

<b>FINANCIAL INTERMEDIATION</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
<b>Building Societies</b>				
No. of Institutions	3	3	3	2
No. of Branches	50	50	50	166
No. of Deposit A/c ('000)	1 992	1 676	1 743	n/a
No. of Loan A/c ('000)	49	49	48	n/a
Assets (J\$bn)	232	248	280	135
Savings Fund (J\$bn)	152	168	190	n/a
Loan Balances (J\$bn)	107	117	130	n/a
Savings Rate (Weighted Average)	1.10	1.00	0.84	0.43
Mortgage Rate (Weighted Average)	9.72	9.49	8.95	8.62
Loans Rate (Weighted Average)	9.73	9.45	8.99	8.67
Loan Quality (%)	5.28	4.43	3.67	n/a
<b>Credit Unions</b>				
No. of Institutions	37	34	N/A	28
No. of Deposit A/c ('000)	2 043	2 159	2 222	n/a
No. of Loan A/c ('000)	200	200	196	n/a
Membership	1 027 592	1 000 753	947 045	n/a
Assets (J\$bn)	82	89	96	79
Savings Fund (J\$bn)	68	68	73	n/a
Loan Balances (J\$bn)	56	60	64	47
Loan Quality (%)	3.29	3.98	3.68	n/a
<b>Other Financial Corporations (Assets)</b>				
Life Insurance Companies (J\$bn)	262	282	297	311
Non-Life Insurance Companies (J\$bn)	59	65	71	78
Unit Trust Funds (J\$bn)	1	1	2	3
Securities Firms (J\$bn)	546	531	549	553
Pension Funds (J\$bn)	341	397	453	528
<b>Stock Market (End of Period)</b>				
Jamaica Stock Exchange (JSE)				
Main Index	76 353	150 692	192 277	288 382
Market Capitalization (J\$bn)	293	604	692	1,039
JSE Junior Market				
Index	688	1,791	2 594	2 732
Market Capitalization (J\$bn)	26	68	103	n/a
<b>Automated Banking Machines (ABM)</b>				
<b>(Commercial Bank Terminals only)</b>				
Number of Terminals	551	526	551	690
Number of Machines/Terminals per 100,000 inhabitants	20	19	20	25
Average Value of each Transaction (J\$)	5 778	6 250	6 907	n/a
Value of Withdrawals (J\$m)	283 424	329 297	403 511	n/a
Total Number of Debit Cards in Circulation (J\$ Cards)	2 547 822	2 776 854	2 176 941	2 895 116
Total Credit Cards in Circulation (J\$ Cards)	222 945	227 001	245 500	291 898
<b>Point of Sale (POS) Terminals</b>				
<b>(Commercial Bank Accounts only)</b>				
Number of Terminals	22 140	24 425	26 750	29 147
Number of Terminals per 100,000 Inhabitants	814	896	979	1,067
Value of J\$ Transactions (J\$m)	242 520	287 868	380 410	n/a
Average Value of each Transaction (J\$)	8 126	9 263	9 098	n/a

n/a: Not available



#### Jamaica in Figures

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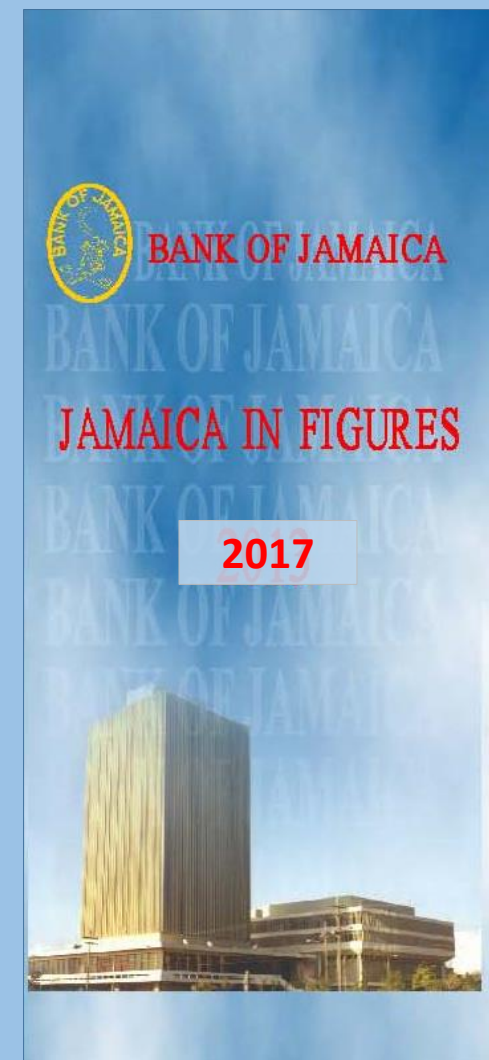
The Bank of Jamaica  
P.O. Box 621  
Kingston

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

Website: [www.boj.org.jm](http://www.boj.org.jm)  
Email: [library@boj.org.jm](mailto:library@boj.org.jm)

#### Sources:

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



<b>AREA</b>	<b>JAMAICA</b> 11 424 sq. km. (4 411 sq. miles)	<b>BANK OF JAMAICA (End of Period)</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>DEMOGRAPHIC STATISTICS</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
<b>CAPITAL</b>	KINGSTON	Net International Reserves (US\$m)	2 001	2 437	2 719	3 208	Population (Avg.) ('000)	2 720	2 725	2 731	2 732
<b>OFFICIAL LANGUAGE</b>	ENGLISH	Gross Reserves in Weeks of Imports (Goods & Services)	18.41	23.45	22.27	22.78	Net Migration	-14 889	-14 600	-14 800	-15 400.0
<b>TIME ZONE</b>	GMT -05:00	Net Currency Issue (J\$m)**	74 937	84 295	98 272	110 920	Crude Birth Rates (% per '000 pop.)	13.6	13.8	13.3	12.5
<b>RELIGION</b>	Predominantly Christian	<b>Money Supply (End of Period)</b>					Crude Death Rates (% per '000 pop.)	7.2	6.5	6.5	6.9
<b>LOCATION</b>	145 km. (90 miles) south of Cuba and 161 km. (100 miles) west of Haiti. It is also 966 km. (600 miles) southeast of Miami, Florida and is the largest of the English speaking Caribbean islands.	M1 (local currency only) (J\$m)	132 667	159 477	171 821	251 938	Labor Force (Avg.) ('000) **	1 307.7	1 316.6	1 353.7	1 360.3
<b>HISTORY</b>	Jamaica's first settlers were the Tainos, formerly identified as Arawaks. The Island's name is derived from the Arawak word "Xaymaca" which means "Land of wood and water". The country's first European visitor, Christopher Columbus, representing the Spanish Crown, arrived in 1494 on his second voyage to the New World. In 1655, a British force led by Admiral William Penn and General Venables conquered the island, ousting the Spaniards. On 6 August 1962, Jamaica became an independent country within the British commonwealth.	M2 (local currency only) (J\$m)	276 864	316 954	354 724	457 898	Unemployment Rate (Avg. %)	13.7	13.5	13.2	11.7
<b>GOVERNMENT</b>	Jamaica is a parliamentary democracy within the Commonwealth. A full parliamentary term is five years.	Velocity of Money Supply (M1)	11.62	10.40	10.23	7.53	Male	10.1	9.9	9.6	8.4
<b>POPULATION (End of Year)-2016</b>	2 731 025	Velocity of Money Supply (M2)	5.57	5.23	4.96	4.14	Females	18.1	17.8	17.4	15.4
<b>LIFE EXPECTANCY AT BIRTH (2015)</b>	74.1 years	<b>Exchange Rates (End of Period)</b>					<b>PRODUCTION OF GOODS &amp; SERVICES</b>				
<b>MALES</b>	70.4	Jamaican Dollar per unit of International Currencies					Real GDP Growth (%)	-0.2	0.8	1.4	0.2
<b>FEMALES</b>	78.0	US\$	114.66	120.42	128.44	125.00	Nominal GDP (J\$b)	1 542	1 658	1 758	1 897
<b>INFANT MORTALITY RATE (Infants Deaths/1000 Births, 2015)</b>	16.7%	CAN\$	97.69	84.91	95.88	97.39	Per Capita GDP (US\$ equivalent)	4 943	5 054	5 013	
<b>LITERACY RATE*</b>	91.7%	UK£	177.68	177.12	157.42	167.03	National Disposable Income Per Capita (J\$'000)	601	648	N/A	N/A
<b>MAJOR ECONOMIC SECTORS</b>	Distribution, Government Services, Real Estate Renting & Business Activities, and Financial Services	EUROS\$	139.26	131.17	134.91	147.52	<b>FISCAL OPERATIONS*</b>				
<b>MAIN SOURCES OF FOREIGN EXCHANGE</b>	Tourism, Remittances, Alumina, Bauxite, Sugar, Rum and Coffee	Jamaican Dollar per unit of Caribbean Currencies					<b>Government Finance</b>				
		T&T \$	17.96	18.74	19.02	18.45	Fiscal Balance (J\$b)	-8.1	-4.9	-3.5	
		Bds. \$	57.30	60.17	64.18	62.55	% GDP	-0.5	-0.3	-0.2	
		Guyana\$	0.56	0.59	0.63	0.60	Primary Balance (J\$b)	117	121	136	
		<b>Inflation Rates (Annual point-to-point %)</b>					% GDP	7.6	7.3	7.7	
		Headline	6.4	3.7	1.7	5.2	Total Public Debt (including PetroCaribe) J\$b <sup>ip</sup>	2 042	2 069	2 154	
		Core (CPI without agriculture & fuel)	6.0	3.5	2.3	2.7	% GDP	132.4	124.7	122.5	
		<b>OMO Interest Rates (End Period %)</b>					Per Capita Public Debt (J\$'000)	751	759	789	
		30-day	5.75	5.25	5.00	4.00	<b>PUBLIC DEBT</b>				
		<b>Treasury Bill Yield (%)</b>					<b>Medium &amp; Long Term Public And Publicly Guaranteed</b>				
		30-day	6.38	5.97	5.64	-	<b>Externally Issued Debt (US\$m)</b>	8 659	10 314	10 244	10 103
		90-day	6.96	5.96	5.68	4.18	% of GDP (Calendar year)	64.39	74.89	74.82	n/a
		180-days	7.14	6.04	6.56	4.63	<b>FINANCIAL INTERMEDIATION (End of Period)</b>				
		<b>Balance of Payments (US\$m)</b>					<b>Commercial Banks</b>				
		Current Account	-1114.35	-430.10	-166.52	-712.55	No. of Institutions	6	6	6	8
		% of GDP	-8.0	-3.1	-1.2	n/a	No. of Branches	104	107	107	149
		Goods Balance	-3 759	-3 195	-2 988	-3 844	No. of Deposit A/c ('000)	2 289	2 369	2 423	n/a
		Exports	1448.62	1254.86	1194.33	1305.76	No. of Loan A/c ('000)	447	454	488	n/a
		o/w Bauxite	131	123	92	92	Assets (J\$b)	819	906	906	1 351
		Alumina	529	519	444	509	Deposits (J\$b)	518	588	667	893
		Sugar	56	54	14	14	Loans (J\$b)	381	414	495	615
		Coffee	16	2	3	2	Credit Card Receivables (J\$b)	30	34	40	46
		Rum	45	0	0	0	Savings Rate (Weighted Avg. %)	0.88	0.75	0.69	0.67
		<b>Imports</b>	5 208		4 183	5 149	Loan Rate (Weighted Avg. %)	17.18	16.92	16.20	14.59
		Services	708		1 028	1 156	Loan Quality (%)	4.91	3.93	2.73	3
		Income	- 298	- 440	- 595	- 421	<b>Near Banks (FIAs)</b>				
		Current Transfers (net)	2 236	2 306	2 389	2 389	No. of Institutions	2	2	2	1
		o/w Remittances (gross)	2 157	2 226	2 292	2 305	No. of Branches	4	4	4	1
		Capital Account	- 28	1 430	- 11	- 13	No. of Deposit A/c	9 894	10 582	11 407	n/a
		Financial Account	756	- 273	1 279	- 392	No. of Loan A/c	2 949	3 405	4 613	n/a
		Change in Reserves (-ve = increase)	-953.3	-435.9	-282.4	-488.9	Assets (J\$b)	31	30	38	2
		<b>TOURISM</b>	<b>2014</b>	<b>2016</b>	<b>2017</b>		Deposits (J\$b)	14	16	21	2
		Total Visitor Arrivals ('000)	3 504	3 837	4 275		Loans (J\$b)	9	13	13	1
		Estimated Visitor Expenditure (US\$m)	2 255	2 539	2 809		Savings Rate (Weighted Avg. %)	1.62	1.95	2.03	-
							Loan Rate (Weighted Avg. %)	11.88	11.73	11.58	10.52
							Loan Quality (%)	1.01	0.90	0.78	n/a

\* Adult Literacy Survey last conducted in 1999 by the Statistical Institute of Jamaica (STATIN) and Jamaica Movement for the Achievement of Literacy (JAMAL) now Jamaica Foundation for Lifelong Learning (JFLL)

\*\* Data recorded on April 4, 2016

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

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

<sup>p</sup>: Provisional