



Quarterly Statistical Digest

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The Statistical Digest is a quarterly publication of the Central Bank of The Bahamas, prepared by the Research Department for issue in February, May, August and November. The first issue, Volume I, No. 3 (August, 1992), replaced the former Quarterly Review which was last published for March 1992. All correspondence pertaining to the Digest should be addressed to:

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GENERAL NOTES

The following symbols and conventions are used:

- | | | |
|----|------|---------------------|
| 1. | n.a. | Not Available |
| 2. | p | Provisional Data |
| 3. | -- | Nil |
| 4. | B\$ | Bahamian Dollars |
| 5. | F/C | Foreign Currency |
| 6. | * | See notes to tables |
| 7. | YTD | Year to date |
| 8. | ... | Not Specified |
| 9. | R | Revised Data |

Users should note that:

- a. Data in tables are subject to periodic revisions as more updated information becomes available.
- b. Due to rounding, the sum of separate items may differ from the totals shown.

Acknowledgement

The Central Bank of The Bahamas wishes to express its appreciation for the assistance received from the Ministry of Finance, the Ministry of Agriculture, the Ministry of Tourism, Commercial Banks, Other Local Financial Institutions, the Public Corporations, the Department of Statistics, and other government and private sector agencies in the compilation of the data.

WHAT'S NEW?

The Central Bank has for several years, focused on publishing data for the domestic banking system, which includes those financial institutions designated as Resident pursuant to the Exchange Control Regulations. However, commencing with the February 2019 edition of the Quarterly Statistical Digest (QSD), the Bank will now publish balance sheet data on **All Public Banks &/or Trust Companies**.

As a result, new tables have been added to Section 2 of the QSD and the ordering of the tables has been adjusted to reflect the shift in focus. Specifically, the new Tables 2.1 and 2.2, show a consolidated summary of the assets and liabilities of all of the banks licensed in this jurisdiction, while Tables 2.3 and 2.4 provide a summary of the total assets and total liabilities of non-resident banks &/or trust companies—designated in accordance with Exchange Control Regulations. The four new tables, each display an annual series from 2012 to 2018 and a quarterly series, which commences in Q1 2014. In addition, Tables 2.9 – 2.33 have been renamed to reflect the fact that they relate only to the domestic banking sector.

An analysis of the data, revealed that the asset base of the Public Banks &/or Trust Companies, has contracted over the last five years, from close to \$400.0 billion to approximately \$184.0 billion, a decline of 53.7%, due mainly to a change in firms' business models (treasury operations), which resulted in a shift in their asset base to other jurisdictions. The non-resident entities' asset base accounts for 90.3% of the total, while domestic banks represent a mere 9.7%; however, the bulk of the latter relates to assets domiciled in The Bahamas.

The published data provides a benchmark as to market share of the Bank's supervised financial institutions (SFIs) and gives an indication of the size and complexity of the industry. Thus, the Bank will continue to provide this data to the public in its quarterly publications, to keep them further informed about developments within the financial sector.

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Table 1.1 Central Bank of The Bahamas: Assets

(B\$'000)

Period Ended	EXTERNAL RESERVES				Total External Reserves	CLAIMS ON CENTRAL GOVERNMENT			Other Advances	Other Assets	Total Assets
	Balance with Bankers	Foreign Securities	IMF Reserve Tranche	SDR Holdings		Treasury Bills	Long-Term Securities	Advances			
2009	270,929	356,182	9,814	179,075	816,000	--	105,802	97,906	11,794	34,938	1,066,441
2010	175,210	499,675	9,641	175,915	860,440	--	164,375	113,344	11,128	35,423	1,184,710
2011	115,167	584,852	9,611	175,262	884,892	26,195	165,826	111,463	10,739	36,354	1,235,469
2012	216,468	555,641	9,622	28,432	810,163	129,741	171,340	106,297	10,358	32,124	1,260,023
2013	122,440	550,965	9,641	58,579	741,625	186,586	223,510	135,163	10,289	35,143	1,332,315
2014	155,211	544,913	9,070	78,474	787,668	119,657	316,537	135,236	9,374	36,402	1,404,874
2015	206,593	521,657	8,675	75,006	811,932	126,611	261,123	135,361	8,939	38,214	1,382,179
2016	254,774	550,511	25,926	72,745	903,955	223,890	372,648	135,361	8,910	36,817	1,681,582
2017	698,536	614,662	27,465	76,784	1,417,447	7,170	274,512	135,361	7,981	41,314	1,883,784
2018	375,761	669,819	26,822	123,191	1,195,592	155,737	249,044	120,367	7,691	40,514	1,768,946
2016											
QTR. I	380,053	511,476	27,169	76,245	994,944	114,207	261,511	135,536	8,831	37,719	1,552,747
QTR. II	389,577	559,855	26,977	75,689	1,052,097	171,702	261,510	135,710	8,762	36,448	1,666,230
QTR. III	260,348	536,033	26,919	75,515	898,814	259,486	301,502	135,887	8,839	36,636	1,641,165
QTR. IV	254,774	550,511	25,926	72,745	903,955	223,890	372,648	135,361	8,910	36,817	1,681,582
2017											
QTR. I	251,611	569,294	26,167	73,390	920,462	202,076	373,443	135,534	8,924	37,935	1,678,375
QTR. II	285,984	571,936	26,833	75,217	959,970	357,521	367,057	135,709	8,705	36,426	1,865,389
QTR. III	340,383	589,950	27,256	76,282	1,033,871	317,774	328,262	135,887	8,200	38,376	1,862,370
QTR. IV	698,536	614,662	27,465	76,784	1,417,447	7,170	274,512	135,361	7,981	41,314	1,883,784
2018											
Jan.	727,646	628,747	28,101	78,625	1,463,119	22,318	276,203	135,420	8,006	41,253	1,946,319
Feb.	745,179	663,072	27,884	77,746	1,513,882	--	277,167	135,474	7,985	41,571	1,976,080
Mar.	783,931	681,812	28,038	103,161	1,596,942	--	279,835	135,534	7,955	41,456	2,061,722
Apr.	873,616	690,761	27,733	102,130	1,694,241	9,987	262,097	135,592	7,978	41,345	2,151,239
May	834,136	701,118	27,321	100,338	1,662,913	--	244,253	135,652	7,792	41,474	2,092,085
Jun.	739,960	705,289	27,126	99,721	1,572,097	-	244,265	135,709	7,815	41,951	2,001,837
Jul.	671,278	721,741	27,093	99,696	1,519,808	-	245,565	135,769	7,839	41,232	1,950,212
Aug.	556,773	724,301	27,026	124,065	1,432,165	-	246,977	135,829	7,820	41,526	1,864,318
Sep.	422,679	727,510	26,908	123,639	1,300,736	54,935	248,738	120,885	7,830	40,951	1,774,075
Oct.	372,693	827,411	26,655	122,602	1,349,361	46,698	248,324	150,950	7,854	40,737	1,843,923
Nov.	308,331	826,284	26,676	122,388	1,283,680	46,317	248,960	151,013	7,861	40,704	1,778,534
Dec.	375,761	669,819	26,822	123,191	1,195,592	155,737	249,044	120,367	7,691	40,514	1,768,946

SOURCE: The Central Bank of The Bahamas

Table 1.2 Central Bank of The Bahamas: Liabilities

(B\$'000)

Period Ended	Notes and Coins in Circulation	DEMAND LIABILITIES			General Reserves	Paid up Capital	Surplus Provision and Other Reserves	S. D. R. Allocation	Other Liabilities	Total Liabilities
		Bankers	Government	Others						
2009	319,828	374,673	26,784	16,149	107,995	3,000	17,292	195,113	5,607	1,066,441
2010	307,851	517,825	14,456	15,722	110,472	3,000	17,394	191,711	6,279	1,184,710
2011	323,951	557,367	11,596	7,414	116,163	3,000	17,393	191,054	7,531	1,235,469
2012	343,993	555,202	10,114	15,152	111,957	3,000	20,747	191,231	8,627	1,260,023
2013	352,684	572,209	52,111	12,086	116,753	3,000	20,288	191,633	11,550	1,332,315
2014	375,450	607,745	47,999	26,677	119,523	3,000	29,796	180,266	14,418	1,404,874
2015	389,181	591,088	29,413	17,573	126,657	3,000	34,042	172,418	18,807	1,382,179
2016	425,723	866,320	15,310	12,806	134,098	3,000	36,045	167,319	20,962	1,681,582
2017	438,518	1,011,247	26,907	17,501	140,102	3,000	41,964	177,399	27,147	1,883,784
2018	459,860	791,668	21,554	74,857	130,102	3,000	69,952	173,348	44,605	1,768,946
2016										
QTR. I	361,024	791,881	23,844	13,828	122,982	3,000	34,687	175,291	26,209	1,552,747
QTR. II	344,638	920,890	22,864	18,010	122,982	3,000	38,980	174,049	20,817	1,666,230
QTR. III	356,963	881,815	28,374	7,711	122,982	3,000	41,926	173,672	24,722	1,641,165
QTR. IV	425,723	866,320	15,310	12,806	134,098	3,000	36,045	167,319	20,962	1,681,582
2017										
QTR. I	379,267	893,086	20,597	15,930	134,098	3,000	38,949	168,905	24,543	1,678,375
QTR. II	387,905	1,045,961	33,805	19,534	134,098	3,000	42,191	173,272	25,623	1,865,389
QTR. III	378,829	1,061,435	18,768	22,104	134,098	3,000	43,174	175,991	24,972	1,862,370
QTR. IV	438,518	1,011,247	26,907	17,501	140,102	3,000	41,964	177,399	27,147	1,883,784
2018										
Jan.	396,526	1,088,967	43,791	21,759	140,102	3,000	44,299	181,621	26,254	1,946,319
Feb.	387,399	1,108,932	68,942	13,730	140,102	3,000	42,523	180,001	31,451	1,976,080
Mar.	403,357	1,203,367	19,921	27,760	140,102	3,000	46,372	181,124	36,719	2,061,722
Apr.	402,107	1,295,578	22,413	30,243	140,102	3,000	47,930	179,288	30,579	2,151,239
May	411,321	1,233,533	22,881	23,536	140,102	3,000	49,923	176,391	31,398	2,092,085
Jun.	407,880	1,150,706	24,941	25,498	140,102	3,000	51,531	175,278	22,902	2,001,837
Jul.	408,601	1,090,867	28,507	23,429	140,102	3,000	52,938	175,205	27,564	1,950,212
Aug.	411,894	994,672	20,578	32,571	140,102	3,000	54,576	174,494	32,431	1,864,318
Sep.	407,012	901,381	21,601	37,636	140,102	3,000	55,649	173,872	33,822	1,774,075
Oct.	411,599	924,584	9,074	52,833	140,102	3,000	56,002	172,389	74,339	1,843,923
Nov.	414,510	829,060	9,250	113,649	140,102	3,000	57,208	172,244	39,511	1,778,534
Dec.	459,860	791,668	21,554	74,857	130,102	3,000	69,952	173,348	44,605	1,768,946

SOURCE: The Central Bank of The Bahamas

Table 1.3 Factors Affecting External Reserves

(B\$'000)

Period	Reserves at Beginning of Period	FOREIGN CURRENCY SALES TO:				FOREIGN CURRENCY PURCHASES FROM:				Changes in Reserve Tranche (-)=decrease	Changes in S.D.R. Holdings (-)=decrease	Other Income or (Loss)	Increase/ (Decrease) During Period	Reserves at End of Period
		Commercial Banks	Government	Other Customers	Total Sales	Commercial Banks	Government	Other Customers	Total Purchases					
2009	562,928	276,020	448,226	286,931	1,011,177	315,126	733,201	19,957	1,068,284	171	178,943	16,786	253,007	815,935
2010	815,935	352,353	212,710	342,288	907,351	589,676	329,239	9,142	928,057	(173)	(3,096)	27,068	44,505	860,440
2011	860,440	356,271	298,796	421,367	1,076,434	446,383	631,270	7,991	1,085,644	(30)	(695)	15,924	24,409	884,849
2012	884,849	247,960	272,265	466,187	986,412	358,406	499,765	182,190	1,040,361	11	(146,788)	18,143	(74,685)	810,163
2013	810,163	346,302	251,100	448,183	1,045,585	371,256	541,184	15,783	928,223	19	30,147	18,658	(68,538)	741,625
2014	741,625	235,502	433,626	461,266	1,130,394	474,605	641,846	23,363	1,139,814	(571)	19,895	17,299	46,043	787,668
2015	787,668	184,000	352,150	352,792	888,942	459,845	421,627	17,482	898,954	(395)	(3,468)	18,115	24,264	811,932
2016	811,932	256,389	393,774	307,558	957,721	534,947	463,776	20,033	1,018,756	17,251	(2,260)	16,565	92,023	903,955
2017	903,955	366,326	862,453	320,385	1,549,164	436,379	1,586,541	13,800	2,036,720	1,539	4,039	20,358	513,492	1,417,447
2018	1,417,447	389,143	500,005	538,502	1,427,650	547,851	453,453	125,313	1,126,617	(643)	46,407	33,412	(221,855)	1,195,592
2016														
QTR. I	811,932	15,343	119,923	80,447	215,713	157,283	210,874	7,468	375,625	18,494	1,240	3,366	183,012	994,944
QTR. II	994,944	45,402	76,874	56,004	178,280	139,427	86,456	6,327	232,210	(192)	(556)	3,971	57,153	1,052,097
QTR. III	1,052,097	136,344	112,791	65,171	314,306	64,720	90,144	3,142	158,006	(58)	(174)	3,817	(153,283)	898,814
QTR. IV	898,814	59,300	84,186	105,936	249,422	173,517	76,302	3,096	252,915	(993)	(2,770)	5,411	5,141	903,955
2017														
QTR. I	903,955	75,020	103,231	69,290	247,541	126,957	129,528	2,990	259,475	241	645	3,687	16,507	920,462
QTR. II	920,462	61,132	100,629	69,207	230,968	165,710	93,633	4,954	264,297	666	1,827	3,686	39,508	959,970
QTR. III	959,970	144,807	115,678	94,922	355,407	69,682	351,315	2,897	423,894	423	1,065	3,926	73,901	1,033,871
QTR. IV	1,033,871	85,367	542,915	86,966	715,248	74,030	1,012,065	2,959	1,089,054	209	502	9,059	383,576	1,417,447
2018														
Jan.	1,417,447	44,008	30,991	27,854	102,853	50,948	91,753	786	143,487	636	1,841	2,561	45,672	1,463,119
Feb.	1,463,119	5,100	34,065	27,681	66,846	74,074	40,166	2,046	116,286	(217)	(879)	2,419	50,763	1,513,882
Mar.	1,513,882	--	44,625	38,193	82,818	88,765	47,751	580	137,096	154	25,415	3,213	83,060	1,596,942
Apr.	1,596,942	1,000	19,659	18,015	38,674	105,433	27,884	1,052	134,369	(305)	(1,031)	2,940	97,299	1,694,241
May	1,694,241	23,273	48,571	20,511	92,355	23,663	33,712	2,689	60,064	(412)	(1,792)	3,167	(31,328)	1,662,913
Jun.	1,662,913	63,985	36,487	40,565	141,037	21,400	23,053	3,632	48,085	(195)	(617)	2,948	(90,816)	1,572,097
Jul.	1,572,097	68,973	29,881	22,652	121,506	34,800	30,747	1,038	66,585	(33)	(25)	2,690	(52,289)	1,519,808
Aug.	1,519,808	47,800	67,505	51,794	167,099	18,743	30,783	2,631	52,157	(67)	24,369	2,996	(87,643)	1,432,165
Sep.	1,432,165	64,314	53,133	62,260	179,707	16,411	28,843	1,216	46,470	(118)	(426)	2,352	(131,429)	1,300,736
Oct.	1,300,736	25,650	52,305	37,594	115,549	34,850	39,299	89,607	163,756	(253)	(1,037)	1,708	48,625	1,349,361
Nov.	1,349,361	33,400	53,304	26,143	112,847	16,672	25,700	2,262	44,634	21	(214)	2,724	(65,681)	1,283,680
Dec.	1,283,680	11,640	29,479	165,240	206,359	62,092	33,762	17,774	113,628	146	803	3,694	(88,088)	1,195,592

SOURCE: The Central Bank of The Bahamas

Table 1.4 Central Bank of The Bahamas: Notes in Circulation

(B\$'000)

Period Ended	\$0.50	\$1.00	\$3.00	\$5.00	\$10.00	\$20.00	\$50.00	\$100.00	Sterling Notes	Total Value
2009	631	19,324	1,799	9,399	13,613	46,403	85,682	125,063	83	301,997
2010	636	19,635	1,826	9,453	13,395	46,139	81,998	116,602	83	289,767
2011	642	20,023	1,862	9,720	14,593	49,018	86,798	122,806	83	305,545
2012	653	20,656	1,874	10,018	15,218	51,997	93,668	130,728	83	324,895
2013	668	21,279	1,903	10,451	15,196	54,189	96,746	132,180	83	332,695
2014	669	22,114	1,921	10,731	15,794	57,060	102,994	142,783	83	354,149
2015	676	22,702	1,943	11,036	15,997	57,299	108,690	147,495	83	365,921
2016	737	23,509	1,972	11,503	17,753	59,900	116,723	167,895	83	400,075
2017	767	24,285	2,017	11,918	18,510	61,349	123,722	168,470	83	411,121
2018	773	24,667	2,026	11,978	18,872	54,216	141,702	176,572	83	430,889
2016										
QTR. I	696	22,463	1,929	10,517	15,597	55,348	97,814	132,730	83	337,177
QTR. II	719	22,551	1,945	10,539	15,345	50,868	91,558	126,452	83	320,060
QTR. III	731	22,747	1,956	10,746	15,831	51,649	94,342	133,741	83	331,826
QTR. IV	737	23,509	1,972	11,503	17,753	59,900	116,723	167,895	83	400,075
2017										
QTR. I	761	23,378	1,983	11,092	16,468	53,053	102,412	143,941	83	353,171
QTR. II	766	23,464	2,011	11,078	17,676	53,420	104,450	148,071	83	361,019
QTR. III	767	23,614	2,021	11,033	16,436	51,412	101,741	144,484	83	351,591
QTR. IV	767	24,285	2,017	11,918	18,510	61,349	123,722	168,470	83	411,121
2018										
Jan.	768	23,919	2,017	11,424	16,994	56,469	109,315	148,105	83	369,095
Feb.	770	23,981	2,020	11,315	16,917	52,928	109,086	142,838	83	359,938
Mar.	770	23,974	2,021	11,256	16,981	57,211	114,092	149,341	83	375,728
Apr.	770	24,042	2,020	11,317	17,632	53,487	119,359	145,575	83	374,285
May	769	24,030	2,022	11,330	16,954	49,667	126,585	151,879	83	383,319
Jun.	770	24,069	2,022	11,459	17,064	48,472	121,923	153,848	83	379,710
Jul.	770	24,000	2,022	11,254	17,015	49,286	119,536	156,306	83	380,272
Aug.	770	24,130	2,022	11,325	17,266	48,442	124,784	154,619	83	383,441
Sep.	770	24,167	2,025	11,275	17,626	48,668	123,498	150,342	83	378,456
Oct.	773	24,176	2,025	11,402	18,020	49,444	122,041	154,923	83	382,887
Nov.	772	24,215	2,026	11,463	17,931	47,564	128,269	153,386	83	385,710
Dec.	773	24,667	2,026	11,978	18,872	54,216	141,702	176,572	83	430,889

SOURCE: The Central Bank of The Bahamas

Table 1.5 Central Bank of The Bahamas: Coins in Circulation

(B\$'000)

Period Ended	01c	05c	10c	15c	25c	50c	\$1.00	\$2.00	\$5.00	\$10.00	Gold Coins		Total Value
											GC\$10.00	GC\$20.00	
2009	3,978	1,945	4,478	356	6,354	197	160	88	199	4	24	48	17,831
2010	4,197	1,949	4,485	363	6,371	197	160	88	199	4	24	48	18,085
2011	4,436	1,955	4,539	371	6,385	197	160	88	199	4	24	48	18,406
2012	4,684	2,019	4,718	378	6,578	197	160	88	199	4	24	48	19,098
2013	4,921	2,085	4,874	393	6,996	197	160	88	199	4	24	48	19,989
2014	5,176	2,200	5,116	398	7,691	197	160	88	199	4	24	48	21,301
2015	5,612	2,417	5,557	401	8,553	197	160	88	199	4	24	48	23,260
2016	6,070	2,682	6,070	408	9,698	197	160	88	199	4	24	48	25,648
2017	6,498	2,878	6,448	414	10,437	197	160	88	199	4	24	48	27,397
2018	6,922	3,011	6,753	419	11,147	197	160	88	199	4	24	48	28,971
2016													
QTR. I	5,715	2,477	5,659	403	8,874	197	160	88	199	4	24	48	23,849
QTR. II	5,832	2,553	5,821	407	9,245	197	160	88	199	4	24	48	24,578
QTR. III	5,945	2,609	5,939	408	9,516	197	160	88	199	4	24	48	25,137
QTR. IV	6,070	2,682	6,070	408	9,698	197	160	88	199	4	24	48	25,648
2017													
QTR. I	6,173	2,738	6,179	409	9,878	197	160	88	199	4	24	48	26,096
QTR. II	6,288	2,819	6,356	409	10,294	197	160	88	199	4	24	48	26,886
QTR. III	6,382	2,861	6,433	410	10,432	197	160	88	199	4	24	48	27,238
QTR. IV	6,498	2,878	6,448	414	10,437	197	160	88	199	4	24	48	27,397
2018													
Jan.	6,532	2,878	6,448	415	10,437	197	160	88	199	4	24	48	27,431
Feb.	6,561	2,878	6,448	415	10,437	197	160	88	199	4	24	48	27,461
Mar.	6,602	2,882	6,477	415	10,532	197	160	88	199	4	24	48	27,629
Apr.	6,647	2,899	6,524	417	10,615	197	160	88	199	4	24	48	27,822
May	6,681	2,919	6,553	417	10,713	197	160	88	199	4	24	48	28,002
Jun.	6,716	2,936	6,601	417	10,780	197	160	88	199	4	24	48	28,170
Jul.	6,751	2,950	6,632	417	10,858	197	160	88	199	4	24	48	28,328
Aug.	6,788	2,961	6,660	418	10,906	197	160	88	199	4	24	48	28,454
Sep.	6,818	2,970	6,683	418	10,947	197	160	88	199	4	24	48	28,556
Oct.	6,851	2,986	6,707	418	11,029	197	160	88	199	4	24	48	28,712
Nov.	6,881	2,994	6,723	418	11,064	197	160	88	199	4	24	48	28,801
Dec.	6,922	3,011	6,753	419	11,147	197	160	88	199	4	24	48	28,971

SOURCE: The Central Bank of The Bahamas

Table 2.1 Summary of All Banks' Assets ^{1 2}

(B\$ Millions)

Period Ended	NOTES & COINS		Balance with the Central Bank	GOVERNMENT SECURITIES		Other Investments	Claims on Multilateral Development Banks	LOANS & ADVANCES		DUE FROM FINANCIAL INSTITUTIONS				Other Assets	Total Banking System Assets
	Bahamian Dollar	Foreign Currency		The Bahamas Government	Other Governments			Bahamian Dollar	Foreign Currency	SFIs in The Bahamas	Head Office or Branches Outside The Bahamas	Other Banks Outside The Bahamas	TOTAL		
2012	127	274	563	1,317	--	26,042	--	6,427	49,625	3,862	241,025	33,210	278,096	34,541	397,014
2013	139	293	514	1,433	--	17,816	--	6,332	51,510	4,667	171,791	26,600	203,058	32,115	313,210
2014	143	178	620	1,713	--	32,262	--	6,408	49,547	4,936	132,054	26,047	163,036	15,268	269,175
2015	142	164	588	1,606	4,249	51,260	--	6,401	48,567	4,800	111,107	16,146	132,052	16,978	262,007
2016	145	347	867	1,564	12,858	33,411	203	6,454	26,850	2,946	80,395	9,438	92,779	8,350	183,829
2017	146	140	1,012	1,795	13,250	36,057	69	6,217	24,900	2,605	88,358	5,649	96,611	7,614	187,812
2018	149	601	793	1,706	12,025	34,000	87	6,270	19,978	1,837	90,292	5,619	97,748	10,418	183,774
2014															
QTR. I	102	146	697	1,421	--	22,056	--	6,311	60,452	3,833	156,582	30,778	191,193	20,924	303,301
QTR. II	101	194	758	1,491	--	22,029	--	6,314	51,761	3,348	141,325	29,478	174,151	20,642	277,441
QTR. III	106	234	630	1,697	--	26,729	--	6,517	50,318	3,609	137,676	29,394	170,679	17,666	274,576
QTR. IV	143	178	620	1,713	--	32,262	--	6,408	49,547	4,936	132,054	26,047	163,036	15,268	269,175
2015															
QTR. I	113	196	617	1,467	3,860	44,459	--	6,383	59,973	4,825	132,061	26,901	163,787	21,873	302,728
QTR. II	110	195	682	1,542	3,695	43,977	--	6,376	59,183	5,106	113,540	21,612	140,258	16,120	272,138
QTR. III	110	201	596	1,668	3,810	49,427	79	6,403	55,364	5,142	111,514	17,288	133,944	22,377	273,979
QTR. IV	142	164	588	1,606	4,249	51,260	--	6,401	48,567	4,800	111,107	16,146	132,052	16,978	262,007
2016															
QTR. I	114	186	793	1,620	7,743	43,556	457	6,377	47,171	4,497	78,634	24,425	107,555	14,289	229,862
QTR. II	97	661	922	1,563	12,203	36,132	233	6,407	38,201	4,049	94,381	15,283	113,713	13,081	223,213
QTR. III	101	663	883	1,495	12,954	35,260	184	6,404	39,143	4,825	85,143	16,791	106,758	9,237	213,082
QTR. IV	145	347	867	1,564	12,858	33,411	203	6,454	26,850	2,946	80,395	9,438	92,779	8,350	183,829
2017															
QTR. I	98	256	894	1,590	12,070	35,250	57	6,473	26,036	3,039	83,417	9,695	96,152	8,073	186,950
QTR. II	94	163	1,047	1,627	10,098	37,261	88	6,449	26,187	3,180	81,032	8,527	92,739	8,119	183,873
QTR. III	94	145	1,062	1,647	13,255	38,163	80	6,338	26,038	3,163	81,882	6,565	91,609	9,021	187,452
QTR. IV	146	140	1,012	1,795	13,250	36,057	69	6,217	24,900	2,605	88,358	5,649	96,611	7,614	187,812
2018															
QTR. I	101	487	1,204	1,772	12,378	36,211	69	6,168	21,777	2,169	96,736	5,589	104,494	9,025	193,686
QTR. II	96	494	1,152	1,862	10,181	36,522	53	6,174	20,414	2,107	89,750	5,305	97,162	9,778	183,887
QTR. III	100	603	902	1,846	10,754	34,732	42	6,197	20,142	2,275	90,539	5,576	98,390	9,958	183,666
QTR. IV	149	601	793	1,706	12,025	34,000	87	6,270	19,978	1,837	90,292	5,619	97,748	10,418	183,774

SOURCE: The Central Bank of The Bahamas

¹The data represents Resident and Non-resident Banks &/or Trust Companies

² See notes to Table

Table 2.2 Summary of All Banks' Liabilities ^{1 2}

(B\$ Millions)

Period Ended	CUSTOMER DEPOSITS			DUE TO FINANCIAL INSTITUTIONS				Other Liabilities	Provisions	Reserves	Capital & Surplus Accounts	Long-term Debt	Total Banking System Liabilities
	Resident		Non-Resident	SFIs in The Bahamas	Head Office or Branches Outside The Bahamas	Other Banks Outside The Bahamas	TOTAL						
	Bahamian Dollar	Foreign Currency											
2012	5,991	1,110	149,463	4,110	130,328	29,199	163,637	35,816	1,058	6,007	16,521	17,411	397,014
2013	5,971	1,186	118,070	2,395	76,371	31,682	110,448	34,985	1,237	6,241	17,802	17,270	313,210
2014	6,113	1,139	86,663	4,083	57,146	39,283	100,512	30,083	1,657	5,056	18,444	19,509	269,175
2015	6,186	1,412	95,146	4,995	34,293	39,577	78,866	32,477	1,175	4,520	23,127	19,098	262,007
2016	6,508	1,816	64,443	3,761	24,560	20,064	48,386	21,348	1,389	3,978	20,892	15,069	183,829
2017	6,645	1,685	63,761	4,122	35,333	12,830	52,285	27,461	1,248	4,442	21,591	8,695	187,812
2018	6,510	449	59,263	2,890	39,848	13,763	56,501	24,341	1,205	4,194	22,720	8,592	183,774
2014													
QTR. I	6,010	1,318	127,620	2,486	56,049	41,425	99,960	24,655	1,269	6,440	17,963	18,066	303,301
QTR. II	6,078	1,211	116,637	2,689	54,312	27,423	84,423	25,161	1,374	5,402	18,473	18,681	277,441
QTR. III	6,092	1,180	106,736	2,846	51,854	29,268	83,968	32,085	1,443	5,050	18,543	19,479	274,576
QTR. IV	6,113	1,139	86,663	4,083	57,146	39,283	100,512	30,083	1,657	5,056	18,444	19,509	269,175
2015													
QTR. I	6,156	1,103	101,689	5,099	51,003	51,007	107,110	37,177	2,260	4,775	21,567	20,892	302,728
QTR. II	6,243	1,075	99,832	5,451	38,502	45,895	89,847	27,103	2,067	4,796	22,336	18,840	272,138
QTR. III	6,249	1,275	95,812	5,467	38,310	42,723	86,500	37,168	1,645	4,680	22,392	18,258	273,979
QTR. IV	6,186	1,412	95,146	4,995	34,293	39,577	78,866	32,477	1,175	4,520	23,127	19,098	262,007
2016													
QTR. I	6,354	1,416	64,745	5,126	49,097	27,037	81,259	30,063	1,244	4,733	21,234	18,814	229,862
QTR. II	6,444	1,403	70,830	5,050	28,050	38,599	71,699	26,376	1,263	4,600	21,768	18,830	223,213
QTR. III	6,316	1,706	66,886	5,721	43,770	20,021	69,512	23,018	1,248	4,134	22,383	17,880	213,082
QTR. IV	6,508	1,816	64,443	3,761	24,560	20,064	48,386	21,348	1,389	3,978	20,892	15,069	183,829
2017													
QTR. I	6,498	1,416	66,278	3,681	30,928	15,385	49,995	20,244	1,356	4,131	20,953	16,078	186,950
QTR. II	6,685	1,469	66,001	3,840	30,855	13,899	48,594	18,836	1,507	4,216	20,938	15,626	183,873
QTR. III	6,617	1,540	66,596	3,801	31,193	12,774	47,768	22,910	1,311	4,424	21,170	15,117	187,452
QTR. IV	6,645	1,685	63,761	4,122	35,333	12,830	52,285	27,461	1,248	4,442	21,591	8,695	187,812
2018													
QTR. I	6,742	484	63,253	3,741	43,360	12,395	59,497	25,302	1,231	4,442	21,615	11,120	193,686
QTR. II	6,712	575	55,807	3,731	40,947	11,708	56,386	27,192	1,155	3,622	21,681	10,757	183,887
QTR. III	6,557	639	57,690	3,910	38,225	13,349	55,485	26,392	1,211	4,170	21,996	9,525	183,666
QTR. IV	6,510	449	59,263	2,890	39,848	13,763	56,501	24,341	1,205	4,194	22,720	8,592	183,774

SOURCE: The Central Bank of The Bahamas

¹The data represents Resident and Non-resident Banks &/or Trust Companies

² See notes to Table

Table 2.3 Summary of Assets of International Banks^{1 2}

(B\$ Millions)

Period Ended	NOTES & COINS		Balance with the Central Bank	GOVERNMENT SECURITIES		Other Investments	Claims on Multilateral Development Banks	LOANS & ADVANCES		DUE FROM FINANCIAL INSTITUTIONS				Other Assets	Total International Banking System Assets
	Bahamian Dollar	Foreign Currency		The Bahamas Government	Other Governments			Bahamian Dollar	Foreign Currency	SFIs in The Bahamas	Head Office or Branches Outside The Bahamas	Other Banks Outside The Bahamas	TOTAL		
2012	--	242	--	137	--	23,168	--	1	39,136	3,378	176,371	28,714	208,463	25,910	297,057
2013	1	261	--	78	--	14,940	--	1	40,102	2,869	129,216	23,265	155,350	25,728	236,461
2014	1	148	14	352	--	28,493	--	--	39,475	3,228	120,665	23,895	147,788	9,808	226,079
2015	--	134	--	--	4,176	50,562	--	--	41,704	3,051	106,352	14,370	123,773	12,361	232,711
2016	--	321	--	--	12,749	32,740	181	--	24,532	1,490	77,363	8,249	87,103	7,405	165,030
2017	--	104	--	--	13,130	35,279	5	--	22,859	1,281	84,670	4,496	90,447	6,622	168,447
2018	--	548	--	--	11,740	33,109	5	--	18,757	531	87,297	4,620	92,447	9,453	166,062
2014															
QTR. I	1	109	--	60	--	18,144	--	1	49,315	2,121	117,718	27,374	147,213	14,686	229,528
QTR. II	1	161	--	55	--	18,999	--	--	41,118	1,641	114,314	27,595	143,550	13,694	217,577
QTR. III	1	202	--	345	--	23,716	--	--	40,172	1,962	113,847	27,267	143,075	11,826	219,338
QTR. IV	1	148	14	352	--	28,493	--	--	39,475	3,228	120,665	23,895	147,788	9,808	226,079
2015															
QTR. I	--	156	--	13	3,665	41,565	--	--	50,396	3,207	118,963	25,009	147,179	16,402	259,377
QTR. II	--	167	--	7	3,599	42,380	--	--	49,122	3,264	100,173	19,894	123,331	11,349	229,957
QTR. III	1	172	--	--	3,711	48,765	--	--	45,520	3,278	104,076	15,267	122,621	17,569	238,359
QTR. IV	--	134	--	--	4,176	50,562	--	--	41,704	3,051	106,352	14,370	123,773	12,361	232,711
2016															
QTR. I	--	145	--	--	7,648	42,833	457	--	40,211	2,632	74,915	22,369	99,915	9,925	201,134
QTR. II	--	626	--	--	12,063	35,418	233	--	35,688	2,519	88,412	14,207	105,139	11,530	200,696
QTR. III	--	631	--	--	12,795	34,609	184	--	36,677	2,974	80,680	15,805	99,460	8,174	192,530
QTR. IV	--	321	--	--	12,749	32,740	181	--	24,532	1,490	77,363	8,249	87,103	7,405	165,030
2017															
QTR. I	--	224	--	--	11,978	34,572	--	--	23,908	1,653	79,416	8,659	89,728	7,056	167,467
QTR. II	--	121	--	--	9,962	36,585	5	--	24,102	1,629	76,442	7,681	85,751	7,181	163,708
QTR. III	--	104	--	--	13,125	37,377	5	--	23,943	1,637	77,434	5,930	85,002	8,080	167,636
QTR. IV	--	104	--	--	13,130	35,279	5	--	22,859	1,281	84,670	4,496	90,447	6,622	168,447
2018															
QTR. I	--	416	--	--	12,260	35,174	5	--	20,714	925	92,401	4,267	97,592	7,930	174,091
QTR. II	--	426	--	--	10,060	35,650	5	--	19,382	726	85,724	4,032	90,482	8,745	164,750
QTR. III	--	547	--	5	10,559	33,708	5	--	19,083	807	86,539	4,382	91,728	8,657	164,292
QTR. IV	--	548	--	--	11,740	33,109	5	--	18,757	531	87,297	4,620	92,447	9,453	166,062

SOURCE: The Central Bank of The Bahamas

¹The data represents Non-resident Banks &/or Trust Companies

²See notes to Table

Table 2.4 Summary of Liabilities of International Banks^{1 2}

(B\$ Millions)

Period Ended	CUSTOMER DEPOSITS			DUE TO FINANCIAL INSTITUTIONS				Other Liabilities	Provisions	Reserves	Capital & Surplus Accounts	Long-term Debt	Total International Banking System Liabilities
	Resident		Non-Resident	SFIs in The Bahamas	Head Office or Branches Outside The Bahamas	Other Banks Outside The Bahamas	TOTAL						
	Bahamian Dollar	Foreign Currency											
2012	1	893	119,600	3,504	91,659	16,429	111,591	26,913	691	5,882	14,199	17,288	297,057
2013	1	911	86,556	1,671	63,220	16,323	81,213	28,254	789	6,090	15,444	17,203	236,461
2014	1	907	76,540	3,384	44,844	34,553	82,780	24,132	1,099	4,685	16,459	19,478	226,079
2015	--	1,218	89,165	4,167	27,632	38,085	69,885	27,578	610	4,245	20,941	19,069	232,711
2016	--	1,500	59,191	2,960	22,649	19,993	45,602	20,460	860	3,719	18,653	15,044	165,030
2017	--	1,404	58,331	3,289	33,197	12,780	49,267	26,727	790	4,054	19,198	8,676	168,447
2018	--	173	54,238	2,057	39,074	13,692	54,823	23,368	738	3,811	20,322	8,588	166,062
<u>2014</u>													
QTR. I	1	1,045	97,474	1,776	42,282	28,216	72,274	17,997	822	6,289	15,623	18,003	229,528
QTR. II	1	939	91,958	2,030	41,941	22,015	65,985	17,702	814	5,259	16,301	18,618	217,577
QTR. III	1	911	84,841	2,154	39,860	24,279	66,293	25,666	871	4,907	16,404	19,444	219,338
QTR. IV	1	907	76,540	3,384	44,844	34,553	82,780	24,132	1,099	4,685	16,459	19,478	226,079
<u>2015</u>													
QTR. I	1	830	91,673	4,396	40,270	44,165	88,831	31,519	1,708	4,404	19,550	20,861	259,377
QTR. II	1	844	89,663	4,699	28,328	39,510	72,537	21,951	1,507	4,428	20,218	18,808	229,957
QTR. III	1	1,060	87,822	4,654	28,548	40,297	73,499	32,013	1,081	4,374	20,282	18,227	238,359
QTR. IV	--	1,218	89,165	4,167	27,632	38,085	69,885	27,578	610	4,245	20,941	19,069	232,711
<u>2016</u>													
QTR. I	--	1,204	59,277	4,301	42,253	25,821	72,375	25,309	670	4,459	19,054	18,786	201,134
QTR. II	--	1,167	64,836	4,252	23,618	38,293	66,163	25,115	697	4,390	19,527	18,802	200,696
QTR. III	--	1,510	61,730	4,944	39,886	19,967	64,797	21,951	685	3,891	20,115	17,851	192,530
QTR. IV	--	1,500	59,191	2,960	22,649	19,993	45,602	20,460	860	3,719	18,653	15,044	165,030
<u>2017</u>													
QTR. I	--	1,114	60,400	2,921	28,901	15,350	47,171	19,297	864	3,887	18,681	16,053	167,467
QTR. II	--	1,143	60,694	3,063	27,674	13,844	44,580	18,109	979	3,968	18,633	15,602	163,708
QTR. III	--	1,252	60,245	3,020	29,351	12,746	45,117	22,195	873	4,061	18,801	15,092	167,636
QTR. IV	--	1,404	58,331	3,289	33,197	12,780	49,267	26,727	790	4,054	19,198	8,676	168,447
<u>2018</u>													
QTR. I	--	191	57,254	2,903	42,058	12,344	57,305	24,346	772	4,056	19,066	11,101	174,091
QTR. II	--	257	49,754	2,849	40,249	11,675	54,772	26,103	699	3,243	19,183	10,739	164,750
QTR. III	--	246	51,577	3,089	37,237	13,299	53,625	25,188	750	3,788	19,610	9,507	164,292
QTR. IV	--	173	54,238	2,057	39,074	13,692	54,823	23,368	738	3,811	20,322	8,588	166,062

SOURCE: The Central Bank of The Bahamas

¹The data represents Non-resident Banks &/or Trust Companies

²See notes to Table

Table 2.5 Financial Survey

(B\$ Millions)

Period Ended	NET FOREIGN ASSETS	DOMESTIC CREDIT				MONEY SUPPLY (M1)				QUASI MONEY				OTHER ITEMS (NET)
		To Government (Net)	To Private Sector	To Rest of Public Sector	TOTAL	Currency In Active Circulation	DEMAND DEPOSITS			Savings Deposits	Fixed Deposits	Foreign Currency Deposits	TOTAL	
							Domestic Banks (Adj.)	Central Bank	TOTAL					
2009	138.2	1,019.9	6,590.7	424.7	8,035.3	207.8	1,059.9	15.9	1,283.6	995.4	3,521.4	231.9	4,748.7	(2,141.2)
2010	154.7	1,415.6	6,572.7	466.6	8,454.8	194.5	1,125.2	15.5	1,335.2	1,015.8	3,615.4	224.7	4,855.9	(2,418.5)
2011	281.7	1,441.9	6,646.6	454.9	8,543.5	196.9	1,230.8	7.2	1,434.8	1,063.7	3,605.9	206.0	4,875.6	(2,514.8)
2012	209.2	1,594.8	6,628.4	468.2	8,691.3	216.5	1,343.6	14.8	1,574.9	1,069.0	3,444.1	215.7	4,728.8	(2,596.9)
2013	46.7	1,946.6	6,551.1	459.4	8,957.1	214.4	1,415.1	11.7	1,641.2	1,114.0	3,288.0	274.0	4,676.0	(2,686.6)
2014	286.4	2,024.0	6,366.9	479.7	8,870.5	232.8	1,736.9	26.0	1,995.7	1,067.5	3,101.9	224.8	4,394.3	(2,767.0)
2015	280.2	2,198.0	6,299.7	468.4	8,966.2	246.6	1,807.3	17.3	2,071.2	1,148.3	2,966.5	187.8	4,302.6	(2,872.6)
2016	678.5	2,551.4	6,170.8	406.3	9,128.4	280.5	2,167.6	12.6	2,460.6	1,295.6	2,866.3	307.6	4,469.5	(2,876.9)
2017	1,152.5	2,383.0	5,982.9	472.5	8,838.3	292.6	2,344.2	17.2	2,654.0	1,371.2	2,737.9	274.1	4,383.3	(2,953.5)
2018	938.1	2,539.3	5,893.4	485.8	8,918.4	310.5	2,344.3	74.6	2,729.4	1,427.5	2,552.3	272.4	4,252.3	(2,874.9)
2016														
QTR. I	482.6	2,150.9	6,286.1	463.4	8,900.4	246.9	1,882.6	13.6	2,143.1	1,178.5	2,970.9	206.4	4,355.8	(2,884.1)
QTR. II	656.2	2,100.6	6,236.4	473.5	8,810.5	247.6	1,932.7	17.8	2,198.0	1,217.3	2,931.2	230.7	4,379.2	(2,889.5)
QTR. III	524.1	2,307.5	6,235.5	418.2	8,961.1	255.5	2,035.1	7.5	2,298.0	1,218.6	2,865.2	193.2	4,277.0	(2,910.2)
QTR. IV	678.5	2,551.4	6,170.8	406.3	9,128.4	280.5	2,167.6	12.6	2,460.6	1,295.6	2,866.3	307.6	4,469.5	(2,876.9)
2017														
QTR. I	607.3	2,540.2	6,180.1	396.1	9,116.4	281.5	2,133.0	15.7	2,430.2	1,316.7	2,840.5	297.8	4,455.0	(2,838.5)
QTR. II	739.5	2,741.6	6,157.0	387.0	9,285.7	294.1	2,346.0	19.3	2,659.3	1,380.9	2,779.3	323.3	4,483.5	(2,882.3)
QTR. III	778.5	2,693.0	6,025.8	492.1	9,211.0	284.3	2,300.4	21.8	2,606.6	1,368.1	2,756.4	281.3	4,405.8	(2,977.1)
QTR. IV	1,152.5	2,383.0	5,982.9	472.5	8,838.3	292.6	2,344.2	17.2	2,654.0	1,371.2	2,737.9	274.1	4,383.3	(2,953.5)
2018														
Jan.	1,231.9	2,336.2	5,993.5	472.4	8,802.1	280.9	2,336.6	21.5	2,639.0	1,358.8	2,748.1	287.5	4,394.4	(3,000.6)
Feb.	1,290.6	2,312.4	5,971.7	453.2	8,737.3	275.2	2,359.3	13.5	2,648.0	1,362.5	2,724.5	280.6	4,367.6	(3,012.2)
Mar.	1,376.7	2,318.6	5,963.3	449.1	8,730.9	302.0	2,424.2	27.5	2,753.6	1,395.3	2,710.3	286.1	4,391.8	(2,962.2)
Apr.	1,471.2	2,293.7	5,962.1	447.8	8,703.6	302.1	2,458.9	30.0	2,791.0	1,402.6	2,695.1	280.7	4,378.4	(3,005.4)
May	1,407.5	2,328.0	5,947.3	435.2	8,710.5	312.6	2,441.1	23.3	2,777.0	1,418.5	2,691.4	290.4	4,400.2	(2,940.7)
Jun.	1,300.4	2,392.0	5,932.7	483.9	8,808.6	312.1	2,436.7	25.2	2,774.0	1,425.3	2,648.0	311.8	4,385.1	(2,949.8)
Jul.	1,326.5	2,381.7	5,927.8	488.5	8,798.1	295.8	2,435.0	23.2	2,753.9	1,442.1	2,622.1	383.9	4,448.0	(2,922.6)
Aug.	1,251.7	2,451.7	5,898.7	484.1	8,834.5	306.4	2,443.7	32.3	2,782.4	1,425.9	2,595.2	378.1	4,399.2	(2,904.5)
Sep.	1,138.4	2,490.9	5,885.0	485.2	8,861.1	306.9	2,367.9	37.4	2,712.3	1,417.5	2,585.7	382.4	4,385.6	(2,901.6)
Oct.	1,081.5	2,473.9	5,891.8	488.5	8,854.2	300.8	2,340.9	52.6	2,694.3	1,413.7	2,582.2	274.6	4,270.5	(2,970.9)
Nov.	997.5	2,535.5	5,895.3	488.4	8,919.2	313.7	2,325.5	113.4	2,752.6	1,431.2	2,570.2	252.6	4,254.1	(2,910.0)
Dec.	938.1	2,539.3	5,893.4	485.8	8,918.4	310.5	2,344.3	74.6	2,729.4	1,427.5	2,552.3	272.4	4,252.3	(2,874.9)

SOURCE: The Central Bank of The Bahamas

Table 2.6 Monetary Survey

(B\$ Millions)

Period Ended	NET FOREIGN ASSETS	DOMESTIC CREDIT				MONEY SUPPLY (M1)				QUASI MONEY				OTHER ITEMS (NET)
		To Government (Net)	To Private Sector	To Rest of Public Sector	TOTAL	Currency In Active Circulation	DEMAND DEPOSITS		TOTAL	Savings Deposits	Fixed Deposits	Foreign Currency Deposits	TOTAL	
							Commercial Banks (Adj.)	Central Bank						
2009	171.4	1,004.5	6,566.5	424.7	7,995.7	207.8	1,038.2	15.9	1,261.9	995.3	3,511.1	231.9	4,738.3	2,166.8
2010	113.9	1,406.5	6,556.1	461.2	8,423.8	194.5	1,104.8	15.5	1,314.8	1,015.8	3,601.8	222.2	4,839.8	2,383.1
2011	288.4	1,432.5	6,628.6	454.4	8,515.6	196.9	1,204.1	7.2	1,408.2	1,063.7	3,592.3	202.2	4,858.2	2,537.6
2012	215.1	1,582.4	6,611.8	467.7	8,661.9	216.5	1,310.6	14.8	1,541.9	1,069.0	3,428.4	209.7	4,707.1	2,627.9
2013	76.4	1,937.7	6,533.2	458.9	8,929.8	214.4	1,384.8	11.7	1,610.9	1,114.0	3,266.7	274.0	4,654.7	2,740.7
2014	334.2	2,013.2	6,344.5	479.3	8,837.0	232.8	1,696.2	26.0	1,955.0	1,067.5	3,088.8	224.8	4,381.1	2,835.1
2015	360.1	2,187.2	6,273.0	466.0	8,926.2	246.6	1,761.0	17.3	2,024.9	1,148.3	2,955.9	187.8	4,291.9	2,969.6
2016	730.5	2,535.5	6,155.6	405.9	9,097.0	280.5	2,113.8	12.6	2,406.8	1,295.0	2,854.8	305.5	4,455.3	2,965.3
2017	1,218.0	2,369.6	5,967.0	472.1	8,808.7	292.6	2,281.6	17.2	2,591.4	1,371.2	2,725.8	271.9	4,368.8	3,066.4
2018	993.0	2,523.7	5,864.5	485.4	8,873.7	310.5	2,287.4	74.6	2,672.5	1,427.5	2,540.9	270.3	4,238.8	2,955.4
2016														
QTR. I	571.6	2,143.3	6,251.1	461.0	8,855.5	246.9	1,840.5	13.6	2,101.0	1,178.5	2,960.2	206.4	4,345.1	2,981.0
QTR. II	750.1	2,092.1	6,203.5	471.2	8,766.7	247.6	1,890.2	17.8	2,155.6	1,216.5	2,917.1	230.7	4,364.3	2,997.0
QTR. III	596.1	2,292.2	6,221.0	417.8	8,930.9	255.5	1,994.6	7.5	2,257.6	1,218.0	2,853.7	188.8	4,260.5	3,009.0
QTR. IV	730.5	2,535.5	6,155.6	405.9	9,097.0	280.5	2,113.8	12.6	2,406.8	1,295.0	2,854.8	305.5	4,455.3	2,965.3
2017														
QTR. I	675.8	2,529.3	6,149.4	395.8	9,074.4	281.5	2,100.2	15.7	2,397.4	1,316.5	2,828.0	295.9	4,440.4	2,912.5
QTR. II	790.1	2,714.8	6,138.2	386.7	9,239.6	294.1	2,290.3	19.3	2,603.7	1,380.8	2,766.3	318.6	4,465.7	2,960.3
QTR. III	828.9	2,683.3	6,009.3	491.8	9,184.4	284.3	2,262.3	21.8	2,568.5	1,368.1	2,744.9	280.3	4,393.4	3,051.5
QTR. IV	1,218.0	2,369.6	5,967.0	472.1	8,808.7	292.6	2,281.6	17.2	2,591.4	1,371.2	2,725.8	271.9	4,368.8	3,066.4
2018														
Jan.	1,287.2	2,323.0	5,976.6	472.0	8,771.6	280.9	2,273.6	21.5	2,576.0	1,358.8	2,736.4	284.5	4,379.6	3,103.1
Feb.	1,344.1	2,297.5	5,952.3	452.9	8,702.7	275.2	2,313.2	13.5	2,601.8	1,362.5	2,713.3	277.6	4,353.4	3,091.5
Mar.	1,450.2	2,304.3	5,944.6	448.7	8,697.6	302.0	2,376.4	27.5	2,705.9	1,395.3	2,699.1	283.8	4,378.3	3,063.7
Apr.	1,544.4	2,280.5	5,943.8	447.5	8,671.8	302.1	2,403.1	30.0	2,735.2	1,402.6	2,683.8	278.3	4,364.8	3,116.2
May.	1,477.7	2,315.7	5,931.4	434.9	8,681.9	312.6	2,381.8	23.3	2,717.7	1,418.5	2,680.1	288.1	4,386.6	3,055.3
Jun.	1,398.9	2,380.1	5,914.7	483.5	8,778.3	312.1	2,357.2	25.2	2,694.5	1,425.3	2,636.7	309.5	4,371.5	3,111.2
Jul.	1,384.1	2,367.1	5,911.4	488.2	8,766.7	295.8	2,359.6	23.2	2,678.5	1,442.1	2,610.7	381.6	4,434.4	3,037.9
Aug.	1,306.7	2,437.2	5,882.6	483.7	8,803.5	306.4	2,367.0	32.3	2,705.7	1,425.9	2,583.6	375.9	4,385.4	3,019.1
Sep.	1,199.2	2,476.5	5,868.9	484.8	8,830.3	307.0	2,289.1	37.4	2,633.4	1,417.5	2,574.5	380.3	4,372.4	3,023.7
Oct.	1,143.2	2,459.6	5,875.0	488.1	8,822.7	300.8	2,269.1	52.6	2,622.5	1,413.7	2,571.1	272.5	4,257.3	3,086.1
Nov.	1,063.0	2,521.1	5,878.1	488.1	8,887.3	313.7	2,252.0	113.4	2,679.2	1,431.2	2,559.1	250.5	4,240.9	3,030.2
Dec.	993.0	2,523.7	5,864.5	485.4	8,873.7	310.5	2,287.4	74.6	2,672.5	1,427.5	2,540.9	270.3	4,238.8	2,955.4

SOURCE: The Central Bank of The Bahamas

Table 2.7 Money Supply

(B\$'000)

Period Ended	(1) Currency In Active Circulation	DEMAND DEPOSITS (2) (Adj.)		(3) Money Supply (M1) (1 + 2)	(4) Savings Deposits (Adj.)	(5) Fixed Deposits (Adj.)	(6) Money Supply (M2) (3 + 4 + 5)	(7) Foreign Currency Demand Deposits	(8) Other Foreign Currency Deposits	(9) Money Supply (M3) (6 + 7 + 8)
		Domestic Banks	Central Bank							
2009	207,836	1,059,862	15,901	1,283,599	995,442	3,521,376	5,800,417	200,947	30,948	6,032,312
2010	194,519	1,125,201	15,467	1,335,187	1,015,823	3,615,390	5,966,400	200,356	24,296	6,191,052
2011	196,917	1,230,762	7,158	1,434,837	1,063,730	3,605,869	6,104,436	164,169	41,807	6,310,412
2012	216,475	1,343,640	14,781	1,574,895	1,069,031	3,444,108	6,088,034	183,212	32,447	6,303,693
2013	214,432	1,415,127	11,652	1,641,210	1,114,031	3,287,972	6,043,213	237,023	36,951	6,317,187
2014	232,828	1,736,939	25,956	1,995,722	1,067,516	3,101,914	6,165,152	181,194	43,637	6,389,983
2015	246,583	1,807,339	17,318	2,071,240	1,148,281	2,966,493	6,186,014	152,861	34,924	6,373,799
2016	280,457	2,167,579	12,550	2,460,587	1,295,564	2,866,322	6,622,473	245,890	61,692	6,930,055
2017	292,578	2,344,213	17,246	2,654,036	1,371,170	2,737,949	6,763,155	217,924	56,217	7,037,296
2018	310,468	2,344,303	74,601	2,729,372	1,427,544	2,552,325	6,709,241	218,411	54,008	6,981,660
2016										
QTR. I	246,925	1,882,552	13,573	2,143,050	1,178,528	2,970,853	6,292,431	166,336	40,078	6,498,845
QTR. II	247,588	1,932,684	17,755	2,198,027	1,217,306	2,931,230	6,346,563	178,968	51,699	6,577,230
QTR. III	255,518	2,035,071	7,456	2,298,045	1,218,557	2,865,249	6,381,851	153,620	39,596	6,575,067
QTR. IV	280,457	2,167,579	12,550	2,460,587	1,295,564	2,866,322	6,622,473	245,890	61,692	6,930,055
2017										
QTR. I	281,470	2,133,031	15,675	2,430,176	1,316,733	2,840,523	6,587,432	244,358	53,419	6,885,209
QTR. II	294,078	2,345,967	19,279	2,659,324	1,380,901	2,779,282	6,819,507	265,781	57,550	7,142,838
QTR. III	284,303	2,300,437	21,849	2,606,590	1,368,127	2,756,401	6,731,118	227,682	53,633	7,012,433
QTR. IV	292,578	2,344,213	17,246	2,654,036	1,371,170	2,737,949	6,763,155	217,924	56,217	7,037,296
2018										
Jan.	280,854	2,336,604	21,503	2,638,962	1,358,801	2,748,114	6,745,877	229,519	57,984	7,033,380
Feb.	275,161	2,359,328	13,475	2,647,964	1,362,491	2,724,526	6,734,981	223,322	57,293	7,015,596
Mar.	301,962	2,424,167	27,504	2,753,633	1,395,316	2,710,322	6,859,271	227,742	58,390	7,145,403
Apr.	302,083	2,458,887	29,988	2,790,958	1,402,646	2,695,127	6,888,731	221,685	58,991	7,169,407
May	312,622	2,441,094	23,281	2,776,997	1,418,468	2,691,403	6,886,868	232,526	57,839	7,177,233
Jun.	312,055	2,436,693	25,243	2,773,991	1,425,298	2,648,049	6,847,338	249,830	61,949	7,159,117
Jul.	295,771	2,434,981	23,173	2,753,925	1,442,057	2,622,083	6,818,065	323,613	60,293	7,201,971
Aug.	306,392	2,443,697	32,316	2,782,405	1,425,900	2,595,192	6,803,497	318,547	59,566	7,181,610
Sep.	306,950	2,367,929	37,381	2,712,260	1,417,548	2,585,650	6,715,458	326,666	55,739	7,097,863
Oct.	300,798	2,340,921	52,577	2,694,297	1,413,706	2,582,192	6,690,195	219,014	55,595	6,964,804
Nov.	313,737	2,325,482	113,394	2,752,613	1,431,232	2,570,237	6,754,082	197,765	54,842	7,006,689
Dec.	310,468	2,344,303	74,601	2,729,372	1,427,544	2,552,325	6,709,241	218,411	54,008	6,981,660

SOURCE: The Central Bank of The Bahamas

Table 2.8 Factors Affecting Money Supply

(B\$ Millions)

PERIOD	MONEY SUPPLY (M1)	NET FOREIGN ASSETS	DOMESTIC CREDIT			QUASI MONEY	OTHER ITEMS (NET)
			To Government (Net)	To Private Sector	To Rest of Public Sector		
2009	9.1	279.0	93.9	56.6	(28.3)	99.2	(292.9)
2010	51.6	16.5	395.6	(18.0)	41.8	107.2	(277.3)
2011	99.7	127.0	26.4	73.9	(11.6)	19.7	(96.3)
2012	140.1	(72.5)	152.8	(18.2)	13.3	(146.8)	(82.1)
2013	66.3	(162.5)	351.8	(77.3)	(8.8)	(52.8)	(89.7)
2014	354.5	239.7	77.4	(184.2)	20.3	(281.7)	(80.3)
2015	75.5	(6.2)	174.1	(67.1)	(11.3)	(91.7)	(105.6)
2016	389.3	398.3	353.3	(128.9)	(62.1)	166.9	(4.3)
2017	193.4	474.0	(168.4)	(187.9)	66.2	(86.2)	(76.6)
2018	75.3	(214.3)	156.3	(89.5)	13.3	(131.0)	78.6
2016							
QTR. I	71.8	202.3	(47.2)	(13.7)	(5.0)	53.2	(11.5)
QTR. II	55.0	173.7	(50.3)	(49.7)	10.1	23.4	(5.4)
QTR. III	100.0	(132.2)	206.9	(0.9)	(55.3)	(102.2)	(20.7)
QTR. IV	162.5	154.5	243.9	(64.6)	(11.9)	192.4	33.2
2017							
Jan.	0.6	(7.5)	1.5	(12.7)	(0.6)	(32.0)	(12.1)
Feb.	21.4	26.3	24.2	(4.1)	(3.0)	37.2	15.0
Mar.	(52.4)	(90.1)	(36.9)	26.0	(6.5)	(19.6)	35.5
Apr.	101.9	129.0	12.1	(4.9)	0.4	33.1	(1.5)
May	(24.4)	(33.6)	31.9	(20.1)	(1.2)	(27.8)	(29.3)
Jun.	151.7	36.8	157.4	2.0	(8.3)	23.1	(13.1)
Jul.	(6.8)	(55.2)	31.8	1.8	0.3	(39.2)	(24.7)
Aug.	(26.7)	46.3	(17.4)	(68.7)	47.0	(32.6)	(66.5)
Sep.	(19.3)	47.9	(63.1)	(64.3)	57.8	(5.9)	(3.5)
Oct.	28.2	179.1	(137.5)	(15.2)	(2.0)	(30.9)	(27.1)
Nov.	(24.5)	205.3	(205.8)	(18.5)	(13.0)	(3.7)	3.8
Dec.	43.8	(10.4)	33.3	(9.2)	(4.7)	12.0	46.9
2018							
Jan.	(15.1)	79.5	(46.8)	10.6	(0.1)	11.2	(47.1)
Feb.	9.0	58.6	(23.8)	(21.8)	(19.2)	(26.8)	(11.6)
Mar.	105.7	86.2	6.2	(8.4)	(4.1)	24.1	50.0
Apr.	37.3	94.5	(24.9)	(1.1)	(1.2)	(13.3)	(43.2)
May	(14.0)	(63.7)	34.3	(14.9)	(12.6)	21.8	64.7
Jun.	(3.0)	(107.1)	64.0	(14.5)	48.6	(15.1)	(9.1)
Jul.	(20.1)	26.1	(10.2)	(5.0)	4.7	62.9	27.3
Aug.	28.5	(74.8)	70.0	(29.1)	(4.5)	(48.8)	18.0
Sep.	(70.1)	(113.3)	39.2	(13.7)	1.1	(13.6)	2.9
Oct.	(18.0)	(56.8)	(17.0)	6.7	3.3	(115.1)	(69.3)
Nov.	58.3	(84.1)	61.5	3.6	(0.0)	(16.4)	60.9
Dec.	(23.2)	(59.3)	3.8	(2.0)	(2.6)	(1.8)	35.1

Source: The Central Bank of The Bahamas

Table 2.9 Domestic Banks: Summary of Domestic Assets

(B\$'000)

Period Ended	Till Cash	Balance with Central Bank	SECURITIES				LOANS AND ADVANCES			Other Assets	Total Domestic Assets
			Central Government		Rest of Public Sector	Private Sector	Government	Public Corp.	Other		
			Treasury Bills	Other							
2009	111,837	375,585	214,012	704,581	107,031	27,244	76,516	305,900	6,563,431	479,409	8,965,546
2010	113,177	518,706	293,696	799,558	115,631	17,385	180,335	339,796	6,555,339	448,967	9,382,590
2011	126,879	560,079	275,400	847,574	117,350	16,393	145,748	326,823	6,630,248	431,700	9,478,194
2012	127,363	563,314	219,300	961,085	119,370	14,133	152,375	338,450	6,614,277	491,573	9,601,240
2013	138,097	513,617	392,400	962,164	119,352	16,558	253,606	329,770	6,534,503	512,901	9,772,968
2014	142,467	606,692	454,500	906,997	219,036	16,761	352,121	251,252	6,350,120	336,329	9,636,275
2015	142,443	587,524	662,641	895,364	221,019	24,358	416,827	238,406	6,275,385	348,924	9,812,891
2016	145,111	867,256	531,921	987,101	163,881	19,628	502,661	233,470	6,151,189	365,084	9,967,302
2017	145,785	1,012,180	611,386	1,137,749	262,563	19,113	442,211	201,911	5,963,762	397,665	10,194,325
2018	149,237	792,606	669,797	990,904	229,472	32,249	564,389	248,616	5,861,126	413,653	9,952,049
2016											
QTR. I	113,944	792,589	680,041	892,284	221,020	25,922	419,206	233,553	6,260,148	420,837	10,059,544
QTR. II	96,895	921,826	627,823	889,640	218,915	26,736	404,896	245,839	6,209,619	412,578	10,054,767
QTR. III	101,290	882,750	557,856	891,098	168,630	18,581	389,694	240,712	6,216,882	359,092	9,826,585
QTR. IV	145,111	867,256	531,921	987,101	163,881	19,628	502,661	233,470	6,151,189	365,084	9,967,302
2017											
QTR. I	97,642	894,022	489,306	1,055,534	163,881	25,842	516,601	223,327	6,154,208	477,278	10,097,641
QTR. II	93,672	1,046,896	475,089	1,105,852	163,881	22,384	515,984	214,435	6,134,644	400,351	10,173,188
QTR. III	94,371	1,062,371	506,476	1,094,335	275,688	19,382	527,962	208,256	6,006,436	381,309	10,176,586
QTR. IV	145,785	1,012,180	611,386	1,137,749	262,563	19,113	442,211	201,911	5,963,762	397,665	10,194,325
2018											
Jan.	115,517	1,089,902	596,871	1,132,638	262,563	19,335	425,393	201,818	5,974,138	399,253	10,217,428
Feb.	112,083	1,109,866	619,842	1,133,594	243,563	23,252	414,339	201,664	5,948,426	415,863	10,222,492
Mar.	101,240	1,204,301	619,990	1,105,200	243,563	23,023	417,052	197,570	5,940,227	443,920	10,296,086
Apr.	99,869	1,296,513	610,292	1,100,957	243,563	22,341	409,391	196,302	5,939,793	397,661	10,316,682
May	98,544	1,234,468	670,454	1,100,106	231,563	21,907	414,471	195,882	5,925,347	414,960	10,307,702
Jun.	95,670	1,151,642	720,491	1,095,915	231,563	21,515	428,645	244,473	5,911,225	433,394	10,334,533
Jul.	112,675	1,091,802	721,207	1,070,931	231,489	21,301	443,959	249,217	5,906,474	415,041	10,264,096
Aug.	105,347	995,607	741,763	1,061,723	229,519	21,258	476,952	246,731	5,877,435	403,662	10,159,997
Sep.	99,907	902,318	736,914	1,058,708	229,519	21,512	489,195	247,805	5,863,500	420,572	10,069,950
Oct.	110,646	925,361	735,470	1,004,597	229,472	21,405	488,662	251,137	5,870,351	403,991	10,041,092
Nov.	100,618	829,995	755,933	992,871	229,472	21,128	541,779	251,087	5,874,200	401,696	9,998,779
Dec.	149,237	792,606	669,797	990,904	229,472	32,249	564,389	248,616	5,861,126	413,653	9,952,049

SOURCE: The Central Bank of The Bahamas

Table 2.10 Domestic Banks: Summary of Domestic Liabilities

(B\$'000)

Period Ended	RESIDENT DEPOSITS				Total Deposits	Due to Central Bank	Capital & Surplus Accounts	Other Liabilities	Total Domestic Liabilities	Net Foreign Assets	Total Liabilities
	Demand		Savings	Fixed							
	Government	Other									
2009	72,062	1,260,809	1,004,356	3,623,445	5,960,672	--	2,032,952	295,258	8,288,882	(676,664)	8,965,546
2010	55,014	1,325,557	1,017,819	3,703,963	6,102,353	--	2,281,930	292,526	8,676,809	(705,781)	9,382,590
2011	66,003	1,394,931	1,067,111	3,696,985	6,225,030	--	2,361,752	288,219	8,875,001	(603,193)	9,478,194
2012	83,648	1,526,852	1,074,358	3,522,842	6,207,700	--	2,523,368	269,241	9,000,309	(600,931)	9,601,240
2013	101,009	1,652,150	1,119,942	3,372,711	6,245,812	--	2,586,361	245,907	9,078,080	(694,888)	9,772,968
2014	95,825	1,918,133	1,074,212	3,256,106	6,344,276	--	2,499,241	291,531	9,135,048	(501,227)	9,636,275
2015	117,572	1,960,200	1,162,168	3,140,427	6,380,367	--	2,651,237	249,582	9,281,186	(531,705)	9,812,891
2016	125,480	2,413,469	1,315,197	2,969,810	6,823,956	--	2,594,448	323,469	9,741,873	(225,429)	9,967,302
2017	136,792	2,562,137	1,390,478	2,836,549	6,925,956	--	2,699,340	304,061	9,929,357	(264,968)	10,194,325
2018	139,472	2,562,714	1,444,015	2,639,810	6,786,011	--	2,642,647	265,944	9,694,602	(257,447)	9,952,049
2016											
QTR. I	174,000	2,048,888	1,195,840	3,147,675	6,566,403	--	2,600,766	379,989	9,547,158	(512,386)	10,059,544
QTR. II	197,128	2,111,652	1,234,859	3,136,070	6,679,709	--	2,601,501	377,694	9,658,904	(395,863)	10,054,767
QTR. III	112,660	2,188,691	1,238,950	2,971,438	6,511,739	--	2,638,817	301,285	9,451,841	(374,744)	9,826,585
QTR. IV	125,480	2,413,469	1,315,197	2,969,810	6,823,956	--	2,594,448	323,469	9,741,873	(225,429)	9,967,302
2017											
QTR. I	156,083	2,377,389	1,335,302	2,930,956	6,799,730	--	2,580,940	403,785	9,784,455	(313,186)	10,097,641
QTR. II	134,337	2,611,748	1,400,944	2,864,223	7,011,252	--	2,639,655	301,813	9,952,720	(220,468)	10,173,188
QTR. III	121,345	2,528,119	1,386,161	2,869,558	6,905,183	--	2,693,611	322,455	9,921,249	(255,337)	10,176,586
QTR. IV	136,792	2,562,137	1,390,478	2,836,549	6,925,956	--	2,699,340	304,061	9,929,357	(264,968)	10,194,325
2018											
Jan.	141,940	2,566,123	1,380,183	2,851,636	6,939,882	--	2,668,468	377,903	9,986,253	(231,175)	10,217,428
Feb.	147,134	2,582,650	1,382,652	2,813,628	6,926,064	--	2,669,363	403,746	9,999,173	(223,319)	10,222,492
Mar.	167,075	2,651,909	1,416,673	2,799,415	7,035,072	--	2,684,141	356,679	10,075,89	(220,194)	10,296,086
Apr.	160,140	2,680,572	1,424,702	2,784,164	7,049,578	--	2,698,895	345,176	10,093,64	(223,033)	10,316,682
May	158,793	2,673,620	1,438,950	2,784,055	7,055,418	--	2,708,191	288,701	10,052,31	(255,392)	10,307,702
Jun.	152,735	2,686,523	1,443,966	2,746,706	7,029,930	--	2,647,515	385,371	10,062,81	(271,717)	10,334,533
Jul.	150,427	2,758,594	1,460,954	2,720,229	7,090,204	--	2,626,051	354,509	10,070,76	(193,332)	10,264,096
Aug.	134,145	2,762,244	1,443,793	2,693,655	7,033,837	--	2,629,617	316,030	9,979,484	(180,513)	10,159,997
Sep.	139,984	2,694,595	1,434,996	2,680,792	6,950,367	--	2,647,367	309,850	9,907,584	(162,366)	10,069,950
Oct.	141,826	2,559,935	1,430,683	2,670,664	6,803,108	--	2,652,392	317,764	9,773,264	(267,828)	10,041,092
Nov.	142,266	2,523,247	1,447,683	2,658,528	6,771,724	--	2,655,312	285,533	9,712,569	(286,210)	9,998,779
Dec.	139,472	2,562,714	1,444,015	2,639,810	6,786,011	--	2,642,647	265,944	9,694,602	(257,447)	9,952,049

SOURCE: The Central Bank of The Bahamas

Table 2.11 Domestic Banks: Summary of Foreign Assets*

(B\$ Millions)

Period Ended	Foreign Currency Notes and Coins	NONRESIDENT LOANS AND ADVANCES		DUE FROM FINANCIAL INSTITUTIONS			T O T A L	Foreign Securities	Other Assets	Total Foreign Assets
		Bahamian Dollar	Foreign Currency	Offshore Financial Institutions In Bahamas	Head Office or Branches Outside Bahamas	Other Banks Outside Bahamas				
2009	21.1	--	3,951.2	798.8	74,063.1	3,172.9	78,034.8	1,708.5	4,634.7	88,350.3
2010	25.5	--	3,901.3	790.8	66,328.5	3,173.2	70,292.5	2,772.7	6,388.5	83,380.5
2011	25.6	--	9,926.6	365.6	67,974.1	4,267.0	72,606.7	3,149.3	7,734.5	93,442.6
2012	31.6	--	9,811.0	314.5	64,653.6	4,496.3	69,464.4	2,740.4	8,139.3	90,186.8
2013	31.5	--	10,621.9	1,531.8	42,574.6	3,335.7	47,442.0	2,739.8	5,873.8	66,709.0
2014	30.2	--	9,525.4	1,467.8	11,388.8	2,151.9	15,008.5	3,532.9	5,123.4	33,220.3
2015	29.2	--	6,332.3	1,407.5	4,755.0	1,775.2	7,937.8	573.7	4,268.0	19,140.9
2016	26.1	--	1,907.2	1,189.5	3,032.1	1,188.6	5,410.2	642.1	577.3	8,563.0
2017	36.0	--	1,713.3	1,042.7	3,687.5	1,152.6	5,882.8	662.0	592.1	8,886.2
2018	52.6	--	897.8	1,023.1	2,995.2	999.6	5,017.9	958.7	550.4	7,477.4
2016										
QTR. I	41.1	--	6,424.0	1,518.1	3,719.0	2,055.9	7,292.9	619.2	3,943.8	18,321.1
QTR. II	35.5	--	2,059.0	1,239.1	5,969.2	1,075.3	8,283.6	655.3	1,137.9	12,171.3
QTR. III	31.6	--	2,021.8	1,587.4	4,462.5	985.7	7,035.6	669.1	704.8	10,462.8
QTR. IV	26.1	--	1,907.2	1,189.5	3,032.1	1,188.6	5,410.2	642.1	577.3	8,563.0
2017										
QTR. I	31.6	--	1,764.6	1,158.8	4,001.2	1,036.4	6,196.4	625.5	539.7	9,157.8
QTR. II	42.1	--	1,751.8	1,302.8	4,590.6	846.2	6,739.6	672.5	531.7	9,737.8
QTR. III	41.2	--	1,763.7	1,266.8	4,447.7	634.5	6,349.0	667.5	555.1	9,376.4
QTR. IV	36.0	--	1,713.3	1,042.7	3,687.5	1,152.6	5,882.8	662.0	592.1	8,886.2
2018										
Jan.	47.1	--	1,556.3	1,000.4	3,783.1	663.6	5,447.0	623.4	661.0	8,334.9
Feb.	81.0	--	1,486.9	905.6	3,606.7	766.5	5,278.8	625.2	678.8	8,150.7
Mar.	71.0	--	740.4	960.7	4,335.7	1,321.5	6,618.0	935.4	646.4	9,011.2
Apr.	72.2	--	683.5	970.1	4,032.9	1,321.0	6,323.9	873.2	746.0	8,698.8
May	69.2	--	674.5	957.5	4,059.7	1,318.6	6,335.9	814.7	658.1	8,552.3
Jun.	68.1	--	668.9	1,041.0	4,026.6	1,272.7	6,340.2	785.4	597.8	8,460.4
Jul.	73.5	--	632.2	1,105.2	5,703.6	1,033.0	7,841.8	969.9	620.0	10,137.4
Aug.	65.6	--	646.5	1,128.3	5,082.1	1,172.7	7,383.2	991.0	606.8	9,693.1
Sep.	55.8	--	692.1	1,182.0	3,999.7	1,194.5	6,376.3	1,014.1	880.3	9,018.6
Oct.	45.4	--	715.8	938.4	3,928.6	1,231.4	6,098.4	1,007.1	709.1	8,575.8
Nov.	45.1	--	711.5	1,014.5	3,182.5	1,102.8	5,299.8	899.1	602.8	7,558.3
Dec.	52.6	--	897.8	1,023.1	2,995.2	999.6	5,017.9	958.7	550.4	7,477.4

SOURCE: The Central Bank of The Bahamas

*See notes to table.

Table 2.12 Domestic Banks: Summary of Foreign Liabilities*

(B\$ Millions)

Period Ended	NONRESIDENT DEPOSITS		DUE TO FINANCIAL INSTITUTIONS			T O T A L	Capital & Surplus Accounts	Other Liabilities	Total Foreign Liabilities	Net Foreign Assets
	Bahamian Dollar	Foreign Currency	Offshore Financial Institutions In Bahamas	Head Office or Branches Outside Bahamas	Other Banks Outside Bahamas					
2009	49.9	47,060.3	240.1	15,643.6	23,638.0	39,521.7	569.7	1,826.4	89,028.1	(677.8)
2010	63.5	37,555.7	203.5	10,481.6	31,913.0	42,598.1	582.8	3,286.1	84,086.3	(705.8)
2011	67.2	32,591.3	554.6	17,687.8	37,745.2	55,987.6	(2,520.9)	7,920.6	94,045.8	(603.2)
2012	43.6	29,819.4	452.5	38,669.5	12,769.4	51,891.3	414.8	8,618.6	90,787.7	(600.9)
2013	105.7	31,408.4	514.0	13,151.4	15,358.9	29,024.3	436.8	6,428.8	67,403.9	(694.9)
2014	119.4	10,003.4	484.4	12,302.7	4,730.0	17,517.0	447.0	5,634.7	33,721.5	(501.2)
2015	110.9	5,870.1	530.9	6,660.7	1,492.0	8,683.5	402.5	4,605.6	19,672.6	(531.7)
2016	81.5	5,169.8	532.0	1,911.3	70.9	2,514.3	457.9	564.9	8,788.4	(225.4)
2017	102.4	5,327.1	548.4	2,135.8	49.6	2,733.9	558.4	429.3	9,151.2	(265.0)
2018	127.3	4,897.4	550.7	773.2	70.7	1,394.7	608.1	707.3	7,734.8	(257.4)
2016										
QTR. I	112.1	5,355.6	503.6	6,843.8	1,215.3	8,562.7	455.3	4,347.7	18,833.5	(512.4)
QTR. II	97.8	5,896.4	526.5	4,431.9	306.1	5,264.5	442.8	865.6	12,567.2	(395.9)
QTR. III	103.8	5,051.8	538.2	3,883.5	54.7	4,476.3	463.9	741.8	10,837.6	(374.7)
QTR. IV	81.5	5,169.8	532.0	1,911.3	70.9	2,514.3	457.9	564.9	8,788.4	(225.4)
2017										
QTR. I	168.7	5,709.8	534.4	2,027.3	35.0	2,596.7	453.2	542.6	9,471.0	(313.2)
QTR. II	103.4	5,202.9	523.7	3,181.2	54.9	3,759.7	466.9	425.3	9,958.2	(220.5)
QTR. III	101.7	6,249.0	517.1	1,842.3	28.0	2,387.4	501.2	392.5	9,631.7	(255.3)
QTR. IV	102.4	5,327.1	548.4	2,135.8	49.6	2,733.9	558.4	429.3	9,151.2	(265.0)
2018										
Jan.	108.0	5,099.8	575.1	1,637.4	39.9	2,252.4	520.4	585.5	8,566.0	(231.2)
Feb.	117.9	4,856.1	563.6	1,694.1	45.0	2,302.7	520.8	576.4	8,374.0	(223.3)
Mar.	106.7	5,893.2	549.6	1,301.9	51.7	1,903.2	729.5	598.8	9,231.3	(220.2)
Apr.	98.9	5,987.1	542.2	879.6	29.1	1,450.9	688.4	696.5	8,921.8	(223.0)
May	108.4	6,030.5	544.9	676.5	28.5	1,249.8	697.8	721.2	8,807.7	(255.4)
Jun.	109.4	5,943.4	541.0	698.0	33.0	1,272.0	703.7	703.6	8,732.2	(271.7)
Jul.	108.0	7,563.0	530.7	814.2	32.7	1,377.5	589.3	692.9	10,330.8	(193.3)
Aug.	108.8	6,950.7	527.8	1,009.5	41.6	1,579.0	599.6	635.5	9,873.6	(180.5)
Sep.	105.5	6,007.2	540.5	988.0	50.5	1,579.1	600.9	888.3	9,181.0	(162.4)
Oct.	111.0	5,946.8	528.9	945.5	38.1	1,512.5	575.1	698.2	8,843.7	(267.8)
Nov.	109.0	5,048.4	528.0	875.7	36.7	1,440.3	589.0	657.7	7,844.5	(286.2)
Dec.	127.3	4,897.4	550.7	773.2	70.7	1,394.7	608.1	707.3	7,734.8	(257.4)

SOURCE: The Central Bank of The Bahamas

*See notes to table

Table 2.13 Domestic Banks: Total Deposits by Depositors (All Currencies)

(B\$'000)

Period Ended	R E S I D E N T								
	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other	T O T A L	Nonresident
2009	152,097	398,781	39,830	215,472	1,567,651	3,352,919	233,922	5,960,672	47,110,209
2010	121,287	438,666	48,672	239,334	1,643,508	3,407,188	203,698	6,102,353	37,619,266
2011	118,693	395,930	47,893	257,948	1,699,680	3,502,105	202,781	6,225,030	32,658,551
2012	135,262	340,407	56,217	254,950	1,973,826	3,247,868	199,170	6,207,700	29,862,947
2013	154,708	277,258	53,293	267,759	2,044,498	3,204,527	243,769	6,245,812	31,514,066
2014	213,076	289,999	55,657	353,507	1,976,866	3,195,184	259,987	6,344,276	10,122,827
2015	270,469	280,762	61,043	394,443	1,912,624	3,164,575	296,451	6,380,367	5,981,035
2016	186,909	298,574	67,818	453,604	2,138,220	3,349,488	329,343	6,823,956	5,251,257
2017	198,483	287,774	63,075	482,219	2,199,649	3,366,121	328,635	6,925,956	5,429,561
2018	189,420	351,705	72,183	484,919	2,062,502	3,314,344	310,938	6,786,011	5,024,731
2016									
QTR. I	328,056	282,516	62,128	405,641	1,956,899	3,228,013	303,150	6,566,403	5,467,731
QTR. II	367,822	301,203	62,680	478,772	1,932,818	3,244,439	291,975	6,679,709	5,994,252
QTR. III	199,646	296,423	60,799	378,264	2,018,145	3,248,835	309,627	6,511,739	5,155,580
QTR. IV	186,909	298,574	67,818	453,604	2,138,220	3,349,488	329,343	6,823,956	5,251,257
2017									
QTR. I	211,666	280,706	65,334	406,209	2,146,735	3,366,147	322,933	6,799,730	5,878,470
QTR. II	181,771	275,453	66,137	430,805	2,306,303	3,425,414	325,369	7,011,252	5,306,366
QTR. III	198,903	299,014	63,266	432,059	2,223,659	3,363,967	324,315	6,905,183	6,350,637
QTR. IV	198,483	287,774	63,075	482,219	2,199,649	3,366,121	328,635	6,925,956	5,429,561
2018									
Jan.	208,860	291,841	64,471	516,527	2,170,524	3,367,215	320,444	6,939,882	5,207,739
Feb.	199,104	305,957	63,588	517,914	2,180,879	3,328,865	329,757	6,926,064	4,974,059
Mar.	219,135	302,715	61,545	528,643	2,207,776	3,374,893	340,365	7,035,072	5,999,872
Apr.	212,242	325,190	59,684	511,118	2,227,900	3,368,746	344,698	7,049,578	6,086,032
May.	214,088	328,780	70,862	571,731	2,121,518	3,363,696	384,743	7,055,418	6,138,857
Jun.	208,111	323,905	71,229	557,066	2,140,988	3,385,320	343,311	7,029,930	6,052,839
Jul.	207,177	438,362	60,041	548,022	2,109,513	3,401,297	325,792	7,090,204	7,671,036
Aug.	190,935	446,792	61,524	532,738	2,091,493	3,373,799	336,556	7,033,837	7,059,531
Sep.	196,835	417,711	60,982	510,076	2,076,180	3,364,596	323,987	6,950,367	6,112,704
Oct.	191,680	378,536	64,958	488,302	2,037,396	3,333,758	308,478	6,803,108	6,057,807
Nov.	192,166	359,101	62,930	477,247	2,035,849	3,348,135	296,296	6,771,724	5,157,465
Dec.	189,420	351,705	72,183	484,919	2,062,502	3,314,344	310,938	6,786,011	5,024,731

SOURCE: The Central Bank of The Bahamas

Table 2.14 Domestic Banks: Total Deposits by Depositors (B\$)

(B\$'000)

Period Ended	R E S I D E N T								Nonresident
	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other	TOTAL	
2009	146,466	383,970	39,818	192,323	1,410,836	3,329,929	219,804	5,723,146	49,890
2010	119,810	419,059	48,655	216,972	1,485,997	3,384,222	201,509	5,876,224	63,530
2011	116,161	384,707	47,856	231,883	1,559,523	3,476,612	199,780	6,016,522	67,210
2012	133,369	319,679	55,565	242,290	1,824,170	3,219,767	195,308	5,990,148	43,570
2013	153,032	262,657	53,177	247,003	1,841,932	3,171,379	240,982	5,970,162	105,656
2014	205,914	263,669	55,643	337,299	1,834,664	3,160,049	255,045	6,112,283	119,391
2015	264,147	260,229	60,983	376,289	1,805,741	3,124,558	294,313	6,186,260	110,921
2016	178,605	280,752	67,274	383,787	1,961,693	3,311,720	324,239	6,508,070	81,486
2017	191,534	272,484	62,869	443,973	2,020,921	3,326,406	326,679	6,644,866	102,418
2018	185,560	332,948	61,151	446,754	1,895,957	3,278,043	309,319	6,509,732	107,307
2016									
QTR. I	322,307	263,662	62,100	389,603	1,838,995	3,175,776	301,797	6,354,240	112,108
QTR. II	362,311	267,358	62,599	444,290	1,815,032	3,201,714	290,227	6,443,531	97,840
QTR. III	197,387	284,588	60,193	360,690	1,907,356	3,202,164	303,886	6,316,264	103,771
QTR. IV	178,605	280,752	67,274	383,787	1,961,693	3,311,720	324,239	6,508,070	81,486
2017									
QTR. I	207,787	267,166	64,907	361,613	1,959,003	3,320,215	317,383	6,498,074	168,679
QTR. II	178,757	262,464	65,801	391,613	2,091,443	3,376,153	318,676	6,684,907	103,439
QTR. III	192,027	281,953	63,006	390,626	2,043,734	3,323,482	322,164	6,616,992	101,661
QTR. IV	191,534	272,484	62,869	443,973	2,020,921	3,326,406	326,679	6,644,866	102,418
2018									
Jan.	202,755	275,800	64,278	479,038	1,979,825	3,326,127	318,451	6,646,274	107,976
Feb.	180,529	291,222	63,451	485,184	1,992,793	3,285,981	327,714	6,626,874	117,915
Mar.	212,206	287,293	61,437	491,381	2,024,958	3,326,105	338,631	6,742,011	106,650
Apr.	204,152	307,122	59,582	476,108	2,052,159	3,318,819	342,870	6,760,812	98,897
May	212,189	313,366	63,300	534,591	1,939,736	3,316,954	383,018	6,763,154	108,391
Jun.	201,483	302,458	63,213	511,138	1,959,069	3,332,503	341,659	6,711,523	109,416
Jul.	199,163	326,761	59,362	497,200	1,935,479	3,356,135	324,184	6,698,284	108,028
Aug.	186,977	335,621	60,908	490,970	1,912,115	3,330,154	335,021	6,651,766	108,826
Sep.	186,241	302,811	60,576	469,386	1,895,471	3,320,397	322,486	6,557,368	105,479
Oct.	186,765	350,945	64,542	445,237	1,873,305	3,295,841	306,949	6,523,584	110,986
Nov.	188,692	332,189	62,412	437,437	1,888,342	3,311,983	294,588	6,515,643	109,048
Dec.	185,560	332,948	61,151	446,754	1,895,957	3,278,043	309,319	6,509,732	107,307

SOURCE: The Central Bank of The Bahamas

Table 2.15 Domestic Banks: Demand Deposits by Depositors (All Currencies)

(B\$'000)

Period Ended	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other	T O T A L	Nonresident
2009	72,062	52,309	4,312	69,149	694,059	332,574	108,406	1,332,871	1,119,476
2010	55,014	71,026	4,896	78,747	768,999	314,343	87,546	1,380,571	1,797,845
2011	66,003	65,913	3,393	86,322	793,504	362,992	82,807	1,460,934	1,542,206
2012	83,648	77,732	6,421	98,843	906,427	352,508	84,921	1,610,500	1,855,474
2013	101,009	54,863	3,757	132,104	955,435	383,513	122,478	1,753,159	2,224,522
2014	95,825	82,220	5,278	133,647	1,036,159	538,881	121,948	2,013,958	2,062,339
2015	117,572	83,083	8,866	177,900	966,258	564,215	159,878	2,077,772	1,668,698
2016	125,480	108,130	17,929	219,618	1,235,724	639,003	193,065	2,538,949	2,226,046
2017	136,792	126,222	15,847	217,519	1,334,899	667,746	199,904	2,698,929	2,638,674
2018	139,472	153,091	18,949	236,861	1,275,670	675,079	203,064	2,702,186	2,104,000
<u>2016</u>									
QTR. I	174,000	89,444	9,585	178,964	1,012,041	598,071	160,783	2,222,888	1,749,473
QTR. II	197,128	103,208	9,944	194,530	1,051,115	593,800	159,055	2,308,780	2,098,432
QTR. III	112,660	101,917	11,760	178,161	1,131,053	592,002	173,798	2,301,351	2,280,531
QTR. IV	125,480	108,130	17,929	219,618	1,235,724	639,003	193,065	2,538,949	2,226,046
<u>2017</u>									
QTR. I	156,083	100,180	15,951	181,212	1,264,950	629,858	185,238	2,533,472	2,257,030
QTR. II	134,337	112,552	16,558	198,049	1,421,592	669,223	193,774	2,746,085	2,222,779
QTR. III	121,345	128,218	16,382	192,944	1,360,743	634,796	195,036	2,649,464	2,045,050
QTR. IV	136,792	126,222	15,847	217,519	1,334,899	667,746	199,904	2,698,929	2,638,674
<u>2018</u>									
Jan.	141,940	129,819	16,941	243,488	1,313,716	669,845	192,314	2,708,063	1,965,728
Feb.	147,134	143,148	16,028	233,076	1,326,949	661,215	202,234	2,729,784	2,018,965
Mar.	167,075	142,910	13,948	246,121	1,362,046	674,062	212,822	2,818,984	2,523,411
Apr.	160,140	164,745	12,082	228,686	1,385,662	675,099	214,298	2,840,712	2,442,840
May	158,793	167,696	23,259	267,220	1,296,053	680,656	238,736	2,832,413	2,426,488
Jun.	152,735	162,714	23,495	253,996	1,324,541	700,729	221,048	2,839,258	2,292,748
Jul.	150,427	280,092	12,260	254,137	1,299,139	701,508	211,458	2,909,021	2,169,291
Aug.	134,145	290,523	15,548	237,778	1,303,766	696,810	217,819	2,896,389	2,307,981
Sep.	139,984	259,005	12,986	227,406	1,291,959	695,003	208,236	2,834,579	2,295,269
Oct.	141,826	186,945	10,016	236,366	1,253,410	677,843	195,355	2,701,761	2,188,715
Nov.	142,266	162,493	9,773	236,674	1,241,813	682,107	190,387	2,665,513	2,127,720
Dec.	139,472	153,091	18,949	236,861	1,275,670	675,079	203,064	2,702,186	2,104,000

SOURCE: The Central Bank of The Bahamas

Table 2.16 Domestic Banks: Savings Deposits by Depositors (All Currencies)

(B\$'000)

Period Ended	R E S I D E N T								Nonresident
	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other	T O T A L	
2009	--	822	51	1,276	25,057	950,020	27,130	1,004,356	126,069
2010	--	11	10	53	24,545	969,324	23,876	1,017,819	224,642
2011	--	22	--	25	34,104	1,010,207	22,753	1,067,111	210,443
2012	--	183	22	25	37,400	1,005,491	31,237	1,074,358	206,682
2013	--	50	--	9,838	61,396	1,022,080	26,578	1,119,942	223,745
2014	--	130	--	520	61,706	980,252	31,604	1,074,212	231,621
2015	--	124	--	214	56,462	1,068,851	36,517	1,162,168	223,171
2016	--	206	--	336	73,904	1,203,718	37,033	1,315,197	222,293
2017	--	31	--	7,135	87,704	1,257,989	37,619	1,390,478	193,025
2018	--	29	--	19,734	71,419	1,302,990	49,843	1,444,015	173,986
<u>2016</u>									
QTR. I	--	269	--	336	59,300	1,099,409	36,526	1,195,840	205,770
QTR. II	--	119	--	3,579	68,596	1,127,558	35,007	1,234,859	213,531
QTR. III	--	139	--	345	68,314	1,135,512	34,640	1,238,950	201,304
QTR. IV	--	206	--	336	73,904	1,203,718	37,033	1,315,197	222,293
<u>2017</u>									
QTR. I	--	222	--	553	67,076	1,229,834	37,617	1,335,302	220,450
QTR. II	--	33	--	5,471	86,046	1,270,643	38,751	1,400,944	217,592
QTR. III	--	28	--	4,113	79,594	1,264,324	38,102	1,386,161	208,792
QTR. IV	--	31	--	7,135	87,704	1,257,989	37,619	1,390,478	193,025
<u>2018</u>									
Jan.	--	32	--	2,399	79,073	1,261,238	37,441	1,380,183	187,697
Feb.	--	38	--	2,404	80,107	1,263,235	36,868	1,382,652	184,446
Mar.	--	45	--	2,410	78,168	1,298,724	37,326	1,416,673	181,567
Apr.	--	50	--	2,414	78,733	1,303,672	39,833	1,424,702	176,311
May	--	29	--	10,279	69,151	1,304,780	54,711	1,438,950	192,584
Jun.	--	29	--	10,445	67,826	1,312,631	53,035	1,443,966	195,740
Jul.	--	28	--	13,179	71,760	1,325,451	50,536	1,460,954	187,595
Aug.	--	28	--	13,223	63,598	1,315,747	51,197	1,443,793	185,977
Sep.	--	30	--	12,558	62,943	1,311,236	48,229	1,434,996	187,591
Oct.	--	31	--	13,499	68,372	1,299,974	48,807	1,430,683	173,966
Nov.	--	33	--	19,574	67,774	1,312,471	47,831	1,447,683	172,291
Dec.	--	29	--	19,734	71,419	1,302,990	49,843	1,444,015	173,986

SOURCE: The Central Bank of The Bahamas

Table 2.17 Domestic Banks: Fixed Deposits by Depositors (All Currencies)

(B\$'000)

Period Ended	R E S I D E N T								Nonresident
	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other	T O T A L	
2009	80,035	345,650	35,467	145,047	848,535	2,070,325	98,386	3,623,445	45,864,664
2010	66,273	367,629	43,766	160,534	849,964	2,123,521	92,276	3,703,963	35,596,779
2011	52,690	329,995	44,500	171,601	872,072	2,128,906	97,221	3,696,985	30,905,902
2012	51,614	262,492	49,774	156,082	1,029,999	1,889,869	83,012	3,522,842	27,800,791
2013	53,699	222,345	49,536	125,817	1,027,667	1,798,934	94,713	3,372,711	29,065,799
2014	117,251	207,649	50,379	219,340	879,001	1,676,051	106,435	3,256,106	7,828,867
2015	152,897	197,555	52,177	216,329	889,904	1,531,509	100,056	3,140,427	4,089,166
2016	61,429	190,238	49,889	233,650	828,592	1,506,767	99,245	2,969,810	2,802,918
2017	61,691	161,521	47,228	257,565	777,046	1,440,386	91,112	2,836,549	2,597,862
2018	49,948	198,585	53,234	228,324	715,413	1,336,275	58,031	2,639,810	2,746,745
2016									
QTR. I	154,056	192,803	52,543	226,341	885,558	1,530,533	105,841	3,147,675	3,512,488
QTR. II	170,694	197,876	52,736	280,663	813,107	1,523,081	97,913	3,136,070	3,682,289
QTR. III	86,986	194,367	49,039	199,758	818,778	1,521,321	101,189	2,971,438	2,673,745
QTR. IV	61,429	190,238	49,889	233,650	828,592	1,506,767	99,245	2,969,810	2,802,918
2017									
QTR. I	55,583	180,304	49,383	224,444	814,709	1,506,455	100,078	2,930,956	3,400,990
QTR. II	47,434	162,868	49,579	227,285	798,665	1,485,548	92,844	2,864,223	2,865,995
QTR. III	77,558	170,768	46,884	235,002	783,322	1,464,847	91,177	2,869,558	4,096,795
QTR. IV	61,691	161,521	47,228	257,565	777,046	1,440,386	91,112	2,836,549	2,597,862
2018									
Jan.	66,920	161,990	47,530	270,640	777,735	1,436,132	90,689	2,851,636	3,054,314
Feb.	51,970	162,771	47,560	282,434	773,823	1,404,415	90,655	2,813,628	2,770,648
Mar.	52,060	159,760	47,597	280,112	767,562	1,402,107	90,217	2,799,415	3,294,894
Apr.	52,102	160,395	47,602	280,018	763,505	1,389,975	90,567	2,784,164	3,466,881
May	55,295	161,055	47,603	294,232	756,314	1,378,260	91,296	2,784,055	3,519,785
Jun.	55,376	161,162	47,734	292,625	748,621	1,371,960	69,228	2,746,706	3,564,351
Jul.	56,750	158,242	47,781	280,706	738,614	1,374,338	63,798	2,720,229	5,314,150
Aug.	56,790	156,241	45,976	281,737	724,129	1,361,242	67,540	2,693,655	4,565,573
Sep.	56,851	158,676	47,996	270,112	721,278	1,358,357	67,522	2,680,792	3,629,844
Oct.	49,854	191,560	54,942	238,437	715,614	1,355,941	64,316	2,670,664	3,695,126
Nov.	49,900	196,575	53,157	220,999	726,262	1,353,557	58,078	2,658,528	2,857,454
Dec.	49,948	198,585	53,234	228,324	715,413	1,336,275	58,031	2,639,810	2,746,745

SOURCE: The Central Bank of The Bahamas

Table 2.18 Domestic Banks: Fixed Deposits by Maturity (B\$)

(B\$'000)

Period Ended	Fixed Deposits Up to 3 Months	Fixed Deposits Up to 6 Months	Fixed Deposits Up to 12 Months	Fixed Deposits Over 12 Months	Total Bahamian Dollar Fixed Deposits
2009	1,230,295	506,219	974,770	906,181	3,617,465
2010	1,229,864	513,675	984,840	986,755	3,715,134
2011	1,517,357	650,229	1,009,317	517,865	3,694,768
2012	1,340,636	605,349	1,025,332	529,982	3,501,299
2013	1,324,125	550,998	981,054	542,785	3,398,962
2014	1,330,878	534,605	909,156	491,422	3,266,061
2015	1,299,627	484,541	885,715	492,703	3,162,586
2016	943,502	448,893	955,412	591,707	2,939,514
2017	843,651	430,191	941,206	595,004	2,810,052
2018	624,220	506,576	959,150	533,684	2,623,630
2016					
QTR. I	1,278,090	449,324	951,458	483,375	3,162,247
QTR. II	1,216,285	393,573	1,014,123	497,119	3,121,100
QTR. III	943,429	454,833	988,325	574,334	2,960,921
QTR. IV	943,502	448,893	955,412	591,707	2,939,514
2017					
QTR. I	935,884	423,176	971,309	578,003	2,908,372
QTR. II	845,134	410,853	1,003,739	577,366	2,837,092
QTR. III	815,093	424,175	1,018,329	587,246	2,844,843
QTR. IV	843,651	430,191	941,206	595,004	2,810,052
2018					
Jan.	838,023	456,597	937,984	591,948	2,824,552
Feb.	793,924	462,062	950,446	580,099	2,786,531
Mar.	851,273	420,487	920,143	581,927	2,773,830
Apr.	835,352	405,630	969,643	548,489	2,759,114
May.	749,172	449,817	991,190	570,005	2,760,184
Jun.	711,428	450,342	1,006,644	547,159	2,715,573
Jul.	680,334	443,522	1,024,455	542,892	2,691,203
Aug.	740,880	402,397	984,848	537,190	2,665,315
Sep.	738,113	359,544	1,014,652	543,617	2,655,926
Oct.	721,308	414,521	977,697	541,112	2,654,638
Nov.	701,241	417,965	975,985	546,419	2,641,610
Dec.	624,220	506,576	959,150	533,684	2,623,630

SOURCE: The Central Bank of The Bahamas

**Table 2.19 Domestic Banks: Overdrafts and Loans by Maturity
(All Currencies)**

(B\$'000)

Period Ended	Overdrafts			L O A N S										GRAND TOTAL
	B\$	F/C	Total	Up to 2 years		3-5 years		6-10 Years		Over 10 Years		TOTAL		
				B\$	F/C	B\$	F/C	B\$	F/C	B\$	F/C	B\$	F/C	
2009	681,901	23,706	705,607	203,988	133,418	352,316	260,203	622,700	216,878	4,370,007	85,988	5,549,011	696,487	6,951,105
2010	636,284	5,142	641,426	171,044	214,429	323,938	326,734	513,989	145,997	4,669,997	67,885	5,678,968	755,045	7,075,439
2011	681,961	3,659	685,620	249,123	131,927	328,079	291,370	544,838	166,259	4,639,318	67,159	5,761,358	656,715	7,103,693
2012	677,504	2,894	680,398	306,352	152,905	318,035	244,220	544,276	214,242	4,576,260	69,288	5,744,923	680,655	7,105,976
2013	626,439	5,517	631,956	264,660	505,410	321,063	86,070	704,632	142,076	4,410,368	52,518	5,700,723	786,074	7,118,753
2014	602,494	9,473	611,967	243,834	155,693	426,909	273,913	728,113	77,862	4,401,873	34,204	5,800,729	541,672	6,954,368
2015	675,904	3,304	679,208	244,831	155,187	322,562	227,993	742,255	107,816	4,411,404	39,362	5,721,052	530,358	6,930,618
2016	620,936	5,014	625,950	410,002	85,188	370,069	214,252	696,964	91,765	4,352,359	40,771	5,829,394	431,976	6,887,320
2017	574,093	5,613	579,706	264,224	114,873	418,016	180,387	651,855	56,962	4,305,234	36,627	5,639,329	388,849	6,607,884
2018	581,594	8,106	589,700	249,797	134,975	313,524	69,453	856,782	138,995	4,264,074	56,831	5,684,177	400,254	6,674,131
<u>2016</u>														
QTR. I	639,156	823	639,979	284,307	169,778	320,715	223,789	726,964	105,006	4,402,441	39,928	5,734,427	538,501	6,912,907
QTR. II	661,413	861	662,274	315,343	105,804	296,214	215,623	735,497	96,298	4,394,852	38,449	5,741,906	456,174	6,860,354
QTR. III	690,092	2,584	692,676	307,476	96,467	263,866	213,254	720,972	91,894	4,417,793	42,890	5,710,107	444,505	6,847,288
QTR. IV	620,936	5,014	625,950	410,002	85,188	370,069	214,252	696,964	91,765	4,352,359	40,771	5,829,394	431,976	6,887,320
<u>2017</u>														
QTR. I	615,863	919	616,782	411,039	101,812	397,001	221,657	688,265	62,706	4,357,436	37,438	5,853,741	423,613	6,894,136
QTR. II	598,936	876	599,812	395,792	37,205	412,967	277,196	671,269	62,760	4,367,218	40,844	5,847,246	418,005	6,865,063
QTR. III	637,778	862	638,640	297,189	37,318	400,677	271,793	672,934	59,219	4,325,211	39,673	5,696,011	408,003	6,742,654
QTR. IV	574,093	5,613	579,706	264,224	114,873	418,016	180,387	651,855	56,962	4,305,234	36,627	5,639,329	388,849	6,607,884
<u>2018</u>														
Jan.	575,332	1,177	576,509	247,846	117,714	426,308	176,150	651,058	68,269	4,301,079	36,416	5,626,291	398,549	6,601,349
Feb.	571,878	1,356	573,234	237,123	116,829	426,883	174,778	645,513	65,067	4,288,814	36,188	5,598,333	392,862	6,564,429
Mar.	575,526	1,236	576,762	219,890	116,005	430,095	174,588	649,031	65,055	4,289,653	33,770	5,588,669	389,418	6,554,849
Apr.	579,945	1,734	581,679	201,486	113,285	421,072	168,872	656,518	70,072	4,298,604	33,898	5,577,680	386,127	6,545,486
May	596,419	1,774	598,193	194,520	109,360	325,502	97,015	733,920	121,140	4,298,740	57,310	5,552,682	384,825	6,535,700
Jun.	592,476	2,804	595,280	219,254	136,938	328,188	96,268	730,954	122,119	4,298,844	56,498	5,577,240	411,823	6,584,343
Jul.	569,840	5,092	574,932	216,860	148,418	321,670	104,888	771,202	129,090	4,284,089	48,501	5,593,821	430,897	6,599,650
Aug.	564,195	2,005	566,200	213,943	140,739	322,436	91,528	812,837	119,663	4,276,231	57,541	5,625,447	409,471	6,601,118
Sep.	573,326	1,978	575,304	214,164	137,209	322,942	66,071	809,068	145,906	4,273,485	56,351	5,619,659	405,537	6,600,500
Oct.	612,826	4,239	617,065	211,585	136,199	312,057	63,829	803,761	143,413	4,265,721	56,520	5,593,124	399,961	6,610,150
Nov.	610,562	5,153	615,715	232,289	135,471	316,524	68,817	829,269	141,097	4,271,173	56,711	5,649,255	402,096	6,667,066
Dec.	581,594	8,106	589,700	249,797	134,975	313,524	69,453	856,782	138,995	4,264,074	56,831	5,684,177	400,254	6,674,131

SOURCE: The Central Bank of The Bahamas

Table 2.20 Domestic Banks: Sectoral Distribution of Credit (All Currencies)

(B\$'000)

Period Ended	Agriculture	Fisheries	Mining & Quarrying	Manufacturing	Distribution	Tourism	Entertainment & Catering	Transport
2009	15,660	7,715	807	37,118	147,880	198,864	44,130	28,033
2010	15,043	6,136	3,393	32,611	161,995	137,400	50,545	35,204
2011	13,434	8,571	2,703	38,787	171,128	70,265	67,058	37,265
2012	14,323	8,412	2,399	41,744	216,145	65,279	64,131	42,020
2013	11,233	7,037	2,487	52,457	214,295	47,714	79,700	36,250
2014	11,032	8,254	2,307	37,310	187,583	35,771	77,136	45,777
2015	9,214	6,094	2,118	26,527	165,928	19,292	77,809	40,743
2016	7,389	10,051	1,917	23,148	167,509	14,731	73,526	41,084
2017	6,500	2,352	1,955	34,853	200,525	11,033	48,548	33,697
2018	3,453	3,071	1,656	36,578	245,128	10,590	48,215	44,721
<u>2016</u>								
QTR. I	8,720	5,441	2,071	24,165	170,846	14,310	75,768	40,359
QTR. II	8,657	5,154	2,022	21,013	175,279	15,298	73,965	39,981
QTR. III	8,140	13,057	1,974	23,895	165,084	15,654	74,263	39,877
QTR. IV	7,389	10,051	1,917	23,148	167,509	14,731	73,526	41,084
<u>2017</u>								
QTR. I	7,418	5,796	1,866	17,685	203,439	16,660	73,387	43,265
QTR. II	7,280	4,714	1,829	34,094	194,200	13,807	73,816	42,831
QTR. III	6,585	8,863	1,752	34,486	177,609	12,178	50,580	38,795
QTR. IV	6,500	2,352	1,955	34,853	200,525	11,033	48,548	33,697
<u>2018</u>								
Jan.	6,605	2,579	1,923	29,905	220,966	10,900	48,526	33,173
Feb.	4,267	3,027	1,894	30,787	216,903	13,506	48,337	32,707
Mar.	4,227	2,779	1,866	29,184	215,659	13,468	48,229	38,508
Apr.	3,377	3,686	1,839	29,239	218,599	13,251	48,372	44,178
May	3,475	1,852	1,813	29,526	265,277	11,877	48,587	44,731
Jun.	3,273	2,367	1,798	28,010	262,190	11,977	48,491	43,598
Jul.	3,500	2,768	1,764	28,742	259,364	11,969	48,119	40,309
Aug.	3,706	6,545	1,743	29,252	246,939	12,046	47,932	39,979
Sep.	3,528	4,834	1,706	29,345	242,843	12,274	47,826	39,421
Oct.	3,699	3,715	1,678	29,096	242,987	11,665	47,796	40,849
Nov.	3,840	3,124	1,671	38,441	244,703	11,228	48,325	41,745
Dec.	3,453	3,071	1,656	36,578	245,128	10,590	48,215	44,721

SOURCE: The Central Bank of The Bahamas

Table 2.20 Domestic Banks: Sectoral Distribution of Credit (All Currencies) (continued)

(B\$'000)

Period Ended	Construction	Government	Rest of Public Sector	Private Financial Inst.	Professional & Other Services	Personal	Miscellaneous	T O T A L
2009	409,561	76,516	305,900	21,454	124,431	5,031,769	501,267	6,951,105
2010	438,969	180,335	339,796	18,607	143,026	5,115,487	396,892	7,075,439
2011	424,809	145,748	326,823	21,589	117,189	5,189,423	468,901	7,103,693
2012	422,240	152,375	338,450	18,541	116,055	5,205,726	398,136	7,105,976
2013	450,602	253,606	329,770	22,152	83,047	5,244,606	283,797	7,118,753
2014	363,728	352,121	251,252	19,619	57,730	5,260,977	243,771	6,954,368
2015	338,534	416,827	238,406	22,354	69,380	5,242,292	255,100	6,930,618
2016	360,259	502,661	233,470	19,497	57,661	5,183,193	191,224	6,887,320
2017	275,123	442,211	201,911	18,367	36,789	5,119,985	174,035	6,607,884
2018	290,417	564,389	248,616	23,736	42,486	4,989,746	121,329	6,674,131
<u>2016</u>								
QTR. I	346,859	419,206	233,553	20,400	68,717	5,237,518	244,974	6,912,907
QTR. II	351,720	404,896	245,839	19,234	57,172	5,219,167	220,957	6,860,354
QTR. III	348,452	389,694	240,712	19,444	62,305	5,254,745	189,992	6,847,288
QTR. IV	360,259	502,661	233,470	19,497	57,661	5,183,193	191,224	6,887,320
<u>2017</u>								
QTR. I	348,735	516,601	223,327	19,161	56,049	5,178,679	182,068	6,894,136
QTR. II	347,849	515,984	214,435	18,172	56,882	5,160,375	178,795	6,865,063
QTR. III	293,241	527,962	208,256	18,784	36,613	5,150,126	176,824	6,742,654
QTR. IV	275,123	442,211	201,911	18,367	36,789	5,119,985	174,035	6,607,884
<u>2018</u>								
Jan.	288,685	425,393	201,818	18,109	35,166	5,105,925	171,676	6,601,349
Feb.	281,199	414,339	201,664	17,722	37,261	5,092,508	168,308	6,564,429
Mar.	278,295	417,052	197,570	17,851	39,492	5,079,883	170,786	6,554,849
Apr.	285,277	409,391	196,302	17,500	36,605	5,069,362	168,508	6,545,486
May	286,977	414,471	195,882	20,325	46,953	5,052,567	111,387	6,535,700
Jun.	286,728	428,645	244,473	20,596	45,869	5,046,206	110,122	6,584,343
Jul.	290,535	443,959	249,217	23,234	50,510	5,035,529	110,131	6,599,650
Aug.	284,328	476,952	246,731	24,153	52,765	5,016,207	111,840	6,601,118
Sep.	285,518	489,195	247,805	24,059	53,398	5,007,329	111,419	6,600,500
Oct.	291,052	488,662	251,137	36,566	51,591	5,002,245	107,412	6,610,150
Nov.	289,673	541,779	251,087	27,913	52,323	5,003,289	107,925	6,667,066
Dec.	290,417	564,389	248,616	23,736	42,486	4,989,746	121,329	6,674,131

SOURCE: The Central Bank of The Bahamas

Table 2.21 Domestic Banks: Sectoral Distribution of Credit (B\$)

(B\$'000)

Period Ended	Agriculture	Fisheries	Mining & Quarrying	Manufacturing	Distribution	Tourism	Entertainment & Catering	Transport
2009	15,660	7,715	807	26,793	132,807	35,747	30,012	22,499
2010	15,043	6,136	3,393	30,209	150,495	22,987	26,270	30,481
2011	13,434	8,571	2,703	38,120	160,776	20,875	41,094	33,541
2012	14,323	8,412	2,399	41,744	206,848	21,291	44,573	38,037
2013	11,233	7,037	2,487	50,432	163,806	16,232	43,887	32,652
2014	11,032	8,254	2,307	28,563	136,570	16,544	41,324	40,642
2015	9,214	6,094	2,118	23,332	126,994	10,668	45,248	39,663
2016	7,389	10,051	1,917	18,701	128,645	9,694	40,965	40,140
2017	6,500	2,352	1,955	30,276	160,731	6,699	15,987	33,697
2018	3,453	3,071	1,656	36,578	176,638	5,256	15,654	39,078
<u>2016</u>								
QTR. I	8,720	5,441	2,071	23,544	131,925	9,769	43,207	39,312
QTR. II	8,657	5,154	2,022	20,454	136,370	10,294	41,404	38,967
QTR. III	8,140	13,057	1,974	21,664	126,202	10,521	41,702	38,897
QTR. IV	7,389	10,051	1,917	18,701	128,645	9,694	40,965	40,140
<u>2017</u>								
QTR. I	7,418	5,796	1,866	17,346	164,593	11,714	40,826	43,265
QTR. II	7,280	4,714	1,829	33,829	155,371	8,946	41,255	42,831
QTR. III	6,585	8,863	1,752	34,486	138,798	7,396	18,019	38,795
QTR. IV	6,500	2,352	1,955	30,276	160,731	6,699	15,987	33,697
<u>2018</u>								
Jan.	6,605	2,579	1,923	29,905	181,178	6,620	15,965	33,173
Feb.	4,267	3,027	1,894	30,787	177,154	6,897	15,776	32,707
Mar.	4,227	2,779	1,866	29,184	175,933	6,911	15,668	38,508
Apr.	3,377	3,686	1,839	29,239	178,895	6,756	15,810	44,178
May	3,475	1,852	1,813	29,526	177,318	5,438	16,026	44,731
Jun.	3,273	2,367	1,798	28,010	174,254	5,572	15,930	43,598
Jul.	3,500	2,768	1,764	28,742	171,316	5,636	15,558	40,309
Aug.	3,706	6,545	1,743	29,252	175,313	5,767	15,371	39,979
Sep.	3,528	4,834	1,706	29,345	171,223	6,042	15,265	39,421
Oct.	3,699	3,715	1,678	29,096	173,589	5,494	15,235	39,045
Nov.	3,840	3,124	1,671	38,441	176,027	5,846	15,764	38,930
Dec.	3,453	3,071	1,656	36,578	176,638	5,256	15,654	39,078

SOURCE: The Central Bank of The Bahamas

Table 2.21 Domestic Banks: Sectoral Distribution of Credit (B\$) (continued)

(B\$'000)

Period Ended	Construction	Government	Rest of Public Sector	Private Financial Inst.	Professional & Other Services	Personal	Miscellaneous	T O T A L
2009	280,533	72,806	21,146	20,696	122,042	5,008,857	432,792	6,230,912
2010	308,465	110,335	48,768	18,589	139,847	5,085,119	321,343	6,317,480
2011	281,728	145,748	34,534	21,157	115,138	5,158,516	367,384	6,443,319
2012	286,307	145,411	48,753	18,095	112,086	5,172,927	261,221	6,422,427
2013	315,522	128,606	55,957	12,142	76,169	5,209,219	201,781	6,327,162
2014	271,819	352,121	27,707	19,618	53,141	5,229,764	163,817	6,403,223
2015	283,304	380,212	9,294	21,804	47,873	5,204,793	186,345	6,396,956
2016	319,079	502,661	35,705	19,104	39,786	5,146,005	130,488	6,450,330
2017	238,891	442,211	31,216	18,131	24,210	5,083,570	116,996	6,213,422
2018	243,194	557,388	58,833	20,229	30,095	4,959,592	115,056	6,265,771
<u>2016</u>								
QTR. I	292,449	369,206	10,125	19,888	45,867	5,199,368	172,691	6,373,583
QTR. II	311,123	404,896	36,351	18,763	40,850	5,183,573	144,441	6,403,319
QTR. III	306,346	389,694	35,302	19,012	45,044	5,216,324	126,320	6,400,199
QTR. IV	319,079	502,661	35,705	19,104	39,786	5,146,005	130,488	6,450,330
<u>2017</u>								
QTR. I	307,836	516,601	32,556	18,807	38,432	5,140,862	121,686	6,469,604
QTR. II	306,903	515,984	29,896	17,858	39,666	5,121,871	117,949	6,446,182
QTR. III	253,546	527,962	30,637	18,509	19,483	5,111,755	117,203	6,333,789
QTR. IV	238,891	442,211	31,216	18,131	24,210	5,083,570	116,996	6,213,422
<u>2018</u>								
Jan.	239,718	425,393	32,151	18,013	22,712	5,069,604	116,084	6,201,623
Feb.	235,154	414,339	33,544	17,626	25,005	5,058,353	113,681	6,170,211
Mar.	233,738	417,052	30,254	17,755	27,212	5,046,869	116,239	6,164,195
Apr.	241,051	409,177	29,789	17,443	27,089	5,036,270	113,026	6,157,625
May	242,877	414,444	31,636	18,515	38,106	5,019,250	104,094	6,149,101
Jun.	242,667	428,645	53,531	18,249	35,317	5,013,619	102,886	6,169,716
Jul.	242,000	443,959	54,650	18,333	35,266	4,996,957	102,903	6,163,661
Aug.	241,104	476,952	54,515	18,907	33,266	4,982,603	104,619	6,189,642
Sep.	242,457	489,193	55,589	18,557	34,112	4,977,457	104,256	6,192,985
Oct.	246,470	488,662	59,715	33,051	34,231	4,972,303	99,967	6,205,950
Nov.	244,813	534,778	61,221	24,456	35,873	4,973,431	101,602	6,259,817
Dec.	243,194	557,388	58,833	20,229	30,095	4,959,592	115,056	6,265,771

SOURCE: The Central Bank of The Bahamas

Table 2.22 Domestic Banks: Sectoral Distribution of Credit (F/C)

(B\$'000)

Period Ended	Agriculture	Fisheries	Mining & Quarrying	Manufacturing	Distribution	Tourism	Entertainment & Catering	Transport
2009	--	--	--	10,325	15,073	163,117	14,118	5,534
2010	--	--	--	2,402	11,500	114,413	24,275	4,723
2011	--	--	--	667	10,352	49,390	25,964	3,724
2012	--	--	--	--	9,297	43,988	19,558	3,983
2013	--	--	--	2,025	50,489	31,482	35,813	3,598
2014	--	--	--	8,747	51,013	19,227	35,812	5,135
2015	--	--	--	3,195	38,934	8,624	32,561	1,080
2016	--	--	--	4,447	38,864	5,037	32,561	944
2017	--	--	--	4,577	39,794	4,334	32,561	--
2018	--	--	--	--	68,490	5,334	32,561	5,643
<u>2016</u>								
QTR. I	--	--	--	621	38,921	4,541	32,561	1,047
QTR. II	--	--	--	559	38,909	5,004	32,561	1,014
QTR. III	--	--	--	2,231	38,882	5,133	32,561	980
QTR. IV	--	--	--	4,447	38,864	5,037	32,561	944
<u>2017</u>								
QTR. I	--	--	--	339	38,846	4,946	32,561	--
QTR. II	--	--	--	265	38,829	4,861	32,561	--
QTR. III	--	--	--	--	38,811	4,782	32,561	--
QTR. IV	--	--	--	4,577	39,794	4,334	32,561	--
<u>2018</u>								
Jan.	--	--	--	--	39,788	4,280	32,561	--
Feb.	--	--	--	--	39,749	6,609	32,561	--
Mar.	--	--	--	--	39,726	6,557	32,561	--
Apr.	--	--	--	--	39,704	6,495	32,562	--
May	--	--	--	--	87,959	6,439	32,561	--
Jun.	--	--	--	--	87,936	6,405	32,561	--
Jul.	--	--	--	--	88,048	6,333	32,561	--
Aug.	--	--	--	--	71,626	6,279	32,561	--
Sep.	--	--	--	--	71,620	6,232	32,561	--
Oct.	--	--	--	--	69,398	6,171	32,561	1,804
Nov.	--	--	--	--	68,676	5,382	32,561	2,815
Dec.	--	--	--	--	68,490	5,334	32,561	5,643

SOURCE: The Central Bank of The Bahamas

Table 2.22 Domestic Banks: Sectoral Distribution of Credit (F/C) (continued)

(B\$'000)

Period Ended	Construction	Government	Rest of Public Sector	Private Financial Inst.	Professional & Other Services	Personal	Miscellaneous	T O T A L
2009	129,028	3,710	284,754	758	2,389	22,912	68,475	720,193
2010	130,504	70,000	291,028	18	3,179	30,368	75,549	757,959
2011	143,081	--	292,289	432	2,051	30,907	101,517	660,374
2012	135,933	6,964	289,697	446	3,969	32,799	136,915	683,549
2013	135,080	125,000	273,813	10,010	6,878	35,387	82,016	791,591
2014	91,909	--	223,545	1	4,589	31,213	79,954	551,145
2015	55,230	36,615	229,112	550	21,507	37,499	68,755	533,662
2016	41,180	--	197,765	393	17,875	37,188	60,736	436,990
2017	36,232	--	170,695	236	12,579	36,415	57,039	394,462
2018	47,223	7,001	189,783	3,507	12,391	30,154	6,273	408,360
<u>2016</u>								
QTR. I	54,410	50,000	223,428	512	22,850	38,150	72,283	539,324
QTR. II	40,597	--	209,488	471	16,322	35,594	76,516	457,035
QTR. III	42,106	--	205,410	432	17,261	38,421	63,672	447,089
QTR. IV	41,180	--	197,765	393	17,875	37,188	60,736	436,990
<u>2017</u>								
QTR. I	40,899	--	190,771	354	17,617	37,817	60,382	424,532
QTR. II	40,946	--	184,539	314	17,216	38,504	60,846	418,881
QTR. III	39,695	--	177,619	275	17,130	38,371	59,621	408,865
QTR. IV	36,232	--	170,695	236	12,579	36,415	57,039	394,462
<u>2018</u>								
Jan.	48,967	--	169,667	96	12,454	36,321	55,592	399,726
Feb.	46,045	--	168,120	96	12,256	34,155	54,627	394,218
Mar.	44,557	--	167,316	96	12,280	33,014	54,547	390,654
Apr.	44,226	214	166,513	57	9,516	33,092	55,482	387,861
May	44,100	27	164,246	1,810	8,847	33,317	7,293	386,599
Jun.	44,061	--	190,942	2,347	10,552	32,587	7,236	414,627
Jul.	48,535	--	194,567	4,901	15,244	38,572	7,228	435,989
Aug.	43,224	--	192,216	5,246	19,499	33,604	7,221	411,476
Sep.	43,061	2	192,216	5,502	19,286	29,872	7,163	407,515
Oct.	44,582	--	191,422	3,515	17,360	29,942	7,445	404,200
Nov.	44,860	7,001	189,866	3,457	16,450	29,858	6,323	407,249
Dec.	47,223	7,001	189,783	3,507	12,391	30,154	6,273	408,360

SOURCE: The Central Bank of The Bahamas

Table 2.23 Domestic Banks: Summary of Consumer Installment Credit¹

(B\$ '000)

Period Ended	Debt Outstanding	Repayments	New Credit	PAST DUE ACCOUNTS	
				Number	Value
2009	2,193,365	1,261,540	1,210,496	28,440	177,658
2010	2,140,945	1,291,034	1,238,614	23,602	178,374
2011	2,164,121	1,350,752	1,373,928	21,343	165,540
2012	2,155,210	1,380,080	1,371,169	22,767	154,269
2013	2,221,914	1,300,042	1,311,635	22,953	178,013
2014	2,272,416	1,306,349	1,356,851	8,883	205,972
2015	2,281,256	1,507,351	1,549,552	13,525	190,467
2016	2,371,427	1,688,092	1,778,252	7,758	165,632
2017	2,322,313	1,587,141	1,538,027	8,601	153,066
2018	2,217,191	118,632	105,425	7,131	128,878
<u>2015</u>					
QTR. I	2,257,674	422,454	407,712	8,452	195,633
QTR. II	2,271,265	346,155	360,025	7,799	188,104
QTR. III	2,300,342	391,242	422,999	12,395	191,247
QTR. IV	2,281,256	347,500	358,816	13,525	190,467
<u>2016</u>					
QTR. I	2,275,155	347,737	341,636	13,049	191,682
QTR. II	2,295,718	395,679	416,231	8,136	185,839
QTR. III	2,332,371	574,335	610,988	7,950	191,870
QTR. IV	2,371,427	370,341	409,397	7,758	165,632
<u>2017</u>					
QTR. I	2,360,486	155,850	147,986	7,739	167,633
QTR. II	2,348,658	135,352	128,758	7,679	169,099
QTR. III	2,344,614	130,970	122,930	7,233	155,964
QTR. IV	2,322,313	120,334	110,060	8,601	153,066
<u>2018</u>					
Jan.	2,310,847	119,552	108,086	8,682	155,069
Feb.	2,300,317	109,682	99,152	8,384	152,887
Mar.	2,293,022	113,997	106,702	8,115	154,064
Apr.	2,272,494	126,624	106,096	8,069	152,081
May	2,259,083	131,554	118,143	7,814	148,885
Jun.	2,259,527	117,724	118,168	7,438	142,740
Jul.	2,252,911	132,479	125,863	7,362	143,696
Aug.	2,241,704	134,510	123,303	7,367	143,361
Sep.	2,239,281	114,861	112,371	7,299	135,026
Oct.	2,237,671	125,814	124,204	7,179	129,633
Nov.	2,230,398	117,144	109,871	7,250	131,996
Dec.	2,217,191	118,632	105,425	7,131	128,878

¹See notes to Table

Table 2.24 Domestic Banks: Consumer Instalment Credit - Debt Outstanding¹

(B\$'000)

Period	Private Cars	Taxis and Rented Cars	Commercial Vehicles	Furnishings & Domestic Appliances	Travel	Education	Medical	Home Improvement	Land Purchases	Consolidation of Debt	Miscellaneous	Credit Cards	T O T A L	PAST DUE ACCOUNTS	
														Number	Value
<u>2014</u>															
QTR. I	175,618	1,029	2,263	7,621	30,508	34,254	11,762	126,057	225,769	802,659	557,983	235,484	2,211,007	12,844	200,370
QTR. II	184,005	948	2,232	7,282	29,495	33,559	11,713	133,933	223,398	797,630	573,570	237,222	2,234,987	10,076	206,634
QTR. III	183,693	871	2,108	7,585	32,239	37,728	11,805	131,254	223,304	782,466	602,618	241,343	2,257,014	8,527	206,459
QTR. IV	186,731	853	1,958	7,911	30,033	36,571	11,744	131,723	216,760	777,804	625,074	245,254	2,272,416	8,883	205,972
<u>2015</u>															
QTR. I	187,847	987	1,971	7,370	27,644	36,896	12,244	132,323	211,941	861,318	539,640	237,493	2,257,674	8,452	195,633
QTR. II	189,599	1,057	1,802	7,371	28,771	36,153	12,549	131,388	206,235	842,827	575,906	237,607	2,271,265	7,799	188,104
QTR. III	186,637	1,028	1,510	8,013	36,466	42,085	12,824	125,149	199,086	834,249	610,830	242,465	2,300,342	12,395	191,247
QTR. IV	181,447	1,026	1,498	8,081	36,836	41,117	12,471	114,265	193,163	802,034	640,154	249,164	2,281,256	13,525	190,467
<u>2016</u>															
QTR. I	177,367	947	1,381	7,833	36,170	40,343	13,294	111,294	187,987	805,547	649,073	243,919	2,275,155	13,049	191,682
QTR. II	179,811	879	1,290	7,994	38,928	39,369	13,118	108,346	181,767	795,914	685,088	243,214	2,295,718	8,136	185,839
QTR. III*	177,103	855	1,109	8,015	43,721	52,837	13,144	108,671	177,984	979,674	515,430	253,828	2,332,371	7,950	191,870
QTR. IV	176,178	777	1,050	8,302	41,197	52,245	12,824	121,959	169,847	984,569	546,313	256,166	2,371,427	7,758	165,632
<u>2017</u>															
QTR. I	176,368	735	1,274	8,491	40,030	50,540	13,140	123,739	164,302	984,153	549,889	247,825	2,360,486	7,739	167,633
QTR. II	174,265	770	1,238	9,089	42,427	48,614	13,170	123,237	160,905	969,146	559,433	246,364	2,348,658	7,679	169,099
QTR. III	169,892	795	1,247	9,056	47,008	54,208	12,816	119,768	156,141	954,528	568,221	250,934	2,344,614	7,233	155,964
QTR. IV	163,974	796	1,208	8,493	45,457	53,065	12,025	113,898	152,771	951,071	564,703	254,852	2,322,313	8,601	153,066
<u>2018</u>															
Jan.	162,420	884	1,196	8,455	44,648	52,164	12,534	112,892	151,115	950,074	561,702	252,763	2,310,847	8,682	155,069
Feb.	160,967	866	1,173	8,437	44,177	51,606	12,480	111,888	150,290	949,256	558,996	250,181	2,300,317	8,384	152,887
Mar.	159,105	855	1,158	8,238	43,318	50,684	12,752	110,992	149,817	950,187	558,803	247,113	2,293,022	8,115	154,064
Apr.	157,645	841	1,189	8,061	42,923	49,953	12,761	110,288	148,401	948,540	544,999	246,893	2,272,494	8,069	152,081
May	154,858	830	1,167	8,008	43,556	48,463	12,992	108,285	146,432	954,057	534,704	245,731	2,259,083	7,814	148,885
Jun.	153,708	803	1,124	7,863	45,909	47,491	12,857	107,081	145,587	955,742	537,745	243,617	2,259,527	7,438	142,740
Jul.	151,077	795	1,158	8,215	48,426	48,007	12,959	106,248	144,034	954,818	532,713	244,461	2,252,911	7,362	143,696
Aug.	149,467	904	1,112	8,262	50,129	47,398	12,858	103,962	142,274	947,611	530,701	247,026	2,241,704	7,367	143,361
Sep.	148,441	897	1,062	8,346	50,530	48,299	12,626	103,146	141,858	939,570	538,305	246,201	2,239,281	7,299	135,026
Oct.	146,944	919	1,053	8,210	50,643	44,451	12,458	102,706	140,478	936,025	544,752	249,032	2,237,671	7,179	129,633
Nov.	147,549	960	1,090	8,385	51,163	43,737	12,493	102,648	139,775	931,731	542,473	248,394	2,230,398	7,250	131,996
Dec.	146,286	948	1,036	8,205	50,872	43,102	12,773	102,029	139,093	922,138	541,640	249,069	2,217,191	7,131	128,878

SOURCE: The Central Bank of The Bahamas

¹See notes to Tables

*Reclassification of loans from Miscellaneous to Debt Consolidation.

Table 2.25 Domestic Banks: Consumer Instalment Credit-Repayment¹

(B\$'000)

Period	Private Cars	Taxis and Rented Cars	Commercial Vehicles	Furnishings & Domestic Appliances	Travel	Education	Medical	Home Improvement	Land Purchases	Consolidation of Debt	Miscellaneous	Credit Cards	T O T A L
2014													
QTR. I	16,529	145	659	1,171	6,238	3,126	1,859	8,860	9,054	53,624	59,708	143,371	304,344
QTR. II	16,131	152	125	809	5,680	4,128	1,687	9,166	9,441	58,146	63,902	125,933	295,300
QTR. III	19,505	104	173	676	6,843	4,664	2,146	11,338	8,830	80,398	72,815	160,585	368,077
QTR. IV	20,116	37	157	725	6,988	5,318	1,864	11,037	12,001	71,935	71,630	136,820	338,628
2015													
QTR. I	17,295	40	176	1,232	5,407	3,744	1,563	8,545	9,660	67,650	163,846	143,296	422,454
QTR. II	20,378	31	215	800	5,616	4,988	1,565	10,213	8,364	76,318	64,542	153,125	346,155
QTR. III	20,408	89	306	872	6,953	5,820	2,191	13,900	10,187	92,403	83,553	154,560	391,242
QTR. IV	15,102	86	127	874	6,285	4,759	1,797	12,078	9,844	70,552	67,115	158,881	347,500
2016													
QTR. I	16,355	79	198	732	5,471	3,729	1,437	11,304	8,813	55,718	81,832	162,069	347,737
QTR. II	17,312	73	166	779	6,424	5,905	2,107	9,591	9,674	72,958	97,406	173,284	395,679
QTR. III*	17,248	36	182	1,092	7,029	5,132	1,985	8,624	7,800	87,466	264,078	173,663	574,335
QTR. IV	12,473	124	94	1,019	5,387	2,729	1,130	5,429	10,452	103,885	48,341	179,278	370,341
2017													
QTR. I	14,584	42	195	876	5,954	4,956	1,305	8,584	8,027	91,718	66,530	194,978	397,749
QTR. II	14,116	32	108	870	6,405	5,087	1,473	9,061	7,190	89,111	66,290	187,819	387,562
QTR. III	16,505	71	162	1,151	8,805	7,699	2,135	12,516	9,473	98,085	81,267	189,093	426,962
QTR. IV	15,618	33	77	1,280	5,936	4,258	2,034	12,409	6,478	63,019	59,615	204,111	374,868
2018													
Jan.	4,306	11	19	225	1,778	1,979	313	2,658	2,965	15,364	18,008	71,926	119,552
Feb.	4,361	18	23	227	1,839	1,249	382	2,737	1,639	15,990	17,194	64,023	109,682
Mar.	4,465	11	15	349	2,261	1,425	415	2,933	2,019	15,946	11,953	72,205	113,997
Apr.	4,222	14	25	316	1,826	1,479	414	2,870	2,568	15,995	25,007	71,888	126,624
May	5,503	19	48	312	2,077	2,396	452	4,456	4,968	18,227	24,819	68,277	131,554
Jun.	4,794	27	43	496	2,347	2,109	569	3,756	2,540	16,047	18,821	66,175	117,724
Jul.	5,368	8	55	238	2,606	2,155	495	3,762	2,627	17,462	23,582	74,121	132,479
Aug.	4,891	15	46	317	2,213	5,545	584	4,275	3,010	20,222	22,617	70,775	134,510
Sep.	4,052	106	50	204	3,694	3,873	697	2,767	1,653	21,203	16,695	59,867	114,861
Oct.	4,359	27	34	365	1,813	4,735	643	2,590	2,496	15,333	18,142	75,277	125,814
Nov.	3,078	24	23	238	1,443	1,524	425	2,282	1,937	13,693	19,678	72,799	117,144
Dec.	3,966	12	63	325	1,847	1,376	381	2,097	1,855	17,531	19,930	69,249	118,632

SOURCE: The Central Bank of The Bahamas

¹See notes to Tables

*Reclassification of loans from Miscellaneous to Debt Consolidation.

Table 2.26 Domestic Banks: Consumer Instalment Credit-New Credit¹

(B\$'000)

Period	Private Cars	Taxis and Rented Cars	Commercial Vehicles	Furnishings & Domestic Appliances	Travel	Education	Medical	Home Improvement	Land Purchases	Consolidation of Debt	Miscellaneous	Credit Cards	T O T A L
<u>2014</u>													
QTR. I	16,740	97	588	873	3,735	3,522	1,611	10,974	9,758	53,556	54,369	137,614	293,437
QTR. II	24,518	71	94	470	4,667	3,433	1,638	17,042	7,070	53,117	79,489	127,671	319,280
QTR. III	19,193	27	49	979	9,587	8,833	2,238	8,659	8,736	65,234	101,863	164,706	390,104
QTR. IV	23,154	19	7	1,051	4,782	4,161	1,803	11,506	5,457	67,273	94,086	140,731	354,030
<u>2015</u>													
QTR. I	18,411	174	189	691	3,018	4,069	2,063	9,145	4,841	151,164	78,412	135,535	407,712
QTR. II	22,130	101	46	801	6,743	4,245	1,870	9,181	2,498	58,074	101,217	153,119	360,025
QTR. III	17,447	60	13	1,514	14,648	11,752	2,464	7,195	2,852	86,706	118,930	159,418	422,999
QTR. IV	10,462	84	115	1,140	6,655	3,971	1,445	10,747	6,655	52,922	99,040	165,580	358,816
<u>2016</u>													
QTR. I	12,275	0	81	484	4,805	2,955	2,260	8,333	3,637	46,656	103,326	156,824	341,636
QTR. II	19,744	5	75	940	9,182	4,931	1,931	6,644	3,454	63,325	133,421	172,579	416,231
QTR. III*	14,540	12	1	1,113	11,822	11,698	2,011	8,949	4,017	271,226	101,322	184,277	610,988
QTR. IV	11,548	46	35	1,306	2,863	2,137	810	18,717	2,315	108,781	79,223	181,616	409,397
<u>2017</u>													
QTR. I	14,774	--	419	1,065	4,787	3,251	1,621	10,364	2,482	91,302	70,106	186,637	386,808
QTR. II	12,013	67	72	1,468	8,802	3,129	1,502	8,559	3,793	74,136	75,835	186,358	375,734
QTR. III	12,132	96	171	1,118	13,386	13,293	1,781	9,047	4,709	83,467	90,055	193,663	422,918
QTR. IV	9,700	34	38	717	4,385	3,115	1,243	6,539	3,108	59,562	56,097	208,029	352,567
<u>2018</u>													
Jan.	2,752	99	7	187	969	1,078	822	1,652	1,309	14,367	15,007	69,837	108,086
Feb.	2,908	--	--	209	1,368	691	328	1,733	814	15,172	14,488	61,441	99,152
Mar.	2,603	--	--	150	1,402	503	687	2,037	1,546	16,877	11,760	69,137	106,702
Apr.	2,762	--	56	139	1,431	748	423	2,166	1,152	14,348	11,203	71,668	106,096
May	2,716	8	26	259	2,710	906	683	2,453	2,999	23,744	14,524	67,115	118,143
Jun.	3,644	--	--	351	4,700	1,137	434	2,552	1,695	17,732	21,862	64,061	118,168
Jul.	2,737	--	89	590	5,123	2,671	597	2,929	1,074	16,538	18,550	74,965	125,863
Aug.	3,281	124	--	364	3,916	4,936	483	1,989	1,250	13,015	20,605	73,340	123,303
Sep.	3,026	99	--	288	4,095	4,735	465	1,940	1,237	13,162	24,283	59,041	112,371
Oct.	2,862	49	25	229	1,926	887	475	2,150	1,117	11,787	24,589	78,108	124,204
Nov.	3,683	65	60	413	1,963	810	460	2,224	1,234	9,399	17,399	72,161	109,871
Dec.	2,703	--	9	145	1,556	741	661	1,478	1,173	7,938	19,097	69,924	105,425

SOURCE: The Central Bank of The Bahamas

¹See notes to Tables

*Reclassification of loans from Miscellaneous to Debt Consolidation.

Table 2.27 Domestic Banks: Summary of Bank Liquidity

(B\$'000)

End of Period	STATUTORY RESERVES				LIQUID ASSETS										
	Average Till Cash	Average Balance with CBOB	Required Reserves	Net Free Cash Reserves	Minimum Required Liquid Assets	NET ELIGIBLE LIQUID ASSETS									Surplus/ (Deficit)
						Balance With Central Bank	Till Cash	Treasury Bills	Bahamas Government Long-Term Securities	Specified Assets	Net Inter-Bank Demand/ Call Deposits	Less: Borrowings From The Central Bank	Total		
2009	94,761	425,066	290,336	229,491	929,616	375,585	112,337	214,012	671,382	45,740	4,708	--	1,423,764	494,148	
2010	98,153	530,526	298,070	330,609	946,717	518,706	113,677	293,696	774,828	53,032	1,210	--	1,755,149	808,432	
2011	118,349	557,274	305,020	370,603	968,737	560,079	127,379	275,400	843,728	55,192	3,346	--	1,865,124	896,387	
2012	108,941	515,820	301,941	322,820	971,121	563,314	127,863	219,300	957,604	56,929	13,228	--	1,938,238	967,117	
2013	117,414	593,308	303,334	407,388	988,335	513,617	138,597	392,400	962,164	56,564	62,740	--	2,126,082	1,137,747	
2014	122,668	676,572	311,230	488,009	1,025,457	606,692	142,967	454,500	906,997	55,957	15,127	--	2,182,240	1,156,783	
2015	123,040	598,729	316,907	404,862	1,044,605	587,524	142,943	662,641	895,364	55,647	17,433	--	2,361,552	1,316,947	
2016	130,430	945,133	325,091	750,472	1,098,581	867,256	145,611	531,921	987,101	50,992	(2,964)	--	2,579,917	1,481,336	
2017	125,791	1,030,291	336,860	819,222	1,128,900	1,012,180	146,285	611,386	1,137,749	50,788	(2,211)	--	2,956,177	1,827,277	
2018	124,952	808,605	331,087	602,470	1,115,622	792,606	149,786	669,797	990,904	48,441	(2,710)	--	2,648,824	1,533,202	
2016															
QTR. I	115,334	782,813	318,983	579,164	1,078,419	792,589	114,444	680,041	892,284	55,585	12,776	--	2,547,719	1,469,300	
QTR. II	96,920	895,501	324,323	668,098	1,085,463	921,826	97,395	627,823	889,640	53,454	13,280	--	2,603,418	1,517,955	
QTR. III	104,254	921,269	328,384	697,139	1,079,405	882,750	101,790	557,856	891,098	51,017	20,251	--	2,504,762	1,425,357	
QTR. IV	130,430	945,133	325,091	750,472	1,098,581	867,256	145,611	531,921	987,101	50,992	(2,964)	--	2,579,917	1,481,336	
2017															
QTR. I	99,783	902,635	330,089	672,329	1,116,689	894,022	98,142	489,306	1,055,534	50,953	670	--	2,588,627	1,471,938	
QTR. II	101,327	982,354	333,769	749,912	1,142,187	1,046,896	94,172	475,089	1,105,852	50,888	(4,489)	--	2,768,408	1,626,221	
QTR. III	104,112	1,006,735	335,409	775,438	1,140,651	1,062,371	94,871	506,476	1,094,335	50,840	(4,856)	--	2,804,037	1,663,386	
QTR. IV	125,791	1,030,291	336,860	819,222	1,128,900	1,012,180	146,285	611,386	1,137,749	50,788	(2,211)	--	2,956,177	1,827,277	
2018															
Jan.	130,651	1,042,157	336,370	836,438	1,130,662	1,089,902	116,017	596,871	1,132,638	50,645	(89)	--	2,985,984	1,855,322	
Feb.	113,800	1,093,177	336,102	870,875	1,134,250	1,109,866	112,583	619,842	1,133,594	50,626	(6,006)	--	3,020,505	1,886,255	
Mar.	106,662	1,165,398	338,571	933,489	1,143,678	1,204,301	101,740	619,990	1,105,200	50,621	(6,985)	--	3,074,867	1,931,189	
Apr.	100,555	1,255,088	337,924	1,017,719	1,156,227	1,296,513	100,369	610,292	1,100,957	50,608	(7,341)	--	3,151,398	1,995,171	
May.	99,207	1,278,647	341,230	1,036,624	1,156,552	1,234,468	99,044	670,454	1,100,106	50,600	(5,115)	--	3,149,557	1,993,005	
Jun.	97,107	1,224,327	342,907	978,527	1,152,205	1,150,705	96,169	720,491	1,095,715	50,291	(1,041)	--	3,112,330	1,960,125	
Jul.	104,173	1,098,929	343,408	859,694	1,142,593	1,091,802	113,175	721,207	1,070,931	50,509	(9,052)	--	3,038,572	1,895,979	
Aug.	109,011	1,058,133	342,470	824,674	1,140,451	995,607	105,847	741,763	1,061,723	48,533	(3,785)	--	2,949,688	1,809,237	
Sep.	102,627	966,733	340,807	728,554	1,122,625	902,318	100,407	736,914	1,058,708	48,521	4,712	--	2,851,580	1,728,955	
Oct.	105,277	897,483	339,794	662,865	1,112,164	925,361	111,146	735,470	1,004,597	48,458	(225)	--	2,824,807	1,712,643	
Nov.	105,632	597,026	333,838	658,620	1,118,809	829,995	101,118	755,933	992,871	48,448	2,061	--	2,730,426	1,611,617	
Dec.	124,952	808,605	331,087	602,470	1,115,622	792,606	149,786	669,797	990,904	48,441	(2,710)	--	2,648,824	1,533,202	

SOURCE: The Central Bank of The Bahamas

Table 2.28 Profit and Loss Accounts of Banks* in The Bahamas

(B\$'000)

				2016				2017				2018		
	2015	2016	2017	Qtr. I	Qtr. II	Qtr. III	Qtr. IV	Qtr. I	Qtr. II	Qtr. III	Qtr. IV	Qtr. I	Qtr. II	Qtr. III
1. Interest Income	626,420	615,104	590,158	158,211	152,709	150,401	153,783	148,243	146,844	154,093	140,978	146,250	142,891	147,200
2. Interest Expense	85,414	78,359	66,322	20,807	20,410	18,595	18,547	18,688	16,236	16,146	15,252	14,159	15,693	13,537
3. Interest Margin (1-2)	541,006	536,745	523,836	137,404	132,299	131,806	135,236	129,555	130,608	137,947	125,726	132,091	127,198	133,663
4. Commission & Forex Income	29,530	24,842	28,537	5,756	6,636	5,802	6,648	7,417	6,993	6,854	7,273	7,192	7,499	7,193
5. Gross Earnings Margin (3+4)	570,536	561,587	552,373	143,160	138,935	137,608	141,884	136,972	137,601	144,801	132,999	139,283	134,697	140,856
6. Staff Costs	170,396	164,891	160,472	40,906	41,677	41,468	40,840	40,170	39,764	37,717	42,821	39,427	39,830	37,825
7. Occupancy Costs	27,018	28,502	26,068	6,883	7,025	7,574	7,020	6,549	6,756	6,824	5,939	7,174	6,810	7,146
8. Other Operating Costs	150,629	165,985	190,618	39,236	40,452	47,833	38,464	49,797	42,378	46,814	51,629	45,638	46,781	43,076
9. Operating Costs (6+7+8)	348,043	359,378	377,158	87,025	89,154	96,875	86,324	96,516	88,898	91,355	100,389	92,239	93,421	88,047
10. Net Earnings Margin (5-9)	222,493	202,209	175,215	56,135	49,781	40,733	55,560	40,456	48,703	53,446	32,610	47,044	41,276	52,809
11. Depreciation Costs	15,769	15,099	15,892	3,632	3,560	4,099	3,808	3,985	3,710	3,943	4,254	3,407	3,061	3,129
12. Provisions for Bad Debt	132,574	116,128	113,131	20,347	36,032	30,344	29,405	22,425	51,302	22,236	17,168	25,641	28,480	13,997
13. Other Income	111,263	133,175	136,036	32,759	32,657	34,300	33,459	30,470	37,649	30,781	37,136	35,567	37,566	35,379
14. Other Income (Net) (13-11-12)	(37,080)	1,948	7,013	8,780	(6,935)	(143)	246	4,060	(17,363)	4,602	15,714	6,519	6,025	18,253
15. Net Income (10+14)	185,413	204,157	182,228	64,915	42,846	40,590	55,806	44,516	31,340	58,048	48,324	53,563	47,301	71,062
Effective Interest Rate Spread (%)	7.13	7.23	7.11	7.24	7.16	7.28	7.24	6.96	7.04	7.20	7.24	7.12	7.28	7.16
	(Ratios To Average Assets)													
Interest Margin	5.44	5.33	5.13	5.44	5.21	5.27	5.38	5.14	5.14	5.34	4.89	5.11	4.89	5.22
Commission & Forex Income	0.30	0.25	0.28	0.23	0.26	0.23	0.26	0.29	0.28	0.27	0.28	0.28	0.29	0.28
Gross Earnings Margin	5.73	5.57	5.41	5.67	5.47	5.50	5.64	5.43	5.42	5.60	5.18	5.39	5.18	5.50
Operating Costs	3.50	3.57	3.69	3.45	3.51	3.87	3.43	3.83	3.50	3.54	3.91	3.57	3.59	3.44
Net Earnings Margin	2.23	2.01	1.72	2.22	1.96	1.63	2.21	1.61	1.92	2.07	1.27	1.82	1.59	2.06
Net Income/(Loss)	1.86	2.03	1.78	2.57	1.69	1.62	2.22	1.77	1.23	2.25	1.88	2.07	1.82	2.77

*Commercial Banks and OLFIs with domestic operations

SOURCE: The Central Bank of The Bahamas

Table 2.29 Domestic Banks: Credit Card Activity¹

Period End	Number of Cards Issued by Limits			(B\$ Thousands)		Value of Credit Outstanding by Limits		
	Under 5,000	5,000-10,000	Over 10,000	Cash Advances & Purchases	Total Payments	Under 5,000	5,000-10,000	Over 10,000
2009	95,827	18,121	36,035	529,300	621,455	128,707	72,914	72,137
2010	91,969	17,271	35,574	520,599	608,984	117,448	68,651	76,775
2011	98,448	19,559	10,006	475,792	503,282	123,922	74,453	53,549
2012	93,653	17,595	9,531	391,037	521,832	105,180	61,918	76,647
2013	97,382	18,240	9,077	423,482	589,015	116,608	67,893	56,740
2014	135,032	17,119	7,088	509,908	619,162	119,156	73,549	52,549
2015	157,261	21,771	11,680	561,347	741,700	116,413	71,056	61,695
2016	189,525	22,662	13,216	657,426	892,453	111,594	70,414	74,158
2017	224,309	22,184	13,357	715,443	1,024,086	107,664	69,313	77,875
2018	251,199	21,597	13,544	681,999	1,056,769	102,079	66,504	80,486
2013								
QTR. I	93,731	17,634	9,598	99,291	140,026	102,074	59,522	74,470
QTR. II	99,681	17,930	4,762	104,616	146,816	150,966	65,033	18,111
QTR. III	96,920	18,211	8,999	110,799	147,866	115,469	66,902	56,891
QTR. VI	97,382	18,240	9,077	108,776	154,307	116,608	67,893	56,740
2014								
QTR. I	94,454	18,286	9,228	102,271	141,358	114,523	66,654	54,307
QTR. II	108,491	21,235	11,303	150,931	154,642	109,722	68,223	59,277
QTR. III	113,422	18,749	10,390	123,555	154,263	116,219	67,007	58,117
QTR. IV	135,032	17,119	7,088	133,151	168,899	119,156	73,549	52,549
2015								
QTR. I	134,697	21,017	10,953	118,713	151,085	109,914	67,859	59,720
QTR. II	141,465	21,112	10,962	123,674	164,893	110,112	68,553	58,942
QTR. III	150,536	21,651	11,547	156,586	208,715	112,540	69,871	60,054
QTR. IV	157,261	21,771	11,680	162,374	217,007	116,413	71,056	61,695
2016								
QTR. I	163,790	21,978	12,246	156,280	216,192	114,676	68,318	60,925
QTR. II	168,669	21,763	12,405	156,637	222,346	109,563	66,463	67,188
QTR. III	182,509	23,531	13,340	175,879	221,701	111,908	73,459	68,461
QTR. IV	189,525	22,662	13,216	168,630	232,214	111,594	70,414	74,158
2017								
QTR. I	203,920	22,611	13,450	178,247	250,197	108,302	67,631	71,892
QTR. II	210,331	21,799	12,978	169,771	248,660	107,399	67,174	71,791
QTR. III	217,905	21,940	12,996	183,580	261,330	110,249	67,867	72,818
QTR. IV	224,309	22,184	13,357	183,845	263,899	107,664	69,313	77,875
2018								
QTR. I	232,429	21,313	13,123	185,116	259,179	106,980	65,302	74,831
QTR. II	235,251	21,867	13,576	161,861	261,546	100,882	65,785	76,950
QTR. III	243,154	22,099	13,900	165,347	261,053	101,457	66,964	77,780
QTR. IV	251,199	21,597	13,544	169,675	274,991	102,079	66,504	80,486

Source: The Central Bank of The Bahamas

¹ See notes to table

Table 2.30 Domestic Banks: Credit Quality Indicators

Period End	Total Private Sector Arrears and Provisions					Ratio to Total Private Sector Loan Portfolio			Total Provisions / Total Arrears	Total Provisions / Non-Performing Loans
	(B\$ Millions)					Arrears (Over 30 Days)	Arrears (31 Days to 90 Days)	Non-Performing Loans (Over 90 Days)		
	Total Loans	Arrears (Over - 30 Days)	Arrears (31 Days- 90 Days)	Non-Performing (Over 90 Days)	Total Provisions					
2009	6,109.91	1,090.10	513.70	576.39	213.56	17.8	8.4	9.4	19.6	37.1
2010	6,132.59	1,139.06	393.16	745.90	272.69	18.6	6.4	12.2	23.9	36.6
2011	6,266.68	1,208.12	392.04	816.08	300.50	19.3	6.3	13.0	24.9	36.8
2012	6,242.27	1,250.51	382.93	867.58	372.76	20.0	6.1	13.9	29.8	43.0
2013	6,164.24	1,352.18	386.16	966.02	378.72	21.9	6.3	15.7	28.0	39.2
2014	6,031.36	1,293.43	315.25	978.18	501.23	21.5	5.2	16.2	38.8	51.2
2015	5,998.81	1,219.64	313.03	906.61	530.40	20.3	5.2	15.1	43.5	58.5
2016	5,919.79	1,010.60	281.51	729.09	514.82	17.1	4.8	12.3	50.9	70.6
2017	5,743.60	884.81	317.35	567.46	423.59	15.4	5.5	9.9	47.9	74.7
2018	5,681.03	809.84	292.87	516.97	438.49	14.3	5.2	9.1	54.2	84.8
2016										
QTR. I	5,980.83	1,198.00	292.23	905.77	543.13	20.0	4.9	15.1	45.3	60.0
QTR. II	5,945.48	1,108.12	264.68	843.43	548.70	18.6	4.5	14.2	49.5	65.1
QTR. III	5,982.37	1,130.34	297.40	832.94	544.49	18.9	5.0	13.9	48.2	65.4
QTR. IV	5,919.79	1,010.60	281.51	729.09	514.82	17.1	4.8	12.3	50.9	70.6
2017										
QTR. I	5,919.02	984.48	267.92	716.56	478.40	16.6	4.5	12.1	48.6	66.8
QTR. II	5,901.90	1,007.03	280.28	726.75	507.46	17.1	4.8	12.3	50.4	69.8
QTR. III	5,776.73	912.23	315.19	597.04	424.44	15.8	5.5	10.3	46.5	71.1
QTR. IV	5,743.60	884.81	317.35	567.46	423.59	15.4	5.5	9.9	47.9	74.7
2018										
Jan.	5,748.55	882.89	317.74	565.14	425.36	15.4	5.5	9.8	48.2	75.3
Feb.	5,728.04	826.77	260.79	565.98	423.35	14.4	4.6	9.9	51.2	74.8
Mar.	5,719.42	863.12	296.33	566.79	424.68	15.1	5.2	9.9	49.2	74.9
Apr.	5,720.76	854.85	295.14	559.71	428.24	14.9	5.2	9.8	50.1	76.5
May	5,707.26	844.88	293.34	551.54	424.71	14.8	5.1	9.7	50.3	77.0
Jun.	5,713.69	824.28	276.96	547.31	424.41	14.4	4.9	9.6	51.5	77.6
Jul.	5,688.76	834.79	291.76	543.04	429.01	14.7	5.1	9.6	51.4	79.0
Aug.	5,685.48	837.17	310.65	526.52	422.64	14.7	5.5	9.3	50.5	80.3
Sep.	5,677.16	811.86	287.43	524.44	424.55	14.3	5.1	9.2	52.3	81.0
Oct.	5,690.23	808.48	294.41	514.07	426.74	14.2	5.2	9.0	52.8	83.0
Nov.	5,697.90	802.12	281.18	520.94	440.12	14.1	4.9	9.1	54.9	84.5
Dec.	5,681.03	809.84	292.87	516.97	438.49	14.3	5.2	9.1	54.2	84.8

Source: The Central Bank of The Bahamas

¹See notes to tables

Table 2.31 Domestic Banks: Foreign Exchange Transactions

(B\$'000)

Period	CENTRAL BANK			OTHER CUSTOMERS			TOTAL		
	Purchases	Sales	Net Purchase/ (Sale)	Purchases	Sales	Net Purchase/ (Sale)	Purchases	Sales	Net Purchase/ (Sale)
2009	276,020	315,126	(39,106)	3,890,573	3,851,835	38,738	4,166,593	4,166,961	(368)
2010	352,353	589,676	(237,323)	3,928,620	3,686,410	242,210	4,280,973	4,276,086	4,887
2011	356,271	446,383	(90,112)	3,640,980	3,562,023	78,957	3,997,251	4,008,406	(11,155)
2012	247,960	358,406	(110,446)	3,646,144	3,523,418	122,726	3,894,104	3,881,824	12,280
2013	346,302	371,256	(24,954)	3,767,509	3,742,120	25,389	4,113,811	4,113,376	435
2014	235,502	474,605	(239,103)	4,081,488	3,822,667	258,821	4,316,990	4,297,272	19,718
2015	184,000	459,845	(275,845)	4,344,048	4,101,364	242,684	4,528,048	4,561,209	(33,161)
2016	256,389	534,947	(278,558)	4,527,231	4,253,854	273,377	4,783,620	4,788,801	(5,181)
2017	366,326	436,379	(70,053)	4,515,107	4,451,429	63,678	4,881,433	4,887,808	(6,375)
2018	389,143	547,851	(158,708)	5,934,048	5,737,955	196,093	6,323,191	6,285,806	37,385
<u>2016</u>									
QTR. I	15,343	157,283	(141,940)	1,093,280	934,210	159,070	1,108,623	1,091,493	17,130
QTR. II	45,402	139,427	(94,025)	1,156,341	1,068,096	88,245	1,201,743	1,207,523	(5,780)
QTR. III	136,344	64,720	71,624	1,091,898	1,167,677	(75,779)	1,228,242	1,232,397	(4,155)
QTR. IV	59,300	173,517	(114,217)	1,185,712	1,083,871	101,841	1,245,012	1,257,388	(12,376)
<u>2017</u>									
QTR. I	75,020	126,957	(51,937)	1,190,629	1,118,814	71,815	1,265,649	1,245,771	19,878
QTR. II	61,132	165,710	(104,578)	1,194,265	1,096,505	97,760	1,255,397	1,262,215	(6,818)
QTR. III	144,807	69,682	75,125	1,028,315	1,116,493	(88,178)	1,173,122	1,186,175	(13,053)
QTR. IV	85,367	74,030	11,337	1,101,898	1,119,617	(17,719)	1,187,265	1,193,647	(6,382)
<u>2018</u>									
Jan.	44,008	50,948	(6,940)	440,091	407,692	32,399	484,099	458,640	25,459
Feb.	5,100	74,074	(68,974)	409,472	330,759	78,713	414,572	404,833	9,739
Mar.	--	88,765	(88,765)	472,555	367,927	104,628	472,555	456,692	15,863
Apr.	1,000	105,433	(104,433)	481,588	386,328	95,260	482,588	491,761	(9,173)
May	23,273	23,663	(390)	512,591	548,881	(36,290)	535,864	572,544	(36,680)
Jun.	63,985	21,400	42,585	503,193	533,331	(30,138)	567,178	554,731	12,447
Jul.	68,973	34,800	34,173	492,963	517,981	(25,018)	561,936	552,781	9,155
Aug.	47,800	18,743	29,057	475,041	507,704	(32,663)	522,841	526,447	(3,606)
Sep.	64,314	16,411	47,903	384,521	442,371	(57,850)	448,835	458,782	(9,947)
Oct.	25,650	34,850	(9,200)	557,548	545,848	11,700	583,198	580,698	2,500
Nov.	33,400	16,672	16,728	570,921	576,255	(5,334)	604,321	592,927	11,394
Dec.	11,640	62,092	(50,452)	633,564	572,878	60,686	645,204	634,970	10,234

SOURCE: The Central Bank of The Bahamas

Table 2.32 Domestic Banks: Cheque Clearing

(Num./B\$'000)

PERIOD	Number	Value
2009	3,537,873	7,253,483
2010	3,526,789	6,776,210
2011	3,025,044	6,175,829
2012	2,968,908	6,238,298
2013	2,891,743	6,316,031
2014	2,808,412	6,930,832
2015	2,743,184	7,122,776
2016	2,611,102	7,033,584
2017	2,521,096	7,157,368
2018	2,414,100	7,149,382
<u>2016</u>		
Qtr. I	671,187	1,721,070
Qtr. II	675,813	1,796,204
Qtr. III	646,097	1,771,898
Qtr. IV	618,005	1,744,412
<u>2017</u>		
Jan	213,003	611,414
Feb	207,386	577,793
Mar	237,386	677,825
Apr	193,746	564,641
May	231,645	652,653
Jun	210,720	585,046
Jul	204,852	580,695
Aug	213,649	620,351
Sep	187,415	520,864
Oct	208,065	588,378
Nov	208,534	570,207
Dec	204,695	607,501
<u>2018</u>		
Jan	207,736	578,578
Feb	198,116	555,176
Mar	210,284	589,432
Apr	202,972	599,615
May	215,221	631,867
Jun	193,192	568,323
Jul	206,521	655,615
Aug	199,952	606,825
Sep	181,542	554,695
Oct	207,530	627,053
Nov	200,253	589,259
Dec	190,781	592,942

SOURCE: The Central Bank of The Bahamas and The Bahamas Automated Clearing House (BACH)

Table 2.33 Real Time Gross Settlement (RTGS) Transactions

(Value: B\$ '000)

Period Ended	Clearing Banks						CENTRAL BANK						Total	
	Customer Payments		Interbank Payments				Interbank Payment		Other Credits		Other Debits			
			Gross Settlements		Retail Cheque clearing (net)									
	Vol.	Value	Vol.	Value	Vol.	Value	Vol.	Value	Vol.	Value	Vol.	Value		
2009	28,900	2,391,485	18,520	2,935,866	1,014	1,227,096	306	95,630	2,669	2,325,434	1,818	1,827,697	53,227	10,803,208
2010	32,168	2,378,222	20,411	3,618,996	1,302	1,093,875	146	32,467	3,599	2,512,255	2,318	1,956,584	59,944	11,592,399
2011	26,896	2,433,380	15,939	3,740,323	2,141	1,165,568	72	18,601	4,580	2,783,274	2,292	2,044,047	51,920	12,185,192
2012	31,204	3,067,657	14,558	3,622,351	2,368	1,421,253	29	4,205	4,599	2,766,215	2,465	2,166,309	55,223	13,047,990
2013	33,111	2,955,461	13,188	3,271,786	2,468	1,530,109	24	13,814	4,955	2,884,995	2,271	2,347,674	56,017	13,003,838
2014	37,101	3,214,378	10,690	3,079,347	4,164	1,920,131	3	17,258	11,003	7,088,712	2,293	2,646,026	65,254	17,965,852
2015	42,017	3,873,040	9,354	3,286,714	6,023	2,135,858	--	--	15,697	10,107,738	2,563	2,758,613	75,654	22,161,963
2016	51,501	4,891,439	8,708	3,086,931	5,749	2,576,551	--	--	17,303	12,348,110	2,243	2,551,501	85,504	25,454,532
2017	57,708	5,984,583	9,443	3,149,757	5,514	3,228,892	--	--	18,990	14,129,951	2,502	2,795,483	94,157	29,288,666
2018	82,398	5,405,198	8,725	3,194,552	5,675	3,459,348	--	--	15,599	14,248,133	2,671	3,698,492	115,068	30,005,722
2016														
QTR. I	12,211	934,971	2,131	615,134	1,468	564,445	--	--	4,347	2,487,020	553	516,767	20,710	5,118,337
QTR. II	12,724	812,835	2,255	788,888	1,495	611,611	--	--	3,329	2,613,331	538	645,651	20,341	5,472,316
QTR. III	12,848	1,441,826	2,209	947,862	1,432	613,898	--	--	5,789	3,309,506	565	615,816	22,843	6,928,908
QTR. IV	13,718	1,701,807	2,113	735,047	1,354	786,597	--	--	3,838	3,938,253	587	773,267	21,610	7,934,971
2017														
QTR. I	14,403	1,252,854	2,435	683,130	1,465	780,731	--	--	4,505	2,809,368	603	566,297	23,411	6,092,380
QTR. II	14,142	1,773,705	2,477	739,448	1,363	836,742	--	--	3,798	3,024,914	576	591,305	22,356	6,966,114
QTR. III	14,331	1,273,066	2,238	693,216	1,351	786,880	--	--	5,888	3,308,312	613	704,279	24,421	6,765,753
QTR. IV	14,832	1,684,958	2,293	1,033,963	1,335	824,539	--	--	4,799	4,987,357	710	933,602	23,969	9,464,419
2018														
Jan.	6,023	392,771	812	283,621	458	264,271	--	--	1,499	824,714	214	213,964	9,006	1,979,341
Feb.	5,875	428,507	736	236,424	449	283,577	--	--	1,339	1,444,951	265	295,179	8,664	2,688,638
Mar.	6,984	498,858	687	207,871	469	276,995	--	--	1,349	950,618	220	210,844	9,709	2,145,187
Apr.	7,071	424,903	767	251,834	453	273,192	--	--	966	1,291,231	178	304,508	9,435	2,545,668
May.	7,110	449,286	727	218,330	476	299,931	--	--	873	1,062,325	201	365,491	9,387	2,395,363
Jun.	6,582	399,577	645	276,704	418	303,680	--	--	810	598,059	184	241,053	8,639	1,819,073
Jul.	7,415	439,901	796	313,766	457	307,699	--	--	1,587	1,284,292	263	348,681	10,518	2,694,340
Aug.	7,100	407,613	780	249,574	498	298,622	--	--	1,608	1,213,602	239	390,218	10,225	2,559,628
Sep.	6,339	474,236	732	247,334	534	265,628	--	--	1,600	1,103,900	220	270,363	9,425	2,361,461
Oct.	7,042	515,700	689	307,946	526	301,641	--	--	1,656	2,040,440	252	453,023	10,165	3,618,750
Nov.	7,474	515,617	762	332,202	510	300,894	--	--	1,180	1,334,567	224	324,777	10,150	2,808,057
Dec.	7,383	458,228	592	268,947	427	283,217	--	--	1,132	1,099,434	211	280,391	9,745	2,390,217

Source: The Central Bank of The Bahamas

Table 2.34 Banks and Trust Companies Licenced in The Bahamas

Period	PUBLIC				RESTRICTED					NONACTIVE				Licences Ceased	Number of Licences
	Bank & Trust	Bank	Trust	Total	Bank & Trust	Bank	Trust	Nominee Trust	Total	Bank & Trust	Bank	Trust	Total		
2009	66	40	18	124	2	3	21	113	139	4	4	1	9	19	272
2010	67	36	15	118	2	2	18	128	150	3	3	2	8	9	276
2011	65	35	16	116	2	2	17	134	155	3	3	1	7	8	278
2012	64	33	16	113	2	2	18	125	147	4	3	1	8	11	268
2013	62	31	16	109	2	2	16	132	152	2	3	1	6	9	267
2014	60	29	12	101	2	1	14	129	146	2	3	2	7	18	254
2015	59	27	9	95	2	1	14	130	147	3	3	1	7	10	249
2016	57	30	10	97	2	1	11	131	145	3	2	1	6	5	248
2017	50	26	14	90	2	1	11	123	137	3	3	9	15	14	242
2018	49	25	15	89	2	1	9	123	135	3	3	1	7	17	231
2016															
QTR. I	59	27	9	95	2	1	13	130	146	3	3	1	7	1	248
QTR. II	60	27	9	96	2	1	13	130	146	3	3	1	7	--	249
QTR. III	58	28	9	95	2	1	11	130	144	3	2	1	6	4	245
QTR. IV	57	30	10	97	2	1	11	131	145	3	2	1	6	--	248
2017															
QTR. I	54	27	13	94	2	1	11	123	137	4	2	10	16	5	247
QTR. II	52	27	13	92	2	1	11	120	134	3	3	9	15	7	241
QTR. III	52	27	13	92	2	1	11	120	134	3	3	9	15	--	241
QTR. IV	50	26	14	90	2	1	11	123	137	3	3	9	15	2	242
2018															
Jan.	50	26	13	89	2	1	11	123	137	3	3	10	16	--	242
Feb.	50	25	13	88	2	1	11	123	137	3	3	10	16	1	241
Mar.	50	25	13	88	2	1	11	121	135	3	3	10	16	2	239
Apr.	50	25	13	88	2	1	11	121	135	3	3	10	16	--	239
May	49	26	14	89	2	1	11	121	135	3	3	10	16	--	240
Jun.	49	27	14	90	2	1	11	121	135	3	3	10	16	--	241
Jul.	49	26	14	89	2	1	11	121	135	3	3	10	16	1	240
Aug.	49	26	14	89	2	1	9	121	133	3	3	1	7	11	229
Sep.	49	26	14	89	2	1	9	121	133	3	3	1	7	--	229
Oct.	49	25	14	88	2	1	9	121	133	3	3	1	7	1	228
Nov.	49	25	15	89	2	1	9	123	135	3	3	1	7	1	231
Dec.	49	25	15	89	2	1	9	123	135	3	3	1	7	--	231

SOURCE: The Central Bank of The Bahamas

Banks and Trust Companies Licensed in The Bahamas

As at 31st December, 2018

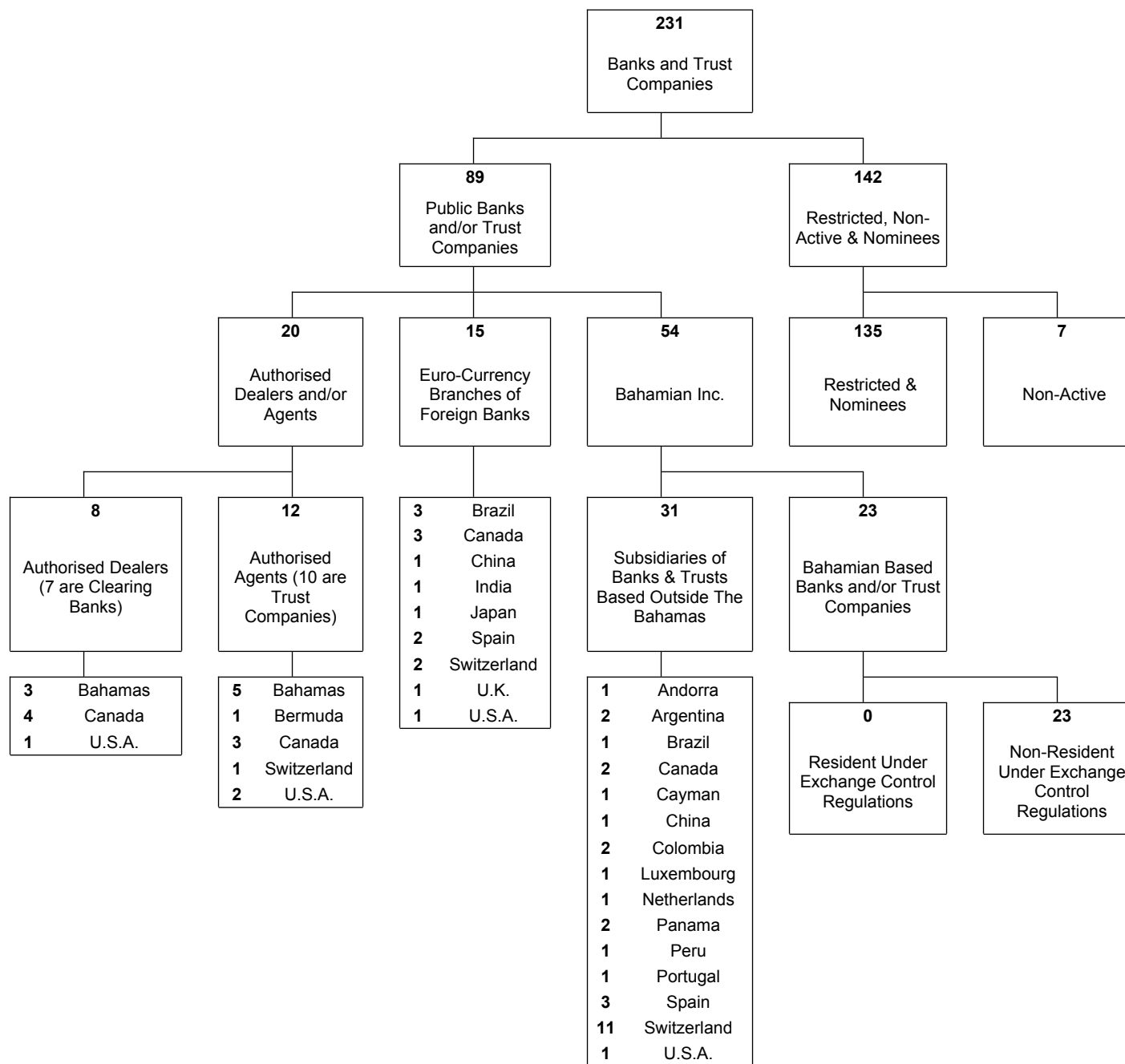


Table 3.1 Credit Unions Total Assets

(B\$'000)

Period Ended	Till Cash	Marketable Securities (up to 1 year)	LOANS RECEIVABLE						Liquid ** Investments	Financial Investments (over 1 year maturity)	League Deposits	Non-Financial Investments	Fixed Assets	Other Assets	Total Assets
			Loans				Gross Loans	Net Loans* Receivable							
			Consumer	Mortgage / Land	Revolving Line of Credit	Other Loans									
2014															
QTR. I	16,081	--	161,195	46,383	15,337	338	223,253	210,074	12,813	12,642	43,307	27,818	9,851	4,141	336,727
QTR. II	17,965	--	164,453	44,338	13,448	299	222,538	209,210	13,792	12,655	48,032	29,324	9,840	4,435	345,253
QTR. III	15,043	--	163,922	48,497	16,378	167	228,964	215,296	13,124	12,663	48,755	30,063	9,892	3,660	348,496
QTR. IV	11,948	--	163,912	50,777	16,043	164	230,896	217,627	11,157	12,705	50,958	27,035	13,229	3,016	347,675
2015															
QTR. I	18,279	--	162,048	50,244	14,484	161	226,937	212,731	13,976	13,280	53,966	26,866	13,229	3,064	355,391
QTR. II	20,841	--	161,068	51,002	12,811	--	224,881	210,231	15,094	13,561	58,347	26,890	13,451	3,421	361,836
QTR. III	14,495	--	173,007	52,403	11,366	--	236,776	221,379	13,462	14,582	60,454	26,754	13,748	3,788	368,662
QTR. IV	16,274	--	173,361	51,632	10,280	--	235,273	219,489	13,736	14,608	61,995	26,825	13,715	3,937	370,579
2016															
QTR. I	16,112	5,000	170,292	51,261	9,333	521	231,407	214,443	17,966	14,655	65,439	26,664	13,673	3,954	377,906
QTR. II	23,687	5,062	168,749	53,109	8,407	537	230,802	214,172	19,037	14,899	69,509	26,492	13,517	3,825	390,200
QTR. III	17,951	5,062	169,101	54,004	8,133	502	231,740	217,713	17,841	16,477	71,460	26,367	13,365	4,031	390,267
QTR. IV	21,651	5,125	169,393	52,966	5,112	475	227,947	216,255	19,475	16,555	72,022	26,335	13,193	4,892	395,503
2017															
Jan.	24,727	5,125	168,822	52,944	4,952	462	227,180	214,730	19,696	16,555	72,282	26,273	13,149	4,443	396,980
Feb.	26,677	5,125	166,924	53,122	4,787	2,780	227,613	215,630	20,209	16,353	72,492	26,212	15,584	4,363	402,645
Mar.	28,602	5,125	166,542	53,411	4,844	2,737	227,534	214,850	21,161	17,129	72,597	26,221	15,534	4,606	405,825
Apr.	28,642	5,125	165,520	53,192	4,727	2,714	226,153	213,125	21,904	19,754	72,924	26,143	15,579	4,351	407,547
May	27,357	5,187	166,738	53,354	4,735	2,622	227,449	214,054	19,387	24,754	73,069	26,139	15,513	4,535	409,995
Jun.	28,279	5,187	167,906	53,509	4,713	2,742	228,870	215,845	18,791	24,745	73,840	26,076	15,462	4,428	412,653
Jul.	26,924	5,187	169,212	53,484	4,546	2,694	229,936	217,259	19,052	24,692	74,095	26,015	15,453	4,668	413,345
Aug.	24,702	5,187	172,484	53,261	4,416	2,697	232,858	219,798	18,537	24,221	74,200	25,953	15,435	5,235	413,268
Sep.	22,488	5,187	174,218	53,094	4,288	2,853	234,453	221,403	18,598	26,751	74,756	25,899	15,370	5,883	416,335
Oct.	22,198	5,187	174,414	52,834	4,210	2,765	234,223	220,859	18,670	28,881	74,953	25,843	15,347	6,437	418,375
Nov.	17,455	5,249	175,026	51,939	4,154	2,693	233,812	221,101	21,703	28,847	76,119	25,618	15,471	6,789	418,352
Dec.	18,108	5,252	171,761	52,254	4,005	2,815	230,835	221,163	21,783	28,763	77,333	25,629	15,309	6,948	420,288
2018															
Jan.	20,691	5,252	171,138	52,742	3,922	2,660	230,462	220,288	21,961	28,844	78,157	25,566	15,258	7,474	423,491
Feb.	24,376	5,252	170,944	52,833	3,823	2,622	230,222	220,393	21,502	29,599	78,862	25,505	15,194	7,447	428,130
Mar.	26,330	5,252	170,502	53,928	3,748	2,679	230,857	219,980	21,785	29,808	79,552	25,460	15,182	8,109	431,458
Apr.	30,533	5,252	170,622	53,414	3,686	2,521	230,243	218,810	21,676	28,821	80,523	25,398	15,347	8,405	434,765
May	36,230	5,317	171,171	53,355	3,619	2,506	230,651	218,643	22,731	23,926	82,152	25,633	15,052	9,906	439,590
Jun.	37,513	5,317	171,626	52,597	3,786	2,662	230,671	219,533	22,969	23,872	82,739	25,619	15,090	10,216	442,868
Jul.	31,017	5,317	173,633	52,433	3,684	2,423	232,173	220,507	22,777	31,741	83,814	25,720	15,102	10,737	446,732
Aug.	28,003	5,317	174,285	52,225	3,603	2,506	232,619	221,421	22,594	33,263	84,399	25,689	15,462	10,408	446,556
Sep.	25,899	5,317	175,960	51,808	3,473	2,072	233,313	222,540	22,440	36,598	84,704	25,679	16,140	10,108	449,425
Oct.	26,739	5,317	175,502	52,408	3,362	2,043	233,315	222,135	22,450	36,619	84,534	25,799	16,173	10,229	449,995
Nov.	23,296	5,384	176,268	51,523	3,353	2,017	233,161	221,814	24,498	36,672	84,534	25,837	16,124	10,260	448,419

* Excludes allowances for loan losses and deferred fee income.

** Represents fixed deposit placements with commercial banks.

Table 3.2 Credit Unions Total Liabilities

(B\$'000)

Period Ended	DEPOSITS			Total	Loans Payable	Short-Term Payable	Other Liabilities	Total Liabilities	EQUITY & RETAINED EARNINGS			Reserve Fund	Members' Equity	Total Liabilities & Members' Equity	Capital Ratio
	Members Deposits		Non-members' Deposits						Members' Capital		Retained Earnings				
	Fixed	Other							Qualifying Shares	Equity Shares					
2014															
QTR. I	123,563	150,905	8,975	283,443	3,701	1,072	9,612	297,828	6,151	--	12,712	20,036	38,899	336,727	11.34%
QTR. II	127,576	154,594	8,954	291,124	4,009	986	9,735	305,854	6,214	--	13,151	20,034	39,399	345,253	11.26%
QTR. III	126,074	158,341	8,984	293,399	3,828	1,029	10,069	308,325	6,259	--	13,613	20,299	40,171	348,496	11.30%
QTR. IV	122,794	159,824	9,029	291,647	4,334	1,441	9,532	306,954	6,210	--	14,273	20,238	40,721	347,675	11.51%
2015															
QTR. I	130,767	159,232	8,958	298,957	3,775	1,352	10,424	314,508	6,628	--	11,674	22,581	40,883	355,391	11.30%
QTR. II	130,159	163,853	13,111	307,123	2,799	917	10,143	320,982	6,714	--	10,971	23,169	40,854	361,836	11.08%
QTR. III	134,058	164,699	13,225	311,982	2,801	971	10,976	326,730	6,934	--	11,480	23,517	41,931	368,661	11.17%
QTR. IV	135,313	167,948	12,635	315,896	2,459	950	8,833	328,137	7,027	--	11,951	23,464	42,442	370,579	11.24%
2016															
QTR. I	137,744	174,482	11,710	323,936	1,700	771	9,598	336,005	7,143	--	9,768	24,990	41,901	377,906	10.86%
QTR. II	141,799	181,136	11,899	334,834	1,777	672	9,724	347,007	7,217	--	10,425	25,551	43,193	390,200	10.85%
QTR. III	137,616	185,770	11,200	334,586	777	773	10,918	347,054	3,891	3,419	10,783	25,120	43,213	390,267	10.96%
QTR. IV	138,497	190,590	10,819	339,906	344	1,125	8,997	350,372	3,820	3,426	12,789	25,096	45,131	395,503	11.31%
2017															
Jan.	139,943	192,489	10,301	342,733	124	979	8,546	352,382	3,816	3,421	10,833	26,528	44,598	396,980	11.12%
Feb.	140,354	195,069	10,216	345,639	2,233	990	8,950	357,812	3,827	3,416	11,062	26,528	44,833	402,645	11.02%
Mar.	140,789	197,594	9,941	348,324	2,924	1,031	8,905	361,184	3,863	3,465	10,466	26,847	44,641	405,825	10.89%
Apr.	140,812	199,282	10,100	350,194	2,459	943	9,345	362,941	3,855	3,477	9,968	27,306	44,606	407,547	10.83%
May	141,491	201,918	9,502	352,911	2,430	646	9,703	365,690	3,859	3,493	9,647	27,306	44,305	409,995	10.69%
Jun.	142,426	204,213	9,511	356,150	2,489	618	8,313	367,570	3,899	3,467	10,421	27,296	45,083	412,653	10.81%
Jul.	142,847	203,498	9,517	355,862	3,076	594	8,717	368,249	3,880	3,489	10,431	27,296	45,096	413,345	10.80%
Aug.	141,736	204,525	8,652	354,913	3,223	1,014	9,102	368,252	3,903	3,525	10,303	27,285	45,016	413,268	10.78%
Sep.	141,674	206,953	9,085	357,712	2,851	769	9,275	370,607	3,949	3,550	9,006	29,223	45,728	416,335	10.87%
Oct.	142,185	208,765	8,974	359,924	2,232	752	8,840	371,748	4,616	3,574	9,199	29,238	46,627	418,375	11.03%
Nov.	141,907	209,621	9,008	360,536	2,116	806	7,819	371,277	4,622	3,587	9,638	29,228	47,075	418,352	11.14%
Dec.	141,992	211,177	9,057	362,226	2,127	502	8,061	372,916	4,551	3,583	9,383	29,855	47,372	420,288	11.10%
2018															
Jan.	143,252	212,285	9,098	364,635	2,102	806	8,304	375,847	4,557	3,621	9,467	29,999	47,644	423,491	11.07%
Feb.	154,330	203,486	10,413	368,229	2,077	866	8,856	380,028	4,580	3,607	9,821	30,094	48,102	428,130	11.06%
Mar.	154,715	206,534	10,471	371,720	2,053	984	9,097	383,854	4,647	3,612	9,131	30,214	47,604	431,458	10.86%
Apr.	155,448	208,678	10,501	374,627	2,100	1,027	9,446	387,200	4,650	3,614	8,958	30,343	47,565	434,765	10.77%
May	156,095	211,772	10,540	378,407	2,076	837	10,972	392,292	3,664	4,603	8,384	30,647	47,298	439,590	10.58%
Jun.	156,763	214,646	10,515	381,924	2,051	762	9,847	394,584	3,723	4,614	9,354	30,593	48,284	442,868	10.75%
Jul.	155,159	218,205	10,661	384,025	2,653	692	10,550	397,920	3,709	5,517	8,590	30,996	48,812	446,732	10.77%
Aug.	154,558	216,858	10,637	382,053	2,849	790	11,075	396,767	3,721	6,604	8,442	31,022	49,789	446,556	10.98%
Sep.	155,047	218,426	10,696	384,169	2,858	1,036	11,079	399,142	3,712	6,566	8,894	31,111	50,283	449,425	11.01%
Oct.	155,281	219,437	10,723	385,441	2,866	888	10,955	400,150	3,741	6,541	8,443	31,121	49,845	449,995	11.08%
Nov.	146,088	228,088	10,490	384,666	2,196	943	10,290	398,095	3,760	6,493	8,910	31,161	50,324	448,419	11.22%

SOURCE: The Central Bank of The Bahamas

Table 3.3 Bahamas Development Bank: Assets

(B\$'000)

Period Ended	Till Cash	D U E F R O M			Due from Other Local Financial Institutions in The Bahamas	Due from Other Financial Institutions Outside The Bahamas	Total Loans	Bahamas Government Registered Stocks	Other Asssets	Total Asssets
		Central Bank	Commercial Banks							
			Demand Deposits	Fixed Deposits						
2009	2	1	15,048	--	530	--	53,008	--	908	69,497
2010	1	1	15,767	--	2,347	--	48,698	--	1,645	68,459
2011	1	1	16,578	--	2,679	--	41,569	--	1,774	62,602
2012	2	1	17,765	--	5,032	--	41,087	364	1,125	65,376
2013	4	1	18,438	--	2,567	--	38,949	364	1,347	61,670
2014	1	1	19,085	--	2,577	--	37,981	364	1,579	61,588
2015	2	1	19,708	--	2,464	--	37,712	364	1,338	61,589
2016	2	1	16,122	--	3,891	--	34,962	364	1,988	57,330
2017	2	1	14,130	--	4,314	--	34,141	364	567	53,519
2018	2	1	12,047	--	2,902	--	34,095	364	783	50,194
2015										
QTR. I	1	29	19,237	--	2,398	--	37,794	364	1,650	61,473
QTR. II	1	1	19,398	--	2,043	--	38,063	364	1,556	61,426
QTR. III	2	1	19,550	--	2,102	--	37,837	364	1,581	61,437
QTR. IV	2	1	19,708	--	2,464	--	37,712	364	1,338	61,589
2016										
QTR. I	2	1	19,857	--	3,180	--	35,968	364	1,706	61,078
QTR. II	2	1	20,011	--	2,557	--	36,381	364	1,753	61,069
QTR. III	2	1	15,993	--	3,005	--	35,520	364	1,876	56,761
QTR. IV	2	1	16,122	--	3,891	--	34,962	364	1,988	57,330
2017										
QTR. I	2	1	16,401	--	4,515	--	34,271	364	1,842	57,396
QTR. II	2	1	16,142	--	4,762	--	33,934	364	1,908	57,113
QTR. III	2	101	13,653	--	6,316	--	34,144	364	1,916	56,496
QTR. IV	2	1	14,130	--	4,314	--	34,141	364	567	53,519
2018										
QTR. I	2	119	13,844	--	2,982	--	35,130	364	528	52,969
QTR. II	2	1	13,925	--	2,954	--	35,223	364	575	53,044
QTR. III	2	175	13,991	--	3,125	--	34,927	364	677	53,261
QTR. IV	2	1	12,047	--	2,902	--	34,095	364	783	50,194

SOURCE: Bahamas Development Bank

Table 3.4 Bahamas Development Bank: Liabilities

(B\$'000s)

Period Ended	DUE TO					Other Liabilities	Capital	General Reserves	Surplus Provision & Other Reserves	Total Liabilities
	Government	National Insurance Board	Central Bank	Caribbean Development Bank	Other Financial Institutions Outside The Bahamas					
2009	--	--	6,233	5,258	2,097	51,544	28,960	273	(24,868)	69,497
2010	--	--	5,569	3,682	1,601	50,861	33,345	273	(26,872)	68,459
2011	--	--	5,170	2,111	1,012	50,399	37,805	273	(34,168)	62,602
2012	--	3,000	4,767	545	496	51,270	41,689	273	(36,664)	65,376
2013	15,702	--	4,365	--	233	51,337	28,960	273	(39,200)	61,670
2014	17,413	--	3,964	--	173	51,862	28,961	273	(41,058)	61,588
2015	19,683	--	3,644	--	128	51,997	28,961	273	(43,097)	61,589
2016	21,453	--	3,635	--	97	48,241	28,960	273	(45,329)	57,330
2017	24,918	--	2,760	--	55	45,451	28,961	273	(48,899)	53,519
2018	26,071	--	2,509	--	46	42,840	28,961	273	(50,506)	50,194
2015										
QTR. I	17,327	--	3,983	--	159	52,225	28,961	273	(41,455)	61,473
QTR. II	18,137	--	4,084	--	159	51,854	28,960	273	(42,041)	61,426
QTR. III	19,267	--	3,865	--	145	51,542	28,961	273	(42,616)	61,437
QTR. IV	19,683	--	3,644	--	128	51,997	28,961	273	(43,097)	61,589
2016										
QTR. I	20,289	--	3,662	--	115	51,519	28,961	273	(43,741)	61,078
QTR. II	20,273	--	3,599	--	114	52,171	28,960	273	(44,321)	61,069
QTR. III	20,972	--	3,616	--	100	47,843	28,960	273	(45,003)	56,761
QTR. IV	21,453	--	3,635	--	97	48,241	28,960	273	(45,329)	57,330
2017										
QTR. I	20,641	--	3,652	--	83	48,528	29,960	273	(45,741)	57,396
QTR. II	21,707	--	3,433	--	83	47,879	29,960	273	(46,222)	57,113
QTR. III	24,290	--	2,976	--	67	46,553	28,961	273	(46,624)	56,496
QTR. IV	24,918	--	2,760	--	55	45,451	28,961	273	(48,899)	53,519
2018										
QTR. I	25,006	--	2,773	--	63	45,120	28,961	273	(49,227)	52,969
QTR. II	25,266	--	2,634	--	63	45,368	28,961	273	(49,521)	53,044
QTR. III	25,783	--	2,647	--	48	45,576	28,961	273	(50,027)	53,261
QTR. IV	26,071	--	2,509	--	46	42,840	28,961	273	(50,506)	50,194

Source: Bahamas Development Bank

Table 3.5 Bahamas Development Bank: Sectoral Distribution of Credit

Period Ended	Agriculture	Fisheries	Manufacturing	Transportation	Other Industries	Tourism				(B\$'000)
						Hotels	Hotel Apartments	Other	TOTAL	GRAND TOTAL
2009	2,024	6,590	3,413	8,104	22,819	2,135	5,768	2,155	10,058	53,008
2010	1,898	6,231	3,159	5,114	22,496	2,126	5,677	1,996	9,800	48,698
2011	1,789	4,524	4,334	5,728	16,000	1,455	5,270	2,469	9,194	41,569
2012	1,697	4,596	3,831	5,173	17,609	2,100	4,670	1,410	8,180	41,087
2013	1,043	4,293	3,823	4,756	16,981	1,581	4,173	2,300	8,054	38,949
2014	992	4,223	3,735	4,747	16,948	1,539	3,573	2,224	7,336	37,981
2015	968	4,083	3,690	4,385	17,924	1,487	2,912	2,263	6,662	37,712
2016	987	3,940	3,520	3,041	17,495	854	2,901	2,224	5,979	34,962
2017	621	3,829	3,537	2,687	17,893	769	2,826	1,979	5,574	34,141
2018	608	3,685	2,793	3,048	17,454	746	3,098	2,178	6,021	33,610
<u>2015</u>										
QTR. I	986	4,192	3,761	4,662	16,844	1,520	3,574	2,255	7,349	37,794
QTR. II	980	4,142	3,743	4,540	17,459	1,502	3,402	2,295	7,199	38,063
QTR. III	973	4,112	3,706	4,428	17,495	1,496	3,345	2,282	7,123	37,837
QTR. IV	968	4,083	3,690	4,385	17,924	1,487	2,912	2,263	6,662	37,712
<u>2016</u>										
QTR. I	1,008	4,045	3,585	3,096	17,604	1,475	2,907	2,248	6,630	35,968
QTR. II	1,001	3,985	3,567	3,579	17,638	1,465	2,902	2,244	6,611	36,381
QTR. III	994	3,966	3,544	3,484	17,515	858	2,902	2,257	6,017	35,520
QTR. IV	987	3,940	3,520	3,041	17,495	854	2,901	2,224	5,979	34,962
<u>2017</u>										
QTR. I	711	3,924	3,110	2,956	17,781	844	2,901	2,044	5,789	34,271
QTR. II	704	3,875	3,115	2,896	17,664	818	2,826	2,036	5,680	33,934
QTR. III	630	3,856	3,357	2,828	17,853	773	2,826	2,021	5,620	34,144
QTR. IV	621	3,829	3,537	2,687	17,893	769	2,826	1,979	5,574	34,141
<u>2018</u>										
QTR. I	615	3,757	3,699	3,357	18,483	762	2,820	1,637	5,219	35,130
QTR. II	610	3,720	3,387	3,238	18,853	762	3,104	1,549	5,415	35,223
QTR. III	614	3,699	3,345	3,138	18,749	755	3,101	1,526	5,382	34,927
QTR. IV	608	3,685	2,793	3,048	17,454	746	3,098	2,178	6,021	33,610

Source: Bahamas Development Bank

Table 3.6 Selected Data for the Bahamas International Stock Exchange (BISX)

Period	No. of Listed Securities	Index (End-of-Period)	Transactions on BISX	
			Volume	Value (B\$ '000)
2009	24	1,565	4,646,575	25,368
2010	23	1,500	10,842,977	87,003
2011	25	1,365	2,664,826	14,256
2012	27	1,346	3,716,151	15,871
2013	27	1,468	4,061,773	16,682
2014	28	1,659	3,978,993	15,019
2015	45	1,824	2,905,008	19,375
2016	53	1,938	5,401,372	35,813
2017	53	2,064	5,132,345	44,361
2018	49	2,110	8,519,711	41,833
<u>2015</u>				
QTR. I	30	1,674	585,389	3,880
QTR. II	35	1,730	587,071	3,392
QTR. III	43	1,804	794,696	4,790
QTR. IV	45	1,824	937,852	7,313
<u>2016</u>				
QTR. I	49	1,874	900,070	6,756
QTR. II	49	1,964	2,055,061	7,297
QTR. III	50	1,948	840,980	8,554
QTR. IV	53	1,938	1,605,261	13,205
<u>2017</u>				
Jan.	53	1,909	254,417	1,721
Feb.	53	1,911	509,483	2,718
Mar.	53	1,903	232,237	1,875
Apr.	53	1,886	56,246	986
May	53	1,875	972,243	6,276
Jun.	53	1,865	325,427	1,910
Jul.	53	1,870	321,457	13,856
Aug.	53	1,834	509,888	5,017
Sep.	53	1,866	236,612	1,850
Oct.	53	2,075	665,748	2,692
Nov.	53	2,070	333,681	1,872
Dec.	53	2,064	714,906	3,587
<u>2018</u>				
Jan.	54	2,040	1,171,154	4,048
Feb.	54	2,051	803,006	3,668
Mar.	54	1,962	676,901	5,608
Apr.	54	1,972	321,001	1,436
May	54	1,960	322,573	2,160
Jun.	51	1,972	573,546	5,214
Jul.	49	1,928	781,281	3,548
Aug.	49	1,962	1,683,189	6,835
Sep.	49	1,964	878,617	2,964
Oct.	49	2,003	585,025	2,046
Nov.	49	2,027	191,755	1,073
Dec.	49	2,110	531,663	3,234

SOURCE: The Bahamas International Securities Exchange (BISX)

Table 3.7 Comparative Equity Market Valuations¹

Period Ended	BAHAMAS	BARBADOS	JAMAICA	TRINIDAD & TOBAGO	CANADA	U.K.	U.S.A.	CHINA
	BISX	BSE	JSE	All T&T	S&P/TSX	FTSE 100	S&P 500	SE Composite
2009	1,565.4	3,200.9	83,322.0	1,099.2	11,746.1	5,412.9	1,115.1	3,277.1
2010	1,499.5	3,035.5	85,220.8	1,175.7	13,443.2	5,899.9	1,257.6	2,808.1
2011	1,365.0	3,267.2	95,297.2	1,467.0	11,955.1	5,572.3	1,257.6	2,199.4
2012	1,346.3	3,082.4	92,101.2	1,694.3	12,433.5	5,897.8	1,426.2	2,269.1
2013	1,468.2	2,995.5	80,505.4	1,993.7	13,621.6	6,749.1	1,848.4	2,116.0
2014	1,659.3	2,137.3	76,353.4	1,983.2	14,632.4	6,566.1	2,058.9	3,234.7
2015	1,824.0	2,361.5	150,692.1	1,948.5	13,010.0	6,242.3	2,043.9	3,539.2
2016	1,938.2	2,598.9	192,276.6	1,834.2	15,287.6	7,142.8	2,238.8	3,103.6
2017	2,063.6	3,085.7	288,382.0	1,728.8	16,209.1	7,687.8	2,673.6	3,307.2
2018	2,109.6	3,398.5	369,762.6	1,705.2	14,322.9	6,728.1	2,506.9	2,493.9
2015								
QTR. I	1,673.9	2,194.1	83,804.7	1,972.0	14,902.4	6,773.0	2,067.9	3,747.9
QTR. II	1,730.3	2,193.5	97,271.2	1,970.6	14,553.3	6,521.0	2,063.1	4,277.2
QTR. III	1,803.5	2,185.9	96,324.6	1,950.1	13,307.0	6,061.6	1,920.0	3,052.8
QTR. IV	1,824.0	2,361.5	150,692.1	1,948.5	13,010.0	6,242.3	2,043.9	3,539.2
2016								
QTR I	1,874.0	2,478.8	153,911.3	1,812.3	13,494.4	6,174.9	2,059.7	3,003.9
QTR II	1,963.9	2,528.6	159,717.4	1,788.0	14,064.5	6,504.3	2,098.9	2,929.6
QTR III	1,947.9	2,567.0	164,482.3	1,817.1	14,752.9	6,899.3	2,168.3	3,004.7
QTR IV	1,938.2	2,598.9	192,276.6	1,834.2	15,287.6	7,142.8	2,238.8	3,103.6
2017								
QTR I	1,902.8	2,866.9	223,833.6	1,811.5	15,547.8	7,322.9	2,362.7	3,222.5
QTR II	1,864.9	2,931.0	235,042.8	1,791.0	15,182.2	7,312.7	2,423.4	3,192.4
QTR III	1,865.9	3,111.7	273,268.8	1,782.2	15,634.9	7,372.8	2,519.4	3,348.9
QTR IV	2,063.6	3,085.7	288,382.0	1,728.8	16,209.1	7,687.8	2,673.6	3,307.2
2018								
Jan.	2,039.9	3,094.6	287,863.8	1,703.8	15,951.7	7,533.6	2,823.8	3,480.8
Feb.	2,050.8	3,194.2	292,656.5	1,700.2	15,442.7	7,231.9	2,713.8	3,259.4
Mar.	1,962.1	3,236.8	294,533.1	1,698.9	15,367.3	7,056.6	2,640.9	3,168.9
Apr.	1,971.7	2,630.8	299,658.8	1,697.5	15,607.9	7,509.3	2,648.1	3,082.2
May	1,959.8	2,739.1	296,545.3	1,728.5	16,061.5	7,678.2	2,705.3	3,095.5
Jun.	1,971.5	2,950.5	305,736.4	1,727.4	16,277.7	7,636.9	2,718.4	2,847.4
Jul	1,927.6	2,965.6	313,378.1	1,710.3	16,345.5	7,748.8	2,816.3	2,876.4
Aug	1,962.3	3,300.7	329,428.1	1,701.3	16,262.9	7,432.4	2,901.5	2,725.3
Sep	1,964.0	3,287.2	358,320.1	1,691.2	16,073.1	7,510.2	2,914.0	2,821.4
Oct.	2,002.8	3,261.3	355,732.9	1,695.0	15,027.3	7,128.1	2,711.7	2,602.8
Nov.	2,026.9	3,389.1	392,202.2	1,691.1	15,197.8	6,980.2	2,760.2	2,588.2
Dec.	2,109.6	3,398.5	369,762.6	1,705.2	14,322.9	6,728.1	2,506.9	2,493.9

SOURCE: Bahamas International Securities Exchange (BISX), Barbados Stock Exchange Inc. (BSE)
The Trinidad and Tobago Stock Exchange Ltd., Bloomberg

¹See notes to tables

Table 4.1 Selected Interest Rates

(%)

Period Ended	Bank Rate	Prime Rate	Treasury Bill Rates		
			Re-Discount Rate	Average Tender Rate	Average Rate of Discount
2009	5.25	5.50	3.31	98.89	2.81
2010	5.25	5.50	2.94	99.02	2.44
2011	4.50	4.75	1.47	99.59	0.97
2012	4.50	4.75	1.08	99.73	0.58
2013	4.50	4.75	1.15	99.72	0.65
2014	4.50	4.75	1.22	99.71	0.72
2015	4.50	4.75	1.37	99.66	0.87
2016	4.00	4.75	2.53	99.25	2.03
2017	4.00	4.25	2.39	99.27	1.89
2018	4.00	4.25	2.21	99.34	1.71
<u>2016</u>					
QTR. I	4.50	4.75	1.69	99.70	1.19
QTR. II	4.50	4.75	2.21	99.35	1.71
QTR. III	4.50	4.75	2.57	99.48	2.07
QTR. IV	4.00	4.75	2.53	99.25	2.03
<u>2017</u>					
Jan.	4.00	4.25	2.64	99.46	2.14
Feb.	4.00	4.25	2.45	99.51	1.95
Mar.	4.00	4.25	2.28	99.56	1.78
Apr.	4.00	4.25	2.17	99.58	1.67
May	4.00	4.25	2.30	99.55	1.80
Jun.	4.00	4.25	2.33	99.30	1.83
Jul.	4.00	4.25	2.27	99.56	1.77
Aug.	4.00	4.25	2.27	99.56	1.77
Sep.	4.00	4.25	2.27	99.56	1.77
Oct.	4.00	4.25	2.28	99.56	1.78
Nov.	4.00	4.25	2.28	99.56	1.78
Dec.	4.00	4.25	2.39	99.27	1.89
<u>2018</u>					
Jan.	4.00	4.25	2.28	99.55	1.78
Feb.	4.00	4.25	2.29	99.55	1.79
Mar.	4.00	4.25	2.28	99.55	1.78
Apr.	4.00	4.25	2.28	99.55	1.78
May	4.00	4.25	2.22	99.57	1.72
Jun.	4.00	4.25	2.34	99.29	1.84
Jul.	4.00	4.25	2.14	99.59	1.64
Aug.	4.00	4.25	2.12	99.59	1.62
Sep.	4.00	4.25	2.09	99.60	1.59
Oct.	4.00	4.25	2.03	99.62	1.53
Nov.	4.00	4.25	2.03	99.62	1.53
Dec.	4.00	4.25	2.21	99.34	1.71

SOURCE: The Central Bank of The Bahamas

Table 4.2 Loan Rates of the Banking System

	(%)					
Period	Consumer Loans	Other Local Loans	Residential Mortgages	Commercial Mortgages	Overdrafts	Weighted Average Rate of Interest on Loans and Overdrafts
2009	12.69	8.08	8.25	8.61	11.65	10.59
2010	13.21	8.39	8.15	8.79	10.87	11.05
2011	13.35	7.80	7.77	8.37	10.03	10.98
2012	13.43	8.10	7.50	8.29	9.81	10.88
2013	13.65	7.64	7.27	8.21	9.32	11.10
2014	13.91	7.89	7.16	8.02	9.76	11.81
2015	14.26	7.48	6.47	7.89	10.36	12.29
2016	14.03	7.70	6.22	7.87	11.13	12.49
2017	13.60	6.67	5.76	6.83	10.62	11.75
2018	13.49	7.25	5.41	7.51	10.15	11.34
<u>2016</u>						
QTR. I	13.65	7.40	6.32	7.42	10.78	11.83
QTR. II	14.14	8.13	6.21	7.00	11.04	12.54
QTR. III	14.37	8.04	6.20	8.29	11.60	12.93
QTR. IV	13.96	7.21	6.13	8.33	11.09	12.68
<u>2017</u>						
QTR. I	13.60	7.17	6.14	6.38	10.78	11.88
QTR. II	13.82	6.23	6.00	6.58	10.65	12.02
QTR. III	13.36	5.92	5.41	6.75	10.12	11.64
QTR. IV	13.64	7.35	5.50	7.75	10.94	11.48
<u>2018</u>						
Jan.	13.52	6.93	5.49	8.00	10.59	10.57
Feb.	13.62	6.82	5.53	6.80	10.14	11.84
Mar.	13.60	8.10	5.49	7.75	10.68	11.79
Apr.	13.19	5.62	5.27	6.25	10.19	10.33
May.	13.66	5.25	5.43	7.47	8.75	11.66
Jun.	13.62	8.35	5.67	6.50	11.19	11.76
Jul.	13.91	7.57	5.45	7.66	10.71	12.47
Aug.	13.20	8.39	5.33	--	10.82	11.32
Sep.	13.49	6.10	5.26	9.75	9.73	11.05
Oct.	13.20	8.25	5.37	7.38	9.55	10.93
Nov.	13.87	7.51	5.42	--	10.14	11.83
Dec.	12.97	8.13	5.21	--	9.26	10.58

SOURCE: The Central Bank of The Bahamas

Table 4.3 Deposit Rates of the Banking System¹

(%)

Period	Savings Deposits	F I X E D D E P O S I T S				Weighted Average Rate of Interest On Deposits
		Up to 3 Months	Up to 6 Months	Up to 12 Months	Over 12 Months	
2009	2.14	3.55	3.94	4.26	4.37	3.79
2010	1.94	3.19	3.56	3.99	4.03	3.44
2011	1.74	2.33	2.67	3.24	3.19	2.63
2012	1.53	1.60	1.95	2.54	2.65	2.02
2013	0.97	1.37	1.35	2.15	2.20	1.68
2014	0.89	1.16	1.22	1.76	1.64	1.42
2015	0.83	1.13	1.08	1.71	1.57	1.41
2016	0.82	0.97	0.99	1.58	1.87	1.24
2017	0.72	0.78	0.64	1.21	1.61	1.00
2018	0.63	0.60	0.62	0.96	1.26	0.84
<u>2016</u>						
QTR. I	0.80	1.05	1.05	1.87	1.64	1.36
QTR. II	0.87	0.98	1.03	1.44	1.66	1.25
QTR. III	0.72	0.94	0.89	1.43	2.02	1.14
QTR. IV	0.87	0.90	1.00	1.57	2.15	1.22
<u>2017</u>						
QTR. I	0.77	0.80	0.65	1.27	1.45	1.00
QTR. II	0.72	0.68	0.66	1.32	1.80	0.98
QTR. III	0.68	0.74	0.63	1.11	1.61	0.98
QTR. IV	0.72	0.88	0.62	1.14	1.57	1.03
<u>2018</u>						
Jan.	0.63	0.78	0.64	0.84	1.50	0.98
Feb.	0.75	0.73	0.64	1.27	1.44	0.99
Mar.	0.75	0.50	0.59	0.70	1.28	0.75
Apr.	0.73	0.77	0.67	1.39	1.46	1.00
May.	0.66	0.47	0.43	0.85	1.82	0.71
Jun.	0.62	0.43	0.65	0.96	1.27	0.76
Jul.	0.75	0.57	0.31	1.09	0.89	0.77
Aug.	0.55	0.52	0.57	0.77	0.90	0.69
Sep.	0.68	0.68	0.70	1.32	1.22	0.99
Oct.	0.59	0.54	0.71	0.99	1.26	0.83
Nov.	0.47	0.70	0.63	0.57	0.95	0.72
Dec.	0.43	0.51	0.92	0.81	1.10	0.90

SOURCE: The Central Bank of The Bahamas

¹See notes to Table.

Table 4.4 Comparative Treasury Bills and Bank Rates

(%)

Period Ended	B A H A M A S		B A R B A D O S		J A M A I C A		T R I N I D A D & T O B A G O		C A N A D A		U. K.		U. S. A.	
	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill**	Bank Rate*	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill	Lending Rate	Treasury Bill	Bank Rate
2009	2.81	5.25	3.44	7.00	16.80	10.50	1.36	7.25	0.20	0.50	0.36	0.50	0.05	0.50
2010	2.44	5.25	3.35	7.00	7.48	7.50	0.37	5.75	1.00	1.25	0.49	0.50	0.14	0.75
2011	0.97	4.50	3.43	7.00	6.46	6.25	0.28	5.00	0.83	1.25	0.30	0.50	0.01	0.75
2012	0.58	4.50	3.61	7.00	7.18	6.25	0.39	4.75	0.98	1.25	0.25	0.50	0.07	0.75
2013	0.65	4.50	3.24	7.00	8.25	5.75	0.06	4.75	0.89	1.25	0.26	0.50	0.07	0.75
2014	0.72	4.50	2.55	7.00	7.14	5.75	0.10	4.75	0.91	1.25	0.41	0.50	0.03	0.75
2015	0.87	4.50	1.76	7.00	6.04	5.25	0.97	4.75	0.50	0.75	0.46	0.50	0.23	0.87
2016	2.03	4.00	3.10	7.00	6.56	5.00	0.65	4.75	0.47	0.75	0.05	0.25	0.51	1.14
2017	1.89	4.00	3.15	7.00	4.63	4.00	1.16	4.75	1.05	1.25	n.a.	0.50	1.32	1.90
2018	1.71	4.00	n.a.	7.00	2.07	3.00	1.24	4.75	1.67	2.00	n.a.	0.75	2.37	3.00
2016														
QTR. I	1.19	4.50	3.18	7.00	5.83	5.25	1.15	4.75	0.46	0.75	0.45	0.50	0.29	1.00
QTR. II	1.71	4.50	3.16	7.00	6.01	5.00	1.20	4.75	0.49	0.75	0.40	0.50	0.27	1.00
QTR. III	2.07	4.50	3.10	7.00	5.81	5.00	1.16	4.75	0.53	0.75	0.21	0.25	0.29	1.00
QTR. IV	2.03	4.00	3.10	7.00	6.56	5.00	0.65	4.75	0.47	0.75	0.05	0.25	0.51	1.14
2017														
QTR. I	1.78	4.00	3.09	7.00	6.32	5.00	1.05	4.75	0.51	0.75	0.02	0.25	0.74	1.38
QTR. II	1.83	4.00	3.09	7.00	6.13	4.75	1.20	4.75	0.68	0.75	0.08	0.25	0.98	1.63
QTR. III	1.77	4.00	3.13	7.00	5.45	4.50	0.95	4.75	1.01	1.25	n.a.	0.25	1.03	1.75
QTR. IV	1.89	4.00	3.15	7.00	4.63	4.00	1.16	4.75	1.05	1.25	n.a.	0.50	1.32	1.90
2018														
Jan.	1.78	4.00	3.27	7.00	4.16	4.00	1.23	4.75	1.20	1.50	n.a.	0.50	1.41	2.00
Feb.	1.79	4.00	3.36	7.00	3.59	3.50	1.20	4.75	1.17	1.50	n.a.	0.50	1.57	2.00
Mar.	1.78	4.00	3.14	7.00	3.17	3.50	1.15	4.75	1.09	1.50	n.a.	0.50	1.70	2.08
Apr.	1.78	4.00	3.10	7.00	2.98	3.50	1.18	4.75	1.20	1.50	n.a.	0.50	1.76	2.25
May	1.72	4.00	2.95	7.00	n.a.	3.50	1.18	4.75	1.29	1.50	n.a.	0.50	1.86	2.25
Jun.	1.84	4.00	2.31	7.00	2.66	3.00	1.18	4.75	1.25	1.50	n.a.	0.50	1.90	2.50
Jul.	1.64	4.00	3.10	7.00	2.07	3.00	1.18	4.75	1.54	1.75	n.a.	0.50	1.96	2.50
Aug.	1.62	4.00	2.95	7.00	1.88	3.00	1.18	4.75	1.54	1.75	n.a.	0.75	2.03	2.75
Sep.	1.59	4.00	2.93	7.00	1.87	3.00	1.20	4.75	1.51	1.75	n.a.	0.75	2.13	2.75
Oct.	1.53	4.00	n.a.	7.00	1.95	3.00	1.66	4.75	1.73	2.00	n.a.	0.75	2.25	2.75
Nov.	1.53	4.00	n.a.	7.00	1.99	3.00	1.24	4.75	1.72	2.00	n.a.	0.75	2.33	2.75
Dec.	1.71	4.00	n.a.	7.00	2.07	3.00	1.24	4.75	1.67	2.00	n.a.	0.75	2.37	3.00

SOURCE: IMF-International Financial Statistics, The Federal Reserve, Bank of Canada, and other Central Banks.

* 1989-1996, Certificate of Deposit rate reported; thereafter, the rate reflects the 30 day reverse repurchase rate, comparable to Bank Rate for regional central banks.

** The rate reflects the 6-mth Treasury bill rate.

Table 5.1 Central Government: Operations and Financing ¹

(B\$'000)

FUNCTION	2013/14p	2014/15p	2015/16p	2016/17p	2017/18p	Budget	
						2017/18p	2018/19p
<u>A. REVENUE & GRANTS (i + ii + iii + iv)</u>	<u>1,450,764</u>	<u>1,701,544</u>	<u>1,929,563</u>	<u>2,060,539</u>	<u>2,034,055</u>	<u>2,139,035</u>	<u>2,637,611</u>
i) Tax Revenue	1,245,545	1,500,450	1,676,234	1,836,595	1,830,732	1,941,592	2,425,399
ii) Non-Tax Revenue	204,795	197,680	253,160	223,874	200,570	195,236	210,005
iii) Capital Revenue	43	3,052	58	65	156	2	2
iv) Grants	381	362	111	5	2,597	2,205	2,205
<u>B. EXPENDITURE (i + ii + iii)</u>	<u>1,930,779</u>	<u>2,083,548</u>	<u>2,239,952</u>	<u>2,729,861</u>	<u>2,448,954</u>	<u>2,460,371</u>	<u>2,875,196</u>
i) Current Expenditure	1,596,751	1,711,305	2,005,011	2,339,651	2,180,423	2,231,911	2,578,389
ii) Capital Expenditure	252,373	280,285	231,298	390,173	268,707	230,856	299,319
iii) Net Lending [() = repayment]	81,655	91,958	3,643	37	(176)	(2,396)	(2,512)
C. GFS Surplus/(Deficit) (A-B)	(480,015)	(382,004)	(310,389)	(669,322)	(414,899)	(321,336)	(237,585)
<u>INTERNAL BORROWING</u>	<u>531,000</u>	<u>580,000</u>	<u>461,113</u>	<u>1,132,116</u>	<u>617,695</u>	<u>743,524</u>	<u>896,647</u>
i) Bahamian Dollars	340,000	580,000	411,113	1,132,116	617,695	743,524	896,647
Treasury Bills (Net)	81,000	30,000	301,189	337,655	111,695	--	--
Loans/Advances	144,000	275,000	22,614	249,461	14,000	--	--
Government Securities	115,000	275,000	87,310	545,000	492,000	--	--
ii) Foreign Currency	191,000	--	50,000	--	--	--	--
Loans	191,000	--	50,000	--	--	--	--
Government Securities	--	--	--	--	--	--	--
<u>EXTERNAL BORROWING</u>	<u>442,243</u>	<u>148,139</u>	<u>205,827</u>	<u>43,323</u>	<u>1,369,262</u>	<u>9,500</u>	<u>50,350</u>
Government Securities	300,000	--	--	--	750,000	--	--
Loans	142,243	148,139	205,827	43,323	619,262	9,500	50,350
<u>OTHER FINANCING [() = decrease]</u>	<u>63,227</u>	<u>(47,884)</u>	<u>76,637</u>	<u>(138,547)</u>	<u>(253,759)</u>	<u>(5,451)</u>	<u>--</u>
Change in Short-term advances	7,504	18,358	33,786	(93,255)	11,697	--	--
Net Sale of Shares & Other Equity	--	--	--	(120,161)	(20,000)	--	--
Other	55,723	(66,242)	42,851	74,869	(245,456)	(5,451)	--
<u>DEBT REPAYMENT</u>	<u>505,700</u>	<u>221,416</u>	<u>322,744</u>	<u>595,132</u>	<u>1,302,579</u>	<u>426,237</u>	<u>709,412</u>
Internal	491,800	206,000	294,280	557,065	798,151	388,648	620,908
i) Bahamian Dollars	366,800	140,000	244,280	557,065	798,151	388,648	620,908
ii) Foreign Currency	125,000	66,000	50,000	--	--	--	--
External	13,900	15,416	28,464	38,067	504,428	37,589	88,504
Cash Balance Change [() = increase]	(50,755)	(76,835)	(110,444)	227,562	(15,720)	--	--

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹See note to Table

Table 5.1 Central Government: Operations and Financing ¹

FUNCTION	(B\$'000)				
	2016/17p 4th Qtr.	2017/18p 1st Qtr.	2017/18p 2nd Qtr.	2017/18p 3rd Qtr.	2017/18p 4th Qtr.
A. REVENUE & GRANTS (i + ii + iii + iv)	602,811	452,164	426,355	587,350	568,186
i) Tax Revenue	528,434	414,103	368,589	537,398	510,642
ii) Non-Tax Revenue	74,359	38,045	57,739	49,890	54,896
iii) Capital Revenue	18	16	27	62	51
iv) Grants	--	--	--	--	2,597
B. EXPENDITURE (i + ii + iii)	992,155	561,266	572,399	598,670	716,619
i) Current Expenditure	829,461	486,915	515,782	546,241	631,485
ii) Capital Expenditure	162,725	74,368	56,666	52,498	85,175
iii) Net Lending [() = repayment]	(31)	(17)	(49)	(69)	(41)
C. GFS Surplus/(Deficit) (A-B)	(389,344)	(109,102)	(146,044)	(11,320)	(148,433)
INTERNAL BORROWING	292,698	97,632	232,705	111,645	175,713
i) Bahamian Dollars	292,698	97,632	232,705	111,645	175,713
Treasury Bills (Net)	217,698	8,632	705	1,645	100,713
Loans/Advances	--	14,000	--	--	--
Government Securities	75,000	75,000	232,000	110,000	75,000
ii) Foreign Currency	--	--	--	--	--
Loans	--	--	--	--	--
Government Securities	--	--	--	--	--
EXTERNAL BORROWING	13,629	355,442	954,565	59,191	64
Government Securities	--	--	750,000	--	--
Loans	13,629	355,442	204,565	59,191	64
OTHER FINANCING [() = decrease]	161,086	(201,084)	(148,647)	9,587	86,385
Change in Short-term advances	(471)	32,626	(63,099)	10,227	31,943
Net Sale of Shares & Other Equity	--	(10,000)	(3,800)	(3,800)	(2,400)
Other	161,557	(223,710)	(81,748)	3,160	56,842
DEBT REPAYMENT	94,756	140,793	884,860	155,437	121,489
Internal	87,697	125,863	427,152	131,355	113,781
i) Bahamian Dollars	87,697	125,863	427,152	131,355	113,781
ii) Foreign Currency	--	--	--	--	--
External	7,059	14,930	457,708	24,082	7,708
Cash Balance Change [() = increase]	16,687	(2,095)	(7,719)	(13,666)	7,760

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹See note to table

Table 5.2 Central Government: Revenue¹

(B\$'000)

FUNCTION	2013/14p	2014/15p	2015/16p	2016/17p	2017/18p	BUDGET	
						2017/18p	2018/19p
<u>TAX REVENUE *</u>	<u>1,245,545</u>	<u>1,500,450</u>	<u>1,676,234</u>	<u>1,836,595</u>	<u>1,830,732</u>	<u>1,941,592</u>	<u>2,425,398</u>
Property Tax	103,954	107,004	103,742	120,583	123,517	143,500	132,189
Selective Tax on Services	52,615	50,367	26,984	28,521	37,262	36,500	70,039
<i>of which: Gaming Tax</i>	7,596	25,036	26,359	27,360	37,152	36,500	70,039
<i>Hotel Occupancy Tax</i>	45,019	25,331	625	1,161	110	--	--
Business and Professional Licence	184,814	179,951	146,175	188,820	151,275	205,611	161,826
<i>of which: Company Fees & Registration</i>	5,096	5,320	5,987	6,311	6,712	6,627	6,797
<i>Int'l Business Companies</i>	16,687	16,028	15,499	15,077	14,221	14,857	13,953
Motor Vehicle Tax	29,315	29,342	30,368	31,136	37,225	31,100	36,922
Departure Tax	124,900	146,726	134,634	134,608	143,217	144,732	147,283
<i>of which: Passenger Ticket Tax</i>	21	--	--	--	--	--	--
Taxes on International Trade & Transactions	594,549	577,587	506,409	582,694	544,038	601,495	644,434
<i>Import Tax</i>	335,769	306,675	264,452	286,869	271,432	315,000	334,819
<i>Stamp Tax from Imports</i>	--	--	--	--	--	--	--
<i>Excise Tax</i>	248,813	262,116	229,868	287,446	255,338	275,020	296,786
<i>Export Tax</i>	9,967	8,796	12,089	8,379	17,268	11,475	12,829
<i>Stamp Tax from Exports</i>	--	--	--	--	--	--	--
All Other Stamp Tax	163,709	190,848	100,027	112,247	113,867	115,626	171,839
Value Added Tax	--	218,627	627,895	637,993	680,335	661,525	1,059,366
Other Tax	(2)	1	1	(5)	(3)	1,503	1,500
<u>NON-TAX REVENUE</u>	<u>204,795</u>	<u>197,680</u>	<u>253,160</u>	<u>223,874</u>	<u>200,570</u>	<u>195,236</u>	<u>210,005</u>
Income	66,303	42,017	40,683	58,578	30,902	49,053	31,717
Public Enterprises	3,886	4,959	5,119	5,952	6,044	1,098	8,993
Other Sources	62,417	37,058	35,564	52,626	24,858	47,956	22,723
Fines, Forfeits & Admin. Fees	137,113	154,844	210,734	164,748	168,185	144,755	176,752
Sales of Government Property	1,332	736	1,638	447	1,377	1,328	1,443
Other	47	83	105	101	106	100	93
<u>CAPITAL REVENUE</u>	<u>43</u>	<u>3,052</u>	<u>58</u>	<u>65</u>	<u>156</u>	<u>2</u>	<u>2</u>
<u>GRANTS</u>	<u>381</u>	<u>362</u>	<u>111</u>	<u>5</u>	<u>2,597</u>	<u>2,205</u>	<u>2,205</u>
<u>TOTAL REVENUE & GRANTS*</u>	<u>1,450,764</u>	<u>1,701,544</u>	<u>1,929,563</u>	<u>2,060,539</u>	<u>2,034,055</u>	<u>2,139,035</u>	<u>2,637,610</u>
* Excludes Refunds in Respect of Incentive Acts and Other Refunds	8,309	3	1	2	1	--	--

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹See notes to table.

Table 5.2 Central Government: Revenue¹

FUNCTION	2016/17p 4th Qtr.	2017/18p 1st Qtr.	2017/18p 2nd Qtr.	2017/18p 3rd Qtr.	2017/18p 4th Qtr.
<u>TAX REVENUE *</u>	<u>528,434</u>	<u>414,103</u>	<u>368,589</u>	<u>537,398</u>	<u>510,642</u>
Property Tax	14,796	11,913	19,845	57,185	34,574
Selective Tax on Services	6,617	8,948	5,687	13,017	9,610
<i>of which: Gaming Tax</i>	6,603	8,938	5,663	12,973	9,578
<i>Hotel Occupancy Tax</i>	14	10	24	44	32
Business and Professional Licence	77,076	15,229	5,421	84,511	46,114
<i>of which: Company Fees & Registration</i>	1,477	652	1,089	3,673	1,298
<i>Int'l Business Companies</i>	3,912	1,048	1,877	9,113	2,183
Motor Vehicle Tax	13,391	6,493	9,040	9,259	12,433
Departure Tax	38,197	34,581	24,877	38,661	45,098
<i>of which: Passenger Ticket Tax</i>	--	--	--	--	--
Taxes on International Trade & Transactions	183,824	127,463	128,908	120,221	167,446
<i>Import Tax</i>	74,259	61,206	69,250	63,024	77,952
<i>Stamp Tax from Imports</i>	--	--	--	--	--
<i>Excise Tax</i>	107,662	63,250	56,288	53,668	82,132
<i>Export Tax</i>	1,903	3,007	3,370	3,529	7,362
<i>Stamp Tax from Exports</i>	--	--	--	--	--
All Other Stamp Tax	30,032	30,761	23,055	29,421	30,630
Value Added Tax	172,801	163,568	148,446	165,169	203,152
Other Tax	(8,840)	15,598	2,972	19,954	(38,527)
<u>NON-TAX REVENUE</u>	<u>74,359</u>	<u>38,045</u>	<u>57,739</u>	<u>49,890</u>	<u>54,896</u>
Income	18,058	2,749	16,832	5,677	5,644
Public Enterprises	1,778	1,601	1,427	1,517	1,499
Other Sources	16,280	1,148	15,405	4,160	4,145
Fines, Forfeits & Admin. Fees	56,239	33,984	40,866	44,164	49,171
Sales of Government Property	34	1,294	21	20	42
Other	28	18	20	29	39
<u>CAPITAL REVENUE</u>	<u>18</u>	<u>16</u>	<u>27</u>	<u>62</u>	<u>51</u>
<u>GRANTS</u>	<u>--</u>	<u>--</u>	<u>--</u>	<u>--</u>	<u>2,597</u>
<u>TOTAL REVENUE & GRANTS*</u>	<u>602,811</u>	<u>452,164</u>	<u>426,355</u>	<u>587,350</u>	<u>568,186</u>
* Excludes Refunds in Respect of Incentive Acts and Other Refunds	(540)	451	(338)	--	--

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹See notes to table.

Table 5.3 Central Government: Expenditure by Economic Classification¹

	2013/14p	2014/15p	2015/16p	2016/17p	2017/18p	(B\$'000)	
						BUDGET	
						2017/18p	2018/19p
<u>CURRENT EXPENDITURE</u>	<u>1,596,751</u>	<u>1,711,305</u>	<u>2,005,011</u>	<u>2,339,651</u>	<u>2,180,423</u>	<u>2,231,911</u>	<u>2,578,388</u>
Consumption	932,540	971,305	995,588	1,243,593	1,144,323	1,260,113	1,471,166
Purchase of Goods & Services	308,468	331,108	330,303	538,463	424,811	479,729	687,293
Personal Emoluments	624,072	640,197	665,285	705,130	719,512	780,384	783,873
Transfer Payments (1 + 2)	664,211	740,000	1,009,423	1,096,058	1,036,100	971,798	1,107,222
<u>1. Interest Payments</u>	<u>211,791</u>	<u>233,363</u>	<u>274,996</u>	<u>266,684</u>	<u>313,864</u>	<u>292,485</u>	<u>346,778</u>
Internal	148,734	154,370	192,085	178,367	183,436	209,609	198,652
i) Bahamian Dollars	148,324	153,232	190,970	178,367	183,436	209,609	198,652
ii) Foreign Currency	410	1,138	1,115	--	--	--	--
External	63,057	78,993	82,911	88,317	130,428	82,876	148,126
<u>2. Subsidies & Other Transfers</u>	<u>452,420</u>	<u>506,637</u>	<u>734,427</u>	<u>829,374</u>	<u>722,236</u>	<u>679,313</u>	<u>760,444</u>
Subsidies	249,647	306,296	374,403	413,302	341,344	354,344	388,266
Transfers to Nonfinancial Public Enterprises	15,583	15,375	15,814	17,098	4,893	21,743	4,840
Transfers to Public Corporations	8,427	6,450	116,920	197,666	152,867	87,684	134,318
Transfers to Households	114,985	120,668	145,807	137,029	164,057	160,773	169,538
Transfers to Non-Profit Institutions	34,789	43,924	57,312	48,684	46,419	40,784	48,323
Transfers Abroad	28,989	13,924	24,171	15,595	12,656	13,985	15,159
<u>CAPITAL EXPENDITURE</u>	<u>252,373</u>	<u>280,285</u>	<u>231,298</u>	<u>390,173</u>	<u>268,707</u>	<u>230,856</u>	<u>299,319</u>
Capital Formation	155,928	164,420	172,890	271,994	146,004	158,265	214,749
Acquisition of Assets	93,856	112,789	58,408	118,179	122,703	71,460	84,570
Land	12,031	14,731	10,943	11,588	611	11,620	13,620
Equities	1,194	49	3,951	23,925	17,125	35,000	27,500
Other	80,631	98,009	43,514	82,666	104,967	24,840	43,450
Transfers to Non-Financial Public Enterprises	1,489	3,076	--	--	--	--	--
Transfers to Public Corporations	1,100	--	--	--	--	1,131	--
<u>TOTAL EXPENDITURE</u>	<u>1,849,124</u>	<u>1,991,590</u>	<u>2,236,309</u>	<u>2,729,824</u>	<u>2,449,130</u>	<u>2,462,767</u>	<u>2,877,707</u>

Source: Treasury Accounts and Treasury Statistical Summary Printouts

¹See notes to table

Table 5.3 Central Government: Expenditure by Economic Classification¹

(B\$'000)

	2016/17p 4th Qtr.	2017/18p 1st Qtr.	2017/18p 2nd Qtr.	2017/18p 3rd Qtr.	2017/18p 4th Qtr.
<u>CURRENT EXPENDITURE</u>	<u>829,461</u>	<u>486,915</u>	<u>515,782</u>	<u>546,241</u>	<u>631,485</u>
Consumption	462,383	265,213	276,673	279,619	322,818
Purchase of Goods & Services	277,139	75,606	97,387	108,807	143,011
Personal Emoluments	185,244	189,607	179,286	170,812	179,807
Transfer Payments (1 + 2)	367,078	221,702	239,109	266,622	308,667
<u>1. Interest Payments</u>	<u>62,947</u>	<u>77,702</u>	<u>65,074</u>	<u>74,676</u>	<u>96,412</u>
Internal	39,188	56,715	37,325	50,826	38,570
i) Bahamian Dollars	39,188	56,715	37,325	50,826	38,570
ii) Foreign Currency	--	--	--	--	--
External	23,759	20,987	27,749	23,850	57,842
<u>2. Subsidies & Other Transfers</u>	<u>304,131</u>	<u>144,000</u>	<u>174,035</u>	<u>191,946</u>	<u>212,255</u>
Subsidies	157,069	59,639	79,138	97,842	104,725
Transfers to Nonfinancial Public Enterprises	4,489	1,523	1,563	659	1,148
Transfers to Public Corporations	90,981	30,806	33,085	41,293	47,683
Transfers to Households	32,152	42,577	46,116	37,906	37,458
Transfers to Non-Profit Institutions	14,321	8,637	9,811	8,949	19,022
Transfers Abroad	5,119	818	4,322	5,297	2,219
<u>CAPITAL EXPENDITURE</u>	<u>162,725</u>	<u>74,368</u>	<u>56,666</u>	<u>52,498</u>	<u>85,175</u>
Capital Formation	90,682	27,230	38,052	30,587	50,135
Acquisition of Assets	72,043	47,138	18,614	21,911	35,040
Land	4,927	26	2	182	401
Equities	12,165	5,000	2,991	4,057	5,077
Other	54,951	42,112	15,621	17,672	29,562
Transfers to Non-Financial Public Enterprises	--	--	--	--	--
Transfers to Public Corporations	--	--	--	--	--
<u>TOTAL EXPENDITURE</u>	<u>992,186</u>	<u>561,283</u>	<u>572,448</u>	<u>598,739</u>	<u>716,660</u>

Source: Treasury Accounts and Treasury Statistical Summary Printouts

¹See notes to table

Table 5.4 Central Government: Expenditure by Functional Classification¹

(B\$'000)

FUNCTION	2015/16			2016/17			2017/18			BUDGET					
										2017/18			2018/19		
	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total
1. <u>GENERAL PUBLIC SERVICE</u>	597,829	55,206	653,035	857,944	127,152	985,096	771,137	122,494	893,631	753,781	73,631	827,411	969,939	105,147	1,075,086
i) General Administration	415,093	55,206	470,299	666,441	127,152	793,593	581,842	122,494	704,336	554,466	73,631	628,096	772,148	90,197	862,345
ii) Public Order & Safety	182,736	--	182,736	191,503	--	191,503	189,295	--	189,295	199,315	--	199,315	197,791	14,950	212,741
2. DEFENSE	52,256	30,520	82,776	53,033	59,606	112,639	54,809	17,525	72,334	55,381	21,300	76,681	59,878	10,050	69,928
3. EDUCATION	273,220	30,685	303,905	288,731	41,060	329,791	280,616	33,850	314,466	290,880	22,640	313,520	298,296	33,110	331,406
4. HEALTH	298,432	--	298,432	367,841	--	367,841	311,317	--	311,317	338,705	--	338,705	338,694	24,000	362,694
5. <u>SOCIAL BENEFITS & SERVICES</u>	152,288	--	152,288	165,051	--	165,051	184,647	--	184,647	188,132	--	188,132	205,811	--	205,811
i) General Admin. Reg. Research	35,727	--	35,727	38,900	--	38,900	39,453	--	39,453	37,178	--	37,178	40,785	--	40,785
ii) Old Age, Disability & Services	86,050	--	86,050	92,222	--	92,222	97,483	--	97,483	97,829	--	97,829	103,141	--	103,141
iii) Other Public Assistance	28,987	--	28,987	31,835	--	31,835	40,648	--	40,648	45,669	--	45,669	49,012	--	49,012
iv) Collective Social Services	1,524	--	1,524	2,094	--	2,094	7,063	--	7,063	7,456	--	7,456	12,873	--	12,873
6. HOUSING	3,835	--	3,835	3,521	--	3,521	7,483	--	7,483	11,578	--	11,578	16,021	5,000	21,021
7. OTHER COMMUNITY & SOCIAL SERVICES	45,917	--	45,917	54,588	--	54,588	35,587	--	35,587	39,313	--	39,313	36,851	--	36,851
8. <u>ECONOMIC SERVICES</u>	306,239	114,887	421,126	282,257	162,355	444,612	220,966	94,838	315,804	258,659	113,285	374,944	303,120	122,012	428,133
i) Agriculture & Fisheries	26,703	--	26,703	29,388	--	29,388	29,798	--	29,798	32,096	--	32,096	28,537	840	29,377
ii) Land Survey & Meteorological	3,360	--	3,360	10,671	--	10,671	3,363	--	3,363	4,941	--	4,941	6,699	--	6,699
iii) Transportation	40,346	--	40,346	46,194	--	46,194	51,255	--	51,255	55,406	--	55,406	54,765	500	55,265
a) Road Ministry	9,001	--	9,001	13,956	--	13,956	8,623	--	8,623	9,914	--	9,914	9,623	--	9,623
b) Road Transportation Division	4,225	--	4,225	4,218	--	4,218	4,621	--	4,621	5,368	--	5,368	5,295	--	5,295
c) Air Transportation	27,099	--	27,099	27,941	--	27,941	37,674	--	37,674	40,124	--	40,124	39,847	--	39,847
d) Water Transportation	21	--	21	79	--	79	337	--	337	--	--	--	--	500	500
iv) Post Office	3,112	--	3,112	3,928	--	3,928	4,557	--	4,557	4,667	--	4,667	4,840	--	4,840
v) Labour Employment Services	5,067	--	5,067	4,862	--	4,862	4,532	--	4,532	5,061	--	5,061	7,398	--	7,398
vi) Communications	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
vii) Hotel Affairs & Services	847	--	847	854	--	854	880	--	880	10,000	--	10,000	9,562	--	9,562
viii) Tourism	134,898	--	134,898	93,569	--	93,569	66,634	--	66,634	89,053	--	89,053	124,672	--	124,672
ix) Public Works & Water Supply	89,487	114,887	204,374	88,971	162,355	251,326	55,055	94,838	149,893	57,435	113,285	170,720	66,647	120,672	187,320
x) Other	2,419	--	2,419	3,820	--	3,820	4,892	--	4,892	--	--	3,000	--	--	3,000
9. <u>UNALLOCABLE</u>	274,996	--	274,996	266,684	--	266,684	313,864	--	313,864	292,485	--	292,485	346,778	--	346,778
i) Public Debt (Interest)	274,996	--	274,996	266,684	--	266,684	313,864	--	313,864	292,485	--	292,485	346,778	--	346,778
1.Internal	192,085	--	192,085	178,367	--	178,367	183,436	--	183,436	209,609	--	209,609	198,652	--	198,652
a) Bahamian Dollar	190,970	--	190,970	178,367	--	178,367	183,436	--	183,436	209,609	--	209,609	198,652	--	198,652
b) Foreign Currency	1,115	--	1,115	--	--	--	--	--	--	--	--	--	--	--	--
2.External	82,911	--	82,911	88,317	--	88,317	130,428	--	130,428	82,876	--	82,876	148,126	--	148,126
ii) Other	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
TOTAL EXPENDITURE	2,005,011	231,298	2,236,310	2,339,650	390,173	2,729,823	2,180,426	268,707	2,449,133	2,228,914	230,856	2,462,769	2,575,388	299,319	2,877,708

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹See notes to table

Table 5.4 Central Government: Expenditure by Functional Classification¹

(B\$'000)

FUNCTION	2016/17p			2017/18p			2017/18p			2017/18p			2017/18p		
	4th Qtr.			1st Qtr.			2nd Qtr.			3rd Qtr.			4th Qtr.		
	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total
1. GENERAL PUBLIC SERVICE	<u>362,803</u>	<u>48,727</u>	<u>411,530</u>	<u>161,185</u>	<u>50,332</u>	<u>211,517</u>	<u>175,836</u>	<u>19,121</u>	<u>194,957</u>	<u>192,908</u>	<u>27,940</u>	<u>220,848</u>	<u>241,208</u>	<u>25,101</u>	<u>266,309</u>
i) General Administration	311,579	48,727	360,306	113,625	50,332	163,957	129,232	19,121	148,353	149,725	27,940	177,665	189,260	25,101	214,361
ii) Public Order & Safety	51,224	--	51,224	47,560	--	47,560	46,604	--	46,604	43,183	--	43,183	51,948	--	51,948
2. DEFENSE	14,274	40,457	54,731	13,634	228	13,862	13,315	612	13,927	13,618	527	14,145	14,242	16,158	30,400
3. EDUCATION	79,927	11,568	91,495	72,402	9,375	81,777	70,602	11,656	82,258	68,321	5,168	73,489	69,291	7,651	76,942
4. HEALTH	127,130	--	127,130	59,170	--	59,170	76,082	--	76,082	86,086	--	86,086	89,979	--	89,979
5. SOCIAL BENEFITS & SERVICES	<u>49,304</u>	<u>--</u>	<u>49,304</u>	<u>41,377</u>	<u>--</u>	<u>41,377</u>	<u>49,596</u>	<u>--</u>	<u>49,596</u>	<u>44,341</u>	<u>--</u>	<u>44,341</u>	<u>49,333</u>	<u>--</u>	<u>49,333</u>
i) General Admin. Reg. Research	12,153	--	12,153	9,570	--	9,570	9,651	--	9,651	9,792	--	9,792	10,440	--	10,440
ii) Old Age, Disability & Services	23,920	--	23,920	23,775	--	23,775	23,481	--	23,481	25,078	--	25,078	25,149	--	25,149
iii) Other Public Assistance	12,490	--	12,490	6,295	--	6,295	16,045	--	16,045	8,919	--	8,919	9,389	--	9,389
iv) Collective Social Services	741	--	741	1,737	--	1,737	419	--	419	552	--	552	4,355	--	4,355
6. HOUSING	329	--	329	1,427	--	1,427	2,433	--	2,433	1,697	--	1,697	1,926	--	1,926
7. OTHER COMMUNITY & SOCIAL SERVICES	20,909	--	20,909	13,898	--	13,898	6,977	--	6,977	7,397	--	7,397	7,315	--	7,315
8. ECONOMIC SERVICES	<u>111,838</u>	<u>61,973</u>	<u>173,811</u>	<u>46,120</u>	<u>14,433</u>	<u>60,553</u>	<u>55,866</u>	<u>25,277</u>	<u>81,143</u>	<u>57,198</u>	<u>18,863</u>	<u>76,061</u>	<u>61,782</u>	<u>36,265</u>	<u>98,047</u>
i) Agriculture & Fisheries	7,014	--	7,014	6,615	--	6,615	7,333	--	7,333	5,945	--	5,945	9,905	--	9,905
ii) Land Survey & Meteorological	5,150	--	5,150	865	--	865	786	--	786	831	--	831	881	--	881
iii) Transportation	12,438	--	12,438	10,811	--	10,811	12,563	--	12,563	17,931	--	17,931	9,950	--	9,950
a) Central Ministry	4,422	--	4,422	2,407	--	2,407	1,645	--	1,645	2,361	--	2,361	2,210	--	2,210
b) Road Transportation Division	1,141	--	1,141	1,149	--	1,149	1,103	--	1,103	1,157	--	1,157	1,212	--	1,212
c) Air Transportation	6,875	--	6,875	7,255	--	7,255	9,815	--	9,815	14,413	--	14,413	6,191	--	6,191
d) Water Transportation	--	--	--	--	--	--	--	--	--	--	--	--	337	--	337
iv) Post Office	960	--	960	1,522	--	1,522	1,564	--	1,564	660	--	660	811	--	811
v) Labour Employment Services	1,059	--	1,059	1,225	--	1,225	1,265	--	1,265	1,229	--	1,229	813	--	813
vi) Communications	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
vii) Hotel Affairs & Services	250	--	250	250	--	250	167	--	167	333	--	333	130	--	130
viii) Tourism	42,448	--	42,448	10,300	--	10,300	16,652	--	16,652	17,066	--	17,066	22,616	--	22,616
ix) Public Works & Water Supply	41,192	61,973	103,165	14,060	14,433	28,493	14,814	25,277	40,091	12,913	18,863	31,776	13,268	36,265	49,533
x) Other	1,327	--	1,327	472	--	472	722	--	722	290	--	290	3,408	--	3,408
9. UNALLOCABLE	<u>62,947</u>	<u>--</u>	<u>62,947</u>	<u>77,702</u>	<u>--</u>	<u>77,702</u>	<u>65,074</u>	<u>--</u>	<u>65,074</u>	<u>74,676</u>	<u>--</u>	<u>74,676</u>	<u>96,412</u>	<u>--</u>	<u>96,412</u>
i) Public Debt (Interest)	62,947	--	62,947	77,702	--	77,702	65,074	--	65,074	74,676	--	74,676	96,412	--	96,412
1. Internal	39,188	--	39,188	56,715	--	56,715	37,325	--	37,325	50,826	--	50,826	38,570	--	38,570
a) Bahamian Dollar	39,188	--	39,188	56,715	--	56,715	37,325	--	37,325	50,826	--	50,826	38,570	--	38,570
b) Foreign Currency	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2. External	23,759	--	23,759	20,987	--	20,987	27,749	--	27,749	23,850	--	23,850	57,842	--	57,842
ii) Other	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
TOTAL EXPENDITURE	829,461	162,725	992,186	486,915	74,368	561,283	515,781	56,666	572,447	546,242	52,498	598,740	631,488	85,175	716,663

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹See notes to table

Table 6.1 Central Government: National Debt

(B\$'000)

	2014p	2015p	2016p	2017p	2018p
EXTERNAL DEBT BY INSTRUMENT					
Government Securities	900,000	900,000	900,000	1,650,000	1,650,000
Loans	672,394	741,210	845,483	966,210	942,201
<u>Total External Debt</u>	<u>1,572,394</u>	<u>1,641,210</u>	<u>1,745,483</u>	<u>2,616,210</u>	<u>2,592,201</u>
EXTERNAL DEBT BY HOLDER					
Bilateral Financial Institutions	70,731	72,352	80,846	90,688	79,609
International Financial Institutions	237,002	221,348	216,959	213,715	205,866
Private Capital Markets	900,000	900,000	900,000	1,650,000	1,650,000
Other Financial Institutions	364,661	447,510	547,678	661,807	656,726
<u>Total External Debt</u>	<u>1,572,394</u>	<u>1,641,210</u>	<u>1,745,483</u>	<u>2,616,210</u>	<u>2,592,201</u>
INTERNAL DEBT BY INSTRUMENT					
Foreign Currency	--	36,615	--	--	--
Loans	--	36,615	--	--	--
<u>Bahamian Dollars</u>	<u>4,009,658</u>	<u>4,226,737</u>	<u>4,570,098</u>	<u>4,563,864</u>	<u>4,905,099</u>
Advances	134,657	134,657	134,657	134,657	119,657
Treasury Bills	579,282	816,513	793,896	655,749	875,746
Government Securities	3,025,473	3,072,783	3,314,783	3,492,283	3,536,654
Loans	270,246	202,784	326,762	281,175	373,042
<u>Total Internal Debt</u>	<u>4,009,658</u>	<u>4,263,352</u>	<u>4,570,098</u>	<u>4,563,864</u>	<u>4,905,099</u>
INTERNAL DEBT BY HOLDER					
Foreign Currency	--	36,615	--	--	--
Commercial Banks	--	36,615	--	--	--
<u>Bahamian Dollars</u>	<u>4,009,658</u>	<u>4,226,737</u>	<u>4,570,098</u>	<u>4,563,864</u>	<u>4,905,099</u>
The Central Bank	567,399	519,533	727,531	413,570	518,721
Commercial Banks	1,585,768	1,708,532	1,789,051	1,975,909	1,983,549
Other Local Financial Institutions	10,217	26,395	17,208	27,162	11,085
Public Corporations	665,267	650,289	600,691	602,287	586,572
Other	1,181,007	1,321,988	1,435,617	1,544,936	1,805,172
<u>Total Internal Debt</u>	<u>4,009,658</u>	<u>4,263,352</u>	<u>4,570,098</u>	<u>4,563,864</u>	<u>4,905,099</u>
Total Foreign Currency Debt*	1,572,394	1,677,825	1,745,483	2,616,210	2,592,201
TOTAL DIRECT CHARGE	5,582,052	5,904,562	6,315,581	7,180,074	7,497,300
CONTINGENT LIABILITIES					
Bahamas Development Bank	50,172	50,127	46,096	43,079	41,039
Bahamas Electricity Corporation	246,000	242,925	227,550	202,950	246,000
Bahamas Water & Sewerage Corporation	51,682	60,466	68,739	71,817	76,500
Bridge Authority	23,000	23,000	23,000	23,000	23,000
Bahamasair	4,822	8,950	--	--	--
Bahamas Mortgage Corporation	165,000	165,000	165,000	165,000	160,000
Educational Guarantee Fund	6,270	7,062	10,893	11,176	--
Hurricane Loan Programme	3,067	2,953	4,446	4,560	--
Education Loan Authority	67,000	67,000	67,000	67,000	67,000
Airport Authority	--	--	--	--	--
The Clifton Heritage Authority	24,000	24,000	24,000	24,000	24,000
Public Hospitals Authority	61,600	103,827	97,878	91,609	84,712
<u>Total Contingent Liabilities</u>	<u>702,613</u>	<u>755,310</u>	<u>734,602</u>	<u>704,191</u>	<u>722,251</u>
TOTAL NATIONAL DEBT	6,284,665	6,659,872	7,050,183	7,884,265	8,219,551
Memorandum					
Total Government Overdrafts	143,671	206,623	193,815	169,152	190,890

*External plus internal foreign currency debt.

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

Table 6.1 Central Government: National Debt

	(B\$'000)				
	2017p 4th Qtr.	2018p 1st Qtr.	2018p 2nd Qtr.	2018p 3rd Qtr.	2018p 4th Qtr.
EXTERNAL DEBT BY INSTRUMENT					
Government Securities	1,650,000	1,650,000	1,650,000	1,650,000	1,650,000
Loans	966,210	1,011,183	987,093	949,104	942,201
<u>Total External Debt</u>	<u>2,616,210</u>	<u>2,661,183</u>	<u>2,637,093</u>	<u>2,599,104</u>	<u>2,592,201</u>
EXTERNAL DEBT BY HOLDER					
Bilateral Financial Institutions	90,688	90,419	85,894	79,719	79,609
International Financial Institutions	213,715	219,595	211,926	210,259	205,866
Private Capital Markets	1,650,000	1,650,000	1,650,000	1,650,000	1,650,000
Other Financial Institutions	661,807	701,169	689,273	659,126	656,726
<u>Total External Debt</u>	<u>2,616,210</u>	<u>2,661,183</u>	<u>2,637,093</u>	<u>2,599,104</u>	<u>2,592,201</u>
INTERNAL DEBT BY INSTRUMENT					
Foreign Currency	==	==	==	==	==
Loans	--	--	--	--	--
<u>Bahamian Dollars</u>	<u>4,563,864</u>	<u>4,544,155</u>	<u>4,606,087</u>	<u>4,779,238</u>	<u>4,905,099</u>
Advances	134,657	134,657	134,657	119,657	119,657
Treasury Bills	655,749	657,395	758,108	829,542	875,746
Government Securities	3,492,283	3,506,709	3,488,709	3,518,709	3,536,654
Loans	281,175	245,394	224,613	311,330	373,042
<u>Total Internal Debt</u>	<u>4,563,864</u>	<u>4,544,155</u>	<u>4,606,087</u>	<u>4,779,238</u>	<u>4,905,099</u>
INTERNAL DEBT BY HOLDER					
Foreign Currency	==	==	==	==	==
Commercial Banks	--	--	--	--	--
<u>Bahamian Dollars</u>	<u>4,563,864</u>	<u>4,544,155</u>	<u>4,606,087</u>	<u>4,779,238</u>	<u>4,905,099</u>
The Central Bank	413,570	408,966	374,086	417,080	518,721
Commercial Banks	1,975,909	1,915,333	1,990,281	2,055,874	1,983,549
Other Local Financial Institutions	27,162	28,037	25,461	27,984	11,085
Public Corporations	602,287	600,352	602,992	582,118	586,572
Other	1,544,936	1,591,467	1,613,267	1,696,182	1,805,172
<u>Total Internal Debt</u>	<u>4,563,864</u>	<u>4,544,155</u>	<u>4,606,087</u>	<u>4,779,238</u>	<u>4,905,099</u>
Total Foreign Currency Debt*	2,616,210	2,661,183	2,637,093	2,599,104	2,592,201
TOTAL DIRECT CHARGE	7,180,074	7,205,338	7,243,180	7,378,342	7,497,300
CONTINGENT LIABILITIES					
Bahamas Development Bank	43,079	43,065	43,062	43,046	41,039
Bahamas Electricity Corporation	202,950	202,950	202,950	246,000	246,000
Bahamas Water & Sewerage Corporation	71,817	71,563	69,760	76,107	76,500
Bridge Authority	23,000	23,000	23,000	23,000	23,000
Bahamasair	--	--	--	--	--
Bahamas Mortgage Corporation	165,000	165,000	165,000	165,000	160,000
Educational Guarantee Fund	11,176	11,185	11,084	5,367	--
Hurricane Loan Programme	4,560	4,600	4,640	2,705	--
Education Loan Authority	67,000	67,000	67,000	67,000	67,000
Airport Authority	--	--	--	--	--
The Clifton Heritage Authority	24,000	24,000	24,000	24,000	24,000
Public Hospitals Authority	91,609	90,866	90,123	85,455	84,712
<u>Total Contingent Liabilities</u>	<u>704,191</u>	<u>703,229</u>	<u>700,619</u>	<u>737,680</u>	<u>722,251</u>
TOTAL NATIONAL DEBT	7,884,265	7,908,567	7,943,799	8,116,022	8,219,551
Memorandum					
Total Government Overdrafts	169,152	179,379	211,322	184,798	190,890

*External plus internal foreign currency debt.

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

Table 6.2 Central Government: Treasury Bills¹

(Vol./BS\$'000)

Period	AT TENDER		HOLDINGS					Total Outstanding
	Amount Applied for	Amount Allotted	Avg. Discount Rate (%)	Central Bank	Commercial Banks	Public Corporations	Other	
2009	1,130,575	892,396	2.81	--	214,709	29,600	--	244,309
2010	1,529,950	912,536	2.44	--	294,593	7,016	--	301,609
2011	2,299,427	1,022,436	0.97	18,209	283,400	--	--	301,609
2012	1,696,230	1,147,045	0.58	129,842	219,300	--	--	349,142
2013	1,320,700	1,704,490	0.65	186,882	392,400	--	--	579,282
2014	1,673,340	1,956,629	0.72	119,782	459,500	--	--	579,282
2015	1,924,550	2,019,630	0.87	126,882	472,400	--	--	599,282
2016	1,323,100	2,015,630	2.03	224,433	360,849	--	--	585,282
2017	1,193,238	2,029,564	1.89	7,200	437,549	--	--	444,749
2018	2,237,500	1,961,698	1.71	156,398	493,351	10,000	--	659,749
<u>2016</u>								
QTR. I	329,400	450,533	1.19	114,482	484,800	--	--	599,282
QTR. II	474,000	599,282	1.71	172,282	427,000	--	--	599,282
QTR. III	298,800	450,533	2.07	260,382	374,900	--	--	635,282
QTR. IV	220,900	515,282	2.03	224,433	360,849	--	--	585,282
<u>2017</u>								
QTR. I	321,100	520,533	1.78	202,433	317,849	--	--	520,282
QTR. II	266,338	445,282	1.83	358,820	303,138	--	--	661,958
QTR. III	259,400	462,000	1.77	318,611	333,138	--	--	651,749
QTR. IV	346,400	601,749	1.89	7,200	437,549	--	--	444,749
<u>2018</u>								
Jan.	203,800	246,000	1.78	22,400	422,349	--	--	444,749
Feb.	58,000	65,200	1.79	--	444,749	--	--	444,749
Mar.	120,800	136,000	1.78	--	444,749	--	--	444,749
Apr.	243,800	203,800	1.78	10,000	434,749	--	--	444,749
May	115,600	65,200	1.72	--	494,749	--	--	494,749
Jun.	229,500	175,749	1.84	--	544,749	--	--	544,749
Jul.	296,100	203,800	1.64	--	544,749	--	--	544,749
Aug.	152,000	65,200	1.62	--	564,749	--	--	564,749
Sep.	254,800	186,000	1.59	55,000	559,749	--	--	614,749
Oct.	266,100	228,800	1.53	46,749	558,000	10,000	--	614,749
Nov.	90,000	135,200	1.53	46,449	578,300	10,000	--	634,749
Dec.	207,000	250,749	1.71	156,398	493,351	10,000	--	659,749

SOURCE: The Central Bank of The Bahamas

Table 6.3 Central Government: Long-term Securities¹

(B\$'000)

End of Period	Private Sector	Public Corporations	Central Bank	Commercial Banks	Insurance Companies	Other Local Financial Institutions	Other	TOTAL
2009	705,399	693,399	104,521	666,403	95,030	4,167	600,000	2,868,919
2010	745,790	695,525	162,288	766,945	126,094	6,996	600,000	3,103,637
2011	784,163	684,963	164,006	834,640	116,508	9,357	600,000	3,193,637
2012	899,133	730,169	169,493	938,251	125,869	9,357	600,000	3,472,273
2013	953,305	684,911	220,880	953,094	134,926	9,357	600,000	3,556,473
2014	1,006,183	658,126	312,960	896,982	141,005	10,217	900,000	3,925,473
2015	1,122,280	643,148	257,994	884,307	152,876	12,178	900,000	3,972,783
2016	1,235,387	593,550	368,441	974,053	129,184	14,168	900,000	4,214,783
2017	1,328,814	595,146	271,713	1,126,084	145,463	25,063	1,650,000	5,142,283
2018	1,580,188	570,510	242,666	976,108	158,237	8,944	1,650,000	5,186,653
<u>2016</u>								
QTR. I	1,122,220	630,648	258,160	884,522	152,376	9,857	900,000	3,957,783
QTR. II	1,121,223	624,879	258,545	880,904	152,376	9,857	900,000	3,947,783
QTR. III	1,213,197	613,382	297,560	878,583	126,423	13,639	900,000	4,042,783
QTR. IV	1,235,387	593,550	368,441	974,053	129,184	14,168	900,000	4,214,783
<u>2017</u>								
QTR. I	1,242,077	603,550	358,317	1,046,440	129,184	10,214	900,000	4,289,783
QTR. II	1,238,266	605,542	362,818	1,080,891	141,184	26,081	900,000	4,354,783
QTR. III	1,292,768	596,377	321,181	1,086,527	146,661	14,270	900,000	4,357,784
QTR. IV	1,328,814	595,146	271,713	1,126,084	145,463	25,063	1,650,000	5,142,283
<u>2018</u>								
Jan.	1,321,158	595,146	273,896	1,121,160	145,463	24,886	1,650,000	5,131,709
Feb.	1,331,948	593,210	274,112	1,120,501	145,464	26,474	1,650,000	5,141,709
Mar.	1,373,721	593,210	274,309	1,092,697	146,852	25,920	1,650,000	5,156,709
Apr.	1,394,798	590,210	257,396	1,089,618	149,870	24,817	1,650,000	5,156,709
May	1,407,729	596,210	239,314	1,089,653	149,870	23,933	1,650,000	5,156,709
Jun.	1,394,960	596,210	239,429	1,085,881	148,880	23,349	1,650,000	5,138,709
Jul.	1,443,568	586,943	240,186	1,058,061	148,880	26,070	1,650,000	5,153,708
Aug.	1,457,527	578,621	240,817	1,049,124	151,599	26,020	1,650,000	5,153,708
Sep.	1,475,777	575,696	242,423	1,046,299	152,670	25,843	1,650,000	5,168,708
Oct.	1,536,345	571,442	242,297	992,181	156,434	18,955	1,650,000	5,167,654
Nov.	1,553,109	565,224	242,322	981,108	156,946	18,944	1,650,000	5,167,653
Dec.	1,580,188	570,510	242,666	976,108	158,237	8,944	1,650,000	5,186,653

SOURCE: The Central Bank of The Bahamas

¹ See notes to table

**Table 6.4 Central Government: Long-term Securities by Maturity
as at December 31st, 2018**

YEAR	AMOUNT (B\$'000)	
	Internal Bonds	External Bonds
2019	412,900	--
2020	191,724	--
2021	215,813	--
2022	287,060	--
2023	154,100	--
2024	179,935	300,000
2025	163,894	--
2026	164,993	250,000
2027	195,284	250,000
2028	206,000	250,000
2029	135,724	300,000
2030	146,226	--
2031	150,000	--
2032	150,000	--
2033	135,000	200,000
2034	50,000	--
2035	40,000	--
2036	200,000	--
2037	157,000	--
2038	171,000	100,000
2044	7,500	--
2045	10,500	--
2048	12,000	--
TOTAL	3,536,654	1,650,000

SOURCE: The Central Bank of The Bahamas and the Bahamas Central Securities Depository Limited

Table 6.5 Public Corporations: Debt Operations

	(B\$'000)				
	2014p	2015p	2016p	2017p	2018p
A. EXTERNAL DEBT	528,096	534,564	627,485	617,661	577,969
GOVERNMENT GUARANTEED LOANS	<u>135,054</u>	<u>142,753</u>	<u>145,795</u>	<u>140,627</u>	<u>159,739</u>
Bahamas Electricity Corp.	83,200	82,160	76,960	68,731	83,200
Bahamas Telecommunication Corp.	--	--	--	--	--
Water and Sewerage Corp.	51,682	60,466	68,739	71,817	76,500
Bahamas Development Bank	172	127	96	79	39
Bahamasair	--	--	--	--	--
OTHER EXTERNAL LOANS	<u>393,042</u>	<u>391,811</u>	<u>481,690</u>	<u>477,034</u>	<u>418,230</u>
Bahamas Electricity Corp.	--	--	--	--	--
Bahamas Telecommunication Corp.	--	--	--	--	--
Water and Sewerage Corp.	--	--	--	--	--
Bahamas Development Bank	--	--	--	--	--
Bahamasair	--	--	95,000	95,000	92,625
Hotel Corporation	--	--	--	--	--
Nassau Airport Development Company	393,042	391,811	386,690	382,034	325,605
B. INTERNAL DEBT	<u>991,621</u>	<u>1,020,897</u>	<u>955,914</u>	<u>1,016,196</u>	<u>1,126,479</u>
I. FOREIGN CURRENCY	<u>352,526</u>	<u>361,612</u>	<u>273,783</u>	<u>250,359</u>	<u>303,359</u>
GOVERNMENT GUARANTEED LOANS	<u>184,222</u>	<u>202,910</u>	<u>181,760</u>	<u>163,044</u>	<u>188,652</u>
Bahamas Electricity Corp.	162,800	160,765	150,590	134,219	162,800
Bahamas Telecommunication Corp.	--	--	--	--	--
Water and Sewerage Corp.	--	--	--	--	--
Bahamas Development Bank	--	--	--	--	--
Bahamasair	4,822	8,950	--	--	--
Hotel Corporation	--	--	--	--	--
Airport Authority	--	--	--	--	--
Public Hospitals Authority	16,600	33,195	31,170	28,825	25,852
OTHER LOANS	<u>168,304</u>	<u>158,702</u>	<u>92,023</u>	<u>87,315</u>	<u>114,707</u>
Bahamas Electricity Corp.	95,571	85,929	18,482	9,647	808
The Bahamas Power & Light Co. Ltd.	--	--	--	--	50,000
Bahamas Telecommunication Corp.	--	--	--	--	--
Water and Sewerage Corp.	--	--	--	--	--
Bahamas Development Bank	--	--	--	--	--
Bahamasair	--	--	--	--	--
Hotel Corporation	--	--	--	--	--
Nassau Airport Development Company	69,396	72,773	73,541	77,668	63,899
Public Hospitals Authority	3,337	--	--	--	--
II. BAHAMIAN DOLLARS	<u>639,095</u>	<u>659,285</u>	<u>682,131</u>	<u>765,837</u>	<u>823,120</u>
GOVERNMENT GUARANTEED LOANS	<u>374,000</u>	<u>399,632</u>	<u>391,708</u>	<u>384,784</u>	<u>373,860</u>
Bahamas Electricity Corp.	--	--	--	--	--
Bahamas Telecommunication Corp.	--	--	--	--	--
Water and Sewerage Corp.	--	--	--	--	--
Bridge Authority	23,000	23,000	23,000	23,000	23,000
Bahamas Development Bank	50,000	50,000	46,000	43,000	41,000
Bahamasair	--	--	--	--	--
Bahamas Mortgage Corp.	165,000	165,000	165,000	165,000	160,000
Broadcasting Corporation of the Bahamas	--	--	--	--	--
Education Loan Authority	67,000	67,000	67,000	67,000	67,000
The Clifton Heritage Authority	24,000	24,000	24,000	24,000	24,000
Public Hospitals Authority	45,000	70,632	66,708	62,784	58,860
OTHER LOANS	<u>265,095</u>	<u>259,653</u>	<u>290,423</u>	<u>381,053</u>	<u>449,260</u>
Bahamas Electricity Corp.	43,000	43,000	35,547	35,547	35,547
The Bahamas Power & Light Co. Ltd.	--	--	--	--	25,000
Bahamas Telecommunication Corp.	--	--	--	--	--
Water and Sewerage Corp.	9,200	15,500	17,645	13,249	12,309
Bahamas Development Bank	3,950	3,625	3,550	2,750	2,500
Hotel Corporation	500	500	476	448	--
Bahamasair	--	--	25,000	25,000	24,375
Broadcasting Corporation of the Bahamas	--	4,100	4,029	4,029	4,029
Nassau Airport Development Company	62,975	62,721	61,533	60,951	135,058
College of The Bahamas	27,171	24,907	22,643	20,379	20,379
Public Hospitals Authority	18,299	--	--	--	--
Resolve Bahamas Limited	100,000	100,000	100,000	198,700	167,700
Bridge Authority	--	5,300	6,000	6,000	6,000
Poinciana SPV Ltd.	--	--	14,000	14,000	16,363
C. TOTAL FOREIGN CURRENCY DEBT	<u>880,622</u>	<u>896,176</u>	<u>901,268</u>	<u>868,020</u>	<u>881,328</u>
D. TOTAL GOVERNMENT GUARANTEED DEBT	<u>693,276</u>	<u>745,295</u>	<u>719,263</u>	<u>688,455</u>	<u>722,251</u>
E. TOTAL DEBT	<u>1,519,717</u>	<u>1,555,461</u>	<u>1,583,399</u>	<u>1,633,857</u>	<u>1,704,448</u>

SOURCE: Quarterly Reports from Public Corporations.

Table 6.5 Public Corporations: Debt Operations

	(B\$'000)				
	2017p 4th Qtr.	2018p 1st Qtr.	2018p 2nd Qtr.	2018p 3rd Qtr.	2018p 4th Qtr.
A. EXTERNAL DEBT	617,661	616,707	613,994	632,537	577,969
<u>GOVERNMENT GUARANTEED LOANS</u>	<u>140,627</u>	<u>140,359</u>	<u>138,553</u>	<u>159,353</u>	<u>159,739</u>
Bahamas Electricity Corp.	68,731	68,731	68,731	83,200	83,200
Bahamas Telecommunication Corp.	--	--	--	--	--
Water and Sewerage Corp.	71,817	71,563	69,760	76,107	76,500
Bahamas Development Bank	79	65	62	46	39
Bahamasair	--	--	--	--	--
<u>OTHER EXTERNAL LOANS</u>	<u>477,034</u>	<u>476,348</u>	<u>475,441</u>	<u>473,184</u>	<u>418,230</u>
Bahamas Electricity Corp.	--	--	--	--	--
Bahamas Telecommunication Corp.	--	--	--	--	--
Water and Sewerage Corp.	--	--	--	--	--
Bahamas Development Bank	--	--	--	--	--
Bahamasair	95,000	95,000	95,000	93,813	92,625
Hotel Corporation	--	--	--	--	--
Nassau Airport Development Company	382,034	381,348	380,441	379,371	325,605
B. INTERNAL DEBT	1,016,196	995,293	982,237	1,081,310	1,126,479
<u>I. FOREIGN CURRENCY</u>	<u>250,359</u>	<u>248,777</u>	<u>246,436</u>	<u>324,326</u>	<u>303,359</u>
<u>GOVERNMENT GUARANTEED LOANS</u>	<u>163,044</u>	<u>162,301</u>	<u>161,558</u>	<u>189,395</u>	<u>188,652</u>
Bahamas Electricity Corp.	134,219	134,219	134,219	162,800	162,800
Bahamas Telecommunication Corp.	--	--	--	--	--
Water and Sewerage Corp.	--	--	--	--	--
Bahamas Development Bank	--	--	--	--	--
Bahamasair	--	--	--	--	--
Hotel Corporation	--	--	--	--	--
Airport Authority	--	--	--	--	--
Public Hospitals Authority	28,825	28,082	27,339	26,595	25,852
<u>OTHER LOANS</u>	<u>87,315</u>	<u>86,476</u>	<u>84,878</u>	<u>134,931</u>	<u>114,707</u>
Bahamas Electricity Corp.	9,647	7,236	4,022	2,415	808
The Bahamas Power & Light Co. Ltd.	--	--	--	50,000	50,000
Bahamas Telecommunication Corp.	--	--	--	--	--
Water and Sewerage Corp.	--	--	--	--	--
Bahamas Development Bank	--	--	--	--	--
Bahamasair	--	--	--	--	--
Hotel Corporation	--	--	--	--	--
Nassau Airport Development Company	77,668	79,240	80,856	82,516	63,899
Public Hospitals Authority	--	--	--	--	--
<u>II. BAHAMIAN DOLLARS</u>	<u>765,837</u>	<u>746,516</u>	<u>735,801</u>	<u>756,984</u>	<u>823,120</u>
<u>GOVERNMENT GUARANTEED LOANS</u>	<u>384,784</u>	<u>384,784</u>	<u>384,784</u>	<u>380,860</u>	<u>373,860</u>
Bahamas Electricity Corp.	--	--	--	--	--
Bahamas Telecommunication Corp.	--	--	--	--	--
Water and Sewerage Corp.	--	--	--	--	--
Bridge Authority	23,000	23,000	23,000	23,000	23,000
Bahamas Development Bank	43,000	43,000	43,000	43,000	41,000
Bahamasair	--	--	--	--	--
Bahamas Mortgage Corp.	165,000	165,000	165,000	165,000	160,000
Broadcasting Corporation of the Bahamas	--	--	--	--	--
Education Loan Authority	67,000	67,000	67,000	67,000	67,000
The Clifton Heritage Authority	24,000	24,000	24,000	24,000	24,000
Public Hospitals Authority	62,784	62,784	62,784	58,860	58,860
<u>OTHER LOANS</u>	<u>381,053</u>	<u>361,732</u>	<u>351,017</u>	<u>376,124</u>	<u>449,260</u>
Bahamas Electricity Corp.	35,547	35,547	35,547	35,547	35,547
The Bahamas Power & Light Co. Ltd.	--	--	--	25,000	25,000
Bahamas Telecommunication Corp.	--	--	--	--	--
Water and Sewerage Corp.	13,249	13,018	12,785	12,548	12,309
Bahamas Development Bank	2,750	2,750	2,625	2,625	2,500
Hotel Corporation	448	446	433	423	--
Bahamasair	25,000	25,000	25,000	24,688	24,375
Broadcasting Corporation of the Bahamas	4,029	4,029	4,029	4,029	4,029
Nassau Airport Development Company	60,951	60,863	60,731	60,610	135,058
College of The Bahamas	20,379	20,379	20,379	20,379	20,379
Public Hospitals Authority	--	--	--	--	--
National Sports Authority	--	--	--	--	--
Resolve Bahamas	198,700	179,700	167,700	167,700	167,700
Bridge Authority	6,000	6,000	6,000	6,000	6,000
Poinciana SPV Ltd.	14,000	14,000	15,788	16,575	16,363
C. TOTAL FOREIGN CURRENCY DEBT	868,020	865,484	860,430	956,863	881,328
D. TOTAL GOVERNMENT GUARANTEED DEBT	688,455	687,444	684,895	729,608	722,251
E. TOTAL DEBT	1,633,857	1,612,000	1,596,231	1,713,847	1,704,448

SOURCE: Quarterly Reports from Public Corporations.

Table 6.6 Public Sector: Foreign Currency Debt Operations¹

	(B\$'000)				
	2014p	2015p	2016p	2017p	2018p
Outstanding Debt at Beginning of Year	<u>2,139,696</u>	<u>2,453,016</u>	<u>2,574,001</u>	<u>2,646,751</u>	<u>3,484,231</u>
Government	1,315,109	1,572,394	1,677,825	1,745,483	2,616,211
Public Corporations	824,587	880,622	896,176	901,268	868,020
Plus: New Drawings	<u>787,151</u>	<u>188,993</u>	<u>282,333</u>	<u>1,347,128</u>	<u>220,033</u>
Government	491,378	143,384	166,786	1,327,674	63,728
Public Corporations	295,773	45,609	115,547	19,454	156,305
Less: Amortization	<u>444,774</u>	<u>51,486</u>	<u>193,524</u>	<u>545,717</u>	<u>216,895</u>
Government	205,060	21,448	83,071	493,003	73,907
Public Corporations	239,714	30,038	110,453	52,714	142,988
Other Changes in Debt Stock	<u>(29,057)</u>	<u>(16,522)</u>	<u>(16,059)</u>	<u>36,068</u>	<u>(13,839)</u>
Government	(29,033)	(16,505)	(16,057)	36,056	(13,830)
Public Corporations	(24)	(17)	(2)	12	(9)
Outstanding Debt at End of Year	<u>2,453,016</u>	<u>2,574,001</u>	<u>2,646,751</u>	<u>3,484,230</u>	<u>3,473,530</u>
Government	1,572,394	1,677,825	1,745,483	2,616,210	2,592,202
Public Corporations	880,622	896,176	901,268	868,020	881,328
Interest Charges	<u>125,009</u>	<u>133,117</u>	<u>143,735</u>	<u>152,815</u>	<u>220,950</u>
Government	75,372	79,963	87,477	92,969	154,701
Public Corporations	49,637	53,154	56,258	59,846	66,249
Debt Service	<u>569,783</u>	<u>184,603</u>	<u>337,259</u>	<u>698,532</u>	<u>437,845</u>
Government	280,432	101,411	170,548	585,972	228,608
Public Corporations	289,351	83,192	166,711	112,560	209,237
Debt Service Ratio	4.7	5.4	9.9	7.3	n.a.
Government Debt Service/ Government Revenue (%)	6.1	5.3	9.0	6.5	n.a.

SOURCE: Treasury Accounts, Treasury Statistical Printout and Quarterly Reports from Public Corporations

¹See notes to table

Table 6.6 Public Sector: Foreign Currency Debt Operations¹

	(B\$'000)				
	2017p 4th Qtr.	2018p 1st Qtr.	2018p 2nd Qtr.	2018p 3rd Qtr.	2018p 4th Qtr.
Outstanding Debt at Beginning of Quarter	<u>2,992,051</u>	<u>3,484,231</u>	<u>3,526,667</u>	<u>3,497,523</u>	<u>3,555,967</u>
Government	2,113,896	2,616,211	2,661,183	2,637,093	2,599,104
Public Corporations	878,155	868,020	865,484	860,430	956,863
Plus: New Drawings	<u>957,752</u>	<u>62,479</u>	<u>3,457</u>	<u>104,304</u>	<u>49,793</u>
Government	954,565	59,191	64	1,152	3,321
Public Corporations	3,187	3,288	3,393	103,152	46,472
Less: Amortization	<u>471,033</u>	<u>29,906</u>	<u>16,153</u>	<u>41,125</u>	<u>129,711</u>
Government	457,710	24,080	7,709	34,409	7,709
Public Corporations	13,323	5,826	8,444	6,716	122,002
Other Changes in Debt Stock	<u>5,460</u>	<u>9,864</u>	<u>(16,448)</u>	<u>(4,735)</u>	<u>(2,520)</u>
Government	5,459	9,862	(16,445)	(4,732)	(2,515)
Public Corporations	1	2	(3)	(3)	(5)
Outstanding Debt at End of Quarter	<u>3,484,230</u>	<u>3,526,668</u>	<u>3,497,523</u>	<u>3,555,967</u>	<u>3,473,529</u>
Government	2,616,210	2,661,184	2,637,093	2,599,104	2,592,201
Public Corporations	868,020	865,484	860,430	956,863	881,328
Interest Charges	<u>43,011</u>	<u>38,680</u>	<u>74,256</u>	<u>38,812</u>	<u>69,202</u>
Government	27,749	23,850	57,842	22,030	50,979
Public Corporations	15,262	14,830	16,414	16,782	18,223
Debt Service	<u>514,044</u>	<u>68,586</u>	<u>90,409</u>	<u>79,937</u>	<u>198,913</u>
Government	485,459	47,930	65,551	56,439	58,688
Public Corporations	<u>28,585</u>	<u>20,656</u>	<u>24,858</u>	<u>23,498</u>	<u>140,225</u>
Debt Service Ratio	8.1	7.0	8.3	8.8	n.a.
Government Debt Service/ Government Revenue (%)	8.3	8.2	11.5	11.0	11.8

SOURCE: Treasury Accounts, Treasury Statistical Printout and Quarterly Reports from Public Corporations.

¹ See notes to table

Table 6.7 Public Corporations: Foreign Currency Debt by Instrument & Holder

(B\$'000)

	2014p	2015p	2016p	2017p	2018p
<u>External Debt</u>	<u>528,096</u>	<u>534,564</u>	<u>627,485</u>	<u>617,661</u>	<u>577,969</u>
By Instrument					
Securities	393,042	391,810	386,690	382,035	325,605
Loans	135,054	142,754	240,796	235,626	252,364
By Holder					
Banks	83,200	82,160	171,960	163,731	175,825
Bilateral Financial Institutions	--	--	--	--	--
International Financial Institutions	51,854	60,594	68,836	71,895	76,539
Other	393,042	391,810	386,690	382,035	325,605
<u>Internal Foreign Currency Debt</u>	<u>352,526</u>	<u>361,612</u>	<u>273,783</u>	<u>250,359</u>	<u>303,359</u>
By Instrument					
Securities	79,390	92,233	34,788	35,136	63,899
Loans	273,136	269,378	238,995	215,224	239,460
By Holder					
Banks	276,788	282,496	200,242	172,691	239,460
Other	75,738	79,115	73,541	77,668	63,899
<u>Total Foreign Currency Debt</u>	<u>880,622</u>	<u>896,176</u>	<u>901,268</u>	<u>868,020</u>	<u>881,328</u>
<u>Of Which: Government Guaranteed Debt</u>					
<u>External Debt</u>	<u>135,054</u>	<u>142,753</u>	<u>145,795</u>	<u>140,626</u>	<u>159,739</u>
By Instrument					
Securities	--	--	--	--	--
Loans	135,054	142,753	145,795	140,626	159,739
By Holder					
Banks	83,200	82,160	76,959	68,731	83,200
Bilateral Financial Institutions	--	--	--	--	--
International Financial Institutions	51,854	60,593	68,836	71,895	76,539
Other	--	--	--	--	--
<u>Internal Foreign Currency Debt</u>	<u>184,222</u>	<u>202,910</u>	<u>181,760</u>	<u>163,044</u>	<u>188,652</u>
By Instrument					
Securities	--	--	--	--	--
Loans	184,222	202,910	181,760	163,044	188,652
By Holder					
Banks	184,222	202,910	181,760	163,044	188,652
Other	--	--	--	--	--
<u>Total Foreign Currency Debt Guaranteed</u>	<u>319,276</u>	<u>345,663</u>	<u>327,555</u>	<u>303,670</u>	<u>348,391</u>

SOURCE: Quarterly Reports from Public Corporations.

Table 6.7 Public Corporations: Foreign Currency Debt by Instrument & Holder

(B\$'000)

	2017p 4th Qtr.	2018p 1st Qtr.	2018p 2nd Qtr.	2018p 3rd Qtr.	2018p 4th Qtr.
External Debt	<u>617,661</u>	<u>616,707</u>	<u>613,993</u>	<u>632,536</u>	<u>577,969</u>
By Instrument					
Securities	382,035	381,348	380,441	379,371	325,605
Loans	235,626	235,359	233,553	253,165	252,364
By Holder					
Banks	163,731	163,731	163,731	177,013	175,825
Bilateral Financial Institutions	--	--	--	--	--
International Financial Institutions	71,895	71,628	69,822	76,153	76,539
Other	382,035	381,348	380,441	379,371	325,605
Internal Foreign Currency Debt	<u>250,359</u>	<u>248,777</u>	<u>246,435</u>	<u>324,326</u>	<u>303,359</u>
By Instrument					
Securities	35,136	35,325	35,513	35,700	63,899
Loans	215,224	213,452	210,922	288,626	239,460
By Holder					
Banks	172,691	169,537	165,579	241,810	239,460
Other	77,668	79,240	80,856	82,516	63,899
Total Foreign Currency Debt	<u>868,020</u>	<u>865,485</u>	<u>860,428</u>	<u>956,862</u>	<u>881,328</u>
Of Which: Government Guaranteed Debt					
External Debt	<u>140,626</u>	<u>140,359</u>	<u>138,553</u>	<u>159,353</u>	<u>159,739</u>
By Instrument					
Securities	--	--	--	--	--
Loans	140,626	140,359	138,553	159,353	159,739
By Holder					
Commercial Banks	68,731	68,731	68,731	83,200	83,200
Bilateral Financial Institutions	--	--	--	--	--
International Financial Institutions	71,895	71,628	69,822	76,153	76,539
Other	--	--	--	--	--
Internal Foreign Currency Debt	<u>163,044</u>	<u>162,301</u>	<u>161,558</u>	<u>189,395</u>	<u>188,652</u>
By Instrument					
Securities	--	--	--	--	--
Loans	163,044	162,301	161,558	189,395	188,652
By Holder					
Banks	163,044	162,301	161,558	189,395	188,652
Other	--	--	--	--	--
Total F/C Government Guaranteed Debt	<u>303,670</u>	<u>302,660</u>	<u>300,110</u>	<u>348,748</u>	<u>348,391</u>

SOURCE: Quarterly Reports from Public Corporations.

Table 6.8 Public Sector Debt & Debt Service Indicators

	2014p*	2015p	2016p	2017p**	2018p
(B\$ Millions)					
Foreign Currency Debt Service	<u>569.8</u>	<u>184.6</u>	<u>337.3</u>	<u>698.5</u>	<u>437.8</u>
Government	280.4	101.4	170.5	586.0	228.6
Public Corporations	289.4	83.2	166.7	112.6	209.2
Of Which: External Debt Service	<u>122.5</u>	<u>143.2</u>	<u>165.3</u>	<u>649.4</u>	<u>340.2</u>
Government	86.7	100.9	119.9	586.0	228.6
Public Corporations	35.7	42.3	45.4	63.5	111.6
Government Revenue & Grants	<u>1,475.2</u>	<u>1,911.8</u>	<u>1,885.2</u>	<u>2,087.2</u>	n.a.
(%)					
<u>Public Sector Ratios</u>					
Foreign Currency Debt Service/ Exports	4.7	5.4	9.9	7.3	n.a.
External Debt Service/ Exports	3.4	4.2	4.8	5.8	n.a.
External Interest/ Exports	2.9	3.3	3.4	3.9	n.a.
External Debt / Exports	59.0	63.7	69.6	94.6	n.a.
<u>Government Ratios</u>					
Foreign Currency Debt Service/Revenue	6.1	5.3	9.0	6.5	n.a.
External Debt/GDP	14.4	13.9	14.7	21.5	n.a.
Domestic Debt /GDP	36.6	36.2	38.6	37.5	n.a.
Direct Charge/GDP	50.9	50.1	53.3	59.1	n.a.
<u>National Debt/GDP</u>	57.4	56.5	59.6	64.8	n.a.

SOURCE: Treasury Accounts, Quarterly Reports from Public Corporations and Department of Statistics

*Debt servicing for 2014 includes the refinancing of \$191.0 million & \$210.2 million in Government's & Public Corporations' debt. Net of these transactions, the Foreign Currency Debt Service/Exports Ratio was 4.7% and the Government's Foreign Currency Debt Service/Revenue Ratio was 6.1%.

**Debt servicing for 2017 includes the refinancing of \$450 million in Government's external debt. Net of this transaction, the Foreign Currency Debt Service/Exports Ratio was 7.3%, the External Debt Service/Exports Ratio was 5.8% and the Government Debt Service/Revenue Ratio was 6.5%.

Table 7.1 Balance of Payments

(B\$ Millions)

	2013p		2014p		2015p		2016p		2017p	
	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit
1. CURRENT ACCOUNT	3,867.2	5,383.4	3,826.7	6,019.3	3,669.6	5,279.7	4,025.2	5,268.1	3,681.2	5,724.1
A. Goods & Services	3,629.0	4,945.2	3,558.7	5,380.0	3,416.0	4,569.0	3,397.2	4,515.2	3,409.4	5,036.4
a. Goods	954.9	3,165.9	833.9	3,344.2	520.5	2,954.0	481.4	2,631.6	570.5	3,108.4
1. Merchandise	573.9	3,144.1	523.8	3,322.3	372.4	2,938.3	357.2	2,621.0	400.6	3,095.0
i. Oil Trade (local Consumption)	0.0	866.0	0.0	798.1	0.0	480.4	0.0	433.6	0.0	570.3
ii. Non-Oil Merchandise	573.9	2,278.1	523.8	2,524.2	372.4	2,457.9	357.2	2,187.4	400.6	2,524.7
2. Goods procured in port by carrier	381.0	21.9	310.1	22.0	148.1	15.8	124.2	10.6	169.8	13.4
b. Services	2,674.1	1,779.3	2,724.8	2,035.8	2,895.5	1,615.0	2,915.8	1,883.6	2,838.9	1,928.0
1. Transportation	127.4	372.2	122.3	410.3	108.5	366.6	81.5	370.2	79.7	463.2
i. Passenger Services	20.3	100.0	20.3	115.7	17.4	109.5	17.3	111.1	20.9	182.9
ii. Air and Sea Freight Services	0.0	205.3	0.0	227.4	0.0	204.9	0.0	199.6	0.0	227.5
iii. Port & Airport Charges	107.2	67.0	102.1	67.1	91.0	52.2	64.1	59.4	58.9	52.8
2. Travel	2,287.5	294.9	2,316.4	243.9	2,537.3	272.6	2,590.5	329.2	2,577.1	370.6
3. Insurance Services	0.0	162.0	0.0	145.9	0.0	144.8	0.0	156.6	0.0	114.0
i. Freight Insurance	0.0	22.8	0.0	25.3	0.0	22.8	0.0	23.3	0.0	25.3
ii. Non-Merchandise Insurance	0.0	139.2	0.0	120.6	0.0	122.0	0.0	133.2	0.0	88.8
4. Construction Services	0.0	482.6	0.0	645.1	0.0	137.4	0.0	144.3	0.0	118.7
5. Royalty and License Fees	0.0	20.9	0.0	23.0	0.0	18.8	0.0	22.9	0.0	14.2
6. Offshore companies local expenses	180.3	0.0	200.9	0.0	165.7	0.0	168.8	0.0	130.1	0.0
7. Other Services	38.3	348.3	39.9	408.2	38.6	556.2	38.6	615.4	21.7	711.1
8. Government Services	40.6	98.4	45.3	159.5	45.3	118.6	36.4	245.1	30.4	136.2
i. Resident government	6.1	98.4	5.4	159.5	5.6	118.6	6.0	245.1	5.7	136.2
ii. Foreign government	34.4	0.0	39.9	0.0	39.8	0.0	30.4	0.0	24.7	0.0
B. Income	48.0	269.1	55.1	433.1	44.4	407.2	45.8	485.7	47.9	408.6
a. Compensation of Employees	0.0	50.0	0.0	69.7	0.0	67.9	0.0	38.9	0.0	38.7
1. Labour Income	0.0	50.0	0.0	69.7	0.0	67.9	0.0	38.9	0.0	38.7
b. Investment Income	48.0	219.1	55.1	363.4	44.4	339.3	45.8	446.8	47.9	369.9
1. Direct Investment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Official Transactions	15.5	57.8	14.6	73.8	15.3	79.5	16.0	87.0	18.1	93.0
i. Central Bank Investment Income	15.5	0.0	14.6	0.0	15.3	0.0	16.0	0.0	18.1	0.0
ii. Interest on Government Transactions	0.0	57.8	0.0	73.8	0.0	79.5	0.0	87.0	0.0	93.0
3. Other Private Interest and Dividends	32.5	161.4	40.5	289.6	29.1	259.8	29.8	359.8	29.8	276.9
i. Commercial Banks	31.9	28.6	39.9	68.7	28.5	66.7	29.2	94.4	29.2	50.7
ii. Other Companies	0.6	132.7	0.6	220.8	0.6	193.1	0.6	265.4	0.6	226.2
C. Current Transfers	190.1	169.0	212.8	206.1	209.2	303.5	582.3	267.2	223.9	279.1
a. General Government	137.0	14.5	145.5	27.2	146.3	16.3	142.8	25.3	127.4	13.4
b. Other Sectors	53.1	154.5	67.3	179.0	62.9	287.2	439.5	241.9	96.5	265.6
1. Workers Remittances	0.0	126.5	0.0	127.9	0.0	199.9	0.0	155.0	0.0	223.6
2. Other Transfers	53.1	28.0	67.3	51.0	62.9	87.4	439.5	86.9	96.5	42.1
2. CAPITAL AND FINANCIAL ACCOUNT	1,785.6	465.9	4,111.1	2,933.9	907.4	266.5	1,527.7	749.7	2,364.2	805.4
A. Capital Account	0.0	13.0	0.0	11.0	0.0	20.2	0.0	13.8	0.0	26.1
a. Capital Transfers	0.0	13.0	0.0	11.0	0.0	20.2	0.0	13.8	0.0	26.1
1. Migrants' Transfers	0.0	13.0	0.0	11.0	0.0	20.2	0.0	13.8	0.0	26.1
B. FINANCIAL ACCOUNT	1,785.6	452.9	4,111.1	2,922.9	907.4	246.3	1,527.7	735.9	2,364.2	779.3
a. Direct Investment	715.3	27.8	617.4	142.4	408.3	34.3	510.8	120.4	486.9	25.7
1. Equity	304.2	0.0	261.6	94.6	96.5	-16.6	190.0	66.4	243.4	21.2
2. Re-Invested Earnings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Land Purchases/Sales	411.2	27.8	355.8	47.9	311.7	50.9	320.8	53.9	243.4	4.5
4. Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Portfolio Investment	0.0	34.0	0.0	26.9	0.0	12.4	0.0	21.7	0.0	16.7
1. Equity Security	0.0	15.3	0.0	20.6	0.0	12.4	0.0	21.7	0.0	16.7
2. Debt Security	0.0	18.8	0.0	6.3	0.0	0.0	0.0	0.0	0.0	0.0
i. Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Money Market Instruments	0.0	18.8	0.0	6.3	0.0	0.0	0.0	0.0	0.0	0.0
c. Other Investments	1,070.3	391.0	3,493.7	2,753.6	499.1	199.6	1,016.9	593.8	2,013.1	716.1
1. Central Government	157.1	17.4	425.4	14.1	116.1	21.4	151.6	33.1	1,327.7	493.0
2. Other Public Sector Capital	19.4	15.2	100.3	6.5	15.6	9.1	116.6	16.2	12.7	22.5
3. Domestic Banks	171.3	109.1	34.4	196.3	63.1	33.4	0.0	306.3	122.4	96.0
4. Other Private	722.5	249.3	2,933.6	2,536.6	304.3	135.6	748.8	238.2	550.3	104.5
3. NET ERRORS AND OMISSIONS	128.0	0.0	1,061.4	0.0	993.5	0.0	556.9	0.0	994.1	0.0
4. OVERALL BALANCE	0.0	68.5	46.0	0.0	24.3	0.0	92.0	0.0	510.0	0.0
5. FINANCING	68.5	0.0	0.0	46.0	0.0	24.3	0.0	92.0	0.0	510.0
Change in SDR holdings	0.0	30.1	0.0	19.9	3.5	0.0	2.3	0.0	0.0	3.9
Change in Reserve Position with the Fund	0.0	0.0	0.6	0.0	0.4	0.0	0.0	17.3	0.0	1.5
Change in External Foreign Assets (increase = debit)	98.7	0.0	0.0	26.7	0.0	28.1	0.0	77.0	0.0	504.6

SOURCE: The Central Bank of The Bahamas

Table 7.1 Balance of Payments

(B\$ Millions)											
		2017 Qtr.IIIp		2017 Qtr.IVp		2018 Qtr.Ip		2018 Qtr.IIip		2018 Qtr.IIIp	
		Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit
1. CURRENT ACCOUNT		843.3	1,365.7	846.1	1,394.7	1,046.8	1,502.4	1,155.0	1,789.8	996.9	1,724.4
A. Goods & Services		783.6	1,207.7	788.6	1,237.1	980.2	1,312.1	1,085.0	1,464.4	943.6	1,449.8
a. Goods		117.4	757.8	131.7	760.3	122.5	747.1	214.6	996.6	153.3	785.4
1. Merchandise		66.3	754.6	93.4	756.4	82.6	743.5	143.6	991.6	87.5	780.3
i. Oil Trade (local Consumption)		0.0	183.4	0.0	126.4	0.0	133.2	0.0	238.4	0.0	212.5
ii. Non-Oil Merchandise		66.3	571.2	93.4	630.0	82.6	610.3	143.6	753.2	87.5	567.8
2. Goods procured in port by carrier		51.2	3.2	38.3	3.9	39.9	3.7	71.0	5.0	65.8	5.2
b. Services		666.2	449.8	656.8	476.8	857.7	565.0	870.4	467.8	790.3	664.3
1. Transportation		17.6	107.6	18.1	116.2	16.5	133.5	19.8	141.1	23.0	124.2
i. Passenger Services		5.6	41.0	5.5	46.6	5.7	63.9	8.4	52.9	8.4	49.4
ii. Air and Sea Freight Services		0.0	51.5	0.0	56.8	0.0	55.0	0.0	67.9	0.0	51.2
iii. Port & Airport Charges		12.0	15.1	12.6	12.8	10.7	14.6	11.3	20.4	14.6	23.7
2. Travel		583.8	117.1	590.9	82.0	796.2	86.0	819.3	83.6	699.7	118.3
3. Insurance Services		0.0	32.6	0.0	35.2	0.0	35.9	0.0	37.9	0.0	35.2
i. Freight Insurance		0.0	5.7	0.0	6.3	0.0	6.1	0.0	7.5	0.0	5.7
ii. Non-Merchandise Insurance		0.0	26.9	0.0	28.9	0.0	29.8	0.0	30.4	0.0	29.5
4. Construction Services		0.0	10.5	0.0	18.5	0.0	13.4	0.0	3.7	0.0	9.1
5. Royalty and License Fees		0.0	3.8	0.0	2.3	0.0	3.4	0.0	2.7	0.0	2.2
6. Offshore companies local expenses		49.5	0.0	32.2	0.0	29.8	0.0	22.2	0.0	51.0	0.0
7. Other Services		7.5	136.7	6.6	212.1	6.3	253.2	0.0	187.8	6.1	329.9
8. Government Services		7.8	41.6	9.0	10.5	8.9	39.5	9.1	10.9	10.5	45.4
i. Resident government		1.1	41.6	1.2	10.5	1.4	39.5	1.6	10.9	1.4	45.4
ii. Foreign government		6.7	0.0	7.8	0.0	7.5	0.0	7.5	0.0	9.1	0.0
B. Income		12.8	92.4	13.3	94.2	8.0	114.0	10.0	256.7	10.4	211.0
a. Compensation of Employees		0.0	9.8	0.0	8.6	0.0	13.2	0.0	5.5	0.0	15.8
1. Labour Income		0.0	9.8	0.0	8.6	0.0	13.2	0.0	5.5	0.0	15.8
b. Investment Income		12.8	82.6	13.3	85.6	8.0	100.8	10.0	251.2	10.4	195.2
1. Direct Investment		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Official Transactions		4.4	21.0	5.1	27.7	4.2	23.8	4.5	57.8	4.8	22.0
i. Central Bank Investment Income		4.4	0.0	5.1	0.0	4.2	0.0	4.5	0.0	4.8	0.0
ii. Interest on Government Transactions		0.0	21.0	0.0	27.7	0.0	23.8	0.0	57.8	0.0	22.0
3. Other Private Interest and Dividends		8.3	61.6	8.2	57.9	3.8	76.9	5.5	193.4	5.6	173.2
i. Commercial Banks		8.2	1.0	8.1	8.3	3.6	8.9	5.3	84.0	5.5	77.1
ii. Other Companies		0.2	60.6	0.2	49.6	0.2	68.0	0.2	109.3	0.2	96.1
C. Current Transfers		46.9	65.6	44.2	63.4	58.7	76.3	60.0	68.7	42.9	63.6
a. General Government		31.9	0.8	29.1	4.3	43.3	5.2	45.0	5.2	27.9	1.4
b. Other Sectors		15.0	64.8	15.1	59.1	15.4	71.2	15.0	63.5	15.0	62.2
1. Workers Remittances		0.0	60.7	0.0	51.4	0.0	47.0	0.0	45.5	0.0	47.5
2. Other Transfers		15.0	4.0	15.1	7.7	15.4	24.2	15.0	18.0	15.0	14.8
2. CAPITAL AND FINANCIAL ACCOUNT		503.2	71.4	1,101.4	504.2	249.7	94.3	578.5	63.0	203.7	178.5
A. Capital Account		0.0	8.5	0.0	4.4	0.0	3.3	0.0	2.3	0.0	12.4
a. Capital Transfers		0.0	8.5	0.0	4.4	0.0	3.3	0.0	2.3	0.0	12.4
1. Migrants' Transfers		0.0	8.5	0.0	4.4	0.0	3.3	0.0	2.3	0.0	12.4
B. FINANCIAL ACCOUNT		503.2	62.9	1,101.4	499.8	249.7	91.0	578.5	60.7	203.7	166.0
a. Direct Investment		77.5	9.2	51.4	3.1	82.0	17.5	326.7	31.5	95.6	9.6
1. Equity		30.6	5.3	1.3	2.9	37.7	17.4	254.3	30.5	53.7	9.6
2. Re-Invested Earnings		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Land Purchases/Sales		46.8	3.9	52.8	0.1	44.2	0.1	72.4	1.0	41.9	0.0
4. Other		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Portfolio Investment		0.0	2.2	0.0	5.5	0.0	3.5	0.0	1.8	0.0	2.3
1. Equity Security		0.0	2.2	0.0	5.5	0.0	3.5	0.0	1.8	0.0	2.3
2. Debt Security		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
i. Bonds		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Money Market Instruments		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Other Investments		425.8	51.5	1,049.9	491.3	167.8	70.0	251.8	27.4	108.1	154.1
1. Central Government		355.4	14.9	954.6	457.7	59.2	24.1	0.1	7.7	1.5	34.4
2. Other Public Sector Capital		1.4	4.5	1.5	6.1	1.5	2.5	1.6	4.3	22.7	4.1
3. Domestic Banks		34.7	0.0	0.0	3.3	0.0	31.6	51.5	0.0	0.0	109.4
4. Other Private		34.3	32.0	93.9	24.2	107.1	11.8	198.6	15.4	83.9	6.2
3. NET ERRORS AND OMISSIONS		164.5	0.0	331.6	0.0	483.0	0.0	94.5	0.0	430.9	0.0
4. OVERALL BALANCE		73.9	0.0	380.1	0.0	182.8	0.0	24.9	0.0	271.4	0.0
5. FINANCING		0.0	73.9	0.0	380.1	0.0	182.8	24.9	0.0	271.4	0.0
Change in SDR holdings		0.0	1.1	0.0	0.4	0.0	26.3	3.5	0.0	0.0	23.9
Change in Reserve Position with the Fund		0.0	0.4	0.0	0.2	0.0	0.6	0.9	0.0	0.2	0.0
Change in External Foreign Assets		0.0	72.4	0.0	379.5	0.0	155.9	20.5	0.0	295.1	0.0
(increase = debit)											

SOURCE: The Central Bank of The Bahamas

Table 7.2 External Trade

(B\$'000)

Period	OIL TRADE		OTHER MERCHANDISE TRADE					
	(1) EXPORTS	(2) IMPORTS	(3) DOMESTIC EXPORTS	(4) RE EXPORTS	(5) TOTAL EXPORTS (5 = 3+4)	(6) IMPORTS	(7) RETAINED IMPORTS (7 = 6-4)	(8) TRADE BALANCE (3-7) or (5-6)
2009	112,077	557,133	333,707	139,096	472,803	2,141,833	2,002,737	(1,669,030)
2010	159,707	687,074	303,817	156,969	460,786	2,175,688	2,018,719	(1,714,902)
2011	216,129	930,047	326,443	184,371	510,814	2,480,809	2,296,438	(1,969,995)
2012	319,713	874,839	336,521	171,450	507,971	2,772,176	2,600,727	(2,264,205)
2013	237,808	726,901	364,424	209,479	573,902	2,639,003	2,429,524	(2,065,100)
2014	165,337	868,460	353,216	170,627	523,843	2,921,525	2,750,898	(2,397,682)
2015	70,350	535,306	230,074	148,616	378,690	2,626,736	2,478,120	(2,248,046)
2016	45,510	402,526	202,190	155,016	357,206	2,529,125	2,374,109	(2,171,919)
2017	72,692	552,863	224,783	171,827	396,610	2,874,959	2,703,132	(2,478,349)
<u>2015</u>								
QTR. I	22,530	67,629	57,503	27,116	84,619	674,050	646,934	(589,431)
QTR. II	27,073	106,870	44,702	68,078	112,780	694,289	626,211	(581,509)
QTR. III	12,511	243,845	58,931	24,518	83,449	575,844	551,326	(492,395)
QTR. IV	8,236	116,962	68,938	28,904	97,842	682,553	653,649	(584,711)
<u>2016</u>								
QTR. I	9,365	69,639	45,892	23,443	69,335	572,308	548,865	(502,973)
QTR. II	11,439	94,856	52,595	66,974	119,569	641,450	574,476	(521,881)
QTR. III	12,320	113,049	48,025	17,998	66,023	637,705	619,706	(571,682)
QTR. IV	12,386	124,983	55,678	46,601	102,279	677,662	631,061	(575,383)
<u>2017</u>								
QTR. I	16,285	119,192	70,519	27,416	97,935	691,555	664,139	(593,620)
QTR. II	14,258	131,572	56,207	84,865	141,072	801,113	716,248	(660,041)
QTR. III	16,143	150,007	38,817	27,133	65,950	657,913	630,780	(591,963)
QTR. IV	26,006	152,092	59,240	32,413	91,653	724,378	691,965	(632,725)
<u>2018</u>								
QTR. I	26,569	145,498	47,897	34,664	82,561	705,378	670,714	(622,817)
QTR. II	19,774	102,957	55,977	87,606	143,583	875,255	787,649	(731,672)
QTR. III	26,898	233,644	57,286	30,263	87,549	657,741	627,478	(570,192)

¹See notes to table.

SOURCE: Department of Statistics, Quarterly Statistical Summaries and unpublished reports.

Table 7.3 Exports by Commodity Group

(B\$'000)

Period	Section 0	Section 1	Section 2	Section 3	Section 4	Section 5	Section 6	Section 7	Section 8	Section 9	ALL SECTIONS
	Food and Live Animals	Beverages and Tobacco	Crude Meat, Inedibles, Except Fuels	Minerals, Fuels, Lubricants and Related Materials	Animal and Vegetable Oils and Fats	Chemicals	Manufactured Goods Classified Chiefly by Materials	Machinery and Transport Equipment	Miscellaneous Manufactured Articles	Commodities and Trans . Not classified According to kind	TOTAL
2009	65,997	1,762	40,125	112,077	6	251,295	28,771	74,416	10,423	6	584,878
2010	75,245	1,673	44,448	159,707	1	216,502	38,851	73,749	9,902	102	620,180
2011	76,018	1,411	46,804	216,129	1	250,437	42,866	86,346	8,291	12	728,316
2012	81,720	879	36,684	319,713	8	281,596	34,459	63,840	8,767	19	827,684
2013	92,449	1,335	34,245	237,808	3	294,672	44,650	95,901	10,375	273	811,711
2014	69,857	2,351	39,745	165,336	2	276,245	46,351	80,300	8,979	15	689,180
2015	68,784	1,939	28,447	70,351	1	145,772	26,265	89,416	18,050	16	449,041
2016	72,373	2,887	11,135	45,510	2	122,498	24,451	97,513	26,396	29	402,794
2017	80,619	1,832	14,106	72,692	--	134,260	28,864	115,578	21,325	27	469,303
2014											
QTR. I	15,282	575	15,554	50,517	--	69,467	7,923	12,102	1,610	9	173,039
QTR. II	12,548	558	8,379	48,123	--	62,623	9,000	30,789	3,537	4	175,561
QTR. III	14,390	720	7,976	32,626	1	74,366	25,153	15,713	1,476	1	172,422
QTR. IV	27,638	498	7,835	34,070	2	69,789	4,275	21,696	2,356	1	168,157
2015											
QTR. I	13,246	335	9,773	22,530	--	38,432	3,952	13,857	5,023	2	107,150
QTR. II	10,592	552	6,229	27,074	--	32,470	9,926	49,353	3,654	3	139,853
QTR. III	15,735	636	8,735	12,511	--	36,849	8,326	9,881	3,283	4	95,960
QTR. IV	29,211	416	3,710	8,236	1	38,021	4,061	16,325	6,090	7	106,078
2016											
QTR. I	12,432	1,587	2,254	9,365	--	31,952	7,265	10,223	3,597	11	78,686
QTR. II	10,873	463	3,387	11,439	1	39,238	8,510	42,195	14,984	9	131,099
QTR. III	16,057	415	3,333	12,320	1	30,306	2,230	8,858	4,820	3	78,343
QTR. IV	33,011	422	2,161	12,386	--	21,002	6,446	36,237	2,995	6	114,666
2017											
QTR. I	23,357	750	2,653	16,285	--	45,267	6,364	16,161	3,380	4	114,221
QTR. II	16,027	401	4,622	14,258	--	36,737	13,525	57,776	11,967	16	155,329
QTR. III	9,318	445	2,565	16,143	--	28,001	3,001	18,459	4,159	2	82,093
QTR. IV	31,917	236	4,266	26,006	--	24,255	5,974	23,182	1,819	5	117,660
2018											
QTR. I	18,812	552	6,544	26,569	--	24,236	8,358	18,415	5,624	20	109,130
QTR. II	8,969	964	4,179	19,774	--	43,355	9,838	70,680	5,582	16	163,358
QTR. III	13,798	799	4,228	26,898	--	40,269	4,940	17,296	6,194	24	114,446

SOURCE: Department of Statistics Quarterly Statistical Summaries and unpublished reports.

Table 7.4 Imports by Commodity Group

(B\$'000)

Period	Section 0	Section 1	Section 2	Section 3	Section 4	Section 5	Section 6	Section 7	Section 8	Section 9	ALL SECTIONS
	Food and Live Animals	Beverages And Tobacco	Crude Mat., Inedibles, Except Fuels	Minerals, Fuels, Lubricants & Related Materials	Animal and Vegetable Oils & Fats	Chemicals	Manufactured Goods Classified Chiefly By Materials	Machinery And Transport Equipment	Miscellaneous Manufactured Articles	Commodities & Trans. Not Classified According To Kind	TOTAL
2009	417,811	68,972	65,803	557,133	8,966	272,148	394,276	529,008	280,035	104,814	2,698,965
2010	426,554	67,307	63,875	687,074	7,850	326,737	377,028	493,934	321,704	90,699	2,862,762
2011	463,523	67,456	54,570	930,047	9,880	386,637	447,897	583,170	335,548	132,129	3,410,856
2012	483,731	83,589	68,005	874,839	11,321	398,296	524,278	688,004	382,213	132,738	3,647,015
2013	466,528	73,570	60,896	726,901	10,311	381,594	460,341	657,410	397,449	130,904	3,365,904
2014	512,662	85,371	67,020	868,460	10,130	393,708	556,510	719,800	423,940	152,387	3,789,987
2015	508,740	93,300	68,869	535,306	8,798	343,338	432,887	614,570	428,547	127,688	3,162,043
2016	491,837	90,960	72,631	402,527	9,229	272,686	439,257	669,041	365,381	118,101	2,931,650
2017	532,485	102,871	84,431	552,863	9,720	295,945	509,451	770,169	466,517	103,370	3,427,822
2014											
QTR. I	119,989	18,017	14,312	198,337	2,760	99,961	125,794	148,856	89,859	34,436	852,319
QTR. II	124,764	23,390	15,915	205,244	2,333	93,075	129,678	173,053	96,780	33,448	897,682
QTR. III	137,170	22,492	17,410	263,155	2,874	105,939	142,338	183,823	105,180	39,188	1,019,570
QTR. IV	130,738	21,472	19,383	201,724	2,163	94,733	158,699	214,067	132,121	45,315	1,020,415
2015											
QTR. I	116,709	20,065	17,958	67,629	2,099	100,082	112,241	160,652	111,323	32,921	741,679
QTR. II	130,828	28,284	15,980	106,870	2,448	100,074	109,822	163,137	111,951	31,765	801,159
QTR. III	128,888	21,521	18,274	243,845	2,102	67,185	98,742	126,786	81,129	31,217	819,689
QTR. IV	132,315	23,430	16,657	116,962	2,149	75,997	112,082	163,995	124,144	31,785	799,516
2016											
QTR. I	128,056	20,094	15,170	69,639	2,129	66,240	97,105	136,384	81,201	25,928	641,946
QTR. II	131,529	25,906	19,783	94,856	2,705	69,992	106,481	156,474	96,896	31,683	736,305
QTR. III	115,864	22,991	17,497	113,049	1,965	70,874	110,807	178,571	90,025	29,111	750,754
QTR. IV	116,388	21,969	20,181	124,983	2,430	65,580	124,864	197,612	97,259	31,379	802,645
2017											
QTR. I	131,958	24,673	21,649	119,192	2,697	65,898	127,817	196,770	118,781	1,312	810,747
QTR. II	135,539	28,540	24,675	131,572	2,322	88,811	142,975	214,548	127,492	36,211	932,685
QTR. III	125,397	23,959	17,959	150,007	2,224	68,287	115,792	173,798	98,522	31,975	807,920
QTR. IV	139,591	25,699	20,148	152,092	2,477	72,949	122,867	185,053	121,722	33,872	876,470
2018											
QTR. I	138,755	26,187	18,607	145,498	2,765	74,624	127,388	172,847	109,288	34,918	850,877
QTR. II	169,742	14,546	20,429	102,957	2,498	92,432	178,263	180,061	182,326	34,958	978,213
QTR. III	130,999	25,468	17,265	233,644	2,822	69,804	108,204	168,655	102,604	31,918	891,383

SOURCE: Department of Statistics Quarterly Statistical Summaries and unpublished reports.

Table 7.5 Non-Oil Exports by Country and Region

(B\$'000)

Period	U.S.A	U.K.	Canada	Caribbean Commonwealth Countries	E.E.C Countries	Other Countries	TOTAL
2009	326,918	19,030	25,170	4,577	73,632	42,577	491,903
2010	315,847	30,762	20,055	10,780	28,201	54,918	460,562
2011	353,959	31,607	21,836	2,242	53,608	48,937	512,188
2012	357,080	12,350	25,931	1,892	53,898	56,820	507,972
2013	441,018	30,537	22,778	2,285	35,015	42,269	573,902
2014	404,091	5,029	14,312	1,030	57,912	41,470	523,845
2015	308,611	4,821	5,981	4,924	23,544	30,809	378,690
2016	294,450	13,435	2,091	7,991	26,448	12,792	357,207
2017	312,949	9,375	2,506	15,277	33,851	22,655	396,613
2014							
QTR. I	83,247	1,286	4,193	114	28,614	5,069	122,523
QTR. II	106,738	1,843	3,111	155	6,602	8,989	127,438
QTR. III	98,995	1,458	6,685	439	11,932	20,286	139,796
QTR. IV	115,110	442	323	322	10,764	7,126	134,087
2015							
QTR. I	75,169	1,118	1,095	1,692	2,418	3,126	84,618
QTR. II	83,114	1,309	1,857	2,206	4,989	19,305	112,780
QTR. III	68,108	1,195	769	124	7,315	5,940	83,451
QTR. IV	82,220	1,199	2,260	902	8,822	2,438	97,841
2016							
QTR. I	56,414	3,990	524	3,321	3,599	1,488	69,336
QTR. II	102,961	4,679	549	2,343	7,559	1,479	119,570
QTR. III	50,785	2,591	275	389	2,939	9,044	66,023
QTR. IV	84,290	2,175	743	1,938	12,351	781	102,278
2017							
QTR. I	82,776	2,538	1,197	886	4,754	5,786	97,937
QTR. II	104,363	3,250	412	871	23,227	8,949	141,072
QTR. III	59,300	1,462	420	611	3,024	1,134	65,951
QTR. IV	66,510	2,125	477	12,909	2,846	6,786	91,653
2018							
QTR. I	67,159	2,286	227	7,166	3,482	2,240	82,560
QTR. II	95,841	1,978	203	309	21,013	24,238	143,582
QTR. III	65,243	1,669	148	5,469	12,829	2,192	87,550

SOURCE: Department of Statistics Quarterly Statistical Summaries and unpublished reports.

Table 7.6 Non-Oil Imports by Country and Region

(B\$'000)

Period	U.S.A	U.K.	Canada	Caribbean Commonwealth Countries	Other E.E.C Countries	Other Countries	TOTAL
2009	2,023,781	6,950	14,030	4,004	20,826	72,242	2,141,832
2010	1,982,586	12,872	16,162	5,986	37,467	120,612	2,175,685
2011	2,304,858	18,696	15,758	8,835	19,425	113,237	2,480,809
2012	2,414,341	17,466	19,850	19,488	78,317	222,714	2,772,176
2013	2,392,922	14,145	18,157	10,084	33,208	170,491	2,639,007
2014	2,558,777	23,509	20,139	47,710	84,882	205,656	2,940,673
2015	2,180,099	20,809	25,790	16,087	93,203	290,745	2,626,733
2016	2,131,804	22,500	22,794	13,434	70,404	268,189	2,529,125
2017	2,436,352	21,230	26,794	17,108	112,958	260,516	2,874,958
2014							
QTR. I	588,515	3,714	3,536	11,553	14,326	32,339	653,982
QTR. II	607,641	10,763	3,628	1,541	22,094	47,279	692,946
QTR. III	650,145	3,734	5,194	27,406	19,773	64,445	770,697
QTR. IV	712,476	5,297	7,781	7,210	28,689	61,594	823,047
2015							
QTR. I	560,233	4,877	6,496	2,409	21,925	78,109	674,049
QTR. II	592,165	5,672	6,375	2,616	22,550	64,911	694,289
QTR. III	483,339	5,834	4,443	8,458	34,903	38,866	575,843
QTR. IV	544,362	4,426	8,476	2,604	13,825	108,859	682,552
2016							
QTR. I	484,690	4,725	4,744	1,135	18,612	58,402	572,308
QTR. II	535,557	6,662	5,777	2,293	18,245	72,915	641,449
QTR. III	527,225	7,125	6,810	3,687	17,055	75,803	637,705
QTR. IV	584,332	3,988	5,463	6,319	16,492	61,069	677,663
2017							
QTR. I	613,146	4,278	5,908	3,679	37,782	26,762	691,555
QTR. II	656,170	5,414	6,314	4,838	20,586	107,791	801,113
QTR. III	552,580	5,364	5,392	3,339	21,407	69,831	657,913
QTR. IV	614,456	6,174	9,180	5,252	33,183	56,132	724,377
2018							
QTR. I	606,569	6,454	5,635	8,706	19,746	58,269	705,379
QTR. II	723,240	6,768	7,492	7,860	17,674	111,220	875,255
QTR. III	549,920	19,704	6,701	5,289	19,071	57,056	657,741

SOURCE: Department of Statistics Quarterly Statistical Summaries and unpublished

Table 7.7 Composition of Domestic Exports

(B\$'000)

Period	Crawfish	Fish and Other Crustacea	Fruits and Vegetables	Aragonite	Rum	Other Cordials & Liqueurs	Crude Salt	Cement	Hormones	Chemicals	Other Pharmaceuticals	Fragrances	Other	TOTAL
1998	57,473	12,907	1,173	602	12,244	51	12,878	--	4,850	21,689	--	1	14,352	138,220
1999	71,586	3,677	10,273	389	30,957	70	13,579	--	1,325	11,219	342	149	50,594	194,160
2000	84,847	3,674	2,230	776	29,151	475	10,538	--	6,919	38,688	--	26	66,914	244,238
2001	67,696	4,211	7,514	278	38,190	195	13,507	--	573	13,124	81	64	83,115	228,548
2002	89,809	1,712	2,013	291	37,760	110	8,389	1,910	--	433	2,313	423	83,833	228,996
2003	106,381	1,773	2,000	478	22,024	48	13,636	192	--	49	--	--	117,534	264,115
2004	86,107	1,285	1,369	80	31,344	35	12,457	--	--	--	--	--	107,550	240,227
2005	74,498	3,531	926	52	16,843	24	14,805	--	--	--	--	--	160,169	270,849
2006	89,906	4,242	1,233	38,115	9,393	--	12,044	--	--	15,019	840	--	172,759	343,551
2007	81,371	1,865	1,198	35,577	20,282	--	6,600	--	--	84,562	347	--	147,289	379,090
2004														--
QTR. I	19,432	426	853	6	8,632	3	4,016	--	--	--	--	--	28,408	61,776
QTR. II	3,399	389	--	74	7,319	26	3,456	--	--	--	--	--	27,516	42,179
QTR. III	18,409	378	281	--	8,235	6	2,156	--	--	--	--	--	21,028	50,493
QTR. IV	44,867	92	235	--	7,158	--	2,829	--	--	--	--	--	30,598	85,779
2005														--
QTR. I	10,712	311	234	52	8,040	12	4,825	--	--	--	--	--	28,730	52,915
QTR. II	5,836	1,179	216	--	4,653	--	3,075	--	--	--	--	--	38,159	53,117
QTR. III	27,537	926	--	--	3,010	12	4,026	--	--	--	--	--	46,903	82,414
QTR. IV	30,414	1,116	477	--	1,139	--	2,881	--	--	--	--	--	46,377	82,404
2006														
QTR. I	14,692	1,015	690	9,042	381	--	3,490	--	--	--	--	--	53,748	83,058
QTR. II	7,159	1,857	--	9,722	289	--	3,398	--	--	--	--	--	45,934	68,358
QTR. III	26,136	1,005	--	10,130	4,822	--	3,688	--	--	7,313	769	--	35,972	89,835
QTR. IV	41,919	366	543	9,221	3,900	--	1,468	--	--	7,706	71	--	37,105	102,299
2007														
QTR. I	16,594	511	647	10,073	5,438	--	2,179	--	--	15,188	74	--	35,205	85,908
QTR. II	9,174	525	78	8,820	4,497	--	1,364	--	--	19,930	94	--	41,487	85,969
QTR. III	20,408	591	8	8,530	6,709	--	1,655	--	--	30,040	105	--	37,029	105,076
QTR. IV	35,194	237	465	8,154	3,638	--	1,401	--	--	19,404	74	--	33,569	102,136

SOURCE: Department of Statistics Summary Report of External Trade Statistics and unpublished reports.

Table 7.8 Domestic Exports of Oil

(B\$'000)

Period	Motor Spirit	Distillate Fuels	Residual Fuel Oils	Other	Total Domestic Oil Exports
1982	162,440	348,401	758,931	116,112	1,385,884
1983	260,795	624,399	676,639	258,784	1,820,617
1984	226,830	319,804	555,055	171,786	1,273,475
1985	27,370	155,960	351,940	10,015	545,285
1986	--	48,504	207,400	11,437	267,341
1987	3,923	45,079	208,202	1,422	258,626
1988	4,886	8,417	224,982	5,551	243,836
1989	--	98,605	196,964	--	295,569
1990	7,955	--	333,516	22,544	364,015
1991	114	370,199	--	190,766	561,079
<u>1988</u>					
QTR. I	--	5,999	84,559	--	90,558
QTR. II	4,876	493	73,772	--	79,141
QTR. III	--	--	36,787	5,526	42,313
QTR. IV	10	1,925	29,864	25	31,824
<u>1989</u>					
QTR. I	--	--	80,904	--	80,904
QTR. II	--	9,996	66,509	--	76,505
QTR. III	--	--	49,551	--	49,551
QTR. IV	--	88,609	--	--	88,609
<u>1990</u>					
QTR. I	--	--	141,883	--	141,883
QTR. II	26	--	45,466	30	45,522
QTR. III	7,929	--	86,458	--	94,387
QTR. IV	--	--	59,709	22,514	82,223
<u>1991</u>					
QTR. I	49	77,815	--	25,212	103,076
QTR. II	--	111,541	--	--	111,541
QTR. III	--	95,386	--	103,399	198,785
QTR. IV	65	85,457	--	62,155	147,677

SOURCE: Department of Statistics Quarterly Statistical Summaries

**Table 7.9 Volume of Oil Imports for Local Consumption
('000 Barrels)**

Period	D O M E S T I C								Foreign Bunkers	Total Local Consumption
	Propane	Motor Gasoline	Aviation Gasoline	Kerosene (Jet Fuel)	Bunker "C"	Gas Oil	Lubricants and Others	TOTAL		
2009	112	1,864	8	162	275	2,313	37	4,771	2,699	7,471
2010	141	2,168	8	167	17	2,586	38	5,125	2,689	7,814
2011	130	1,655	8	151	24	1,831	17	3,816	3,008	6,824
2012	160	1,787	13	154	18	1,638	13	3,783	4,049	7,832
2013	186	1,765	11	125	1	1,766	21	3,875	3,456	7,330
2014	197	1,807	12	160	--	1,967	12	4,154	3,079	7,234
2015	233	1,900	9	173	143	2,066	12	4,535	2,453	6,988
2016	177	1,887	11	158	132	2,442	12	4,819	2,494	7,313
2017	177	1,989	10	172	644	2,918	12	5,921	2,787	8,708
2018	235	2,043	8	178	268	3,464	13	6,209	2,959	9,167
<u>2015</u>										
QTR. I	74	469	5	55	--	403	3	1,008	670	1,678
QTR. II	46	475	1	44	--	412	3	980	643	1,623
QTR. III	46	441	3	37	143	849	3	1,521	687	2,208
QTR. IV	67	516	1	37	--	403	3	1,026	453	1,479
<u>2016</u>										
QTR. I	45	441	4	38	132	868	3	1,531	671	2,202
QTR. II	44	457	3	54	--	423	3	984	606	1,590
QTR. III	44	531	3	42	--	774	3	1,397	730	2,127
QTR. IV	44	458	1	24	--	377	3	907	488	1,395
<u>2017</u>										
QTR. I	45	439	2	50	372	508	2	1,418	673	2,091
QTR. II	46	559	3	43	--	699	2	1,352	698	2,050
QTR. III	42	563	2	47	271	1,057	3	1,985	851	2,835
QTR. IV	44	429	2	31	--	655	5	1,166	565	1,731
<u>2018</u>										
QTR. I	69	487	2	42	186	467	3	1,256	691	1,948
QTR. II	61	544	2	52	82	1,273	4	2,019	859	2,878
QTR. III	44	504	2	50	--	1,085	2	1,687	809	2,497
QTR. IV	61	507	2	33	--	639	4	1,246	599	1,845

SOURCE: The Central Bank of The Bahamas and oil companies' reports.

Table 7.10 Value of Oil Imports for Local Consumption

(B\$'000)

Period	D O M E S T I C								Foreign Bunkers	Total Local Consumption
	Propane	Motor Gasoline	Aviation Gasoline	Kerosene (Jet Fuel)	Bunker " C "	Gas Oil	Lubricants and Others	T O T A L		
2009	5,346	141,178	931	11,998	13,126	245,685	8,922	427,186	240,760	667,946
2010	8,658	181,181	1,214	15,194	1,498	240,948	9,437	458,129	237,681	695,810
2011	9,660	210,761	1,128	18,618	2,204	232,851	13,048	488,271	316,472	804,743
2012	10,144	233,636	2,064	20,533	1,581	211,304	12,099	491,361	473,628	964,989
2013	12,051	223,778	2,111	18,389	122	219,090	12,095	487,635	378,366	866,001
2014	12,193	213,061	1,763	18,611	--	232,884	11,711	490,224	301,324	791,548
2015	8,210	151,958	1,687	11,907	6,976	143,137	11,152	335,027	144,305	479,331
2016	6,274	126,295	1,189	9,044	3,357	140,929	10,275	297,363	120,760	418,123
2017	8,187	155,617	1,392	11,676	23,570	192,742	8,184	401,368	166,728	568,096
2018	12,922	183,618	1,239	16,146	10,685	264,542	7,640	496,791	220,524	717,314
2015										
QTR. I	3,112	34,829	622	3,904	--	28,435	4,199	75,101	40,372	115,473
QTR. II	1,499	43,678	202	3,377	--	31,340	2,390	82,485	41,988	124,474
QTR. III	1,341	38,575	792	2,522	6,976	59,407	1,577	111,189	41,340	152,529
QTR. IV	2,258	34,876	71	2,104	--	23,956	2,986	66,252	20,604	86,856
2016										
QTR. I	1,344	25,068	469	1,625	3,357	42,490	2,960	77,313	26,549	103,862
QTR. II	1,539	32,885	353	3,299	--	24,072	2,470	64,618	29,494	94,113
QTR. III	1,769	36,803	332	2,549	--	49,840	2,117	93,411	38,534	131,944
QTR. IV	1,622	31,538	35	1,570	--	24,527	2,728	62,021	26,183	88,204
2017										
QTR. I	2,094	34,126	251	3,537	9,771	32,895	1,751	84,425	39,472	123,897
QTR. II	1,466	42,860	426	2,886	--	46,381	1,978	95,997	40,588	136,585
QTR. III	2,026	41,844	354	3,257	13,798	68,738	2,252	132,270	51,159	183,428
QTR. IV	2,601	36,787	360	1,996	--	44,729	2,203	88,676	35,510	124,186
2018										
QTR. I	3,542	41,503	350	3,549	9,771	33,177	1,635	93,527	39,632	133,159
QTR. II	3,109	53,053	320	4,798	914	101,955	3,203	167,350	71,045	238,396
QTR. III	2,601	45,680	359	4,749	--	90,103	1,757	145,248	66,284	211,532
QTR. IV	3,670	43,381	210	3,051	--	39,308	1,045	90,665	43,562	134,228

SOURCE: The Central Bank of The Bahamas and oil companies' reports.

Table 8.1 Retail Price Index: Average Period (All Bahamas)¹

(November 2014=100)

End of Period	Food & Non-Alcoholic Beverages	Alcohol Beverages Tobacco & Narcotics	Clothing & Foot-Wear	Housing, Water, Gas Electricity & Other Fuels	Furnishing, Household Equip. & Routine Household Maintenance	Health	Transport	Communication	Recreation & Culture	Education	Restaurant & Hotels	Misc. Goods & Services	ALL ITEMS
WEIGHT	102.39	5.94	44.99	321.69	45.70	43.99	124.97	40.90	24.59	42.36	56.84	145.64	1,000.00
2009	94.80	86.45	97.64	91.31	90.79	90.24	87.38	103.60	94.13	88.45	89.13	95.52	92.46
2010	93.72	88.14	98.30	93.90	91.03	92.95	89.43	103.16	94.21	89.70	90.10	97.27	93.70
2011	95.48	89.29	98.06	96.85	94.93	94.78	97.85	104.52	95.74	92.52	92.94	97.71	96.70
2012	98.32	90.76	99.05	99.96	97.25	96.41	99.34	102.05	95.29	94.46	94.06	98.43	98.62
2013	93.91	99.50	99.56	97.73	97.57	99.56	99.66	95.44	96.29	97.54	99.44	98.96	98.85
2014	100.54	100.56	99.50	99.26	99.27	99.36	103.32	100.03	98.86	98.72	99.52	100.74	100.13
2015	106.47	109.44	104.95	97.88	105.76	113.84	97.70	105.03	109.64	103.60	105.39	102.39	102.01
2016	105.48	110.00	105.66	96.77	107.11	118.99	93.78	106.92	110.09	109.38	104.05	103.35	101.66
2017	105.33	112.12	104.42	100.31	105.62	118.62	95.61	110.51	111.56	109.19	106.39	102.66	103.20
2014													
QTR. I	100.59	101.65	97.19	98.93	98.71	99.34	103.39	100.07	98.16	97.55	100.75	102.33	100.13
QTR. II	101.65	100.67	100.76	98.95	98.89	99.36	104.74	100.06	98.56	97.96	99.71	100.39	100.28
QTR. III	100.10	99.85	100.46	99.45	99.84	98.78	104.90	100.00	99.09	98.72	98.02	100.21	100.24
QTR. IV	99.82	100.07	99.60	99.71	99.64	99.97	100.23	100.00	99.65	100.66	99.59	100.05	99.87
2015													
QTR. I	106.87	109.15	104.59	99.57	106.22	107.97	95.75	105.36	106.78	102.82	103.93	101.76	101.97
QTR. II	105.74	108.81	104.34	98.04	105.50	112.45	99.43	104.86	109.88	103.36	105.67	101.93	102.03
QTR. III	106.34	109.92	105.30	97.43	105.99	116.82	100.70	104.92	109.74	103.76	105.83	102.83	102.44
QTR. IV	106.92	109.88	105.58	96.48	105.34	118.11	94.90	104.98	112.16	104.46	106.12	103.06	101.59
2016													
QTR. I	107.21	109.95	105.29	95.93	106.01	119.24	89.14	106.58	111.13	106.64	106.41	103.06	100.84
QTR. II	105.00	109.85	104.62	96.05	107.55	119.05	93.93	106.36	110.95	110.89	106.57	103.51	101.59
QTR. III	104.25	109.44	106.11	97.12	106.80	118.58	96.45	106.34	109.79	110.45	103.39	103.42	102.00
QTR. IV	105.43	110.75	106.62	97.97	108.05	119.07	95.59	108.40	108.47	109.55	99.85	103.41	102.20
2017													
QTR. I	104.20	112.15	106.72	99.84	108.51	119.36	94.52	109.44	110.37	110.65	105.75	103.36	103.05
QTR. II	104.75	111.16	104.81	100.36	105.27	119.64	94.69	109.50	111.10	108.77	105.70	102.84	102.95
QTR. III	105.70	112.60	104.31	100.39	104.24	120.37	94.68	110.98	112.04	108.70	106.75	102.25	103.06
QTR. IV	106.65	112.55	101.85	100.64	104.45	115.10	98.56	112.14	112.71	108.64	107.36	102.21	103.73
2018													
QTR. I	106.36	110.46	100.75	102.01	103.54	121.19	97.59	109.20	114.23	108.65	110.05	102.55	104.08
QTR. II	107.30	110.58	101.56	102.23	104.36	122.52	99.71	109.19	115.22	108.76	110.01	102.46	104.67
QTR. III	110.03	114.99	107.49	103.24	108.44	123.04	102.06	109.25	116.56	108.43	111.46	107.45	106.92

SOURCE: Department of Statistics Quarterly Statistical Summary.

¹See notes to tables

Table 8.2 Retail Price Index: End of Period (All Bahamas)

(November 2014=100)

End of Period	Food & Non-alcoholic Beverages	Alcohol Tobacco & Narcotics	Clothing & Foot-Wear	Housing, Water, Gas Electricity & Other Fuels	Furnishing, Household Equip. & Maintenance and Routine	Medical Care & Health	Transport	Communication	Recreation & Culture	Education	Restaurant & Hotels	Misc. Goods & Services	ALL ITEMS
WEIGHT	102.39	5.94	44.99	321.69	45.70	43.99	124.97	40.90	24.59	42.36	56.84	145.64	1,000.00
2009	94.60	86.71	98.46	92.41	91.37	91.81	88.35	103.00	93.90	88.85	89.32	96.92	93.16
2010	93.61	88.38	97.43	95.58	91.98	92.69	91.61	103.14	97.94	91.53	90.79	96.20	94.57
2011	96.86	90.12	98.80	98.22	95.65	95.41	97.78	103.80	95.30	93.88	94.31	98.28	97.58
2012	98.73	91.37	99.15	99.97	97.49	96.61	97.06	98.44	93.78	94.56	94.57	98.50	98.28
2013	97.04	95.49	98.57	97.88	98.82	98.94	100.02	98.06	97.33	97.72	102.24	99.10	99.94
2014	99.92	100.81	99.88	98.93	99.98	100.31	97.31	100.00	99.52	101.72	100.11	99.86	99.35
2015	107.53	109.86	106.09	96.02	104.07	118.37	93.71	104.98	112.88	104.22	105.93	103.12	101.31
2016	104.76	110.75	106.60	97.91	108.46	119.04	95.13	109.44	109.88	109.47	99.72	103.12	102.09
2017	106.70	112.39	100.53	100.74	104.91	104.91	99.81	112.40	112.98	108.59	107.59	102.37	103.94
2016													
QTR. I	106.05	109.96	106.04	95.26	106.39	118.96	87.83	106.38	110.06	110.89	106.64	103.11	100.51
QTR. II	104.91	109.86	104.65	96.15	107.38	119.05	97.18	106.36	111.06	110.89	105.32	103.44	101.97
QTR. III	104.85	106.77	106.77	97.81	107.34	118.32	96.60	106.31	109.01	109.60	99.76	103.35	102.09
QTR. IV	104.76	110.75	106.60	97.91	108.46	119.04	95.13	109.44	109.88	109.47	99.72	103.12	102.09
2017													
QTR. I	104.58	111.35	106.49	100.29	108.63	119.47	94.63	109.44	110.52	111.36	105.78	103.27	103.27
QTR. II	105.20	111.18	103.36	101.10	105.74	120.16	94.55	109.50	111.98	108.77	105.24	102.60	103.15
QTR. III	105.40	112.68	104.48	100.35	103.35	120.50	95.61	111.60	112.06	108.56	106.87	101.62	103.05
QTR. IV	106.70	112.39	100.53	100.74	104.91	104.91	99.81	112.40	112.98	108.59	107.59	102.37	103.94
2018													
Jan.	106.28	110.46	100.48	101.84	104.06	120.45	97.21	109.20	112.98	108.59	110.07	102.67	103.94
Feb.	106.87	110.46	99.98	102.49	103.35	121.46	97.88	109.20	114.85	108.59	110.07	102.56	104.31
Mar.	105.94	110.47	101.78	101.71	103.20	121.67	97.68	109.20	114.85	108.78	110.02	102.42	104.00
Apr.	107.06	110.58	101.71	101.69	102.30	122.35	98.32	109.20	114.87	108.78	110.03	102.51	104.19
May.	107.23	110.52	101.79	102.02	105.10	122.04	100.53	109.20	114.88	108.78	110.35	102.48	104.74
Jun.	107.61	110.65	101.17	102.98	105.67	123.16	100.28	109.17	115.90	108.73	109.64	102.39	105.07
Jul.	111.90	115.15	107.38	102.95	107.85	123.86	102.15	109.17	116.74	108.73	111.51	107.54	106.96
Aug.	109.95	115.04	107.38	103.30	107.02	124.12	101.75	109.27	116.54	108.73	110.76	107.54	106.93
Sep.	108.25	114.77	107.71	103.48	110.46	121.15	102.29	109.30	116.40	107.84	112.11	107.28	106.86
Oct.	107.67	114.79	107.71	103.48	109.37	123.74	102.46	109.30	116.40	107.84	112.11	107.59	106.92

SOURCE: Department of Statistics, Quarterly Statistical Summary, and Press Release.

Table 8.3 Comparative Retail Price Index (annual % change)

(November 2014= 100)

PERIOD ENDED	BAHAMAS*	BARBADOS	JAMAICA	TRINIDAD	U.S.A.	U.K.
2009	1.96	3.70	9.72	7.15	(0.34)	2.17
2010	1.45	5.81	12.72	10.52	1.66	3.29
2011	3.29	9.16	7.55	5.27	3.15	4.43
2012	1.83	4.80	6.86	9.37	2.09	2.89
2013	0.16	2.12	8.93	5.22	1.46	2.53
2014	1.30	1.85	8.25	5.68	1.63	1.17
2015	1.88	(1.05)	3.61	4.70	0.11	0.04
2016	(0.35)	0.63	2.17	3.05	1.26	0.64
2017	1.40	4.33	3.84	2.04	2.11	2.50
2018	n.a.	n.a.	3.73	n.a.	2.43	2.48
2015						
QTR. I	1.84	(0.10)	4.60	6.39	(0.07)	0.11
QTR. II	1.75	(0.50)	3.91	5.62	(0.04)	0.00
QTR. III	2.20	(1.07)	3.03	4.77	0.10	0.03
QTR. IV	1.72	(2.54)	2.92	2.03	0.45	0.03
2016						
QTR. I	(1.11)	(0.86)	2.70	3.03	1.08	0.33
QTR. II	(0.43)	0.38	2.35	3.41	1.05	0.33
QTR. III	(0.44)	2.36	1.92	2.95	1.11	0.70
QTR. IV	0.60	n.a.	1.71	2.83	1.81	1.20
2017						
QTR. I	2.19	4.98	3.49	2.98	2.54	2.17
QTR. II	1.34	3.00	3.80	1.69	1.90	2.82
QTR. III	1.04	3.29	4.53	1.34	1.98	2.81
QTR. IV	1.50	6.42	4.97	1.55	2.13	2.93
2018						
Jan.	1.85	5.28	4.76	0.85	2.06	2.96
Feb.	0.46	6.40	4.42	0.94	2.22	2.74
Mar.	0.71	6.19	3.90	0.85	2.34	2.44
Apr.	1.45	5.58	3.22	1.13	2.45	2.43
May	1.70	5.13	3.09	0.94	2.82	2.42
Jun.	1.86	5.45	2.82	0.94	2.86	2.42
Jul.	4.13	4.20	3.21	1.23	2.94	2.52
Aug.	3.41	2.73	3.86	1.03	2.69	2.60
Sep	3.70	1.49	4.33	1.13	2.27	2.40
Oct.	3.68	0.05	4.72	1.03	2.51	2.40
Nov.	n.a.	0.81	4.08	1.03	2.15	2.29
Dec.	n.a.	n.a.	2.41	n.a.	1.91	2.10

*Figures re-based as at February 2014 = 100

SOURCE: Department of Statistics Summaries and International Financial Statistics, IMF, U.S. Department of Labour, U.K. National Statistics

Table 8.4 Tourism: Selected Statistics

PERIOD	VISITOR ARRIVALS						STOPOVER	CRUISE
	AIR	SEA	TOTAL	OF WHICH				
				NEW PROVIDENCE	GRAND BAHAMA	FAMILY ISLANDS		
2010	1,294,804	3,960,002	5,254,806	2,922,752	781,009	1,551,045	1,370,174	3,803,122
2011	1,267,542	4,320,046	5,587,588	3,006,077	818,289	1,763,222	1,346,372	4,161,269
2012	1,357,431	4,582,739	5,940,170	3,285,035	839,490	1,815,645	1,421,576	4,434,161
2013	1,280,736	4,870,048	6,150,784	3,493,630	777,800	1,879,354	1,363,496	4,709,236
2014	1,343,093	4,977,095	6,320,188	3,516,155	784,526	2,019,507	1,427,066	4,804,701
2015	1,390,911	4,721,182	6,112,093	3,266,353	964,308	1,881,432	1,484,063	4,513,458
2016	1,391,813	4,873,206	6,265,019	3,585,207	836,756	1,843,056	1,481,832	4,690,260
2017	1,335,613	4,800,226	6,135,839	3,629,891	614,570	1,891,378	1,438,631	4,626,259
2018	1,558,086	5,063,929	6,622,015	3,777,664	670,745	2,173,606	n.a.	4,877,596
2015								
QTR. I	375,962	1,396,240	1,772,202	940,857	235,027	596,318	391,055	1,358,623
QTR. II	385,016	1,121,429	1,506,445	780,803	271,374	454,268	418,301	1,051,437
QTR. III	330,722	1,003,878	1,334,600	723,633	245,101	365,866	366,025	939,688
QTR. IV	299,211	1,199,635	1,498,846	821,060	212,806	464,980	308,682	1,163,710
2016								
QTR. I	384,504	1,380,406	1,764,910	925,047	230,337	609,526	403,556	1,338,961
QTR. II	397,446	1,173,785	1,571,231	888,198	248,050	434,983	432,197	1,112,983
QTR. III	344,647	1,110,985	1,455,632	835,087	258,665	361,880	374,717	1,051,719
QTR. IV	265,216	1,208,030	1,473,246	936,875	99,704	436,667	271,362	1,186,597
2017								
QTR. I	348,549	1,378,115	1,726,664	992,249	192,184	542,231	367,355	1,343,940
QTR. II	386,352	1,157,353	1,543,705	944,889	166,802	432,014	439,050	1,095,430
QTR. III	297,378	970,376	1,267,754	775,023	142,341	350,390	334,965	918,044
QTR. IV	303,334	1,294,382	1,597,716	917,730	113,243	566,743	297,261	1,268,845
2018								
Jan.	100,876	432,856	533,732	309,845	73,282	150,605	105,564	426,260
Feb.	126,315	407,840	534,155	271,633	61,444	201,078	135,457	395,926
Mar.	184,117	523,376	707,493	393,338	67,240	246,915	187,915	504,208
Apr.	144,042	443,734	587,776	318,755	66,070	202,951	146,322	428,273
May	136,092	363,866	499,958	294,597	53,405	151,956	143,065	348,392
Jun.	154,903	384,853	539,756	276,711	63,255	199,790	158,536	353,931
Jul	163,406	439,124	602,530	320,249	76,899	205,382	169,920	408,556
Aug	129,568	386,461	516,029	282,926	54,671	178,432	125,376	366,629
Sep	63,453	337,074	400,527	246,345	29,613	124,569	53,575	329,388
Oct	84,680	368,182	452,862	282,879	27,993	141,990	n.a.	361,207
Nov	120,103	456,686	576,789	359,287	44,829	172,673	n.a.	447,145
Dec	150,531	519,877	670,408	421,099	52,044	197,265	n.a.	507,681

SOURCE: Ministry of Tourism's Annual Report and unpublished data.

Table 8.5 Tourism: Estimates of Visitor Expenditure

Period	Number of Visitors		Visitor Expenditure (Millions of Bahamian Dollars)				Average Annual Expenditure of Stopover Visitors (Dollars)	
	Stopover	Cruise	Stopover	Cruise	Day	TOTAL	In Current Prices	In 2014 Prices
1994	1,516,035	1,805,607	1,231	96	7	1,334	812	825
1995	1,598,135	1,543,495	1,245	96	5	1,346	779	1,024
1996	1,633,105	1,685,668	1,292	102	4	1,397	791	1,027
1997	1,617,595	1,751,140	1,307	105	3	1,416	808	1,043
1998	1,527,707	1,729,894	1,244	106	4	1,354	815	1,039
1999	1,577,066	1,981,471	1,464	115	4	1,583	928	1,170
2000	1,543,959	2,512,626	1,580	148	7	1,734	1,023	1,269
2001	1,537,780	2,551,673	1,495	148	5	1,648	972	1,178
2002	1,513,151	2,802,112	1,603	151	6	1,760	1,059	1,264
2003	1,510,169	2,970,174	1,595	157	5	1,757	1,056	1,228
2004	1,561,312	3,360,012	1,693	186	5	1,884	1,085	1,245
2005	1,608,153	3,078,709	1,884	180	5	2,069	1,171	1,317
2006	1,600,881	3,076,397	1,881	172	4	2,057	1,175	1,294
2007	1,527,727	2,970,659	2,021	167	4	2,192	1,323	1,421
2008	1,463,006	2,856,705	2,332	166	3	2,501	1,594	1,636
2009	1,327,007	3,255,780	1,812	200	3	2,014	1,365	1,375
2010	1,370,174	3,803,122	1,861	299	3	2,163	1,358	1,349
2011	1,346,372	4,161,269	1,792	347	3	2,142	1,331	1,281
2012	1,421,761	4,434,161	1,897	412	2	2,312	1,334	1,259
2013	1,365,586	4,709,236	1,897	398	3	2,298	1,384	1,306
2014	1,427,066	4,804,701	1,976	337	4	2,316	1,407	1,329
2015	1,484,063	4,513,458	2,224	309	4	2,537	1,499	1,415
2016	1,481,832	4,690,374	2,312	294	4	2,610	1,560	1,473
2017	1,438,631	4,626,259	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

SOURCE: Ministry of Tourism's Annual Report and unpublished data.

Table 8.6 Construction: Permits Issued-Number

Period	NEW PROVIDENCE				GRAND BAHAMA				OTHER FAMILY ISLANDS				THE BAHAMAS			
	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL
2009	1,310	221	11	1,542	553	130	11	694	146	34	--	180	2,009	385	22	2,416
2010	1,128	226	14	1,368	415	159	8	582	35	11	--	46	1,578	396	22	1,996
2011	1,047	210	27	1,284	324	140	6	470	157	35	2	194	1,528	385	35	1,948
2012	1,041	250	14	1,305	218	167	3	388	178	41	4	223	1,437	458	21	1,916
2013	873	274	18	1,165	181	105	1	287	1	9	--	10	1,055	388	19	1,462
2014	851	221	16	1,088	194	104	8	306	4	15	5	24	1,049	340	29	1,418
2015	726	230	8	964	182	102	18	302	20	11	2	33	928	343	28	1,299
2016	688	200	7	895	137	88	9	234	2	3	2	7	827	291	18	1,136
2017	766	144	11	921	186	147	11	344	1	2	2	5	953	293	24	1,270
2014																
QTR. I	198	43	3	244	63	29	4	96	--	--	--	--	261	72	7	340
QTR. II	218	61	6	285	60	32	1	93	2	2	--	4	280	95	7	382
QTR. III	240	55	5	300	33	18	2	53	2	1	--	3	275	74	7	356
QTR. IV	195	62	2	259	38	25	1	64	--	12	5	17	233	99	8	340
2015																
QTR. I	187	48	3	238	38	20	1	59	1	3	2	6	226	71	6	303
QTR. II	204	81	--	285	48	23	6	77	1	3	--	4	253	107	6	366
QTR. III	192	52	2	246	26	26	2	54	17	1	--	18	235	79	4	318
QTR. IV	143	49	3	195	70	33	9	112	1	4	--	5	214	86	12	312
2016																
QTR. I	188	39	2	229	48	28	4	80	--	1	--	1	236	68	6	310
QTR. II	181	30	2	213	48	37	4	89	1	--	1	2	230	67	7	304
QTR. III	184	81	1	266	24	14	--	38	--	1	--	1	208	96	1	305
QTR. IV	135	50	2	187	17	9	1	27	1	1	1	3	153	60	4	217
2017																
QTR. I	184	28	5	217	32	28	5	65	--	--	1	1	216	56	11	283
QTR. II	229	34	5	268	56	43	3	102	--	1	--	1	285	78	8	371
QTR. III	168	34	--	202	56	43	1	100	--	--	--	--	224	77	1	302
QTR. IV	185	48	1	234	42	33	2	77	1	1	1	3	228	82	4	314
2018																
QTR. I	179	53	2	234	55	50	--	105	--	1	1	2	234	104	3	341
QTR. II	233	54	3	290	59	36	2	97	--	2	2	4	292	92	7	391

SOURCE: Department of Statistics, Bulletin of Construction Statistics and unpublished data.

Table 8.7 Construction: Permits Issued-Value

(B\$'000)

Period	NEW PROVIDENCE				GRAND BAHAMA				OTHER FAMILY ISLANDS				THE BAHAMAS			
	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL
2009	328,451	118,102	182,821	629,374	53,081	25,921	1,243	80,245	71,021	12,084	--	83,105	452,553	156,107	184,064	792,724
2010	272,472	89,707	53,641	415,820	39,394	90,942	18,083	148,419	8,366	2,114	--	10,480	320,232	182,763	71,724	574,719
2011	286,332	1,454,151	12,054	1,752,537	34,051	29,024	2,575	65,650	17,867	25,482	2,575	45,924	338,250	1,508,657	17,204	1,864,111
2012	263,954	188,059	5,450	457,463	24,487	126,239	398	151,124	18,492	58,930	29,897	107,319	306,933	373,228	35,745	715,906
2013	228,309	152,159	21,746	402,214	23,565	41,063	756	65,384	53	4,558	--	4,611	251,927	197,780	22,502	472,209
2014	298,315	155,487	24,663	478,465	19,160	24,598	409	44,167	2,128	20,974	14,850	37,952	319,603	201,059	39,922	560,584
2015	254,561	175,309	12,104	441,975	25,103	21,015	5,917	52,035	29,733	23,244	821	53,798	309,397	219,568	18,842	547,807
2016	292,126	124,445	31,836	448,407	18,400	26,911	819	46,130	2,318	41,074	2,360	45,752	312,844	192,430	35,015	540,289
2017	290,982	58,937	5,598	355,517	23,089	46,979	12,977	83,045	176	1,139	568	1,883	314,247	107,055	19,143	440,445
2014																
QTR.I	72,068	25,558	251	97,877	5,477	6,434	19	11,930	--	--	--	--	77,545	31,992	270	109,807
QTR.II	56,252	18,316	8,616	83,184	6,717	14,372	75	21,164	1,547	1,316	--	2,863	64,516	34,004	8,691	107,211
QTR. III	105,439	60,346	15,721	181,506	3,097	1,088	206	4,391	581	10	--	591	109,117	61,444	15,927	186,488
QTR. IV	64,556	51,267	75	115,898	3,869	2,704	109	6,682	--	19,648	14,850	34,498	68,425	73,619	15,034	157,078
2015																
QTR.I	45,459	28,030	408	73,897	5,237	2,836	60	8,133	1,500	2,111	821	4,432	52,196	32,977	1,289	86,462
QTR.II	106,738	39,550	--	146,289	5,239	9,512	5,292	20,043	200	17,753	--	17,953	112,177	66,815	5,292	184,284
QTR. III	55,785	19,505	3,781	79,071	3,117	4,410	430	7,957	27,553	77	--	27,630	86,455	23,992	4,211	114,658
QTR. IV	46,579	88,224	7,915	142,718	11,510	4,257	135	15,902	480	3,303	--	3,783	58,569	95,784	8,050	162,403
2016																
QTR.I	52,505	21,587	24,603	98,695	7,537	12,881	599	21,017	--	39,124	--	39,124	60,042	73,592	25,202	158,836
QTR.II	59,012	14,652	4,770	78,434	5,843	9,136	211	15,190	2,168	--	2,300	4,468	67,023	23,788	7,281	98,092
QTR. III	100,670	49,508	480	150,658	3,125	2,414	--	5,539	--	450	--	450	103,795	52,372	480	156,647
QTR. IV	79,939	38,698	1,983	120,620	1,895	2,480	9	4,384	150	1,500	60	1,710	81,984	42,678	2,052	126,714
2017																
QTR.I	35,663	16,345	4,008	56,016	3,368	22,752	12,113	38,233	--	--	218	218	39,031	39,097	16,339	94,467
QTR.II	54,950	8,629	1,573	65,152	6,160	7,618	523	14,301	--	148	--	148	61,110	16,395	2,096	79,601
QTR. III	143,263	19,522	--	162,785	6,418	5,308	140	11,866	--	--	--	--	149,681	24,830	140	174,651
QTR. IV	57,106	14,441	17	71,564	7,143	11,301	201	18,645	176	991	350	1,517	64,425	26,733	568	91,726
2018																
QTR.I	62,425	16,927	17,712	97,064	9,474	25,491	--	34,965	--	16,313	1,049	17,362	71,899	58,731	18,761	149,391
QTR.II	133,297	39,457	1,061	173,815	9,451	4,314	5,810	19,575	--	2,398	3,148	5,546	142,748	46,169	10,019	198,936

SOURCE: Department of Statistics, Bulletin of Construction Statistics and unpublished data.

Table 8.8 Construction: Starts-Number

Period	NEW PROVIDENCE				GRAND BAHAMA				THE BAHAMAS			
	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL
2009	531	44	1	576	210	17	3	230	741	61	4	806
2010	356	33	1	390	119	31	2	152	475	64	3	542
2011	381	38	1	420	135	28	1	164	516	66	2	584
2012	331	34	--	365	78	24	--	102	409	58	--	467
2013	279	45	1	325	59	21	--	80	338	66	1	405
2014	297	31	2	330	80	36	2	118	377	67	4	448
2015	265	23	2	290	78	41	3	122	343	64	5	412
2016	221	18	1	240	89	23	--	112	310	41	1	352
2017	250	25	3	278	83	18	10	111	333	43	13	389
2014												
QTR. I	96	11	--	107	23	12	1	36	119	23	1	143
QTR. II	68	5	--	73	21	10	1	32	89	15	1	105
QTR. III	71	9	1	81	17	8	--	25	88	17	1	106
QTR. IV	62	6	1	69	19	6	--	25	81	12	1	94
2015												
QTR. I	72	4	1	77	19	9	--	28	91	13	1	105
QTR. II	56	2	1	59	16	8	2	26	72	10	3	85
QTR. III	83	10	--	93	26	8	1	35	109	18	1	128
QTR. IV	54	7	--	61	17	16	--	33	71	23	--	94
2016												
QTR. I	63	6	--	69	53	5	--	58	116	11	--	127
QTR. II	73	6	--	79	21	11	--	32	94	17	--	111
QTR. III	45	3	1	49	9	5	--	14	54	8	1	63
QTR. IV	40	3	--	43	6	2	--	8	46	5	--	51
2017												
QTR. I	63	13	1	77	11	4	10	25	74	17	11	102
QTR. II	80	6	1	87	21	2	--	23	101	8	1	110
QTR. III	56	2	1	59	21	7	--	28	77	9	1	87
QTR. IV	51	4	--	55	30	5	--	35	81	9	--	90
2018												
QTR. I	55	4	--	59	28	10	--	38	83	14	--	97
QTR. II	62	9	--	71	21	3	--	24	83	12	--	95

SOURCE: Department of Statistics, Bulletin of Construction Statistics and unpublished data

NOTE: The column "Total" under Bahamas excludes data on other Family Islands.

Table 8.9 Construction: Starts-Value

(B\$'000)

Period	NEW PROVIDENCE				GRAND BAHAMA				THE BAHAMAS			
	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL
2009	125,946	17,229	180,000	323,175	32,659	4,977	111	37,747	158,606	22,206	180,111	360,923
2010	96,091	12,569	800	109,460	19,916	7,184	17,688	44,788	116,007	19,753	18,488	154,248
2011	84,065	32,460	1,141	117,666	18,861	9,687	1,250	29,798	102,926	42,147	2,391	147,464
2012	83,659	17,014	--	100,673	11,893	4,078	--	15,971	95,552	21,092	--	116,644
2013	74,251	50,990	850	126,091	11,718	2,425	--	14,143	85,969	53,415	850	140,234
2014	87,071	21,215	222	108,509	13,846	6,844	80	20,770	100,918	28,059	302	129,278
2015	72,803	20,340	1,157	94,300	13,500	4,271	5,020	22,791	86,303	24,611	6,177	117,091
2016	58,571	8,564	249	67,384	14,958	13,895	--	28,853	73,529	22,459	249	96,237
2017	63,102	24,374	1,613	89,089	32,616	6,031	27,756	66,403	95,718	30,405	29,369	155,492
2014												
QTR. I	32,408	12,473	--	44,881	3,421	4,091	5	7,516	35,829	16,564	5	52,397
QTR. II	15,174	768	--	15,943	3,598	2,104	75	5,777	18,772	2,872	75	21,719
QTR. III	17,165	4,527	111	21,803	3,361	22	--	3,383	20,526	4,549	111	25,186
QTR. IV	22,324	3,447	111	25,882	3,467	627	--	4,094	25,791	4,074	111	29,976
2015												
QTR. I	20,210	2,059	62	22,331	3,397	876	--	4,273	23,607	2,935	62	26,604
QTR. II	17,027	949	1,095	19,071	2,191	143	20	2,354	19,218	1,092	1,115	21,425
QTR. III	21,083	9,746	--	30,829	4,254	840	5,000	10,094	25,337	10,586	5,000	40,923
QTR. IV	14,483	7,586	--	22,069	3,658	2,412	--	6,070	18,141	9,998	--	28,139
2016												
QTR. I	13,701	4,667	--	18,368	8,521	1,751	--	10,272	22,222	6,418	--	28,640
QTR. II	19,217	1,387	--	20,604	2,907	6,977	--	9,884	22,124	8,364	--	30,488
QTR. III	11,753	1,368	249	13,370	1,724	2,132	--	3,856	13,477	3,500	249	17,226
QTR. IV	13,900	1,142	--	15,042	1,806	3,035	--	4,841	15,706	4,177	--	19,883
2017												
QTR. I	16,200	14,565	857	31,622	2,240	61	27,756	30,057	18,440	14,626	28,613	61,679
QTR. II	21,142	7,250	108	28,500	2,316	875	--	3,191	23,458	8,125	108	31,691
QTR. III	12,811	505	648	13,964	22,142	1,218	--	23,360	34,953	1,723	648	37,324
QTR. IV	12,949	2,054	--	15,003	5,918	3,877	--	9,795	18,867	5,931	--	24,798
2018												
QTR. I	12,279	2,397	--	14,676	8,545	2,110	--	10,655	20,824	4,507	--	25,331
QTR. II	19,235	9,780	--	29,015	4,983	2,550	--	7,533	24,218	12,330	--	36,548

SOURCE: Department of Statistics Summary Report of External Trade Statistics and unpublished data.

NOTE: The column "Total" under Bahamas excludes data on other Family Islands.

Table 8.10 Construction: Completions-Number

Period	NEW PROVIDENCE				GRAND BAHAMA				THE BAHAMAS			
	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL
2009	770	74	2	846	431	67	2	500	1,201	141	4	1,346
2010	606	109	1	716	331	87	5	423	937	196	6	1,139
2011	524	84	2	610	168	77	2	247	692	161	4	857
2012	465	119	1	585	155	64	3	222	620	183	4	807
2013	418	109	3	530	126	52	1	179	544	161	4	709
2014	370	94	4	468	109	52	1	162	479	146	5	630
2015	358	83	4	445	79	60	2	141	437	143	6	586
2016	377	92	2	471	87	66	2	155	464	158	4	626
2017	366	112	5	483	95	63	2	160	461	175	7	643
2014												
QTR. I	79	23	--	102	34	12	--	46	113	35	--	148
QTR. II	74	31	1	106	26	16	--	42	100	47	1	148
QTR. III	92	13	--	105	22	8	--	30	114	21	--	135
QTR. IV	125	27	3	155	27	16	1	44	152	43	4	199
2015												
QTR. I	69	25	--	94	10	5	--	15	79	30	--	109
QTR. II	86	21	--	107	12	21	1	34	98	42	1	141
QTR. III	94	23	1	118	16	23	--	39	110	46	1	157
QTR. IV	109	14	3	126	41	11	1	53	150	25	4	179
2016												
QTR. I	83	18	2	103	15	6	--	21	98	24	2	124
QTR. II	96	16	--	112	21	18	2	41	117	34	2	153
QTR. III	116	26	--	142	29	33	--	62	145	59	--	204
QTR. IV	82	32	--	114	22	9	--	31	104	41	--	145
2017												
QTR. I	89	22	--	111	16	14	1	31	105	36	1	142
QTR. II	91	23	3	117	26	12	--	38	117	35	3	155
QTR. III	93	21	--	114	27	21	1	49	120	42	1	163
QTR. IV	93	46	2	141	26	16	--	42	119	62	2	183
2018												
QTR. I	85	25	--	110	23	10	--	33	108	35	--	143
QTR. II	101	14	--	115	25	8	--	33	126	22	--	148

SOURCE: Department of Statistics, Bulletin of Construction Statistics and unpublished data.

NOTE: The column "Total" under Bahamas excludes data on other Family Islands.

Table 8.11 Construction: Completions-Value

Period	NEW PROVIDENCE				GRAND BAHAMA				THE BAHAMAS			
	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL
2009	189,085	36,351	118	225,554	56,380	14,963	125	71,468	245,465	51,314	243	297,022
2010	170,072	105,343	1,458	276,873	39,402	20,993	355	60,750	209,474	126,336	1,813	337,623
2011	146,174	73,343	151,400	370,917	28,881	100,531	247	129,659	175,055	173,874	151,647	500,576
2012	128,762	73,900	39	202,701	24,527	86,864	3,018	114,409	153,289	160,764	3,057	317,110
2013	110,899	69,770	1,252	181,921	25,656	8,295	756	34,707	136,555	78,065	2,008	216,628
2014	120,605	38,581	54,733	213,919	21,349	15,128	150	36,627	141,954	53,709	54,883	250,546
2015	147,014	57,757	3,232	208,003	12,630	8,284	18	20,932	159,644	66,041	3,250	228,935
2016	107,239	44,747	5,010	156,996	15,317	21,295	173	36,785	122,556	66,042	5,183	193,781
2017	157,929	1,301,724	3,280	1,462,933	18,471	11,613	590	30,674	176,400	1,313,337	3,870	1,493,607
2014												
QTR. I	18,176	5,582	--	23,758	6,403	1,293	--	7,696	24,579	6,875	--	31,454
QTR. II	19,472	13,678	1,200	34,350	3,929	1,147	--	5,076	23,401	14,825	1,200	39,426
QTR. III	33,814	5,201	--	39,015	3,425	1,885	--	5,310	37,239	7,086	--	44,325
QTR. IV	49,143	14,120	53,533	116,796	7,592	10,803	150	18,545	56,735	24,923	53,683	135,341
2015												
QTR. I	23,811	11,719	--	35,530	2,547	1,414	--	3,961	26,358	13,133	--	39,491
QTR. II	45,654	15,187	--	60,841	1,695	1,249	10	2,954	47,349	16,436	10	63,795
QTR. III	42,022	14,532	322	56,876	2,537	3,679	--	6,216	44,559	18,211	322	63,092
QTR. IV	35,527	16,319	2,910	54,756	5,851	1,942	8	7,801	41,378	18,261	2,918	62,557
2016												
QTR. I	22,477	5,008	5,010	32,495	2,698	8,587	--	11,285	25,175	13,595	5,010	43,780
QTR. II	25,112	22,226	--	47,338	3,013	7,493	173	10,679	28,125	29,719	173	58,017
QTR. III	30,965	5,091	--	36,056	4,413	3,452	--	7,865	35,378	8,543	--	43,921
QTR. IV	28,685	12,422	--	41,107	5,193	1,763	--	6,956	33,878	14,185	--	48,063
2017												
QTR. I	28,342	17,346	--	45,688	2,309	1,656	15	3,980	30,651	19,002	15	49,668
QTR. II	41,680	12,110	1,563	55,353	4,275	2,556	--	6,831	45,955	14,666	1,563	62,184
QTR. III	41,227	12,495	--	53,722	5,255	5,554	575	11,384	46,482	18,049	575	65,106
QTR. IV	46,680	1,259,773	1,717	1,308,170	6,632	1,847	--	8,479	53,312	1,261,620	1,717	1,316,649
2018												
QTR. I	37,339	56,622	--	93,961	9,856	1,648	--	11,504	47,195	58,270	--	105,465
QTR. II	30,981	27,112	--	58,093	4,231	457	--	4,688	35,212	27,569	--	62,781

SOURCE: Department of Statistics, Bulletin of Construction Statistics and unpublished data.

NOTE: The column "Total" under Bahamas excludes data on other Family Islands.

Table 8.12 Residential Mortgage Commitments: No. and Value¹

(Num./B\$'000)

Period	NEW CONSTRUCTION				EXISTING DWELLINGS				REHABILITATION & ADDITIONS				T O T A L			
	Single Dwellings		Duplex and Row		Single Dwellings		Duplex and Row		Single Dwellings		Duplex and Row		Single Dwellings		Duplex and Row	
	Num.	Val.	Num.	Val.	Num.	Val.	Num.	Val.	Num.	Val.	Num.	Val.	Num.	Val.	Num.	Val.
2009	879	116,753	230	43,556	776	103,889	169	31,334	52	12,423	12	2,355	1,707	233,065	411	77,245
2010	773	86,526	186	32,689	638	90,608	104	17,377	105	8,538	14	1,204	1,516	185,672	304	51,270
2011	571	75,241	185	24,943	764	107,477	156	21,466	111	5,961	18	2,948	1,446	188,679	359	49,357
2012	306	43,153	99	14,343	410	66,807	98	17,227	61	13,796	36	17,378	777	123,756	233	48,948
2013	323	49,702	82	14,258	509	61,048	110	15,358	95	4,500	23	24,014	927	115,250	215	53,630
2014	298	48,595	52	9,167	486	58,341	110	14,378	81	3,958	18	7,459	865	110,894	180	31,004
2015	311	35,328	74	10,222	640	86,215	104	12,652	99	2,157	19	4,129	1,050	123,700	197	27,003
2016	275	28,084	54	11,890	445	63,060	63	7,831	135	3,283	15	9,897	855	94,427	132	29,618
2017	281	33,950	77	15,154	449	77,354	79	12,340	141	3,060	8	3,708	871	114,364	164	31,202
2018	260	28,738	78	10,927	418	72,389	72	9,648	51	1,341	7	759	729	102,468	157	21,334
2015																
QTR. I	77	8,043	22	3,325	152	19,504	22	2,483	29	882	3	593	258	28,429	47	6,401
QTR. II	81	10,281	19	3,030	162	24,438	37	4,885	15	129	4	263	258	34,848	60	8,178
QTR. III	74	8,996	20	2,036	181	24,360	23	2,967	28	825	5	855	283	34,181	48	5,858
QTR. IV	79	8,008	13	1,831	145	17,913	22	2,317	27	321	7	2,418	251	26,242	42	6,566
2016																
QTR. I	65	6,995	12	2,880	93	10,490	14	1,770	38	1,453	2	1,616	196	18,938	28	6,266
QTR. II	70	5,761	19	3,536	141	19,789	13	1,466	30	517	3	1,976	241	26,067	35	6,978
QTR. III	78	7,094	13	2,783	99	13,711	17	2,210	37	706	4	2,709	214	21,511	34	7,702
QTR. IV	62	8,234	10	2,691	112	19,070	19	2,385	30	607	6	3,596	204	27,911	35	8,672
2017																
QTR. I	62	5,754	10	2,432	58	8,750	11	1,026	3	245	2	3,008	123	14,749	23	6,466
QTR. II	74	10,188	16	3,637	109	19,909	19	2,574	42	503	1	30	225	30,600	36	6,241
QTR. III	79	10,237	22	4,068	149	26,358	33	6,386	49	1,497	1	30	277	38,092	56	10,484
QTR. IV	66	7,771	29	5,017	133	22,337	16	2,354	47	815	4	640	246	30,923	49	8,011
2018																
QTR. I	73	8,704	23	3,084	125	20,182	15	2,100	16	199	2	261	214	29,085	40	5,445
QTR. II	72	5,916	18	2,443	86	16,296	25	3,191	4	215	1	30	162	22,427	44	5,664
QTR. III	57	7,783	22	3,762	113	18,308	18	1,857	29	895	2	160	199	26,986	42	5,779
QTR. IV	58	6,335	15	1,638	94	17,603	14	2,500	2	32	2	308	154	23,970	31	4,446

SOURCE: Quarterly Reports from Insurance Companies, Other Local Financial Institutions, Commercial Banks and The Bahamas Mortgage Corporation.

¹ See note to table

Table 8.13 Commercial Mortgage Commitments: No. and Value¹

(Num./B\$'000)

Period	NEW CONSTRUCTION		EXISTING STRUCTURES		REHABILITATION AND ADDITIONS		TOTAL	
	Num.	Val.	Num.	Val.	Num.	Val.	Num.	Val.
2009	39	8,905	69	30,167	--	--	108	39,072
2010	7	1,505	4	1,906	--	--	11	3,411
2011	14	2,295	4	1,013	--	--	18	3,308
2012	6	2,063	2	3,148	--	--	8	5,211
2013	3	417	1	138	--	--	4	555
2014	2	825	2	445	1	2,342	5	3,612
2015	5	8,766	2	370	--	--	7	9,136
2016	2	848	--	--	--	--	2	848
2017	2	1,600	3	631	1	154	6	2,385
2018	1	39	1	1,000	--	--	2	1,039
<u>2015</u>								
QTR. I	1	5,000	--	--	--	--	1	5,000
QTR. II	2	3,364	--	--	--	--	2	3,364
QTR. III	1	31	--	--	--	--	1	31
QTR. IV	1	371	2	370	--	--	3	741
<u>2016</u>								
QTR. I	--	--	--	--	--	--	--	--
QTR. II	1	548	--	--	--	--	1	548
QTR. III	--	--	--	--	--	--	--	--
QTR. IV	1	300	--	--	--	--	1	300
<u>2017</u>								
QTR. I	--	--	--	--	--	--	--	--
QTR. II	1	1,590	--	--	--	--	1	1,590
QTR. III	1	10	2	630	1	154	4	794
QTR. IV	--	--	1	1	--	--	1	1
<u>2018</u>								
QTR. I	--	--	1	1,000	--	--	1	1,000
QTR. II	--	--	--	--	--	--	--	--
QTR. III	1	39	--	--	--	--	1	39
QTR. IV	--	--	--	--	--	--	--	--

SOURCE: Quarterly Reports from Insurance Companies, Other Local Financial Institutions, Commercial Banks and The Bahamas Mortgage Corporation.

¹See note to table

Table 8.14 Residential Mortgage: Distribution By Institutions (% share)

Period	INSURANCE COMPANIES			DOMESTIC BANKS			BAHAMAS MORTGAGE CORPORATION			TOTAL (%)
	New Construction	Existing Structures	Rehabilitation & Additions	New Construction	Existing Structures	Rehabilitation & Additions	New Construction	Existing Structures	Rehabilitation & Additions	
2009	1.3	8.9	11.5	88.4	90.4	88.0	10.3	0.7	0.5	100.0
2010	1.3	8.6	16.8	88.3	90.6	83.2	10.4	0.8	--	100.0
2011	1.3	8.4	17.7	86.9	91.5	82.3	11.8	0.1	--	100.0
2012	1.2	8.1	19.7	86.9	91.8	80.3	11.9	0.1	--	100.0
2013	1.3	7.9	18.7	86.5	92.0	81.3	12.2	0.1	--	100.0
2014	1.2	8.0	19.2	86.2	91.9	80.8	12.6	0.1	--	100.0
2015	1.1	8.3	22.5	86.3	91.6	77.5	12.6	0.1	--	100.0
2016	1.1	8.6	35.4	85.5	91.3	64.6	13.4	0.1	--	100.0
2017	1.2	8.6	38.7	85.2	91.3	61.3	13.6	0.1	--	100.0
2018	1.3	8.9	18.1	85.0	91.1	81.9	13.7	0.1	--	100.0
2015										
QTR. I	1.2	8.0	21.0	86.1	91.9	79.0	12.7	0.1	--	100.0
QTR. II	1.2	8.0	21.4	86.0	91.9	78.6	12.8	0.1	--	100.0
QTR. III	1.2	8.0	23.0	85.8	91.9	77.0	13.0	0.1	--	100.0
QTR. IV	1.1	8.3	22.5	86.3	91.6	77.5	12.6	0.1	--	100.0
2016										
QTR. I	1.1	8.3	22.6	86.3	91.6	77.4	12.6	0.1	--	100.0
QTR. II	1.1	8.3	24.9	86.0	91.6	75.1	12.9	0.1	--	100.0
QTR. III	1.1	8.3	26.1	85.9	91.6	73.9	13.0	0.1	--	100.0
QTR. IV	1.1	8.6	35.4	85.5	91.3	64.6	13.4	0.1	--	100.0
2017										
QTR. I	1.1	8.6	33.2	85.4	91.3	66.8	13.5	0.1	--	100.0
QTR. II	1.1	8.6	35.9	85.4	91.3	64.1	13.5	0.1	--	100.0
QTR. III	1.2	8.6	37.7	85.3	91.3	62.3	13.5	0.1	--	100.0
QTR. IV	1.2	8.6	38.7	85.2	91.3	61.3	13.6	0.1	--	100.0
2018										
QTR. I	1.2	8.8	13.7	85.1	91.1	86.3	13.7	0.1	--	100.0
QTR. II	1.2	8.8	18.0	85.1	91.1	82.0	13.7	0.1	--	100.0
QTR. III	1.2	8.9	17.9	85.1	91.0	82.1	13.7	0.1	--	100.0
QTR. IV	1.3	8.9	18.1	85.0	91.1	81.9	13.7	0.1	--	100.0

SOURCE: Quarterly Reports from Insurance Companies, Other Local Financial Institutions, Commercial Banks and The Bahamas Mortgage Corporation.

Table 8.15 Commercial Mortgage: Distribution By Institutions (% share)

Period	INSURANCE COMPANIES			DOMESTIC BANKS			TOTAL (%)
	New Construction	Existing Structures	Rehabilitation & Additions	New Construction	Existing Structures	Rehabilitation & Additions	
2009	5.8	28.2	51.8	94.2	71.8	48.2	100.0
2010	5.7	27.4	50.9	94.3	72.6	49.1	100.0
2011	5.7	30.1	51.8	94.3	69.9	48.2	100.0
2012	5.4	27.7	61.2	94.6	72.3	38.8	100.0
2013	9.0	24.8	62.6	91.0	75.2	37.4	100.0
2014	8.9	30.3	45.0	91.1	69.7	55.0	100.0
2015	8.8	24.1	44.8	91.2	75.9	55.2	100.0
2016	7.5	19.8	46.3	92.5	80.2	53.7	100.0
2017	7.7	29.0	73.4	92.3	71.0	25.6	100.0
2018	12.7	24.9	75.4	87.3	75.1	24.6	100.0
<u>2015</u>							
QTR. I	8.9	32.7	46.1	91.1	67.3	53.9	100.0
QTR. II	8.3	28.2	45.3	91.7	71.8	54.7	100.0
QTR. III	8.1	26.4	44.6	91.9	73.6	55.4	100.0
QTR. IV	8.8	24.1	44.8	91.2	75.9	55.2	100.0
<u>2016</u>							
QTR. I	8.8	23.3	46.3	91.2	76.7	53.7	100.0
QTR. II	8.5	22.5	46.1	91.5	77.5	53.9	100.0
QTR. III	9.2	19.5	46.2	90.8	80.5	53.8	100.0
QTR. IV	7.5	19.8	46.3	92.5	80.2	53.7	100.0
<u>2017</u>							
QTR. I	7.6	20.5	46.9	92.4	79.5	53.1	100.0
QTR. II	7.1	21.2	47.0	92.9	78.8	53.0	100.0
QTR. III	7.7	27.9	50.2	92.3	72.1	49.8	100.0
QTR. IV	7.7	29.0	73.4	92.3	71.0	25.6	100.0
<u>2018</u>							
QTR. I	9.3	25.9	71.9	90.7	74.1	28.1	100.0
QTR. II	11.4	26.9	74.5	88.6	73.1	25.5	100.0
QTR. III	13.3	24.5	75.2	86.7	75.5	24.8	100.0
QTR. IV	12.7	24.9	75.4	87.3	75.1	24.6	100.0

SOURCE: Quarterly Reports from Insurance Companies, Other Local Financial Institutions, Commercial Banks and The Bahamas Mortgage Corporation.

Table 8.16 Commercial and Residential Mortgages: Selected Indicators*

Period	Total Mortgages Outstanding (B\$ Millions)							Mortgage Loan Disbursements (B\$ Millions)		Average Loan Value/(Cost) Ratio* (%)		Average Interest Rate (%)		Average Monthly Payment (B\$)	
	COMMERCIAL			RESIDENTIAL				Comm.	Res.	Comm.	Res.	Comm.	Res.	Comm.	Res.
	Domestic Banks	Insurance Companies	TOTAL	Domestic Banks	Insurance Companies	Other	TOTAL								
2009	182.7	34.8	217.5	2,651.7	159.5	155.5	2,966.7	45.6	396.4	69.9	79.9	8.8	8.4	7,902	1,113
2010	176.7	33.9	210.6	2,672.0	161.2	156.0	2,989.2	36.2	303.1	67.2	80.1	8.9	8.5	3,597	1,215
2011	161.8	33.2	195.0	2,713.8	160.8	167.2	3,041.8	20.9	286.8	71.1	82.1	8.4	8.2	2,791	1,134
2012	167.6	33.1	200.7	2,751.5	160.2	167.2	3,078.9	11.7	270.0	65.6	80.9	8.6	8.2	2,045	1,187
2013	173.9	36.1	210.0	2,771.5	159.7	167.2	3,098.4	6.7	236.3	62.0	81.1	8.3	8.1	2,099	1,023
2014	158.0	35.6	193.6	2,748.3	160.7	167.2	3,076.2	21.4	197.5	61.1	80.5	8.6	8.0	3,227	1,323
2015	176.2	35.2	211.4	2,710.7	162.4	167.2	3,040.3	17.1	302.3	63.8	80.7	8.6	8.0	2,778	1,608
2016	209.1	34.7	243.8	2,562.2	161.5	167.2	2,890.9	29.1	279.6	73.0	80.3	7.9	7.8	4,139	1,539
2017	142.3	34.2	176.5	2,550.3	163.1	167.2	2,880.6	14.6	292.8	59.1	82.1	8.7	7.6	3,970	1,520
2018	147.4	37.2	184.6	2,659.9	168.6	167.2	2,995.7	33.1	310.0	54.6	80.1	7.1	7.2	4,351	1,730
2015															
QTR. I	152.9	36.4	189.3	2,728.6	161.1	167.2	3,056.9	2.0	50.0	66.5	80.9	8.5	8.0	2,341	1,583
QTR. II	165.5	35.1	200.6	2,716.1	161.1	167.2	3,044.4	6.4	73.0	60.3	80.4	8.1	7.8	3,153	1,633
QTR. III	174.4	35.0	209.4	2,717.1	162.4	167.2	3,046.7	4.7	96.6	66.5	80.4	9.2	8.0	3,058	1,687
QTR. IV	176.2	35.2	211.4	2,710.7	162.4	167.2	3,040.3	4.0	82.7	62.0	80.9	8.4	8.0	2,559	1,528
2016															
QTR. I	178.1	35.1	213.2	2,709.9	162.1	167.2	3,039.2	5.1	77.8	58.0	80.4	8.5	8.0	3,290	1,542
QTR. II	183.9	34.8	218.7	2,676.3	162.4	167.2	3,005.9	5.4	71.9	73.5	80.8	7.3	7.6	6,716	1,571
QTR. III	195.3	34.8	230.1	2,677.1	162.2	167.2	3,006.5	2.6	76.9	87.5	79.4	8.1	7.8	3,645	1,528
QTR. IV	209.1	34.7	243.8	2,562.2	161.5	167.2	2,890.9	16.0	53.0	73.0	80.7	7.8	7.7	2,904	1,514
2017															
QTR. I	200.9	34.5	235.4	2,559.6	161.7	167.2	2,888.5	2.3	72.7	82.5	82.5	10.8	7.9	4,882	1,490
QTR. II	201.4	34.0	235.4	2,561.5	161.2	167.2	2,889.9	5.6	70.5	50.0	82.1	7.5	7.5	5,352	1,422
QTR. III	154.3	33.7	188.0	2,554.4	162.5	167.2	2,884.1	2.9	74.3	51.0	81.6	8.7	7.4	3,529	1,526
QTR. IV	142.3	34.2	176.5	2,550.3	163.1	167.2	2,880.6	3.8	75.3	53.0	82.0	7.8	7.5	2,116	1,642
2018															
QTR. I	140.5	34.0	174.5	2,544.4	164.3	167.2	2,875.9	17.8	68.3	78.3	80.9	8.0	7.4	6,987	1,541
QTR. II	145.7	36.7	182.4	2,548.2	166.5	167.2	2,881.9	4.3	82.0	50.6	81.4	7.8	7.2	4,055	1,686
QTR. III	146.0	37.0	183.0	2,535.0	168.0	167.2	2,870.2	3.9	74.4	56.5	75.7	6.3	7.2	2,753	1,823
QTR. IV	147.4	37.2	184.6	2,659.9	168.6	167.2	2,995.7	7.1	85.3	33.0	82.3	6.3	7.0	3,607	1,868

SOURCE: Quarterly Reports from Insurance Companies, Other Local Financial Institutions, Commercial Banks, and The Bahamas Mortgage Corporation

*See note to table

Table 8.17 Generation and Sale of Electricity**(All Bahamas)**

(megawatt hours)

Period	Generated	UNITS SOLD			
		Domestic	Commercial & Industrial	Street Lighting	Total Sales
2009	2,068,703	788,717	987,407	12,358	1,788,482
2010	1,937,192	764,535	1,094,078	20,331	1,878,944
2011	1,980,612	751,788	1,129,754	44,236	1,925,778
2012	1,827,118	683,768	1,046,709	47,470	1,777,947
2013	1,811,881	665,227	1,048,728	54,192	1,768,147
2014	1,847,733	692,122	1,108,240	13,585	1,813,947
2015	1,921,913	716,067	1,167,228	47,401	1,930,696
2016	1,889,968	864,896	1,075,462	24,523	1,964,881
<u>2012</u>					
QTR. I	444,845	166,100	254,553	11,729	432,382
QTR. II	410,107	142,401	245,172	11,779	399,352
QTR. III	449,874	168,606	255,023	11,842	435,471
QTR. IV	522,292	206,661	291,961	12,120	510,742
<u>2013</u>					
QTR. I	433,428	161,356	248,344	13,318	423,018
QTR. II	409,473	141,172	243,104	12,248	396,524
QTR. III	464,313	165,915	271,872	15,339	453,126
QTR. IV	504,667	196,784	285,408	13,287	495,479
<u>2014</u>					
QTR. I	450,976	168,709	270,798	3,334	442,841
QTR. II	420,480	152,109	254,203	3,553	409,865
QTR. III	466,595	168,042	286,736	3,344	458,122
QTR. IV	509,682	203,262	296,503	3,354	503,119
<u>2015</u>					
QTR. I	402,895	135,405	247,281	12,417	395,103
QTR. II	481,319	170,779	286,200	13,671	470,650
QTR. III	548,630	222,204	302,579	13,807	538,590
QTR. IV	489,069	187,679	331,168	7,506	526,353
<u>2016</u>					
QTR. I	403,567	147,651	240,228	7,547	395,426
QTR. II	481,625	297,791	285,071	7,204	590,066
QTR. III	578,633	247,323	309,119	5,810	562,252
QTR. IV	426,143	172,131	241,044	3,962	417,137
<u>2017</u>					
QTR. I	408,657	146,884	247,391	5,138	399,413

SOURCE: The Bahamas Electricity Corporation and The Freeport Power Company

NOTE: Since 1978, data on the generation and sale of electricity covers all Bahamas, with the exception of street lighting.

Table 8.18 Selected Economic Indicators

I N D I C A T O R	Unit	2011	2012	2013	2014	2015	2016	2017	2018
Nonoil Exports (f.o.b.)	B\$000	512,188	507,972	573,902	523,845	378,690	357,207	396,613	n.a.
Nonoil Imports (c.i.f.)	B\$000	2,480,809	2,772,176	2,639,007	2,940,673	2,626,733	2,529,125	2,874,958	n.a.
Average Retail Price Index	Feb 2014=100	96.70	98.62	98.85	100.13	102.01	101.66	103.20	n.a.
Total Tourist Arrivals	(000)	5,588	5,940	6,151	6,320	6,112	6,265	6,136	6,622
Value of Construction Permits*	B\$000	1,864,111	715,906	472,209	560,584	547,807	540,289	440,445	n.a.
Value of Construction Starts*	B\$000	147,464	116,644	140,234	129,278	117,091	96,237	155,492	n.a.
Value of Construction Completions*	B\$000	500,576	317,110	216,628	250,546	228,935	193,781	1,493,607	n.a.
Government Revenue (Calendar Year) ^P	B\$000	1,571,125	1,394,868	1,351,310	1,475,212	1,911,825	1,885,192	2,087,215	n.a.
Government Revenue (Fiscal Year: Jul-Jun) ^P	B\$000	1,432,978	1,446,733	1,354,620	1,450,764	1,701,544	1,929,563	2,060,539	2,034,055
Government Expenditure (Calendar Year) ^P	B\$000	1,890,612	1,952,180	1,836,596	2,006,281	2,181,565	2,353,232	2,706,122	n.a.
Government Expenditure (Fiscal Year: Jul-Jun) ^P	B\$000	1,803,651	1,897,094	1,900,764	1,930,779	2,083,548	2,239,952	2,729,861	2,448,954
Government Debt (Direct Charge) ^P	B\$000	3,806,495	4,400,063	4,985,767	5,582,052	5,904,562	6,315,581	7,180,074	7,497,300
Average Treasury Bill Discount Rate	%	0.97	0.58	0.65	0.72	0.87	2.03	1.89	1.71
Money Supply (M1)	B\$000	1,434,837	1,574,895	1,641,210	1,995,722	2,071,240	2,460,587	2,654,036	2,729,372
Money Supply (M2)	B\$000	6,104,436	6,088,034	6,043,213	6,165,152	6,186,014	6,622,473	6,763,155	6,709,241
Money Supply (M3)	B\$000	6,310,412	6,303,693	6,317,187	6,389,983	6,373,799	6,930,055	7,037,296	6,981,660
Bank Credit (all currencies)	B\$000	8,543,469	8,691,350	8,957,081	8,870,516	8,966,151	9,128,442	8,838,328	8,918,418
Bank Deposits (all currencies)	B\$000	6,225,030	6,207,700	6,245,812	6,344,276	6,380,367	6,823,956	6,925,956	6,786,011

SOURCE: Data compiled from various tables in the Digest.

NOTE: * Excludes Family Islands' Statistics.

Table 8.18 Selected Economic Indicators

I N D I C A T O R	Unit	2016	2017	2017	2017	2017	2018	2018	2018	2018
		QTR.IV	QTR.I	QTR.II	QTR.III	QTR.IV	QTR.I	QTR.II	QTR.III	QTR.IV
Nonoil Exports (f.o.b.)	B\$000	102,278	97,937	141,072	65,951	91,653	82,560	143,582	87,550	n.a.
Nonoil Imports (c.i.f.)	B\$000	677,663	691,555	801,113	657,913	724,377	705,379	875,255	657,741	n.a.
Average Retail Price Index	Feb 2014=100	102.20	103.05	102.95	103.06	103.73	104.08	104.67	106.92	35.64
Total Tourist Arrivals ^R	(000)	1,473	1,727	1,544	1,268	1,598	1,775	1,627	1,519	1,700
Value of Construction Permits*	B\$000	126,714	94,467	79,601	174,651	91,726	149,391	198,936	n.a.	n.a.
Value of Construction Starts*	B\$000	19,883	61,679	31,691	37,324	24,798	25,331	36,548	n.a.	n.a.
Value of Construction Completions	B\$000	48,063	49,668	62,184	65,106	1,316,649	105,465	62,781	n.a.	n.a.
Government Revenue	B\$000	401,415	605,885	602,811	452,164	426,355	587,350	568,186	n.a.	n.a.
Government Expenditure	B\$000	622,692	580,302	992,155	561,266	572,399	598,670	716,619	n.a.	n.a.
Government Debt (Direct Charge) ^P	B\$000	6,315,581	6,321,454	6,550,113	6,872,207	7,180,074	7,205,338	7,243,180	7,378,342	7,497,300
Average Treasury Bill Discount Rate	%	2.03	1.78	1.83	1.77	1.89	1.78	1.84	1.59	1.71
Money Supply (M1)	B\$000	2,460,587	2,430,176	2,659,324	2,606,590	2,654,036	2,753,633	2,773,991	2,712,260	2,729,372
Money Supply (M2)	B\$000	6,622,473	6,587,432	6,819,507	6,731,118	6,763,155	6,859,271	6,847,338	6,715,458	6,709,241
Money Supply (M3)	B\$000	6,930,055	6,885,209	7,142,838	7,012,433	7,037,296	7,145,403	7,159,117	7,097,863	6,981,660
Bank Credit (all currencies) ¹	B\$000	9,128,442	9,116,414	9,285,685	9,210,988	8,838,328	8,730,892	8,808,564	8,861,105	8,918,418
Bank Deposits (all currencies) ¹	B\$000	6,823,956	6,799,730	7,011,252	6,905,183	6,925,956	7,035,072	7,029,930	6,950,367	6,786,011

SOURCE: Data compiled from various tables in the Digest.

See Notes to table

* Excludes Family Islands' Statistics.

NOTES TO TABLES

SECTION 1 MONETARY AUTHORITY

Table 1.1 Central Bank of The Bahamas: Assets

Balances With Foreign Banks: are deposits of the Central Bank held with foreign banks.

Foreign Securities: are holdings of short and long term debt instruments of foreign governments and supranational organizations which are reported at cost.

IMF Reserve Tranche: represents that part of The Bahamas' quota in the IMF which must be paid up in SDRs. Fluctuations may reflect valuation changes.

Special Drawing Rights (SDRs): are the unused portion of SDRs allocated by the IMF to its members in proportion to their quota. Members are free to convert these amounts into other currencies or they may hold them as part of their reserves.

Claims on Central Government: comprise holdings of the Central Government's treasury bills, bonds and advances from the Central Bank. These are recorded at cost.

According to The Central Bank of The Bahamas Act, the Bank's advances to the Government cannot exceed ten percent of the Government's average ordinary revenue or ten percent of the estimated ordinary revenue, whichever is less. The average ordinary revenue is the annual average of the ordinary revenue over the last three years for which audited accounts of revenue and expenditure of the Government have been laid before Parliament.

Table 1.2 Central Bank of The Bahamas: Liabilities

Currency in Circulation: is the total value of Bahamian dollar notes and coins issued to the public which are the liabilities of the Central Bank.

Demand Liabilities to Bankers: comprise the balances for commercial banks and other local financial institutions, part of which is held to satisfy the statutory reserve requirements vis-à-vis Bahamian dollar deposit liabilities and to facilitate cheque clearing requirements. These deposits are non interest bearing.

Deposit Liabilities to Others: include total balances held for the public corporations and international organizations such as the IMF.

Table 1.4 Central Bank of The Bahamas: Notes in Circulation

Sterling notes: were in circulation prior to the issuance of the Bahamian dollar in 1967. These are still redeemable at a rate of B£1 = B\$2.85714.

Table 1.5 Central Bank of The Bahamas: Coins in Circulation

Gold Coins: in circulation were placed into general circulation in the late 1960s by way of commercial banks and coin dealers. These are redeemable at face value.

SECTION 2 BANKING SYSTEM

As at February 2019, a Summary of the Assets and Liabilities of the All Public Banks &/or Trust Companies is presented in Tables 2.1 and 2.2; while Tables 2.3 and 2.4 provide a Summary of the Assets and Liabilities of International Banks.

International Banks: These are banks &/or trust companies domiciled in The Bahamas, licensed by the Central Bank, and designated as non-resident for Exchange Control purposes.

SFIs: Supervised Financial Institutions

Also, in February 2019, the Commercial Banks and the Other Local Financial Institutions' (OLFIs) data sets which were combined in November, 2005 and was reported as the Banking System has changed to being reported as Domestic Banks.

Table 2.5 Financial Survey

This table is compiled from the combined balance sheets of the Central Bank, commercial banks, and other local financial institutions. Data coverage is in respect of all resident transactions, i.e., both Bahamian dollar and foreign currency transactions.

Net Foreign Assets: are foreign assets held by the banking system and the Central Bank less short term foreign liabilities of the banking system.

Domestic Credit to Government (net): is all claims on Central Government net of deposit liabilities held for Government.

Domestic Credit to Rest of Public Sector: represents all claims on public non-financial corporations and public financial institutions.

Currency in Active Circulation: is Bahamian dollar currency in the hands of the public i.e., the total currency liabilities of the Central Bank less banks' till cash and gold coins and sterling notes.

Demand Deposits for Commercial Banks and Other Local Financial Institutions: are adjusted to exclude nonresident demand deposits which are included in the net foreign assets positions of banks. Government's demand deposits are also excluded from the total.

Central Bank Demand Deposits: only include balances owing to the public corporations. Deposits of international agencies are included in other items (net).

Savings and Fixed Deposits: exclude amounts held to the account of nonresidents. It should also be noted that all deposits are adjusted for foreign currency balances which are included in the calculation of quasi money.

Foreign Currency Deposits: comprise all foreign currency deposits (demand, savings and fixed) of residents.

Other Items (net): include non-monetary liabilities less the non-monetary assets of the Central Bank and banks. The capital and reserves positions are a component of this category.

As at 1984, unearned interest is excluded from private sector credit and is included in other items (net).

Table 2.8 Factors Affecting Money Supply

This table is based on the Financial Survey, as it includes data for Central Bank, commercial banks and other local financial institutions. Brackets denote a contractionary impact on Money Supply (M1).

Table 2.9 Domestic Banks: Summary of Domestic Assets

Till Cash: is holdings of Bahamian dollar notes and coins in vault.

Treasury Bills: are recorded at cost.

Balance with Central Bank: See notes to Table 1.2.

Other Assets: include fixed assets such as land and building, furniture and other miscellaneous assets in Bahamian dollars only.

Table 2.10 Domestic Banks: Summary of Domestic Liabilities

Resident Deposits: include balances in both Bahamian dollars and foreign currency.

Other Demand, Savings and Fixed Deposits: include accounts of individuals, companies and public corporations. Also included are any demand and fixed deposits held for Central Government.

Due to Central Bank: represents Central Bank advances to and Bahamian dollar deposits held with commercial banks.

Capital and Surplus Accounts: include only paid-up capital, reserves, provisions and profit and loss accounts in Bahamian dollars.

Other Liabilities: include bills payable in The Bahamas, debentures issued in The Bahamas and other miscellaneous liabilities in Bahamian dollars.

Net Foreign Assets: are derived by netting out total domestic assets (in Bahamian dollars and foreign currencies) against total domestic liabilities (Bahamian dollars and foreign currencies). A negative figure, showing an excess of liabilities over assets, represents an inflow of foreign capital into the economy to finance a portion of the banks' domestic assets.

Table 2.11 Domestic Banks: Summary of Foreign Assets

Table 2.12 Domestic Banks: Summary of Foreign Liabilities

Included in external assets and liabilities are both Bahamian dollar and foreign currency claims on and liabilities due to the nonresident financial and nonfinancial sectors.

The significant decline in commercial banks claims on offshore financial institutions in 1989 reflects the departure of a bank from the system.

As at November 2006, the tables reflect a consolidation of the commercial banks and OLFIs data.

Table 2.13 Bank Deposits by Depositors (All Currencies)

Amounts represent non-financial deposits of the commercial banks and the other local financial institutions only. Collection of this data series, according to the existing seven categories,

commenced in 1982 for the commercial banks and in 1988 for the other local financial institutions.

Other: includes deposits of charitable and non-profit organizations and pension funds.

Table 2.19 Domestic Banks: Overdrafts and Loans by Maturity

See notes to Table 2.20.

Table 2.20 Distribution of Bank Credit: All Currencies

Loans and advances are classified according to the main economic activity of the borrower. The report form for loans and advances was revised with effect from January 1982 in accordance with the U.N. International Standard Industrial Classification. Modifications were made to highlight certain sectors and to maintain conformity with the previous data set. There are now fifteen categories compared with the previous eight, with the miscellaneous, tourism, manufacturing, and agriculture sectors as separate categories.

There is a break in the series on loans and advances to building and construction, real estate, the personal and miscellaneous categories and quarrying and manufacturing owing to numerous reclassifications that were made to ensure consistency between the past and existing series.

The totals on these tables differ from those on the banks' balance sheets due to the inclusion of unearned interest in the former. As at October 1994, unearned interest is no longer calculated for loans granted by banks.

Table 2.23 Domestic Banks: Summary of Consumer Installment Credit

These loans are of a personal nature and are repaid on an installment basis. The category home improvement includes land purchases for the years 1982-1987, and miscellaneous, commercial bank credit card debt. Also, see notes to Table 4.2.

Beginning October 1994, banks have disaggregated loans previously granted on a demand basis from 'add-on' loans. These amounts were also new consumer loans granted subsequent to the directive of the Central Bank's guideline that all loans, after October 1, 1994, be extended using the simple interest method of interest calculation.

Demand and add-on loans which were previously reported separately has as of August 2006 been combined to provide more concise information on consumer lending for various categories.

Table 2.27 Domestic Banks: Summary of Bank Liquidity

A. Primary Reserves

Under Section 19 of The Central Bank of The Bahamas Act 2000, banks are required to maintain a reserve called a 'Statutory Reserve' against their Bahamian dollar deposit liabilities. Since coming into effect in June, 1974, the ratio has been unchanged at 5%; however, the Bank has the power to raise the ratio up to 20%. The determination of required reserves is based on the average of the weekly positions of Bahamian dollar deposit liabilities for four preceding weeks prior to the month for which the statutory reserves are applicable. Section 20(5) of The Act provides for a fine to be applied not exceeding twice the annual discount rate for every day that a deficit occurs.

Required Deposit Balance: is derived from the required reserves less the average till cash or 1% of average deposits, whichever is smaller. The balance is computed using the average deposits of banks for the week-ending Wednesday during the month.

Average Till Cash: is the average of banks' Bahamian dollar cash in vault and is calculated using the average of the previous month-end figures. The data are obtained from the monthly balance sheets of the banks.

Average Balance with the Central Bank: is the average of the daily balances for the month.

B. Liquid Assets

Under Section 20 of The Central Bank of The Bahamas Act, all banks are required to maintain an average ratio of liquid assets in relation to their Bahamian dollar deposit liabilities, taking one calendar month with another. For the purposes of calculation, weekly positions as reported for the week ending Wednesday are averaged to arrive at the position for a calendar month. Section 20 (5) of the Act also provides for a fine not exceeding twice the annual discount rate for every day that a deficit occurs.

Minimum Required Liquid Assets: represent 20% of the banks demand deposits, 15% of savings and fixed deposits and 15% of borrowings due to/from the central bank and inter bank.

Eligible Liquid Assets: include notes and coins, government securities, and other specified assets.

Notes and Coins: are the total Bahamian dollar cash held by the banks and up to \$250,000 in foreign currency cash.

Government Registered Stocks: include Bahamian dollar registered stock, foreign currency stock for the years 1979-1981.

Specified Assets: are those which can be statutorily prescribed by the Central Bank and currently comprise Government guaranteed low cost housing loans and public financial institutions bonds.

Net Interbank Demand/Call Deposit: is the net of demand/call deposit placements between commercial banks and the other local financial institutions.

Table 2.28 Profit and Loss Accounts of Banks in The Bahamas

This table presents data on domestic banks (Commercial Banks and Savings & Loans) profit and loss in respect of **resident** transactions only (i.e., all Bahamian dollar and foreign currency operations of residents). It excludes those banks which are principally offshore in nature, although designated as Authorized Agents. In several instances, fluctuations in the data set for Commercial Banks and Savings & Loans reflect reclassification of banks from the former category to the latter.

Savings and Loans: are a subset of Other Local Financial Institutions (OLFIs) and include institutions which deal only in **resident** Bahamian dollar transactions. See notes to Table 2.34.

Commercial Banks: See notes to Table 2.34.

The collecting of profitability data commenced with annual surveys for the years 1985-1989 and 1992. Quarterly reporting was instituted beginning first quarter 1993. Although presented using the standard quarters, the data reflect fiscal quarter-ends of individual institutions; the Canadian institutions are on the April, July, October and January quarter-end system.

Average Domestic Assets: represent balance sheet totals of Bahamian Dollar and foreign currency claims on residents, averaged for the respective quarterly/annual period.

Return on Assets Ratio: is calculated by taking the ratio of net income to average domestic assets. It measures a bank's efficiency in utilizing assets to generate profits.

Net Interest Margin: represents the difference between a bank's interest income and interest expense. A measure of net interest income divided by average level of interest earnings assets indicates how well a bank is able to acquire funds and reinvest them.

Gross Earnings Margin: represents the net interest margin in addition to income received from foreign exchange transactions and other commission sales.

Net Income: represents the difference between gross income and gross expense.

Effective Bahamian Dollar Interest Rate Spread: measures the difference between the interest yield on average loans and interest cost on deposit liabilities.

Table 2.29 Domestic Banks: Credit Card Activity

Table shows quarterly data on credit card facilities extended by commercial banks to their clients, inclusive of the number and value of credit card debt outstanding by limits granted, cash advances, purchases and payments.

Table 2.30 Domestic Banks: Credit Quality Indicators

Table shows monthly credit quality indicators of the private sector inclusive of key ratios.

Arrears (31 days and over): represents accounts for which loan payments are past due for 31 days or more.

Arrears (31 days – 90 days) : represents accounts for which loans payments are past due for more than 31 days but less than 90 days.

Non-performing loans: represents accounts for which loan payments are more than 90 days past due.

Provisions: amounts set aside for bad debts.

Table 2.31 Domestic Banks: Foreign Exchange Transactions

Table shows foreign exchange purchases and sales between commercial banks, the public and the Central Bank.

Table 2.32 Domestic Banks: Clearings

Table shows data on the total monthly cheques exchanged between banks in the Clearing Banks Association each month.

Table 2.33 Real Time Gross Settlement (RTGS) Transactions

The RTGS system was implemented in May 2004, to enable all clearing banks to settle Bahamian dollar payments electronically, on a transaction-by-transaction basis in real time – among each other and the Central Bank of The Bahamas.

Customer Payments: payments made by clearing banks on behalf of their customers.

Interbank Payments - Gross Settlements: total payments made by clearing banks among themselves.

Interbank Payments - Retail Cheque Clearing (net): net settlement of retail cheques conducted via the Central Bank of The Bahamas.

Interbank Payments – Central Bank: transfers made from one bank to another via the Central Bank of The Bahamas upon instruction from the bank.

Other Credits: Central Bank transfers to clearing banks on behalf of its customers.

Other Debits: Debits made by Central Bank to its customers' accounts.

Table 2.34 Banks and Trust Companies Licensed in The Bahamas

Table shows the total number of banks and trust companies licenced in The Bahamas along with data on revoked licences. The definitions of 'bank and trust companies' licences are outlined below.

Authorized Dealer: is a bank which has been authorized by the Central Bank to deal in gold and all foreign currencies, and for this purpose can open and maintain accounts in such currencies within the limits laid down in Exchange Control Notices issued by the Bank. Under authority delegated by the Central Bank, an authorized dealer can approve certain applications for foreign currency within specified limits.

Authorized Agent: is a bank or trust company authorized by the Central Bank to deal in Bahamian and foreign securities and to receive securities into deposit (i.e. to act as custodian) in accordance with the terms of Exchange Control Regulations Act, 1965 and Exchange Control Notices issued by the Bank.

Public Licensee: is an entity permitted to carry on banking and/or trust business with members of the public. The institution's exchange control designation determines whether the licensee is 'resident' or 'nonresident'

Resident: status allows a bank or trust company to deal only in Bahamian dollars and all operations in foreign currencies require Exchange Control's authorization. Trust companies with resident status are allowed to deal in foreign securities on behalf of nonresident customers.

Nonresident: designation permits a bank and/or trust company to operate freely in foreign currencies, however, Exchange Control approval is necessary to operate a Bahamian dollar account to pay local expenses.

Restricted: banks and/or trust companies carry on business for certain specified persons which are usually named in the licence.

Nonactive: companies are those which are either in voluntary liquidation or wish to keep the word bank or trust in the company's name even though they are not carrying on any banking or trust business.

Nominee: companies are those which hold securities and other assets in their name on behalf of clients of parent bank and trust company.

Commercial Banks: are deposit money banks operating demand, savings and fixed deposits and making loans through a number of branches. These banks also provide services for the exchange of foreign currency. At end-September, 2012, the following banks were classified as commercial banks: Bank of The Bahamas Ltd., Citibank, N.A., Commonwealth Bank Ltd., Fidelity Bank (Bahamas) Ltd, Finance Corporation of Bahamas Ltd., FirstCaribbean

International Bank (Bahamas) Limited, RBC Royal Bank Bahamas Ltd. and Scotiabank (Bahamas) Limited.

Other Local Financial Institutions: are primarily banks and trusts which opt to deal mainly with non-residents and savings and loans institutions which deal only in Bahamian dollars. At end-December, 2017 the domestic OLFIs comprised the following: Ansbacher (Bahamas) Limited, Bank of Nova Scotia Trust Co. (Bahamas) Ltd., Butterfield Trust (Bahamas) Ltd., CIBC Trust Co. (Bahamas) Ltd., Cititrust (Bahamas) Limited, J.P. Morgan Trust Co. (Bahamas) Ltd., Royal Bank of Canada Trust Co. (Bahamas) Ltd., Royal Fidelity Merchant Bank & Trust Ltd., Deltec Bank & Trust Ltd., and Corner Bank (Overseas) Ltd.

Consolidated data for the Banking System is reported all currencies, except where separated into Bahamian dollar and foreign currency for Notes & Coins, Loans & Advances and Customer Deposits. Please see also notes to Tables 2.9, 2.10, 2.11 and 2.12.

SECTION 3 OTHER FINANCIAL INSTITUTIONS

Table 3.3 Bahamas Development Bank: Assets

Due from Commercial Banks: Bahamian dollar balances held as demand and fixed deposits in the local commercial banks.

Other Assets: include fixed assets such as land and building, and other miscellaneous assets in Bahamian dollars only.

Table 3.4 Bahamas Development Bank: Liabilities

Due to National Insurance Board: represents the National Insurance Board's advances to and Bahamian dollar deposits held with Bahamas Development Bank.

Due to Central Bank: represents Central Bank advances to and Bahamian dollar deposits held with Bahamas Development Bank.

Due to Caribbean Development Bank: represents the Caribbean Development Bank advances to and Bahamian dollar deposits held with Bahamas Development Bank.

Due to Other Financial Institutions Outside The Bahamas: represents Other Financial Institutions advances to and Bahamian dollar deposits held with Bahamas Development Bank. These institutions are located outside the Bahamas.

Capital and Surplus Accounts: include only paid-up capital, reserves, provisions and profit and loss accounts in Bahamian dollars.

Other Liabilities: include bills payable in The Bahamas, debentures issued in The Bahamas and other miscellaneous liabilities in Bahamian dollars.

Table 3.5 Bahamas Development Bank: Sectoral Distribution of Credit

Loans are classified in accordance with the U.N. International Standard Industrial Classification. There are eight categories of loans for the broad based lending of the bank. These include loans for agriculture, fisheries, manufacturing, transportation, tourism and other industries.

Table 3.6 Selected Data for the Bahamas International Stock Exchange

This data is collected on a daily basis from The Bahamas International Securities Exchange (BISX), and has been consolidated for this table. The value is comprised of the volume of shares multiplied by their respective prices, and are then aggregated. The index value for the The Bahamas (BISX) excludes debt securities and is reported as at end of period.

Table 3.7 Comparative Equity Market Valuations

This data is collected from the various stock exchange websites of all countries represented, as well as from Bloomberg. All market valuations, with the exception of the United Kingdom's FTSE 100, are calculated with a weighted average market capitalization, comprised of all outstanding shares. The index value for the The Bahamas (BISX) excludes debt securities.

SECTION 4 INTEREST RATES

Table 4.1 Selected Interest Rates

Bank Rate: is the interest rate at which banks borrow from the Central Bank.

Average Tender Rate (ATR): is the rate determined during a tender by dividing the principal (amount actually paid for bills) by the amount on offer.

Average Treasury Bill Discount Rate (ADR): represents the annual yield to the investor or cost to the Government. It is calculated on the basis of the following formula: $ADR = 100 \% \text{ less } ATR \times 4$.

Table 4.2 Loan Rates of the Banking System

Data for the years 1982 through 1984 are average rates; however, as of January 1985, a range is given for lending rates. Average rates calculations were resumed in 1996. The weighted average rate of interest is calculated using total loans and advances.

Beginning October 1, 1994, the Central Bank directed banks to discontinue utilizing the add-on rate method for calculating interest rates on consumer loans, and instead stipulated that the simple interest rate method be used.

Table 4.3 Deposit Rates of the Banking System

For the years 1982 through 1984, the respective rates shown represent the average rates offered by commercial banks and the Other Local Financial Institutions on their deposit liabilities. As of January 1985, the data represent ranges.

Average rates calculations were resumed in 1996. The weighted average rate of interest is calculated using total deposits.

Table 4.4 Comparative Treasury Bill Rates and Bank Rates

Treasury bill rates for the United Kingdom, United States and Canada are the average discount rates on three-month Treasury Bills at the last tender in each month. The rates for The Bahamas, Barbados, Jamaica and Trinidad and Tobago are the average rates quoted on the

date of issue of three-month bills for the appropriate month. The distinction arises because in the former case there are several tenders per month whereas for CARICOM territories and The Bahamas there is usually only one tender.

Bank rates (minimum lending rate in the case of the United Kingdom) are those obtaining at the end of the month. The lending rate for Jamaica represents the Certificate of Deposit rate for 1989-1996; thereafter the rate reflects the 30 day reverse repurchase rate.

SECTION 5 GOVERNMENT FINANCE

The Government Finance Statistics are compiled from the monthly summary printouts of the Public Treasury accounts and the Central Bank records. The totals under these headings although consistent with Government's expenditures/revenue and overall balances, will not agree with those found in the Government's audited accounts as amounts have been reclassified according to the International Monetary Fund's compilation methodology. In particular, the Post Office, Port and Aviation Departments are treated as non-financial public enterprises. Whenever revenues exceed expenditures, the surplus is included under the revenue category 'Income: Public Enterprises'. On the other hand, deficits are included in the capital expenditure under the heading: 'Capital Transfers to Non-financial Public Enterprises'. Furthermore, the presentation is consistent with the financing data found in the monetary accounts.

Pending the completion of audited accounts the annual data should be regarded as very provisional and may change between reporting periods to reflect revised positions.

In the Government's Budget presentation to Parliament on November 25, 1992, approval was sought and received to change the commencement of the fiscal year to July 1. As a consequence, an interim budget was presented for the period January-June 1993.

In December of 1992, the Government tabled a supplementary budget of approximately \$74 million, of which \$25.1 million and \$7.9 million in recurrent and capital expenditures, respectively was outlaid in 1993. The data for 1993 is presented on a calendar year basis and is inclusive of these amounts.

Table 5.1 Central Government: Operations and Financing

Net Lending: consists of the changes in Government loans to public corporations net of any repayments. *Minus* indicates repayment and a decline in these outstanding advances for the period.

Deficit/Surplus: is calculated by subtracting total expenditure and net lending from revenue. The remaining items show how the deficit was financed or surplus allocated.

Domestic Borrowing: comprises loans and advances from resident sources in all currencies extended during the reporting period. Decreases in outstanding Treasury Bills are shown as a negative item.

Foreign Borrowing: comprises borrowing from nonresident sources in foreign currencies.

Other Financing: is inclusive of Government's short-term borrowing from the banking system.

Debt Repayment: comprises amortization of all debt items except Treasury Bills. In accordance with the IMF's treatment, debt repayment is not considered to be an expenditure but a negative financing item.

Cash Balance Change: shows the increase or decrease in Government's deposits with the domestic banking system.

Changes in Short-term advances: shows the increases and decreases in Government's short-term obligations to the banking system, excluding the Central Bank.

Other: reflects the net of changes in float of cheques outstanding and a residual financing item.

Table 5.2 Central Government: Current Revenue

Tax Revenue

Selective Taxes on Services: include casino, hotel occupancy, and security taxes.

Business and Professional Licence: includes fees for insurance companies, banks/trust companies and the business licence fees.

Other taxes: include casino application fees, insurance premium taxes, and immovable property fees.

Non tax Revenue

Other Sources: include revenue from rental of government properties and interest dividends and profits.

Fines, forfeits and Administrative Fees: include driver licence fees and other service charges.

Other: includes proceeds of sale from services of a commercial nature such as livestock; and fees relating to education.

SECTION 6 PUBLIC DEBT

All data are in respect of disbursed debt only.

Table 6.1 Central Government: National Debt

Direct Charge: is that amount which is direct claim on Central Government by foreign and local holders of the Public Debt.

External Debt: comprises that portion of the debt owed to nonresidents in foreign currencies.

Internal Debt: comprises debt owed to residents in foreign currencies and Bahamian dollars.

Total Foreign Currency Debt: includes all external and foreign currency internal debt.

Contingent Liabilities: are both Bahamian and foreign currency claims on the public corporations guaranteed by Government. As such, these are potential liabilities to Central Government in the event of a default.

Total Government Overdrafts is a memorandum item reported as at the end of the period.

Table 6.2 Central Government: Treasury Bills

Treasury bills are compiled from the results of the monthly tenders conducted by the Central Bank and are reported at face value. Amounts differ from those shown in banks' balance sheets and where they are reported at cost.

The statutory ceiling on Treasury Bills which may be outstanding was increased in December 1990 to 25% from 20%. This is computed on the basis of government's average ordinary revenue for the most recent three years.

Table 6.3 Central Government: Long-term Securities

Table 6.4 Central Government: Long-term Securities by Maturity

Beginning in April 1992, data also include holdings of bonds issued under the Development Bond Act, 1990 together with the traditional registered stocks issued under the Registered Stock Act 1973. From December 2014, data also include Bahamas Government Stock, issued by broker dealers under the Financial Administration and Audit (Amendment) Bill 2012.

Table 6.5 Public Corporations: Debt Operations

In some cases, the data may differ slightly from that published in the audited accounts of the public corporations. The foreign currency loan balances shown in the audited accounts are usually adjusted to reflect year-end exchange rate values.

Table 6.6 Public Sector: Foreign Currency Debt Operations

This table shows the changes in the foreign currency debt of Government and public corporations.

Debt Service Ratio: is calculated as total foreign currency debt service as a percentage of exports of goods and non-factor services.

Table 6.8 Public Sector: Debt & Debt Service Indicators

External Debt Service is also included in the foreign currency debt service data.

Exports: exports of goods and non-factor services.

SECTION 7 INTERNATIONAL TRADE AND PAYMENTS

Table 7.1 Balance of Payments

The table format is based on the IMF's standard format for reporting balance of payments statistics. The information on oil trade is supplied by oil companies and is desegregated into oil imported for domestic consumption and that for bunkering of foreign ships and aircraft. Oil that

is imported for trans-shipment or refining and subsequently re-exported is excluded from the trade account since no change of ownership occurs.

Interest, Dividends and Profits: data for banks exclude transactions relative to offshore activities.

Import and Export: data differ from those published by the Department of Statistics owing, inter alia, to some erratic movement in the series compiled by this department. For the years 1978-1987:3, the Central Bank's estimates for imports were based on import duties to which a multiplier of 3.75 was applied.

Since 1987:4 - 1989, imports have been compiled as a percentage of tourism expenditure. Exports have been estimated from the data supplied by offshore exporting companies and applying a multiplier of 2.22.

Thereafter, the Bank has reverted to using imports and exports data from the Department of Statistics. In the absence of timely data, the Bank estimates exports from previous years' information and imports are obtained from The Bahamas Customs Department.

Travel: debit is based on Exchange Control approvals for purchases of foreign currency.

For a detailed exposition of the components of the table, please see the article, 'An overview of Bahamas Balance of Payments 1973-1979', Quarterly Review, March 1977.

The non-oil imports data for 1985 have been revised upwards to reflect the impact of the sharp upward adjustment in tourist expenditure, as reported by the Ministry of Tourism. The revisions by the ministry reflect the new methodology employed in calculating tourist expenditure by using an average per visit measurement instead of a per diem concept. The adjustments to non-oil imports were designed to maintain the historical relationship which exists between tourism receipts and imports. Accordingly, the freight and insurance data were also revised.

Table 7.2 External Trade

Other Merchandise Imports: exclude bullion and specie and include parcel mail, insurance and freight.

Table 7.3 Export by Commodity Group

Exports: are reported f.o.b., i.e. the value includes the expenses up to the time of delivery on board the exporting carrier, and any related export duties. Although not shown separately, exports consist of domestic exports and re-exports. The former is comprised of domestic goods exported directly and imports which have been transformed in The Bahamas. The latter consists of foreign goods re-exported without transformation.

The low figure of \$339,000, which represents exports 'beverages and tobacco' for the fourth quarter 1977 is due to the non-processing of a number of customs entry forms during that period.

The differences between the annual and quarterly series through 1984 are due to the lack of the relevant breakdowns for the quarters.

Where the annual and quarterly totals differ, the annual figure should be used. Adjustments to the quarters are not available.

The commodity classification used is The Standard International Trade Classification.

Table 7.4 Imports by Commodity Group

Imports: are reported c.i.f., i.e., the value includes the cost of imports, freight and insurance and any other expenses relating to the delivery at the port.

Table 7.5 Non-oil Exports by Country and Region

Table 7.6 Non-oil Imports by Country and Region

The quarterly totals for 1976-1984 differ from the respective annual totals because adjustments were only made to the annual data.

Table 7.7 Composition of Domestic Exports

Table shows those products which are produced locally and exported.

SECTION 8 GENERAL STATISTICS

Table 8.1 Retail Price Index: Average for the Period

The arithmetic average is used. These tables begin a new series based on the revised retail price index as prepared by the Department of Statistics in 1987. The revised index includes an expansion in the number of categories to nine from the previous seven categories.

Table 8.3 Comparative Retail Price Index

In the case of The Bahamas, the quarterly and annual comparisons are calculated using the Average Retail Price Index for New Providence. These figures have been rebased to Oct/Nov 1990 = 100 **and Oct/Nov 1995 = 100**. The monthly index changes are based on the actual Retail Price Index and have been likewise rebased to 1985.

Table 8.4 Tourism: Selected Statistics

Average Length of Stay: is derived from the immigration cards which recorded the intended length of stay. The average length of stay is reported in days which is derived by adding 0.5 to the average length of stay (nights).

Since 1977, excursionists (one day visitors) have been excluded from stopover visitors.

Stopover: is a visitor who stays in excess of 24 hours and requires accommodations.

Table 8.5 Tourism: Estimates of Visitor Expenditure

Average Expenditure Per Visit: is based on information received on The Ministry of Tourism's exit surveys. This figure is then expressed in 1987 dollars by using the formula: Average Expenditure Per Visit \div [(current year average price index) \times (1987 average price index)]

Total visitor expenditure: is inclusive of spending by day visitors.

**Table 8.6 Construction
thru 8.11**

Since 1975, the data for the 'Rest of Grand Bahama' were classified with Freeport to provide a complete picture for Grand Bahama.

Starts and completions: Only include data for New Providence and Grand Bahama.

Table 8.12 Residential Mortgage Commitments: No. and Value

Table is based on information received from banks, insurance companies and the Bahamas Mortgage Corporation. The data refer to the number and value of loans committed during the reporting period only. In 1986: Qtr. IV, the reporting format was revised to standardize reporting procedures across institutions. Based on this new format data were published beginning 1987: Qtr. IV.

Row: buildings refer to owner-occupied property consisting of no more than four units.

Table 8.13 Commercial Mortgage Commitments: No. and Value

See notes to Table 8.12.

Commercial Mortgage Loan Commitments: are those for non-owner occupied single dwellings, duplex and row; owner occupied apartments exceeding four units; new and existing structures, and rehabilitation and additions for commercial use.

Table 8.16 Commercial and Residential Mortgages: Selected Indicators

See notes to Table 8.12.

Average Loan Value/Cash Ratio: is calculated for new and existing single dwellings only and is the percentage of the loan value financed divided by the total cost of the structure.

Table 8.17 Generation and Sale of Electricity

Data since 1978 cover all Bahamas, with the exception of street lighting.

Table 8.18 Selected Economic Indicators

Bank Credit (All Currencies): comprises banks holdings of treasury bills, government securities, other local securities and loans and advances to Government, rest of public sector and the private sector.

Bank Deposits (All Currencies): comprises the deposits held by residents including Government, rest of public sector and banks.

Beginning with third quarter 1993, data on Government Revenue and Expenditure reflect the changes in the commencement of the Fiscal Year to July 1. Therefore third quarter represents the initial quarter of Fiscal Year 1993/94.