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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.

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Table 1.1 Central Bank of The Bahamas: Assets

Period Ended	EXTERNAL RESERVES					CLAIMS ON CENTRAL GOVERNMENT				(B\$'000)		
	Balance with Bankers	Foreign Securities	IMF Reserve Tranche	SDR Holdings	Total External Reserves	Treasury Bills	Long-Term Securities	Advances	Other Advances			
2002	126,321	238,261	8,482	104	373,168	72,027	38,636	71,787	7,619	23,448	586,685	
2003	183,720	291,305	9,282	17	484,324	--	43,781	71,019	7,247	22,761	629,132	
2004	311,069	347,001	9,723	30	667,823	--	78,516	71,019	8,563	25,422	851,343	
2005	145,399	424,440	8,948	9	578,796	--	72,695	76,988	8,343	26,999	763,821	
2006	90,607	399,724	9,418	13	499,762	52,401	77,595	63,038	8,751	24,991	726,538	
2007	59,541	384,710	9,893	90	454,235	144,098	134,282	73,413	8,185	28,393	842,606	
2008	205,829	347,389	9,643	67	562,928	6,353	126,275	72,431	11,997	31,239	811,223	
2009	270,929	356,182	9,814	179,010	815,935	--	105,802	97,906	11,794	35,004	1,066,441	
2010	175,210	499,675	9,641	175,914	860,440	--	162,288	111,988	11,023	38,971	1,184,710	
2011	115,054	584,965	9,611	175,219	884,849	26,184	164,006	110,588	10,647	38,611	1,234,884	
2010												
QTR. I	270,510	365,596	9,505	173,363	818,974	--	92,718	96,988	11,401	38,652	1,058,733	
QTR. II	317,736	366,226	9,258	168,863	862,083	7,255	96,172	96,988	11,404	38,608	1,112,510	
QTR. III	157,252	420,745	9,742	177,668	765,407	22,177	125,154	111,988	11,218	38,580	1,074,524	
QTR. IV	175,210	499,675	9,641	175,914	860,440	--	162,288	111,988	11,023	38,971	1,184,710	
2011												
Jan.	265,367	500,774	9,778	178,313	954,232	--	159,841	111,988	11,023	38,696	1,275,780	
Feb.	286,902	497,477	9,848	179,569	973,796	--	150,593	111,988	11,023	39,188	1,286,588	
Mar.	265,668	518,510	9,926	180,991	975,095	--	149,682	111,988	11,033	38,690	1,286,488	
Apr.	389,825	555,742	10,148	185,038	1,140,753	--	148,896	63,988	11,033	38,761	1,403,430	
May	362,573	583,472	10,021	182,733	1,138,799	--	148,780	63,988	11,033	38,341	1,400,941	
Jun.	298,484	584,866	10,019	182,697	1,076,066	--	148,178	73,988	11,033	38,036	1,347,300	
Jul.	301,159	585,915	10,010	182,513	1,079,597	29,825	148,078	111,988	10,840	37,883	1,418,212	
Aug.	256,634	583,086	10,075	183,675	1,033,471	19,859	161,171	90,588	10,842	38,105	1,354,035	
Sep.	183,241	584,366	9,776	178,227	955,611	19,859	160,937	110,588	10,842	39,160	1,296,996	
Oct.	131,721	584,804	9,928	180,998	907,451	19,859	160,890	110,588	10,847	39,248	1,248,882	
Nov.	88,492	583,585	9,713	177,078	858,869	14,191	164,128	110,588	10,647	38,874	1,197,296	
Dec.	115,054	584,965	9,611	175,219	884,849	26,184	164,006	110,588	10,647	38,611	1,234,884	
2012												
Jan.	116,118	585,989	9,710	177,012	888,829	26,184	165,847	110,588	10,649	41,471	1,243,568	
Feb.	138,666	578,217	9,741	177,570	904,193	--	165,605	110,588	10,649	39,665	1,230,700	
Mar.	124,097	579,434	9,698	176,778	890,007	19,986	165,168	130,588	10,666	40,281	1,256,696	
Apr.	167,602	580,110	9,707	176,945	934,364	--	164,449	130,588	10,666	39,923	1,279,990	
May	181,188	579,051	9,455	172,340	942,034	19,944	163,557	130,588	10,466	39,922	1,306,511	
Jun.	164,863	580,422	9,500	173,172	927,957	21,548	174,331	137,687	10,466	39,260	1,311,249	
Jul.	121,141	581,438	9,443	172,120	884,142	38,532	178,959	112,687	10,466	39,230	1,264,016	
Aug.	69,261	568,910	9,528	173,677	821,376	13,549	169,396	122,687	10,466	39,819	1,177,293	
Sep.	5,382	554,842	9,655	175,979	745,857	63,451	169,394	135,657	10,466	40,370	1,165,195	

SOURCE: The Central Bank of The Bahamas

Table 1.2 Central Bank of The Bahamas: Liabilities

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						
		Bankers	Government	Others	Others						
											(B\$'000)
2002	221,268	230,212	9,410	10,686	71,198	3,000	23,924	13,908	3,079	586,685	
2003	239,908	244,499	6,300	22,641	77,664	3,000	15,510	15,201	4,409	629,132	
2004	255,280	383,675	7,625	88,450	78,841	3,000	15,271	15,887	3,314	851,343	
2005	301,185	286,230	27,661	26,914	86,695	3,000	14,663	14,621	2,852	763,821	
2006	318,438	251,097	8,089	18,900	86,695	3,000	21,344	15,390	3,585	726,538	
2007	333,946	339,097	15,559	10,910	109,236	3,000	10,322	16,261	4,275	842,606	
2008	323,562	321,379	4,126	10,750	106,528	3,000	23,510	15,781	2,587	811,223	
2009	319,828	374,673	20,665	16,149	109,845	3,000	24,666	195,113	2,502	1,066,441	
2010	307,851	517,825	14,456	15,722	110,472	3,000	19,212	191,601	4,571	1,184,710	
2011	323,951	557,367	11,596	7,414	110,472	3,000	25,678	191,008	4,398	1,234,884	
2010											
QTR. I	273,260	434,013	10,380	12,888	109,845	3,000	24,565	188,889	1,893	1,058,733	
QTR. II	275,932	482,851	14,155	14,182	109,845	3,000	24,819	183,994	3,732	1,112,510	
QTR. III	272,680	443,486	15,234	13,703	109,845	3,000	19,217	193,611	3,748	1,074,524	
QTR. IV	307,851	517,825	14,456	15,722	110,472	3,000	19,212	191,601	4,571	1,184,710	
2011											
Jan.	269,405	643,340	11,719	19,419	110,472	3,000	19,538	194,326	4,561	1,275,780	
Feb.	269,881	659,174	15,087	8,714	110,472	3,000	19,845	195,708	4,707	1,286,588	
Mar.	278,922	647,429	17,044	7,724	110,472	3,000	20,153	197,258	4,486	1,286,488	
Apr.	286,286	664,130	99,115	13,544	110,472	3,000	20,372	201,669	4,842	1,403,430	
May	277,601	744,006	15,738	25,625	110,472	3,000	20,924	199,157	4,417	1,400,941	
Jun.	279,955	709,087	8,385	9,700	110,472	3,000	21,448	199,117	6,136	1,347,300	
Jul.	283,452	774,215	9,532	11,937	110,472	3,000	21,822	198,937	4,844	1,418,212	
Aug.	289,873	686,857	12,812	22,876	110,472	3,000	22,346	200,226	5,572	1,354,035	
Sep.	282,015	659,449	8,627	10,637	110,472	3,000	23,134	194,287	5,375	1,296,996	
Oct.	282,487	595,468	14,434	17,109	110,472	3,000	23,569	197,307	5,036	1,248,882	
Nov.	303,019	532,852	12,007	13,163	110,472	3,000	25,310	193,034	4,438	1,197,296	
Dec.	323,951	557,367	11,596	7,414	110,472	3,000	25,678	191,008	4,398	1,234,884	
2012											
Jan.	278,702	603,166	8,710	15,508	110,473	3,000	26,321	192,976	4,712	1,243,568	
Feb.	280,086	577,398	14,520	20,392	116,163	3,000	20,947	193,590	4,604	1,230,700	
Mar.	284,173	608,194	10,893	15,120	116,163	3,000	21,323	192,727	5,104	1,256,696	
Apr.	288,554	611,313	17,540	23,949	116,163	3,000	21,592	192,909	4,971	1,279,990	
May	298,814	644,434	8,489	20,843	116,163	3,000	21,802	187,896	5,071	1,306,511	
Jun.	291,043	666,403	5,205	13,242	116,163	3,000	22,010	188,803	5,380	1,311,249	
Jul.	297,106	603,786	15,392	13,476	116,163	3,000	22,356	187,657	5,080	1,264,016	
Aug.	302,120	510,818	5,943	21,409	116,163	3,000	22,842	189,359	5,639	1,177,293	
Sep.	295,129	508,443	11,439	10,919	116,163	3,000	22,835	191,869	5,399	1,165,195	

SOURCE: The Central Bank of The Bahamas

Table 1.3 Factors Affecting External Reserves

Period	FOREIGN CURRENCY SALES TO:				FOREIGN CURRENCY PURCHASES FROM:				Changes in S.D.R. Holdings (=decrease)	Other Income or (Loss)	Increase/ (Decrease) During Period	Reserves at End of Period		
	Commercial Banks		Government Customers		Commercial Banks		Government Customers							
	Reserves at Beginning of Period	Commercial Banks	Government	Other Customers	Total Sales	Commercial Banks	Government	Other Customers					Total Purchases	
2002	312,399	254,465	163,372	132,182	550,019	317,489	244,766	25,053	587,308	641	(8)	22,847	60,769	373,168
2003	373,168	369,958	246,806	170,325	787,089	557,230	311,216	15,779	884,225	800	(87)	13,307	111,156	484,324
2004	484,324	340,996	120,115	181,002	642,113	653,569	131,069	13,971	798,609	441	13	26,549	183,499	667,823
2005	667,823	454,029	134,888	256,036	844,953	475,185	178,724	35,057	688,966	(775)	(21)	67,756	(89,027)	578,796
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	77	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
2010														
QTR. I	815,935	60,632	29,846	89,370	179,848	110,029	65,300	4,730	180,059	(309)	(5,647)	8,784	3,039	818,974
QTR. II	818,974	59,626	73,054	77,437	210,117	187,357	58,800	1,683	247,840	(247)	(4,500)	10,133	43,109	862,083
QTR. III	862,083	150,581	46,386	82,327	279,294	42,527	127,079	523	170,129	484	8,805	3,200	(96,676)	765,407
QTR. IV	765,407	81,514	63,424	93,154	238,092	249,763	78,060	2,206	330,029	(101)	(1,754)	4,951	95,033	860,440
2011														
Jan.	860,440	25,900	14,997	26,244	67,141	72,001	84,845	471	157,317	137	2,399	1,080	93,792	954,232
Feb.	954,232	9,500	14,785	34,180	58,465	42,162	33,024	360	75,546	70	1,256	1,157	19,564	973,796
Mar.	973,796	22,405	20,743	29,654	72,802	41,712	29,484	254	71,450	78	1,422	1,151	1,299	975,095
Apr.	975,095	17,821	88,929	29,838	136,588	65,141	231,143	334	296,618	222	4,047	1,359	165,658	1,140,753
May	1,140,753	28,770	22,411	25,490	76,671	55,431	20,037	230	75,698	(127)	(2,305)	1,451	(1,954)	1,138,799
Jun.	1,138,799	65,706	15,828	44,491	126,025	41,689	20,259	1	61,949	(2)	(36)	1,381	(62,733)	1,076,066
Jul.	1,076,066	6,375	17,799	34,604	58,778	39,109	20,865	1,155	61,129	(9)	(184)	1,373	3,531	1,079,597
Aug.	1,079,597	24,400	13,725	40,074	78,199	10,677	17,988	758	29,423	65	1,162	1,423	(46,126)	1,033,471
Sep.	1,033,471	50,131	15,262	38,814	104,207	13,188	15,833	1,694	30,715	(299)	(5,448)	1,379	(77,860)	955,611
Oct.	955,611	40,310	35,816	39,493	115,619	8,995	53,054	1,077	63,126	152	2,771	1,410	(48,160)	907,451
Nov.	907,451	34,323	26,609	49,868	110,800	14,902	49,312	752	64,966	(215)	(3,920)	1,387	(48,582)	858,869
Dec.	858,869	30,630	11,892	28,617	71,139	41,376	55,426	905	97,707	(102)	(1,859)	1,373	25,980	884,849
2012														
Jan.	884,849	5,675	15,575	36,878	58,128	35,664	22,024	1,131	58,819	99	1,793	1,397	3,980	888,829
Feb.	888,829	5,050	19,278	27,827	52,155	33,121	30,991	1,440	65,552	31	558	1,378	15,364	904,193
Mar.	904,193	4,926	35,954	51,116	91,996	45,348	22,564	9,377	77,289	(43)	(792)	1,357	(14,185)	890,007
Apr.	890,007	15,175	17,367	20,474	53,016	59,298	30,448	6,271	96,017	9	167	1,180	44,357	934,364
May	934,364	4,835	35,420	43,451	83,706	49,436	38,037	2,555	90,028	(252)	(4,605)	6,205	7,670	942,034
Jun.	942,034	17,635	18,890	38,468	74,993	39,702	18,527	1,310	59,539	45	832	500	(14,077)	927,957
Jul.	927,957	37,900	9,180	37,971	85,051	17,594	22,521	788	40,903	(57)	(1,052)	1,442	(43,815)	884,142
Aug.	884,142	32,426	21,824	46,825	101,075	14,211	18,844	2,330	35,385	85	1,557	1,282	(62,766)	821,376
Sep.	821,376	40,175	30,485	42,683	113,343	15,067	18,930	147	34,144	127	2,302	1,251	(75,519)	745,857

SOURCE: The Central Bank of The Bahamas

Table 1.4 Central Bank of The Bahamas: Notes in Circulation

Period Ended	(B\$,000)										Sterling Notes	Total Value
	\$0.50	\$1.00	\$3.00	\$5.00	\$10.00	\$20.00	\$50.00	\$100.00				
2002	570	15,581	1,573	7,310	10,601	29,997	55,180	87,666			83	208,561
2003	586	15,510	1,601	7,476	11,561	33,075	62,651	94,166			83	226,709
2004	603	16,030	1,655	7,975	12,003	35,227	65,540	102,125			83	241,241
2005	615	16,796	1,666	8,313	13,560	40,637	83,939	120,683			83	286,292
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
2010												
QTR. I	631	18,882	1,804	8,741	12,388	39,600	69,476	103,782			83	255,387
QTR. II	634	19,061	1,821	8,789	12,620	39,589	71,953	103,429			83	257,979
QTR. III	635	19,156	1,826	8,880	12,803	40,339	68,080	102,862			83	254,664
QTR. IV	636	19,635	1,826	9,453	13,395	46,139	81,998	116,602			83	289,767
2011												
Jan.	636	19,332	1,827	8,915	12,381	40,482	69,017	98,624			83	251,297
Feb.	637	19,469	1,834	9,022	12,724	39,823	68,646	99,512			83	251,750
Mar.	642	19,617	1,848	9,137	12,902	41,969	70,880	103,663			83	260,741
Apr.	643	19,445	1,861	9,138	12,824	43,314	75,592	105,179			83	268,079
May	643	19,554	1,861	9,007	12,711	40,778	72,077	102,665			83	259,379
Jun.	642	19,615	1,861	9,090	12,965	41,422	72,578	103,454			83	261,710
Jul.	641	19,601	1,862	8,992	12,850	42,505	72,650	106,004			83	265,187
Aug.	641	19,670	1,862	9,074	12,985	43,928	76,235	107,103			83	271,581
Sep.	642	19,561	1,876	9,117	12,789	41,655	73,188	104,785			83	263,697
Oct.	642	19,552	1,876	9,184	12,913	42,496	72,570	104,836			83	264,152
Nov.	642	19,792	1,862	9,527	13,677	46,075	81,044	111,953			83	284,655
Dec.	642	20,023	1,862	9,720	14,593	49,018	86,798	122,806			83	305,545
2012												
Jan.	642	19,573	1,860	9,143	12,976	42,260	71,683	102,021			83	260,240
Feb.	643	19,620	1,867	9,255	13,020	40,783	72,487	103,845			83	261,603
Mar.	644	19,753	1,877	9,339	13,123	40,966	73,570	106,289			83	265,644
Apr.	650	19,721	1,882	9,216	13,137	41,310	75,542	108,435			83	269,976
May	653	19,874	1,883	9,438	13,321	43,906	77,691	113,295			83	280,144
Jun.	652	19,806	1,880	9,155	13,335	43,249	77,257	106,870			83	272,287
Jul.	653	19,924	1,886	9,362	13,360	44,454	76,971	111,589			83	278,282
Aug.	653	19,868	1,861	9,369	13,424	45,057	78,989	113,956			83	283,260
Sep.	653	19,966	1,861	9,420	13,766	43,199	76,767	110,508			83	276,223

SOURCE: The Central Bank of The Bahamas

Table 1.5 Central Bank of The Bahamas: Coins in Circulation

Period Ended	(B\$'000)											Total Value	
	01c	05c	10c	15c	25c	50c	\$1.00	\$2.00	\$5.00	\$10.00	Gold Coins		
											\$10.00		\$20.00
2002	2,505	1,382	3,183	313	4,604	197	160	88	199	4	24	48	12,707
2003	2,682	1,455	3,315	317	4,710	197	160	88	199	4	24	48	13,199
2004	2,882	1,563	3,568	336	4,970	197	160	88	199	4	24	48	14,039
2005	3,095	1,652	3,784	337	5,305	197	160	88	199	4	24	48	14,893
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
2010													
QTR. I	4,015	1,946	4,479	356	6,357	197	160	88	199	4	24	48	17,873
QTR. II	4,076	1,948	4,482	362	6,365	197	160	88	199	4	24	48	17,953
QTR. III	4,136	1,949	4,483	362	6,366	197	160	88	199	4	24	48	18,016
QTR. IV	4,197	1,949	4,485	363	6,371	197	160	88	199	4	24	48	18,085
2011													
Jan.	4,221	1,948	4,485	363	6,371	197	160	88	199	4	24	48	18,108
Feb.	4,238	1,949	4,490	363	6,371	197	160	88	199	4	24	48	18,131
Mar.	4,262	1,952	4,499	366	6,382	197	160	88	199	4	24	48	18,181
Apr.	4,284	1,952	4,499	369	6,382	197	160	88	199	4	24	48	18,206
May	4,299	1,952	4,499	370	6,382	197	160	88	199	4	24	48	18,222
Jun.	4,321	1,952	4,500	370	6,383	197	160	88	199	4	24	48	18,246
Jul.	4,341	1,952	4,500	370	6,383	197	160	88	199	4	24	48	18,265
Aug.	4,358	1,952	4,510	370	6,383	197	160	88	199	4	24	48	18,292
Sep.	4,372	1,953	4,520	370	6,384	197	160	88	199	4	24	48	18,319
Oct.	4,387	1,953	4,520	371	6,384	197	160	88	199	4	24	48	18,335
Nov.	4,408	1,955	4,525	371	6,385	197	160	88	199	4	24	48	18,364
Dec.	4,436	1,955	4,539	371	6,385	197	160	88	199	4	24	48	18,406
2012													
Jan.	4,455	1,961	4,563	374	6,390	197	160	88	199	4	24	48	18,462
Feb.	4,472	1,961	4,563	375	6,392	197	160	88	199	4	24	48	18,483
Mar.	4,496	1,967	4,580	375	6,392	197	160	88	199	4	24	48	18,529
Apr.	4,517	1,969	4,605	375	6,392	197	160	88	199	4	24	48	18,578
May	4,544	1,979	4,632	376	6,419	197	160	88	199	4	24	48	18,670
Jun.	4,563	1,987	4,646	376	6,464	197	160	88	199	4	24	48	18,756
Jul.	4,583	1,999	4,660	377	6,484	197	160	88	199	4	24	48	18,824
Aug.	4,596	2,002	4,667	378	6,497	197	160	88	199	4	24	48	18,860
Sep.	4,619	2,004	4,674	378	6,510	197	160	88	199	4	24	48	18,906

SOURCE: The Central Bank of The Bahamas

Table 2.1 Financial Survey

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						
2002	(357.3)	651.4	4,069.6	219.4	4,940.4	154.8	652.8	10.1	817.7	630.7	2,296.2	91.6	3,018.5	(746.9)
2003	(143.8)	506.5	4,094.6	372.9	4,974.0	160.1	725.6	21.7	907.4	678.8	2,315.9	101.2	3,095.9	(826.9)
2004	104.3	547.1	4,339.4	340.7	5,227.2	176.6	870.1	87.7	1,134.4	779.9	2,410.3	96.9	3,287.1	(910.0)
2005	(32.3)	642.5	4,953.7	303.3	5,899.5	195.3	1,026.2	26.1	1,247.6	881.8	2,556.6	144.2	3,582.6	(1,037.0)
2006	(254.5)	677.0	5,668.7	397.2	6,742.9	202.1	1,030.7	18.3	1,251.1	953.3	2,781.5	159.1	3,894.0	(1,343.3)
2007	(213.8)	866.8	6,218.4	349.1	7,434.3	223.7	1,066.1	10.4	1,300.3	992.1	3,144.8	200.1	4,337.0	(1,583.3)
2008	(140.9)	924.0	6,536.8	448.3	7,909.1	205.8	1,058.3	10.4	1,274.5	1,020.4	3,427.7	201.4	4,649.5	(1,844.2)
2009	134.0	1,023.9	6,595.9	419.9	8,039.7	207.8	1,059.9	15.9	1,283.6	995.4	3,521.4	231.9	4,748.7	(2,141.4)
2010	152.1	1,413.5	6,572.7	461.8	8,448.1	194.5	1,125.2	15.4	1,335.2	1,015.8	3,615.4	224.7	4,855.9	(2,409.1)
2011	280.8	1,439.2	6,647.5	450.2	8,536.9	196.9	1,230.8	7.1	1,434.8	1,063.7	3,605.9	206.0	4,875.6	(2,507.3)
2010														
QTR. I	178.8	1,131.3	6,548.7	438.4	8,118.4	186.9	1,075.3	12.6	1,274.8	1,004.6	3,610.6	237.4	4,852.6	(2,169.8)
QTR. II	250.0	1,257.1	6,526.4	439.6	8,223.1	186.7	1,174.1	13.9	1,374.7	1,012.4	3,641.5	228.7	4,882.6	(2,215.8)
QTR. III	(28.0)	1,346.2	6,575.5	522.8	8,444.5	188.7	1,163.7	13.4	1,365.8	1,006.0	3,653.5	208.6	4,868.1	(2,182.6)
QTR. IV	152.1	1,413.5	6,572.7	461.8	8,448.1	194.5	1,125.2	15.4	1,335.2	1,015.8	3,615.4	224.7	4,855.9	(2,409.1)
2011														
Jan.	265.8	1,377.5	6,590.0	461.4	8,428.9	193.4	1,126.5	19.1	1,339.0	1,017.1	3,630.4	226.0	4,873.5	(2,482.2)
Feb.	279.9	1,351.8	6,490.2	453.5	8,295.5	196.2	1,125.7	8.4	1,330.3	1,027.1	3,641.9	210.2	4,879.2	(2,365.9)
Mar.	312.0	1,366.8	6,485.1	450.2	8,302.1	194.3	1,138.2	7.5	1,340.0	1,039.9	3,647.3	200.8	4,888.0	(2,386.0)
Apr.	603.3	1,175.6	6,515.1	445.9	8,136.6	202.8	1,200.5	13.3	1,416.6	1,044.5	3,640.4	230.1	4,915.0	(2,408.3)
May	617.3	1,196.5	6,508.2	441.0	8,145.7	195.4	1,214.9	25.3	1,435.6	1,027.6	3,657.9	216.6	4,902.0	(2,425.4)
Jun.	571.5	1,259.2	6,502.9	451.1	8,213.2	194.1	1,222.2	9.4	1,425.7	1,039.9	3,663.3	222.4	4,925.6	(2,433.4)
Jul.	562.6	1,328.9	6,497.9	445.5	8,272.3	205.3	1,215.4	11.7	1,432.3	1,052.3	3,669.4	227.5	4,949.2	(2,453.4)
Aug.	511.2	1,360.2	6,508.0	447.1	8,315.3	196.5	1,241.8	22.6	1,460.9	1,037.3	3,648.5	217.9	4,903.7	(2,462.0)
Sep.	382.1	1,401.4	6,599.5	414.3	8,415.2	202.1	1,211.4	10.4	1,423.9	1,037.5	3,676.3	214.3	4,928.1	(2,445.3)
Oct.	366.7	1,446.8	6,613.7	401.4	8,462.0	194.9	1,224.2	16.8	1,436.0	1,036.4	3,643.1	238.9	4,918.4	(2,474.4)
Nov.	310.1	1,445.6	6,640.2	401.1	8,486.9	193.0	1,212.4	12.9	1,418.3	1,054.0	3,616.1	223.9	4,893.9	(2,484.8)
Dec.	280.8	1,439.2	6,647.5	450.2	8,536.9	196.9	1,230.8	7.1	1,434.8	1,063.7	3,605.9	206.0	4,875.6	(2,507.3)
2012														
Jan.	302.7	1,468.2	6,645.7	457.8	8,571.7	189.3	1,272.3	15.2	1,476.7	1,058.3	3,597.6	219.5	4,875.5	(2,522.2)
Feb.	329.5	1,491.4	6,663.6	458.8	8,613.8	180.3	1,281.9	20.1	1,482.3	1,063.1	3,601.0	264.6	4,928.6	(2,532.4)
Mar.	308.9	1,524.8	6,667.7	474.0	8,666.5	203.5	1,268.4	14.8	1,486.7	1,084.8	3,596.7	261.6	4,943.1	(2,545.6)
Apr.	353.9	1,561.2	6,686.4	468.7	8,716.3	199.1	1,357.3	23.7	1,580.1	1,109.3	3,582.4	265.8	4,957.5	(2,532.6)
May	368.6	1,590.9	6,659.0	437.3	8,687.2	207.3	1,302.0	20.6	1,529.9	1,120.5	3,601.6	251.8	4,973.9	(2,552.0)
Jun.	356.1	1,624.9	6,656.0	417.9	8,698.8	207.3	1,312.6	12.9	1,532.8	1,144.8	3,581.0	246.7	4,972.5	(2,549.6)
Jul.	311.6	1,622.5	6,647.5	417.3	8,687.4	205.6	1,331.0	13.2	1,549.8	1,116.7	3,537.2	252.5	4,906.4	(2,542.8)
Aug.	224.7	1,688.8	6,658.1	450.2	8,797.1	212.7	1,343.7	21.1	1,577.5	1,109.3	3,501.3	272.2	4,882.8	(2,561.5)
Sep.	117.8	1,678.0	6,661.8	457.4	8,797.2	208.2	1,290.9	10.6	1,509.8	1,110.2	3,488.4	231.7	4,830.3	(2,575.0)

SOURCE: The Central Bank of The Bahamas

Table 2.2 Monetary Survey

(B\$ Millions)

Period Ended	NET FOREIGN ASSETS	DOMESTIC CREDIT				MONEY SUPPLY (M1)				QUASIA MONEY				OTHER ITEMS (NET)
		To Government (Net)	To Private Sector	To Rest of Public Sector	TOTAL	Currency In Circulation	DEMAND DEPOSITS		Savings Deposits	Fixed Deposits	Foreign Currency Deposits	TOTAL		
							Commercial Banks (Adj.)	Central Bank						
2002	(349.7)	648.2	3,925.6	219.4	4,793.2	154.8	643.6	10.1	808.5	630.4	2,212.2	91.6	2,934.2	700.8
2003	(130.7)	502.1	3,947.9	372.8	4,822.8	160.1	714.0	21.7	895.8	678.5	2,218.8	101.3	2,998.6	797.7
2004	70.9	542.7	4,199.7	340.7	5,083.1	176.6	860.4	87.7	1,124.7	779.7	2,316.8	96.9	3,193.4	835.9
2005	(65.9)	637.9	4,806.9	303.0	5,747.8	195.3	1,001.6	26.1	1,223.0	881.6	2,467.4	144.2	3,493.2	965.7
2006	(235.1)	671.7	5,519.9	397.2	6,588.8	202.1	1,017.7	18.3	1,238.1	953.1	2,714.1	159.1	3,826.3	1,289.4
2007	(197.6)	863.8	6,188.6	349.0	7,401.4	223.7	1,044.8	10.4	1,278.9	991.9	3,132.2	200.1	4,324.2	1,600.8
2008	(123.6)	921.0	6,513.4	448.3	7,882.7	205.8	1,041.4	10.4	1,257.6	1,020.2	3,415.8	201.3	4,637.3	1,864.2
2009	167.2	1,008.4	6,571.7	419.9	8,000.0	207.8	1,038.2	15.9	1,261.9	995.3	3,511.1	231.9	4,738.3	2,167.0
2010	113.9	1,404.6	6,556.1	456.4	8,417.1	194.5	1,104.8	15.4	1,314.7	1,015.8	3,601.8	222.2	4,839.8	2,376.5
2011	287.5	1,429.8	6,629.5	449.7	8,509.0	196.9	1,204.1	7.1	1,408.2	1,063.7	3,592.3	202.2	4,858.2	2,530.2
2010														
QTR. I	203.8	1,114.2	6,528.1	438.3	8,080.6	186.9	1,053.7	12.6	1,253.2	1,004.5	3,598.3	237.4	4,840.2	2,191.0
QTR. II	269.0	1,243.3	6,508.9	439.6	8,191.8	186.6	1,144.5	13.9	1,345.1	1,012.4	3,630.4	228.6	4,871.4	2,244.4
QTR. III	(19.2)	1,332.2	6,559.9	522.7	8,414.9	188.7	1,140.5	13.4	1,342.6	1,005.9	3,640.2	208.6	4,854.7	2,198.4
QTR. IV	113.9	1,404.6	6,556.1	456.4	8,417.1	194.5	1,104.8	15.4	1,314.7	1,015.8	3,601.8	222.2	4,839.8	2,376.5
2011														
Jan.	225.9	1,368.1	6,571.5	456.0	8,395.6	193.4	1,108.3	19.1	1,320.9	1,017.0	3,616.9	224.2	4,858.1	2,442.5
Feb.	237.2	1,342.4	6,473.0	448.1	8,263.5	196.2	1,107.4	8.4	1,312.0	1,027.1	3,628.1	207.0	4,862.2	2,326.5
Mar.	266.4	1,357.4	6,470.9	444.8	8,273.1	194.3	1,114.6	7.5	1,316.4	1,039.9	3,632.1	197.4	4,869.4	2,353.7
Apr.	560.8	1,167.6	6,495.9	440.6	8,104.1	202.9	1,178.1	13.3	1,394.2	1,044.4	3,626.5	226.4	4,897.3	2,373.4
May	569.6	1,188.5	6,488.7	436.7	8,113.9	195.4	1,195.1	25.3	1,415.8	1,027.5	3,643.6	213.9	4,885.1	2,382.7
Jun.	516.9	1,251.2	6,485.2	451.0	8,187.4	194.1	1,198.0	9.4	1,401.5	1,039.9	3,649.4	219.2	4,908.6	2,394.2
Jul.	558.5	1,321.7	6,483.6	445.5	8,250.8	205.3	1,185.8	11.7	1,402.7	1,052.2	3,656.8	224.3	4,933.4	2,473.1
Aug.	513.8	1,353.3	6,492.1	446.6	8,292.0	196.5	1,216.7	22.6	1,435.7	1,037.2	3,635.8	215.0	4,888.0	2,482.0
Sep.	385.2	1,392.9	6,582.6	413.8	8,389.3	202.1	1,185.9	10.4	1,398.4	1,037.5	3,660.6	212.1	4,910.2	2,466.0
Oct.	373.2	1,437.8	6,596.1	401.0	8,434.9	194.9	1,201.6	16.8	1,413.4	1,036.4	3,628.5	236.0	4,900.9	2,493.8
Nov.	313.6	1,436.3	6,621.5	400.6	8,458.4	193.0	1,193.0	12.9	1,398.9	1,053.9	3,598.5	220.7	4,873.1	2,499.9
Dec.	287.5	1,429.8	6,629.5	449.7	8,509.0	196.9	1,204.1	7.1	1,408.2	1,063.7	3,592.3	202.2	4,858.2	2,530.2
2012														
Jan.	311.0	1,458.8	6,627.1	457.3	8,543.2	189.3	1,247.3	15.2	1,451.7	1,058.3	3,582.7	215.7	4,856.7	2,545.8
Feb.	329.5	1,479.8	6,645.1	458.3	8,583.2	180.3	1,254.8	20.1	1,455.2	1,063.0	3,585.8	250.1	4,899.0	2,558.6
Mar.	304.3	1,513.2	6,650.4	473.5	8,637.2	203.5	1,230.7	14.8	1,448.9	1,084.8	3,580.7	244.2	4,909.7	2,582.9
Apr.	363.8	1,549.6	6,669.2	468.2	8,687.0	199.1	1,310.3	23.7	1,533.1	1,109.3	3,568.2	260.9	4,938.4	2,579.3
May	399.6	1,578.7	6,640.3	436.8	8,655.9	207.3	1,263.5	20.6	1,491.4	1,120.5	3,587.4	249.6	4,957.4	2,606.6
Jun.	362.6	1,612.7	6,638.9	417.3	8,669.0	207.3	1,276.6	12.9	1,496.8	1,144.7	3,567.3	240.3	4,952.3	2,582.5
Jul.	320.6	1,608.2	6,629.3	416.8	8,654.3	205.6	1,302.1	13.1	1,520.8	1,116.6	3,523.7	244.5	4,884.8	2,569.3
Aug.	236.3	1,676.5	6,641.3	449.6	8,767.5	212.8	1,319.2	21.1	1,553.1	1,109.3	3,488.2	267.2	4,864.7	2,586.0
Sep.	119.6	1,665.7	6,645.0	456.8	8,767.5	208.2	1,266.4	10.6	1,485.3	1,110.1	3,476.5	216.0	4,802.6	2,599.2

SOURCE: The Central Bank of The Bahamas

Table 2.3 Money Supply

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							
2002	154,802	652,827	10,047	817,676	630,704	2,296,189	3,744,569	70,719	20,866	3,836,154
2003	160,130	725,617	21,647	907,394	678,783	2,315,867	3,902,044	89,179	12,077	4,003,300
2004	176,643	870,133	87,667	1,134,443	779,889	2,410,303	4,324,635	87,868	9,009	4,421,512
2005	195,253	1,026,258	26,056	1,247,567	881,826	2,556,636	4,686,029	115,484	28,663	4,830,176
2006	202,087	1,030,709	18,326	1,251,122	953,291	2,781,532	4,985,945	133,084	26,057	5,145,086
2007	223,667	1,066,145	10,443	1,300,255	992,118	3,144,817	5,437,190	150,721	49,352	5,637,263
2008	205,836	1,058,313	10,366	1,274,515	1,020,421	3,427,738	5,722,674	133,128	68,224	5,924,026
2009	207,836	1,059,862	15,876	1,283,574	995,442	3,521,376	5,800,392	200,947	30,948	6,032,287
2010	194,520	1,125,201	15,441	1,335,162	1,015,823	3,615,390	5,966,375	200,356	24,296	6,191,027
2011	196,917	1,230,762	7,131	1,434,810	1,063,730	3,605,869	6,104,409	164,169	41,807	6,310,385
2010										
QTR. I	186,912	1,075,305	12,615	1,274,832	1,004,558	3,610,626	5,890,016	179,873	57,571	6,127,460
QTR. II	186,641	1,174,123	13,901	1,374,665	1,012,431	3,641,538	6,028,634	196,577	32,067	6,257,278
QTR. III	188,692	1,163,678	13,422	1,365,792	1,005,964	3,653,466	6,025,222	182,566	26,069	6,233,857
QTR. IV	194,520	1,125,201	15,441	1,335,162	1,015,823	3,615,390	5,966,375	200,356	24,296	6,191,027
2011										
Jan.	193,410	1,126,504	19,138	1,339,052	1,017,073	3,630,392	5,986,517	201,771	24,257	6,212,545
Feb.	196,159	1,125,690	8,433	1,330,282	1,027,136	3,641,873	5,999,291	184,705	25,471	6,209,467
Mar.	194,262	1,138,247	7,502	1,340,011	1,039,898	3,647,274	6,027,183	175,411	25,460	6,228,054
Apr.	202,855	1,200,517	13,262	1,416,634	1,044,455	3,640,426	6,101,515	204,097	26,009	6,331,621
May	195,354	1,214,940	25,343	1,435,637	1,027,566	3,657,906	6,121,109	190,064	26,499	6,337,672
Jun.	194,067	1,222,263	9,418	1,425,748	1,039,989	3,663,781	6,129,518	195,560	26,806	6,351,884
Jul.	205,290	1,215,392	11,657	1,432,339	1,052,293	3,669,440	6,154,072	201,092	26,414	6,381,578
Aug.	196,465	1,241,833	22,595	1,460,893	1,037,281	3,648,545	6,146,719	192,310	25,592	6,364,621
Sep.	202,128	1,211,443	10,355	1,423,926	1,037,523	3,676,278	6,137,727	172,888	41,402	6,352,017
Oct.	194,927	1,224,212	16,827	1,435,966	1,036,433	3,643,074	6,115,473	197,364	41,491	6,354,328
Nov.	193,046	1,212,403	12,882	1,418,331	1,053,953	3,616,127	6,088,411	182,716	41,141	6,312,268
Dec.	196,917	1,230,762	7,131	1,434,810	1,063,730	3,605,869	6,104,409	164,169	41,807	6,310,385
2012										
Jan.	189,258	1,272,295	15,176	1,476,729	1,058,324	3,597,631	6,132,684	177,943	41,604	6,352,231
Feb.	180,283	1,281,919	20,058	1,482,260	1,063,077	3,600,981	6,146,318	215,597	48,975	6,410,890
Mar.	203,459	1,268,431	14,787	1,486,677	1,084,812	3,596,736	6,168,225	215,815	45,751	6,429,791
Apr.	199,075	1,357,346	23,668	1,580,089	1,109,321	3,582,389	6,271,799	217,356	48,479	6,537,634
May	207,296	1,302,071	20,561	1,529,928	1,120,537	3,601,554	6,252,019	204,012	47,803	6,503,834
Jun.	207,342	1,312,549	12,882	1,532,773	1,144,772	3,581,036	6,258,581	198,920	47,793	6,505,294
Jul.	205,563	1,331,016	13,191	1,549,770	1,116,670	3,537,217	6,203,657	204,538	48,001	6,456,196
Aug.	212,749	1,343,655	21,122	1,577,526	1,109,319	3,501,321	6,188,166	224,074	48,098	6,460,338
Sep.	208,228	1,290,932	10,637	1,509,797	1,110,172	3,488,447	6,108,416	197,989	33,732	6,340,137

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		
2002	41.0	(122.8)	25.4	167.5	70.6	78.1	(21.6)
2003	89.7	213.5	(144.9)	25.0	153.5	77.4	(80.0)
2004	227.0	248.1	40.6	244.8	(32.2)	191.2	(83.1)
2005	113.2	(136.6)	95.4	614.3	(37.4)	295.5	(127.0)
2006	3.5	(222.2)	34.5	715.0	93.9	311.4	(306.3)
2007	49.2	40.7	189.8	549.8	(48.2)	443.0	(239.9)
2008	(25.8)	72.9	57.2	318.4	99.2	312.5	(260.9)
2009	9.1	274.9	99.9	59.1	(28.4)	99.2	(297.2)
2010	51.6	18.1	389.6	(23.2)	41.9	107.2	(267.7)
2011	99.6	128.7	25.7	74.8	(11.6)	19.7	(98.2)
2009							
QTR. I	61.8	98.9	118.9	(53.0)	(41.2)	42.8	(19.0)
QTR. II	(51.1)	(16.1)	(1.1)	33.0	(1.5)	42.4	(23.0)
QTR. III	(7.4)	16.2	163.4	40.9	5.9	23.7	(210.1)
QTR. IV	5.8	175.9	(181.3)	38.2	8.4	(9.7)	(45.1)
2010							
Jan.	16.0	(17.6)	27.9	28.2	6.0	24.2	(4.3)
Feb.	(39.1)	14.4	36.8	(37.3)	(5.1)	57.8	9.9
Mar.	14.3	48.0	42.7	(38.1)	17.6	21.9	(34.0)
Apr.	12.2	(0.4)	38.6	4.0	1.5	5.2	(26.3)
May	70.0	106.4	39.7	(39.9)	(2.5)	18.2	(15.6)
Jun.	17.7	(34.8)	47.5	13.6	2.2	6.6	(4.1)
Jul.	(21.4)	(69.3)	3.0	0.9	12.5	2.3	33.8
Aug.	(9.4)	(150.8)	42.4	42.8	2.4	(28.9)	24.9
Sep.	21.9	(57.9)	43.7	5.4	68.3	12.1	(25.5)
Oct.	(38.6)	(13.5)	47.6	(20.6)	1.1	18.7	(34.5)
Nov.	5.1	134.9	19.1	5.9	(25.8)	(35.3)	(164.3)
Dec.	2.9	58.7	0.6	11.9	(36.3)	4.4	(27.7)
2011							
Jan.	3.8	113.7	(36.0)	17.3	(0.4)	17.6	(73.1)
Feb.	(8.7)	14.1	(25.7)	(99.8)	(7.9)	5.7	116.3
Mar.	9.7	32.1	15.0	(5.1)	(3.3)	8.8	(20.1)
Apr.	76.6	291.3	(191.2)	30.0	(4.3)	27.0	(22.3)
May	19.0	14.0	20.9	(6.9)	(4.9)	(12.9)	(17.1)
Jun.	(9.9)	(45.8)	62.7	(5.3)	10.1	23.6	(8.0)
Jul.	6.6	(8.9)	69.7	(5.0)	(5.6)	23.6	(20.0)
Aug.	28.6	(51.4)	31.3	10.2	1.6	(45.5)	(8.5)
Sep.	(37.0)	(129.1)	41.2	91.4	(32.8)	24.4	16.7
Oct.	12.1	(15.4)	45.5	14.2	(12.9)	(9.8)	(29.1)
Nov.	(17.6)	(56.6)	(1.2)	26.5	(0.3)	(24.4)	(10.5)
Dec.	16.5	(29.3)	(6.4)	7.3	49.1	(18.3)	(22.5)
2012							
Jan.	41.9	21.9	29.0	(1.8)	7.6	(0.1)	(14.9)
Feb.	5.5	26.8	23.3	17.9	1.0	53.1	(10.2)
Mar.	4.4	(20.6)	33.4	4.1	15.2	14.5	(13.3)
Apr.	93.4	45.0	36.4	18.7	(5.3)	14.4	13.0
May	(50.2)	14.7	29.7	(27.4)	(31.4)	16.4	(19.4)
Jun.	2.9	(12.5)	34.0	(3.0)	(19.4)	(1.4)	2.4
Jul.	17.0	(44.5)	(2.4)	(8.5)	(0.6)	(66.1)	6.8
Aug.	27.7	(86.9)	66.3	10.6	32.9	(23.6)	(18.8)
Sep.	(67.7)	(106.9)	(10.8)	3.7	7.2	(52.5)	(13.4)

Source: The Central Bank of The Bahamas

Table 2.5 Summary of Domestic Assets of the Banking System

Period Ended	Till Cash	Balance with Central Bank	SECURITIES						LOANS AND ADVANCES				Total Domestic Assets
			Central Government			Rest of Public Sector	Private Sector	Government	Public Corp.	Other	Other Assets		
			Treasury Bills	Government									
				Other									
2002	66,311	230,257	38,824	341,249	9,267	10,211	170,022	202,525	4,059,435	468,101	5,596,202		
2003	79,623	243,541	47,599	369,515	18,618	20,444	74,506	346,969	4,074,225	624,376	5,899,416		
2004	78,483	383,663	26,670	393,341	18,580	14,774	78,197	313,536	4,324,681	656,482	6,288,407		
2005	105,777	284,683	66,088	400,488	20,589	28,264	150,740	265,809	4,925,507	669,678	6,917,623		
2006	116,195	251,138	9,954	437,139	121,101	21,661	156,261	268,071	5,647,004	728,596	7,757,120		
2007	110,124	341,185	50,758	468,478	97,656	29,612	120,321	243,896	6,188,826	798,994	8,449,850		
2008	117,571	322,290	180,176	533,471	97,532	28,844	145,833	343,543	6,507,962	870,100	9,147,322		
2009	111,837	375,585	214,012	704,581	107,031	27,244	76,516	305,900	6,568,689	479,409	8,970,804		
2010	113,177	518,706	293,696	799,558	115,631	17,385	180,335	339,796	6,555,339	448,969	9,382,592		
2011	126,879	560,079	275,400	847,574	117,350	16,393	145,748	326,823	6,631,122	441,623	9,488,991		
2010													
QTR. I	86,193	435,072	218,316	705,349	107,031	25,907	166,283	324,577	6,522,817	466,851	9,058,396		
QTR. II	89,136	483,395	267,629	740,422	107,031	22,280	205,288	325,853	6,504,129	454,967	9,200,130		
QTR. III	83,832	444,609	264,089	752,756	107,031	21,417	212,608	409,143	6,549,641	443,793	9,288,919		
QTR. IV	113,177	518,706	293,696	799,558	115,631	17,385	180,335	339,796	6,555,339	448,969	9,382,592		
2011													
Jan.	75,840	645,098	293,772	799,525	115,631	18,670	147,305	339,366	6,571,272	449,782	9,456,261		
Feb.	73,567	660,363	293,776	799,338	115,631	19,287	128,599	331,451	6,470,933	456,470	9,349,415		
Mar.	84,504	648,585	294,812	799,410	115,631	15,971	147,987	328,163	6,469,295	452,804	9,357,162		
Apr.	83,276	665,184	298,965	792,846	115,631	15,949	96,193	323,870	6,499,136	461,181	9,352,231		
May	82,092	744,890	253,221	773,664	114,631	15,830	97,078	320,024	6,492,326	466,480	9,360,236		
Jun.	85,734	709,969	253,282	772,948	114,631	12,835	141,014	330,070	6,490,038	462,582	9,373,103		
Jul.	78,007	775,817	253,156	764,217	114,631	12,209	146,196	324,706	6,485,664	457,760	9,412,363		
Aug.	93,254	688,606	281,219	809,573	115,100	12,106	128,812	325,824	6,495,936	460,450	9,410,880		
Sep.	79,733	660,180	281,304	811,112	115,100	14,790	143,355	293,013	6,584,705	454,947	9,438,239		
Oct.	87,404	596,735	281,609	813,674	115,100	15,229	190,411	280,133	6,598,490	436,182	9,414,967		
Nov.	109,818	534,135	287,318	849,389	117,100	15,207	150,292	277,990	6,624,996	454,205	9,420,450		
Dec.	126,879	560,079	275,400	847,574	117,350	16,393	145,748	326,823	6,631,122	441,623	9,488,991		
2012													
Jan.	89,289	604,651	275,398	846,499	119,350	14,766	167,612	332,476	6,630,924	456,927	9,537,892		
Feb.	99,648	578,172	301,609	848,705	119,350	14,779	197,653	333,437	6,648,772	454,475	9,596,600		
Mar.	80,559	609,150	301,609	848,743	119,350	14,423	189,302	348,661	6,653,248	442,162	9,607,207		
Apr.	89,324	612,540	321,608	840,113	119,350	14,347	246,026	343,306	6,672,053	461,591	9,720,258		
May	91,363	644,506	321,610	840,704	119,350	14,276	243,254	312,109	6,644,714	465,761	9,697,647		
Jun.	83,546	670,347	321,610	840,695	119,370	14,297	253,810	292,653	6,641,768	458,881	9,696,977		
Jul.	91,388	605,249	304,608	955,950	120,042	14,035	165,458	291,446	6,633,490	445,458	9,627,124		
Aug.	89,216	511,964	319,609	943,690	119,370	13,669	251,222	324,956	6,644,520	457,041	9,675,257		
Sep.	86,746	509,806	274,609	965,461	119,370	13,951	207,340	332,158	6,647,895	463,019	9,620,355		

SOURCE: The Central Bank of The Bahamas

Table 2.6 Summary of Domestic Liabilities of the Banking System

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								
	Government	Other			Government	Other							
2002	29,014	723,546	635,104	2,355,279	3,742,943	800	722,955	399,033	4,865,731	(730,471)	5,596,202		
2003	32,523	814,796	682,344	2,385,431	3,915,094	800	1,032,528	322,934	5,271,356	(628,060)	5,899,416		
2004	46,592	958,001	784,077	2,461,572	4,250,242	800	1,121,403	352,479	5,724,924	(563,483)	6,288,407		
2005	45,644	1,141,692	885,758	2,624,094	4,697,188	800	1,197,463	411,135	6,306,586	(611,037)	6,917,623		
2006	64,033	1,163,793	956,857	2,848,863	5,033,546	800	1,477,534	491,121	7,003,001	(754,119)	7,757,120		
2007	54,335	1,216,865	995,063	3,241,922	5,508,185	800	1,654,097	619,215	7,782,297	(667,553)	8,449,850		
2008	62,676	1,191,441	1,024,117	3,563,917	5,842,151	--	1,864,633	736,758	8,443,542	(703,780)	9,147,322		
2009	72,062	1,260,809	1,004,356	3,623,445	5,960,672	--	2,032,952	295,258	8,288,882	(681,922)	8,970,804		
2010	55,014	1,325,557	1,017,819	3,703,963	6,102,353	--	2,281,930	292,528	8,676,811	(705,781)	9,382,592		
2011	66,003	1,394,931	1,067,111	3,696,985	6,225,030	--	2,357,752	302,140	8,884,922	(604,069)	9,488,991		
2010													
QTR. I	63,002	1,255,178	1,007,383	3,740,332	6,065,895	--	2,062,062	290,259	8,418,216	(640,180)	9,058,396		
QTR. II	68,659	1,370,700	1,014,172	3,745,734	6,199,265	--	2,061,750	327,036	8,588,051	(612,079)	9,200,130		
QTR. III	59,863	1,346,244	1,008,073	3,744,845	6,159,025	--	2,034,361	302,173	8,495,559	(793,360)	9,288,919		
QTR. IV	55,014	1,325,557	1,017,819	3,703,963	6,102,353	--	2,281,930	292,528	8,676,811	(705,781)	9,382,592		
2011													
Jan.	60,639	1,328,275	1,019,395	3,714,888	6,123,197	--	2,277,173	367,466	8,767,836	(688,425)	9,456,261		
Feb.	56,740	1,310,395	1,029,921	3,725,259	6,122,315	--	2,230,833	302,406	8,655,554	(693,861)	9,349,415		
Mar.	58,869	1,313,658	1,042,734	3,731,087	6,146,348	--	2,254,517	293,175	8,694,040	(663,122)	9,357,162		
Apr.	64,024	1,404,614	1,047,882	3,725,155	6,241,675	--	2,270,621	302,519	8,814,815	(537,416)	9,352,231		
May	62,086	1,405,004	1,031,685	3,742,740	6,241,515	--	2,288,990	308,276	8,838,781	(521,455)	9,360,236		
Jun.	62,894	1,417,823	1,043,563	3,745,476	6,269,756	--	2,295,340	303,451	8,868,547	(504,556)	9,373,103		
Jul.	59,927	1,416,484	1,055,814	3,747,406	6,279,631	--	2,305,632	310,079	8,895,342	(517,021)	9,412,363		
Aug.	62,712	1,434,143	1,040,286	3,726,655	6,263,796	--	2,316,869	307,907	8,888,572	(522,308)	9,410,880		
Sep.	62,202	1,384,331	1,040,516	3,771,153	6,258,202	--	2,305,676	300,824	8,864,702	(573,537)	9,438,239		
Oct.	61,403	1,421,576	1,039,166	3,736,221	6,258,366	--	2,310,201	305,636	8,874,203	(540,764)	9,414,967		
Nov.	64,457	1,395,119	1,056,927	3,708,092	6,224,595	--	2,339,970	307,154	8,871,719	(548,731)	9,420,450		
Dec.	66,003	1,394,931	1,067,111	3,696,985	6,225,030	--	2,357,752	302,140	8,884,922	(604,069)	9,488,991		
2012													
Jan.	63,486	1,450,238	1,061,539	3,687,794	6,263,057	--	2,379,681	309,020	8,951,758	(586,134)	9,537,892		
Feb.	66,697	1,497,516	1,068,178	3,696,373	6,328,764	--	2,399,244	293,886	9,021,894	(574,706)	9,596,600		
Mar.	69,079	1,484,246	1,088,096	3,689,833	6,331,254	--	2,419,576	275,261	9,026,091	(581,116)	9,607,207		
Apr.	73,876	1,574,702	1,113,305	3,677,076	6,438,959	--	2,434,125	266,748	9,139,832	(580,426)	9,720,258		
May	70,230	1,506,083	1,123,768	3,696,119	6,396,200	--	2,440,864	287,122	9,124,186	(573,461)	9,697,647		
Jun.	69,095	1,511,469	1,148,240	3,675,821	6,404,625	--	2,436,065	284,461	9,125,151	(571,826)	9,696,977		
Jul.	67,737	1,535,554	1,120,397	3,632,027	6,355,715	--	2,437,367	261,466	9,054,548	(572,576)	9,627,124		
Aug.	74,315	1,567,729	1,113,121	3,596,706	6,351,871	--	2,456,278	270,476	9,078,625	(596,632)	9,675,257		
Sep.	75,161	1,488,921	1,114,077	3,569,614	6,247,773	--	2,473,532	271,024	8,992,329	(628,026)	9,620,355		

SOURCE: The Central Bank of The Bahamas

Table 2.7 Summary of Foreign Assets in the Banking System*

Period Ended	NONRESIDENT LOANS AND ADVANCES			DUE FROM FINANCIAL INSTITUTIONS					Foreign Securities	Other Assets	Total Foreign Assets
	Foreign Currency Notes and Coins	Bahamian Dollar		Offshore Financial Institutions In Bahamas	Head Office or Branches Outside Bahamas	Other Banks Outside Bahamas	T O T A L				
		Foreign Currency	Bahamian Dollar								
2002	15.4	--	7,817.1	11.6	124,436.7	4,178.9	128,627.2	433.1	2,021.8	138,914.6	
2003	15.3	--	5,501.4	15.5	77,569.6	6,471.5	84,056.6	413.9	2,316.3	92,303.5	
2004	22.2	--	5,755.9	15.4	58,794.8	4,583.8	63,394.0	976.4	2,861.6	73,010.1	
2005	18.9	--	6,260.8	18.9	68,185.8	2,892.2	71,096.9	1,467.7	5,229.9	84,074.2	
2006	20.0	--	7,241.0	525.3	73,907.4	2,817.1	77,249.8	3,009.2	5,570.9	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	94,849.0	2,994.9	98,888.5	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	--	9,925.7	365.6	67,974.1	4,267.0	72,606.7	3,149.3	7,734.5	93,441.8	
2010											
QTR. I	24.9	--	3,942.6	584.6	65,418.1	3,080.0	69,082.7	1,406.6	5,314.8	79,771.6	
QTR. II	28.4	--	3,906.9	580.3	74,525.8	3,245.4	78,351.5	2,947.7	6,251.2	91,485.7	
QTR. III	26.8	--	3,677.3	595.5	63,687.1	3,451.4	67,734.0	1,411.8	7,711.3	80,561.2	
QTR. IV	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											
Jan.	25.4	--	3,938.6	745.3	64,929.2	3,487.3	69,161.7	1,516.3	5,847.1	80,489.2	
Feb.	26.6	--	4,331.8	811.1	66,449.4	3,055.8	70,316.2	719.5	5,541.0	80,935.2	
Mar.	32.6	--	12,302.1	583.8	66,904.1	3,167.3	70,655.2	1,216.3	5,357.7	89,563.9	
Apr.	30.7	--	9,199.3	650.6	67,775.7	6,226.0	74,652.3	1,498.2	6,253.7	91,634.2	
May	31.0	--	8,869.3	572.9	71,338.7	6,357.7	78,269.3	1,642.1	6,942.9	95,754.6	
Jun.	27.5	--	9,152.1	565.0	68,327.2	6,254.6	75,146.8	3,366.2	6,633.6	94,326.2	
Jul.	24.6	--	9,231.4	623.8	81,470.9	6,212.0	88,306.7	1,312.9	7,733.5	106,609.1	
Aug.	25.6	--	9,148.2	470.1	86,674.9	5,834.8	92,979.8	2,583.8	9,694.3	114,431.7	
Sep.	24.7	--	9,504.0	476.5	77,277.9	5,052.7	82,807.1	982.8	8,860.2	102,178.7	
Oct.	24.2	--	9,819.6	415.8	69,614.3	5,600.1	75,630.2	1,226.2	8,639.1	95,339.2	
Nov.	29.0	--	9,683.3	406.0	81,562.7	4,948.5	86,917.1	1,370.4	8,441.3	106,441.1	
Dec.	25.6	--	9,925.7	365.6	67,974.1	4,267.0	72,606.7	3,149.3	7,734.5	93,441.8	
2012											
Jan.	25.9	--	9,821.5	301.4	68,215.6	4,412.7	72,929.7	1,929.6	9,092.9	93,799.7	
Feb.	34.7	--	9,862.0	257.5	67,337.0	4,128.0	71,722.5	1,295.5	8,242.9	91,157.7	
Mar.	34.8	--	9,717.3	266.7	67,685.7	4,307.1	72,259.5	657.2	7,771.0	90,439.8	
Apr.	29.9	--	10,557.1	386.8	62,827.0	4,391.8	67,605.6	1,006.1	8,234.5	87,433.2	
May	30.5	--	11,065.9	364.1	63,163.0	4,407.2	67,934.3	1,588.6	8,283.2	88,902.5	
Jun.	27.3	--	10,756.1	323.6	70,239.9	4,079.3	74,642.8	3,070.7	9,031.0	97,527.9	
Jul.	27.3	--	10,425.3	307.2	68,544.0	4,404.5	73,255.7	1,649.2	9,939.2	95,296.7	
Aug.	26.8	--	10,192.9	334.1	68,515.7	4,583.2	73,433.0	1,300.9	9,265.2	94,218.8	
Sep.	28.5	--	10,253.5	316.4	68,773.4	4,227.3	73,317.1	1,706.3	8,936.8	94,242.2	

SOURCE: The Central Bank of The Bahamas

* See notes to table.

Table 2.8 Summary of Foreign Liabilities of the Banking System*

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				
				In Bahamas	Outside Bahamas						
2002	24.6	17,895.5	183.8	116,236.3	4,397.3	120,817.4	605.2	302.4	139,645.1	(730.5)	
2003	21.4	21,128.0	76.9	63,277.1	9,080.8	72,434.8	324.7	(977.3)	92,931.6	(628.1)	
2004	24.1	31,619.4	62.1	30,208.1	11,903.7	42,173.9	621.3	(865.1)	73,573.6	(563.5)	
2005	46.8	26,341.4	31.9	46,926.0	8,588.9	55,546.8	640.5	2,109.7	84,685.2	(611.0)	
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	573.8	1,826.5	89,032.2	(681.9)	
2010	63.5	37,555.7	203.5	10,481.6	31,913.0	42,598.1	(2,528.9)	6,397.8	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	(604.1)	
2010											
QTR. I	66.0	38,593.8	287.1	17,037.6	20,773.9	38,098.6	1,057.0	2,596.4	80,411.8	(640.2)	
QTR. II	31.3	37,598.7	291.1	11,159.9	39,134.3	50,585.3	571.1	3,311.4	92,097.8	(612.1)	
QTR. III	38.4	37,228.0	269.0	12,256.3	26,253.5	38,778.8	515.9	4,793.5	81,354.6	(793.4)	
QTR. IV	63.5	37,555.7	203.5	10,481.6	31,913.0	42,598.1	(2,528.9)	6,397.8	84,086.3	(705.8)	
2011											
Jan.	64.5	35,181.5	222.2	13,158.5	28,975.9	42,356.6	(2,489.2)	6,064.2	81,177.6	(688.4)	
Feb.	72.1	40,939.5	589.9	15,538.8	21,324.6	37,453.4	(2,641.1)	5,805.3	81,629.1	(693.9)	
Mar.	68.9	39,675.5	546.7	30,024.3	16,830.9	47,402.0	(2,570.1)	5,650.8	90,227.1	(663.1)	
Apr.	67.1	38,159.6	530.1	19,886.5	29,136.2	49,552.8	(2,568.6)	6,960.6	92,171.6	(537.4)	
May	67.3	41,213.4	558.4	19,468.1	30,290.3	50,316.8	(2,538.8)	7,217.4	96,276.1	(521.5)	
Jun.	71.4	41,316.6	551.5	23,036.4	25,364.9	48,952.8	(2,461.0)	6,950.9	94,830.8	(504.6)	
Jul.	76.7	40,181.4	578.9	18,997.9	41,756.2	61,332.9	(2,434.9)	7,970.0	107,126.2	(517.0)	
Aug.	76.9	37,507.6	564.4	19,147.7	50,429.4	70,141.5	(2,464.8)	9,692.9	114,954.0	(522.3)	
Sep.	76.1	36,333.3	549.6	16,874.7	42,515.9	59,940.2	(2,468.9)	8,871.5	102,752.2	(573.5)	
Oct.	69.9	30,792.0	569.2	18,625.8	39,435.4	58,630.4	(2,515.0)	8,902.6	95,880.0	(540.8)	
Nov.	64.8	31,020.0	554.4	19,227.0	49,884.2	69,665.6	(2,501.2)	8,740.7	106,989.8	(548.7)	
Dec.	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	(604.1)	
2012											
Jan.	67.0	32,823.0	517.7	17,399.7	36,548.1	54,465.5	(2,523.2)	9,553.5	94,385.9	(586.1)	
Feb.	67.0	34,395.2	552.6	17,197.3	33,586.9	51,336.9	(2,520.1)	8,453.3	91,732.4	(574.7)	
Mar.	65.9	36,036.9	544.1	13,754.4	32,092.3	46,390.9	552.3	7,974.9	91,020.9	(581.1)	
Apr.	64.9	34,963.3	555.7	18,662.4	24,670.3	43,888.4	602.1	8,494.9	88,013.6	(580.4)	
May	65.3	34,407.9	576.6	15,316.3	29,876.5	45,769.4	631.6	8,601.8	89,476.0	(573.5)	
Jun.	68.0	32,142.4	436.6	16,293.9	38,753.0	55,483.5	637.8	9,768.0	98,099.7	(571.8)	
Jul.	68.5	32,083.4	441.2	13,991.8	38,192.7	52,625.7	667.5	10,424.3	95,869.4	(572.6)	
Aug.	71.5	30,093.8	451.1	13,820.9	40,017.9	54,289.9	658.0	9,702.2	94,815.4	(596.6)	
Sep.	50.5	32,387.7	457.5	13,700.9	38,061.9	52,220.3	618.4	9,593.3	94,870.2	(628.0)	

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		
2002	71,638	329,430	26,241	159,544	874,291	2,072,499	209,300	3,742,943	17,885,689
2003	93,571	280,681	31,884	190,474	999,922	2,114,114	204,448	3,915,094	21,149,385
2004	93,040	216,127	24,472	162,837	1,192,001	2,400,332	161,433	4,250,242	31,643,513
2005	88,371	275,260	36,498	165,764	1,348,927	2,635,004	147,364	4,697,188	26,388,269
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	388,878	31,605	166,916	1,420,067	3,146,659	249,027	5,508,185	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 ^R	118,693	395,930	47,893	257,948	1,871,131	3,330,654	202,781	6,225,030	32,658,551
2010									
QTR. I	137,962	442,622	38,526	254,478	1,593,314	3,388,962	210,029	6,065,893	38,657,531
QTR. II	142,529	438,132	43,783	249,444	1,672,914	3,415,219	237,244	6,199,265	37,629,950
QTR. III	127,282	450,056	34,678	255,960	1,650,595	3,416,581	223,873	6,159,025	37,266,376
QTR. IV	121,287	438,666	48,672	239,334	1,643,508	3,407,188	203,698	6,102,353	37,619,266
2011									
Jan.	123,200	426,806	50,211	259,312	1,647,413	3,401,817	214,438	6,123,197	35,245,986
Feb.	117,440	430,297	51,311	258,541	1,617,255	3,439,087	208,384	6,122,315	41,011,589
Mar.	120,058	439,100	51,906	261,960	1,588,711	3,463,057	221,556	6,146,348	39,744,404
Apr.	126,171	431,781	52,583	247,361	1,655,555	3,463,402	264,822	6,241,675	38,226,787
May	124,540	424,148	51,420	255,117	1,715,177	3,455,132	215,981	6,241,515	41,280,663
Jun.	121,857	459,787	51,145	265,840	1,706,658	3,455,364	209,605	6,270,256	41,387,988
Jul.	115,000	465,006	49,226	263,540	1,697,035	3,476,625	213,199	6,279,631	40,258,123
Aug.	118,235	442,864	48,704	268,601	1,717,715	3,459,308	208,369	6,263,796	37,584,496
Sep.	117,468	416,303	46,154	269,628	1,738,273	3,460,426	208,750	6,257,002	36,409,469
Oct.	115,792	410,417	54,180	264,056	1,737,544	3,458,050	218,327	6,258,366	30,861,947
Nov.	118,255	385,318	49,994	262,311	1,729,009	3,467,844	211,864	6,224,595	31,084,790
Dec. ^R	118,693	395,930	47,893	257,948	1,871,131	3,330,654	202,781	6,225,030	32,658,551
2012									
Jan. ^R	115,260	397,332	47,627	256,191	1,938,998	3,293,809	213,840	6,263,057	32,890,110
Feb. ^R	118,215	400,263	46,437	238,214	2,008,393	3,295,580	221,662	6,328,764	34,462,258
Mar. ^R	119,709	375,725	51,209	260,971	1,958,532	3,330,762	234,346	6,331,254	36,102,760
Apr. ^R	124,068	382,256	51,899	283,770	2,017,782	3,351,127	228,057	6,438,959	35,028,120
May ^R	120,223	369,591	52,028	268,755	2,027,360	3,344,178	214,065	6,396,200	34,473,102
Jun. ^R	119,555	372,016	51,512	280,551	2,010,696	3,365,239	205,056	6,404,625	32,210,346
Jul.	118,273	363,909	51,596	283,254	2,034,692	3,300,550	203,441	6,355,715	32,151,847
Aug.	125,404	364,373	52,317	286,996	2,048,133	3,269,699	204,949	6,351,871	30,165,305
Sep.	126,501	351,400	53,504	272,375	1,966,045	3,270,424	207,524	6,247,773	32,438,190

SOURCE: The Central Bank of The Bahamas

Table 2.10 Banking System: Total Deposits by Depositors (B\$)

Period Ended	R E S I D E N T							TOTAL	Nonresident
	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other		
									(B\$'000)
2002	70,785	326,825	26,209	154,971	804,863	2,059,725	207,127	3,650,505	24,616
2003	90,370	272,201	31,855	187,999	932,469	2,100,346	195,397	3,810,637	21,358
2004	89,802	214,863	24,408	159,688	1,123,607	2,383,445	154,314	4,150,127	24,153
2005	85,962	256,608	36,445	160,746	1,257,215	2,611,689	142,017	4,550,682	46,843
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	378,011	31,504	160,671	1,286,178	3,108,981	237,734	5,306,599	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 ^R	116,161	384,707	47,856	231,883	1,730,974	3,305,161	199,780	6,016,522	67,210
2010									
QTR. I	135,781	418,400	38,522	231,760	1,437,904	3,356,477	207,424	5,826,268	65,994
QTR. II	137,660	421,165	43,771	225,293	1,511,767	3,390,744	235,352	5,965,752	31,261
QTR. III	125,374	420,966	34,650	231,546	1,520,705	3,391,967	223,274	5,948,482	38,367
QTR. IV	119,810	419,059	48,655	216,972	1,485,997	3,384,222	201,509	5,876,224	63,530
2011									
Jan.	121,733	414,475	50,174	233,912	1,484,549	3,377,940	212,919	5,895,702	64,477
Feb.	116,257	416,935	51,311	233,233	1,473,063	3,414,204	205,953	5,910,956	72,114
Mar.	119,093	423,704	51,875	236,786	1,456,753	3,437,786	218,515	5,944,512	68,893
Apr.	124,247	410,736	52,558	218,054	1,505,922	3,437,324	260,804	6,009,645	67,159
May	123,377	409,208	51,411	225,553	1,572,048	3,428,510	213,682	6,023,789	67,264
Jun.	120,348	439,027	51,131	235,813	1,565,689	3,427,619	206,754	6,046,381	71,405
Jul.	113,332	448,805	49,224	229,257	1,549,243	3,450,073	210,523	6,050,457	76,745
Aug.	115,887	429,871	48,702	231,420	1,577,885	3,433,698	206,083	6,043,546	76,894
Sep.	115,247	403,806	46,105	236,988	1,597,320	3,434,828	206,197	6,040,491	76,145
Oct.	114,038	399,608	54,130	232,265	1,569,516	3,432,625	215,575	6,017,757	69,911
Nov.	117,468	374,770	49,943	233,320	1,572,829	3,442,403	209,218	5,999,951	64,823
Dec. ^R	116,161	384,707	47,856	231,883	1,730,974	3,305,161	199,780	6,016,522	67,210
2012									
Jan. ^R	114,184	384,731	47,611	229,174	1,787,651	3,268,360	210,723	6,042,434	67,098
Feb. ^R	117,313	388,282	46,424	210,943	1,823,103	3,269,485	207,740	6,063,290	67,012
Mar. ^R	117,990	364,174	51,140	230,678	1,778,145	3,305,081	220,761	6,067,969	65,908
Apr. ^R	122,826	370,621	51,863	254,413	1,821,425	3,325,356	225,378	6,171,882	64,860
May ^R	119,646	354,601	51,995	242,182	1,845,195	3,318,595	211,594	6,143,808	65,252
Jun. ^R	117,825	359,063	50,627	249,882	1,837,721	3,340,068	200,996	6,156,182	67,969
Jul.	117,523	351,001	50,732	246,913	1,863,576	3,275,219	197,462	6,102,426	68,486
Aug.	123,961	342,321	51,462	257,525	1,856,579	3,244,376	202,032	6,078,256	71,462
Sep.	125,565	334,921	52,695	252,335	1,808,059	3,243,970	197,571	6,015,116	50,538

SOURCE: The Central Bank of The Bahamas

Table 2.11 Banking System: Demand 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		
2002	29,014	31,934	1,091	28,743	374,811	217,257	69,710	752,560	999,333
2003	32,523	39,821	8,732	31,096	415,130	234,617	85,400	847,319	622,099
2004	46,592	33,294	3,693	20,075	522,311	306,471	72,157	1,004,593	1,197,489
2005	45,644	45,969	3,495	35,510	642,053	339,734	74,931	1,187,336	1,062,488
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
2010									
QTR. I	63,002	65,369	5,378	82,122	682,692	321,718	97,899	1,318,180	1,144,723
QTR. II	68,659	64,114	10,255	77,030	777,778	330,026	111,497	1,439,359	1,411,951
QTR. III	59,863	71,405	3,546	82,996	758,041	329,587	100,669	1,406,107	1,592,308
QTR. IV	55,014	71,026	4,896	78,747	768,999	314,343	87,546	1,380,571	1,797,845
2011									
Jan.	60,639	58,129	4,303	92,688	762,404	311,437	99,314	1,388,914	1,655,169
Feb.	56,740	61,109	4,384	92,552	746,660	313,755	91,935	1,367,135	1,679,076
Mar.	58,869	72,565	4,015	90,843	720,613	319,661	105,961	1,372,527	1,741,540
Apr.	64,024	73,689	5,307	81,285	778,595	314,980	150,758	1,468,638	1,527,081
May	62,086	76,010	4,131	85,144	821,893	318,317	99,509	1,467,090	1,608,957
Jun.	62,894	104,087	6,572	89,896	807,263	323,756	86,249	1,480,717	1,452,217
Jul.	59,927	108,766	4,510	93,350	792,006	327,910	89,942	1,476,411	1,565,356
Aug.	62,712	94,935	4,302	100,739	817,845	330,373	85,949	1,496,855	1,560,617
Sep.	62,202	78,292	3,668	97,031	792,639	327,397	85,304	1,446,533	1,423,842
Oct.	61,403	74,230	3,253	96,706	819,939	333,099	94,349	1,482,979	1,570,152
Nov.	64,457	64,607	3,150	88,128	821,810	330,032	87,392	1,459,576	1,591,086
Dec.	66,003	65,913	3,393	86,322	793,504	362,992	82,807	1,460,934	1,542,206
2012									
Jan.	63,486	68,949	3,565	82,276	865,117	341,314	89,017	1,513,724	1,580,289
Feb.	66,697	70,345	3,915	79,967	907,866	337,716	97,707	1,564,213	1,579,125
Mar.	69,079	66,604	7,024	92,944	865,669	350,693	101,312	1,553,325	1,698,430
Apr.	73,876	75,170	5,709	102,897	932,254	364,573	94,099	1,648,578	1,810,801
May	70,230	66,673	5,827	92,007	898,854	354,175	88,547	1,576,313	1,609,072
Jun.	69,095	64,139	5,055	90,665	914,607	347,973	89,030	1,580,564	1,602,990
Jul.	67,737	71,486	4,878	93,527	946,218	332,473	86,972	1,603,291	1,622,799
Aug.	74,315	83,594	5,386	91,372	960,528	339,586	87,263	1,642,044	1,592,148
Sep.	75,161	77,737	4,455	96,770	890,185	328,474	91,300	1,564,082	1,790,952

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							T O T A L	Nonresident
	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other		
2002	--	77	362	253	23,702	603,298	7,412	635,104	55,613
2003	--	63	139	806	19,960	652,838	8,538	682,344	75,323
2004	--	27	367	283	25,396	745,032	12,972	784,077	95,126
2005	--	55	450	135	29,868	843,517	11,733	885,758	105,732
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
2010									
QTR. I	--	25	51	1,137	23,055	961,394	21,721	1,007,383	240,696
QTR. II	--	4	51	431	25,517	962,815	25,354	1,014,172	134,730
QTR. III	--	4	52	116	27,248	955,905	24,748	1,008,073	133,895
QTR. IV	--	11	10	53	24,545	969,324	23,876	1,017,819	224,642
2011									
Jan.	--	4	10	50	25,836	968,680	24,815	1,019,395	232,640
Feb.	--	9	10	62	24,013	980,788	25,039	1,029,921	250,524
Mar.	--	10	10	60	25,918	991,531	25,205	1,042,734	243,446
Apr.	--	12	10	63	25,613	999,069	23,115	1,047,882	243,010
May	--	15	10	72	28,645	981,279	21,664	1,031,685	231,982
Jun.	--	24	10	67	29,080	992,607	21,775	1,043,563	240,341
Jul.	--	9	--	67	28,414	1,004,764	22,560	1,055,814	244,229
Aug.	--	24	--	54	28,640	989,209	22,359	1,040,286	243,930
Sep.	--	8	21	42	28,962	989,262	22,221	1,040,516	220,440
Oct.	--	31	--	30	30,461	985,961	22,683	1,039,166	207,495
Nov.	--	45	--	24	33,099	1,000,685	23,074	1,056,927	201,944
Dec.	--	22	--	25	34,104	1,010,207	22,753	1,067,111	210,443
2012									
Jan.	--	20	--	47	36,776	1,002,018	22,678	1,061,539	209,567
Feb.	--	29	--	41	31,316	1,012,931	23,861	1,068,178	209,872
Mar.	--	47	--	24	31,928	1,031,508	24,589	1,088,096	210,105
Apr.	--	40	--	27	34,725	1,053,167	25,346	1,113,305	201,396
May	--	48	--	11	37,072	1,061,357	25,280	1,123,768	197,418
Jun.	--	33	15	20	37,183	1,078,820	32,169	1,148,240	197,147
Jul.	--	28	13	15	37,900	1,049,820	32,621	1,120,397	194,067
Aug.	--	68	11	13	38,356	1,041,878	32,795	1,113,121	199,852
Sep.	--	28	16	17	39,279	1,041,945	32,792	1,114,077	205,328

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							TOTAL	Nonresident
	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other		
2002	42,624	297,419	24,788	130,548	475,778	1,251,944	132,178	2,355,279	16,830,743
2003	61,048	240,797	23,013	158,572	564,832	1,226,659	110,510	2,385,431	20,451,963
2004	46,448	182,806	20,412	142,479	644,294	1,348,829	76,304	2,461,572	30,351,647
2005	42,727	229,236	32,553	130,119	677,006	1,451,753	60,700	2,624,094	25,220,049
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	28,860	132,227	760,380	1,809,435	111,120	3,241,922	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 ^R	52,690	329,995	44,500	171,601	1,043,523	1,957,455	97,221	3,696,985	30,905,902
2010									
QTR. I	74,960	377,228	33,097	171,219	887,567	2,105,850	90,409	3,740,330	37,272,112
QTR. II	73,870	374,014	33,477	171,983	869,619	2,122,378	100,393	3,745,734	36,083,269
QTR. III	67,419	378,647	31,080	172,848	865,306	2,131,089	98,456	3,744,845	35,540,173
QTR. IV	66,273	367,629	43,766	160,534	849,964	2,123,521	92,276	3,703,963	35,596,779
2011									
Jan.	62,561	368,673	45,898	166,574	859,173	2,121,700	90,309	3,714,888	33,358,177
Feb.	60,700	369,179	46,917	165,927	846,582	2,144,544	91,410	3,725,259	39,081,989
Mar.	61,189	366,525	47,881	171,057	842,180	2,151,865	90,390	3,731,087	37,759,418
Apr.	62,147	358,080	47,266	166,013	851,347	2,149,353	90,949	3,725,155	36,456,696
May	62,454	348,123	47,279	169,901	864,639	2,155,536	94,808	3,742,740	39,439,724
Jun.	58,963	355,676	44,563	175,877	870,315	2,139,001	101,581	3,745,976	39,695,430
Jul.	55,073	356,231	44,716	170,123	876,615	2,143,951	100,697	3,747,406	38,448,538
Aug.	55,523	347,905	44,402	167,808	871,230	2,139,726	100,061	3,726,655	35,779,949
Sep.	55,266	338,003	42,465	172,555	916,672	2,143,767	101,225	3,769,953	34,765,187
Oct.	54,389	336,156	50,927	167,320	887,144	2,138,990	101,295	3,736,221	29,084,300
Nov.	53,798	320,666	46,844	174,159	874,100	2,137,127	101,398	3,708,092	29,291,760
Dec. ^R	52,690	329,995	44,500	171,601	1,043,523	1,957,455	97,221	3,696,985	30,905,902
2012									
Jan. ^R	51,774	328,363	44,062	173,868	1,037,105	1,950,477	102,145	3,687,794	31,100,254
Feb. ^R	51,518	329,889	42,522	158,206	1,069,211	1,944,933	100,094	3,696,373	32,673,261
Mar. ^R	50,630	309,074	44,185	168,003	1,060,935	1,948,561	108,445	3,689,833	34,194,225
Apr. ^R	50,192	307,046	46,190	180,846	1,050,803	1,933,387	108,612	3,677,076	33,015,923
May ^R	49,993	302,870	46,201	176,737	1,091,434	1,928,646	100,238	3,696,119	32,666,612
Jun. ^R	50,460	307,844	46,442	189,866	1,058,906	1,938,446	83,857	3,675,821	30,410,209
Jul.	50,536	292,395	46,705	189,712	1,050,574	1,918,257	83,848	3,632,027	30,334,981
Aug.	51,089	280,711	46,920	195,611	1,049,249	1,888,235	84,891	3,596,706	28,373,305
Sep.	51,340	273,635	49,033	175,588	1,036,581	1,900,005	83,432	3,569,614	30,441,910

SOURCE: The Central Bank of The Bahamas

Table 2.14 Banking System: Fixed Deposits by Maturity (B\$)

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
2002	1,082,575	431,586	585,868	239,270	2,339,299
2003	1,052,698	428,442	615,196	292,903	2,389,239
2004	1,028,404	455,103	558,534	419,065	2,461,106
2005	1,048,210	465,226	617,651	484,667	2,615,754
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	984,768	986,755	3,715,062
2011	1,517,357	650,229	1,009,317	517,865	3,694,768
2010					
QTR. I	1,179,372	540,998	1,088,191	901,892	3,710,453
QTR. II	1,166,822	509,954	1,133,350	913,532	3,723,658
QTR. III	1,121,931	629,070	1,071,020	907,679	3,729,700
QTR. IV	1,229,864	513,675	984,768	986,755	3,715,062
2011					
Jan.	1,311,784	533,415	943,352	939,213	3,727,764
Feb.	1,266,752	566,041	972,946	931,045	3,736,784
Mar.	1,234,791	576,391	994,847	940,138	3,746,167
Apr.	1,397,507	632,011	1,163,143	546,887	3,739,548
May	1,443,745	577,131	1,229,189	507,749	3,757,814
Jun.	1,479,771	606,416	1,181,343	494,275	3,761,805
Jul.	1,438,003	682,261	1,146,028	496,295	3,762,587
Aug.	1,374,538	767,956	1,119,055	481,748	3,743,297
Sep.	1,420,488	778,047	1,080,119	491,661	3,770,315
Oct.	1,435,633	779,081	1,021,047	498,471	3,734,232
Nov.	1,489,574	689,069	1,018,958	506,681	3,704,282
Dec.	1,517,357	650,229	1,009,317	517,865	3,694,768
2012					
Jan.	1,486,400	636,754	1,045,753	514,699	3,683,606
Feb.	1,396,997	659,924	1,110,374	519,142	3,686,437
Mar.	1,383,686	643,529	1,114,603	527,398	3,669,216
Apr.	1,319,942	624,285	1,194,222	521,591	3,660,040
May	1,356,815	575,574	1,218,686	527,948	3,679,023
Jun.	1,382,720	590,100	1,158,268	535,540	3,666,628
Jul.	1,310,952	608,997	1,171,610	532,007	3,623,566
Aug.	1,234,874	714,302	1,065,783	572,426	3,587,385
Sep.	1,228,051	716,191	1,057,593	550,253	3,552,088

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	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			
2002	486,686	22,544	509,230	191,519	187,000	465,687	173,412	939,813	264,383	1,656,169	80,985	3,253,188	705,780	4,468,198	
2003	507,948	30,248	538,196	215,802	102,203	381,815	225,344	872,826	239,873	1,883,132	76,162	3,353,575	643,582	4,535,353	
2004	548,759	25,698	574,457	248,003	87,209	353,729	250,939	782,000	216,803	2,176,336	27,100	3,560,068	582,051	4,716,576	
2005	599,145	13,663	612,808	224,966	154,378	393,463	302,603	707,362	197,903	2,725,090	24082	4,050,881	678,966	5,342,655	
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	
2010															
QTR. I	725,246	16,961	742,207	197,858	188,001	323,136	226,370	583,480	230,506	4,448,289	73,829	5,552,763	718,706	7,013,676	
QTR. II	762,189	16,035	778,224	194,945	172,985	332,698	245,434	564,879	214,999	4,464,293	66,813	5,556,815	700,231	7,035,270	
QTR. III	683,089	17,158	700,247	172,138	242,497	337,334	312,028	559,085	224,316	4,548,739	79,421	5,617,296	858,262	7,175,805	
QTR. IV	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															
Jan.	586,737	5,458	592,195	203,013	210,303	320,058	323,403	513,541	147,286	4,681,803	66,341	5,718,415	747,333	7,057,943	
Feb.	601,098	4,518	605,616	193,424	185,951	316,275	318,784	499,103	96,231	4,648,421	67,178	5,657,223	668,144	6,930,983	
Mar.	610,876	6,640	617,516	197,493	186,578	309,090	319,086	510,691	94,600	4,645,856	64,535	5,663,130	664,799	6,945,445	
Apr.	635,655	1,870	637,525	195,589	119,825	306,508	319,181	521,888	90,684	4,655,642	72,357	5,679,627	602,047	6,919,199	
May	638,305	2,173	640,478	204,909	125,379	340,398	315,826	588,542	83,999	4,536,457	73,440	5,670,306	598,644	6,909,428	
Jun.	691,880	1,103	692,983	202,969	127,110	321,053	319,497	551,140	106,263	4,610,663	71,124	5,685,825	623,994	7,002,802	
Jul.	688,485	2,591	691,076	203,921	125,094	324,517	315,189	543,163	104,526	4,619,041	70,584	5,690,642	615,393	6,997,111	
Aug.	684,455	2,661	687,116	203,495	129,219	327,117	312,861	538,483	103,277	4,620,780	68,769	5,689,875	614,126	6,991,117	
Sep.	692,046	2,372	694,418	209,004	133,475	330,468	317,712	546,798	102,766	4,617,067	69,365	5,703,337	623,318	7,021,073	
Oct.	748,810	2,551	751,361	204,284	130,636	339,642	314,424	544,172	102,870	4,612,172	69,473	5,700,270	617,403	7,069,034	
Nov.	697,942	5,044	702,986	235,646	126,842	326,526	310,793	546,511	104,456	4,630,010	69,508	5,738,693	611,599	7,053,278	
Dec.	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															
Jan.	703,965	2,584	706,549	264,343	136,171	326,725	292,118	543,107	159,780	4,637,280	64,939	5,771,455	653,008	7,131,012	
Feb.	722,059	2,025	724,084	250,089	138,879	325,668	282,140	529,045	193,595	4,669,686	66,676	5,774,488	681,290	7,179,862	
Mar.	721,392	2,488	723,880	248,601	136,068	321,989	288,296	533,808	190,809	4,676,811	70,949	5,781,209	686,122	7,191,211	
Apr.	788,534	2,604	791,138	252,634	135,883	326,552	284,536	533,927	210,241	4,654,463	72,011	5,767,576	702,671	7,261,385	
May	785,285	2,560	787,845	250,494	124,749	319,888	289,520	543,619	206,928	4,625,497	71,537	5,739,498	672,734	7,200,077	
Jun.	795,479	2,420	797,899	265,020	125,542	320,629	284,346	555,910	197,099	4,592,903	68,883	5,734,462	655,870	7,188,231	
Jul.	694,962	3,962	698,924	269,921	126,587	319,331	254,115	555,525	202,947	4,588,766	74,278	5,733,543	657,927	7,090,394	
Aug.	778,294	2,860	781,154	274,436	174,235	319,677	255,808	553,092	199,998	4,592,122	70,176	5,739,327	700,217	7,220,698	
Sep.	729,883	4,069	733,952	275,386	175,599	324,940	254,417	552,250	202,132	4,599,873	68,844	5,752,449	700,992	7,187,393	

SOURCE: The Central Bank of The Bahamas

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

Period Ended	Agriculture	Fisheries	Mining & Quarrying	Manufacturing	Distribution	Tourism	Entertainment & Catering	Transport
	(B\$/'000)							
2002	9,011	5,314	20,953	64,435	220,542	238,794	33,435	65,036
2003	10,561	14,867	16,716	59,555	223,687	218,827	34,458	32,053
2004	9,134	12,332	17,685	55,041	224,781	189,039	44,323	33,718
2005	10,295	14,664	15,263	47,373	178,683	258,657	63,562	20,924
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
2010								
QTR. I	17,318	6,882	787	30,253	162,814	198,206	62,216	31,165
QTR. II	15,565	7,404	1,318	28,429	157,224	173,263	61,536	29,243
QTR. III	16,323	12,440	2,576	32,934	156,120	166,904	55,939	31,041
QTR. IV	15,043	6,136	3,393	32,611	161,995	137,400	50,545	35,204
2011								
Jan.	13,359	5,369	2,636	34,130	165,649	136,185	65,509	34,995
Feb.	13,670	5,675	2,529	34,830	161,325	57,923	62,477	33,885
Mar.	13,310	5,403	2,508	34,651	162,950	56,958	66,726	35,154
Apr.	12,836	5,491	2,510	36,957	167,590	61,462	70,953	36,440
May	12,690	5,249	2,492	36,119	162,459	55,740	70,179	36,158
Jun.	12,703	5,260	2,490	39,173	162,597	74,883	69,436	35,448
Jul.	12,434	6,066	2,483	37,828	166,758	75,118	69,012	36,221
Aug.	12,452	9,766	2,480	38,592	167,885	73,077	71,088	37,033
Sep.	13,292	11,474	2,814	33,424	168,864	71,901	71,392	35,744
Oct.	11,195	10,242	2,791	36,741	169,600	71,276	71,820	38,390
Nov.	11,247	10,708	2,782	33,771	167,229	70,068	67,657	37,435
Dec.	13,434	8,571	2,703	38,787	171,128	70,265	67,058	37,265
2012								
Jan.	14,057	7,633	2,672	35,741	172,615	67,790	67,154	36,334
Feb.	13,856	6,957	2,626	37,348	170,992	65,614	67,133	34,435
Mar.	13,816	6,652	2,610	41,333	174,054	65,973	66,187	34,895
Apr.	13,928	5,985	2,641	40,360	173,597	65,146	66,089	35,942
May	13,415	6,108	2,629	40,630	174,628	68,202	65,862	35,849
Jun.	13,808	6,537	2,618	41,265	173,393	66,841	65,822	36,568
Jul.	13,717	7,398	2,593	40,157	171,753	65,301	69,089	38,092
Aug.	14,218	11,210	2,570	39,341	174,765	66,639	69,431	37,856
Sep.	14,533	10,808	2,483	41,630	177,995	65,506	68,824	38,274

SOURCE: The Central Bank of The Bahamas

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

Period Ended	(B\$'000)								T O T A L
	Construction	Government	Rest of Public Sector	Private Financial Inst.	Professional & Other Services	Personal	Miscellaneous		
2002	337,236	170,022	202,525	36,592	130,532	2,712,541	185,621	4,432,589	
2003	277,587	74,506	346,969	28,922	129,455	2,809,427	218,716	4,496,306	
2004	248,801	78,197	313,537	20,209	115,826	3,094,548	259,842	4,717,013	
2005	312,768	150,740	265,809	20,050	125,501	3,525,779	332,587	5,342,655	
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	
2010									
Mar.	405,216	166,283	324,577	13,567	123,356	4,990,719	480,317	7,013,676	
Jun.	405,206	205,288	325,853	13,201	123,683	5,014,149	473,908	7,035,270	
Sep.	439,935	212,608	409,143	13,680	123,645	5,102,345	400,172	7,175,805	
Dec.	438,969	180,335	339,796	18,607	143,026	5,115,487	396,892	7,075,439	
2011									
Jan.	440,082	147,305	339,366	19,080	143,037	5,096,753	414,488	7,057,943	
Feb.	438,846	128,599	331,451	18,019	132,270	5,127,608	381,876	6,930,983	
Mar.	441,272	147,987	328,163	17,070	137,377	5,123,043	372,873	6,945,445	
Apr.	430,540	96,193	323,870	16,719	136,724	5,135,163	385,751	6,919,199	
May	431,799	97,078	320,024	16,396	135,558	5,154,408	373,079	6,909,428	
Jun.	434,922	141,014	330,070	16,916	132,784	5,158,533	386,573	7,002,802	
Jul.	429,712	146,196	324,706	21,597	121,491	5,159,190	388,299	6,997,111	
Aug.	423,930	128,812	325,824	21,940	123,053	5,161,354	393,831	6,991,117	
Sep.	422,088	143,355	293,013	18,873	122,964	5,170,339	441,536	7,021,073	
Oct.	417,797	190,411	280,133	19,451	118,715	5,175,450	455,022	7,069,034	
Nov.	418,891	150,292	277,990	19,777	116,847	5,188,573	480,011	7,053,278	
Dec.	424,809	145,748	326,823	21,589	117,189	5,189,423	468,901	7,103,693	
2012									
Jan.	424,449	167,612	332,476	20,465	117,303	5,194,124	470,587	7,131,012	
Feb.	433,457	197,653	333,437	14,615	128,773	5,186,167	486,799	7,179,862	
Mar.	433,207	189,302	348,661	14,902	128,626	5,185,223	485,770	7,191,211	
Apr.	429,878	246,026	343,306	14,760	120,706	5,204,098	498,923	7,261,385	
May	412,266	243,254	312,109	14,527	109,873	5,203,839	496,886	7,200,077	
Jun.	430,533	253,810	292,653	16,263	115,528	5,207,096	465,496	7,188,231	
Jul.	424,726	165,458	291,446	15,581	115,457	5,213,702	455,924	7,090,394	
Aug.	430,248	251,222	324,956	16,385	114,871	5,215,411	451,575	7,220,698	
Sep.	432,959	207,340	332,158	16,987	115,365	5,218,492	444,039	7,187,393	

SOURCE: The Central Bank of The Bahamas

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

Period Ended	(B\$'000)							
	Agriculture	Fisheries	Mining & Quarrying	Manufacturing	Distribution	Tourism	Entertainment & Catering	Transport
2002	8,890	5,314	1,034	35,835	212,332	50,185	15,568	14,798
2003	10,561	14,867	1,116	30,947	203,996	44,959	14,115	15,327
2004	9,134	12,332	985	30,713	187,275	41,136	18,589	18,381
2005	10,295	14,664	963	28,354	174,224	30,610	19,850	13,505
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
2010								
QTR. I	17,318	6,882	787	24,188	147,741	29,122	27,147	25,834
QTR. II	15,565	7,404	1,318	23,452	142,151	24,697	26,335	24,114
QTR. III	16,323	12,440	2,576	26,673	142,943	21,652	26,199	26,113
QTR. IV	15,043	6,136	3,393	30,209	150,495	22,987	26,270	30,481
2011								
Jan.	13,359	5,369	2,636	30,963	154,149	22,838	41,678	30,339
Feb.	13,670	5,675	2,529	32,990	149,921	22,817	38,653	29,298
Mar.	13,310	5,403	2,508	32,411	151,737	21,621	42,906	30,636
Apr.	12,836	5,491	2,510	35,469	156,376	26,650	43,568	31,992
May	12,690	5,249	2,492	35,099	151,341	22,185	42,804	31,779
Jun.	12,703	5,260	2,490	39,173	151,671	20,690	42,066	31,138
Jul.	12,434	6,066	2,483	37,828	155,832	21,720	42,082	31,613
Aug.	12,452	9,766	2,480	38,592	157,151	20,177	44,162	32,504
Sep.	13,292	11,474	2,814	33,424	158,130	20,193	44,471	31,294
Oct.	11,195	10,242	2,791	36,741	158,962	18,876	45,341	34,022
Nov.	11,247	10,708	2,782	33,771	156,781	19,208	41,255	33,647
Dec.	13,434	8,571	2,703	38,120	160,776	20,875	41,094	33,541
2012								
Jan.	14,057	7,633	2,672	35,741	162,149	18,677	41,190	32,677
Feb.	13,856	6,957	2,626	37,348	160,737	18,076	41,169	31,396
Mar.	13,816	6,652	2,610	41,333	163,989	19,653	40,660	31,887
Apr.	13,928	5,985	2,641	40,360	163,532	19,776	40,562	32,965
May	13,415	6,108	2,629	40,630	164,755	19,598	40,335	33,169
Jun.	13,808	6,537	2,618	41,265	163,617	17,781	40,952	33,909
Jul.	13,717	7,398	2,593	38,807	161,977	17,371	44,219	33,955
Aug.	14,218	11,210	2,570	39,341	165,181	18,742	44,561	33,749
Sep.	14,533	10,808	2,483	40,242	168,411	18,838	44,610	34,198

SOURCE: The Central Bank of The Bahamas

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

Period Ended	(B\$'000)								T O T A L
	Construction	Government	Rest of Public Sector	Private Financial Inst.	Professional & Other Services	Personal	Miscellaneous		
2002	265,495	34,839	78,743	15,809	128,327	2,682,900	153,651	3,703,720	
2003	246,136	69,292	90,104	10,813	124,365	2,779,520	165,866	3,821,984	
2004	214,185	78,197	88,048	10,505	104,457	3,063,162	231,728	4,108,827	
2005	258,240	128,974	73,822	11,430	114,679	3,503,458	266,958	4,650,026	
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	
2010									
QTR. I	276,679	162,094	31,310	12,811	120,879	4,968,547	426,670	6,278,009	
QTR. II	279,306	202,731	36,408	13,183	120,440	4,987,048	414,852	6,319,004	
QTR. III	318,278	140,301	46,891	13,662	120,434	5,072,149	313,751	6,300,385	
QTR. IV	308,465	110,335	48,768	18,589	139,847	5,085,119	321,343	6,317,480	
2011									
Jan.	309,924	77,305	51,445	19,062	139,869	5,067,746	338,470	6,305,152	
Feb.	309,062	58,567	46,276	18,001	129,064	5,096,815	304,983	6,258,321	
Mar.	311,103	77,986	43,504	17,052	135,033	5,091,588	297,208	6,274,006	
Apr.	300,841	96,193	43,298	16,701	134,590	5,103,950	304,817	6,315,282	
May	300,126	97,078	41,327	16,378	133,435	5,124,396	292,232	6,308,611	
Jun.	298,965	141,014	48,541	16,898	130,673	5,128,809	307,614	6,377,705	
Jul.	296,082	146,196	47,944	21,073	119,391	5,128,823	309,560	6,379,127	
Aug.	290,383	128,578	51,880	21,418	120,965	5,128,658	315,164	6,374,330	
Sep.	284,995	143,355	28,751	18,533	120,887	5,135,476	348,294	6,395,383	
Oct.	280,550	190,411	29,470	18,950	116,650	5,140,161	354,718	6,449,080	
Nov.	280,846	150,292	30,335	19,251	114,783	5,156,565	375,164	6,436,635	
Dec.	281,728	145,748	34,534	21,157	115,138	5,158,516	367,384	6,443,319	
2012									
Jan.	280,619	167,612	43,570	20,062	115,267	5,165,275	368,219	6,475,420	
Feb.	290,292	197,653	45,334	14,109	125,754	5,155,094	356,146	6,496,547	
Mar.	287,942	189,302	54,978	14,427	125,614	5,153,308	356,430	6,502,601	
Apr.	284,598	240,526	53,339	14,252	117,712	5,170,904	355,030	6,556,110	
May	285,036	237,754	39,647	14,009	106,891	5,170,711	350,096	6,524,783	
Jun.	295,879	248,310	38,822	15,831	112,557	5,173,643	324,412	6,529,941	
Jul.	292,929	159,958	38,460	15,142	111,407	5,180,798	309,774	6,428,505	
Aug.	288,624	245,722	35,968	15,688	110,837	5,182,297	308,913	6,517,621	
Sep.	293,763	199,839	42,400	16,533	111,347	5,184,485	299,842	6,482,332	

SOURCE: The Central Bank of The Bahamas

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

Period Ended	Agriculture	Fisheries	Mining & Quarrying	Manufacturing	Distribution	Tourism	Entertainment & Catering	Transport
2002	121	--	19,919	28,600	8,210	188,609	17,867	50,238
2003	--	--	15,600	28,608	19,691	173,868	20,343	16,726
2004	--	--	16,700	24,328	37,506	147,903	25,734	15,337
2005	--	--	14,300	19,019	4,459	228,047	43,712	7,419
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
2010								
QTR. I	--	--	--	6,065	15,073	169,084	35,069	5,331
QTR. II	--	--	--	4,977	15,073	148,566	35,201	5,129
QTR. III	--	--	--	6,261	13,177	145,252	29,740	4,928
QTR. IV	--	--	--	2,402	11,500	114,413	24,275	4,723
2011								
Jan.	--	--	--	3,167	11,500	113,347	23,831	4,656
Feb.	--	--	--	1,840	11,404	35,106	23,824	4,587
Mar.	--	--	--	2,240	11,213	35,337	23,820	4,518
Apr.	--	--	--	1,488	11,214	34,812	27,385	4,448
May	--	--	--	1,020	11,118	33,555	27,375	4,379
Jun.	--	--	--	--	10,926	54,193	27,370	4,310
Jul.	--	--	--	--	10,926	53,398	26,930	4,608
Aug.	--	--	--	--	10,734	52,900	26,926	4,529
Sep.	--	--	--	--	10,734	51,708	26,921	4,450
Oct.	--	--	--	--	10,638	52,400	26,479	4,368
Nov.	--	--	--	--	10,448	50,860	26,402	3,788
Dec.	--	--	--	667	10,352	49,390	25,964	3,724
2012								
Jan.	--	--	--	--	10,466	49,113	25,964	3,657
Feb.	--	--	--	--	10,255	47,538	25,964	3,039
Mar.	--	--	--	--	10,065	46,320	25,527	3,008
Apr.	--	--	--	--	10,065	45,370	25,527	2,977
May	--	--	--	--	9,873	48,604	25,527	2,680
Jun.	--	--	--	--	9,776	49,060	24,870	2,659
Jul.	--	--	--	1,350	9,776	47,930	24,870	4,137
Aug.	--	--	--	--	9,584	47,897	24,870	4,107
Sep.	--	--	--	1,388	9,584	46,668	24,214	4,076

SOURCE: The Central Bank of The Bahamas

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

Period Ended	(B\$'000)								T O T A L
	Construction	Government	Rest of Public Sector	Private Financial Inst.	Professional & Other Services	Personal	Miscellaneous		
2002	71,741	135,183	123,782	20,783	2,205	29,096	31,970	728,324	
2003	31,451	5,214	256,865	18,109	5,090	29,415	52,850	673,830	
2004	34,616	--	225,489	9,704	11,369	31,386	28,114	608,186	
2005	54,528	21,766	191,987	8,620	10,822	22,321	65,629	692,629	
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	
2010									
QTR. I	128,537	4,189	293,267	756	2,477	22,172	53,647	735,667	
QTR. II	125,900	2,557	289,445	18	3,243	27,101	59,056	716,266	
QTR. III	121,657	72,307	362,252	18	3,211	30,196	86,421	875,420	
QTR. IV	130,504	70,000	291,028	18	3,179	30,368	75,549	757,959	
2011									
Jan.	130,158	70,000	287,921	18	3,168	29,007	76,018	752,791	
Feb.	129,784	70,032	285,175	18	3,206	30,793	76,893	672,662	
Mar.	130,169	70,001	284,659	18	2,344	31,455	75,665	671,439	
Apr.	129,699	--	280,572	18	2,134	31,213	80,934	603,917	
May	131,673	--	278,697	18	2,123	30,012	80,847	600,817	
Jun.	135,957	--	281,529	18	2,111	29,724	78,959	625,097	
Jul.	133,630	--	276,762	524	2,100	30,367	78,739	617,984	
Aug.	133,547	234	273,944	522	2,088	32,696	78,667	616,787	
Sep.	137,093	--	264,262	340	2,077	34,863	93,242	625,690	
Oct.	137,247	--	250,663	501	2,065	35,289	100,304	619,954	
Nov.	138,045	--	247,655	526	2,064	32,008	104,847	616,643	
Dec.	143,081	--	292,289	432	2,051	30,907	101,517	660,374	
2012									
Jan.	143,830	--	288,906	403	2,036	28,849	102,368	655,592	
Feb.	143,165	--	288,103	506	3,019	31,073	130,653	683,315	
Mar.	145,265	--	293,683	475	3,012	31,915	129,340	688,610	
Apr.	145,280	5,500	289,967	508	2,994	33,194	143,893	705,275	
May	127,230	5,500	272,462	518	2,982	33,128	146,790	675,294	
Jun.	134,654	5,500	253,831	432	2,971	33,453	141,084	658,290	
Jul.	131,797	5,500	252,986	439	4,050	32,904	146,150	661,889	
Aug.	141,624	5,500	288,988	697	4,034	33,114	142,662	703,077	
Sep.	139,196	7,501	289,758	454	4,018	34,007	144,197	705,061	

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
2002	1,457,766	895,127	893,141	17,927	98,380
2003	1,400,502	927,392	870,128	16,493	85,243
2004	1,486,934	959,344	1,045,776	14,199	78,424
2005	1,661,553	1,106,256	1,280,875	12,840	74,833
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
2009					
QTR. I	2,211,792	298,491	265,874	27,300	160,245
QTR. II	2,217,515	316,191	321,914	27,905	165,188
QTR. III	2,207,170	339,177	328,832	28,963	180,773
QTR. IV	2,193,365	307,681	293,876	28,440	177,658
2010					
QTR. I	2,159,987	293,243	259,865	27,774	182,415
QTR. II	2,147,634	292,111	279,758	26,465	174,390
QTR. III	2,130,589	372,752	355,707	25,152	167,857
QTR. IV	2,140,945	332,928	343,284	23,602	178,374
2011					
Jan.	2,137,316	89,099	85,470	25,309	184,581
Feb.	2,133,222	98,457	94,363	25,239	180,163
Mar.	2,123,406	125,499	115,683	25,059	181,038
Apr.	2,133,235	104,311	114,140	20,326	175,576
May	2,140,662	113,381	120,808	20,810	173,018
Jun.	2,141,404	114,489	115,231	21,327	168,248
Jul.	2,142,327	118,083	119,006	21,465	169,280
Aug.	2,139,499	124,995	122,167	23,221	171,586
Sep.	2,149,984	117,807	128,292	23,630	171,304
Oct.	2,151,179	114,579	115,774	22,724	171,307
Nov.	2,164,151	109,032	122,004	23,131	171,740
Dec.	2,164,121	121,020	120,990	21,343	165,540
2012					
Jan.	2,163,282	102,072	101,233	20,375	165,137
Feb.	2,158,544	115,091	110,353	21,164	165,159
Mar.	2,154,674	107,633	103,763	21,112	163,819
Apr.	2,166,688	101,711	113,725	21,155	166,436
May	2,172,593	113,854	119,759	21,320	165,122
Jun.	2,175,278	117,144	119,829	20,651	167,912
Jul.	2,171,535	128,791	125,048	22,135	144,255
Aug.	2,180,045	116,057	124,567	20,854	142,688
Sep.	2,180,066	106,981	107,002	20,688	148,270

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
2008															
QTR. I	247,418	1,925	6,966	22,435	48,520	53,938	21,014	164,973	232,912	505,038	562,536	258,291	2,125,966	23,182	128,617
QTR. II	251,167	2,033	6,876	22,818	51,036	54,012	22,034	167,272	234,282	531,296	556,726	264,375	2,163,927	22,970	129,962
QTR. III	245,023	2,020	6,350	22,043	54,412	59,306	22,001	171,886	237,334	563,738	552,197	281,198	2,217,508	24,331	136,958
QTR. IV	238,775	1,909	6,111	21,173	49,602	57,255	21,435	171,454	246,168	594,565	541,585	294,377	2,244,409	26,654	150,023
2009															
QTR. I	227,757	1,817	5,656	20,284	43,996	55,199	21,159	170,162	246,754	605,784	529,609	283,615	2,211,792	27,300	160,245
QTR. II	223,349	1,780	5,305	19,632	40,488	53,283	20,427	166,364	245,876	632,422	529,975	278,614	2,217,515	27,905	165,188
QTR. III	215,164	1,785	5,165	19,759	39,702	57,520	19,894	163,942	245,209	638,244	523,307	277,479	2,207,170	28,963	180,773
QTR. IV	206,689	1,832	4,955	19,134	36,369	55,227	19,697	163,991	243,696	648,024	515,002	278,749	2,193,365	28,440	177,658
2010															
QTR. I	199,228	1,552	4,761	18,164	32,345	53,037	19,075	166,094	240,898	661,379	498,410	265,044	2,159,987	27,774	182,415
QTR. II	197,138	1,296	3,966	17,244	29,425	50,529	18,422	163,512	244,594	665,886	494,605	261,017	2,147,634	26,465	174,390
QTR. III	188,509	1,046	3,682	15,257	28,587	52,604	17,303	131,455	242,369	683,852	504,394	261,531	2,130,589	25,152	167,857
QTR. IV	185,044	985	3,353	15,126	26,464	50,875	16,399	129,860	240,391	714,616	494,961	262,871	2,140,945	23,602	178,374
2011															
Jan.	183,136	872	3,261	15,107	25,468	50,489	16,176	128,657	240,134	721,761	493,609	258,646	2,137,316	25,309	184,581
Feb.	181,618	892	3,090	14,444	24,833	49,712	15,946	127,622	241,721	729,438	487,294	256,612	2,133,222	25,239	180,163
Mar.	181,837	889	3,214	14,072	24,291	49,148	15,773	125,429	240,987	734,975	479,768	253,023	2,123,406	25,059	181,038
Apr.	183,922	894	3,373	13,820	24,253	48,301	15,740	124,192	240,757	748,872	477,976	251,135	2,133,235	20,326	175,576
May	183,814	867	3,364	13,640	24,605	47,844	15,693	122,335	241,026	758,893	477,733	250,848	2,140,662	20,810	173,018
Jun.	182,112	794	3,274	13,131	25,543	47,050	15,731	121,350	239,710	766,315	476,373	250,021	2,141,404	21,327	168,248
Jul.	180,127	786	3,125	12,815	27,089	47,443	15,975	121,169	239,414	770,774	473,572	250,038	2,142,327	21,465	169,280
Aug.	176,983	1,241	3,169	12,479	26,761	37,704	15,353	125,620	244,332	785,040	455,724	255,093	2,139,499	23,221	171,586
Sep.	174,192	1,138	3,027	11,610	26,261	37,647	15,011	126,413	242,256	797,592	461,332	253,505	2,149,984	23,630	171,304
Oct.	173,189	1,141	2,559	11,346	26,109	37,469	14,643	125,296	240,799	807,876	457,643	253,109	2,151,179	22,724	171,307
Nov.	171,664	1,109	2,584	11,308	25,825	36,154	14,488	125,906	241,144	824,854	456,920	252,195	2,164,151	23,131	171,740
Dec.	171,751	910	2,510	11,126	25,221	35,750	14,409	126,543	239,790	828,634	455,553	251,924	2,164,121	21,343	165,540
2012															
Jan.	171,778	928	2,453	10,930	24,653	33,556	14,210	125,310	238,214	820,860	470,344	250,046	2,163,282	20,375	165,137
Feb.	171,345	1,005	2,422	10,589	24,223	35,114	13,940	124,030	236,986	819,175	474,030	245,685	2,158,544	21,164	165,159
Mar.	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
Apr.	174,059	1,002	2,321	10,231	23,964	33,686	13,637	123,414	236,840	820,426	486,367	240,741	2,166,688	21,155	166,436
May	173,876	940	2,297	10,018	23,701	33,251	13,381	124,445	236,037	807,817	504,138	242,692	2,172,593	21,320	165,122
Jun.	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
Jul.	175,641	967	2,305	14,417	25,389	35,266	13,108	126,216	235,970	806,174	496,985	239,097	2,171,535	22,135	144,255
Aug.	175,520	958	2,306	12,747	26,510	36,158	13,099	124,406	235,679	805,359	504,746	242,557	2,180,045	20,854	142,688
Sep.	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

SOURCE: The Central Bank of The Bahamas

¹ See notes to Tables

Table 2.21 Banking System: Consumer Instalment Credit-Repayment¹

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
(B\$'000)													
2008													
QTR. I	24,780	170	410	3,035	9,442	5,647	2,938	13,579	9,685	39,905	70,594	140,846	321,031
QTR. II	26,062	137	489	3,113	10,301	6,564	3,365	15,259	15,488	47,372	82,722	152,849	363,721
QTR. III	25,548	274	647	3,127	9,799	5,564	3,302	13,909	12,531	49,289	76,942	147,045	347,977
QTR. IV	23,429	125	438	3,020	9,036	5,799	3,249	14,643	9,376	43,865	70,820	136,822	320,622
2009													
QTR. I	24,638	262	557	2,408	7,837	5,325	2,535	11,552	11,484	40,266	56,981	134,646	298,491
QTR. II	21,180	160	471	2,484	7,422	5,546	2,861	15,342	10,245	52,010	58,824	139,646	316,191
QTR. III	21,790	78	498	2,856	7,452	5,707	3,223	12,785	12,188	66,191	65,927	140,482	339,177
QTR. IV	19,603	713	346	2,246	5,949	4,777	2,391	22,402	13,841	45,268	62,044	128,101	307,681
2010													
QTR. I	19,100	393	286	2,402	5,859	4,864	2,328	15,390	15,184	39,162	62,969	125,306	293,243
QTR. II	18,301	617	819	2,217	5,777	5,320	2,729	13,320	11,410	46,330	57,476	127,795	292,111
QTR. III	23,514	387	486	3,026	6,494	6,515	3,106	45,731	17,365	63,391	68,924	133,813	372,752
QTR. IV	20,413	192	472	1,659	5,149	5,359	2,725	12,869	11,698	62,205	75,252	134,935	332,928
2011													
Jan.	5,687	113	123	560	1,549	1,623	714	4,399	2,598	15,363	15,583	40,787	89,099
Feb.	6,674	50	188	950	1,419	1,452	707	3,866	3,487	20,529	20,230	38,905	98,457
Mar.	8,865	97	270	842	2,045	2,088	1,187	5,747	3,383	30,234	26,425	44,316	125,499
Apr.	6,007	20	76	593	1,962	1,481	695	4,219	5,013	22,146	20,425	41,674	104,311
May	6,506	54	98	559	1,520	1,763	956	5,252	4,034	25,224	23,256	44,159	113,381
Jun.	7,483	73	112	782	1,733	1,896	772	3,896	4,985	26,149	22,051	44,557	114,489
Jul.	7,301	23	153	681	1,719	2,016	940	4,369	2,921	25,673	24,902	47,385	118,083
Aug.	7,652	53	86	796	2,353	12,430	1,061	6,227	992	14,724	33,568	45,053	124,995
Sep.	9,863	103	395	1,092	1,728	2,062	783	4,416	6,771	21,310	23,284	46,000	117,807
Oct.	7,280	24	537	493	1,747	1,548	866	4,040	5,384	25,960	22,714	43,986	114,579
Nov.	7,050	53	72	359	1,518	2,291	686	2,303	3,535	16,430	26,945	47,790	109,032
Dec.	6,713	205	74	512	1,993	1,500	611	2,779	5,034	25,110	25,453	51,036	121,020
2012													
Jan.	5,485	33	122	350	1,208	3,373	566	2,968	4,058	21,147	17,726	45,036	102,072
Feb.	5,790	21	31	510	1,284	1,445	621	3,161	3,683	23,502	30,032	45,011	115,091
Mar.	6,476	66	183	382	1,430	1,614	587	3,063	4,677	23,746	18,815	46,594	107,633
Apr.	5,493	29	110	351	1,310	1,252	581	3,692	3,222	26,903	15,670	43,098	101,711
May	6,252	62	39	541	1,773	1,321	761	2,308	4,405	32,998	20,160	43,234	113,854
Jun.	5,981	128	76	336	1,506	1,953	785	3,393	2,854	21,425	31,088	47,619	117,144
Jul.	6,590	123	106	378	1,674	1,336	924	6,308	5,790	27,066	27,742	50,754	128,791
Aug.	7,937	140	86	4,788	2,123	4,470	854	6,946	4,911	20,539	14,082	49,181	116,057
Sep.	6,031	125	200	3,957	1,365	4,020	682	5,180	6,863	16,661	18,773	43,124	106,981

SOURCE: The Central Bank of The Bahamas

¹ See notes to Tables

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
2008													
QTR. I	24,046	187	420	3,076	6,992	4,860	3,432	15,482	15,361	48,647	74,011	142,142	338,656
QTR. II	29,811	245	399	3,496	12,817	6,638	4,385	17,558	16,858	73,630	76,912	158,933	401,682
QTR. III	19,404	261	121	2,352	13,175	10,858	3,269	18,523	15,583	81,731	72,413	163,868	401,558
QTR. IV	17,181	14	199	2,150	4,226	3,748	2,683	14,211	18,210	74,692	60,208	150,001	347,523
2009													
QTR. I	13,620	170	102	1,519	2,231	3,269	2,259	10,260	12,070	51,485	45,005	123,884	265,874
QTR. II	16,772	123	120	1,832	3,914	3,630	2,129	11,544	9,367	78,648	59,190	134,645	321,914
QTR. III	13,605	83	358	2,983	6,666	9,944	2,690	10,363	11,521	72,013	59,259	139,347	328,832
QTR. IV	11,128	760	136	1,621	2,616	2,484	2,194	22,451	12,328	55,048	53,739	129,371	293,876
2010													
QTR. I	11,639	113	92	1,432	1,835	2,674	1,706	17,493	12,386	52,517	46,377	111,601	259,865
QTR. II	16,211	361	24	1,297	2,857	2,812	2,076	10,738	15,106	50,837	53,671	123,768	279,758
QTR. III	14,885	137	202	1,039	5,656	8,590	1,987	13,674	15,140	81,357	78,713	134,327	355,707
QTR. IV	16,948	131	143	1,528	3,026	3,630	1,821	11,274	9,720	92,969	65,819	136,275	343,284
2011													
Jan.	3,779	--	31	541	553	1,237	491	3,196	2,341	22,508	14,231	36,562	85,470
Feb.	5,156	70	17	287	784	675	477	2,831	5,074	28,206	13,915	36,871	94,363
Mar.	9,084	94	394	470	1,503	1,524	1,014	3,554	2,649	35,771	18,899	40,727	115,683
Apr.	8,092	25	235	341	1,924	634	662	2,982	4,783	36,043	18,633	39,786	114,140
May	6,398	27	89	379	1,872	1,306	909	3,395	4,303	35,245	23,013	43,872	120,808
Jun.	5,781	--	22	273	2,671	1,102	810	2,911	3,669	33,571	20,691	43,730	115,231
Jul.	5,316	15	4	365	3,265	2,409	1,184	4,188	2,625	30,132	22,101	47,402	119,006
Aug.	4,508	508	130	460	2,025	2,691	439	10,678	5,910	28,990	15,720	50,108	122,167
Sep.	7,072	--	253	223	1,228	2,005	441	5,209	4,695	33,862	28,892	44,412	128,292
Oct.	6,277	27	69	229	1,595	1,370	498	2,923	3,927	36,244	19,025	43,590	115,774
Nov.	5,525	21	97	321	1,234	976	531	2,913	3,880	33,408	26,222	46,876	122,004
Dec.	6,800	6	--	330	1,389	1,096	532	3,416	3,680	28,890	24,086	50,765	120,990
2012													
Jan.	5,512	51	65	154	640	1,179	367	1,735	2,482	21,872	24,018	43,158	101,233
Feb.	5,357	98	--	169	854	3,003	351	1,881	2,455	21,817	33,718	40,650	110,353
Mar.	5,087	48	129	255	1,039	730	433	1,918	2,480	20,188	28,253	43,203	103,763
Apr.	9,596	44	63	120	1,442	708	432	4,221	5,273	31,712	18,569	41,545	113,725
May	6,069	--	15	328	1,510	886	505	3,339	3,602	20,389	37,931	45,185	119,759
Jun.	6,182	162	78	615	2,218	1,435	708	5,680	4,664	26,978	26,633	44,476	119,829
Jul.	8,154	116	112	4,498	2,650	3,869	728	5,792	3,913	19,870	25,044	50,302	125,048
Aug.	7,816	131	87	3,118	3,244	5,362	845	5,136	4,620	19,724	21,843	52,641	124,567
Sep.	6,733	222	107	3,203	2,094	3,593	830	4,888	4,333	15,608	22,694	42,697	107,002

SOURCE: The Central Bank of The Bahamas

¹ See notes to Tables

Table 2.23 Summary of Bank Liquidity

End of Period	STATUTORY RESERVES					LIQUID ASSETS										Surplus/ (Deficit)		
	Average Till Cash	Average Balance with CBOB	Required Reserves	Net Free Cash Reserves	Minimum Required Liquid Assets	Bahamas Government Registered Stock					NET ELIGIBLE LIQUID ASSETS						Less: Borrowings From The Central Bank	Total
						Treasury Bills	Till Cash	Balance With Central Bank	Specified Assets	Inter-Bank Demand/Call Deposits	Net	Specified Assets	Inter-Bank Demand/Call Deposits	Net				
2002	55,351	217,811	183,435	88,927	589,914	230,257	66,811	38,824	335,349	17,844	(714)	800	687,571	800	687,571	97,657		
2003	66,708	250,239	187,218	128,929	615,615	243,541	80,123	47,599	369,515	26,791	5,572	800	772,341	800	772,341	156,726		
2004	70,189	407,547	205,322	271,614	677,168	383,663	78,983	26,670	393,341	24,917	2,899	800	909,673	800	909,673	232,505		
2005	86,460	332,157	226,320	191,497	752,214	284,683	106,277	66,088	400,488	26,009	12,903	800	895,648	800	895,648	143,434		
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	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	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	--	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	--	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	--	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	--	1,865,124	896,387		
2010																		
QTR. I	79,683	438,736	285,364	233,055	938,472	435,072	86,693	218,316	672,417	45,822	2,575	--	1,460,895	--	1,460,895	522,423		
QTR. II	83,675	516,585	296,557	303,703	958,040	483,395	89,636	267,629	711,020	45,540	4,729	--	1,601,949	--	1,601,949	643,909		
QTR. III	83,313	464,580	299,059	248,834	958,114	444,609	84,332	264,089	721,771	45,575	7,133	--	1,567,509	--	1,567,509	609,395		
QTR. IV	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	--	1,755,149	808,432		
2011																		
Jan.	94,509	586,432	297,224	383,717	946,302	645,098	76,340	293,772	775,129	52,990	(2,024)	--	1,841,305	--	1,841,305	895,003		
Feb.	74,704	651,104	297,539	428,269	950,472	660,393	74,067	293,776	775,129	52,955	(132)	--	1,856,188	--	1,856,188	905,716		
Mar.	79,036	663,707	298,106	444,637	959,133	648,585	85,004	294,812	775,145	52,931	2,577	--	1,859,054	--	1,859,054	899,921		
Apr.	83,890	661,043	299,830	445,103	969,971	665,184	83,776	298,965	770,160	52,888	49,706	--	1,920,679	--	1,920,679	950,708		
May	82,684	714,153	301,146	495,691	968,067	744,890	82,592	253,221	768,370	52,824	(6,531)	--	1,895,366	--	1,895,366	927,299		
Jun.	83,913	715,589	303,302	496,201	969,472	709,969	86,234	253,282	767,569	52,781	36,865	--	1,906,700	--	1,906,700	937,228		
Jul.	81,871	748,802	303,573	527,100	977,284	775,817	78,507	253,156	758,771	52,739	32,042	--	1,951,032	--	1,951,032	973,748		
Aug.	85,631	742,245	305,444	522,432	973,938	688,606	93,754	281,219	804,088	52,966	40,650	--	1,961,283	--	1,961,283	987,345		
Sep.	86,494	683,810	306,842	463,462	971,116	660,180	80,233	281,609	805,702	53,040	19,958	--	1,900,722	--	1,900,722	929,606		
Oct.	83,569	652,086	306,134	429,521	963,127	596,735	87,904	281,609	807,703	52,721	2,818	--	1,829,490	--	1,829,490	866,363		
Nov.	98,611	555,122	306,166	347,567	964,966	534,135	110,318	287,318	843,326	54,990	6,549	--	1,836,636	--	1,836,636	871,670		
Dec.	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	--	1,865,124	896,387		
2012																		
Jan.	108,084	589,539	304,023	393,600	972,659	604,651	89,789	275,398	843,739	57,143	2,535	--	1,873,255	--	1,873,255	900,596		
Feb.	94,469	581,456	305,274	370,651	974,166	578,172	100,148	301,609	843,719	57,099	5,858	--	1,886,605	--	1,886,605	912,439		
Mar.	90,104	592,603	305,954	376,753	977,820	609,150	81,059	301,609	843,755	57,081	16,459	--	1,909,113	--	1,909,113	931,293		
Apr.	84,942	602,917	307,048	380,811	987,800	612,540	89,824	321,608	835,078	57,046	26,122	--	1,942,218	--	1,942,218	954,418		
May	90,344	641,454	307,851	423,947	989,223	644,506	91,863	321,610	835,077	57,035	4,821	--	1,954,912	--	1,954,912	965,689		
Jun.	87,455	668,995	310,926	445,524	990,945	670,347	84,046	321,610	835,057	57,046	5,156	--	1,973,262	--	1,973,262	982,317		
Jul.	87,467	623,935	311,771	399,631	982,786	605,249	91,888	304,608	948,163	57,020	7,098	--	2,014,026	--	2,014,026	1,031,240		
Aug.	90,302	575,891	311,801	354,392	986,844	511,964	89,716	319,602	937,942	57,010	4,038	--	1,920,272	--	1,920,272	933,428		
Sep.	87,981	540,402	307,935	320,448	973,335	509,806	87,246	274,609	962,029	57,091	2,766	--	1,893,547	--	1,893,547	920,212		

SOURCE: The Central Bank of The Bahamas

Table 2.24 Profit and Loss Accounts of Banks in The Bahamas

	(B\$'000)																
	2009				2010				2011				2012				
	2009	2010	2011	2009	2010	2011	2009	2010	2011	2012	2012	2012					
	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	728,878	742,174	702,491	182,363	182,990	180,720	182,805	183,559	183,176	182,764	192,675	186,517	182,266	164,729	168,979	168,204	165,179
2. Interest Expense	244,468	225,990	185,949	62,116	59,386	63,023	59,943	57,990	56,879	56,503	54,618	51,951	49,265	45,075	39,658	39,034	37,892
3. Interest Margin (1-2)	484,410	516,184	516,542	120,247	123,604	117,697	122,862	125,569	126,297	126,261	138,057	134,566	133,001	119,654	129,321	129,170	127,287
4. Commission & Forex Income	22,005	22,820	23,126	8,185	3,617	5,300	4,903	5,495	5,889	5,651	5,785	5,822	5,685	5,567	6,052	6,224	5,145
5. Gross Earnings Margin (3+4)	506,415	539,004	539,668	128,432	127,221	122,997	127,765	131,064	132,186	131,912	143,842	140,388	138,686	125,221	135,373	135,394	132,432
6. Staff Costs	149,222	158,233	164,959	36,444	37,450	38,016	37,312	38,400	40,032	38,808	40,993	39,277	42,611	41,395	41,676	39,136	41,456
7. Occupancy Costs	23,417	23,964	25,786	5,251	6,319	5,727	6,120	5,978	5,621	6,422	5,943	5,743	6,283	7,048	6,712	7,019	7,036
8. Other Operating Costs	87,245	107,051	107,138	27,460	20,671	20,559	18,555	25,864	23,609	25,875	31,703	23,872	26,089	30,424	26,753	28,138	27,582
9. Operating Costs (6+7+8)	259,884	289,248	297,883	69,155	64,440	64,302	61,987	70,242	69,262	71,105	78,639	68,892	74,983	78,867	75,141	74,293	76,074
10. Net Earnings Margin (5-9)	246,531	249,756	241,785	59,277	62,781	58,695	65,778	60,822	62,924	60,807	65,203	71,496	63,703	46,354	60,232	61,101	56,358
11. Depreciation Costs	14,134	15,238	12,693	3,377	3,233	3,320	4,204	3,601	4,185	4,080	3,372	3,587	3,519	3,777	1,810	3,521	3,469
12. Provisions for Bad Debt	121,092	124,686	101,503	22,916	36,273	27,680	34,223	20,616	26,549	52,123	25,398	23,937	21,056	31,799	24,711	37,789	36,123
13. Other Income	96,990	111,284	97,520	25,559	23,213	23,763	24,455	27,806	30,093	25,517	27,868	22,516	25,854	22,721	26,429	21,124	20,981
14. Other Income (Net) (13-11-12)	(38,236)	(28,640)	(16,676)	(734)	(16,293)	(7,237)	(13,972)	3,589	(641)	(30,686)	(902)	(5,008)	1,279	(12,855)	(92)	(20,186)	(18,611)
15. Net Income (10+14)	208,295	221,116	225,109	58,543	46,488	51,458	51,806	64,411	62,283	30,121	64,301	66,488	64,982	33,499	60,140	40,915	37,747
Effective Interest Rate Spread (%)	6.34	6.17	6.14	6.24	6.52	6.20	6.40	6.20	6.24	6.04	6.20	5.88	6.24	6.16	6.28	6.44	6.40
(Ratios To Average Assets)																	
Interest Margin	5.31	5.60	5.46	5.20	5.41	5.17	5.46	5.55	5.50	5.47	5.86	5.69	5.64	5.07	5.47	5.39	5.23
Commission & Forex Income	0.24	0.25	0.24	0.35	0.16	0.23	0.22	0.24	0.26	0.24	0.25	0.25	0.24	0.24	0.26	0.26	0.21
Gross Earnings Margin	5.55	5.85	5.71	5.55	5.57	5.40	5.68	5.80	5.76	5.71	6.11	5.93	5.88	5.30	5.72	5.65	5.45
Operating Costs	2.85	3.14	3.15	2.99	2.82	2.82	2.75	3.11	3.02	3.08	3.34	2.91	3.18	3.34	3.18	3.10	3.13
Net Earnings Margin	2.70	2.71	2.56	2.56	2.75	2.58	2.92	2.69	2.74	2.63	2.77	3.02	2.70	1.96	2.55	2.55	2.32
Net Income	2.28	2.40	2.38	2.53	2.04	2.26	2.30	2.85	2.71	1.30	2.73	2.81	2.75	1.42	2.54	1.71	1.55

*Commercial Banks and OLFIs with domestic operations

SOURCE: The Central Bank of The Bahamas

Table 2.25 Banking System: Foreign Exchange Transactions

PERIOD	CENTRAL BANK				OTHER CUSTOMERS				TOTAL		
	Purchases	Sales	Net Purchase/ (Sale)		Purchases	Sales	Net Purchase/ (Sale)		Purchases	Sales	Net Purchase/ (Sale)
2002	254,465	317,489	(63,024)	2,251,054	2,173,716	77,338	2,505,519	2,491,205	14,314		
2003	369,958	557,230	(187,272)	2,508,763	2,284,848	223,915	2,878,721	2,842,078	36,643		
2004	340,996	653,569	(312,573)	2,763,244	2,454,411	308,833	3,104,240	3,107,980	(3,740)		
2005	454,029	475,185	(21,156)	2,850,715	2,833,555	17,160	3,304,744	3,308,740	(3,996)		
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)		
2010											
QTR. I	60,632	110,029	(49,397)	843,923	772,377	71,546	904,555	882,406	22,149		
QTR. II	59,626	187,357	(127,731)	906,498	789,868	116,630	966,124	977,225	(11,101)		
QTR. III	150,581	42,527	108,054	816,045	931,992	(115,947)	966,626	974,519	(7,893)		
QTR. IV	81,514	249,763	(168,249)	1,362,154	1,192,173	169,981	1,443,668	1,441,936	1,732		
2011											
Jan.	25,900	72,001	(46,101)	357,102	308,039	49,063	383,002	380,040	2,962		
Feb.	9,500	42,162	(32,662)	271,911	239,916	31,995	281,411	282,078	(667)		
Mar.	22,405	41,712	(19,307)	348,564	317,495	31,069	370,969	359,207	11,762		
Apr.	17,821	65,141	(47,320)	324,534	266,997	57,537	342,355	332,138	10,217		
May	28,770	55,431	(26,661)	316,652	295,478	21,174	345,422	350,909	(5,487)		
Jun.	65,706	41,689	24,017	319,116	350,002	(30,886)	384,822	391,691	(6,869)		
Jul.	6,375	39,109	(32,734)	301,184	292,196	8,988	307,559	331,305	(23,746)		
Aug.	24,400	10,677	13,723	273,548	279,211	(5,663)	297,948	289,888	8,060		
Sep.	50,131	13,188	36,943	252,225	289,001	(36,776)	302,356	302,189	167		
Oct.	40,310	8,995	31,315	245,487	274,120	(28,633)	285,797	283,115	2,682		
Nov.	34,323	14,902	19,421	284,173	306,880	(22,707)	318,496	321,782	(3,286)		
Dec.	30,630	41,376	(10,746)	346,484	342,688	3,796	377,114	384,064	(6,950)		
2012											
Jan.	5,675	35,664	(29,989)	329,582	282,986	46,596	335,257	318,650	16,607		
Feb.	5,050	33,121	(28,071)	309,932	287,429	22,503	314,982	320,550	(5,568)		
Mar.	4,926	45,348	(40,422)	318,189	284,639	33,550	323,115	329,987	(6,872)		
Apr.	15,175	59,298	(44,123)	332,631	264,323	68,308	347,806	323,621	24,185		
May	4,835	49,436	(44,601)	325,240	293,848	31,392	330,075	343,284	(13,209)		
Jun.	17,635	39,702	(22,067)	281,657	268,136	13,521	299,292	307,838	(8,546)		
Jul.	37,900	17,594	20,306	314,935	332,343	(17,408)	352,835	349,937	2,898		
Aug.	32,426	14,211	18,215	311,455	328,761	(17,306)	343,881	342,972	909		
Sep.	40,175	15,067	25,108	250,871	285,213	(34,342)	291,046	300,280	(9,234)		

SOURCE: The Central Bank of The Bahamas

Table 2.26 Banking System: Cheque Clearing

(Num./B\$'000)		
PERIOD	Number	Value
2002	3,886,691	6,016,890
2003	3,989,606	6,313,991
2004	4,119,381	7,309,111
2005	3,947,218	7,812,597
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	4,356,162	7,012,298
<u>2009</u>		
QTR. I	880,070	1,854,812
QTR. II	891,343	1,831,466
QTR. III	874,047	1,824,364
QTR. IV	892,413	1,742,841
<u>2010</u>		
QTR. I	833,920	1,730,956
QTR. II	788,746	1,609,559
QTR. III	861,380	1,664,711
QTR. IV	1,042,743	1,770,984
<u>2011</u>		
Jan.	334,594	547,796
Feb.	315,969	539,679
Mar.	382,540	622,007
Apr.	331,351	561,279
May	358,075	585,239
Jun.	382,155	567,722
Jul.	395,465	586,605
Aug.	335,187	553,209
Sep.	377,045	601,290
Oct.	376,262	603,872
Nov.	390,585	613,037
Dec.	376,934	630,563
<u>2012</u>		
Jan.	358,877	593,136
Feb.	369,218	595,849
Mar.	384,470	643,190
Apr.	354,046	587,584
May	416,377	647,680
Jun.	366,540	579,142
Jul.	392,645	654,170
Aug.	436,621	697,929
Sep.	354,730	581,198

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\$ '000s)

Period Ended	CLEARING BANKS						CENTRAL BANK						Total	
	Customer Payments			Interbank Payments			Interbank Payments	Other Credits		Other Debits		Vol.	Value	
	Vol.	Value	Gross Settlements	Retail Cheque Clearing (net)		Vol.		Value	Vol.	Value	Vol.			Value
				Vol.	Value		Vol.					Value		
2009														
QTR. I	6,679	595,577	4,348	650,174	254	331,881	170	42,835	677	600,273	407	404,138	12,535	2,624,878
QTR. II	7,507	555,926	4,741	797,445	256	288,756	14	20,728	719	671,995	476	398,850	13,713	2,733,700
QTR. III	7,571	631,818	4,648	732,094	254	323,557	6	14,536	725	513,194	517	560,297	13,721	2,775,496
QTR. IV	7,143	608,164	4,783	756,153	250	282,902	116	17,531	548	539,972	418	464,412	13,258	2,669,134
2010														
Jan.	2,361	176,205	1,568	258,795	99	111,243	58	14,096	282	221,339	154	138,704	4,522	920,382
Feb.	2,388	181,922	1,597	279,458	73	92,864	--	--	286	149,710	217	97,318	4,561	801,272
Mar.	3,092	159,711	1,959	273,730	82	88,487	--	--	366	190,171	192	116,950	5,691	829,049
Apr.	2,958	240,690	1,887	327,109	70	71,448	1	501	292	214,505	197	152,194	5,405	1,006,447
May	3,115	198,546	1,680	385,468	73	70,708	--	--	275	229,283	191	133,555	5,334	1,017,560
Jun.	2,900	151,422	2,081	377,199	79	81,616	--	--	227	179,003	186	215,181	5,473	1,004,421
Jul.	3,068	289,108	2,247	348,354	81	67,543	2	5,114	258	151,581	210	173,762	5,866	1,035,462
Aug.	3,065	161,511	1,958	313,125	76	81,177	48	1,896	215	295,117	189	266,764	5,551	1,119,590
Sep.	2,610	127,045	1,600	276,060	125	99,288	1	4	268	118,169	168	63,371	4,772	683,937
Oct.	2,137	300,720	1,312	266,866	165	106,915	--	--	284	156,977	186	198,853	4,084	1,030,331
Nov.	2,250	177,794	1,232	259,837	186	107,501	19	9,421	409	500,915	227	286,891	4,323	1,342,359
Dec.	2,224	213,548	1,290	252,995	193	115,085	17	1,435	437	105,485	201	113,041	4,362	801,589
2011														
Jan.	2,023	128,811	1,221	265,570	164	102,306	21	854	533	328,151	174	136,256	4,136	961,949
Feb.	2,070	162,358	1,181	286,572	159	103,625	--	--	429	191,051	204	120,685	4,043	864,290
Mar.	2,314	185,043	1,378	302,421	193	95,042	9	2,953	550	219,061	209	151,534	4,653	956,055
Apr.	2,094	181,271	1,254	309,862	181	103,336	--	--	459	239,957	158	149,372	4,146	983,798
May	2,274	180,030	1,397	353,142	197	95,523	1	44	457	345,155	211	226,497	4,537	1,200,391
Jun.	2,388	187,757	1,381	340,455	175	95,632	17	4,173	301	124,121	195	111,018	4,457	863,156
Jul.	2,223	220,726	1,374	301,847	173	99,999	--	--	348	247,084	181	136,338	4,299	1,005,994
Aug.	2,087	297,110	1,341	339,178	158	108,699	18	2,197	292	232,735	200	289,825	4,096	1,269,743
Sep.	2,424	235,705	1,328	289,390	201	89,129	--	--	344	124,248	207	96,608	4,504	835,081
Oct.	2,190	237,330	1,256	295,215	171	88,095	--	--	312	224,823	171	172,479	4,100	1,017,942
Nov.	2,351	232,012	1,384	327,320	192	97,729	5	1,380	291	336,631	207	350,789	4,430	1,345,862
Dec.	2,458	185,227	1,444	329,352	177	86,452	1	7,000	264	170,255	175	102,646	4,519	880,932
2012														
Jan.	2,506	154,769	1,354	307,996	194	92,119	--	--	380	242,006	179	113,700	4,613	910,590
Feb.	2,580	176,398	1,368	336,081	196	100,496	14	73	357	235,957	196	202,037	4,711	1,051,042
Mar.	2,631	251,497	1,423	344,409	207	125,869	--	--	377	159,335	200	69,788	4,838	950,898
Apr.	2,381	214,215	1,285	305,752	168	91,790	--	--	423	229,116	190	167,279	4,447	1,008,152
May	2,820	265,404	1,280	281,388	206	127,814	1	370	393	377,551	243	292,648	4,943	1,345,175
Jun.	2,444	189,823	1,207	265,239	176	108,360	--	--	301	129,734	192	61,340	4,320	754,496
Jul.	2,686	405,080	1,326	375,516	203	130,889	2	1,481	481	227,198	237	306,727	4,935	1,446,892
Aug.	2,611	251,665	1,218	316,666	206	128,395	--	--	422	258,180	244	239,647	4,701	1,194,553
Sep.	2,492	355,100	982	291,916	203	102,535	--	--	408	163,830	186	126,774	4,271	1,040,155

SOURCE: The Central Bank of The Bahamas

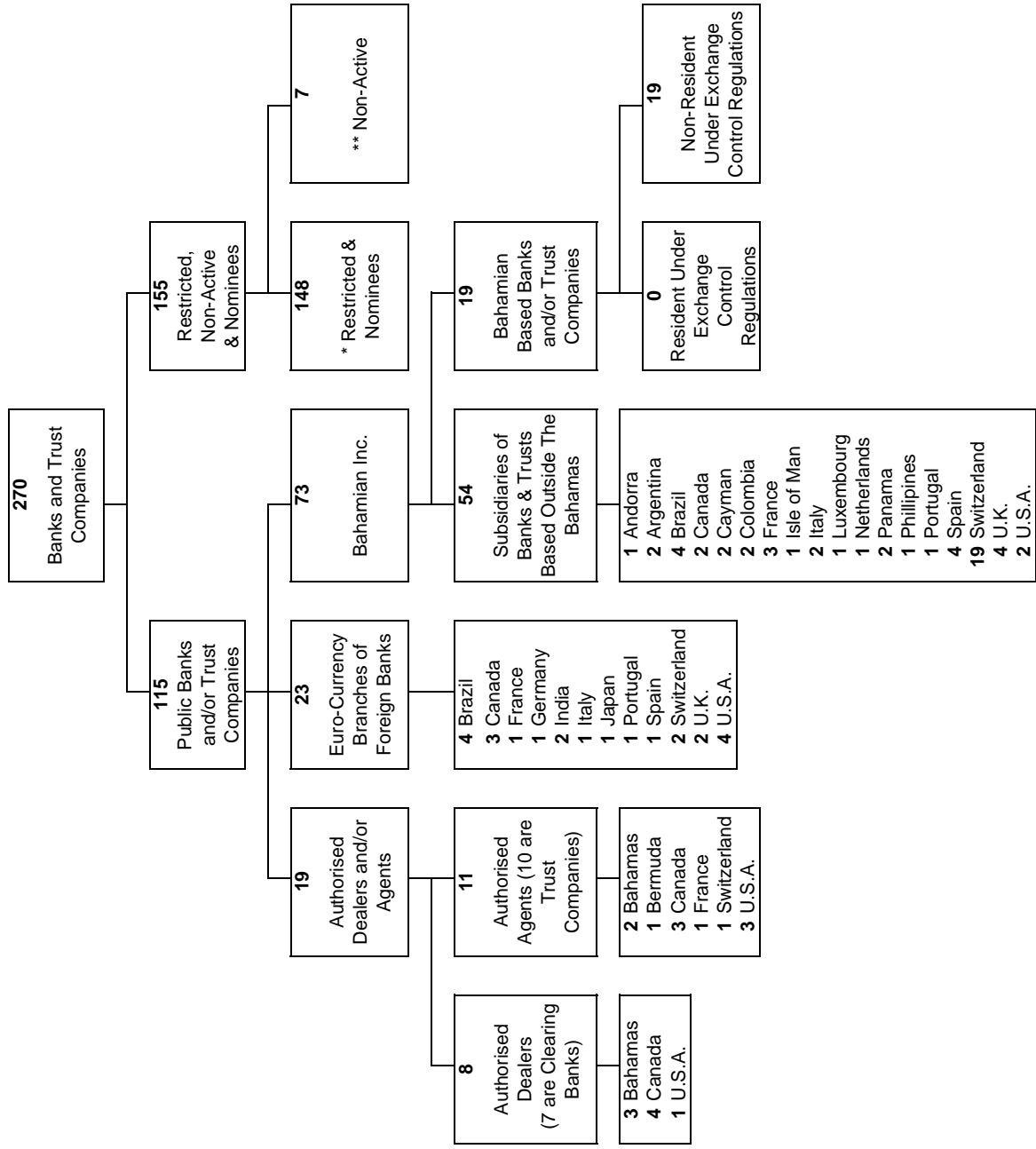
Table 2.28 Banks and Trust Companies Licenced in The Bahamas

Period	PUBLIC			RESTRICTED			NON ACTIVE			Licences Ceased	Number of Licences			
	Bank & Trust	Bank	Trust	Bank & Trust	Bank	Trust	Bank & Trust	Bank	Trust			Total		
2002	108	63	18	189	6	9	35	54	4	3	1	8	59	301
2003	94	57	18	169	5	8	31	60	7	3	1	11	29	284
2004	87	53	17	157	7	5	28	58	7	3	1	11	22	266
2005	82	48	19	149	4	3	25	59	5	3	2	10	25	250
2006	81	43	19	143	4	3	25	61	5	4	3	12	12	248
2007	79	41	18	138	3	3	25	64	5	4	3	12	8	245
2008	75	38	18	131	2	3	26	99	5	4	1	10	16	271
2009	66	40	18	142	2	3	21	113	4	4	1	9	19	272
2010	67	36	15	118	2	2	18	128	3	3	2	8	9	276
2011	65	35	16	116	2	2	17	134	3	3	1	7	8	278
2010														
QTR. I	65	41	18	124	2	3	18	122	3	3	1	7	2	276
QTR. II	66	39	17	122	2	3	18	128	3	3	1	7	2	280
QTR. III	66	38	17	121	2	3	18	128	3	3	1	7	1	279
QTR. IV	67	36	15	118	2	2	18	128	3	3	2	8	4	276
2011														
Jan.	67	36	15	118	2	2	18	128	3	3	2	8	--	276
Feb.	66	36	15	117	2	2	18	128	4	3	2	9	--	276
Mar.	66	36	15	117	2	2	18	128	4	3	2	9	--	276
Apr.	66	36	16	118	2	2	18	131	4	3	2	9	--	280
May	65	36	16	117	2	2	18	133	4	3	2	9	1	281
Jun.	65	36	16	117	2	2	18	133	4	3	2	9	--	281
Jul.	65	36	16	117	2	2	18	133	4	3	2	9	--	281
Aug.	65	36	16	117	2	2	18	136	4	3	2	9	--	284
Sep.	65	36	16	117	2	2	18	134	4	3	2	9	2	282
Oct.	65	35	16	116	2	2	17	134	3	3	1	7	5	278
Nov.	65	35	16	116	2	2	17	134	3	3	1	7	--	278
Dec.	65	35	16	116	2	2	17	134	3	3	1	7	--	278
2012														
Jan.	65	35	16	116	2	2	17	133	3	3	1	7	1	277
Feb.	65	35	16	116	2	2	17	133	3	3	1	7	--	277
Mar.	65	35	16	116	2	2	17	133	3	3	1	7	--	277
Apr.	65	35	16	116	2	2	17	133	3	3	1	7	--	277
May	65	34	16	115	2	2	17	133	3	3	1	7	1	276
Jun.	66	33	16	115	2	2	17	131	3	3	1	7	2	274
Jul.	66	33	16	115	2	2	17	131	3	3	1	7	--	274
Aug.	66	33	16	115	2	2	17	131	3	3	1	7	--	274
Sep.	66	33	16	115	2	2	17	127	3	3	1	7	4	270

SOURCE: The Central Bank of The Bahamas

Banks and Trust Companies Licensed in The Bahamas

As at 30th September, 2012



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

1 dormant **Authorised Agent is counted here, holding a Non-Active licence.

Table 3.1 Bahamas Development Bank: Assets

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 Stock	Other Assets	Total Assets
		Central Bank	Commercial Banks		Fixed Deposits						
			Demand Deposits								
2002	2	1	611	--	3,576	--	45,657	--	828	50,675	
2003	2	1	2,647	--	1,906	--	46,898	--	890	52,344	
2004	2	1	4,061	--	2,055	--	51,337	--	887	58,343	
2005	2	1	6,622	--	1,055	--	53,341	--	786	61,807	
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	
2009											
QTR. I	2	1	13,320	--	(29)	--	54,862	--	1,279	69,435	
QTR. II	2	1	14,041	--	1,035	--	54,313	--	957	70,349	
QTR. III	2	1	14,688	--	180	--	53,590	--	929	69,390	
QTR. IV	2	1	15,048	--	530	--	53,008	--	908	69,497	
2010											
QTR. I	2	1	15,334	--	993	--	51,184	--	912	68,426	
QTR. II	2	1	15,701	--	1,460	--	50,507	--	1,317	68,988	
QTR. III	2	1	15,767	--	1,484	--	49,877	--	1,486	68,617	
QTR. IV	1	1	15,767	--	2,347	--	48,698	--	1,645	68,459	
2011											
QTR. I	1	31	15,767	--	2,863	--	42,003	--	1,859	62,524	
QTR. II	1	1	16,072	--	3,191	--	41,669	--	1,856	62,790	
QTR. III	1	1	16,565	--	2,678	--	41,834	--	1,615	62,694	
QTR. IV	1	1	16,578	--	2,679	--	41,569	--	1,774	62,602	
2012											
QTR. I	1	1	16,899	--	2,667	--	41,396	--	1,839	62,803	
QTR. II	2	1	17,406	--	3,686	--	40,884	364	1,067	63,410	
QTR. III	2	1	17,535	--	3,331	--	41,155	364	943	63,331	

SOURCE: Bahamas Development Bank

Table 3.2 Bahamas Development Bank: Liabilities

Period Ended	D U E T O							Capital	General Reserves	Surplus Provision & Other Reserves	Total Liabilities
	Government	National Insurance Board	Central Bank	Caribbean Development Bank	Other Financial Institutions Outside The Bahamas		Other Liabilities				
					Other Financial Institutions Outside The Bahamas	Other Liabilities					
2002	--	492	6,780	9,640	5,556	18,372	21,335	273	(11,773)	50,675	
2003	--	171	6,371	9,823	4,970	22,259	22,085	273	(13,608)	52,344	
2004	--	--	7,613	12,007	4,677	24,732	23,335	273	(14,294)	58,343	
2005	--	--	7,330	11,106	4,104	29,161	24,085	273	(14,252)	61,807	
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	
2009											
QTR. I	--	--	6,467	6,284	2,320	49,293	27,648	273	(22,850)	69,435	
QTR. II	--	--	6,235	6,033	2,345	51,118	27,835	273	(23,490)	70,349	
QTR. III	--	--	6,203	5,639	2,350	50,964	28,210	273	(24,249)	69,390	
QTR. IV	--	--	6,233	5,258	2,097	51,544	28,960	273	(24,868)	69,497	
2010											
QTR. I	--	--	6,001	4,860	1,819	50,852	30,862	273	(26,241)	68,426	
QTR. II	--	--	6,031	4,469	1,831	51,424	31,232	273	(26,272)	68,988	
QTR. III	--	--	5,800	4,514	1,825	51,094	32,121	273	(27,010)	68,617	
QTR. IV	--	--	5,569	3,682	1,601	50,861	33,345	273	(26,872)	68,459	
2011											
QTR. I	--	--	5,596	3,293	1,595	51,179	33,846	273	(33,258)	62,524	
QTR. II	--	--	5,623	2,896	1,340	51,073	35,063	273	(33,478)	62,790	
QTR. III	--	--	5,396	2,502	1,271	50,791	36,317	273	(33,856)	62,694	
QTR. IV	--	--	5,170	2,111	1,012	50,399	37,805	273	(34,168)	62,602	
2012											
QTR. I	--	--	5,196	1,719	751	50,533	38,811	273	(34,480)	62,803	
QTR. II	--	--	4,969	1,325	753	52,075	39,450	273	(35,435)	63,410	
QTR. III	--	--	4,994	934	493	51,806	40,669	273	(35,838)	63,331	

SOURCE: Bahamas Development Bank

Table 3.3 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	
2002	1,942	7,631	1,936	5,162	19,147	2,586	4,525	2,728	9,839	45,657
2003	1,548	7,699	1,832	5,997	19,411	2,544	5,513	2,354	10,411	46,898
2004	1,581	8,226	2,163	8,061	21,012	2,487	5,476	2,331	10,294	51,337
2005	1,761	8,156	2,521	8,608	22,576	2,483	5,408	1,828	9,719	53,341
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
2009										
QTR. I	2,039	6,848	3,340	8,541	23,754	2,176	5,908	2,256	10,340	54,862
QTR. II	2,046	6,766	3,376	8,347	23,526	2,159	5,883	2,210	10,252	54,313
QTR. III	2,036	6,644	3,364	8,245	23,173	2,148	5,803	2,177	10,128	53,590
QTR. IV	2,024	6,590	3,413	8,104	22,819	2,135	5,768	2,155	10,058	53,008
2010										
QTR. I	2,017	6,390	3,377	6,107	23,259	2,155	5,754	2,125	10,034	51,184
QTR. II	2,013	6,390	3,265	6,070	22,753	2,155	5,723	2,138	10,016	50,507
QTR. III	2,010	6,317	3,214	5,953	22,528	2,131	5,698	2,026	9,855	49,877
QTR. IV	1,898	6,231	3,159	5,114	22,496	2,126	5,677	1,996	9,800	48,698
2011										
QTR. I	1,801	5,131	2,475	3,462	19,742	1,128	4,023	4,241	9,392	42,003
QTR. II	1,798	5,080	2,438	3,436	19,612	2,150	5,275	1,880	9,305	41,669
QTR. III	1,793	5,046	2,654	3,773	19,284	2,140	5,290	1,854	9,284	41,834
QTR. IV	1,789	4,524	4,334	5,728	16,000	1,455	5,270	2,469	9,194	41,569
2012										
QTR. I	1,783	4,546	4,261	5,594	15,762	2,122	5,251	2,077	9,450	41,396
QTR. II	1,693	4,649	4,186	5,139	16,976	2,113	4,693	1,435	8,242	40,884
QTR. III	1,684	4,657	4,156	5,115	17,342	2,105	4,680	1,417	8,202	41,155

SOURCE: Bahamas Development Bank

Table 3.4 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
1958	1,935	1	(132)	1,804	3	18	45	1,738	--	1,804
1959	2,177	1	(70)	2,108	9	44	15	2,040	--	2,108
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

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
2002	5.75	6.00	2.76	99.12	2.26
2003	5.75	6.00	2.07	99.35	1.57
2004	5.75	6.00	0.82	99.85	0.32
2005	5.25	5.50	0.85	99.85	0.35
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
<u>2009</u>					
QTR. I	5.25	5.50	3.16	99.33	2.66
QTR. II	5.25	5.50	3.49	98.84	2.99
QTR. III	5.25	5.50	2.87	99.41	2.37
QTR. IV	5.25	5.50	3.31	98.89	2.81
<u>2010</u>					
QTR. I	5.25	5.50	2.89	99.40	2.39
QTR. II	5.25	5.50	3.27	98.90	2.77
QTR. III	5.25	5.50	2.54	99.49	2.04
QTR. IV	5.25	5.50	2.94	99.02	2.44
<u>2011</u>					
Jan.	5.25	5.50	2.42	99.52	1.92
Feb.	5.25	5.50	2.32	99.55	1.82
Mar.	5.25	5.50	2.16	99.58	1.66
Apr.	5.25	5.50	1.97	99.63	1.47
May	5.25	5.50	1.74	99.69	1.24
Jun.	4.50	4.75	2.36	99.22	1.86
Jul.	4.50	4.75	1.58	99.73	1.08
Aug.	4.50	4.75	1.47	99.76	0.97
Sep.	4.50	4.75	1.34	99.79	0.84
Oct.	4.50	4.75	1.14	99.84	0.64
Nov.	4.50	4.75	1.03	99.87	0.53
Dec.	4.50	4.75	1.47	99.59	0.97
<u>2012</u>					
Jan.	4.50	4.75	0.59	99.98	0.09
Feb.	4.50	4.75	0.56	99.98	0.06
Mar.	4.50	4.75	0.64	99.97	0.14
Apr.	4.50	4.75	0.72	99.95	0.22
May	4.50	4.75	0.63	99.97	0.13
Jun.	4.50	4.75	1.12	99.71	0.62
Jul.	4.50	4.75	0.64	99.97	0.14
Aug.	4.50	4.75	0.59	99.98	0.09
Sep.	4.50	4.75	0.56	99.98	0.06

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 (%)
2002	13.07	8.65	8.90	9.04	10.63	11.33
2003	13.83	8.34	8.98	9.58	11.56	12.04
2004	12.95	8.50	8.81	9.17	11.67	11.27
2005	12.22	7.73	8.07	8.10	10.85	10.34
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
2010						
QTR. I	12.90	8.91	8.22	8.60	11.91	10.63
QTR. II	12.74	8.07	8.25	8.71	10.79	10.73
QTR. III	13.51	8.28	8.10	9.20	10.40	11.41
QTR. IV	13.69	8.30	8.01	8.63	10.38	11.43
2011						
Jan.	13.10	8.05	8.10	9.00	10.44	10.87
Feb.	13.66	7.92	8.10	8.13	9.95	11.28
Mar.	13.77	7.98	8.01	9.12	10.23	11.39
Apr.	13.04	7.82	7.91	8.58	9.47	10.93
May	13.35	8.03	8.05	9.21	9.71	11.04
Jun.	13.48	8.33	7.85	7.92	11.27	11.28
Jul.	13.59	7.33	7.56	7.85	10.18	11.07
Aug.	13.33	8.21	7.57	8.01	9.76	11.11
Sep.	12.96	7.29	7.57	8.26	9.88	10.85
Oct.	13.30	7.62	7.30	7.49	9.85	10.52
Nov.	13.42	7.20	7.56	8.13	9.73	10.68
Dec.	13.24	7.82	7.64	8.74	9.93	10.72
2012						
Jan.	12.80	8.53	7.68	7.98	9.74	10.42
Feb.	13.01	7.22	7.52	7.97	9.41	9.83
Mar.	12.64	8.39	7.53	8.31	8.93	10.50
Apr.	13.06	7.69	7.64	8.49	10.47	10.57
May	13.27	7.45	7.61	8.45	10.74	10.94
Jun.	13.90	9.44	7.58	8.12	10.62	11.44
Jul.	13.80	7.91	7.43	8.13	11.00	11.18
Aug.	14.14	7.58	7.52	8.10	9.62	11.45
Sep.	13.58	8.12	7.33	8.77	9.10	10.90

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	
2002	2.76	4.07	4.11	4.35	4.61	4.11
2003	2.18	4.02	4.08	4.41	4.59	3.93
2004	2.57	3.69	4.19	4.26	4.28	3.83
2005	2.26	3.13	3.41	3.58	3.62	3.22
2006	2.16	3.17	3.63	3.93	4.17	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	3.79
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	1.75	2.33	2.67	3.24	3.20	2.63
<u>2010</u>						
QTR. I	2.06	3.45	3.73	4.22	4.31	3.72
QTR. II	2.03	3.23	3.51	4.01	3.83	3.46
QTR. III	1.84	3.09	3.62	3.86	4.00	3.33
QTR. IV	1.83	3.01	3.38	3.88	4.00	3.25
<u>2011</u>						
Jan.	2.03	2.85	3.22	3.79	4.05	3.19
Feb.	1.68	2.80	3.45	4.30	3.92	3.28
Mar.	1.85	2.81	3.26	3.68	3.70	3.07
Apr.	1.94	2.64	2.97	3.64	3.63	2.95
May	1.79	2.90	2.95	3.76	3.90	3.12
Jun.	1.93	2.38	2.45	3.22	3.11	2.62
Jul.	1.80	1.95	2.33	2.63	2.93	2.20
Aug.	1.43	2.04	2.75	2.78	2.79	2.33
Sep.	1.65	1.93	2.58	2.89	2.52	2.28
Oct.	1.60	1.98	2.24	2.96	2.52	2.30
Nov.	1.71	1.80	1.92	2.86	2.50	2.16
Dec.	1.52	1.88	1.88	2.43	2.76	2.10
<u>2012</u>						
Jan.	1.77	1.86	2.18	2.73	2.67	2.22
Feb.	1.81	1.57	2.03	2.66	2.85	2.13
Mar.	2.06	1.69	2.04	2.69	3.37	2.35
Apr.	1.76	1.74	2.17	2.70	2.60	2.11
May	1.73	1.90	2.09	2.83	2.25	2.23
Jun.	1.53	1.49	2.02	2.51	2.75	1.90
Jul.	1.50	1.72	2.12	3.06	2.35	2.16
Aug.	1.23	1.39	1.81	2.04	2.56	1.80
Sep.	1.20	1.56	1.75	2.36	2.66	1.84

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
2002	2.26	5.75	1.51	7.50	17.01	12.95	4.52	7.25	2.67	3.00	3.84	4.00	1.21	0.75
2003	1.57	5.75	0.64	7.50	20.99	15.00	4.76	7.00	2.59	3.00	3.81	3.75	0.91	2.00
2004	0.32	5.75	2.76	7.50	14.94	13.80	4.71	7.00	2.48	2.75	4.68	4.75	2.22	3.25
2005	0.35	5.25	6.22	10.00	13.55	12.60	5.01	8.00	3.40	3.50	4.43	4.50	3.89	5.25
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
2010														
QTR. I	2.39	5.25	3.30	7.00	10.49	10.00	1.28	7.00	0.29	0.50	0.51	0.50	0.15	0.75
QTR. II	2.77	5.25	3.23	7.00	9.26	9.50	1.00	7.00	0.58	0.75	0.48	0.50	0.12	0.75
QTR. III	2.04	5.25	3.35	7.00	7.99	8.00	0.34	6.25	0.89	1.25	0.50	0.50	0.15	0.75
QTR. IV	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														
Jan.	1.92	5.25	3.36	7.00	7.46	7.50	0.41	5.50	0.99	1.25	0.51	0.50	0.15	0.75
Feb.	1.82	5.25	3.37	7.00	6.62	6.75	0.47	5.25	0.97	1.25	0.54	0.50	0.13	0.75
Mar.	1.66	5.25	3.42	7.00	6.63	6.75	0.40	5.25	0.92	1.25	0.56	0.50	0.10	0.75
Apr.	1.47	5.25	3.43	7.00	6.65	6.75	0.47	5.25	0.98	1.25	0.57	0.50	0.06	0.75
May	1.24	5.25	3.39	7.00	6.58	6.75	1.23	5.25	0.96	1.25	0.53	0.50	0.04	0.75
Jun.	1.86	4.50	3.38	7.00	6.61	6.75	0.97	5.25	0.92	1.25	0.52	0.50	0.04	0.75
Jul.	1.08	4.50	3.38	7.00	6.44	6.50	0.93	5.00	0.93	1.25	0.50	0.50	0.04	0.75
Aug.	0.97	4.50	3.42	7.00	6.52	6.50	0.47	5.00	0.93	1.25	0.45	0.50	0.02	0.75
Sep.	0.84	4.50	3.42	7.00	6.56	6.25	0.25	5.00	0.87	1.25	0.46	0.50	0.01	0.75
Oct.	0.64	4.50	3.44	7.00	6.27	6.25	0.25	5.00	0.87	1.25	0.46	0.50	0.02	0.75
Nov.	0.53	4.50	3.45	7.00	6.28	6.25	0.23	5.00	0.89	1.25	0.44	0.50	0.01	0.75
Dec.	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														
Jan.	0.09	4.50	3.44	7.00	6.53	6.25	0.22	5.00	0.88	1.25	0.32	0.50	0.03	0.75
Feb.	0.06	4.50	3.45	7.00	6.57	6.25	0.10	5.00	0.94	1.25	0.39	0.50	0.09	0.75
Mar.	0.14	4.50	3.45	7.00	6.47	6.25	0.04	5.00	0.93	1.25	0.42	0.50	0.08	0.75
Apr.	0.22	4.50	3.47	7.00	6.44	6.25	0.10	5.00	1.04	1.25	0.42	0.50	0.08	0.75
May	0.13	4.50	3.48	7.00	6.44	6.25	0.31	5.00	1.01	1.25	0.36	0.50	0.09	0.75
Jun.	0.62	4.50	3.48	7.00	6.47	6.25	0.50	5.00	0.90	1.25	0.34	0.50	0.09	0.75
Jul.	0.14	4.50	3.48	7.00	6.52	6.25	0.60	5.00	0.97	1.25	0.29	0.50	0.10	0.75
Aug.	0.09	4.50	n.a.	n.a.	6.63	6.25	0.60	5.00	1.03	1.25	0.24	0.50	0.10	0.75
Sep.	0.06	4.50	n.a.	n.a.	6.57	6.25	0.52	n.a.	1.00	1.25	0.25	0.50	0.11	0.75

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 Financing¹

	(B\$'000)				
	2011/12 ^p 1st Qtr.	2011/12 ^p 2nd Qtr.	2011/12 ^p 3rd Qtr.	2011/12 ^p 4th Qtr.	2012/13 ^p 1st Qtr.
<u>A. REVENUE & GRANTS (i + ii + iii + iv)</u>	<u>284,559</u>	<u>432,103</u>	<u>364,261</u>	<u>365,811</u>	<u>296,818</u>
i) Tax Revenue	259,288	360,877	329,727	326,684	272,704
ii) Non-Tax Revenue	25,231	53,539	34,519	37,380	24,114
iii) Capital Revenue	40	17,686	15	1,595	--
iv) Grants	--	--	--	152	--
<u>B. EXPENDITURE (i + ii + iii)</u>	<u>379,449</u>	<u>500,238</u>	<u>438,894</u>	<u>576,141</u>	<u>441,080</u>
i) Current Expenditure	345,509	366,102	374,880	460,513	369,556
ii) Capital Expenditure	25,685	74,170	53,468	92,028	62,293
iii) Net Lending [() = repayment]	8,255	59,966	10,546	23,600	9,231
C. GFS Surplus/(Deficit) (A-B)	(94,890)	(68,135)	(74,633)	(210,330)	(144,263)
<u>INTERNAL BORROWING</u>	<u>214,600</u>	<u>60,000</u>	<u>40,000</u>	<u>40,344</u>	<u>300,000</u>
i) Bahamian Dollars	214,600	60,000	40,000	40,344	300,000
Treasury Bills (Net)	48,000	--	20,000	22,609	--
Loans/Advances	66,600	--	20,000	7,099	--
Government Securities	100,000	60,000	--	10,636	300,000
ii) Foreign Currency	--	--	--	--	--
Loans/Advances	--	--	--	--	--
Government Securities	--	--	--	--	--
<u>EXTERNAL BORROWING</u>	<u>11,765</u>	<u>33,131</u>	<u>10,625</u>	<u>11,949</u>	<u>1,498</u>
Government Securities	--	--	--	--	--
Loans	11,765	33,131	10,625	11,949	1,498
<u>OTHER FINANCING [() = decrease]</u>	<u>(68,797)</u>	<u>(18,188)</u>	<u>25,689</u>	<u>165,454</u>	<u>(107,156)</u>
Change in Short-term advances	2,504	11,497	43,628	59,056	(48,432)
Net Sale of Shares & Other Equity	--	--	--	--	--
Other	(71,301)	(29,685)	(17,939)	106,398	(58,724)
<u>DEBT REPAYMENT</u>	<u>66,826</u>	<u>2,612</u>	<u>1,368</u>	<u>13,259</u>	<u>63,259</u>
Internal	65,000	--	--	10,000	62,000
i) Bahamian Dollars	65,000	--	--	10,000	62,000
ii) Foreign Currency	--	--	--	--	--
External	1,826	2,612	1,368	3,259	1,259
Cash Balance Change [() = increase]	4,148	(4,195)	(313)	5,842	13,180

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹See notes to table

Table 5.2 Central Government: Revenue¹

	2007/08 ^p	2008/09 ^p	2009/10 ^p	2010/11 ^p	2011/12 ^p	BUDGET	
						2011/12 ^p	2012/13 ^p
<u>TAX REVENUE *</u>	<u>1,267,349</u>	<u>1,129,878</u>	<u>1,109,027</u>	<u>1,296,903</u>	<u>1,276,575</u>	<u>1,385,741</u>	<u>1,412,569</u>
Property Tax	72,500	84,577	91,732	92,115	95,225	117,366	117,281
Selective Tax on Services	46,075	39,540	35,438	58,789	53,958	57,656	57,600
<i>of which: Gaming Tax</i>	13,266	13,332	10,319	17,889	10,624	16,855	12,500
<i>Hotel Occupancy Tax</i>	32,810	26,209	25,120	40,900	43,334	40,800	45,100
Business and Professional Licence	88,462	97,150	102,308	117,574	120,726	125,237	140,080
<i>of which: Company Fees & Registration</i>	6,904	6,147	5,244	5,444	4,895	5,729	5,503
<i>Int'l Business Companies</i>	21,718	19,743	18,571	17,250	17,178	19,171	18,844
Motor Vehicle Tax	23,291	22,684	20,551	27,356	29,288	32,899	31,162
Departure Tax	74,411	70,041	70,452	103,162	101,840	110,621	114,494
<i>of which: Passenger Ticket Tax</i>	1,360	1,480	1,940	693	267	200	--
Taxes on International Trade & Transactions	694,171	594,789	566,039	636,702	712,151	717,947	781,004
<i>Import Tax</i>	529,714	379,498	348,483	354,119	347,912	491,851	407,600
<i>Stamp Tax from Imports</i>	149,781	15,374	15,110	16,001	17,635	12,951	17,850
<i>Excise Tax</i>	--	187,171	188,431	253,719	331,291	210,000	358,100
<i>Export Tax</i>	14,669	12,738	13,997	12,860	15,291	16,001	15,225
<i>Stamp Tax from Exports</i>	7	8	18	3	22	96	79
All Other Stamp Tax	258,184	194,398	162,228	257,992	174,013	229,317	176,449
Other Tax	18,802	21,606	49,357	11,963	--	--	--
<u>NON-TAX REVENUE</u>	<u>156,705</u>	<u>194,229</u>	<u>193,453</u>	<u>135,995</u>	<u>150,667</u>	<u>110,455</u>	<u>120,219</u>
Income	46,783	92,450	105,732	40,919	54,293	21,275	27,723
Public Enterprises	233	1,156	1,984	2,827	1,693	630	996
Other Sources	46,550	91,294	103,749	38,093	52,600	20,645	26,727
Fines, Forfeits & Admin. Fees	105,989	100,815	87,307	94,236	95,053	88,419	91,333
Sales of Government Property	3,891	933	352	796	1,277	711	1,121
Other	42	31	64	44	44	50	42
<u>CAPITAL REVENUE</u>	<u>54</u>	<u>111</u>	<u>63</u>	<u>30</u>	<u>19,336</u>	<u>17,000</u>	<u>--</u>
<u>GRANTS</u>	<u>--</u>	<u>--</u>	<u>--</u>	<u>50</u>	<u>152</u>	<u>7,559</u>	<u>3,300</u>
<u>TOTAL REVENUE & GRANTS*</u>	<u>1,424,108</u>	<u>1,324,218</u>	<u>1,302,543</u>	<u>1,432,978</u>	<u>1,446,731</u>	<u>1,520,755</u>	<u>1,536,088</u>
* Excludes Refunds in Respect of Incentive Acts and Other Refunds	8,547	(5,092)	(10,922)	8,750	10,626	5,302	5,500

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹ See notes to table.

Table 5.2 Central Government: Revenue¹

	(B\$'000)				
	2011/12 ^P 1st Qtr.	2011/12 ^P 2nd Qtr.	2011/12 ^P 3rd Qtr.	2011/12 ^P 4th Qtr.	2012/13 ^P 1st Qtr.
<u>TAX REVENUE*</u>	<u>259,288</u>	<u>360,877</u>	<u>329,727</u>	<u>326,684</u>	<u>272,704</u>
Property Tax	10,861	39,621	32,711	12,032	12,963
Selective Tax on Services	9,117	11,772	13,846	19,223	10,078
<i>of which: Gaming Tax</i>	1,622	1,336	3,950	3,716	790
<i>Casino Tax</i>	1,622	1,336	3,950	3,716	758
<i>Hotel Occupancy Tax</i>	7,495	10,436	9,896	15,507	9,288
Business and Professional Licence	10,736	9,613	55,217	45,160	10,594
<i>of which: Company Fees & Registration</i>	574	842	2,444	1,035	609
<i>Int'l Business Companies</i>	1,083	2,318	11,084	2,693	978
Motor Vehicle Tax	5,184	5,901	8,647	9,556	5,346
Departure Tax	23,026	18,940	27,701	32,172	32,184
<i>of which: Passenger Ticket Tax</i>	179	37	38	13	3
Taxes on International Trade & Transactions	150,246	239,845	160,767	161,293	153,550
<i>Import Tax</i>	80,121	88,439	85,487	93,865	84,128
<i>Stamp Tax from Imports</i>	3,363	3,915	5,087	5,270	3,548
<i>Excise Tax</i>	63,486	143,839	66,601	57,365	62,212
<i>Export Tax</i>	3,275	3,651	3,574	4,791	3,660
<i>Stamp Duty on Exports</i>	1	1	18	2	2
All Other Stamp Tax	38,712	33,246	39,027	63,028	32,739
Other Tax	11,898	5,262	3,460	(20,620)	15,966
<u>NON-TAX REVENUE</u>	<u>25,231</u>	<u>53,539</u>	<u>34,519</u>	<u>37,380</u>	<u>24,114</u>
Income	1,350	32,387	11,621	8,935	2,866
Public Enterprises	714	192	192	595	1,086
Other Sources	636	32,195	11,429	8,340	1,780
Fines, Forfeits & Admin. Fees	23,654	20,756	22,345	28,299	20,350
Sales of Government Property	221	390	536	131	892
Other	6	7	16	15	6
<u>CAPITAL REVENUE</u>	<u>40</u>	<u>17,686</u>	<u>15</u>	<u>1,595</u>	<u>--</u>
<u>GRANTS</u>	<u>--</u>	<u>--</u>	<u>--</u>	<u>152</u>	<u>--</u>
<u>TOTAL REVENUE & GRANTS*</u>	<u>284,559</u>	<u>432,103</u>	<u>364,261</u>	<u>365,811</u>	<u>296,818</u>
*Excludes Refunds in Respect of Incentive Acts and Other Refunds	493	3,324	11,650	-4,841	716

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹ See notes to table

Table 5.3 Central Government: Expenditure by Economic Classification ¹

	(B\$'000)						
	2007/08 ^p	2008/09 ^p	2009/10 ^p	2010/11 ^p	2011/12 ^p	BUDGET	
						2011/12 ^p	2012/13 ^p
<u>CURRENT EXPENDITURE</u>	<u>1,344,028</u>	<u>1,422,674</u>	<u>1,395,892</u>	<u>1,524,511</u>	<u>1,547,005</u>	<u>1,597,958</u>	<u>1,678,996</u>
Consumption	840,718	895,334	844,802	895,104	964,822	971,644	1,043,534
Purchases of Goods & Services	288,707	322,232	264,567	313,321	356,608	360,888	409,040
Personal Emoluments	552,010	573,101	580,235	581,783	608,214	610,756	634,493
Transfer Payments (1+2)	503,310	527,340	551,090	629,407	582,183	626,314	635,462
<u>1. Interest Payments</u>	<u>143,126</u>	<u>154,225</u>	<u>178,462</u>	<u>210,761</u>	<u>183,448</u>	<u>218,465</u>	<u>206,538</u>
Internal	126,183	130,028	142,393	163,362	137,872	161,495	146,269
i) Bahamian Dollars	125,672	129,592	140,288	162,660	137,872	161,495	146,269
ii) Foreign Currency	511	436	2,106	702	--	--	--
External	16,943	24,197	36,069	47,399	45,576	56,970	60,268
<u>2. Subsidies & Other Transfers</u>	<u>360,184</u>	<u>373,116</u>	<u>372,628</u>	<u>418,646</u>	<u>398,735</u>	<u>407,849</u>	<u>428,925</u>
Subsidies	194,667	204,938	207,867	205,686	212,173	211,461	224,980
Transfers to Nonfinancial Public Enterprises	14,131	15,199	12,505	16,711	15,538	15,698	19,114
Transfers to Public Corporations	7,192	4,117	5,091	4,054	15,818	8,526	5,789
Transfers to Households	91,012	92,664	98,029	125,159	101,614	113,387	119,168
Transfers to Non-Profit Institutions	42,552	45,747	40,173	54,900	43,152	46,471	47,559
Transfers Abroad	10,630	10,451	8,962	12,136	10,440	12,306	12,315
<u>CAPITAL EXPENDITURE</u>	<u>176,778</u>	<u>139,777</u>	<u>156,757</u>	<u>206,288</u>	<u>245,350</u>	<u>236,303</u>	<u>358,227</u>
Capital Formation	115,216	110,913	143,398	171,871	201,970	188,934	311,697
Acquisition of Assets	56,495	26,588	9,299	31,595	40,070	43,090	41,863
Land	16,747	8,325	4,630	12,862	17,943	21,680	6,560
Equities	1,000	--	--	8,601	10,449	1,800	12,000
Other	38,748	18,262	4,670	10,133	11,679	9,610	13,303
Transfers to Non-Financial Public Enterprises	5,067	2,276	760	622	1,109	2,080	2,466
Transfers to Public Corporations	--	--	3,300	2,200	2,200	2,200	2,200
<u>TOTAL EXPENDITURE</u>	<u>1,520,806</u>	<u>1,562,451</u>	<u>1,552,648</u>	<u>1,730,799</u>	<u>1,792,355</u>	<u>1,834,261</u>	<u>2,037,223</u>

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹ See notes to table

Table 5.3 Central Government: Expenditure by Economic Classification¹

	(B\$'000)				
	2011/12 ^P 1st Qtr.	2011/12 ^P 2nd Qtr.	2011/12 ^P 3rd Qtr.	2011/12 ^P 4th Qtr.	2012/13 ^P 1st Qtr.
<u>CURRENT EXPENDITURE</u>	<u>345,509</u>	<u>366,102</u>	<u>374,880</u>	<u>460,513</u>	<u>369,556</u>
Consumption	216,715	226,975	233,341	287,791	232,446
Purchases of Goods & Services	76,149	80,582	93,138	106,739	80,094
Personal Emoluments	140,566	146,393	140,203	181,052	152,352
Transfer Payments (1+2)	128,794	139,127	141,539	172,722	137,110
1. <u>Interest Payments</u>	<u>44,168</u>	<u>49,762</u>	<u>41,500</u>	<u>48,018</u>	<u>40,774</u>
Internal	43,370	26,771	40,604	27,127	40,340
i) Bahamian Dollars	43,370	26,771	40,604	27,127	40,340
ii) Foreign Currency	--	--	--	--	--
External	798	22,991	896	20,891	434
2. <u>Subsidies & Other Transfers</u>	<u>84,626</u>	<u>89,365</u>	<u>100,039</u>	<u>124,704</u>	<u>96,336</u>
Subsidies	43,349	43,350	52,643	72,831	51,044
Transfers to Nonfinancial Public Enterprises	3,102	3,536	4,004	4,896	3,982
Transfers to Public Corporations	695	2,658	6,581	5,884	541
Transfers to Households	24,180	28,425	23,738	25,271	27,629
Transfers to Non-Profit Institutions	11,527	9,630	9,959	12,035	11,574
Transfers Abroad	1,773	1,766	3,114	3,787	1,566
<u>CAPITAL EXPENDITURE</u>	<u>25,685</u>	<u>74,170</u>	<u>53,468</u>	<u>92,028</u>	<u>62,293</u>
Capital Formation	22,922	54,352	47,011	77,685	48,236
Acquisition of Assets	2,213	19,260	5,205	13,393	5,283
Land	552	13,662	2,052	1,677	827
Equities	1,497	3,974	1,600	3,378	2,587
Other	164	1,624	1,553	8,338	1,869
Transfers to Nonfinancial Public Enterprises	--	7	702	400	8,224
Transfers to Public Corporations	550	550	550	550	550
<u>TOTAL EXPENDITURE</u>	<u>371,194</u>	<u>440,272</u>	<u>428,348</u>	<u>552,541</u>	<u>431,849</u>

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹ See notes to table

Table 5.4 Central Government: Expenditure by Functional Classification (Total) ¹

F U N C T I O N	2007/08 ^P	2008/09 ^P	2009/10 ^P	2010/11 ^P	2011/12 ^P	BUDGET	
						2011/12 ^P	2012/13 ^P
							(B\$'000)
1. <u>GENERAL PUBLIC SERVICE</u>	420,544	428,516	400,002	484,325	512,407	499,904	592,937
i) General Administration	241,307	245,722	229,832	308,236	325,430	310,372	398,409
ii) Public Order & Safety	179,237	182,793	170,170	176,088	186,977	189,531	194,527
2. <u>DEFENSE</u>	50,213	49,100	45,577	48,131	52,083	53,814	59,997
3. <u>EDUCATION</u>	304,401	291,953	275,616	266,563	278,779	288,444	297,525
4. <u>HEALTH</u>	257,760	267,192	267,223	265,028	276,177	273,959	286,923
5. <u>SOCIAL BENEFITS & SERVICES</u>	97,665	113,839	114,226	116,828	122,787	124,565	139,096
i) General Admin. Reg. Research	18,473	30,495	28,048	31,170	32,709	29,166	34,922
ii) Old Age, Disability & Services	54,349	53,932	60,813	59,862	66,900	60,163	61,860
iii) Other Public Assistance	24,836	29,411	25,363	25,783	23,158	35,206	39,135
iv) Collective Social Services	7	1	2	14	20	30	3,178
6. <u>HOUSING</u>	11,814	6,775	4,408	3,864	3,771	4,159	5,288
7. <u>OTHER COMMUNITY & SOCIAL SERVICES</u>	18,789	20,926	22,167	20,203	21,014	21,862	20,489
8. <u>ECONOMIC SERVICES</u>	216,493	229,925	244,967	315,097	341,889	349,089	428,431
i) Agriculture & Fisheries	14,989	16,153	15,101	14,397	14,080	16,947	18,979
ii) Land Survey & Meteorological	5,428	5,464	4,564	4,321	4,686	5,530	6,016
iii) Transportation	22,189	19,802	19,923	29,531	21,298	21,069	34,496
a) Central Ministry	--	--	--	--	--	--	10,249
b) Road Transportation Division	5,572	5,573	5,118	4,979	5,320	5,289	5,549
c) Air Transportation	13,554	13,136	14,386	24,065	15,848	15,681	18,598
d) Water Transportation	3,062	1,094	419	487	130	100	100
iv) Post Office	3,580	3,881	2,762	3,499	3,522	3,181	4,066
v) Labour Employment Services	3,341	6,094	8,337	8,344	8,274	9,761	6,074
vi) Communications	214	--	--	--	--	--	--
vii) Hotel Affairs & Services	--	--	--	--	--	--	--
viii) Tourism	86,883	84,784	60,318	69,314	80,278	85,885	85,885
ix) Public Works & Water Supply	79,869	93,746	133,963	185,691	209,751	206,717	272,916
x) Other	--	--	--	--	--	--	--
9. <u>UNALLOCABLE</u>	143,126	154,225	178,462	210,761	183,448	218,465	206,538
i) Public Debt (Interest)	143,126	154,225	178,462	210,761	183,448	218,465	206,538
1. Internal	126,183	130,028	142,393	163,362	137,872	161,495	146,269
a) Bahamian Dollar	125,672	129,592	140,288	162,660	137,872	161,495	146,269
b) Foreign Currency	511	436	2,106	702	--	--	--
2. External	16,943	24,197	36,069	47,399	45,576	56,970	60,268
ii) Other	--	--	--	--	--	--	--
TOTAL EXPENDITURE	1,520,806	1,562,451	1,552,648	1,730,799	1,792,355	1,834,261	2,037,223

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹ See notes to table

Table 5.4 Central Government: Expenditure by Functional Classification (Total) ¹

F U N C T I O N	(B\$'000)				
	2011/12 ^P 1st Qtr.	2011/12 ^P 2nd Qtr.	2011/12 ^P 3rd Qtr.	2011/12 ^P 4th Qtr.	2012/13 ^P 1st Qtr.
1. GENERAL PUBLIC SERVICE	112,470	123,308	114,694	161,934	123,925
i) General Administration	71,063	78,149	68,385	107,832	75,650
ii) Public Order & Safety	41,407	45,159	46,309	54,102	48,275
2. DEFENSE	11,387	12,025	12,416	16,255	12,219
3. EDUCATION	66,008	69,055	66,381	77,335	73,677
4. HEALTH	55,720	62,297	66,805	91,355	63,731
5. SOCIAL BENEFITS & SERVICES	27,552	32,977	32,021	30,237	30,041
i) General Admin. Reg. Research	7,050	8,484	7,911	9,264	8,121
ii) Old Age, Disability & Services	15,594	17,380	17,868	16,058	16,519
iii) Other Public Assistance	4,908	7,113	6,240	4,897	5,086
iv) Collective Social Services	--	--	2	18	315
6. HOUSING	1,037	1,013	685	1,036	659
7. OTHER COMMUNITY & SOCIAL SERVICES	5,922	5,039	5,945	4,108	4,817
8. ECONOMIC SERVICES	46,931	84,796	87,900	122,165	81,901
i) Agriculture & Fisheries	3,305	3,110	3,555	4,037	3,259
ii) Land Survey & Meteorological	1,125	1,043	1,238	1,255	1,169
iii) Transportation	4,095	4,309	6,015	6,879	15,251
a) Central Ministry	--	--	--	--	2,237
b) Road Transportation Division	1,139	1,304	1,343	1,534	1,303
c) Air Transportation	2,956	2,918	4,672	5,302	11,711
d) Water Transportation	--	87	--	43	--
iv) Post Office	714	1,104	600	1,104	1,558
v) Labour Employment Services	2,005	2,134	1,967	2,168	1,292
vi) Communications	--	--	--	--	--
vii) Hotel Affairs & Services	--	--	--	--	--
viii) Tourism	8,780	17,464	26,348	27,686	10,769
ix) Public Works & Water Supply	26,907	55,631	48,177	79,036	48,603
x) Other	--	--	--	--	--
9. UNALLOCABLE	--	--	--	--	--
i) Public Debt (Interest)	44,168	49,762	41,500	48,018	40,774
1. Internal	44,168	49,762	41,500	48,018	40,774
a) Bahamian Dollar	43,370	26,771	40,604	27,127	40,340
b) Foreign Currency	43,370	26,771	40,604	27,127	40,340
2. External	--	--	--	--	--
ii) Other	798	22,991	896	20,891	434
TOTAL EXPENDITURE	371,194	440,272	428,348	552,541	431,849

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹ See notes to table

Table 5.5 Central Government: Expenditure by Functional Classification (Current) ¹

F U N C T I O N	2007/08 ^p	2008/09 ^p	2009/10 ^p	2010/11 ^p	2011/12 ^p	BUDGET	
						2011/12 ^p	2012/13 ^p
							(B\$'000)
1. GENERAL PUBLIC SERVICE	379,646	396,859	378,355	445,965	463,462	452,277	499,536
i) General Administration	214,146	221,246	210,451	271,408	279,220	266,002	308,334
ii) Public Order & Safety	165,500	175,613	167,904	174,556	184,242	186,274	191,201
2. DEFENSE	42,493	46,551	44,313	46,184	50,213	51,651	54,647
3. EDUCATION	263,434	263,337	257,198	253,773	262,294	272,308	281,336
4. HEALTH	242,189	260,810	263,250	260,474	267,375	268,437	281,423
5. SOCIAL BENEFITS & SERVICES	<u>97,665</u>	<u>113,839</u>	<u>114,226</u>	<u>116,828</u>	<u>122,787</u>	<u>124,565</u>	<u>139,096</u>
i) General Admin. Reg. Research	18,473	30,495	28,048	31,170	32,709	29,166	34,922
ii) Old Age, Disability & Services	54,349	53,932	60,813	59,862	66,900	60,163	61,860
iii) Other Public Assistance	24,836	29,411	25,363	25,783	23,158	35,206	39,135
iv) Collective Social Services	7	1	2	14	20	30	3,178
6. HOUSING	4,912	3,923	2,781	2,585	2,956	3,209	4,138
7. OTHER COMMUNITY & SOCIAL SERVICES	15,888	18,357	19,515	19,148	19,267	20,269	17,671
8. ECONOMIC SERVICES	<u>154,675</u>	<u>164,775</u>	<u>137,791</u>	<u>168,793</u>	<u>175,202</u>	<u>186,777</u>	<u>194,611</u>
i) Agriculture & Fisheries	13,217	13,310	13,475	13,059	13,692	15,218	17,000
ii) Land Survey & Meteorological	5,428	5,464	4,564	4,321	4,610	5,430	5,916
iii) Transportation	17,123	17,526	15,864	26,709	17,989	18,990	32,030
a) Central Ministry	--	--	--	--	--	--	10,249
b) Road Transportation Division	5,572	5,573	5,118	4,979	5,320	5,289	5,549
c) Air Transportation	11,025	11,257	10,507	21,243	12,539	13,701	16,232
d) Water Transportation	525	697	239	487	130	--	--
iv) Post Office	3,580	3,881	2,762	3,499	3,522	3,181	4,066
v) Labour Employment Services	3,341	5,916	8,337	8,344	8,274	9,761	6,074
vi) Communications	214	--	--	--	--	--	--
vii) Hotel Affairs & Services	--	--	--	--	--	--	--
viii) Tourism	86,883	84,784	60,318	69,314	80,278	85,885	85,885
ix) Public Works & Water Supply	24,889	33,892	32,472	43,547	46,837	48,313	43,641
x) Other	--	--	--	--	--	--	--
9. UNALLOCABLE	<u>143,126</u>	<u>154,225</u>	<u>178,462</u>	<u>210,761</u>	<u>183,448</u>	<u>218,465</u>	<u>206,538</u>
i) Public Debt (Interest)	143,126	154,225	178,462	210,761	183,448	218,465	206,538
1. Internal	126,183	130,028	142,393	163,362	137,872	161,495	146,269
a) Bahamian Dollar	125,672	129,592	140,288	162,660	137,872	161,495	146,269
b) Foreign Currency	511	436	2,106	702	--	--	--
2. External	16,943	24,197	36,069	47,399	45,576	56,970	60,268
ii) Other	--	--	--	--	--	--	--
CURRENT EXPENDITURE	1,344,028	1,422,674	1,395,891	1,524,511	1,547,005	1,597,958	1,678,996

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹ See notes to table

Table 5.5 Central Government: Expenditure by Functional Classification (Current) ¹

F U N C T I O N	(B\$'000)				
	2011/12 ^P 1st Qtr.	2011/12 ^P 2nd Qtr.	2011/12 ^P 3rd Qtr.	2011/12 ^P 4th Qtr.	2012/13 ^P 1st Qtr.
1. GENERAL PUBLIC SERVICE	109,120	104,244	106,143	143,954	115,592
i) General Administration	67,713	59,214	60,020	92,272	67,573
ii) Public Order & Safety	41,407	45,030	46,123	51,682	48,019
2. DEFENSE	11,381	11,620	12,186	15,026	12,195
3. EDUCATION	61,019	64,859	62,938	73,478	65,951
4. HEALTH	55,678	57,221	65,718	88,758	62,468
5. SOCIAL BENEFITS & SERVICES	27,552	32,977	32,021	30,237	30,041
i) General Admin. Reg. Research	7,050	8,484	7,911	9,264	8,121
ii) Old Age, Disability & Services	15,594	17,380	17,868	16,058	16,519
iii) Other Public Assistance	4,908	7,113	6,240	4,897	5,086
iv) Collective Social Services	--	--	2	18	315
6. HOUSING	687	699	653	917	621
7. OTHER COMMUNITY & SOCIAL SERVICES	5,922	4,816	4,825	3,704	4,672
8. ECONOMIC SERVICES	29,982	39,904	48,895	56,421	37,242
i) Agriculture & Fisheries	3,289	3,006	3,360	4,037	3,235
ii) Land Survey & Meteorological	1,125	1,043	1,187	1,255	1,165
iii) Transportation	3,545	3,752	4,763	5,929	6,477
a) Central Ministry	--	--	--	--	2,237
b) Road Transportation Division	1,139	1,304	1,343	1,534	1,303
c) Air Transportation	2,406	2,361	3,420	4,352	2,937
d) Water Transportation	--	87	--	43	--
iv) Post Office	714	1,104	600	1,104	1,558
v) Labour Employment Services	2,005	2,134	1,967	2,168	1,292
vi) Communications	--	--	--	--	--
vii) Hotel Affairs & Services	--	--	--	--	--
viii) Tourism	8,780	17,464	26,348	27,686	10,769
ix) Public Works & Water Supply	10,524	11,401	10,670	14,242	12,746
x) Other	--	--	--	--	--
9. UNALLOCABLE	44,168	49,762	41,500	48,018	40,774
i) Public Debt (Interest)	44,168	49,762	41,500	48,018	40,774
1. Internal	43,370	26,771	40,604	27,127	40,340
a) Bahamian Dollar	43,370	26,771	40,604	27,127	40,340
b) Foreign Currency	--	--	--	--	--
2. External	798	22,991	896	20,891	434
ii) Other	--	--	--	--	--
CURRENT EXPENDITURE	345,509	366,102	374,880	460,513	369,556

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹ See notes to table

Table 5.6 Central Government: Expenditure by Functional Classification (Capital) ¹

F U N C T I O N	2007/08 ^P	2008/09 ^P	2009/10 ^P	2010/11 ^P	2011/12 ^P	BUDGET	
						2011/12 ^P	2012/13 ^P
						47,627	93,401
1. GENERAL PUBLIC SERVICE	40,898	31,657	21,647	38,360	48,945		
i) General Administration	27,161	24,476	19,381	36,828	46,210	44,370	90,075
ii) Public Order & Safety	13,737	7,181	2,265	1,532	2,735	3,257	3,326
2. DEFENSE	7,720	2,549	1,264	1,947	1,870	2,163	5,350
3. EDUCATION	40,967	28,616	18,418	12,790	16,485	16,136	16,189
4. HEALTH	15,571	6,382	3,973	4,554	8,802	5,522	5,500
5. SOCIAL BENEFITS & SERVICES	--	--	--	--	--	--	--
i) General Admin. Reg. Research	--	--	--	--	--	--	--
ii) Old Age, Disability & Services	--	--	--	--	--	--	--
iii) Other Public Assistance	--	--	--	--	--	--	--
iv) Collective Social Services	--	--	--	--	--	--	--
6. HOUSING	6,902	2,853	1,626	1,279	815	950	1,150
7. OTHER COMMUNITY & SOCIAL SERVICES	2,901	2,569	2,652	1,055	1,747	1,593	2,818
8. ECONOMIC SERVICES	61,818	65,151	107,176	146,304	166,687	162,312	233,819
i) Agriculture & Fisheries	1,772	2,842	1,626	1,338	388	1,729	1,979
ii) Land Survey & Meteorological	--	--	--	--	76	100	100
iii) Transportation	5,066	2,276	4,060	2,822	3,309	2,080	2,466
a) Central Ministry	--	--	--	--	--	--	--
b) Road Transportation Division	--	--	--	--	--	--	--
c) Air Transportation	2,529	1,879	3,879	2,822	3,309	1,980	2,366
d) Water Transportation	2,537	397	180	--	--	100	100
iv) Post Office	--	--	--	--	--	--	--
v) Labour Employment Services	--	178	--	--	--	--	--
vi) Communications	--	--	--	--	--	--	--
vii) Hotel Affairs & Services	--	--	--	--	--	--	--
viii) Tourism	--	--	--	--	--	--	--
ix) Public Works & Water Supply	54,980	59,854	101,491	142,144	162,914	158,404	229,275
x) Other	--	--	--	--	--	--	--
9. UNALLOCABLE	--	--	--	--	--	--	--
i) Public Debt (Interest)	--	--	--	--	--	--	--
1. Internal	--	--	--	--	--	--	--
a) Bahamian Dollar	--	--	--	--	--	--	--
b) Foreign Currency	--	--	--	--	--	--	--
2. External	--	--	--	--	--	--	--
ii) Other	--	--	--	--	--	--	--
CAPITAL EXPENDITURE	176,778	139,777	156,757	206,288	245,350	236,303	358,227

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹ See notes to table

Table 5.6 Central Government: Expenditure by Functional Classification ¹

F U N C T I O N	(B\$'000)				
	2011/12 ^p 1st Qtr.	2011/12 ^p 2nd Qtr.	2011/12 ^p 3rd Qtr.	2011/12 ^p 4th Qtr.	2012/13 ^p 1st Qtr.
1. <u>GENERAL PUBLIC SERVICE</u>	3,350	19,064	8,551	17,980	8,333
i) General Administration	3,350	18,935	8,365	15,560	8,077
ii) Public Order & Safety	--	129	186	2,420	256
2. DEFENSE	6	405	230	1,229	24
3. EDUCATION	4,989	4,196	3,443	3,857	7,726
4. HEALTH	42	5,076	1,087	2,597	1,263
5. <u>SOCIAL BENEFITS & SERVICES</u>	--	--	--	--	--
i) General Admin. Reg. Research	--	--	--	--	--
ii) Old Age, Disability & Services	--	--	--	--	--
iii) Other Public Assistance	--	--	--	--	--
iv) Collective Social Services	--	--	--	--	--
6. HOUSING	350	314	32	119	38
7. <u>OTHER COMMUNITY & SOCIAL SERVICES</u>	--	223	1,120	404	145
8. <u>ECONOMIC SERVICES</u>	16,949	44,892	39,005	65,842	44,764
i) Agriculture & Fisheries	16	104	195	73	94
ii) Land Survey & Meteorological	--	--	51	25	39
iii) Transportation	550	557	1,252	950	8,774
a) Central Ministry	--	--	--	--	--
b) Road Transportation Division	--	--	--	--	--
c) Air Transportation	550	557	1,252	950	8,774
d) Water Transportation	--	--	--	--	--
iv) Post Office	--	--	--	--	--
v) Labour Employment Services	--	--	--	--	--
vi) Communications	--	--	--	--	--
vii) Hotel Affairs & Services	--	--	--	--	--
viii) Tourism	--	--	--	--	--
ix) Public Works & Water Supply	16,383	44,230	37,507	64,794	35,857
x) Other	--	--	--	--	--
9. <u>UNALLOCABLE</u>	--	--	--	--	--
i) Public Debt (Interest)	--	--	--	--	--
1. Internal	--	--	--	--	--
a) Bahamian Dollar	--	--	--	--	--
b) Foreign Currency	--	--	--	--	--
2. External	--	--	--	--	--
ii) Other	--	--	--	--	--
CAPITAL EXPENDITURE	25,685	74,170	53,468	92,028	62,293

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹ See notes to table

Table 6.1 Central Government: National Debt

	2007p	2008p	2009p	2010p	2011p
EXTERNAL DEBT BY INSTRUMENT					
Government Securities	200,000	300,000	600,000	600,000	600,000
Loans	72,973	83,593	103,138	127,882	198,540
<u>Total External Debt</u>	<u>272,973</u>	<u>383,593</u>	<u>703,138</u>	<u>727,882</u>	<u>798,540</u>
EXTERNAL DEBT BY HOLDER					
Commercial Banks	--	--	--	--	--
Bilateral Financial Institutions	4,184	4,184	4,184	4,184	26,747
International Financial Institutions	68,789	79,409	98,954	123,698	171,793
Private Capital Markets	200,000	300,000	600,000	600,000	600,000
<u>Total External Debt</u>	<u>272,973</u>	<u>383,593</u>	<u>703,138</u>	<u>727,882</u>	<u>798,540</u>
INTERNAL DEBT BY INSTRUMENT					
Foreign Currency	23,160	3,612	1,806	70,000	--
Government Securities	--	--	--	--	--
Loans	23,160	3,612	1,806	70,000	--
<u>Bahamian Dollars</u>	<u>2,339,896</u>	<u>2,379,396</u>	<u>2,615,462</u>	<u>2,922,479</u>	<u>3,006,080</u>
Advances	71,988	71,988	96,988	111,988	110,588
Treasury Bills	230,469	230,469	244,309	301,609	301,609
Government Securities	2,031,693	2,071,693	2,268,919	2,503,637	2,593,637
Loans	5,746	5,246	5,246	5,246	246
<u>Total Internal Debt</u>	<u>2,363,056</u>	<u>2,383,008</u>	<u>2,617,268</u>	<u>2,992,479</u>	<u>3,006,080</u>
INTERNAL DEBT BY HOLDER					
Foreign Currency	23,160	3,612	1,806	70,000	--
Commercial Banks	23,160	3,612	1,806	70,000	--
Other Local Financial Institutions	--	--	--	--	--
<u>Bahamian Dollars</u>	<u>2,339,896</u>	<u>2,379,396</u>	<u>2,615,462</u>	<u>2,922,479</u>	<u>3,006,080</u>
The Central Bank	348,842	202,993	201,509	274,275	292,802
Commercial Banks	520,904	691,739	886,358	1,066,784	1,118,286
Other Local Financial Institutions	3,032	2,932	4,167	6,996	9,357
Public Corporations	729,259	720,783	722,999	702,541	684,963
Other	737,859	760,949	800,429	871,883	900,672
<u>Total Internal Debt</u>	<u>2,363,056</u>	<u>2,383,008</u>	<u>2,617,268</u>	<u>2,992,479</u>	<u>3,006,080</u>
Total Foreign Currency Debt*	296,133	387,205	704,944	797,882	798,540
TOTAL DIRECT CHARGE	2,636,029	2,766,601	3,320,406	3,720,361	3,804,620
CONTINGENT LIABILITIES					
Bahamas Development Bank	52,879	56,753	57,066	54,998	52,927
Bahamas Electricity Corporation	87,637	76,213	214,933	206,668	198,340
Bahamas Water & Sewerage Corporation	20,241	18,282	16,425	14,416	12,490
Bridge Authority	28,000	28,000	28,000	28,000	28,000
Bahamasair	10,753	5,323	1,036	--	--
Bahamas Mortgage Corporation	151,900	159,700	164,300	155,800	156,600
Educational Guarantee Fund	8,197	7,821	7,437	7,147	6,970
Education Loan Authority	50,900	60,400	67,000	67,000	67,000
Airport Authority	--	10,000	8,800	6,600	4,400
The Clifton Heritage Authority	24,000	24,000	24,000	24,000	24,000
Total Contingent Liabilities	434,507	446,492	588,997	564,629	550,727
TOTAL NATIONAL DEBT	3,070,536	3,213,093	3,909,403	4,284,990	4,355,347

*External plus internal foreign currency debt.

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

Table 6.1 Central Government: National Debt

	(B\$'000)				
	2011p 3rd Qtr.	2011p 4th Qtr.	2012p 1st Qtr.	2012p 2nd Qtr.	2012p 3rd Qtr.
EXTERNAL DEBT BY INSTRUMENT					
Government Securities	600,000	600,000	600,000	600,000	600,000
Loans	168,020	198,540	207,797	229,244	230,432
<u>Total External Debt</u>	<u>768,020</u>	<u>798,540</u>	<u>807,797</u>	<u>829,244</u>	<u>830,432</u>
EXTERNAL DEBT BY HOLDER					
Commercial Banks	--	--	--	--	--
Bilateral Financial Institutions	21,492	26,747	26,578	39,335	40,116
International Financial Institutions	146,528	171,793	181,219	189,909	190,316
Private Capital Markets	600,000	600,000	600,000	600,000	600,000
<u>Total External Debt</u>	<u>768,020</u>	<u>798,540</u>	<u>807,797</u>	<u>829,244</u>	<u>830,432</u>
INTERNAL DEBT BY INSTRUMENT					
Foreign Currency	--	--	--	--	--
Government Securities	--	--	--	--	--
Loans	--	--	--	--	--
Bahamian Dollars	2,946,079	3,006,080	3,046,079	3,076,423	3,342,318
Advances	110,588	110,588	130,588	137,687	135,657
Treasury Bills	301,609	301,609	321,609	344,218	339,142
Government Securities	2,533,637	2,593,637	2,593,637	2,594,273	2,867,273
Loans	246	246	246	246	246
<u>Total Internal Debt</u>	<u>2,946,079</u>	<u>3,006,080</u>	<u>3,046,079</u>	<u>3,076,423</u>	<u>3,342,318</u>
INTERNAL DEBT BY HOLDER					
Foreign Currency	--	--	--	--	--
Commercial Banks	--	--	--	--	--
Other Local Financial Institutions	--	--	--	--	--
Bahamian Dollars	2,946,079	3,006,080	3,046,079	3,076,423	3,342,318
The Central Bank	291,526	292,802	315,756	333,626	368,584
Commercial Banks	1,078,855	1,118,286	1,136,470	1,147,842	1,217,529
Other Local Financial Institutions	6,382	9,357	9,357	9,455	11,041
Public Corporations	683,668	684,963	685,007	686,007	714,098
Other	885,648	900,672	899,489	899,492	1,031,066
<u>Total Internal Debt</u>	<u>2,946,079</u>	<u>3,006,080</u>	<u>3,046,079</u>	<u>3,076,423</u>	<u>3,342,318</u>
Total Foreign Currency Debt*	768,020	798,540	807,797	829,244	830,432
<u>TOTAL DIRECT CHARGE</u>	<u>3,714,099</u>	<u>3,804,620</u>	<u>3,853,876</u>	<u>3,905,667</u>	<u>4,172,750</u>
CONTINGENT LIABILITIES					
Bahamas Development Bank	53,558	52,927	52,281	51,894	51,250
Bahamas Electricity Corporation	200,930	198,340	196,230	194,120	227,010
Bahamas Water & Sewerage Corporation	13,144	12,490	17,117	16,467	17,844
Bridge Authority	28,000	28,000	28,000	28,000	28,000
Bahamas Mortgage Corporation	158,100	156,600	164,800	164,300	164,300
Educational Guarantee Fund	7,047	6,970	6,933	6,815	6,739
Education Loan Authority	67,000	67,000	67,000	67,000	67,000
Airport Authority	4,950	4,400	3,850	3,300	2,750
The Clifton Heritage Authority	24,000	24,000	24,000	24,000	24,000
Total Contingent Liabilities	556,729	550,727	560,211	555,896	588,893
<u>TOTAL NATIONAL DEBT</u>	<u>4,270,828</u>	<u>4,355,347</u>	<u>4,414,087</u>	<u>4,461,563</u>	<u>4,761,643</u>

*External plus internal foreign currency debt.

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

Table 6.2 Central Government: Treasury Bills¹

Period	AT TENDER		Avg. Discount Rate (%)	Central Bank	HOLDINGS			Total Outstanding
	Amount Applied for	Amount Allotted			Commercial Banks	Public Corporations	Other	
2002	670,500	605,000	2.26	72,400	39,000	68,000	--	179,400
2003	943,100	607,300	1.57	--	47,667	131,733	--	179,400
2004	1,340,000	574,300	0.32	--	26,679	152,721	--	179,400
2005	1,456,807	690,807	0.35	--	66,100	126,369	--	192,469
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
2010								
QTR. I	277,791	211,309	2.39	--	219,071	25,238	--	244,309
QTR. II	386,150	211,309	2.77	7,300	268,625	25,684	--	301,609
QTR. III	442,409	241,309	2.04	22,300	264,913	14,396	--	301,609
QTR. IV	423,600	248,609	2.44	--	294,593	7,016	--	301,609
2011								
Jan.	148,100	84,100	1.92	--	294,558	7,051	--	301,609
Feb.	155,300	88,300	1.82	--	294,558	7,051	--	301,609
Mar.	147,709	76,209	1.66	--	295,609	6,000	--	301,609
Apr.	211,100	84,100	1.47	--	299,609	2,000	--	301,609
May	132,000	88,300	1.24	--	253,609	--	--	253,609
Jun.	264,709	94,209	1.86	--	253,609	--	--	253,609
Jul.	192,100	71,100	1.08	30,000	253,609	--	--	283,609
Aug.	239,300	88,300	0.97	20,000	281,609	--	--	301,609
Sep.	191,209	56,209	0.84	20,000	281,609	--	--	301,609
Oct.	185,100	71,100	0.64	20,000	281,609	--	--	301,609
Nov.	211,800	88,300	0.53	6,209	295,400	--	--	301,609
Dec.	221,000	132,209	0.97	18,209	283,400	--	--	301,609
2012								
Jan.	138,100	81,100	0.09	26,209	275,400	--	--	301,609
Feb.	161,310	88,300	0.06	--	301,609	--	--	301,609
Mar.	140,020	74,209	0.14	20,000	301,609	--	--	321,609
Apr.	103,000	81,100	0.22	--	321,609	--	--	321,609
May	156,300	88,300	0.13	20,000	321,609	--	--	341,609
Jun.	111,000	80,209	0.62	21,609	321,609	1,000	--	344,218
Jul.	141,000	87,100	0.14	38,609	304,609	1,000	--	344,218
Aug.	144,000	96,300	0.09	13,609	319,609	1,000	--	334,218
Sep.	151,000	70,209	0.06	63,533	274,609	1,000	--	339,142

SOURCE: The Central Bank of The Bahamas

¹See notes to table

Table 6.3 Central Government: Long-term Securities¹

End of Period	Private Sector	Public Corporations	Central Bank	Commercial Banks	Insurance Companies	Local Financial Institutions	Other	TOTAL
								(B\$'000)
2002	249,239	551,284	38,636	340,452	126,360	3,128	25,000	1,334,099
2003	289,360	541,612	43,782	366,085	142,977	3,127	225,000	1,611,943
2004	367,254	564,376	78,517	390,934	147,231	4,321	225,000	1,777,633
2005	440,728	636,723	72,695	387,039	126,997	4,811	225,000	1,893,993
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
2010								
QTR. I	702,334	688,244	92,718	667,526	96,230	5,867	600,000	2,852,919
QTR. II	707,334	678,285	96,172	704,442	96,630	5,782	600,000	2,888,644
QTR. III	732,194	689,648	125,154	714,772	110,780	6,096	600,000	2,978,644
QTR. IV	745,789	695,525	162,288	766,945	126,094	6,097	600,000	3,102,737
2011								
Jan.	747,231	695,525	159,841	766,945	127,099	6,996	600,000	3,103,637
Feb.	763,369	701,575	150,594	766,960	114,144	6,995	600,000	3,103,637
Mar.	764,449	701,590	149,682	766,960	113,961	6,995	600,000	3,103,637
Apr.	760,525	701,085	148,896	761,975	114,161	6,995	600,000	3,093,637
May	757,501	696,615	148,780	760,181	113,565	6,995	600,000	3,083,637
Jun.	753,004	687,778	148,178	759,409	113,283	6,985	600,000	3,068,637
Jul.	751,356	687,636	148,078	751,299	113,283	6,985	600,000	3,058,637
Aug.	765,978	683,668	161,171	800,576	115,862	6,382	600,000	3,133,637
Sept.	769,787	683,668	160,938	797,000	115,862	6,382	600,000	3,133,637
Oct.	768,200	683,668	160,890	797,000	115,862	8,017	600,000	3,133,637
Nov.	783,417	684,963	164,128	834,238	118,508	8,383	600,000	3,193,637
Dec.	784,163	684,963	164,006	834,640	116,508	9,357	600,000	3,193,637
2012								
Jan.	786,653	684,963	165,847	834,598	112,219	9,357	600,000	3,193,637
Feb.	787,548	684,963	165,605	834,600	111,564	9,357	600,000	3,193,637
Mar.	787,925	685,007	165,168	834,615	111,564	9,357	600,000	3,193,637
Apr.	787,272	685,007	164,450	825,988	111,564	9,357	600,000	3,183,637
May	788,117	685,007	163,557	825,988	111,564	9,404	600,000	3,183,636
Jun.	787,928	685,007	174,331	825,988	111,564	9,455	600,000	3,194,272
Jul.	842,998	706,451	178,959	934,094	121,891	9,880	600,000	3,394,273
Aug.	838,512	701,397	169,396	926,094	121,848	10,024	600,000	3,367,271
Sept.	905,197	713,098	169,394	942,674	125,869	11,041	600,000	3,467,273

SOURCE: The Central Bank of The Bahamas

¹See notes to table

**Table 6.4 Central Government: Long-term Securities by Maturity
as at September 30th, 2012**

YEAR	AMOUNT (B\$'000)	
	Internal Bonds (BGRS)	External Bonds
2012	20,000	--
2013	80,800	--
2014	81,000	--
2015	125,000	--
2016	133,000	--
2017	137,000	--
2018	140,000	--
2019	135,000	--
2020	146,603	--
2021	149,713	--
2022	160,000	--
2023	131,100	--
2024	129,935	--
2025	130,894	--
2026	139,993	--
2027	140,284	--
2028	160,000	--
2029	125,724	300,000
2030	146,227	--
2031	110,000	--
2032	115,000	--
2033	60,000	200,000
2034	40,000	--
2035	40,000	--
2036	40,000	--
2037	50,000	--
2038	--	100,000
TOTAL	2,867,273	600,000

SOURCE: The Central Bank of The Bahamas

Table 6.5 Public Corporations: Debt Operations

	2007p	2008p	2009p	2010p	2011p
					(B\$'000)
A. EXTERNAL DEBT					
<u>GOVERNMENT GUARANTEED LOANS</u>					
Bahamas Electricity Corp.	63,777	59,509	63,539	187,258	207,189
Water and Sewerage Corp.	38,757	32,848	27,424	21,412	15,417
Bahamas Development Bank	7,637	5,813	3,933	1,998	--
Bahamasair	20,241	18,282	16,425	14,416	12,490
	10,879	8,753	7,066	4,998	2,927
	--	--	--	--	--
<u>OTHER EXTERNAL LOANS</u>	25,020	26,661	36,115	165,846	191,772
Bahamas Electricity Corp.	--	--	--	--	--
Bahamas Telecommunication Corp.	9,911	11,886	6,050	1,814	--
Water and Sewerage Corp.	109	--	63	32	--
Nassau Airport Development Company	15,000	14,775	30,002	164,000	191,772
B. INTERNAL DEBT					
<u>I. FOREIGN CURRENCY</u>					
<u>GOVERNMENT GUARANTEED LOANS</u>					
Bahamas Electricity Corp.	90,458	413,164	421,084	422,520	428,468
Bahamasair	29,753	85,723	220,836	211,270	202,740
Airport Authority	80,000	70,400	211,000	204,670	198,340
<u>OTHER LOANS</u>	10,753	5,323	1,036	--	--
	--	10,000	8,800	6,600	4,400
<u>OTHER LOANS</u>	203,705	327,441	200,248	211,250	225,728
Bahamas Electricity Corp.	70,080	207,291	57,000	104,500	124,500
Bahamas Telecommunication Corp.	61,625	49,125	40,750	33,750	--
Bahamasair	--	--	--	--	--
Hotel Corporation	--	--	--	--	--
Nassau Airport Development Company	72,000	71,025	102,498	73,000	101,228
II. BAHAMIAN DOLLARS					
<u>GOVERNMENT GUARANTEED LOANS</u>					
Water and Sewerage Corp.	368,867	394,681	440,206	441,504	465,214
Bridge Authority	296,800	320,100	333,300	324,800	325,600
Bahamas Development Bank	--	--	--	--	--
Bahamasair	28,000	28,000	28,000	28,000	28,000
Bahamas Mortgage Corp.	42,000	48,000	50,000	50,000	50,000
Education Loan Authority	--	--	--	--	--
The Clifton Heritage Authority	151,900	159,700	164,300	155,800	156,600
<u>OTHER LOANS</u>	50,900	60,400	67,000	67,000	67,000
Bahamas Electricity Corp.	24,000	24,000	24,000	24,000	24,000
Bahamas Telecommunication Corp.	72,067	74,581	106,906	116,704	139,614
Water and Sewerage Corp.	64,256	62,359	48,448	43,503	43,000
Bahamas Telecommunication Corp.	--	--	--	--	--
Water and Sewerage Corp.	--	--	205	158	106
Bahamas Development Bank	6,750	6,475	6,150	5,550	5,150
Hotel Corporation	500	500	500	500	500
Bahamasair	561	477	379	270	158
Bahamas Broadcasting Corporation	--	--	--	--	--
College of The Bahamas	--	4,770	11,224	26,723	31,700
Nassau Airport Development Company	--	--	40,000	40,000	59,000
C. TOTAL FOREIGN CURRENCY DEBT	358,235	472,673	484,623	609,778	635,657
D. TOTAL GOVERNMENT GUARANTEED DEBT	426,310	438,671	581,560	557,482	543,757
E. TOTAL DEBT	727,102	867,354	924,829	1,051,282	1,100,871

SOURCE: Quarterly Reports from Public Corporations.

Table 6.5 Public Corporations: Debt Operations

	2011p 3rd Qtr.	2011p 4th Qtr.	2012p 1st Qtr.	2012p 2nd Qtr.	2012p 3rd Qtr.
A. EXTERNAL DEBT	197,339	207,189	217,370	290,361	376,094
<u>GOVERNMENT GUARANTEED LOANS</u>	17,709	15,417	19,398	18,361	19,094
Bahamas Electricity Corp.	1,007	--	--	--	--
Water and Sewerage Corp.	13,144	12,490	17,117	16,467	17,844
Bahamas Development Bank	3,558	2,927	2,281	1,894	1,250
<u>OTHER EXTERNAL LOANS</u>	179,630	191,772	197,972	272,000	357,000
Water and Sewerage Corp.	8	--	--	--	--
Nassau Airport Development Company	179,622	191,772	197,972	272,000	357,000
B. INTERNAL DEBT	850,707	893,682	904,963	870,516	905,294
I. FOREIGN CURRENCY	390,751	428,468	429,668	395,039	429,938
<u>GOVERNMENT GUARANTEED LOANS</u>	204,873	202,740	200,080	197,420	229,760
Bahamas Electricity Corp.	199,923	198,340	196,230	194,120	227,010
Bahamasair	--	--	--	--	--
Airport Authority	4,950	4,400	3,850	3,300	2,750
<u>OTHER LOANS</u>	185,878	225,728	229,588	197,619	200,178
Bahamas Electricity Corp.	97,000	124,500	122,089	119,679	117,268
Nassau Airport Development Company	88,878	101,228	107,499	77,940	82,910
II. BAHAMIAN DOLLARS	459,956	465,214	475,295	475,477	475,356
<u>GOVERNMENT GUARANTEED LOANS</u>	327,100	325,600	333,800	333,300	333,300
Bridge Authority	28,000	28,000	28,000	28,000	28,000
Bahamas Development Bank	50,000	50,000	50,000	50,000	50,000
Bahamas Mortgage Corp.	158,100	156,600	164,800	164,300	164,300
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
<u>OTHER LOANS</u>	132,856	139,614	141,495	142,177	142,056
Bahamas Electricity Corp.	43,000	43,000	43,000	43,000	43,000
Water and Sewerage Corp.	119	106	92	78	63
Bahamas Development Bank	5,350	5,150	5,150	4,950	4,950
Hotel Corporation	500	500	500	500	500
Bahamasair	187	158	128	99	68
Nassau Airport Development Company	52,000	59,000	60,925	61,850	61,775
College of The Bahamas	31,700	31,700	31,700	31,700	31,700
C. TOTAL FOREIGN CURRENCY DEBT	588,090	635,657	647,038	685,400	806,032
D. TOTAL GOVERNMENT GUARANTEED DEBT	549,682	543,757	553,278	549,081	582,154
E. TOTAL DEBT	1,048,046	1,100,871	1,122,333	1,160,877	1,281,388

SOURCE: Quarterly Reports from Public Corporations.

Table 6.6 Public Sector: Foreign Currency Debt Operations

	2007p*	2008p	2009p**	2010p***	2011p
	(B\$'000)				
Outstanding Debt at Beginning of Year					
Government	636,225	654,368	859,878	1,139,567	1,357,660
Public Corporations	294,152	296,133	387,205	704,944	797,882
	342,073	358,235	472,673	434,623	559,778
Plus: New Drawings					
Government	194,483	273,746	856,717	388,807	165,519
Public Corporations	33,731	118,467	561,772	102,807	79,519
	160,752	155,279	294,945	286,000	86,000
Less: Amortization					
Government	176,340	68,236	577,028	170,714	105,169
Public Corporations	31,750	27,395	244,033	9,869	78,861
	144,590	40,841	332,995	160,845	26,308
Other Changes in Debt Stock					
Government	--	--	--	--	16,187
Public Corporations	--	--	--	--	--
	--	--	--	--	16,187
Outstanding Debt at End of Year					
Government	654,368	859,878	1,139,567	1,357,660	1,434,197
Public Corporations	296,133	387,205	704,944	797,882	798,540
	358,235	472,673	434,623	559,778	635,657
Interest Charges					
Government	40,418	39,867	41,356	67,022	63,846
Public Corporations	18,000	20,959	27,581	47,055	48,002
	22,418	18,908	13,775	19,967	15,844
Debt Service					
Government	216,758	108,103	618,384	237,736	169,015
Public Corporations	49,750	48,354	271,614	56,924	126,863
	167,008	59,749	346,770	180,812	42,152
Debt Service Ratio	5.7	2.8	20.2	7.4	4.9
Government Debt Service/ Government Revenue (%)	3.7	3.4	20.4	4.5	8.1

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

Notes:

* Debt servicing for 2007 includes the refinancing of \$40 million and \$65 million in Public Corporations' debt. Net of these transactions, the adjusted debt service ratio was 2.9%.

** Debt servicing for 2009 includes the refinancing of \$297 million and \$235 million in Public Corporations' and Government's debt, respectively. Net of these transactions, the Government's debt service/revenue ratio was 2.7% and the debt service ratio was 2.8%.

*** Debt servicing for 2010 includes the refinancing of \$131 million in Public Corporations' debt. Net of this transaction, the debt service ratio was 3.3%.

Table 6.6 Public Sector: Foreign Currency Debt Operations ¹

	2011p 3rd Qtr.	2011p 4th Qtr.*	2012p 1st Qtr.	2012p 2nd Qtr.	2012p 3rd Qtr.
Outstanding Debt at Beginning of Quarter	<u>1,281,096</u>	<u>1,306,110</u>	<u>1,434,197</u>	<u>1,454,835</u>	<u>1,514,644</u>
Government	758,082	768,020	798,540	807,797	829,244
Public Corporations	523,014	538,090	635,657	647,038	685,400
Plus: New Drawings	<u>31,265</u>	<u>87,632</u>	<u>28,125</u>	<u>137,721</u>	<u>129,030</u>
Government	11,765	33,132	10,625	24,706	2,280
Public Corporations	19,500	54,500	17,500	113,015	126,750
Less: Amortization	<u>6,251</u>	<u>9,545</u>	<u>7,487</u>	<u>77,912</u>	<u>7,210</u>
Government	1,827	2,612	1,368	3,259	1,092
Public Corporations	4,424	6,933	6,119	74,653	6,118
Other Changes in Debt Stock	--	<u>50,000</u>	--	--	--
Government	--	--	--	--	--
Public Corporations	--	<u>50,000</u>	--	--	--
Outstanding Debt at End of Quarter	<u>1,306,110</u>	<u>1,434,197</u>	<u>1,454,835</u>	<u>1,514,644</u>	<u>1,636,464</u>
Government	768,020	798,540	807,797	829,244	830,432
Public Corporations	538,090	635,657	647,038	685,400	806,032
Interest Charges	<u>3,806</u>	<u>28,022</u>	<u>7,403</u>	<u>30,573</u>	<u>10,488</u>
Government	798	22,991	896	21,891	434
Public Corporations	3,008	5,031	6,507	8,682	10,054
Debt Service	<u>10,057</u>	<u>37,567</u>	<u>14,890</u>	<u>108,485</u>	<u>17,698</u>
Government	2,625	25,603	2,264	25,150	1,526
Public Corporations	7,432	11,964	12,626	83,335	16,172
Debt Service Ratio	1.2	4.3	1.6	11.3	n.a
Government Debt Service/ Government Revenue (%)	0.9	5.9	0.6	6.9	0.5

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

¹ See notes to table

* Outstanding debt at end-Dec 2011 includes \$50.0 million in outstanding debt of The Nassau Airport Development Company, which was previously held by the Government.

Table 7.1 Balance of Payments

(B\$ Millions)

	2007p		2008p		2009p		2010p		2011p	
	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit
1. CURRENT ACCOUNT	4,006.3	4,960.6	4,036.3	4,908.0	3,215.8	4,024.4	3,334.1	4,147.2	3,619.1	4,708.9
A. Goods & Services	3,814.1	4,535.9	3,847.0	4,601.9	3,061.5	3,731.4	3,196.0	3,771.7	3,439.7	4,257.3
a. Goods	801.9	2,956.3	955.8	3,199.0	710.7	2,535.3	702.4	2,590.6	833.5	2,964.8
1. Merchandise	502.5	2,948.0	560.0	3,193.5	465.7	2,522.6	459.2	2,575.3	510.8	2,946.3
i. Oil Trade (local Consumption)	0.0	802.1	0.0	1,166.4	0.0	667.9	0.0	695.8	0.0	804.7
ii. Non-Oil Merchandise	502.5	2,146.0	560.0	2,027.0	465.7	1,854.7	459.2	1,879.5	510.8	2,141.6
2. Goods procured in port by carrier	299.4	8.3	395.8	5.6	244.9	12.7	243.3	15.3	322.7	18.5
b. Services	3,012.2	1,579.6	2,891.2	1,402.9	2,350.8	1,196.0	2,493.6	1,181.1	2,606.2	1,292.4
1. Transportation	57.5	373.3	52.7	360.7	79.2	346.8	118.2	342.0	131.5	327.3
i. Passenger Services	10.7	161.2	11.2	154.7	10.7	146.3	11.7	141.2	15.0	101.4
ii. Air and Sea Freight Services	0.0	193.3	0.0	182.6	0.0	167.1	0.0	169.3	0.0	179.1
iii. Port & Airport Charges	46.8	18.7	41.6	23.4	68.5	33.3	106.6	31.5	116.6	46.9
2. Travel	2,600.1	377.4	2,501.0	304.5	2,014.2	240.4	2,146.8	227.6	2,254.1	246.3
3. Insurance Services	0.0	107.0	0.0	106.6	0.0	92.5	0.0	165.2	0.0	185.9
i. Freight Insurance	0.0	21.5	0.0	20.3	0.0	18.6	0.0	18.8	0.0	19.9
ii. Non-Merchandise Insurance	0.0	85.5	0.0	86.3	0.0	74.0	0.0	146.4	0.0	166.0
4. Construction Services	0.0	176.2	0.0	34.3	0.0	20.7	0.0	15.7	0.0	163.0
5. Royalty and License Fees	0.0	19.7	0.0	17.9	0.0	17.5	0.0	10.6	0.0	15.3
6. Offshore companies local expenses	210.2	0.0	233.8	0.0	182.0	0.0	157.8	0.0	138.9	0.0
7. Other Services	111.5	448.3	63.1	482.0	35.9	351.6	33.3	339.5	33.7	320.2
8. Government Services	32.9	77.7	40.6	96.9	39.6	126.6	37.4	80.5	47.9	34.6
i. Resident government	4.8	77.7	4.1	96.9	4.9	126.6	4.6	80.5	5.1	34.6
ii. Foreign government	28.0	0.0	36.4	0.0	34.7	0.0	32.8	0.0	42.8	0.0
B. Income	121.3	306.8	113.4	191.2	57.7	209.9	38.8	273.6	55.4	291.4
a. Compensation of Employees	0.0	38.9	0.0	18.5	0.0	11.8	0.0	27.4	0.0	47.9
1. Labour Income	0.0	38.9	0.0	18.5	0.0	11.8	0.0	27.4	0.0	47.9
b. Investment Income	121.3	267.9	113.4	172.7	57.7	198.0	38.8	246.3	55.4	243.5
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	25.2	17.7	22.7	20.5	15.5	25.1	14.7	46.4	16.6	48.0
i. Central Bank Investment Income	25.2	0.0	22.7	0.0	15.5	0.0	14.7	0.0	16.6	0.0
ii. Interest on Government Transactions	0.0	17.7	0.0	20.5	0.0	25.1	0.0	46.4	0.0	48.0
3. Other Private Interest and Dividends	96.0	250.2	90.7	152.2	42.2	172.9	24.0	199.9	38.8	195.6
i. Commercial Banks	94.6	78.3	89.3	48.7	41.6	102.4	23.4	101.9	38.2	51.9
ii. Other Companies	1.4	171.9	1.4	103.5	0.6	70.5	0.6	98.0	0.6	143.7
C. Current Transfers	71.0	117.9	75.9	114.9	96.6	83.1	99.3	101.9	124.0	160.2
a. General Government	69.8	8.9	74.7	11.8	95.4	8.7	98.1	10.8	123.4	10.0
b. Other Sectors	1.2	109.0	1.2	103.0	1.2	74.5	1.2	91.1	0.6	150.2
1. Workers Remittances	0.0	85.5	0.0	48.0	0.0	51.5	0.0	60.6	0.0	71.8
2. Other Transfers	1.2	23.5	1.2	55.1	1.2	23.0	1.2	30.5	0.6	78.4
2. CAPITAL AND FINANCIAL ACCOUNT	1,669.5	604.6	1,742.6	530.4	1,597.6	483.0	1,556.6	416.5	1,740.1	789.5
A. Capital Account	0.0	10.3	0.0	8.1	0.0	7.2	0.0	3.6	0.0	5.5
a. Capital Transfers	0.0	10.3	0.0	8.1	0.0	7.2	0.0	3.6	0.0	5.5
1. Migrants' Transfers	0.0	10.3	0.0	8.1	0.0	7.2	0.0	3.6	0.0	5.5
B. FINANCIAL ACCOUNT	1,669.5	594.3	1,742.6	522.2	1,597.6	475.8	1,556.6	412.9	1,740.1	783.9
a. Direct Investment	886.8	140.6	1,031.6	171.5	753.1	89.1	960.2	88.3	970.5	303.9
1. Equity	452.3	62.1	669.3	94.9	531.6	69.1	785.5	61.9	880.9	237.5
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	434.5	78.5	362.3	76.6	221.5	20.0	174.7	26.4	89.6	66.4
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	8.3	0.0	25.0	0.0	16.7	0.0	25.4	0.0	44.2
1. Equity Security	0.0	4.1	0.0	12.5	0.0	4.2	0.0	13.0	0.0	22.3
2. Debt Security	0.0	4.3	0.0	12.5	0.0	12.5	0.0	12.4	0.0	21.9
i. Bonds	0.0	4.3	0.0	0.0	0.0	6.3	0.0	0.0	0.0	0.0
ii. Money Market Instruments	0.0	0.0	0.0	12.5	0.0	6.3	0.0	12.4	0.0	21.9
c. Other Investments	782.8	445.4	710.9	325.8	844.5	370.0	596.4	299.2	769.6	435.8
1. Central Government	14.5	29.9	116.2	5.6	351.8	32.2	32.7	8.1	79.5	8.9
2. Other Public Sector Capital	27.9	6.0	5.3	9.5	210.1	26.1	195.0	71.3	27.8	5.9
3. Domestic Banks	4.3	90.8	108.8	72.5	162.7	184.6	181.3	157.7	99.5	200.9
4. Other Private	736.0	318.6	480.7	238.1	119.9	127.2	187.4	62.2	562.8	220.1
3. NET ERRORS AND OMISSIONS	0.0	156.3	0.0	231.8	0.0	53.1	0.0	282.5	163.6	0.0
4. OVERALL BALANCE	0.0	45.7	108.7	0.0	253.0	0.0	44.5	0.0	24.5	0.0
5. FINANCING	45.7	0.0	0.0	108.7	0.0	253.0	0.0	44.5	0.0	24.5
Change in SDR holdings	0.1	0.0	0.0	0.0	0.0	178.9	3.1	0.0	0.7	0.0
Change in Reserve Position with the Fund	0.0	0.5	0.3	0.0	0.0	0.2	0.2	0.0	0.0	0.0
Change in External Foreign Assets	46.1	0.0	0.0	109.0	0.0	73.9	0.0	47.8	0.0	25.1

(increase = debit)

SOURCE: The Central Bank of The Bahamas

Table 7.1 Balance of Payments

(B\$ Millions)

	2011 Qtr.II ^p		2011 Qtr.III ^p		2011 Qtr.IV ^p		2012 Qtr.I ^p		2012 Qtr.II ^p	
	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit
1. CURRENT ACCOUNT	969.6	1,095.5	856.6	1,191.2	902.9	1,248.7	979.4	1,382.4	1,008.3	1,198.9
A. Goods & Services	921.3	1,008.6	820.9	1,101.0	865.2	1,136.0	929.6	1,287.5	959.7	1,101.3
a. Goods	213.8	710.8	216.0	785.7	211.3	819.5	236.1	902.5	230.1	794.6
1. Merchandise	139.5	707.5	135.4	779.5	130.7	815.2	143.4	896.3	119.2	788.5
i. Oil Trade (local Consumption)	0.0	196.2	0.0	221.7	0.0	191.8	0.0	225.6	0.0	237.4
ii. Non-Oil Merchandise	139.5	511.3	135.4	557.9	130.7	623.4	143.4	670.7	119.2	551.1
2. Goods procured in port by carrier	74.3	3.3	80.6	6.2	80.6	4.3	92.7	6.2	110.8	6.1
b. Services	707.5	297.8	604.9	315.3	654.0	316.5	693.5	385.0	729.7	306.7
1. Transportation	34.8	81.1	34.7	90.9	32.3	92.1	31.4	107.3	31.2	98.3
i. Passenger Services	2.6	27.9	6.3	24.6	2.3	36.8	6.3	25.0	6.3	26.7
ii. Air and Sea Freight Services	0.0	46.1	0.0	44.1	0.0	48.4	0.0	60.4	0.0	49.7
iii. Port & Airport Charges	32.2	7.1	28.5	22.2	30.1	6.9	25.1	21.9	24.9	22.0
2. Travel	601.1	58.5	525.4	76.1	575.6	60.6	602.1	54.8	629.7	63.8
3. Insurance Services	0.0	44.0	0.0	44.3	0.0	32.9	0.0	42.5	0.0	31.1
i. Freight Insurance	0.0	5.1	0.0	4.9	0.0	5.4	0.0	6.7	0.0	5.5
ii. Non-Merchandise Insurance	0.0	38.9	0.0	39.4	0.0	27.5	0.0	35.8	0.0	25.6
4. Construction Services	0.0	26.7	0.0	15.1	0.0	55.7	0.0	90.3	0.0	18.6
5. Royalty and License Fees	0.0	1.7	0.0	4.0	0.0	6.1	0.0	3.3	0.0	2.6
6. Offshore companies local expenses	46.0	0.0	28.0	0.0	26.8	0.0	40.2	0.0	48.1	0.0
7. Other Services	10.1	79.0	5.0	73.6	9.7	68.6	8.4	84.7	10.1	86.9
8. Government Services	15.3	6.7	11.7	11.4	9.6	0.5	11.4	2.1	10.5	5.4
i. Resident government	1.2	6.7	1.4	11.4	1.2	0.5	1.4	2.1	1.8	5.4
ii. Foreign government	14.1	0.0	10.4	0.0	8.4	0.0	9.9	0.0	8.7	0.0
B. Income	10.2	57.0	11.9	63.9	12.8	87.1	14.4	67.7	11.4	75.5
a. Compensation of Employees	0.0	12.9	0.0	13.9	0.0	11.6	0.0	11.8	0.0	13.0
1. Labour Income	0.0	12.9	0.0	13.9	0.0	11.6	0.0	11.8	0.0	13.0
b. Investment Income	10.2	44.2	11.9	49.9	12.8	75.5	14.4	55.9	11.4	62.4
1. Direct Investment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Official Transactions	4.3	22.9	4.3	0.8	4.2	23.0	4.1	0.7	4.1	21.9
i. Central Bank Investment Income	4.3	0.0	4.3	0.0	4.2	0.0	4.1	0.0	4.1	0.0
ii. Interest on Government Transactions	0.0	22.9	0.0	0.8	0.0	23.0	0.0	0.7	0.0	21.9
3. Other Private Interest and Dividends	5.9	21.3	7.6	49.1	8.6	52.5	10.3	55.1	7.3	40.6
i. Commercial Banks	5.8	0.1	7.4	17.1	8.4	17.3	10.1	1.4	7.1	1.2
ii. Other Companies	0.2	21.2	0.2	32.0	0.2	35.2	0.2	53.7	0.2	39.4
C. Current Transfers	38.0	29.8	23.8	26.4	24.8	25.7	35.5	27.2	37.2	22.1
a. General Government	37.7	3.3	23.8	1.2	24.8	1.8	35.2	3.1	36.9	3.3
b. Other Sectors	0.3	26.5	0.0	25.2	0.0	23.9	0.3	24.1	0.3	18.8
1. Workers Remittances	0.0	21.1	0.0	19.6	0.0	13.9	0.0	18.5	0.0	15.8
2. Other Transfers	0.3	5.4	0.0	5.6	0.0	10.0	0.3	5.5	0.3	3.0
2. CAPITAL AND FINANCIAL ACCOUNT	505.2	343.2	405.9	93.9	367.0	244.6	261.4	96.0	483.8	94.6
A. Capital Account	0.0	1.4	0.0	2.2	0.0	1.4	0.0	1.6	0.0	1.2
a. Capital Transfers	0.0	1.4	0.0	2.2	0.0	1.4	0.0	1.6	0.0	1.2
1. Migrants' Transfers	0.0	1.4	0.0	2.2	0.0	1.4	0.0	1.6	0.0	1.2
B. FINANCIAL ACCOUNT	505.2	341.8	405.9	91.7	367.0	243.2	261.4	94.3	483.8	93.3
a. Direct Investment	373.5	143.8	173.6	50.0	130.3	76.8	83.7	34.2	275.0	18.8
1. Equity	347.4	132.7	151.6	42.6	114.2	40.4	66.5	18.1	264.3	9.5
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	26.0	11.1	21.9	7.4	16.1	36.3	17.2	16.1	10.7	9.4
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	9.4	0.0	9.9	0.0	19.2	0.0	6.3	0.0	12.5
1. Equity Security	0.0	3.1	0.0	3.7	0.0	12.9	0.0	0.0	0.0	6.3
2. Debt Security	0.0	6.3	0.0	6.3	0.0	6.3	0.0	6.3	0.0	6.3
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	6.3	0.0	6.3	0.0	6.3	0.0	6.3	0.0	6.3
c. Other Investments	131.7	188.7	232.3	31.8	236.6	147.3	177.7	53.9	208.8	62.0
1. Central Government	11.4	3.3	11.8	1.8	33.1	2.6	10.6	1.4	24.7	3.3
2. Other Public Sector Capital	6.0	2.2	9.7	0.8	12.2	2.2	11.2	1.0	108.0	35.0
3. Domestic Banks	0.0	158.6	69.0	0.0	30.5	0.0	0.0	23.0	0.0	9.3
4. Other Private	114.3	24.7	141.9	29.1	160.8	142.5	155.8	28.6	76.1	14.4
3. NET ERRORS AND OMISSIONS	64.9	0.0	0.0	97.8	152.8	0.0	242.1	0.0	0.0	160.1
4. OVERALL BALANCE	101.0	0.0	0.0	120.5	0.0	70.7	4.6	0.0	38.5	0.0
5. FINANCING	0.0	101.0	120.5	0.0	70.7	0.0	4.6	0.0	38.5	0.0
Change in SDR holdings	0.0	1.7	4.5	0.0	3.0	0.0	0.0	0.9	3.0	0.0
Change in Reserve Position with the Fund	0.0	0.1	0.2	0.0	0.2	0.0	0.0	0.1	0.2	0.0
Change in External Foreign Assets	0.0	99.2	115.7	0.0	67.6	0.0	0.0	3.5	0.0	41.8
(increase = debit)										

Table 7.2 External Trade

Period	OIL TRADE		OTHER MERCHANDISE TRADE					(8) TRADE BALANCE (3-7) or (5-6)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	EXPORTS	IMPORTS	DOMESTIC EXPORTS	RE EXPORTS	TOTAL EXPORTS (5 = 3+4)	IMPORTS	RETAINED IMPORTS (7 = 6-4)	
2002	90,579	237,630	228,996	69,202	298,198	1,600,835	1,531,633	(1,302,637)
2003	24,477	257,263	264,115	76,236	340,351	1,616,895	1,540,659	(1,276,544)
2004	37,745	286,374	240,227	123,338	363,565	1,690,140	1,566,802	(1,326,575)
2005	40,583	507,844	270,849	117,233	388,082	2,059,318	1,942,085	(1,671,236)
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	303,594	156,969	460,563	2,175,688	2,018,719	(1,715,125)
2011	216,129	930,047	326,443	184,371	510,814	2,480,809	2,296,438	(1,969,995)
2008								
QTR. I	51,401	211,264	98,510	28,310	126,820	596,808	568,498	(469,988)
QTR. II	23,465	252,625	95,056	55,578	150,634	570,663	515,085	(420,029)
QTR. III	33,039	189,661	106,260	35,601	141,861	580,752	545,151	(438,891)
QTR. IV	33,619	193,491	104,356	30,877	135,233	605,841	574,964	(470,609)
2009								
QTR. I	25,729	97,501	72,025	34,148	106,173	515,580	481,432	(409,407)
QTR. II	20,200	124,873	76,962	31,534	108,496	532,342	500,808	(423,846)
QTR. III	33,722	169,337	72,435	39,027	111,462	520,925	481,898	(409,463)
QTR. IV	32,426	165,422	112,285	34,387	146,672	572,986	538,599	(426,314)
2010								
QTR. I	45,718	144,343	52,909	37,419	90,328	470,455	433,036	(380,127)
QTR. II	39,746	195,178	77,277	45,317	122,594	517,967	472,650	(395,373)
QTR. III	30,702	191,175	75,926	30,450	106,376	567,005	536,555	(460,629)
QTR. IV	43,540	156,377	97,482	43,783	141,265	620,261	576,478	(478,996)
2011								
QTR. I	61,039	206,992	70,448	34,715	105,163	519,926	485,211	(414,763)
QTR. II	64,338	267,666	84,213	55,328	139,540	594,742	539,414	(455,202)
QTR. III	42,222	251,101	83,098	52,302	135,400	645,961	593,659	(510,561)
QTR. IV	48,530	204,288	88,684	42,026	130,711	720,180	678,154	(589,469)
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)

¹See notes to table.

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

Table 7.3 Exports by Commodity Group

Period	(B\$'000)										ALL SECTIONS
	Section 0 Food and Live Animals	Section 1 Beverages And Tobacco	Section 2 Crude Mat., Inedibles, Except Fuels	Section 3 Minerals, Fuels, Lubricants & Related Materials	Section 4 Animal and Vegetable Oils & Fats	Section 5 Chemicals	Section 6 Manufactured Goods Classified Chiefly By Materials	Section 7 Machinery And Transport Equipment	Section 8 Miscellaneous Manufactured Articles	Section 9 Commodities & Trans. Not Classified According To Kind	
2002	94,944	38,508	27,982	90,579	1	92,937	6,254	31,969	5,603	--	388,777
2003	111,335	37,805	35,523	24,477	--	99,547	7,462	41,614	7,054	10	364,827
2004	90,275	33,315	63,647	37,745	13	109,141	12,870	49,142	5,157	6	401,311
2005	79,241	18,305	26,294	40,583	--	181,520	19,878	46,510	16,306	28	428,664
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	78,312	42,326	52,446	141,524	13	251,014	45,486	67,563	10,730	14	689,427
2009	65,997	1,762	40,125	112,077	6	251,295	28,771	74,416	10,423	6	584,878
2010	75,245	1,673	44,448	159,707	1	216,502	38,851	73,749	9,902	102	620,180
2011	76,018	1,411	46,804	216,129	1	250,437	42,866	86,346	8,291	12	728,316
2008											
QTR. I	19,108	4,481	14,461	51,401	4	66,589	8,812	12,155	1,203	7	178,221
QTR. II	10,133	15,049	14,921	23,465	1	56,519	13,657	26,716	6,988	5	167,454
QTR. III	14,955	13,433	12,130	33,039	6	76,884	11,000	12,046	1,406	1	174,900
QTR. IV	34,116	9,363	10,934	33,619	2	51,022	12,017	16,646	1,133	1	168,852
2009											
QTR. I	18,355	602	11,912	25,729	--	45,522	8,105	18,317	3,357	2	131,901
QTR. II	8,898	405	8,340	20,200	--	63,860	8,469	16,645	1,877	1	128,695
QTR. III	12,476	405	11,152	33,722	--	55,552	5,039	23,957	2,880	2	145,185
QTR. IV	26,268	350	8,721	32,426	6	86,361	7,158	15,497	2,309	1	179,097
2010											
QTR. I	10,276	308	13,975	45,718	1	35,885	9,413	19,447	967	56	136,046
QTR. II	9,030	256	8,203	39,746	--	68,221	9,836	25,791	1,215	43	162,340
QTR. III	17,996	707	9,993	30,702	--	55,249	10,069	11,126	1,233	2	137,079
QTR. IV	37,943	403	12,276	43,540	--	57,148	9,533	17,385	6,487	1	184,715
2011											
QTR. I	18,038	320	11,525	61,039	--	50,615	11,721	9,924	3,015	4	166,202
QTR. II	11,687	594	17,546	64,338	1	63,979	15,478	27,499	2,754	4	203,878
QTR. III	16,292	313	8,333	42,222	--	70,024	6,284	32,991	1,161	2	177,622
QTR. IV	30,001	184	9,401	48,530	--	65,818	9,383	15,932	1,362	2	180,614
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

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

Table 7.4 Imports by Commodity Group

Period	(B\$'000)										ALL SECTIONS TOTAL
	Section 0 Food and Live Animals	Section 1 Beverages And Tobacco	Section 2 Crude Mat., Inedibles, Except Fuels	Section 3 Minerals, Fuels, Lubricants & Related Materials	Section 4 Animal and Vegetable Oils & Fats	Section 5 Chemicals	Section 6 Manufactured Goods Classified Chiefly By Materials	Section 7 Machinery And Transport Equipment	Section 8 Miscellaneous Manufactured Articles	Section 9 Commodities & Trans. Not Classified According To Kind	
2002	285,016	54,118	45,475	237,630	3,603	166,393	278,285	407,034	235,654	125,257	1,838,465
2003	284,897	54,702	42,487	257,263	4,224	175,759	268,524	429,312	246,467	110,523	1,874,158
2004	309,706	48,227	52,505	286,374	4,862	178,563	299,028	421,802	287,756	87,691	1,976,514
2005	329,503	66,460	68,055	507,844	5,615	219,691	392,782	566,975	313,269	96,970	2,567,162
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
2008											
QTR. I	105,817	16,560	18,474	211,263	2,016	66,338	104,022	173,869	77,823	31,890	808,072
QTR. II	111,238	18,238	17,301	252,625	2,939	78,083	97,683	170,895	73,159	1,127	823,288
QTR. III	109,549	18,383	20,483	189,661	2,095	64,554	123,604	143,078	69,239	29,768	770,413
QTR. IV	103,039	15,707	19,245	193,491	1,560	78,783	118,826	157,681	79,595	31,405	799,332
2009											
QTR. I	111,884	15,379	15,884	97,501	2,478	63,425	104,612	117,607	60,319	23,992	613,081
QTR. II	106,049	21,088	15,777	124,873	2,082	57,496	102,013	136,032	65,492	26,313	657,215
QTR. III	99,227	15,994	17,888	169,337	2,204	61,363	96,360	127,367	72,409	28,112	690,261
QTR. IV	100,651	16,511	16,254	165,422	2,202	89,864	91,291	148,002	81,815	26,397	738,408
2010											
QTR. I	105,522	14,664	13,653	144,343	1,933	71,451	83,304	110,167	68,587	1,175	614,799
QTR. II	105,256	19,208	13,897	195,178	1,859	70,726	88,062	118,587	70,732	29,638	713,145
QTR. III	104,868	14,221	15,376	191,175	1,885	105,399	93,617	120,312	81,776	29,552	758,180
QTR. IV	110,908	19,214	20,948	156,377	2,173	79,162	112,045	144,868	100,609	30,335	776,638
2011											
QTR. I	102,367	14,897	11,806	206,992	2,025	86,964	83,443	118,522	71,085	28,815	726,918
QTR. II	134,206	20,142	13,057	267,666	2,703	104,669	87,833	119,907	78,535	33,689	862,408
QTR. III	108,681	16,905	11,628	251,101	2,545	115,317	126,807	153,985	75,835	34,257	897,061
QTR. IV	118,270	15,512	18,078	204,288	2,606	79,686	149,813	190,755	110,092	35,368	924,468
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

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

Table 7.5 Non-Oil Exports by Country and Region

Period	U.S.A	U.K.	Canada	Caribbean Commonwealth Countries	E.E.C Countries	Other Countries	TOTAL
							(B\$'000)
2002	211,425	16,550	7,364	2,635	41,423	18,801	298,198
2003	242,603	17,400	6,970	3,062	51,758	18,558	340,351
2004	268,181	14,309	11,839	3,253	46,742	19,241	363,565
2005	254,659	19,876	19,131	3,519	67,791	23,107	388,082
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	4,578	73,632	42,577	491,905
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	45,426	508,677
2008							
QTR. I	82,532	2,037	4,936	905	19,242	17,170	126,821
QTR. II	97,098	3,540	10,686	1,469	13,582	24,259	150,634
QTR. III	80,687	1,747	13,148	409	25,692	20,179	141,862
QTR. IV	94,770	1,600	7,604	1,356	19,206	10,698	135,234
2009							
QTR. I	78,517	6,018	10,108	525	5,133	5,872	106,173
QTR. II	84,116	7,241	12,629	585	11,101	11,925	127,597
QTR. III	74,658	3,223	722	669	21,153	11,039	111,464
QTR. IV	89,627	2,548	1,711	2,799	36,245	13,741	146,671
2010							
QTR. I	70,268	1,131	3,457	8,038	572	6,862	90,328
QTR. II	88,488	8,877	11,299	687	635	12,607	122,593
QTR. III	63,686	10,504	1,189	1,345	12,251	17,401	106,376
QTR. IV	93,405	10,250	4,110	710	14,743	17,959	141,175
2011							
QTR. I	73,633	8,127	2,375	278	8,685	12,064	105,163
QTR. II	100,301	10,928	10,151	596	6,274	11,290	139,540
QTR. III	89,617	6,754	4,938	655	18,366	12,932	133,263
QTR. IV	90,408	5,797	4,372	713	20,282	9,139	130,711
2012							
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	69,013	171,115

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

Table 7.6 Non-Oil Imports by Country and Region

Period	U.S.A.	U.K.	Canada	Caribbean Commonwealth Countries	Other E.E.C Countries	Other Countries	TOTAL
	(B\$'000)						
2002	1,483,194	8,707	11,222	11,701	22,610	63,401	1,600,835
2003	1,448,479	16,523	14,565	13,952	41,462	81,914	1,616,895
2004	1,547,560	11,030	14,008	8,371	30,038	79,133	1,690,140
2005	1,900,106	15,188	14,016	8,951	31,156	89,900	2,059,318
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
2008							
QTR. I	548,473	2,634	2,391	1,600	6,594	35,187	596,879
QTR. II	527,203	5,784	3,307	1,977	6,526	25,927	570,724
QTR. III	553,536	2,694	2,073	1,261	3,914	17,274	580,752
QTR. IV	573,992	2,707	3,645	973	6,048	18,476	605,841
2009							
QTR. I	487,361	1,630	2,491	612	5,534	17,951	515,579
QTR. II	502,982	2,119	3,815	1,009	4,063	18,354	532,342
QTR. III	488,392	1,530	4,668	1,226	5,622	19,488	520,926
QTR. IV	545,046	1,671	3,056	1,157	5,607	16,449	572,985
2010							
QTR. I	437,203	3,554	3,615	1,780	4,514	19,787	470,453
QTR. II	481,057	1,939	4,065	1,263	6,775	22,868	517,967
QTR. III	499,134	4,578	4,259	1,533	4,757	52,744	567,005
QTR. IV	565,192	2,801	4,223	1,410	21,421	25,213	620,260
2011							
QTR. I	482,202	2,538	3,469	1,861	6,387	23,469	519,926
QTR. II	552,778	5,643	3,558	2,207	5,482	25,074	594,742
QTR. III	600,627	3,425	4,738	2,553	3,288	31,329	645,961
QTR. IV	669,250	7,090	3,993	2,214	4,268	33,365	720,180
2012							
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

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

Table 7.7 Composition of Domestic Exports

Period	(B\$'000)											TOTAL		
	Crawfish	Fish and Other Crustacea	Fruits and Vegetables	Aragonite	Rum	Other Cordials & Liqueurs	Crude Salt	Cement	Hormones	Chemicals	Other Pharmaceuticals		Fragrances	Other
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	102,137

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

Table 7.8 Domestic Exports of Oil

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

(B\$'000)

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	T O T A L										
2002	102	1,551	26	145	571	2,740	101	5,234	4,780	10,014								
2003	111	1,875	27	164	54	2,606	34	4,872	2,290	7,162								
2004	146	1,692	18	188	84	2,966	34	5,128	2,761	7,889								
2005	134	1,668	17	198	89	2,931	41	5,077	2,521	7,598								
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	3,817	3,008	6,825								
2009																		
QTR. I	29	489	1	53	275	584	11	1,442	847	2,289								
QTR. II	39	500	1	45	--	750	7	1,343	676	2,019								
QTR. III	28	469	4	39	--	428	9	977	612	1,589								
QTR. IV	16	405	1	25	--	551	11	1,010	564	1,574								
2010																		
QTR. I	34	652	1	45	--	583	7	1,321	843	2,164								
QTR. II	39	478	2	42	--	644	7	1,211	809	2,020								
QTR. III	33	538	2	47	--	773	12	1,405	755	2,160								
QTR. IV	35	501	3	34	17	587	13	1,188	282	1,470								
2011																		
QTR. I	27	410	1	41	18	414	5	915	888	1,803								
QTR. II	49	424	3	44	--	404	5	929	733	1,662								
QTR. III	21	423	4	36	6	576	4	1,070	700	1,770								
QTR. IV	33	399	--	30	--	437	4	902	687	1,589								
2012																		
QTR. I ^R	46	447	3	43	18	442	3	1,001	777	1,778								
QTR. II ^R	32	440	5	46	--	433	4	959	971	1,930								
QTR. III	30	476	3	34	--	423	2	968	1,180	2,148								

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

Table 7.10 Value of Oil Imports for Local Consumption

Period	(B\$'000)											Total Local Consumption						
	D		O		M		E			S			T		I		C	
	Propane	Motor Gasoline	Aviation Gasoline	Kerosene (Jet Fuel)	Bunker "C"	Gas Oil	Lubricants and Others	T O T A L	Foreign Bunkers	Total Local Consumption								
2002	2,559	54,764	2,421	4,476	17,724	79,480	5,644	167,067	123,124	290,191								
2003	3,738	77,249	2,657	6,596	1,904	99,314	4,127	195,584	88,684	284,268								
2004	5,146	93,454	1,863	9,732	2,006	134,814	4,517	251,533	113,919	365,452								
2005	6,381	126,843	2,048	15,124	2,228	206,083	6,111	364,818	159,134	523,952								
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	2,205	232,851	13,048	488,271	316,472	804,743								
2009																		
QTR. I	1,247	26,163	161	3,344	13,126	33,381	2,815	80,237	63,456	143,693								
QTR. II	1,832	38,456	104	3,182	--	106,648	1,634	151,855	69,608	221,463								
QTR. III	1,398	41,705	489	3,196	--	56,307	1,809	104,905	58,482	163,387								
QTR. IV	869	34,854	178	2,276	--	49,349	2,664	90,190	49,214	139,403								
2010																		
QTR. I	2,253	38,228	210	3,465	--	50,057	1,664	95,877	69,626	165,503								
QTR. II	2,251	45,533	322	4,007	--	75,000	1,725	128,838	77,312	206,150								
QTR. III	1,867	49,387	281	4,394	--	70,275	2,845	129,048	67,046	196,094								
QTR. IV	2,287	48,033	401	3,328	1,498	45,616	3,203	104,366	23,697	128,063								
2011																		
QTR. I	1,953	48,090	88	3,861	1,582	54,138	1,391	111,103	83,926	195,029								
QTR. II	3,662	58,925	371	5,608	--	49,352	3,981	121,899	74,293	196,192								
QTR. III	1,642	55,132	669	5,186	623	73,697	4,138	141,086	80,597	221,683								
QTR. IV	2,403	48,614	--	3,964	--	55,665	3,538	114,184	77,656	191,840								
2012																		
QTR. I ^R	3,433	60,159	469	5,925	1,581	59,083	2,705	133,355	92,235	225,590								
QTR. II ^R	1,977	60,108	848	5,094	--	56,197	2,292	126,516	110,841	237,357								
QTR. III	1,773	59,433	495	4,492	14,265	52,814	3,509	136,781	137,582	274,363								

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

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

(February 2010=100)

End of Period	Food & Non-Alcoholic Beverages	Alcohol Tobacco & Narcotics	Clothing & Foot-Wear	Housing, Water, Gas Electricity & Other Fuels	Furnishing, Household Equip. & Maintenance and Routine	Health	Transport	Communi-cation	Recreation & Culture	Education	Restaurant & Hotels	Misc. Goods & Services	ALL ITEMS
WEIGHT	120.40	6.40	37.76	334.83	64.26	44.50	119.13	41.19	22.73	30.05	38.24	140.52	1,000
2003	78.42	87.38	96.84	88.43	82.50	76.89	83.95	123.01	95.57	87.58	83.83	81.15	86.04
2004	80.01	88.60	97.28	89.34	83.88	82.63	86.49	117.16	93.49	88.99	86.05	81.48	87.12
2005	82.66	91.20	95.49	91.40	84.77	85.49	90.19	112.29	94.48	91.71	86.61	82.73	88.96
2006	86.50	94.03	97.01	93.14	86.58	88.02	90.51	102.34	94.34	91.68	90.54	87.47	90.81
2007	89.86	95.07	97.40	93.95	90.81	90.57	94.13	108.37	97.41	93.73	92.16	89.57	93.10
2008	96.21	96.43	98.27	98.69	96.34	95.07	97.63	102.46	99.83	96.15	97.35	95.41	97.44
2009	101.03	99.32	99.15	98.37	99.49	97.71	99.55	100.58	101.31	99.37	99.59	98.63	99.33
2010	99.86	101.26	99.82	101.16	99.75	100.64	101.89	100.16	101.40	100.78	100.68	100.44	100.66
2011	101.75	102.59	99.58	104.34	104.02	102.63	111.48	101.46	103.05	103.94	103.85	100.89	103.89
2008													
QTR. I	92.15	95.71	98.13	95.66	92.73	93.72	95.52	103.78	97.13	95.30	96.53	90.07	94.60
QTR. II	94.20	96.09	98.21	98.36	96.69	95.00	97.51	102.46	99.54	95.29	96.35	97.00	97.16
QTR. III	98.01	96.83	98.26	100.93	97.96	95.44	99.35	101.80	101.31	95.29	98.20	97.26	98.94
QTR. IV	100.47	97.08	98.49	99.83	97.98	96.13	98.15	101.80	101.34	98.73	98.32	97.32	99.07
2009													
QTR. I	101.04	99.00	98.71	97.01	98.30	96.87	98.81	101.74	101.56	99.12	98.96	97.49	98.60
QTR. II	101.43	99.10	98.88	97.65	99.47	97.32	98.91	100.58	101.49	99.29	99.64	98.18	99.03
QTR. III	101.09	99.59	99.28	99.05	100.04	97.77	99.89	100.00	101.13	99.29	99.96	98.82	99.63
QTR. IV	100.54	99.60	99.74	99.77	100.15	98.88	100.58	100.00	101.08	99.76	99.81	100.04	100.06
2010													
QTR. I	100.15	99.97	100.03	99.97	100.01	99.91	100.20	100.00	100.50	100.01	100.03	99.92	100.03
QTR. II	100.09	100.03	100.25	100.59	100.05	100.59	101.48	100.01	102.06	100.00	99.99	99.77	100.46
QTR. III	99.50	102.70	99.46	101.34	99.06	101.26	102.19	100.48	100.42	100.00	101.30	101.35	100.69
QTR. IV	99.72	102.34	99.54	102.73	99.87	100.81	103.69	100.13	102.64	103.12	101.41	100.73	101.47
2011													
QTR. I	101.35	101.62	99.15	102.94	103.37	102.21	107.09	100.21	103.13	103.30	102.33	100.03	102.53
QTR. II	101.00	101.78	98.59	104.34	103.52	102.34	113.47	102.70	103.06	103.55	102.33	100.85	103.90
QTR. III	101.79	103.42	100.29	104.67	104.29	102.82	113.53	101.85	103.17	103.55	105.35	101.19	104.41
QTR. IV	102.84	103.52	100.31	105.40	104.92	103.13	111.84	101.08	102.83	105.38	105.37	101.50	104.71
2012													
QTR. I	104.03	103.70	100.39	106.38	105.64	103.49	111.22	100.80	102.16	105.91	104.55	101.44	105.11
QTR. II	104.45	103.72	100.65	108.22	106.56	104.11	114.91	100.83	103.03	106.12	104.55	101.47	106.30

SOURCE: Department of Statistics Quarterly Statistical Summary.

¹See notes to tables

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

(February 2010=100)

End of Period	Food & Non-alcoholic Beverages	Alcohol Tobacco & Narcotics	Clothing & Footwear	Housing, Water, Electricity & Other Fuels	Furnishing, Household Equip. & Maintenance and Routine	Medical Care & Health	Transport	Communi-cation	Recreation & Culture	Education	Restaurant & Hotels	Misc. Goods & Services	ALL ITEMS
WEIGHT	120.40	6.40	37.76	334.83	64.26	44.50	119.13	41.19	22.73	30.05	38.24	140.52	1,000
2003	79.67	86.61	96.95	88.69	83.50	78.83	84.95	123.02	94.39	88.88	83.09	81.00	86.42
2004	81.99	89.11	97.62	89.97	83.94	84.54	87.99	119.12	95.29	89.35	86.32	81.52	88.02
2005	84.79	91.96	95.88	92.89	85.53	85.85	90.93	97.82	92.63	91.87	87.06	83.64	89.64
2006	87.73	95.14	97.19	93.45	87.59	88.90	90.96	103.14	95.18	92.77	91.14	89.12	91.57
2007	91.41	95.57	98.13	94.95	92.66	91.97	95.69	108.37	98.53	95.32	92.99	89.97	94.28
2008	100.45	97.15	98.59	98.31	98.10	96.48	96.93	101.80	101.35	98.73	98.32	97.40	98.52
2009	100.81	99.62	99.98	99.55	100.12	99.41	100.66	100.00	101.07	99.82	99.81	100.08	100.08
2010	99.75	101.54	98.94	102.97	100.79	100.36	104.37	100.14	105.42	102.84	101.45	99.34	101.60
2011	103.21	103.54	100.34	105.82	104.82	103.31	111.41	100.78	102.57	105.47	105.38	101.49	104.83
2009													
QTR. I	101.44	99.05	98.96	96.77	98.39	97.08	98.84	101.74	101.66	99.29	98.96	97.55	98.63
QTR. II	101.63	99.10	98.88	98.03	99.93	97.71	99.16	100.00	101.10	99.29	99.64	98.24	99.22
QTR. III	100.71	99.61	99.25	99.61	100.10	97.76	100.42	100.00	100.91	99.29	99.81	98.82	99.76
QTR. IV	100.81	99.62	99.98	99.55	100.12	99.41	100.66	100.00	101.07	99.82	99.81	100.08	100.08
2010													
QTR. I	99.86	99.94	100.11	100.06	99.89	100.32	100.67	100.01	101.53	100.21	100.09	99.77	100.12
QTR. II	99.97	100.22	100.29	100.42	99.54	100.93	101.60	100.01	102.07	100.00	100.10	99.90	100.40
QTR. III	99.14	102.70	99.33	101.90	98.84	101.31	103.26	100.72	99.93	100.00	101.39	101.46	100.88
QTR. IV	99.75	101.54	98.94	102.97	100.79	100.36	104.37	100.14	105.42	102.84	101.45	99.34	101.60
2011													
QTR. I	102.04	101.68	99.30	103.94	103.43	102.36	108.37	100.20	103.29	103.55	102.33	100.05	103.13
QTR. II	101.07	102.00	98.61	104.42	103.28	102.54	114.21	103.41	103.04	103.55	102.33	100.87	104.04
QTR. III	102.34	103.50	100.27	104.63	104.82	102.76	114.11	101.66	103.20	103.55	105.35	101.18	104.55
QTR. IV	103.21	103.54	100.34	105.82	104.82	103.31	111.41	100.78	102.57	105.47	105.38	101.49	104.83
2012													
Jan.	103.53	103.80	100.36	105.79	105.32	103.34	109.64	100.79	102.55	105.47	104.55	101.47	104.66
Feb.	104.32	103.66	100.18	105.81	105.80	103.52	110.94	100.80	101.97	106.12	104.55	101.50	104.93
Mar.	104.23	103.65	100.63	107.55	105.81	103.59	113.08	100.80	101.97	106.12	104.55	101.35	105.75
Apr.	104.37	103.71	100.63	107.85	105.64	103.60	114.63	100.79	102.85	106.12	104.55	101.59	106.08
May	104.57	103.80	100.66	108.41	106.83	103.58	115.65	100.79	102.78	106.12	104.55	101.60	106.48
Jun.	104.41	103.66	100.66	108.39	107.19	105.14	114.45	100.91	103.46	106.12	104.54	101.23	106.35
Jul.	105.01	104.74	100.61	108.59	107.13	105.10	112.12	100.91	103.42	106.12	105.67	101.69	106.37
Aug.	105.40	104.67	100.61	108.23	107.21	105.08	112.70	100.91	103.55	106.12	105.67	101.99	106.41

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

Table 8.3 Comparative Retail Price Index (annual % change)

(February 2010= 100)

PERIOD ENDED	BAHAMAS*	BARBADOS	JAMAICA**	TRINIDAD	U.S.A.	U.K.
2002	1.50	1.43	7.05	4.15	1.58	1.62
2003	2.70	1.58	9.90	3.82	2.27	2.92
2004	1.25	1.44	13.74	3.77	2.68	2.96
2005	2.11	6.05	15.10	6.88	3.39	2.83
2006	2.08	7.32	8.62	8.30	3.24	3.19
2007	2.53	4.04	9.24	7.90	2.85	4.28
2008	4.65	8.08	22.03	12.04	3.85	4.00
2009	1.96	3.70	9.72	7.15	(0.34)	2.17
2010	1.34	5.81	12.72	10.52	1.66	3.29
2011	3.20	8.74	7.43	5.25	3.16	4.46
2008						
QTR. I	2.65	4.82	19.35	9.72	4.10	3.98
QTR. II	4.75	8.31	22.56	10.20	4.38	4.36
QTR. III	5.96	10.76	26.04	13.36	5.30	4.94
QTR. IV	5.24	8.45	20.17	14.90	1.61	2.72
2009						
QTR. I	4.22	6.94	13.06	11.55	(0.04)	3.01
QTR. II	1.93	2.62	10.10	10.18	(1.15)	2.12
QTR. III	0.69	1.88	6.75	5.04	(1.62)	1.46
QTR. IV	1.00	3.36	8.98	1.83	1.46	2.10
2010						
QTR. I	1.46	5.47	13.08	4.50	2.36	3.26
QTR. II	1.44	7.76	14.19	10.16	1.77	3.44
QTR. III	1.07	4.78	12.14	14.52	1.26	3.09
QTR. IV	1.40	5.25	11.46	12.90	1.27	3.36
2011						
Jan.	2.09	7.20	9.96	12.50	1.63	4.00
Feb.	2.40	8.38	7.18	10.70	2.11	4.34
Mar.	3.01	7.94	7.85	9.40	2.68	4.05
Apr.	3.12	8.02	6.93	6.40	3.16	4.47
May	3.51	9.05	7.08	3.90	3.57	4.46
Jun.	3.63	9.30	7.22	0.84	3.56	4.19
Jul.	3.88	10.36	7.63	1.44	3.63	4.46
Aug.	3.57	10.58	7.78	0.60	3.77	4.53
Sep.	3.64	10.40	8.05	2.52	3.87	5.22
Oct.	3.17	11.23	7.74	3.70	3.53	5.03
Nov.	3.25	11.00	7.12	5.70	3.39	4.84
Dec.	3.17	9.56	6.01	5.30	2.96	4.20
2012						
Jan.	2.53	9.07	6.62	6.80	2.93	3.59
Feb.	2.48	7.07	7.90	9.20	2.87	3.40
Mar.	2.54	7.42	7.28	9.10	2.65	3.47
Apr.	2.40	5.86	7.19	11.80	2.27	3.02
May	2.34	5.14	6.90	12.60	1.68	2.76
Jun.	2.22	4.35	6.67	11.00	1.68	2.43
Jul.	2.08	2.79	5.53	10.79	1.42	2.60
Aug.	1.85	n.a.	5.44	7.94	1.72	2.50
Sep.	n.a.	n.a.	6.65	7.70	1.98	2.15

*Figures re-based as at February 2010 = 100 from 2003 to present.

**Figures for May 2009 not available: for Jamaica, calculated using April 2009.

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	AVG LENGTH OF STAY (Days)
	AIR	SEA	TOTAL	OF WHICH			FAMILY ISLANDS			
				NEW PROVIDENCE	GRAND BAHAMA					
2002	1,402,894	3,003,077	4,405,971	2,583,811	635,639	1,186,521	1,513,151	2,802,112	5.8	
2003	1,428,973	3,165,069	4,594,042	2,635,112	630,871	1,328,059	1,510,169	2,970,174	5.9	
2004	1,450,313	3,553,654	5,003,967	2,957,746	729,632	1,316,313	1,561,312	3,360,012	6.3	
2005	1,514,532	3,264,885	4,779,417	2,971,481	651,802	1,156,134	1,608,153	3,078,709	6.4	
2006	1,491,633	3,238,974	4,730,607	2,729,881	646,695	1,354,031	1,600,881	3,076,397	6.4	
2007	1,487,278	3,114,060	4,601,338	2,708,780	588,571	1,303,987	1,527,727	2,970,659	6.6	
2008	1,392,552	3,001,020	4,393,572	2,496,058	558,177	1,339,937	1,463,006	2,856,705	6.6	
2009	1,252,393	3,392,722	4,645,115	2,677,120	578,812	1,389,183	1,327,007	3,255,780	n.a.	
2010	1,294,804	3,960,002	5,254,806	2,922,752	778,519	1,546,850	1,370,135	3,803,122	n.a.	
2011	1,267,540	4,318,454	5,585,994	3,004,486	818,289	1,763,220	1,343,293	4,161,556	n.a.	
2008										
QTR. I	403,413	900,814	1,304,227	732,853	142,420	428,954	414,185	868,745	6.9	
QTR. II	405,323	666,651	1,071,974	611,679	138,978	321,317	440,454	615,566	6.3	
QTR. III	309,873	586,184	896,057	534,184	145,343	216,530	331,334	549,047	6.4	
QTR. IV	273,943	847,371	1,121,314	617,342	131,436	373,136	277,033	823,347	7.1	
2009										
QTR. I	326,569	939,541	1,266,110	696,317	142,596	427,197	347,211	904,278	n.a.	
QTR. II	364,613	813,783	1,178,396	731,224	141,310	305,862	387,434	773,041	n.a.	
QTR. III	283,998	724,083	1,008,081	590,427	141,154	276,500	307,178	685,430	n.a.	
QTR. IV	277,213	915,315	1,192,528	659,152	153,752	379,624	285,184	893,031	n.a.	
2010										
QTR. I	344,923	1,038,638	1,383,561	812,584	164,458	406,519	354,036	1,016,294	n.a.	
QTR. II	368,304	956,141	1,324,445	686,078	228,125	410,242	403,088	902,780	n.a.	
QTR. III	304,067	892,103	1,196,170	657,677	214,857	323,636	334,673	842,128	n.a.	
QTR. IV	277,510	1,073,120	1,350,630	766,413	171,079	406,453	278,338	1,041,920	n.a.	
2011										
QTR. I	320,680	1,206,921	1,527,601	813,879	214,956	498,766	342,597	1,172,006	n.a.	
QTR. II	363,202	1,012,887	1,376,089	684,751	227,784	463,554	397,982	956,900	n.a.	
QTR. III	297,199	903,087	1,200,286	648,594	196,562	355,130	323,576	857,345	n.a.	
QTR. IV	286,459	1,195,559	1,482,018	857,262	178,987	445,770	279,138	1,175,305	n.a.	
2012										
QTR. I	356,531	1,336,447	1,692,978	909,498	222,647	560,833	369,660	1,302,956	n.a.	
QTR. II	396,901	1,093,409	1,490,310	806,056	219,745	464,509	404,236	1,040,255	n.a.	
QTR. III	319,313	947,552	1,266,865	687,363	201,090	378,412	n.a.	902,856	n.a.	

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)				TOTAL	Average Annual Expenditure of Stopover Visitors (Dollars)	
	Stopover	Cruise	Stopover	Cruise	Day	In Current Prices		In 1995 Prices	
1983	1,239,760	854,110	715.0	49.1	6.1	770.2	576.73	961.22	
1984	1,278,500	907,760	740.4	54.5	6.6	801.5	579.12	922.17	
1985	1,368,300	1,136,450	920.0	70.0	5.4	995.4	672.37	1,021.84	
1986	1,375,220	1,495,560	1017.3	81.1	6.6	1,105.0	739.75	1,052.28	
1987	1,479,855	1,434,245	1063.7	74.0	8.1	1,145.8	718.77	983.27	
1988	1,474,980	1,505,143	1057.6	83.0	8.9	1,149.5	717.03	932.42	
1989	1,575,070	1,644,583	1205.9	93.0	10.6	1,309.5	765.63	953.46	
1990	1,561,665	1,853,897	1209.9	110.5	12.5	1,332.9	774.75	902.97	
1991	1,427,035	2,019,964	1082.0	130.0	10.4	1,222.4	758.22	830.47	
1992	1,398,895	2,140,383	1,132.0	102.6	8.9	1,243.5	809.21	854.50	
1993	1,488,680	2,047,030	1,199.2	96.4	8.7	1,304.2	805.55	830.46	
1994	1,516,035	1,805,607	1,231.1	96.0	7.0	1,334.1	812.06	825.26	
1995	1,598,135	1,543,495	1,245.4	95.8	5.0	1,346.2	779.28	778.50	
1996	1,633,105	1,685,668	1,291.5	101.7	4.2	1,397.5	790.82	781.45	
1997	1,617,595	1,751,140	1,307.4	105.2	3.5	1,416.1	808.24	792.39	
1998	1,527,707	1,729,894	1,244.4	105.5	4.1	1,354.0	814.55	783.98	
1999	1,577,066	1,981,471	1,463.6	114.9	4.4	1,582.9	928.05	880.51	
2000	1,543,959	2,512,626	1,579.7	148.0	6.8	1,734.4	1,023.15	960.70	
2001	1,537,780	2,551,673	1,494.8	147.6	5.3	1,647.7	972.05	886.91	
2002	1,513,151	2,802,112	1,602.5	151.2	6.0	1,759.8	1,059.08	948.15	
2003	1,510,169	2,970,174	1,595.3	157.0	5.0	1,757.3	1,056.37	924.21	
2004	1,561,312	3,360,012	1,693.5	185.8	5.2	1,884.5	1,084.66	931.04	
2005	1,608,153	3,078,709	1,883.9	180.0	5.0	2,068.9	1,171.44	993.59	
2006	1,600,881	3,076,397	1,881.2	172.0	4.1	2,057.3	1,175.11	974.31	
2007	1,527,727	2,970,659	2,020.8	166.8	4.1	2,191.7	1,322.76	1,066.31	
2008	1,463,006	2,856,705	2,332.1	166.0	2.9	2,501.0	1,594.02	1,284.98	
2009	1,327,007	3,255,780	1,811.8	199.7	2.7	2,014.2	1,365.30	1,100.60	

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
2002	1,848	231	7	2,086	607	123	5	735	128	66	--	194	2,583	420	12	3,015
2003	1,830	261	8	2,099	721	112	5	838	52	13	2	67	2,603	386	15	3,004
2004	1,935	238	16	2,189	916	214	2	1,132	27	11	--	38	2,878	463	18	3,359
2005	2,063	214	15	2,292	692	170	1	863	91	51	--	142	2,846	435	16	3,297
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	367	14	3,070
2008	1,745	264	2	2,011	721	153	4	878	247	47	1	295	2,713	466	7	3,184
2009	1,310	221	11	1,542	553	130	11	694	146	34	0	180	2,009	385	22	2,416
2010	1,128	226	14	1,368	415	159	8	582	35	11	0	46	1,578	396	22	1,996
2011	1,051	259	22	1,332	343	154	2	499	109	23	3	135	1,503	436	27	1,966
2008																
QTR.I	405	53	--	458	156	43	1	200	68	15	--	83	629	111	1	741
QTR.II	385	71	1	457	157	48	1	206	75	21	1	97	617	140	3	760
QTR.III	572	79	--	651	194	32	1	227	60	4	--	64	826	115	1	942
QTR.IV	383	61	1	445	214	30	1	245	44	7	--	51	641	100	2	741
2009																
QTR.I	385	57	4	446	176	37	3	216	17	7	--	24	578	101	7	686
QTR.II	389	66	2	457	116	42	2	160	57	9	--	66	562	117	4	683
QTR.III	328	54	3	385	149	22	3	174	39	9	--	48	516	85	6	607
QTR.IV	208	44	2	254	112	29	3	144	33	9	--	42	353	82	5	440
2010																
QTR.I	285	37	6	328	128	46	2	176	3	3	--	6	416	86	8	510
QTR.II	320	56	3	379	156	48	4	208	4	--	--	4	480	104	7	591
QTR.III	240	61	2	303	72	38	1	111	24	6	--	30	336	105	3	444
QTR.IV	283	72	3	358	59	27	1	87	4	2	--	6	346	101	4	451
2011																
QTR.I	268	62	2	332	70	43	1	114	58	9	1	68	396	114	4	514
QTR.II	245	73	7	325	84	53	--	137	51	10	2	63	380	136	9	525
QTR.III	286	61	6	353	127	32	--	159	--	3	--	3	413	96	6	515
QTR.IV	252	63	7	322	62	26	1	89	--	1	--	1	314	90	8	412

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		Residential	Commercial & Industrial		Residential	Commercial & Industrial		Residential	Commercial & Industrial						
		Public	TOTAL		Public	TOTAL		Public	TOTAL		Public	TOTAL					
2002	254,599	87,567	2,049	344,215	78,484	50,884	1,682	131,050	26,060	28,007	--	54,067	359,143	166,458	3,731	529,332	
2003	250,454	79,714	2,759	332,927	86,455	9,374	180	96,009	11,009	4,944	2,450	18,402	347,918	94,032	5,389	447,338	
2004	258,122	126,801	7,969	392,891	85,115	38,938	207	124,261	10,987	12,278	--	23,265	354,224	178,018	8,176	540,418	
2005	301,476	50,841	17,051	369,368	78,963	23,695	20	102,678	21,752	38,625	--	60,378	402,191	113,161	17,071	532,424	
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	381,532	144,023	184,064	709,619	
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	263,756	1,382,316	204,772	1,850,844	37,800	26,900	1,462	66,162	10,698	61,317	5,889	77,904	312,254	1,470,533	212,123	1,994,910	
2008																	
QTR. I	90,510	29,560	--	120,070	17,329	7,842	2,600	27,771	10,520	5,112	--	15,632	118,359	42,514	2,600	163,473	
QTR. II	110,623	77,221	200	188,044	18,972	14,983	1	33,956	12,731	10,437	--	23,168	142,326	102,641	201	245,168	
QTR. III	100,098	43,122	--	143,220	23,185	29,324	2	52,510	11,501	1,008	60	12,569	134,784	73,454	62	208,299	
QTR. IV	85,748	54,763	147	140,658	21,954	14,711	5	36,670	10,872	1,632	--	12,504	118,574	71,106	152	189,832	
2009																	
QTR. I	96,261	42,921	180,091	319,273	17,506	4,399	370	22,275	2,542	920	--	3,462	113,767	47,320	180,461	341,548	
QTR. II	82,393	41,075	38	123,506	13,144	12,824	42	26,010	6,820	3,390	--	10,210	95,537	53,899	80	149,516	
QTR. III	62,403	14,484	1,565	78,452	11,999	2,118	764	14,881	57,633	6,599	--	64,232	74,402	16,602	2,329	93,333	
QTR. IV	87,394	19,622	1,127	108,143	10,432	6,581	67	17,080	4,026	1,175	--	5,201	97,826	26,203	1,194	125,223	
2010																	
QTR. I	60,701	6,655	16,372	83,728	14,840	6,495	16,029	37,364	700	202	--	902	76,241	13,352	32,401	121,994	
QTR. II	78,837	31,709	1,519	112,065	12,282	6,511	331	19,124	3,193	65	--	3,258	94,312	38,285	1,850	134,447	
QTR. III	62,112	20,548	31,050	113,710	6,385	71,305	1,688	79,378	4,022	970	--	4,992	72,519	92,823	32,738	198,080	
QTR. IV	70,822	30,795	4,700	106,317	5,887	6,631	35	12,553	451	877	--	1,328	77,160	38,303	4,735	120,198	
2011																	
QTR. I	84,997	18,758	80	103,835	7,060	15,886	212	23,158	6,494	13,748	1,630	21,872	98,551	48,392	1,922	148,865	
QTR. II	60,096	1,270,631	126,399	1,457,126	8,534	3,390	--	11,924	4,204	27,206	4,259	35,669	72,834	1,301,227	130,658	1,504,719	
QTR. III	68,251	31,573	1,586	101,410	12,730	4,167	--	16,897	--	3,318	--	3,318	80,981	39,058	1,586	121,625	
QTR. IV	50,412	61,354	76,707	188,473	9,476	3,457	1,250	14,183	--	17,045	--	17,045	59,888	81,856	77,957	219,701	

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

Table 8.8 Construction: Starts-Number

	NEW PROVIDENCE				GRAND BAHAMA				THE BAHAMAS			
	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL
2002	864	94	1	959	316	46	3	365	1,180	140	4	1,324
2003	942	62	3	1,007	437	39	1	477	1,379	101	4	1,484
2004	730	45	3	778	401	43	2	446	1,131	88	5	1,224
2005	890	55	--	945	373	56	--	429	1,263	111	--	1,374
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	376	35	2	413	136	28	1	165	512	63	3	578
2008												
QTR.I	214	25	--	239	86	8	--	94	300	33	--	333
QTR.II	152	19	--	171	60	11	--	71	212	30	--	242
QTR.III	177	15	--	192	71	1	--	72	248	16	--	264
QTR.IV	194	26	--	220	85	3	1	89	279	29	1	309
2009												
QTR.I	149	9	--	158	75	5	--	80	224	14	--	238
QTR.II	159	14	--	173	42	3	--	45	201	17	--	218
QTR.III	118	10	1	129	32	1	1	34	150	11	2	163
QTR.IV	105	11	--	116	61	8	2	71	166	19	2	187
2010												
QTR.I	118	6	1	125	38	8	1	47	156	14	2	172
QTR.II	79	8	--	87	30	7	--	37	109	15	--	124
QTR.III	89	9	--	98	31	12	1	44	120	21	1	142
QTR.IV	70	10	--	80	20	4	--	24	90	14	--	104
2011												
QTR.I	107	7	--	114	28	11	--	39	135	18	--	153
QTR.II	93	11	--	104	36	7	--	43	129	18	--	147
QTR.III	89	11	2	102	46	3	--	49	135	14	2	151
QTR.IV	87	6	--	93	26	7	1	34	113	13	1	127

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)

	NEW PROVIDENCE				GRAND BAHAMA				THE BAHAMAS						
	Residential	Commercial & Industrial		Public	TOTAL	Residential	Commercial & Industrial		Public	TOTAL	Residential	Commercial & Industrial		Public	TOTAL
		Industrial	Public				Industrial	Public				Industrial	Public		
2002	126,975	67,040	3,000	197,016	43,757	33,365	1,614	78,737	170,732	100,406	4,614	275,753			
2003	148,550	27,380	735	176,665	62,335	17,438	69	79,841	210,884	44,818	804	256,506			
2004	96,900	12,115	4,123	113,138	54,194	7,156	115	61,465	151,093	19,271	4,238	174,602			
2005	129,035	25,457	--	154,492	44,729	9,685	--	54,414	173,764	35,142	--	208,906			
2006	159,885	27,807	2,810	190,502	47,166	11,349	--	58,715	207,051	39,156	3,010	249,217			
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	80,723	20,032	1,057	101,812	18,171	9,833	1,250	29,254	98,894	29,865	2,307	131,066			
2008															
QTR.I	44,249	10,068	--	54,317	13,723	2,351	--	16,074	57,972	12,419	--	70,391			
QTR.II	118,350	9,989	--	128,339	11,250	9,993	--	21,242	129,600	19,982	--	149,581			
QTR.III	33,997	16,648	--	50,645	12,484	270	--	12,754	46,481	16,918	--	63,399			
QTR.IV	59,278	36,635	--	95,913	12,262	8,088	--	20,350	71,540	44,723	--	116,263			
2009															
QTR.I	36,547	4,848	--	41,395	13,271	1,869	--	15,140	49,819	6,717	--	56,536			
QTR.II	29,616	7,305	--	36,921	6,292	809	--	7,101	35,908	8,114	--	44,022			
QTR.III	23,677	2,218	180,000	205,895	5,843	319	60	6,222	29,520	2,537	180,060	212,117			
QTR.IV	36,106	2,858	--	38,964	7,253	1,980	51	9,284	43,359	4,838	51	48,248			
2010															
QTR.I	31,538	2,668	800	35,006	6,161	2,835	16,000	24,996	37,699	5,503	16,800	60,002			
QTR.II	19,172	2,797	--	21,969	5,054	1,720	--	6,774	24,226	4,517	--	28,743			
QTR.III	22,584	4,263	--	26,847	4,741	2,254	1,688	8,683	27,325	6,517	1,688	35,530			
QTR.IV	22,797	2,841	--	25,638	3,960	375	--	4,335	26,757	3,216	--	29,973			
2011															
QTR.I	19,361	6,031	--	25,392	3,963	3,008	--	6,971	23,324	9,039	--	32,363			
QTR.II	25,693	3,792	--	29,485	5,603	942	--	6,545	31,296	4,734	--	36,030			
QTR.III	22,644	8,203	1,057	31,904	5,139	177	--	5,316	27,783	8,380	1,057	37,220			
QTR.IV	13,025	2,006	--	15,031	3,466	5,706	1,250	10,422	16,491	7,712	1,250	25,453			

SOURCE: Department of Statistics, Bulletin of Construction Statistics and unpublished data.
 NOTE: The column "Total" under The Bahamas excludes data on other Family Islands.

Table 8.10 Construction: Completions-Number

Period	NEW PROVIDENCE				GRAND BAHAMA				THE BAHAMAS							
	Commercial & Industrial		Public	TOTAL	Residential		Commercial & Industrial		Public	TOTAL	Residential		Commercial & Industrial		Public	TOTAL
	Residential	Commercial & Industrial			Commercial & Industrial	Public	Residential	Commercial & Industrial			Public	Residential	Commercial & Industrial	Public		
2002	1,079	97	2	1,178	343	77	3	423	1,422	174	5	1,601				
2003	1,044	95	2	1,141	394	82	15	491	1,438	177	17	1,632				
2004	911	98	1	1,010	414	79	--	493	1,325	177	1	1,503				
2005	1,126	77	3	1,206	382	77	1	460	1,508	154	4	1,666				
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	479	98	3	580	178	82	5	265	657	180	8	845				
2008																
QTR.I	241	28	--	269	104	21	1	126	345	49	1	395				
QTR.II	246	23	--	269	115	14	1	130	361	37	1	399				
QTR.III	269	20	--	289	115	17	--	132	384	37	--	421				
QTR.IV	300	20	--	320	157	35	2	194	457	55	2	514				
2009																
QTR.I	204	20	1	225	104	16	--	120	308	36	1	345				
QTR.II	208	15	1	224	106	18	2	126	314	33	3	350				
QTR.III	188	14	--	202	123	9	--	132	311	23	--	334				
QTR.IV	170	25	--	195	98	24	--	122	268	49	--	317				
2010																
QTR.I	134	31	--	165	87	19	1	107	221	50	1	272				
QTR.II	130	22	--	152	92	25	2	119	222	47	2	271				
QTR.III	174	24	--	198	65	20	2	87	239	44	2	285				
QTR.IV	168	32	1	201	87	23	--	110	255	55	1	311				
2011																
QTR.I	115	30	1	146	46	19	1	66	161	49	2	212				
QTR.II	119	26	--	145	70	16	--	86	189	42	--	231				
QTR.III	120	15	1	136	35	14	3	52	155	29	4	188				
QTR.IV	125	27	1	153	27	33	1	61	152	60	2	214				

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

(B\$'000)

	NEW PROVIDENCE				GRAND BAHAMA				THE BAHAMAS						
	Residential	Commercial & Industrial		Public	TOTAL	Residential	Commercial & Industrial		Public	TOTAL	Residential	Commercial & Industrial		Public	TOTAL
		Industrial	Commercial				Industrial	Commercial				Industrial	Commercial		
2002	172,157	54,229	3,025	229,411	47,691	24,889	1,667	74,247	219,848	79,118	4,692	303,658			
2003	147,409	29,258	15,682	192,349	50,526	18,222	4,901	73,650	197,935	47,481	20,583	265,999			
2004	144,983	37,260	24	182,266	48,480	39,152	--	87,632	193,463	76,412	24	269,898			
2005	178,079	77,905	2,588	258,573	47,180	7,774	5	54,960	225,260	85,680	2,593	313,532			
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	145,414	48,424	152,150	345,988	35,260	85,052	16,356	136,668	180,674	133,476	168,506	482,656			
2008															
QTR.I	42,903	12,460	--	55,363	15,794	5,817	20	21,631	58,697	18,277	20	76,994			
QTR.II	51,776	5,553	--	57,329	16,566	2,705	1	19,272	68,342	8,258	1	76,601			
QTR.III	133,889	8,157	--	142,046	16,457	2,310	--	18,767	150,346	10,467	--	160,813			
QTR.IV	54,082	22,562	--	76,644	24,739	8,357	3,000	36,096	78,821	30,919	3,000	112,740			
2009															
QTR.I	46,572	7,435	106	54,113	13,353	1,846	--	15,199	59,925	9,281	106	69,312			
QTR.II	43,716	6,804	12	50,532	15,101	3,686	125	18,912	58,817	10,490	137	69,444			
QTR.III	52,619	6,846	--	59,465	15,879	1,022	--	16,901	68,498	7,868	--	76,366			
QTR.IV	46,178	15,266	--	61,444	12,047	8,409	--	20,456	58,225	23,675	--	81,900			
2010															
QTR.I	34,496	16,635	--	51,131	8,437	3,809	18	12,264	42,933	20,444	18	63,395			
QTR.II	38,018	19,657	--	57,675	8,044	1,690	29	9,763	46,062	21,347	29	67,438			
QTR.III	48,840	17,185	--	66,025	10,698	6,660	308	17,666	59,538	23,845	308	83,691			
QTR.IV	48,718	51,866	1,458	102,042	12,223	8,834	--	21,057	60,941	60,700	1,458	123,099			
2011															
QTR.I	27,077	16,509	150,000	193,586	7,070	46,195	35	53,300	34,147	62,704	150,035	246,886			
QTR.II	66,804	9,339	--	76,143	13,492	26,165	--	39,657	80,296	35,504	--	115,800			
QTR.III	19,722	3,007	1,400	24,129	6,217	8,228	16,109	30,554	25,939	11,235	17,509	54,683			
QTR.IV	31,811	19,569	750	52,130	8,481	4,464	212	13,157	40,292	24,033	962	65,287			

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

Period	NEW CONSTRUCTION						EXISTING DWELLINGS						REHABILITATION & ADDITIONS						TOTAL					
	Single Dwellings		Duplex and Row		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.	Num.	Val.	Num.	Val.				
2002	655	63,530	153	14,736	595	44,487	47	5,989	57	6,776	11	781	1,307	114,793	211	21,506	1,307	114,793	211	21,506				
2003	688	58,669	103	7,730	314	31,591	41	5,061	28	3,911	6	720	1,030	94,171	150	13,511	1,030	94,171	150	13,511				
2004	894	93,909	208	24,739	381	40,980	58	7,476	35	4,562	13	1,529	1,310	139,451	279	33,744	1,310	139,451	279	33,744				
2005	1,428	162,099	233	32,235	624	59,431	111	14,762	140	16,898	28	3,238	2,192	238,428	372	50,235	2,192	238,428	372	50,235				
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	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	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	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	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	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	1,446	188,679	359	49,357				
2009																								
QTR. I	253	34,390	78	14,836	195	24,381	48	8,195	21	2,715	9	1,760	469	61,486	135	24,791	469	61,486	135	24,791				
QTR. II	259	33,253	64	13,128	192	29,149	43	8,138	6	7,180	1	261	457	69,582	108	21,527	457	69,582	108	21,527				
QTR. III	176	23,803	44	7,380	201	24,506	41	7,733	5	1,145	--	--	382	49,454	85	15,113	382	49,454	85	15,113				
QTR. IV	191	25,307	44	8,212	188	25,853	37	7,268	20	1,383	2	334	399	52,543	83	15,814	399	52,543	83	15,814				
2010																								
QTR. I	278	23,764	40	7,650	171	21,829	34	6,262	13	2,157	--	--	462	47,750	74	13,912	462	47,750	74	13,912				
QTR. II	193	27,162	49	9,508	162	23,587	20	3,044	29	1,761	2	371	384	52,510	71	12,923	384	52,510	71	12,923				
QTR. III	164	19,780	39	7,924	166	26,403	22	3,848	27	2,561	2	258	357	48,744	63	12,030	357	48,744	63	12,030				
QTR. IV	138	15,820	58	7,607	139	18,789	28	4,223	36	2,059	10	575	313	36,668	96	12,405	313	36,668	96	12,405				
2011																								
QTR. I	149	18,523	45	5,838	195	26,912	39	5,825	22	662	4	543	366	46,097	88	12,206	366	46,097	88	12,206				
QTR. II	118	17,774	50	7,425	234	35,475	29	4,181	29	1,811	5	827	381	55,060	84	12,433	381	55,060	84	12,433				
QTR. III	193	24,992	54	6,405	176	27,842	49	6,614	17	1,578	3	449	386	54,412	106	13,468	386	54,412	106	13,468				
QTR. IV	111	13,952	36	5,275	159	17,248	39	4,846	43	1,910	6	1,129	313	33,110	81	11,250	313	33,110	81	11,250				
2012																								
QTR. I	87	13,483	25	4,011	81	12,231	37	6,799	9	1,000	3	472	177	26,714	65	11,282	177	26,714	65	11,282				
QTR. II	92	14,952	26	3,902	117	19,606	22	3,336	23	6,417	18	5,484	232	40,975	66	12,722	232	40,975	66	12,722				
QTR. III	68	8,704	25	2,945	114	21,847	19	3,863	14	6,250	8	6,227	196	36,801	52	13,035	196	36,801	52	13,035				

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

¹See note to table

Table 8.13 Commercial Mortgage Commitments: No. and Value¹

Period	NEW CONSTRUCTION		EXISTING STRUCTURES		REHABILITATION AND ADDITIONS		TOTAL	
	Num.	Val.	Num.	Val.	Num.	Val.	Num.	Val.
	(Num./B\$'000)							
2002	94	47,167	65	11,021	7	593	166	58,781
2003	92	19,896	19	3,735	2	517	113	24,148
2004	12	3,476	25	9,526	13	2,775	50	15,777
2005	41	12,743	45	27,112	13	1,899	99	41,754
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
<u>2009</u>								
QTR. I	10	2,093	19	7,608	--	--	29	9,701
QTR. II	10	2,260	17	7,464	--	--	27	9,724
QTR. III	10	2,434	17	7,631	--	--	27	10,065
QTR. IV	9	2,118	16	7,464	--	--	25	9,582
<u>2010</u>								
QTR. I	--	--	--	--	--	--	--	--
QTR. II	2	651	4	1,906	--	--	6	2,557
QTR. III	2	359	--	--	--	--	2	359
QTR. IV	3	495	--	--	--	--	3	495
<u>2011</u>								
QTR. I	6	1,011	--	--	--	--	6	1,011
QTR. II	6	914	2	805	--	--	8	1,719
QTR. III	1	239	--	--	--	--	1	239
QTR. IV	1	131	2	208	--	--	3	339
<u>2012</u>								
QTR. I	2	151	--	--	--	--	2	151
QTR. II	1	761	1	798	--	--	2	1,559
QTR. III	1	722	--	--	--	--	1	722

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

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	
2002	1.3	16.6	51.5	87.6	81.5	48.4	11.1	1.9	0.1	100.0
2003	2.0	14.4	45.9	87.7	83.9	54.0	10.3	1.7	0.1	100.0
2004	1.5	12.9	44.1	89.1	85.6	55.7	9.4	1.5	0.2	100.0
2005	1.4	10.9	42.2	90.2	87.8	57.7	8.4	1.3	0.1	100.0
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
2009										
QTR. I	1.3	9.3	10.6	88.0	90.7	89.4	10.7	--	--	100.0
QTR. II	1.2	9.2	10.2	88.5	90.4	89.5	10.3	0.4	0.3	100.0
QTR. III	1.3	9.0	11.0	88.8	90.2	88.6	9.9	0.8	0.4	100.0
QTR. IV	1.3	8.9	11.5	88.4	90.4	88.0	10.3	0.7	0.5	100.0
2010										
QTR. I	1.3	8.9	11.9	90.0	90.1	88.1	8.7	1.0	--	100.0
QTR. II	1.3	8.8	13.4	88.3	90.3	86.6	10.4	0.9	--	100.0
QTR. III	1.3	8.7	9.0	88.3	90.4	91.0	10.4	0.9	--	100.0
QTR. IV	1.3	8.6	16.8	88.3	90.6	83.2	10.4	0.8	--	100.0
2011										
QTR. I	1.3	8.6	17.1	88.4	90.6	82.9	10.3	0.8	--	100.0
QTR. II	1.3	8.4	17.4	88.3	90.8	82.6	10.4	0.8	--	100.0
QTR. III	1.3	8.4	17.7	86.8	91.5	82.3	11.9	0.1	--	100.0
QTR. IV	1.3	8.4	17.7	86.9	91.5	82.3	11.8	0.1	--	100.0
2012										
QTR. I	1.3	8.4	18.0	86.9	91.5	82.0	11.8	0.1	--	100.0
QTR. II	1.2	8.3	18.7	87.0	91.6	81.3	11.8	0.1	--	100.0
QTR. III	1.2	8.2	18.9	86.9	91.7	81.1	11.9	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	Existing Structures	Rehabilitation & Additions	
2002	16.3	33.4	57.3	83.7	66.6	42.7			100.0
2003	11.9	48.2	69.0	88.1	51.8	31.0			100.0
2004	13.1	40.5	69.9	86.9	59.5	30.1			100.0
2005	10.7	33.7	72.0	89.3	66.3	28.0			100.0
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
2009									
QTR. I	5.7	28.6	57.5	94.3	71.4	42.5			100.0
QTR. II	5.9	29.0	52.3	94.1	71.0	47.7			100.0
QTR. III	5.9	28.8	47.7	94.1	71.2	52.3			100.0
QTR. IV	5.8	28.2	51.8	94.2	71.8	48.2			100.0
2010									
QTR. I	5.8	28.2	52.5	94.2	71.8	47.5			100.0
QTR. II	6.5	27.5	51.8	93.5	72.5	48.2			100.0
QTR. III	5.5	30.7	53.1	94.5	69.3	46.9			100.0
QTR. IV	5.7	27.4	50.9	94.3	72.6	49.1			100.0
2011									
QTR. I	6.6	27.6	46.4	93.4	72.4	53.6			100.0
QTR. II	5.8	27.7	49.6	94.2	72.3	50.4			100.0
QTR. III	5.9	28.4	50.3	94.1	71.6	49.7			100.0
QTR. IV	5.7	30.1	51.8	94.3	69.9	48.2			100.0
2012									
QTR. I	5.6	29.2	52.7	94.4	70.8	47.3			100.0
QTR. II	5.7	25.3	62.9	94.3	74.7	37.1			100.0
QTR. III	5.6	25.2	61.5	94.4	74.8	38.5			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											Mortgage Loan Disbursements (B\$ Millions)		Average Loan Value/(Cost) Ratio* (%)		Average Interest Rate (%)		Average Monthly Payment (B\$)	
	Outstanding (B\$ Millions)						RESIDENTIAL					Comm.	Res.	Comm.	Res.	Comm.	Res.		
	COMMERCIAL			Domestic Banks		Insurance Companies	Other	TOTAL	Comm.	Res.									
	Domestic Banks	Insurance Companies	TOTAL	Domestic Banks	Insurance Companies														
2002	151.5	43.7	195.2	1,127.6	140.8	86.6	1,355.0	19.6	261.7	65.4	74.0	9.6	8.9	3,185	1,038				
2003	119.2	43.9	163.1	1,281.1	142.9	88.5	1,512.5	14.4	287.0	66.8	72.3	9.6	9.0	2,785	1,142				
2004	120.0	41.8	161.9	1,470.4	138.0	92.7	1,701.1	24.7	299.3	69.3	74.7	9.6	8.8	3,706	1,198				
2005	144.5	39.9	184.4	1,736.7	145.6	111.2	1,975.0	41.5	454.8	68.9	75.8	9.2	8.4	4,292	1,147				
2006	177.2	38.1	215.3	2,022.7	148.5	125.5	2,296.7	64.8	543.1	74.2	79.4	8.9	8.3	3,866	1,020				
2007	192.5	37.2	229.7	2,313.8	151.7	138.4	2,603.8	47.4	496.6	71.6	80.6	9.0	8.6	4,103	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	67.1	80.1	8.9	8.4	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				
2009																			
QTR. I	181.9	35.0	216.9	2,559.2	156.7	147.6	2,863.5	12.1	107.8	63.5	79.6	8.8	8.5	7,054	1,100				
QTR. II	179.0	35.1	214.1	2,586.8	157.5	147.7	2,892.0	12.9	97.9	75.0	78.6	8.8	8.4	8,781	1,012				
QTR. III	182.3	35.0	217.3	2,621.6	158.4	149.0	2,929.0	10.6	98.0	72.6	80.7	8.8	8.4	8,946	1,076				
QTR. IV	182.7	34.8	217.5	2,651.7	159.5	155.5	2,966.7	10.0	92.7	68.5	80.5	8.9	8.4	6,825	1,263				
2010																			
QTR. I	180.4	34.7	215.1	2,641.2	159.5	133.2	2,933.9	8.6	75.8	58.9	79.2	8.9	8.4	6,975	1,427				
QTR. II	171.7	34.5	206.2	2,641.9	160.1	156.0	2,958.0	9.6	66.2	68.8	80.8	8.9	8.4	2,521	1,217				
QTR. III	175.3	36.5	211.8	2,662.3	157.4	156.0	2,975.7	12.5	84.8	64.2	80.3	9.0	8.5	1,820	1,040				
QTR. IV	176.7	33.9	210.6	2,672.0	161.2	156.0	2,989.2	5.5	76.3	76.7	80.2	8.8	8.5	3,073	1,175				
2011																			
QTR. I	181.7	35.2	216.9	2,692.6	161.5	156.0	3,010.1	3.5	74.2	67.9	84.4	8.7	8.4	2,395	1,099				
QTR. II	171.5	33.4	204.9	2,702.2	161.4	156.0	3,019.6	7.8	72.7	73.2	83.0	8.2	8.2	4,506	1,169				
QTR. III	165.4	33.3	198.7	2,708.1	160.4	167.2	3,035.7	3.6	73.8	67.4	79.6	8.4	8.2	2,161	1,183				
QTR. IV	161.8	33.2	195.0	2,713.8	160.8	167.2	3,041.8	6.0	66.1	76.0	81.2	8.2	8.1	2,102	1,085				
2012																			
QTR. I	164.4	33.3	197.7	2,714.5	160.7	167.2	3,042.4	2.1	64.3	73.3	80.8	8.8	8.1	1,893	1,120				
QTR. II	173.0	33.2	206.2	2,726.4	159.9	167.2	3,053.5	3.6	65.0	73.4	80.8	8.8	8.2	1,979	1,055				
QTR. III	174.6	33.1	207.7	2,740.9	159.4	167.2	3,067.5	2.2	84.7	58.1	81.0	8.4	8.2	2,241	1,447				

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
1999	1,557,407	624,261	754,586	8,344	1,387,191
2000	1,664,873	665,100	734,788	9,791	1,409,678
2001	1,729,509	713,608	778,154	10,020	1,501,782
2002	1,826,245	726,120	829,501	10,720	1,566,341
2003	1,925,527	786,216	859,728	10,654	1,656,598
2004	1,909,662	779,002	867,911	9,535	1,656,448
2005	2,015,319	885,693	956,941	10,572	1,853,206
2006	2,050,620	816,577	912,619	11,463	1,740,659
2007	2,175,759	851,869	990,826	11,738	1,854,434
2008	2,181,282	847,892	1,033,291	11,966	1,893,149
2009	2,068,704	788,717	987,406	12,358	1,785,371
<u>2004</u>					
QTR. I	422,052	163,214	189,491	2,695	355,400
QTR. II	499,275	188,804	220,038	2,703	411,545
QTR. III	540,553	246,248	253,298	2,712	502,258
QTR. IV	447,782	180,736	205,084	1,425	387,245
<u>2005</u>					
QTR. I	407,283	156,366	189,308	2,322	347,996
QTR. II	503,334	189,501	249,797	2,794	442,092
QTR. III	616,895	263,994	276,419	2,717	543,130
QTR. IV	487,807	275,832	241,417	2,739	519,988
<u>2006</u>					
QTR. I	427,911	167,224	203,378	2,787	373,389
QTR. II	523,265	192,809	220,458	2,895	416,162
QTR. III	597,242	254,559	254,282	2,868	511,709
QTR. IV	502,202	201,985	234,501	2,913	439,399
<u>2007</u>					
QTR. I	465,953	177,432	210,174	2,895	390,501
QTR. II	546,532	178,289	219,551	2,916	400,756
QTR. III	634,648	267,029	290,085	2,923	560,037
QTR. IV	528,626	229,119	271,016	3,004	503,140
<u>2008e</u>					
QTR. I	465,939	177,166	219,745	2,949	399,860
QTR. II	557,100	200,981	256,962	3,013	460,955
QTR. III	635,614	252,735	290,828	2,991	546,554
QTR. IV	522,630	217,010	265,757	3,013	485,779
<u>2009e</u>					
QTR. I	454,889	165,417	214,597	3,047	383,061
QTR. II	548,560	201,536	249,083	3,086	453,705
QTR. III	635,938	261,864	289,441	3,115	554,420
QTR. IV	429,316	159,900	234,286	3,110	394,185

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.

e = quarterly estimates

Table 8.18 Selected Economic Indicators

I N D I C A T O R	U N I T	2004	2005	2006	2007	2008	2009	2010	2011
Nonoil Exports (f.o.b.)	B\$000	363,565	388,082	453,916	502,487	554,551	491,905	460,472	508,677
Nonoil Imports (c.i.f.)	B\$000	1,690,140	2,059,318	2,379,025	2,488,025	2,354,196	2,141,833	2,175,685	2,480,809
Average Retail Price Index ^R	Feb. 2010=100	87.12	88.96	90.81	93.10	97.44	99.33	100.66	103.89
Total Tourist Arrivals	('000)	5,004	4,779	4,731	4,601	4,394	4,645	5,255	5,586
Value of Construction Permits	B\$000	540,418	532,424	803,891	701,964	806,773	709,619	574,719	1,994,910
Value of Construction Starts	B\$000	174,602	208,906	249,217	223,375	399,635	360,923	154,248	131,066
Value of Construction Completions	B\$000	269,898	313,532	273,764	323,639	427,148	297,022	337,623	482,656
Government Revenue (Calendar Year) ^P	B\$000	960,178	1,119,513	1,292,280	1,331,751	1,435,721	1,331,808	1,252,202	1,571,126
Government Revenue (Fiscal Year: Jul-Jun) ^P	B\$000	943,761	1,039,376	1,221,453	1,338,172	1,424,108	1,324,218	1,302,543	1,432,978
Government Expenditure (Calendar Year) ^P	B\$000	1,016,662	1,114,879	1,185,506	1,325,310	1,387,315	1,422,590	1,417,038	1,549,354
Government Expenditure (Fiscal Year: Jul-Jun) ^P	B\$000	1,110,139	1,214,903	1,327,417	1,520,992	1,574,954	1,685,528	1,642,074	1,803,651
Government (Direct Charge) ^P	B\$000	2,097,908	2,235,224	2,386,263	2,636,029	2,766,601	3,320,406	3,720,361	3,804,620
Average Treasury Bill Discount Rate	%	0.32	0.35	3.00	3.04	2.92	2.81	2.44	0.97
Money Supply (M1)	B\$000	1,134,443	1,247,567	1,251,122	1,300,255	1,274,515	1,283,574	1,335,162	1,434,810
Money Supply (M2)	B\$000	4,324,635	4,686,029	4,985,945	5,437,190	5,722,674	5,800,392	5,966,375	6,104,409
Money Supply (M3)	B\$000	4,421,512	4,830,176	5,145,086	5,637,263	5,924,026	6,032,287	6,191,027	6,310,385
Bank Credit (all currencies)	B\$000	5,227,212	5,899,479	6,742,873	7,434,297	7,909,113	8,039,664	8,448,087	8,536,911
Bank Deposits (all currencies)	B\$000	4,250,242	4,697,188	5,033,546	5,508,185	5,842,151	5,960,672	6,102,353	6,225,030

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	2010				2011				2012		
		QTR.III	QTR.IV	QTR.I	QTR.II	QTR.III	QTR.IV	QTR.I	QTR.II	QTR.III		
Non-Oil Exports (f.o.b.)	B\$000	106,376	141,175	105,163	139,540	133,263	130,711	143,408	171,115	n.a.	n.a.	
Non-Oil Imports (c.i.f.)	B\$000	567,005	620,260	519,926	594,742	645,961	720,180	788,696	652,039	n.a.	n.a.	
Average Retail Price Index ^R 2010=100	Feb	100.69	101.47	102.53	103.90	104.41	104.71	105.11	106.30	n.a.	n.a.	
Total Tourist Arrivals	(000)	1,196	1,351	1,528	1,376	1,200	1,482	1,693	1,490	1,267	1,267	
Value of Construction Permits	B\$000	198,080	120,198	148,865	1,504,719	121,625	219,701	n.a.	n.a.	n.a.	n.a.	
Value of Construction Starts	B\$000	35,530	29,973	32,363	36,030	37,220	25,453	n.a.	n.a.	n.a.	n.a.	
Value of Construction Completions	B\$000	83,691	123,099	246,886	115,800	54,683	65,287	n.a.	n.a.	n.a.	n.a.	
Government Revenue	B\$000	271,180	307,333	449,579	404,886	284,559	432,103	364,261	365,811	296,818	296,818	
Government Expenditure	B\$000	375,790	416,936	425,690	585,235	379,449	500,238	438,894	576,141	441,080	441,080	
Government Debt (Direct Charge) ^P	B\$000	3,582,651	3,720,361	3,742,401	3,554,561	3,714,099	3,804,620	3,853,876	3,905,667	4,172,750	4,172,750	
Average Treasury Bill Discount Rate	%	2.04	2.44	1.66	1.86	0.84	0.97	0.14	0.62	0.06	0.06	
Money Supply (M1)	B\$000	1,365,792	1,335,162	1,340,011	1,425,748	1,423,926	1,434,810	1,486,677	1,532,773	1,509,797	1,509,797	
Money Supply (M2)	B\$000	6,025,222	5,966,375	6,027,183	6,129,518	6,137,727	6,104,409	6,168,225	6,258,581	6,108,416	6,108,416	
Money Supply (M3)	B\$000	6,233,857	6,191,027	6,228,054	6,351,884	6,352,017	6,310,385	6,429,791	6,505,294	6,340,137	6,340,137	
Bank Credit (all currencies) ¹	B\$000	8,440,071	8,448,087	8,302,084	8,213,140	8,415,181	8,536,911	8,666,508	8,698,841	8,797,178	8,797,178	
Bank Deposits (all currencies) ¹	B\$000	6,159,025	6,102,353	6,146,348	6,270,256	6,257,002	6,225,030	6,331,254	6,404,625	6,247,773	6,247,773	

SOURCE: Data compiled from various tables in the Digest.

¹ See Notes to table

* Excludes Family Islands' Statistics.

NOTES TO TABLES

SECTION 1 MONETARY AUTHORITY

Table 1.1 Central Bank of The Bahamas: Assets

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

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

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

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

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

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

Table 1.2 Central Bank of The Bahamas: Liabilities

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

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

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

Table 1.4 Central Bank of The Bahamas: Notes in Circulation

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

Table 1.5 Central Bank of The Bahamas: Coins in Circulation

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

SECTION 2 BANKING SYSTEM

As at 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 (OLFI) 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 3.1 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 3.2 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 3.3 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.