

Quarterly Statistical Digest

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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.

CONTENTS

Page No.

GENERAL NOTES

SECTION 1 MONETARY AUTHORITY

Table	1.1	Central Bank of The Bahamas: Assets	1
	1.2	Central Bank of The Bahamas: Liabilities	2
	1.3	Factors Affecting External Reserves	3
	1.4	Central Bank of The Bahamas: Notes in Circulation	4
	1.5	Central Bank of The Bahamas: Coins in Circulation	5

SECTION 2 BANKING SYSTEM

Table	2.1	Financial Survey	6
	2.2	Monetary Survey	7
	2.3	Money Supply	8
	2.4	Factors Affecting Money Supply	9
	2.5	Summary of Domestic Assets of the Banking System	10
	2.6	Summary of Domestic Liabilities of the Banking System	11
	2.7	Summary of Foreign Assets of the Banking System	12
	2.8	Summary of Foreign Liabilities of the Banking System	13
	2.9	Banking System: Total Deposits by Depositors (All Currencies)	14
	2.10	Banking System: Total Deposits by Depositors (Bahamian Dollars)	15
	2.11	Banking System: Demand Deposits by Depositors (All currencies)	16
	2.12	Banking System: Savings Deposits by Depositors (All currencies)	17
	2.13	Banking System: Fixed Deposits by Depositors (All currencies)	18
	2.14	Banking System: Fixed Deposits by Maturity	19
	2.15	Banking System: Overdrafts and Loans by Maturity	20
	2.16	Banking System: Sectoral Distribution of Credit (All Currencies)	21
	2.17	Banking System: Sectoral Distribution of Credit (Bahamian Dollars)	23
	2.18	Banking System: Sectoral Distribution of Credit (Foreign Currency)	25
	2.19	Summary of Bank Consumer Credit	27
	2.20	Banking System: Consumer Credit - Debt Outstanding	28
	2.21	Banking System: Consumer Credit – Repayments	29
	2.22	Banking System: Consumer Credit – New Credit	30
	2.23	Summary of Liquidity in the Banking System	31
	2.24	Profit and Loss Accounts of Banks in The Bahamas	32
	2.25	Banking System: Foreign Exchange Transactions	33
	2.26	Banking System: Clearing	34
	2.27	Real Time Gross Settlement Transactions	35
	2.28	Banks and Trust Companies Licensed in The Bahamas	36
CHART	2.1	Banks and Trust Companies Licensed in The Bahamas	37

SECTION 3 OTHER FINANCIAL SECTOR STATISTICS

Table	3.1	Credit Union Monthly Report: Assets	38
	3.2	Credit Union Monthly Report: Liabilities	39
	3.3	Bahamas Development Bank: Assets	40
	3.4	Bahamas Development Bank: Liabilities	41
	3.5	Bahamas Development Bank: Sectoral Distribution of Credit	42
	3.6	Post Office Savings Bank: Assets and Liabilities	43

SECTION 4 INTEREST RATE DEVELOPMENTS

Table	4.1	Selected Interest Rates	44
	4.2	Loan Rates of the Banking System	45
	4.3	Deposit Rates of the Banking System	46
	4.4	Comparative Treasury Bills and Bank Rates	47
SECTION	5	PUBLIC FINANCE	
Table	5.1	Central Government: Operations and Financing	48
	5.2	Central Government: Summary of Revenue	50
	5.3	Central Government: Expenditure by Economic Classification	52
	5.4	Central Government: Expenditure by Functional Classification	54
SECTION	6	PUBLIC DEBT	
Table	6.1	Central Government: National Debt	56
	6.2	Central Government: Treasury Bills	58
	6.3	Central Government: Long-term Securities	59
	6.4	Central Government: Long-term Securities by Maturity	60
	6.5	Public Corporations: Debt Operations	61
	6.6	Public Sector: Foreign Currency Debt Operations	63
SECTION	7	INTERNATIONAL TRADE AND PAYMENTS	
Table	7.1	Balance of Payments	65
	7.2	External Trade	67
	7.3	Exports by Commodity Group	68
	7.4	Imports by Commodity Group	69
	7.5	Non-oil Exports by Country and Region	70
	7.6	Non-oil Imports by Country and Region	71
	7.7	Composition of Domestic Exports	72
	7.8	Domestic Exports of Oil	73
	7.9	Volume of Oil Imports for Local Consumption	74
	7.10	Value of Oil Imports for Local Consumption	75
SECTION	8	GENERAL STATISTICS	
Table	8.1	Retail Price Index: Average for the Period	76
	8.2	Retail Price Index: End of Period	77
	8.3	Comparative Retail Price Index	78
	8.4	Tourism: Selected Statistics	79
	8.5	Tourism: Estimates of Visitor Expenditure	80
	8.6	Construction: Permits Issued-Number	81
	8.7	Construction: Permits Issued-Value	82
	8.8	Construction: Starts-Number	83
	8.9	Construction: Starts-Value	84
	8.10	Construction: Completions-Number	85
	8.11	Construction: Completions-Value	86
	8.12	Residential Mortgage Commitments: No. and Value	87
	8.13	Commercial Mortgage Commitments: No. and Value	88
	8.14	Residential Mortgages: Distribution by Institutions (%)	89
	8.15	Commercial Mortgages: Distribution by Institutions (%)	90
	8.16	Commercial and Residential Mortgages: Selected Indicators	91
	8.17	Generation and Sale of Electricity	92
	8.18	Selected Economic Indicators	93
		Notes to Tables	95

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			
2006	90,624	399,707	9,419	28	499,777	52,401	77,595	63,043	8,751	24,972	726,538
2007	59,541	384,710	9,893	102	454,247	144,098	134,282	73,413	8,185	24,712	838,937
2008	205,829	347,390	9,643	70	562,931	6,353	126,275	72,432	11,997	24,069	804,056
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
2014											
QTR. I	328,180	560,824	9,676	58,757	957,437	88,276	250,437	65,244	9,558	34,562	1,405,515
QTR. II	363,947	559,390	9,678	83,777	1,016,793	34,927	251,236	129,882	9,336	34,407	1,476,581
QTR. III	153,523	559,444	9,281	80,318	802,566	126,645	243,100	135,058	9,406	34,818	1,351,594
QTR. IV	155,211	544,913	9,070	78,474	787,668	119,657	316,537	135,236	9,374	36,402	1,404,874
2015											
Jan.	173,350	535,914	8,826	76,365	794,455	99,652	299,836	135,296	9,403	33,369	1,372,010
Feb.	181,336	553,523	8,811	76,215	819,885	153,614	274,013	135,350	9,428	33,820	1,426,109
Mar.	186,121	559,642	8,636	74,707	829,106	76,708	273,149	135,409	9,443	33,925	1,357,741
Apr.	292,567	560,295	8,805	76,168	937,835	31,175	271,363	135,467	9,465	34,262	1,419,567
May	295,002	558,870	8,705	75,286	937,863	31,195	271,573	135,527	9,273	34,567	1,419,997
Jun.	308,077	560,115	8,804	76,149	953,146	22,914	270,544	135,585	9,300	35,561	1,427,050
Jul.	321,051	561,176	8,731	75,520	966,478	13,678	277,219	135,645	9,125	36,964	1,439,109
Aug.	349,322	498,641	8,788	75,994	932,745	29,687	277,590	135,705	9,153	36,875	1,421,754
Sep.	212,295	529,683	8,788	75,993	826,759	54,677	266,734	135,762	9,119	35,469	1,328,519
Oct.	167,988	530,294	8,745	75,625	782,652	76,466	264,015	135,822	9,135	35,531	1,303,622
Nov.	205,344	518,497	8,590	74,269	806,700	101,408	263,759	135,306	8,911	33,906	1,349,990
Dec.	206,593	521,657	8,675	75,006	811,932	126,611	261,123	135,361	8,939	38,214	1,382,179
2016											
Jan.	238,814	507,649	8,642	74,727	829,832	136,287	260,486	135,420	8,966	36,166	1,407,157
Feb.	341,182	505,733	26,639	74,753	948,308	124,278	261,143	135,476	8,913	36,153	1,514,270
Mar.	380,053	511,476	27,169	76,245	994,944	114,207	261,511	135,536	8,831	37,719	1,552,747
Apr.	412,516	496,745	27,334	76,710	1,013,304	124,907	261,221	135,593	8,772	36,649	1,580,446
May	391,770	526,124	27,055	75,903	1,020,852	171,697	261,735	135,653	8,783	36,186	1,634,906
Jun.	389,577	559,855	26,977	75,689	1,052,097	171,702	261,510	135,710	8,762	36,448	1,666,230
Jul.	389,284	560,969	26,872	75,397	1,052,522	168,090	296,487	135,770	8,799	36,361	1,698,028
Aug.	332,224	558,703	26,890	75,453	993,271	239,650	300,340	135,830	8,826	36,599	1,714,516
Sep.	260,348	536,033	26,919	75,515	898,814	259,486	301,502	135,887	8,839	36,636	1,641,165

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						
2006	318,438	250,961	11,613	18,931	89,973	3,000	14,736	15,486	3,401	726,538
2007	333,945	339,097	15,572	10,896	105,568	3,000	10,322	16,261	4,275	838,937
2008	323,562	321,379	4,126	10,750	105,479	3,000	17,392	15,781	2,587	804,056
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	34,043	172,418	18,807	1,382,179
2014										
QTR. I	315,558	696,046	30,129	18,686	116,753	3,000	19,830	192,336	11,815	1,405,515
QTR. II	320,488	756,629	43,202	8,631	116,753	3,000	19,864	192,358	13,067	1,476,581
QTR. III	327,407	629,119	19,797	22,722	116,753	3,000	23,823	184,471	20,366	1,351,594
QTR. IV	375,450	607,745	47,999	26,677	119,523	3,000	29,796	180,266	14,418	1,404,874
2015										
Jan.	325,759	630,729	47,568	20,417	119,523	3,000	32,280	175,421	16,830	1,372,010
Feb.	330,089	699,562	30,158	17,201	119,523	3,000	32,426	175,105	17,588	1,426,109
Mar.	345,536	616,878	26,565	15,260	119,523	3,000	34,170	171,641	22,952	1,357,741
Apr.	342,003	692,375	26,094	11,225	119,523	3,000	32,441	174,998	15,167	1,419,567
May	345,868	683,327	30,750	11,302	119,523	3,000	33,517	173,004	16,593	1,419,997
Jun.	342,213	681,426	26,328	18,325	119,523	3,000	32,500	174,989	24,842	1,427,050
Jul.	351,836	681,262	24,076	30,996	119,523	3,000	33,248	173,541	16,949	1,439,109
Aug.	343,006	690,552	23,757	12,233	119,523	3,000	32,675	174,659	16,784	1,421,754
Sep.	334,472	595,562	21,185	21,041	119,523	3,000	32,890	174,658	19,973	1,328,519
Oct.	338,505	559,606	29,994	21,232	119,523	3,000	33,329	173,812	17,811	1,303,622
Nov.	346,126	634,707	9,305	8,465	119,523	3,000	34,911	170,723	17,690	1,349,990
Dec.	389,181	591,088	29,413	17,573	126,657	3,000	34,043	172,418	18,807	1,382,179
2016										
Jan.	339,462	666,241	36,175	11,965	126,657	3,000	34,357	171,775	16,697	1,407,157
Feb.	345,998	754,166	39,936	19,899	126,657	3,000	34,155	171,862	16,604	1,514,270
Mar.	361,024	791,881	21,194	13,828	126,657	3,000	32,752	175,291	22,533	1,552,747
Apr.	351,787	829,078	21,817	16,214	126,657	3,000	32,328	176,358	17,877	1,580,446
May	349,024	889,151	22,567	14,337	126,657	3,000	33,066	174,544	16,848	1,634,906
Jun.	344,638	920,890	22,534	18,010	126,657	3,000	33,271	174,049	17,141	1,666,230
Jul.	363,718	938,496	9,787	25,884	126,657	3,000	33,554	173,377	16,937	1,698,028
Aug.	352,311	973,482	3,028	18,624	126,657	3,000	33,500	173,504	22,803	1,714,516
Sep.	356,963	881,815	28,044	7,711	126,657	3,000	33,424	173,672	21,046	1,641,165

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					
2006	578,796	319,364	152,974	282,672	755,010	368,276	220,773	68,723	657,772	470	4	17,730	(79,034)	499,762
2007	499,762	283,612	189,815	306,637	780,064	472,878	219,508	18,717	711,103	436	81	22,921	(45,527)	454,235
2008	454,235	243,677	203,379	481,342	928,398	439,422	444,064	133,665	1,017,151	(250)	(23)	20,213	108,693	562,928
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
2014														
QTR. I	741,625	26,900	179,329	118,872	325,101	152,684	372,415	11,901	537,000	35	166	3,700	215,800	957,425
QTR. II	957,425	20,001	79,936	121,482	221,419	170,602	76,262	4,990	251,854	2	25,021	3,900	59,358	1,016,783
QTR. III	1,016,783	144,801	94,690	104,491	343,982	58,663	67,678	3,228	129,569	(397)	(3,456)	4,042	(214,224)	802,559
QTR. IV	802,559	43,800	79,671	116,421	239,892	92,656	125,491	3,244	221,391	(211)	(1,836)	5,657	(14,891)	787,668
2015														
Jan.	787,668	14,800	21,331	56,549	92,680	52,940	45,936	1,166	100,042	(244)	(2,109)	1,778	6,787	794,455
Feb.	794,455	--	42,742	25,671	68,413	36,783	53,715	1,898	92,396	(15)	(150)	1,612	25,430	819,885
Mar.	819,885	4,300	27,282	38,510	70,092	56,134	20,498	1,461	78,093	(175)	(1,508)	2,903	9,221	829,106
Apr.	829,106	--	23,914	19,869	43,783	121,601	26,843	1,206	149,650	168	1,461	1,232	108,728	937,834
May	937,835	5,500	30,630	27,405	63,535	40,135	22,641	570	63,346	(99)	(882)	1,199	28	937,863
Jun.	937,863	1,500	21,393	31,498	54,391	28,689	36,863	1,898	67,450	99	863	1,261	15,283	953,146
Jul.	953,146	18,400	24,604	14,277	57,281	31,430	31,766	6,164	69,360	(73)	(630)	1,956	13,332	966,478
Aug.	966,478	26,100	21,282	26,427	73,809	19,132	18,490	590	38,212	57	474	1,333	(33,733)	932,745
Sep.	932,745	64,400	49,021	38,230	151,651	16,055	27,895	507	44,457	--	--	1,209	(105,985)	826,760
Oct.	826,759	34,800	25,134	28,101	88,035	11,127	31,179	820	43,126	(43)	(368)	1,213	(44,107)	782,652
Nov.	782,652	2,200	34,277	2,597	39,074	33,193	30,226	2	63,421	(155)	(1,356)	1,212	24,048	806,700
Dec.	806,700	12,000	30,540	43,658	86,198	12,626	75,575	1,200	89,401	85	737	1,207	5,232	811,932
2016														
Jan.	811,932	15,342	28,922	18,448	62,712	40,809	36,165	2,756	79,730	(33)	(279)	1,194	17,900	829,832
Feb.	829,832	--	27,907	37,561	65,468	35,817	126,519	2,161	164,497	17,997	26	1,424	118,476	948,308
Mar.	948,308	1	63,094	24,438	87,533	80,657	48,190	2,551	131,398	530	1,493	748	46,636	994,944
Apr.	994,944	3,501	24,251	25,419	53,171	45,621	22,200	2,198	70,019	165	465	882	18,360	1,013,304
May	1,013,304	24,400	35,622	4,567	64,589	30,188	39,605	1,908	71,701	(279)	(807)	1,522	7,548	1,020,852
Jun.	1,020,852	17,501	17,001	26,018	60,520	63,618	24,651	2,221	90,490	(78)	(214)	1,567	31,245	1,052,097
Jul.	1,052,097	12,000	29,092	12,513	53,605	24,293	27,248	1,411	52,952	(105)	(292)	1,475	425	1,052,522
Aug.	1,052,522	64,916	37,095	21,043	123,054	26,341	34,833	1,155	62,329	18	56	1,400	(59,251)	993,271
Sep.	993,271	59,428	46,604	31,615	137,647	14,086	28,063	576	42,725	29	62	942	(93,889)	899,382

¹ 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
2006	617	17,475	1,706	8,505	14,152	44,200	88,829	126,807	83	302,374
2007	626	18,212	1,728	8,894	14,635	46,613	90,520	135,836	83	317,147
2008	628	18,723	1,744	8,734	13,778	46,568	86,050	129,654	83	305,962
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
2014										
QTR. I	669	20,950	1,911	10,068	14,148	48,997	81,592	116,915	83	295,333
QTR. II	668	21,225	1,909	10,142	14,098	47,606	83,589	120,532	83	299,852
QTR. III	668	21,288	1,910	10,131	14,596	49,143	85,991	116,805	83	300,615
QTR. IV	669	22,114	1,921	10,731	15,794	57,060	102,994	142,783	83	354,149
2015										
Jan.	669	21,558	1,922	10,378	14,668	48,721	85,705	120,554	83	304,258
Feb.	670	21,660	1,925	10,408	14,743	50,984	87,361	120,554	83	308,388
Mar.	671	21,834	1,926	10,477	15,273	53,009	91,282	129,106	83	323,661
Apr.	671	21,764	1,926	10,311	14,897	51,531	91,639	127,106	83	319,928
May	671	21,904	1,927	10,402	15,051	51,752	93,107	128,719	83	323,616
Jun.	671	21,876	1,927	10,328	14,822	51,090	90,535	128,412	83	319,744
Jul.	671	21,812	1,933	10,294	14,783	52,127	94,781	132,720	83	329,204
Aug.	676	21,842	1,936	10,246	14,708	50,411	91,240	129,084	83	320,226
Sep.	676	21,906	1,936	10,391	14,728	49,165	89,354	123,349	83	311,588
Oct.	676	21,943	1,936	10,288	14,680	49,968	91,453	124,567	83	315,594
Nov.	676	22,155	1,937	10,635	14,855	51,885	90,590	130,352	83	323,168
Dec.	676	22,702	1,943	11,036	15,997	57,299	108,690	147,495	83	365,921
2016										
Jan.	685	22,219	1,919	10,538	15,019	51,599	91,994	121,971	83	316,027
Feb.	685	22,343	1,925	10,490	15,351	53,583	94,394	123,556	83	322,410
Mar.	696	22,463	1,929	10,517	15,597	55,348	97,814	132,730	83	337,177
Apr.	711	22,479	1,933	10,576	15,622	52,690	96,014	127,600	83	327,708
May	719	22,610	1,945	10,748	15,272	52,391	92,461	128,451	83	324,680
Jun.	719	22,551	1,945	10,539	15,345	50,868	91,558	126,452	83	320,060
Jul.	723	22,835	1,949	10,837	15,661	52,413	97,824	136,595	83	338,920
Aug.	723	22,625	1,949	10,578	15,425	49,855	94,055	132,008	83	327,301
Sep.	731	22,747	1,956	10,746	15,831	51,649	94,342	133,741	83	331,826

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	
2006	3,321	1,761	4,027	339	5,896	197	160	88	199	4	24	48	16,064
2007	3,553	1,867	4,290	343	6,026	197	160	88	199	4	24	48	16,799
2008	3,765	1,942	4,473	352	6,348	197	160	88	199	4	24	48	17,600
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
2014													
QTR. I	4,985	2,099	4,912	395	7,114	197	160	88	199	4	24	48	20,225
QTR. II	5,053	2,139	5,000	396	7,328	197	160	88	199	4	24	48	20,636
QTR. III	5,119	2,171	5,067	396	7,517	197	160	88	199	4	24	48	20,990
QTR. IV	5,176	2,200	5,116	398	7,691	197	160	88	199	4	24	48	21,301
2015													
Jan.	5,221	2,225	5,163	398	7,774	197	160	88	199	4	24	48	21,501
Feb.	5,252	2,245	5,200	398	7,871	197	160	88	199	4	24	48	21,686
Mar.	5,266	2,272	5,256	399	7,962	197	160	88	199	4	24	48	21,875
Apr.	5,298	2,298	5,306	399	8,054	197	160	88	199	4	24	48	22,075
May	5,349	2,317	5,354	399	8,113	197	160	88	199	4	24	48	22,252
Jun.	5,384	2,340	5,406	400	8,219	197	160	88	199	4	24	48	22,469
Jul.	5,422	2,358	5,438	400	8,294	197	160	88	199	4	24	48	22,632
Aug.	5,454	2,378	5,473	400	8,355	197	160	88	199	4	24	48	22,780
Sep.	5,493	2,386	5,493	400	8,392	197	160	88	199	4	24	48	22,884
Oct.	5,520	2,386	5,493	400	8,392	197	160	88	199	4	24	48	22,911
Nov.	5,564	2,388	5,493	400	8,393	197	160	88	199	4	24	48	22,958
Dec.	5,612	2,417	5,557	401	8,553	197	160	88	199	4	24	48	23,260
2016													
Jan.	5,643	2,442	5,594	402	8,635	197	160	88	199	4	24	48	23,436
Feb.	5,673	2,457	5,613	402	8,725	197	160	88	199	4	24	48	23,590
Mar.	5,715	2,477	5,659	403	8,874	197	160	88	199	4	24	48	23,849
Apr.	5,753	2,501	5,710	404	8,991	197	160	88	199	4	24	48	24,079
May	5,791	2,527	5,766	405	9,135	197	160	88	199	4	24	48	24,344
Jun.	5,832	2,553	5,821	407	9,245	197	160	88	199	4	24	48	24,578
Jul.	5,869	2,576	5,867	407	9,359	197	160	88	199	4	24	48	24,798
Aug.	5,909	2,592	5,911	407	9,471	197	160	88	199	4	24	48	25,010
Sep.	5,945	2,609	5,939	408	9,516	197	160	88	199	4	24	48	25,137

SOURCE: The Central Bank of The Bahamas

Table 2.1 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					
2006	(254.3)	675.9	5,666.4	397.9	6,740.3	202.1	1,030.7	18.4	1,251.1	953.3	2,781.5	159.1	3,894.0	(1,340.8)
2007	(213.3)	870.7	6,203.3	349.7	7,423.8	223.7	1,066.1	10.5	1,300.3	992.1	3,144.8	200.1	4,337.0	(1,573.2)
2008	(140.8)	926.1	6,534.1	453.1	7,913.2	205.8	1,058.3	10.4	1,274.5	1,020.4	3,427.7	201.4	4,649.5	(1,848.3)
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)
2014														
QTR. I	365.0	1,710.4	6,515.5	432.9	8,658.7	214.4	1,422.3	18.1	1,654.7	1,128.6	3,280.8	272.3	4,681.8	(2,687.1)
QTR. II	373.9	1,880.5	6,487.3	429.0	8,796.8	220.2	1,478.4	8.0	1,706.6	1,143.3	3,296.6	271.4	4,711.2	(2,752.9)
QTR. III	177.1	2,080.0	6,518.2	426.8	9,025.0	221.6	1,525.1	22.1	1,768.8	1,158.7	3,248.1	264.4	4,671.2	(2,762.1)
QTR. IV	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														
Jan.	243.3	2,077.0	6,358.3	483.6	8,918.9	224.5	1,736.8	19.4	1,980.7	1,078.7	3,098.7	222.1	4,399.4	(2,782.1)
Feb.	325.5	2,019.0	6,358.6	476.8	8,854.5	222.7	1,796.1	16.2	2,035.0	1,097.5	3,060.7	251.2	4,409.4	(2,735.6)
Mar.	364.5	2,017.7	6,328.8	494.5	8,840.9	232.9	1,807.0	14.5	2,054.5	1,099.3	3,026.5	271.2	4,397.0	(2,754.0)
Apr.	461.0	1,976.7	6,304.9	497.5	8,779.0	227.5	1,874.9	10.5	2,113.0	1,115.8	3,022.1	224.4	4,362.3	(2,764.7)
May	474.2	2,009.4	6,300.1	492.6	8,802.1	235.6	1,881.6	10.6	2,127.7	1,134.8	3,002.9	219.7	4,357.4	(2,791.2)
Jun.	482.1	2,007.6	6,308.0	493.3	8,808.9	232.3	1,860.0	17.6	2,109.9	1,128.4	3,006.0	225.8	4,360.2	(2,821.0)
Jul.	450.7	2,066.8	6,298.7	496.2	8,861.7	236.2	1,847.0	30.7	2,114.0	1,145.7	3,023.9	228.8	4,398.4	(2,800.1)
Aug.	415.4	2,093.1	6,314.8	496.4	8,904.3	234.0	1,869.2	12.0	2,115.2	1,134.8	3,018.3	223.2	4,376.3	(2,828.1)
Sep.	300.9	2,172.6	6,314.1	500.9	8,987.6	225.8	1,840.8	20.8	2,087.3	1,144.8	3,006.7	214.3	4,365.8	(2,835.4)
Oct.	269.3	2,164.8	6,316.9	493.9	8,975.7	234.5	1,776.1	21.0	2,031.6	1,139.8	3,010.5	208.2	4,358.5	(2,854.8)
Nov.	274.1	2,210.2	6,311.4	492.1	9,013.7	242.3	1,833.1	8.2	2,083.7	1,147.9	2,987.7	208.1	4,343.7	(2,860.4)
Dec.	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														
Jan.	301.7	2,231.4	6,310.9	466.2	9,008.5	240.6	1,860.8	11.7	2,113.1	1,155.5	2,960.2	191.8	4,307.5	(2,889.6)
Feb.	433.4	2,156.9	6,295.0	465.3	8,917.3	229.1	1,878.5	19.6	2,127.3	1,165.8	2,960.6	192.6	4,319.0	(2,904.4)
Mar.	482.6	2,153.5	6,285.9	463.5	8,903.0	246.9	1,882.6	13.6	2,143.1	1,178.5	2,970.9	206.4	4,355.8	(2,886.7)
Apr.	511.9	2,206.3	6,267.4	467.4	8,941.0	252.1	1,878.8	16.0	2,146.9	1,199.0	2,970.7	207.1	4,376.8	(2,929.2)
May	584.0	2,166.3	6,225.9	453.1	8,845.3	251.9	1,898.4	14.1	2,164.4	1,194.0	2,967.2	205.1	4,366.3	(2,898.6)
Jun.	656.2	2,100.9	6,236.4	473.5	8,810.8	247.6	1,932.7	17.8	2,198.0	1,217.3	2,931.2	230.7	4,379.2	(2,889.8)
Jul.	729.7	2,192.0	6,236.7	423.8	8,852.6	258.4	2,030.2	25.6	2,314.3	1,218.7	2,898.1	248.0	4,364.7	(2,903.3)
Aug.	651.1	2,224.9	6,235.1	422.5	8,882.5	244.9	2,052.6	18.4	2,315.9	1,208.6	2,847.3	231.0	4,287.0	(2,930.7)
Sep.	523.6	2,303.6	6,235.5	418.2	8,957.3	255.5	2,035.1	7.5	2,298.0	1,218.6	2,861.1	193.2	4,272.8	(2,910.0)

SOURCE: The Central Bank of The Bahamas

Table 2.2 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	T O T A L	Currency In Active Circulation	DEMAND DEPOSITS		T O T A L	Savings Deposits	Fixed Deposits	Foreign Currency Deposits	T O T A L	
							Commercial Banks (Adj.)	Central Bank						
2006	(234.9)	670.6	5,517.8	397.9	6,586.4	202.1	1,017.7	18.4	1,238.1	953.1	2,714.1	159.1	3,826.3	(1,287.0)
2007	(197.1)	867.7	6,185.8	349.7	7,403.2	223.7	1,044.8	10.5	1,278.9	991.9	3,132.2	200.1	4,324.2	(1,603.1)
2008	(123.6)	923.2	6,510.7	453.0	7,886.9	205.8	1,041.4	10.4	1,257.6	1,020.2	3,415.8	201.4	4,637.3	(1,868.3)
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)
2014														
QTR. I	408.6	1,701.6	6,499.1	432.4	8,633.1	214.4	1,383.8	18.1	1,616.2	1,128.6	3,259.3	272.3	4,660.3	(2,765.2)
QTR. II	417.2	1,871.6	6,463.9	428.6	8,764.1	220.2	1,448.9	8.0	1,677.1	1,143.2	3,276.1	271.4	4,690.7	(2,813.5)
QTR. III	224.4	2,071.1	6,494.8	426.5	8,992.4	221.6	1,492.3	22.1	1,736.0	1,158.7	3,232.0	264.4	4,655.1	(2,825.6)
QTR. IV	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														
Jan.	285.1	2,066.2	6,322.7	483.3	8,872.2	224.5	1,697.8	19.4	1,941.7	1,078.7	3,086.2	222.1	4,386.9	(2,828.6)
Feb.	375.8	2,008.2	6,325.3	476.5	8,810.0	222.7	1,746.1	16.2	1,985.0	1,097.5	3,047.9	239.8	4,385.1	(2,815.6)
Mar.	414.6	2,006.8	6,294.7	494.1	8,795.6	232.9	1,767.3	14.5	2,014.8	1,099.3	3,013.7	259.9	4,372.9	(2,822.5)
Apr.	507.0	1,967.8	6,278.0	497.2	8,743.0	227.5	1,829.6	10.5	2,067.7	1,115.8	3,009.2	215.0	4,339.9	(2,842.4)
May.	532.2	1,991.4	6,279.2	492.2	8,762.8	235.6	1,824.5	10.6	2,070.6	1,134.8	2,990.6	219.7	4,345.1	(2,879.3)
Jun.	538.3	1,987.6	6,285.9	492.9	8,766.4	232.3	1,803.9	17.6	2,053.7	1,128.4	2,994.0	225.8	4,348.1	(2,902.8)
Jul.	522.2	2,054.7	6,282.6	495.9	8,833.1	236.2	1,800.3	30.7	2,067.2	1,145.6	3,011.7	228.8	4,386.2	(2,901.9)
Aug.	489.1	2,082.2	6,294.2	496.0	8,872.4	234.0	1,822.2	12.0	2,068.1	1,134.8	3,006.1	223.2	4,364.1	(2,929.3)
Sep.	376.7	2,162.3	6,291.8	500.6	8,954.7	225.8	1,790.8	20.8	2,037.4	1,144.8	2,994.3	214.3	4,353.5	(2,940.6)
Oct.	334.5	2,155.5	6,288.6	493.5	8,937.6	234.5	1,735.4	21.0	1,991.0	1,139.8	2,999.8	208.2	4,347.7	(2,933.4)
Nov.	355.7	2,200.9	6,284.3	491.7	8,976.9	242.3	1,789.7	8.2	2,040.2	1,147.9	2,977.0	208.1	4,332.9	(2,959.4)
Dec.	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														
Jan.	389.8	2,220.6	6,282.0	463.9	8,966.4	240.6	1,818.2	11.7	2,070.5	1,155.4	2,949.4	191.8	4,296.7	(2,989.1)
Feb.	515.1	2,147.6	6,264.6	463.0	8,875.2	229.1	1,835.6	19.6	2,084.3	1,165.8	2,949.9	192.6	4,308.3	(2,997.7)
Mar.	571.6	2,146.0	6,251.0	461.2	8,858.2	246.9	1,840.5	13.6	2,101.0	1,178.5	2,960.2	206.4	4,345.1	(2,983.7)
Apr.	604.3	2,197.7	6,235.1	465.0	8,897.8	252.1	1,843.4	16.0	2,111.5	1,198.2	2,958.0	207.1	4,363.3	(3,027.3)
May	675.8	2,157.7	6,195.2	450.7	8,803.7	251.9	1,864.1	14.1	2,130.2	1,193.2	2,955.8	205.1	4,354.1	(2,995.3)
Jun.	750.1	2,092.4	6,203.5	471.2	8,767.1	247.6	1,890.2	17.8	2,155.6	1,216.5	2,917.1	230.7	4,364.3	(2,997.4)
Jul.	822.7	2,183.5	6,202.3	421.5	8,807.2	258.4	1,987.0	25.6	2,271.1	1,217.9	2,886.6	248.0	4,352.5	(3,006.4)
Aug.	744.2	2,212.4	6,206.6	422.2	8,841.2	244.9	2,009.9	18.4	2,273.2	1,208.1	2,835.8	231.0	4,274.9	(3,037.3)
Sep.	595.6	2,288.3	6,221.0	417.8	8,927.1	255.5	1,994.6	7.5	2,257.6	1,218.0	2,849.5	188.8	4,256.3	(3,008.9)

SOURCE: The Central Bank of The Bahamas

Table 2.3 Money Supply

(B\$'000)

Period Ended	(1) Currency In Active Circulation	DEMAND DEPOSITS (2)		(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)
		(Adj.)								
		Domestic Banks	Central Bank							
2006	202,088	1,030,709	18,353	1,251,150	953,291	2,781,532	4,985,973	133,084	26,057	5,145,114
2007	223,666	1,066,144	10,469	1,300,280	992,118	3,144,818	5,437,216	150,721	49,352	5,637,289
2008	205,836	1,058,313	10,392	1,274,541	1,020,421	3,427,738	5,722,700	133,128	68,224	5,924,052
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
2014										
QTR. I	214,420	1,422,255	18,057	1,654,732	1,128,638	3,280,848	6,064,218	231,947	40,399	6,336,564
QTR. II	220,171	1,478,438	8,002	1,706,611	1,143,271	3,296,574	6,146,456	222,869	48,499	6,417,824
QTR. III	221,620	1,525,120	22,093	1,768,834	1,158,744	3,248,090	6,175,668	217,232	47,157	6,440,057
QTR. IV	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										
Jan.	224,473	1,736,777	19,425	1,980,675	1,078,710	3,098,671	6,158,056	181,770	40,281	6,380,107
Feb.	222,671	1,796,100	16,209	2,034,980	1,097,548	3,060,691	6,193,219	210,936	40,246	6,444,401
Mar.	232,918	1,807,006	14,538	2,054,463	1,099,325	3,026,485	6,180,273	232,820	38,346	6,451,439
Apr.	227,536	1,874,914	10,504	2,112,954	1,115,835	3,022,122	6,250,911	188,942	35,432	6,475,285
May	235,556	1,881,559	10,580	2,127,695	1,134,839	3,002,877	6,265,411	185,300	34,406	6,485,117
Jun.	232,259	1,860,007	17,603	2,109,869	1,128,410	3,005,992	6,244,271	191,185	34,565	6,470,021
Jul.	236,183	1,847,027	30,741	2,113,952	1,145,661	3,023,887	6,283,500	193,995	34,849	6,512,344
Aug.	233,978	1,869,239	11,978	2,115,195	1,134,832	3,018,301	6,268,328	182,601	40,606	6,491,535
Sep.	225,797	1,840,758	20,786	2,087,342	1,144,810	3,006,690	6,238,842	176,662	37,678	6,453,182
Oct.	234,543	1,776,130	20,977	2,031,650	1,139,820	3,010,525	6,181,995	171,410	36,767	6,390,172
Nov.	242,335	1,833,124	8,210	2,083,669	1,147,880	2,987,730	6,219,279	172,276	35,814	6,427,369
Dec.	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										
Jan.	240,632	1,860,775	11,710	2,113,117	1,155,476	2,960,224	6,228,817	153,902	37,902	6,420,621
Feb.	229,119	1,878,516	19,643	2,127,278	1,165,800	2,960,612	6,253,690	155,019	37,533	6,446,242
Mar.	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
Apr.	252,103	1,878,840	15,959	2,146,902	1,199,022	2,970,653	6,316,577	165,946	41,180	6,523,703
May	251,925	1,898,357	14,082	2,164,363	1,194,027	2,967,170	6,325,560	167,261	37,800	6,530,621
Jun.	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
Jul.	258,423	2,030,209	25,629	2,314,260	1,218,651	2,898,124	6,431,035	196,117	51,852	6,679,004
Aug.	244,939	2,052,630	18,369	2,315,938	1,208,643	2,847,322	6,371,903	180,054	50,992	6,602,949
Sep.	255,518	2,035,071	7,456	2,298,045	1,218,557	2,861,064	6,377,666	153,620	39,596	6,570,882

SOURCE: The Central Bank of The Bahamas

Table 2.4 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		
2006	3.5	(222.1)	22.9	714.6	103.1	311.4	(303.7)
2007	49.1	41.0	194.8	536.9	(48.2)	443.0	(232.4)
2008	(25.7)	72.5	55.3	330.7	103.3	312.5	(275.1)
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)
2013							
QTR. I	16.1	57.8	159.9	(92.3)	2.0	109.0	(2.4)
QTR. II	62.6	6.8	77.2	(7.6)	0.2	(35.6)	(49.6)
QTR. III	(14.2)	(124.3)	114.7	(2.1)	16.8	(11.5)	(31.0)
QTR. IV	1.9	(102.8)	0.0	24.6	(27.8)	(114.7)	(6.8)
2014							
Jan.	(4.1)	286.3	(271.6)	(16.3)	3.9	12.0	5.5
Feb.	(18.9)	57.0	29.3	(7.0)	(35.3)	60.0	(2.8)
Mar.	36.5	(25.0)	6.0	(12.3)	4.8	(66.2)	(3.2)
Apr.	49.1	30.2	115.1	(27.4)	(2.4)	47.1	(19.4)
May	15.3	20.8	27.1	6.1	1.0	27.5	(12.2)
Jun.	(12.5)	(42.1)	28.0	(6.8)	(2.5)	(45.2)	(34.2)
Jul.	27.9	(28.4)	40.5	13.2	(.5)	(8.7)	(5.6)
Aug.	16.5	(78.0)	76.2	26.5	(3.4)	2.3	(2.5)
Sep.	17.7	(90.4)	82.8	(8.8)	1.7	(33.6)	(1.2)
Oct.	(1.2)	29.0	(15.6)	(124.9)	104.6	(14.8)	(9.0)
Nov.	157.5	(19.3)	56.5	(2.0)	(4.7)	(148.4)	(21.5)
Dec.	70.5	99.6	(96.9)	(24.4)	(47.1)	(113.8)	25.6
2015							
Jan.	(15.0)	(43.2)	53.0	(8.6)	4.0	5.2	(15.1)
Feb.	54.3	82.3	(58.0)	0.4	(6.8)	10.0	46.4
Mar.	19.5	39.0	(1.4)	(29.8)	17.6	(12.4)	(18.4)
Apr.	58.5	96.4	(41.0)	(23.9)	3.1	(34.6)	(10.7)
May	14.7	13.3	32.7	(4.8)	(4.9)	(4.9)	(26.4)
Jun.	(17.8)	7.8	(1.8)	8.0	0.6	2.7	(29.8)
Jul.	4.1	(31.4)	59.2	(9.3)	3.0	38.2	20.9
Aug.	1.2	(35.3)	26.3	16.1	0.2	(22.1)	(28.0)
Sep.	(27.9)	(114.4)	79.5	(.7)	4.6	(10.5)	(7.3)
Oct.	(55.7)	(31.6)	(7.8)	2.8	(7.0)	(7.3)	(19.4)
Nov.	52.0	4.7	45.4	(5.5)	(1.8)	(14.8)	(5.6)
Dec.	(12.4)	6.2	(12.2)	(11.7)	(23.7)	(41.1)	(12.2)
2016							
Jan.	41.9	21.4	33.4	11.1	(2.1)	4.9	(17.0)
Feb.	14.2	131.7	(74.5)	(15.9)	(0.9)	11.5	(14.8)
Mar.	15.8	49.2	(3.4)	(9.1)	(1.8)	36.8	17.7
Apr.	3.9	29.3	52.7	(18.6)	3.8	21.0	(42.4)
May	17.5	72.1	(40.0)	(41.5)	(14.3)	(10.5)	30.5
Jun.	33.7	72.3	(65.4)	10.4	20.4	12.9	8.8
Jul.	116.2	73.5	91.1	.3	(49.7)	(14.5)	(13.5)
Aug.	1.7	(78.6)	32.9	(1.6)	(1.3)	(77.7)	(27.4)
Sep.	(17.9)	(127.5)	78.7	.4	(4.4)	(14.2)	20.7

Source: The Central Bank of The Bahamas

Table 2.5 Summary of Domestic Assets of the Banking System

(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							
2006	116,195	251,138	9,954	437,139	121,101	21,661	156,261	268,071	5,644,785	727,666	7,753,971
2007	110,124	341,185	50,758	468,478	97,656	29,612	120,321	243,896	6,173,706	811,222	8,446,958
2008	117,571	322,290	180,176	533,471	97,532	28,844	145,833	343,543	6,505,209	875,371	9,149,840
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	451,546	9,498,040
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
2014											
QTR. I	100,983	696,909	430,933	930,668	119,183	16,397	153,783	304,119	6,499,104	479,185	9,731,264
QTR. II	100,162	757,487	514,284	922,294	119,054	16,704	230,938	300,601	6,470,643	332,651	9,764,818
QTR. III	105,632	629,934	452,500	899,032	119,036	17,690	408,226	298,391	6,500,545	314,099	9,745,085
QTR. IV	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											
Jan.	101,131	635,499	479,500	923,753	219,036	17,657	394,677	255,210	6,340,614	346,780	9,713,857
Feb.	107,263	700,254	425,524	919,253	219,036	16,756	357,144	248,378	6,341,891	347,029	9,682,528
Mar.	112,463	617,432	502,524	923,355	219,036	16,746	356,539	265,976	6,312,064	340,677	9,666,812
Apr.	114,312	693,303	548,024	922,772	219,036	16,764	331,481	269,011	6,288,105	347,845	9,750,653
May	110,157	684,427	548,024	928,862	219,036	16,698	371,405	264,292	6,283,375	341,902	9,768,178
Jun.	109,799	682,322	556,324	940,015	219,036	16,767	362,153	264,914	6,291,262	354,022	9,796,614
Jul.	115,498	682,096	655,574	924,056	219,018	16,060	341,414	268,072	6,282,663	361,529	9,865,980
Aug.	108,873	691,482	689,550	922,865	219,018	16,068	320,525	268,203	6,298,751	336,728	9,872,063
Sep.	108,520	596,246	699,550	922,401	219,018	18,053	371,407	272,798	6,296,029	338,759	9,842,781
Oct.	103,807	559,616	697,972	901,751	219,019	22,504	376,398	265,754	6,294,399	332,591	9,773,811
Nov.	103,636	635,660	682,908	902,211	219,019	22,826	407,757	264,149	6,288,595	336,865	9,863,626
Dec.	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											
Jan.	98,675	667,173	653,687	895,336	221,019	24,596	477,004	236,247	6,286,289	353,118	9,913,144
Feb.	116,724	754,603	669,839	893,790	221,019	24,897	396,527	235,404	6,270,132	353,726	9,936,661
Mar.	113,944	792,589	680,041	892,284	221,157	25,785	419,206	233,553	6,260,148	420,837	10,059,544
Apr.	99,529	826,972	669,534	893,353	221,157	21,224	456,130	237,427	6,246,152	383,339	10,054,817
May	96,944	889,212	622,820	889,633	218,915	22,531	425,573	225,397	6,203,375	398,666	9,993,066
Jun.	96,895	921,826	627,823	889,640	218,915	26,736	404,896	245,839	6,209,619	412,578	10,054,767
Jul.	105,140	939,378	632,307	889,105	170,775	28,012	401,734	244,251	6,208,687	413,986	10,033,375
Aug.	107,217	974,418	577,540	886,259	168,745	19,704	371,920	244,974	6,215,353	359,775	9,925,905
Sep.	101,290	882,750	557,856	891,098	168,630	18,581	389,694	240,712	6,216,882	359,092	9,826,585

SOURCE: The Central Bank of The Bahamas

Table 2.6 Summary of Domestic Liabilities in the Banking System

(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									
2006	64,033	1,163,793	956,857	2,848,863	5,033,546	800	1,476,811	490,191	7,001,348	(752,623)	7,753,971
2007	54,335	1,216,865	995,063	3,241,923	5,508,186	800	1,654,098	619,213	7,782,297	(664,661)	8,446,958
2008	62,676	1,191,441	1,024,117	3,563,917	5,842,151	--	1,864,633	731,487	8,438,271	(706,298)	9,144,569
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	(613,116)	9,488,117
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
2014											
QTR. I	100,876	1,654,202	1,135,395	3,392,470	6,282,943	--	2,527,731	328,142	9,138,816	(592,448)	9,731,264
QTR. II	84,181	1,701,307	1,150,661	3,413,378	6,349,527	--	2,442,581	329,807	9,121,915	(642,903)	9,764,818
QTR. III	90,918	1,742,352	1,164,886	3,362,977	6,361,133	--	2,434,508	324,011	9,119,652	(625,433)	9,745,085
QTR. IV	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											
Jan.	91,418	1,918,547	1,086,190	3,248,178	6,344,333	--	2,493,351	324,976	9,162,660	(551,197)	9,713,857
Feb.	98,781	2,007,036	1,104,914	3,210,511	6,421,242	--	2,499,266	267,672	9,188,180	(494,348)	9,682,528
Mar.	86,433	2,039,826	1,106,337	3,194,851	6,427,447	--	2,508,976	265,821	9,202,244	(464,568)	9,666,812
Apr.	99,550	2,063,856	1,122,653	3,188,705	6,474,764	--	2,519,524	279,504	9,273,792	(476,861)	9,750,653
May	121,362	2,066,859	1,142,484	3,154,733	6,485,438	--	2,546,306	272,811	9,304,555	(463,623)	9,768,178
Jun.	109,125	2,051,192	1,136,545	3,176,882	6,473,744	--	2,551,555	300,256	9,325,555	(471,059)	9,796,614
Jul.	111,898	2,041,022	1,153,676	3,195,523	6,502,119	--	2,550,469	297,580	9,350,168	(515,812)	9,865,980
Aug.	113,853	2,051,840	1,149,557	3,189,411	6,504,661	--	2,566,102	283,913	9,354,676	(517,387)	9,872,063
Sep.	111,179	2,017,420	1,158,629	3,176,100	6,463,328	--	2,556,568	297,068	9,316,964	(525,817)	9,842,781
Oct.	108,247	1,947,540	1,152,887	3,183,566	6,392,240	--	2,591,468	276,780	9,260,488	(513,323)	9,773,811
Nov.	118,906	2,005,400	1,161,990	3,164,338	6,450,634	--	2,625,260	255,089	9,330,983	(532,643)	9,863,626
Dec.	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											
Jan.	137,398	2,014,677	1,171,413	3,135,439	6,458,927	--	2,566,850	359,212	9,384,989	(528,155)	9,913,144
Feb.	130,551	2,033,535	1,181,304	3,136,303	6,481,693	--	2,582,548	357,500	9,421,741	(514,920)	9,936,661
Mar.	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
Apr.	146,303	2,044,786	1,217,102	3,160,114	6,568,305	--	2,606,534	378,552	9,553,391	(501,426)	10,054,817
May	147,352	2,065,618	1,212,652	3,157,256	6,582,878	--	2,615,122	358,186	9,556,186	(436,880)	9,993,066
Jun.	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
Jul.	149,561	2,226,326	1,236,431	3,104,301	6,716,619	--	2,590,158	403,804	9,710,581	(322,794)	10,033,375
Aug.	111,099	2,232,684	1,226,408	3,053,050	6,623,241	--	2,600,002	360,510	9,583,753	(342,152)	9,925,905
Sep.	112,660	2,188,691	1,238,950	2,971,438	6,511,739	--	2,638,817	300,810	9,451,366	(375,219)	9,826,585

SOURCE: The Central Bank of The Bahamas

Table 2.7 Summary of Foreign Assets in the Banking System*

(B\$ Millions)

Period Ended	Foreign Currency Notes and Coins	NONRESIDENT LOANS AND ADVANCES		DUE FROM FINANCIAL INSTITUTIONS			TOTAL	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				
2006	20.0	--	7,241.0	525.3	73,907.4	2,817.1	77,249.9	3,009.2	5,570.8	93,090.9
2007	20.3	--	8,999.5	500.6	89,229.3	3,851.6	93,581.5	1,786.2	4,505.2	108,892.7
2008	21.9	--	7,234.3	1,044.6	94,848.7	2,995.3	98,888.6	1,669.5	5,909.1	113,723.3
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
2014										
QTR. I	36.8	--	10,490.0	1,461.0	38,864.0	3,403.7	43,728.6	3,776.1	5,759.4	63,790.9
QTR. II	32.7	--	9,954.4	1,520.6	27,010.6	1,883.5	30,414.7	2,894.7	6,615.7	49,912.2
QTR. III	32.4	--	9,456.0	1,448.5	23,829.8	2,126.6	27,404.9	2,875.4	5,526.2	45,294.8
QTR. IV	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										
Jan.	32.7	--	9,316.6	1,596.0	11,743.2	1,935.0	15,274.2	3,537.5	6,266.7	34,427.8
Feb.	34.2	--	9,327.9	1,353.7	12,668.5	1,702.8	15,725.1	3,398.9	5,341.5	33,827.6
Mar.	39.4	--	9,025.9	1,346.9	13,097.7	1,891.9	16,336.5	2,880.9	5,130.1	33,412.8
Apr.	39.6	--	9,347.7	1,447.5	13,752.7	1,520.0	16,720.1	1,719.2	4,917.3	32,743.9
May	36.7	--	9,535.8	1,567.6	13,233.3	1,862.6	16,663.5	1,299.8	4,566.7	32,102.5
Jun.	28.0	--	9,518.2	1,556.2	13,367.2	1,717.9	16,641.2	1,495.1	4,417.1	32,099.6
Jul.	28.3	--	9,549.4	1,575.3	13,170.8	1,634.8	16,380.9	1,278.6	4,327.0	31,564.3
Aug.	31.6	--	9,440.8	1,519.2	14,296.3	1,734.7	17,550.2	833.8	4,343.9	32,200.2
Sep.	28.7	--	9,386.3	1,538.8	7,437.5	2,020.6	10,996.8	570.5	4,468.9	25,451.2
Oct.	26.5	--	8,164.1	1,458.1	5,416.2	1,998.3	8,872.6	510.6	4,232.4	21,806.3
Nov.	26.8	--	7,444.2	1,480.6	6,811.7	1,807.4	10,099.7	528.3	3,917.0	22,016.0
Dec.	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										
Jan.	34.2	--	6,102.9	1,549.9	4,384.4	1,791.8	7,726.0	562.3	4,438.0	18,863.5
Feb.	31.6	--	6,259.7	1,542.5	4,051.5	2,055.4	7,649.4	592.3	4,271.6	18,804.6
Mar.	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
Apr.	38.4	--	6,201.3	1,460.1	4,072.6	2,121.1	7,653.8	640.3	3,133.3	17,667.1
May	36.8	--	2,125.5	1,500.3	5,579.7	910.5	7,990.6	636.7	1,528.7	12,318.2
Jun.	35.5	--	2,059.0	1,239.0	5,969.2	1,075.3	8,283.5	655.3	1,137.8	12,171.2
Jul.	30.1	--	2,040.4	1,555.1	5,190.2	722.1	7,467.5	759.1	953.1	11,250.1
Aug.	31.5	--	2,026.2	1,350.2	4,519.3	900.8	6,770.3	725.5	1,048.8	10,602.2
Sep.	31.6	--	2,021.8	1,587.3	4,462.4	985.7	7,035.4	669.1	704.7	10,462.6

SOURCE: The Central Bank of The Bahamas

*See notes to table.

Table 2.8 Summary of Foreign Liabilities of the Banking System*

(B\$ Millions)

Period Ended	NONRESIDENT DEPOSITS		DUE TO FINANCIAL INSTITUTIONS				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	T O T A L				
2006	58.8	43,100.5	622.5	35,915.7	10,857.7	47,395.9	573.5	2,716.3	93,845.0	(754.1)
2007	44.9	45,384.1	122.1	41,160.7	21,257.5	62,540.2	595.6	995.5	109,560.3	(667.6)
2008	46.9	42,557.3	681.2	15,553.4	52,397.6	68,632.2	330.8	2,859.9	114,427.1	(703.8)
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)
2014										
QTR. I	132.0	30,013.8	480.7	13,767.5	13,209.0	27,457.3	472.9	6,307.4	64,383.4	(592.4)
QTR. II	135.4	24,544.1	487.8	12,371.2	5,407.9	18,266.9	495.4	7,113.4	50,555.1	(642.9)
QTR. III	120.8	21,774.1	517.4	11,993.1	4,989.3	17,499.8	454.0	6,071.6	45,920.3	(625.4)
QTR. IV	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										
Jan.	172.5	10,627.2	484.1	12,165.3	4,318.1	16,967.5	462.3	6,749.6	34,979.0	(551.2)
Feb.	118.6	10,263.1	484.3	11,806.1	5,462.8	17,753.2	476.1	5,710.8	34,321.9	(494.3)
Mar.	116.2	9,899.5	481.9	10,733.3	6,842.6	18,057.9	462.9	5,341.0	33,877.4	(464.6)
Apr.	106.6	10,178.9	477.7	10,304.6	6,523.7	17,306.0	520.1	5,109.2	33,220.7	(476.9)
May	96.8	10,048.8	478.3	9,964.9	6,520.1	16,963.3	506.6	4,950.7	32,566.2	(463.6)
Jun.	91.1	10,077.5	477.2	10,174.0	6,384.8	17,036.1	526.1	4,839.9	32,570.7	(471.1)
Jul.	117.7	9,312.2	487.7	10,015.0	6,959.1	17,461.8	455.3	4,733.1	32,080.1	(515.8)
Aug.	113.1	13,252.0	505.5	9,583.1	4,161.7	14,250.4	461.9	4,640.3	32,717.6	(517.4)
Sep.	117.7	7,871.8	503.0	9,761.7	2,426.0	12,690.8	454.7	4,842.0	25,977.0	(525.8)
Oct.	122.5	6,744.8	492.6	8,344.9	1,593.7	10,431.3	423.9	4,597.2	22,319.6	(513.3)
Nov.	118.7	7,958.0	497.0	7,631.2	1,622.3	9,750.4	388.4	4,333.2	22,548.6	(532.6)
Dec.	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										
Jan.	119.2	6,102.4	502.5	6,347.6	1,118.1	7,968.2	417.3	4,784.5	19,391.7	(528.2)
Feb.	114.7	5,957.8	508.5	6,529.6	1,097.8	8,135.9	434.6	4,676.4	19,319.5	(514.9)
Mar.	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)
Apr.	119.6	5,986.3	510.7	6,593.0	982.0	8,085.7	435.5	3,541.4	18,168.5	(501.4)
May	115.2	5,628.2	524.5	4,293.1	521.6	5,339.2	399.8	1,272.7	12,755.1	(436.9)
Jun.	97.8	5,896.4	526.5	4,431.9	306.1	5,264.5	442.7	865.5	12,567.0	(395.9)
Jul.	101.2	5,225.5	560.1	4,290.6	164.3	5,015.0	403.7	827.4	11,572.9	(322.8)
Aug.	94.5	4,880.3	545.6	4,113.5	123.5	4,782.6	458.7	728.3	10,944.3	(342.2)
Sep.	103.8	5,051.8	538.2	3,883.5	54.7	4,476.3	463.7	742.2	10,837.8	(375.2)

SOURCE: The Central Bank of The Bahamas

*See notes to table

Table 2.9 Banking System: Total Deposits by Depositors (All Currencies)

(B\$'000)

Period Ended	R E S I D E N T								T O T A L	Nonresident
	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other			
2006	108,873	347,491	29,340	127,042	1,291,618	2,862,382	266,800	5,033,546	43,159,352	
2007	105,033	388,879	31,605	166,916	1,420,067	3,146,659	249,027	5,508,186	45,428,941	
2008	134,327	404,430	33,220	205,020	1,504,168	3,333,959	227,027	5,842,151	42,604,216	
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	
2014										
QTR. I	178,856	277,068	52,921	312,014	1,982,183	3,247,645	232,256	6,282,943	30,145,853	
QTR. II	159,876	285,006	54,396	356,791	2,005,522	3,250,781	237,155	6,349,527	24,679,429	
QTR. III	164,790	300,816	55,245	367,241	2,012,486	3,207,434	253,121	6,361,133	21,894,892	
QTR. IV	213,076	289,999	55,657	353,507	1,976,866	3,195,184	259,987	6,344,276	10,122,827	
2015										
Jan.	208,124	292,208	56,450	362,813	1,960,919	3,204,413	259,406	6,344,333	10,799,667	
Feb.	215,721	309,673	57,313	376,425	2,007,278	3,228,643	226,189	6,421,242	10,381,727	
Mar.	223,465	317,907	56,791	372,747	2,003,551	3,215,792	237,194	6,427,447	10,015,633	
Apr.	237,519	329,289	57,795	372,567	2,026,126	3,213,427	238,041	6,474,764	10,285,448	
May.	246,457	300,232	57,987	388,038	2,015,777	3,222,418	254,529	6,485,438	10,145,623	
Jun.	253,585	297,464	58,520	370,003	2,024,045	3,181,033	289,094	6,473,744	10,168,624	
Jul.	256,700	318,200	59,198	364,126	2,005,550	3,208,667	289,678	6,502,119	9,429,856	
Aug.	259,082	328,120	60,306	374,016	2,006,368	3,184,740	292,029	6,504,661	13,365,079	
Sep.	256,730	296,311	60,427	396,457	1,980,049	3,185,872	287,482	6,463,328	7,989,587	
Oct.	257,588	297,946	60,478	373,917	1,952,390	3,165,349	284,572	6,392,240	6,867,309	
Nov.	273,810	323,604	61,287	373,479	1,954,802	3,164,551	299,101	6,450,634	8,076,690	
Dec.	270,469	280,762	61,043	394,443	1,912,624	3,164,575	296,451	6,380,367	5,981,035	
2016										
Jan.	290,648	289,978	60,574	388,430	1,936,654	3,194,198	298,445	6,458,927	6,221,626	
Feb.	284,213	285,792	61,439	394,515	1,961,757	3,192,924	301,053	6,481,693	6,072,535	
Mar.	328,056	282,516	62,128	405,641	1,956,899	3,228,013	303,150	6,566,403	5,467,731	
Apr.	312,664	279,758	62,272	412,630	1,975,439	3,228,538	297,004	6,568,305	6,105,953	
May	318,263	293,655	62,837	414,945	1,982,635	3,220,044	290,499	6,582,878	5,743,481	
Jun.	367,822	301,203	62,680	478,772	1,932,818	3,244,439	291,975	6,679,709	5,994,252	
Jul.	321,666	294,246	59,588	443,027	2,036,518	3,251,107	310,467	6,716,619	5,326,776	
Aug.	283,600	309,343	60,993	390,415	2,061,198	3,217,030	300,662	6,623,241	4,974,820	
Sep.	203,831	296,423	60,799	378,264	2,018,145	3,244,652	309,625	6,511,739	5,155,580	

SOURCE: The Central Bank of The Bahamas

Table 2.10 Banking System: 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	
2006	106,976	343,799	29,340	126,042	1,200,054	2,830,326	235,971	4,872,508	58,829
2007	103,520	378,012	31,504	160,671	1,286,178	3,108,981	237,734	5,306,600	44,863
2008	132,557	391,526	33,152	187,438	1,367,159	3,306,427	220,770	5,639,029	46,934
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
2014									
QTR. I	178,104	263,018	52,894	292,268	1,786,153	3,209,651	227,757	6,009,845	132,010
QTR. II	159,124	267,981	54,386	334,711	1,820,331	3,207,716	233,158	6,077,407	135,371
QTR. III	159,370	271,723	55,222	345,848	1,837,159	3,171,462	250,540	6,091,324	120,829
QTR. IV	205,914	263,669	55,643	337,299	1,834,664	3,160,049	255,045	6,112,283	119,391
2015									
Jan.	202,518	266,509	56,404	344,871	1,820,048	3,171,210	255,116	6,116,676	172,503
Feb.	213,716	285,176	57,253	349,124	1,848,663	3,193,079	221,044	6,168,055	118,646
Mar.	221,410	276,151	56,759	342,343	1,846,629	3,177,687	233,247	6,154,226	116,154
Apr.	236,746	288,748	57,780	345,230	1,911,885	3,176,490	232,738	6,249,617	106,598
May	239,193	272,428	57,979	367,957	1,886,519	3,184,093	250,299	6,258,468	96,824
Jun.	248,257	270,690	58,487	348,411	1,889,489	3,142,874	284,458	6,242,666	91,125
Jul.	254,768	290,263	59,131	345,628	1,868,802	3,169,082	283,669	6,271,343	117,657
Aug.	257,964	304,559	60,201	353,034	1,877,750	3,138,745	288,083	6,280,336	113,128
Sep.	255,641	271,766	60,322	376,813	1,859,304	3,139,557	284,496	6,247,899	117,742
Oct.	256,192	273,921	60,404	357,016	1,830,231	3,122,950	281,953	6,182,667	122,515
Nov.	269,863	300,453	61,233	356,651	1,838,527	3,114,775	297,095	6,238,597	118,729
Dec.	264,147	260,229	60,983	376,289	1,805,741	3,124,558	294,313	6,186,260	110,921
2016									
Jan.	285,543	269,593	60,526	370,811	1,827,759	3,150,930	296,856	6,262,018	119,246
Feb.	278,595	267,216	61,406	378,122	1,851,425	3,147,022	299,737	6,283,523	114,740
Mar.	322,307	263,662	62,100	389,603	1,838,995	3,175,776	301,797	6,354,240	112,108
Apr.	304,942	260,223	62,246	396,457	1,858,036	3,176,794	294,759	6,353,457	119,637
May	310,106	276,054	62,754	397,957	1,856,805	3,177,345	288,639	6,369,660	115,238
Jun.	362,311	267,358	62,599	444,290	1,815,032	3,201,714	290,227	6,443,531	97,840
Jul.	315,018	260,580	59,522	403,103	1,905,618	3,208,924	309,237	6,462,002	101,245
Aug.	281,483	280,421	60,952	363,979	1,928,937	3,174,752	299,554	6,390,078	94,495
Sep.	201,572	284,588	60,193	360,690	1,907,356	3,197,979	303,886	6,316,264	103,771

SOURCE: The Central Bank of The Bahamas

Table 2.11 Banking System: 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
2006	64,033	49,648	1,234	19,509	607,627	349,971	135,804	1,227,826	913,839
2007	54,335	39,396	2,695	34,530	635,491	385,392	119,361	1,271,200	1,091,456
2008	62,676	38,292	2,997	38,494	651,043	356,926	103,689	1,254,117	1,296,803
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
2014									
QTR. I	100,876	57,201	3,957	135,381	952,509	396,890	108,264	1,755,078	2,180,474
QTR. II	84,181	52,804	5,301	143,253	992,196	398,761	108,992	1,785,488	2,582,785
QTR. III	90,918	76,884	5,229	152,560	993,527	396,737	117,415	1,833,270	2,113,740
QTR. IV	95,825	82,220	5,278	133,647	1,036,159	538,881	121,948	2,013,958	2,062,339
2015									
Jan.	91,418	78,522	5,742	139,760	1,026,575	545,126	122,822	2,009,965	2,003,591
Feb.	98,781	97,167	6,585	154,323	1,062,546	564,937	121,478	2,105,817	1,910,767
Mar.	86,433	101,386	5,993	159,629	1,058,620	580,735	133,463	2,126,259	1,917,039
Apr.	99,550	113,116	7,557	165,804	1,073,032	569,614	134,733	2,163,406	2,109,039
May	121,362	86,324	7,744	179,904	1,057,857	589,278	145,752	2,188,221	1,923,811
Jun.	109,125	85,406	8,102	175,827	1,063,323	563,279	155,255	2,160,317	1,840,532
Jul.	111,898	105,312	7,630	166,494	1,040,071	564,677	156,838	2,152,920	1,804,066
Aug.	113,853	110,199	8,498	156,561	1,050,988	565,504	160,090	2,165,693	1,745,576
Sep.	111,179	86,421	8,589	173,562	1,033,961	560,430	154,457	2,128,599	1,774,874
Oct.	108,247	90,198	8,486	152,457	990,987	553,785	151,627	2,055,787	1,739,689
Nov.	118,906	125,489	9,289	152,442	1,000,713	552,962	164,505	2,124,306	2,068,922
Dec.	117,572	83,083	8,866	177,900	966,258	564,215	159,878	2,077,772	1,668,698
2016									
Jan.	137,398	89,186	8,106	181,439	994,190	577,383	164,373	2,152,075	1,829,658
Feb.	130,551	85,013	8,936	188,948	1,010,761	575,167	164,710	2,164,086	1,828,751
Mar.	174,000	89,444	9,585	178,964	1,012,041	598,071	160,783	2,222,888	1,749,473
Apr.	146,303	86,533	9,727	178,731	1,025,701	591,901	152,193	2,191,089	2,475,675
May	147,352	98,789	10,287	180,288	1,044,064	575,444	156,746	2,212,970	2,211,582
Jun.	197,128	103,208	9,944	194,530	1,051,115	593,800	159,055	2,308,780	2,098,432
Jul.	149,561	100,594	10,757	189,977	1,146,673	601,480	176,845	2,375,887	2,098,153
Aug.	111,099	116,082	11,985	177,099	1,170,355	589,519	167,644	2,343,783	2,115,591
Sep.	112,660	101,917	11,760	178,161	1,131,053	592,004	173,796	2,301,351	2,280,531

SOURCE: The Central Bank of The Bahamas

Table 2.12 Banking System: 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	
2006	--	28	45	178	29,205	907,349	20,052	956,857	107,663
2007	--	281	49	159	24,196	951,832	18,546	995,063	105,735
2008	--	6	--	4,313	24,567	973,631	21,600	1,024,117	120,860
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
2014									
QTR. I	--	74	--	3,766	48,436	1,054,344	28,775	1,135,395	208,477
QTR. II	--	48	7	3,939	47,883	1,071,261	27,523	1,150,661	207,182
QTR. III	--	156	--	871	58,602	1,075,150	30,107	1,164,886	214,743
QTR. IV	--	130	--	520	61,706	980,252	31,604	1,074,212	231,621
2015									
Jan.	--	78	--	385	60,698	992,732	32,297	1,086,190	228,320
Feb.	--	85	--	184	62,701	1,008,528	33,416	1,104,914	231,264
Mar.	--	115	--	171	65,006	1,008,217	32,828	1,106,337	241,920
Apr.	--	98	--	91	58,124	1,030,952	33,388	1,122,653	230,305
May	--	100	--	85	61,384	1,046,943	33,972	1,142,484	228,940
Jun.	--	89	--	131	59,864	1,041,911	34,550	1,136,545	234,192
Jul.	--	89	--	126	56,014	1,062,876	34,571	1,153,676	232,383
Aug.	--	88	--	125	55,770	1,059,952	33,622	1,149,557	222,469
Sep.	--	97	--	114	55,429	1,068,234	34,755	1,158,629	223,075
Oct.	--	92	--	113	54,340	1,063,204	35,138	1,152,887	235,810
Nov.	--	90	--	259	58,316	1,067,562	35,763	1,161,990	222,866
Dec.	--	124	--	214	56,462	1,068,851	36,517	1,162,168	223,171
2016									
Jan.	--	141	--	519	53,523	1,082,104	35,126	1,171,413	217,397
Feb.	--	158	--	498	57,285	1,087,572	35,791	1,181,304	211,761
Mar.	--	269	--	336	59,300	1,099,409	36,526	1,195,840	205,770
Apr.	--	415	--	239	68,591	1,111,042	36,815	1,217,102	205,344
May	--	529	--	803	64,333	1,111,636	35,351	1,212,652	202,988
Jun.	--	119	--	3,579	68,596	1,127,558	35,007	1,234,859	213,531
Jul.	--	77	--	232	65,081	1,133,076	37,965	1,236,431	202,791
Aug.	--	109	--	331	64,833	1,123,629	37,506	1,226,408	212,056
Sep.	--	139	--	345	68,314	1,135,512	34,640	1,238,950	201,304

SOURCE: The Central Bank of The Bahamas

Table 2.13 Banking System: 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	
2006	44,840	297,815	28,061	107,355	654,786	1,605,062	110,944	2,848,863	42,137,850
2007	50,698	349,202	28,861	132,227	760,380	1,809,435	111,120	3,241,923	44,231,750
2008	71,651	366,132	30,223	162,213	828,558	2,003,402	101,738	3,563,917	41,186,553
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
2014									
QTR. I	77,980	219,793	48,964	172,867	981,238	1,796,411	95,217	3,392,470	27,756,902
QTR. II	75,695	232,154	49,088	209,599	965,443	1,780,759	100,640	3,413,378	21,889,462
QTR. III	73,872	223,776	50,016	213,810	960,357	1,735,547	105,599	3,362,977	19,566,409
QTR. IV	117,251	207,649	50,379	219,340	879,001	1,676,051	106,435	3,256,106	7,828,867
2015									
Jan.	116,706	213,608	50,708	222,668	873,646	1,666,555	104,287	3,248,178	8,567,756
Feb.	116,940	212,421	50,728	221,918	882,031	1,655,178	71,295	3,210,511	8,239,696
Mar.	137,032	216,406	50,798	212,947	879,925	1,626,840	70,903	3,194,851	7,856,674
Apr.	137,969	216,075	50,238	206,672	894,970	1,612,861	69,920	3,188,705	7,946,104
May	125,095	213,808	50,243	208,049	896,536	1,586,197	74,805	3,154,733	7,992,872
Jun.	144,460	211,969	50,418	194,045	900,858	1,575,843	99,289	3,176,882	8,093,900
Jul.	144,802	212,799	51,568	197,506	909,465	1,581,114	98,269	3,195,523	7,393,407
Aug.	145,229	217,833	51,808	217,330	899,610	1,559,284	98,317	3,189,411	11,397,034
Sep.	145,551	209,793	51,838	222,781	890,659	1,557,208	98,270	3,176,100	5,991,638
Oct.	149,341	207,656	51,992	221,347	907,063	1,548,360	97,807	3,183,566	4,891,810
Nov.	154,904	198,025	51,998	220,778	895,773	1,544,027	98,833	3,164,338	5,784,902
Dec.	152,897	197,555	52,177	216,329	889,904	1,531,509	100,056	3,140,427	4,089,166
2016									
Jan.	153,250	200,651	52,468	206,472	888,941	1,534,711	98,946	3,135,439	4,174,571
Feb.	153,662	200,621	52,503	205,069	893,711	1,530,185	100,552	3,136,303	4,032,023
Mar.	154,056	192,803	52,543	226,341	885,558	1,530,533	105,841	3,147,675	3,512,488
Apr.	166,361	192,810	52,545	233,660	881,147	1,525,595	107,996	3,160,114	3,424,934
May	170,911	194,337	52,550	233,854	874,238	1,532,964	98,402	3,157,256	3,328,911
Jun.	170,694	197,876	52,736	280,663	813,107	1,523,081	97,913	3,136,070	3,682,289
Jul.	172,105	193,575	48,831	252,818	824,764	1,516,551	95,657	3,104,301	3,025,832
Aug.	172,501	193,152	49,008	212,985	826,010	1,503,882	95,512	3,053,050	2,647,173
Sep.	91,171	194,367	49,039	199,758	818,778	1,517,136	101,189	2,971,438	2,673,745

SOURCE: The Central Bank of The Bahamas

Table 2.14 Banking System: 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
2006	1,077,585	487,252	754,525	527,900	2,847,262
2007	1,097,162	484,496	801,312	822,548	3,205,518
2008	1,109,670	586,524	945,926	870,844	3,512,964
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
<u>2014</u>					
QTR. I	1,229,681	559,627	1,072,507	548,676	3,410,491
QTR. II	1,260,010	506,947	1,121,783	536,435	3,425,175
QTR. III	1,190,390	641,596	1,015,824	525,138	3,372,948
QTR. IV	1,330,878	534,605	909,156	491,422	3,266,061
<u>2015</u>					
Jan.	1,288,597	537,336	941,410	494,104	3,261,447
Feb.	1,263,479	481,318	987,422	491,016	3,223,235
Mar.	1,226,699	495,880	992,379	487,800	3,202,758
Apr.	1,234,690	492,986	991,709	480,201	3,199,586
May	1,192,284	460,774	1,018,539	477,179	3,148,776
Jun.	1,215,542	434,326	1,045,569	480,546	3,175,983
Jul.	1,225,636	481,287	1,030,603	475,450	3,212,976
Aug.	1,180,334	563,325	993,152	470,941	3,207,752
Sep.	1,159,309	577,861	978,394	480,863	3,196,427
Oct.	1,198,844	548,190	974,944	482,594	3,204,572
Nov.	1,310,733	464,890	922,406	488,270	3,186,299
Dec.	1,299,627	484,541	885,715	492,703	3,162,586
<u>2016</u>					
Jan.	1,268,564	491,665	904,075	486,548	3,150,852
Feb.	1,213,911	498,111	959,214	479,026	3,150,262
Mar.	1,278,090	449,324	951,458	483,375	3,162,247
Apr.	1,283,464	435,061	975,719	484,055	3,178,299
May	1,309,906	383,841	1,001,452	484,493	3,179,692
Jun.	1,216,285	393,573	1,014,123	497,119	3,121,100
Jul.	1,170,115	413,279	1,016,257	488,659	3,088,310
Aug.	1,083,016	494,123	983,015	477,545	3,037,699
Sep.	943,429	454,833	988,325	574,334	2,960,921

SOURCE: The Central Bank of The Bahamas

**Table 2.15 Banking System: Overdrafts and Loans by Maturity
(All Currencies)**

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	
2006	692,983	2,481	695,464	254,282	152,695	355,940	281,379	761,680	266,111	3,242,171	61614	4,614,073	761,799	6,071,336
2007	727,909	8,806	736,715	185,361	188,614	358,018	222,210	713,475	262,979	3,832,851	52,819	5,089,705	726,622	6,553,042
2008	811,846	15,658	827,504	181,704	240,192	319,562	113,241	667,061	308,051	4,256,107	83,916	5,424,434	745,400	6,997,338
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
2014														
QTR. I	649,601	3,254	652,855	272,954	388,537	292,002	123,947	693,164	84,722	4,398,521	51,177	5,656,641	648,383	6,957,879
QTR. II	648,270	3,928	652,198	265,817	439,243	284,203	119,104	710,513	81,396	4,400,769	49,813	5,661,302	689,556	7,003,056
QTR. III	690,075	9,454	699,529	326,393	393,317	372,867	155,874	718,569	88,196	4,404,949	48,342	5,822,778	685,729	7,208,036
QTR. IV	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														
Jan.	657,792	6,528	664,320	238,757	165,970	424,301	250,970	724,206	97,053	4,390,840	34,084	5,778,104	548,077	6,990,501
Feb.	641,600	6,395	647,995	241,717	164,061	372,908	250,065	757,238	99,038	4,381,275	33,990	5,753,138	547,154	6,948,287
Mar.	614,024	3,828	617,852	265,039	150,222	369,017	249,862	764,747	116,046	4,366,298	36,370	5,765,101	552,500	6,935,453
Apr.	604,996	2,827	607,823	244,338	143,912	362,337	246,446	770,900	115,004	4,361,589	36,248	5,739,164	541,610	6,888,597
May	637,805	1,151	638,956	239,022	136,801	374,926	248,469	775,799	112,600	4,356,389	36,110	5,746,136	533,980	6,919,072
Jun.	628,251	2,100	630,351	238,598	151,277	375,115	247,792	761,031	109,655	4,368,524	35,986	5,743,268	544,710	6,918,329
Jul.	598,363	1,615	599,978	253,677	151,216	351,056	251,170	755,142	108,784	4,385,310	35,816	5,745,185	546,986	6,892,149
Aug.	588,486	1,022	589,508	255,604	151,254	348,790	242,135	759,103	114,467	4,397,146	35,837	5,760,643	543,693	6,893,844
Sep.	632,175	2,929	635,104	252,075	149,449	350,767	239,947	762,982	113,132	4,401,182	35,596	5,767,006	538,124	6,940,234
Oct.	636,744	741	637,485	252,613	145,519	354,252	241,057	757,716	109,501	4,401,122	37,286	5,765,703	533,363	6,936,551
Nov.	641,523	740	642,263	256,681	169,415	357,925	238,043	746,099	107,767	4,402,442	39,866	5,763,147	555,091	6,960,501
Dec.	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														
Jan.	715,613	1,121	716,734	266,656	159,565	323,444	227,292	751,040	106,096	4,409,102	39,611	5,750,242	532,564	6,999,540
Feb.	626,970	778	627,748	272,398	156,172	324,385	225,666	741,714	105,082	4,408,762	40,136	5,747,259	527,056	6,902,063
Mar.	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
Apr.	648,970	811	649,781	307,185	162,227	320,718	222,533	725,261	103,686	4,409,079	39,239	5,762,243	527,685	6,939,709
May	686,990	918	687,908	276,308	111,225	306,259	216,186	738,442	96,695	4,384,534	36,788	5,705,543	460,894	6,854,345
Jun.	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
Jul.	665,109	767	665,876	316,160	105,102	286,908	217,322	726,450	93,074	4,405,799	37,981	5,735,317	453,479	6,854,672
Aug.	659,586	870	660,456	309,437	105,308	279,073	216,364	718,094	91,963	4,412,223	39,329	5,718,827	452,964	6,832,247
Sep.	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

SOURCE: The Central Bank of The Bahamas

Table 2.16 Banking System: Sectoral Distribution of Credit (All Currencies)

(B\$'000)

Period Ended	Agriculture	Fisheries	Mining & Quarrying	Manufacturing	Distribution	Tourism	Entertainment & Catering	Transport
2006	11,289	13,259	11,188	51,663	216,987	253,677	59,276	22,892
2007	11,244	10,735	7,101	52,514	195,390	244,820	46,953	24,790
2008	14,984	9,889	1,456	41,139	178,634	212,475	36,366	28,213
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
2014								
QTR. I	10,908	8,892	2,493	52,827	214,838	47,786	79,563	37,781
QTR. II	11,579	8,036	2,408	51,831	212,037	41,356	78,705	39,041
QTR. III	11,163	12,991	2,356	49,497	212,255	36,507	78,531	43,649
QTR. IV	11,032	8,254	2,307	37,310	187,583	35,771	77,136	45,777
2015								
Jan.	10,406	7,271	2,305	34,920	189,329	33,304	76,387	48,279
Feb.	9,634	6,414	2,294	33,397	188,997	41,452	75,483	48,071
Mar.	9,877	7,975	2,262	30,681	190,042	32,030	74,639	47,402
Apr.	10,309	5,101	2,263	28,793	189,695	27,091	76,094	40,666
May	10,967	4,913	2,263	27,167	187,442	27,741	75,885	40,843
Jun.	10,584	5,012	2,266	33,151	186,505	25,670	73,290	40,018
Jul.	10,507	6,143	2,209	26,982	183,833	24,955	73,164	39,936
Aug.	10,799	10,959	2,181	26,279	185,771	24,400	78,703	37,939
Sep.	9,861	9,382	2,171	29,072	180,234	21,857	77,447	37,806
Oct.	9,368	8,661	2,156	25,663	179,669	22,066	77,713	37,332
Nov.	9,486	5,810	2,139	25,274	179,909	20,447	79,250	37,227
Dec.	9,214	6,094	2,118	26,527	165,928	19,292	77,809	40,743
2016								
Jan.	9,077	5,071	2,108	24,959	169,739	23,517	78,028	40,807
Feb.	8,931	4,292	2,090	25,104	168,665	14,417	77,547	40,345
Mar.	8,720	5,441	2,071	24,165	170,846	14,310	75,768	40,359
Apr.	8,944	7,193	2,059	23,719	166,633	15,790	74,920	39,663
May	9,004	4,584	2,041	23,115	174,559	14,731	74,379	39,261
Jun.	8,657	5,154	2,022	21,013	175,279	15,298	73,965	39,981
Jul.	8,523	6,561	2,006	21,838	170,171	15,078	73,819	40,215
Aug.	8,248	12,053	1,993	21,588	170,007	13,689	73,513	39,896
Sep.	8,140	13,057	1,974	23,895	165,084	15,654	74,263	39,877

SOURCE: The Central Bank of The Bahamas

Table 2.16 Banking System: 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
2006	412,324	156,261	268,071	27,776	156,378	4,078,040	332,255	6,071,336
2007	460,204	120,321	243,896	27,244	149,620	4,618,013	340,197	6,553,042
2008	445,961	145,833	343,543	20,241	168,047	4,989,070	361,487	6,997,338
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
2014								
QTR. I	449,312	153,783	304,119	20,532	82,038	5,230,968	262,039	6,957,879
QTR. II	435,393	230,938	300,601	10,543	81,634	5,237,852	261,102	7,003,056
QTR. III	432,944	408,226	298,391	20,798	80,136	5,261,721	258,871	7,208,036
QTR. IV	363,728	352,121	251,252	19,619	57,730	5,260,977	243,771	6,954,368
2015								
Jan.	362,711	394,677	255,210	19,050	56,596	5,247,510	252,544	6,990,499
Feb.	364,804	357,144	248,378	18,123	55,774	5,239,727	258,596	6,948,288
Mar.	351,573	356,539	265,976	19,221	53,906	5,233,675	259,655	6,935,453
Apr.	356,517	331,481	269,011	18,642	53,836	5,227,659	251,439	6,888,597
May	357,972	371,405	264,292	18,487	55,872	5,230,501	243,322	6,919,072
Jun.	359,073	362,153	264,914	18,922	70,724	5,228,743	237,304	6,918,329
Jul.	343,008	341,414	268,072	22,779	71,641	5,238,459	239,047	6,892,149
Aug.	340,082	320,525	268,203	22,401	70,983	5,255,209	239,410	6,893,844
Sep.	347,713	371,407	272,798	22,322	70,801	5,258,598	228,765	6,940,234
Oct.	350,624	376,398	265,754	22,466	67,716	5,264,233	226,732	6,936,551
Nov.	344,651	407,757	264,149	22,276	71,581	5,267,114	223,431	6,960,501
Dec.	338,534	416,827	238,406	22,354	69,380	5,242,292	255,100	6,930,618
2016								
Jan.	339,504	477,004	236,247	21,132	69,910	5,246,916	255,521	6,999,540
Feb.	336,391	396,527	235,404	21,833	72,170	5,237,478	260,869	6,902,063
Mar.	346,859	419,206	233,553	20,400	68,717	5,237,518	244,974	6,912,907
Apr.	336,876	456,130	237,427	19,040	67,649	5,232,499	251,167	6,939,709
May	334,005	425,573	225,397	19,551	65,337	5,199,634	243,174	6,854,345
Jun.	351,720	404,896	245,839	19,234	57,172	5,219,167	220,957	6,860,354
Jul.	347,618	401,734	244,251	19,242	58,284	5,228,166	217,166	6,854,672
Aug.	345,635	371,920	244,974	19,023	57,145	5,236,670	215,893	6,832,247
Sep.	348,452	389,694	240,712	19,444	62,305	5,254,745	189,992	6,847,288

SOURCE: The Central Bank of The Bahamas

Table 2.17 Banking System: Sectoral Distribution of Credit (B\$)

(B\$'000)

Period Ended	Agriculture	Fisheries	Mining & Quarrying	Manufacturing	Distribution	Tourism	Entertainment & Catering	Transport
2006	11,289	13,259	855	37,319	196,222	34,591	24,738	16,660
2007	11,244	10,735	1,134	35,737	177,723	33,539	24,534	19,755
2008	14,984	9,889	1,166	28,428	164,048	28,994	25,225	20,960
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
2014								
QTR. I	10,908	8,892	2,493	52,549	165,076	19,983	43,750	33,473
QTR. II	11,579	8,036	2,408	50,905	163,002	15,874	42,892	34,483
QTR. III	11,163	12,991	2,356	42,895	162,633	13,599	42,281	38,689
QTR. IV	11,032	8,254	2,307	28,563	136,570	16,544	41,324	40,642
2015								
Jan.	10,406	7,271	2,305	28,767	139,974	14,835	40,575	43,114
Feb.	9,634	6,414	2,294	27,541	139,647	23,036	39,671	43,039
Mar.	9,877	7,975	2,262	26,626	140,890	14,968	39,264	42,405
Apr.	10,309	5,101	2,263	25,883	141,123	12,566	40,719	36,625
May	10,967	4,913	2,263	25,934	139,082	13,432	40,699	36,837
Jun.	10,584	5,012	2,266	30,893	138,342	12,679	38,979	36,047
Jul.	10,507	6,143	2,209	25,249	136,728	13,221	38,853	36,099
Aug.	10,799	10,959	2,181	25,204	138,768	12,702	44,392	34,137
Sep.	9,861	9,382	2,171	26,095	133,332	11,494	44,011	34,038
Oct.	9,368	8,661	2,156	24,941	133,729	12,905	44,277	33,699
Nov.	9,486	5,810	2,139	24,572	134,167	11,748	45,814	33,619
Dec.	9,214	6,094	2,118	23,332	126,994	10,668	45,248	39,663
2016								
Jan.	9,077	5,071	2,108	24,297	130,811	13,601	45,467	39,738
Feb.	8,931	4,292	2,090	24,463	129,743	10,094	44,986	39,287
Mar.	8,720	5,441	2,071	23,544	131,925	9,769	43,207	39,312
Apr.	8,944	7,193	2,059	23,119	127,722	10,925	42,358	38,627
May	9,004	4,584	2,041	22,535	135,649	9,818	41,818	38,236
Jun.	8,657	5,154	2,022	20,454	136,370	10,294	41,404	38,967
Jul.	8,523	6,561	2,006	21,324	131,268	10,046	41,258	39,213
Aug.	8,248	12,053	1,993	21,078	131,119	8,520	40,952	38,905
Sep.	8,140	13,057	1,974	21,664	126,202	10,521	41,702	38,897

SOURCE: The Central Bank of The Bahamas

Table 2.17 Banking System: 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
2006	300,423	113,218	42,128	26,033	145,094	4,056,412	288,815	5,307,056
2007	326,511	97,152	28,870	26,125	138,328	4,593,804	292,423	5,817,614
2008	333,825	141,926	26,578	19,397	157,863	4,973,727	289,270	6,236,280
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
2014								
QTR. I	316,133	153,783	33,755	10,531	75,267	5,195,637	184,012	6,306,242
QTR. II	310,129	164,938	34,608	10,542	75,678	5,203,588	180,910	6,309,572
QTR. III	316,188	342,226	27,501	20,797	74,207	5,227,546	177,781	6,512,853
QTR. IV	271,819	352,121	27,707	19,618	53,141	5,229,764	163,817	6,403,223
2015								
Jan.	271,119	394,677	32,684	19,049	51,658	5,216,047	163,412	6,435,893
Feb.	271,901	357,144	27,107	18,122	51,039	5,208,001	170,150	6,394,740
Mar.	267,216	356,539	27,109	19,221	49,134	5,202,426	173,213	6,379,125
Apr.	271,772	331,481	30,947	18,642	49,169	5,196,431	171,129	6,344,160
May	273,899	371,405	28,018	18,487	48,793	5,199,214	169,998	6,383,941
Jun.	275,473	362,153	30,247	18,921	48,740	5,197,875	163,308	6,371,519
Jul.	277,477	329,044	27,805	22,779	49,616	5,207,142	160,676	6,343,548
Aug.	278,504	308,155	31,602	22,401	48,919	5,222,518	157,888	6,349,129
Sep.	286,435	358,157	34,590	22,322	48,590	5,226,160	152,543	6,399,181
Oct.	285,919	363,148	28,349	21,916	50,301	5,230,101	152,977	6,402,447
Nov.	286,074	371,142	28,519	21,726	49,494	5,229,849	150,511	6,404,670
Dec.	283,304	380,212	9,294	21,804	47,873	5,204,793	186,345	6,396,956
2016								
Jan.	284,962	440,389	7,940	20,621	47,797	5,209,206	184,770	6,465,855
Feb.	282,012	359,912	9,210	21,321	50,397	5,199,174	188,317	6,374,229
Mar.	292,449	369,206	10,125	19,888	45,867	5,199,368	172,691	6,373,583
Apr.	293,868	406,130	14,074	18,568	45,955	5,194,837	176,834	6,411,213
May	291,953	425,573	13,107	19,079	44,149	5,165,384	169,603	6,392,533
Jun.	311,123	404,896	36,351	18,763	40,850	5,183,573	144,441	6,403,319
Jul.	307,222	401,734	34,763	18,810	41,995	5,192,840	142,863	6,400,426
Aug.	305,597	371,920	36,797	18,591	39,411	5,201,380	141,849	6,378,413
Sep.	306,346	389,694	35,302	19,012	45,044	5,216,324	126,320	6,400,199

SOURCE: The Central Bank of The Bahamas

Table 2.18 Banking System: Sectoral Distribution of Credit (F/C)

(B\$'000)

Period Ended	Agriculture	Fisheries	Mining & Quarrying	Manufacturing	Distribution	Tourism	Entertainment & Catering	Transport
2006	--	--	10,333	14,344	20,765	219,086	34,538	6,232
2007	--	--	5,967	16,777	17,667	211,281	22,419	5,035
2008	--	--	290	12,711	14,586	183,481	11,141	7,253
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
<u>2014</u>								
QTR. I	--	--	--	278	49,762	27,803	35,813	4,308
QTR. II	--	--	--	926	49,035	25,482	35,813	4,558
QTR. III	--	--	--	6,602	49,622	22,908	36,250	4,960
QTR. IV	--	--	--	8,747	51,013	19,227	35,812	5,135
<u>2015</u>								
Jan.	--	--	--	6,153	49,355	18,469	35,812	5,165
Feb.	--	--	--	5,856	49,350	18,416	35,812	5,032
Mar.	--	--	--	4,055	49,152	17,062	35,375	4,997
Apr.	--	--	--	2,910	48,572	14,525	35,375	4,041
May	--	--	--	1,233	48,360	14,309	35,186	4,006
Jun.	--	--	--	2,258	48,163	12,991	34,311	3,971
Jul.	--	--	--	1,733	47,105	11,734	34,311	3,837
Aug.	--	--	--	1,075	47,003	11,698	34,311	3,802
Sep.	--	--	--	2,977	46,902	10,363	33,436	3,768
Oct.	--	--	--	722	45,940	9,161	33,436	3,633
Nov.	--	--	--	702	45,742	8,699	33,436	3,608
Dec.	--	--	--	3,195	38,934	8,624	32,561	1,080
<u>2016</u>								
Jan.	--	--	--	662	38,928	9,916	32,561	1,069
Feb.	--	--	--	641	38,922	4,323	32,561	1,058
Mar.	--	--	--	621	38,921	4,541	32,561	1,047
Apr.	--	--	--	600	38,911	4,865	32,562	1,036
May	--	--	--	580	38,910	4,913	32,561	1,025
Jun.	--	--	--	559	38,909	5,004	32,561	1,014
Jul.	--	--	--	514	38,903	5,032	32,561	1,002
Aug.	--	--	--	510	38,888	5,169	32,561	991
Sep.	--	--	--	2,231	38,882	5,133	32,561	980

SOURCE: The Central Bank of The Bahamas

Table 2.18 Banking System: 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
2006	111,901	43,043	225,943	1,743	11,284	21,628	43,440	764,280
2007	133,693	23,169	215,026	1,119	11,292	24,209	47,774	735,428
2008	112,136	3,907	316,965	844	10,184	15,343	72,217	761,058
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
2014								
QTR. I	133,179	--	270,364	10,001	6,771	35,331	78,027	651,637
QTR. II	125,264	66,000	265,993	1	5,956	34,264	80,192	693,484
QTR. III	116,756	66,000	270,890	1	5,929	34,175	81,090	695,183
QTR. IV	91,909	--	223,545	1	4,589	31,213	79,954	551,145
2015								
Jan.	91,592	--	222,526	1	4,938	31,463	89,132	554,606
Feb.	92,903	--	221,271	1	4,735	31,726	88,446	553,548
Mar.	84,357	--	238,867	--	4,772	31,249	86,442	556,328
Apr.	84,745	--	238,064	--	4,667	31,228	80,310	544,437
May	84,073	--	236,274	--	7,079	31,287	73,324	535,131
Jun.	83,600	--	234,667	1	21,984	30,868	73,996	546,810
Jul.	65,531	12,370	240,267	--	22,025	31,317	78,371	548,601
Aug.	61,578	12,370	236,601	--	22,064	32,691	81,522	544,715
Sep.	61,278	13,250	238,208	--	22,211	32,438	76,222	541,053
Oct.	64,705	13,250	237,405	550	17,415	34,132	73,755	534,104
Nov.	58,577	36,615	235,630	550	22,087	37,265	72,920	555,831
Dec.	55,230	36,615	229,112	550	21,507	37,499	68,755	533,662
2016								
Jan.	54,542	36,615	228,307	511	22,113	37,710	70,751	533,685
Feb.	54,379	36,615	226,194	512	21,773	38,304	72,552	527,834
Mar.	54,410	50,000	223,428	512	22,850	38,150	72,283	539,324
Apr.	43,008	50,000	223,353	472	21,694	37,662	74,333	528,496
May	42,052	--	212,290	472	21,188	34,250	73,571	461,812
Jun.	40,597	--	209,488	471	16,322	35,594	76,516	457,035
Jul.	40,396	--	209,488	432	16,289	35,326	74,303	454,246
Aug.	40,038	--	208,177	432	17,734	35,290	74,044	453,834
Sep.	42,106	--	205,410	432	17,261	38,421	63,672	447,089

SOURCE: The Central Bank of The Bahamas

Table 2.19 Summary of Bank Consumer Installment Credit¹

(B\$ '000)

Period Ended	Debt Outstanding	Repayments	New Credit	PAST DUE ACCOUNTS	
				Number	Value
2006	1,903,081	1,167,892	1,409,420	19,275	83,610
2007	2,108,341	1,306,139	1,511,399	26,577	128,065
2008	2,244,409	1,353,351	1,489,419	26,654	150,023
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
2014					
QTR. I	2,211,007	304,344	293,437	12,844	200,370
QTR. II	2,234,987	295,300	319,280	10,076	206,634
QTR. III	2,257,014	368,077	390,104	8,527	206,459
QTR. IV	2,272,416	338,628	354,030	8,883	205,972
2015					
Jan.	2,262,675	99,635	89,894	9,149	203,902
Feb.	2,259,305	199,732	196,362	9,205	201,404
Mar.	2,257,674	123,087	121,456	8,452	195,633
Apr.	2,259,607	110,861	113,193	8,149	195,157
May	2,266,811	110,459	119,211	7,803	189,103
Jun.	2,271,265	124,835	127,621	7,799	188,104
Jul.	2,280,730	141,797	151,268	8,175	188,649
Aug.	2,296,448	129,638	148,031	8,502	190,090
Sep.	2,300,342	119,807	123,700	12,395	191,247
Oct.	2,305,565	107,196	112,419	13,356	199,789
Nov.	2,309,708	112,010	116,540	11,600	193,101
Dec.	2,281,256	128,294	129,857	13,525	190,467
2016					
Jan.	2,285,317	101,673	105,734	14,100	194,964
Feb.	2,282,184	118,104	114,971	13,486	190,935
Mar.	2,275,155	127,960	120,931	13,049	191,682
Apr.	2,279,591	130,347	134,783	8,497	191,974
May	2,281,101	137,813	139,311	8,231	183,911
Jun.	2,295,718	127,519	142,137	8,136	185,839
Jul.	2,306,973	135,906	147,161	8,100	187,871
Aug.	2,319,042	311,726	323,795	8,135	183,655
Sep.	2,332,371	126,703	140,032	7,950	191,870

SOURCE: The Central Bank of The Bahamas

¹See notes to Table

Table 2.20 Banking System: 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
2012															
QTR. I	169,956	987	2,368	10,462	23,832	34,230	13,786	122,885	234,789	815,617	483,468	242,294	2,154,674	21,112	163,819
QTR. II	174,077	974	2,299	10,297	24,413	32,733	13,304	126,732	237,847	813,370	499,683	239,549	2,175,278	20,651	167,912
QTR. III	176,222	1,055	2,213	11,993	27,239	35,731	13,247	124,114	233,149	804,306	508,667	242,130	2,180,066	20,688	148,270
QTR. IV	177,527	1,081	2,241	12,010	29,492	34,544	11,363	127,537	232,752	781,693	501,225	243,745	2,155,210	22,767	154,269
2013															
QTR. I	176,465	970	2,176	11,621	27,784	33,448	11,123	128,389	228,644	779,541	500,285	236,066	2,136,512	21,604	155,604
QTR. II	184,523	1,026	1,997	10,840	29,616	32,566	11,274	124,738	227,867	772,843	501,268	234,110	2,132,668	21,533	175,167
QTR. III	182,440	1,019	1,942	13,440	36,264	38,838	11,763	129,073	229,575	765,465	490,275	239,262	2,139,356	22,566	175,144
QTR. IV	175,407	1,077	2,334	7,919	33,011	33,858	12,010	123,943	225,065	802,727	563,322	241,241	2,221,914	22,953	178,013
2014															
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
2015															
Jan.	186,084	840	2,008	7,895	28,951	36,801	11,904	132,994	213,924	774,431	625,362	241,481	2,262,675	9,149	203,902
Feb.	188,179	971	1,949	7,825	28,297	37,207	12,046	132,593	214,238	865,570	530,790	239,640	2,259,305	9,205	201,404
Mar.	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
Apr.	188,861	1,030	1,939	7,421	26,866	36,008	12,213	131,376	209,849	852,060	553,152	238,832	2,259,607	8,149	195,157
May	190,314	1,067	1,847	7,305	27,410	35,714	12,444	132,232	208,324	848,602	562,083	239,469	2,266,811	7,803	189,103
Jun.	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
Jul.	187,877	1,042	1,716	7,715	32,816	38,239	12,876	128,498	203,893	841,909	585,588	238,561	2,280,730	8,175	188,649
Aug.	187,005	1,041	1,572	7,857	35,234	40,166	12,818	126,166	200,647	837,920	602,781	243,241	2,296,448	8,502	190,090
Sep.	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
Oct.	185,161	1,053	1,457	8,154	36,456	41,786	12,484	125,315	198,500	833,286	617,227	244,686	2,305,565	13,356	199,789
Nov.	184,155	1,040	1,462	8,098	37,130	41,496	12,499	124,983	197,291	830,756	625,883	244,915	2,309,708	11,600	193,101
Dec.	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
2016															
Jan.	180,548	981	1,450	8,103	36,373	41,305	12,507	113,306	191,762	809,508	641,522	247,952	2,285,317	14,100	194,964
Feb.	178,320	962	1,405	7,939	36,149	40,606	13,372	111,563	190,061	806,559	650,352	244,896	2,282,184	13,486	190,935
Mar.	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
Apr.	179,937	921	1,345	7,975	36,568	39,449	13,212	109,646	186,620	794,930	665,058	243,930	2,279,591	8,497	191,974
May	179,936	903	1,385	7,940	36,922	39,545	13,175	108,475	183,083	793,119	673,026	243,592	2,281,101	8,231	183,911
Jun.	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
Jul.	178,327	883	1,259	8,094	42,329	41,472	12,852	108,244	179,710	797,333	690,337	246,133	2,306,973	8,100	187,871
Aug.*	177,672	866	1,180	7,931	43,897	44,427	13,158	108,730	178,080	971,349	521,053	250,699	2,319,042	8,135	183,655
Sep.	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

SOURCE: The Central Bank of The Bahamas

¹See notes to Tables

*Reclassification of loans from Miscellaneous to Debt Consolidation.

Table 2.21 Banking System: 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
2012													
QTR. I	17,751	120	336	1,242	3,922	6,432	1,774	9,192	12,418	68,395	66,573	136,641	324,796
QTR. II	17,726	219	225	1,228	4,589	4,526	2,127	9,393	10,481	81,326	66,918	133,951	332,709
QTR. III	20,558	388	392	9,123	5,162	9,826	2,460	18,434	17,564	64,266	60,597	143,059	351,829
QTR. IV	20,617	523	529	9,524	5,118	9,964	3,790	14,572	12,828	81,914	63,213	148,154	370,746
2013													
QTR. I	18,209	592	418	9,674	5,108	9,941	2,512	17,643	17,122	48,480	50,337	116,796	296,832
QTR. II	20,972	536	695	7,660	5,496	9,216	2,385	21,841	14,854	59,481	66,817	119,405	329,358
QTR. III	21,613	610	530	5,837	9,736	8,954	2,521	12,432	12,545	67,531	71,730	126,624	340,663
QTR. IV	18,448	470	472	7,080	10,909	10,142	2,686	19,080	14,124	58,909	59,620	131,249	333,189
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													
Jan.	5,029	13	40	243	1,757	1,115	350	2,275	3,809	18,129	20,349	46,526	99,635
Feb.	5,416	12	77	288	1,701	1,300	634	2,959	2,120	22,596	118,550	44,079	199,732
Mar.	6,850	15	59	701	1,949	1,329	579	3,311	3,731	26,925	24,947	52,691	123,087
Apr.	6,682	9	42	189	1,975	1,855	555	3,294	3,034	25,139	19,296	48,791	110,861
May	6,408	12	117	387	1,879	1,452	434	3,000	2,582	23,319	21,906	48,963	110,459
Jun.	7,288	10	56	224	1,762	1,681	576	3,919	2,748	27,860	23,340	55,371	124,835
Jul.	7,727	15	86	246	2,502	1,892	732	5,556	3,796	32,799	30,112	56,334	141,797
Aug.	6,922	61	145	322	2,588	2,246	876	4,454	3,746	31,523	28,524	48,231	129,638
Sep.	5,759	13	75	304	1,863	1,682	583	3,890	2,645	28,081	24,917	49,995	119,807
Oct.	5,646	56	53	318	1,864	1,773	672	4,291	2,142	19,981	19,452	50,948	107,196
Nov.	5,831	16	34	288	2,093	1,704	471	3,232	2,405	19,331	24,448	52,157	112,010
Dec.	3,625	14	40	268	2,328	1,282	654	4,555	5,297	31,240	23,215	55,776	128,294
2016													
Jan.	4,567	45	108	178	1,775	1,060	330	3,660	2,220	15,975	20,417	51,338	101,673
Feb.	5,992	19	50	315	1,689	1,524	578	4,808	3,296	19,148	28,474	52,211	118,104
Mar.	5,796	15	40	239	2,007	1,145	529	2,836	3,297	20,595	32,941	58,520	127,960
Apr.	5,614	31	36	274	1,907	1,961	680	3,629	2,824	29,306	24,476	59,609	130,347
May	6,190	18	35	323	2,354	2,067	653	3,119	4,362	24,237	36,701	57,754	137,813
Jun.	5,508	24	95	182	2,163	1,877	774	2,843	2,488	19,415	36,229	55,921	127,519
Jul.	6,048	8	32	276	2,292	1,498	983	2,776	2,796	19,995	42,346	56,856	135,906
Aug.*	5,696	17	79	401	2,347	1,567	395	3,006	2,925	36,857	197,390	61,046	311,726
Sep.	5,504	11	71	415	2,390	2,067	607	2,842	2,079	30,614	24,342	55,761	126,703

SOURCE: The Central Bank of The Bahamas

¹See notes to Tables

*Reclassification of loans from Miscellaneous to Debt Consolidation.

Table 2.22 Banking System: 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
2012													
QTR. I	15,956	197	194	578	2,533	4,912	1,151	5,534	7,417	63,877	85,989	127,011	315,349
QTR. II	21,847	206	156	1,063	5,170	3,029	1,645	13,240	13,539	79,079	83,133	131,206	353,313
QTR. III	22,703	469	306	10,819	7,988	12,824	2,403	15,816	12,866	55,202	69,581	145,640	356,617
QTR. IV	21,922	549	557	9,541	7,371	8,777	1,906	17,995	12,431	59,301	55,771	149,769	345,890
2013													
QTR. I	17,147	481	353	9,285	3,400	8,845	2,272	18,495	13,014	46,328	49,397	109,117	278,134
QTR. II	29,030	592	516	6,879	7,328	8,334	2,536	18,190	14,077	52,783	67,800	117,449	325,514
QTR. III	19,530	603	475	8,437	16,384	15,226	3,010	16,767	14,253	60,153	60,737	131,776	347,351
QTR. IV	17,305	570	521	7,848	10,557	10,640	2,881	18,167	16,148	59,229	80,930	135,840	360,636
2014													
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
2015													
Jan.	4,382	--	90	227	675	1,345	510	3,546	973	14,756	20,637	42,753	89,894
Feb.	7,511	143	18	218	1,047	1,706	776	2,558	2,434	113,735	23,978	42,238	196,362
Mar.	6,518	31	81	246	1,296	1,018	777	3,041	1,434	22,673	33,797	50,544	121,456
Apr.	7,696	52	10	240	1,197	967	524	2,250	782	16,128	33,217	50,130	113,193
May	7,861	49	25	271	2,423	1,158	665	3,856	1,057	19,861	30,837	51,148	119,211
Jun.	6,573	--	11	290	3,123	2,120	681	3,075	659	22,085	37,163	51,841	127,621
Jul.	6,006	--	--	591	6,547	3,978	1,059	2,669	1,454	31,881	39,794	57,289	151,268
Aug.	6,050	60	--	463	5,006	4,173	816	1,653	314	30,415	46,170	52,911	148,031
Sep.	5,391	--	13	460	3,095	3,601	589	2,873	1,084	24,410	32,966	49,218	123,700
Oct.	4,170	81	--	459	1,854	1,474	332	4,457	1,556	19,018	25,849	53,169	112,419
Nov.	4,825	3	39	232	2,767	1,414	486	2,900	1,196	17,188	33,104	52,386	116,540
Dec.	1,467	--	76	449	2,034	1,083	627	3,390	3,903	16,716	40,087	60,025	129,857
2016													
Jan.	3,668	--	60	200	1,312	1,248	366	2,701	819	10,874	34,360	50,126	105,734
Feb.	3,764	--	5	151	1,465	825	1,443	3,065	1,595	16,199	37,304	49,155	114,971
Mar.	4,843	--	16	133	2,028	882	451	2,567	1,223	19,583	31,662	57,543	120,931
Apr.	8,184	5	--	416	2,305	1,067	598	1,981	1,457	18,689	40,461	59,620	134,783
May	6,177	--	75	288	2,708	2,163	616	1,948	825	22,426	44,669	57,416	139,311
Jun.	5,383	--	--	236	4,169	1,701	717	2,715	1,172	22,210	48,291	55,543	142,137
Jul.	4,564	12	1	376	5,693	3,601	717	2,674	739	21,414	47,595	59,775	147,161
Aug.*	5,041	--	--	238	3,915	4,522	701	3,492	1,295	210,873	28,106	65,612	323,795
Sep.	4,935	--	--	499	2,214	3,575	593	2,783	1,983	38,939	25,621	58,890	140,032

SOURCE: The Central Bank of The Bahamas

¹ See notes to Tables

*Reclassification of loans from Miscellaneous to Debt Consolidation.

Table 2.23 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									Total	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				
2006	96,901	265,746	244,662	117,185	802,547	251,138	116,695	9,954	437,139	39,854	11,669	800	865,649	63,102		
2007	92,754	363,149	264,955	190,148	860,030	341,185	110,624	50,758	468,478	36,639	5,045	800	1,011,929	151,899		
2008	95,435	352,680	283,333	164,782	911,241	322,290	118,071	180,176	513,288	36,826	(1,320)	--	1,169,331	258,090		
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		
2014																
QTR. I	98,876	683,478	304,226	478,128	994,851	696,909	101,483	430,933	930,668	56,312	20,630	--	2,236,935	1,242,084		
QTR. II	99,338	767,690	309,371	557,657	1,004,876	757,487	100,662	514,284	922,294	56,115	14,183	--	2,365,025	1,360,149		
QTR. III	104,158	675,879	311,411	468,626	1,009,204	629,934	106,132	452,500	899,032	56,070	19,337	--	2,163,005	1,153,801		
QTR. IV	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																
Jan.	121,799	662,221	313,804	470,216	1,036,012	635,499	101,631	479,500	923,753	55,984	87,201	--	2,283,568	1,247,556		
Feb.	104,197	686,522	311,680	479,039	1,035,606	700,254	107,763	425,524	919,253	55,971	18,508	--	2,227,273	1,191,667		
Mar.	109,863	688,572	313,624	484,811	1,038,109	617,432	112,963	502,524	923,355	55,894	38,142	--	2,250,310	1,212,201		
Apr.	113,388	680,178	314,119	479,447	1,060,028	693,303	114,812	548,024	922,772	55,886	8,748	--	2,343,545	1,283,517		
May.	112,235	699,375	314,549	497,061	1,056,292	684,427	110,657	548,024	928,862	55,878	18,190	--	2,346,038	1,289,746		
Jun.	109,978	696,161	318,494	487,645	1,052,154	682,322	110,299	556,324	940,015	55,861	23,127	--	2,367,948	1,315,794		
Jul.	112,649	695,297	318,544	489,402	1,066,191	682,096	115,998	655,574	924,056	55,861	17,970	--	2,451,555	1,385,364		
Aug.	112,186	691,744	317,199	486,731	1,056,200	691,482	109,373	689,550	922,865	55,755	14,962	--	2,483,987	1,427,787		
Sep.	108,697	639,370	319,655	428,412	1,054,830	596,246	109,020	699,550	922,401	55,673	6,867	--	2,389,757	1,334,927		
Oct.	106,164	574,905	319,297	361,772	1,054,937	559,616	104,307	697,972	901,751	55,667	16,159	--	2,335,472	1,280,535		
Nov.	103,722	591,215	318,084	376,853	1,054,074	635,660	104,136	682,908	902,211	55,649	22,046	--	2,402,610	1,348,536		
Dec.	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																
Jan.	120,559	643,676	317,876	446,359	1,060,324	667,173	99,175	653,687	895,336	55,637	13,632	--	2,384,640	1,324,316		
Feb.	107,700	709,369	315,870	501,199	1,064,099	754,603	117,224	669,839	893,790	55,602	15,271	--	2,506,329	1,442,230		
Mar.	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		
Apr.	106,737	812,533	320,608	598,662	1,077,995	826,972	100,029	669,534	893,353	55,717	19,084	--	2,564,689	1,486,694		
May	98,237	842,805	323,260	617,782	1,076,010	889,212	97,444	622,820	889,633	53,461	11,623	--	2,564,193	1,488,183		
Jun.	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		
Jul.	101,018	946,949	324,996	722,971	1,090,347	939,378	105,640	632,307	889,105	51,090	25,617	--	2,643,137	1,552,790		
Aug.	106,179	976,619	327,157	755,641	1,078,257	974,418	107,717	577,540	886,259	51,026	19,583	--	2,616,543	1,538,286		
Sep.	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		

SOURCE: The Central Bank of The Bahamas

Table 2.24 Profit and Loss Accounts of Banks in The Bahamas

(B\$'000)

				2013				2014				2015				2016	
	2013	2014	2015	Qtr. I	Qtr. II	Qtr. III	Qtr. IV	Qtr. I	Qtr. II	Qtr. III	Qtr. IV	Qtr. I	Qtr. II	Qtr. III	Qtr. IV	Qtr. I	Qtr. II
1. Interest Income	646,083	617,808	626,420	158,479	163,483	160,402	163,719	153,222	154,951	154,028	155,607	148,510	156,468	160,233	161,209	158,211	152,709
2. Interest Expense	117,811	98,321	85,414	30,765	30,449	29,015	27,582	25,101	24,729	24,845	23,646	21,307	21,850	21,273	20,984	20,807	20,410
3. Interest Margin (1-2)	528,272	519,487	541,006	127,714	133,034	131,387	136,137	128,121	130,222	129,183	131,961	127,203	134,618	138,960	140,225	137,404	132,299
4. Commission & Forex Income	23,278	22,484	29,530	5,593	5,916	5,850	5,919	3,445	6,267	6,291	6,481	5,657	11,373	5,590	6,910	5,756	6,636
5. Gross Earnings Margin (3+4)	551,550	541,971	570,536	133,307	138,950	137,237	142,056	131,566	136,489	135,474	138,442	132,860	145,991	144,550	147,135	143,160	138,935
6. Staff Costs	181,910	171,579	170,396	39,139	45,831	44,602	52,338	43,140	43,367	42,484	42,588	42,852	45,619	41,628	40,297	40,906	41,677
7. Occupancy Costs	30,120	27,797	27,018	7,175	7,797	7,157	7,991	6,341	6,836	6,714	7,906	7,043	7,235	6,944	5,796	6,883	7,025
8. Other Operating Costs	132,475	279,278	150,629	30,695	33,230	35,607	32,943	41,325	155,190	40,715	42,048	38,156	39,715	34,005	38,753	39,236	40,452
9. Operating Costs (6+7+8)	344,505	478,654	348,043	77,009	86,858	87,366	93,272	90,806	205,393	89,913	92,542	88,051	92,569	82,577	84,846	87,025	89,154
10. Net Earnings Margin (5-9)	207,045	63,317	222,493	56,298	52,092	49,871	48,784	40,760	(68,904)	45,561	45,900	44,809	53,422	61,973	62,289	56,135	49,781
11. Depreciation Costs	16,969	14,637	15,769	3,378	3,659	4,438	5,494	3,677	3,556	3,633	3,771	4,005	4,021	4,231	3,512	3,632	3,560
12. Provisions for Bad Debt	149,114	266,624	132,574	42,894	27,716	24,998	53,506	27,392	149,450	32,720	57,062	42,791	36,705	25,659	27,419	20,347	36,032
13. Other Income	98,023	103,893	111,263	22,633	24,737	22,878	27,775	23,592	25,032	27,297	27,972	27,284	24,456	27,866	31,657	32,759	32,657
14. Other Income (Net) (13-11-12)	(68,060)	(177,368)	(37,080)	(23,639)	(6,638)	(6,558)	(31,225)	(7,477)	(127,974)	(9,056)	(32,861)	(19,512)	(16,270)	(2,024)	726	8,780	(6,935)
15. Net Income (10+14)	138,985	(114,051)	185,413	32,659	45,454	43,313	17,559	33,283	(196,878)	36,505	13,039	25,297	37,152	59,949	63,015	64,915	42,846
Effective Interest Rate Spread (%)	6.85	6.83	7.13	6.64	7.12	6.76	6.88	6.80	6.96	6.68	6.88	6.92	7.28	7.20	7.12	7.24	7.16
	(Ratios To Average Assets)																
Interest Margin	5.44	5.31	5.44	5.29	5.47	5.41	5.57	5.24	5.32	5.27	5.40	5.21	5.35	5.56	5.63	5.44	5.21
Commission & Forex Income	0.24	0.23	0.30	0.23	0.24	0.24	0.24	0.14	0.26	0.26	0.27	0.23	0.45	0.22	0.28	0.23	0.26
Gross Earnings Margin	5.67	5.54	5.73	5.52	5.71	5.65	5.82	5.39	5.58	5.53	5.67	5.44	5.81	5.78	5.91	5.67	5.47
Operating Costs	3.54	4.89	3.50	3.19	3.57	3.59	3.82	3.72	8.39	3.67	3.79	3.61	3.68	3.30	3.41	3.45	3.51
Net Earnings Margin	2.13	0.65	2.23	2.33	2.14	2.05	2.00	1.67	(2.81)	1.86	1.88	1.84	2.12	2.48	2.50	2.22	1.96
Net Income/(Loss)	1.43	-1.16	1.86	1.35	1.87	1.78	0.72	1.36	(8.04)	1.49	0.53	1.04	1.48	2.40	2.53	2.57	1.69

*Commercial Banks and OLFIs with domestic operations

SOURCE: The Central Bank of The Bahamas

Table 2.25 Banking System: Foreign Exchange Transactions

(B\$'000)

PERIOD	CENTRALBANK			OTHERCUSTOMERS			TOTAL		
	Purchases	Sales	Net Purchase/ (Sale)	Purchases	Sales	Net Purchase/ (Sale)	Purchases	Sales	Net Purchase/ (Sale)
2006	319,364	368,276	(48,912)	3,325,263	3,291,314	33,949	3,644,627	3,659,590	(14,963)
2007	283,612	472,878	(189,266)	3,722,455	3,532,244	190,211	4,006,067	4,005,122	945
2008	243,677	439,422	(195,745)	4,512,076	4,314,399	197,677	4,755,753	4,753,821	1,932
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)
2014									
QTR. I	26,900	152,684	(125,784)	980,538	853,993	126,545	1,007,438	1,006,677	761
QTR. II	20,001	170,602	(150,601)	1,036,622	903,804	132,818	1,056,623	1,074,406	(17,783)
QTR. III	144,801	58,663	86,138	971,615	1,052,026	(80,411)	1,116,416	1,110,689	5,727
QTR. IV	43,800	92,656	(48,856)	1,092,713	1,012,844	79,869	1,136,513	1,105,500	31,013
2015									
Jan.	14,800	52,940	(38,140)	367,229	339,283	27,946	382,029	392,223	(10,194)
Feb.	--	36,783	(36,783)	349,101	310,042	39,059	349,101	346,825	2,276
Mar.	4,300	56,134	(51,834)	429,475	376,075	53,400	433,775	432,209	1,566
Apr.	--	121,601	(121,601)	440,877	320,838	120,039	440,877	442,439	(1,562)
May	5,500	40,135	(34,635)	332,014	294,074	37,940	337,514	334,209	3,305
Jun.	1,500	28,689	(27,189)	380,961	371,941	9,020	382,461	400,630	(18,169)
Jul.	18,400	31,430	(13,030)	392,531	387,030	5,501	410,931	418,460	(7,529)
Aug.	26,100	19,132	6,968	319,440	332,977	(13,537)	345,540	352,109	(6,569)
Sep.	64,400	16,055	48,345	305,498	345,495	(39,997)	369,898	361,550	8,348
Oct.	34,800	11,127	23,673	288,949	305,406	(16,457)	323,749	316,533	7,216
Nov.	2,200	33,193	(30,993)	362,243	322,898	39,345	364,443	356,091	8,352
Dec.	12,000	12,626	(626)	375,730	395,305	(19,575)	387,730	407,931	(20,201)
2016									
Jan.	15,342	40,809	(25,467)	347,085	303,372	43,713	362,427	344,181	18,246
Feb.	--	35,817	(35,817)	337,186	292,806	44,380	337,186	328,623	8,563
Mar.	1	80,657	(80,656)	409,009	338,032	70,977	409,010	418,689	(9,679)
Apr.	3,501	45,621	(42,120)	400,624	357,412	43,212	404,125	403,033	1,092
May	24,400	30,188	(5,788)	353,847	363,266	(9,419)	378,247	393,454	(15,207)
Jun.	17,501	63,618	(46,117)	401,870	347,418	54,452	419,371	411,036	8,335
Jul.	12,000	24,293	(12,293)	365,302	348,789	16,513	377,302	373,082	4,220
Aug.	64,916	26,341	38,575	384,240	441,733	(57,493)	449,156	468,074	(18,918)
Sep.	59,428	14,086	45,342	348,070	377,155	(29,085)	407,498	391,241	16,257

SOURCE: The Central Bank of The Bahamas

Table 2.26 Banking System: Cheque Clearing

(Num./BS'000)

PERIOD	Number	Value
2006	3,982,332	8,710,376
2007	3,921,951	8,696,968
2008	3,775,673	8,580,759
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
<u>2013</u>		
Qtr. I	721,088	1,516,783
Qtr. II	732,198	1,588,287
Qtr. III	714,533	1,611,452
Qtr. IV	723,924	1,599,509
<u>2014</u>		
Jan	247,691	585,720
Feb	222,222	530,788
Mar	238,607	564,334
Apr	232,010	574,986
May	244,765	607,398
Jun	218,760	528,110
Jul	241,659	587,097
Aug	215,050	567,772
Sep	234,889	583,623
Oct	240,526	583,062
Nov	217,454	542,991
Dec	254,779	674,951
<u>2015</u>		
Jan	227,268	580,429
Feb	215,698	541,841
Mar	250,879	636,845
Apr	229,271	593,502
May	219,820	588,536
Jun	241,712	633,604
Jul	241,452	666,077
Aug	206,186	540,037
Sep	226,615	583,202
Oct	221,364	567,000
Nov	218,049	567,656
Dec	244,870	624,047
<u>2016</u>		
Jan.	210,599	546,342
Feb.	231,706	581,639
Mar.	228,882	593,089
Apr.	231,378	617,607
May	226,121	577,351
Jun.	218,314	601,246
Jul.	212,655	593,684
Aug.	220,919	609,247
Sep.	212,523	568,967

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

Table 2.27 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	Vol.	Value
2006	14,823	2,154,768	11,742	2,817,187	1,114	1,393,106	111	65,642	1,847	1,621,078	1,801	1,287,212	31,438	9,338,993
2007	19,056	1,908,284	15,119	2,706,967	1,128	1,455,764	625	107,756	1,991	1,752,509	1,995	1,309,656	39,914	9,240,936
2008	23,305	1,936,092	16,573	2,935,662	1,093	1,413,702	447	116,082	2,186	2,179,476	1,855	1,534,272	45,459	10,115,286
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
2014														
QTR. I	8,146	547,796	2,836	733,884	614	498,505	1	5,003	1,510	769,178	553	386,563	13,660	2,940,929
QTR. II	9,128	684,845	2,530	764,201	596	471,051	2	12,255	1,324	963,398	563	718,864	14,143	3,614,614
QTR. III	9,992	1,063,046	2,744	695,281	1,422	458,613	--	--	4,480	2,528,296	589	800,594	19,227	5,545,830
QTR. IV	9,835	918,691	2,580	885,981	1,532	491,962	--	--	3,689	2,827,840	588	740,005	18,224	5,864,479
2015														
Jan.	3,076	341,050	902	273,704	471	170,686	--	--	1,492	775,119	192	142,932	6,133	1,703,491
Feb.	3,086	364,634	717	239,617	488	155,234	--	--	1,031	897,725	200	198,862	5,522	1,856,072
Mar.	3,612	343,127	863	233,354	499	171,944	--	--	1,343	630,833	246	217,982	6,563	1,597,240
Apr.	3,367	284,490	929	303,954	465	170,685	--	--	1,279	1,175,096	232	321,875	6,272	2,256,100
May.	3,269	224,560	884	253,865	505	158,764	--	--	996	716,068	185	212,958	5,839	1,566,215
Jun.	3,477	318,567	708	276,487	499	175,919	--	--	1,023	683,240	235	209,168	5,942	1,663,381
Jul.	3,844	331,101	733	342,286	535	192,831	--	--	1,523	760,610	223	237,575	6,858	1,864,403
Aug.	3,395	305,497	724	289,845	513	158,623	--	--	1,326	711,348	180	198,992	6,138	1,664,305
Sep.	3,604	321,220	739	280,812	535	182,683	--	--	1,768	784,618	220	256,490	6,866	1,825,823
Oct.	3,318	278,505	643	302,841	498	162,165	--	--	1,921	1,350,009	230	389,528	6,610	2,483,048
Nov.	3,776	368,998	699	202,916	506	207,111	--	--	982	723,010	206	169,602	6,169	1,671,637
Dec.	4,193	391,291	813	287,033	509	229,213	--	--	1,013	900,062	214	202,649	6,742	2,010,248
2016														
Jan.	4,118	236,158	713	185,111	474	184,380	--	--	1,469	744,482	185	183,156	6,959	1,533,287
Feb.	3,990	335,968	694	209,714	483	195,418	--	--	1,333	914,902	173	169,021	6,673	1,825,023
Mar.	4,103	362,845	724	220,309	511	184,647	--	--	1,545	827,636	195	164,590	7,078	1,760,027
Apr.	4,307	255,603	752	275,485	500	212,788	--	--	1,272	1,126,412	197	316,070	7,028	2,186,358
May	4,222	261,933	602	204,082	501	197,087	--	--	1,020	776,672	168	150,367	6,513	1,590,141
Jun.	4,195	295,299	901	309,321	494	201,736	--	--	1,037	710,247	173	179,214	6,800	1,695,817
Jul.	4,177	315,449	754	247,618	467	210,643	--	--	1,446	890,506	159	201,556	7,003	1,865,772
Aug.	4,374	647,058	782	447,693	485	222,453	--	--	1,868	1,478,364	200	219,279	7,709	3,014,847
Sep.	4,297	479,319	673	252,551	480	180,802	--	--	2,475	940,636	206	194,981	8,131	2,048,289

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

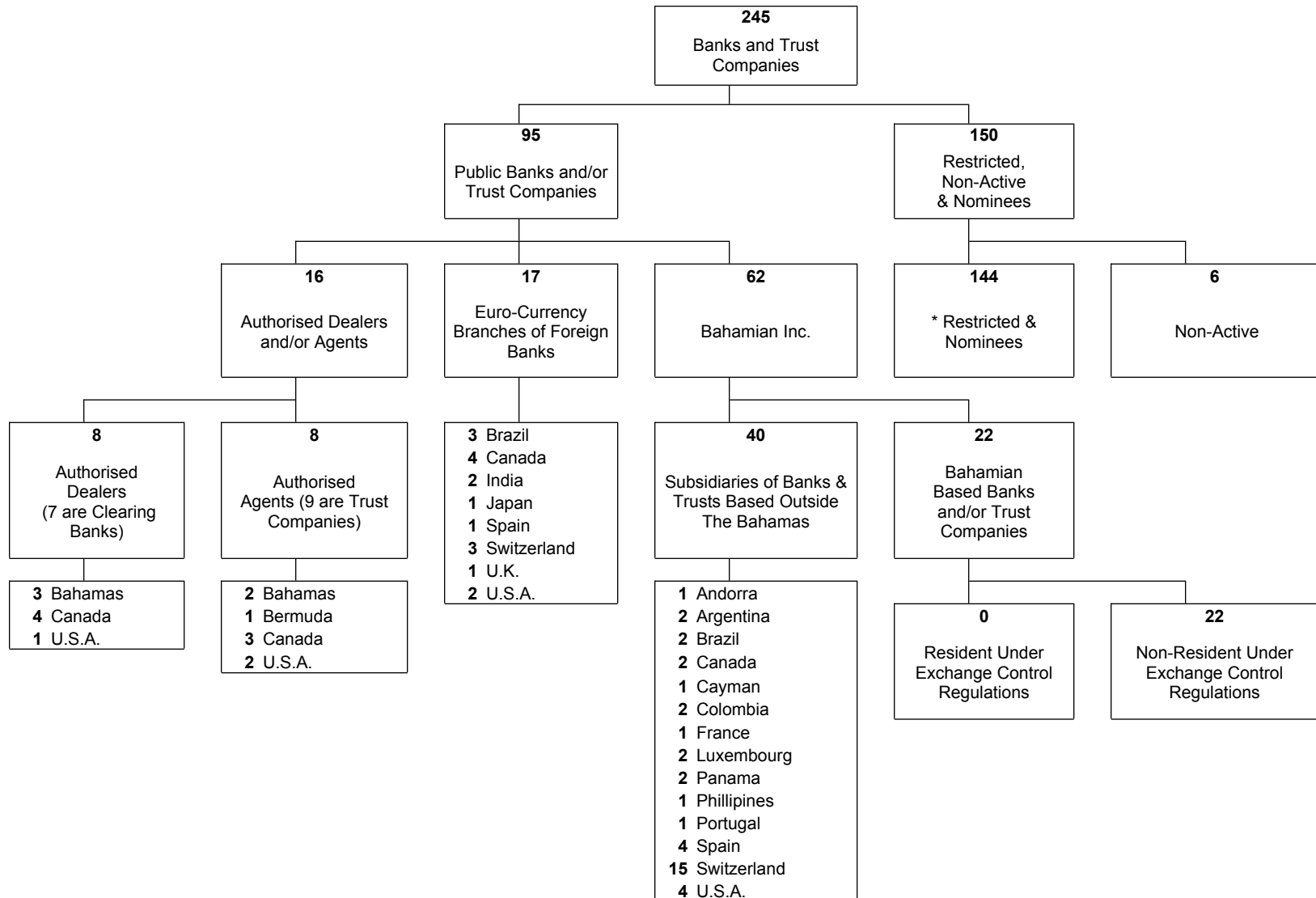
Table 2.28 Banks and Trust Companies Licenced in The Bahamas

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		
2006	81	43	19	143	4	3	25	61	93	5	4	3	12	1	248
2007	79	41	18	138	3	3	25	64	95	5	4	3	12	1	245
2008	75	38	18	131	2	3	26	99	130	5	4	1	10	5	271
2009	66	40	18	124	2	3	21	113	139	4	4	1	9	3	272
2010	67	36	15	118	2	2	18	128	150	3	3	2	8	2	276
2011	65	35	16	116	2	2	17	134	155	3	3	1	7	--	278
2012	64	33	16	113	2	2	18	125	147	4	3	1	8	2	268
2013	62	31	16	109	2	2	16	132	152	2	3	1	6	--	267
2014	60	29	12	101	2	1	14	129	146	2	3	2	7	1	254
2015	59	27	9	95	2	1	14	130	147	3	3	1	7	1	249
2014															
QTR. I	62	32	13	107	2	2	15	129	148	2	3	3	8	1	263
QTR. II	62	32	14	108	2	2	15	129	148	2	3	3	8	--	264
QTR. III	61	32	14	107	2	2	14	131	149	2	2	2	6	1	262
QTR. IV	60	29	12	101	2	1	14	129	146	2	3	2	7	1	254
2015															
Jan.	61	28	12	101	2	1	13	129	145	2	2	2	6	2	252
Feb.	61	28	12	101	2	1	13	129	145	2	2	1	5	1	251
Mar.	61	28	12	101	2	1	13	130	146	2	2	1	5	--	252
Apr.	61	29	12	102	2	1	13	130	146	2	2	1	5	1	253
May.	61	29	12	102	2	1	13	130	146	2	2	1	5	--	253
Jun.	61	29	11	101	2	1	13	130	146	2	2	1	5	1	252
Jul.	62	28	10	100	2	1	13	128	144	2	3	1	6	2	250
Aug.	62	28	10	100	2	1	13	128	144	2	2	1	5	1	249
Sep.	62	28	10	100	2	1	13	130	146	2	2	1	5	--	251
Oct.	62	28	10	100	2	1	13	130	146	2	2	1	5	--	251
Nov.	60	28	10	98	2	1	13	130	146	3	2	1	6	1	250
Dec.	59	27	9	95	2	1	14	130	147	3	3	1	7	1	249
2016															
Jan.	59	27	9	95	2	1	14	130	147	3	3	1	7	--	249
Feb.	59	27	9	95	2	1	14	130	147	3	3	1	7	--	249
Mar.	59	27	9	95	2	1	13	130	146	3	3	1	7	1	248
Apr.	60	27	9	96	2	1	13	130	146	3	3	1	7	--	249
May.	60	27	9	96	2	1	13	130	146	3	3	1	7	--	249
Jun.	60	27	9	96	2	1	13	130	146	3	3	1	7	--	249
Jul.	59	28	9	96	2	1	13	130	146	3	3	1	7	--	249
Aug.	59	27	9	95	2	1	11	130	144	3	3	1	7	3	246
Sep.	59	27	9	95	2	1	11	130	144	3	2	1	6	1	245

SOURCE: The Central Bank of The Bahamas

Banks and Trust Companies Licensed in The Bahamas

As at 30th September, 2016



*1 dormant **Authorised Agent** is counted here, holding a Restricted licence.

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									
2013															
QTR. I	10,842	--	161,211	41,602	13,318	666	216,797	205,915	10,206	13,187	36,887	18,378	10,438	5,044	310,897
QTR. II	12,461	--	161,676	41,963	14,637	629	218,905	207,620	10,745	13,272	38,504	21,491	11,141	3,974	319,208
QTR. III	5,800	--	163,924	44,735	16,702	532	225,893	214,209	10,447	13,347	40,749	23,873	10,973	4,108	323,506
QTR. IV	7,428	--	164,667	45,367	16,490	494	227,018	214,315	10,295	12,855	41,428	26,611	9,746	4,956	327,634
2014															
Jan.	10,979	--	163,681	45,651	16,135	417	225,884	212,952	11,381	12,858	42,118	26,907	9,730	4,050	330,975
Feb.	12,196	--	161,980	45,730	15,758	365	223,833	211,191	13,075	12,860	42,593	27,356	9,742	3,896	332,909
Mar.	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
Apr.	17,312	--	160,738	46,899	15,137	349	223,123	209,792	13,315	12,642	44,382	28,823	9,815	4,018	340,099
May	17,588	--	163,887	44,121	14,869	247	223,124	209,793	13,740	12,644	47,554	29,238	9,839	4,046	344,442
Jun.	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
Jul.	16,787	--	165,069	47,701	12,649	272	225,691	211,887	13,187	12,654	48,165	29,407	9,846	3,528	345,461
Aug.	14,063	--	166,114	48,645	13,941	219	228,919	215,025	13,018	12,654	48,207	30,087	9,854	3,721	346,629
Sep.	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
Oct.	13,222	--	163,245	49,509	16,321	165	229,240	216,683	12,348	12,663	49,688	30,425	9,859	3,386	348,274
Nov.	12,760	--	164,099	50,281	16,508	165	231,053	217,944	11,153	12,664	50,172	30,401	9,857	3,799	348,750
Dec.	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															
Jan.	12,083	--	162,877	51,120	15,599	211	229,807	215,765	13,164	13,319	51,688	26,978	13,162	2,841	349,000
Feb.	15,789	--	162,434	50,942	15,224	163	228,763	215,293	13,875	13,273	52,581	26,922	13,110	3,328	354,171
Mar.	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
Apr.	21,007	--	161,258	50,759	13,892	160	226,069	211,888	15,352	13,284	54,912	26,819	13,358	3,051	359,671
May	20,749	--	160,810	50,978	13,474	145	225,407	210,981	15,590	13,289	56,690	26,766	13,388	3,532	360,985
Jun.	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
Jul.	16,766	--	167,994	51,505	12,374	--	231,873	216,896	15,458	13,562	58,801	26,843	13,617	3,551	365,494
Aug.	15,048	--	173,064	52,065	11,792	--	236,921	221,615	13,256	13,562	59,680	26,794	13,721	3,511	367,187
Sep.	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
Oct.	17,486	--	172,866	52,168	11,127	--	236,161	220,543	13,727	14,582	60,837	26,764	13,780	3,724	371,443
Nov.	15,437	--	174,616	52,195	8,849	--	235,660	219,851	13,831	14,584	61,502	26,906	13,742	3,988	369,841
Dec.	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															
Jan.	14,530	5,000	171,870	51,698	10,013	--	233,581	217,909	13,877	14,633	62,595	26,768	13,672	3,983	372,967
Feb.	14,435	5,000	170,677	51,826	9,677	43	232,223	216,021	17,163	14,635	63,687	26,720	13,725	4,267	375,653
Mar.	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
Apr.	19,321	5,000	169,773	51,883	9,031	472	231,159	214,679	18,901	14,661	66,441	26,606	13,614	4,021	383,244
May	22,463	5,062	167,928	52,562	8,690	537	229,717	212,991	19,030	14,662	67,661	26,547	13,565	4,332	386,314
Jun.	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	390,201
Jul.	20,713	5,062	171,108	53,621	8,217	503	233,449	216,618	18,450	14,900	70,814	26,432	13,468	3,813	390,270
Aug.	17,536	5,062	172,803	54,221	7,916	502	235,442	218,209	17,829	16,901	70,954	26,425	13,423	3,948	390,287

SOURCE: The Central Bank of The Bahamas

* 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												
	Fixed	Other		Qualifying Shares						Equity Shares	Retained Earnings					
2013																
QTR. I	114,717	138,531	8,792	262,040	2,825	684	9,187	274,736	5,801	--	11,574	18,786	36,161	310,897	11.41	
QTR. II	115,907	143,959	9,570	269,436	3,066	765	9,185	282,452	5,917	--	12,062	18,777	36,756	319,208	11.30	
QTR. III	117,644	142,395	10,082	270,121	3,499	1,166	10,422	285,208	5,995	--	13,320	18,983	38,298	323,506	11.62	
QTR. IV	120,382	144,366	9,992	274,740	4,418	1,185	8,861	289,204	2,421	--	13,220	22,789	38,430	327,634	10.40	
2014																
Jan.	122,832	145,227	9,673	277,732	4,251	1,252	9,212	292,447	6,110	--	13,279	19,139	38,528	330,975	11.43	
Feb.	123,601	146,169	9,724	279,494	4,003	949	9,434	293,880	6,127	--	12,896	20,006	39,029	332,909	11.51	
Mar.	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	
Apr.	125,097	151,864	8,946	285,907	3,619	975	10,358	300,859	6,171	--	13,034	20,035	39,240	340,099	11.33	
May	127,743	152,714	8,956	289,413	3,777	890	10,882	304,962	6,190	--	13,255	20,035	39,480	344,442	11.26	
Jun.	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	
Jul.	127,473	154,670	8,943	291,086	3,712	982	10,012	305,792	6,249	--	13,178	20,242	39,669	345,461	11.28	
Aug.	125,484	156,627	9,017	291,128	3,737	1,195	10,453	306,513	6,278	--	13,609	20,229	40,116	346,629	11.37	
Sep.	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	
Oct.	123,923	158,772	9,015	291,710	3,738	1,397	10,384	307,229	6,287	--	14,530	20,228	41,045	348,274	11.58	
Nov.	123,563	160,117	9,014	292,694	4,429	1,477	8,900	307,500	6,303	--	14,719	20,228	41,250	348,750	11.62	
Dec.	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																
Jan.	123,528	160,396	9,136	293,060	4,378	1,088	9,869	308,395	6,549	--	12,727	21,329	40,605	349,000	11.43	
Feb.	124,944	163,262	9,140	297,346	4,159	1,022	10,300	312,827	6,588	--	13,101	21,655	41,344	354,171	11.47	
Mar.	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	
Apr.	132,492	161,337	8,983	302,812	3,378	1,359	11,001	318,550	6,666	--	11,578	22,877	41,121	359,671	11.23	
May	125,261	168,302	11,379	304,942	2,732	966	11,305	319,945	6,682	--	11,200	23,158	41,040	360,985	11.16	
Jun.	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	
Jul.	130,740	165,963	13,244	309,947	2,919	868	10,417	324,150	6,805	--	11,147	23,392	41,344	365,494	11.11	
Aug.	133,879	164,068	13,005	310,952	3,005	908	10,801	325,665	6,901	--	11,114	23,507	41,522	367,187	11.10	
Sep.	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	
Oct.	134,882	166,899	13,309	315,090	2,691	974	10,753	329,507	6,962	--	11,457	23,517	41,936	371,443	11.08	
Nov.	134,975	167,262	13,115	315,352	2,396	987	9,030	327,764	6,993	--	11,564	23,520	42,077	369,841	11.17	
Dec.	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																
Jan.	135,593	169,693	12,881	318,167	1,438	1,045	9,075	329,725	7,079	--	12,775	23,389	43,243	372,967	11.38	
Feb.	137,240	171,713	12,039	320,992	1,287	1,023	9,432	332,734	7,110	--	12,318	23,490	42,918	375,653	10.10	
Mar.	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	
Apr.	139,356	177,581	11,321	328,258	1,256	807	10,100	340,421	7,175	--	10,640	25,007	42,822	383,244	10.95	
May	140,542	178,666	11,797	331,005	1,119	849	10,637	343,610	7,168	--	10,529	25,007	42,704	386,314	10.83	
Jun.	141,799	181,136	11,899	334,834	1,777	672	9,724	347,008	7,217	--	10,425	25,551	43,193	390,201	10.85	
Jul.	140,386	182,505	11,572	334,463	1,526	729	10,208	346,926	7,249	--	10,544	25,551	43,344	390,270	10.88	
Aug.	138,833	183,775	11,394	334,002	1,533	728	10,627	346,890	7,285	--	10,560	25,551	43,397	390,287	10.90	

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 Assets	Total Assets
		Central Bank	Commercial Banks								
			Demand Deposits	Fixed Deposits							
2006	2	1	7,080	--	45	--	54,846	--	1,088	63,062	
2007	2	1	9,440	--	1,204	--	56,402	--	1,068	68,117	
2008	2	1	12,406	--	1,705	--	55,086	--	1,026	70,226	
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	
2013											
QTR. I	1	1	17,924	--	3,999	--	42,111	364	1,188	65,588	
QTR. II	1	1	18,094	--	3,470	--	42,062	364	1,273	65,265	
QTR. III	2	1	18,285	--	2,555	--	39,153	364	1,340	61,700	
QTR. IV	4	1	18,438	--	2,567	--	38,949	364	1,347	61,670	
2014											
QTR. I	1	1	18,585	--	2,530	--	38,785	364	1,431	61,697	
QTR. II	1	1	18,741	--	2,757	--	38,368	364	1,482	61,714	
QTR. III	1	1	18,924	--	2,544	--	38,215	364	1,598	61,647	
QTR. IV	1	1	19,085	--	2,577	--	37,981	364	1,579	61,588	
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	

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					
2006	--	--	7,051	9,520	3,635	34,851	25,585	273	(17,853)	63,062
2007	--	--	6,777	7,935	3,163	43,352	26,585	273	(19,968)	68,117
2008	--	--	6,499	6,349	2,607	49,316	27,460	273	(22,278)	70,226
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
2013										
QTR. I	--	3,000	4,791	273	235	51,712	42,622	273	(37,318)	65,588
QTR. II	--	3,060	4,567	--	236	51,721	43,218	273	(37,810)	65,265
QTR. III	14,771	--	4,589	--	218	51,618	28,960	273	(38,729)	61,700
QTR. IV	15,702	--	4,365	--	233	51,337	28,960	273	(39,200)	61,670
2014										
QTR. I	16,071	--	4,388	--	214	51,415	28,960	273	(39,624)	61,697
QTR. II	16,848	--	4,164	--	215	51,387	28,961	273	(40,134)	61,714
QTR. III	17,115	--	4,185	--	197	51,579	28,961	273	(40,663)	61,647
QTR. IV	17,413	--	3,964	--	173	51,862	28,961	273	(41,058)	61,588
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

Source: Bahamas Development Bank

Table 3.5 Bahamas Development Bank: Sectoral Distribution of Credit

(B\$'000)

Period Ended	Agriculture	Fisheries	Manufacturing	Transportation	Other Industries	Tourism				GRAND TOTAL
						Hotels	Hotel Apartments	Other	TOTAL	
2006	1,869	7,104	2,896	9,339	23,910	2,394	5,240	2,094	9,728	54,846
2007	1,960	7,207	3,117	9,002	24,945	2,309	5,322	2,541	10,172	56,402
2008	1,875	6,955	3,219	8,663	24,048	2,209	5,802	2,315	10,326	55,086
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
<u>2013</u>										
QTR. I	1,717	4,548	3,833	5,132	18,741	2,090	4,581	1,469	8,140	42,111
QTR. II	1,057	4,408	3,843	4,991	19,072	1,914	4,186	2,025	8,125	41,496
QTR. III	1,052	4,363	3,737	4,877	17,023	1,904	4,198	1,999	8,101	39,153
QTR. IV	1,043	4,293	3,823	4,756	16,981	1,581	4,173	2,300	8,054	38,949
<u>2014</u>										
QTR. I	1,035	4,300	3,765	4,702	17,111	1,562	4,041	2,269	7,872	38,785
QTR. II	1,028	4,267	3,715	4,602	16,916	1,559	4,034	2,247	7,840	38,368
QTR. III	1,021	4,257	3,649	4,898	16,776	1,543	3,764	2,307	7,614	38,215
QTR. IV	992	4,223	3,735	4,747	16,948	1,539	3,573	2,224	7,336	37,981
<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

Source: Bahamas Development Bank

Table 3.6 Post Office Savings Bank: Assets & Liabilities

(B\$'000)

Period Ended	L I A B I L I T I E S				Total Liabilities	A S S E T S					Total Assets
	Savings Deposits	Other Liabilities	Reserves, Provisions, Profit (Loss)			Notes and Coins	Balance with Commercial Banks	Balance with Government	Local/ Foreign Investment	Other Assets	
1960	2,407	1	(124)		2,284	8	22	14	2,240	--	2,284
1961	2,477	1	(130)		2,348	7	27	7	2,307	--	2,348
1962	2,319	1	(73)		2,247	1	21	12	2,213	--	2,247
1963	2,250	1	57		2,308	1	14	22	2,271	--	2,308
1964	2,291	1	62		2,354	3	87	25	2,239	--	2,354
1965	2,361	1	53		2,415	29	165	38	2,183	--	2,415
1966	2,411	1	97		2,509	5	191	140	2,173	--	2,509
1967	2,539	1	(19)		2,521	14	259	258	1,990	--	2,521
1968	2,576	1	(332)		2,245	3	256	329	1,657	--	2,245
1969	2,728	2	(349)		2,381	65	291	405	1,620	--	2,381
1970	2,753	2	(429)		2,326	40	397	468	1,421	--	2,326
1971	2,633	2	(119)		2,516	1	279	627	1,609	--	2,516
1972	2,404	2	(43)		2,363	8	498	195	1,662	--	2,363
1973	2,286	2	(57)		2,231	6	353	270	1,602	--	2,231
1974	2,237	2	(272)		1,967	13	246	353	1,353	2	1,967
1975	2,158	2	134		2,294	12	305	246	1,729	2	2,294
1976	2,119	1	(1)		2,119	11	236	317	1,554	1	2,119
1977	2,060	2	(26)		2,036	4	153	397	1,482	--	2,036
1978	2,075	2	(204)		1,873	5	131	415	1,322	--	1,873
1979	2,176	2	297		2,475	19	173	498	1,783	2	2,475
1980	2,323	2	706		3,031	22	273	627	2,109	--	3,031
1981	2,455	2	766		3,223	45	338	740	2,100	--	3,223
1982	2,516	2	1,114		3,632	17	384	860	2,369	2	3,632
1983	2,551	2	846		3,399	8	408	879	2,103	1	3,399
1984	2,732	242	1,088		4,062	36	529	847	2,650	--	4,062
1985	2,737	385	928		4,050	15	527	958	2,550	--	4,050
1986	2,881	546	1,555		4,982	24	611	1,227	3,120	--	4,982
1987	3,035	182	1,867		5,084	72	614	991	3,407	--	5,084
1988	3,128	206	2,143		5,477	17	652	1,101	3,707	--	5,477
1989	3,078	211	2,202		5,491	34	469	924	4,064	--	5,491

SOURCE: Post Office Savings Bank

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
2006	5.25	5.50	3.50	98.81	3.00
2007	5.25	5.50	3.54	98.81	3.04
2008	5.25	5.50	3.42	98.87	2.92
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
<u>2013</u>					
QTR. I	4.50	4.75	0.65	99.96	0.15
QTR. II	4.50	4.75	1.00	99.77	0.50
QTR. III	4.50	4.75	0.77	99.93	0.27
QTR. IV	4.50	4.75	1.15	99.72	0.65
<u>2014</u>					
QTR. I	4.50	4.75	0.89	99.90	0.39
QTR. II	4.50	4.75	1.19	99.71	0.69
QTR. III	4.50	4.75	0.98	99.88	0.48
QTR. IV	4.50	4.75	1.22	99.71	0.72
<u>2015</u>					
Jan.	4.50	4.75	1.11	99.85	0.61
Feb.	4.50	4.75	1.07	99.86	0.57
Mar.	4.50	4.75	1.07	99.86	0.57
Apr.	4.50	4.75	1.14	99.84	0.64
May	4.50	4.75	1.16	99.84	0.66
Jun.	4.50	4.75	1.28	99.69	0.78
Jul.	4.50	4.75	1.17	99.83	0.67
Aug.	4.50	4.75	1.20	99.83	0.70
Sep.	4.50	4.75	1.17	99.83	0.67
Oct.	4.50	4.75	1.19	99.83	0.69
Nov.	4.50	4.75	1.22	99.82	0.72
Dec.	4.50	4.75	1.37	99.66	0.87
<u>2016</u>					
Jan.	4.50	4.75	1.21	99.82	0.71
Feb.	4.50	4.75	1.68	99.71	1.18
Mar.	4.50	4.75	1.69	99.70	1.19
Apr.	4.50	4.75	1.64	99.72	1.14
May	4.50	4.75	2.10	99.60	1.60
Jun.	4.50	4.75	2.21	99.35	1.71
Jul.	4.50	4.75	2.28	99.56	1.78
Aug.	4.50	4.75	2.48	99.50	1.98
Sep.	4.50	4.75	2.57	99.48	2.07

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
2006	11.96	7.59	7.84	8.37	10.56	9.97
2007	12.69	7.97	8.16	8.75	11.44	10.63
2008	13.03	8.62	8.36	8.71	11.45	10.95
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	6.57	10.36	12.29
<u>2014</u>						
QTR. I	13.76	7.83	7.24	7.93	9.45	11.11
QTR. II	13.60	8.27	7.38	8.26	9.93	11.96
QTR. III	14.22	6.96	7.07	7.67	9.86	12.07
QTR. IV	14.03	8.50	6.94	8.20	9.78	12.11
<u>2015</u>						
Jan.	14.39	7.94	6.89	6.75	10.43	12.05
Feb.	14.11	6.85	6.71	8.61	11.06	12.07
Mar.	13.66	7.82	7.08	7.48	9.94	11.70
Apr.	14.01	8.67	6.71	7.35	10.54	12.17
May	14.15	7.62	6.31	7.78	10.08	12.29
Jun.	14.07	7.61	6.32	7.92	9.99	12.60
Jul.	14.45	8.50	6.74	--	9.27	13.27
Aug.	14.32	7.22	6.45	7.67	10.47	12.41
Sep.	14.53	6.94	5.89	7.13	10.77	11.98
Oct.	14.52	6.50	5.71	11.43	9.98	12.09
Nov.	14.39	7.19	6.51	6.75	11.63	12.54
Dec.	14.56	6.84	6.37	--	10.20	12.34
<u>2016</u>						
Jan.	13.69	7.40	6.38	6.75	10.23	11.66
Feb.	13.35	7.50	6.37	--	11.78	11.74
Mar.	13.91	7.31	6.21	8.08	10.33	12.10
Apr.	13.99	7.33	6.02	--	10.03	12.23
May	14.10	6.85	6.39	7.25	11.18	12.60
Jun.	14.32	10.22	6.23	6.75	11.90	12.79
Jul.	14.39	9.12	6.26	8.50	10.32	13.05
Aug.	14.32	6.66	6.02	8.20	11.21	12.65
Sep.	14.41	8.34	6.33	8.17	13.26	13.08

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	
2006	2.16	3.17	3.63	3.93	4.18	3.36
2007	2.05	3.51	3.89	4.28	4.52	3.69
2008	2.20	3.70	4.08	4.56	4.44	3.92
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
<u>2014</u>						
QTR. I	1.06	1.19	1.46	1.98	1.84	1.55
QTR. II	0.88	1.27	1.22	1.84	2.00	1.56
QTR. III	0.76	1.19	1.26	1.70	1.44	1.37
QTR. IV	0.86	0.99	0.96	1.50	1.29	1.21
<u>2015</u>						
Jan.	0.96	0.98	0.88	1.71	1.47	1.25
Feb.	0.86	0.93	1.15	2.00	1.53	1.44
Mar.	1.07	1.31	1.02	2.00	1.64	1.68
Apr.	0.86	1.28	0.89	1.66	1.12	1.34
May	0.82	1.09	1.22	1.87	1.94	1.41
Jun.	0.78	1.22	0.97	1.59	1.21	1.46
Jul.	0.80	1.31	1.16	1.45	1.88	1.74
Aug.	0.89	1.11	1.26	2.25	1.35	1.43
Sep.	0.81	1.08	0.86	1.38	1.94	1.30
Oct.	0.68	0.76	1.29	1.18	1.47	0.93
Nov.	0.62	1.47	0.88	1.98	1.72	1.61
Dec.	0.85	1.07	1.42	1.42	1.51	1.28
<u>2016</u>						
Jan.	0.90	0.83	0.85	1.90	1.34	1.18
Feb.	0.76	1.27	1.07	2.02	1.90	1.55
Mar.	0.75	1.06	1.23	1.70	1.69	1.34
Apr.	0.82	0.94	1.02	1.35	1.97	1.22
May.	0.92	1.16	1.02	1.37	1.27	1.37
Jun.	0.87	0.84	1.05	1.61	1.75	1.15
Jul.	0.77	0.82	0.81	1.41	1.96	1.02
Aug.	0.77	1.14	0.99	1.51	2.36	1.34
Sep.	0.61	0.86	0.88	1.36	1.73	1.06

SOURCE: The Central Bank of The Bahamas

¹See notes to Table.

Table 4.4 Comparative Treasury Bills and Bank Rates

(%)

Period Ended	BAHAMAS		BARBADOS		JAMAICA		TRINIDAD & TOBAGO		CANADA		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
2006	3.00	5.25	6.56	12.00	12.31	11.65	6.74	10.00	4.16	4.50	5.08	5.00	4.85	6.25
2007	3.04	5.25	4.90	12.00	13.34	11.65	7.00	10.00	3.86	4.50	5.30	5.50	3.00	4.75
2008	2.92	5.25	4.81	10.00	24.45	17.00	6.94	10.75	0.95	1.75	1.29	2.00	0.03	0.50
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
2014														
QTR. I	0.39	4.50	3.34	7.00	9.11	5.75	0.06	4.75	0.88	1.25	0.39	0.50	0.05	0.75
QTR. II	0.69	4.50	3.38	7.00	8.37	5.75	0.12	4.75	0.93	1.25	0.36	0.50	0.04	0.75
QTR. III	0.48	4.50	3.17	7.00	8.00	5.75	0.11	4.75	0.92	1.25	0.44	0.50	0.02	0.75
QTR. IV	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														
Jan.	0.61	4.50	3.04	7.00	6.99	5.75	0.10	4.75	0.59	1.00	0.38	0.50	0.03	0.75
Feb.	0.57	4.50	3.10	7.00	7.16	5.75	0.16	4.75	0.47	1.00	0.34	0.50	0.02	0.75
Mar.	0.57	4.50	3.34	7.00	7.00	5.75	0.11	4.75	0.53	1.00	0.43	0.50	0.03	0.75
Apr.	0.64	4.50	2.89	7.00	6.79	5.50	0.04	4.75	0.65	1.00	0.43	0.50	0.02	0.75
May	0.66	4.50	3.07	7.00	6.71	5.50	0.60	4.75	0.67	1.00	0.45	0.50	0.02	0.75
Jun.	0.78	4.50	2.78	7.00	6.63	5.50	0.58	4.75	0.58	1.00	0.47	0.50	0.02	0.75
Jul.	0.67	4.50	2.40	7.00	6.60	5.50	0.37	4.75	0.43	0.75	0.49	0.50	0.03	0.75
Aug.	0.70	4.50	3.11	7.00	6.49	5.50	0.40	4.75	0.38	0.75	0.46	0.50	0.07	0.75
Sep.	0.67	4.50	2.03	7.00	6.35	5.25	0.52	4.75	0.41	0.75	0.45	0.50	0.02	0.75
Oct.	0.69	4.50	3.08	7.00	6.23	5.25	0.86	4.75	0.39	0.75	0.48	0.50	0.02	0.75
Nov.	0.72	4.50	3.26	7.00	6.10	5.25	0.86	4.75	0.44	0.75	0.48	0.50	0.12	0.75
Dec.	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														
Jan.	0.71	4.50	3.44	7.00	5.94	5.25	1.01	4.75	0.48	0.75	0.48	0.50	0.26	1.00
Feb.	1.18	4.50	3.58	7.00	5.73	5.25	1.15	4.75	0.47	0.75	0.47	0.50	0.31	1.00
Mar.	1.19	4.50	3.18	7.00	5.83	5.25	1.15	4.75	0.45	0.75	0.45	0.50	0.29	1.00
Apr.	1.14	4.50	3.45	7.00	5.82	5.25	1.15	4.75	0.54	0.75	0.45	0.50	0.23	1.00
May	1.60	4.50	3.48	7.00	5.91	5.00	1.20	4.75	0.55	0.75	0.44	0.50	0.27	1.00
Jun.	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
Jul.	1.78	4.50	3.22	7.00	5.94	5.00	1.19	4.75	0.50	0.75	0.37	0.50	0.30	1.00
Aug.	1.98	4.50	3.35	7.00	5.87	5.00	1.19	4.75	0.51	0.75	0.23	0.25	0.30	1.00
Sep.	2.07	4.50	3.10	7.00	5.81	n.a.	1.16	4.75	0.53	0.75	0.21	0.25	0.29	1.00

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

FUNCTION	2010/11p	2011/12p	2012/13p	2013/14p	2014/15p	Budget	
						2015/16p	2016/17p
<u>A. REVENUE & GRANTS (i + ii + iii + iv)</u>	<u>1,432,978</u>	<u>1,446,733</u>	<u>1,354,620</u>	<u>1,450,764</u>	<u>1,701,544</u>	<u>2,039,791</u>	<u>2,168,842</u>
i) Tax Revenue	1,296,903	1,276,576	1,215,544	1,245,545	1,500,450	1,857,394	1,968,488
ii) Non-Tax Revenue	135,995	150,669	138,954	204,795	197,680	178,916	198,147
iii) Capital Revenue	30	19,336	6	43	3,052	2	2
iv) Grants	50	152	116	381	362	3,479	2,205
<u>B. EXPENDITURE (i + ii + iii)</u>	<u>1,803,651</u>	<u>1,897,094</u>	<u>1,900,764</u>	<u>1,930,779</u>	<u>2,083,548</u>	<u>2,178,878</u>	<u>2,266,410</u>
i) Current Expenditure	1,524,511	1,549,376	1,546,031	1,596,751	1,711,305	1,935,734	2,024,397
ii) Capital Expenditure	206,288	245,351	258,305	252,373	280,285	243,245	242,114
iii) Net Lending [() = repayment]	72,852	102,367	96,428	81,655	91,958	(101)	(101)
C. GFS Surplus/(Deficit) (A-B)	(370,673)	(450,361)	(546,144)	(480,015)	(382,004)	(139,087)	(97,568)
<u>INTERNAL BORROWING</u>	<u>363,593</u>	<u>354,944</u>	<u>792,034</u>	<u>531,000</u>	<u>580,000</u>	<u>182,390</u>	<u>299,549</u>
i) Bahamian Dollars	293,593	354,944	792,034	340,000	580,000	182,390	299,549
Treasury Bills (Net)	--	90,609	294,064	81,000	30,000	--	--
Loans/Advances	58,600	93,699	122,970	144,000	275,000	--	--
Government Securities	234,993	170,636	375,000	115,000	275,000	--	--
ii) Foreign Currency	70,000	--	--	191,000	--	--	--
Loans	70,000	--	--	191,000	--	--	--
Government Securities	--	--	--	--	--	--	--
<u>EXTERNAL BORROWING</u>	<u>59,242</u>	<u>80,253</u>	<u>239,800</u>	<u>442,243</u>	<u>148,155</u>	<u>103,610</u>	<u>85,100</u>
Government Securities	--	--	--	300,000	--	--	--
Loans	59,242	80,253	239,800	142,243	148,155	103,610	85,100
<u>OTHER FINANCING [() = decrease]</u>	<u>190,652</u>	<u>93,747</u>	<u>(207,585)</u>	<u>63,227</u>	<u>(47,884)</u>	<u>(1,260)</u>	<u>--</u>
Change in Short-term advances	(59,909)	116,685	(90,572)	7,504	18,358	--	--
Net Sale of Shares & Other Equity	203,701	--	--	--	--	--	--
Other	46,860	(22,938)	(117,013)	55,723	(66,242)	(1,260)	--
<u>DEBT REPAYMENT</u>	<u>269,256</u>	<u>84,065</u>	<u>250,542</u>	<u>505,700</u>	<u>221,416</u>	<u>145,653</u>	<u>287,081</u>
Internal	260,503	75,000	237,000	491,800	206,000	125,000	258,890
i) Bahamian Dollars	189,600	75,000	237,000	366,800	140,000	125,000	258,890
ii) Foreign Currency	70,903	--	--	125,000	66,000	--	--
External	8,753	9,065	13,542	13,900	15,416	20,653	28,191
Cash Balance Change							
[() = increase]	26,442	5,482	(27,563)	(50,755)	(76,835)	--	--

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.
See note to Table

Table 5.1 Central Government: Operations and Financing ¹

FUNCTION	2015/16p	2015/16p	2015/16p	2015/16p	2016/17p
	1st Qtr.	2nd Qtr.	3rd Qtr.	Apr/May	1st Qtr.
<u>A. REVENUE & GRANTS (i + ii + iii + iv)</u>	<u>437,589</u>	<u>458,620</u>	<u>488,286</u>	<u>356,215</u>	<u>450,429</u>
i) Tax Revenue	392,230	409,236	440,125	326,212	398,573
ii) Non-Tax Revenue	45,347	49,263	48,157	30,000	51,835
iii) Capital Revenue	12	10	4	3	21
iv) Grants	--	111	--	--	--
<u>B. EXPENDITURE (i + ii + iii)</u>	<u>500,531</u>	<u>540,312</u>	<u>570,926</u>	<u>347,410</u>	<u>536,379</u>
i) Current Expenditure	460,850	488,272	521,117	320,639	471,152
ii) Capital Expenditure	39,684	49,660	49,040	26,273	65,147
iii) Net Lending [() = repayment]	(3)	2,380	769	498	80
C. GFS Surplus/(Deficit) (A-B)	(62,942)	(81,692)	(82,640)	8,805	(85,950)
<u>INTERNAL BORROWING</u>	<u>236,097</u>	<u>150,512</u>	<u>51,773</u>	<u>10,818</u>	<u>206,636</u>
i) Bahamian Dollars	222,847	127,147	38,388	10,818	206,636
Treasury Bills (Net)	212,847	47,298	28,313	818	37,636
Loans/Advances	--	2,539	10,075	10,000	14,000
Government Securities	10,000	77,310	--	--	155,000
ii) Foreign Currency	13,250	23,365	13,385	--	--
Loans	13,250	23,365	13,385	--	--
Government Securities	--	--	--	--	--
<u>EXTERNAL BORROWING</u>	<u>15,029</u>	<u>72,055</u>	<u>113,020</u>	<u>4,554</u>	<u>7,880</u>
Government Securities	--	--	--	--	--
Loans	15,029	72,055	113,020	4,554	7,880
<u>OTHER FINANCING [() = decrease]</u>	<u>(86,013)</u>	<u>(42,067)</u>	<u>1,638</u>	<u>62,260</u>	<u>(140,209)</u>
Change in Short-term advances	(19,205)	19,516	(32,312)	51,442	(6,824)
Net Sale of Shares & Other Equity	--	--	--	--	(101,000)
Other	(66,808)	(61,583)	33,950	10,818	(32,385)
<u>DEBT REPAYMENT</u>	<u>104,169</u>	<u>76,841</u>	<u>34,422</u>	<u>94,857</u>	<u>146,838</u>
Internal	97,914	70,000	26,220	90,075	136,230
i) Bahamian Dollars	97,914	70,000	26,220	40,075	136,230
ii) Foreign Currency	--	--	--	50,000	--
External	6,255	6,841	8,202	4,782	10,608
Cash Balance Change					
[() = increase]	1,998	(21,967)	(49,369)	8,420	158,481

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹See note to table

Table 5.2 Central Government: Revenue ¹

FUNCTION							(B\$'000)	
							BUDGET	
	2010/11p	2011/12p	2012/13p	2013/14p	2014/15p	2015/16p	2016/17p	
TAX REVENUE *	1,296,903	1,276,576	1,215,544	1,245,545	1,500,450	1,857,394	1,968,488	
Property Tax	92,115	95,225	115,221	103,954	107,004	151,217	153,500	
Selective Tax on Services	58,789	53,958	51,587	52,615	50,367	50,000	35,000	
<i>of which: Gaming Tax</i>	17,889	10,624	9,757	7,596	25,036	50,000	35,000	
<i>Hotel Occupancy Tax</i>	40,900	43,334	41,830	45,019	25,331	--	--	
Business and Professional Licence	117,574	120,726	120,778	184,814	179,951	197,289	198,672	
<i>of which: Company Fees & Registration</i>	5,444	4,895	4,835	5,096	5,320	5,667	6,305	
<i>Int'l Business Companies</i>	17,250	17,178	16,874	16,687	16,028	17,695	17,975	
Motor Vehicle Tax	27,355	29,289	28,285	29,315	29,342	29,150	34,250	
Departure Tax	103,162	101,839	144,092	124,900	146,726	141,053	142,600	
<i>of which: Passenger Ticket Tax</i>	693	267	13,741	21	--	--	--	
Taxes on International Trade & Transactions	636,704	712,151	610,275	594,549	577,587	647,020	648,025	
<i>Import Tax</i>	354,119	347,912	332,022	335,769	306,675	335,000	335,000	
<i>Stamp Tax from Imports</i>	16,001	17,635	17,589	--	--	--	--	
<i>Excise Tax</i>	253,721	331,291	246,181	248,813	262,116	299,320	300,325	
<i>Export Tax</i>	12,860	15,291	14,394	9,967	8,796	12,700	12,700	
<i>Stamp Tax from Exports</i>	3	22	89	--	--	--	--	
All Other Stamp Tax	257,992	174,013	160,153	163,709	190,848	97,423	104,558	
Value Added Tax	--	--	--	--	218,627	544,236	651,882	
Other Tax	11,962	1	1	(2)	1	--	1	
NON-TAX REVENUE	135,995	150,669	138,954	204,795	197,680	178,916	198,147	
Income	40,919	54,293	41,906	66,303	42,017	48,508	51,892	
Public Enterprises	2,827	1,693	9,798	3,886	4,959	3,897	5,044	
Other Sources	38,093	52,600	32,108	62,417	37,058	44,611	46,949	
Fines, Forfeits & Admin. Fees	94,236	95,055	95,261	137,113	154,844	129,222	144,961	
Sales of Government Property	796	1,277	1,737	1,332	736	1,126	1,219	
Other	44	44	50	47	83	--	75	
CAPITAL REVENUE	30	19,336	6	43	3,052	2	2	
GRANTS	50	152	116	381	362	3,479	2,205	
TOTAL REVENUE & GRANTS*	1,432,978	1,446,733	1,354,620	1,450,764	1,701,544	2,039,791	2,168,842	
* Excludes Refunds in Respect of Incentive Acts and Other Refunds	8,750	10,626	14,848	8,309	3	--	--	

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹See notes to table.

Table 5.2 Central Government: Revenue¹

FUNCTION	(B\$'000)				
	2015/16p 1st Qtr.	2015/16p 2nd Qtr.	2015/16p 3rd Qtr.	2015/16p Apr/May	2016/17p 1st Qtr.
<u>TAX REVENUE *</u>	<u>392,230</u>	<u>409,236</u>	<u>440,125</u>	<u>326,212</u>	<u>398,573</u>
Property Tax	12,923	36,362	40,197	11,597	10,986
Selective Tax on Services	141	10,062	111	16,530	3,170
<i>of which: Gaming Tax</i>	--	10,030	--	16,329	3,151
<i>Hotel Occupancy Tax</i>	141	32	111	201	19
Business and Professional Licence	5,813	6,907	89,366	39,692	9,241
<i>of which: Company Fees & Registration</i>	607	1,232	3,026	826	715
<i>Int'l Business Companies</i>	1,250	2,705	9,577	1,565	1,071
Motor Vehicle Tax	5,076	5,499	9,137	5,396	4,446
Departure Tax	29,105	25,765	39,477	29,655	36,767
<i>of which: Passenger Ticket Tax</i>	--	--	--	--	--
Taxes on International Trade & Transactions	127,357	132,091	117,143	104,955	133,132
<i>Import Tax</i>	65,734	69,120	63,542	55,648	67,264
<i>Stamp Tax from Imports</i>	--	--	--	--	--
<i>Excise Tax</i>	59,201	60,522	49,020	46,844	62,028
<i>Export Tax</i>	2,422	2,449	4,581	2,463	3,840
<i>Stamp Tax from Exports</i>	--	--	--	--	--
All Other Stamp Tax	24,201	26,113	24,814	16,122	28,819
Value Added Tax	165,530	152,031	157,144	125,584	160,293
Other Tax	24,403	17,844	(21,868)	(19,578)	11,717
<u>NON-TAX REVENUE</u>	<u>45,347</u>	<u>49,263</u>	<u>48,157</u>	<u>30,000</u>	<u>51,835</u>
Income	13,938	17,081	4,644	3,241	16,519
Public Enterprises	954	994	1,486	910	1,101
Other Sources	12,984	16,087	3,158	2,331	15,418
Fines, Forfeits & Admin. Fees	30,951	31,942	43,445	25,830	34,908
Sales of Government Property	447	225	26	914	374
Other	11	15	42	15	34
<u>CAPITAL REVENUE</u>	<u>12</u>	<u>10</u>	<u>4</u>	<u>3</u>	<u>21</u>
<u>GRANTS</u>	<u>--</u>	<u>111</u>	<u>--</u>	<u>--</u>	<u>--</u>
<u>TOTAL REVENUE & GRANTS*</u>	<u>437,589</u>	<u>458,620</u>	<u>488,286</u>	<u>356,215</u>	<u>450,429</u>
* Excludes Refunds in Respect of					
Incentive Acts and Other Refunds	2,319	3,438	15,396	3,741	(2)

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹See notes to table.

Table 5.3 Central Government: Expenditure by Economic Classification¹

	2010/11p	2011/12p	2012/13p	2013/14p	2014/15p	BUDGET	
						2015/16p	2016/17p
<u>CURRENT EXPENDITURE</u>	<u>1,524,511</u>	<u>1,549,376</u>	<u>1,546,031</u>	<u>1,596,751</u>	<u>1,711,305</u>	<u>1,935,734</u>	<u>2,024,397</u>
Consumption	895,105	964,823	948,028	932,540	971,305	1,016,841	1,092,176
Purchase of Goods & Services	313,322	356,609	354,039	308,468	331,108	349,014	358,567
Personal Emoluments	581,783	608,214	593,989	624,072	640,197	667,827	733,609
Transfer Payments (1 + 2)	629,407	584,553	598,003	664,211	740,000	918,893	932,221
<u>1. Interest Payments</u>	<u>210,761</u>	<u>185,819</u>	<u>198,024</u>	<u>211,791</u>	<u>233,363</u>	<u>266,361</u>	<u>271,736</u>
Internal	163,362	137,878	142,259	148,734	154,370	177,995	184,674
i) Bahamian Dollars	162,660	137,878	142,259	148,324	153,232	177,995	184,674
ii) Foreign Currency	702	--	--	410	1,138	--	--
External	47,399	47,941	55,765	63,057	78,993	88,366	87,062
<u>2. Subsidies & Other Transfers</u>	<u>418,646</u>	<u>398,734</u>	<u>399,979</u>	<u>452,420</u>	<u>506,637</u>	<u>652,532</u>	<u>660,485</u>
Subsidies	205,686	212,173	212,317	249,647	306,296	360,836	320,900
Transfers to Nonfinancial Public Enterprises	16,711	15,538	14,907	15,583	15,375	17,186	18,325
Transfers to Public Corporations	4,054	15,818	14,898	8,427	6,450	73,341	107,551
Transfers to Households	125,159	101,614	105,044	114,985	120,668	119,067	127,786
Transfers to Non-Profit Institutions	54,900	43,151	42,396	34,789	43,924	62,028	71,933
Transfers Abroad	12,136	10,440	10,417	28,989	13,924	20,074	13,990
<u>CAPITAL EXPENDITURE</u>	<u>206,288</u>	<u>245,351</u>	<u>258,305</u>	<u>252,373</u>	<u>280,285</u>	<u>243,245</u>	<u>242,114</u>
Capital Formation	171,871	201,971	208,443	155,928	164,420	153,454	161,894
Acquisition of Assets	31,595	40,071	31,000	93,856	112,789	88,660	80,220
Land	12,862	17,943	5,161	12,031	14,731	11,500	11,620
Equities	8,601	10,449	6,843	1,194	49	38,000	38,000
Other	10,132	11,679	18,996	80,631	98,009	39,160	30,600
Transfers to Non-Financial Public Enterprises	622	1,109	16,662	1,489	3,076	--	--
Transfers to Public Corporations	2,200	2,200	2,200	1,100	--	1,131	--
<u>TOTAL EXPENDITURE</u>	<u>1,730,799</u>	<u>1,794,727</u>	<u>1,804,336</u>	<u>1,849,124</u>	<u>1,991,590</u>	<u>2,178,979</u>	<u>2,266,511</u>

Source: Treasury Accounts and Treasury Statistical Summary Printouts

¹See notes to table

Table 5.3 Central Government: Expenditure by Economic Classification¹

	2015/16p 1st Qtr.	2015/16p 2nd Qtr.	2015/16p 3rd Qtr.	2015/16p Apr/May	2016/17p 1st Qtr.
<u>CURRENT EXPENDITURE</u>	<u>460,850</u>	<u>488,272</u>	<u>521,117</u>	<u>320,638</u>	<u>471,152</u>
Consumption	232,068	261,498	261,430	153,784	225,310
Purchase of Goods & Services	63,951	95,594	97,309	46,797	52,419
Personal Emoluments	168,117	165,904	164,121	106,987	172,891
Transfer Payments (1 + 2)	228,782	226,774	259,687	166,854	245,842
<u>1. Interest Payments</u>	<u>66,895</u>	<u>59,194</u>	<u>66,086</u>	<u>46,619</u>	<u>71,741</u>
Internal	52,488	33,441	51,492	23,945	51,653
i) Bahamian Dollars	52,382	33,074	51,047	23,748	51,653
ii) Foreign Currency	106	367	445	197	--
External	14,407	25,753	14,594	22,674	20,088
<u>2. Subsidies & Other Transfers</u>	<u>161,887</u>	<u>167,580</u>	<u>193,601</u>	<u>120,235</u>	<u>174,101</u>
Subsidies	92,998	80,969	110,371	56,962	74,948
Transfers to Nonfinancial Public Enterprises	4,087	4,616	3,520	2,259	4,371
Transfers to Public Corporations	15,624	28,657	17,539	21,065	31,230
Transfers to Households	34,982	36,379	29,373	19,678	37,570
Transfers to Non-Profit Institutions	12,708	11,366	19,912	16,626	24,075
Transfers Abroad	1,488	5,593	12,886	3,645	1,907
<u>CAPITAL EXPENDITURE</u>	<u>39,684</u>	<u>49,660</u>	<u>49,040</u>	<u>26,273</u>	<u>65,147</u>
Capital Formation	30,532	38,515	39,331	19,833	49,850
Acquisition of Assets	9,152	11,145	9,709	6,440	15,297
Land	5,163	1,801	2,837	976	1,952
Equities	3	2,850	--	1,000	539
Other	3,986	6,494	6,872	4,464	12,806
Transfers to Non-Financial Public Enterprises	--	--	--	--	--
Transfers to Public Corporations	--	--	--	--	--
<u>TOTAL EXPENDITURE</u>	<u>500,534</u>	<u>537,932</u>	<u>570,157</u>	<u>346,911</u>	<u>536,299</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	2012/13			2013/14			2014/15			BUDGET					
										2015/16			2016/17		
	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total
1 GENERAL PUBLIC SERVICE	448,777	67,423	516,200	476,062	41,017	517,079	524,290	61,271	585,561	621,651	64,231	685,882	691,076	67,000	758,076
i) General Administration	262,794	56,016	318,810	292,527	36,039	328,566	337,525	59,611	397,136	423,915	64,231	488,146	491,893	67,000	558,893
ii) Public Order & Safety	185,983	11,407	197,390	183,535	4,978	188,513	186,765	1,660	188,425	197,736	--	197,736	199,183	--	199,183
2 DEFENSE	51,614	2,776	54,390	50,303	68,569	118,872	57,096	89,862	146,958	60,042	47,600	107,642	53,876	30,000	83,876
3 EDUCATION	266,638	21,124	287,762	256,526	19,681	276,207	249,730	15,492	265,222	263,831	19,450	283,281	279,553	20,500	300,053
4 HEALTH	262,312	9,241	271,553	263,222	7,408	270,630	281,512	371	281,883	302,735	--	302,735	295,029	--	295,029
5 SOCIAL BENEFITS & SERVICES	130,944	--	130,944	138,812	--	138,813	151,150	--	151,150	142,067	--	142,067	155,781	--	155,781
i) General Admin. Reg. Research	40,020	--	40,020	41,879	--	41,880	45,538	--	45,538	37,323	--	37,323	37,048	--	37,048
ii) Old Age, Disability & Services	67,740	--	67,740	73,156	--	73,156	79,674	--	79,674	77,690	--	77,690	86,717	--	86,717
iii) Other Public Assistance	22,576	--	22,576	23,205	--	23,205	24,765	--	24,765	25,477	--	25,477	29,570	--	29,570
iv) Collective Social Services	608	--	608	572	--	572	1,173	--	1,173	1,577	--	1,577	2,446	--	2,446
6 HOUSING	2,661	1,072	3,733	3,079	610	3,689	3,113	1,150	4,263	6,139	--	6,139	11,704	--	11,704
7 OTHER COMMUNITY & SOCIAL SERVICES	17,191	2,292	19,483	15,389	6,828	22,217	15,435	12,605	28,041	29,784	--	29,784	31,408	--	31,408
8 ECONOMIC SERVICES	167,869	154,377	322,246	181,566	108,260	289,826	195,617	99,534	295,151	243,125	111,964	355,089	234,234	124,614	358,848
i) Agriculture & Fisheries	13,515	775	14,290	12,842	1,962	14,804	11,288	1,101	12,389	26,482	--	26,482	28,826	--	28,826
ii) Land Survey & Meteorological	4,361	59	4,420	3,902	--	3,902	3,686	--	3,686	3,813	--	3,813	3,875	--	3,875
iii) Transportation	26,656	18,861	45,517	26,746	2,590	29,336	26,410	3,075	29,486	28,090	--	28,090	32,927	--	32,927
a) Central Ministry	9,749	--	9,749	9,172	--	9,172	9,275	--	9,276	9,269	--	9,269	13,900	--	13,900
b) Road Transportation Division	5,309	--	5,309	4,634	--	4,634	4,785	--	4,785	4,473	--	4,473	4,427	--	4,427
c) Air Transportation	11,598	18,861	30,459	12,677	2,590	15,267	12,276	779	13,055	14,348	--	14,348	14,600	--	14,600
d) Water Transportation	--	--	--	263	--	263	74	2,296	2,370	--	--	--	--	--	--
iv) Post Office	3,844	--	3,844	3,359	--	3,359	3,026	--	3,026	2,839	--	2,839	3,726	--	3,726
v) Labour Employment Services	4,975	--	4,975	5,400	--	5,400	5,377	--	5,377	5,402	--	5,402	5,247	--	5,247
vi) Communications	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
vii) Hotel Affairs & Services	--	--	--	--	--	--	--	--	--	1,069	--	1,069	1,000	--	1,000
viii) Tourism	70,736	--	70,736	82,600	--	82,600	91,816	--	91,816	83,163	--	83,163	81,631	--	81,631
ix) Public Works & Water Supply	43,782	134,682	178,464	46,717	103,708	150,425	54,013	95,358	149,371	92,267	111,964	204,231	77,002	124,614	201,616
x) Other	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
9 UNALLOCABLE	198,024	--	198,024	211,791	--	211,791	233,363	--	233,363	266,361	--	266,361	271,736	--	271,736
i) Public Debt (Interest)	198,024	--	198,024	211,791	--	211,791	233,363	--	233,363	266,361	--	266,361	271,736	--	271,736
1.Internal	142,259	--	142,259	148,734	--	148,734	154,370	--	154,370	177,995	--	177,995	184,674	--	184,674
a) Bahamian Dollar	142,259	--	142,259	148,324	--	148,324	153,232	--	153,232	177,995	--	177,995	184,674	--	184,674
b) Foreign Currency	--	--	--	410	--	410	1,138	--	1,138	--	--	--	--	--	--
2.External	55,765	--	55,765	63,057	--	63,057	78,993	--	78,993	88,366	--	88,366	87,062	--	87,062
ii) Other	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
10 TOTAL EXPENDITURE	1,546,030	258,305	1,804,335	1,596,751	252,373	1,849,124	1,711,306	280,285	1,991,591	1,935,735	243,245	2,178,980	2,024,397	242,114	2,266,511

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹See notes to table

Table 5.4 Central Government: Expenditure by Functional Classification¹

(B\$'000)

FUNCTION	2015/16p			2015/16p			2015/16p			2015/16p			2016/17p		
	1st Qtr.			2nd Qtr.			3rd Qtr.			Apr/May			1st Qtr.		
	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total
1. <u>GENERAL PUBLIC SERVICE</u>	<u>116,224</u>	<u>8,455</u>	<u>124,679</u>	<u>149,158</u>	<u>8,358</u>	<u>157,516</u>	<u>151,667</u>	<u>8,273</u>	<u>159,940</u>	<u>100,652</u>	<u>7,133</u>	<u>107,785</u>	<u>149,370</u>	<u>7,275</u>	<u>156,645</u>
i) General Administration	72,897	8,455	81,352	104,964	8,358	113,322	104,079	8,273	112,352	69,529	7,133	76,662	103,423	7,275	110,698
ii) Public Order & Safety	43,327	--	43,327	44,194	--	44,194	47,588	--	47,588	31,123	--	31,123	45,947	--	45,947
2. DEFENSE	12,169	851	13,020	12,469	3,274	15,743	13,059	3,602	16,661	9,342	1,161	10,503	12,793	10,997	23,790
3. EDUCATION	67,377	10,358	77,735	66,961	8,448	75,409	72,543	4,356	76,899	40,817	2,680	43,497	69,838	7,066	76,904
4. HEALTH	65,649	--	65,649	74,056	--	74,056	77,581	--	77,581	50,004	--	50,004	71,203	--	71,203
5. <u>SOCIAL BENEFITS & SERVICES</u>	<u>35,275</u>	<u>--</u>	<u>35,275</u>	<u>38,993</u>	<u>--</u>	<u>38,993</u>	<u>41,014</u>	<u>--</u>	<u>41,014</u>	<u>21,821</u>	<u>--</u>	<u>21,821</u>	<u>32,889</u>	<u>--</u>	<u>32,889</u>
i) General Admin. Reg. Research	8,687	--	8,687	6,830	--	6,830	12,888	--	12,888	4,178	--	4,178	5,438	--	5,438
ii) Old Age, Disability & Services	20,552	--	20,552	21,599	--	21,599	21,534	--	21,534	13,469	--	13,469	22,049	--	22,049
iii) Other Public Assistance	5,608	--	5,608	10,241	--	10,241	6,029	--	6,029	4,029	--	4,029	4,960	--	4,960
iv) Collective Social Services	428	--	428	323	--	323	563	--	563	145	--	145	442	--	442
6. HOUSING	878	--	878	1,139	--	1,139	992	--	992	561	--	561	1,339	--	1,339
7. OTHER COMMUNITY & SOCIAL SERVICES	13,005	--	13,005	7,617	--	7,617	12,132	--	12,132	10,642	--	10,642	8,664	--	8,664
8. <u>ECONOMIC SERVICES</u>	<u>83,379</u>	<u>20,020</u>	<u>103,399</u>	<u>78,685</u>	<u>29,580</u>	<u>108,265</u>	<u>86,044</u>	<u>32,809</u>	<u>118,853</u>	<u>40,181</u>	<u>15,299</u>	<u>55,480</u>	<u>53,315</u>	<u>39,809</u>	<u>93,124</u>
i) Agriculture & Fisheries	6,579	--	6,579	6,026	--	6,026	6,988	--	6,988	4,880	--	4,880	7,235	--	7,235
ii) Land Survey & Meterological	903	--	903	818	--	818	874	--	874	414	--	414	899	--	899
iii) Transportation	10,435	--	10,435	10,769	--	10,769	10,182	--	10,182	3,899	--	3,899	10,430	--	10,430
a) Central Ministry	2,616	--	2,616	2,259	--	2,259	2,326	--	2,326	1,499	--	1,499	2,963	--	2,963
b) Road Transportation Division	1,019	--	1,019	1,201	--	1,201	1,014	--	1,014	638	--	638	1,037	--	1,037
c) Air Transportation	6,779	--	6,779	7,309	--	7,309	6,842	--	6,842	1,762	--	1,762	6,351	--	6,351
d) Water Transportation	21	--	21	--	--	--	--	--	--	--	--	--	79	--	79
iv) Post Office	1,000	--	1,000	1,019	--	1,019	391	--	391	496	--	496	1,207	--	1,207
v) Labour Employment Services	1,269	--	1,269	1,255	--	1,255	1,320	--	1,320	811	--	811	1,245	--	1,245
vi) Communications	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
vii) Hotel Affairs & Services	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
viii) Tourism	40,223	--	40,223	22,636	--	22,636	46,119	--	46,119	20,250	--	20,250	14,958	--	14,958
ix) Public Works & Water Supply	22,487	20,020	42,507	35,745	29,580	65,325	19,511	32,809	52,320	8,897	15,299	24,196	16,782	39,809	56,591
x) Other	483	--	483	417	--	417	659	--	659	534	--	534	559	--	559
9. <u>UNALLOCABLE</u>	<u>66,895</u>	<u>--</u>	<u>66,895</u>	<u>59,194</u>	<u>--</u>	<u>59,194</u>	<u>66,086</u>	<u>--</u>	<u>66,086</u>	<u>46,619</u>	<u>--</u>	<u>46,619</u>	<u>71,741</u>	<u>--</u>	<u>71,741</u>
i) Public Debt (Interest)	66,895	--	66,895	59,194	--	59,194	66,086	--	66,086	46,619	--	46,619	71,741	--	71,741
1.Internal	52,488	--	52,488	33,441	--	33,441	51,492	--	51,492	23,945	--	23,945	51,653	--	51,653
a) Bahamian Dollar	52,382	--	52,382	33,074	--	33,074	51,047	--	51,047	23,748	--	23,748	51,653	--	51,653
b) Foreign Currency	106	--	106	367	--	367	445	--	445	197	--	197	--	--	--
2.External	14,407	--	14,407	25,753	--	25,753	14,594	--	14,594	22,674	--	22,674	20,088	--	20,088
ii) Other	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
TOTAL EXPENDITURE	460,850	39,684	500,534	488,272	49,660	537,932	521,118	49,040	570,158	320,639	26,273	346,912	471,152	65,147	536,299

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹See notes to table

Table 6.1 Central Government: National Debt

(B\$'000)

	2011p	2012p	2013p	2014p	2015p
EXTERNAL DEBT BY INSTRUMENT					
Government Securities	600,000	600,000	600,000	900,000	900,000
Loans	200,415	442,746	590,109	672,394	750,693
<u>Total External Debt</u>	<u>800,415</u>	<u>1,042,746</u>	<u>1,190,109</u>	<u>1,572,394</u>	<u>1,650,693</u>
EXTERNAL DEBT BY HOLDER					
Bilateral Financial Institutions	28,441	46,062	67,103	70,731	72,352
International Financial Institutions	171,974	216,684	239,927	237,002	221,349
Private Capital Markets	600,000	600,000	600,000	900,000	900,000
Other Financial Institutions	--	180,000	283,079	364,661	456,992
<u>Total External Debt</u>	<u>800,415</u>	<u>1,042,746</u>	<u>1,190,109</u>	<u>1,572,394</u>	<u>1,650,693</u>
INTERNAL DEBT BY INSTRUMENT					
Foreign Currency	--	--	125,000	--	36,615
Loans	--	--	125,000	--	36,615
<u>Bahamian Dollars</u>	<u>3,006,080</u>	<u>3,357,317</u>	<u>3,670,658</u>	<u>4,009,658</u>	<u>4,226,737</u>
Advances	110,588	105,657	134,657	134,657	134,657
Treasury Bills	301,609	349,142	579,282	579,282	816,513
Government Securities	2,593,637	2,872,273	2,956,473	3,025,473	3,072,783
Loans	246	30,246	246	270,246	202,784
<u>Total Internal Debt</u>	<u>3,006,080</u>	<u>3,357,317</u>	<u>3,795,658</u>	<u>4,009,658</u>	<u>4,263,352</u>
INTERNAL DEBT BY HOLDER					
Foreign Currency	--	--	125,000	--	36,615
Commercial Banks	--	--	125,000	--	36,615
<u>Bahamian Dollars</u>	<u>3,006,080</u>	<u>3,357,317</u>	<u>3,670,658</u>	<u>4,009,658</u>	<u>4,226,737</u>
The Central Bank	292,802	404,992	542,419	567,399	519,533
Commercial Banks	1,118,286	1,187,797	1,345,740	1,585,768	1,708,532
Other Local Financial Institutions	9,357	9,357	9,357	10,217	26,395
Public Corporations	684,963	730,169	684,911	665,267	650,289
Other	900,672	1,025,002	1,088,231	1,181,007	1,321,988
<u>Total Internal Debt</u>	<u>3,006,080</u>	<u>3,357,317</u>	<u>3,795,658</u>	<u>4,009,658</u>	<u>4,263,352</u>
Total Foreign Currency Debt*	800,415	1,042,746	1,315,109	1,572,394	1,687,308
TOTAL DIRECT CHARGE	3,806,495	4,400,063	4,985,767	5,582,052	5,914,045
CONTINGENT LIABILITIES					
Bahamas Development Bank	52,927	50,863	50,047	50,013	50,000
Bahamas Electricity Corporation	198,340	224,900	218,570	246,000	242,925
Bahamas Water & Sewerage Corporation	12,490	21,703	33,182	51,682	60,466
Bridge Authority	28,000	28,000	28,000	23,000	23,000
Bahamasair	--	6,964	5,893	4,822	8,950
Bahamas Mortgage Corporation	156,600	166,500	166,500	165,000	165,000
Educational Guarantee Fund	6,970	6,686	6,491	6,270	7,062
Hurricane Loan Programme	3,477	3,335	3,202	3,067	2,953
Education Loan Authority	67,000	67,000	67,000	67,000	67,000
Airport Authority	4,400	2,200	--	--	--
The Clifton Heritage Authority	24,000	24,000	24,000	24,000	24,000
Public Hospitals Authority	7,500	4,500	1,500	61,600	103,827
<u>Total Contingent Liabilities</u>	<u>561,704</u>	<u>606,651</u>	<u>604,385</u>	<u>702,454</u>	<u>755,183</u>
TOTAL NATIONAL DEBT	4,368,199	5,006,715	5,590,152	6,284,506	6,669,228

*External plus internal foreign currency debt.

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

Table 6.1 Central Government: National Debt

	(B\$'000)				
	2015p 3rd Qtr.	2015p 4th Qtr.	2016p 1st Qtr.	2016p 2nd Qtr.	2016p 3rd Qtr.
EXTERNAL DEBT BY INSTRUMENT					
Government Securities	900,000	900,000	900,000	900,000	900,000
Loans	701,978	750,693	863,336	857,176	863,986
Total External Debt	1,601,978	1,650,693	1,763,336	1,757,176	1,763,986
EXTERNAL DEBT BY HOLDER					
Bilateral Financial Institutions	70,526	72,352	72,008	69,924	69,690
International Financial Institutions	227,875	221,349	220,287	214,910	219,436
Private Capital Markets	900,000	900,000	900,000	900,000	900,000
Other Financial Institutions	403,577	456,992	571,041	572,342	574,860
Total External Debt	1,601,978	1,650,693	1,763,336	1,757,176	1,763,986
INTERNAL DEBT BY INSTRUMENT					
Foreign Currency	13,250	36,615	50,000	--	--
Loans	13,250	36,615	50,000	--	--
Bahamian Dollars	4,169,591	4,226,737	4,238,905	4,211,490	4,281,896
Advances	134,657	134,657	134,657	134,657	134,657
Treasury Bills	769,215	816,513	843,606	856,336	857,971
Government Securities	3,065,473	3,072,783	3,057,783	3,047,783	3,142,783
Loans	200,246	202,784	202,859	172,714	146,485
Total Internal Debt	4,182,841	4,263,352	4,288,905	4,211,490	4,281,896
INTERNAL DEBT BY HOLDER					
Foreign Currency	13,250	36,615	50,000	--	--
Commercial Banks	13,250	36,615	50,000	--	--
Bahamian Dollars	4,169,591	4,226,737	4,238,905	4,211,490	4,281,896
The Central Bank	452,711	519,533	507,299	565,484	692,598
Commercial Banks	1,770,711	1,708,532	1,727,174	1,641,247	1,529,449
Other Local Financial Institutions	11,402	26,395	9,857	9,857	13,639
Public Corporations	650,269	650,289	637,789	632,020	620,523
Other	1,284,498	1,321,988	1,356,786	1,362,882	1,425,687
Total Internal Debt	4,182,841	4,263,352	4,288,905	4,211,490	4,281,896
Total Foreign Currency Debt*	1,615,228	1,687,308	1,813,336	1,757,176	1,763,986
TOTAL DIRECT CHARGE	5,784,819	5,914,045	6,052,241	5,968,666	6,045,882
CONTINGENT LIABILITIES					
Bahamas Development Bank	50,000	50,000	50,000	50,000	46,000
Bahamas Electricity Corporation	246,000	242,925	239,850	236,775	233,700
Bahamas Water & Sewerage Corporation	58,115	60,466	60,213	63,986	63,733
Bridge Authority	23,000	23,000	23,000	23,000	23,000
Bahamasair	9,886	8,950	8,950	--	--
Bahamas Mortgage Corporation	165,000	165,000	165,000	165,000	165,000
Educational Guarantee Fund	7,090	7,062	7,010	6,989	7,018
Hurricane Loan Programme	2,965	2,953	2,943	2,933	2,921
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	76,278	103,827	103,321	102,815	98,384
Total Contingent Liabilities	729,334	755,183	751,287	742,498	730,756
TOTAL NATIONAL DEBT	6,514,153	6,669,228	6,803,528	6,711,164	6,776,638

*External plus internal foreign currency debt.

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

Table 6.2 Central Government: Treasury Bills¹

(Vol./B\$'000)

Period	AT TENDER		HOLDINGS					Total Outstanding
	Amount Applied for	Amount Allotted	Avg. Discount Rate (%)	Central Bank	Commercial Banks	Public Corporations	Other	
2006	1,053,307	670,876	3.00	52,469	10,000	130,000	--	192,469
2007	509,000	723,876	3.04	144,469	51,000	35,000	--	230,469
2008	738,100	855,876	2.92	6,369	180,698	43,402	--	230,469
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
2014								
QTR. I	347,000	437,533	0.39	88,349	430,933	--	--	519,282
QTR. II	466,572	519,282	0.69	34,998	514,284	--	--	549,282
QTR. III	409,268	420,533	0.48	126,782	452,500	--	--	579,282
QTR. IV	450,500	579,281	0.72	119,782	459,500	--	--	579,282
2015								
Jan.	133,000	149,024	0.61	99,782	479,500	--	--	579,282
Feb.	127,000	142,300	0.57	153,758	425,524	--	--	579,282
Mar.	91,250	139,209	0.57	76,758	502,524	--	--	579,282
Apr.	171,000	149,024	0.64	31,258	548,024	--	--	579,282
May	134,000	142,300	0.66	31,258	548,024	--	--	579,282
Jun.	275,000	287,958	0.78	22,958	556,324	--	--	579,282
Jul.	167,000	149,024	0.67	13,708	565,574	--	--	579,282
Aug.	165,600	142,300	0.70	29,732	529,550	--	--	559,282
Sep.	138,000	139,209	0.67	54,732	524,550	--	--	579,282
Oct.	113,000	149,024	0.69	76,582	522,700	--	--	599,282
Nov.	137,300	142,300	0.72	101,582	497,700	--	--	599,282
Dec.	272,400	287,958	0.87	126,882	472,400	--	--	599,282
2016								
Jan.	103,000	156,024	0.71	136,482	462,800	--	--	599,282
Feb.	97,000	155,300	1.18	124,482	474,800	--	--	599,282
Mar.	129,400	139,209	1.19	114,482	484,800	--	--	599,282
Apr.	115,000	156,024	1.14	125,822	474,000	--	--	599,822
May	107,000	155,300	1.60	172,282	427,000	--	--	599,282
Jun.	252,000	287,958	1.71	172,282	427,000	--	--	599,282
Jul.	68,000	156,024	1.78	168,482	430,800	--	--	599,282
Aug.	107,000	155,300	1.98	240,382	394,900	--	--	635,282
Sep.	123,800	139,209	2.07	260,382	374,900	--	--	635,282

SOURCE: The Central Bank of The Bahamas

¹ See note to table

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	T O T A L
2006	544,971	634,486	76,367	432,729	136,084	5,271	225,000	2,054,908
2007	599,417	694,259	132,385	464,158	138,442	3,032	200,000	2,231,693
2008	675,092	677,381	124,636	505,795	85,857	2,932	300,000	2,371,693
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	780,000	3,652,273
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
2014								
QTR. I	952,783	679,316	247,527	921,727	136,380	8,739	900,000	3,846,473
QTR. II	945,976	673,078	248,074	913,230	138,230	6,885	900,000	3,825,473
QTR. III	942,396	658,134	240,136	889,973	137,950	6,885	900,000	3,775,474
QTR. IV	1,006,183	658,126	312,960	896,982	141,005	10,217	900,000	3,925,473
2015								
Jan.	1,061,665	658,126	296,798	905,992	145,718	12,174	900,000	3,980,473
Feb.	1,049,245	654,026	270,770	908,237	146,021	12,174	900,000	3,940,473
Mar.	1,046,254	654,026	269,739	912,259	146,021	12,174	900,000	3,940,473
Apr.	1,039,972	654,026	268,514	912,259	146,329	19,374	900,000	3,940,473
May	1,038,927	647,892	268,104	910,646	145,529	19,374	900,000	3,930,473
Jun.	1,079,892	647,892	267,285	919,800	149,519	21,084	900,000	3,985,473
Jul.	1,084,997	640,274	274,499	911,707	150,778	13,218	900,000	3,975,473
Aug.	1,086,379	640,274	274,307	911,807	150,778	11,928	900,000	3,975,473
Sep.	1,084,688	643,128	263,322	911,869	151,064	11,402	900,000	3,965,473
Oct.	1,125,677	643,378	261,165	892,195	151,791	10,678	900,000	3,984,883
Nov.	1,125,817	643,378	260,374	892,656	151,981	10,677	900,000	3,984,883
Dec.	1,122,280	643,148	257,994	884,307	152,876	12,178	900,000	3,972,783
2016								
Jan.	1,122,548	643,148	257,754	884,309	152,876	12,148	900,000	3,972,783
Feb.	1,121,848	630,648	258,001	884,333	152,376	10,578	900,000	3,957,783
Mar.	1,122,220	630,648	258,160	884,522	152,376	9,857	900,000	3,957,783
Apr.	1,121,978	630,648	258,307	884,622	152,376	9,852	900,000	3,957,783
May.	1,121,372	624,879	258,403	880,897	152,376	9,857	900,000	3,947,783
Jun.	1,121,223	624,879	258,545	880,904	152,376	9,857	900,000	3,947,783
Jul.	1,170,287	618,021	293,754	880,369	115,494	9,857	900,000	3,987,783
Aug.	1,216,088	618,826	296,992	876,372	123,494	11,010	900,000	4,042,783
Sep.	1,213,197	613,382	297,560	878,583	126,423	13,639	900,000	4,042,783

SOURCE: The Central Bank of The Bahamas

¹ See notes to table

**Table 6.4 Central Government: Long-term Securities by Maturity
as at September 30th, 2016**

YEAR	AMOUNT (B\$'000)	
	Internal Bonds	External Bonds
2016	68,000	--
2017	159,500	--
2018	184,629	--
2019	167,900	--
2020	181,724	--
2021	176,813	--
2022	277,060	--
2023	141,100	--
2024	169,935	300,000
2025	145,894	--
2026	164,993	--
2027	145,284	--
2028	160,000	--
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	125,000	--
2037	50,000	--
2038	--	100,000
2044	7,500	--
2045	10,500	--
TOTAL	3,142,783	900,000

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

Table 6.5 Public Corporations: Debt Operations

	(B\$'000)				
	2011p	2012p	2013p	2014p	2015p
A. EXTERNAL DEBT	<u>244,295</u>	<u>421,736</u>	<u>425,854</u>	<u>527,937</u>	<u>534,437</u>
GOVERNMENT GUARANTEED	<u>15,417</u>	<u>22,566</u>	<u>33,229</u>	<u>134,895</u>	<u>142,626</u>
Bahamas Electricity Corp.	--	--	--	83,200	82,160
Water and Sewerage Corp.	12,490	21,703	33,182	51,682	60,466
Bahamas Development Bank	2,927	863	47	13	--
OTHER EXTERNAL	<u>228,878</u>	<u>399,170</u>	<u>392,625</u>	<u>393,042</u>	<u>391,811</u>
Nassau Airport Development Company	228,878	399,170	392,625	393,042	391,811
B. INTERNAL DEBT	<u>897,381</u>	<u>948,592</u>	<u>935,051</u>	<u>991,621</u>	<u>1,020,897</u>
I. FOREIGN CURRENCY	<u>417,201</u>	<u>429,557</u>	<u>398,550</u>	<u>352,526</u>	<u>361,612</u>
GOVERNMENT GUARANTEED	<u>203,990</u>	<u>234,814</u>	<u>224,713</u>	<u>184,222</u>	<u>202,910</u>
Bahamas Electricity Corp.	198,340	224,900	218,570	162,800	160,765
Bahamasair	--	6,964	5,893	4,822	8,950
Airport Authority	4,400	2,200	--	--	--
Public Hospitals Authority	1,250	750	250	16,600	33,195
OTHER	<u>213,211</u>	<u>194,743</u>	<u>173,837</u>	<u>168,304</u>	<u>158,702</u>
Bahamas Electricity Corp.	124,500	114,857	105,214	95,571	85,929
Nassau Airport Development Company	88,711	76,549	65,286	69,396	72,773
Public Hospitals Authority	--	3,337	3,337	3,337	--
II. BAHAMIAN DOLLARS	<u>480,180</u>	<u>519,035</u>	<u>536,501</u>	<u>639,095</u>	<u>659,285</u>
GOVERNMENT GUARANTEED	<u>331,850</u>	<u>339,250</u>	<u>336,750</u>	<u>374,000</u>	<u>399,632</u>
Bridge Authority	28,000	28,000	28,000	23,000	23,000
Bahamas Development Bank	50,000	50,000	50,000	50,000	50,000
Bahamas Mortgage Corp.	156,600	166,500	166,500	165,000	165,000
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	6,250	3,750	1,250	45,000	70,632
OTHER	<u>148,330</u>	<u>179,785</u>	<u>199,751</u>	<u>265,095</u>	<u>259,653</u>
Bahamas Electricity Corp.	43,000	43,000	43,000	43,000	43,000
Water and Sewerage Corp.	106	48	4,700	9,200	15,500
Bahamas Development Bank	5,150	4,750	4,350	3,950	3,625
Hotel Corporation	500	500	500	500	500
Bahamasair	158	37	--	--	--
Broadcasting Corporation of the Bahamas	--	--	--	--	4,100
Nassau Airport Development Company	62,481	66,727	61,100	62,975	62,721
College of The Bahamas	31,700	31,700	29,436	27,171	24,907
Public Hospitals Authority	5,235	33,023	56,665	18,299	--
Resolve Bahamas Limited	--	--	--	100,000	100,000
Bridge Authority	--	--	--	--	5,300
C. TOTAL FOREIGN CURRENCY DEBT	<u>661,496</u>	<u>851,293</u>	<u>824,404</u>	<u>880,463</u>	<u>896,049</u>
D. TOTAL GOVERNMENT GUARANTEED DEBT	<u>551,257</u>	<u>596,630</u>	<u>594,692</u>	<u>693,117</u>	<u>745,168</u>
E. TOTAL DEBT	<u>1,141,676</u>	<u>1,370,328</u>	<u>1,360,905</u>	<u>1,519,558</u>	<u>1,555,334</u>

SOURCE: Quarterly Reports from Public Corporations.

Table 6.5 Public Corporations: Debt Operations

(B\$'000)

	2015p 3rd Qtr.	2015p 4th Qtr.	2016p 1st Qtr.	2016p 2nd Qtr.	2016p 3rd Qtr.
A. EXTERNAL DEBT	<u>533,139</u>	<u>534,437</u>	<u>531,821</u>	<u>628,154</u>	<u>626,412</u>
<u>GOVERNMENT GUARANTEED</u>	<u>141,315</u>	<u>142,626</u>	<u>141,333</u>	<u>144,066</u>	<u>142,773</u>
Bahamas Electricity Corp.	83,200	82,160	81,120	80,080	79,040
Water and Sewerage Corp.	58,115	60,466	60,213	63,986	63,733
<u>OTHER EXTERNAL</u>	<u>391,824</u>	<u>391,811</u>	<u>390,488</u>	<u>484,088</u>	<u>483,639</u>
Bahamasair	--	--	--	95,000	95,000
Nassau Airport Development Company	391,824	391,811	390,488	389,088	388,639
B. INTERNAL DEBT	<u>1,013,272</u>	<u>1,020,897</u>	<u>1,014,582</u>	<u>1,023,141</u>	<u>953,000</u>
I. FOREIGN CURRENCY	<u>369,364</u>	<u>361,612</u>	<u>355,628</u>	<u>340,921</u>	<u>286,344</u>
<u>GOVERNMENT GUARANTEED</u>	<u>206,332</u>	<u>202,910</u>	<u>200,369</u>	<u>188,878</u>	<u>186,336</u>
Bahamas Electricity Corp.	162,800	160,765	158,730	156,695	154,660
Bahamasair	9,886	8,950	8,950	--	--
Public Hospitals Authority	33,646	33,195	32,689	32,183	31,676
<u>OTHER LOANS</u>	<u>163,032</u>	<u>158,702</u>	<u>155,259</u>	<u>152,043</u>	<u>100,008</u>
Bahamas Electricity Corp.	88,339	85,929	82,714	79,500	26,023
Nassau Airport Development Company	71,356	72,773	72,545	72,543	73,985
Public Hospitals Authority	3,337	--	--	--	--
II. BAHAMIAN DOLLARS	<u>643,908</u>	<u>659,285</u>	<u>658,954</u>	<u>682,220</u>	<u>666,656</u>
<u>GOVERNMENT GUARANTEED</u>	<u>371,632</u>	<u>399,632</u>	<u>399,632</u>	<u>399,632</u>	<u>391,708</u>
Bridge Authority	23,000	23,000	23,000	23,000	23,000
Bahamas Development Bank	50,000	50,000	50,000	50,000	46,000
Bahamas Mortgage Corp.	165,000	165,000	165,000	165,000	165,000
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	42,632	70,632	70,632	70,632	66,708
<u>OTHER LOANS</u>	<u>272,276</u>	<u>259,653</u>	<u>259,322</u>	<u>282,588</u>	<u>274,948</u>
Bahamas Electricity Corp.	43,000	43,000	43,000	43,000	35,547
Water and Sewerage Corp.	15,000	15,500	15,610	16,577	16,363
Bahamas Development Bank	3,825	3,625	3,625	3,550	3,550
Hotel Corporation	500	500	500	500	500
Bahamasair	--	--	--	25,000	25,000
Broadcasting Corporation of the Bahamas	4,100	4,100	4,029	4,029	4,029
Nassau Airport Development Company	62,645	62,721	62,351	61,989	62,016
College of The Bahamas	24,907	24,907	24,907	22,643	22,643
Public Hospitals Authority	18,299	--	--	--	--
Resolve Bahamas Limited	100,000	100,000	100,000	100,000	100,000
Bridge Authority	--	5,300	5,300	5,300	5,300
C. TOTAL FOREIGN CURRENCY DEBT	<u>902,503</u>	<u>896,049</u>	<u>887,449</u>	<u>969,075</u>	<u>912,756</u>
D. TOTAL GOVERNMENT GUARANTEED DEBT	<u>719,279</u>	<u>745,168</u>	<u>741,334</u>	<u>732,576</u>	<u>720,817</u>
E. TOTAL DEBT	<u>1,546,411</u>	<u>1,555,334</u>	<u>1,546,403</u>	<u>1,651,295</u>	<u>1,579,412</u>

SOURCE: Quarterly Reports from Public Corporations.

Table 6.6 Public Sector: Foreign Currency Debt Operations 1

(B\$'000)

	2011p	2012p	2013p	2014p*	2015p
Outstanding Debt at Beginning of Year	<u>1,375,029</u>	<u>1,461,911</u>	<u>1,894,039</u>	<u>2,139,513</u>	<u>2,452,857</u>
Government	798,837	800,415	1,042,746	1,315,109	1,572,394
Public Corporations	576,192	661,496	851,293	824,404	880,463
Plus: New Drawings	<u>244,312</u>	<u>537,015</u>	<u>309,225</u>	<u>787,151</u>	<u>198,470</u>
Government	79,519	253,131	282,868	491,378	152,860
Public Corporations	164,793	283,884	26,357	295,773	45,610
Less: Amortization	<u>174,537</u>	<u>105,438</u>	<u>66,970</u>	<u>444,774</u>	<u>51,472</u>
Government	78,861	11,351	13,724	205,060	21,448
Public Corporations	95,676	94,087	53,246	239,714	30,024
Other Changes in Debt Stock	<u>17,107</u>	<u>551</u>	<u>3,219</u>	<u>(29,033)</u>	<u>(16,498)</u>
Government	920	551	3,219	(29,033)	(16,498)
Public Corporations	16,187	--	--	--	--
Outstanding Debt at End of Year	<u>1,461,911</u>	<u>1,894,039</u>	<u>2,139,513</u>	<u>2,452,857</u>	<u>2,583,357</u>
Government	800,415	1,042,746	1,315,109	1,572,394	1,687,308
Public Corporations	661,496	851,293	824,404	880,463	896,049
Interest Charges	<u>73,800</u>	<u>98,493</u>	<u>109,931</u>	<u>125,009</u>	<u>133,117</u>
Government	48,002	51,052	57,758	75,372	79,963
Public Corporations	25,798	47,441	52,173	49,637	53,154
Debt Service	<u>248,337</u>	<u>203,931</u>	<u>176,901</u>	<u>569,783</u>	<u>184,589</u>
Government	126,863	62,403	71,482	280,432	101,411
Public Corporations	121,474	141,528	105,419	289,351	83,178
Debt Service Ratio	7.5	5.5	4.9	16.0	5.7
Government Debt Service/ Government Revenue (%)	8.1	4.5	5.3	19.0	5.3

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

Notes:

*Debt servicing for 2014 includes the refinancing of \$191 million & \$210.2 million in Government's & Public Corporations' debt. Net of these transactions, the Debt Service Ratio was 4.7% and the Government Debt Service/Revenue Ratio was 6.1%.

Table 6.6 Public Sector: Foreign Currency Debt Operations ¹

	(B\$'000)				
	2015p 3rd Qtr.	2015p 4th Qtr.	2016p 1st Qtr.	2016p 2nd Qtr.*	2016p 3rd Qtr.
Outstanding Debt at Beginning of Quarter	<u>2,491,904</u>	<u>2,517,731</u>	<u>2,583,357</u>	<u>2,700,785</u>	<u>2,726,251</u>
Government	1,593,203	1,615,228	1,687,308	1,813,336	1,757,176
Public Corporations	898,701	902,503	896,049	887,449	969,075
Plus: New Drawings	<u>36,620</u>	<u>101,170</u>	<u>129,322</u>	<u>110,721</u>	<u>10,804</u>
Government	28,280	95,419	126,406	9,035	7,881
Public Corporations	8,340	5,751	2,916	101,686	2,923
Less: Amortization	<u>10,793</u>	<u>19,046</u>	<u>19,718</u>	<u>77,225</u>	<u>69,850</u>
Government	6,255	6,841	8,202	57,165	10,608
Public Corporations	4,538	12,205	11,516	20,060	59,242
Other Changes in Debt Stock	--	<u>(16,498)</u>	<u>7,824</u>	<u>(8,030)</u>	<u>9,537</u>
Government	--	(16,498)	7,824	(8,030)	9,537
Public Corporations	--	--	--	--	--
Outstanding Debt at End of Quarter	<u>2,517,731</u>	<u>2,583,357</u>	<u>2,700,785</u>	<u>2,726,251</u>	<u>2,676,742</u>
Government	1,615,228	1,687,308	1,813,336	1,757,176	1,763,986
Public Corporations	902,503	896,049	887,449	969,075	912,756
Interest Charges	<u>26,661</u>	<u>40,810</u>	<u>27,926</u>	<u>43,182</u>	<u>33,312</u>
Government	14,513	26,120	15,038	28,354	20,088
Public Corporations	12,148	14,690	12,888	14,828	13,224
Debt Service	<u>37,454</u>	<u>59,856</u>	<u>47,644</u>	<u>120,407</u>	<u>103,162</u>
Government	20,768	32,961	23,240	85,519	30,696
Public Corporations	16,686	26,895	24,404	34,888	72,466
Debt Service Ratio	5.0	8.5	5.6	12.7	14.4
Government Debt Service/ Government Revenue (%)	4.7	7.2	4.8	n.a.	n.a.

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

¹ See notes to table

* Debt servicing for the 2nd quarter of 2016 includes the refinancing of \$50 million in Public Sector debt. Net of these transactions, the Debt Service Ratio was 8.2%.

Table 7.1 Balance of Payments

(B\$ Millions)

	2011p		2012p		2013p		2014p		2015p	
	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit
1. CURRENT ACCOUNT	3,507.2	4,699.3	3,856.6	5,361.2	3,812.4	5,306.3	3,752.4	5,711.9	3,455.4	4,872.8
A. Goods & Services	3,327.1	4,258.1	3,675.6	4,923.1	3,626.2	4,794.2	3,550.6	5,072.1	3,263.6	4,231.9
a. Goods	833.5	2,965.7	984.0	3,385.5	954.9	3,165.9	833.9	3,344.2	526.8	2,954.0
1. Merchandise	510.8	2,947.1	508.0	3,361.9	573.9	3,144.1	523.8	3,322.3	378.7	2,938.3
i. Oil Trade (local Consumption)	0.0	805.6	0.0	972.0	0.0	866.0	0.0	798.1	0.0	480.4
ii. Non-Oil Merchandise	510.8	2,141.6	508.0	2,389.9	573.9	2,278.1	523.8	2,524.2	378.7	2,457.9
2. Goods procured in port by carrier	322.7	18.5	476.0	23.6	381.0	21.9	310.1	22.0	148.1	15.8
b. Services	2,493.6	1,292.4	2,691.6	1,537.7	2,671.2	1,628.3	2,716.7	1,727.8	2,736.8	1,277.9
1. Transportation	131.5	327.3	123.7	388.3	127.4	372.2	122.3	410.3	108.5	366.6
i. Passenger Services	15.0	101.4	22.3	97.5	20.3	100.0	20.3	115.7	17.4	109.5
ii. Air and Sea Freight Services	0.0	179.1	0.0	215.3	0.0	205.3	0.0	227.4	0.0	204.9
iii. Port & Airport Charges	116.6	46.9	101.4	75.4	107.2	67.0	102.1	67.1	91.0	52.2
2. Travel	2,141.6	246.3	2,311.6	285.7	2,284.7	262.5	2,308.3	211.5	2,378.6	238.1
3. Insurance Services	0.0	185.9	0.0	193.7	0.0	158.0	0.0	143.8	0.0	141.9
i. Freight Insurance	0.0	19.9	0.0	23.9	0.0	22.8	0.0	25.3	0.0	22.8
ii. Non-Merchandise Insurance	0.0	166.0	0.0	169.7	0.0	135.2	0.0	118.5	0.0	119.1
4. Construction Services	0.0	163.0	0.0	266.2	0.0	482.6	0.0	645.1	0.0	137.4
5. Royalty and License Fees	0.0	15.3	0.0	16.8	0.0	19.2	0.0	19.5	0.0	17.7
6. Offshore companies local expenses	138.9	0.0	176.4	0.0	180.3	0.0	200.9	0.0	165.7	0.0
7. Other Services	33.7	320.2	36.5	371.3	38.3	320.8	39.9	285.4	38.6	360.7
8. Government Services	47.9	34.6	43.5	15.8	40.6	13.0	45.3	12.3	45.3	15.5
i. Resident government	5.1	34.6	6.2	15.8	6.1	13.0	5.4	12.3	5.6	15.5
ii. Foreign government	42.8	0.0	37.3	0.0	34.4	0.0	39.9	0.0	39.8	0.0
B. Income	55.4	281.0	49.7	317.3	48.0	377.1	55.1	493.2	44.4	447.0
a. Compensation of Employees	0.0	47.9	0.0	45.1	0.0	35.8	0.0	64.4	0.0	66.5
1. Labour Income	0.0	47.9	0.0	45.1	0.0	35.8	0.0	64.4	0.0	66.5
b. Investment Income	55.4	233.1	49.7	272.2	48.0	341.3	55.1	428.9	44.4	380.5
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	16.6	48.0	16.2	51.1	15.5	57.8	14.6	73.8	15.3	79.5
i. Central Bank Investment Income	16.6	0.0	16.2	0.0	15.5	0.0	14.6	0.0	15.3	0.0
ii. Interest on Government Transactions	0.0	48.0	0.0	51.1	0.0	57.8	0.0	73.8	0.0	79.5
3. Other Private Interest and Dividends	38.8	185.2	33.5	221.1	32.5	283.5	40.5	355.0	29.1	301.0
i. Commercial Banks	38.2	51.9	32.9	40.0	31.9	28.6	39.9	67.7	28.5	66.7
ii. Other Companies	0.6	133.3	0.6	181.1	0.6	254.9	0.6	287.3	0.6	234.3
C. Current Transfers	124.6	160.2	131.3	120.8	138.2	135.0	146.7	146.6	147.5	193.9
a. General Government	123.4	10.0	130.1	9.4	137.0	14.5	145.5	27.2	146.3	16.3
b. Other Sectors	1.2	150.2	1.2	111.4	1.2	120.5	1.2	119.5	1.2	177.6
1. Workers Remittances	0.0	71.8	0.0	94.6	0.0	102.9	0.0	86.4	0.0	112.3
2. Other Transfers	1.2	78.4	1.2	16.8	1.2	17.6	1.2	33.0	1.2	65.3
2. CAPITAL AND FINANCIAL ACCOUNT	1,777.2	789.6	1,590.2	283.8	1,458.5	462.5	2,160.1	650.2	601.8	253.4
A. Capital Account	0.0	5.5	0.0	7.3	0.0	9.6	0.0	8.9	0.0	18.9
a. Capital Transfers	0.0	5.5	0.0	7.3	0.0	9.6	0.0	8.9	0.0	18.9
1. Migrants' Transfers	0.0	5.5	0.0	7.3	0.0	9.6	0.0	8.9	0.0	18.9
B. FINANCIAL ACCOUNT	1,777.2	784.0	1,590.2	276.6	1,458.5	452.9	2,160.1	641.3	601.8	234.5
a. Direct Investment	970.5	303.9	575.3	49.1	410.1	27.8	373.6	122.3	104.1	28.0
1. Equity	880.9	237.5	492.4	-20.3	304.2	0.0	324.7	76.4	96.5	-21.8
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	89.6	66.4	82.9	69.5	105.9	27.8	48.9	45.9	7.6	49.8
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	44.2	0.0	37.0	0.0	34.0	0.0	26.9	0.0	12.4
1. Equity Security	0.0	22.3	0.0	12.0	0.0	15.3	0.0	20.6	0.0	12.4
2. Debt Security	0.0	21.9	0.0	25.0	0.0	18.8	0.0	6.3	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	21.9	0.0	25.0	0.0	18.8	0.0	6.3	0.0	0.0
c. Other Investments	806.7	435.9	1,014.9	190.5	1,048.5	391.0	1,786.5	492.1	497.7	194.1
1. Central Government	79.5	8.9	250.1	11.4	157.1	17.4	425.4	14.1	116.1	21.4
2. Other Public Sector Capital	64.9	6.0	210.5	38.1	19.4	15.2	100.3	6.5	15.6	9.1
3. Domestic Banks	99.5	200.9	56.2	58.5	171.3	109.1	34.4	196.3	63.1	33.4
4. Other Private	562.8	220.1	498.1	82.5	700.7	249.3	1,226.4	275.2	302.9	130.1
3. NET ERRORS AND OMISSIONS	228.9	0.0	123.6	0.0	429.4	0.0	495.7	0.0	1,093.2	0.0
4. OVERALL BALANCE	24.4	0.0	0.0	74.7	0.0	68.5	46.0	0.0	24.3	0.0
5. FINANCING	0.0	24.4	74.7	0.0	68.5	0.0	46.0	0.0	24.3	0.0
Change in SDR holdings	0.7	0.0	146.8	0.0	0.0	30.1	0.0	19.9	3.5	0.0
Change in Reserve Position with the Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.4	0.0
Change in External Foreign Assets	0.0	25.1	0.0	72.1	98.7	0.0	0.0	26.7	0.0	28.1

(increase = debit)

SOURCE: The Central Bank of The Bahamas

Table 7.1 Balance of Payments

(B\$ Millions)

	2015 Qtr.II ^p		2015 Qtr.III ^p		2015 Qtr.IV ^p		2016 Qtr.I ^p		2016 Qtr.II ^p	
	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit
1. CURRENT ACCOUNT	1000.9	1300.2	789.2	1026.3	748.0	1182.1	905.3	1172.1	1000.9	1227.8
A. Goods & Services	951.6	1125.7	747.1	927.7	703.3	1017.8	852.5	1004.7	949.5	1040.5
a. Goods	155.8	824.6	124.8	653.5	120.9	683.3	96.1	603.5	148.8	648.1
1. Merchandise	112.8	819.8	83.4	648.8	97.8	680.1	69.3	601.6	119.3	645.4
i. Oil Trade (local Consumption)	0.0	125.6	0.0	152.5	0.0	86.9	0.0	103.9	0.0	94.1
ii. Non-Oil Merchandise	112.8	694.3	83.4	496.3	97.8	593.3	69.3	497.8	119.3	551.2
2. Goods procured in port by carrier	43.1	4.7	41.3	4.7	23.0	3.1	26.8	1.9	29.5	2.8
b. Services	795.8	301.1	622.3	274.2	582.5	334.6	756.3	401.1	800.7	392.4
1. Transportation	28.6	99.0	26.9	86.5	24.5	90.3	22.9	83.9	24.4	100.2
i. Passenger Services	4.2	32.1	4.2	28.8	4.2	24.5	4.3	26.0	4.8	33.3
ii. Air and Sea Freight Services	0.0	53.9	0.0	44.7	0.0	53.5	0.0	44.8	0.0	49.7
iii. Port & Airport Charges	24.4	13.0	22.6	12.9	20.4	12.4	18.6	13.1	19.6	17.3
2. Travel	688.5	39.4	525.8	71.1	499.6	76.3	678.0	58.1	703.1	63.4
3. Insurance Services	0.0	37.6	0.0	39.7	0.0	33.8	0.0	32.4	0.0	45.5
i. Freight Insurance	0.0	6.0	0.0	5.0	0.0	5.9	0.0	5.0	0.0	5.5
ii. Non-Merchandise Insurance	0.0	31.6	0.0	34.7	0.0	27.8	0.0	27.4	0.0	40.0
4. Construction Services	0.0	35.5	0.0	5.4	0.0	3.5	0.0	4.0	0.0	3.3
5. Royalty and License Fees	0.0	3.2	0.0	4.6	0.0	4.9	0.0	5.5	0.0	6.3
6. Offshore companies local expenses	57.0	0.0	46.8	0.0	39.4	0.0	35.2	0.0	55.2	0.0
7. Other Services	10.8	81.2	9.8	63.2	9.7	122.7	8.4	130.0	10.8	123.8
8. Government Services	11.0	5.1	13.0	3.8	9.2	3.0	11.8	87.4	7.2	49.7
i. Resident government	1.3	5.1	1.3	3.8	1.5	3.0	1.4	87.4	1.6	49.7
ii. Foreign government	9.7	0.0	11.7	0.0	7.7	0.0	10.4	0.0	5.5	0.0
B. Income	10.7	126.1	11.3	65.1	12.0	103.2	10.3	80.3	10.8	128.5
a. Compensation of Employees	0.0	11.9	0.0	15.2	0.0	18.9	0.0	11.1	0.0	8.2
1. Labour Income	0.0	11.9	0.0	15.2	0.0	18.9	0.0	11.1	0.0	8.2
b. Investment Income	10.7	114.2	11.3	49.9	12.0	84.4	10.3	69.1	10.8	120.3
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	3.9	21.5	3.8	14.4	3.7	25.8	3.8	14.6	4.0	28.2
i. Central Bank Investment Income	3.9	0.0	3.8	0.0	3.7	0.0	3.8	0.0	4.0	0.0
ii. Interest on Government Transactions	0.0	21.5	0.0	14.4	0.0	25.8	0.0	14.6	0.0	28.2
3. Other Private Interest and Dividends	6.8	92.7	7.5	35.5	8.3	58.6	6.4	54.5	6.8	92.2
i. Commercial Banks	6.7	19.2	7.4	0.6	8.2	1.0	6.3	12.5	6.7	30.4
ii. Other Companies	0.2	73.5	0.2	34.9	0.2	57.6	0.2	42.0	0.2	61.7
C. Current Transfers	38.6	48.4	30.7	33.4	32.6	61.1	42.6	87.2	40.7	58.7
a. General Government	38.3	5.1	30.4	1.5	32.3	5.6	42.3	12.9	40.4	4.3
b. Other Sectors	0.3	43.4	0.3	31.9	0.3	55.5	0.3	74.3	0.3	54.4
1. Workers Remittances	0.0	30.1	0.0	21.6	0.0	33.2	0.0	43.9	0.0	36.0
2. Other Transfers	0.3	13.3	0.3	10.3	0.3	22.3	0.3	30.4	0.3	18.4
2. CAPITAL AND FINANCIAL ACCOUNT	95.2	38.6	134.7	53.3	157.5	60.7	174.7	195.2	233.9	182.1
A. Capital Account	0.0	1.6	0.0	3.5	0.0	6.4	0.0	4.4	0.0	2.9
a. Capital Transfers	0.0	1.6	0.0	3.5	0.0	6.4	0.0	4.4	0.0	2.9
1. Migrants' Transfers	0.0	1.6	0.0	3.5	0.0	6.4	0.0	4.4	0.0	2.9
B. FINANCIAL ACCOUNT	95.2	37.0	134.7	49.8	157.5	54.3	174.7	190.9	233.9	179.2
a. Direct Investment	31.6	-12.0	27.1	17.2	23.1	10.2	27.0	43.2	62.5	35.1
1. Equity	31.6	-24.3	26.8	6.0	20.8	-11.2	26.9	25.2	58.9	15.7
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	0.0	12.3	0.3	11.1	2.3	21.4	0.1	18.1	3.6	19.4
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	3.4	0.0	3.1	0.0	1.8	0.0	4.2	0.0	5.2
1. Equity Security	0.0	3.4	0.0	3.1	0.0	1.8	0.0	4.2	0.0	5.2
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	63.6	45.6	107.6	29.5	134.4	42.4	147.8	143.4	171.4	138.9
1. Central Government	18.5	6.2	14.9	6.3	72.1	6.8	113.0	8.2	9.0	7.2
2. Other Public Sector Capital	8.9	3.2	1.2	1.6	4.2	2.9	1.3	3.9	100.1	3.8
3. Domestic Banks	2.4	0.0	54.8	0.0	5.9	0.0	0.0	19.3	0.0	116.5
4. Other Private	33.8	36.2	36.7	21.7	52.2	32.6	33.4	112.0	62.3	11.4
3. NET ERRORS AND OMISSIONS	366.8	0.0	29.3	0.0	322.5	0.0	470.3	0.0	232.2	0.0
4. OVERALL BALANCE	124.0	0.0	0.0	126.4	0.0	14.8	183.0	0.0	57.2	0.0
5. FINANCING	0.0	124.0	126.4	0.0	14.8	0.0	0.0	183.0	0.0	57.2
Change in SDR holdings	0.0	1.4	0.2	0.0	1.0	0.0	0.0	1.2	0.6	0.0
Change in Reserve Position with the Fund	0.0	0.2	0.0	0.0	0.1	0.0	0.0	18.5	0.2	0.0
Change in External Foreign Assets	0.0	122.4	126.2	0.0	13.7	0.0	0.0	163.3	0.0	57.9
(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)
2006	92,997	605,442	343,551	110,867	454,418	2,379,025	2,268,158	(1,924,607)
2007	167,600	615,782	379,090	123,398	502,488	2,488,023	2,364,625	(1,985,535)
2008	141,524	847,041	404,182	150,366	554,548	2,354,064	2,203,698	(1,799,516)
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)
2012								
QTR. I	59,996	233,012	84,933	58,476	143,408	788,696	730,220	(645,288)
QTR. II	71,162	215,571	78,371	40,841	119,213	652,039	611,197	(532,826)
QTR. III	97,536	211,509	79,218	37,424	116,643	652,799	615,374	(536,156)
QTR. IV	91,019	214,747	94,000	34,708	128,708	678,643	643,935	(549,935)
2013								
QTR. I	80,629	211,386	66,840	46,555	113,396	621,868	575,313	(508,473)
QTR. II	60,271	139,758	85,514	68,906	154,420	670,844	601,938	(516,424)
QTR. III	48,176	209,467	103,210	59,515	162,725	620,024	560,509	(457,299)
QTR. IV	48,733	166,291	108,860	34,502	143,362	726,266	691,764	(582,905)
2014								
QTR. I	50,518	198,337	90,159	32,363	122,522	653,982	621,619	(531,460)
QTR. II	48,123	205,244	74,368	53,070	127,438	692,436	639,366	(564,999)
QTR. III	32,626	263,155	90,826	48,970	139,796	756,416	707,446	(616,619)
QTR. IV	34,070	201,724	97,863	36,224	134,087	818,691	782,467	(684,604)
2015								
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)
2016								
QTR. I	9,365	69,559	45,878	23,443	69,321	571,476	548,033	(502,155)
QTR. II	11,439	139,289	52,339	66,968	119,307	640,749	573,781	(521,442)

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
2006	95,187	10,027	56,867	92,997	--	209,466	14,567	58,942	9,358	4	547,415
2007	84,988	23,282	47,959	167,600	17	246,454	27,423	68,166	4,081	119	670,089
2008	83,993	42,325	53,411	141,524	14	251,014	45,486	67,562	10,730	14	696,073
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	728,315
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	70,350	1	145,772	26,265	89,416	18,050	16	449,040
2012											
QTR. I	20,333	228	11,037	59,996	1	69,390	12,986	24,977	4,453	4	203,404
QTR. II	10,221	264	6,949	71,162	1	78,904	8,198	13,313	1,354	8	190,374
QTR. III	14,473	141	8,969	97,536	2	72,163	5,526	13,623	1,742	3	214,179
QTR. IV	36,692	246	9,729	91,019	4	61,138	7,749	11,927	1,219	4	219,727
2013											
QTR. I	17,357	188	7,285	80,629	1	57,962	8,420	18,487	3,687	10	194,025
QTR. II	12,993	337	9,267	60,271	2	77,438	12,171	39,737	2,471	5	214,691
QTR. III	14,197	332	11,886	48,176	1	90,236	12,261	30,396	3,408	8	210,901
QTR. IV	47,903	477	5,808	48,733		69,035	11,799	7,281	810	250	192,094
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	27,073	--	32,470	9,926	49,353	3,654	3	139,852
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	10,656	463	3,347	11,439	1	39,238	8,510	42,190	14,893	9	130,746

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
2006	373,569	63,864	79,799	605,382	6,140	268,956	480,135	663,545	320,075	119,257	2,980,722
2007	401,483	69,406	82,676	615,782	6,953	279,269	485,534	689,980	344,280	128,444	3,103,807
2008	429,643	68,888	75,503	847,040	8,610	287,758	444,135	645,523	299,815	94,190	3,201,105
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	867,910	10,130	393,708	556,510	719,800	423,940	152,387	3,789,437
2015	508,740	93,300	68,869	535,306	8,798	343,338	432,887	614,570	428,547	127,688	3,162,043
2012											
QTR I.	119,046	21,457	18,740	233,012	2,873	136,887	144,407	197,933	106,010	41,342	1,021,708
QTR II.	119,493	20,600	16,134	215,571	2,787	83,095	133,922	162,452	91,294	22,261	867,609
QTR III.	124,946	21,761	17,106	211,509	2,712	94,713	131,770	145,322	80,690	33,780	864,308
QTR IV.	120,247	19,771	16,025	214,747	2,949	83,601	114,179	182,297	104,219	35,355	893,390
2013											
QTR I.	119,106	18,842	15,314	211,386	2,776	95,766	107,345	148,513	82,098	32,107	833,254
QTR II.	114,004	18,289	15,679	139,758	2,653	95,171	117,837	169,961	105,259	31,990	810,602
QTR III.	113,434	17,052	14,304	209,467	2,558	94,332	115,751	141,071	89,049	32,473	829,491
QTR IV.	119,984	19,387	15,598	166,291	2,322	96,325	119,408	197,865	121,043	34,334	892,557
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	201,174	2,163	94,733	158,699	214,067	132,121	45,315	1,019,865
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.	127,925	20,080	14,971	69,559	2,127	66,187	96,697	136,207	81,164	25,916	640,833
QTR. II	131,442	25,891	19,718	139,289	2,705	69,949	106,310	156,363	96,748	31,624	780,039

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
2006	304,637	21,799	16,470	4,110	82,590	24,311	453,916
2007	323,417	9,925	38,418	2,979	87,437	40,311	502,487
2008	355,086	8,924	36,374	4,139	77,722	72,305	554,551
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	54,829	460,472
2011	353,959	31,607	21,836	2,242	53,608	47,563	510,814
2012	357,080	12,350	25,931	1,892	53,898	56,768	507,919
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
<u>2012</u>							
QTR. I	102,033	5,155	1,490	618	18,636	15,477	143,408
QTR. II	75,650	3,363	13,640	218	9,230	17,059	119,161
QTR. III	81,465	2,759	4,353	778	12,643	14,645	116,643
QTR. IV	97,933	1,073	6,448	278	13,389	9,587	128,708
<u>2013</u>							
QTR. I	92,560	3,952	2,501	538	2,241	11,603	113,396
QTR. II	121,455	6,487	5,598	939	6,238	13,703	154,420
QTR. III	123,669	17,037	4,672	528	8,111	8,707	162,725
QTR. IV	103,334	3,061	10,006	280	18,424	8,256	143,362
<u>2014</u>							
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
<u>2015</u>							
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
<u>2016</u>							
QTR. I	56,400	3,990	524	3,321	3,599	3,200	71,034
QTR. II	102,721	4,679	549	2,343	7,559	4,487	122,338

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
2006	2,193,858	11,203	24,911	8,017	34,796	106,317	2,379,102
2007	2,308,358	17,220	22,424	11,402	26,985	101,636	2,488,025
2008	2,203,204	13,819	11,416	5,811	23,082	96,864	2,354,196
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
<u>2012</u>							
QTR. I	633,551	5,458	5,540	8,747	42,082	93,319	788,696
QTR. II	577,401	5,178	5,200	3,747	15,520	44,992	652,039
QTR. III	590,144	3,698	3,983	2,695	10,244	42,034	652,799
QTR. IV	613,245	3,132	5,127	4,299	10,471	42,369	678,643
<u>2013</u>							
QTR. I	551,013	3,171	3,309	3,859	11,492	49,025	621,868
QTR. II	613,940	2,466	5,497	2,214	8,122	38,610	670,848
QTR. III	561,597	3,195	5,109	1,730	8,515	39,878	620,024
QTR. IV	666,373	5,314	4,242	2,280	5,078	42,979	726,266
<u>2014</u>							
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
<u>2015</u>							
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
<u>2016</u>							
QTR. I	483,777	4,725	4,744	1,135	18,612	58,483	571,476
QTR. II	534,850	6,662	5,777	2,293	18,245	72,921	640,748

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

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		
2006	137	1,740	6	221	622	2,677	50	5,453	3,330	8,783
2007	143	1,599	1	201	1,134	2,908	39	6,026	4,039	10,064
2008	151	1,750	8	192	1,332	3,119	43	6,594	3,317	9,911
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
<u>2013</u>										
QTR. I	46	465	3	35	--	414	2	965	993	1,958
QTR. II	48	434	3	27	--	364	13	888	882	1,769
QTR. III	45	430	3	35	1	653	4	1,170	855	2,025
QTR. IV	48	437	3	28	--	334	3	852	726	1,578
<u>2014</u>										
QTR. I	49	429	3	49	--	347	3	878	838	1,716
QTR. II	43	468	3	42	--	548	3	1,107	846	1,953
QTR. III	62	439	3	47	--	431	3	985	670	1,655
QTR. IV	43	471	4	23	--	640	3	1,184	726	1,909
<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

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		
2006	7,751	154,651	865	19,107	29,553	208,922	9,393	430,242	238,766	669,008
2007	9,100	145,135	179	20,408	65,431	238,397	10,003	488,652	313,414	802,066
2008	11,295	201,147	1,351	26,357	120,329	383,167	13,329	756,974	390,750	1,147,724
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
2013										
QTR. I	2,646	59,404	437	6,626	--	55,323	2,353	126,788	121,861	248,649
QTR. II	2,716	57,158	360	3,586	--	42,358	3,385	109,563	87,577	197,140
QTR. III	2,990	55,174	1,084	4,504	122	83,034	3,646	150,554	94,480	245,034
QTR. IV	3,699	52,043	230	3,673	--	38,374	2,711	100,730	74,449	175,179
2014										
QTR. I	3,652	52,008	461	5,811	--	42,216	1,951	106,098	84,507	190,605
QTR. II	2,680	62,807	526	4,744	--	74,743	3,791	149,290	84,266	233,556
QTR. III	3,706	50,262	476	6,021	--	51,884	3,319	115,669	70,835	186,504
QTR. IV	2,156	47,983	301	2,036	--	64,041	2,650	119,166	61,716	180,882
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

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	Communi-cation	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
2006	84.53	81.18	81.85	95.53	86.46	79.01	81.29	79.44	105.41	87.66	81.60	81.02	84.71
2007	86.66	84.33	82.75	95.91	87.21	82.87	83.64	82.62	111.62	90.50	83.43	82.48	86.75
2008	90.70	90.28	83.93	96.77	91.61	87.91	87.81	85.69	105.53	92.75	85.58	87.12	92.40
2009	92.46	94.80	86.45	97.64	91.31	90.79	90.24	87.38	103.60	94.13	88.45	89.13	95.52
2010	93.70	93.72	88.14	98.30	93.90	91.03	92.95	89.43	103.16	94.21	89.71	90.10	97.27
2011	96.70	95.49	89.29	98.06	96.85	94.93	94.78	97.85	104.51	95.74	92.52	92.94	97.71
2012	98.62	98.32	90.76	99.05	99.96	97.25	96.42	99.34	102.05	95.29	94.46	94.07	98.43
2013	98.85	93.91	99.50	99.56	97.73	97.57	99.56	99.66	95.44	96.29	97.54	99.44	98.96
2014	100.51	100.55	99.56	99.26	99.25	99.36	103.27	100.03	98.98	98.72	99.48	100.75	100.13
2015	106.47	109.44	104.95	97.88	105.76	114.67	97.70	105.03	109.64	103.60	105.39	102.39	102.01
2012													
QTR. I	97.84	97.62	90.26	98.85	98.75	96.41	95.57	97.62	103.82	94.92	94.27	93.56	98.24
QTR. II	98.95	98.02	90.26	99.12	100.45	97.24	96.15	100.86	103.85	95.69	94.46	93.56	98.27
QTR. III	98.96	98.79	91.18	99.07	100.44	97.77	97.07	99.23	102.11	96.18	94.46	94.57	98.68
QTR. IV	98.72	98.86	91.35	99.16	100.21	97.59	96.88	99.63	98.44	94.38	94.64	94.57	98.53
2013													
QTR. I	98.75	91.64	99.57	99.76	97.53	97.06	98.50	98.79	93.91	95.35	97.51	98.65	98.62
QTR. II	98.56	91.59	99.84	100.39	97.87	96.97	99.98	99.62	95.72	96.02	97.13	98.83	99.13
QTR. III	98.61	95.44	99.50	99.48	97.69	97.41	100.39	100.11	94.56	96.46	97.80	99.14	98.98
QTR. IV	99.48	96.99	99.10	98.60	97.83	98.83	99.37	100.13	97.57	97.33	97.71	101.15	99.09
2014													
QTR. I	100.58	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	99.71	100.04	99.83	99.72	99.57	99.97	100.05	100.00	100.11	100.63	99.44	100.07	99.85
2015													
QTR. I	106.87	109.15	104.59	99.57	106.19	111.31	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

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 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
2006	85.24	82.33	82.81	95.70	86.74	79.93	82.10	79.84	106.23	88.44	82.57	81.56	86.31
2007	87.76	85.79	83.19	96.63	88.14	84.56	84.94	83.99	111.62	91.54	84.84	83.22	87.13
2008	91.71	94.26	84.56	97.08	91.26	89.52	89.10	85.08	104.85	94.17	87.87	87.99	94.33
2009	93.16	94.60	86.71	98.46	92.41	91.37	91.81	88.35	103.00	93.90	88.85	89.32	96.92
2010	94.57	93.61	88.38	97.43	95.58	91.98	92.69	91.61	103.14	97.94	91.53	90.79	96.20
2011	97.58	96.86	90.12	98.80	98.22	95.65	95.41	97.78	103.80	95.30	93.88	94.31	98.28
2012	98.28	98.73	91.37	99.15	99.97	97.49	96.61	97.06	98.44	93.78	94.56	94.57	98.50
2013	99.94	97.04	95.49	98.57	97.88	98.82	98.94	100.02	98.06	97.33	97.72	102.24	99.10
2014	99.60	100.70	100.57	98.96	99.77	100.33	96.76	100.00	100.90	101.64	99.67	99.92	99.30
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
2012													
QTR. I	98.43	97.82	90.21	99.09	99.83	96.56	95.67	99.26	103.82	94.74	94.46	93.56	98.15
QTR. II	98.99	97.98	90.18	99.13	100.62	97.82	97.10	100.46	103.94	96.00	94.46	93.56	98.04
QTR. III	98.83	98.88	91.27	99.05	100.05	97.69	97.08	100.37	98.44	96.24	94.46	94.57	98.78
QTR. IV	98.28	98.73	91.37	99.15	99.97	97.49	96.61	97.06	98.44	93.78	94.56	94.57	98.50
2013													
QTR. I	98.34	91.58	99.82	99.90	98.14	97.21	100.14	99.49	93.96	96.02	97.53	98.85	98.96
QTR. II	98.20	91.60	99.88	100.31	97.81	96.72	99.76	99.62	98.40	96.02	96.33	98.84	99.05
QTR. III	99.01	96.84	99.22	98.91	97.35	98.16	100.91	100.35	92.76	97.33	97.75	99.14	98.90
QTR. IV	99.94	97.04	95.49	98.57	97.88	98.82	98.94	100.02	98.06	97.33	97.72	102.24	99.10
2014													
QTR. I	100.65	101.28	100.21	99.17	98.90	99.32	104.05	100.10	98.16	97.99	100.75	102.29	100.43
QTR. II	101.14	100.61	100.77	99.13	99.26	99.16	104.93	99.99	98.53	97.96	98.51	100.35	100.26
QTR. III	100.05	99.53	98.93	99.96	99.63	98.57	104.08	100.00	99.94	100.25	98.00	100.17	100.29
QTR. IV	99.60	100.70	100.57	98.96	99.77	100.33	96.76	100.00	100.90	101.64	99.67	99.92	99.30
2015													
QTR. I	105.87	108.84	106.02	99.00	105.40	110.09	97.01	105.36	107.09	103.42	105.40	101.85	101.96
QTR. II	105.59	108.81	104.34	97.63	105.92	117.58	100.93	104.86	109.89	103.36	105.84	101.96	102.31
QTR. III	107.27	109.94	109.18	97.35	105.74	116.80	98.95	104.95	111.31	104.56	105.95	102.99	102.54
QTR. IV	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													
Jan.	107.41	109.91	103.12	96.96	104.58	119.64	91.04	106.68	111.52	104.51	106.37	103.03	101.25
Feb.	108.18	109.99	106.71	95.57	107.06	119.13	88.54	106.68	111.81	104.51	106.21	103.04	100.75
Mar.	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
Apr.	105.10	109.84	104.61	95.98	107.70	119.14	90.08	106.36	110.80	110.89	107.01	103.68	101.10
May.	105.00	109.86	104.61	96.03	107.58	118.96	94.54	106.36	111.00	110.89	107.37	103.42	101.69
Jun.	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

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.
2006	5.71	7.32	8.62	8.30	3.24	3.19
2007	2.47	4.04	9.24	7.90	2.86	4.28
2008	6.51	8.09	22.03	11.99	3.85	4.00
2009	3.46	3.70	8.88	7.15	(0.34)	2.17
2010	2.56	5.81	12.72	10.52	1.66	3.28
2011	0.63	9.42	7.55	5.25	3.16	4.48
2012	0.70	4.69	6.90	9.30	2.07	2.90
2013	0.52	2.12	8.93	5.22	1.46	2.53
2014	1.18	1.85	8.26	5.68	1.63	1.17
2015	1.88	(1.05)	4.38	4.71	0.11	0.04
2013						
QTR. I	0.35	1.46	8.53	6.67	1.68	2.77
QTR. II	0.84	1.76	9.03	5.99	1.38	2.69
QTR. III	0.27	3.57	9.85	3.96	1.55	2.58
QTR. IV	0.60	1.69	8.32	4.24	1.23	2.09
2014						
QTR. I	1.53	1.13	8.77	3.76	1.39	1.73
QTR. II	1.16	1.63	7.84	3.12	2.06	0.57
QTR. III	1.27	2.46	9.25	7.03	1.80	1.48
QTR. IV	0.77	2.20	7.16	8.83	1.26	0.92
2015						
Jan.	2.23	1.08	5.29	7.53	(0.09)	0.32
Feb.	1.76	(0.54)	4.53	6.27	(0.04)	0.08
Mar.	1.52	(0.84)	3.97	5.37	(0.08)	(0.08)
Apr.	1.60	(0.89)	3.43	5.78	(0.21)	(0.08)
May	1.59	(0.65)	3.94	5.55	(0.04)	0.16
Jun.	2.05	0.06	4.35	5.54	0.13	(0.08)
Jul.	1.93	(0.29)	3.79	5.50	0.17	0.16
Aug.	2.42	(1.80)	3.48	3.99	0.17	0.08
Sep.	2.24	(1.11)	11.00	4.84	(0.04)	(0.16)
Oct.	1.49	(2.38)	2.03	3.22	0.17	(0.08)
Nov.	1.70	(2.79)	3.07	1.38	0.47	0.08
Dec.	2.02	(2.45)	3.66	1.49	0.72	0.08
2016						
Jan.	(0.80)	(1.31)	3.72	2.40	1.37	0.20
Feb.	(1.12)	(0.90)	1.40	3.40	1.02	0.30
Mar.	(1.42)	(0.36)	2.96	3.30	0.85	0.50
Apr.	(0.77)	(0.42)	2.38	3.48	1.14	0.30
May	(0.21)	n.a.	2.14	3.37	1.01	0.30
Jun.	(0.33)	n.a.	2.53	3.37	1.01	0.40
Jul.	n.a.	n.a.	2.16	2.85	0.80	0.60
Aug.	n.a.	n.a.	n.a.	2.94	1.05	0.60
Sep.	n.a.	n.a.	n.a.	3.04	1.47	0.90

*Figures re-based as at November 2014 = 100 from 2003 to present.

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		
2006	1,491,633	3,238,974	4,730,607	2,729,881	646,695	1,354,031	1,600,112	3,076,397
2007	1,487,278	3,114,060	4,601,338	2,708,780	588,571	1,303,987	1,527,726	2,970,659
2008	1,392,552	3,001,020	4,393,572	2,496,058	558,177	1,339,937	1,463,006	2,856,705
2009	1,252,393	3,392,722	4,645,115	2,677,120	578,812	1,389,183	1,327,007	3,255,809
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	1,305,402	4,804,701
2015	1,391,782	4,722,555	6,114,337	3,266,351	964,308	1,883,676	1,471,808	4,513,456
2012								
QTR. I	356,608	1,333,641	1,690,249	909,498	222,724	558,027	370,298	1,302,956
QTR. II	396,980	1,093,409	1,490,389	806,056	219,824	464,509	418,551	1,042,882
QTR. III	319,375	947,552	1,266,927	687,363	201,152	378,412	347,938	902,856
QTR. IV	284,468	1,208,137	1,492,605	882,118	195,790	414,697	284,789	1,185,467
2013								
QTR. I	344,494	1,400,926	1,745,420	998,712	209,722	536,986	359,371	1,368,283
QTR. II	362,465	1,116,756	1,479,221	861,851	211,671	405,699	388,218	1,066,465
QTR. III	296,503	1,028,659	1,325,162	728,736	204,213	392,213	329,790	980,081
QTR. IV	277,274	1,323,707	1,600,981	904,331	152,194	544,456	286,117	1,294,407
2014								
QTR. I	345,338	1,413,332	1,758,670	1,022,883	163,672	572,115	260,811	1,377,043
QTR. II	379,667	1,176,706	1,556,373	874,348	214,183	467,842	399,280	1,119,334
QTR. III	318,083	1,067,276	1,385,359	769,852	213,517	401,990	343,485	1,014,353
QTR. IV	300,005	1,319,781	1,619,786	849,072	193,154	577,560	301,826	1,293,971
2015								
QTR. I	375,962	1,396,240	1,772,202	940,857	235,027	596,318	391,033	1,358,623
QTR. II	385,016	1,121,429	1,506,445	780,801	271,374	454,268	418,156	1,051,437
QTR. III	330,722	1,003,878	1,334,600	723,633	245,101	365,866	365,014	939,688
QTR. IV	300,082	1,201,008	1,501,090	821,060	212,806	467,224	297,605	1,163,708
2016								
QTR. I	384,324	1,380,406	1,764,730	925,047	230,337	609,346	n.a.	1,338,961
QTR. II	397,446	1,173,785	1,571,231	888,198	248,050	434,983	n.a.	1,112,983

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
1992	1,398,895	2,140,383	1,132.0	102.6	8.9	1,243.5	809.2	854.5
1993	1,488,680	2,047,030	1,199.2	96.4	8.7	1,304.2	805.5	830.5
1994	1,516,035	1,805,607	1,231.1	96.0	7.0	1,334.1	812.1	825.3
1995	1,598,135	1,543,495	1,245.4	95.8	5.0	1,346.2	779.3	1,024.0
1996	1,633,105	1,685,668	1,291.5	101.7	4.2	1,397.5	790.8	1,027.04
1997	1,617,595	1,751,140	1,307.4	105.2	3.5	1,416.1	808.2	1,042.88
1998	1,527,707	1,729,894	1,244.4	105.5	4.1	1,354.0	814.6	1,038.97
1999	1,577,066	1,981,471	1,463.6	114.9	4.4	1,582.9	928.1	1,170.30
2000	1,543,959	2,512,626	1,579.7	148.0	6.8	1,734.4	1,023.1	1,269.41
2001	1,537,780	2,551,673	1,494.8	147.6	5.3	1,647.7	972.1	1,178.24
2002	1,513,151	2,802,112	1,602.5	151.2	6.0	1,759.8	1,059.1	1,263.81
2003	1,510,169	2,970,174	1,595.3	157.0	5.0	1,757.3	1,056.37	1,227.76
2004	1,561,312	3,360,012	1,693.5	185.8	5.2	1,884.5	1,084.65	1,245.01
2005	1,608,153	3,078,709	1,883.9	180.0	5.0	2,068.8	1,171.44	1,316.82
2006	1,600,881	3,076,397	1,881.2	172.0	4.1	2,057.3	1,175.11	1,294.03
2007	1,527,727	2,970,659	2,020.8	166.8	4.1	2,191.7	1,322.76	1,420.79
2008	1,463,006	2,856,705	2,332.1	166.0	2.9	2,501.0	1,594.02	1,635.90
2009	1,327,007	3,255,780	1,811.8	199.7	2.7	2,014.1	1,365.29	1,374.50
2010	1,370,174	3,803,122	1,861.0	299.3	2.8	2,163.2	1,358.22	1,349.32
2011	1,346,372	4,161,269	1,792.2	346.6	2.8	2,141.6	1,331.13	1,281.28
2012	1,421,756	4,434,161	1,896.7	412.5	2.4	2,311.6	1,334.03	1,259.35
2013	1,363,496	4,709,236	1,884.1	397.9	2.7	2,284.7	1,381.84	1,304.48
2014	1,305,402	4,804,701	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
2006	1,841	229	10	2,080	788	142	5	935	179	36	--	215	2,808	407	15	3,230
2007	1,762	203	10	1,975	841	142	4	987	92	16	--	108	2,695	361	14	3,070
2008	1,745	264	2	2,011	721	153	4	878	247	47	1	295	2,713	464	7	3,184
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	97	35	2	134	1,468	385	35	1,888
2012	1,041	250	14	1,305	218	167	3	388	140	41	4	185	1,399	458	21	1,878
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	186	104	8	298	2	15	5	22	1,039	340	29	1,408
2015	726	230	13	969	182	102	18	302	19	11	2	32	927	343	33	1,303
2012																
QTR. I	310	48	6	364	46	28	2	76	71	15	2	88	427	91	10	528
QTR. II	265	66	5	336	58	37	--	95	37	8	--	45	360	111	5	476
QTR. III	243	74	1	318	43	62	1	106	--	7	1	8	286	143	3	432
QTR. IV	223	62	2	287	71	40	--	111	32	11	1	44	326	113	3	442
2013																
QTR. I	202	46	2	250	38	33	--	71	1	1	--	2	241	80	2	323
QTR. II	205	72	3	280	29	25	1	55	--	3	--	3	234	100	4	338
QTR. III	268	83	10	361	68	23	--	91	--	5	--	5	336	111	10	457
QTR. IV	198	73	3	274	46	24	--	70	--	--	--	--	244	97	3	344
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	278	95	7	380
QTR. III	240	55	5	300	25	18	2	45	2	1	--	3	267	74	7	348
QTR. IV	195	62	2	259	38	25	1	64	--	12	5	17	233	99	8	340
2015																
QTR. I	187	48	8	243	38	20	1	59	1	3	2	6	226	71	11	308
QTR. II	204	81	--	285	48	23	6	77	--	3	--	3	252	107	6	365
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

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
2006	446,992	172,620	5,107	624,719	95,491	41,066	1,350	137,907	37,373	3,892	--	41,265	579,856	217,578	6,457	803,891
2007	360,590	127,521	3,517	491,628	125,100	56,986	134	182,220	23,011	5,105	--	28,116	508,701	189,612	3,651	701,964
2008	386,979	204,666	347	591,992	81,440	66,860	2,608	150,908	45,624	18,189	60	63,873	514,043	289,715	3,015	806,773
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	14,054	25,482	2,575	42,111	334,437	1,508,657	17,204	1,860,298
2012	263,954	188,059	5,450	457,463	24,487	126,239	398	151,124	14,310	58,930	29,897	103,137	302,751	373,228	35,745	711,724
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	14,580	37,682	319,603	201,059	39,652	560,314
2015	254,561	175,309	12,104	441,975	25,103	21,054	5,916	52,073	29,253	23,244	821	53,318	308,917	219,607	18,841	547,365
2012																
QTR.I	54,117	20,417	2,715	77,249	4,468	12,343	8	16,819	7,157	57,140	14,980	79,277	65,742	89,900	17,703	173,345
QTR.II	65,815	40,027	1,897	107,739	6,730	5,951	--	12,681	--	921	--	921	72,545	46,899	1,897	121,341
QTR. III	71,633	57,892	64	129,589	5,739	37,651	390	43,780	3,870	216	14,900	18,986	81,242	95,759	15,354	192,355
QTR. IV	72,389	69,723	774	142,886	7,550	70,294	--	77,844	3,283	653	17	3,953	83,222	140,670	791	224,683
2013																
QTR.I	66,838	19,296	11,304	97,438	4,655	17,954	--	22,609	53	138	--	191	71,546	37,388	11,304	120,238
QTR.II	49,020	22,267	1,925	73,212	4,872	4,119	756	9,747	--	2,045	--	2,045	53,892	28,431	2,681	85,004
QTR. III	66,592	45,712	5,722	118,026	9,162	4,418	--	13,580	--	2,375	--	2,375	75,754	52,505	5,722	133,981
QTR. IV	45,859	64,884	2,795	113,538	4,876	14,572	--	19,448	--	--	--	--	50,735	79,456	2,795	132,986
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	14,580	34,228	68,425	73,619	14,764	156,808
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	9,511	5,291	20,041	200	17,753	--	17,953	112,177	66,814	5,291	184,282
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	4,297	135	15,942	--	3,303	--	3,303	58,089	95,824	8,050	161,963
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

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
2006	1,101	66	3	1,170	295	28	--	323	1,396	94	3	1,493
2007	762	54	1	817	289	31	2	322	1,051	85	3	1,139
2008	737	85	--	822	302	23	1	326	1,039	108	1	1,148
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
<u>2012</u>												
QTR. I	118	10	--	128	28	3	--	31	146	13	--	159
QTR. II	78	9	--	87	14	5	--	19	92	14	--	106
QTR. III	72	7	--	79	19	11	--	30	91	18	--	109
QTR. IV	63	8	--	71	17	5	--	22	80	13	--	93
<u>2013</u>												
QTR. I	71	11	--	82	15	6	--	21	86	17	--	103
QTR. II	60	5	--	65	16	6	--	22	76	11	--	87
QTR. III	65	17	--	82	11	4	--	15	76	21	--	97
QTR. IV	83	12	1	96	17	5	--	22	100	17	1	118
<u>2014</u>												
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
<u>2015</u>												
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
<u>2016</u>												
QTR. I	63	6	--	69	53	5	--	58	116	11	--	127
QTR. II	73	--	--	73	21	11	--	32	94	11	--	105

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
2006	159,885	27,807	2,810	190,502	47,166	11,349	200	58,715	207,051	39,156	3,010	249,216
2007	140,155	18,720	2,500	161,375	49,991	9,184	2,825	62,000	190,146	27,904	5,325	223,375
2008	255,874	73,340	--	329,214	49,720	20,701	--	70,421	305,594	94,041	--	399,635
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	86,981	21,215	222	108,419	13,846	6,844	80	20,770	100,828	28,059	302	129,188
2015	72,803	20,339	1,157	94,299	13,500	4,271	5,020	22,791	86,303	24,610	6,177	117,090
2012												
QTR. I	27,200	6,813	--	34,013	3,541	170	--	3,711	30,741	6,983	--	37,724
QTR. II	18,722	3,538	--	22,260	1,692	1,197	--	2,889	20,414	4,735	--	25,149
QTR. III	18,160	3,385	--	21,545	3,670	2,008	--	5,678	21,830	5,393	--	27,223
QTR. IV	19,577	3,278	--	22,855	2,990	703	--	3,693	22,567	3,981	--	26,548
2013												
QTR. I	16,111	5,354	--	21,465	3,266	1,267	--	4,533	19,377	6,621	--	25,998
QTR. II	17,301	2,710	--	20,011	3,238	181	--	3,419	20,539	2,891	--	23,430
QTR. III	15,770	35,536	--	51,306	2,250	678	--	2,928	18,020	36,214	--	54,234
QTR. IV	25,069	7,390	850	33,309	2,964	299	--	3,263	28,033	7,689	850	36,572
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	22,234	3,447	111	25,792	3,467	627	--	4,094	25,701	4,074	111	29,886
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	948	1,095	19,070	2,191	143	20	2,354	19,218	1,091	1,115	21,424
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

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
2006	1,234	87	2	1,323	471	70	2	543	1,705	157	4	1,866
2007	1,135	94	1	1,230	480	70	7	557	1,615	164	8	1,787
2008	1,056	91	--	1,147	491	87	4	582	1,547	178	4	1,729
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
<u>2012</u>												
QTR. I	107	32	--	139	49	12	2	63	156	44	2	202
QTR. II	101	20	--	121	45	12	1	58	146	32	1	179
QTR. III	120	30	--	150	35	20	--	55	155	50	--	205
QTR. IV	137	37	1	175	26	20	--	46	163	57	1	221
<u>2013</u>												
QTR. I	95	24	--	119	46	12	--	58	141	36	--	177
QTR. II	103	23	1	127	29	15	--	44	132	38	1	171
QTR. III	87	28	--	115	17	8	--	25	104	36	--	140
QTR. IV	133	34	2	169	34	17	1	52	167	51	3	221
<u>2014</u>												
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
<u>2015</u>												
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
<u>2016</u>												
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

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
2006	166,666	28,143	2,670	197,480	54,485	21,600	200	76,285	221,151	49,743	2,870	273,764
2007	190,755	40,040	2,500	233,295	60,263	29,322	759	90,344	251,018	69,362	3,259	323,639
2008	282,650	48,732	--	331,382	73,556	19,190	3,021	95,766	356,206	67,922	3,021	427,148
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	66,042	3,250	228,935
2013												
QTR. I	21,842	23,333	--	45,175	12,509	2,055	--	14,564	34,351	25,388	--	59,739
QTR. II	36,465	7,191	556	44,212	4,436	2,375	--	6,811	40,901	9,566	556	51,023
QTR. III	20,450	19,413	--	39,863	2,914	2,632	--	5,546	23,364	22,045	--	45,409
QTR. IV	32,142	19,833	696	52,671	5,797	1,233	756	7,786	37,939	21,066	1,452	60,457
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	16,437	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

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.
2006	1,137	136,926	203	28,837	525	66,642	203	33,173	37	2,915	22	3,284	1,699	206,483	428	65,294
2007	684	78,742	252	38,375	677	83,607	171	31,014	24	2,450	5	582	1,385	164,799	428	69,971
2008	958	136,193	271	49,201	955	116,219	255	40,288	40	5,988	17	4,204	1,953	258,400	543	93,693
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
2013																
QTR. I	63	9,004	18	2,662	112	15,042	21	2,793	26	1,761	8	9,134	201	25,807	47	14,589
QTR. II	83	9,916	22	3,772	131	17,269	31	5,400	26	944	6	6,076	240	28,129	59	15,248
QTR. III	68	15,165	24	4,030	130	14,142	31	3,385	28	1,278	5	5,426	226	30,585	60	12,841
QTR. IV	109	15,617	18	3,794	136	14,595	27	3,780	15	517	4	3,378	260	30,729	49	10,952
2014																
QTR. I	112	22,372	16	2,387	137	16,944	25	3,611	26	1,407	5	2,459	275	40,723	46	8,457
QTR. II	69	11,424	11	2,269	113	14,378	18	3,236	21	1,713	5	2,628	203	27,515	34	8,133
QTR. III	64	8,270	16	2,804	121	12,721	34	3,850	17	342	4	1,501	202	21,333	54	8,155
QTR. IV	53	6,529	9	1,707	115	14,298	33	3,681	17	496	4	871	185	21,323	46	6,259
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

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.
2006	51	8,353	113	40,542	1	8	165	48,903
2007	79	12,798	108	32,603	7	276	194	45,677
2008	123	28,802	133	42,635	7	1,884	263	73,321
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
2013								
QTR. I	2	212	1	138	--	--	3	350
QTR. II	1	205	--	--	--	--	1	205
QTR. III	--	--	--	--	--	--	--	--
QTR. IV	--	--	--	--	--	--	--	--
2014								
QTR. I	--	--	--	--	1	2,342	1	2,342
QTR. II	1	325	--	--	--	--	1	325
QTR. III	--	--	1	70	--	--	1	70
QTR. IV	1	500	1	375	--	--	2	875
2015								
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
2016								
QTR. I	--	--	--	--	--	--	--	--
QTR. II	1	548	--	--	--	--	1	548
QTR. III	--	--	--	--	--	--	--	--

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	
2006	1.3	9.7	37.7	89.4	89.2	61.9	9.3	1.1	0.4	100.0
2007	1.1	9.1	34.7	90.9	89.8	64.9	8.0	1.1	0.4	100.0
2008	1.3	7.7	30.3	90.7	91.4	69.4	8.0	0.9	0.3	100.0
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
2013										
QTR. I	1.2	8.1	20.2	86.9	91.8	79.8	11.9	0.1	--	100.0
QTR. II	1.2	8.1	20.2	86.9	91.8	79.8	11.9	0.1	--	100.0
QTR. III	1.2	8.0	19.2	86.9	91.9	80.8	11.9	0.1	--	100.0
QTR. IV	1.3	7.9	18.7	86.5	92.0	81.3	12.2	0.1	--	100.0
2014										--
QTR. I	1.3	7.9	19.2	86.4	92.0	80.8	12.3	0.1	--	100.0
QTR. II	1.2	7.9	19.2	86.4	92.0	80.8	12.4	0.1	--	100.0
QTR. III	1.2	7.9	18.8	86.3	92.0	81.2	12.5	0.1	--	100.0
QTR. IV	1.2	8.0	19.2	86.2	91.9	80.8	12.6	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

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	
2006	8.9	28.7	56.4	91.1	71.3	43.6	100.0
2007	7.5	29.0	56.0	92.5	71.0	44.0	100.0
2008	6.3	26.7	72.7	93.7	73.3	27.3	100.0
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
<u>2013</u>							
QTR. I	5.5	29.7	61.1	94.5	70.3	38.9	100.0
QTR. II	5.6	26.4	61.1	94.4	73.6	38.9	100.0
QTR. III	5.7	24.7	60.5	94.3	75.3	39.5	100.0
QTR. IV	9.0	24.8	62.6	91.0	75.2	37.4	100.0
<u>2014</u>							
QTR. I	9.0	26.0	48.0	91.0	74.0	52.0	100.0
QTR. II	9.0	26.9	47.8	91.0	73.1	52.2	100.0
QTR. III	8.3	26.0	48.0	91.7	74.0	52.0	100.0
QTR. IV	8.9	30.3	45.0	91.1	69.7	55.0	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

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								
2006	177.2	38.1	215.3	2,022.7	148.5	125.5	2,296.7	64.8	543.1	74.3	79.4	9.0	8.3	3,866	1,020
2007	192.5	37.2	229.7	2,313.8	151.7	138.4	2,603.9	47.3	496.5	71.6	80.6	9.0	8.6	4,104	1,295
2008	182.1	35.3	217.4	2,523.7	156.2	149.2	2,829.1	59.6	545.0	67.5	80.0	8.6	8.5	6,069	1,096
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
2013															
QTR. I	157.8	33.0	190.8	2,760.4	159.7	167.2	3,087.3	2.1	50.6	62.8	80.8	8.2	8.2	2,081	1,004
QTR. II	166.4	32.8	199.2	2,765.4	159.3	167.2	3,091.9	1.6	67.6	63.0	80.9	8.1	8.0	2,039	1,040
QTR. III	170.5	32.7	203.2	2,779.7	159.3	167.2	3,106.2	1.6	68.7	64.0	81.5	8.2	8.1	2,113	1,097
QTR. IV	173.9	36.1	210.0	2,771.5	159.7	167.2	3,098.4	1.4	49.4	58.0	81.0	8.5	8.1	2,162	949
2014															
QTR. I	173.5	36.0	209.5	2,766.8	160.2	167.2	3,094.2	7.9	51.5	58.0	80.4	8.5	7.9	2,744	1,116
QTR. II	168.3	35.8	204.1	2,759.5	160.1	167.2	3,086.8	3.4	44.7	58.7	80.9	8.8	8.1	1,942	1,392
QTR. III	178.1	35.7	213.8	2,757.4	159.6	167.2	3,084.2	7.6	51.0	67.0	80.4	8.8	8.0	2,379	1,305
QTR. IV	158.0	35.6	193.6	2,748.3	160.7	167.2	3,076.2	2.5	50.3	60.5	80.4	8.2	8.0	5,842	1,477
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

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
2006	2,050,620	816,577	912,619	11,463	1,740,659
2007	2,175,759	851,869	990,826	11,738	1,854,433
2008	2,181,283	847,892	1,033,292	11,966	1,893,150
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	1,847,734	818,460	1,008,213	9,915	1,836,588
<u>2011</u>					
QTR. I	454,380	176,269	253,794	10,890	440,953
QTR. II	498,184	175,027	297,810	10,882	483,719
QTR. III	491,129	177,954	288,139	11,083	477,176
QTR. IV	536,919	222,538	290,011	11,381	523,930
<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	449,775	196,223	248,000	2,157	446,380
QTR. II	421,888	182,208	230,248	2,581	415,037
QTR. III	465,604	206,080	258,779	2,584	467,443
QTR. IV	510,467	233,949	271,186	2,593	507,728
<u>2015</u>					
QTR. I	402,895	161,783	221,020	11,495	394,298
QTR. II	481,319	196,936	258,140	12,733	467,809
QTR. III	548,630	255,382	273,542	13,717	542,641

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	2008	2009	2010	2011	2012	2013	2014	2015
Nonoil Exports (f.o.b.)	B\$000	554,551	491,903	460,472	510,814	507,919	573,902	523,845	378,690
Nonoil Imports (c.i.f.)	B\$000	2,354,196	2,141,832	2,175,685	2,480,809	2,772,176	2,639,007	2,940,673	2,626,733
Average Retail Price Index	Feb 2014=100	92.40	95.52	97.27	97.71	98.43	98.96	100.13	102.01
Total Tourist Arrivals	(000)	4,394	4,645	5,255	5,588	5,940	6,151	6,320	6,114
Value of Construction Permits*	B\$000	806,773	792,724	574,719	1,864,111	715,906	472,209	560,314	547,845
Value of Construction Starts*	B\$000	399,635	360,923	154,248	147,464	116,644	140,234	129,188	117,090
Value of Construction Completions*	B\$000	427,148	297,022	337,623	500,576	317,110	216,628	250,546	228,935
Government Revenue (Calendar Year) ^P	B\$000	1,435,721	1,331,808	1,252,202	1,571,125	1,394,868	1,351,310	1,475,212	1,911,820
Government Revenue (Fiscal Year: Jul-Jun) ^P	B\$000	1,424,108	1,324,218	1,302,542	1,432,978	1,446,733	1,354,620	1,450,764	1,701,544
Government Expenditure (Calendar Year) ^P	B\$000	1,622,354	1,734,873	1,628,928	1,890,612	1,952,180	1,836,596	2,006,281	2,178,284
Government Expenditure (Fiscal Year: Jul-Jun) ^P	B\$000	1,574,954	1,685,528	1,642,071	1,803,651	1,897,094	1,900,764	1,930,779	2,083,548
Government Debt (Direct Charge) ^P	B\$000	2,767,181	3,320,984	3,721,316	3,806,495	4,400,063	4,985,767	5,582,052	5,914,045
Average Treasury Bill Discount Rate	%	2.92	2.81	2.44	0.97	0.58	0.65	0.72	0.87
Money Supply (M1)	B\$000	1,274,541	1,283,599	1,335,187	1,434,837	1,574,895	1,641,210	1,995,722	2,071,240
Money Supply (M2)	B\$000	5,722,700	5,800,417	5,966,400	6,104,436	6,088,034	6,043,213	6,165,152	6,186,014
Money Supply (M3)	B\$000	5,924,052	6,032,312	6,191,052	6,310,412	6,303,693	6,317,187	6,389,983	6,373,799
Bank Credit (all currencies)	B\$000	7,913,210	8,035,336	8,454,844	8,543,469	8,691,350	8,957,081	8,870,516	8,966,151
Bank Deposits (all currencies)	B\$000	5,842,151	5,960,672	6,102,353	6,225,030	6,207,700	6,245,812	6,344,276	6,380,367

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	2014	2014	2015	2015	2015	2015	2016	2016	2016
		QTR.III	QTR.IV	QTR.I	QTR.II	QTR.III	QTR.IV	QTR.I	QTR.II	QTR.III
Nonoil Exports (f.o.b.)	B\$000	139,796	134,087	84,618	112,780	83,451	97,841	71,034	122,338	n.a.
Nonoil Imports (c.i.f.)	B\$000	770,697	823,047	674,049	694,289	575,843	682,552	571,476	640,748	n.a.
Average Retail Price Index	Feb 2014=100	100.24	99.85	101.97	102.03	102.44	101.59	100.84	101.59	n.a.
Total Tourist Arrivals ^R	(000)	1,385	1,620	1,772	1,506	1,335	1,501	1,765	1,571	n.a.
Value of Construction Permits*	B\$000	186,488	156,808	86,462	184,282	114,658	162,443	158,836	98,092	n.a.
Value of Construction Starts*	B\$000	25,186	29,886	26,604	21,424	40,923	28,139	28,640	30,488	n.a.
Value of Construction Completions	B\$000	44,325	135,341	39,491	63,795	63,092	62,557	43,780	58,017	n.a.
Government Revenue ⁺	B\$000	316,469	369,464	488,470	527,141	437,589	458,620	488,286	356,215	450,429
Government Expenditure ⁺	B\$000	468,386	477,721	479,906	657,535	500,531	540,312	570,926	347,410	536,379
Government Debt (Direct Charge) ^P	B\$000	5,347,999	5,582,052	5,580,579	5,637,861	5,784,819	5,914,045	6,052,241	5,968,666	6,045,882
Average Treasury Bill Discount Rate	%	0.48	0.72	0.57	0.78	0.67	0.87	1.19	1.71	2.07
Money Supply (M1)	B\$000	1,768,834	1,995,722	2,054,463	2,109,869	2,087,342	2,071,240	2,143,050	2,198,027	2,298,045
Money Supply (M2)	B\$000	6,175,668	6,165,152	6,180,273	6,244,271	6,238,842	6,186,014	6,292,431	6,346,563	6,377,666
Money Supply (M3)	B\$000	6,440,057	6,389,983	6,451,439	6,470,021	6,453,182	6,373,799	6,498,845	6,577,230	6,570,882
Bank Credit (all currencies) ¹	B\$000	9,025,043	8,870,516	8,840,919	8,808,901	8,987,632	8,966,151	8,903,008	8,810,797	8,957,293
Bank Deposits (all currencies) ¹	B\$000	6,361,133	6,344,276	6,427,447	6,473,744	6,463,328	6,380,367	6,566,403	6,679,709	6,511,739

SOURCE: Data compiled from various tables in the Digest.

See Notes to table

* Excludes Family Islands' Statistics.

+ Qtr.II 2016 contains data for April and May only.

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 November 2005, the Commercial Banks and the Other Local Financial Institutions' (OLFIs) data sets have been combined for reporting as the banking system.

Table 2.1 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 2.4 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 2.5 Summary of Domestic Assets of the Banking System

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 2.6 Summary of Domestic Liabilities of the Banking System

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 2.7 Summary of Foreign Assets of the Banking System

Table 2.8 Summary of Foreign Liabilities of the Banking System

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 2.9 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 2.15 Commercial Banks: Overdrafts and Loans by Maturity

See notes to Table 2.16.

Table 2.16 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 2.19 Summary of Bank Consumer 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 2.23 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 2.24 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 2.28.

Commercial Banks: See notes to Table 2.28.

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 2.25 Banking System: Foreign Exchange Transactions

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

Table 2.26 Banking System: Clearings

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

Table 2.27 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 2.28 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-September 2012, the domestic OLFIs comprised the following: Ansbacher (Bahamas) Limited, Bank of Nova Scotia Trust Co. (Bahamas) Ltd., Butterfield Bank (Bahamas) Ltd., CIBC Trust Co. (Bahamas) Ltd., Cititrust (Bahamas) Limited, J.P. Morgan Trust Co. (Bahamas) Ltd., Latin American Investment Bank Bahamas Ltd., Rhone Trustees (Bahamas) Ltd., Royal Bank of Canada Trust Co. (Bahamas) Ltd. and Royal Fidelity Merchant Bank & Trust Ltd.

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.

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.

Table 6.2 Central Government: Treasury Bill

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.

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 debt service as a percentage of 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 ÷ [(current year average price index) × (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.

