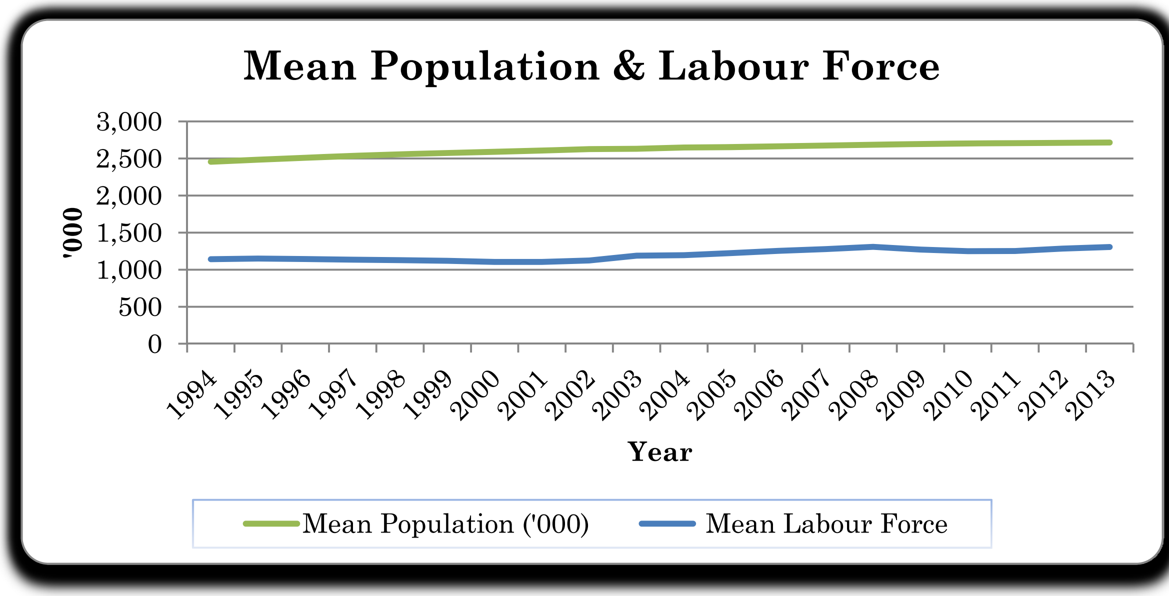


Figure 59b

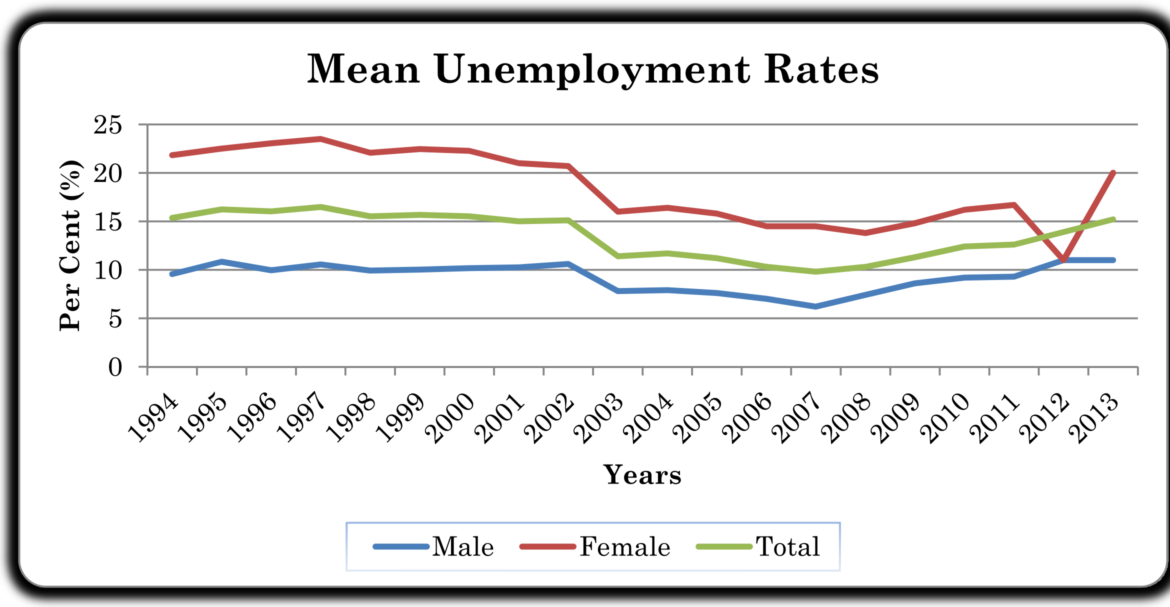


Table 59

SELECTED DEMOGRAPHIC INDICATORS

Year	Mean Population ('000)	Net Migration (Arrivals - Departures)	Mean Labour Force ('000)			Mean Unemployment Rate (%)		
			Male	Female	Total	Male	Female	Total
1992	2,407.7	..	570.1	504.8	1,074.9	9.5	22.8	15.7
1993	2,430.8	..	571.3	511.7	1,083.0	10.9	22.4	16.3
1994	2,454.8	..	608.7	531.5	1,140.2	9.6	21.8	15.4
1995	2,483.0	..	617.9	532.2	1,150.0	10.8	22.5	16.2
1996	2,509.9	..	614.6	528.2	1,142.7	10.0	23.1	16.0
1997	2,534.3	-19,000	613.8	520.0	1,133.8	10.6	23.5	16.5
1998	2,557.0	-19,700	614.4	514.2	1,128.6	9.9	22.1	15.5
1999	2,574.5	-22,400	611.7	507.4	1,119.1	10.0	22.5	15.7
2000	2,589.5	-23,300	615.0	490.3	1,105.3	10.2	22.3	15.5
2001	2,607.9	-26,300	618.1	486.7	1,104.8	10.3	21.0	15.0
2002	2,625.5	-21,177	618.4	506.1	1,124.5	10.6	20.7	15.1
2003	2,630.3	-18,789	663.3	526.4	1,189.7	7.8	16.0	11.4
2004	2,647.5	-18,959	663.5	531.3	1,194.8	7.9	16.4	11.7
2005	2,652.9	-19,436	681.5	541.6	1,223.1	7.6	15.8	11.2
2006	2,665.4	-14,873	695.6	557.5	1,253.1	7.0	14.5	10.3
2007	2,674.0	-13,470	706.8	570.1	1,276.9	6.2	14.5	9.8
2008	2,686.0	-13,741	713.2	594.4	1,307.6	7.4	13.8	10.3
2009	2,695.2	-14,515	698.2	571.7	1,269.9	8.6	14.8	11.3
2010	2,701.3	-9,718	685.8	563.9	1,249.7	9.2	16.2	12.4
2011	2,707.0	-14,488	685.3	566.0	1,251.3	9.3	16.7	12.6
2012	2,711.5	-15,000	705.7	578.2	1,283.9	11.0	11.0	13.9
2013	2,714.7	-14,744	713.6	591.2	1,304.8	11.0	20.0	15.2
2014	..	..	716.7	588.8	1,305.5	..	..	..

.. Data not available
+ Revised

Sources: Statistical Institute of Jamaica (STATIN)
Planning Institute of Jamaica (PIOJ)

Appendices

Appendix 1 to 3

Movements in the Jamaican Dollar Buying & Selling Exchange Rates Against the US Dollar

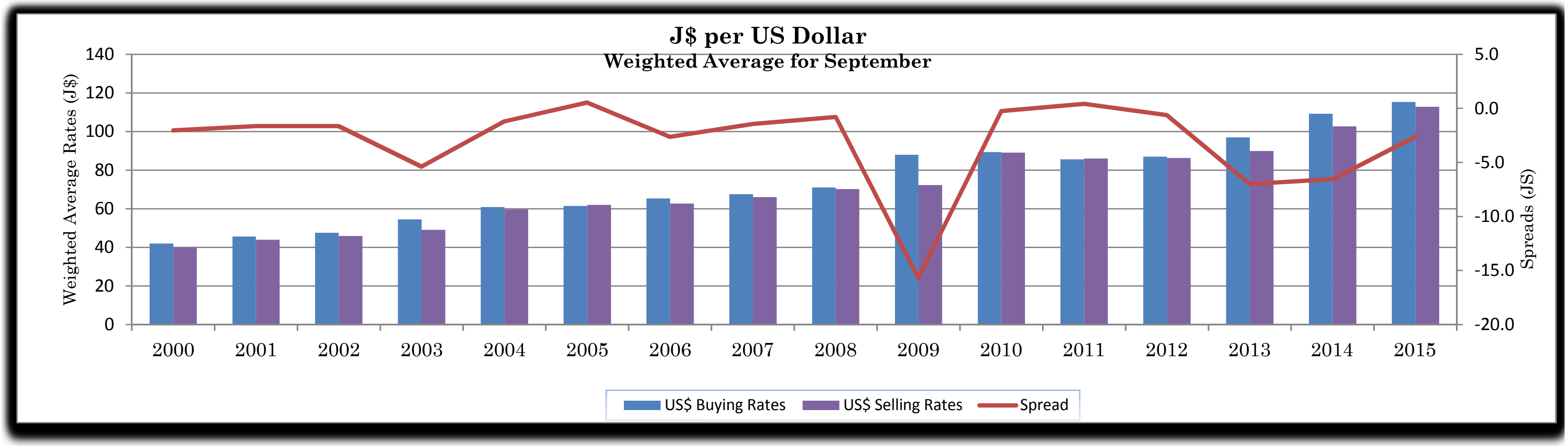
dd-mmm-yy	US$		Selling Rates (J$)	% Change	Buying Rates (J$)	% Change
1-Jun-15	1.00	=	116.13	-0.01	115.58	0.05
2-Jun-15	1.00	=	116.12	0.00	115.53	0.04
3-Jun-15	1.00	=	116.12	0.00	115.43	0.08
4-Jun-15	1.00	=	116.16	-0.03	115.61	-0.15
5-Jun-15	1.00	=	116.22	-0.06	115.78	-0.14
8-Jun-15	1.00	=	116.23	-0.01	115.68	0.08
9-Jun-15	1.00	=	116.26	-0.03	115.74	-0.05
10-Jun-15	1.00	=	116.26	0.00	115.55	0.16
11-Jun-15	1.00	=	116.33	-0.06	115.68	-0.11
12-Jun-15	1.00	=	116.36	-0.03	115.73	-0.05
15-Jun-15	1.00	=	116.36	0.00	115.78	-0.04
16-Jun-15	1.00	=	116.43	-0.06	115.80	-0.02
17-Jun-15	1.00	=	116.48	-0.04	115.71	0.08
18-Jun-15	1.00	=	116.55	-0.06	115.87	-0.14
19-Jun-15	1.00	=	116.66	-0.10	116.07	-0.18
22-Jun-15	1.00	=	116.65	0.01	115.96	0.09
23-Jun-15	1.00	=	116.7	-0.04	116.08	-0.10
24-Jun-15	1.00	=	116.8	-0.08	116.11	-0.03
25-Jun-15	1.00	=	116.89	-0.08	116.22	-0.09
26-Jun-15	1.00	=	116.92	-0.03	116.72	-0.43
29-Jun-15	1.00	=	116.99	-0.06	116.29	0.37
30-Jun-15	1.00	=	116.98	0.01	116.35	-0.05
1-Jul-15	1.00	=	117.01	-0.02	116.41	-0.05
2-Jul-15	1.00	=	117.03	-0.02	116.49	-0.07
3-Jul-15	1.00	=	117.07	-0.04	116.29	0.17
6-Jul-15	1.00	=	117.04	0.03	116.35	-0.04
7-Jul-15	1.00	=	117.08	-0.03	116.82	-0.41
8-Jul-15	1.00	=	117.10	-0.02	116.37	0.39
9-Jul-15	1.00	=	117.11	-0.01	116.51	-0.12
10-Jul-15	1.00	=	117.14	-0.03	116.68	-0.14
13-Jul-15	1.00	=	117.16	-0.02	116.48	0.17
14-Jul-15	1.00	=	117.21	-0.04	116.71	-0.19
15-Jul-15	1.00	=	117.28	-0.07	116.57	0.12
16-Jul-15	1.00	=	117.42	-0.11	116.76	-0.17
17-Jul-15	1.00	=	117.43	-0.02	117.21	-0.38
20-Jul-15	1.00	=	117.42	0.01	116.78	0.37
21-Jul-15	1.00	=	117.42	0.00	117.02	-0.21
22-Jul-15	1.00	=	117.42	0.00	117.02	0.00
23-Jul-15	1.00	=	117.41	0.01	117.02	0.00
24-Jul-15	1.00	=	117.39	0.02	116.76	0.22
27-Jul-15	1.00	=	117.35	0.03	116.71	0.04
28-Jul-15	1.00	=	117.38	-0.02	116.72	-0.01
29-Jul-15	1.00	=	117.37	0.01	116.80	-0.08
30-Jul-15	1.00	=	117.38	-0.01	116.84	-0.03
31-Jul-15	1.00	=	117.42	-0.04	116.75	0.07
3-Aug-15	1.00	=	117.36	0.06	116.54	0.18
4-Aug-15	1.00	=	117.39	-0.03	116.85	-0.26
5-Aug-15	1.00	=	117.38	0.00	116.53	0.27
7-Aug-15	1.00	=	117.36	0.02	116.64	-0.09

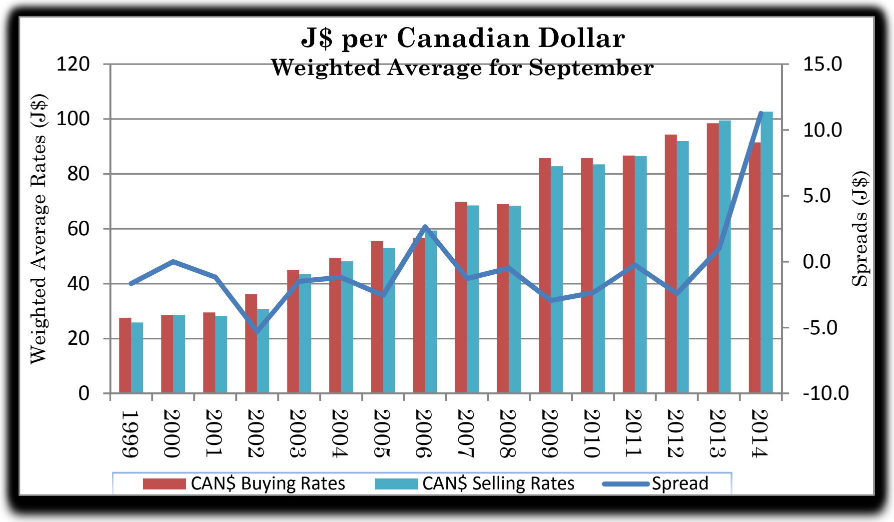
Movements in the Jamaican Dollar Buying & Selling Exchange Rates Against the US Dollar

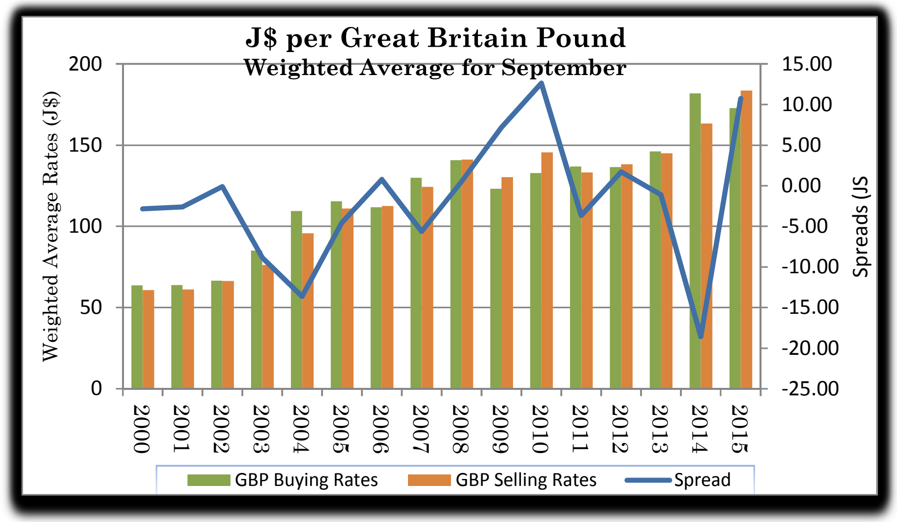
dd-mmm-yy	US$		Selling Rates (J$)	% Change	Buying Rates (J$)	% Change
10-Aug-15	1.00	=	117.36	0.00	116.83	-0.16
11-Aug-15	1.00	=	117.39	-0.03	116.86	-0.03
12-Aug-15	1.00	=	117.41	-0.02	116.78	0.07
13-Aug-15	1.00	=	117.43	-0.01	116.89	-0.10
14-Aug-15	1.00	=	117.44	-0.01	116.83	0.05
17-Aug-15	1.00	=	117.43	0.01	116.77	0.05
18-Aug-15	1.00	=	117.48	-0.05	116.90	-0.11
19-Aug-15	1.00	=	117.51	-0.03	116.84	0.05
20-Aug-15	1.00	=	117.53	-0.02	116.94	-0.09
21-Aug-15	1.00	=	117.61	-0.07	116.92	0.02
24-Aug-15	1.00	=	117.60	0.01	116.95	-0.03
25-Aug-15	1.00	=	117.59	0.01	117.01	-0.05
26-Aug-15	1.00	=	117.69	-0.08	117.05	-0.03
27-Aug-15	1.00	=	117.78	-0.08	117.03	0.02
28-Aug-15	1.00	=	117.87	-0.08	117.38	-0.30
31-Aug-15	1.00	=	117.86	0.02	117.18	0.17
1-Sep-15	1.00	=	117.93	-0.06	117.23	-0.04
2-Sep-15	1.00	=	118.02	-0.07	117.36	-0.12
3-Sep-15	1.00	=	118.15	-0.11	117.45	-0.08
4-Sep-15	1.00	=	118.16	-0.01	117.68	-0.19
7-Sep-15	1.00	=	118.34	-0.15	117.13	0.47
8-Sep-15	1.00	=	118.43	-0.07	117.82	-0.58
9-Sep-15	1.00	=	118.59	-0.14	117.68	0.11
10-Sep-15	1.00	=	118.62	-0.03	118.44	-0.64
11-Sep-15	1.00	=	118.68	-0.05	118.08	0.30
14-Sep-15	1.00	=	118.72	-0.03	117.99	0.08
15-Sep-15	1.00	=	118.74	-0.02	118.47	-0.41
16-Sep-15	1.00	=	118.75	-0.01	117.96	0.43
17-Sep-15	1.00	=	118.76	-0.01	118.19	-0.20
18-Sep-15	1.00	=	118.82	-0.05	118.18	0.01
21-Sep-15	1.00	=	118.81	0.01	118.05	0.11
22-Sep-15	1.00	=	118.82	-0.01	118.06	-0.01
23-Sep-15	1.00	=	118.96	-0.11	118.31	-0.21
24-Sep-15	1.00	=	118.98	-0.02	118.65	-0.29
25-Sep-15	1.00	=	119.02	-0.03	118.45	0.17
28-Sep-15	1.00	=	118.99	0.02	118.37	0.07
29-Sep-15	1.00	=	119.06	-0.06	118.33	0.03
30-Sep-15	1.00	=	119.06	0.01	118.35	-0.01
1-Oct-15	1.00	=	119.15	-0.08	118.45	-0.09
2-Oct-15	1.00	=	119.24	-0.07	118.46	-0.01
5-Oct-15	1.00	=	119.23	0.00	118.93	-0.39
6-Oct-15	1.00	=	119.23	0.00	118.42	0.43
7-Oct-15	1.00	=	119.32	-0.07	118.61	-0.16
8-Oct-15	1.00	=	119.35	-0.02	118.68	-0.06
9-Oct-15	1.00	=	119.42	-0.06	118.98	-0.25
12-Oct-15	1.00	=	119.47	-0.04	119.06	-0.07
13-Oct-15	1.00	=	119.47	-0.01	118.96	0.09
14-Oct-15	1.00	=	119.56	-0.07	118.84	0.10
15-Oct-15	1.00	=	119.59	-0.03	119.31	-0.40
16-Oct-15	1.00	=	119.59	0.00	118.94	0.31

Movements in the Jamaican Dollar Buying & Selling Exchange Rates Against the US Dollar

dd-mmm-yy	US$		Selling Rates (J$)	% Change	Buying Rates (J$)	% Change
20-Oct-15	1.00	=	119.57	0.02	119.00	-0.05
21-Oct-15	1.00	=	119.66	-0.07	119.14	-0.12
22-Oct-15	1.00	=	119.68	-0.02	119.34	-0.16
23-Oct-15	1.00	=	119.68	0.00	119.27	0.05
26-Oct-15	1.00	=	119.64	0.04	119.05	0.18
27-Oct-15	1.00	=	119.64	0.00	119.16	-0.09
28-Oct-15	1.00	=	119.71	-0.05	119.06	0.08
29-Oct-15	1.00	=	119.74	-0.03	119.18	-0.10
30-Oct-15	1.00	=	119.83	-0.08	119.32	-0.12
2-Nov-15	1.00	=	119.81	0.02	119.27	0.04
3-Nov-15	1.00	=	119.86	-0.04	119.22	0.04
4-Nov-15	1.00	=	119.88	-0.02	119.58	-0.30
5-Nov-15	1.00	=	119.88	0.00	119.43	0.12
6-Nov-15	1.00	=	119.85	0.02	119.35	0.06
9-Nov-15	1.00	=	119.80	0.05	119.15	0.17
10-Nov-15	1.00	=	119.80	0.00	119.30	-0.12
11-Nov-15	1.00	=	119.82	-0.02	119.04	0.22
12-Nov-15	1.00	=	119.80	0.02	119.24	-0.17
13-Nov-15	1.00	=	119.82	-0.02	119.28	-0.03
16-Nov-15	1.00	=	119.82	0.00	119.20	0.06
17-Nov-15	1.00	=	119.82	-0.01	119.19	0.01
18-Nov-15	1.00	=	119.84	-0.01	119.31	-0.10
19-Nov-15	1.00	=	119.92	-0.07	119.46	-0.13
20-Nov-15	1.00	=	119.94	-0.01	119.70	-0.20
23-Nov-15	1.00	=	119.86	0.06	119.19	0.42
24-Nov-15	1.00	=	119.87	-0.01	119.32	-0.11
25-Nov-15	1.00	=	119.87	0.00	119.28	0.03
26-Nov-15	1.00	=	119.93	-0.05	118.94	0.28
27-Nov-15	1.00	=	119.97	-0.03	119.45	-0.43
30-Nov-15	1.00	=	119.93	0.03	119.25	0.17
1-Dec-15	1.00	=	119.91	0.01	119.26	-0.01
2-Dec-15	1.00	=	119.96	-0.04	119.27	-0.01
3-Dec-15	1.00	=	119.99	-0.02	119.32	-0.04
4-Dec-15	1.00	=	120.03	-0.04	119.50	-0.15
7-Dec-15	1.00	=	120.03	0.00	119.59	-0.08
8-Dec-15	1.00	=	120.10	-0.05	119.48	0.10
9-Dec-15	1.00	=	120.16	-0.05	119.64	-0.14
10-Dec-15	1.00	=	120.21	-0.04	119.63	0.01
11-Dec-15	1.00	=	120.23	-0.02	119.84	-0.18
14-Dec-15	1.00	=	120.27	-0.04	119.66	0.15
15-Dec-15	1.00	=	120.34	-0.06	119.68	-0.01
16-Dec-15	1.00	=	120.38	-0.03	119.69	0.00
17-Dec-15	1.00	=	120.32	0.04	119.84	-0.13
18-Dec-15	1.00	=	120.37	-0.03	119.89	-0.04
21-Dec-15	1.00	=	120.34	0.02	119.73	0.13
22-Dec-15	1.00	=	120.34	0.00	119.84	-0.09
23-Dec-15	1.00	=	120.34	0.00	119.83	0.00
24-Dec-15	1.00	=	120.35	-0.01	119.70	0.11
28-Dec-15	1.00	=	120.42	-0.06	119.45	0.21
29-Dec-15	1.00	=	120.32	0.08	119.64	-0.16
30-Dec-15	1.00	=	120.34	-0.02	119.61	0.03
31-Dec-15	1.00	=	120.42	-0.06	119.64	-0.03


J$ per US Dollar
Weighted Average for September
Weighted Average Rates (J$)
Spreads (J$)
140
120
100
80
60
40
20
0
5.0
0.0
-5.0
-10.0
-15.0
-20.0
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
2015
US$ Buying Rates
US$ Selling Rates
Spread


J$ per Canadian Dollar
Weighted Average for September
Weighted Average Rates (J$)
Spreads (J$)
120
100
80
60
40
20
0
15.0
10.0
5.0
0.0
-5.0
-10.0
1999
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
CAN$ Buying Rates
CAN$ Selling Rates
Spread


J$ per Great Britain Pound
Weighted Average for September
Weighted Average Rates (J$)
Spreads (J$
200
150
100
50
0
15.00
10.00
5.00
0.00
-5.00
-10.00
-15.00
-20.00
-25.00
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
2015
GBP Buying Rates
GBP Selling Rates
Spread

MONTHLY WEIGHTED AVERAGE SELLING RATES
J$ per Unit of Foreign Currency

End of Period	US	CAN	GBP	EURO
2012				
Jul.	89.24	88.48	139.02	109.74
Aug.	89.73	90.18	140.96	111.26
Sep.	89.90	91.90	144.90	115.57
Oct.	90.64	92.40	146.13	117.44
Nov.	91.46	91.76	146.46	117.25
Dec.	92.65	93.91	150.88	121.32
2013				
Jan.	93.45	94.94	150.77	124.12
Feb.	95.66	95.55	149.56	127.67
Mar.	97.76	96.60	148.86	126.68
Apr.	99.55	98.51	152.53	129.57
May	99.12	97.42	151.83	128.80
Jun.	100.82	98.21	156.48	132.72
Jul.	101.76	98.40	154.73	132.95
Aug.	101.94	98.14	158.60	135.83
Sep.	102.64	99.42	163.23	136.78
Oct.	104.65	101.93	169.78	142.67
Nov.	105.60	101.11	170.85	142.38
Dec.	106.15	100.09	174.72	145.37
2014				
Jan.	106.90	98.12	176.71	145.61
Feb.	107.93	98.02	179.43	147.30
Mar.	109.21	98.44	181.82	150.96
Apr.	109.86	100.27	184.11	151.60
May	110.84	101.90	186.91	152.29
Jun.	111.64	103.18	188.69	151.70
Jul.	112.66	105.55	192.40	152.58
Aug.	112.80	103.11	188.03	150.28
Sep.	112.71	102.66	183.47	145.70
Oct.	112.65	100.80	180.71	142.67
Nov.	113.15	99.56	178.51	141.20
Dec.	114.26	98.94	178.68	147.73
2015				
Jan.	115.32	96.19	174.60	134.24
Feb.	115.70	92.40	176.82	131.43
Mar.	115.32	91.42	172.71	125.08
Apr.	115.17	93.47	171.73	124.22
May	115.99	95.05	178.95	129.65
Jun.	116.52	94.45	181.09	130.52
Jul.	117.28	91.48	182.08	129.07
Aug.	117.52	82.63	181.19	130.87
Sep.	118.67	89.25	181.46	133.07
Oct.	119.52	91.36	182.04	134.12
Nov.	119.86	89.43	204.54	128.69
Dec.	120.24	87.22	178.68	130.70

Appendix 1B

MONTHLY WEIGHTED AVERAGE BUYING RATES
J$ per Unit of Foreign Currency

End of Period	US	CAN	GBP	EURO
2012				
Jul.	88.73	86.82	137.15	109.07
Aug.	89.22	88.77	139.08	110.58
Sep.	89.47	90.62	142.70	114.96
Oct.	90.10	90.82	144.18	116.70
Nov.	90.82	90.43	144.33	116.44
Dec.	91.95	92.28	146.70	120.38
2013				
Jan.	92.68	93.37	147.90	123.06
Feb.	94.80	93.33	146.51	126.48
Mar.	96.92	94.31	146.01	125.58
Apr.	98.86	96.20	150.40	128.66
May	98.53	95.61	149.85	128.02
Jun.	100.10	96.51	154.04	131.71
Jul.	101.08	96.51	152.55	131.99
Aug.	101.29	96.39	156.23	134.95
Sep.	101.95	97.39	160.61	135.83
Oct.	104.07	99.59	166.69	141.73
Nov.	104.95	99.28	168.21	141.56
Dec.	105.58	98.25	171.85	144.57
2014				
Jan.	106.30	96.54	173.85	144.72
Feb.	107.33	96.06	176.57	146.46
Mar.	108.61	96.66	179.11	150.12
Apr.	109.30	98.31	181.33	150.80
May	110.33	100.26	184.70	151.48
Jun.	111.08	101.93	186.70	150.94
Jul.	112.14	103.45	190.00	151.82
Aug.	112.27	101.72	186.35	149.56
Sep.	112.34	101.15	181.96	145.20
Oct.	112.24	99.24	178.96	142.14
Nov	112.63	98.26	176.42	140.53
Dec.	113.70	97.28	176.45	140.19
2015				
Jan.	114.84	94.30	172.44	133.59
Feb.	115.24	90.71	175.13	130.91
Mar.	114.83	90.10	171.14	124.54
Apr	114.62	91.60	169.73	123.61
May	115.52	93.44	176.69	129.09
Jun.	115.98	92.57	178.49	129.41
Jul	116.76	89.89	179.95	128.46
Aug	116.89	87.25	180.33	130.16
Sep	118.12	86.92	178.98	132.35
Oct	119.02	88.57	180.18	133.56
Nov	119.34	87.58	179.50	128.10
Dec	119.65	84.99	177.17	130.04

Appendix 1C

US DOLLAR ANNUAL AVERAGE
Selling Exchange Rates

	US$	CAN	GBP
1971	0.77		
1972	0.77		
1973	0.90		
1974	0.91		
1975	0.91		
1976	0.91		
1977	0.91		
1978	1.41		
1979	1.76		
1980	1.78		
1981	1.78		
1982	1.78		
1983	1.92		
1984	3.94		
1985	5.58		
1986	5.50		
1987	5.51		
1988	5.51		
1989	5.77		
1990	7.24		
1991	12.22		
1992	22.99		
1993	25.11		
1994	33.29		
1995	35.35		
1996	37.26	26.54	56.37
1997	35.51	25.46	56.38
1998	36.66	24.82	59.45
1999	39.19	25.83	60.16
2000	43.11	28.58	62.77
2001	46.09	29.28	65.88
2002	48.54	30.38	72.68
2003	57.92	41.42	94.24
2004	61.34	46.87	111.95
2005	62.51	51.64	113.37
2006	65.89	58.14	121.01
2007	69.06	64.98	137.92
2008	72.93	69.06	134.44
2009	88.47	78.18	138.66
2010	87.43	84.91	134.75
2011	86.08	87.19	137.74
2012	89.01	89.21	141.22
2013	100.76	98.36	158.50
2014	111.22	100.88	183.29
2015	117.26	91.49	180.49

The Average Annual Exchange Rate is calculated as a simple average of all the daily weighted average exchange rates for the respective year.

MONETARY POLICY DEVELOPMENTS
Liquid Assets & Cash Reserve Requirements

yyyy/mm/dd	
2010/03/01	Cash reserve ratio of Commercial Banks in respect of foreign currency liabilities reduced from eleven percent (11%) to nine percent (9%). Cash reserve ratio of Commercial Banks in respect of local currency liabilities remained at fourteen percent (14%).
	Cash reserve ratio of FIA Institutions in respect of foreign currency liabilities reduced from eleven percent (11%) to nine percent (9%). Cash reserve ratio of FIA Institutions in respect of local currency liabilities remained at fourteen percent (14%).
	Cash reserve ratio of Building Societies in respect of foreign currency liabilities reduced from eleven percent (11%) to nine percent (9%). Cash reserve ratio of Building Societies in respect of local currency liabilities remained at fourteen percent (14%).
2010/03/01	Liquid Assets ratio of Commercial Banks in respect of foreign currency liabilities reduced from twenty five percent (25%) to twenty three (23%). Liquid Assets ratio of Commercial Banks in respect of local currency liabilities remained at twenty eight (28%).
	Liquid Assets ratio of FIA Institutions in respect of foreign currency liabilities reduced from twenty five percent (25%) to twenty three (23%). Liquid Assets ratio of FIA Institutions in respect of local currency liabilities remained at twenty eight (28%).
	Liquid Assets ratio of Building Societies in respect of foreign currency liabilities reduced from twenty five percent (25%) to twenty three (23%). Liquid Assets ratio of Building Societies in respect of local currency liabilities remained at twenty eight (28%).
2010/07/01	Cash reserve ratio of Commercial Banks in respect of local currency liabilities reduced from fourteen percent (14%) to twelve percent (12%). Cash reserve ratio of Commercial Banks in respect of foreign currency liabilities remained at nine percent (9%).

NOTE: Cash Reserve and Liquid Assets requirements are differentially applied to building societies not meeting a prescribed threshold of qualifying assets (residential mortgage lending) in relation to savings funds. Building societies that meet the prescribed 'qualifying assets' threshold attract lower requirements of 1.0 per cent and 5.0 per cent for the cash reserve and liquid assets ratios respectively. Building Societies which do not satisfy the prescribed threshold are required to meet the higher requirements which apply to commercial banks and FIA licensees.

Cash reserve ratio of FIA Institutions in respect of local currency liabilities reduced from fourteen percent (14%) to twelve percent (12%). Cash reserve ratio of Financial Institutions in respect of foreign currency liabilities remained at nine percent (9%).

Cash reserve ratio of Building Societies in respect of local currency liabilities reduced from fourteen percent (14%) to twelve percent (12%). Cash reserve ratio of Building Societies in respect of foreign currency liabilities remained at nine percent (9%).

2010/07/01 Liquid Assets ratio of Commercial Banks in respect of local currency liabilities reduced from twenty eight percent (28%) to twenty six percent (26%). Liquid Assets ratio of Commercial Banks in respect of foreign currency liabilities remained at twenty three percent (23%).

Liquid Assets ratio of FIA Institutions in respect of local currency liabilities reduced from twenty eight percent (28%) to twenty six percent (26%). Liquid Assets ratio of Financial Institutions in respect of foreign currency liabilities remained at twenty three percent (23%).

Liquid Assets ratio of Building Societies in respect of local currency liabilities reduced from twenty eight percent (28%) to twenty six percent (26%). Liquid Assets ratio of Building Societies in respect of foreign currency liabilities remained at twenty three percent (23%).

NOTE: Cash Reserve and Liquid Assets requirements are differentially applied to building societies not meeting a prescribed threshold of qualifying assets (residential mortgage lending) in relation to savings funds. Building societies that meet the prescribed 'qualifying assets' threshold attract lower requirements of 1.0 per cent and 5.0 per cent for the cash reserve and liquid assets ratios respectively. Building Societies which do not satisfy the prescribed threshold are required to meet the higher requirements which apply to commercial banks and FIA licensees.

MONETARY POLICY DEVELOPMENTS

INTEREST RATES

2015/01/09 The Bank of Jamaica offered five instruments:

(i) **BOJ VR-CD 2016H** is for an unlimited amount. The tenor of this instrument is 364-days. The instrument re-prices quarterly at **0.25 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period. The initial coupon for the first three months will therefore be the three month GOJ Treasury Bill rate of **6.96 per cent plus 0.25 percentage point.**

(ii) **BOJ VR-CD 2017A** is for an unlimited amount. The tenor of this instrument is 2- years. The initial coupon for the first three months will be **7.75 per cent.** Thereafter, the instrument re-prices quarterly at **0.50 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period.

(iii) **BOJ FR USD-CD 2019P** is for an unlimited amount. The tenor of this instrument is 4-years and offers a fixed coupon of **3.75 percent per annum**, which is **2.28 percentage points** above the current rate of **1.47 percent on 5-year US Treasury**. The coupon is paid semiannually.

(iv) **BOJ FR USD-CD 2020A** is for an unlimited amount. The tenor of this instrument is 5-years and offers a fixed coupon of **4.50 percent per annum**, which is **3.03 percentage points** above the current rate of **1.47 percent on 5-year US Treasury**. The coupon is paid semiannually.

(v) **BOJ FR USD-CD 2022A** is for an unlimited amount. The tenor of this instrument is 7-years and offers a fixed coupon of **5.25 percent per annum**, which is **3.49 percentage points** above the current rate of **1.76 percent on 7-year US Treasury**. The coupon is paid semiannually.

2015/02/06 The Bank of Jamaica offered one instrument:

(i) **BOJ FR US-Dollar Indexed Note 2016** for an unlimited amount. The instrument, which has a tenor of 365-days, pays a coupon of **3.25 per cent** per annum. The initial conversion exchange rate is US$1:00=J$115.2636, which is the BOJ 10-day moving average buying exchange rate applicable on Monday, 02 February 2015. For each quarterly interest payment and at maturity, the applicable exchange rate will be the BOJ 10-day moving average selling exchange rate applicable on the date of payment multiplied by a factor 1.002. All payments on this instrument will be made in Jamaica Dollars.

Interest rate applicable to Bank of Jamaica's **30-day Open Market Instruments** remained the same at **5.75 per cent**.

2015/02/26 The Bank of Jamaica offered five instruments:

(i) B**OJ VR-CD 2016K** is for an unlimited amount. The tenor of this instrument is 365-days. The instrument re-prices quarterly at **0.25 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period. The initial coupon for the first three months will therefore be the three month GOJ Treasury Bill rate of **6.88 per cent plus 0.25 percentage point.**

(ii) **BOJ VR-CD 2017C** is for an unlimited amount. The tenor of this instrument is 2-years. The initial coupon for the first three months will be **7.50 per cent.** Thereafter, the instrument re-prices quarterly at **0.50 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period.

(iii) **BOJ FR USD-CD 2018S** is for an unlimited amount. The tenor of this instrument is 3-years and offers a fixed coupon of **3.50 percent per annum**, which is **2.52 percentage points** above the current rate of **0.98 percent on 3-year US Treasury**. The coupon is paid semiannually.

(iv) **BOJ FR USD-CD 2020C** is for an unlimited amount. The tenor of this instrument is 5-years and offers a fixed coupon of **4.50 percent per annum**, which is **3.03 percentage points** above the current rate of **1.47 percent on 5-year US Treasury**. The coupon is paid semiannually.

(v) **BOJ FR USD-CD 2022C** is for an unlimited amount. The tenor of this instrument is 7-years and offers a fixed coupon of **5.05 percent per annum**, which is **3.27 percentage points** above the current rate of **1.78 percent on 7-year US Treasury**. The coupon is paid semiannually.

2015/03/20 The Bank of Jamaica offered five instruments:

(i) **BOJ VR-CD 2016L** is for an unlimited amount. The tenor of this instrument is 364-days. The instrument re-prices quarterly at **0.25 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period. The initial coupon for the first three months will therefore be the three month GOJ Treasury Bill rate of **6.73 per cent plus 0.25 percentage point.**

(ii) **BOJ VR-CD 2017D** is for an unlimited amount. The tenor of this instrument is 2-years. The initial coupon for the first three months will be **7.35 per cent.** Thereafter, the instrument re-prices quarterly at **0.50 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period.

(iii) **BOJ FR USD-CD 2018T** is for an unlimited amount. The tenor of this instrument is 3-years and offers a fixed coupon of **3.30 percent per annum**, which is **2.35 percentage points** the current rate of **0.95 percent on 3-year US Treasury**. The coupon is paid semiannually.

(iv) **BOJ FR USD-CD 2020D** is for an unlimited amount. The tenor of this instrument is 5-years and offers a fixed coupon of **4.20 percent per annum**, which is **2.78 percentage points** above the current rate of **1.42 percent on 5-year US Treasury**. The coupon is paid semiannually.

(v) **BOJ FR USD-CD 2022D** is for an unlimited amount. The tenor of this instrument is 7-years and offers a fixed coupon of **4.65 percent per annum**, which is **2.92 percentage points** above the current rate of **1.73 percent on 7-year US Treasury**. The coupon is paid semiannually.

2015/04/14 The Bank of Jamaica offered three instruments:

(i) **BOJ FR USD-CD 2018U** is for an unlimited amount. The tenor of this instrument is 3-years and offers a fixed coupon of **3.25 percent per annum**, which is **2.36 percentage points** above the current rate of **0.89 percent on 3-year US Treasury**. The coupon is paid semiannually.

(ii) **BOJ FR USD-CD 2020E** is for an unlimited amount. The tenor of this instrument is 5-years and offers a fixed coupon of **4.20 percent per annum**, which is **2.80 percentage points** above the current rate of **1.40 percent on 5-year US Treasury**. The coupon is paid semiannually.

(ii) BOJ FR USD-CD 2022E is for an unlimited amount. The tenor of this instrument is 7-years and offers a fixed coupon of **4.65 percent per annum**, which is **2.92 percentage points** above the current rate of **1.73 percent on 7-year US Treasury**. The coupon is paid semiannually.

2015/04/17 The Bank of Jamaica reduced the signal interest rate, the rate payable on its **30-day Certificate of Deposit (**CD) by 25 basis points to **5.50 per cent** from 5.75 per cent. This translated to lower interest rates by the similar magnitude on its lending operations. The interest rate on the **Standing Liquidity Facility** (SLF), **Bimonthly Repo Operations** (BRO) and **Excess Funds Rate** (EFR) declined to **9.25 per cent**, **8.75 per cent** and **11.30 per cent**, respectively. In this regard, the spreads over the signal rate for the SLF, BRO and EFR were unchanged at 375bps, 325bps and 580bps, respectively.

2015/04/28 The Bank of Jamaica offered two instruments:

(i) **BOJ VR-CD 2016M** is for an unlimited amount. The tenor of this instrument is 365-days. The instrument re-prices quarterly at **0.25 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period. The initial coupon for the first three months will therefore be the three month GOJ Treasury Bill rate of **6.61 per cent plus 0.25 percentage point.**

(ii) **BOJ VR-CD 2017E** is for an unlimited amount. The tenor of this instrument is 2- years. The initial coupon for the first three months will be **7.25 per cent.** Thereafter, the Instrument re-prices quarterly at **0.50 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period.

2015/05/07 The Bank of Jamaica offered three instruments:

(i) **BOJ FR USD-CD 2018V** is for an unlimited amount. The tenor of this instrument is 3-years and offers a fixed coupon of **3.15 percent per annum**, which is **2.15 percentage points** above the current rate of **1.00 percent on 3-year US Treasury**. The coupon is paid semiannually.

(ii) **BOJ FR USD-CD 2020F** is for an unlimited amount. The tenor of this instrument is5-years and offers a fixed coupon of **4.20 percent per annum**, which is **2.66 percentage points** above the current rate of **1.54 percent on 5-year US Treasury**. The coupon is paid semiannually.

(iii) **BOJ FR USD-CD 2022F** is for an unlimited amount. The tenor of this instrument is 7-years and offers a fixed coupon of **4.75 percent per annum**, which is **2.83 percentage points** above the current rate of **1.92 percent on 7-year US Treasury**. The coupon is paid semi-annually.

2015/05/26 The Bank of Jamaica implemented a 50 bps **reduction in the spread** over its signal rate (the interest rate on the 30-day Certificate of Deposit). The spread on the **Standing Liquidity Facility** (SLF), **Bimonthly Repo Operations** (BRO) and **Excess Funds Rate** (EFR) declined to 325bps, 275bps and 530bps, respectively, with the corresponding interest rates of **8.75 per cent**, **8.25 per cent**, **10.80 per cent**.

2015/05/27 The Bank of Jamaica offered five instruments:

(i) **BOJ VR-CD 2016N** is for an unlimited amount. The tenor of this instrument is 365-days. The instrument re-prices quarterly at **0.25 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period. The initial coupon for the first three months will therefore be the three month GOJ Treasury Bill rate of **6.57 per cent plus 0.25 percentage point.**

(ii) **BOJ VR-CD 2017F** is for an unlimited amount. The tenor of this instrument is 2-years. The initial coupon for the first three months will be **7.25 per cent.** Thereafter, the instrument re-prices quarterly at **0.50 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period.

(iii) **BOJ FR USD-CD 2018W** is for an unlimited amount. The tenor of this instrument is 3-years and offers a fixed coupon of **3.00 percent per annum**, which is **2.05 percentage points** above the current rate of **0.95 percent on 3-year US Treasury**. The coupon is paid semiannually.

(iv) **BOJ FR USD-CD 2020G** is for an unlimited amount. The tenor of this instrument is 5-years and offers a fixed coupon of **4.10 percent per annum**, which is **2.57 percentage points** above the current rate of **1.53 percent on 5-year US Treasury**. The coupon is paid semiannually.

(v) **BOJ FR USD-CD 2022G** is for an unlimited amount. The tenor of this instrument is 7-years and offers a fixed coupon of **4.65 percent per annum**, which is **2.73 percentage points** above the current rate of **1.92 percent on 7-year US Treasury**. The coupon is paid semi-annually.

2015/06/24 The Bank of Jamaica offered five instruments:

(i) **BOJ VR-CD 2016P** is for an unlimited amount. The tenor of this instrument is 365-days. The instrument re-prices quarterly at **0.25 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period. The initial coupon for the first three months will therefore be the three month GOJ Treasury Bill rate of **6.48 per cent plus 0.25 percentage point.**

(ii) **BOJ VR-CD 2017G** is for an unlimited amount. The tenor of this instrument is 2-years. The initial coupon for the first three months will be **7.25 per cent.** Thereafter, the instrument re-prices quarterly at **0.50 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period.

(iii) **BOJ FR USD-CD 2018X** is for an unlimited amount. The tenor of this instrument is 3-years and offers a fixed coupon of **3.00 percent per annum**, which is **2.01 percentage points** above the current rate of **0.99 percent on 3-year US Treasury**. The coupon is paid semiannually.

(iv) **BOJ FR USD-CD 2020H** is for an unlimited amount. The tenor of this instrument is 5-years and offers a fixed coupon of **4.10 percent per annum**, which is **2.51 percentage points** above the current rate of **1.59 percent on 5-year US Treasury**. The coupon is paid semiannually.

(v) **BOJ FR USD-CD 2022H** is for an unlimited amount. The tenor of this instrument is 7-years and offers a fixed coupon of **4.70 percent per annum**, which is **2.71 percentage points** above the current rate of **1.99 percent on 7-year US Treasury**. The coupon is paid semi-annually.

2015/07/20 The Bank of Jamaica offered two instruments:

(i) **BOJ VR-CD 2016Q** is for an unlimited amount. The tenor of this instrument is 365-days. The initial coupon for the first three months will be **6.50 per cent.** Thereafter, the instrument re-prices quarterly at **0.25 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period.

(ii) BOJ VR-CD 2017H is for an unlimited amount. The tenor of this instrument is 2-years. The initial coupon for the first three months will be **7.00 per cent.** Thereafter, the instrument re-prices quarterly at **0.50 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period.

2015/08/13 The Bank of Jamaica offered three instruments:

(i) **BOJ FR USD-CD 2018Y** is for an unlimited amount. The tenor of this instrument is 3-years and offers a fixed coupon of **2.60 percent per annum**, which is **1.51 percentage points** above the current rate of **1.09 percent on 3-year US Treasury**. The coupon is paid semiannually.

(ii) **BOJ FR USD-CD 2020J** is for an unlimited amount. The tenor of this instrument is 5-years and offers a fixed coupon of **3.65 percent per annum**, which is **2.03 percentage points** above the current rate of **1.62 percent on 5-year US Treasury**. The coupon is paid semiannually.

(iii) **BOJ FR USD-CD 2022J** is for an unlimited amount. The tenor of this instrument is 7-years and offers a fixed coupon of **4.30 percent per annum**, which is **2.32 percentage points** above the current

2015/08/18 The Bank of Jamaica reduced the signal interest rate, the rate payable on its 30-day **Certificate of Deposit** (CD) by 25 basis points to **5.25 per cent** from 5.50 per cent. This translated to lower interest rates by the similar magnitude on its lending operations. The interest rate on the **Standing Liquidity Facility** (SLF), **Bimonthly Repo Operations** (BRO) and **Excess Funds Rate** (EFR) declined to **8.50 per cent**, **8.00 per cent** and **10.55 per cent**, respectively. In this regard, the spreads over the signal rate for the SLF, BRO and EFR were unchanged at 325bps, 275bps and 530bps, respectively.

2015/08/27 The Bank of Jamaica implemented a 50 bps reduction in the spread over its signal rate (the interest rate on the 30-day Certificate of Deposit). The spread on the **Standing Liquidity Facility** (SLF), **Bimonthly Repo Operations** (BRO) and **Excess Funds Rate** (EFR) declined to 275bps, 225bps and 480bps, respectively, with the corresponding interest rates of **8.00 per cent**, **7.50 per cent**, **10.05 per cent.**

2015/10/05 The Bank of Jamaica offered five instruments:

(i) **BOJ FR USD-CD 2018Z** is for an unlimited amount. The tenor of this instrument is 3-years and offers a fixed coupon of **2.40 percent per annum**, which is **1.55 percentage points** above the current rate of **0.85 percent on 3-year US Treasury.** The coupon is paid semiannually.

(ii) **BOJ FR USD-CD 2020K** is for an unlimited amount. The tenor of this instrument is 5-years and offers a fixed coupon of **3.40 percent per annum**, which is **2.11 percentage points** above the current rate of **1.29 percent on 5-year US Treasury.** The coupon is paid semiannually.

(iii) **BOJ FR USD-CD 2022K** is for an unlimited amount. The tenor of this instrument is 7-years and offers a fixed coupon of **4.10 percent per annum**, which is **2.43 percentage points** above the current rate of **1.67 percent on 7-year US Treasury.** The coupon is paid semiannually.

(iv) **BOJ VR-CD 2016S** is for an unlimited amount. The tenor of this instrument is 365-days. The initial coupon for the first three months will be **6.20 per cent.** Thereafter, the instrument re-prices quarterly at **0.25 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period.

(v) **BOJ VR-CD 2017K** is for an unlimited amount. The tenor of this instrument is 2-years. The initial coupon for the first three months will be **6.70 per cent.** Thereafter, the instrument re-prices quarterly at **0.50 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period.

2015/10/12 **Weekly repurchase auctions** commenced at which deposit-taking financial institutions place bids for both the interest rate and the amount of JMD liquidity they wished to access through the operation. Once the auction period elapses, the Bank allocates the amounts starting from the highest interest rate to the lowest interest rate, up to the amount that was placed on offer.

2015/10/12 The BOJ offered to provide Jamaica Dollar liquidity amounting to **$10,000,000,000.00** to DTIs through its **14- day Repurchase operation**. The amount offered was allocated through a competitive price auction. Following the auction, the weighted average yield was **7.26 per cent**.

2015/10/16 The BOJ offered to provide Jamaica Dollar liquidity amounting to **$2,500,000,000.00** to DTIs through its **14- day Repurchase operation**. The amount offered was allocated through a competitive price auction. Following the auction, the weighted average yield was **7.55 per cent**.

2015/10/26 The BOJ offered to provide Jamaica Dollar liquidity amounting to **$5,000,000,000.00** to DTIs through its **14- day Repurchase operation**. The amount offered was allocated through a competitive price auction. Following the auction, the weighted average yield was **7.93 per cent**.

2015/11/02 The BOJ offered to provide Jamaica Dollar liquidity amounting to **$1,000,000,000.00** to DTIs through its **14- day Repurchase operation**. The amount offered was allocated through a competitive price auction. Following the auction, the weighted average yield was **9.55 per cent**.

2015/11/03 The Bank of Jamaica offered five instruments:
(i) **BOJ FR USD-CD 2018AA** is for an unlimited amount. The tenor of this instrument is 3-years and offers a fixed coupon of **2.40 percent per annum**, which is **1.35 percentage points** above the current rate of **1.05 percent on 3-year US Treasury.** The coupon is paid semiannually.

(ii) **BOJ FR USD-CD 2020L** is for an unlimited amount. The tenor of this instrument is 5-years and offers a fixed coupon of **3.40 percent per annum**, which is **1.87 percentage points** above the current rate of **1.53 percent on 5-year US Treasury.** The coupon is paid semiannually.

(iii) **BOJ FR USD-CD 2022L** is for an unlimited amount. The tenor of this instrument is7-years and offers a fixed coupon of **4.10 percent per annum**, which is **2.20 percentage points** above the current rate of **1.90 percent on 7-year US Treasury.** The coupon is paid semiannually.

(iv) **BOJ VR-CD 2016T** is for an unlimited amount. The tenor of this instrument is 365- days. The initial coupon for the first three months will be **6.13 per cent.** Thereafter, the instrument re-prices quarterly at **0.25 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period.

(vi) **BOJ VR-CD 2017L** is for an unlimited amount. The tenor of this instrument is 2- years. The initial coupon for the first three months will be **6.65 per cent.** Thereafter, the instrument re-prices quarterly at **0.50 percentage point** above the three month GOJ Treasury Bill rate existing at the start of each re-pricing period.

2015/11/09 The BOJ offered to provide Jamaica Dollar liquidity amounting to **$6,000,000,000.00** to DTIs through its **14- day Repurchase operation**. The amount offered was allocated through a competitive price auction. Following the auction, the weighted average yield was **9.36 per cent**.

2015/11/16 The BOJ offered to provide Jamaica Dollar liquidity amounting to **$3,800,000,000.00** to DTIs through its **14- day Repurchase operation**. The amount offered was allocated through a competitive price auction. Following the auction, the weighted average yield was **8.49 per cent.**

2015/11/23 The BOJ offered to provide Jamaica Dollar liquidity amounting to **$1,000,000,000.00** to DTIs through its **14- day Repurchase operation**. The amount offered was allocated through a competitive price auction. Following the auction, the weighted average yield was **8.15 per cent**.

2015/11/30 The BOJ offered to provide Jamaica Dollar liquidity amounting to **$1,900,000,000.00** to DTIs through its **14- day Repurchase operation**. The amount offered was allocated through a competitive price auction. Following the auction, the weighted average yield was **7.64 per cent**.

The Bank offered **Occasional Term Repos** (OTRO) of tenors 3 and 4 months between November and December 2015, to mature between 11 and 26 February 2016. These offers were aimed at smoothing the anticipated impact on Jamaica Dollar liquidity emanating from the NDX bond

2015/12/28 The BOJ offered to provide Jamaica Dollar liquidity amounting to **$4,600,000,000.00** to DTIs through its **14- day Repurchase operation**. The amount offered was allocated through a competitive price auction. Following the auction, the weighted average yield was **7.05 per cent**.

MONETARY POLICY AND FOREIGN EXCHANGE RATE DEVELOPMENTS

Foreign Currency Rates & Foreign Exchange Management Policy Revisions

yyyy/mm/dd

2001/10/23 Surrenders in Canadian dollars and Great Britain Pounds by all Authorised Dealers and Cambios to the Bank of Jamaica will be purchased at the previous day's published 10-day moving average selling rate of the respective currency.

The rate applicable to surrenders in United States dollars remains unchanged at the previous day's weighted average selling rate.

2001/11/05 The Bank of Jamaica (BOJ) has implemented the following surrender arrangements with authorized dealers and cambios:

1. Authorized dealers and cambios are required to surrender to the BOJ a minimum of five percent (5%) but may surrender a maximum of ten percent (10%) of their daily gross foreign exchange purchases from commercial clients (this excludes purchases from authorized dealers, cambios or the BOJ).

2. Surrenders can be made in either of the three major currencies - United States Dollar (USD), Canadian Dollar (CAD), and Great Britain Pound (GBP). Surrenders for CAD and GBP purchases may be made in USD and must be converted at cross currency rates derived from the respective weighted average buying rates in the local market on the day of purchase.

3. The surrender rates for the three currencies will be the weighted average selling rate of the previous business day.

4. The frequency of surrenders to the BOJ may be done utilizing one of the following methods:

   Daily surrenders, whereby authorized dealers and cambios deliver funds to the BOJ on the business day immediately following the day of purchase. The surrender rate will be the previous business day's weighted average selling rate.

   or

   Weekly surrenders, whereby authorized dealers and cambios deliver funds to the BOJ on every Wednesday. The surrender will be calculated on the total gross commercial purchases for the previous Wednesday to Tuesday. The surrender rate will be the weighted average selling rate on the day of surrender (rate of the previous business day). If a public holiday falls on a Wednesday, then surrenders should be made on the next business day.

2009/02/03 The Bank of Jamaica established the Foreign Exchange Surrender Facility for public sector entities (PSE Facility). The aim of the facility is to centralize foreign currency demand of the public sector, especially Port Authority of Jamaica (PAJ), National Water Commission (NWC) and Petrojam. Under this facility Commercial Banks agreed to surrender fifteen percent (15%) of foreign currency purchases daily. The pre-existing requirement where Authorized Dealers and Cambios surrender within range of five percent (5%) to ten percent (10%) of their gross foreign currency purchases from commercial clients remains in effect. Therefore commercial banks are to surrender, in total between twenty percent (20%) to twenty-five percent (25%) of foreign currency purchases daily.

2009/2/16 The surrender requirement to the BOJ for the cambios has been increased to fifteen percent(15%) of their daily gross foreign exchange purchases from commercial clients (this excludes purchases from authorized dealers, other cambios or the BOJ).

2014/10/20 The surrender requirement for the PSE-Facility has been increased by 5.0 percentage points to 20.0 percent (20%) for Authorized Dealers. All other operational arrangements for the PSE-Facility are unchanged.

The pre-existing BOJ surrender arrangement whereby institutions are required to surrender within the range of five percent (5%) to ten percent (10%) of their commercial client purchases remains in effect. Therefore commercial banks are to surrender, in total between twenty-five percent (25%) to thirty percent (30%) of foreign currency purchases daily.

2014/10/20 The surrender requirement to the BOJ for the cambios has been increased by 5.0 percentage points to twenty percent (20%) of their daily gross foreign exchange purchases from commercial clients (this excludes purchases from authorized dealers, other cambios or the BOJ).

2015/1/2 The surrender requirement for the PSE-Facility has been increased further by 5.0 percentage points to 25.0 percent (25%) for Authorized Dealers. All other operational arrangements for the PSE-Facility are unchanged.

The pre-existing BOJ surrender arrangement whereby institutions are required to surrender within range of five percent (5%) to ten percent (10%) of their commercial client purchases remains in effect. Therefore commercial banks are to surrender, in total between thirty percent (30%) to thirty-five percent (35%) of foreign currency purchases daily.

2015/1/2 The surrender requirement to the BOJ for the cambios has been increased by 5.0 percentage points to twenty-five percent (25%) of their daily gross foreign exchange purchases from commercial clients (this excludes purchases from authorized dealers, other cambios or the BOJ).

MONETARY POLICY AND FOREIGN EXCHANGE RATE DEVELOPMENTS - 1984 TO PRESENT

OTHER POLICY DEVELOPMENTS

2011/06/20	FirstCaribbean International Bank now branded under the CIBC banner as CIBC FirstCaribbean International Bank.
2011/07/11	RBTT Bank Jamaica Ltd was rebranded RBC Royal Bank (Jamaica) Ltd.
2012/07/20	Bank of Jamaica advised that the 2012 issue of four of the five denominations of Bank notes - \$1,000, \$500, \$100, \$50 – which will be released into general circulation on Monday July 23, 2012, would be printed on more durable substrates. Changes became necessary as The Bank seeks to extend the useful life of the banknotes.
2012/07/20	Bank of Jamaica advised that the special series of banknotes to commemorate Jamaica's 50 years of political independence will be released in to general circulation on Monday 23 July 2012 and would be available at all commercial banks as at that date.
2013/12/31	As part of the programme of reform to develop and strengthen the financial system and, in particular, to facilitate the introduction of collective investment schemes (CIS) in 2014, the Bank of Jamaica announced a timetable for raising the cap on investments in foreign currency securities which currently applies to securities dealers and CIS. The prevailing cap on such investments (with the exception of those categories exempted by Ministerial Order) was 5 per cent. The cap will be lifted in steps to at least 25% by end 2015 with the intention to remove the cap by the end of 2016, unless extraordinary circumstances require a reassessment. Financial entities would be subjected to the prudential standards applicable to each sector of the industry in order to preserve financial stability.
2014/1/03	For the period 24 to 31 December 2013, the Bank of Jamaica recorded net currency redemption of \$57.4 million or 0.08 per cent from the commercial banks, building societies and cambios. This net redemption resulted in the stock of currency as at 31 December 2013 being \$69.8 billion which implied a net increase of \$11.5 billion or 19.6 per cent in currency issue for the month. The increase for the month was largely in line with the Bank's projection for growth of 19.0 per cent (see Chart 1). Given the outturn for the month, annual growth in currency issue was 7.9 per cent for 2013 compared to an increase of 3.3 per cent for 2012. The Bank anticipated that the majority of the currency issued during December 2013 would be redeemed during January 2014. Over the last five years, net currency redemption in January averaged 79.2 per cent of net currency issued in the preceding December.

Appendix 3

BALANCE OF PAYMENTS METHODOLOGY

Introduction to the Balance of Payments Manual 6th Edition

Background to BPM6

Since the first edition of the Balance of Payments Manual (BPM) was published in 1948, developments in global transactions have created the need for amendments to the publication, which adequately capture international economic transactions. Currently, the manual utilized by most economies is the Fifth Edition (BPM5), which was published in 1993. However, the Sixth Edition (BPM6) of the manual was released in 2009 and is titled the *Balance of Payments and International Investment Position Manual*.

Transition to BPM6

Recent releases of the Bank of Jamaica (BOJ) Quarterly Balance of Payments (BOP) Report included a BPM6 introductory feature which has been included as a parallel transition towards the complete reformatting of this publication in accordance with BPM6 reporting standards. From now on, all BOP reports will be published using the BPM6 methodology exclusively. As illustrated, this new methodology includes more detailed *Financial Account* data which is aimed at enhancing the understanding of how net lending is invested and how net borrowing is financed, among other changes.

Understanding BPM6

One major change in the sixth edition of the Balance of Payments (BOP) manual is that the *Capital Account* will no longer be grouped with the *Financial Account*, but with the *Current Account* instead. The overall balance from the *Current* and the *Capital account* is now referred to as *Net Lending or Borrowing*. Also, the use of debits and credits for the *Financial Account* is replaced by *Net Acquisition of Financial Assets* and the *Net Incurrence of Liabilities.*

BPM6 also introduces the categories of *Primary* and *Secondary Income*, which are conceptually consistent with the System of National Accounts (SNA). *Primary Income* encompasses returns that accrue to institutional units for their contribution to the production process or for the provision of financial assets and renting of natural resources, while *Secondary Income* represents *Current Transfers* between residents and non-residents. Please see mapping of BPM5 terminologies with the new terminologies found in BPM6 on next page.

BPM 5 Summary Outline

Balance of Payments (US$MN)

1. Current Account
A. Goods
Exports
Imports

B. Services
Transportation
Travel
Other Services

C. Income
Compensation of Employees
Investment Income

D. Current Transfers
Official
Private

2. Capital & Financial Account
A. Capital Account
Capital Transfers
Official
Private
Acq/Disp. of Non-produced Non-fin. Assets

B. Financial Account
Official Investment (incl. Govt. Reserves)
Central Government
Other Official Investment
Private Investment (incl. Errors & Omissions)
Reserves

BPM6 Summary Outline

Balance of Payments (US$MN)

Current Account Balance
Credits
Debits
Goods & Services
Credits
Debits
Goods
Exports
Imports
Services
Credits
Debits
Primary Income
Credits
Debits
Secondary Income
Credits
Debits
Capital Account
Credits
Debits
Net lending (+) / net borrowing (-) (balance from current and capital account)

Financial Account
Net lending (+) / net borrowing (-) (balance from financial account)
Direct Investment
Net acquisition of financial assets
Net incurrence of liabilities
Portfolio Investments
Net acquisition of financial assets
Net incurrence of liabilities
Financial derivatives
Net acquisition of financial assets
Net incurrence of liabilities
Other Investments
Net acquisition of financial assets
Net incurrence of liabilities
Reservs Assets
Net Errors and Omissions

Comparison of Terminologies (BPM5 vs. BPM6)

Old (BPM5 version)		**New (BPM6 version)**
Goods + Services	=	Goods & Services
Current A/C + Capital A/C	=	Net lending (+) / Net borrowing (-)

Glossary (BPM5)

Balance of Payments

The balance of payments (BOP) is a summary of economic activities between the residents of a country and the rest of the world during a given period, usually one year. The main purpose of keeping these records is to inform government authorities of the overall international economic position of the country in order to assist them in arriving at decisions on monetary and fiscal policy, on the one hand, and trade and payments policy on the other. BOP statistics are therefore helpful to government authorities charged with maintaining macroeconomic stability.

The BOP is divided into two main categories according to the broad nature of the transactions. These categories are:

1. The Current Account, and

2. The Capital and Financial Account

1. Current Account

The current account includes all transactions (excluding those recorded in the capital and financial account) between resident and non-resident entities that involve economic value. This account is sub-divided into:

a. Goods and Services

b. Income, and

c. Current Transfers

a. The ***Goods*** and ***Services*** account covers merchandise trade, travel, transportation and other services.

i. ***Merchandise trade*** records the value of exports and imports, of tangible goods, including those of the free-zones and goods procured in ports by international carriers.

ii. ***Travel*** covers goods and services acquired from an economy by non-resident travellers for business and personal purposes during their visits (of less than one year). Expenditures made by seasonal workers (e.g. Jamaican farm workers) and those for educational and health-related purposes made by students and medical patients are recorded in this sub-account.

iii. ***Transportation*** covers all transportation services (sea, air and land), bought and sold, that involve the carriage of passengers, movement of goods (freight), charter of carriers with crew and other supporting services.

iv. ***Other Services*** consist of the purchase and sale of: communication services, construction services, insurance services, financial services, computer and information services, royalties and licences fees and government services.

b. ***Income*** encompasses the compensation of employees, that is, salaries, wages and benefits of seasonal and other non-resident workers. In addition, it includes investment income that consists of dividends, profits, reinvested earnings, interest on debt and income on portfolio investment.

c. ***Current Transfers*** cover transactions such as taxes on income, workers' remittances, and premiums and claims on non-life insurance.

2. Capital and Financial Account

The **capital** and **financial** account records transactions that directly affect the wealth and debt of the country. The account is sub-divided into two main categories:

a. The Capital Account, and

b. The Financial Account

a. The Capital Account covers (i) capital transfers and (ii) the acquisition/disposal of non-produced, non-financial assets.

(i) ***Capital Transfers*** include the transfer of ownership of fixed assets, the transfer of funds linked to disposal/acquisition of fixed assets and the cancellation of debt by creditors. Acquisition/disposal of non-produced, non-financial assets mainly involves intangibles such as patents and leases. It also includes purchases and sales of land by foreign embassies.

b. The Financial account covers (i) direct investment, (ii) portfolio investment, (iii) other investments (trade credits, loans, currencies and deposits) and (iv) changes in reserves.

(i) ***Direct Investment*** is the category of international investment in which a resident entity in one economy acquires or disposes of 10 per cent or more of the ordinary shares or voting power of an enterprise located in another economy and has an effective voice in management.

(ii) ***Portfolio Investment*** covers transactions in equity securities and debt securities. With respect to equity, a portfolio investment would imply less than 10 per cent ownership of the voting power of an enterprise located in another country. Debt securities include bonds and notes, money market instruments and financial derivatives.

(iii) ***Other Investment*** is a residual category that includes all financial transactions not covered in direct investment, portfolio investment or reserve assets. It includes trade credits, (the direct extension of credit by suppliers to buyers of goods and services), loans to finance trade, other loans and advances and financial leases.

(iv) ***Reserves*** represent the foreign exchange which the country has available for financing an imbalance of payments with the rest of the world.

Notes

To Statistical Tables

Particular acknowledgement is made to the firms, institutions and Government Departments which have allowed the Bank to use their published data or other material or have assisted the Bank in the collection of statistics. Differences compared with previously published figures are due to subsequent revisions.

MONETARY AUTHORITIES

Table 1 - Monetary Survey

A monetary survey of money and credit based on the operations of the banking system and Central Government, compiled from monthly returns of assets and liabilities of the Central Bank, commercial banks and Central Government returns.

Foreign Assets (net) = foreign assets held by the banking system and Central Government less foreign liabilities of the Banking system. Statutory Sinking Fund investments are excluded.

Credit to Public Sector (net) = total holdings of Government securities and other claims on Government and public entities deposits with the banking system and Central Government's foreign assets.

Credit to the Private Sector = commercial banks' loans and advances to private institutions and individuals plus bills discounted payable in Jamaica plus other internal investments plus Bank of Jamaica discounts and advances and investments to the private sector.

Demand Deposits (adjusted) = commercial banks' demand deposits of private institutions and individuals plus bankers' drafts outstanding, less cash items in the process of collection.

Currency with the public = the total currency liability of the Central Bank, less currency held in commercial banks and the Central Bank.

Table 2 - Changes in Determinants of Money Supply

This table is based on monetary survey table. Data in this table show changes in the various factors affecting money supply. Minus sign denotes contractionary influence: no sign denotes expansionary influence.

Table 3 - Monetary Authorities Accounts

A monthly consolidated summary of the monetary assets and liabilities of the Central Bank and Central Government.

Foreign Assets = Net Foreign Assets held by the Bank of Jamaica
and Central Government.
Claims on Central Government = Government advances and securities held by the Bank of Jamaica, less Central Government foreign assets.

Bankers Deposits, Other Deposits and Government Deposits are adjusted to exclude items in process of collection.

Tables 4a, 4b - Central Bank: Monthly Summary of Assets and Liabilities

Currency = notes and coins issued by the Bank of Jamaica.
Other Deposits include deposits of the National Insurance Fund and other official institutions.
Capital and Reserve Fund: Capital Paid up is J$4 Mn.
Other Reserves include Currency, and special reserves.

Foreign Assets include balances held in banks and other institutions abroad, foreign securities, foreign notes and coins, and subscription to the International Monetary Fund and Holdings of SDRs.

Table 5 - Monetary Base (Base Money) Indicators

Table 5a: Uses of Funds

Currency issue comprises of currency in the hands of the non-bank public plus vault cash held in the banking system.

Current accounts of commercial banks comprise transaction balances and excess reserves. Data however reflect credit balances only.

Table 5b: Sources of Funds

The international reserves of the BOJ are external assets that are readily available to and controlled by the Bank for satisfying balance of payments financing requirements for intervention in the foreign exchange market to affect the foreign currency exchange rate and for other related purposes. The latter may include the maintenance of confidence in the currency and the economy.

Net Domestic Assets is the sum of BOJ's Net Claims on the Public Sector, Open-Market Operations, Net Credit to Commercial Banks, and Other.

Total Monetary Base is the sum of Net International Reserves and Net Domestic Assets.

Tables 6a - Central Bank Assets (MFSM)

This table shows the breakdown of Bank of Jamaica transferable assets as required under the Money & Financial Statistics Manual 2000 (MFSM). These include deposits, loans, securities, and holdings of foreign currency and Special Drawing Rights (SDR).

Tables 6b - Central Bank Liabilities (MFSM)

This table shows the breakdown of Bank of Jamaica liabilities, as required under the Money & Financial Statistics Manual 2000 (MFSM). These liabilities include currency in circulation, deposits included in and excluded from broad money, securities included in and excluded from broad money, and other accounts payable.

Tables 6c - Central Bank Survey (MFSM)

The Central Bank Survey covers central banking functions of the BOJ. Accordingly, this table displays the net foreign assets, net claims on central government, and components of the monetary base related to the Bank of Jamaica.

Table 7 – Depository Corporations Survey (DCS)

Depository corporations include the Bank of Jamaica, building societies, resident commercial banks, merchant banks, finance houses, and building societies. Credit unions are not now included.

The depository corporations' survey is a consolidation of the central bank survey and the other depository corporation's survey. It contains data on the depository corporations' claims on and liabilities to nonresidents. It also contains data on the depository corporations' assets that are claims on other sectors of the economy and stock and flow data on the depository corporations' liabilities that are components of broad money. Broad-money liabilities are the sum of net foreign assets, domestic credit, and other items (net), minus loans and shares & other equity.

Domestic Claims include claims on and liabilities to central government plus claims on local government, public non-financial corporations and the private sector.

Table 8 - Currency Notes: Issues, Redemptions, Circulation

Compiled from information available at the Bank of Jamaica:

- Currency Notes: Issues – Represent notes issued by Bank of Jamaica, (Banking Department) Commercial Banks, Building Societies and the Cambio Association of Jamaica during each quarter.
- Currency Notes: Redemptions – Comprise notes redeemed by the Bank of Jamaica (Banking Department) and Commercial Banks during the respective quarter.
- Currency Notes: Circulation – Represent the Stock Notes in circulation at the end of each quarter.

OTHER DEPOSITORY CORPORATIONS (ODC)

Other depository corporations are all resident depository corporations, except the Bank of Jamaica. Credit union data are not currently included in the computation of other depository corporations data. Tables are compiled in accordance with the Money & Financial Statistics Manual 2000 (MFSM).

Table 9a – ODC Assets

This table shows the breakdown of local and foreign currency asset items such as cash, securities, loans, shares, and other accounts receivable.

Table 9b – ODC Liabilities

This table shows the breakdown of local and foreign currency liability items such as deposits, loans, and other accounts payable.

Table 9c – ODC Survey (ODCS)

The ODCS represents the consolidation of positions among ODCs, i.e. the elimination of stocks and flows among commercial banks, building societies and FIA institutions as a group. In this regard, all financial flows and outstanding claims and liabilities among all ODCs mentioned above are cancelled out while maintaining the presentation of data on all stocks and flows that are claims on and liabilities to (i) the Bank of Jamaica, central government and (ii) other domestic sectors and non-residents.

Table 10a - Commercial Banks: Summary Accounts

A summary of the monthly consolidated statement of the assets and liabilities of the commercial banks.

Net Foreign Assets = balances and other foreign investments less foreign liabilities.

Credit to Private Sector:
Total Loans & Advances less loans to Central Government, plus other internal investments.

Deposits with Central bank include reserve deposits. Also includes Certificates of Deposit between August 1987 and January 1995.

Private Demand Deposits (adjusted): Private demand deposits plus bankers' drafts outstanding, less cash items in the process of collection.

Table 10b-10c - Commercial Banks: Monthly Summary of Assets and Liabilities

Compiled from monthly statements of assets and liabilities of the commercial banks.
Contra items are excluded from total assets and liabilities.
Demand Deposits are unadjusted.

Balances with Bank of Jamaica: See Notes to Table 8.

Loans and Advances to Public Sector: Central & Local Government plus other Public Entities.

Loans and Advances to Private Sector includes commercial bills discounted.

The 'Foreign Assets' category does not include foreign currency loans and advances. These are captured under the 'Loans and Advances' category. 'Foreign Liabilities' does not include foreign currency deposits. These deposits are included in the 'Deposits' category.

Table 11a – 11d - Commercial Banks: Deposits

Compiled from monthly statements of assets and liabilities of the commercial banks.

Tables 12a -12d - Analysis of Loans and Advances

Compiled from monthly reports of loans and advances submitted by the commercial banks. Since June 1970, the classification of loans and advances is based largely on the U.N. International Standard Industrial Classification. Modifications have, however, been made in order to highlight certain industries e.g. tourism which is heavily weighted in the Jamaican economy. Loans made by the Agricultural Credit Bank and the National Development Bank are included.

Table 12e – Credit Card Receivables

This table shows credit card holders' liabilities to commercial banks.

Table 13 - Commercial Banks : Clearings

Totals of cheques exchanged in the Clearing House of the Bank of Jamaica each month. The exchange of cheques include by means of delayed settlements, cheques drawn on all banks and branches in Jamaica.

Table 14a - Commercial Banks: Liquid Assets

Compiled from monthly reports of liquid assets submitted by the commercial banks. Data were an average of the Wednesdays in the month to August 1976. From September 1976, data are an average of all the working days in the month.

Cash includes domestic currency in bank vaults.

Balances with Bank of Jamaica include Cash Reserve, Current Account and Certificates of Deposit.

Specified Assets include development loans of five years and over as may be determined by the Minister.

Specified Foreign Assets related to foreign currency balances provided that such balances were obtained by purchase in Jamaica dollars after January 10, 1983 at rates other than the official rate of exchange. The inclusion of specified foreign assets in the determination of the commercial banks' liquid assets is effective as from June 1, 1983. This was terminated in March 1984.

Table 14b - Commercial Banks: Liquidity Ratios

Ratios are compiled from data in Table 14a.

Table 14c - Commercial Banks: Statutory Liquidity

Compiled from monthly reports of liquid assets submitted by commercial banks. The Banking Law 1960 as amended by the Banking (Amendment) Act 1973 requires commercial banks to maintain a minimum of 20.0 percent of their prescribed liabilities as liquid assets. Such prescribed liabilities include deposit liabilities and such other liabilities as may by notice be specified by the Bank of Jamaica. Under Section 29 (1) of the Bank of Jamaica Act, as amended by the Bank of Jamaica (Amendment) Act 1984, the Central Bank may from time to time vary the percentage of prescribed liabilities which commercial banks are required to maintain as liquid assets. This is subject to the provision that such percentage shall not be less than 20 percent or more than 50 percent.

Amendment to Section 29 of the Bank of Jamaica Act on December 23, 1991 provides the Bank of Jamaica with greater flexibility in administering the liquid assets requirements. The provision allows for different percentages to be fixed for individual banks during the period January 15 to April 14, 1992.

Movements in required minimum liquid assets ratio of the commercial banks.

1964	15.0
June 1969	7.5
July 1972	18.5
November 1973	21.0
May 1974	23.5
March 1976	24.5
March 1977	27.5
April 1977	29.5
February 1983	34.5
April 1983	36.0
February 1984	40.0
November 1984	44.0
April 1985	48.0
February 1986	44.0
May 1986	38.0
March 1987	35.0
January 1988	30.0
February 1988	25.0
March 1988	20.0
April 1990	25.0
May 1990	27.5
November 1990	32.5
January 1991	33.5
April 1991	20.0
Jan. 15 to May 31, 1992	Different percentages fixed for individual banks.
June 1992	Different percentages fixed for individual banks.
July 1992	50.0
June 1995	47.0
August 1998	45.0

November 1998	43.0
May 1999	39.0
June 1999	35.0
October 1999	34.0
March 2000	33.0
June 2000	32.0
September 2000	31.0
March 2001	30.0
June 2001	29.0
September 2001	28.0
March 2002	27.0
August 2002	23.0
December 2008	25.0
January 2009	27.0
February 2009	28.0
July 2010	26.0

Financial Institutions Licensed under the FIA Act (Merchant Banks, Finance Houses)

Table 15a - Consolidated Assets and Liabilities of F.I.A. Institutions

Compiled from monthly reports of assets and liabilities submitted by the Merchant Banks, and Finance Houses. From July 1994 data include only Merchant Banks and Finance Houses.

The 'Foreign Assets' category does not include foreign currency loans and advances. These are captured under the 'Loans and Advances' category. 'Foreign Liabilities' does not include foreign currency deposits. These deposits are included in the 'Deposits' category.

Table 15b – 15c - Analysis of Loans and Advances of F.I.A. Institutions

Compiled from monthly reports of loans and advances submitted by the Merchant Banks, and Finance Houses.

Table 16 - F.I.A. Institutions: Consolidated Statutory Liquidity

Compiled from the monthly reports of Merchant Banks, Finance Houses and Trust Companies liquid Assets. Under Section 29 of the Bank of Jamaica Act financial institutions are required to maintain a minimum of 15.0 percent of its prescribed liabilities. Adjustments in required minimum liquid assets ratio of F.I.A. Institutions are indicated below:

March 1984	15.0
June 1985	20.0
October 1985	21.0
November 1985	23.0
December 1985	25.0
May 1986	21.0
March 1987	18.0
January 1988	13.0

February 1988	9.0
March 1988	5.0
July 1989	4.5
April 1990	7.5
November 1990	8.0
December 1990	8.5
January 1991	9.0
October 1991	9.5
May 1992	11.0
July 1992	12.0
October 1992	13.0
January 1993	14.0
April 1993	15.0
July 1993	16.0
September 1993	17.0
August 1995	20.0
November 1995	25.0
February 1996	30.0
May 1996	35.0
October 1999	34.0
March 2000	33.0
June 2000	32.0
September 2000	31.0
March 2001	30.0
June 2001	29.0
September 2001	28.0
March 2002	27.0
August 2002	23.0
December 2008	25.0
January 2009	27.0
February 2009	28.0
July 2010	26.0

Tables 17-19 - Building Societies

Compiled from information supplied by the Building Societies. Data relate to member societies. Building societies are also another group of non-bank financial institutions. The Bank of Jamaica assumed supervisory oversight of building societies in 1996.

Capital and Other Liabilities includes Statutory, General and Special Reserves.

Savings = Shares (95%) and Deposits (5%).

Table 20a - 22 - Credit Unions: Summary of Assets and Liabilities

Compiled from monthly reports of assets and liabilities submitted by the credit unions.

OTHER FINANCIAL CORPORATIONS

Table 23

Other Financial Corporations are private financial corporations (other than depository corporations) engaged primarily in provision of non-deposit-taking financial services. These institutions are supervised by the Financial Services Commission and include securities dealers, insurance companies, unit trusts, pension funds and mutual funds among others.

INTEREST RATES

Table 24 – Commercial Banks Current Deposit and Loan Rates

These rates are compiled from information reported by the commercial banks to the Economic Information and Publications Department. The rates of interest being offered on time deposits relate to amounts J$100,000 and over. The savings rate represents an average range of rates offered on all categories of savings deposits. The average lending rate is a simple average of the range of interest rates offered on demand loans only.

Table 25a -25c - Commercial Banks Domestic Currency Weighted Deposit and Loan Rates

Compiled from monthly reports submitted by the commercial banks. These rates are based on actual volumes of all local currency deposits and loans extended at non zero rates of interest.

Table 26a -26c - Commercial Banks Foreign Currency Weighted Deposit and Loan Rates

Compiled from monthly reports submitted by the commercial banks. These rates are based on actual volumes of all foreign currency deposits and loans extended at non zero rates of interest.

Tables 27a-27c - FIA Institutions Domestic Currency Weighted Deposit and Loan Rates

The figures in Table 28a – 28c are compiled from monthly reports submitted by the FIA Institutions. These rates are weighted based on the actual volumes of all local currency deposits and loans extended at non zero rates of interest.

Tables 28a-28c - FIA Institutions Foreign Currency Weighted Deposit and Loan Rates

The figures in Table 28a – 28c are compiled from monthly reports submitted by the FIA Institutions. These rates are weighted by the actual volumes of all foreign currency deposits and loans extended at non zero rates of interest.

Tables 29a-29c - Building Societies Domestic Currency Weighted Deposit and Loan Rates

The figures in Table 29a – 29c are compiled from monthly reports submitted by the building societies. These rates are weighted by the actual volumes of all local currency deposits and loans extended at non zero rates of interest.

Tables 30a-30c - Building Societies Foreign Currency Weighted Deposit and Loan Rates

The figures in Table 30a – 30c are compiled from monthly reports submitted by the building societies. These rates are weighted by actual volumes of all foreign currency deposits and loans extended at non zero rates of interest.

MONEY & CAPITAL MARKETS

Table 31a -Government of Jamaica Treasury Bills - Issued and Outstanding

Compiled from the results of Treasury Bill tenders at the Bank of Jamaica.

Table 31b - Holders of Government of Jamaica Treasury Bills

Compiled from the records of the Bank of Jamaica. Effective August 30, 1994 the statutory ceiling on Treasury Bills was increased from J$7.5 bn. to J$12 bn.

Table 32 - Bank of Jamaica Open Market Operations

Compiled by the Bank of Jamaica from results of its transactions with primary dealers. Open market operations are undertaken with Government of Jamaica Treasury Bills and JDX & NDX Benchmark Notes. Data reflect Bank of Jamaica Certificates of Deposit, Central Bank Deposit, and US Dollar Indexed Bonds. The Bank ceased using reverse repurchase agreements to conduct open market operations on 27 May 2005.

Table 33a - Corporate Securities: New Issues

Compiled from reports submitted to the Bank of Jamaica by the Jamaica Stock Exchange. New Issues are shares put on the market for public subscription. Where issues were oversubscribed, the larger applications were scaled down to enable allotment in full to the smaller applications. Issues not fully subscribed were taken up by underwriters.

Tables 33b-33c - Stock Exchange Index and Activities

Compiled from monthly trading data submitted by the Jamaica Stock Exchange.

As of June 1, 2000, the Jamaica Stock Exchange began the dissemination of its three-market capitalization indices: the JSE Index, the JSE All Jamaican Composite and the JSE Select.
The JSE Index (base June 30, 1969 = 100) is an index of all the equities traded on the Stock Exchange. The index is weighted by the market capitalization of each equity.
The JSE Composite Index (base May 1, 2000 = 31931) is an index of All Equities of Jamaican Companies traded on the Stock Exchange.
The JSE Select (base June 1, 2000 = 1000) is an index of the fifteen (15) most liquid stocks trading on the exchange based on times traded and trade volume. The composition of this index is revised on an annual basis.

Calculation of Jamaica Stock Exchange (JSE) Market Index

The JSE uses the following formulae to compute its market indices:

- Current Index = Sum (Issued Volume X Current Last Sale Price) ÷ Index Base

- Index Change = Sum [(Issued Volume ÷ Last Sale (Current - Previous)] ÷ Index Base
  Alternatively,

- Index Change = Current Market Index - Previous Market Index.

The Index Base is adjusted whenever:

- The issued volume of a listed company changes as a result of the distribution of additional shares from Rights Issues and/or New Issues;
- The market capitalization increases as a result of the listing of a new company;
- The market capitalization declines, as a consequence of the de-listing of a (listed) company.

N.B. Observe that bonus issues and stock splits do not impact market capitalization since both the issued volume and the quoted market price of the particular security would have been adjusted to reflect the split or bonus. As a result, the Base Divisor remains unchanged.

EXTERNAL SECTOR

Table 34 - International Reserves

The format reflects:

(a) Row 4 - Bank of Jamaica's net international reserves position excluding the Bank's medium term liabilities which are usually treated 'above the line' or in the capital account of the balance of payments.

(b) Row 8 - The country's net official foreign position which includes the Bank of Jamaica's net international reserve position (row 4) as well as those of the Central Government and Selected Public Agencies. The changes in these stock figures normally provide an indication of the country's overall balance of payments surpluses or deficit position for a given period of time.

(c) Row 11 - The BOJ medium term liabilities and commercial banks net Foreign Assets are added to Row 8 to provide a broader concept of the country's foreign position.

Data on the Government sector are obtained from the Accountant General and Government's fiscal agents. Sources for the banking sector data returns, which record the assets and liabilities of the Bank of Jamaica and the commercial banks. Official institutions are: Export Development Fund, Banana Industry Insurance Fund, Banana Board, Coconut Industry Board and the Sugar Industry Authority. The Capital Development Fund (CDF) is a statutory fund established to receive and administer the Funds accruing from the Bauxite Production Levy. Statutory Sinking Fund investments represent sums set aside and invested in foreign securities for the redemption of foreign debt. Domestic holdings of Jamaica Government securities issued in overseas markets have been excluded.

Table 35 - Balance of Visible Trade

Compiled from data on External Trade published by the Statistical Institute of Jamaica. Exports include re-exports.

Tables 36a-36b - Value of Exports and Imports by Sections of the S.I.T.C.

The format of Tables 36a and 36b reflect the standards recorded in the sixth edition of the Balance of Payments Manual. Merchandise trade encompasses general merchandise, goods for processing, repairs on goods, goods procured in ports by carriers and imports and exports of the free zones. The Statistical Institute of Jamaica (STATIN) provides data on the first three components in an aggregated form, which are based on the Jamaica Customs Department records. The data from STATIN are categorized as general merchandise. It should be noted that general merchandise transactions of the free zones are not reported by STATIN, and are therefore carried as a line item in the trade tables. Data on the other components are obtained by way of enterprise surveys.

S.I.T.C. denotes Standard International Trade Classification

Imports are valued at c.i.f. (cost, insurance, freight) in Jamaica dollars.

Exports consist of exports of domestic products and re-exports of imported goods which have previously been cleared by the Jamaica Customs Department, as well as free zone exports and goods procured in ports.
Exports are valued at f.o.b. prices (free on board) in Jamaica dollars.

Tables 37a-37b – Foreign Direct Investment

FDIs are a measure of foreign ownership of the local, productive assets of a country, including factories, land and organizations. They represent net inflows of investment to acquire a lasting management interest (10 percent or more of voting stock) in an enterprise operating in Jamaica, other than that of the investor. Inflows to Jamaica from foreign sources as well as outflows from Jamaica to the rest of the world are represented.

Table 38a - Tourism Visitor Statistics

Compiled from data provided by the Jamaica Tourist Board and the Ministry of Tourism. The total number of visitors includes all foreign visitors and armed forces personnel on shore leave. Foreign crews and other carrier personnel, foreign diplomats, technical assistance personnel and migrant workers are excluded. Landed visitors are those staying in the island one night or more. Hotel room occupancy relates to the number of guests to the available beds. Data revised from 1995 to include non-resident Jamaicans.

Table 38b - Tourism Visitor by Length of Stay

Up to February 1966 long-stay visitors referred to those guests remaining over three guest-nights and short-stay three guest-nights and under. Since March 1966, the definition of long-stay visitors refers to those remaining three guest-nights and over while short-stay one to two guest-nights. Cruise passengers are passengers who disembark from cruise ships and return on board within a few hours to leave for the next port-of-call. Armed forces are military personnel on shore leave.

Table 39 – International Investment Position

The international investment position (IIP) data represent Jamaica's stock of external financial assets and liabilities of the public and private sectors at a particular point in time. The difference between the stock of external assets and external liabilities is the net IIP for Jamaica.

Tables 40a - Balance of Payments (BPM 5)

This table records Jamaica's transactions with the rest of the world during a given period. The three main sources of data are surveys, foreign exchange records and administrative and other documentary sources.

Tables 40b - Balance of Payments (BPM 6)

In keeping with the IMF's latest Balance of Payments standard (BPM6, 2009), this table provides more detailed information on *Financial Account* transactions, which are aimed at enhancing the understanding of the types of financing and investment associated with transactions and transfers reflected in the *Current Account* and *Capital Account*.

Table 41 - Caricom Countries: Foreign Reserves
Compiled from data on the Net International Reserves for Trinidad and Barbados.

Table 42- Combined Foreign Exchange Flows of Authorized Dealers and Cambios

The data represents the foreign exchange purchases and sales volumes for Authorized Dealers and Cambios of all currencies stated in the equivalent of US$Mn. Below is a list of the Authorized Dealers and Cambios

AUTHORISED DEALERS	**CAMBIOS**	
Bank of Nova Scotia Jamaica Ltd	Chapelton Investment	Mayberry Investments Limited
Capital and Credit Merchant Bank Ltd	Chin's Pastries Limited T/A Chin's Traders	Melroc Investments Limited T/A Access Cambio
Citibank N.A.	Churches Co-operative Credit Union Limited	Micro-Financing Solutions (MFS) Limited
First Caribbean International Bank	COK Sodality Co-operative Credit Union Limited	MoneyMasters Limited
First Global Bank Ltd	Community & Workers of Jamaica Co-operative Credit Union Ltd	November Properties Ltd
Jamaica National Building Society	CSK Internet and Small Loan Limited	O.L. Intown Money Exchange Limited
National Commercial Bank Jamaica Ltd	Currency Changers Limited	PAYCS Trading Company Limited
PanCaribbeanBank Limited	C&WJ (Communications & Other Workers of Jamaica) Co-operative Credit Union Limited	Paper Gold Limited
RBC RBJ	Jamaica Money Market Brokers Limited	Pines Home Centre Limited
Victoria Mutual Building Society	Direct Exchange Financial Services Limited	Peynado Financial Services Limited
	Dolla Financial Services Limited	Paynow Investments Limited
CAMBIOS	Evergreen Enterprises Limited	Pow Pow's Financial Services Limited (formerly Pow Pow's Cambio & Card Centre Limited)
Alliance Financial Services Limited	First Heritage Co-operative Credit Union Limited	Prime Trust Financial Corporation Limited
Alvin Wallace and Company Limited	Frey King Limited (formerly Cambio King)	Proven Wealth Limited
Americana Enterprises Limited	Gem Palace Financial Services	Puerto Financial Services Limited
Atiya Investments Limited	Geld Investments Limited	Scotia Investments Jamaica Limited
Banmark Bike Rental Limited	Gold Nuggett Financial Service Company Limited	Sterling Asset Management Limited
Barita Investments Limited	GraceKennedy Currency Trading Services Limited	So-Mo Company Limited
Barrett's Investment Limited	Harbour View FC Money Exchange Limited	Stratus Food Company Limited
Berry-Don Financial Services Limited	Ideal Finance Corporation Limited	St. James Plaza Distributors Limited
BVS Betta Value Supermarket Wholesale Company Limited	Island Connect Jamaica Ltd	St Thomas Co-operative Credit Union
Brumalia Hardware Limited	Jamaica Money Market Brokers Ltd	Stocks and Securities Limited (formerly Paul Chen-Young & Company)
Calden Services Limited	Kamal's Variety Ltd	Star United Enterprise Limited

CAMBIOS cont'd		
Capital Solutions Limited	Lasco Financial Services Limited	Sun Investment & Finance Limited
Casa Manola Limited	Lincars Investments	Tarcap Enterprise Limited
Tropical Money Systems Limited	UWI (Mona) & Community Co-operative Credit Union Limited	Vinar Limited
TRJAY Trading Limited (formerly Tyrone Moo Penn)	VW Investments Company Limited	Wintraders Limited
Time Value Finance Limited	Vim Investments Company Limited	Zipp Cafeteria and Unitrust Financial Services
Zipp Cafeteria & Unitrust Financial Services	Wintraders Limited	

GEOGRAPHIC DISTRIBUTION OF CAMBIOS
as at 30 December 2014

PARISH	TOWN	NO. OF LOCATIONS	
ST. ANN	Runaway Bay	2	
	St. Ann's Bay	2	
	Discovery Bay	2	
	Brown's Town	1	
	Ocho Rios	8	15
ST. JAMES	Montego Bay	19	
	Rose Hall	1	
	Ironshore	2	
	Freeport/Bogue	1	
	Airport	1	24
WESTMORELAND	Negril	4	
	Savanna La mar	6	10
TRELAWNY	Falmouth	3	
	Duncans	0	3
HANOVER	Lucea	2	2
CLARENDON	Chapelton	1	
	May Pen	6	
	Frankfield	1	
	Kellits	1	
	Spalding	2	11
ST. MARY	Port Maria	1	1
ST. CATHERINE	Old Harbour	4	
	Portmore	6	
	Linstead	2	
	Angels	1	
	Spanish Town	4	17
KINGSTON	Downtown	4	
	Cross Roads	7	
	Half-Way-Tree	6	
	Greater New Kingston	17	
	Barbican	1	
	Liguanea	3	
	Mona	2	
	Papine	2	
	Harbour View	1	
	Off Hope Road	1	
	Boulevard	2	
	Red Hills Road	1	
	Hagley Park Road	1	
	Duhaney Park	2	
	Upper Constant Spring Rd.	1	
	Airport	1	52
ST. THOMAS	Morant Bay	2	2
PORTLAND	Port Antonio	3	3
ST. ELIZABETH	Black River	1	
	Junction	3	
	Santa Cruz	4	8
MANCHESTER	Mandeville	9	
	Christiana	2	11
	TOTAL	159	159

Table 43 - Selected Exchange Rates

The weighted average buying and selling exchange rate of one US$ vis-a-vis the Jamaica dollar as at the last trading day in a month.

Table 44a - Foreign Currency Accounts

'A' accounts are tax free foreign currency accounts held by non-residents

Deposits to foreign currency 'B' accounts are sold to Commercial Banks and Building Societies, and the Jamaica dollar equivalent credited to the account at the existing rate of exchange.

Other accounts are held by residents and subject to the ordinary tax laws of Jamaica.

Table 44b – Gross External Debt

The IMF's Gross External Debt Guide 2013 defines gross external debt as follows:

> *Gross external debt, at any given time, is the outstanding amount of those actual current, and not contingent, liabilities that require payment(s) of principal and/or interest by the debtor at some point(s) in the future and that are owed to nonresidents by residents of an economy.*

Data in this table are sourced from the Ministry of Finance (MOF) and BOJ's survey of selected financial and non-financial institutions.

Table 45 – Private Sector Transfers

According to the fifth edition of the Balance of Payments Manual remittances to an economy are defined primarily by 'Workers Remittances'. Workers Remittances cover current transfers by migrants who are employed in new economies and considered residents there. The revised BOP manual proposes an expansion in the items considered remittances. Firstly, the concept 'workers remittance' is replaced with personal transfers. Secondly, the concepts of 'personal remittances', 'total remittances', and 'transfers to nonprofit institutions serving households' are introduced. Within the balance of payments framework, investments in the economy by migrants, such as bank deposits and portfolio investments are excluded from remittances.

PUBLIC FINANCE & DEBT

Table 46 - Government Operations

Compiled from monthly reports received from the Ministry of Finance.

Table 47 National Debt - Internal

The National Internal Debt table is compiled from the records of B.O.J. and Ministry of Finance. Total Bonds include Land Bonds, Debentures, US$ Indexed Bonds and US$ Denominated Bonds.

Table 48a - Government Direct Externally Issued Debt

Data on Direct Externally Issued Debt data are compiled from records of the Ministry of the Finance and represent medium and long term loans & securities of the Government of Jamaica regardless of the residency of the holder of the debt. It excludes Government Guaranteed Debt issued outside of Jamaica on the primary market.

Table 48b - Government Guaranteed Externally Issued Debt

Government Guaranteed Externally Issued Debt represents non-central government loans & securities issued outside of Jamaica on the primary market, regardless of the residency of the holder of the debt, with the Government of Jamaica as guarantor. This category of debt is a potential liability to central government: in the event of default, the government has to assume responsibility of repayment. The information on the outstanding balances is compiled from regular returns which are supplied by the guaranteed institutions contracting these loans.

Tables 48c-48d - Medium and Long-Term Public and Publicly Guaranteed Externally Issued Debt

The figures shown represent the National Externally Issued Debt of the Government of Jamaica (GOJ) based on the initial issue of the debt and are comprised of Government Direct Externally Issued Debt, Government Guaranteed Externally Issued Debt and Bank of Jamaica's medium and long-term foreign debt.

Medium and long-term public external debt have original or extended maturity of more than one year and repayable in foreign currency.

Table 49 - Debt and Debt Service Indicators.

Compiled from the records of the Bank of Jamaica and the Ministry of Finance.

PRICES & PRODUCTION

Tables 50a – Jamaica's Inflation Rates

Inflation Rates are calculated and published each month by the Statistical Institute of Jamaica (STATIN). Inflation is measured through the use of the Consumer Price Index, which captures the rate of price change for goods and services consumed in Jamaica

Tables 50b – Comparative Inflation Rates

This table shows the annual point-to-point inflation rates of Jamaica and each of its major trading partners.

51 - 52d - Consumer Price Indices (Jan. 1988 = 100)

The Consumer Price Index (CPI) is compiled and published each month by the Statistical Institute of Jamaica (STATIN). It is based on a basket of goods and services containing 480 items. The current series which has a base period of December 2006 reflect data captured in a Household Expenditure Survey conducted from June 2004 to March 2005. The survey covered lower and middle income households with median expenditure of $309,000 in 2004/5, representing 85 per cent of all households.

The geographic regions covered by the CPI series are:

- **Greater Kingston Metropolitan Area** (GKMA): Kingston, Urban St. Andrew, Portmore, Spanish Town and Bull Bay;
- **Other Urban Centres:** the parish capitals and 32 other urban centres (main towns) outside of GKMA; and
- **Rural Areas**: all the remaining areas not identified as being part of GKMA and Other Urban Centres.

All commodities in the household expenditure survey are divided into twelve (12) major *Expenditure Divisions* that are based on the **Classification of Individual Consumption According to Purpose (COICOP)** - a system developed by the United Nations. The 12 broad *Expenditure Divisions* are:

- Food and Non-Alcoholic Beverages;
- Alcoholic Beverages and Tobacco;
- Clothing and Footwear;
- Housing, Water, Electricity, Gas and Other Fuels;
- Furnishings, Household Equipment and Routine Household Maintenance;
- Health;
- Transport;
- Communication;
- Recreation and Culture;
- Education;
- Restaurants and Hotels; and
- Miscellaneous Goods and Services.

The Divisions comprise Groups of related items. These Groups are further broken down into Classes.

The CPI for each month is computed using a weighted Laspeyres Index methodology.

Table 53 - Production of Selected Commodities

Compiled from monthly reports submitted by the Jamaica Bauxite Institute, the Bauxite Companies, the Collector General's Department, the Sugar Manufacturers' Association, Banana Board, the Jamaica Public Service Company Limited and firms engaged in manufacturing. Bauxite includes bauxite converted into alumina in Jamaica. The figures for bananas refer to exports only. Figures for the other commodities are based on information provided directly by the firms involved.

Tables 54a – 54e - Gross Domestic Product (GDP)

Gross Domestic Product is the total value of final goods and services produced within a country's borders in a year. The change in gross domestic product (GDP) from one period to another results from the contribution of two changes, one being the change in the volume of goods and services produced, and the other in the price at which they are sold.

GDP at current prices reflects both these changes, as production for the period is measured at the prices of that period. GDP at constant prices on the other hand reflects only the changes in the volume of production. This indicator measures production of the period at the prices of another period (referred to as the base year).

As part of the system of national accounts, The Statistical Institute of Jamaica carried out revisions in order to incorporate the most current information from regular surveys, censuses, financial records and administrative data. Revisions were undertaken on the annual national accounts, which covered the period from 2001 to 2010, and included the compilation of a supply and use table for 2007, rebasing of the constant price estimates from 2003 to 2007 and revised estimates for:

1. Accounts of the nation
    - Gross domestic product by expenditure and income
    - Generation and use of disposable income
    - Capital accounts
    - Rest of the world accounts
2. Value added by industry

Please visit http://statinja.gov.jm for additional information.

PAYMENTS SYSTEM

Tables 55a – Automated Banking Machine (ABM) Transactions

These data show the volume and value of commercial bank withdrawals made at local ABMs using local and foreign currency debit and credit cards. Withdrawals made using debit cards are deducted from the user's accounts. However, credit card withdrawals are considered loans or advances.

Tables 55b – Point of Sale (POS) Transactions

These data show the volume and value of payments made at point of sale terminals in business places such as supermarkets and service stations using commercial bank debit and credit cards.

Tables 55c – Cheque Transactions

These data show the volume and value of cheques cleared and settled in the payments system.

OTHER

Tables 56a – 56b - Instalment Credit

Compiled from monthly reports submitted by FIA institutions and commercial banks engaged in hire purchase financing and other instalment lending. FIA institutions include Merchant banks and Finance Houses.

Table 57 - Housing Units Started and Completed

An estimate of the number of housing units on which construction was started and completed.

Table 58 - Number and Value of National Housing Trust (NHT) Mortgages

Compliled from reports made by the National Housing Trust(NHT) and recorded by the Planning Institute of Jamaica. Represents the number of mortgages issued by the NHT and the corresponding values of these loans for each year.

Table 59 – Selected Demographic Indicators

Compliled from reports published by the Statistical Institute of Jamaica.