



Quarterly Statistical Digest

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

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GENERAL NOTES

The following symbols and conventions are used:

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

Users should note that:

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

Acknowledgement

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Table 1.1 Central Bank of The Bahamas: Assets

(B\$'000)

Period Ended	EXTERNAL RESERVES				Total External Reserves	CLAIMS ON CENTRAL GOVERNMENT			Other Advances	Other Assets	Total Assets
	Balance with Bankers	Foreign Securities	IMF Reserve Tranche	SDR Holdings		Treasury Bills	Long-Term Securities	Advances			
2010	175,210	499,675	9,641	175,915	860,440	--	164,375	113,344	11,128	35,423	1,184,710
2011	115,167	584,852	9,611	175,262	884,892	26,195	165,826	111,463	10,739	36,354	1,235,469
2012	216,468	555,641	9,622	28,432	810,163	129,741	171,340	106,297	10,358	32,124	1,260,023
2013	122,440	550,965	9,641	58,579	741,625	186,586	223,510	135,163	10,289	35,143	1,332,315
2014	155,211	544,913	9,070	78,474	787,668	119,657	316,537	135,236	9,374	36,402	1,404,874
2015	206,593	521,657	8,675	75,006	811,932	126,611	261,123	135,361	8,939	38,214	1,382,179
2016	254,774	550,511	25,926	72,745	903,955	223,890	372,648	135,361	8,910	36,817	1,681,582
2017	698,536	614,662	27,465	76,784	1,417,447	7,170	274,512	135,361	7,981	41,314	1,883,784
2018	375,761	670,530	26,822	123,191	1,196,304	155,737	249,036	120,367	7,691	42,879	1,772,014
2019	794,405	782,115	26,668	157,135	1,760,324	135,280	249,833	75,194	7,036	49,839	2,277,506
2017											
QTR. I	251,611	569,294	26,167	73,390	920,462	202,076	373,443	135,534	8,924	37,935	1,678,375
QTR. II	285,984	571,936	26,833	75,217	959,970	357,521	367,057	135,709	8,705	36,426	1,865,389
QTR. III	340,383	589,950	27,256	76,282	1,033,871	317,774	328,262	135,887	8,200	38,376	1,862,370
QTR. IV	698,536	614,662	27,465	76,784	1,417,447	7,170	274,512	135,361	7,981	41,314	1,883,784
2018											
QTR. I	783,931	681,812	28,038	103,161	1,596,942	--	279,835	135,534	7,955	41,456	2,061,722
QTR. II	739,960	705,289	27,126	99,721	1,572,097	--	244,265	135,709	7,815	41,951	2,001,837
QTR. III	422,679	727,510	26,908	123,639	1,300,736	54,935	248,738	120,885	7,830	40,951	1,774,075
QTR. IV	375,761	670,530	26,822	123,191	1,196,304	155,737	249,036	120,367	7,691	42,879	1,772,014
2019											
Jan.	456,707	671,834	27,013	124,202	1,279,756	104,970	249,038	109,419	7,714	43,180	1,794,077
Feb.	489,018	672,958	26,960	123,607	1,312,544	80,129	230,133	95,462	7,735	43,277	1,769,280
Mar.	612,180	675,066	26,773	122,887	1,436,906	68,255	239,739	69,792	7,254	44,020	1,865,966
Apr.	744,751	677,891	26,725	122,801	1,572,168	53,330	249,641	59,824	7,278	43,055	1,985,295
May	766,310	678,865	26,568	121,731	1,593,473	27,688	229,477	34,847	7,134	43,107	1,935,728
Jun.	722,789	685,054	26,811	122,960	1,557,614	77,512	263,054	15,161	7,155	41,456	1,961,952
Jul.	724,366	688,905	26,525	141,558	1,581,355	75,238	259,467	15,170	7,134	41,439	1,979,802
Aug.	667,524	692,985	26,389	140,506	1,527,404	84,070	250,173	15,179	7,113	43,039	1,926,979
Sep.	688,888	703,481	26,292	140,101	1,558,762	170,269	255,846	15,131	7,132	43,230	2,050,370
Oct.	678,311	717,951	26,602	141,861	1,564,726	183,127	270,016	15,140	7,154	45,363	2,085,525
Nov.	747,828	736,080	26,477	140,930	1,651,315	163,645	253,807	15,149	7,164	48,249	2,139,328
Dec.	794,405	782,115	26,668	157,135	1,760,324	135,280	249,833	75,194	7,036	49,839	2,277,506

SOURCE: Central Bank of The Bahamas

Table 1.2 Central Bank of The Bahamas: Liabilities

(B\$'000)

Period Ended	Notes and Coins in Circulation	DEMAND LIABILITIES			General Reserves	Paid up Capital	Surplus Provision and Other Reserves	S. D. R. Allocation	Other Liabilities	Total Liabilities
		Bankers	Government	Others						
2010	307,851	517,825	14,456	15,722	110,472	3,000	17,394	191,711	6,279	1,184,710
2011	323,951	557,367	11,596	7,414	116,163	3,000	17,393	191,054	7,531	1,235,469
2012	343,993	555,202	10,114	15,152	111,957	3,000	20,747	191,231	8,627	1,260,023
2013	352,684	572,209	52,111	12,086	116,753	3,000	20,288	191,633	11,550	1,332,315
2014	375,450	607,745	47,999	26,677	119,523	3,000	29,796	180,266	14,418	1,404,874
2015	389,181	591,088	29,413	17,573	126,657	3,000	34,042	172,418	18,807	1,382,179
2016	425,723	866,320	15,310	12,806	134,098	3,000	36,045	167,319	20,962	1,681,582
2017	438,518	1,011,247	26,907	17,501	140,102	3,000	41,964	177,399	27,147	1,883,784
2018	459,860	791,668	21,554	74,857	152,382	3,000	52,631	173,348	42,713	1,772,014
2019	488,503	1,242,872	64,423	49,905	152,382	3,000	76,179	172,261	27,980	2,277,506
2017										
QTR. I	379,267	893,086	20,597	15,930	134,098	3,000	38,949	168,905	24,543	1,678,375
QTR. II	387,905	1,045,961	33,805	19,534	134,098	3,000	42,191	173,272	25,623	1,865,389
QTR. III	378,829	1,061,435	18,768	22,104	134,098	3,000	43,174	175,991	24,972	1,862,370
QTR. IV	438,518	1,011,247	26,907	17,501	140,102	3,000	41,964	177,399	27,147	1,883,784
2018										
QTR. I	403,357	1,203,367	19,921	27,760	140,102	3,000	46,372	181,124	36,719	2,061,722
QTR. II	407,880	1,150,706	24,941	25,498	140,102	3,000	51,531	175,278	22,902	2,001,837
QTR. III	407,012	901,381	21,601	37,636	140,102	3,000	55,649	173,872	33,822	1,774,075
QTR. IV	459,860	791,668	21,554	74,857	152,382	3,000	52,631	173,348	42,713	1,772,014
2019										
Jan.	411,617	869,356	46,088	50,764	152,382	3,000	54,024	174,745	32,101	1,794,077
Feb.	419,832	872,853	20,494	50,683	152,382	3,000	56,656	174,079	19,300	1,769,280
Mar.	417,136	942,355	62,396	32,132	152,382	3,000	58,361	173,037	25,167	1,865,966
Apr.	433,921	1,050,388	60,343	26,471	152,382	3,000	60,265	172,889	25,636	1,985,295
May	424,172	1,014,367	54,314	32,448	152,382	3,000	63,157	171,556	20,331	1,935,728
Jun.	432,917	1,000,715	51,517	41,948	152,382	3,000	64,831	173,265	41,376	1,961,952
Jul.	436,134	1,024,837	58,789	48,423	152,382	3,000	66,396	171,569	18,270	1,979,802
Aug.	436,278	957,879	59,388	45,851	152,382	3,000	71,465	170,373	30,363	1,926,979
Sep.	429,418	1,072,550	69,120	49,198	152,382	3,000	72,068	169,865	32,770	2,050,370
Oct.	437,642	1,024,968	63,578	98,420	152,382	3,000	74,007	171,983	59,544	2,085,525
Nov.	443,385	1,145,369	63,151	57,629	152,382	3,000	75,309	170,918	28,185	2,139,328
Dec.	488,503	1,242,872	64,423	49,905	152,382	3,000	76,179	172,261	27,980	2,277,506

SOURCE: Central Bank of The Bahamas

Table 1.3 Factors Affecting External Reserves

(B\$'000)

Period	Reserves at Beginning of Period	FOREIGN CURRENCY SALES TO:				FOREIGN CURRENCY PURCHASES FROM:				Changes in Reserve Tranche (=decrease)	Changes in S.D.R. Holdings (=decrease)	Other Income or (Loss)	Increase/ (Decrease) During Period	Reserves at End of Period
		Commercial Banks	Government	Other Customers	Total Sales	Commercial Banks	Government	Other Customers	Total Purchases					
2010	815,935	352,353	212,710	342,288	907,351	589,676	329,239	9,142	928,057	(173)	(3,096)	27,068	44,505	860,440
2011	860,440	356,271	298,796	421,367	1,076,434	446,383	631,270	7,991	1,085,644	(30)	(695)	15,924	24,409	884,849
2012	884,849	247,960	272,265	466,187	986,412	358,406	499,765	182,190	1,040,361	11	(146,788)	18,143	(74,685)	810,163
2013	810,163	346,302	251,100	448,183	1,045,585	371,256	541,184	15,783	928,223	19	30,147	18,658	(68,538)	741,625
2014	741,625	235,502	433,626	461,266	1,130,394	474,605	641,846	23,363	1,139,814	(571)	19,895	17,299	46,043	787,668
2015	787,668	184,000	352,150	352,792	888,942	459,845	421,627	17,482	898,954	(395)	(3,468)	18,115	24,264	811,932
2016	811,932	256,389	393,774	307,558	957,721	534,947	463,776	20,033	1,018,756	17,251	(2,260)	16,565	92,023	903,955
2017	903,955	366,326	862,453	320,385	1,549,164	436,379	1,586,541	13,800	2,036,720	1,539	4,039	20,358	513,492	1,417,447
2018	1,417,447	389,143	500,005	538,502	1,427,650	547,851	453,453	125,313	1,126,617	(643)	46,407	34,124	(221,143)	1,196,304
2019	1,196,304	90,050	506,371	461,903	1,058,324	951,592	578,153	17,832	1,547,577	(154)	33,944	40,955	564,020	1,760,324
2017														
QTR. I	903,955	75,020	103,231	69,290	247,541	126,957	129,528	2,990	259,475	241	645	3,687	16,507	920,462
QTR. II	920,462	61,132	100,629	69,207	230,968	165,710	93,633	4,954	264,297	666	1,827	3,686	39,508	959,970
QTR. III	959,970	144,807	115,678	94,922	355,407	69,682	351,315	2,897	423,894	423	1,065	3,926	73,901	1,033,871
QTR. IV	1,033,871	85,367	542,915	86,966	715,248	74,030	1,012,065	2,959	1,089,054	209	502	9,059	383,576	1,417,447
2018														
QTR. I	1,417,447	49,108	109,681	93,728	252,517	213,787	179,670	3,412	396,869	573	26,377	8,193	179,495	1,596,942
QTR. II	1,596,942	88,258	104,717	79,091	272,066	150,496	84,649	7,373	242,518	(912)	(3,440)	9,055	(24,845)	1,572,097
QTR. III	1,572,097	181,087	150,519	136,706	468,312	69,954	90,373	4,885	165,212	(218)	23,918	8,038	(271,361)	1,300,736
QTR. IV	1,300,736	70,690	135,088	228,977	434,755	113,614	98,761	109,643	322,018	(86)	(448)	8,838	(104,432)	1,196,304
2019														
Jan.	1,196,304	--	35,850	35,367	71,217	102,200	46,142	2,745	151,087	191	1,011	2,360	83,452	1,279,756
Feb.	1,279,756	4,350	49,339	28,261	81,950	83,959	28,152	9	112,120	(52)	(595)	3,265	32,788	1,312,544
Mar.	1,312,544	--	54,558	55,167	109,725	138,267	92,640	781	231,688	(188)	(720)	3,307	124,362	1,436,906
Apr.	1,436,906	--	40,631	9,999	50,630	149,690	32,607	909	183,206	(48)	(86)	2,820	135,262	1,572,168
May	1,572,168	--	55,613	24,953	80,566	61,923	37,060	24	99,007	(157)	(1,069)	4,090	21,305	1,593,473
Jun.	1,593,473	6,800	42,645	50,712	100,157	30,448	25,011	3,331	58,790	243	1,229	4,036	(35,859)	1,557,614
Jul.	1,557,614	14,700	37,846	46,563	99,109	46,760	52,038	2,753	101,551	(285)	18,598	2,986	23,741	1,581,355
Aug.	1,581,355	23,200	33,591	58,779	115,570	17,702	37,325	2,162	57,189	(137)	(1,052)	5,618	(53,951)	1,527,404
Sep.	1,527,404	7,200	39,397	25,511	72,108	41,021	59,499	41	100,561	(97)	(406)	3,408	31,358	1,558,762
Oct.	1,558,762	22,400	36,018	25,948	84,366	37,848	46,847	1,104	85,799	310	1,760	2,461	5,964	1,564,726
Nov.	1,564,726	3,400	51,775	37,493	92,668	88,869	88,799	333	178,001	(125)	(931)	2,312	86,589	1,651,315
Dec.	1,651,315	8,000	29,108	63,150	100,258	152,905	32,033	3,640	188,578	191	16,205	4,292	109,009	1,760,324

SOURCE: Central Bank of The Bahamas

Table 1.4 Central Bank of The Bahamas: Notes in Circulation

(B\$'000)

Period Ended	\$0.50	\$1.00	\$3.00	\$5.00	\$10.00	\$20.00	\$50.00	\$100.00	Sterling Notes	Total Value
2010	636	19,635	1,826	9,453	13,395	46,139	81,998	116,602	83	289,767
2011	642	20,023	1,862	9,720	14,593	49,018	86,798	122,806	83	305,545
2012	653	20,656	1,874	10,018	15,218	51,997	93,668	130,728	83	324,895
2013	668	21,279	1,903	10,451	15,196	54,189	96,746	132,180	83	332,695
2014	669	22,114	1,921	10,731	15,794	57,060	102,994	142,783	83	354,149
2015	676	22,702	1,943	11,036	15,997	57,299	108,690	147,495	83	365,921
2016	737	23,509	1,972	11,503	17,753	59,900	116,723	167,895	83	400,075
2017	767	24,285	2,017	11,918	18,510	61,349	123,722	168,470	83	411,121
2018	773	24,667	2,026	11,978	18,872	54,216	141,702	176,572	83	430,889
2019	870	25,232	2,119	12,164	19,359	54,402	159,240	184,756	83	458,225
2017										
QTR. I	761	23,378	1,983	11,092	16,468	53,053	102,412	143,941	83	353,171
QTR. II	766	23,464	2,011	11,078	17,676	53,420	104,450	148,071	83	361,019
QTR. III	767	23,614	2,021	11,033	16,436	51,412	101,741	144,484	83	351,591
QTR. IV	767	24,285	2,017	11,918	18,510	61,349	123,722	168,470	83	411,121
2018										
QTR. I	770	23,974	2,021	11,256	16,981	57,211	114,092	149,341	83	375,728
QTR. II	770	24,069	2,022	11,459	17,064	48,472	121,923	153,848	83	379,710
QTR. III	770	24,167	2,025	11,275	17,626	48,668	123,498	150,342	83	378,456
QTR. IV	773	24,667	2,026	11,978	18,872	54,216	141,702	176,572	83	430,889
2019										
Jan.	803	24,409	2,035	11,534	18,343	48,350	124,104	152,888	83	382,549
Feb.	838	24,559	2,045	11,606	18,594	50,489	126,958	155,523	83	390,695
Mar.	839	24,516	2,049	11,676	17,605	46,689	128,720	155,765	83	387,942
Apr.	861	24,637	2,118	11,600	17,730	49,704	136,078	161,855	83	404,666
May	862	24,622	2,120	11,670	18,061	47,260	132,527	157,477	83	394,682
Jun.	866	24,664	2,120	11,836	18,354	47,318	138,674	159,374	83	403,289
Jul.	871	24,702	2,120	11,727	18,854	48,792	135,710	163,486	83	406,345
Aug.	872	24,640	2,127	11,608	17,746	49,392	136,623	163,248	83	406,339
Sep.	872	24,769	2,128	11,779	17,830	47,792	135,673	158,440	83	399,366
Oct.	870	24,806	2,125	11,807	18,014	49,091	138,425	162,219	83	407,440
Nov.	871	25,014	2,123	12,057	18,423	48,979	136,446	169,117	83	413,113
Dec.	870	25,232	2,119	12,164	19,359	54,402	159,240	184,756	83	458,225

SOURCE: Central Bank of The Bahamas

Table 1.5 Central Bank of The Bahamas: Coins in Circulation

(B\$'000)

Period Ended	01c	05c	10c	15c	25c	50c	\$1.00	\$2.00	\$5.00	\$10.00	Gold Coins		Total Value
											GC\$10.00	GC\$20.00	
2010	4,197	1,949	4,485	363	6,371	197	160	88	199	4	24	48	18,085
2011	4,436	1,955	4,539	371	6,385	197	160	88	199	4	24	48	18,406
2012	4,684	2,019	4,718	378	6,578	197	160	88	199	4	24	48	19,098
2013	4,921	2,085	4,874	393	6,996	197	160	88	199	4	24	48	19,989
2014	5,176	2,200	5,116	398	7,691	197	160	88	199	4	24	48	21,301
2015	5,612	2,417	5,557	401	8,553	197	160	88	199	4	24	48	23,260
2016	6,070	2,682	6,070	408	9,698	197	160	88	199	4	24	48	25,648
2017	6,498	2,878	6,448	414	10,437	197	160	88	199	4	24	48	27,397
2018	6,922	3,011	6,753	419	11,147	197	160	88	199	4	24	48	28,971
2019	7,199	3,182	7,037	429	11,711	197	160	88	199	4	24	48	30,278
2017													
QTR. I	6,173	2,738	6,179	409	9,878	197	160	88	199	4	24	48	26,096
QTR. II	6,288	2,819	6,356	409	10,294	197	160	88	199	4	24	48	26,886
QTR. III	6,382	2,861	6,433	410	10,432	197	160	88	199	4	24	48	27,238
QTR. IV	6,498	2,878	6,448	414	10,437	197	160	88	199	4	24	48	27,397
2018													
QTR. I	6,602	2,882	6,477	415	10,532	197	160	88	199	4	24	48	27,629
QTR. II	6,716	2,936	6,601	417	10,780	197	160	88	199	4	24	48	28,170
QTR. III	6,818	2,970	6,683	418	10,947	197	160	88	199	4	24	48	28,556
QTR. IV	6,922	3,011	6,753	419	11,147	197	160	88	199	4	24	48	28,971
2019													
Jan.	6,956	3,022	6,768	421	11,182	197	160	88	199	4	24	48	29,068
Feb.	6,979	3,023	6,779	422	11,215	197	160	88	199	4	24	48	29,138
Mar.	7,005	3,034	6,787	422	11,225	197	160	88	199	4	24	48	29,194
Apr.	7,028	3,065	6,788	427	11,227	197	160	88	199	4	24	48	29,255
May.	7,060	3,098	6,851	427	11,334	197	160	88	199	4	24	48	29,490
Jun.	7,083	3,119	6,899	428	11,379	197	160	88	199	4	24	48	29,628
Jul.	7,107	3,141	6,944	428	11,449	197	160	88	199	4	24	48	29,789
Aug.	7,131	3,153	6,973	428	11,535	197	160	88	199	4	24	48	29,939
Sep.	7,154	3,162	6,992	428	11,596	197	160	88	199	4	24	48	30,052
Oct.	7,182	3,174	7,022	428	11,676	197	160	88	199	4	24	48	30,202
Nov.	7,193	3,182	7,037	428	11,712	197	160	88	199	4	24	48	30,272
Dec.	7,199	3,182	7,037	429	11,711	197	160	88	199	4	24	48	30,278

SOURCE: Central Bank of The Bahamas

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

(B\$ Millions)

Period Ended	NOTES & COINS		Balance with the Central Bank	GOVERNMENT SECURITIES		Other Investments	Claims on Multilateral Development Banks	LOANS & ADVANCES		DUE FROM FINANCIAL INSTITUTIONS				Other Assets	Total Banking System Assets
	Bahamian Dollar	Foreign Currency		The Bahamas Government	Other Governments			Bahamian Dollar	Foreign Currency	SFIs in The Bahamas	Head Office or Branches Outside The Bahamas	Other Banks Outside The Bahamas	TOTAL		
2012	127	274	563	1,317	--	26,042	--	6,427	49,625	3,862	241,025	33,210	278,096	34,541	397,014
2013	139	293	514	1,433	--	17,816	--	6,332	51,510	4,667	171,791	26,600	203,058	32,115	313,210
2014	143	178	620	1,713	--	32,262	--	6,408	49,547	4,936	132,054	26,047	163,036	15,268	269,175
2015	142	164	588	1,606	4,249	51,260	--	6,401	48,567	4,800	111,107	16,146	132,052	16,978	262,007
2016	145	347	867	1,564	12,858	33,411	203	6,454	26,850	2,946	80,395	9,438	92,779	8,350	183,829
2017	146	140	1,012	1,795	13,250	36,057	69	6,217	24,900	2,605	88,358	5,649	96,611	7,614	187,812
2018	149	601	793	1,706	12,025	33,999	87	6,270	19,978	1,837	90,292	5,619	97,748	10,418	183,773
2019	152	465	1,244	1,804	13,422	27,608	85	6,335	14,338	1,693	98,276	6,825	106,794	14,392	186,637
2015															
QTR. I	113	196	617	1,467	3,860	44,459	--	6,383	59,973	4,825	132,061	26,901	163,787	21,873	302,728
QTR. II	110	195	682	1,542	3,695	43,977	--	6,376	59,183	5,106	113,540	21,612	140,258	16,120	272,138
QTR. III	110	201	596	1,668	3,810	49,427	79	6,403	55,364	5,142	111,514	17,288	133,944	22,377	273,979
QTR. IV	142	164	588	1,606	4,249	51,260	--	6,401	48,567	4,800	111,107	16,146	132,052	16,978	262,007
2016															
QTR. I	114	186	793	1,620	7,743	43,556	457	6,377	47,171	4,497	78,634	24,425	107,555	14,289	229,862
QTR. II	97	661	922	1,563	12,203	36,132	233	6,407	38,201	4,049	94,381	15,283	113,713	13,081	223,213
QTR. III	101	663	883	1,495	12,954	35,260	184	6,404	39,143	4,825	85,143	16,791	106,758	9,237	213,082
QTR. IV	145	347	867	1,564	12,858	33,411	203	6,454	26,850	2,946	80,395	9,438	92,779	8,350	183,829
2017															
QTR. I	98	256	894	1,590	12,070	35,250	57	6,473	26,036	3,039	83,417	9,695	96,152	8,073	186,950
QTR. II	94	163	1,047	1,627	10,098	37,261	88	6,449	26,187	3,180	81,032	8,527	92,739	8,119	183,873
QTR. III	94	145	1,062	1,647	13,255	38,163	80	6,338	26,038	3,163	81,882	6,565	91,609	9,021	187,452
QTR. IV	146	140	1,012	1,795	13,250	36,057	69	6,217	24,900	2,605	88,358	5,649	96,611	7,614	187,812
2018															
QTR. I	101	487	1,204	1,772	12,378	36,211	69	6,168	21,777	2,169	96,736	5,589	104,494	9,025	193,686
QTR. II	96	494	1,152	1,862	10,181	36,522	53	6,174	20,414	2,107	89,750	5,305	97,162	9,778	183,887
QTR. III	100	603	902	1,846	10,754	34,732	42	6,197	20,142	2,275	90,539	5,576	98,390	9,721	183,429
QTR. IV	149	601	793	1,706	12,025	33,999	87	6,270	19,978	1,837	90,292	5,619	97,748	10,418	183,773
2019															
QTR. I	101	597	943	1,806	11,212	31,415	102	6,240	15,073	1,860	95,809	6,065	103,735	10,850	182,074
QTR. II	111	450	1,002	1,900	11,819	30,844	97	6,280	15,416	1,806	95,471	5,269	102,546	12,006	182,471
QTR. III	114	451	1,073	1,800	11,996	27,297	85	6,319	15,229	1,880	99,734	6,853	108,468	13,535	186,366
QTR. IV	152	465	1,244	1,804	13,422	27,608	85	6,335	14,338	1,693	98,276	6,825	106,794	14,392	186,637

SOURCE: Central Bank of The Bahamas

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

² See notes to Table

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

(B\$ Millions)

Period Ended	CUSTOMER DEPOSITS			DUE TO FINANCIAL INSTITUTIONS				Other Liabilities	Provisions	Reserves	Capital & Surplus Accounts	Long-term Debt	Total Banking System Liabilities
	Resident		Non-Resident	SFIs in The Bahamas	Head Office or Branches Outside The Bahamas	Other Banks Outside The Bahamas	TOTAL						
	Bahamian Dollar	Foreign Currency											
2012	5,991	1,110	149,463	4,110	130,328	29,199	163,637	35,816	1,058	6,007	16,521	17,411	397,014
2013	5,971	1,186	118,070	2,395	76,371	31,682	110,448	34,985	1,237	6,241	17,802	17,270	313,210
2014	6,113	1,139	86,663	4,083	57,146	39,283	100,512	30,083	1,657	5,056	18,444	19,509	269,175
2015	6,186	1,412	95,146	4,995	34,293	39,577	78,866	32,477	1,175	4,520	23,127	19,098	262,007
2016	6,508	1,816	64,443	3,761	24,560	20,064	48,386	21,348	1,389	3,978	20,892	15,069	183,829
2017	6,645	1,685	63,761	4,122	35,333	12,830	52,285	27,461	1,248	4,442	21,591	8,695	187,812
2018	6,508	578	59,136	2,890	39,848	13,763	56,501	24,341	1,205	4,194	22,719	8,592	183,773
2019	7,138	752	57,814	2,490	43,196	19,808	65,494	28,637	889	1,736	16,965	7,211	186,637
2015													
QTR. I	6,156	1,103	101,689	5,099	51,003	51,007	107,110	37,177	2,260	4,775	21,567	20,892	302,728
QTR. II	6,243	1,075	99,832	5,451	38,502	45,895	89,847	27,103	2,067	4,796	22,336	18,840	272,138
QTR. III	6,249	1,275	95,812	5,467	38,310	42,723	86,500	37,168	1,645	4,680	22,392	18,258	273,979
QTR. IV	6,186	1,412	95,146	4,995	34,293	39,577	78,866	32,477	1,175	4,520	23,127	19,098	262,007
2016													
QTR. I	6,354	1,416	64,745	5,126	49,097	27,037	81,259	30,063	1,244	4,733	21,234	18,814	229,862
QTR. II	6,444	1,403	70,830	5,050	28,050	38,599	71,699	26,376	1,263	4,600	21,768	18,830	223,213
QTR. III	6,316	1,706	66,886	5,721	43,770	20,021	69,512	23,018	1,248	4,134	22,383	17,880	213,082
QTR. IV	6,508	1,816	64,443	3,761	24,560	20,064	48,386	21,348	1,389	3,978	20,892	15,069	183,829
2017													
QTR. I	6,498	1,416	66,278	3,681	30,928	15,385	49,995	20,244	1,356	4,131	20,953	16,078	186,950
QTR. II	6,685	1,469	66,001	3,840	30,855	13,899	48,594	18,836	1,507	4,216	20,938	15,626	183,873
QTR. III	6,617	1,540	66,596	3,801	31,193	12,774	47,768	22,910	1,311	4,424	21,170	15,117	187,452
QTR. IV	6,645	1,685	63,761	4,122	35,333	12,830	52,285	27,461	1,248	4,442	21,591	8,695	187,812
2018													
QTR. I	6,742	484	63,253	3,741	43,360	12,395	59,497	25,302	1,231	4,442	21,615	11,120	193,686
QTR. II	6,717	671	55,705	3,731	40,947	11,708	56,386	27,192	1,155	3,622	21,681	10,757	183,887
QTR. III	6,562	757	57,567	3,910	38,225	13,349	55,485	26,157	1,212	4,170	21,994	9,525	183,429
QTR. IV	6,508	578	59,136	2,890	39,848	13,763	56,501	24,341	1,205	4,194	22,719	8,592	183,773
2019													
QTR. I	6,637	717	58,937	2,924	42,471	15,788	61,183	26,217	1,225	2,520	15,862	8,776	182,074
QTR. II	6,887	606	54,399	2,328	44,187	18,355	64,870	26,604	1,169	2,588	17,121	8,227	182,471
QTR. III	6,880	711	57,863	2,576	44,376	18,734	65,686	27,132	835	2,544	17,136	7,579	186,366
QTR. IV	7,138	752	57,814	2,490	43,196	19,808	65,494	28,637	889	1,736	16,965	7,211	186,637

SOURCE: Central Bank of The Bahamas

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

² See notes to Table

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

(B\$ Millions)

Period Ended	NOTES & COINS		Balance with the Central Bank	GOVERNMENT SECURITIES		Other Investments	Claims on Multilateral Development Banks	LOANS & ADVANCES		DUE FROM FINANCIAL INSTITUTIONS				Other Assets	Total International Banking System Assets
	Bahamian Dollar	Foreign Currency		The Bahamas Government	Other Governments			Bahamian Dollar	Foreign Currency	SFIs in The Bahamas	Head Office or Branches Outside The Bahamas	Other Banks Outside The Bahamas	TOTAL		
2012	--	242	--	137	--	23,168	--	1	39,136	3,380	176,371	28,714	208,465	25,912	297,062
2013	1	261	--	78	--	14,940	--	1	40,102	2,870	129,216	23,265	155,351	25,731	236,465
2014	1	148	14	352	--	28,493	--	--	39,475	3,229	120,665	23,895	147,789	9,810	226,082
2015	--	134	--	--	4,176	50,562	--	--	41,704	3,051	106,352	14,370	123,774	12,365	232,715
2016	--	321	--	--	12,749	32,740	181	--	24,532	1,492	77,364	8,249	87,105	7,406	165,034
2017	--	104	--	--	13,130	35,279	5	--	22,859	1,281	84,670	4,496	90,447	6,626	168,452
2018	--	548	--	--	11,740	33,098	5	--	18,756	528	87,298	4,574	92,399	9,448	165,995
2019	--	426	--	--	12,785	26,842	--	--	12,760	559	95,643	5,282	101,483	13,556	167,852
2015															
QTR. I	--	156	--	13	3,665	41,565	--	--	50,396	3,207	118,963	25,009	147,180	16,405	259,381
QTR. II	--	167	--	7	3,599	42,380	--	--	49,122	3,267	100,175	19,894	123,335	11,351	229,962
QTR. III	1	172	--	--	3,711	48,765	--	--	45,520	3,279	104,078	15,267	122,624	17,570	238,363
QTR. IV	--	134	--	--	4,176	50,562	--	--	41,704	3,051	106,352	14,370	123,774	12,365	232,715
2016															
QTR. I	--	145	--	--	7,648	42,833	457	--	40,211	2,632	74,915	22,369	99,916	9,928	201,138
QTR. II	--	626	--	--	12,063	35,418	233	--	35,688	2,524	88,414	14,207	105,145	11,532	200,704
QTR. III	--	631	--	--	12,795	34,609	184	--	36,677	2,978	80,682	15,805	99,465	8,175	192,537
QTR. IV	--	321	--	--	12,749	32,740	181	--	24,532	1,492	77,364	8,249	87,105	7,406	165,034
2017															
QTR. I	--	224	--	--	11,978	34,572	--	--	23,908	1,653	79,418	8,659	89,730	7,058	167,471
QTR. II	--	121	--	--	9,962	36,585	5	--	24,102	1,629	76,442	7,683	85,754	7,185	163,715
QTR. III	--	104	--	--	13,125	37,377	5	--	23,943	1,638	77,434	5,930	85,002	8,089	167,646
QTR. IV	--	104	--	--	13,130	35,279	5	--	22,859	1,281	84,670	4,496	90,447	6,626	168,452
2018															
QTR. I	--	416	--	--	12,260	35,174	5	--	20,714	926	92,402	4,267	97,595	7,933	174,096
QTR. II	--	426	--	--	10,060	35,650	5	--	19,382	730	85,725	4,032	90,487	8,749	164,759
QTR. III	--	547	--	5	10,559	33,708	5	--	19,083	813	86,540	4,382	91,734	8,655	164,297
QTR. IV	--	548	--	--	11,740	33,098	5	--	18,756	528	87,298	4,574	92,399	9,448	165,995
2019															
QTR. I	--	549	--	--	10,914	30,490	5	--	13,742	512	91,030	4,751	96,293	9,505	161,498
QTR. II	--	403	--	--	11,490	29,938	--	--	14,095	547	91,799	3,808	96,154	11,258	163,338
QTR. III	--	414	--	--	11,513	26,449	--	--	13,884	524	95,912	5,437	101,873	12,710	166,843
QTR. IV	--	426	--	--	12,785	26,842	--	--	12,760	559	95,643	5,282	101,483	13,556	167,852

SOURCE: Central Bank of The Bahamas

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

²See notes to Table

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

(B\$ Millions)

Period Ended	CUSTOMER DEPOSITS			DUE TO FINANCIAL INSTITUTIONS				Other Liabilities	Provisions	Reserves	Capital & Surplus Accounts	Long-term Debt	Total International Banking System Liabilities
	Resident		Non-Resident	SFIs in The Bahamas	Head Office or Branches Outside The Bahamas	Other Banks Outside The Bahamas	TOTAL						
	Bahamian Dollar	Foreign Currency											
2012	1	893	119,600	3,504	91,659	16,429	111,591	26,914	691	5,882	14,202	17,288	297,062
2013	1	911	86,556	1,671	63,220	16,323	81,213	28,255	789	6,090	15,447	17,203	236,465
2014	1	907	76,540	3,384	44,844	34,553	82,780	24,133	1,099	4,685	16,460	19,478	226,082
2015	--	1,218	89,165	4,167	27,632	38,085	69,885	27,579	610	4,245	20,944	19,069	232,715
2016	--	1,500	59,191	2,960	22,649	19,993	45,602	20,461	860	3,719	18,656	15,044	165,034
2017	--	1,404	58,331	3,289	33,197	12,780	49,267	26,730	790	4,054	19,201	8,676	168,452
2018	--	173	54,188	2,054	39,074	13,692	54,821	23,368	738	3,811	20,307	8,588	165,995
2019	--	162	52,920	1,554	42,133	19,723	63,410	27,696	426	1,321	14,710	7,207	167,852
2015													
QTR. I	1	830	91,673	4,396	40,270	44,165	88,831	31,520	1,708	4,404	19,552	20,861	259,381
QTR. II	1	844	89,663	4,699	28,328	39,510	72,537	21,952	1,507	4,428	20,222	18,808	229,962
QTR. III	1	1,060	87,822	4,654	28,548	40,297	73,499	32,014	1,081	4,374	20,285	18,227	238,363
QTR. IV	--	1,218	89,165	4,167	27,632	38,085	69,885	27,579	610	4,245	20,944	19,069	232,715
2016													
QTR. I	--	1,204	59,277	4,301	42,253	25,821	72,375	25,310	670	4,459	19,058	18,786	201,138
QTR. II	--	1,167	64,836	4,252	23,618	38,293	66,163	25,120	697	4,390	19,530	18,802	200,704
QTR. III	--	1,510	61,730	4,944	39,886	19,967	64,797	21,953	685	3,891	20,119	17,851	192,537
QTR. IV	--	1,500	59,191	2,960	22,649	19,993	45,602	20,461	860	3,719	18,656	15,044	165,034
2017													
QTR. I	--	1,114	60,400	2,921	28,901	15,350	47,171	19,299	864	3,887	18,683	16,053	167,471
QTR. II	--	1,143	60,694	3,063	27,674	13,844	44,580	18,111	979	3,968	18,637	15,602	163,715
QTR. III	--	1,252	60,245	3,020	29,351	12,746	45,117	22,197	873	4,061	18,808	15,092	167,646
QTR. IV	--	1,404	58,331	3,289	33,197	12,780	49,267	26,730	790	4,054	19,201	8,676	168,452
2018													
QTR. I	--	191	57,254	2,903	42,058	12,344	57,305	24,348	772	4,056	19,069	11,101	174,096
QTR. II	--	257	49,754	2,849	40,249	11,675	54,772	26,108	699	3,243	19,186	10,739	164,759
QTR. III	--	246	51,577	3,089	37,237	13,299	53,625	25,192	751	3,788	19,611	9,507	164,297
QTR. IV	--	173	54,188	2,054	39,074	13,692	54,821	23,368	738	3,811	20,307	8,588	165,995
2019													
QTR. I	--	252	51,896	2,106	41,599	15,621	59,326	24,960	756	2,131	13,405	8,772	161,498
QTR. II	--	194	48,680	1,459	43,000	18,284	62,742	25,850	719	2,197	14,733	8,223	163,338
QTR. III	--	190	51,631	1,722	43,438	18,645	63,805	26,229	389	2,153	14,871	7,575	166,843
QTR. IV	--	162	52,920	1,554	42,133	19,723	63,410	27,696	426	1,321	14,710	7,207	167,852

SOURCE: Central Bank of The Bahamas

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

²See notes to Table

Table 2.5 Financial Survey

(B\$ Millions)

Period Ended	NET FOREIGN ASSETS	DOMESTIC CREDIT				MONEY SUPPLY (M1)				QUASI MONEY				OTHER ITEMS (NET)
		To Government (Net)	To Private Sector	To Rest of Public Sector	TOTAL	Currency In Active Circulation	DEMAND DEPOSITS			Savings Deposits	Fixed Deposits	Foreign Currency Deposits	TOTAL	
							Domestic Banks (Adj.)	Central Bank	TOTAL					
2010	154.7	1,415.6	6,572.7	466.6	8,454.8	194.5	1,125.2	15.5	1,335.2	1,015.8	3,615.4	224.7	4,855.9	(2,418.5)
2011	281.7	1,441.9	6,646.6	454.9	8,543.5	196.9	1,230.8	7.2	1,434.8	1,063.7	3,605.9	206.0	4,875.6	(2,514.8)
2012	209.2	1,594.8	6,628.4	468.2	8,691.3	216.5	1,343.6	14.8	1,574.9	1,069.0	3,444.1	215.7	4,728.8	(2,596.9)
2013	46.7	1,946.6	6,551.1	459.4	8,957.1	214.4	1,415.1	11.7	1,641.2	1,114.0	3,288.0	274.0	4,676.0	(2,686.6)
2014	286.4	2,024.0	6,366.9	479.7	8,870.5	232.8	1,736.9	26.0	1,995.7	1,067.5	3,101.9	224.8	4,394.3	(2,767.0)
2015	280.2	2,198.0	6,299.7	468.4	8,966.2	246.6	1,807.3	17.3	2,071.2	1,148.3	2,966.5	187.8	4,302.6	(2,872.6)
2016	678.5	2,551.4	6,170.8	406.3	9,128.4	280.5	2,167.6	12.6	2,460.6	1,295.6	2,866.3	307.6	4,469.5	(2,876.9)
2017	1,152.5	2,383.0	5,982.9	472.5	8,838.3	292.6	2,344.2	17.2	2,654.0	1,371.2	2,737.9	274.1	4,383.3	(2,953.5)
2018	1,071.4	2,539.3	5,886.2	485.8	8,911.2	310.4	2,343.1	74.6	2,728.2	1,427.1	2,552.0	401.5	4,380.7	(2,873.8)
2019	1,789.9	2,620.9	5,891.6	444.6	8,957.0	336.8	2,861.9	49.6	3,248.4	1,637.0	2,419.6	587.9	4,644.4	(2,854.1)
2017														
QTR. I	607.8	2,540.2	6,180.1	396.1	9,116.4	281.5	2,133.0	15.7	2,430.2	1,316.7	2,840.5	297.8	4,455.0	(2,839.0)
QTR. II	739.5	2,741.6	6,157.0	387.0	9,285.7	294.1	2,346.0	19.3	2,659.3	1,380.9	2,779.3	323.3	4,483.5	(2,882.3)
QTR. III	778.5	2,693.0	6,025.8	492.1	9,211.0	284.3	2,300.4	21.8	2,606.6	1,368.1	2,756.4	281.3	4,405.8	(2,977.1)
QTR. IV	1,152.5	2,383.0	5,982.9	472.5	8,838.3	292.6	2,344.2	17.2	2,654.0	1,371.2	2,737.9	274.1	4,383.3	(2,953.5)
2018														
QTR. I	1,376.7	2,318.6	5,963.3	449.1	8,730.9	302.0	2,424.2	27.5	2,753.6	1,395.3	2,710.3	286.1	4,391.8	(2,962.2)
QTR. II	1,412.9	2,391.9	5,921.7	483.9	8,797.5	312.1	2,436.0	25.2	2,773.3	1,431.6	2,647.8	407.8	4,487.2	(2,949.9)
QTR. III	1,274.4	2,490.9	5,871.4	485.2	8,847.5	306.9	2,366.9	37.4	2,711.2	1,423.3	2,585.7	500.1	4,509.1	(2,901.6)
QTR. IV	1,071.4	2,539.3	5,886.2	485.8	8,911.2	310.4	2,343.1	74.6	2,728.2	1,427.1	2,552.0	401.5	4,380.7	(2,873.8)
2019														
Jan.	1,146.1	2,507.3	5,874.8	482.3	8,864.4	299.5	2,380.0	50.5	2,729.9	1,451.3	2,529.5	378.0	4,358.9	(2,921.6)
Feb.	1,243.2	2,494.1	5,854.8	481.3	8,830.2	303.7	2,366.6	50.4	2,720.8	1,466.5	2,535.5	442.7	4,444.7	(2,907.8)
Mar.	1,387.8	2,415.1	5,842.7	476.6	8,734.4	316.0	2,409.2	31.9	2,757.1	1,476.6	2,526.9	455.3	4,458.9	(2,906.3)
Apr.	1,469.0	2,444.5	5,851.6	477.2	8,773.3	309.2	2,602.1	26.2	2,937.5	1,475.7	2,525.9	426.1	4,427.7	(2,877.1)
May	1,467.1	2,464.9	5,845.6	475.7	8,786.1	319.4	2,606.3	32.2	2,957.9	1,492.2	2,528.4	392.2	4,412.8	(2,882.6)
Jun.	1,464.5	2,536.3	5,846.4	460.8	8,843.5	321.7	2,640.2	41.7	3,003.6	1,536.3	2,486.8	402.7	4,425.8	(2,878.5)
Jul.	1,462.2	2,521.4	5,843.4	462.6	8,827.4	303.8	2,634.6	48.2	2,986.5	1,518.4	2,486.6	416.6	4,421.6	(2,881.4)
Aug.	1,395.2	2,501.1	5,858.7	462.4	8,822.2	318.9	2,597.7	45.6	2,962.2	1,504.4	2,462.2	408.6	4,375.2	(2,879.9)
Sep.	1,543.8	2,523.0	5,881.2	446.4	8,850.6	315.2	2,696.3	48.9	3,060.4	1,513.6	2,454.1	512.7	4,480.5	(2,853.6)
Oct.	1,556.7	2,584.2	5,900.1	446.4	8,930.7	316.0	2,686.8	98.2	3,101.0	1,546.7	2,413.1	503.9	4,463.7	(2,922.7)
Nov.	1,605.1	2,578.8	5,893.0	445.6	8,917.5	335.2	2,726.4	57.4	3,119.0	1,606.9	2,433.8	484.0	4,524.7	(2,878.9)
Dec.	1,789.9	2,620.9	5,891.6	444.6	8,957.0	336.8	2,861.9	49.6	3,248.4	1,637.0	2,419.6	587.9	4,644.4	(2,854.1)

SOURCE: Central Bank of The Bahamas

Table 2.6 Monetary Survey

(B\$ Millions)

Period Ended	NET FOREIGN ASSETS	DOMESTIC CREDIT				MONEY SUPPLY (M1)				QUASI MONEY				OTHER ITEMS (NET)
		To Government (Net)	To Private Sector	To Rest of Public Sector	T O T A L	Currency In Active Circulation	DEMAND DEPOSITS		T O T A L	Savings Deposits	Fixed Deposits	Foreign Currency Deposits	T O T A L	
							Commercial Banks (Adj.)	Central Bank						
2010	113.9	1,406.5	6,556.1	461.2	8,423.8	194.5	1,104.8	15.5	1,314.8	1,015.8	3,601.8	222.2	4,839.8	2,383.1
2011	288.4	1,432.5	6,628.6	454.4	8,515.6	196.9	1,204.1	7.2	1,408.2	1,063.7	3,592.3	202.2	4,858.2	2,537.6
2012	215.1	1,582.4	6,611.8	467.7	8,661.9	216.5	1,310.6	14.8	1,541.9	1,069.0	3,428.4	209.7	4,707.1	2,627.9
2013	76.4	1,937.7	6,533.2	458.9	8,929.8	214.4	1,384.8	11.7	1,610.9	1,114.0	3,266.7	274.0	4,654.7	2,740.7
2014	334.2	2,013.2	6,344.5	479.3	8,837.0	232.8	1,696.2	26.0	1,955.0	1,067.5	3,088.8	224.8	4,381.1	2,835.1
2015	360.1	2,187.2	6,273.0	466.0	8,926.2	246.6	1,761.0	17.3	2,024.9	1,148.3	2,955.9	187.8	4,291.9	2,969.6
2016	730.5	2,535.5	6,155.6	405.9	9,097.0	280.5	2,113.8	12.6	2,406.8	1,295.0	2,854.8	305.5	4,455.3	2,965.3
2017	1,218.0	2,369.6	5,967.0	472.1	8,808.7	292.6	2,281.6	17.2	2,591.4	1,371.2	2,725.8	271.9	4,368.8	3,066.4
2018	1,127.5	2,523.7	5,857.2	485.4	8,866.4	310.5	2,286.2	74.6	2,671.3	1,427.1	2,540.6	399.4	4,367.2	2,955.4
2019	1,850.6	2,605.5	5,848.6	444.6	8,898.7	336.9	2,800.0	49.6	3,186.5	1,637.0	2,408.3	582.5	4,627.8	2,935.1
2017														
QTR. I	675.8	2,529.3	6,149.4	395.8	9,074.4	281.5	2,100.2	15.7	2,397.4	1,316.5	2,828.0	295.9	4,440.4	2,912.5
QTR. II	790.1	2,714.8	6,138.2	386.7	9,239.6	294.1	2,290.3	19.3	2,603.7	1,380.8	2,766.3	318.6	4,465.7	2,960.3
QTR. III	828.9	2,683.3	6,009.3	491.8	9,184.4	284.3	2,262.3	21.8	2,568.5	1,368.1	2,744.9	280.3	4,393.4	3,051.5
QTR. IV	1,218.0	2,369.6	5,967.0	472.1	8,808.7	292.6	2,281.6	17.2	2,591.4	1,371.2	2,725.8	271.9	4,368.8	3,066.4
2018														
QTR. I	1,450.2	2,304.3	5,944.6	448.7	8,697.6	302.0	2,376.4	27.5	2,705.9	1,395.3	2,699.1	283.8	4,378.3	3,063.7
QTR. II	1,511.4	2,380.0	5,903.7	483.5	8,767.2	312.1	2,356.5	25.2	2,693.8	1,431.6	2,636.5	405.5	4,473.6	3,111.2
QTR. III	1,335.3	2,476.5	5,855.3	484.8	8,816.7	307.0	2,288.1	37.4	2,632.4	1,423.3	2,574.6	498.0	4,495.9	3,023.7
QTR. IV	1,127.5	2,523.7	5,857.2	485.4	8,866.4	310.5	2,286.2	74.6	2,671.3	1,427.1	2,540.6	399.4	4,367.2	2,955.4
2019														
Jan.	1,207.5	2,491.5	5,845.2	482.0	8,818.7	299.5	2,327.3	50.5	2,677.3	1,451.3	2,518.2	375.9	4,345.3	3,003.5
Feb.	1,306.6	2,478.3	5,826.0	481.0	8,785.3	303.8	2,314.9	50.4	2,669.1	1,466.5	2,524.1	440.6	4,431.1	2,991.7
Mar.	1,463.7	2,399.3	5,808.5	476.3	8,684.1	316.0	2,358.9	31.9	2,706.8	1,476.6	2,516.3	454.8	4,447.7	2,993.2
Apr.	1,542.7	2,418.5	5,818.7	477.2	8,714.4	309.2	2,552.3	26.2	2,887.7	1,475.7	2,515.3	425.6	4,416.6	2,952.7
May.	1,539.7	2,438.9	5,810.2	475.7	8,724.7	319.4	2,556.0	32.2	2,907.6	1,492.2	2,518.1	391.8	4,402.0	2,954.8
Jun.	1,541.9	2,511.3	5,813.9	460.8	8,785.9	321.7	2,579.4	41.7	2,942.8	1,536.3	2,476.4	402.2	4,414.9	2,970.2
Jul.	1,528.5	2,495.8	5,810.6	462.6	8,769.0	303.8	2,570.5	48.2	2,922.5	1,518.4	2,475.9	415.3	4,409.7	2,965.3
Aug.	1,460.9	2,482.5	5,825.1	462.4	8,770.0	319.0	2,542.2	45.6	2,906.8	1,504.4	2,451.5	407.3	4,363.3	2,960.9
Sep.	1,613.3	2,505.0	5,844.1	446.4	8,795.5	315.2	2,640.3	48.9	3,004.4	1,513.6	2,442.5	511.7	4,467.8	2,936.6
Oct.	1,615.9	2,566.5	5,848.8	446.4	8,861.8	316.0	2,616.0	98.2	3,030.1	1,546.7	2,401.5	503.0	4,451.1	2,996.5
Nov.	1,657.5	2,563.4	5,849.7	445.6	8,858.8	335.2	2,672.5	57.4	3,065.1	1,606.9	2,422.4	478.7	4,507.9	2,943.3
Dec.	1,850.6	2,605.5	5,848.6	444.6	8,898.7	336.9	2,800.0	49.6	3,186.5	1,637.0	2,408.3	582.5	4,627.8	2,935.1

SOURCE: Central Bank of The Bahamas

Table 2.7 Money Supply

(B\$'000)

Period Ended	(1) Currency In Active Circulation	DEMAND DEPOSITS (2)		(3) Money Supply (M1) (1 + 2)	(4) Savings Deposits (Adj.)	(5) Fixed Deposits (Adj.)	(6) Money Supply (M2) (3 + 4 + 5)	(7) Foreign Currency Demand Deposits	(8) Other Foreign Currency Deposits	(9) Money Supply (M3) (6 + 7 + 8)
		(Adj.)								
		Domestic Banks	Central Bank							
2010	194,519	1,125,201	15,467	1,335,187	1,015,823	3,615,390	5,966,400	200,356	24,296	6,191,052
2011	196,917	1,230,762	7,158	1,434,837	1,063,730	3,605,869	6,104,436	164,169	41,807	6,310,412
2012	216,475	1,343,640	14,781	1,574,895	1,069,031	3,444,108	6,088,034	183,212	32,447	6,303,693
2013	214,432	1,415,127	11,652	1,641,210	1,114,031	3,287,972	6,043,213	237,023	36,951	6,317,187
2014	232,828	1,736,939	25,956	1,995,722	1,067,516	3,101,914	6,165,152	181,194	43,637	6,389,983
2015	246,583	1,807,339	17,318	2,071,240	1,148,281	2,966,493	6,186,014	152,861	34,924	6,373,799
2016	280,457	2,167,579	12,550	2,460,587	1,295,564	2,866,322	6,622,473	245,890	61,692	6,930,055
2017	292,578	2,344,213	17,246	2,654,036	1,371,170	2,737,949	6,763,155	217,924	56,217	7,037,296
2018	310,443	2,343,116	74,601	2,728,160	1,427,131	2,551,988	6,707,279	332,491	69,052	7,108,822
2019	336,836	2,861,912	49,650	3,248,398	1,636,951	2,419,628	7,304,977	460,415	127,455	7,892,847
2017										
QTR. I	281,470	2,133,031	15,675	2,430,176	1,316,733	2,840,523	6,587,432	244,358	53,419	6,885,209
QTR. II	294,078	2,345,967	19,279	2,659,324	1,380,901	2,779,282	6,819,507	265,781	57,550	7,142,838
QTR. III	284,303	2,300,437	21,849	2,606,590	1,368,127	2,756,401	6,731,118	227,682	53,633	7,012,433
QTR. IV	292,578	2,344,213	17,246	2,654,036	1,371,170	2,737,949	6,763,155	217,924	56,217	7,037,296
2018										
QTR. I	301,962	2,424,167	27,504	2,753,633	1,395,316	2,710,322	6,859,271	227,742	58,390	7,145,403
QTR. II	312,055	2,435,992	25,243	2,773,290	1,431,569	2,647,849	6,852,708	331,670	76,133	7,260,511
QTR. III	306,950	2,366,908	37,381	2,711,239	1,423,265	2,585,707	6,720,211	426,862	73,269	7,220,342
QTR. IV	310,443	2,343,116	74,601	2,728,160	1,427,131	2,551,988	6,707,279	332,491	69,052	7,108,822
2019										
Jan.	299,480	2,379,958	50,509	2,729,947	1,451,272	2,529,549	6,710,768	307,473	70,576	7,088,817
Feb.	303,739	2,366,637	50,428	2,720,804	1,466,475	2,535,525	6,722,804	369,662	73,048	7,165,514
Mar.	315,991	2,409,224	31,877	2,757,092	1,476,615	2,526,902	6,760,609	382,484	72,854	7,215,947
Apr.	309,172	2,602,068	26,216	2,937,456	1,475,660	2,525,922	6,939,038	342,165	83,978	7,365,181
May	319,408	2,606,341	32,193	2,957,942	1,492,187	2,528,362	6,978,491	305,738	86,477	7,370,706
Jun.	321,696	2,640,217	41,693	3,003,606	1,536,328	2,486,818	7,026,752	317,034	85,642	7,429,428
Jul.	303,793	2,634,559	48,168	2,986,520	1,518,446	2,486,566	6,991,532	327,734	88,878	7,408,144
Aug.	318,944	2,597,672	45,595	2,962,211	1,504,444	2,462,230	6,928,885	319,505	89,057	7,337,447
Sep.	315,189	2,696,311	48,943	3,060,442	1,513,643	2,454,144	7,028,229	424,175	88,502	7,540,906
Oct.	315,960	2,686,836	98,164	3,100,961	1,546,668	2,413,096	7,060,725	411,571	92,363	7,564,659
Nov.	335,225	2,726,386	57,374	3,118,985	1,606,857	2,433,836	7,159,678	379,012	104,989	7,643,679
Dec.	336,836	2,861,912	49,650	3,248,398	1,636,951	2,419,628	7,304,977	460,415	127,455	7,892,847

SOURCE: Central Bank of The Bahamas

Table 2.8 Factors Affecting Money Supply

(B\$ Millions)

PERIOD	MONEY SUPPLY (M1)	NET FOREIGN ASSETS	DOMESTIC CREDIT			QUASI MONEY	OTHER ITEMS (NET)
			To Government (Net)	To Private Sector	To Rest of Public Sector		
2010	51.6	16.5	395.6	(18.0)	41.8	107.2	(277.3)
2011	99.7	127.0	26.4	73.9	(11.6)	19.7	(96.3)
2012	140.1	(72.5)	152.8	(18.2)	13.3	(146.8)	(82.1)
2013	66.3	(162.5)	351.8	(77.3)	(8.8)	(52.8)	(89.7)
2014	354.5	239.7	77.4	(184.2)	20.3	(281.7)	(80.3)
2015	75.5	(6.2)	174.1	(67.1)	(11.3)	(91.7)	(105.6)
2016	389.3	398.3	353.3	(128.9)	(62.1)	166.9	(4.3)
2017	193.4	474.0	(168.4)	(187.9)	66.2	(86.2)	(76.6)
2018	74.1	(81.1)	156.3	(96.7)	13.3	(2.6)	79.8
2019	520.2	718.5	81.6	5.5	(41.2)	263.8	19.7
2017							
QTR. I	(30.4)	(70.8)	(11.1)	9.2	(10.1)	(14.4)	37.9
QTR. II	229.1	131.7	201.4	(23.0)	(9.1)	28.5	(43.4)
QTR. III	(52.7)	39.0	(48.6)	(131.2)	105.1	(77.7)	(94.7)
QTR. IV	47.4	373.9	(310.0)	(42.9)	(19.7)	(22.6)	23.6
2018							
Jan.	(15.1)	79.5	(46.8)	10.6	(0.1)	11.2	(47.1)
Feb.	9.0	58.6	(23.8)	(21.8)	(19.2)	(26.8)	(11.6)
Mar.	105.7	86.2	6.2	(8.4)	(4.1)	24.1	50.0
Apr.	37.3	94.5	(24.9)	(1.1)	(1.2)	(13.3)	(43.2)
May	(15.0)	62.4	34.2	(24.5)	(12.7)	139.0	64.5
Jun.	(2.6)	(120.7)	64.0	(15.9)	48.7	(30.2)	(8.9)
Jul.	(19.4)	85.2	(10.1)	(26.9)	4.6	99.5	27.3
Aug.	29.0	(85.5)	70.0	(12.6)	(4.4)	(43.5)	18.0
Sep.	(71.6)	(138.1)	39.2	(10.9)	1.1	(34.2)	2.9
Oct.	(17.4)	(54.3)	(17.0)	8.9	3.3	(111.1)	(69.3)
Nov.	58.8	(85.7)	61.5	5.6	(0.0)	(16.5)	60.9
Dec.	(24.5)	(63.0)	3.8	0.3	(2.6)	(0.9)	36.2
2019							
Jan.	1.8	74.7	(32.0)	(11.3)	(3.5)	(21.8)	(47.9)
Feb.	(9.1)	97.1	(13.2)	(20.1)	(1.0)	85.8	13.8
Mar.	36.3	144.6	(79.0)	(12.1)	(4.7)	14.1	1.5
Apr.	180.4	81.2	29.4	8.9	0.5	(31.1)	29.2
May	20.5	(1.9)	20.3	(6.0)	(1.5)	(15.0)	(5.5)
Jun.	45.7	(2.7)	71.4	0.8	(14.9)	13.1	4.0
Jul.	(17.1)	(2.3)	(14.9)	(3.1)	1.9	(4.2)	(2.9)
Aug.	(24.3)	(67.0)	(20.3)	15.3	(0.2)	(46.4)	1.5
Sep.	98.2	148.7	22.0	22.5	(16.1)	105.2	26.4
Oct.	40.5	12.8	61.2	18.8	0.1	(16.8)	(69.2)
Nov.	18.0	48.4	(5.4)	(7.0)	(0.8)	61.0	43.8
Dec.	129.4	184.8	42.1	(1.4)	(1.1)	119.8	24.8

Source: Central Bank of The Bahamas

Table 2.9 Domestic Banks: Summary of Domestic Assets

(B\$'000)

Period Ended	Till Cash	Balance with Central Bank	SECURITIES				LOANS AND ADVANCES			Other Assets	Total Domestic Assets
			Central Government		Rest of Public Sector	Private Sector	Government	Public Corp.	Other		
			Treasury Bills	Other							
2010	113,177	518,706	293,696	799,558	115,631	17,385	180,335	339,796	6,555,339	448,967	9,382,590
2011	126,879	560,079	275,400	847,574	117,350	16,393	145,748	326,823	6,630,248	431,700	9,478,194
2012	127,363	563,314	219,300	961,085	119,370	14,133	152,375	338,450	6,614,277	491,573	9,601,240
2013	138,097	513,617	392,400	962,164	119,352	16,558	253,606	329,770	6,534,503	512,901	9,772,968
2014	142,467	606,692	454,500	906,997	219,036	16,761	352,121	251,252	6,350,120	336,329	9,636,275
2015	142,443	587,524	662,641	895,364	221,019	24,358	416,827	238,406	6,275,385	348,924	9,812,891
2016	145,111	867,256	531,921	987,101	163,881	19,628	502,661	233,470	6,151,189	365,084	9,967,302
2017	145,785	1,012,180	611,386	1,137,749	262,563	19,113	442,211	201,911	5,963,762	397,665	10,194,325
2018	149,262	792,606	669,797	990,904	229,472	32,319	564,389	248,616	5,853,838	414,908	9,946,111
2019	151,512	1,243,808	771,939	985,371	230,897	26,034	688,797	206,638	5,865,584	514,972	10,685,552
2017											
QTR. I	97,642	894,022	489,306	1,055,534	163,881	25,842	516,601	223,327	6,154,208	477,278	10,097,641
QTR. II	93,672	1,046,896	475,089	1,105,852	163,881	22,384	515,984	214,435	6,134,644	400,351	10,173,188
QTR. III	94,371	1,062,371	506,476	1,094,335	275,688	19,382	527,962	208,256	6,006,436	381,309	10,176,586
QTR. IV	145,785	1,012,180	611,386	1,137,749	262,563	19,113	442,211	201,911	5,963,762	397,665	10,194,325
2018											
QTR. I	101,240	1,204,301	619,990	1,105,200	243,563	23,023	417,052	197,570	5,940,227	443,920	10,296,086
QTR. II	95,670	1,151,642	720,491	1,095,915	231,563	21,515	428,645	244,473	5,900,223	433,372	10,323,509
QTR. III	99,907	902,318	736,914	1,058,708	229,519	21,512	489,195	247,805	5,849,916	420,572	10,056,366
QTR. IV	149,262	792,606	669,797	990,904	229,472	32,319	564,389	248,616	5,853,838	414,908	9,946,111
2019											
Jan.	111,982	852,743	735,396	987,310	229,472	31,366	568,980	245,124	5,843,460	406,313	10,012,146
Feb.	115,938	873,789	760,956	987,359	229,472	30,963	558,662	244,118	5,823,797	411,833	10,036,887
Mar.	100,990	943,292	773,114	988,269	227,969	30,479	572,965	241,411	5,812,196	453,542	10,144,227
Apr.	124,594	1,051,324	788,414	1,009,362	227,629	30,369	556,971	242,275	5,821,187	452,118	10,304,243
May	104,609	1,015,302	812,221	1,027,888	227,629	29,230	602,369	240,887	5,816,371	452,389	10,328,895
Jun.	111,066	1,001,649	822,261	1,033,145	227,629	30,497	609,716	225,994	5,815,941	446,919	10,324,817
Jul.	132,186	1,025,773	822,153	1,027,409	230,897	26,467	594,822	224,602	5,816,916	457,687	10,358,912
Aug.	117,179	958,814	807,756	1,028,604	230,897	26,260	578,828	224,434	5,832,450	444,009	10,249,231
Sep.	114,074	1,073,484	741,410	1,012,568	230,897	26,900	620,914	208,331	5,854,330	477,053	10,359,961
Oct.	121,527	1,025,904	742,871	996,189	230,897	27,075	666,007	208,389	5,872,988	439,497	10,331,344
Nov.	108,005	1,146,306	746,203	992,937	230,897	26,019	692,789	207,588	5,867,003	452,265	10,470,012
Dec.	151,512	1,243,808	771,939	985,371	230,897	26,034	688,797	206,638	5,865,584	514,972	10,685,552

SOURCE: Central Bank of The Bahamas

Table 2.10 Domestic Banks: Summary of Domestic Liabilities

(B\$'000)

Period Ended	RESIDENT DEPOSITS				Total Deposits	Due to Central Bank	Capital & Surplus Accounts	Other Liabilities	Total Domestic Liabilities	Net Foreign Assets	Total Liabilities
	Demand		Savings	Fixed							
	Government	Other									
2010	55,014	1,325,557	1,017,819	3,703,963	6,102,353	--	2,281,930	292,526	8,676,809	(705,781)	9,382,590
2011	66,003	1,394,931	1,067,111	3,696,985	6,225,030	--	2,361,752	288,219	8,875,001	(603,193)	9,478,194
2012	83,648	1,526,852	1,074,358	3,522,842	6,207,700	--	2,523,368	269,241	9,000,309	(600,931)	9,601,240
2013	101,009	1,652,150	1,119,942	3,372,711	6,245,812	--	2,586,361	245,907	9,078,080	(694,888)	9,772,968
2014	95,825	1,918,133	1,074,212	3,256,106	6,344,276	--	2,499,241	291,531	9,135,048	(501,227)	9,636,275
2015	117,572	1,960,200	1,162,168	3,140,427	6,380,367	--	2,651,237	249,582	9,281,186	(531,705)	9,812,891
2016	125,480	2,413,469	1,315,197	2,969,810	6,823,956	--	2,594,448	323,469	9,741,873	(225,429)	9,967,302
2017	136,792	2,562,137	1,390,478	2,836,549	6,925,956	--	2,699,340	304,061	9,929,357	(264,968)	10,194,325
2018	139,472	2,675,607	1,454,369	2,643,750	6,913,198	--	2,642,647	266,065	9,821,910	(124,201)	9,946,111
2019	170,443	3,322,327	1,667,382	2,567,342	7,727,494	--	2,394,670	596,018	10,718,182	32,630	10,685,552
2017											
QTR. I	156,083	2,377,389	1,335,302	2,930,956	6,799,730	--	2,580,940	404,270	9,784,940	(312,701)	10,097,641
QTR. II	134,337	2,611,748	1,400,944	2,864,223	7,011,252	--	2,639,655	301,813	9,952,720	(220,468)	10,173,188
QTR. III	121,345	2,528,119	1,386,161	2,869,558	6,905,183	--	2,693,611	322,455	9,921,249	(255,337)	10,176,586
QTR. IV	136,792	2,562,137	1,390,478	2,836,549	6,925,956	--	2,699,340	304,061	9,929,357	(264,968)	10,194,325
2018											
QTR. I	167,075	2,651,909	1,416,673	2,799,415	7,035,072	--	2,684,141	356,679	10,075,892	(220,194)	10,296,086
QTR. II	152,846	2,767,662	1,467,161	2,743,766	7,131,435	--	2,647,515	385,372	10,164,322	(159,187)	10,323,509
QTR. III	139,984	2,793,770	1,453,971	2,685,121	7,072,846	--	2,647,367	309,851	10,030,064	(26,302)	10,056,366
QTR. IV	139,472	2,675,607	1,454,369	2,643,750	6,913,198	--	2,642,647	266,065	9,821,910	(124,201)	9,946,111
2019											
Jan.	156,812	2,687,431	1,479,363	2,616,990	6,940,596	--	2,589,400	349,365	9,879,361	(132,785)	10,012,146
Feb.	148,095	2,736,299	1,494,843	2,630,219	7,009,456	--	2,594,242	364,907	9,968,605	(68,282)	10,036,887
Mar.	184,530	2,791,708	1,506,845	2,619,618	7,102,701	--	2,607,587	386,143	10,096,431	(47,796)	10,144,227
Apr.	162,517	2,944,233	1,506,441	2,629,253	7,242,444	--	2,600,199	359,908	10,202,551	(101,692)	10,304,243
May	165,093	2,912,079	1,524,567	2,632,651	7,234,390	--	2,554,184	415,673	10,204,247	(124,648)	10,328,895
Jun.	179,324	2,957,251	1,568,291	2,594,222	7,299,088	--	2,543,323	391,124	10,233,535	(91,282)	10,324,817
Jul.	162,793	2,962,293	1,547,040	2,598,138	7,270,264	--	2,558,290	413,259	10,241,813	(117,099)	10,358,912
Aug.	153,528	2,917,177	1,533,974	2,572,399	7,177,078	--	2,414,671	527,514	10,119,263	(129,968)	10,249,231
Sep.	173,139	3,120,486	1,544,285	2,562,848	7,400,758	--	2,396,775	549,966	10,347,499	(12,462)	10,359,961
Oct.	169,698	3,098,407	1,577,422	2,530,572	7,376,099	--	2,416,989	532,885	10,325,973	(5,371)	10,331,344
Nov.	171,904	3,105,398	1,637,207	2,559,163	7,473,672	--	2,404,146	548,868	10,426,686	(43,326)	10,470,012
Dec.	170,443	3,322,327	1,667,382	2,567,342	7,727,494	--	2,394,670	596,018	10,718,182	32,630	10,685,552

SOURCE: Central Bank of The Bahamas

Table 2.11 Domestic Banks: Summary of Foreign Assets*

(B\$ Millions)

Period Ended	Foreign Currency Notes and Coins	NON-RESIDENT LOANS AND ADVANCES		DUE FROM FINANCIAL INSTITUTIONS			T O T A L	Foreign Securities	Other Assets	Total Foreign Assets
		Bahamian Dollar	Foreign Currency	Offshore Financial Institutions In Bahamas	Head Office or Branches Outside Bahamas	Other Banks Outside Bahamas				
2010	25.5	--	3,901.3	789.1	66,328.5	3,173.2	70,290.8	2,772.7	6,388.2	83,378.5
2011	25.6	--	9,926.6	362.5	67,974.1	4,267.0	72,603.6	3,149.2	7,734.4	93,439.4
2012	31.6	--	9,811.0	312.9	64,653.6	4,496.3	69,462.8	2,740.4	8,136.9	90,182.7
2013	31.5	--	10,621.9	1,530.5	42,574.6	3,335.7	47,440.7	2,739.7	5,871.3	66,705.1
2014	30.2	--	9,525.4	1,466.8	11,388.7	2,151.9	15,007.4	3,532.8	5,122.0	33,217.8
2015	29.2	--	6,332.3	1,407.3	4,754.9	1,775.2	7,937.4	573.6	4,265.0	19,137.5
2016	26.1	--	1,907.2	1,187.9	3,031.2	1,188.6	5,407.7	642.1	576.0	8,559.2
2017	36.0	--	1,713.3	1,042.1	3,687.5	1,152.6	5,882.2	662.0	588.0	8,881.5
2018	52.6	--	907.0	1,024.6	2,993.9	1,045.5	5,063.9	969.6	553.8	7,547.0
2019	38.3	--	1,235.5	784.2	2,633.8	1,543.0	4,961.0	1,192.8	321.5	7,749.2
2017										
QTR. I	31.6	--	1,764.6	1,158.8	3,999.8	1,036.4	6,194.9	625.4	537.9	9,154.5
QTR. II	42.1	--	1,751.8	1,302.4	4,590.6	843.8	6,736.9	672.5	527.7	9,730.9
QTR. III	41.2	--	1,763.7	1,266.4	4,447.7	634.4	6,348.5	667.4	545.9	9,366.7
QTR. IV	36.0	--	1,713.3	1,042.1	3,687.5	1,152.6	5,882.2	662.0	588.0	8,881.5
2018										
QTR. I	71.0	--	740.4	959.0	4,334.7	1,321.5	6,615.2	935.4	643.4	9,005.3
QTR. II	68.1	--	679.9	1,037.0	4,025.6	1,272.7	6,335.3	785.4	594.3	8,463.0
QTR. III	55.8	--	705.6	1,176.9	3,998.7	1,194.5	6,370.1	1,014.1	645.2	8,790.9
QTR. IV	52.6	--	907.0	1,024.6	2,993.9	1,045.5	5,063.9	969.6	553.8	7,547.0
2019										
Jan.	53.8	--	862.3	988.7	3,339.6	1,096.2	5,424.5	985.2	585.0	7,910.8
Feb.	47.1	--	854.4	998.4	3,581.5	977.2	5,557.0	955.1	609.2	8,022.8
Mar.	47.9	--	1,041.5	1,055.4	4,779.8	1,314.5	7,149.7	1,009.4	891.6	10,140.1
Apr.	52.8	--	1,015.3	1,112.0	2,961.8	1,259.8	5,333.7	1,075.0	1,985.5	9,462.2
May	53.9	--	1,089.4	1,100.8	3,827.6	1,251.4	6,179.8	1,041.9	350.1	8,715.1
Jun.	47.1	--	1,046.8	961.9	3,672.2	1,460.9	6,095.0	1,021.4	301.4	8,511.6
Jul.	44.1	--	1,088.7	1,094.9	5,069.2	1,541.8	7,705.8	1,112.1	300.4	10,251.0
Aug.	42.7	--	1,034.6	1,011.2	2,882.7	1,482.1	5,376.0	1,124.0	324.8	7,902.1
Sep.	37.1	--	1,064.8	1,079.8	3,822.2	1,416.7	6,318.6	1,118.5	344.7	8,883.7
Oct.	27.6	--	1,034.8	1,016.2	3,226.5	1,746.2	5,988.8	1,233.4	300.3	8,585.0
Nov.	36.4	--	1,117.2	932.7	2,627.8	1,374.8	4,935.3	1,149.7	321.6	7,560.1
Dec.	38.3	--	1,235.5	784.2	2,633.8	1,543.0	4,961.0	1,192.8	321.5	7,749.2

SOURCE: Central Bank of The Bahamas
*See notes to table.

Table 2.12 Domestic Banks: Summary of Foreign Liabilities*

(B\$ Millions)

Period Ended	NON-RESIDENT DEPOSITS		DUE TO FINANCIAL INSTITUTIONS			T O T A L	Capital & Surplus Accounts	Other Liabilities	Total Foreign Liabilities	Net Foreign Assets
	Bahamian Dollar	Foreign Currency	Offshore Financial Institutions In Bahamas	Head Office or Branches Outside Bahamas	Other Banks Outside Bahamas					
2010	63.5	37,555.7	203.5	10,481.6	31,913.0	42,598.1	581.4	3,285.5	84,084.3	(705.8)
2011	67.2	32,591.3	554.6	17,687.8	37,745.2	55,987.6	(2,523.7)	7,920.2	94,042.6	(603.2)
2012	43.6	29,819.4	452.5	38,669.5	12,769.4	51,891.3	411.9	8,617.4	90,783.6	(600.9)
2013	105.7	31,408.4	514.0	13,151.4	15,358.9	29,024.3	434.0	6,427.7	67,400.0	(694.9)
2014	119.4	10,003.4	484.4	12,302.7	4,730.0	17,517.0	445.6	5,633.6	33,719.1	(501.2)
2015	110.9	5,870.1	530.9	6,660.7	1,492.0	8,683.5	399.8	4,604.9	19,669.2	(531.7)
2016	81.5	5,169.8	532.0	1,911.3	70.9	2,514.3	455.4	563.6	8,784.6	(225.4)
2017	102.4	5,327.1	548.4	2,135.8	49.6	2,733.9	556.1	426.9	9,146.4	(265.0)
2018	129.2	4,817.9	550.7	773.2	70.7	1,394.7	623.1	706.2	7,671.2	(124.2)
2019	137.1	4,757.2	605.3	1,063.6	85.1	1,754.0	742.2	326.1	7,716.6	32.6
2017										
QTR. I	168.7	5,709.8	534.4	2,027.3	35.0	2,596.7	451.1	540.9	9,467.2	(312.7)
QTR. II	103.4	5,202.9	523.7	3,181.2	54.9	3,759.7	462.1	423.2	9,951.4	(220.5)
QTR. III	101.7	6,249.0	517.1	1,842.3	28.0	2,387.4	493.5	390.4	9,622.0	(255.3)
QTR. IV	102.4	5,327.1	548.4	2,135.8	49.6	2,733.9	556.1	426.9	9,146.4	(265.0)
2018										
QTR. I	106.7	5,893.2	549.6	1,301.9	51.7	1,903.2	725.7	596.7	9,225.5	(220.2)
QTR. II	103.9	5,847.3	541.1	698.0	33.0	1,272.1	700.3	698.6	8,622.2	(159.2)
QTR. III	100.7	5,889.5	540.5	988.0	50.5	1,579.1	597.6	650.3	8,817.2	(26.3)
QTR. IV	129.2	4,817.9	550.7	773.2	70.7	1,394.7	623.1	706.2	7,671.2	(124.2)
2019										
Jan.	123.4	5,071.4	594.6	910.4	51.7	1,556.7	650.0	642.2	8,043.6	(132.8)
Feb.	114.5	5,174.8	534.7	903.5	73.0	1,511.2	637.6	652.9	8,091.0	(68.3)
Mar.	123.5	6,918.4	527.2	871.2	167.3	1,565.7	711.3	869.0	10,187.9	(47.8)
Apr.	142.2	5,063.6	573.6	1,500.1	58.8	2,132.5	705.3	1,520.2	9,563.9	(101.7)
May	139.6	5,631.5	580.2	1,413.8	56.2	2,050.3	671.3	347.1	8,839.8	(124.6)
Jun.	125.0	5,594.1	572.6	1,186.7	71.9	1,831.2	689.8	362.9	8,602.9	(91.3)
Jul.	140.5	7,315.1	570.5	1,201.5	124.9	1,896.9	684.5	331.1	10,368.1	(117.1)
Aug.	145.1	5,033.3	574.0	1,195.5	66.6	1,836.1	693.0	324.5	8,032.1	(130.0)
Sep.	136.0	6,096.2	574.8	938.7	88.4	1,601.9	709.0	353.0	8,896.1	(12.5)
Oct.	120.7	5,547.0	577.6	1,172.8	98.1	1,848.5	717.9	356.2	8,590.3	(5.4)
Nov.	124.6	4,644.2	598.4	1,044.9	105.3	1,748.6	716.2	369.8	7,603.5	(43.3)
Dec.	137.1	4,757.2	605.3	1,063.6	85.1	1,754.0	742.2	326.1	7,716.6	32.6

SOURCE: Central Bank of The Bahamas

*See notes to table

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

(B\$'000)

Period Ended	R E S I D E N T								Non-resident
	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other	T O T A L	
2010	121,287	438,666	48,672	239,334	1,643,508	3,407,188	203,698	6,102,353	37,619,266
2011	118,693	395,930	47,893	257,948	1,699,680	3,502,105	202,781	6,225,030	32,658,551
2012	135,262	340,407	56,217	254,950	1,973,826	3,247,868	199,170	6,207,700	29,862,947
2013	154,708	277,258	53,293	267,759	2,044,498	3,204,527	243,769	6,245,812	31,514,066
2014	213,076	289,999	55,657	353,507	1,976,866	3,195,184	259,987	6,344,276	10,122,827
2015	270,469	280,762	61,043	394,443	1,912,624	3,164,575	296,451	6,380,367	5,981,035
2016	186,909	298,574	67,818	453,604	2,138,220	3,349,488	329,343	6,823,956	5,251,257
2017	198,483	287,774	63,075	482,219	2,199,649	3,366,121	328,635	6,925,956	5,429,561
2018	189,420	351,705	72,183	493,245	2,167,649	3,327,159	311,837	6,913,198	4,947,141
2019	221,133	328,181	77,614	697,307	2,421,219	3,639,118	342,922	7,727,494	4,894,229
2017									
QTR. I	211,666	280,706	65,334	406,209	2,146,735	3,366,147	322,933	6,799,730	5,878,470
QTR. II	181,771	275,453	66,137	430,805	2,306,303	3,425,414	325,369	7,011,252	5,306,366
QTR. III	198,903	299,014	63,266	432,059	2,223,659	3,363,967	324,315	6,905,183	6,350,637
QTR. IV	198,483	287,774	63,075	482,219	2,199,649	3,366,121	328,635	6,925,956	5,429,561
2018									
QTR. I	219,135	302,715	61,545	528,643	2,207,776	3,374,893	340,365	7,035,072	5,999,872
QTR. II	208,222	324,992	71,229	562,046	2,225,664	3,395,997	343,285	7,131,435	5,951,266
QTR. III	196,835	417,711	60,982	522,321	2,175,474	3,373,489	326,034	7,072,846	5,990,224
QTR. IV	189,420	351,705	72,183	493,245	2,167,649	3,327,159	311,837	6,913,198	4,947,141
2019									
Jan.	201,768	385,192	60,724	503,602	2,116,435	3,364,126	308,749	6,940,596	5,194,796
Feb.	198,109	378,998	58,610	499,307	2,148,395	3,415,845	310,192	7,009,456	5,289,339
Mar.	234,622	390,017	58,590	479,462	2,206,343	3,417,851	315,816	7,102,701	7,041,850
Apr.	212,651	427,085	52,405	566,571	2,233,911	3,431,161	318,660	7,242,444	5,205,878
May.	215,285	434,051	52,745	514,525	2,200,711	3,500,741	316,332	7,234,390	5,771,122
Jun.	233,049	394,403	52,652	511,601	2,219,169	3,572,835	315,379	7,299,088	5,719,013
Jul.	214,081	410,369	52,674	494,232	2,247,038	3,541,980	309,890	7,270,264	7,455,560
Aug.	204,170	383,633	53,880	499,862	2,253,635	3,472,452	309,446	7,177,078	5,178,432
Sep.	223,983	358,880	48,493	656,096	2,308,955	3,479,817	324,534	7,400,758	6,232,153
Oct.	225,565	348,097	54,357	631,461	2,273,403	3,521,097	322,119	7,376,099	5,667,729
Nov.	222,592	344,953	61,901	645,172	2,276,610	3,583,373	339,071	7,473,672	4,768,836
Dec.	221,133	328,181	77,614	697,307	2,421,219	3,639,118	342,922	7,727,494	4,894,229

SOURCE: Central Bank of The Bahamas

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

(B\$'000)

Period Ended	R E S I D E N T								Non-resident
	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other	TOTAL	
2010	119,810	419,059	48,655	216,972	1,485,997	3,384,222	201,509	5,876,224	63,530
2011	116,161	384,707	47,856	231,883	1,559,523	3,476,612	199,780	6,016,522	67,210
2012	133,369	319,679	55,565	242,290	1,824,170	3,219,767	195,308	5,990,148	43,570
2013	153,032	262,657	53,177	247,003	1,841,932	3,171,379	240,982	5,970,162	105,656
2014	205,914	263,669	55,643	337,299	1,834,664	3,160,049	255,045	6,112,283	119,391
2015	264,147	260,229	60,983	376,289	1,805,741	3,124,558	294,313	6,186,260	110,921
2016	178,605	280,752	67,274	383,787	1,961,693	3,311,720	324,239	6,508,070	81,486
2017	191,534	272,484	62,869	443,973	2,020,921	3,326,406	326,679	6,644,866	102,418
2018	185,560	332,948	61,151	446,099	1,896,062	3,276,656	309,319	6,507,795	109,244
2019	219,673	303,947	77,362	469,899	2,168,445	3,562,384	336,454	7,138,164	117,064
2017									
QTR. I	207,787	267,166	64,907	361,613	1,959,003	3,320,215	317,383	6,498,074	168,679
QTR. II	178,757	262,464	65,801	391,613	2,091,443	3,376,153	318,676	6,684,907	103,439
QTR. III	192,027	281,953	63,006	390,626	2,043,734	3,323,482	322,164	6,616,992	101,661
QTR. IV	191,534	272,484	62,869	443,973	2,020,921	3,326,406	326,679	6,644,866	102,418
2018									
QTR. I	212,206	287,293	61,437	491,381	2,024,958	3,326,105	338,631	6,742,011	106,650
QTR. II	201,574	303,544	63,213	509,735	1,970,231	3,327,142	341,545	6,716,984	103,932
QTR. III	186,241	302,811	60,576	469,392	1,906,745	3,313,869	322,487	6,562,121	100,726
QTR. IV	185,560	332,948	61,151	446,099	1,896,062	3,276,656	309,319	6,507,795	109,244
2019									
Jan.	197,609	361,117	57,258	454,125	1,871,204	3,311,150	305,925	6,558,388	103,405
Feb.	189,092	356,614	58,511	451,358	1,866,721	3,327,652	307,781	6,557,729	94,521
Mar.	224,098	362,477	58,494	430,148	1,901,047	3,348,615	311,960	6,636,839	103,462
Apr.	202,750	399,502	52,040	515,394	1,956,746	3,364,235	315,733	6,806,400	122,229
May	211,230	407,553	52,418	467,321	1,954,098	3,432,559	312,941	6,838,120	119,628
Jun.	224,092	368,450	52,327	461,670	1,964,641	3,504,641	311,634	6,887,455	104,955
Jul.	209,545	384,469	52,365	440,312	1,988,324	3,470,129	303,972	6,849,116	120,453
Aug.	202,140	360,467	53,578	444,891	1,999,443	3,402,948	303,019	6,766,486	125,127
Sep.	215,742	334,967	48,193	509,859	2,045,778	3,406,509	318,792	6,879,840	115,978
Oct.	224,490	326,198	54,070	467,546	2,031,589	3,450,857	316,340	6,871,090	100,697
Nov.	217,846	323,496	61,618	473,275	2,063,994	3,511,962	332,734	6,984,925	104,609
Dec.	219,673	303,947	77,362	469,899	2,168,445	3,562,384	336,454	7,138,164	117,064

SOURCE: Central Bank of The Bahamas

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

(B\$'000)

Period Ended	RESIDENT								Non-resident
	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other	TOTAL	
2010	55,014	71,026	4,896	78,747	768,999	314,343	87,546	1,380,571	1,797,845
2011	66,003	65,913	3,393	86,322	793,504	362,992	82,807	1,460,934	1,542,206
2012	83,648	77,732	6,421	98,843	906,427	352,508	84,921	1,610,500	1,855,474
2013	101,009	54,863	3,757	132,104	955,435	383,513	122,478	1,753,159	2,224,522
2014	95,825	82,220	5,278	133,647	1,036,159	538,881	121,948	2,013,958	2,062,339
2015	117,572	83,083	8,866	177,900	966,258	564,215	159,878	2,077,772	1,668,698
2016	125,480	108,130	17,929	219,618	1,235,724	639,003	193,065	2,538,949	2,226,046
2017	136,792	126,222	15,847	217,519	1,334,899	667,746	199,904	2,698,929	2,638,674
2018	139,472	153,091	18,949	244,727	1,377,994	676,942	203,904	2,815,079	2,039,869
2019	170,443	168,852	36,977	424,534	1,648,575	818,039	225,350	3,492,770	2,604,534
<u>2017</u>									
QTR. I	156,083	100,180	15,951	181,212	1,264,950	629,858	185,238	2,533,472	2,257,030
QTR. II	134,337	112,552	16,558	198,049	1,421,592	669,223	193,774	2,746,085	2,222,779
QTR. III	121,345	128,218	16,382	192,944	1,360,743	634,796	195,036	2,649,464	2,045,050
QTR. IV	136,792	126,222	15,847	217,519	1,334,899	667,746	199,904	2,698,929	2,638,674
<u>2018</u>									
QTR. I	167,075	142,910	13,948	246,121	1,362,046	674,062	212,822	2,818,984	2,523,411
QTR. II	152,846	163,801	23,495	260,199	1,399,047	700,106	221,014	2,920,508	2,211,431
QTR. III	139,984	259,005	12,986	239,209	1,378,221	694,088	210,261	2,933,754	2,196,093
QTR. IV	139,472	153,091	18,949	244,727	1,377,994	676,942	203,904	2,815,079	2,039,869
<u>2019</u>									
Jan.	156,812	176,028	19,449	264,386	1,325,607	691,455	210,506	2,844,243	1,955,881
Feb.	148,095	180,201	16,856	243,265	1,363,179	722,459	210,339	2,884,394	1,876,169
Mar.	184,530	204,066	16,808	223,226	1,416,378	713,970	217,260	2,976,238	2,272,518
Apr.	162,517	240,837	10,619	314,956	1,442,893	717,834	217,094	3,106,750	2,375,415
May	165,093	253,182	10,921	265,201	1,429,808	735,956	217,011	3,077,172	2,370,127
Jun.	179,324	214,978	10,707	280,093	1,459,714	773,011	218,748	3,136,575	2,331,179
Jul.	162,793	244,454	10,726	261,958	1,476,660	757,076	211,419	3,125,086	2,335,277
Aug.	153,528	217,645	11,899	259,343	1,478,192	738,341	211,757	3,070,705	2,311,557
Sep.	173,139	193,992	8,095	415,773	1,535,284	745,902	221,440	3,293,625	2,522,974
Oct.	169,698	185,353	13,834	412,953	1,507,378	763,571	215,318	3,268,105	2,575,492
Nov.	171,904	185,357	21,377	399,467	1,506,333	769,424	223,440	3,277,302	2,303,216
Dec.	170,443	168,852	36,977	424,534	1,648,575	818,039	225,350	3,492,770	2,604,534

SOURCE: Central Bank of The Bahamas

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

(B\$'000)

Period Ended	R E S I D E N T								Nonresident
	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other	T O T A L	
2010	--	11	10	53	24,545	969,324	23,876	1,017,819	224,642
2011	--	22	--	25	34,104	1,010,207	22,753	1,067,111	210,443
2012	--	183	22	25	37,400	1,005,491	31,237	1,074,358	206,682
2013	--	50	--	9,838	61,396	1,022,080	26,578	1,119,942	223,745
2014	--	130	--	520	61,706	980,252	31,604	1,074,212	231,621
2015	--	124	--	214	56,462	1,068,851	36,517	1,162,168	223,171
2016	--	206	--	336	73,904	1,203,718	37,033	1,315,197	222,293
2017	--	31	--	7,135	87,704	1,257,989	37,619	1,390,478	193,025
2018	--	29	--	19,749	71,750	1,312,940	49,901	1,454,369	163,632
2019	--	38	--	13,923	86,901	1,505,861	60,659	1,667,382	126,271
2017									
QTR. I	--	222	--	553	67,076	1,229,834	37,617	1,335,302	220,450
QTR. II	--	33	--	5,471	86,046	1,270,643	38,751	1,400,944	217,592
QTR. III	--	28	--	4,113	79,594	1,264,324	38,102	1,386,161	208,792
QTR. IV	--	31	--	7,135	87,704	1,257,989	37,619	1,390,478	193,025
2018									
QTR. I	--	45	--	2,410	78,168	1,298,724	37,326	1,416,673	181,567
QTR. II	--	29	--	10,437	77,535	1,326,115	53,045	1,467,161	172,545
QTR. III	--	30	--	12,554	72,675	1,320,461	48,251	1,453,971	168,616
QTR. IV	--	29	--	19,749	71,750	1,312,940	49,901	1,454,369	163,632
2019									
Jan.	--	37	--	14,205	74,606	1,338,481	52,034	1,479,363	153,053
Feb.	--	194	--	14,535	74,598	1,351,891	53,625	1,494,843	140,005
Mar.	--	37	--	14,933	72,401	1,367,461	52,013	1,506,845	141,108
Apr.	--	34	--	8,468	73,272	1,369,436	55,231	1,506,441	138,291
May	--	37	--	8,151	80,750	1,379,647	55,982	1,524,567	132,847
Jun.	--	40	--	14,187	83,358	1,417,216	53,490	1,568,291	129,429
Jul.	--	40	--	10,541	84,443	1,396,595	55,421	1,547,040	122,529
Aug.	--	34	--	10,796	86,536	1,382,316	54,292	1,533,974	124,895
Sep.	--	35	--	11,012	83,796	1,396,436	53,006	1,544,285	125,162
Oct.	--	38	--	10,534	79,310	1,433,134	54,406	1,577,422	126,001
Nov.	--	28	--	9,951	78,486	1,489,922	58,820	1,637,207	124,222
Dec.	--	38	--	13,923	86,901	1,505,861	60,659	1,667,382	126,271

SOURCE: Central Bank of The Bahamas

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

(B\$'000)

Period Ended	R E S I D E N T							T O T A L	Non-resident
	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other		
2010	66,273	367,629	43,766	160,534	849,964	2,123,521	92,276	3,703,963	35,596,779
2011	52,690	329,995	44,500	171,601	872,072	2,128,906	97,221	3,696,985	30,905,902
2012	51,614	262,492	49,774	156,082	1,029,999	1,889,869	83,012	3,522,842	27,800,791
2013	53,699	222,345	49,536	125,817	1,027,667	1,798,934	94,713	3,372,711	29,065,799
2014	117,251	207,649	50,379	219,340	879,001	1,676,051	106,435	3,256,106	7,828,867
2015	152,897	197,555	52,177	216,329	889,904	1,531,509	100,056	3,140,427	4,089,166
2016	61,429	190,238	49,889	233,650	828,592	1,506,767	99,245	2,969,810	2,802,918
2017	61,691	161,521	47,228	257,565	777,046	1,440,386	91,112	2,836,549	2,597,862
2018	49,948	198,585	53,234	228,769	717,905	1,337,277	58,032	2,643,750	2,743,640
2019	50,690	159,291	40,637	258,850	685,743	1,315,218	56,913	2,567,342	2,163,424
2017									
QTR. I	55,583	180,304	49,383	224,444	814,709	1,506,455	100,078	2,930,956	3,400,990
QTR. II	47,434	162,868	49,579	227,285	798,665	1,485,548	92,844	2,864,223	2,865,995
QTR. III	77,558	170,768	46,884	235,002	783,322	1,464,847	91,177	2,869,558	4,096,795
QTR. IV	61,691	161,521	47,228	257,565	777,046	1,440,386	91,112	2,836,549	2,597,862
2018									
QTR. I	52,060	159,760	47,597	280,112	767,562	1,402,107	90,217	2,799,415	3,294,894
QTR. II	55,376	161,162	47,734	291,410	749,082	1,369,776	69,226	2,743,766	3,567,290
QTR. III	56,851	158,676	47,996	270,558	724,578	1,358,940	67,522	2,685,121	3,625,515
QTR. IV	49,948	198,585	53,234	228,769	717,905	1,337,277	58,032	2,643,750	2,743,640
2019									
Jan.	44,956	209,127	41,275	225,011	716,222	1,334,190	46,209	2,616,990	3,085,862
Feb.	50,014	198,603	41,754	241,507	710,618	1,341,495	46,228	2,630,219	3,273,165
Mar.	50,092	185,914	41,782	241,303	717,564	1,336,420	46,543	2,619,618	4,628,224
Apr.	50,134	186,214	41,786	243,147	717,746	1,343,891	46,335	2,629,253	2,692,172
May	50,192	180,832	41,824	241,173	690,153	1,385,138	43,339	2,632,651	3,268,148
Jun.	53,725	179,385	41,945	217,321	676,097	1,382,608	43,141	2,594,222	3,258,405
Jul.	51,288	165,875	41,948	221,733	685,935	1,388,309	43,050	2,598,138	4,997,754
Aug.	50,642	165,954	41,981	229,723	688,907	1,351,795	43,397	2,572,399	2,741,980
Sep.	50,844	164,853	40,398	229,311	689,875	1,337,479	50,088	2,562,848	3,584,017
Oct.	55,867	162,706	40,523	207,974	686,715	1,324,392	52,395	2,530,572	2,966,236
Nov.	50,688	159,568	40,524	235,754	691,791	1,324,027	56,811	2,559,163	2,341,398
Dec.	50,690	159,291	40,637	258,850	685,743	1,315,218	56,913	2,567,342	2,163,424

SOURCE: Central Bank of The Bahamas

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

(B\$'000)

Period Ended	Fixed Deposits Up to 3 Months	Fixed Deposits Up to 6 Months	Fixed Deposits Up to 12 Months	Fixed Deposits Over 12 Months	Total Bahamian Dollar Fixed Deposits
2010	1,229,864	513,675	984,840	986,755	3,715,134
2011	1,517,357	650,229	1,009,317	517,865	3,694,768
2012	1,340,636	605,349	1,025,332	529,982	3,501,299
2013	1,324,125	550,998	981,054	542,785	3,398,962
2014	1,330,878	534,605	909,156	491,422	3,266,061
2015	1,299,627	484,541	885,715	492,703	3,162,586
2016	943,502	448,893	955,412	591,707	2,939,514
2017	843,651	430,191	941,206	595,004	2,810,052
2018	624,220	506,576	959,150	533,684	2,623,630
2019	544,227	457,703	953,557	527,014	2,482,501
2017					
QTR. I	935,884	423,176	971,309	578,003	2,908,372
QTR. II	845,134	410,853	1,003,739	577,366	2,837,092
QTR. III	815,093	424,175	1,018,329	587,246	2,844,843
QTR. IV	843,651	430,191	941,206	595,004	2,810,052
2018					
QTR. I	851,273	420,487	920,143	581,927	2,773,830
QTR. II	711,073	450,696	1,006,644	547,159	2,715,572
QTR. III	738,113	359,544	1,014,652	543,617	2,655,926
QTR. IV	624,220	506,576	959,150	533,684	2,623,630
2019					
Jan.	689,550	420,035	959,132	523,776	2,592,493
Feb.	693,809	403,760	973,013	529,019	2,599,601
Mar.	713,643	388,190	960,753	528,070	2,590,656
Apr.	667,875	396,244	998,957	531,814	2,594,890
May.	595,240	430,702	1,033,610	537,751	2,597,303
Jun.	579,722	433,590	1,023,805	521,944	2,559,061
Jul.	593,568	396,682	1,032,998	528,026	2,551,274
Aug.	601,822	393,991	1,009,495	526,427	2,531,735
Sep.	582,883	379,634	1,040,496	515,486	2,518,499
Oct.	546,761	425,158	993,077	515,076	2,480,072
Nov.	553,664	451,220	960,591	530,092	2,495,567
Dec.	544,227	457,703	953,557	527,014	2,482,501

SOURCE: Central Bank of The Bahamas

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

(B\$'000)

Period Ended	Overdrafts			L O A N S										GRAND TOTAL
	B\$	F/C	Total	Up to 2 years		3-5 years		6-10 Years		Over 10 Years		TOTAL		
				B\$	F/C	B\$	F/C	B\$	F/C	B\$	F/C	B\$	F/C	
2010	636,284	5,142	641,426	171,044	214,429	323,938	326,734	513,989	145,997	4,669,997	67,885	5,678,968	755,045	7,075,439
2011	681,961	3,659	685,620	249,123	131,927	328,079	291,370	544,838	166,259	4,639,318	67,159	5,761,358	656,715	7,103,693
2012	677,504	2,894	680,398	306,352	152,905	318,035	244,220	544,276	214,242	4,576,260	69,288	5,744,923	680,655	7,105,976
2013	626,439	5,517	631,956	264,660	505,410	321,063	86,070	704,632	142,076	4,410,368	52,518	5,700,723	786,074	7,118,753
2014	602,494	9,473	611,967	243,834	155,693	426,909	273,913	728,113	77,862	4,401,873	34,204	5,800,729	541,672	6,954,368
2015	675,904	3,304	679,208	244,831	155,187	322,562	227,993	742,255	107,816	4,411,404	39,362	5,721,052	530,358	6,930,618
2016	620,936	5,014	625,950	410,002	85,188	370,069	214,252	696,964	91,765	4,352,359	40,771	5,829,394	431,976	6,887,320
2017	574,093	5,613	579,706	264,224	114,873	418,016	180,387	651,855	56,962	4,305,234	36,627	5,639,329	388,849	6,607,884
2018	581,577	8,213	589,790	248,578	135,970	313,525	70,651	856,812	144,247	4,263,347	43,923	5,682,262	394,791	6,666,843
2019	710,576	17,910	728,486	270,569	109,054	349,475	73,596	779,118	189,553	4,220,543	40,625	5,619,705	412,828	6,761,019
2017														
QTR. I	615,863	919	616,782	411,039	101,812	397,001	221,657	688,265	62,706	4,357,436	37,438	5,853,741	423,613	6,894,136
QTR. II	598,936	876	599,812	395,792	37,205	412,967	277,196	671,269	62,760	4,367,218	40,844	5,847,246	418,005	6,865,063
QTR. III	637,778	862	638,640	297,189	37,318	400,677	271,793	672,934	59,219	4,325,211	39,673	5,696,011	408,003	6,742,654
QTR. IV	574,093	5,613	579,706	264,224	114,873	418,016	180,387	651,855	56,962	4,305,234	36,627	5,639,329	388,849	6,607,884
2018														
QTR. I	575,526	1,236	576,762	219,890	116,005	430,095	174,588	649,031	65,055	4,289,653	33,770	5,588,669	389,418	6,554,849
QTR. II	592,361	2,023	594,384	218,111	136,925	328,787	97,476	730,966	117,973	4,298,606	50,113	5,576,470	402,487	6,573,341
QTR. III	573,184	3,039	576,223	213,562	135,078	322,938	64,990	809,069	147,728	4,273,246	44,082	5,618,815	391,878	6,586,916
QTR. IV	581,577	8,213	589,790	248,578	135,970	313,525	70,651	856,812	144,247	4,263,347	43,923	5,682,262	394,791	6,666,843
2019														
Jan.	603,618	1,822	605,440	239,395	131,186	313,995	71,996	843,208	144,113	4,265,954	42,277	5,662,552	389,572	6,657,564
Feb.	592,831	3,029	595,860	238,673	131,174	311,382	100,607	836,155	112,872	4,257,896	41,958	5,644,106	386,611	6,626,577
Mar.	588,448	6,181	594,629	254,780	131,147	357,239	99,494	785,879	112,781	4,248,736	41,887	5,646,634	385,309	6,626,572
Apr.	589,699	6,501	596,200	261,375	125,064	352,784	67,143	784,332	144,879	4,243,413	45,243	5,641,904	382,329	6,620,433
May	631,993	6,457	638,450	245,925	124,597	364,030	64,884	786,462	144,063	4,244,450	46,766	5,640,867	380,310	6,659,627
Jun.	649,216	6,491	655,707	240,063	116,981	355,453	62,498	788,675	144,632	4,241,368	46,274	5,625,559	370,385	6,651,651
Jul.	640,409	6,798	647,207	238,053	116,166	360,967	62,678	781,071	143,985	4,241,838	44,375	5,621,929	367,204	6,636,340
Aug.	649,958	7,038	656,996	235,016	120,039	362,613	60,981	753,370	142,216	4,261,330	43,151	5,612,329	366,387	6,635,712
Sep.	697,705	11,750	709,455	228,782	109,860	386,475	62,468	742,563	142,199	4,258,766	43,007	5,616,586	357,534	6,683,575
Oct.	718,157	13,770	731,927	252,208	109,239	358,898	64,382	769,671	156,854	4,263,374	40,831	5,644,151	371,306	6,747,384
Nov.	708,291	10,648	718,939	268,100	107,117	344,128	69,008	778,576	194,027	4,247,053	40,432	5,637,857	410,584	6,767,380
Dec.	710,576	17,910	728,486	270,569	109,054	349,475	73,596	779,118	189,553	4,220,543	40,625	5,619,705	412,828	6,761,019

SOURCE: Central Bank of The Bahamas

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

(B\$'000)

Period Ended	Agriculture	Fisheries	Mining & Quarrying	Manufacturing	Distribution	Tourism	Entertainment & Catering	Transport
2010	15,043	6,136	3,393	32,611	161,995	137,400	50,545	35,204
2011	13,434	8,571	2,703	38,787	171,128	70,265	67,058	37,265
2012	14,323	8,412	2,399	41,744	216,145	65,279	64,131	42,020
2013	11,233	7,037	2,487	52,457	214,295	47,714	79,700	36,250
2014	11,032	8,254	2,307	37,310	187,583	35,771	77,136	45,777
2015	9,214	6,094	2,118	26,527	165,928	19,292	77,809	40,743
2016	7,389	10,051	1,917	23,148	167,509	14,731	73,526	41,084
2017	6,500	2,352	1,955	34,853	200,525	11,033	48,548	33,697
2018	3,453	3,071	1,656	36,578	245,128	10,590	48,215	44,721
2019	3,863	2,439	2,238	39,639	277,933	13,794	52,726	40,646
<u>2017</u>								
QTR. I	7,418	5,796	1,866	17,685	203,439	16,660	73,387	43,265
QTR. II	7,280	4,714	1,829	34,094	194,200	13,807	73,816	42,831
QTR. III	6,585	8,863	1,752	34,486	177,609	12,178	50,580	38,795
QTR. IV	6,500	2,352	1,955	34,853	200,525	11,033	48,548	33,697
<u>2018</u>								
QTR. I	4,227	2,779	1,866	29,184	215,659	13,468	48,229	38,508
QTR. II	3,274	2,367	1,798	28,015	257,778	11,979	48,512	43,862
QTR. III	3,528	4,834	1,706	29,347	245,696	12,275	47,826	40,189
QTR. IV	3,453	3,071	1,656	36,578	245,128	10,590	48,215	44,721
<u>2019</u>								
Jan.	3,714	1,710	1,580	36,547	255,492	10,625	48,473	38,977
Feb.	3,976	3,489	1,557	36,902	256,744	11,310	48,232	38,627
Mar.	3,412	1,210	1,536	38,306	252,884	10,427	48,017	37,684
Apr.	3,864	1,417	1,493	40,947	256,703	10,104	50,974	37,310
May	4,131	1,782	1,498	40,662	262,057	9,954	51,193	37,132
Jun.	4,283	2,257	1,432	40,113	272,486	9,953	51,079	37,191
Jul.	3,436	2,474	1,438	39,569	268,391	14,125	50,900	39,376
Aug.	3,818	6,786	1,406	39,231	270,561	14,127	50,855	39,164
Sep.	3,735	6,916	1,330	40,172	275,479	14,026	49,861	43,084
Oct.	3,601	4,864	1,308	37,710	278,233	16,665	54,451	35,513
Nov.	3,595	1,737	2,255	37,293	283,404	13,803	53,916	35,863
Dec.	3,863	2,439	2,238	39,639	277,933	13,794	52,726	40,646

SOURCE: Central Bank of The Bahamas

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

(B\$'000)

Period Ended	Construction	Government	Rest of Public Sector	Private Financial Inst.	Professional & Other Services	Personal	Miscellaneous	T O T A L
2010	438,969	180,335	339,796	18,607	143,026	5,115,487	396,892	7,075,439
2011	424,809	145,748	326,823	21,589	117,189	5,189,423	468,901	7,103,693
2012	422,240	152,375	338,450	18,541	116,055	5,205,726	398,136	7,105,976
2013	450,602	253,606	329,770	22,152	83,047	5,244,606	283,797	7,118,753
2014	363,728	352,121	251,252	19,619	57,730	5,260,977	243,771	6,954,368
2015	338,534	416,827	238,406	22,354	69,380	5,242,292	255,100	6,930,618
2016	360,259	502,661	233,470	19,497	57,661	5,183,193	191,224	6,887,320
2017	275,123	442,211	201,911	18,367	36,789	5,119,985	174,035	6,607,884
2018	290,449	564,389	248,616	23,619	43,894	4,981,135	121,329	6,666,843
2019	306,993	688,797	206,638	25,112	59,089	4,943,369	97,743	6,761,019
<u>2017</u>								
QTR. I	348,735	516,601	223,327	19,161	56,049	5,178,679	182,068	6,894,136
QTR. II	347,849	515,984	214,435	18,172	56,882	5,160,375	178,795	6,865,063
QTR. III	293,241	527,962	208,256	18,784	36,613	5,150,126	176,824	6,742,654
QTR. IV	275,123	442,211	201,911	18,367	36,789	5,119,985	174,035	6,607,884
<u>2018</u>								
QTR. I	278,295	417,052	197,570	17,851	39,492	5,079,883	170,786	6,554,849
QTR. II	286,729	428,645	244,473	21,765	40,963	5,043,059	110,122	6,573,341
QTR. III	285,579	489,195	247,805	21,954	45,288	5,000,275	111,419	6,586,916
QTR. IV	290,449	564,389	248,616	23,619	43,894	4,981,135	121,329	6,666,843
<u>2019</u>								
Jan.	288,621	568,980	245,124	23,830	48,543	4,973,215	112,133	6,657,564
Feb.	288,149	558,662	244,118	23,671	46,404	4,954,656	110,080	6,626,577
Mar.	288,849	572,965	241,411	23,670	43,618	4,952,453	110,130	6,626,572
Apr.	285,751	556,971	242,275	29,268	46,181	4,950,550	106,625	6,620,433
May	288,523	602,369	240,887	24,316	41,950	4,955,767	97,406	6,659,627
Jun.	286,207	609,716	225,994	24,492	40,804	4,945,325	100,319	6,651,651
Jul.	280,825	594,822	224,602	24,426	40,659	4,949,350	101,947	6,636,340
Aug.	290,694	578,828	224,434	24,214	42,804	4,958,385	90,405	6,635,712
Sep.	291,191	620,914	208,331	24,938	46,294	4,965,128	92,176	6,683,575
Oct.	294,026	666,007	208,389	25,350	49,645	4,980,415	91,207	6,747,384
Nov.	306,761	692,789	207,588	25,254	45,704	4,964,326	93,092	6,767,380
Dec.	306,993	688,797	206,638	25,112	59,089	4,943,369	97,743	6,761,019

SOURCE: Central Bank of The Bahamas

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

(B\$'000)

Period Ended	Agriculture	Fisheries	Mining & Quarrying	Manufacturing	Distribution	Tourism	Entertainment & Catering	Transport
2010	15,043	6,136	3,393	30,209	150,495	22,987	26,270	30,481
2011	13,434	8,571	2,703	38,120	160,776	20,875	41,094	33,541
2012	14,323	8,412	2,399	41,744	206,848	21,291	44,573	38,037
2013	11,233	7,037	2,487	50,432	163,806	16,232	43,887	32,652
2014	11,032	8,254	2,307	28,563	136,570	16,544	41,324	40,642
2015	9,214	6,094	2,118	23,332	126,994	10,668	45,248	39,663
2016	7,389	10,051	1,917	18,701	128,645	9,694	40,965	40,140
2017	6,500	2,352	1,955	30,276	160,731	6,699	15,987	33,697
2018	3,453	3,071	1,656	36,578	176,638	5,256	15,654	39,078
2019	3,863	2,439	2,238	39,639	219,856	9,626	21,730	35,110
<u>2017</u>								
QTR. I	7,418	5,796	1,866	17,346	164,593	11,714	40,826	43,265
QTR. II	7,280	4,714	1,829	33,829	155,371	8,946	41,255	42,831
QTR. III	6,585	8,863	1,752	34,486	138,798	7,396	18,019	38,795
QTR. IV	6,500	2,352	1,955	30,276	160,731	6,699	15,987	33,697
<u>2018</u>								
QTR. I	4,227	2,779	1,866	29,184	175,933	6,911	15,668	38,508
QTR. II	3,274	2,367	1,798	28,015	177,478	5,574	15,951	43,862
QTR. III	3,528	4,834	1,706	29,347	171,223	6,043	15,265	39,421
QTR. IV	3,453	3,071	1,656	36,578	176,638	5,256	15,654	39,078
<u>2019</u>								
Jan.	3,714	1,710	1,580	36,547	188,408	5,336	15,912	38,977
Feb.	3,976	3,489	1,557	36,902	190,412	5,210	15,670	38,627
Mar.	3,412	1,210	1,536	38,306	186,586	5,222	15,456	37,684
Apr.	3,864	1,417	1,493	40,947	191,812	4,937	18,413	37,310
May	4,131	1,782	1,498	40,662	197,918	4,828	18,631	37,132
Jun.	4,283	2,257	1,432	40,113	208,347	4,867	18,518	37,191
Jul.	3,436	2,474	1,438	39,569	205,675	9,078	18,339	39,376
Aug.	3,818	6,786	1,406	39,231	208,581	9,122	18,294	38,808
Sep.	3,735	6,916	1,330	40,172	213,516	9,052	18,082	38,469
Oct.	3,601	4,864	1,308	37,710	218,548	9,118	22,672	35,513
Nov.	3,595	1,737	2,255	37,293	224,455	8,883	22,137	35,863
Dec.	3,863	2,439	2,238	39,639	219,856	9,626	21,730	35,110

SOURCE: Central Bank of The Bahamas

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

(B\$'000)

Period Ended	Construction	Government	Rest of Public Sector	Private Financial Inst.	Professional & Other Services	Personal	Miscellaneous	T O T A L
2010	308,465	110,335	48,768	18,589	139,847	5,085,119	321,343	6,317,480
2011	281,728	145,748	34,534	21,157	115,138	5,158,516	367,384	6,443,319
2012	286,307	145,411	48,753	18,095	112,086	5,172,927	261,221	6,422,427
2013	315,522	128,606	55,957	12,142	76,169	5,209,219	201,781	6,327,162
2014	271,819	352,121	27,707	19,618	53,141	5,229,764	163,817	6,403,223
2015	283,304	380,212	9,294	21,804	47,873	5,204,793	186,345	6,396,956
2016	319,079	502,661	35,705	19,104	39,786	5,146,005	130,488	6,450,330
2017	238,891	442,211	31,216	18,131	24,210	5,083,570	116,996	6,213,422
2018	243,226	557,388	58,833	20,229	30,003	4,957,720	115,056	6,263,839
2019	252,289	631,797	41,328	21,329	46,102	4,905,192	97,743	6,330,281
<u>2017</u>								
QTR. I	307,836	516,601	32,556	18,807	38,432	5,140,862	121,686	6,469,604
QTR. II	306,903	515,984	29,896	17,858	39,666	5,121,871	117,949	6,446,182
QTR. III	253,546	527,962	30,637	18,509	19,483	5,111,755	117,203	6,333,789
QTR. IV	238,891	442,211	31,216	18,131	24,210	5,083,570	116,996	6,213,422
<u>2018</u>								
QTR. I	233,738	417,052	30,254	17,755	27,212	5,046,869	116,239	6,164,195
QTR. II	242,668	428,645	53,531	18,252	31,866	5,012,664	102,886	6,168,831
QTR. III	242,518	489,193	55,589	18,557	34,111	4,976,408	104,256	6,191,999
QTR. IV	243,226	557,388	58,833	20,229	30,003	4,957,720	115,056	6,263,839
<u>2019</u>								
Jan.	241,933	561,980	56,147	20,499	30,288	4,951,163	111,976	6,266,170
Feb.	241,571	551,662	56,058	20,398	29,373	4,932,109	109,923	6,236,937
Mar.	241,572	565,964	53,351	20,397	27,877	4,926,486	110,023	6,235,082
Apr.	239,083	549,971	54,210	25,995	31,336	4,924,297	106,518	6,231,603
May	241,871	595,369	53,743	21,083	27,905	4,929,009	97,298	6,272,860
Jun.	239,398	602,716	48,850	21,278	26,601	4,918,662	100,262	6,274,775
Jul.	235,018	587,822	47,458	21,212	26,816	4,922,738	101,889	6,262,338
Aug.	243,984	571,828	48,207	21,040	28,889	4,931,946	90,347	6,262,287
Sep.	244,587	613,914	42,104	21,764	32,095	4,936,387	92,168	6,314,291
Oct.	247,642	644,007	42,162	21,503	36,585	4,945,876	91,199	6,362,308
Nov.	254,405	635,789	42,278	21,450	32,722	4,930,202	93,084	6,346,148
Dec.	252,289	631,797	41,328	21,329	46,102	4,905,192	97,743	6,330,281

SOURCE: Central Bank of The Bahamas

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

(B\$'000)

Period Ended	Agriculture	Fisheries	Mining & Quarrying	Manufacturing	Distribution	Tourism	Entertainment & Catering	Transport
2010	--	--	--	2,402	11,500	114,413	24,275	4,723
2011	--	--	--	667	10,352	49,390	25,964	3,724
2012	--	--	--	--	9,297	43,988	19,558	3,983
2013	--	--	--	2,025	50,489	31,482	35,813	3,598
2014	--	--	--	8,747	51,013	19,227	35,812	5,135
2015	--	--	--	3,195	38,934	8,624	32,561	1,080
2016	--	--	--	4,447	38,864	5,037	32,561	944
2017	--	--	--	4,577	39,794	4,334	32,561	--
2018	--	--	--	--	68,490	5,334	32,561	5,643
2019	--	--	--	--	58,077	4,168	30,996	5,536
<u>2017</u>								
QTR. I	--	--	--	339	38,846	4,946	32,561	--
QTR. II	--	--	--	265	38,829	4,861	32,561	--
QTR. III	--	--	--	--	38,811	4,782	32,561	--
QTR. IV	--	--	--	4,577	39,794	4,334	32,561	--
<u>2018</u>								
QTR. I	--	--	--	--	39,726	6,557	32,561	--
QTR. II	--	--	--	--	80,300	6,405	32,561	--
QTR. III	--	--	--	--	74,473	6,232	32,561	768
QTR. IV	--	--	--	--	68,490	5,334	32,561	5,643
<u>2019</u>								
Jan.	--	--	--	--	67,084	5,289	32,561	--
Feb.	--	--	--	--	66,332	6,100	32,562	--
Mar.	--	--	--	--	66,298	5,205	32,561	--
Apr.	--	--	--	--	64,891	5,167	32,561	--
May	--	--	--	--	64,139	5,126	32,562	--
Jun.	--	--	--	--	64,139	5,086	32,561	--
Jul.	--	--	--	--	62,716	5,047	32,561	--
Aug.	--	--	--	--	61,980	5,005	32,561	356
Sep.	--	--	--	--	61,963	4,974	31,779	4,615
Oct.	--	--	--	--	59,685	7,547	31,779	--
Nov.	--	--	--	--	58,949	4,920	31,779	--
Dec.	--	--	--	--	58,077	4,168	30,996	5,536

SOURCE: Central Bank of The Bahamas

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

(B\$'000)

Period Ended	Construction	Government	Rest of Public Sector	Private Financial Inst.	Professional & Other Services	Personal	Miscellaneous	T O T A L
2010	130,504	70,000	291,028	18	3,179	30,368	75,549	757,959
2011	143,081	--	292,289	432	2,051	30,907	101,517	660,374
2012	135,933	6,964	289,697	446	3,969	32,799	136,915	683,549
2013	135,080	125,000	273,813	10,010	6,878	35,387	82,016	791,591
2014	91,909	--	223,545	1	4,589	31,213	79,954	551,145
2015	55,230	36,615	229,112	550	21,507	37,499	68,755	533,662
2016	41,180	--	197,765	393	17,875	37,188	60,736	436,990
2017	36,232	--	170,695	236	12,579	36,415	57,039	394,462
2018	47,223	7,001	189,783	3,390	13,891	23,415	6,273	403,004
2019	54,704	57,000	165,310	3,783	12,987	38,177	--	430,738
<u>2017</u>								
QTR. I	40,899	--	190,771	354	17,617	37,817	60,382	424,532
QTR. II	40,946	--	184,539	314	17,216	38,504	60,846	418,881
QTR. III	39,695	--	177,619	275	17,130	38,371	59,621	408,865
QTR. IV	36,232	--	170,695	236	12,579	36,415	57,039	394,462
<u>2018</u>								
QTR. I	44,557	--	167,316	96	12,280	33,014	54,547	390,654
QTR. II	44,061	--	190,942	3,513	9,097	30,395	7,236	404,510
QTR. III	43,061	2	192,216	3,397	11,177	23,867	7,163	394,917
QTR. IV	47,223	7,001	189,783	3,390	13,891	23,415	6,273	403,004
<u>2019</u>								
Jan.	46,688	7,000	188,977	3,331	18,255	22,052	157	391,394
Feb.	46,578	7,000	188,060	3,273	17,031	22,547	157	389,640
Mar.	47,277	7,001	188,060	3,273	15,741	25,967	107	391,490
Apr.	46,668	7,000	188,065	3,273	14,845	26,253	107	388,830
May	46,652	7,000	187,144	3,233	14,045	26,758	108	386,767
Jun.	46,809	7,000	177,144	3,214	14,203	26,663	57	376,876
Jul.	45,807	7,000	177,144	3,214	13,843	26,612	58	374,002
Aug.	46,710	7,000	176,227	3,174	13,915	26,439	58	373,425
Sep.	46,604	7,000	166,227	3,174	14,199	28,741	8	369,284
Oct.	46,384	22,000	166,227	3,847	13,060	34,539	8	385,076
Nov.	52,356	57,000	165,310	3,804	12,982	34,124	8	421,232
Dec.	54,704	57,000	165,310	3,783	12,987	38,177	--	430,738

SOURCE: Central Bank of The Bahamas

Table 2.23 Domestic Banks: Summary of Consumer Installment Credit¹

(B\$ '000)

Period Ended	Debt Outstanding	Repayments	New Credit	PAST DUE ACCOUNTS	
				Number	Value
2010	2,140,945	1,291,034	1,238,614	23,602	178,374
2011	2,164,121	1,350,752	1,373,928	21,343	165,540
2012	2,155,210	1,380,080	1,371,169	22,767	154,269
2013	2,221,914	1,300,042	1,311,635	22,953	178,013
2014	2,272,416	1,306,349	1,356,851	8,883	205,972
2015	2,281,256	1,507,351	1,549,552	13,525	190,467
2016	2,371,427	1,688,092	1,778,252	7,758	165,632
2017	2,322,313	1,587,141	1,538,027	8,601	153,066
2018	2,217,228	1,465,401	1,360,316	7,131	128,878
2019	2,208,350	2,167,428	2,158,550	6,654	112,956
<u>2016</u>					
QTR. I	2,275,155	347,737	341,636	13,049	191,682
QTR. II	2,295,718	395,679	416,231	8,136	185,839
QTR. III	2,332,371	574,335	610,988	7,950	191,870
QTR. IV	2,371,427	370,341	409,397	7,758	165,632
<u>2017</u>					
QTR. I	2,360,486	155,850	147,986	7,739	167,633
QTR. II	2,348,658	135,352	128,758	7,679	169,099
QTR. III	2,344,614	130,970	122,930	7,233	155,964
QTR. IV	2,322,313	120,334	110,060	8,601	153,066
<u>2018</u>					
Jan.	2,310,847	119,552	108,086	8,682	155,069
Feb.	2,300,317	109,682	99,152	8,384	152,887
Mar.	2,293,022	113,997	106,702	8,115	154,064
Apr.	2,272,494	126,624	106,096	8,069	152,081
May	2,265,444	128,007	120,957	8,005	152,079
Jun.	2,259,420	124,192	118,168	7,438	142,740
Jul.	2,252,882	132,399	125,861	7,362	143,696
Aug.	2,241,609	134,510	123,237	7,367	143,361
Sep.	2,239,072	114,857	112,320	7,299	135,026
Oct.	2,237,547	125,811	124,286	7,179	129,633
Nov.	2,230,274	117,141	109,868	7,250	131,996
Dec.	2,217,228	118,629	105,583	7,131	128,878
<u>2019</u>					
Jan.	2,204,574	127,483	114,829	7,748	135,865
Feb.	2,190,283	135,582	121,291	7,511	135,199
Mar.	2,183,784	134,229	127,730	9,396	165,947
Apr.	2,185,133	127,950	129,299	7,292	128,151
May	2,185,880	130,872	131,619	7,135	125,545
Jun.	2,186,785	129,624	130,529	7,236	127,380
Jul.	2,190,545	145,981	149,741	6,966	123,377
Aug.	2,200,199	140,286	149,940	6,902	121,849
Sep.	2,218,045	230,673	248,519	6,595	119,645
Oct.	2,216,695	288,934	287,584	6,646	117,868
Nov.	2,220,396	277,720	281,421	7,272	114,143
Dec.	2,208,350	298,094	286,048	6,654	112,956

SOURCE: Central Bank of The Bahamas

¹See notes to Table

Table 2.24 Domestic Banks: Consumer Instalment Credit - Debt Outstanding¹

(B\$'000)

Period	Private Cars	Taxis and Rented Cars	Commercial Vehicles	Furnishings & Domestic Appliances	Travel	Education	Medical	Home Improvement	Land Purchases	Consolidation of Debt	Miscellaneous	Credit Cards	T O T A L	PAST DUE ACCOUNTS	
														Number	Value
2016															
QTR. I	177,367	947	1,381	7,833	36,170	40,343	13,294	111,294	187,987	805,547	649,073	243,919	2,275,155	13,049	191,682
QTR. II	179,811	879	1,290	7,994	38,928	39,369	13,118	108,346	181,767	795,914	685,088	243,214	2,295,718	8,136	185,839
QTR. III*	177,103	855	1,109	8,015	43,721	52,837	13,144	108,671	177,984	979,674	515,430	253,828	2,332,371	7,950	191,870
QTR. IV	176,178	777	1,050	8,302	41,197	52,245	12,824	121,959	169,847	984,569	546,313	256,166	2,371,427	7,758	165,632
2017															
QTR. I	176,368	735	1,274	8,491	40,030	50,540	13,140	123,739	164,302	984,153	549,889	247,825	2,360,486	7,739	167,633
QTR. II	174,265	770	1,238	9,089	42,427	48,614	13,170	123,237	160,905	969,146	559,433	246,364	2,348,658	7,679	169,099
QTR. III	169,892	795	1,247	9,056	47,008	54,208	12,816	119,768	156,141	954,528	568,221	250,934	2,344,614	7,233	155,964
QTR. IV	163,974	796	1,208	8,493	45,457	53,065	12,025	113,898	152,771	951,071	564,703	254,852	2,322,313	8,601	153,066
2018															
Jan.	162,420	884	1,196	8,455	44,648	52,164	12,534	112,892	151,115	950,074	561,702	252,763	2,310,847	8,682	155,069
Feb.	160,967	866	1,173	8,437	44,177	51,606	12,480	111,888	150,290	949,256	558,996	250,181	2,300,317	8,384	152,887
Mar.	159,105	855	1,158	8,238	43,318	50,684	12,752	110,992	149,817	950,187	558,803	247,113	2,293,022	8,115	154,064
Apr.	157,645	841	1,189	8,061	42,923	49,953	12,761	110,288	148,401	948,540	544,999	246,893	2,272,494	8,069	152,081
May	154,858	830	1,167	8,008	43,556	48,463	12,992	108,285	146,432	954,057	541,065	245,731	2,265,444	8,005	152,079
Jun.	153,708	803	1,124	7,863	45,909	47,491	12,857	107,081	145,587	955,742	537,638	243,617	2,259,420	7,438	142,740
Jul.	151,077	795	1,158	8,215	48,426	48,007	12,959	106,248	144,034	954,818	532,684	244,461	2,252,882	7,362	143,696
Aug.	149,467	904	1,112	8,262	50,129	47,398	12,858	103,962	142,274	947,611	530,606	247,026	2,241,609	7,367	143,361
Sep.	148,441	897	1,062	8,346	50,530	48,261	12,626	103,136	141,858	939,570	538,144	246,201	2,239,072	7,299	135,026
Oct.	146,944	919	1,053	8,210	50,643	44,414	12,458	102,697	140,478	936,025	544,674	249,032	2,237,547	7,179	129,633
Nov.	147,549	960	1,090	8,385	51,163	43,701	12,493	102,640	139,775	931,731	542,393	248,394	2,230,274	7,250	131,996
Dec.	146,286	948	1,036	8,205	50,872	43,067	12,773	102,022	139,093	922,138	541,719	249,069	2,217,228	7,131	128,878
2019															
Jan.	144,622	930	1,035	8,188	50,380	42,537	12,791	101,364	138,993	918,467	538,029	247,238	2,204,574	7,748	135,865
Feb.	143,371	913	979	8,142	50,410	41,195	12,832	100,552	138,756	915,841	534,068	243,224	2,190,283	7,511	135,199
Mar.	142,918	1,015	1,042	8,321	50,660	40,660	12,857	99,853	138,993	914,635	533,124	240,706	2,184,784	9,396	165,947
Apr.	142,275	999	1,005	8,399	51,752	40,243	12,593	99,237	137,880	916,873	532,694	241,183	2,185,133	7,292	128,151
May	141,371	983	1,161	8,555	54,878	39,738	12,561	99,248	136,998	918,149	532,418	239,820	2,185,880	7,135	125,545
Jun.	140,123	1,037	1,209	8,619	56,648	39,001	12,487	98,696	136,346	918,987	532,740	240,892	2,186,785	7,236	127,380
Jul.	139,238	1,087	1,183	8,772	60,665	40,030	12,519	99,022	135,543	919,279	530,457	242,750	2,190,545	6,966	123,377
Aug.	138,259	1,109	1,162	9,011	62,810	42,255	12,435	97,864	134,584	920,326	532,392	247,992	2,200,199	6,902	121,849
Sep.	136,824	1,094	1,124	8,999	63,167	42,116	12,288	98,724	134,722	917,749	533,325	267,913	2,218,045	6,595	119,645
Oct.	136,224	1,039	1,166	9,229	63,509	41,601	12,313	100,155	132,601	914,890	533,902	270,066	2,216,695	6,646	117,868
Nov.	135,601	967	1,193	9,280	65,187	40,809	12,145	101,312	131,960	913,796	538,348	269,798	2,220,396	7,272	114,143
Dec.	135,786	1,028	1,156	9,246	65,037	39,976	11,873	101,255	131,400	908,422	530,172	272,999	2,208,350	6,654	112,956

SOURCE: Central Bank of The Bahamas

¹See notes to Tables

*Reclassification of loans from Miscellaneous to Debt Consolidation

Table 2.25 Domestic Banks: Consumer Instalment Credit-Repayment¹

(B\$'000)

Period	Private Cars	Taxis and Rented Cars	Commercial Vehicles	Furnishings & Domestic Appliances	Travel	Education	Medical	Home Improvement	Land Purchases	Consolidation of Debt	Miscellaneous	Credit Cards	T O T A L
2016													
QTR. I	16,355	79	198	732	5,471	3,729	1,437	11,304	8,813	55,718	81,832	162,069	347,737
QTR. II	17,312	73	166	779	6,424	5,905	2,107	9,591	9,674	72,958	97,406	173,284	395,679
QTR. III*	17,248	36	182	1,092	7,029	5,132	1,985	8,624	7,800	87,466	264,078	173,663	574,335
QTR. IV	12,473	124	94	1,019	5,387	2,729	1,130	5,429	10,452	103,885	48,341	179,278	370,341
2017													
QTR. I	14,584	42	195	876	5,954	4,956	1,305	8,584	8,027	91,718	66,530	194,978	397,749
QTR. II	14,116	32	108	870	6,405	5,087	1,473	9,061	7,190	89,111	66,290	187,819	387,562
QTR. III	16,505	71	162	1,151	8,805	7,699	2,135	12,516	9,473	98,085	81,267	189,093	426,962
QTR. IV	15,618	33	77	1,280	5,936	4,258	2,034	12,409	6,478	63,019	59,615	204,111	374,868
2018													
Jan.	4,306	11	19	225	1,778	1,979	313	2,658	2,965	15,364	18,008	71,926	119,552
Feb.	4,361	18	23	227	1,839	1,249	382	2,737	1,639	15,990	17,194	64,023	109,682
Mar.	4,465	11	15	349	2,261	1,425	415	2,933	2,019	15,946	11,953	72,205	113,997
Apr.	4,222	14	25	316	1,826	1,479	414	2,870	2,568	15,995	25,007	71,888	126,624
May	5,503	19	48	312	2,077	2,396	452	4,456	5,008	18,227	21,232	68,277	128,007
Jun.	4,794	27	43	496	2,347	2,109	569	3,756	2,540	16,047	25,289	66,175	124,192
Jul.	5,368	8	55	238	2,606	2,155	495	3,762	2,627	17,462	23,502	74,121	132,399
Aug.	4,891	15	46	317	2,213	5,545	584	4,275	3,010	20,222	22,617	70,775	134,510
Sep.	4,052	106	50	204	3,694	3,872	697	2,766	1,653	21,203	16,694	59,866	114,857
Oct.	4,359	27	34	365	1,813	4,734	643	2,589	2,497	15,332	18,141	75,277	125,811
Nov.	3,078	24	23	238	1,443	1,523	425	2,281	1,937	13,693	19,677	72,799	117,141
Dec.	3,966	12	63	325	1,847	1,375	381	2,096	1,855	17,531	19,929	69,249	118,629
2019													
Jan.	4,190	18	21	295	1,864	1,430	388	2,518	1,784	12,701	20,309	81,965	127,483
Feb.	5,660	63	56	389	2,357	2,662	651	3,657	1,879	18,365	26,336	73,507	135,582
Mar.	4,646	17	41	305	2,320	1,880	717	3,118	2,233	19,478	23,469	76,005	134,229
Apr.	4,050	16	37	290	2,243	1,623	750	2,660	1,861	15,820	19,383	79,217	127,950
May	4,793	16	49	244	2,388	1,636	482	2,698	2,000	19,581	21,029	75,956	130,872
Jun.	4,527	16	22	213	2,433	2,091	739	2,311	12,333	17,602	20,985	66,352	129,624
Jul.	4,850	22	31	360	2,395	1,705	560	3,179	7,355	21,110	22,496	81,918	145,981
Aug.	4,418	38	33	220	2,302	1,297	651	2,734	6,996	18,385	26,716	76,496	140,286
Sep.	3,940	15	38	271	1,684	1,129	428	1,916	6,601	15,644	17,239	181,768	230,673
Oct.	4,425	55	21	305	1,770	1,223	279	2,040	8,781	16,095	22,389	231,551	288,934
Nov.	4,036	72	122	401	1,860	1,265	400	2,211	6,722	15,237	18,323	227,071	277,720
Dec.	4,178	16	37	319	2,400	1,211	515	2,492	6,568	17,553	25,770	237,035	298,094

SOURCE: Central Bank of The Bahamas

¹See notes to Tables

*Reclassification of loans from Miscellaneous to Debt Consolidation

Table 2.26 Domestic Banks: Consumer Instalment Credit-New Credit¹

(B\$'000)

Period	Private Cars	Taxis and Rented Cars	Commercial Vehicles	Furnishings & Domestic Appliances	Travel	Education	Medical	Home Improvement	Land Purchases	Consolidation of Debt	Miscellaneous	Credit Cards	T O T A L
2016													
QTR. I	12,275	0	81	484	4,805	2,955	2,260	8,333	3,637	46,656	103,326	156,824	341,636
QTR. II	19,744	5	75	940	9,182	4,931	1,931	6,644	3,454	63,325	133,421	172,579	416,231
QTR. III*	14,540	12	1	1,113	11,822	11,698	2,011	8,949	4,017	271,226	101,322	184,277	610,988
QTR. IV	11,548	46	35	1,306	2,863	2,137	810	18,717	2,315	108,781	79,223	181,616	409,397
2017													
QTR. I	14,774	--	419	1,065	4,787	3,251	1,621	10,364	2,482	91,302	70,106	186,637	386,808
QTR. II	12,013	67	72	1,468	8,802	3,129	1,502	8,559	3,793	74,136	75,835	186,358	375,734
QTR. III	12,132	96	171	1,118	13,386	13,293	1,781	9,047	4,709	83,467	90,055	193,663	422,918
QTR. IV	9,700	34	38	717	4,385	3,115	1,243	6,539	3,108	59,562	56,097	208,029	352,567
2018													
Jan.	2,752	99	7	187	969	1,078	822	1,652	1,309	14,367	15,007	69,837	108,086
Feb.	2,908	--	--	209	1,368	691	328	1,733	814	15,172	14,488	61,441	99,152
Mar.	2,603	--	--	150	1,402	503	687	2,037	1,546	16,877	11,760	69,137	106,702
Apr.	2,762	--	56	139	1,431	748	423	2,166	1,152	14,348	11,203	71,668	106,096
May	2,716	8	26	259	2,710	906	683	2,453	3,039	23,744	17,298	67,115	120,957
Jun.	3,644	--	--	351	4,700	1,137	434	2,552	1,695	17,732	21,862	64,061	118,168
Jul.	2,737	--	89	590	5,123	2,671	597	2,929	1,074	16,538	18,548	74,965	125,861
Aug.	3,281	124	--	364	3,916	4,936	483	1,989	1,250	13,015	20,539	73,340	123,237
Sep.	3,026	99	--	288	4,095	4,735	465	1,940	1,237	13,162	24,232	59,041	112,320
Oct.	2,862	49	25	229	1,926	887	475	2,150	1,117	11,787	24,671	78,108	124,286
Nov.	3,683	65	60	413	1,963	810	460	2,224	1,234	9,399	17,396	72,161	109,868
Dec.	2,703	--	9	145	1,556	741	661	1,478	1,173	7,938	19,255	69,924	105,583
2019													
Jan.	2,526	--	20	278	1,372	900	406	1,860	1,684	9,030	16,619	80,134	114,829
Feb.	4,409	46	--	343	2,387	1,320	692	2,845	1,642	15,739	22,375	69,493	121,291
Mar.	4,193	119	104	484	2,570	1,345	742	2,419	1,470	18,272	22,525	73,487	127,730
Apr.	3,407	--	--	368	3,335	1,206	486	2,044	1,748	18,058	18,953	79,694	129,299
May	3,889	--	205	400	5,514	1,131	450	2,709	1,118	20,857	20,753	74,593	131,619
Jun.	3,279	70	70	277	4,203	1,354	665	1,759	11,681	18,440	21,307	67,424	130,529
Jul.	3,965	72	5	513	6,412	2,734	592	3,505	6,552	21,402	20,213	83,776	149,741
Aug.	3,439	60	12	459	4,447	3,522	567	1,576	6,037	19,432	28,651	81,738	149,940
Sep.	2,505	--	--	259	2,041	990	281	2,776	6,739	13,067	18,172	201,689	248,519
Oct.	3,825	--	63	535	2,112	708	304	3,471	6,660	13,236	22,966	233,704	287,584
Nov.	3,413	--	149	452	3,538	473	232	3,368	6,081	14,143	22,769	226,803	281,421
Dec.	4,363	77	--	285	2,250	378	243	2,435	6,008	12,179	17,594	240,236	286,048

SOURCE: Central Bank of The Bahamas

¹See notes to Tables

*Reclassification of loans from Miscellaneous to Debt Consolidation

Table 2.27 Domestic Banks: Summary of Bank Liquidity

(B\$'000)

End of Period	STATUTORY RESERVES				LIQUID ASSETS									
	Average Till Cash	Average Balance with CBOB	Required Reserves	Net Free Cash Reserves	Minimum Required Liquid Assets	NET ELIGIBLE LIQUID ASSETS								
						Balance With Central Bank	Till Cash	Treasury Bills	Bahamas Government Long-Term Securities	Specified Assets	Net Inter-Bank Demand/Call Deposits	Less: Borrowings From The Central Bank	Total	Surplus/(Deficit)
2010	98,153	530,526	298,070	330,609	946,717	518,706	113,677	293,696	774,828	53,032	1,210	--	1,755,149	808,432
2011	118,349	557,274	305,020	370,603	968,737	560,079	127,379	275,400	843,728	55,192	3,346	--	1,865,124	896,387
2012	108,941	515,820	301,941	322,820	971,121	563,314	127,863	219,300	957,604	56,929	13,228	--	1,938,238	967,117
2013	117,414	593,308	303,334	407,388	988,335	513,617	138,597	392,400	962,164	56,564	62,740	--	2,126,082	1,137,747
2014	122,668	676,572	311,230	488,009	1,025,457	606,692	142,967	454,500	906,997	55,957	15,127	--	2,182,240	1,156,783
2015	123,040	598,729	316,907	404,862	1,044,605	587,524	142,943	662,641	895,364	55,647	17,433	--	2,361,552	1,316,947
2016	130,430	945,133	325,091	750,472	1,098,581	867,256	145,611	531,921	987,101	50,992	(2,964)	--	2,579,917	1,481,336
2017	125,791	1,030,291	336,860	819,222	1,128,900	1,012,180	146,285	611,386	1,137,749	50,788	(2,211)	--	2,956,177	1,827,277
2018	124,940	808,605	331,087	602,458	1,115,622	792,606	149,786	669,797	990,904	48,441	(2,504)	--	2,649,030	1,533,408
2019	131,929	1,181,313	351,305	961,937	1,256,156	1,239,808	156,373	769,112	972,827	49,744	(29,643)	--	3,158,221	1,902,065
2017														
QTR. I	99,783	902,635	330,089	672,329	1,116,689	894,022	98,142	489,306	1,055,534	50,953	670	--	2,588,627	1,471,938
QTR. II	101,327	982,354	333,769	749,912	1,142,187	1,046,896	94,172	475,089	1,105,852	50,888	(4,489)	--	2,768,408	1,626,221
QTR. III	104,112	1,006,735	335,409	775,438	1,140,651	1,062,371	94,871	506,476	1,094,335	50,840	(4,856)	--	2,804,037	1,663,386
QTR. IV	125,791	1,030,291	336,860	819,222	1,128,900	1,012,180	146,285	611,386	1,137,749	50,788	(2,211)	--	2,956,177	1,827,277
2018														
QTR. I	106,662	1,165,398	338,571	933,489	1,143,678	1,204,301	101,740	619,990	1,105,200	50,621	(6,985)	--	3,074,867	1,931,189
QTR. II	97,107	1,224,327	342,907	978,527	1,152,205	1,150,705	96,169	720,491	1,095,715	50,291	(1,041)	--	3,112,330	1,960,125
QTR. III	102,627	966,733	340,807	728,554	1,122,625	902,318	100,407	736,914	1,058,708	48,521	4,712	--	2,851,580	1,728,955
QTR. IV	124,940	808,605	331,087	602,458	1,115,622	792,606	149,786	669,797	990,904	48,441	(2,504)	--	2,649,030	1,533,408
2019														
Jan.	130,622	833,103	331,608	632,116	1,126,977	852,743	112,482	735,396	987,310	48,430	(4,420)	--	2,731,941	1,604,964
Feb.	113,960	844,303	332,158	626,105	1,129,380	873,789	116,438	760,956	987,359	48,418	2,727	--	2,789,687	1,660,307
Mar.	108,464	863,384	331,916	639,932	1,148,426	943,292	101,490	773,114	988,269	46,891	(1,027)	--	2,852,029	1,703,603
Apr.	112,792	985,896	332,899	765,789	1,193,822	1,051,324	125,094	788,414	1,009,362	46,617	(18,498)	--	3,002,313	1,808,491
May.	114,602	1,033,907	335,747	812,761	1,200,385	1,015,302	105,109	812,221	1,027,888	46,600	(1,909)	--	3,005,211	1,804,826
Jun.	107,838	978,033	345,251	740,619	1,196,119	1,001,649	111,566	822,261	1,033,145	46,594	(540)	--	3,014,675	1,818,556
Jul.	121,626	1,007,555	347,454	781,727	1,198,415	1,025,773	132,686	822,153	1,027,409	49,841	(3,752)	--	3,054,110	1,855,695
Aug.	124,683	989,319	346,955	767,047	1,195,802	958,814	117,679	807,756	1,028,604	49,839	(1,049)	--	2,961,643	1,765,841
Sep.	115,643	1,003,460	348,544	770,559	1,206,360	1,073,484	114,607	741,410	1,012,568	49,830	(3,139)	--	2,988,760	1,782,400
Oct.	117,818	1,014,439	345,476	786,780	1,204,159	1,025,904	122,028	742,871	996,189	49,757	(785)	--	2,935,964	1,731,805
Nov.	114,756	1,072,369	348,694	838,421	1,146,346	1,146,306	108,484	743,376	980,383	49,752	(1,737)	--	3,026,564	1,880,218
Dec.	131,929	1,181,313	351,305	961,937	1,256,156	1,239,808	156,373	769,112	972,827	49,744	(29,643)	--	3,158,221	1,902,065

SOURCE: Central Bank of The Bahamas

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

	(B\$'000)													
	2016	2017	2018	2017				2018				2019		
				Qtr. I	Qtr. II	Qtr. III	Qtr. IV	Qtr. I	Qtr. II	Qtr. III	Qtr. IV	Qtr. I	Qtr. II	Qtr. III
1. Interest Income	615,104	590,158	580,569	148,243	146,844	154,093	140,978	146,250	142,891	147,200	144,228	141,520	154,599	147,820
2. Interest Expense	78,359	66,322	55,517	18,688	16,236	16,146	15,252	14,159	15,693	13,537	12,128	12,698	12,549	13,229
3. Interest Margin (1-2)	536,745	523,836	525,052	129,555	130,608	137,947	125,726	132,091	127,198	133,663	132,100	128,822	142,050	134,591
4. Commission & Forex Income	24,842	28,537	29,445	7,417	6,993	6,854	7,273	7,192	7,499	7,193	7,561	7,160	9,221	7,682
5. Gross Earnings Margin (3+4)	561,587	552,373	554,497	136,972	137,601	144,801	132,999	139,283	134,697	140,856	139,661	135,982	151,271	142,273
6. Staff Costs	164,891	160,472	157,021	40,170	39,764	37,717	42,821	39,427	39,830	37,825	39,939	39,990	41,554	39,189
7. Occupancy Costs	28,502	26,068	27,725	6,549	6,756	6,824	5,939	7,174	6,810	7,146	6,595	6,365	6,711	6,670
8. Other Operating Costs	165,985	190,618	183,609	49,797	42,378	46,814	51,629	45,638	46,781	43,076	48,114	46,534	61,856	48,451
9. Operating Costs (6+7+8)	359,378	377,158	368,355	96,516	88,898	91,355	100,389	92,239	93,421	88,047	94,648	92,889	110,121	94,310
10. Net Earnings Margin (5-9)	202,209	175,215	186,142	40,456	48,703	53,446	32,610	47,044	41,276	52,809	45,013	43,093	41,150	47,963
11. Depreciation Costs	15,099	15,892	12,774	3,985	3,710	3,943	4,254	3,407	3,061	3,129	3,177	2,671	3,668	2,524
12. Provisions for Bad Debt	116,128	113,131	96,701	22,425	51,302	22,236	17,168	25,641	28,480	13,997	28,583	1,318	13,669	40,694
13. Other Income	133,175	136,036	156,965	30,470	37,649	30,781	37,136	35,567	37,566	39,555	44,277	44,785	45,153	36,312
14. Other Income (Net) (13-11-12)	1,948	7,013	47,490	4,060	(17,363)	4,602	15,714	6,519	6,025	22,429	12,517	40,796	27,816	(6,906)
15. Net Income (10+14)	204,157	182,228	233,632	44,516	31,340	58,048	48,324	53,563	47,301	75,238	57,530	83,889	68,966	41,057
Effective Interest Rate Spread (%)	5.42	7.11	7.10	6.96	7.04	7.20	7.24	7.12	7.28	7.20	6.80	6.68	7.12	6.60
	(Ratios To Average Assets)													
Interest Margin	3.96	5.13	5.12	5.14	5.14	5.34	4.89	5.11	4.89	5.22	5.24	5.04	5.46	5.18
Commission & Forex Income	0.19	0.28	0.29	0.29	0.28	0.27	0.28	0.28	0.29	0.28	0.30	0.28	0.35	0.30
Gross Earnings Margin	4.15	5.41	5.40	5.43	5.42	5.60	5.18	5.39	5.18	5.50	5.54	5.32	5.82	5.47
Operating Costs	2.70	3.69	3.59	3.83	3.50	3.54	3.91	3.57	3.59	3.44	3.75	3.63	4.23	3.63
Net Earnings Margin	1.45	1.72	1.81	1.61	1.92	2.07	1.27	1.82	1.59	2.06	1.79	1.69	1.58	1.85
Net Income/(Loss)	1.38	1.78	2.28	1.77	1.23	2.25	1.88	2.07	1.82	2.94	2.28	3.28	2.65	1.58

*Commercial Banks and OLFs with domestic operations

SOURCE: Central Bank of The Bahamas

Table 2.29 Credit Card Activity of Domestic Banks¹

Period End	Number of Cards Issued by Limits			(B\$ Thousands)		Value of Credit Outstanding by Limits		
	Under 5,000	5,000-10,000	Over 10,000	Cash Advances & Purchases	Total Payments	Under 5,000	5,000-10,000	Over 10,000
2010	91,969	17,271	35,574	520,599	608,984	117,448	68,651	76,775
2011	98,448	19,559	10,006	475,792	503,282	123,922	74,453	53,549
2012	93,653	17,595	9,531	391,037	521,832	105,180	61,918	76,647
2013	97,382	18,240	9,077	423,482	589,015	116,608	67,893	56,740
2014	135,032	17,119	7,088	509,908	619,162	119,156	73,549	52,549
2015	157,261	21,771	11,680	561,347	741,700	116,413	71,056	61,695
2016	189,525	22,662	13,216	657,426	892,453	111,594	70,414	74,158
2017	224,309	22,184	13,357	715,443	1,024,086	107,664	69,313	77,875
2018	251,199	21,597	13,544	681,999	1,056,769	102,079	66,504	80,486
2019	185,822	43,855	30,311	616,339	1,091,644	108,382	69,348	95,269
<u>2015</u>								
QTR. I	134,697	21,017	10,953	118,713	151,085	109,914	67,859	59,720
QTR. II	141,465	21,112	10,962	123,674	164,893	110,112	68,553	58,942
QTR. III	150,536	21,651	11,547	156,586	208,715	112,540	69,871	60,054
QTR. IV	157,261	21,771	11,680	162,374	217,007	116,413	71,056	61,695
<u>2016</u>								
QTR. I	163,790	21,978	12,246	156,280	216,192	114,676	68,318	60,925
QTR. II	168,669	21,763	12,405	156,637	222,346	109,563	66,463	67,188
QTR. III	182,509	23,531	13,340	175,879	221,701	111,908	73,459	68,461
QTR. IV	189,525	22,662	13,216	168,630	232,214	111,594	70,414	74,158
<u>2017</u>								
QTR. I	203,920	22,611	13,450	178,247	250,197	108,302	67,631	71,892
QTR. II	210,331	21,799	12,978	169,771	248,660	107,399	67,174	71,791
QTR. III	217,905	21,940	12,996	183,580	261,330	110,249	67,867	72,818
QTR. IV	224,309	22,184	13,357	183,845	263,899	107,664	69,313	77,875
<u>2018</u>								
QTR. I	232,429	21,313	13,123	185,116	259,179	106,980	65,302	74,831
QTR. II	235,251	21,867	13,576	161,861	261,546	100,882	65,785	76,950
QTR. III	243,154	22,099	13,900	165,347	261,053	101,457	66,964	77,780
QTR. IV	251,199	21,597	13,544	169,675	274,991	102,079	66,504	80,486
<u>2019</u>								
QTR. I	257,555	19,665	12,425	161,424	283,510	97,701	64,180	78,825
QTR. II	260,759	19,932	12,599	163,972	339,692	97,686	64,681	78,252
QTR. III	266,211	20,387	25,470	114,893	270,306	109,407	66,469	92,037
QTR. IV	185,822	43,855	30,311	176,050	198,136	108,382	69,348	95,269

Source: Central Bank of The Bahamas

¹ See notes to table

Table 2.30 Credit Quality Indicators of Domestic Banks

Period End	Total Private Sector Loans, Arrears, and Provisions (B\$ Millions)					Ratio to Total Private Sector Loan Portfolio			Total Provisions / Total Arrears	Total Provisions / Non-Performing Loans
	Total Loans	Arrears (Over - 30 Days)	Arrears (31 Days- 90 Days)	Non-Performing Loans (Over 90 Days)	Total Provisions	Arrears (Over 30 Days)	Arrears (31 Days to 90 Days)	Non-Performing Loans (Over 90 Days)		
2010	6,132.6	1,139.1	393.2	745.9	272.7	18.6	6.4	12.2	23.9	36.6
2011	6,266.7	1,208.1	392.0	816.1	300.5	19.3	6.3	13.0	24.9	36.8
2012	6,242.3	1,250.5	382.9	867.6	372.8	20.0	6.1	13.9	29.8	43.0
2013	6,164.2	1,352.2	386.2	966.0	378.7	21.9	6.3	15.7	28.0	39.2
2014	6,031.4	1,293.4	315.3	978.2	501.2	21.5	5.2	16.2	38.8	51.2
2015	5,998.8	1,219.6	313.0	906.6	530.4	20.3	5.2	15.1	43.5	58.5
2016	5,919.8	1,010.6	281.5	729.1	514.8	17.1	4.8	12.3	50.9	70.6
2017	5,743.6	884.8	317.4	567.5	423.6	15.4	5.5	9.9	47.9	74.7
2018	5,681.0	809.8	292.9	517.0	438.5	14.3	5.2	9.1	54.2	84.8
2019	5,670.8	686.3	232.3	454.0	428.8	12.1	4.1	8.0	62.5	94.4
2017										
QTR. I	5,919.0	984.5	267.9	716.6	478.4	16.6	4.5	12.1	48.6	66.8
QTR. II	5,901.9	1,007.0	280.3	726.8	507.5	17.1	4.8	12.3	50.4	69.8
QTR. III	5,776.7	912.2	315.2	597.0	424.4	15.8	5.5	10.3	46.5	71.1
QTR. IV	5,743.6	884.8	317.4	567.5	423.6	15.4	5.5	9.9	47.9	74.7
2018										
QTR. I	5,719.4	863.1	296.3	566.8	424.7	15.1	5.2	9.9	49.2	74.9
QTR. II	5,713.7	824.3	277.0	547.3	424.4	14.4	4.9	9.6	51.5	77.6
QTR. III	5,677.2	811.9	287.4	524.4	424.5	14.3	5.1	9.2	52.3	81.0
QTR. IV	5,681.0	809.8	292.9	517.0	438.5	14.3	5.2	9.1	54.2	84.8
2019										
Jan.	5,677.6	799.1	274.3	524.9	447.0	14.1	4.9	9.2	55.9	85.2
Feb.	5,660.5	741.0	217.8	523.2	443.9	13.1	3.8	9.2	59.9	84.8
Mar.	5,639.9	742.4	232.3	510.1	440.6	13.2	4.1	9.1	59.3	86.4
Apr.	5,656.0	730.4	222.1	508.3	427.4	12.9	3.9	9.0	58.5	84.1
May	5,653.7	719.2	217.1	502.1	425.2	12.7	3.8	8.9	59.1	84.7
Jun.	5,647.4	691.2	199.4	491.8	425.5	12.2	3.5	8.7	61.6	86.5
Jul.	5,651.0	683.7	203.7	480.0	417.8	12.1	3.6	8.5	61.1	87.0
Aug.	5,665.0	696.8	219.3	477.5	417.1	12.3	3.9	8.4	59.9	87.3
Sep.	5,675.1	749.7	271.2	478.5	409.7	13.2	4.8	8.4	54.7	85.6
Oct.	5,696.6	698.9	227.1	471.8	449.7	12.3	4.0	8.3	64.4	95.3
Nov.	5,700.1	697.6	234.8	462.8	435.5	12.2	4.1	8.1	62.4	94.1
Dec.	5,670.8	686.3	232.3	454.0	428.8	12.1	4.1	8.0	62.5	94.4

Source: Central Bank of The Bahamas

¹See notes to tables

Table 2.31 Domestic Banks: Foreign Exchange Transactions

(B\$'000)

Period	CENTRAL BANK			OTHER CUSTOMERS			TOTAL		
	Purchases	Sales	Net Purchase/ (Sale)	Purchases	Sales	Net Purchase/ (Sale)	Purchases	Sales	Net Purchase/ (Sale)
2010	352,353	589,676	(237,323)	3,928,620	3,686,410	242,210	4,280,973	4,276,086	4,887
2011	356,271	446,383	(90,112)	3,640,980	3,562,023	78,957	3,997,251	4,008,406	(11,155)
2012	247,960	358,406	(110,446)	3,646,144	3,523,418	122,726	3,894,104	3,881,824	12,280
2013	346,302	371,256	(24,954)	3,767,509	3,742,120	25,389	4,113,811	4,113,376	435
2014	235,502	474,605	(239,103)	4,081,488	3,822,667	258,821	4,316,990	4,297,272	19,718
2015	184,000	459,845	(275,845)	4,344,048	4,101,364	242,684	4,528,048	4,561,209	(33,161)
2016	256,389	534,947	(278,558)	4,527,231	4,253,854	273,377	4,783,620	4,788,801	(5,181)
2017	366,326	436,379	(70,053)	4,515,107	4,451,429	63,678	4,881,433	4,887,808	(6,375)
2018	389,143	547,851	(158,708)	5,620,230	5,424,137	196,093	6,009,373	5,971,988	37,385
2019	90,050	951,612	(861,562)	5,847,942	4,962,101	885,841	5,937,992	5,913,713	24,279
<u>2017</u>									
QTR. I	75,020	126,957	(51,937)	1,190,629	1,118,814	71,815	1,265,649	1,245,771	19,878
QTR. II	61,132	165,710	(104,578)	1,194,265	1,096,505	97,760	1,255,397	1,262,215	(6,818)
QTR. III	144,807	69,682	75,125	1,028,315	1,116,493	(88,178)	1,173,122	1,186,175	(13,053)
QTR. IV	85,367	74,030	11,337	1,101,898	1,119,617	(17,719)	1,187,265	1,193,647	(6,382)
<u>2018</u>									
QTR. I	49,108	213,787	(164,679)	1,322,118	1,106,378	215,740	1,371,226	1,320,165	51,061
QTR. II	88,258	150,496	(62,238)	1,497,372	1,468,540	28,832	1,585,630	1,619,036	(33,406)
QTR. III	181,087	69,954	111,133	1,352,525	1,468,056	(115,531)	1,533,612	1,538,010	(4,398)
QTR. IV	70,690	113,614	(42,924)	1,448,215	1,381,163	67,052	1,518,905	1,494,777	24,128
<u>2019</u>									
Jan.	--	102,220	(102,220)	592,859	484,235	108,624	592,859	586,455	6,404
Feb.	4,350	83,959	(79,609)	438,373	374,399	63,974	442,723	458,358	(15,635)
Mar.	--	138,267	(138,267)	545,346	377,405	167,941	545,346	515,672	29,674
Apr.	--	149,690	(149,690)	509,128	371,385	137,743	509,128	521,075	(11,947)
May	--	61,923	(61,923)	469,134	396,292	72,842	469,134	458,215	10,919
Jun.	6,800	30,448	(23,648)	405,396	390,274	15,122	412,196	420,722	(8,526)
Jul.	14,700	46,760	(32,060)	458,753	441,732	17,021	473,453	488,492	(15,039)
Aug.	23,200	17,702	5,498	414,791	420,703	(5,912)	437,991	438,405	(414)
Sep.	7,200	41,021	(33,821)	383,838	356,558	27,280	391,038	397,579	(6,541)
Oct.	22,400	37,848	(15,448)	490,845	451,677	39,168	513,245	489,525	23,720
Nov.	3,400	88,869	(85,469)	525,542	420,615	104,927	528,942	509,484	19,458
Dec.	8,000	152,905	(144,905)	613,937	476,826	137,111	621,937	629,731	(7,794)

SOURCE: Central Bank of The Bahamas

Table 2.32 Domestic Banks: Cheque Clearing

(Num./B\$'000)

PERIOD	Number	Value
2010	3,526,789	6,776,210
2011	3,025,044	6,175,829
2012	2,968,908	6,238,298
2013	2,891,743	6,316,031
2014	2,808,412	6,930,832
2015	2,743,184	7,122,776
2016	2,611,102	7,033,584
2017	2,521,096	7,157,368
2018	2,414,100	7,149,382
2019	2,177,316	7,151,057
<u>2017</u>		
Qtr. I	657,775	1,867,032
Qtr. II	636,111	1,802,340
Qtr. III	605,916	1,721,910
Qtr. IV	621,294	1,766,086
<u>2018</u>		
Jan.	207,736	578,578
Feb.	198,116	555,176
Mar.	210,284	589,432
Apr.	202,972	599,615
May	215,221	631,867
Jun.	193,192	568,323
Jul.	206,521	655,615
Aug.	199,952	606,825
Sep.	181,542	554,695
Oct.	207,530	627,053
Nov.	200,253	589,259
Dec.	190,781	592,942
<u>2019</u>		
Jan.	201,668	607,668
Feb.	181,502	542,900
Mar.	200,185	603,573
Apr.	195,913	592,500
May	206,863	633,984
Jun.	168,737	526,357
Jul.	201,822	660,890
Aug.	178,195	589,263
Sep.	133,837	442,940
Oct.	174,952	651,742
Nov.	163,375	647,541
Dec.	170,267	651,700

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

Table 2.33 Real Time Gross Settlement (RTGS) Transactions

(Value: B\$ '000)

Period Ended	Clearing Banks						CENTRAL BANK						Total	
	Customer Payments		Interbank Payments				Interbank Payment		Other Credits		Other Debits			
			Gross Settlements		Retail Cheque									
			clearing (net)											
Vol.	Value	Vol.	Value	Vol.	Value	Vol.	Value	Vol.	Value	Vol.	Value	Vol.	Value	
2010	32,168	2,378,222	20,411	3,618,996	1,302	1,093,875	146	32,467	3,599	2,512,255	2,318	1,956,584	59,944	11,592,399
2011	26,896	2,433,380	15,939	3,740,323	2,141	1,165,568	72	18,601	4,580	2,783,274	2,292	2,044,047	51,920	12,185,192
2012	31,204	3,067,657	14,558	3,622,351	2,368	1,421,253	29	4,205	4,599	2,766,215	2,465	2,166,309	55,223	13,047,990
2013	33,111	2,955,461	13,188	3,271,786	2,468	1,530,109	24	13,814	4,955	2,884,995	2,271	2,347,674	56,017	13,003,838
2014	37,101	3,214,378	10,690	3,079,347	4,164	1,920,131	3	17,258	11,003	7,088,712	2,293	2,646,026	65,254	17,965,852
2015	42,017	3,873,040	9,354	3,286,714	6,023	2,135,858	--	--	15,697	10,107,738	2,563	2,758,613	75,654	22,161,963
2016	51,501	4,891,439	8,708	3,086,931	5,749	2,576,551	--	--	17,303	12,348,110	2,243	2,551,501	85,504	25,454,532
2017	57,708	5,984,583	9,443	3,149,757	5,514	3,228,892	--	--	18,990	14,129,951	2,502	2,795,483	94,157	29,288,666
2018	82,398	5,405,198	8,725	3,194,552	5,675	3,459,348	--	--	15,599	14,248,133	2,671	3,698,492	115,068	30,005,722
2019	102,627	6,787,636	8,346	2,887,843	5,662	3,960,014	--	--	17,320	15,020,320	2,860	3,497,567	136,815	32,153,380
2017														
QTR. I	14,403	1,252,854	2,435	683,130	1,465	780,731	--	--	4,505	2,809,368	603	566,297	23,411	6,092,380
QTR. II	14,142	1,773,705	2,477	739,448	1,363	836,742	--	--	3,798	3,024,914	576	591,305	22,356	6,966,114
QTR. III	14,331	1,273,066	2,238	693,216	1,351	786,880	--	--	5,888	3,308,312	613	704,279	24,421	6,765,753
QTR. IV	14,832	1,684,958	2,293	1,033,963	1,335	824,539	--	--	4,799	4,987,357	710	933,602	23,969	9,464,419
2018														
QTR. I	18,882	1,320,137	2,235	727,916	1,376	824,844	--	--	4,187	3,220,283	699	719,987	27,379	6,813,166
QTR. II	20,763	1,273,765	2,139	746,868	1,347	876,804	--	--	2,649	2,951,615	563	911,052	27,461	6,760,104
QTR. III	20,854	1,321,750	2,308	810,673	1,489	871,949	--	--	4,795	3,601,794	722	1,009,262	30,168	7,615,429
QTR. IV	21,899	1,489,545	2,043	909,095	1,463	885,752	--	--	3,968	4,474,440	687	1,058,191	30,060	8,817,023
2019														
Jan.	8,650	562,114	878	251,036	494	306,782	--	--	1,586	1,277,669	250	278,162	11,858	2,675,763
Feb.	7,958	299,009	771	207,070	475	291,919	--	--	1,030	1,125,351	202	312,188	10,436	2,235,536
Mar.	8,815	420,559	702	264,833	488	287,723	--	--	1,501	1,176,331	267	232,985	11,773	2,382,430
Apr.	9,047	559,073	628	180,767	447	316,664	--	--	1,329	1,560,884	227	394,801	11,678	3,012,188
May.	9,196	570,164	635	230,094	511	351,883	--	--	1,103	1,141,371	334	342,650	11,779	2,636,162
Jun.	7,874	678,638	603	289,513	395	276,042	--	--	1,049	952,218	196	211,044	10,117	2,407,456
Jul.	9,127	590,135	718	218,556	509	356,046	--	--	1,966	1,226,753	256	284,132	12,576	2,675,622
Aug.	8,358	593,238	648	228,338	476	281,956	--	--	1,447	1,196,126	250	343,557	11,179	2,643,215
Sep.	7,236	504,454	605	206,244	451	252,106	--	--	2,115	1,153,409	214	175,046	10,621	2,291,259
Oct.	8,586	732,948	773	360,011	503	605,448	--	--	2,070	1,969,831	266	420,468	12,198	4,088,707
Nov.	8,427	645,279	674	232,732	467	307,868	--	--	1,161	1,260,118	197	249,355	10,926	2,695,352
Dec.	9,353	632,024	711	218,650	446	325,578	--	--	963	980,261	201	253,179	11,674	2,409,693

Source: Central Bank of The Bahamas

Table 2.34 Banks and Trust Companies Licenced in The Bahamas

Period	PUBLIC				RESTRICTED					NONACTIVE				Licences Ceased	Number of Licences
	Bank & Trust	Bank	Trust	Total	Bank & Trust	Bank	Trust	Nominee Trust	Total	Bank & Trust	Bank	Trust	Total		
2010	67	36	15	118	2	2	18	128	150	3	3	2	8	9	276
2011	65	35	16	116	2	2	17	134	155	3	3	1	7	8	278
2012	64	33	16	113	2	2	18	125	147	4	3	1	8	11	268
2013	62	31	16	109	2	2	16	132	152	2	3	1	6	9	267
2014	60	29	12	101	2	1	14	129	146	2	3	2	7	18	254
2015	59	27	9	95	2	1	14	130	147	3	3	1	7	10	249
2016	57	30	10	97	2	1	11	131	145	3	2	1	6	5	248
2017	50	26	14	90	2	1	11	123	137	3	3	9	15	14	242
2018	49	25	15	89	2	1	11	121	135	3	3	1	7	17	231
2019	46	21	18	85	2	1	10	115	128	2	2	4	8	15	221
<u>2017</u>															
QTR. I	54	27	13	94	2	1	11	123	137	4	2	10	16	5	247
QTR. II	52	27	13	92	2	1	11	120	134	3	3	9	15	7	241
QTR. III	52	27	13	92	2	1	11	120	134	3	3	9	15	--	241
QTR. IV	50	26	14	90	2	1	11	123	137	3	3	9	15	2	242
<u>2018</u>															
QTR. I	50	25	13	88	2	1	11	121	135	3	3	10	16	3	239
QTR. II	49	27	14	90	2	1	11	121	135	3	3	10	16	--	241
QTR. III	49	26	14	89	2	1	11	191	205	3	3	1	7	12	301
QTR. IV	49	25	15	89	2	1	11	121	135	3	3	1	7	2	231
<u>2019</u>															
Jan.	49	25	15	89	2	1	11	121	135	3	3	1	7	--	231
Feb.	49	25	15	89	2	1	11	118	132	3	3	1	7	3	228
Mar.	49	24	15	88	2	1	11	118	132	2	3	1	6	2	226
Apr.	48	23	17	88	2	1	11	118	132	2	3	1	6	2	226
May	48	23	17	88	2	1	11	118	132	2	3	1	6	--	226
Jun.	48	23	17	88	2	1	11	118	132	2	3	1	6	--	226
Jul.	47	22	18	87	2	1	11	118	132	2	3	--	5	3	224
Aug.	46	22	18	86	2	1	11	118	132	2	3	--	5	1	223
Sep.	47	21	18	86	2	1	11	118	132	2	3	--	5	--	223
Oct.	46	21	18	85	2	1	11	117	131	2	3	--	5	2	221
Nov.	46	21	18	85	2	1	11	117	131	2	3	--	5	--	221
Dec.	46	21	18	85	2	1	10	115	128	2	2	4	8	2	221

SOURCE: Central Bank of The Bahamas

Banks and Trust Companies Licensed in The Bahamas

As at 31st December, 2019

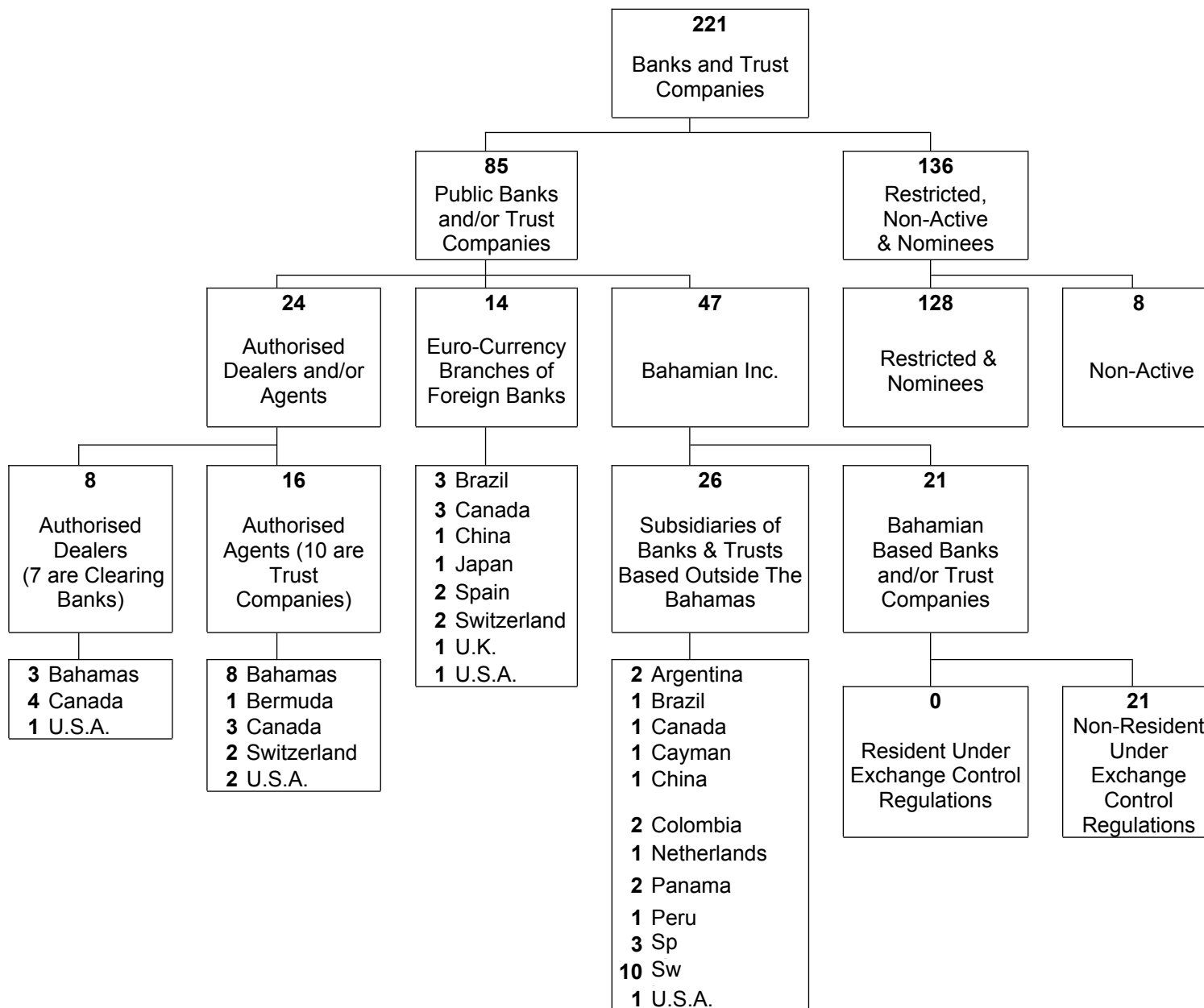


Table 3.1 Credit Unions' Total Assets

(B\$'000)

Period Ended	Till Cash	Marketable Securities (up to 1 year)	LOANS RECEIVABLE						Net Loans* Receivable	Liquid ** Investments	Financial Investments (over 1 year maturity)	League Deposits	Non-Financial Investments	Fixed Assets	Other Assets	Total Assets
			Loans					Gross Loans								
			Consumer	Mortgage / Land	Revolving Line of Credit	Other Loans										
2015																
QTR. I	18,279	--	162,048	50,244	14,484	161	226,937	212,731	13,976	13,280	53,966	26,866	13,229	3,064	355,391	
QTR. II	20,841	--	161,068	51,002	12,811	--	224,881	210,231	15,094	13,561	58,347	26,890	13,451	3,421	361,836	
QTR. III	14,495	--	173,007	52,403	11,366	--	236,776	221,379	13,462	14,582	60,454	26,754	13,748	3,788	368,662	
QTR. IV	16,274	--	173,361	51,632	10,280	--	235,273	219,489	13,736	14,608	61,995	26,825	13,715	3,937	370,579	
2016																
QTR. I	16,112	5,000	170,292	51,261	9,333	521	231,407	214,443	17,966	14,655	65,439	26,664	13,673	3,954	377,906	
QTR. II	23,687	5,062	168,749	53,109	8,407	537	230,802	214,172	19,037	14,899	69,509	26,492	13,517	3,825	390,200	
QTR. III	17,951	5,062	169,101	54,004	8,133	502	231,740	217,713	17,841	16,477	71,460	26,367	13,365	4,031	390,267	
QTR. IV	21,651	5,125	169,393	52,966	5,112	475	227,947	216,255	19,475	16,555	72,022	26,335	13,193	4,892	395,503	
2017																
QTR. I	28,602	5,125	166,542	53,411	4,844	2,737	227,534	214,850	21,161	17,129	72,597	26,221	15,534	4,606	405,825	
QTR. II	28,279	5,187	167,906	53,509	4,713	2,742	228,870	215,845	18,791	24,745	73,840	26,076	15,462	4,428	412,653	
QTR. III	22,488	5,187	174,218	53,094	4,288	2,853	234,453	221,403	18,598	26,751	74,756	25,899	15,370	5,883	416,335	
QTR. IV	18,108	5,252	171,761	52,254	4,005	2,815	230,835	221,163	21,783	28,763	77,333	25,629	15,309	6,948	420,288	
2018																
Jan.	20,691	5,252	171,138	52,742	3,922	2,660	230,462	220,288	21,961	28,844	78,157	25,566	15,258	7,474	423,491	
Feb.	24,376	5,252	170,944	52,833	3,823	2,622	230,222	220,393	21,502	29,599	78,862	25,505	15,194	7,447	428,130	
Mar.	26,330	5,252	170,502	53,928	3,748	2,679	230,857	219,980	21,785	29,808	79,552	25,460	15,182	8,109	431,458	
Apr.	30,533	5,252	170,622	53,414	3,686	2,521	230,243	218,810	21,676	28,821	80,523	25,398	15,347	8,405	434,765	
May	36,230	5,317	171,171	53,355	3,619	2,506	230,651	218,643	22,731	23,926	82,152	25,633	15,052	9,906	439,590	
Jun.	37,513	5,317	171,626	52,597	3,786	2,662	230,671	219,533	22,969	23,872	82,739	25,619	15,090	10,216	442,868	
Jul.	31,017	5,317	173,633	52,433	3,684	2,423	232,173	220,507	22,777	31,741	83,814	25,720	15,102	10,737	446,732	
Aug.	28,003	5,317	174,285	52,225	3,603	2,506	232,619	221,421	22,594	33,263	84,399	25,689	15,462	10,408	446,556	
Sep.	25,899	5,317	175,960	51,808	3,473	2,072	233,313	222,540	22,440	36,598	84,704	25,679	16,140	10,108	449,425	
Oct.	26,739	5,317	175,502	52,408	3,362	2,043	233,315	222,135	22,450	36,619	84,534	25,799	16,173	10,229	449,995	
Nov.	23,296	5,384	176,268	51,523	3,353	2,017	233,161	221,814	24,498	36,672	84,534	25,837	16,124	10,260	448,419	
Dec.	21,036	5,383	178,147	50,859	3,281	1,912	234,199	224,255	23,692	36,787	85,363	27,243	16,100	11,013	450,872	
2019																
Jan.	24,473	5,384	177,209	50,699	3,241	2,222	233,371	222,761	23,879	37,370	85,635	26,776	16,457	10,359	453,094	
Feb.	21,300	5,384	176,585	50,233	3,214	2,377	232,409	222,200	31,152	37,439	85,782	27,110	16,053	10,481	456,901	
Mar.	22,132	5,384	177,831	49,879	3,048	2,344	233,102	222,474	33,556	37,554	86,692	27,047	16,044	10,818	461,701	
Apr.	24,105	5,383	173,180	49,866	2,650	4,408	230,104	220,384	33,432	37,650	86,744	26,988	15,993	11,162	461,841	
May	25,795	5,384	171,021	51,056	2,620	6,206	230,903	220,727	34,112	37,697	87,073	26,923	16,149	11,498	465,358	
Jun.	23,226	5,384	172,465	51,111	2,450	6,359	232,385	221,961	36,915	37,857	87,624	24,820	18,219	12,285	468,291	
Jul.	20,046	5,384	174,142	50,924	2,333	6,364	233,763	222,630	37,463	37,862	87,595	24,660	18,372	10,674	464,686	
Aug.	18,955	5,384	179,976	50,045	2,266	2,301	234,588	223,531	37,488	37,889	87,932	24,694	18,275	10,572	464,720	
Sep.	18,655	5,451	181,062	49,784	2,212	2,250	235,308	224,253	37,668	37,980	88,530	24,628	18,218	10,453	465,836	
Oct.	25,079	5,518	182,581	49,528	2,115	2,194	236,418	224,440	35,187	37,586	88,138	24,563	18,148	10,485	469,144	
Nov.	28,137	3,518	178,494	50,280	1,917	6,146	236,837	225,816	35,222	36,998	89,214	24,496	18,113	10,814	472,328	
Dec.	31,552	3,519	178,913	50,322	1,874	6,181	237,290	226,827	33,872	36,983	90,001	24,432	18,626	10,144	475,956	

SOURCE: Central Bank of The Bahamas

* Excludes allowances for loan losses and deferred fee income.

** Represents fixed deposit placements with commercial banks.

Table 3.2 Credit Unions' Total Liabilities & Members' Equity

(B\$'000)

Period Ended	DEPOSITS				Loans Payables	Short-Term Payable	Other Liabilities	Total Liabilities	EQUITY & RETAINED EARNINGS			Reserve Fund	Members' Equity	Total Liabilities & Members' Equity	Capital Ratio (%)
	Members Deposits		Non-members' Deposits	Total					Members' Capital		Retained Earnings				
	Fixed	Other							Qualifying Shares	Equity Shares					
2015															
QTR. I	130,767	159,232	8,958	298,957	3,775	1,352	10,424	314,508	6,628	--	11,674	22,581	40,883	355,391	11.30
QTR. II	130,159	163,853	13,111	307,123	2,799	917	10,143	320,982	6,714	--	10,971	23,169	40,854	361,836	11.08
QTR. III	134,058	164,699	13,225	311,982	2,801	971	10,976	326,730	6,934	--	11,480	23,517	41,931	368,661	11.17
QTR. IV	135,313	167,948	12,635	315,896	2,459	950	8,833	328,137	7,027	--	11,951	23,464	42,442	370,579	11.24
2016															
QTR. I	137,744	174,482	11,710	323,936	1,700	771	9,598	336,005	7,143	--	9,768	24,990	41,901	377,906	10.86
QTR. II	141,799	181,136	11,899	334,834	1,777	672	9,724	347,007	7,217	--	10,425	25,551	43,193	390,200	10.85
QTR. III	137,616	185,770	11,200	334,586	777	773	10,918	347,054	3,891	3,419	10,783	25,120	43,213	390,267	10.96
QTR. IV	138,497	190,590	10,819	339,906	344	1,125	8,997	350,372	3,820	3,426	12,789	25,096	45,131	395,503	11.31
2017															
QTR. I	140,789	197,594	9,941	348,324	2,924	1,031	8,905	361,184	3,863	3,465	10,466	26,847	44,641	405,825	10.89
QTR. II	142,426	204,213	9,511	356,150	2,489	618	8,313	367,570	3,899	3,467	10,421	27,296	45,083	412,653	10.81
QTR. III	141,674	206,953	9,085	357,712	2,851	769	9,275	370,607	3,949	3,550	9,006	29,223	45,728	416,335	10.87
QTR. IV	141,992	211,177	9,057	362,226	2,127	502	8,061	372,916	4,551	3,583	9,383	29,855	47,372	420,288	11.10
2018															
Jan.	143,252	212,285	9,098	364,635	2,102	806	8,304	375,847	4,557	3,621	9,467	29,999	47,644	423,491	11.07
Feb.	154,330	203,486	10,413	368,229	2,077	866	8,856	380,028	4,580	3,607	9,821	30,094	48,102	428,130	11.06
Mar.	154,715	206,534	10,471	371,720	2,053	984	9,097	383,854	4,647	3,612	9,131	30,214	47,604	431,458	10.86
Apr.	155,448	208,678	10,501	374,627	2,100	1,027	9,446	387,200	4,650	3,614	8,958	30,343	47,565	434,765	10.77
May	156,095	211,772	10,540	378,407	2,076	837	10,972	392,292	3,664	4,603	8,384	30,647	47,298	439,590	10.58
Jun.	156,763	214,646	10,515	381,924	2,051	762	9,847	394,584	3,723	4,614	9,354	30,593	48,284	442,868	10.75
Jul.	155,159	218,205	10,661	384,025	2,653	692	10,550	397,920	3,709	5,517	8,590	30,996	48,812	446,732	10.77
Aug.	154,558	216,858	10,637	382,053	2,849	790	11,075	396,767	3,721	6,604	8,442	31,022	49,789	446,556	10.98
Sep.	155,047	218,426	10,696	384,169	2,858	1,036	11,079	399,142	3,712	6,566	8,894	31,111	50,283	449,425	11.01
Oct.	155,281	219,437	10,723	385,441	2,866	888	10,955	400,150	3,741	6,541	8,443	31,121	49,845	449,995	11.08
Nov.	146,088	228,088	10,490	384,666	2,196	943	10,290	398,095	3,760	6,493	8,910	31,161	50,324	448,419	11.22
Dec.	144,265	225,906	16,032	386,203	3,023	710	9,656	399,592	3,819	6,474	9,396	31,591	51,280	450,872	11.37
2019															
Jan.	141,321	230,535	16,156	388,012	3,165	876	10,020	402,073	3,781	6,494	9,070	31,676	51,021	453,094	11.26
Feb.	142,336	232,551	15,980	390,867	2,554	1,031	10,425	404,877	3,794	6,494	9,963	31,773	52,024	456,901	11.39
Mar.	144,639	236,140	16,703	397,482	2,073	1,267	10,607	411,429	3,860	4,623	8,583	33,206	50,272	461,701	10.89
Apr.	143,571	238,028	16,722	398,321	2,312	883	9,670	411,186	3,740	4,628	7,655	34,632	50,655	461,841	10.97
May	144,005	240,149	17,081	401,235	2,617	741	9,846	414,439	4,865	3,532	7,797	34,725	50,919	465,358	10.94
Jun.	143,449	243,129	17,387	403,965	4,195	558	8,579	417,297	4,871	3,526	7,813	34,784	50,994	468,291	10.89
Jul.	141,315	242,996	17,149	401,460	2,946	712	8,807	413,925	4,867	3,528	7,507	34,859	50,761	464,686	10.92
Aug.	141,438	241,712	16,818	399,968	3,161	852	9,214	413,195	4,888	3,528	7,860	35,249	51,525	464,720	11.09
Sep.	140,940	242,881	16,720	400,541	3,296	796	9,159	413,792	4,949	3,527	8,208	35,360	52,044	465,836	11.17
Oct.	140,476	246,895	17,058	404,429	3,521	755	8,772	417,477	4,940	3,527	7,796	35,404	51,667	469,144	11.01
Nov.	140,442	250,357	16,788	407,587	3,311	1,274	7,708	419,880	4,979	3,535	8,337	35,597	52,448	472,328	11.10
Dec.	139,599	255,049	16,672	411,320	3,385	950	8,213	423,868	5,017	3,545	7,849	35,377	51,788	475,656	10.94

SOURCE: Central Bank of The Bahamas

Table 3.3 Bahamas Development Bank: Assets

(B\$'000)

Period Ended	Till Cash	D U E F R O M			Due from Other Local Financial Institutions in The Bahamas	Due from Other Financial Institutions Outside The Bahamas	Total Loans	Bahamas Government Registered Stocks	Other Asssets	Total Asssets
		Central Bank	Commercial Banks							
			Demand Deposits	Fixed Deposits						
2010	1	1	15,767	--	2,347	--	48,698	--	1,645	68,459
2011	1	1	16,578	--	2,679	--	41,569	--	1,774	62,602
2012	2	1	17,765	--	5,032	--	41,087	364	1,125	65,376
2013	4	1	18,438	--	2,567	--	38,949	364	1,347	61,670
2014	1	1	19,085	--	2,577	--	37,981	364	1,579	61,588
2015	2	1	19,708	--	2,464	--	37,712	364	1,338	61,589
2016	2	1	16,122	--	3,891	--	34,962	364	1,988	57,330
2017	2	1	14,130	--	4,314	--	34,141	364	567	53,519
2018	2	1	12,047	--	2,902	--	34,095	364	783	50,194
2016										
QTR. I	2	1	19,857	--	3,180	--	35,968	364	1,706	61,078
QTR. II	2	1	20,011	--	2,557	--	36,381	364	1,753	61,069
QTR. III	2	1	15,993	--	3,005	--	35,520	364	1,876	56,761
QTR. IV	2	1	16,122	--	3,891	--	34,962	364	1,988	57,330
2017										
QTR. I	2	1	16,401	--	4,515	--	34,271	364	1,842	57,396
QTR. II	2	1	16,142	--	4,762	--	33,934	364	1,908	57,113
QTR. III	2	101	13,653	--	6,316	--	34,144	364	1,916	56,496
QTR. IV	2	1	14,130	--	4,314	--	34,141	364	567	53,519
2018										
QTR. I	2	119	13,844	--	2,982	--	35,130	364	528	52,969
QTR. II	2	1	13,925	--	2,954	--	35,223	364	575	53,044
QTR. III	2	175	13,991	--	3,125	--	34,927	364	677	53,261
QTR. IV	2	1	12,047	--	2,902	--	34,095	364	783	50,194
2019										
QTR. I	2	1	12,107	--	2,770	--	33,758	364	648	49,650
QTR. II	2	1	11,959	--	3,204	--	33,025	364	1,336	49,891
QTR. III	2	1	7,349	--	3,071	--	32,791	4,975	1,298	49,487

SOURCE: Bahamas Development Bank

Table 3.4 Bahamas Development Bank: Liabilities

(B\$'000s)

Period Ended	DUE TO					Other Liabilities	Capital	General Reserves	Surplus Provisions & Other Reserves	Total Liabilities
	Government	National Insurance Board	Central Bank	Caribbean Development Bank	Other Financial Institutions Outside The Bahamas					
2010	--	--	5,569	3,682	1,601	50,861	33,345	273	(26,872)	68,459
2011	--	--	5,170	2,111	1,012	50,399	37,805	273	(34,168)	62,602
2012	--	3,000	4,767	545	496	51,270	41,689	273	(36,664)	65,376
2013	15,702	--	4,365	--	233	51,337	28,960	273	(39,200)	61,670
2014	17,413	--	3,964	--	173	51,862	28,961	273	(41,058)	61,588
2015	19,683	--	3,644	--	128	51,997	28,961	273	(43,097)	61,589
2016	21,453	--	3,635	--	97	48,241	28,960	273	(45,329)	57,330
2017	24,918	--	2,760	--	55	45,451	28,961	273	(48,899)	53,519
2018	26,071	--	2,509	--	46	42,840	28,961	273	(50,506)	50,194
2016										
QTR. I	20,289	--	3,662	--	115	51,519	28,961	273	(43,741)	61,078
QTR. II	20,273	--	3,599	--	114	52,171	28,960	273	(44,321)	61,069
QTR. III	20,972	--	3,616	--	100	47,843	28,960	273	(45,003)	56,761
QTR. IV	21,453	--	3,635	--	97	48,241	28,960	273	(45,329)	57,330
2017										
QTR. I	20,641	--	3,652	--	83	48,528	29,960	273	(45,741)	57,396
QTR. II	21,707	--	3,433	--	83	47,879	29,960	273	(46,222)	57,113
QTR. III	24,290	--	2,976	--	67	46,553	28,961	273	(46,624)	56,496
QTR. IV	24,918	--	2,760	--	55	45,451	28,961	273	(48,899)	53,519
2018										
QTR. I	25,006	--	2,773	--	63	45,120	28,961	273	(49,227)	52,969
QTR. II	25,266	--	2,634	--	63	45,368	28,961	273	(49,521)	53,044
QTR. III	25,783	--	2,647	--	48	45,576	28,961	273	(50,027)	53,261
QTR. IV	26,071	--	2,509	--	46	42,840	28,961	273	(50,506)	50,194
2019										
QTR. I	26,012	--	2,522	--	30	42,999	28,961	273	(51,147)	49,650
QTR. II	26,375	--	2,383	--	30	43,357	28,961	273	(51,488)	49,891
QTR. III	1,000	--	2,395	--	15	43,154	54,782	273	(52,132)	49,487

Source: Bahamas Development Bank

Table 3.5 Bahamas Development Bank: Sectoral Distribution of Credit

Period Ended	Agriculture	Fisheries	Manufacturing	Transportation	Other Industries	Tourism				GRAND TOTAL
						Hotels	Hotel Apartments	Other	TOTAL	
2010	1,898	6,231	3,159	5,114	22,496	2,126	5,677	1,996	9,800	48,698
2011	1,789	4,524	4,334	5,728	16,000	1,455	5,270	2,469	9,194	41,569
2012	1,697	4,596	3,831	5,173	17,609	2,100	4,670	1,410	8,180	41,087
2013	1,043	4,293	3,823	4,756	16,981	1,581	4,173	2,300	8,054	38,949
2014	992	4,223	3,735	4,747	16,948	1,539	3,573	2,224	7,336	37,981
2015	968	4,083	3,690	4,385	17,924	1,487	2,912	2,263	6,662	37,712
2016	987	3,940	3,520	3,041	17,495	854	2,901	2,224	5,979	34,962
2017	621	3,829	3,537	2,687	17,893	769	2,826	1,979	5,574	34,141
2018	608	3,685	2,793	3,048	17,940	746	3,098	2,178	6,021	34,095
<u>2016</u>										
QTR. I	1,008	4,045	3,585	3,096	17,604	1,475	2,907	2,248	6,630	35,968
QTR. II	1,001	3,985	3,567	3,579	17,638	1,465	2,902	2,244	6,611	36,381
QTR. III	994	3,966	3,544	3,484	17,515	858	2,902	2,257	6,017	35,520
QTR. IV	987	3,940	3,520	3,041	17,495	854	2,901	2,224	5,979	34,962
<u>2017</u>										
QTR. I	711	3,924	3,110	2,956	17,781	844	2,901	2,044	5,789	34,271
QTR. II	704	3,875	3,115	2,896	17,664	818	2,826	2,036	5,680	33,934
QTR. III	630	3,856	3,357	2,828	17,853	773	2,826	2,021	5,620	34,144
QTR. IV	621	3,829	3,537	2,687	17,893	769	2,826	1,979	5,574	34,141
<u>2018</u>										
QTR. I	615	3,757	3,699	3,357	18,483	762	2,820	1,637	5,219	35,130
QTR. II	610	3,720	3,387	3,238	18,853	762	3,104	1,549	5,415	35,223
QTR. III	614	3,699	3,345	3,138	18,749	755	3,101	1,526	5,382	34,927
QTR. IV	608	3,685	2,793	3,048	17,940	746	3,098	2,178	6,021	34,095
<u>2019</u>										
QTR. I	567	3,517	2,763	2,958	17,969	730	3,093	2,161	5,984	33,757
QTR. II	565	3,509	2,577	2,856	17,851	724	2,566	2,377	5,667	33,025
QTR. III	574	3,315	2,568	2,752	17,605	697	2,565	2,396	5,659	32,473

Source: Bahamas Development Bank

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

Period	No. of Listed Securities	Index (End-of-Period)	Transactions on BISX	
			Volume	Value (B\$ '000)
2010	23	1,500	10,842,977	87,003
2011	25	1,365	2,664,826	14,256
2012	27	1,346	3,716,151	15,871
2013	27	1,468	4,061,773	16,682
2014	28	1,659	3,978,993	15,019
2015	45	1,824	2,905,008	19,375
2016	53	1,938	5,401,372	35,813
2017	53	2,064	5,132,345	44,361
2018	49	2,110	8,519,711	41,833
2019	44	2,232	28,853,345	187,746
2017				
QTR. I	53	1,903	996,137	6,315
QTR. II	53	1,865	1,353,916	9,172
QTR. III	53	1,866	1,067,957	20,723
QTR. IV	53	2,064	1,714,335	8,152
2018				
Jan.	54	2,040	1,171,154	4,048
Feb.	54	2,051	803,006	3,668
Mar.	54	1,962	676,901	5,608
Apr.	54	1,972	321,001	1,436
May	54	1,960	322,573	2,160
Jun.	51	1,972	573,546	5,214
Jul.	49	1,928	781,281	3,548
Aug.	49	1,962	1,683,189	6,835
Sep.	49	1,964	878,617	2,964
Oct.	49	2,003	585,025	2,046
Nov.	49	2,027	191,755	1,073
Dec.	49	2,110	531,663	3,234
2019				
Jan.	49	2,059	110,077	632
Feb.	49	2,065	1,680,332	6,668
Mar.	49	2,119	482,561	2,488
Apr.	49	2,154	20,796,665	149,573
May	49	2,170	1,037,114	5,225
Jun.	49	2,161	349,361	2,283
Jul.	49	2,218	644,258	2,183
Aug.	49	2,144	389,733	2,748
Sep.	49	2,171	444,155	2,128
Oct.	44	2,209	456,288	2,660
Nov.	44	2,190	1,095,139	5,179
Dec.	44	2,232	1,367,662	5,979

SOURCE: The Bahamas International Securities Exchange (BISX)

Table 3.7 Comparative Equity Market Valuations¹

Period Ended	BAHAMAS	BARBADOS	JAMAICA	TRINIDAD & TOBAGO	CANADA	U.K .	U.S.A.	CHINA
	BISX	BSE	JSE	All T&T	S&P/TSX	FTSE 100	S&P 500	SE Composite
2010	1,499.5	3,035.5	85,220.8	1,175.7	13,443.2	5,899.9	1,257.6	2,808.1
2011	1,342.6	3,291.2	96,125.8	1,452.4	12,204.1	5,505.4	1,247.0	2,333.4
2012	1,315.4	3,178.9	89,974.0	1,677.2	12,239.4	5,866.8	1,416.2	1,980.1
2013	1,423.7	2,983.0	77,481.8	1,969.0	13,395.4	6,650.6	1,805.8	2,220.5
2014	1,628.0	2,136.0	74,332.2	1,969.3	14,744.7	6,722.6	2,067.6	2,682.8
2015	1,818.2	2,284.5	140,174.0	1,955.1	13,469.8	6,356.1	2,080.4	3,445.4
2016	1,938.2	2,598.9	192,276.6	1,834.2	15,287.6	7,142.8	2,238.8	3,103.6
2017	2,070.0	3,075.7	275,202.1	1,749.1	16,067.5	7,326.7	2,647.6	3,317.2
2018	2,109.6	3,398.5	369,762.6	1,705.2	14,322.9	6,728.1	2,506.9	2,493.9
2019	2,231.6	3,143.0	509,916.4	1,869.0	17,063.4	7,542.4	3,230.8	3,050.1
<u>2017</u>								
QTR. I	1,902.8	2,866.9	223,833.6	1,811.5	15,547.8	7,322.9	2,362.7	3,222.5
QTR. II	1,864.9	2,931.0	235,042.8	1,791.0	15,182.2	7,312.7	2,423.4	3,192.4
QTR. III	1,865.9	3,111.7	273,268.8	1,782.2	15,634.9	7,372.8	2,519.4	3,348.9
QTR. IV	2,063.6	3,085.7	288,382.0	1,728.8	16,209.1	7,687.8	2,673.6	3,307.2
<u>2018</u>								
QTR. I	1,962.1	3,236.8	294,533.1	1,698.9	15,367.3	7,056.6	2,640.9	3,168.9
QTR. II	1,971.5	2,950.5	305,736.4	1,727.4	16,277.7	7,636.9	2,718.4	2,847.4
QTR. III	1,964.0	3,287.2	358,320.1	1,691.2	16,073.1	7,510.2	2,914.0	2,821.4
QTR. IV	2,109.6	3,398.5	379,790.9	1,705.2	14,322.9	6,728.1	2,506.9	2,493.9
<u>2019</u>								
Jan.	2,059.0	3,386.9	373,897.1	1,704.6	15,540.6	6,968.9	2,704.1	2,584.6
Feb.	2,064.8	3,547.0	387,078.6	1,762.7	15,999.0	7,074.7	2,784.5	2,941.0
Mar.	2,119.3	3,264.0	388,276.9	1,763.6	16,102.1	7,279.2	2,834.4	3,090.8
Apr.	2,153.8	3,231.5	401,902.0	1,772.7	16,580.7	7,418.2	2,945.8	3,078.3
May	2,170.0	3,232.4	432,903.0	1,796.2	16,037.5	7,161.7	2,752.1	2,898.7
Jun.	2,160.5	3,282.1	467,896.5	1,799.8	16,382.2	7,425.6	2,941.8	2,978.9
Jul.	2,217.7	3,212.0	517,120.5	1,780.0	16,406.6	7,586.8	2,980.4	2,932.5
Aug.	2,143.8	3,318.5	520,410.3	1,755.1	16,442.1	7,207.2	2,926.5	2,886.2
Sep.	2,171.4	3,267.5	516,042.9	1,746.2	16,658.6	7,408.2	2,976.7	2,905.2
Oct.	2,208.8	3,270.1	495,187.9	1,760.7	16,483.2	7,248.4	3,037.6	2,929.1
Nov.	2,189.9	3,036.1	501,372.5	1,781.9	17,040.2	7,346.5	3,141.0	2,872.0
Dec.	2,231.6	3,143.0	509,916.4	1,869.0	17,063.4	7,542.4	3,230.8	3,050.1

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

¹See notes to tables

Table 4.1 Selected Interest Rates

(%)

Period Ended	Bank Rate	Prime Rate	Treasury Bill Rates			
			Re-Discount Rate	Average Tender Rate	Average Rate of Discount	
2010	5.25	5.50	2.94	99.02	2.44	
2011	4.50	4.75	1.47	99.59	0.97	
2012	4.50	4.75	1.08	99.73	0.58	
2013	4.50	4.75	1.15	99.72	0.65	
2014	4.50	4.75	1.22	99.71	0.72	
2015	4.50	4.75	1.37	99.66	0.87	
2016	4.00	4.75	2.53	99.25	2.03	
2017	4.00	4.25	2.39	99.27	1.89	
2018	4.00	4.25	2.21	99.34	1.71	
2019	4.00	4.25	2.25	99.34	1.75	
<u>2017</u>						
QTR. I	4.00	4.25	2.28	99.56	1.78	
QTR. II	4.00	4.25	2.33	99.30	1.83	
QTR. III	4.00	4.25	2.27	99.56	1.77	
QTR. IV	4.00	4.25	2.39	99.27	1.89	
<u>2018</u>						
Jan.	4.00	4.25	2.28	99.55	1.78	
Feb.	4.00	4.25	2.29	99.55	1.79	
Mar.	4.00	4.25	2.28	99.55	1.78	
Apr.	4.00	4.25	2.28	99.55	1.78	
May	4.00	4.25	2.22	99.57	1.72	
Jun.	4.00	4.25	2.34	99.29	1.84	
Jul.	4.00	4.25	2.14	99.59	1.64	
Aug.	4.00	4.25	2.12	99.59	1.62	
Sep.	4.00	4.25	2.09	99.60	1.59	
Oct.	4.00	4.25	2.03	99.62	1.53	
Nov.	4.00	4.25	2.03	99.62	1.53	
Dec.	4.00	4.25	2.21	99.34	1.71	
<u>2019</u>						
Jan.	4.00	4.25	2.01	99.62	1.51	
Feb.	4.00	4.25	2.04	99.62	1.54	
Mar.	4.00	4.25	2.18	99.35	1.52	
Apr.	4.00	4.25	2.18	99.35	1.54	
May	4.00	4.25	2.07	99.61	1.57	
Jun.	4.00	4.25	2.17	99.36	1.67	
Jul.	4.00	4.25	2.05	99.61	1.55	
Aug.	4.00	4.25	2.12	99.60	1.62	
Sep.	4.00	4.25	2.21	99.35	1.71	
Oct.	4.00	4.25	2.14	99.59	1.64	
Nov.	4.00	4.25	2.17	99.58	1.67	
Dec.	4.00	4.25	2.25	99.34	1.75	

SOURCE: 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 (%)
2010	13.21	8.39	8.15	8.79	10.87	11.05
2011	13.35	7.80	7.77	8.37	10.03	10.98
2012	13.43	8.10	7.50	8.29	9.81	10.88
2013	13.65	7.64	7.27	8.21	9.32	11.10
2014	13.91	7.89	7.16	8.02	9.76	11.81
2015	14.26	7.48	6.47	7.89	10.36	12.29
2016	14.03	7.70	6.22	7.87	11.13	12.49
2017	13.60	6.67	5.76	6.83	10.62	11.75
2018	13.49	7.25	5.41	7.51	10.15	11.34
2019	12.86	9.97	4.91	6.38	10.43	10.46
<u>2017</u>						
QTR. I	13.60	7.17	6.14	6.38	10.78	11.88
QTR. II	13.82	6.23	6.00	6.58	10.65	12.02
QTR. III	13.36	5.92	5.41	6.75	10.12	11.64
QTR. IV	13.64	7.35	5.50	7.75	10.94	11.48
<u>2018</u>						
QTR. I	13.58	7.28	5.50	7.52	10.47	11.40
QTR. II	13.49	6.41	5.46	6.74	10.04	11.25
QTR. III	13.53	7.35	5.35	8.71	10.42	11.61
QTR. IV	13.35	7.96	5.33	7.38	9.65	11.11
<u>2019</u>						
Jan.	12.13	7.39	4.97	5.75	8.49	8.79
Feb.	12.82	14.14	4.95	--	9.81	10.21
Mar.	12.19	9.36	4.79	7.75	9.30	9.98
Apr.	12.93	9.57	5.10	5.21	8.45	9.88
May.	12.92	8.51	4.93	7.25	10.58	10.72
Jun.	13.25	12.15	4.86	6.00	10.56	10.99
Jul.	13.18	8.65	4.95	7.07	12.16	11.20
Aug.	13.42	11.32	4.92	--	11.39	11.53
Sep.	13.11	10.42	4.96	4.75	11.09	10.92
Oct.	13.00	7.13	4.80	7.25	10.58	10.03
Nov.	12.82	10.77	4.91	--	11.89	10.80
Dec.	12.55	10.20	4.75	--	10.83	10.48

SOURCE: 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	
2010	1.94	3.19	3.56	3.99	4.03	3.44
2011	1.74	2.33	2.67	3.24	3.19	2.63
2012	1.53	1.60	1.95	2.54	2.65	2.02
2013	0.97	1.37	1.35	2.15	2.20	1.68
2014	0.89	1.16	1.22	1.76	1.64	1.42
2015	0.83	1.13	1.08	1.71	1.57	1.41
2016	0.82	0.97	0.99	1.58	1.87	1.24
2017	0.72	0.78	0.64	1.21	1.61	1.00
2018	0.63	0.60	0.62	0.96	1.26	0.84
2019	0.38	0.35	0.56	0.68	0.89	0.57
<u>2017</u>						
QTR. I	0.77	0.80	0.65	1.27	1.45	1.00
QTR. II	0.72	0.68	0.66	1.32	1.80	0.98
QTR. III	0.68	0.74	0.63	1.11	1.61	0.98
QTR. IV	0.72	0.88	0.62	1.14	1.57	1.03
<u>2018</u>						
QTR. I	0.71	0.67	0.62	0.94	1.41	0.91
QTR. II	0.67	0.56	0.58	1.07	1.52	0.82
QTR. III	0.66	0.59	0.53	1.06	1.00	0.82
QTR. IV	0.50	0.58	0.75	0.79	1.10	0.82
<u>2019</u>						
Jan.	0.52	0.43	0.35	0.47	0.87	0.50
Feb.	0.51	0.62	0.97	1.06	1.09	0.90
Mar.	0.50	0.41	0.82	0.62	0.89	0.64
Apr.	0.33	0.30	0.46	0.70	1.25	0.55
May.	0.34	0.37	0.43	0.57	0.89	0.54
Jun.	0.37	0.33	0.79	0.75	0.53	0.58
Jul.	0.34	0.32	0.56	0.87	0.98	0.53
Aug.	0.33	0.27	0.32	0.60	0.73	0.40
Sep.	0.37	0.26	0.60	0.84	0.77	0.62
Oct.	0.35	0.26	0.39	0.69	0.71	0.39
Nov.	0.33	0.33	0.72	0.41	1.37	0.83
Dec.	0.31	0.27	0.35	0.54	0.65	0.38

SOURCE: Central Bank of The Bahamas

¹See notes to Table.

Table 4.4 Comparative Treasury Bills and Bank Rates

Period Ended	B A H A M A S		B A R B A D O S		J A M A I C A		T R I N I D A D & T O B A G O		C A N A D A		U. K.		U. S. A.	
	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill**	Bank Rate*	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill	Lending Rate	Treasury Bill	Bank Rate
2010	2.44	5.25	3.35	7.00	7.48	7.50	0.37	5.75	1.00	1.25	0.49	0.50	0.14	0.75
2011	0.97	4.50	3.43	7.00	6.46	6.25	0.28	5.00	0.83	1.25	0.30	0.50	0.01	0.75
2012	0.58	4.50	3.61	7.00	7.18	6.25	0.39	4.75	0.98	1.25	0.25	0.50	0.07	0.75
2013	0.65	4.50	3.24	7.00	8.25	5.75	0.06	4.75	0.89	1.25	0.26	0.50	0.07	0.75
2014	0.72	4.50	2.55	7.00	7.14	5.75	0.10	4.75	0.91	1.25	0.41	0.50	0.03	0.75
2015	0.87	4.50	1.76	7.00	6.04	5.25	0.97	4.75	0.50	0.75	0.46	0.50	0.23	0.87
2016	2.03	4.00	3.10	7.00	6.56	5.00	0.65	4.75	0.47	0.75	0.05	0.25	0.51	1.14
2017	1.89	4.00	3.15	7.00	4.63	4.00	1.16	4.75	1.05	1.25	n.a.	0.50	1.32	1.90
2018	1.71	4.00	0.50	7.00	2.07	3.00	1.24	5.00	1.67	2.00	n.a.	0.75	2.37	3.00
2019	1.75	4.00	0.50	7.00	1.45	3.00	n.a.	5.00	1.67	2.00	n.a.	0.75	1.54	2.25
2017														
QTR. I	1.78	4.00	3.09	7.00	6.32	5.00	1.05	4.75	0.51	0.75	0.02	0.25	0.74	1.38
QTR. II	1.83	4.00	3.09	7.00	6.13	4.75	1.20	4.75	0.68	0.75	0.08	0.25	0.98	1.63
QTR. III	1.77	4.00	3.13	7.00	5.45	4.50	0.95	4.75	1.01	1.25	n.a.	0.25	1.03	1.75
QTR. IV	1.89	4.00	3.15	7.00	4.63	4.00	1.16	4.75	1.05	1.25	n.a.	0.50	1.32	1.90
2018														
QTR. I	1.78	4.00	3.14	7.00	3.17	3.50	1.15	4.75	1.09	1.50	n.a.	0.50	1.70	2.08
QTR. II	1.84	4.00	2.31	7.00	2.66	3.00	1.18	5.00	1.25	1.50	n.a.	0.50	1.90	2.50
QTR. III	1.59	4.00	2.93	7.00	1.87	3.00	1.20	5.00	1.51	1.75	n.a.	0.75	2.13	2.75
QTR. IV	1.71	4.00	0.50	7.00	2.07	3.00	1.24	5.00	1.67	2.00	n.a.	0.75	2.37	3.00
2019														
Jan.	1.51	4.00	0.50	7.00	2.15	3.00	1.24	5.00	1.63	2.00	n.a.	0.75	2.37	3.00
Feb.	1.54	4.00	0.50	7.00	2.32	3.00	1.24	5.00	1.68	2.00	n.a.	0.75	2.39	3.00
Mar.	1.52	4.00	0.50	7.00	2.17	3.00	1.24	5.00	1.65	2.00	n.a.	0.75	2.40	3.00
Apr.	1.54	4.00	0.50	7.00	2.18	3.00	1.24	5.00	1.67	2.00	n.a.	0.75	2.38	3.00
May	1.57	4.00	0.50	7.00	2.13	3.00	1.20	5.00	1.69	2.00	n.a.	0.75	2.35	3.00
Jun.	1.67	4.00	0.50	7.00	1.84	3.00	1.22	5.00	1.66	2.00	n.a.	0.75	2.17	3.00
Jul.	1.55	4.00	n.a.	7.00	1.82	3.00	n.a.	4.75	1.65	2.00	n.a.	0.75	2.10	3.00
Aug.	1.62	4.00	0.50	7.00	1.87	3.00	1.22	5.00	1.62	2.00	n.a.	0.75	1.95	2.75
Sep.	1.71	4.00	0.50	7.00	1.75	3.00	1.20	5.00	1.64	2.00	n.a.	0.75	1.89	2.50
Oct.	1.64	4.00	0.50	7.00	1.65	3.00	1.22	5.00	1.66	2.00	n.a.	0.75	1.65	2.25
Nov.	1.67	4.00	0.50	7.00	1.58	3.00	n.a.	5.00	1.65	2.00	n.a.	0.75	1.54	2.25
Dec.	1.75	4.00	0.50	7.00	1.45	3.00	n.a.	5.00	1.67	2.00	n.a.	0.75	1.54	2.25

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 - Statement of Operations¹

						(B\$000)	
	2014/15	2015/16 ^P	2016/17 ^P	2017/18 ^P	2018/19 ^P	Budget FY2018/2019	Budget FY2019/2020
A. REVENUE (a+b+c)	1,731,893	1,989,401	2,070,259	2,042,385	2,420,086	2,650,927	2,628,123
a. Tax Revenue	1,503,544	1,679,252	1,840,965	1,835,675	2,196,758	2,429,942	2,340,267
b. Non-Tax Revenue	224,933	309,980	229,222	203,959	223,283	218,778	285,733
c. Grants	362	111	5	2,598	--	2,205	2,121
d. Capital Revenue	3,053	57	66	154	45	2	2
B. EXPENDITURE (c+d)	2,115,220	2,299,383	2,730,986	2,457,286	2,635,203	2,888,511	2,765,048
c. Recurrent	1,740,809	2,064,415	2,349,251	2,188,579	2,418,048	2,589,192	2,530,038
d. Capital	374,411	234,968	381,735	268,707	217,156	299,319	235,010
Surplus/(Deficit) (A-B)	(383,327)	(309,982)	(660,727)	(414,901)	(215,117)	(237,584)	(136,926)
FINANCING ACTIVITIES	383,327	309,982	660,727	414,901	215,117	237,584	136,926
Net Acquisition of financial assets (-)	26,947	--	120,161	20,000	94,438	46,491	46,491
Sinking Funds	26,947	--	--	--	46,491	46,491	46,491
Equity	--	--	120,161	20,000	47,947	--	--
Net Incurrence of Liabilities (+)	506,247	344,196	580,307	684,378	293,041	237,584	136,926
Borrowing	727,663	666,940	1,175,439	1,986,957	1,094,181	946,997	764,883
Internal	580,000	461,113	1,132,116	617,695	1,084,977	896,647	700,344
Bahamian Dollars	580,000	411,113	1,132,116	617,695	1,084,977	896,647	700,344
Treasury Bills/Notes (Net)	30,000	301,189	337,655	111,695	231,277	--	--
Loans/Advances	275,000	22,614	249,461	14,000	234,000	--	--
Government Securities	275,000	87,310	545,000	492,000	619,700	--	--
Foreign Currency	--	50,000	--	--	--	--	--
Loans/Advances	--	50,000	--	--	--	--	--
Government Securities	--	--	--	--	--	--	--
External	147,663	205,827	43,323	1,369,262	9,204	50,350	64,539
Loans/Advances	--	--	--	750,000	9,204	50,350	64,539
Government Securities	147,663	205,827	43,323	619,262	--	--	--
Debt Repayment(-)	221,416	322,744	595,132	1,302,579	801,140	709,414	627,957
Internal	206,000	294,280	557,065	798,151	717,194	620,910	539,025
Bahamian Dollars	140,000	244,280	557,065	798,151	717,194	620,910	539,025
Foreign Currency	66,000	50,000	--	--	--	--	--
External	15,416	28,464	38,067	504,428	83,946	88,504	88,932
Change in Short-term Advances (+)	18,358	33,786	(93,255)	11,697	48,626	--	--
Change in Cash Balance + Other Financing [(114,331)	(68,000)	293,836	(261,174)	(32,112)	46,491	46,491

SOURCE: Bahamas Ministry of Finance & Central Bank of The Bahamas

¹ See notes to table

Table 5.1: Central Government - Statement of Operations¹

	(B\$000)				
	FY2018/19 ^P	FY2018/19 ^P	FY2018/19 ^P	FY2019/20 ^P	FY2019/20 ^P
	2nd Qtr.	3rd Qtr.	4th Qtr.	1st Qtr.	2nd Qtr.
A. REVENUE (a+b+c)	497,848	677,432	730,957	554,314	549,299
a. Tax Revenue	428,089	621,938	674,953	498,733	496,442
b. Non-Tax Revenue	69,754	55,491	55,998	55,480	51,352
c. Grants	--	--	--	100	1,500
d. Capital Revenue	5	3	6	1	4
B. EXPENDITURE (c+d)	607,461	642,961	806,058	600,259	691,985
c. Recurrent	566,253	594,907	716,966	544,065	631,554
d. Capital	41,209	48,053	89,092	56,194	60,430
Surplus/(Deficit) (A-B)	(109,614)	34,471	(75,101)	(45,944)	(142,686)
FINANCING ACTIVITIES	109,614	(34,471)	75,100	45,944	142,686
Net Acquisition of financial assets (-)	17,545	12,490	19,852	11,660	13,910
Sinking Funds	9,990	9,990	19,852	6,660	13,910
Equity	7,556	2,500	--	5,000	--
Net Incurrence of Liabilities (+)	123,076	(19,304)	49,375	69,307	140,592
Borrowing	376,127	170,858	244,381	167,580	368,041
Internal	371,204	170,683	241,427	135,702	359,383
Bahamian Dollars	371,204	170,683	241,427	135,702	309,383
Treasury Bills/Notes (Net)	62,204	1,683	75,727	29,702	21,483
Loans/Advances	105,000	29,000	--	3,000	95,000
Government Securities	204,000	140,000	165,700	103,000	192,900
Foreign Currency	--	--	--	--	50,000
Loans/Advances	--	--	--	--	50,000
Government Securities	--	--	--	--	--
External	4,923	175	2,954	31,878	8,658
Loans/Advances	4,923	175	2,954	31,878	8,658
Government Securities	--	--	--	--	--
Debt Repayment(-)	253,051	190,162	195,006	98,273	227,449
Internal	245,342	156,041	187,297	83,657	219,741
Bahamian Dollars	245,342	156,041	187,297	83,657	219,741
Foreign Currency	--	--	--	--	--
External	7,709	34,121	7,708	14,616	7,708
Change in Short-term Advances (+)	6,091	10,163	58,895	33,345	5,040
Change in Cash Balance & Other Financing [()= ir	(2,008)	(12,840)	(13,318)	(45,048)	10,964

SOURCE: Bahamas Ministry of Finance & Central Bank of The Bahamas

¹ See notes to table

Table 5.2: Central Government: Revenue¹

						(B\$000)	
	2014/15	2015/16 ^P	2016/17 ^P	2017/18 ^P	2018/19 ^P	Budget FY2018/2019	Budget FY2019/2020
TAX REVENUE (a+b+c+d)	<u>1,503,544</u>	<u>1,679,252</u>	<u>1,840,965</u>	<u>1,835,675</u>	<u>2,196,758</u>	<u>2,429,942</u>	<u>2,340,267</u>
a. Taxes on Property	107,298	103,776	120,618	123,560	109,296	132,232	130,955
b. Taxes on Goods & Services (i+ii+iii+iv)	901,681	1,154,571	1,281,966	1,275,736	1,633,472	1,773,130	1,709,758
i. General	404,412	718,777	743,262	790,106	1,121,480	1,203,313	1,201,675
Value Added Tax	218,680	628,052	638,174	680,584	896,148	1,059,603	1,100,156
Stamp Taxes (Financial & Realty)	185,732	90,725	105,088	109,522	225,332	143,710	101,519
ii. Excise Tax	262,112	231,194	288,898	256,773	241,666	296,786	283,273
iii. Specific (Gaming taxes)	25,034	26,359	27,360	37,152	39,773	70,039	36,190
iv. Taxes on Use of/ Permission to Use Goods	210,122	178,241	222,447	191,705	230,553	202,991	188,620
Motor Vehicle Taxes	28,184	29,062	29,750	36,620	35,397	36,226	38,780
Company Taxes	21,333	21,456	21,376	20,865	20,095	20,749	25,414
Licence to Conduct Specific Bus. Activities	142,564	110,120	149,832	113,556	145,242	116,456	121,866
Marine License Activities	2,197	2,104	2,734	2,515	2,183	3,560	1,987
Banks & Trust Companies	15,843	15,500	18,755	18,149	27,635	26,000	574
c. Taxes on Int'l Trade & Transactions	489,441	411,597	431,217	432,027	444,045	496,448	489,171
Customs & Other import duties	307,871	263,469	286,051	270,434	284,708	335,292	316,465
Taxes on Exports	9,513	12,871	9,397	18,264	12,532	13,874	12,910
Departure Taxes	146,726	134,633	134,608	143,218	146,650	147,283	159,796
Other Taxes on Transactions	25,331	624	1,162	111	155	--	--
d. General Stamp Taxes	5,124	9,308	7,164	4,351	9,945	28,132	10,383
NON-TAX REVENUE (e+f+g+h+i+j)	<u>224,933</u>	<u>309,980</u>	<u>229,222</u>	<u>203,959</u>	<u>223,283</u>	<u>218,778</u>	<u>285,733</u>
e. Property Income	56,107	35,292	52,346	22,965	19,587	22,406	39,457
Interest & Dividends	38,459	18,007	34,773	6,620	5,380	6,856	24,612
Revenue - Gov't Property	17,648	17,285	17,573	16,345	14,207	15,550	14,845
f. Sales of goods & services	152,136	208,730	155,179	163,440	193,489	179,537	206,527
i. Fees & Service Charges	134,361	192,577	137,345	145,383	172,701	162,157	185,769
ii. Other	17,775	16,153	17,834	18,056	20,789	17,380	20,758
g. Fines, Penalties & Forfeits	843	678	1,152	1,232	5,330	3,357	6,085
h. Reimbursements & Repayments	75	50,029	49	176	190	2,512	27,581
i. Misc. & Unidentified Revenue	15,140	13,688	20,120	14,855	2,022	9,613	2,519
j. Sales of other Non-Financial Assets	632	1,564	377	1,290	2,665	1,353	3,564
TOTAL TAX & NON-TAX REVENUE	<u>1,728,477</u>	<u>1,989,232</u>	<u>2,070,188</u>	<u>2,039,634</u>	<u>2,420,041</u>	<u>2,648,720</u>	<u>2,626,000</u>
k. Grants	362	111	5	2,598	--	2,205	2,121
l. Capital Revenue	3,053	57	66	154	45	2	2
TOTAL REVENUE & GRANTS	<u>1,731,893</u>	<u>1,989,401</u>	<u>2,070,259</u>	<u>2,042,385</u>	<u>2,420,086</u>	<u>2,650,927</u>	<u>2,628,121</u>

SOURCE: Bahamas Ministry of Finance

¹ See notes to table

Table 5.2: Central Government: Revenue¹

	(B\$000)				
	FY2018/19 ^P 2nd Qtr.	FY2018/19 ^P 3rd Qtr.	FY2018/19 ^P 4th Qtr.	FY2019/20 ^P 1st Qtr.	FY2019/20 ^P 2nd Qtr.
<u>TAX REVENUE (a+b+c+d)</u>	<u>428,089</u>	<u>621,938</u>	<u>674,953</u>	<u>498,733</u>	<u>496,442</u>
a. Taxes on Property	22,876	58,692	15,580	8,456	25,627
b. Taxes on Goods & Services (i+ii+iii+iv)	310,668	455,769	525,243	377,864	346,755
i. General	239,182	257,487	371,016	276,829	259,802
Value Added Tax	185,915	203,575	307,265	266,221	249,089
Stamp Taxes (Financial & Realty)	53,267	53,912	63,750	10,608	10,713
ii. Excise Tax	49,294	52,123	71,739	72,869	59,643
iii. Specific (Gaming taxes)	3,597	12,692	17,313	8,383	10,978
iv. Taxes on Use of/ Permission to Use Goods	18,595	133,466	65,175	19,783	16,331
Motor Vehicle Taxes	7,202	12,382	9,204	6,253	7,924
Company Taxes	3,500	12,119	2,619	1,945	2,915
Licence to Conduct Specific Bus. Activities	7,672	83,046	50,112	11,257	5,077
Marine License Activities	221	571	952	299	416
Banks & Trust Companies	--	25,348	2,287	30	--
c. Taxes on Int'l Trade & Transactions	92,646	106,177	131,371	110,336	121,486
Customs & Other import duties	65,139	51,561	85,341	67,643	73,430
Taxes on Exports	2,878	5,043	3,257	2,884	23,469
Departure Taxes	24,601	49,521	42,737	39,771	24,557
Other Taxes on Transactions	28	52	36	37	31
d. General Stamp Taxes	1,899	1,299	2,759	2,077	2,574
<u>NON-TAX REVENUE (e+f+g+h+i+j)</u>	<u>69,754</u>	<u>55,491</u>	<u>55,998</u>	<u>55,480</u>	<u>51,352</u>
e. Property Income	15,772	897	1,304	2,011	4,184
Interest & Dividends	3,180	660	880	440	3,449
Revenue - Gov't Property	12,592	237	424	1,571	735
f. Sales of goods & services	48,922	52,780	52,921	39,906	46,466
i. Fees & Service Charges	44,037	46,524	46,748	35,291	42,461
ii. Other	4,884	6,256	6,173	4,616	4,005
g. Fines, Penalties & Forfeits	1,469	973	1,445	299	598
h. Reimbursements & Repayments	50	82	18	11	15
i. Misc. & Unidentified Revenue	1,332	381	235	13,253	86
j. Sales of other Non-Financial Assets	2,210	378	75	--	4
<u>TOTAL TAX & NON-TAX REVENUE</u>	<u>497,843</u>	<u>677,429</u>	<u>730,951</u>	<u>554,213</u>	<u>547,795</u>
k. Grants	--	--	--	100	1,500
l. Capital Revenue	5	3	6	1	4
<u>TOTAL REVENUE & GRANTS</u>	<u>497,848</u>	<u>677,432</u>	<u>730,957</u>	<u>554,314</u>	<u>549,299</u>

SOURCE: Bahamas Ministry of Finance & Central Bank of The Bahamas

¹ See notes to table

Table 5.3: Central Government - Expenditure by Economic Classification

						(B\$000)	
	2014/15	2015/16 ^P	2016/17 ^P	2017/18 ^P	2018/19 ^P	Budget FY2018/2019	Budget FY2019/2020
<u>CURRENT EXPENDITURE</u>	<u>1,740,809</u>	<u>2,064,415</u>	<u>2,349,251</u>	<u>2,188,579</u>	<u>2,418,048</u>	<u>2,589,192</u>	<u>2,530,038</u>
Compensation of Employees	660,104	685,258	726,410	728,741	711,941	793,594	770,254
Use of Goods & Services	369,707	432,358	575,739	448,843	591,628	637,569	585,078
Public Debt Interest	<u>241,500</u>	<u>274,995</u>	<u>267,755</u>	<u>313,863</u>	<u>324,502</u>	<u>346,778</u>	<u>371,552</u>
Internal	162,510	192,085	179,437	183,432	178,285	198,652	215,816
i) Bahamian Dollars	161,372	190,970	179,437	183,432	178,285	198,652	215,816
ii) Foreign Currency	1,138	1,115	--	--	--	--	--
External	78,991	82,910	88,318	130,431	146,217	148,126	155,736
Subsidies	242,825	373,380	409,617	327,805	392,695	386,369	357,911
Grants	7,106	8,639	7,173	7,589	8,057	8,728	9,179
Social Assistance Benefits	121,100	143,762	159,107	165,670	185,964	188,008	187,009
of which: Pensions & Gratuities	103,705	114,276	117,866	127,543	139,766	136,693	140,700
Other Payments	98,466	146,024	203,450	196,068	203,261	228,147	249,055
Current Transfers n.e.c.	48,099	119,957	123,363	128,840	150,504	151,989	171,579
Insurance Premiums	50,367	26,068	80,086	67,227	52,757	76,158	77,476
<u>CAPITAL EXPENDITURE</u>	<u>374,411</u>	<u>234,968</u>	<u>381,735</u>	<u>268,707</u>	<u>217,156</u>	<u>299,319</u>	<u>235,010</u>
Capital Transfers	161,373	60,732	107,588	40,020	29,568	62,160	51,261
Acquisition of Non-financial Assets	213,039	174,235	274,147	228,688	187,588	237,159	183,749
Fixed Assets	205,526	169,169	267,477	228,688	187,576	236,659	178,975
Valuables	--	--	--	--	--	--	10
Land	7,513	5,066	6,670	--	12	500	4,764
<u>TOTAL EXPENDITURE</u>	<u>2,115,220</u>	<u>2,299,383</u>	<u>2,730,986</u>	<u>2,457,286</u>	<u>2,635,203</u>	<u>2,888,511</u>	<u>2,765,048</u>

SOURCE: Bahamas Ministry of Finance & Central Bank of The Bahamas

¹ See notes to table

Table 5.3: Central Government - Expenditure by Economic Classification

	(B\$000)				
	2018/19 ^P 2nd Qtr.	2018/19 ^P 3rd Qtr.	2018/19 ^P 4th Qtr.	2019/20 ^P 1st Qtr.	2019/20 ^P 2nd Qtr.
<u>CURRENT EXPENDITURE</u>	<u>566,253</u>	<u>594,907</u>	<u>716,966</u>	<u>544,065</u>	<u>631,554</u>
Compensation of Employees	178,550	173,438	185,742	176,495	203,740
Use of Goods & Services	107,588	147,200	204,411	109,528	125,528
Public Debt Interest	86,347	75,440	89,551	75,519	89,894
Internal	37,010	53,524	38,073	55,189	39,661
i) Bahamian Dollars	37,010	53,524	38,073	55,189	39,661
ii) Foreign Currency	--	--	--	--	--
External	49,337	21,916	51,478	20,329	50,233
Subsidies	92,623	103,041	120,904	87,798	109,966
To public corporations	83,485	91,974	104,580	84,941	101,798
To private enterprises	8,986	10,792	14,446	2,512	7,499
To other sectors	150	275	1,877	345	669
Grants	175	5,335	1,234	1,871	2,181
Social Assistance Benefits	46,121	43,159	54,356	37,896	44,866
of which: Pensions & Gratuities	33,817	33,678	41,192	32,068	37,945
Other Payments	54,850	47,295	60,769	54,959	55,379
Current Transfers n.e.c.	31,602	46,629	32,774	46,640	33,574
Insurance Premiums	23,248	666	27,995	8,319	21,805
<u>CAPITAL EXPENDITURE</u>	<u>41,209</u>	<u>48,053</u>	<u>89,092</u>	<u>56,194</u>	<u>60,430</u>
Capital Transfers	6,250	5,541	9,226	18,275	25,028
Acquisition of Non-financial Assets	34,958	42,512	79,865	37,920	35,402
Fixed Assets	34,958	42,500	79,865	37,920	35,402
Valuables	--	--	--	--	--
Land	--	12	--	--	--
<u>TOTAL EXPENDITURE</u>	<u>607,461</u>	<u>642,961</u>	<u>806,058</u>	<u>600,259</u>	<u>691,985</u>

SOURCE: Bahamas Ministry of Finance & Central Bank of The Bahamas

¹ See notes to table

Table 5.4 Central Government: Expenditure by Functional Classification¹

FUNCTION	2014/15			2015/16p			2016/17p			2017/18p			2018/19p		
	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total
1. GENERAL PUBLIC SERVICE	584,504	36,183	620,687	650,616	14,523	665,139	805,760	32,491	838,251	793,183	19,583	812,766	886,558	20,003	906,561
of which:															
Executive Organs, Fin., Fiscal, & Ext. Affairs	179,203	36,183	215,387	239,286	14,523	253,809	340,164	32,491	372,655	277,624	19,583	297,207	336,769	20,003	356,772
General Personnel Services	120,362	--	120,362	97,057	--	97,057	153,279	--	153,279	131,581	--	131,581	165,163	--	165,163
Public Debt Transactions	253,002	--	253,002	280,679	--	280,679	273,368	--	273,368	350,817	--	350,817	350,555	--	350,555
2. DEFENSE	57,097	89,864	146,960	52,256	30,520	82,776	53,033	59,606	112,639	54,809	17,525	72,334	57,089	7,743	64,832
3. EDUCATION	250,949	15,491	266,440	272,406	30,686	303,092	287,946	41,061	329,006	278,959	33,851	312,810	295,045	43,691	338,736
4. HEALTH	215,295	371	215,666	264,108	--	264,108	332,193	--	332,193	284,429	10,000	294,429	325,794	11,632	337,426
5. PUBLIC ORDER & SAFETY	208,888	1,660	210,548	202,218	--	202,218	213,123	--	213,123	215,155	--	215,155	222,863	4,358	227,221
6. HOUSING	1,912	1,151	3,063	2,540	--	2,540	2,399	--	2,399	10,847	--	10,847	2,218	1,210	3,428
7. ENVIRONMENTAL PROTECTION	68,302	42,262	110,563	82,772	--	82,772	114,619	--	114,619	89,221	--	89,221	102,682	2,090	104,772
8. ECONOMIC AFFAIRS	212,523	158,691	371,213	365,925	159,239	525,163	345,995	194,489	540,484	275,534	187,510	463,044	339,144	126,431	465,575
of which:															
General Economic, Commercial & Labour Affair	15,623	--	15,623	46,627	--	46,627	101,591	--	101,591	57,580	--	57,580	38,590	--	38,590
Mining, Manufacturing & Construction	54,013	93,870	147,883	115,544	107,095	222,639	52,034	156,489	208,523	25,055	91,859	116,914	63,073	98,120	161,192
Agriculture, forestry, fishing, and hunting	11,289	8,418	19,707	26,702	--	26,702	29,388	--	29,388	29,797	--	29,797	28,646	598	29,244
Transport	28,088	19,075	47,163	29,415	3,180	32,595	33,841	--	33,841	52,599	--	52,599	55,456	606	56,063
Other Industries	91,816	12,947	104,763	135,746	21,661	157,407	118,988	1,550	120,538	85,135	--	85,135	108,075	--	108,075
of which:															
Tourism	90,776	--	90,776	134,899	--	134,899	118,134	--	118,134	83,880	--	83,880	103,157	--	103,157
9. RECREATION, CULTURE, & RELIGION	12,781	28,738	41,519	43,357	--	43,357	56,361	--	56,361	37,700	--	37,700	33,502	--	33,502
10. SOCIAL PROTECTION	128,559	--	128,559	128,218	--	128,218	137,820	54,089	191,910	148,742	239	148,980	153,153	--	153,153
of which:															
Old Age	79,145	--	79,145	85,529	--	85,529	91,751	--	91,751	97,570	--	97,570	104,572	--	104,572
Social Exclusion	4,340	--	4,340	4,060	--	4,060	3,594	--	3,594	4,275	--	4,275	4,248	--	4,248
TOTAL EXPENDITURE	1,740,809	374,411	2,115,220	2,064,415	234,968	2,299,383	2,349,251	381,735	2,730,986	2,188,579	268,707	2,457,286	2,418,048	217,156	2,635,203

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹ See notes to table

Table 5.4 Central Government: Expenditure by Functional Classification ¹

FUNCTION	FY2018/19P 2nd Qtr.			FY2018/19P 3rd Qtr.			FY2018/19P 4th Qtr.			FY2019/20P 1st Qtr.			FY2019/20P 2nd Qtr.		
	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total
	1. <u>GENERAL PUBLIC SERVICE</u>	<u>214,349</u>	<u>2,000</u>	<u>216,349</u>	<u>222,043</u>	<u>3,180</u>	<u>225,224</u>	<u>234,953</u>	<u>11,110</u>	<u>246,063</u>	<u>189,669</u>	<u>15,062</u>	<u>204,731</u>	<u>210,907</u>	<u>12,152</u>
of which:															
Executive Organs, Fin., Fiscal, & Ext. Affairs	2,749	2,000	4,749	4,483	3,180	7,663	4,718	11,110	15,829	5,011	15,062	20,073	4,062	12,152	16,214
General Personnel Services	53,271	--	53,271	30,956	--	30,956	60,341	--	60,341	36,620	--	36,620	49,960	--	49,960
Public Debt Transactions	77,807	--	77,807	93,826	--	93,826	89,636	--	89,636	81,213	--	81,213	89,452	--	89,452
2. DEFENSE	13,811	1,743	15,555	13,957	2,075	16,032	15,460	3,228	18,688	13,595	223	13,818	16,687	880	17,567
3. EDUCATION	73,611	11,416	85,026	76,793	8,405	85,198	76,939	6,364	83,303	75,207	22,759	97,966	78,229	12,380	90,609
4. HEALTH	84,180	--	84,180	86,887	536	87,423	86,691	11,096	97,787	83,484	409	83,894	92,505	101	92,605
5. PUBLIC ORDER & SAFETY	53,524	--	53,524	56,580	368	56,948	61,764	3,990	65,754	51,408	1,800	53,208	63,531	2,203	65,733
6. HOUSING	585	26	611	507	343	850	581	841	1,422	377	32	409	512	109	621
7. ENVIRONMENTAL PROTECTION	23,049	--	23,049	23,023	799	23,822	36,438	1,291	37,729	30,958	245	31,203	42,441	349	42,790
8. <u>ECONOMIC AFFAIRS</u>	<u>57,873</u>	<u>26,024</u>	<u>83,897</u>	<u>67,094</u>	<u>32,347</u>	<u>99,441</u>	<u>155,616</u>	<u>51,172</u>	<u>206,788</u>	<u>56,312</u>	<u>15,663</u>	<u>71,975</u>	<u>79,091</u>	<u>32,258</u>	<u>111,349</u>
of which:															
General Economic, Commercial & Labour Affair	7,311	--	7,311	9,876	--	9,876	12,410	--	12,410	11,203	--	11,203	9,290	--	9,290
Mining, Manufacturing & Construction	12,088	19,365	31,453	10,043	24,246	34,288	34,445	40,261	74,705	6,988	12,117	19,105	12,816	25,672	38,488
Agriculture, forestry, fishing, and hunting	7,098	--	7,098	6,602	--	6,602	8,709	598	9,307	6,604	--	6,604	7,847	70	7,916
Transport	11,703	186	11,889	14,318	67	14,385	17,189	248	17,437	12,574	--	12,574	14,235	35	14,270
Other Industries	17,003	--	17,003	23,889	--	23,889	45,217	--	45,217	15,420	--	15,420	19,107	--	19,107
of which:															
Tourism	16,844	--	16,844	23,748	--	23,748	42,074	--	42,074	13,372	--	13,372	18,984	--	18,984
9. RECREATION, CULTURE, & RELIGION	8,176	--	8,176	8,255	--	8,255	9,366	--	9,366	6,648	--	6,648	9,054	--	9,054
10. <u>SOCIAL PROTECTION</u>	<u>37,096</u>	--	<u>37,096</u>	<u>39,767</u>	--	<u>39,767</u>	<u>39,157</u>	--	<u>39,157</u>	<u>36,406</u>	--	<u>36,406</u>	<u>38,598</u>	--	<u>38,598</u>
of which:															
Old Age	25,697	--	25,697	26,517	--	26,517	27,211	--	27,211	26,466	--	26,466	27,461	--	27,461
Social Exclusion	1,321	--	1,321	1,107	--	1,107	1,437	--	1,437	294	--	294	1,941	--	1,941
TOTAL EXPENDITURE	<u>566,253</u>	<u>41,209</u>	<u>607,461</u>	<u>594,907</u>	<u>48,053</u>	<u>642,960</u>	<u>716,966</u>	<u>89,092</u>	<u>806,058</u>	<u>544,065</u>	<u>56,194</u>	<u>600,259</u>	<u>631,554</u>	<u>60,430</u>	<u>691,985</u>

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

¹ See notes to table

Table 6.1 Central Government: National Debt

(B\$'000)

	2015p	2016p	2017p	2018p	2019p
EXTERNAL DEBT BY INSTRUMENT					
Government Securities	900,000	900,000	1,650,000	1,650,000	1,650,000
Loans	741,210	845,483	966,225	943,818	917,662
<u>Total External Debt</u>	<u>1,641,210</u>	<u>1,745,483</u>	<u>2,616,225</u>	<u>2,593,818</u>	<u>2,567,662</u>
EXTERNAL DEBT BY HOLDER					
Bilateral Financial Institutions	72,352	80,846	90,688	79,609	72,539
International Financial Institutions	221,348	216,959	213,730	207,483	232,075
Private Capital Markets	900,000	900,000	1,650,000	1,650,000	1,650,000
Other Financial Institutions	447,510	547,678	661,807	656,726	613,048
<u>Total External Debt</u>	<u>1,641,210</u>	<u>1,745,483</u>	<u>2,616,225</u>	<u>2,593,818</u>	<u>2,567,662</u>
INTERNAL DEBT BY INSTRUMENT					
Foreign Currency	36,615	--	--	--	50,000
Loans	36,615	--	--	--	50,000
<u>Bahamian Dollars</u>	<u>4,226,737</u>	<u>4,570,098</u>	<u>4,563,864</u>	<u>4,905,099</u>	<u>5,115,557</u>
Advances	134,657	134,657	134,657	119,657	74,900
Treasury Bills	816,513	793,896	655,749	875,746	977,104
Government Securities	3,072,783	3,314,783	3,492,283	3,536,654	3,725,354
Loans	202,784	326,762	281,175	373,042	338,199
<u>Total Internal Debt</u>	<u>4,263,352</u>	<u>4,570,098</u>	<u>4,563,864</u>	<u>4,905,099</u>	<u>5,165,557</u>
INTERNAL DEBT BY HOLDER					
Foreign Currency	36,615	--	--	--	50,000
Commercial Banks	36,615	--	--	--	50,000
<u>Bahamian Dollars</u>	<u>4,226,737</u>	<u>4,570,098</u>	<u>4,563,864</u>	<u>4,905,099</u>	<u>5,115,557</u>
The Central Bank	519,533	727,531	413,570	518,721	455,725
Commercial Banks	1,708,532	1,789,051	1,975,909	1,983,549	2,053,618
Other Local Financial Institutions	26,395	17,208	27,162	11,085	21,671
Public Corporations	650,289	600,691	602,287	586,572	602,704
Other	1,321,988	1,435,617	1,544,936	1,805,172	1,981,839
<u>Total Internal Debt</u>	<u>4,263,352</u>	<u>4,570,098</u>	<u>4,563,864</u>	<u>4,905,099</u>	<u>5,165,557</u>
Total Foreign Currency Debt*	1,677,825	1,745,483	2,616,225	2,593,818	2,617,662
TOTAL DIRECT CHARGE	5,904,562	6,315,581	7,180,089	7,498,917	7,733,219
CONTINGENT LIABILITIES					
Bahamas Development Bank	50,127	46,096	43,079	41,039	41,012
Bahamas Electricity Corporation	242,925	227,550	202,950	246,000	246,000
Bahamas Water & Sewerage Corporation	60,466	68,739	71,817	76,500	71,969
Bridge Authority	23,000	23,000	23,000	23,000	16,000
Bahamasair	8,950	--	--	--	--
Bahamas Mortgage Corporation	165,000	165,000	165,000	160,000	159,900
Educational Guarantee Fund	7,062	10,893	11,176	--	--
Hurricane Loan Programme	2,953	4,446	4,560	--	--
Education Loan Authority	67,000	67,000	67,000	62,000	62,000
Airport Authority	--	--	--	--	--
The Clifton Heritage Authority	24,000	24,000	24,000	24,000	24,000
Public Hospitals Authority	103,827	97,878	91,609	84,712	77,121
Lucayan Renewal Holdings Ltd.	--	--	--	35,000	25,000
Small Business Development Centre	--	--	--	--	1,065
<u>Total Contingent Liabilities</u>	<u>755,310</u>	<u>734,602</u>	<u>704,191</u>	<u>752,251</u>	<u>724,067</u>
TOTAL NATIONAL DEBT	6,659,872	7,050,183	7,884,280	8,251,168	8,457,286
Memorandum					
Total Government Overdrafts	206,623	193,815	169,152	190,890	298,333

*External plus internal foreign currency debt.

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

Table 6.1 Central Government: National Debt

	(B\$'000)				
	2018p 4th Qtr.	2019p 1st Qtr.	2019p 2nd Qtr.	2019p 3rd Qtr.	2019p 4th Qtr.
EXTERNAL DEBT BY INSTRUMENT					
Government Securities	1,650,000	1,650,000	1,650,000	1,650,000	1,650,000
Loans	943,818	907,139	903,176	909,787	917,662
<u>Total External Debt</u>	<u>2,593,818</u>	<u>2,557,139</u>	<u>2,553,176</u>	<u>2,559,787</u>	<u>2,567,662</u>
EXTERNAL DEBT BY HOLDER					
Bilateral Financial Institutions	79,609	78,418	76,651	70,660	72,539
International Financial Institutions	207,483	205,780	201,030	231,115	232,075
Private Capital Markets	1,650,000	1,650,000	1,650,000	1,650,000	1,650,000
Other Financial Institutions	656,726	622,941	625,495	608,012	613,048
<u>Total External Debt</u>	<u>2,593,818</u>	<u>2,557,139</u>	<u>2,553,176</u>	<u>2,559,787</u>	<u>2,567,662</u>
INTERNAL DEBT BY INSTRUMENT					
Foreign Currency	--	--	--	--	50,000
Loans	--	--	--	--	50,000
Bahamian Dollars	4,905,099	4,919,740	4,973,870	5,025,915	5,115,557
Advances	119,657	69,657	14,957	14,900	74,900
Treasury Bills	875,746	877,429	938,156	959,858	977,104
Government Securities	3,536,654	3,601,654	3,675,354	3,725,354	3,725,354
Loans	373,042	371,000	345,403	325,803	338,199
<u>Total Internal Debt</u>	<u>4,905,099</u>	<u>4,919,740</u>	<u>4,973,870</u>	<u>5,025,915</u>	<u>5,165,557</u>
INTERNAL DEBT BY HOLDER					
Foreign Currency	--	--	--	--	50,000
Commercial Banks	--	--	--	--	50,000
Bahamian Dollars	4,905,099	4,919,740	4,973,870	5,025,915	5,115,557
The Central Bank	518,721	372,250	350,203	436,667	455,725
Commercial Banks	1,983,549	2,083,906	2,145,017	2,040,377	2,053,618
Other Local Financial Institutions	11,085	22,638	31,850	32,230	21,671
Public Corporations	586,572	597,893	600,404	597,242	602,704
Other	1,805,172	1,843,053	1,846,396	1,919,399	1,981,839
<u>Total Internal Debt</u>	<u>4,905,099</u>	<u>4,919,740</u>	<u>4,973,870</u>	<u>5,025,915</u>	<u>5,165,557</u>
Total Foreign Currency Debt*	2,593,818	2,557,139	2,553,176	2,559,787	2,617,662
TOTAL DIRECT CHARGE	7,498,917	7,476,879	7,527,046	7,585,702	7,733,219
CONTINGENT LIABILITIES					
Bahamas Development Bank	41,039	41,028	41,028	41,012	41,012
Bahamas Electricity Corporation	246,000	246,000	246,000	246,000	246,000
Bahamas Water & Sewerage Corporation	76,500	76,247	74,272	74,019	71,969
Bridge Authority	23,000	16,000	16,000	16,000	16,000
Bahamasair	--	--	--	--	--
Bahamas Mortgage Corporation	160,000	159,900	159,900	159,900	159,900
Educational Guarantee Fund	--	--	--	--	--
Hurricane Loan Programme	--	--	--	--	--
Education Loan Authority	62,000	62,000	62,000	62,000	62,000
Airport Authority	--	--	--	--	--
The Clifton Heritage Authority	24,000	24,000	24,000	24,000	24,000
Public Hospitals Authority	84,712	83,795	82,879	78,038	77,121
Lucayan Renewal Holdings Ltd.	35,000	30,000	30,000	25,000	25,000
Small Business Development Centre	--	--	292	678	1,065
<u>Total Contingent Liabilities</u>	<u>752,251</u>	<u>738,970</u>	<u>736,371</u>	<u>726,647</u>	<u>724,067</u>
TOTAL NATIONAL DEBT	8,251,168	8,215,849	8,263,417	8,312,349	8,457,286
Memorandum					
Total Government Overdrafts	190,890	201,053	259,948	293,293	298,333

*External plus internal foreign currency debt.

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

Table 6.2 Central Government: Treasury Bills¹

(Vol./BS\$'000)

Period	AT TENDER		HOLDINGS					Total Outstanding
	Amount Applied for	Amount Allotted	Avg. Discount Rate (%)	Central Bank	Commercial Banks	Public Corporations	Other	
2010	1,529,950	912,536	2.44	--	294,593	7,016	--	301,609
2011	2,299,427	1,022,436	0.97	18,209	283,400	--	--	301,609
2012	1,696,230	1,147,045	0.58	129,842	219,300	--	--	349,142
2013	1,320,700	1,704,490	0.65	186,882	392,400	--	--	579,282
2014	1,673,340	1,956,629	0.72	119,782	459,500	--	--	579,282
2015	1,924,550	2,019,630	0.87	126,882	472,400	--	--	599,282
2016	1,323,100	2,015,630	2.03	224,433	360,849	--	--	585,282
2017	1,193,238	2,029,564	1.89	7,200	437,549	--	--	444,749
2018	2,237,500	1,961,698	1.71	156,398	493,351	10,000	--	659,749
2019	1,718,950	2,087,199	1.75	135,528	589,012	3,806	31,403	759,749
2017								
QTR. I	321,100	520,533	1.78	202,433	317,849	--	--	520,282
QTR. II	266,338	445,282	1.83	358,820	303,138	--	--	661,958
QTR. III	259,400	462,000	1.77	318,611	333,138	--	--	651,749
QTR. IV	346,400	601,749	1.89	7,200	437,549	--	--	444,749
2018								
QTR. I	382,600	447,200	1.78	--	444,749	--	--	444,749
QTR. II	588,900	444,749	1.84	--	544,749	--	--	544,749
QTR. III	702,900	455,000	1.59	55,000	559,749	--	--	614,749
QTR. IV	563,100	614,749	1.71	156,398	493,351	10,000	--	659,749
2019								
Jan.	163,100	228,800	1.51	105,398	554,351	--	--	659,749
Feb.	90,000	135,200	1.54	80,398	579,351	--	--	659,749
Mar.	108,350	125,000	1.68	68,398	591,351	--	--	659,749
Apr.	203,100	228,800	1.54	53,449	606,300	--	--	659,749
May	87,000	90,000	1.57	27,749	632,000	--	--	659,749
Jun.	151,000	130,949	1.67	77,749	642,000	--	--	719,749
Jul.	243,100	228,800	1.55	76,588	641,161	--	2,000	719,749
Aug.	97,000	120,000	1.62	91,588	626,161	--	2,000	719,749
Sep.	92,000	125,000	1.71	170,711	567,038	--	2,000	739,749
Oct.	213,800	228,800	1.64	181,760	560,712	--	17,277	759,749
Nov.	100,500	150,000	1.67	164,067	564,012	3,800	27,864	759,743
Dec.	170,000	295,850	1.75	135,528	589,012	3,806	31,403	759,749

SOURCE: Central Bank of The Bahamas

¹ See note to table

Table 6.3 Central Government: Long-term Securities¹

(B\$'000)

End of Period	Private Sector	Public Corporations	Central Bank	Commercial Banks	Insurance Companies	Other Local Financial Institutions	Other	TOTAL
2010	745,790	695,525	162,288	766,945	126,094	6,996	600,000	3,103,637
2011	784,163	684,963	164,006	834,640	116,508	9,357	600,000	3,193,637
2012	899,133	730,169	169,493	938,251	125,869	9,357	600,000	3,472,273
2013	953,305	684,911	220,880	953,094	134,926	9,357	600,000	3,556,473
2014	1,006,183	658,126	312,960	896,982	141,005	10,217	900,000	3,925,473
2015	1,122,280	643,148	257,994	884,307	152,876	12,178	900,000	3,972,783
2016	1,235,387	593,550	368,441	974,053	129,184	14,168	900,000	4,214,783
2017	1,328,814	595,146	271,713	1,126,084	145,463	25,063	1,650,000	5,142,283
2018	1,580,188	570,510	242,666	976,108	158,237	8,944	1,650,000	5,186,653
2019	1,730,430	594,277	245,297	972,538	163,962	18,850	1,650,000	5,375,355
2017								
QTR. I	1,242,077	603,550	358,317	1,046,440	129,184	10,214	900,000	4,289,783
QTR. II	1,238,266	605,542	362,818	1,080,891	141,184	26,081	900,000	4,354,783
QTR. III	1,292,768	596,377	321,181	1,086,527	146,661	14,270	900,000	4,357,784
QTR. IV	1,328,814	595,146	271,713	1,126,084	145,463	25,063	1,650,000	5,142,283
2018								
QTR. I	1,373,721	593,210	274,309	1,092,697	146,852	25,920	1,650,000	5,156,709
QTR. II	1,394,960	596,210	239,429	1,085,881	148,880	23,349	1,650,000	5,138,709
QTR. III	1,475,777	575,696	242,423	1,046,299	152,670	25,843	1,650,000	5,168,708
QTR. IV	1,580,188	570,510	242,666	976,108	158,237	8,944	1,650,000	5,186,653
2019								
Jan.	1,603,772	576,192	243,166	974,082	159,634	19,808	1,650,000	5,226,655
Feb.	1,611,402	583,193	225,535	974,082	162,634	19,808	1,650,000	5,226,655
Mar.	1,617,575	592,192	234,195	975,005	162,839	19,848	1,650,000	5,251,654
Apr.	1,623,896	593,062	244,657	985,858	159,332	19,848	1,650,000	5,276,654
May	1,638,880	595,062	224,013	1,002,295	161,325	30,079	1,650,000	5,301,655
Jun.	1,620,216	595,062	257,497	1,010,564	162,960	29,054	1,650,000	5,325,354
Jul.	1,630,124	593,060	255,048	1,004,231	163,227	29,664	1,650,000	5,325,354
Aug.	1,677,354	595,056	245,497	1,012,512	165,270	29,664	1,650,000	5,375,354
Sep.	1,689,962	592,260	251,057	997,049	165,591	29,434	1,650,000	5,375,354
Oct.	1,710,020	581,193	265,594	981,051	166,349	21,146	1,650,000	5,375,354
Nov.	1,727,325	583,454	249,165	980,100	166,459	18,850	1,650,000	5,375,354
Dec.	1,730,430	594,277	245,297	972,538	163,962	18,850	1,650,000	5,375,354

SOURCE: Central Bank of The Bahamas

¹ See notes to table

**Table 6.4 Central Government: Long-term Securities by Maturity
as at 31st December, 2019**

YEAR	AMOUNT (B\$'000)	
	Internal Bonds	External Bonds
2020	416,724	--
2021	215,813	--
2022	291,060	--
2023	154,100	--
2024	183,935	300,000
2025	163,894	--
2026	170,493	250,000
2027	195,284	250,000
2028	206,000	250,000
2029	149,224	300,000
2030	148,226	--
2031	150,000	--
2032	150,000	--
2033	135,000	200,000
2034	50,000	--
2035	40,000	--
2036	200,000	--
2037	157,000	--
2038	171,000	100,000
2039	153,200	--
2044	7,500	--
2045	10,500	--
2048	12,000	--
2049	194,400	--
TOTAL	3,725,354	1,650,000

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

Table 6.5 Public Corporations: Debt Operations

	(B\$'000)				
	2015p	2016p	2017p	2018p	2019p
A. EXTERNAL DEBT	<u>534,564</u>	<u>627,485</u>	<u>617,661</u>	<u>577,969</u>	<u>555,390</u>
GOVERNMENT GUARANTEED LOANS	<u>142,753</u>	<u>145,795</u>	<u>140,627</u>	<u>159,739</u>	<u>155,181</u>
Bahamas Electricity Corp.	82,160	76,960	68,731	83,200	83,200
Water and Sewerage Corp.	60,466	68,739	71,817	76,500	71,969
Bahamas Development Bank	127	96	79	39	12
OTHER EXTERNAL LOANS	<u>391,811</u>	<u>481,690</u>	<u>477,034</u>	<u>418,230</u>	<u>400,209</u>
Bahamasair	--	95,000	95,000	92,625	86,954
Nassau Airport Development Company	391,811	386,690	382,034	325,605	313,255
B. INTERNAL DEBT	<u>1,020,897</u>	<u>955,780</u>	<u>1,034,235</u>	<u>1,170,878</u>	<u>1,135,058</u>
I. FOREIGN CURRENCY	<u>361,612</u>	<u>273,783</u>	<u>250,359</u>	<u>338,359</u>	<u>302,945</u>
GOVERNMENT GUARANTEED LOANS	<u>202,910</u>	<u>181,760</u>	<u>163,044</u>	<u>223,652</u>	<u>209,985</u>
Bahamas Electricity Corp.	160,765	150,590	134,219	162,800	162,800
Bahamasair	8,950	--	--	--	--
Public Hospitals Authority	33,195	31,170	28,825	25,852	22,185
Lucayan Renewal Holdings Ltd.	--	--	--	35,000	25,000
OTHER LOANS	<u>158,702</u>	<u>92,023</u>	<u>87,315</u>	<u>114,707</u>	<u>92,960</u>
Bahamas Electricity Corp.	85,929	18,482	9,647	808	--
The Bahamas Power & Light Co. Ltd.	--	--	--	50,000	30,000
Nassau Airport Development Company	72,773	73,541	77,668	63,899	62,960
II. BAHAMIAN DOLLARS	<u>659,285</u>	<u>681,997</u>	<u>783,876</u>	<u>832,519</u>	<u>832,113</u>
GOVERNMENT GUARANTEED LOANS	<u>399,632</u>	<u>391,708</u>	<u>384,784</u>	<u>368,860</u>	<u>357,836</u>
Bridge Authority	23,000	23,000	23,000	23,000	16,000
Bahamas Development Bank	50,000	46,000	43,000	41,000	41,000
Bahamas Mortgage Corp.	165,000	165,000	165,000	160,000	159,900
Education Loan Authority	67,000	67,000	67,000	62,000	62,000
The Clifton Heritage Authority	24,000	24,000	24,000	24,000	24,000
Public Hospitals Authority	70,632	66,708	62,784	58,860	54,936
OTHER LOANS	<u>259,653</u>	<u>290,289</u>	<u>399,092</u>	<u>463,659</u>	<u>474,277</u>
Bahamas Electricity Corp.	43,000	35,547	35,547	35,547	35,547
The Bahamas Power & Light Co. Ltd.	--	--	--	25,000	45,000
Water and Sewerage Corp.	15,500	17,645	13,249	12,309	11,324
Bahamas Development Bank	3,625	3,550	2,750	2,500	2,250
Hotel Corporation	500	476	448	--	--
Bahamasair	--	25,000	25,000	24,375	22,883
Broadcasting Corporation of the Bahamas	4,100	3,895	3,768	3,613	3,451
Nassau Airport Development Company	62,721	61,533	60,951	135,058	132,899
College of The Bahamas	24,907	22,643	38,679	35,194	31,710
Resolve Bahamas Limited	100,000	100,000	198,700	167,700	167,700
Bridge Authority	5,300	6,000	6,000	6,000	6,000
Poinciana SPV Ltd.	--	14,000	14,000	16,363	15,513
C. TOTAL FOREIGN CURRENCY DEBT	<u>896,176</u>	<u>901,268</u>	<u>868,020</u>	<u>916,328</u>	<u>858,335</u>
D. TOTAL GOVERNMENT GUARANTEED DEBT	<u>745,295</u>	<u>719,263</u>	<u>688,455</u>	<u>752,251</u>	<u>723,002</u>
E. TOTAL DEBT	<u>1,555,461</u>	<u>1,583,265</u>	<u>1,651,896</u>	<u>1,748,847</u>	<u>1,690,448</u>

SOURCE: Quarterly Reports from Public Corporations.

Table 6.5 Public Corporations: Debt Operations

(B\$'000)

	2018p 4th Qtr.	2019p 1st Qtr.	2019p 2nd Qtr.	2019p 3rd Qtr.	2019p 4th Qtr.
A. EXTERNAL DEBT	<u>577,969</u>	<u>573,430</u>	<u>567,180</u>	<u>561,714</u>	<u>555,390</u>
GOVERNMENT GUARANTEED LOANS	<u>159,739</u>	<u>159,475</u>	<u>157,500</u>	<u>157,231</u>	<u>155,181</u>
Bahamas Electricity Corp.	83,200	83,200	83,200	83,200	83,200
Water and Sewerage Corp.	76,500	76,247	74,272	74,019	71,969
Bahamas Development Bank	39	28	28	12	12
OTHER EXTERNAL LOANS	<u>418,230</u>	<u>413,955</u>	<u>409,680</u>	<u>404,483</u>	<u>400,209</u>
Bahamasair	92,625	91,438	90,250	88,141	86,954
Nassau Airport Development Company	325,605	322,517	319,430	316,342	313,255
B. INTERNAL DEBT	<u>1,170,878</u>	<u>1,155,471</u>	<u>1,149,361</u>	<u>1,137,690</u>	<u>1,135,058</u>
I. FOREIGN CURRENCY	<u>338,359</u>	<u>331,399</u>	<u>320,248</u>	<u>304,097</u>	<u>302,945</u>
GOVERNMENT GUARANTEED LOANS	<u>223,652</u>	<u>217,735</u>	<u>216,819</u>	<u>210,902</u>	<u>209,985</u>
Bahamas Electricity Corp.	162,800	162,800	162,800	162,800	162,800
Public Hospitals Authority	25,852	24,935	24,019	23,102	22,185
Lucayan Renewal Holdings Ltd.	35,000	30,000	30,000	25,000	25,000
OTHER LOANS	<u>114,707</u>	<u>113,664</u>	<u>103,429</u>	<u>93,195</u>	<u>92,960</u>
Bahamas Electricity Corp.	808	--	--	--	--
The Bahamas Power & Light Co. Ltd.	50,000	50,000	40,000	30,000	30,000
Nassau Airport Development Company	63,899	63,664	63,429	63,195	62,960
II. BAHAMIAN DOLLARS	<u>832,519</u>	<u>824,072</u>	<u>829,113</u>	<u>833,593</u>	<u>832,113</u>
GOVERNMENT GUARANTEED LOANS	<u>368,860</u>	<u>361,760</u>	<u>361,760</u>	<u>357,836</u>	<u>357,836</u>
Bridge Authority	23,000	16,000	16,000	16,000	16,000
Bahamas Development Bank	41,000	41,000	41,000	41,000	41,000
Bahamas Mortgage Corp.	160,000	159,900	159,900	159,900	159,900
Education Loan Authority	62,000	62,000	62,000	62,000	62,000
The Clifton Heritage Authority	24,000	24,000	24,000	24,000	24,000
Public Hospitals Authority	58,860	58,860	58,860	54,936	54,936
OTHER LOANS	<u>463,659</u>	<u>462,312</u>	<u>467,353</u>	<u>475,757</u>	<u>474,277</u>
Bahamas Electricity Corp.	35,547	35,547	35,547	35,547	35,547
The Bahamas Power & Light Co. Ltd.	25,000	25,000	35,000	45,000	45,000
Water and Sewerage Corp.	12,309	12,067	11,823	11,575	11,324
Bahamas Development Bank	2,500	2,500	2,375	2,375	2,250
Bahamasair	24,375	24,063	23,750	23,195	22,883
Broadcasting Corporation of the Bahamas	3,613	3,573	3,532	3,492	3,451
Nassau Airport Development Company	135,058	134,518	133,978	133,438	132,899
College of The Bahamas	35,194	35,194	31,710	31,710	31,710
Resolve Bahamas	167,700	167,700	167,700	167,700	167,700
Bridge Authority	6,000	6,000	6,000	6,000	6,000
Poinciana SPV Ltd.	16,363	16,150	15,938	15,725	15,513
C. TOTAL FOREIGN CURRENCY DEBT	<u>916,328</u>	<u>904,829</u>	<u>887,428</u>	<u>865,811</u>	<u>858,335</u>
D. TOTAL GOVERNMENT GUARANTEED DEBT	<u>752,251</u>	<u>738,970</u>	<u>736,079</u>	<u>725,969</u>	<u>723,002</u>
E. TOTAL DEBT	<u>1,748,847</u>	<u>1,728,901</u>	<u>1,716,541</u>	<u>1,699,404</u>	<u>1,690,448</u>

SOURCE: Quarterly Reports from Public Corporations.

Table 6.6 Public Sector: Foreign Currency Debt Operations¹

	(B\$'000)				
	2015p	2016p	2017p*	2018p	2019p
Outstanding Debt at Beginning of Year	<u>2,453,016</u>	<u>2,574,001</u>	<u>2,646,751</u>	<u>3,484,245</u>	<u>3,510,146</u>
Government	1,572,394	1,677,825	1,745,483	2,616,225	2,593,818
Public Corporations	880,622	896,176	901,268	868,020	916,328
Plus: New Drawings	<u>188,993</u>	<u>282,333</u>	<u>1,347,128</u>	<u>256,635</u>	<u>93,740</u>
Government	143,384	166,786	1,327,674	65,330	93,665
Public Corporations	45,609	115,547	19,454	191,305	75
Less: Amortization	<u>51,486</u>	<u>193,524</u>	<u>545,717</u>	<u>216,894</u>	<u>122,225</u>
Government	21,448	83,071	493,003	73,906	64,153
Public Corporations	30,038	110,453	52,714	142,988	58,072
Other Changes in Debt Stock	<u>(16,522)</u>	<u>(16,059)</u>	<u>36,083</u>	<u>(13,840)</u>	<u>(5,664)</u>
Government	(16,505)	(16,057)	36,071	(13,831)	(5,668)
Public Corporations	(17)	(2)	12	(9)	4
Outstanding Debt at End of Year	<u>2,574,001</u>	<u>2,646,751</u>	<u>3,484,245</u>	<u>3,510,146</u>	<u>3,475,997</u>
Government	1,677,825	1,745,483	2,616,225	2,593,818	2,617,662
Public Corporations	896,176	901,268	868,020	916,328	858,335
Interest Charges	<u>133,117</u>	<u>143,735</u>	<u>152,815</u>	<u>220,950</u>	<u>203,144</u>
Government	79,963	87,477	92,969	154,701	144,039
Public Corporations	53,154	56,258	59,846	66,249	59,105
Debt Service	<u>184,603</u>	<u>337,259</u>	<u>698,532</u>	<u>437,844</u>	<u>325,369</u>
Government	101,411	170,548	585,972	228,607	208,192
Public Corporations	83,192	166,711	112,560	209,237	117,177
Debt Service Ratio	5.4	8.7	6.5	10.0	n.a.
Government Debt Service/ Government Revenue (%)	5.2	9.0	6.5	10.5	8.3

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

¹See notes to table

Notes:

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

Table 6.6 Public Sector: Foreign Currency Debt Operations¹

	(B\$'000)				
	2018p 4th Qtr.	2019p 1st Qtr.	2019p 2nd Qtr.	2019p 3rd Qtr.	2019p 4th Qtr.
Outstanding Debt at Beginning of Quarter	3,590,981	3,510,146	3,461,968	3,440,604	3,425,598
Government	2,599,118	2,593,818	2,557,139	2,553,176	2,559,787
Public Corporations	991,863	916,328	904,829	887,428	865,811
Plus: New Drawings	51,395	175	3,028	31,879	58,658
Government	4,923	175	2,953	31,879	58,658
Public Corporations	46,472	--	75	--	--
Less: Amortization	129,710	45,624	25,184	36,233	15,184
Government	7,708	34,121	7,708	14,616	7,708
Public Corporations	122,002	11,503	17,476	21,617	7,476
Other Changes in Debt Stock	(2,520)	(2,729)	792	(10,652)	6,925
Government	(2,515)	(2,733)	792	(10,652)	6,925
Public Corporations	(5)	4	--	--	--
Outstanding Debt at End of Quarter	3,510,146	3,461,968	3,440,604	3,425,598	3,475,997
Government	2,593,818	2,557,139	2,553,176	2,559,787	2,617,662
Public Corporations	916,328	904,829	887,428	865,811	858,335
Interest Charges	69,202	37,266	67,063	34,285	64,530
Government	50,979	22,000	51,208	20,445	50,386
Public Corporations	18,223	15,266	15,855	13,840	14,144
Debt Service	198,912	82,890	92,247	70,518	79,714
Government	58,687	56,121	58,916	35,061	58,094
Public Corporations	140,225	26,769	33,331	35,457	21,620
Debt Service Ratio	15.3	6.3	6.5	7.5	n.a.
Government Debt Service/ Government Revenue (%)	11.8	8.3	8.1	6.3	10.6

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

¹ See notes to table

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

(B\$'000)

	2015p	2016p	2017p	2018p	2019p
External Debt	534,564	627,485	617,661	577,969	555,390
By Instrument					
Securities	391,810	386,690	382,035	325,605	313,255
Loans	142,754	240,796	235,626	252,364	242,135
By Holder					
Banks	82,160	171,960	163,731	175,825	170,154
Bilateral Financial Institutions	--	--	--	--	--
International Financial Institutions	60,594	68,836	71,895	76,539	71,982
Other	391,810	386,690	382,035	325,605	313,255
Internal Foreign Currency Debt	361,611	273,783	250,359	338,359	302,945
By Instrument					
Securities	92,233	34,788	35,136	63,900	62,960
Loans	269,378	238,995	215,224	239,460	239,985
By Holder					
Banks	282,496	200,242	172,691	239,460	214,985
Other	79,115	73,541	77,668	98,900	87,960
Total Foreign Currency Debt	896,176	901,268	868,020	916,328	858,335
Of Which: Government Guaranteed Debt					
External Debt	142,753	145,795	140,626	159,739	155,182
By Instrument					
Securities	--	--	--	--	--
Loans	142,753	145,795	140,626	159,739	155,182
By Holder					
Banks	82,160	76,959	68,731	83,200	83,200
Bilateral Financial Institutions	--	--	--	--	--
International Financial Institutions	60,593	68,836	71,895	76,539	71,982
Other	--	--	--	--	--
Internal Foreign Currency Debt	202,910	181,760	163,044	223,652	209,985
By Instrument					
Securities	--	--	--	35,000	25,000
Loans	202,910	181,760	163,044	188,652	184,985
By Holder					
Banks	202,910	181,760	163,044	188,652	184,985
Other	--	--	--	35,000	25,000
Total Foreign Currency Debt Guaranteed	345,663	327,555	303,670	383,391	365,167

SOURCE: Quarterly Reports from Public Corporations.

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

(B\$'000)

	2018p 4th Qtr.	2019p 1st Qtr.	2019p 2nd Qtr.	2019p 3rd Qtr.	2019p 4th Qtr.
<u>External Debt</u>	<u>577,969</u>	<u>573,430</u>	<u>567,180</u>	<u>561,714</u>	<u>555,390</u>
By Instrument					
Securities	325,605	322,518	319,430	316,343	313,255
Loans	252,364	250,912	247,750	245,372	242,135
By Holder					
Banks	175,825	174,638	173,450	171,341	170,154
Bilateral Financial Institutions	--	--	--	--	--
International Financial Institutions	76,539	76,275	74,300	74,031	71,982
Other	325,605	322,518	319,430	316,343	313,255
<u>Internal Foreign Currency Debt</u>	<u>303,359</u>	<u>301,400</u>	<u>320,248</u>	<u>304,096</u>	<u>302,945</u>
By Instrument					
Securities	63,899	63,665	63,430	63,195	62,960
Loans	239,460	237,735	256,818	240,902	239,985
By Holder					
Banks	239,460	237,735	226,818	215,902	214,985
Other	63,899	63,665	93,430	88,195	87,960
<u>Total Foreign Currency Debt</u>	<u>881,328</u>	<u>874,829</u>	<u>887,428</u>	<u>865,811</u>	<u>858,335</u>
<u>Of Which: Government Guaranteed Debt</u>					
<u>External Debt</u>	<u>159,739</u>	<u>159,475</u>	<u>157,500</u>	<u>157,231</u>	<u>155,182</u>
By Instrument					
Securities	--	--	--	--	--
Loans	159,739	159,475	157,500	157,231	155,182
By Holder					
Commercial Banks	83,200	83,200	83,200	83,200	83,200
Bilateral Financial Institutions	--	--	--	--	--
International Financial Institutions	76,539	76,275	74,300	74,031	71,982
Other	--	--	--	--	--
<u>Internal Foreign Currency Debt</u>	<u>188,652</u>	<u>187,735</u>	<u>216,819</u>	<u>210,902</u>	<u>209,985</u>
By Instrument					
Securities	--	--	30,000	25,000	25,000
Loans	188,652	187,735	186,819	185,902	184,985
By Holder					
Banks	188,652	187,735	186,819	185,902	184,985
Other	--	--	30,000	25,000	25,000
<u>Total F/C Government Guaranteed Debt</u>	<u>348,391</u>	<u>347,210</u>	<u>374,318</u>	<u>368,133</u>	<u>365,167</u>

SOURCE: Quarterly Reports from Public Corporations.

Table 6.8 Public Sector Debt & Debt Service Indicators

	2015p	2016p	2017p*	2018p	2019p
(B\$ Millions)					
Foreign Currency Debt Service	<u>184.6</u>	<u>337.3</u>	<u>698.5</u>	<u>437.8</u>	<u>325.4</u>
Government	101.4	170.5	586.0	228.6	208.2
Public Corporations	83.2	166.7	112.6	209.2	117.2
Of Which: External Debt Service	<u>143.2</u>	<u>165.3</u>	<u>649.4</u>	<u>340.2</u>	<u>268.4</u>
Government	100.9	119.9	586.0	228.6	208.2
Public Corporations	42.3	45.4	63.5	111.6	60.2
Government Revenue & Grants	<u>1,911.8</u>	<u>1,885.2</u>	<u>2,087.2</u>	<u>2,167.0</u>	<u>2,168.0</u>
(%)					
<u>Public Sector Ratios</u>					
Foreign Currency Debt Service/ Exports	5.4	8.7	6.5	10.0	n.a.
External Debt Service/ Exports	4.2	4.3	5.8	7.8	n.a.
External Interest/ Exports	3.3	3.0	3.5	4.5	n.a.
External Debt / Exports	63.7	61.1	84.5	72.4	n.a.
<u>Government Ratios</u>					
Foreign Currency Debt Service/Revenue	5.2	9.0	6.5	10.5	9.6
External Debt/GDP	14.0	14.6	21.5	20.9	20.7
Domestic Debt /GDP	36.3	38.3	37.6	39.5	41.6
Direct Charge/GDP	50.2	52.9	59.1	60.4	62.2
<u>National Debt/GDP</u>	56.7	59.1	64.9	66.4	68.1

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

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

Table 7.1 Balance of Payments

	(B\$ Millions)									
	2014p		2015p		2016p		2017p		2018p	
	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit
1. CURRENT ACCOUNT	3,826.7	6,019.3	3,669.6	5,279.7	4,509.2	5,220.0	4,099.9	5,608.6	4,627.8	6,115.5
A. Goods & Services	3,558.7	5,380.0	3,416.0	4,569.0	3,881.2	4,467.2	3,828.1	4,920.9	4,379.5	5,116.3
a. Goods	833.9	3,344.2	520.5	2,954.0	481.4	2,631.6	570.5	3,108.4	641.7	3,316.8
1. Merchandise	523.8	3,322.3	372.4	2,938.3	357.2	2,621.0	400.6	3,095.0	410.3	3,298.0
i. Oil Trade (local Consumption)	0.0	798.1	0.0	480.4	0.0	433.6	0.0	570.3	0.0	761.1
ii. Non-Oil Merchandise	523.8	2,524.2	372.4	2,457.9	357.2	2,187.4	400.6	2,524.7	410.3	2,536.9
2. Goods procured in port by carrier	310.1	22.0	148.1	15.8	124.2	10.6	169.8	13.4	231.4	18.8
b. Services	2,724.8	2,035.8	2,895.5	1,615.0	3,399.8	1,835.5	3,257.6	1,812.5	3,737.7	1,799.5
1. Transportation	122.3	410.3	108.5	366.6	81.5	370.2	79.7	463.2	76.5	488.0
i. Passenger Services	20.3	115.7	17.4	109.5	17.3	111.1	20.9	182.9	28.5	186.8
ii. Air and Sea Freight Services	0.0	227.4	0.0	204.9	0.0	199.6	0.0	227.5	0.0	228.6
iii. Port & Airport Charges	102.1	67.1	91.0	52.2	64.1	59.4	58.9	52.8	48.0	72.6
2. Travel	2,316.4	243.9	2,537.3	272.6	3,074.5	329.2	2,995.8	370.6	3,355.2	331.7
3. Insurance Services	0.0	145.9	0.0	144.8	0.0	156.6	0.0	114.0	0.0	154.0
i. Freight Insurance	0.0	25.3	0.0	22.8	0.0	23.3	0.0	25.3	0.0	25.4
ii. Non-Merchandise Insurance	0.0	120.6	0.0	122.0	0.0	133.2	0.0	88.8	0.0	128.6
4. Construction Services	0.0	645.1	0.0	137.4	0.0	144.3	0.0	118.7	0.0	43.3
5. Royalty and License Fees	0.0	23.0	0.0	18.8	0.0	22.9	0.0	14.2	0.0	10.3
6. Offshore companies local expenses	200.9	0.0	165.7	0.0	168.8	0.0	130.1	0.0	249.5	0.0
7. Other Services	39.9	408.2	38.6	556.2	38.6	567.3	21.7	595.6	18.4	636.9
8. Government Services	45.3	159.5	45.3	118.6	36.4	245.1	30.4	136.2	38.3	135.3
i. Resident government	5.4	159.5	5.6	118.6	6.0	245.1	5.7	136.2	7.1	135.3
ii. Foreign government	39.9	0.0	39.8	0.0	30.4	0.0	24.7	0.0	31.1	0.0
B. Income	55.1	433.1	44.4	407.2	45.8	485.7	47.9	408.6	41.5	723.7
a. Compensation of Employees	0.0	69.7	0.0	67.9	0.0	38.9	0.0	38.7	0.0	28.9
1. Labour Income	0.0	69.7	0.0	67.9	0.0	38.9	0.0	38.7	0.0	28.9
b. Investment Income	55.1	363.4	44.4	339.3	45.8	446.8	47.9	369.9	41.5	694.8
1. Direct Investment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
i. Distributed Earnings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Reinvested Earnings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
iii. Interest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Official Transactions	14.6	73.8	15.3	79.5	16.0	87.0	18.1	93.0	18.4	154.7
i. Central Bank Investment Income	14.6	0.0	15.3	0.0	16.0	0.0	18.1	0.0	18.4	0.0
ii. Interest on Government Transactions	0.0	73.8	0.0	79.5	0.0	87.0	0.0	93.0	0.0	154.7
3. Other Private Interest and Dividends	40.5	289.6	29.1	259.8	29.8	359.8	29.8	276.9	23.1	540.1
i. Commercial Banks	39.9	68.7	28.5	66.7	29.2	94.4	29.2	50.7	22.5	192.1
ii. Other Companies	0.6	220.8	0.6	193.1	0.6	265.4	0.6	226.2	0.6	348.0
C. Current Transfers	212.8	206.1	209.2	303.5	582.3	267.2	223.9	279.1	206.9	275.5
a. General Government	145.5	27.2	146.3	16.3	142.8	25.3	127.4	13.4	146.5	13.6
b. Other Sectors	67.3	179.0	62.9	287.2	439.5	241.9	96.5	265.6	60.4	261.8
1. Workers Remittances	0.0	127.9	0.0	199.9	0.0	155.0	0.0	223.6	0.0	181.8
2. Other Transfers	67.3	51.0	62.9	87.4	439.5	86.9	96.5	42.1	60.4	80.0
2. CAPITAL AND FINANCIAL ACCOUNT	4,111.1	2,933.9	907.3	266.5	1,527.7	749.7	2,374.1	802.1	1,139.1	530.1
A. Capital Account	0.0	11.0	0.0	20.2	0.0	13.8	0.0	26.1	0.0	20.7
a. Capital Transfers	0.0	11.0	0.0	20.2	0.0	13.8	0.0	26.1	0.0	20.7
1. Migrants' Transfers	0.0	11.0	0.0	20.2	0.0	13.8	0.0	26.1	0.0	20.7
B. FINANCIAL ACCOUNT	4,111.1	2,922.9	907.3	246.3	1,527.7	735.9	2,374.1	776.0	1,139.1	509.4
a. Direct Investment	617.4	142.4	408.3	34.3	510.8	120.4	351.1	46.5	573.3	81.9
1. Equity	261.6	94.6	96.5	(16.6)	190.0	66.4	107.7	42.0	351.4	75.0
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	355.8	47.9	311.7	50.9	320.8	53.9	243.4	4.5	221.9	7.0
4. Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Portfolio Investment	0.0	26.9	0.0	12.4	0.0	21.7	0.0	16.7	0.0	11.7
1. Equity Security	0.0	20.6	0.0	12.4	0.0	21.7	0.0	16.7	0.0	11.7
2. Debt Security	0.0	6.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
i. Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Money Market Instruments	0.0	6.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Other Investments	3,493.7	2,753.6	499.1	199.6	1,016.9	593.8	2,023.0	712.8	565.8	415.8
1. Central Government	425.4	14.1	116.1	21.4	151.6	33.1	1,327.7	493.0	65.7	73.9
2. Other Public Sector Capital	100.3	6.5	15.6	9.1	116.6	16.2	12.7	22.5	28.1	67.8
3. Domestic Banks	34.4	196.3	63.1	33.4	0.0	306.3	132.3	92.7	97.9	238.7
4. Other Private	2,933.6	2,536.6	304.3	135.6	748.8	238.2	550.3	104.5	374.1	35.4
3. NET ERRORS AND OMISSIONS	1,061.4	0.0	993.5	0.0	24.8	0.0	446.1	0.0	660.9	0.0
4. OVERALL BALANCE	46.0	0.0	24.3	0.0	92.0	0.0	509.4	0.0	0.0	217.7
5. FINANCING	0.0	46.0	0.0	24.3	0.0	92.0	0.0	509.4	217.7	0.0
Change in SDR holdings	0.0	19.9	3.5	0.0	2.3	0.0	0.0	3.3	0.0	46.5
Change in Reserve Position with the Fund	0.6	0.0	0.4	0.0	0.0	17.3	0.0	1.5	0.6	0.0
Change in External Foreign Assets (increase = debit)	0.0	26.7	0.0	28.1	0.0	77.0	0.0	504.6	263.6	0.0

SOURCE: Central Bank of The Bahamas

Table 7.1 Balance of Payments

(B\$ Millions)

	2018 Qtr. IIIp		2018 Qtr. IVp		2019 Qtr. Ip		2019 Qtr. IIp		2019 Qtr. IIIp	
	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit	Debit
1. CURRENT ACCOUNT	1,082.9	1,534.6	1,072.7	1,567.1	1,397.5	1,370.6	1,486.2	1,538.4	1,160.2	1,285.0
A. Goods & Services	1,029.6	1,267.9	1,014.4	1,341.0	1,324.4	1,179.1	1,419.0	1,321.6	944.0	1,114.8
a. Goods	153.3	785.4	151.3	787.7	154.3	678.0	277.8	903.3	108.8	681.9
1. Merchandise	87.5	780.3	96.6	782.7	97.0	674.3	212.9	897.8	50.8	676.7
i. Oil Trade (local Consumption)	0.0	212.5	0.0	177.1	0.0	167.8	0.0	199.6	0.0	199.2
ii. Non-Oil Merchandise	87.5	567.8	96.6	605.6	97.0	506.6	212.9	698.1	50.8	477.5
2. Goods procured in port by carrier	65.8	5.2	54.7	5.0	57.3	3.7	64.9	5.5	58.0	5.2
b. Services	876.3	482.5	863.0	553.3	1,170.0	501.1	1,141.2	418.3	835.2	432.9
1. Transportation	23.0	116.0	17.2	116.9	20.5	130.3	21.1	124.7	22.8	86.1
i. Passenger Services	8.4	41.1	5.9	48.4	6.0	60.6	6.7	48.9	8.4	19.4
ii. Air and Sea Freight Services	0.0	51.2	0.0	54.6	0.0	45.6	0.0	62.9	0.0	43.0
iii. Port & Airport Charges	14.6	23.7	11.3	14.0	14.4	24.1	14.5	12.9	14.4	23.7
2. Travel	747.3	94.1	779.0	102.7	1,072.1	71.5	1,047.9	71.5	757.3	94.2
3. Insurance Services	0.0	35.2	0.0	44.9	0.0	36.8	0.0	34.9	0.0	48.6
i. Freight Insurance	0.0	5.7	0.0	6.1	0.0	5.1	0.0	7.0	0.0	4.8
ii. Non-Merchandise Insurance	0.0	29.5	0.0	38.9	0.0	31.8	0.0	28.0	0.0	43.8
4. Construction Services	0.0	9.1	0.0	17.1	0.0	10.9	0.0	10.9	0.0	9.1
5. Royalty and License Fees	0.0	2.2	0.0	2.0	0.0	2.4	0.0	2.5	0.0	2.6
6. Offshore companies local expenses	89.4	0.0	51.1	0.0	58.5	0.0	52.4	0.0	34.2	0.0
7. Other Services	6.1	180.5	6.0	230.3	6.0	170.0	5.7	137.2	5.8	147.3
8. Government Services	10.5	45.4	9.8	39.4	13.0	79.0	14.0	36.6	15.2	45.1
i. Resident government	1.4	45.4	2.7	39.4	3.6	79.0	2.8	36.6	2.1	45.1
ii. Foreign government	9.1	0.0	7.1	0.0	9.5	0.0	11.2	0.0	13.1	0.0
B. Income	10.4	203.1	13.0	159.3	7.4	122.6	7.1	166.5	5.3	113.6
a. Compensation of Employees	0.0	7.9	0.0	11.7	0.0	11.7	0.0	14.3	0.0	16.8
1. Labour Income	0.0	7.9	0.0	11.7	0.0	11.7	0.0	14.3	0.0	16.8
b. Investment Income	10.4	195.2	13.0	147.6	7.4	110.9	7.1	152.2	5.3	96.9
1. Direct Investment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
i. Distributed Earnings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Reinvested Earnings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
iii. Interest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Official Transactions	4.8	22.0	4.8	51.0	3.7	22.0	3.8	51.2	3.7	20.4
i. Central Bank Investment Income	4.8	0.0	4.8	0.0	3.7	0.0	3.8	0.0	3.7	0.0
ii. Interest on Government Transactions	0.0	22.0	0.0	51.0	0.0	22.0	0.0	51.2	0.0	20.4
3. Other Private Interest and Dividends	5.6	173.2	8.2	96.6	3.6	88.9	3.3	101.0	1.6	76.4
i. Commercial Banks	5.5	77.1	8.1	22.0	3.3	25.9	3.0	27.9	1.3	30.0
ii. Other Companies	0.2	96.1	0.2	74.6	0.4	63.0	0.4	73.2	0.4	46.5
C. Current Transfers	42.9	63.6	45.3	66.9	65.8	68.9	60.1	50.3	210.8	56.6
a. General Government	27.9	1.3	30.3	1.9	50.8	9.5	45.1	3.1	37.3	4.2
b. Other Sectors	15.0	62.2	15.0	65.0	15.0	59.4	15.0	47.3	173.5	52.4
1. Workers Remittances	0.0	47.5	0.0	41.8	0.0	35.5	15.0	26.9	0.0	30.7
2. Other Transfers	15.0	14.8	15.0	23.1	15.0	23.9	0.0	20.4	173.5	21.7
2. CAPITAL AND FINANCIAL ACCOUNT	203.7	202.0	252.8	96.6	160.9	149.4	236.1	68.3	175.6	149.6
A. Capital Account	0.0	12.4	0.0	2.6	0.0	2.4	0.0	6.6	0.0	9.8
a. Capital Transfers	0.0	12.4	0.0	2.6	0.0	2.4	0.0	6.6	0.0	9.8
1. Migrants' Transfers	0.0	12.4	0.0	2.6	0.0	2.4	0.0	6.6	0.0	9.8
B. FINANCIAL ACCOUNT	203.7	189.5	252.8	94.0	160.9	147.0	236.1	61.7	175.6	139.8
a. Direct Investment	95.6	9.6	69.0	23.3	100.9	29.0	118.0	29.0	105.4	28.4
1. Equity	53.7	9.6	5.7	17.5	41.5	28.1	54.5	27.9	67.6	26.4
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	41.9	0.0	63.4	5.8	59.4	0.8	63.6	1.1	37.8	2.1
4. Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Portfolio Investment	0.0	2.3	0.0	4.1	0.0	1.8	0.0	2.0	0.0	2.3
1. Equity Security	0.0	2.3	0.0	4.1	0.0	1.8	0.0	2.0	0.0	2.3
2. Debt Security	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
i. Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Money Market Instruments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Other Investments	108.1	177.6	183.7	66.6	60.0	116.3	118.0	30.7	70.1	109.1
1. Central Government	1.5	34.4	4.9	7.7	0.2	34.1	3.0	7.7	31.9	14.6
2. Other Public Sector Capital	22.7	4.1	2.4	56.9	0.0	4.5	0.1	6.3	0.0	5.5
3. Domestic Banks	0.0	132.9	97.9	0.0	0.0	76.4	43.5	0.0	0.0	78.8
4. Other Private	83.9	6.2	78.6	1.9	59.9	1.2	71.5	16.7	38.3	10.2
3. NET ERRORS AND OMISSIONS	178.5	0.0	234.0	0.0	202.0	0.0	5.2	0.0	100.0	0.0
4. OVERALL BALANCE	0.0	271.4	0.0	104.2	240.3	0.0	120.7	0.0	1.2	0.0
5. FINANCING	271.4	0.0	104.2	0.0	0.0	240.3	0.0	120.7	0.0	1.2
Change in SDR holdings	0.0	23.9	0.2	0.0	0.6	0.0	0.0	0.1	0.0	17.2
Change in Reserve Position with the Fund	0.2	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.5	0.0
Change in External Foreign Assets (increase = debit)	295.1	0.0	103.9	0.0	0.0	241.0	0.0	120.6	15.5	0.0

SOURCE: Central Bank of The Bahamas

Table 7.2 External Trade

(B\$'000)

Period	OIL TRADE		OTHER MERCHANDISE TRADE					
	(1) EXPORTS	(2) IMPORTS	(3) DOMESTIC EXPORTS	(4) RE EXPORTS	(5) TOTAL EXPORTS (5 = 3+4)	(6) IMPORTS	(7) RETAINED IMPORTS (7 = 6-4)	(8) TRADE BALANCE (3-7) or (5-6)
2010	159,707	687,074	303,817	156,879	460,696	2,175,688	2,018,809	(1,714,992)
2011	216,129	930,047	326,443	184,371	510,814	2,480,809	2,296,438	(1,969,995)
2012	319,713	874,839	336,521	171,450	507,971	2,772,176	2,600,727	(2,264,205)
2013	237,808	726,901	364,424	209,479	573,902	2,639,003	2,429,524	(2,065,100)
2014	165,337	868,460	353,216	169,568	522,784	2,921,525	2,751,957	(2,398,741)
2015	70,350	535,306	230,074	148,616	378,690	2,626,736	2,478,120	(2,248,046)
2016	45,510	402,526	202,190	155,016	357,206	2,529,125	2,374,109	(2,171,919)
2017	72,692	552,863	224,783	171,843	396,626	2,874,959	2,703,116	(2,478,333)
2018	101,558	583,402	237,441	174,382	411,824	2,938,015	2,763,633	(2,526,192)
<u>2016</u>								
QTR. I	9,365	69,639	45,892	23,443	69,335	572,308	548,865	(502,973)
QTR. II	11,439	94,856	52,595	66,974	119,569	641,450	574,476	(521,881)
QTR. III	12,320	113,049	48,025	17,998	66,023	637,705	619,706	(571,682)
QTR. IV	12,386	124,983	55,678	46,601	102,279	677,662	631,061	(575,383)
<u>2017</u>								
QTR. I	16,285	119,192	70,519	27,416	97,935	691,555	664,139	(593,620)
QTR. II	14,258	131,572	56,207	84,865	141,072	801,113	716,248	(660,041)
QTR. III	16,143	150,007	38,817	27,133	65,950	657,913	630,780	(591,963)
QTR. IV	26,006	152,092	59,240	32,429	91,669	724,378	691,949	(632,709)
<u>2018</u>								
QTR. I	26,569	145,498	47,897	34,664	82,561	705,378	670,714	(622,817)
QTR. II	19,774	102,957	55,977	88,742	144,719	875,255	786,513	(730,536)
QTR. III	26,898	233,644	57,286	30,650	87,936	657,741	627,091	(569,805)
QTR. IV	28,317	101,302	76,281	20,326	96,608	699,641	679,315	(603,034)
<u>2019</u>								
QTR. I	22,287	127,670	57,580	40,906	98,486	581,257	540,351	(482,771)
QTR. II	22,480	170,258	67,540	145,357	212,897	811,272	665,915	(598,375)

¹See notes to table.

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

Table 7.3 Exports by Commodity Group

Period	Section 0	Section 1	Section 2	Section 3	Section 4	Section 5	Section 6	Section 7	Section 8	Section 9	ALL SECTIONS
	Food and Live Animals	Beverages and Tobacco	Crude Meat, Inedibles, Except Fuels	Minerals, Fuels, Lubricants and Related Materials	Animal and Vegetable Oils and Fats	Chemicals	Manufactured Goods Classified Chiefly by Materials	Machinery and Transport Equipment	Miscellaneous Manufactured Articles	Commodities and Trans . Not classified According to kind	TOTAL
2010	75,245	1,673	44,448	159,707	1	216,502	38,851	73,749	9,902	102	620,180
2011	76,018	1,411	46,804	216,129	1	250,437	42,866	86,346	8,291	12	728,316
2012	81,720	879	36,684	319,713	8	281,596	34,459	63,840	8,767	19	827,684
2013	92,449	1,335	34,245	237,808	3	294,672	44,650	95,901	10,375	273	811,711
2014	69,857	2,351	39,745	165,336	2	276,245	46,351	80,300	8,979	15	689,180
2015	68,784	1,939	28,447	70,351	1	145,772	26,265	89,416	18,050	16	449,041
2016	72,373	2,887	11,135	45,510	2	122,498	24,451	97,513	26,396	29	402,793
2017	80,619	1,832	14,106	72,692	--	134,260	28,864	115,578	21,325	27	469,303
2018	70,799	2,847	21,504	101,558	--	147,738	29,945	116,757	20,635	74	511,858
2015											
QTR. I	13,246	335	9,773	22,530	--	38,432	3,952	13,857	5,023	2	107,150
QTR. II	10,592	552	6,229	27,074	--	32,470	9,926	49,353	3,654	3	139,853
QTR. III	15,735	636	8,735	12,511	--	36,849	8,326	9,881	3,283	4	95,960
QTR. IV	29,211	416	3,710	8,236	1	38,021	4,061	16,325	6,090	7	106,078
2016											
QTR. I	12,432	1,587	2,254	9,365	--	31,952	7,265	10,223	3,597	11	78,686
QTR. II	10,873	463	3,387	11,439	1	39,238	8,510	42,195	14,984	9	131,098
QTR. III	16,057	415	3,333	12,320	1	30,306	2,230	8,858	4,820	3	78,343
QTR. IV	33,011	422	2,161	12,386	--	21,002	6,446	36,237	2,995	6	114,666
2017											
QTR. I	23,357	750	2,653	16,285	--	45,267	6,364	16,161	3,380	4	114,221
QTR. II	16,027	401	4,622	14,258	--	36,737	13,525	57,776	11,967	16	155,329
QTR. III	9,318	445	2,565	16,143	--	28,001	3,001	18,459	4,159	2	82,093
QTR. IV	31,917	236	4,266	26,006	--	24,255	5,974	23,182	1,819	5	117,660
2018											
QTR. I	18,812	552	6,544	26,569	--	24,236	8,358	18,415	5,624	20	109,130
QTR. II	8,969	964	4,179	19,774	--	43,355	9,838	70,680	5,582	16	163,358
QTR. III	13,798	799	4,228	26,898	--	40,269	4,940	17,296	6,194	24	114,446
QTR. IV	29,220	532	6,553	28,317	--	39,878	6,809	10,366	3,235	14	124,924
2019											
QTR. I	19,009	777	5,359	22,287	--	33,657	13,084	24,095	2,505	--	120,773
QTR. II	26,372	680	4,723	22,480	--	36,753	14,594	126,300	3,475	--	235,377

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

Table 7.4 Imports by Commodity Group

(B\$'000)

Period	Section 0	Section 1	Section 2	Section 3	Section 4	Section 5	Section 6	Section 7	Section 8	Section 9	ALL SECTIONS
	Food and Live Animals	Beverages And Tobacco	Crude Mat., Inedibles, Except Fuels	Minerals, Fuels, Lubricants & Related Materials	Animal and Vegetable Oils & Fats	Chemicals	Manufactured Goods Classified Chiefly By Materials	Machinery And Transport Equipment	Miscellaneous Manufactured Articles	Commodities & Trans. Not Classified According To Kind	TOTAL
2010	426,554	67,307	63,875	687,074	7,850	326,737	377,028	493,934	321,704	90,699	2,862,762
2011	463,523	67,456	54,570	930,047	9,880	386,637	447,897	583,170	335,548	132,129	3,410,856
2012	483,731	83,589	68,005	874,839	11,321	398,296	524,278	688,004	382,213	132,738	3,647,015
2013	466,528	73,570	60,896	726,901	10,311	381,594	460,341	657,410	397,449	130,904	3,365,904
2014	512,662	85,371	67,020	868,460	10,130	393,708	556,510	719,800	423,940	152,387	3,789,987
2015	508,740	93,300	68,869	535,306	8,798	343,338	432,887	614,570	428,547	127,688	3,162,043
2016	491,837	90,960	72,631	402,527	9,229	272,686	439,257	669,041	365,381	118,101	2,931,650
2017	532,485	102,871	84,431	552,863	9,720	295,945	509,451	770,169	466,517	103,370	3,427,822
2018	579,860	86,152	80,093	583,401	10,408	317,576	528,598	674,575	527,797	132,954	3,521,415
2015											
QTR. I	116,709	20,065	17,958	67,629	2,099	100,082	112,241	160,652	111,323	32,921	741,679
QTR. II	130,828	28,284	15,980	106,870	2,448	100,074	109,822	163,137	111,951	31,765	801,159
QTR. III	128,888	21,521	18,274	243,845	2,102	67,185	98,742	126,786	81,129	31,217	819,689
QTR. IV	132,315	23,430	16,657	116,962	2,149	75,997	112,082	163,995	124,144	31,785	799,516
2016											
QTR. I	128,056	20,094	15,170	69,639	2,129	66,240	97,105	136,384	81,201	25,928	641,946
QTR. II	131,529	25,906	19,783	94,856	2,705	69,992	106,481	156,474	96,896	31,683	736,305
QTR. III	115,864	22,991	17,497	113,049	1,965	70,874	110,807	178,571	90,025	29,111	750,754
QTR. IV	116,388	21,969	20,181	124,983	2,430	65,580	124,864	197,612	97,259	31,379	802,645
2017											
QTR. I	131,958	24,673	21,649	119,192	2,697	65,898	127,817	196,770	118,781	1,312	810,747
QTR. II	135,539	28,540	24,675	131,572	2,322	88,811	142,975	214,548	127,492	36,211	932,685
QTR. III	125,397	23,959	17,959	150,007	2,224	68,287	115,792	173,798	98,522	31,975	807,920
QTR. IV	139,591	25,699	20,148	152,092	2,477	72,949	122,867	185,053	121,722	33,872	876,470
2018											
QTR. I	138,755	26,187	18,607	145,498	2,765	74,624	127,388	172,847	109,288	34,918	850,877
QTR. II	169,742	14,546	20,429	102,957	2,498	92,432	178,263	180,061	182,326	34,958	978,213
QTR. III	130,999	25,468	17,265	233,644	2,822	69,804	108,204	168,655	102,604	31,918	891,383
QTR. IV	140,364	19,951	23,792	101,302	2,323	80,716	114,743	153,012	133,579	31,160	800,942
2019											
QTR. I	131,732	19,933	17,497	127,670	2,621	57,255	100,615	129,390	95,290	26,923	708,926
QTR. II	144,069	26,065	23,614	170,258	3,099	63,929	174,832	206,628	127,318	41,718	981,530

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

Table 7.5 Non-Oil Exports by Country and Region

(B\$'000)

Period	U.S.A	U.K.	Canada	Caribbean Commonwealth Countries	E.E.C Countries	Other Countries	TOTAL
2010	315,847	30,762	20,055	10,780	28,201	54,918	460,562
2011	353,959	31,607	21,836	2,242	53,608	48,937	512,188
2012	357,080	12,350	25,931	1,892	53,898	56,820	507,972
2013	441,018	30,537	22,778	2,285	35,015	42,269	573,902
2014	404,091	5,029	14,312	1,030	57,912	41,470	523,845
2015	308,611	4,821	5,981	4,924	23,544	30,809	378,690
2016	294,450	13,435	2,091	7,991	26,448	12,792	357,207
2017	312,949	9,375	2,506	15,277	33,851	22,655	396,613
2018	297,064	8,766	1,091	20,944	45,862	36,574	410,301
2015							
QTR. I	75,169	1,118	1,095	1,692	2,418	3,126	84,618
QTR. II	83,114	1,309	1,857	2,206	4,989	19,305	112,780
QTR. III	68,108	1,195	769	124	7,315	5,940	83,451
QTR. IV	82,220	1,199	2,260	902	8,822	2,438	97,841
2016							
QTR. I	56,414	3,990	524	3,321	3,599	1,488	69,336
QTR. II	102,961	4,679	549	2,343	7,559	1,479	119,570
QTR. III	50,785	2,591	275	389	2,939	9,044	66,023
QTR. IV	84,290	2,175	743	1,938	12,351	781	102,278
2017							
QTR. I	82,776	2,538	1,197	886	4,754	5,786	97,937
QTR. II	104,363	3,250	412	871	23,227	8,949	141,072
QTR. III	59,300	1,462	420	611	3,024	1,134	65,951
QTR. IV	66,510	2,125	477	12,909	2,846	6,786	91,653
2018							
QTR. I	67,159	2,286	227	7,166	3,482	2,240	82,560
QTR. II	95,841	1,978	203	309	21,013	24,238	143,582
QTR. III	65,243	1,669	148	5,469	12,829	2,192	87,550
QTR. IV	68,821	2,833	513	8,000	8,538	7,904	96,608
2019							
QTR. I	84,963	1,155	98	264	10,306	1,701	98,487
QTR. II	187,582	2,492	3,334	295	10,018	9,176	212,897

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

Table 7.6 Non-Oil Imports by Country and Region

(B\$'000)

Period	U.S.A	U.K.	Canada	Caribbean Commonwealth Countries	Other E.E.C Countries	Other Countries	TOTAL
2010	1,982,586	12,872	16,162	5,986	37,467	120,612	2,175,685
2011	2,304,858	18,696	15,758	8,835	19,425	113,237	2,480,809
2012	2,414,341	17,466	19,850	19,488	78,317	222,714	2,772,176
2013	2,392,922	14,145	18,157	10,084	33,208	170,491	2,639,007
2014	2,558,777	23,509	20,139	47,710	84,882	205,656	2,940,673
2015	2,180,099	20,809	25,790	16,087	93,203	290,745	2,626,733
2016	2,131,804	22,500	22,794	13,434	70,404	268,189	2,529,125
2017	2,436,352	21,230	26,794	17,108	112,958	260,516	2,874,958
2018	2,468,657	50,593	25,998	25,666	73,461	293,642	2,938,016
2015							
QTR. I	560,233	4,877	6,496	2,409	21,925	78,109	674,049
QTR. II	592,165	5,672	6,375	2,616	22,550	64,911	694,289
QTR. III	483,339	5,834	4,443	8,458	34,903	38,866	575,843
QTR. IV	544,362	4,426	8,476	2,604	13,825	108,859	682,552
2016							
QTR. I	484,690	4,725	4,744	1,135	18,612	58,402	572,308
QTR. II	535,557	6,662	5,777	2,293	18,245	72,915	641,449
QTR. III	527,225	7,125	6,810	3,687	17,055	75,803	637,705
QTR. IV	584,332	3,988	5,463	6,319	16,492	61,069	677,663
2017							
QTR. I	613,146	4,278	5,908	3,679	37,782	26,762	691,555
QTR. II	656,170	5,414	6,314	4,838	20,586	107,791	801,113
QTR. III	552,580	5,364	5,392	3,339	21,407	69,831	657,913
QTR. IV	614,456	6,174	9,180	5,252	33,183	56,132	724,377
2018							
QTR. I	606,569	6,454	5,635	8,706	19,746	58,269	705,379
QTR. II	723,240	6,768	7,492	7,860	17,674	112,220	875,254
QTR. III	549,920	19,704	6,701	5,289	19,071	57,056	657,741
QTR. IV	588,928	17,667	6,169	3,810	16,970	66,097	699,641
2019							
QTR. I	501,231	3,637	4,878	15,871	13,955	41,685	581,257
QTR. II	657,434	29,711	4,176	41,660	36,483	41,806	811,270

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

Table 7.7 Composition of Domestic Exports

(B\$'000)

Period	Crawfish	Fish Conch & Other Crustacea	Coral & Similar Materials & Sponges	Fruits & Vegetables	Aragonite	Other Natural Sands	Rum, Other Beverages & Vinegar	Crude Salt	Polystrene Products	Other	TOTAL
2009	57,668	3,566	784	525	12,973	3,309	--	11,154	122,429	121,300	333,707
2010	68,371	4,013	546	195	11,688	2,931	--	16,429	104,076	96,570	304,819
2011	64,337	4,371	842	24	11,497	2,893	--	12,022	135,846	94,611	326,443
2012	70,936	3,209	488	--	7,299	3,175	--	11,687	154,109	86,633	337,536
2013	78,947	4,386	1,034	--	2,038	204	--	20,325	182,339	74,616	363,890
2014	60,531	3,766	438	--	2,035	213	--	30,186	169,764	87,358	354,291
2015	55,946	2,540	1,179	--	1,985	94	--	17,686	86,472	57,914	223,816
2016	34,435	33,783	884	--	2,040	349	--	4,099	80,010	46,589	202,190
2017	46,025	2,653	496	--	1,828	460	--	4,560	75,471	36,337	167,829
2018	58,684	2,770	450	--	2,816	532	--	13,219	80,956	78,015	237,441
<u>2015</u>											
QTR. I	11,895	114	574	--	428	32	--	7,859	26,952	10,275	58,129
QTR. II	8,537	1,146	435	--	576	8	--	4,175	12,802	17,255	44,935
QTR. III	7,121	1,151	24	--	513	21	--	3,995	27,657	11,331	51,814
QTR. IV	28,392	129	146	--	468	32	--	1,656	19,062	19,053	68,938
<u>2016</u>											
QTR. I	11,287	33	136	--	529	21	--	970	19,282	13,634	45,892
QTR. II	7,587	1,234	--	--	601	51	--	1,254	19,886	21,704	52,595
QTR. III	15,511	131	152	--	529	119	--	1,044	21,986	8,552	48,025
QTR. IV	50	32,385	319	--	382	157	--	830	18,857	2,699	55,678
<u>2017</u>											
QTR. I	23,585	522	114	--	693	23	--	1,242	29,131	16,961	72,271
QTR. II	14,262	1,000	199	--	666	28	--	3,027	26,911	10,343	56,436
QTR. III	8,178	1,131	183	--	469	409	--	291	19,429	9,032	39,123
QTR. IV	32,237	586	76	--	562	138	--	1,595	19,597	6,177	60,969
<u>2018</u>											
QTR. I	17,502	367	123	--	535	47	--	5,147	16,548	7,628	47,897
QTR. II	6,922	1,435	9	--	735	153	--	2,152	19,691	24,880	55,977
QTR. III	6,254	618	141	--	849	260	--	1,784	23,130	24,250	57,286
QTR. IV	28,006	350	177	--	697	71	--	4,135	21,587	21,258	76,281
<u>2019</u>											
QTR. I	15,984	1,045	190	--	607	77	--	3,602	25,792	10,283	57,580
QTR. II	22,008	1,437	271	--	873	95	--	1,157	17,651	24,048	67,540

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

Table 7.8 Re-Exports by Commodity Group

(B\$'000)

Period	Section 0	Section 1	Section 2	Section 3	Section 4	Section 5	Section 6	Section 7	Section 8	Section 9	ALL SECTIONS
	Food and Live Animals	Beverages and Tobacco	Crude Materials, Inedibles, Except Fuels	Minerals, Fuels, Lubricants and Related Materials	Animals and Vegetable Oils and Fats	Chemicals	Manufactured Goods Classified Chiefly by Materials	Machinery and Transport Equipment	Miscellaneous Manufactured Articles	Commodities and Trans. not Classified	TOTAL
2009	356	211	5,959	112,077	6	21,141	26,737	74,370	10,309	6	251,172
2010	289	293	9,493	159,707	1	30,434	32,800	73,584	9,883	102	316,586
2011	544	140	13,228	216,129	1	39,630	36,214	86,346	8,255	12	400,500
2012	302	828	12,907	319,706	8	51,035	33,818	63,835	8,698	19	491,156
2013	638	603	9,432	237,808	3	49,315	42,957	95,901	10,356	272	447,287
2014	137	763	5,026	165,336	2	31,259	43,119	80,296	8,951	15	334,904
2015	496	781	3,444	70,350	1	10,313	26,177	89,408	17,980	15	218,966
2016	948	1,967	2,842	45,510	2	1,776	23,703	97,507	26,243	28	200,526
2017	388	1,169	2,786	72,691	--	2,386	28,216	115,580	21,293	27	244,537
2018	250	605	3,306	101,558	1	4,606	27,224	116,757	21,560	74	275,940
2015											
QTR. I	17	119	638	22,530	--	3,569	3,950	13,852	4,968	2	49,646
QTR. II	115	270	731	27,073	--	4,033	9,924	49,350	3,652	3	95,151
QTR. III	166	195	850	12,511	--	1,836	8,315	9,881	3,272	4	37,029
QTR. IV	198	197	1,226	8,236	1	875	3,988	16,325	6,087	7	37,140
2016											
QTR. I	287	1,270	597	9,365	--	348	7,134	10,223	3,573	11	32,808
QTR. II	465	332	691	11,439	--	501	7,905	42,189	14,881	9	78,412
QTR. III	95	189	1,184	12,320	1	647	2,224	8,858	4,797	3	30,318
QTR. IV	101	175	369	12,386	--	280	6,440	36,237	2,992	6	58,987
2017											
QTR. I	69	549	396	16,285	--	505	6,354	16,161	3,379	4	43,701
QTR. II	139	210	700	14,258	--	882	13,176	57,778	11,965	16	99,125
QTR. III	151	246	773	16,143	--	364	2,996	18,453	4,148	2	43,276
QTR. IV	29	165	917	26,006	--	635	5,690	23,187	1,801	5	58,434
2018											
QTR. I	81	75	638	26,569	--	1,467	8,348	18,415	5,619	20	61,233
QTR. II	72	168	762	19,774	--	716	9,289	70,680	7,037	16	108,515
QTR. III	65	160	779	26,898	--	2,081	4,499	17,296	5,744	24	57,548
QTR. IV	32	201	1,126	28,317	--	341	5,087	10,366	3,159	14	48,644
2019											
QTR. I	475	211	572	22,287	--	765	12,283	24,095	2,504	--	63,193
QTR. II	92	192	768	22,480	--	583	14,105	126,280	3,336	--	167,838

SOURCE: Department of Statistics Quarterly Statistical Summaries and Unpublished Reports.

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

Period	D O M E S T I C								Foreign Bunkers	Total Local Consumption
	Propane	Motor Gasoline	Aviation Gasoline	Kerosene (Jet Fuel)	Bunker "C"	Gas Oil	Lubricants and Others	TOTAL		
2010	141	2,168	8	167	17	2,586	38	5,125	2,689	7,814
2011	130	1,655	8	151	24	1,831	17	3,816	3,008	6,824
2012	160	1,787	13	154	18	1,638	13	3,783	4,049	7,832
2013	186	1,765	11	125	1	1,766	21	3,875	3,456	7,330
2014	197	1,807	12	160	--	1,967	12	4,154	3,079	7,234
2015	233	1,900	9	173	143	2,066	12	4,535	2,453	6,988
2016	177	1,887	11	158	132	2,442	12	4,819	2,494	7,313
2017	177	1,989	10	172	644	2,918	12	5,921	2,787	8,708
2018	235	2,043	8	178	268	3,728	13	6,473	2,959	9,432
2019	226	2,345	6	225	128	3,581	14	6,525	3,166	9,692
2016										
QTR. I	45	441	4	38	132	868	3	1,531	671	2,202
QTR. II	44	457	3	54	--	423	3	984	606	1,590
QTR. III	44	531	3	42	--	774	3	1,397	730	2,127
QTR. IV	44	458	1	24	--	377	3	907	488	1,395
2017										
QTR. I	45	439	2	50	372	508	2	1,418	673	2,091
QTR. II	46	559	3	43	--	699	2	1,352	698	2,050
QTR. III	42	563	2	47	271	1,057	3	1,985	851	2,835
QTR. IV	44	429	2	31	--	655	5	1,166	565	1,731
2018										
QTR. I	69	487	2	42	186	467	3	1,256	691	1,948
QTR. II	61	544	2	52	82	1,273	4	2,019	859	2,878
QTR. III	44	504	2	50	--	1,085	2	1,687	809	2,497
QTR. IV	61	507	2	33	--	903	4	1,511	599	2,109
2019										
QTR. I	66	712	1	54	--	686	3	1,522	742	2,265
QTR. II	60	530	2	76	62	994	4	1,727	888	2,615
QTR. III	63	563	2	49	--	965	3	1,644	749	2,393
QTR. IV	38	541	1	46	66	936	3	1,631	788	2,419

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

Table 7.10 Value of Oil Imports for Local Consumption

(B\$'000)

Period	D O M E S T I C								Foreign Bunkers	Total Local Consumption
	Propane	Motor Gasoline	Aviation Gasoline	Kerosene (Jet Fuel)	Bunker " C "	Gas Oil	Lubricants and Others	T O T A L		
2010	8,658	181,181	1,214	15,194	1,498	240,948	9,437	458,129	237,681	695,810
2011	9,660	210,761	1,128	18,618	2,204	232,851	13,048	488,271	316,472	804,743
2012	10,144	233,636	2,064	20,533	1,581	211,304	12,099	491,361	473,628	964,989
2013	12,051	223,778	2,111	18,389	122	219,090	12,095	487,635	378,366	866,001
2014	12,193	213,061	1,763	18,611	--	232,884	11,711	490,224	301,324	791,548
2015	8,210	151,958	1,687	11,907	6,976	143,137	11,152	335,027	144,305	479,331
2016	6,274	126,295	1,189	9,044	3,357	140,929	10,275	297,363	120,760	418,123
2017	8,187	155,617	1,392	11,676	23,570	192,742	8,184	401,368	166,728	568,096
2018	13,961	185,805	1,239	16,146	10,685	291,833	7,824	527,492	229,736	757,228
2019	11,002	190,280	907	18,452	8,390	255,509	5,718	490,258	238,000	728,258
2016										
QTR. I	1,344	25,068	469	1,625	3,357	42,490	2,960	77,313	26,549	103,862
QTR. II	1,539	32,885	353	3,299	--	24,072	2,470	64,618	29,494	94,113
QTR. III	1,769	36,803	332	2,549	--	49,840	2,117	93,411	38,534	131,944
QTR. IV	1,622	31,538	35	1,570	--	24,527	2,728	62,021	26,183	88,204
2017										
QTR. I	2,094	34,126	251	3,537	9,771	32,895	1,751	84,425	39,472	123,897
QTR. II	1,466	42,860	426	2,886	--	46,381	1,978	95,997	40,588	136,585
QTR. III	2,026	41,844	354	3,257	13,798	68,738	2,252	132,270	51,159	183,428
QTR. IV	2,601	36,787	360	1,996	--	44,729	2,203	88,676	35,510	124,186
2018										
QTR. I	3,542	41,503	350	3,549	9,771	33,177	1,635	93,527	39,632	133,159
QTR. II	3,109	53,053	320	4,798	914	101,955	3,203	167,350	71,045	238,396
QTR. III	3,640	47,868	359	4,749	--	88,168	1,941	146,725	65,754	212,479
QTR. IV	3,670	43,381	210	3,051	--	68,533	1,045	119,891	53,304	173,195
2019										
QTR. I	3,506	45,605	166	4,693	--	31,269	1,063	86,303	56,954	143,256
QTR. II	3,022	48,642	277	5,376	4,492	70,846	2,080	134,735	64,899	199,634
QTR. III	2,757	49,635	252	4,391	--	82,729	1,482	141,245	57,969	199,213
QTR. IV	1,717	46,398	212	3,992	3,898	70,665	1,093	127,976	58,178	186,154

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

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

(November 2014=100)

End of Period	Food & Non-Alcoholic Beverages	Alcohol Beverages Tobacco & Narcotics	Clothing & Foot-Wear	Housing, Water, Gas Electricity & Other Fuels	Furnishing, Household Equip. & Routine Household Maintenance	Health	Transport	Communication	Recreation & Culture	Education	Restaurant & Hotels	Misc. Goods & Services	ALL ITEMS
WEIGHT	102.39	5.94	44.99	321.69	45.70	43.99	124.97	40.90	24.59	42.36	56.84	145.64	1,000.00
2010	93.72	88.14	98.30	93.90	91.03	92.95	89.43	103.16	94.21	89.70	90.10	97.27	93.70
2011	95.48	89.29	98.06	96.85	94.93	94.78	97.85	104.52	95.74	92.52	92.94	97.71	96.70
2012	98.32	90.76	99.05	99.96	97.25	96.41	99.34	102.05	95.29	94.46	94.06	98.43	98.62
2013	93.91	99.50	99.56	97.73	97.57	99.56	99.66	95.44	96.29	97.54	99.44	98.96	98.85
2014	100.54	100.56	99.50	99.26	99.27	99.36	103.32	100.03	98.86	98.72	99.52	100.74	100.13
2015	106.47	109.44	104.95	97.88	105.76	113.84	97.70	105.03	109.64	103.60	105.39	102.39	102.01
2016	105.48	110.00	105.66	96.77	107.11	118.99	93.78	106.92	110.09	109.38	104.05	103.35	101.66
2017	105.33	112.12	104.42	100.31	105.62	118.62	95.61	110.51	111.56	109.19	106.39	102.66	103.20
2018	107.87	112.73	103.49	102.74	106.54	122.41	100.00	109.00	114.73	108.49	110.74	105.09	105.54
2015													
QTR. I	106.87	109.15	104.59	99.57	106.22	107.97	95.75	105.36	106.78	102.82	103.93	101.76	101.97
QTR. II	105.74	108.81	104.34	98.04	105.50	112.45	99.43	104.86	109.88	103.36	105.67	101.93	102.03
QTR. III	106.34	109.92	105.30	97.43	105.99	116.82	100.70	104.92	109.74	103.76	105.83	102.83	102.44
QTR. IV	106.92	109.88	105.58	96.48	105.34	118.11	94.90	104.98	112.16	104.46	106.12	103.06	101.59
2016													
QTR. I	107.21	109.95	105.29	95.93	106.01	119.24	89.14	106.58	111.13	106.64	106.41	103.06	100.84
QTR. II	105.00	109.85	104.62	96.05	107.55	119.05	93.93	106.36	110.95	110.89	106.57	103.51	101.59
QTR. III	104.25	109.44	106.11	97.12	106.80	118.58	96.45	106.34	109.79	110.45	103.39	103.42	102.00
QTR. IV	105.43	110.75	106.62	97.97	108.05	119.07	95.59	108.40	108.47	109.55	99.85	103.41	102.20
2017													
QTR. I	104.20	112.15	106.72	99.84	108.51	119.36	94.52	109.44	110.37	110.65	105.75	103.36	103.05
QTR. II	104.75	111.16	104.81	100.36	105.27	119.64	94.69	109.50	111.10	108.77	105.70	102.84	102.95
QTR. III	105.70	112.60	104.31	100.39	104.24	120.37	94.68	110.98	112.04	108.70	106.75	102.25	103.06
QTR. IV	106.65	112.55	101.85	100.64	104.45	115.10	98.56	112.14	112.71	108.64	107.36	102.21	103.73
2018													
QTR. I	106.36	110.46	100.75	102.01	103.54	121.19	97.59	109.20	114.23	108.65	110.05	102.55	104.08
QTR. II	107.30	110.58	101.56	102.23	104.36	122.52	99.71	109.19	115.22	108.76	110.01	102.46	104.67
QTR. III	110.03	114.99	107.49	103.24	108.44	123.04	102.06	109.25	116.56	108.43	111.46	107.45	106.92
QTR. IV	107.77	114.88	104.18	103.48	109.84	122.87	100.65	108.35	112.90	108.10	111.43	107.88	106.48
2019													
QTR. I	108.54	116.13	103.84	104.24	113.64	122.60	105.87	108.03	112.03	106.25	113.60	108.54	107.66
QTR. II	108.32	116.89	102.42	104.77	111.49	122.81	114.76	107.42	113.28	102.45	114.83	105.53	108.22
QTR. III	107.67	119.48	107.11	103.30	111.07	134.48	114.16	107.36	116.73	103.48	121.65	105.65	108.73

SOURCE: Department of Statistics Quarterly Statistical Summary.

¹See notes to tables

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

(November 2014=100)

End of Period	Food & Non-alcoholic Beverages	Alcohol Tobacco & Narcotics	Clothing & Foot-Wear	Housing, Water, Gas Electricity & Other Fuels	Furnishing, Household Equip. & Maintenance and Routine	Medical Care & Health	Transport	Communication	Recreation & Culture	Education	Restaurant & Hotels	Misc. Goods & Services	ALL ITEMS
WEIGHT	102.39	5.94	44.99	321.69	45.70	43.99	124.97	40.90	24.59	42.36	56.84	145.64	1,000.00
2010	93.61	88.38	97.43	95.58	91.98	92.69	91.61	103.14	97.94	91.53	90.79	96.20	94.57
2011	96.86	90.12	98.80	98.22	95.65	95.41	97.78	103.80	95.30	93.88	94.31	98.28	97.58
2012	98.73	91.37	99.15	99.97	97.49	96.61	97.06	98.44	93.78	94.56	94.57	98.50	98.28
2013	97.04	95.49	98.57	97.88	98.82	98.94	100.02	98.06	97.33	97.72	102.24	99.10	99.94
2014	99.92	100.81	99.88	98.93	99.98	100.31	97.31	100.00	99.52	101.72	100.11	99.86	99.35
2015	107.53	109.86	106.09	96.02	104.07	118.37	93.71	104.98	112.88	104.22	105.93	103.12	101.31
2016	104.76	110.75	106.60	97.91	108.46	119.04	95.13	109.44	109.88	109.47	99.72	103.12	102.09
2017	106.70	112.39	100.53	100.74	104.91	104.91	99.81	112.40	112.98	108.59	107.59	102.37	103.94
2018	107.93	114.85	101.99	103.48	110.95	120.95	98.67	107.87	110.89	108.62	110.77	108.00	105.98
2017													
QTR. I	104.58	111.35	106.49	100.29	108.63	119.47	94.63	109.44	110.52	111.36	105.78	103.27	103.27
QTR. II	105.20	111.18	103.36	101.10	105.74	120.16	94.55	109.50	111.98	108.77	105.24	102.60	103.15
QTR. III	105.40	112.68	104.48	100.35	103.35	120.50	95.61	111.60	112.06	108.56	106.87	101.62	103.05
QTR. IV	106.70	112.39	100.53	100.74	104.91	104.91	99.81	112.40	112.98	108.59	107.59	102.37	103.94
2018													
QTR. I	105.94	110.47	101.78	101.71	103.20	121.67	97.68	109.20	114.85	108.78	110.02	102.42	104.00
QTR. II	107.61	110.65	101.17	102.98	105.67	123.16	100.28	109.17	115.90	108.73	109.64	102.39	105.07
QTR. III	108.25	114.77	107.71	103.48	110.46	121.15	102.29	109.30	116.40	107.84	112.11	107.28	106.86
QTR. IV	107.93	114.85	101.99	103.48	110.95	120.95	98.67	107.87	110.89	108.62	110.77	108.00	105.98
2019													
Jan.	109.52	114.55	105.08	102.32	114.46	121.37	102.60	108.03	107.35	108.20	113.52	108.60	106.72
Feb.	108.03	116.97	104.28	105.19	112.84	122.93	106.09	108.03	114.60	108.09	113.28	108.43	108.07
Mar.	108.06	116.87	102.17	105.22	113.62	123.50	108.91	108.03	114.15	102.45	114.01	108.60	108.20
Apr.	108.93	116.88	102.70	105.22	110.66	120.32	111.93	107.85	113.65	102.45	114.01	108.25	108.36
May.	108.24	116.88	102.28	104.69	112.20	121.65	116.32	107.21	113.09	102.45	114.14	104.70	108.18
Jun.	107.80	116.90	102.28	104.41	111.60	126.47	116.02	107.21	113.09	102.45	116.35	103.64	108.12
Jul.	107.37	119.42	107.10	103.33	110.54	133.55	113.78	111.37	116.70	102.45	124.86	105.70	108.90
Aug.	107.88	119.47	107.10	102.74	110.74	134.94	114.35	105.18	116.64	102.45	122.36	105.62	108.48
Sep.	107.77	119.56	107.14	103.83	111.92	134.95	114.35	105.53	116.86	105.53	117.74	105.64	108.81
Oct.	108.51	119.93	107.14	102.26	110.23	136.36	114.38	105.18	116.86	105.53	117.74	105.60	108.32

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

Table 8.3 Comparative Retail Price Index (annual % change)**(November 2014 = 100)**

PERIOD ENDED	BAHAMAS*	BARBADOS	JAMAICA *	TRINIDAD	U.S.A.	U.K.
2010	1.45	5.81	12.72	10.52	1.66	3.29
2011	3.29	9.42	7.55	5.25	3.16	4.48
2012	1.83	4.69	6.90	9.30	2.07	2.90
2013	0.16	2.12	8.93	5.22	1.46	2.53
2014	1.30	1.85	8.25	5.68	1.63	1.17
2015	1.88	(1.05)	3.61	4.70	0.11	0.04
2016	(0.35)	1.15	2.17	3.05	1.26	0.64
2017	1.52	4.42	4.20	1.89	2.14	2.68
2018	2.27	3.66	3.73	1.01	2.44	2.48
2016						
QTR. I	(1.11)	(0.86)	2.69	3.03	1.08	0.33
QTR. II	(0.44)	0.38	2.35	3.41	1.05	0.33
QTR. III	(0.44)	2.27	1.93	2.94	1.11	0.70
QTR. IV	0.60	2.82	1.71	2.83	1.81	1.20
2017						
QTR. I	2.19	4.98	3.49	2.98	2.54	2.17
QTR. II	1.34	3.00	3.80	1.69	1.90	2.82
QTR. III	1.04	3.29	4.53	1.33	1.98	2.81
QTR. IV	1.50	6.42	4.97	1.55	2.13	2.93
2018						
QTR. I	1.01	5.96	4.36	0.88	2.21	2.71
QTR. II	1.67	5.39	3.04	1.00	2.71	2.42
QTR. III	3.75	2.81	3.80	1.13	2.63	2.51
QTR. IV	2.65	0.50	3.74	1.03	2.19	2.26
2019						
Jan.	2.67	0.33	2.24	1.40	1.54	1.82
Feb.	3.60	1.80	2.43	1.21	1.11	1.81
Mar.	4.04	2.07	3.42	1.50	3.49	1.90
Apr.	3.85	2.92	3.96	0.93	2.02	2.09
May	3.28	3.89	4.76	1.12	1.79	1.98
Jun.	2.90	3.21	4.19	1.12	1.64	1.98
Jul.	1.81	2.47	4.26	1.12	1.81	1.98
Aug.	1.45	5.48	4.08	1.21	1.77	1.78
Sep.	1.82	n.a.	3.38	1.12	1.89	1.78
Oct.	1.31	n.a.	3.28	0.65	1.76	1.50
Nov.	n.a.	n.a.	n.a.	n.a.	2.07	1.40

*Figures re-based as at November 2014 = 100.

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

Table 8.4 Tourism: Selected Statistics

PERIOD	VISITOR ARRIVALS						STOPOVER	CRUISE
	AIR	SEA	TOTAL	OF WHICH				
				NEW PROVIDENCE	GRAND BAHAMA	FAMILY ISLANDS		
2010	1,294,804	3,960,002	5,254,806	2,922,752	781,009	1,551,045	1,370,174	3,803,122
2011	1,267,542	4,320,046	5,587,588	3,006,077	818,289	1,763,222	1,346,372	4,161,269
2012	1,357,431	4,582,739	5,940,170	3,285,035	839,490	1,815,645	1,421,576	4,434,161
2013	1,280,736	4,870,048	6,150,784	3,493,630	777,800	1,879,354	1,363,496	4,709,236
2014	1,343,093	4,977,095	6,320,188	3,516,155	784,526	2,019,507	1,427,066	4,804,701
2015	1,390,911	4,721,182	6,112,093	3,266,353	964,308	1,881,432	1,484,063	4,513,458
2016	1,391,813	4,873,206	6,265,019	3,585,207	836,756	1,843,056	1,481,832	4,690,260
2017	1,335,613	4,800,226	6,135,839	3,629,891	614,570	1,891,378	1,438,631	4,626,259
2018	1,558,086	5,063,929	6,622,015	3,777,664	670,745	2,173,606	1,633,445	4,877,596
2019	1,662,410	5,581,109	7,243,519	4,193,776	519,180	2,530,563	1,804,184	5,429,474
2016								
QTR. I	384,504	1,380,406	1,764,910	925,047	230,337	609,526	403,556	1,338,961
QTR. II	397,446	1,173,785	1,571,231	888,198	248,050	434,983	432,197	1,112,983
QTR. III	344,647	1,110,985	1,455,632	835,087	258,665	361,880	374,717	1,051,719
QTR. IV	265,216	1,208,030	1,473,246	936,875	99,704	436,667	271,362	1,186,597
2017								
QTR. I	348,549	1,378,115	1,726,664	992,249	192,184	542,231	367,355	1,343,940
QTR. II	386,352	1,157,353	1,543,705	944,889	166,802	432,014	439,050	1,095,430
QTR. III	297,378	970,376	1,267,754	775,023	142,341	350,390	334,965	918,044
QTR. IV	303,334	1,294,382	1,597,716	917,730	113,243	566,743	297,261	1,268,845
2018								
QTR. I	411,308	1,364,072	1,775,380	974,816	201,966	598,598	429,051	1,326,394
QTR. II	435,037	1,192,453	1,627,490	890,063	182,730	554,697	456,117	1,130,596
QTR. III	356,427	1,162,659	1,519,086	849,520	161,183	508,383	386,252	1,104,573
QTR. IV	355,314	1,344,745	1,700,059	1,063,265	124,866	511,928	362,025	1,316,033
2019								
Jan.	129,912	506,969	636,881	402,702	48,834	185,345	138,815	498,913
Feb.	151,136	457,235	608,371	359,228	47,756	201,387	164,819	445,622
Mar.	201,578	547,466	749,044	475,630	66,073	207,341	220,546	530,038
Apr.	171,167	486,450	657,617	392,158	48,419	217,040	183,979	471,099
May	158,741	430,361	589,102	329,357	57,232	202,513	174,340	413,944
Jun.	168,392	473,018	641,410	333,519	67,939	239,952	187,029	445,463
Jul.	175,971	474,382	650,353	329,520	78,871	241,962	198,394	449,767
Aug.	131,120	422,421	553,541	318,559	33,869	201,113	144,366	411,086
Sep.	54,103	295,314	349,417	226,271	10,838	112,308	55,405	295,567
Oct.	75,067	407,609	482,676	265,799	8,438	208,439	75,540	402,341
Nov.	105,111	513,730	618,841	346,005	21,363	251,473	110,212	507,047
Dec.	140,112	566,154	706,266	415,028	29,548	261,690	150,739	558,587

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

Table 8.5 Tourism: Estimates of Visitor Expenditure

Period	Number of Visitors		Visitor Expenditure (Millions of Bahamian Dollars)				Average Annual Expenditure of Stopover Visitors (Dollars)	
	Stopover	Cruise	Stopover	Cruise	Day	TOTAL	In Current Prices	In 2014 Prices
1995	1,598,135	1,543,495	1,245	96	5	1,346	779	1,024
1996	1,633,105	1,685,668	1,292	102	4	1,397	791	1,027
1997	1,617,595	1,751,140	1,307	105	3	1,416	808	1,043
1998	1,527,707	1,729,894	1,244	106	4	1,354	815	1,039
1999	1,577,066	1,981,471	1,464	115	4	1,583	928	1,170
2000	1,543,959	2,512,626	1,580	148	7	1,734	1,023	1,269
2001	1,537,780	2,551,673	1,495	148	5	1,648	972	1,178
2002	1,513,151	2,802,112	1,603	151	6	1,760	1,059	1,264
2003	1,510,169	2,970,174	1,595	157	5	1,757	1,056	1,228
2004	1,561,312	3,360,012	1,693	186	5	1,884	1,085	1,245
2005	1,608,153	3,078,709	1,884	180	5	2,069	1,171	1,317
2006	1,600,881	3,076,397	1,881	172	4	2,057	1,175	1,294
2007	1,527,727	2,970,659	2,021	167	4	2,192	1,323	1,421
2008	1,463,006	2,856,705	2,332	166	3	2,501	1,594	1,636
2009	1,327,007	3,255,780	1,812	200	3	2,014	1,365	1,375
2010	1,370,174	3,803,122	1,861	299	3	2,163	1,358	1,349
2011	1,346,372	4,161,269	1,792	347	3	2,142	1,331	1,281
2012	1,421,761	4,434,161	1,897	412	2	2,312	1,334	1,259
2013	1,365,586	4,709,236	1,897	398	3	2,298	1,384	1,306
2014	1,427,066	4,804,701	1,976	337	4	2,316	1,407	1,329
2015	1,484,063	4,513,458	2,224	309	4	2,537	1,499	1,415
2016	1,481,832	4,690,374	2,312	294	4	2,610	1,560	1,473
2017	1,438,631	4,626,259	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2018	1,633,445	4,877,596	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2019	1,804,184	5,429,474	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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

Table 8.6 Construction: Permits Issued-Number

Period	NEW PROVIDENCE				GRAND BAHAMA				OTHER FAMILY ISLANDS				THE BAHAMAS			
	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL
2010	1,128	226	14	1,368	415	159	8	582	35	11	--	46	1,578	396	22	1,996
2011	1,047	210	27	1,284	324	140	6	470	157	35	2	194	1,528	385	35	1,948
2012	1,041	250	14	1,305	218	167	3	388	178	41	4	223	1,437	458	21	1,916
2013	873	274	18	1,165	181	105	1	287	1	9	--	10	1,055	388	19	1,462
2014	851	221	16	1,088	194	104	8	306	4	15	5	24	1,049	340	29	1,418
2015	730	232	7	969	189	104	19	312	18	10	3	31	937	346	29	1,312
2016	689	200	7	896	114	83	9	206	2	3	2	7	805	286	18	1,109
2017	765	144	11	920	186	147	11	344	1	2	2	5	952	293	24	1,269
2018	632	173	5	810	183	129	12	324	2	6	3	11	817	308	20	1,145
2015																
QTR. I	187	48	3	238	38	21	1	60	1	1	2	4	226	70	6	302
QTR. II	205	83	--	288	41	23	6	70	1	3	--	4	247	109	6	362
QTR. III	194	52	2	248	26	26	2	54	15	3	--	18	235	81	4	320
QTR. IV	144	49	2	195	84	34	10	128	1	3	1	5	229	86	13	328
2016																
QTR. I	188	39	2	229	25	23	4	52	--	1	--	1	213	63	6	282
QTR. II	182	30	2	214	48	37	4	89	1	--	1	2	231	67	7	305
QTR. III	184	81	1	266	24	14	--	38	--	1	--	1	208	96	1	305
QTR. IV	135	50	2	187	17	9	1	27	1	1	1	3	153	60	4	217
2017																
QTR. I	184	28	5	217	32	28	5	65	--	--	1	1	216	56	11	283
QTR. II	229	34	5	268	56	43	3	102	--	1	--	1	285	78	8	371
QTR. III	167	34	--	201	56	43	1	100	--	--	--	--	223	77	1	301
QTR. IV	185	48	1	234	42	33	2	77	1	1	1	3	228	82	4	314
2018																
QTR. I	179	53	2	234	55	50	--	105	--	1	1	2	234	104	3	341
QTR. II	233	54	3	290	59	36	2	97	--	2	2	4	292	92	7	391
QTR. III	220	66	--	286	69	43	10	122	2	3	--	5	291	112	10	413

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

Table 8.7 Construction: Permits Issued-Value

(B\$'000)

Period	NEW PROVIDENCE				GRAND BAHAMA				OTHER FAMILY ISLANDS				THE BAHAMAS			
	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL
2010	272,472	89,707	53,641	415,820	39,394	90,942	18,083	148,419	8,366	2,114	--	10,480	320,232	182,763	71,724	574,719
2011	286,332	1,454,151	12,054	1,752,537	34,051	29,024	2,575	65,650	17,867	25,482	2,575	45,924	338,250	1,508,657	17,204	1,864,111
2012	263,954	188,059	5,450	457,463	24,487	126,239	398	151,124	18,492	58,930	29,897	107,319	306,933	373,228	35,745	715,906
2013	228,309	152,159	21,746	402,214	23,565	41,063	756	65,384	53	4,558	--	4,611	251,927	197,780	22,502	472,209
2014	298,315	155,487	24,663	478,465	19,160	24,598	409	44,167	2,128	20,974	14,850	37,952	319,603	201,059	39,922	560,584
2015	258,605	176,127	12,074	446,806	26,622	21,110	6,217	53,949	27,026	24,620	821	52,467	312,253	221,857	19,112	553,222
2016	292,242	124,445	31,836	448,523	14,997	26,713	9,505	51,215	2,318	41,074	2,360	45,752	309,557	192,232	43,701	545,490
2017	253,993	58,937	5,598	318,528	23,089	46,979	12,977	83,045	176	1,139	568	1,883	277,258	107,055	19,143	403,456
2018	258,720	91,452	18,773	368,945	27,566	35,528	5,880	68,974	1,088	23,914	4,197	29,199	287,374	150,894	28,850	467,118
2015																
QTR.I	45,459	28,030	408	73,897	5,237	2,939	60	8,236	1,500	1,500	821	3,821	52,196	32,469	1,289	85,954
QTR.II	106,875	40,368	--	147,243	4,614	9,433	5,292	19,339	200	17,753	--	17,953	111,689	67,554	5,292	184,535
QTR. III	59,662	19,505	3,781	82,948	3,117	4,410	430	7,957	24,846	2,064	--	26,910	87,625	25,979	4,211	117,815
QTR. IV	46,609	88,224	7,885	142,718	13,654	4,328	435	18,417	480	3,303	--	3,783	60,743	95,855	8,320	164,918
2016																
QTR.I	52,505	21,587	24,603	98,695	4,134	12,683	599	17,416	--	39,124	--	39,124	56,639	73,394	25,202	155,235
QTR.II	59,128	14,652	4,770	78,550	5,843	9,136	211	15,190	2,168	--	2,300	4,468	67,139	23,788	7,281	98,208
QTR. III	100,670	49,508	480	150,658	3,125	2,414	--	5,539	--	450	--	450	103,795	52,372	480	156,647
QTR. IV	79,939	38,698	1,983	120,620	1,895	2,480	8,695	13,070	150	1,500	60	1,710	81,984	42,678	10,738	135,400
2017																
QTR.I	35,663	16,345	4,008	56,016	3,368	22,752	12,113	38,233	--	--	218	218	39,031	39,097	16,339	94,467
QTR.II	54,950	8,629	1,573	65,152	6,160	7,618	523	14,301	--	148	--	148	61,110	16,395	2,096	79,601
QTR. III	106,274	19,522	--	125,796	6,418	5,308	140	11,866	--	--	--	--	112,692	24,830	140	137,662
QTR. IV	57,106	14,441	17	71,564	7,143	11,301	201	18,645	176	991	350	1,517	64,425	26,733	568	91,726
2018																
QTR.I	62,425	16,927	17,712	97,064	9,474	25,491	--	34,965	--	16,313	1,049	17,362	71,899	58,731	18,761	149,391
QTR.II	133,297	39,457	1,061	173,815	9,451	4,314	5,810	19,575	--	2,398	3,148	5,546	142,748	46,169	10,019	198,936
QTR. III	62,998	35,068	--	98,066	8,641	5,723	70	14,434	1,088	5,203	--	6,291	72,727	45,994	70	118,791

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

Table 8.8 Construction: Starts-Number

Period	NEW PROVIDENCE				GRAND BAHAMA				THE BAHAMAS			
	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL
2010	356	33	1	390	119	31	2	152	475	64	3	542
2011	381	38	1	420	135	28	1	164	516	66	2	584
2012	331	34	--	365	78	24	--	102	409	58	--	467
2013	279	45	1	325	59	21	--	80	338	66	1	405
2014	297	31	2	330	80	36	2	118	377	67	4	448
2015	266	23	2	291	93	55	3	151	359	78	5	442
2016	221	18	1	240	89	23	--	112	310	41	1	352
2017	250	25	3	278	83	18	10	111	333	43	13	389
2018	189	20	--	209	80	18	8	106	269	38	8	315
2015												
QTR. I	72	4	1	77	19	9	--	28	91	13	1	105
QTR. II	57	2	1	60	16	8	2	26	73	10	3	86
QTR. III	83	10	--	93	30	13	1	44	113	23	1	137
QTR. IV	54	7	--	61	28	25	--	53	82	32	--	114
2016												
QTR. I	63	6	--	69	53	5	--	58	116	11	--	127
QTR. II	73	6	--	79	21	11	--	32	94	17	--	111
QTR. III	45	3	1	49	9	5	--	14	54	8	1	63
QTR. IV	40	3	--	43	6	2	--	8	46	5	--	51
2017												
QTR. I	63	13	1	77	11	4	10	25	74	17	11	102
QTR. II	80	6	1	87	21	2	--	23	101	8	1	110
QTR. III	56	2	1	59	21	7	--	28	77	9	1	87
QTR. IV	51	4	--	55	30	5	--	35	81	9	--	90
2018												
QTR. I	55	4	--	59	28	10	--	38	83	14	--	97
QTR. II	62	9	--	71	21	3	--	24	83	12	--	95
QTR. III	72	7	--	79	31	5	8	44	103	12	8	123

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

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

Table 8.9 Construction: Starts-Value

(B\$'000)

Period	NEW PROVIDENCE				GRAND BAHAMA				THE BAHAMAS			
	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL
2010	96,091	12,569	800	109,460	19,916	7,184	17,688	44,788	116,007	19,753	18,488	154,248
2011	84,065	32,460	1,141	117,666	18,861	9,687	1,250	29,798	102,926	42,147	2,391	147,464
2012	83,659	17,014	--	100,673	11,893	4,078	--	15,971	95,552	21,092	--	116,644
2013	74,251	50,990	850	126,091	11,718	2,425	--	14,143	85,969	53,415	850	140,234
2014	87,071	21,215	222	108,509	13,846	6,844	80	20,770	100,918	28,059	302	129,278
2015	73,135	20,340	1,157	94,632	14,911	5,276	5,020	25,207	88,046	25,616	6,177	119,839
2016	58,571	8,564	249	67,384	14,958	13,895	--	28,853	73,529	22,459	249	96,237
2017	63,102	24,374	1,613	89,089	32,616	6,031	27,756	66,403	95,718	30,405	29,369	155,492
2018	52,421	14,601	--	67,022	21,120	6,524	56	27,700	73,541	21,125	56	94,722
2015												
QTR. I	20,210	2,059	62	22,331	3,397	876	--	4,273	23,607	2,935	62	26,604
QTR. II	17,359	949	1,095	19,403	2,191	143	20	2,354	19,550	1,092	1,115	21,757
QTR. III	21,083	9,746	--	30,829	4,540	1,175	5,000	10,715	25,623	10,921	5,000	41,544
QTR. IV	14,483	7,586	--	22,069	4,783	3,082	--	7,865	19,266	10,668	--	29,934
2016												
QTR. I	13,701	4,667	--	18,368	8,521	1,751	--	10,272	22,222	6,418	--	28,640
QTR. II	19,217	1,387	--	20,604	2,907	6,977	--	9,884	22,124	8,364	--	30,488
QTR. III	11,753	1,368	249	13,370	1,724	2,132	--	3,856	13,477	3,500	249	17,226
QTR. IV	13,900	1,142	--	15,042	1,806	3,035	--	4,841	15,706	4,177	--	19,883
2017												
QTR. I	16,200	14,565	857	31,622	2,240	61	27,756	30,057	18,440	14,626	28,613	61,679
QTR. II	21,142	7,250	108	28,500	2,316	875	--	3,191	23,458	8,125	108	31,691
QTR. III	12,811	505	648	13,964	22,142	1,218	--	23,360	34,953	1,723	648	37,324
QTR. IV	12,949	2,054	--	15,003	5,918	3,877	--	9,795	18,867	5,931	--	24,798
2018												
QTR. I	12,279	2,397	--	14,676	8,545	2,110	--	10,655	20,824	4,507	--	25,331
QTR. II	19,235	9,780	--	29,015	4,983	2,550	--	7,533	24,218	12,330	--	36,548
QTR. III	20,907	2,424	--	23,331	7,592	1,864	56	9,512	28,499	4,288	56	32,843

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

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

Table 8.10 Construction: Completions-Number

Period	NEW PROVIDENCE				GRAND BAHAMA				THE BAHAMAS			
	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL
2010	606	109	1	716	331	87	5	423	937	196	6	1,139
2011	524	84	2	610	168	77	2	247	692	161	4	857
2012	465	119	1	585	155	64	3	222	620	183	4	807
2013	418	109	3	530	126	52	1	179	544	161	4	709
2014	370	94	4	468	109	52	1	162	479	146	5	630
2015	359	83	4	446	80	60	2	142	439	143	6	588
2016	378	92	2	472	87	66	2	155	465	158	4	627
2017	366	112	5	483	95	63	2	160	461	175	7	643
2018	295	60	2	357	76	32	10	118	371	92	12	475
2015												
QTR. I	69	25	--	94	10	5	--	15	79	30	--	109
QTR. II	86	21	--	107	12	21	1	34	98	42	1	141
QTR. III	94	23	1	118	17	23	--	40	111	46	1	158
QTR. IV	110	14	3	127	41	11	1	53	151	25	4	180
2016												
QTR. I	84	18	2	104	15	6	--	21	99	24	2	125
QTR. II	96	16	--	112	21	18	2	41	117	34	2	153
QTR. III	116	26	--	142	29	33	--	62	145	59	--	204
QTR. IV	82	32	--	114	22	9	--	31	104	41	--	145
2017												
QTR. I	89	22	--	111	16	14	1	31	105	36	1	142
QTR. II	91	23	3	117	26	12	--	38	117	35	3	155
QTR. III	93	21	--	114	27	21	1	49	120	42	1	163
QTR. IV	93	46	2	141	26	16	--	42	119	62	2	183
2018												
QTR. I	85	25	--	110	15	10	--	25	100	35	--	135
QTR. II	101	14	--	115	25	8	--	33	126	22	--	148
QTR. III	109	21	2	132	36	14	10	60	145	35	12	192

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

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

Table 8.11 Construction: Completions-Value

Period	NEW PROVIDENCE				GRAND BAHAMA				THE BAHAMAS			
	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL	Residential	Commercial & Industrial	Public	TOTAL
2010	170,072	105,343	1,458	276,873	39,402	20,993	355	60,750	209,474	126,336	1,813	337,623
2011	146,174	73,343	151,400	370,917	28,881	100,531	247	129,659	175,055	173,874	151,647	500,576
2012	128,762	73,900	39	202,701	24,527	86,864	3,018	114,409	153,289	160,764	3,057	317,110
2013	110,899	69,770	1,252	181,921	25,656	8,295	756	34,707	136,555	78,065	2,008	216,628
2014	120,605	38,581	54,733	213,919	21,349	15,128	150	36,627	141,954	53,709	54,883	250,546
2015	147,014	57,757	3,232	208,003	12,630	8,284	18	20,932	159,644	66,041	3,250	228,935
2016	107,351	44,747	15,010	167,108	13,663	21,295	173	35,131	121,014	66,042	15,183	202,239
2017	157,929	1,301,724	3,280	1,462,933	18,471	11,613	590	30,674	176,400	1,313,337	3,870	1,493,607
2015												
QTR. I	23,811	11,719	--	35,530	2,547	1,414	--	3,961	26,358	13,133	--	39,491
QTR. II	45,654	15,187	--	60,841	1,695	1,249	10	2,954	47,349	16,436	10	63,795
QTR. III	42,022	14,532	322	56,876	2,537	3,679	--	6,216	44,559	18,211	322	63,092
QTR. IV	35,527	16,319	2,910	54,756	5,851	1,942	8	7,801	41,378	18,261	2,918	62,557
2016												
QTR. I	22,589	5,008	15,010	42,607	1,044	8,587	--	9,631	23,633	13,595	15,010	52,238
QTR. II	25,112	22,226	--	47,338	3,013	7,493	173	10,679	28,125	29,719	173	58,017
QTR. III	30,965	5,091	--	36,056	4,413	3,452	--	7,865	35,378	8,543	--	43,921
QTR. IV	28,685	12,422	--	41,107	5,193	1,763	--	6,956	33,878	14,185	--	48,063
2017												
QTR. I	28,342	17,346	--	45,688	2,309	1,656	15	3,980	30,651	19,002	15	49,668
QTR. II	41,680	12,110	1,563	55,353	4,275	2,556	--	6,831	45,955	14,666	1,563	62,184
QTR. III	41,227	12,495	--	53,722	5,255	5,554	575	11,384	46,482	18,049	575	65,106
QTR. IV	46,680	1,259,773	1,717	1,308,170	6,632	1,847	--	8,479	53,312	1,261,620	1,717	1,316,649
2018												
QTR. I	37,623	56,622	--	94,245	9,856	1,648	--	11,504	47,479	58,270	--	105,749
QTR. II	30,981	27,112	--	58,093	4,231	457	--	4,688	35,212	27,569	--	62,781
QTR. III	30,921	9,728	2,849	43,498	5,954	5,869	70	11,893	36,875	15,597	2,919	55,391

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

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

Table 8.12 Residential Mortgage Commitments: No. and Value¹

(Num./B\$'000)

Period	NEW CONSTRUCTION				EXISTING DWELLINGS				REHABILITATION & ADDITIONS				T O T A L			
	Single Dwellings		Duplex and Row		Single Dwellings		Duplex and Row		Single Dwellings		Duplex and Row		Single Dwellings		Duplex and Row	
	Num.	Val.	Num.	Val.	Num.	Val.	Num.	Val.	Num.	Val.	Num.	Val.	Num.	Val.	Num.	Val.
2010	773	86,526	186	32,689	638	90,608	104	17,377	105	8,538	14	1,204	1,516	185,672	304	51,270
2011	571	75,241	185	24,943	764	107,477	156	21,466	111	5,961	18	2,948	1,446	188,679	359	49,357
2012	306	43,153	99	14,343	410	66,807	98	17,227	61	13,796	36	17,378	777	123,756	233	48,948
2013	323	49,702	82	14,258	509	61,048	110	15,358	95	4,500	23	24,014	927	115,250	215	53,630
2014	298	48,595	52	9,167	486	58,341	110	14,378	81	3,958	18	7,459	865	110,894	180	31,004
2015	311	35,328	74	10,222	640	86,215	104	12,652	99	2,157	19	4,129	1,050	123,700	197	27,003
2016	275	28,084	54	11,890	445	63,060	63	7,831	135	3,283	15	9,897	855	94,427	132	29,618
2017	281	33,950	77	15,154	449	77,354	79	12,340	141	3,060	8	3,708	871	114,364	164	31,202
2018	260	28,738	78	10,927	418	72,389	72	9,648	51	1,341	7	759	729	102,468	157	21,334
2019	311	52,903	59	9,996	448	94,416	80	14,981	86	2,518	5	755	845	149,837	144	25,732
2016																
QTR. I	65	6,995	12	2,880	93	10,490	14	1,770	38	1,453	2	1,616	196	18,938	28	6,266
QTR. II	70	5,761	19	3,536	141	19,789	13	1,466	30	517	3	1,976	241	26,067	35	6,978
QTR. III	78	7,094	13	2,783	99	13,711	17	2,210	37	706	4	2,709	214	21,511	34	7,702
QTR. IV	62	8,234	10	2,691	112	19,070	19	2,385	30	607	6	3,596	204	27,911	35	8,672
2017																
QTR. I	62	5,754	10	2,432	58	8,750	11	1,026	3	245	2	3,008	123	14,749	23	6,466
QTR. II	74	10,188	16	3,637	109	19,909	19	2,574	42	503	1	30	225	30,600	36	6,241
QTR. III	79	10,237	22	4,068	149	26,358	33	6,386	49	1,497	1	30	277	38,092	56	10,484
QTR. IV	66	7,771	29	5,017	133	22,337	16	2,354	47	815	4	640	246	30,923	49	8,011
2018																
QTR. I	73	8,704	23	3,084	125	20,182	15	2,100	16	199	2	261	214	29,085	40	5,445
QTR. II	72	5,916	18	2,443	86	16,296	25	3,191	4	215	1	30	162	22,427	44	5,664
QTR. III	57	7,783	22	3,762	113	18,308	18	1,857	29	895	2	160	199	26,986	42	5,779
QTR. IV	58	6,335	15	1,638	94	17,603	14	2,500	2	32	2	308	154	23,970	31	4,446
2019																
QTR. I	62	5,543	15	2,093	55	8,752	17	3,107	4	137	1	51	121	14,432	33	5,251
QTR. II	111	20,519	17	3,110	147	31,080	24	4,236	23	503	2	420	281	52,102	43	7,766
QTR. III	72	14,507	13	1,894	146	30,128	23	4,395	26	579	--	--	244	45,214	36	6,289
QTR. IV	66	12,334	14	2,899	100	24,456	16	3,243	33	1,299	2	284	199	38,089	32	6,426

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

¹ See note to table

Table 8.13 Commercial Mortgage Commitments: No. and Value¹

(Num./B\$'000)

Period	NEW CONSTRUCTION		EXISTING STRUCTURES		REHABILITATION AND ADDITIONS		TOTAL	
	Num.	Val.	Num.	Val.	Num.	Val.	Num.	Val.
2010	7	1,505	4	1,906	--	--	11	3,411
2011	14	2,295	4	1,013	--	--	18	3,308
2012	6	2,063	2	3,148	--	--	8	5,211
2013	3	417	1	138	--	--	4	555
2014	2	825	2	445	1	2,342	5	3,612
2015	5	8,766	2	370	--	--	7	9,136
2016	2	848	--	--	--	--	2	848
2017	2	1,600	3	631	1	154	6	2,385
2018	1	39	1	1,000	--	--	2	1,039
2019	9	20,291	4	7,714	1	287	14	28,292
2016								
QTR. I	--	--	--	--	--	--	--	--
QTR. II	1	548	--	--	--	--	1	548
QTR. III	--	--	--	--	--	--	--	--
QTR. IV	1	300	--	--	--	--	1	300
2017								
QTR. I	--	--	--	--	--	--	--	--
QTR. II	1	1,590	--	--	--	--	1	1,590
QTR. III	1	10	2	630	1	154	4	794
QTR. IV	--	--	1	1	--	--	1	1
2018								
QTR. I	--	--	1	1,000	--	--	1	1,000
QTR. II	--	--	--	--	--	--	--	--
QTR. III	1	39	--	--	--	--	1	39
QTR. IV	--	--	--	--	--	--	--	--
2019								
QTR. I	1	4	--	--	--	--	1	4
QTR. II	3	7,025	1	2,995	--	--	4	10,020
QTR. III	3	882	1	530	1	287	5	1,699
QTR. IV	2	12,380	2	4,189	--	--	4	16,569

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

¹See note to table

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

Period	INSURANCE COMPANIES			DOMESTIC BANKS			BAHAMAS MORTGAGE CORPORATION			TOTAL (%)
	New Construction	Existing Structures	Rehabilitation & Additions	New Construction	Existing Structures	Rehabilitation & Additions	New Construction	Existing Structures	Rehabilitation & Additions	
2010	1.3	8.6	16.8	88.3	90.6	83.2	10.4	0.8	--	100.0
2011	1.3	8.4	17.7	86.9	91.5	82.3	11.8	0.1	--	100.0
2012	1.2	8.1	19.7	86.9	91.8	80.3	11.9	0.1	--	100.0
2013	1.3	7.9	18.7	86.5	92.0	81.3	12.2	0.1	--	100.0
2014	1.2	8.0	19.2	86.2	91.9	80.8	12.6	0.1	--	100.0
2015	1.1	8.3	22.5	86.3	91.6	77.5	12.6	0.1	--	100.0
2016	1.1	8.6	35.4	85.5	91.3	64.6	13.4	0.1	--	100.0
2017	1.2	8.6	38.7	85.2	91.3	61.3	13.6	0.1	--	100.0
2018	1.3	8.9	18.1	85.0	91.1	81.9	13.7	0.1	--	100.0
2019	1.2	8.8	19.0	84.3	91.1	81.0	14.5	0.1	--	100.0
2016										
QTR. I	1.1	8.3	22.6	86.3	91.6	77.4	12.6	0.1	--	100.0
QTR. II	1.1	8.3	24.9	86.0	91.6	75.1	12.9	0.1	--	100.0
QTR. III	1.1	8.3	26.1	85.9	91.6	73.9	13.0	0.1	--	100.0
QTR. IV	1.1	8.6	35.4	85.5	91.3	64.6	13.4	0.1	--	100.0
2017										
QTR. I	1.1	8.6	33.2	85.4	91.3	66.8	13.5	0.1	--	100.0
QTR. II	1.1	8.6	35.9	85.4	91.3	64.1	13.5	0.1	--	100.0
QTR. III	1.2	8.6	37.7	85.3	91.3	62.3	13.5	0.1	--	100.0
QTR. IV	1.2	8.6	38.7	85.2	91.3	61.3	13.6	0.1	--	100.0
2018										
QTR. I	1.2	8.8	13.7	85.1	91.1	86.3	13.7	0.1	--	100.0
QTR. II	1.2	8.8	18.0	85.1	91.1	82.0	13.7	0.1	--	100.0
QTR. III	1.2	8.9	17.9	85.1	91.0	82.1	13.7	0.1	--	100.0
QTR. IV	1.3	8.9	18.1	85.0	91.1	81.9	13.7	0.1	--	100.0
2019										
QTR. I	1.2	8.9	18.3	84.7	91.1	81.7	14.1	0.1	--	100.0
QTR. II	1.3	8.8	18.5	84.5	91.1	81.5	14.2	0.1	--	100.0
QTR. III	1.2	8.8	19.5	84.4	91.1	80.5	14.4	0.1	--	100.0
QTR. IV	1.2	8.8	19.0	84.3	91.1	81.0	14.5	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	
2010	5.7	27.4	50.9	94.3	72.6	49.1	100.0
2011	5.7	30.1	51.8	94.3	69.9	48.2	100.0
2012	5.4	27.7	61.2	94.6	72.3	38.8	100.0
2013	9.0	24.8	62.6	91.0	75.2	37.4	100.0
2014	8.9	30.3	45.0	91.1	69.7	55.0	100.0
2015	8.8	24.1	44.8	91.2	75.9	55.2	100.0
2016	7.5	19.8	46.3	92.5	80.2	53.7	100.0
2017	7.7	29.0	73.4	92.3	71.0	25.6	100.0
2018	12.7	24.9	75.4	87.3	75.1	24.6	100.0
2019	1.4	24.3	79.2	98.6	75.7	20.8	100.0
<u>2016</u>							
QTR. I	8.8	23.3	46.3	91.2	76.7	53.7	100.0
QTR. II	8.5	22.5	46.1	91.5	77.5	53.9	100.0
QTR. III	9.2	19.5	46.2	90.8	80.5	53.8	100.0
QTR. IV	7.5	19.8	46.3	92.5	80.2	53.7	100.0
<u>2017</u>							
QTR. I	7.6	20.5	46.9	92.4	79.5	53.1	100.0
QTR. II	7.1	21.2	47.0	92.9	78.8	53.0	100.0
QTR. III	7.7	27.9	50.2	92.3	72.1	49.8	100.0
QTR. IV	7.7	29.0	73.4	92.3	71.0	25.6	100.0
<u>2018</u>							
QTR. I	9.3	25.9	71.9	90.7	74.1	28.1	100.0
QTR. II	11.4	26.9	74.5	88.6	73.1	25.5	100.0
QTR. III	13.3	24.5	75.2	86.7	75.5	24.8	100.0
QTR. IV	12.7	24.9	75.4	87.3	75.1	24.6	100.0
<u>2019</u>							
QTR. I	13.2	26.5	76.0	86.8	73.5	24.0	100.0
QTR. II	13.4	24.7	76.5	86.6	75.3	23.5	100.0
QTR. III	13.0	24.1	78.6	87.0	75.9	21.4	100.0
QTR. IV	1.4	24.3	79.2	98.6	75.7	20.8	100.0

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

Table 8.16 Commercial and Residential Mortgages: Selected Indicators*

Period	Total Mortgages Outstanding (B\$ Millions)							Mortgage Loan Disbursements (B\$ Millions)		Average Loan Value/(Cost) Ratio* (%)		Average Interest Rate (%)		Average Monthly Payment (B\$)	
	COMMERCIAL			RESIDENTIAL				Comm.	Res.	Comm.	Res.	Comm.	Res.	Comm.	Res.
	Domestic Banks	Insurance Companies	TOTAL	Domestic Banks	Insurance Companies	Other	TOTAL								
2010	176.7	33.9	210.6	2,672.0	161.2	156.0	2,989.2	36.2	303.1	67.2	80.1	8.9	8.5	3,597	1,215
2011	161.8	33.2	195.0	2,713.8	160.8	167.2	3,041.8	20.9	286.8	71.1	82.1	8.4	8.2	2,791	1,134
2012	167.6	33.1	200.7	2,751.5	160.2	167.2	3,078.9	11.7	270.0	65.6	80.9	8.6	8.2	2,045	1,187
2013	173.9	36.1	210.0	2,771.5	159.7	167.2	3,098.4	6.7	236.3	62.0	81.1	8.3	8.1	2,099	1,023
2014	158.0	35.6	193.6	2,748.3	160.7	167.2	3,076.2	21.4	197.5	61.1	80.5	8.6	8.0	3,227	1,323
2015	176.2	35.2	211.4	2,710.7	162.4	167.2	3,040.3	17.1	302.3	63.8	80.7	8.6	8.0	2,778	1,608
2016	209.1	34.7	243.8	2,562.2	161.5	167.2	2,890.9	29.1	279.6	73.0	80.3	7.9	7.8	4,139	1,539
2017	142.3	34.2	176.5	2,550.3	163.1	167.2	2,880.6	14.6	292.8	59.1	82.1	8.7	7.6	3,970	1,520
2018	147.4	37.2	184.6	2,535.0	168.6	167.2	2,870.8	33.1	310.0	54.6	80.1	7.1	7.2	4,351	1,730
2019	149.5	30.3	179.8	2,504.5	166.7	167.2	2,838.4	16.2	301.4	59.3	80.2	6.6	6.9	2,707	1,845
2016															
QTR. I	178.1	35.1	213.2	2,709.9	162.1	167.2	3,039.2	5.1	77.8	58.0	80.4	8.5	8.0	3,290	1,542
QTR. II	183.9	34.8	218.7	2,676.3	162.4	167.2	3,005.9	5.4	71.9	73.5	80.8	7.3	7.6	6,716	1,571
QTR. III	195.3	34.8	230.1	2,677.1	162.2	167.2	3,006.5	2.6	76.9	87.5	79.4	8.1	7.8	3,645	1,528
QTR. IV	209.1	34.7	243.8	2,562.2	161.5	167.2	2,890.9	16.0	53.0	73.0	80.7	7.8	7.7	2,904	1,514
2017															
QTR. I	200.9	34.5	235.4	2,559.6	161.7	167.2	2,888.5	2.3	72.7	82.5	82.5	10.8	7.9	4,882	1,490
QTR. II	201.4	34.0	235.4	2,561.5	161.2	167.2	2,889.9	5.6	70.5	50.0	82.1	7.5	7.5	5,352	1,422
QTR. III	154.3	33.7	188.0	2,554.4	162.5	167.2	2,884.1	2.9	74.3	51.0	81.6	8.7	7.4	3,529	1,526
QTR. IV	142.3	34.2	176.5	2,550.3	163.1	167.2	2,880.6	3.8	75.3	53.0	82.0	7.8	7.5	2,116	1,642
2018															
QTR. I	140.5	34.0	174.5	2,544.4	164.3	167.2	2,875.9	17.8	68.3	78.3	80.9	8.0	7.4	6,987	1,541
QTR. II	145.7	36.7	182.4	2,547.5	166.5	167.2	2,881.2	4.3	82.0	50.6	81.4	7.8	7.2	4,055	1,686
QTR. III	146.0	37.0	183.0	2,534.3	168.0	167.2	2,869.5	3.9	74.4	56.5	75.7	6.3	7.2	2,753	1,823
QTR. IV	147.4	37.2	184.6	2,535.0	168.6	167.2	2,870.8	7.1	85.3	33.0	82.3	6.3	7.0	3,607	1,868
2019															
QTR. I	138.0	37.2	175.2	2,534.0	167.9	167.2	2,869.1	1.9	78.6	70.0	81.2	7.0	6.9	2,413	1,771
QTR. II	145.4	37.5	182.9	2,526.5	168.4	167.2	2,862.1	4.8	76.3	81.0	79.1	5.0	6.8	2,894	1,884
QTR. III	149.2	37.5	186.7	2,528.6	168.3	167.2	2,864.1	4.0	76.5	43.8	79.9	7.8	7.0	2,655	1,706
QTR. IV	149.5	30.3	179.8	2,504.5	166.7	167.2	2,838.4	5.5	70.0	42.5	80.7	6.5	6.8	2,867	2,019

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
2010	1,937,192	764,535	1,094,078	20,331	1,878,944
2011	1,980,612	751,788	1,129,754	44,236	1,925,778
2012	1,827,118	683,768	1,046,709	47,470	1,777,947
2013	1,811,881	665,227	1,048,728	54,192	1,768,147
2014	1,847,733	690,122	1,108,240	13,585	1,811,947
2015	1,930,685	709,678	1,135,884	47,401	1,892,963
2016	1,894,539	730,106	1,101,731	24,523	1,856,360
2017	410,366	144,491	252,913	5,138	402,542
<u>2013</u>					
QTR. I	433,428	161,356	248,344	13,318	423,018
QTR. II	409,473	141,172	243,104	12,248	396,524
QTR. III	464,313	165,915	271,872	15,339	453,126
QTR. IV	504,667	196,784	285,408	13,287	495,479
<u>2014</u>					
QTR. I	450,976	166,709	270,798	3,334	440,841
QTR. II	420,480	152,109	254,203	3,553	409,865
QTR. III	466,595	168,042	286,736	3,344	458,122
QTR. IV	509,682	203,262	296,503	3,354	503,119
<u>2015</u>					
QTR. I	405,007	135,406	249,246	12,417	397,069
QTR. II	482,299	170,779	288,795	13,671	473,245
QTR. III	551,970	222,204	305,544	13,807	541,555
QTR. IV	491,409	181,289	292,299	7,506	481,094
<u>2016</u>					
QTR. I	406,491	145,775	245,222	7,547	398,544
QTR. II	483,909	173,347	291,436	7,204	471,987
QTR. III	577,910	242,592	317,973	5,810	566,375
QTR. IV	426,229	168,392	247,100	3,962	419,454
<u>2017</u>					
QTR. I	410,366	144,491	252,913	5,138	402,542

SOURCE: The Bahamas Electricity Corporation and The Freeport Power Company

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

Table 8.18 Selected Economic Indicators

INDICATOR	Unit	2012	2013	2014	2015	2016	2017	2018	2019
Nonoil Exports (f.o.b.)	B\$000	507,972	573,902	523,845	378,690	357,207	396,613	410,301	n.a.
Nonoil Imports (c.i.f.)	B\$000	2,772,176	2,639,007	2,940,673	2,626,733	2,529,125	2,874,958	2,938,016	n.a.
Average Retail Price Index	Feb 2014=100	98.62	98.85	100.13	102.01	101.66	103.20	105.54	n.a.
Total Tourist Arrivals	(000)	5,940	6,151	6,320	6,112	6,265	6,136	6,622	7,244
Value of Construction Permits*	B\$000	715,906	472,209	560,584	553,222	545,490	403,456	n.a.	n.a.
Value of Construction Starts*	B\$000	116,644	140,234	129,278	119,839	96,237	155,492	n.a.	n.a.
Value of Construction Completions*	B\$000	317,110	216,628	250,546	228,935	202,239	1,493,607	n.a.	n.a.
Government Revenue (Calendar Year) ^P	B\$000	1,394,868	1,351,310	1,475,212	1,932,240	1,885,602	2,087,215	2,173,343	2,512,002
Government Revenue (Fiscal Year: Jul-Jun) ^P	B\$000	1,446,733	1,354,620	1,450,764	1,731,893	1,989,401	2,070,259	2,042,385	2,420,086
Government Expenditure (Calendar Year) ^P	B\$000	1,952,180	1,836,596	2,006,281	2,183,658	2,353,232	2,706,122	2,510,709	2,741,262
Government Expenditure (Fiscal Year: Jul-Jun) ^P	B\$000	1,897,094	1,900,764	1,930,779	2,115,220	2,299,383	2,730,986	2,457,286	2,635,203
Government Debt (Direct Charge) ^r	B\$000	4,400,063	4,985,767	5,582,052	5,904,562	6,315,581	7,180,089	7,498,917	7,733,219
Average Treasury Bill Discount Rate	%	0.58	0.65	0.72	0.87	2.03	1.89	1.71	1.75
Money Supply (M1)	B\$000	1,574,895	1,641,210	1,995,722	2,071,240	2,460,587	2,654,036	2,728,160	3,244,070
Money Supply (M2)	B\$000	6,088,034	6,043,213	6,165,152	6,186,014	6,622,473	6,763,155	6,707,279	7,300,649
Money Supply (M3)	B\$000	6,303,693	6,317,187	6,389,983	6,373,799	6,930,055	7,037,296	7,108,822	7,888,519
Bank Credit (all currencies)	B\$000	8,691,350	8,957,081	8,870,516	8,966,151	9,128,442	8,838,328	8,911,192	8,957,047
Bank Deposits (all currencies)	B\$000	6,207,700	6,245,812	6,344,276	6,380,367	6,823,956	6,925,956	6,913,198	7,727,494

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	2017	2018	2018	2018	2018	2019	2019	2019	2019
		QTR.IV	QTR.I	QTR.II	QTR.III	QTR.IV	QTR.I	QTR.II	QTR.III	QTR.IV
Nonoil Exports (f.o.b.)	B\$000	91,653	82,560	143,582	87,550	96,608	98,487	212,897	n.a.	n.a.
Nonoil Imports (c.i.f.)	B\$000	724,377	705,379	875,254	657,741	699,641	581,257	811,270	n.a.	n.a.
Average Retail Price Index	Feb 2014=100	103.73	104.08	104.67	106.92	106.48	107.66	108.22	108.73	n.a.
Total Tourist Arrivals ^k	(000)	1,598	1,775	1,627	1,519	1,700	1,994	1,888	1,553	n.a.
Value of Construction Permits*	B\$000	91,726	149,391	198,936	118,791	n.a.	n.a.	n.a.	n.a.	n.a.
Value of Construction Starts*	B\$000	24,798	25,331	36,548	32,843	n.a.	n.a.	n.a.	n.a.	n.a.
Value of Construction Completions	B\$000	1,316,649	105,749	62,781	55,391	n.a.	n.a.	n.a.	n.a.	n.a.
Government Revenue	B\$000	427,058	589,643	572,003	513,850	497,848	677,432	730,957	554,314	549,299
Government Expenditure	B\$000	573,850	600,964	723,559	578,724	607,461	642,961	806,058	600,259	691,985
Government Debt (Direct Charge) ^l	B\$000	7,180,089	7,205,353	7,243,195	7,378,356	7,498,917	7,476,879	7,527,046	7,585,702	7,733,219
Average Treasury Bill Discount Rate	%	1.89	1.78	1.84	1.59	1.71	1.52	1.67	1.71	1.75
Money Supply (M1)	B\$000	2,654,036	2,753,633	2,773,290	2,711,239	2,728,160	2,757,092	3,003,606	3,060,442	3,244,070
Money Supply (M2)	B\$000	6,763,155	6,859,271	6,852,708	6,720,211	6,707,279	6,760,609	7,026,752	7,028,229	7,300,649
Money Supply (M3)	B\$000	7,037,296	7,145,403	7,260,511	7,220,342	7,108,822	7,215,947	7,429,428	7,540,906	7,888,519
Bank Credit (all currencies) ¹	B\$000	8,838,328	8,730,892	8,797,451	8,847,521	8,911,192	8,734,426	8,843,499	8,850,625	8,957,047
Bank Deposits (all currencies) ¹	B\$000	6,925,956	7,035,072	7,131,435	7,072,846	6,913,198	7,102,701	7,299,088	7,400,758	7,727,494

SOURCE: Data compiled from various tables in the Digest.

See Notes to table

* Excludes Family Islands' Statistics.

NOTES TO TABLES

SECTION 1 MONETARY AUTHORITY

Table 1.1 Central Bank of The Bahamas: Assets

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

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

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

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

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

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

Table 1.2 Central Bank of The Bahamas: Liabilities

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

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

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

Table 1.4 Central Bank of The Bahamas: Notes in Circulation

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

Table 1.5 Central Bank of The Bahamas: Coins in Circulation

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

SECTION 2 BANKING SYSTEM

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

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

SFIs: Supervised Financial Institutions

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

Table 2.5 Financial Survey

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

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

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

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

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

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

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

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

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

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

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

Table 2.8 Factors Affecting Money Supply

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

Table 2.9 Domestic Banks: Summary of Domestic Assets

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

Treasury Bills: are recorded at cost.

Balance with Central Bank: See notes to Table 1.2.

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

Table 2.10 Domestic Banks: Summary of Domestic Liabilities

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

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

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

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

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

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

Table 2.11 Domestic Banks: Summary of Foreign Assets

Table 2.12 Domestic Banks: Summary of Foreign Liabilities

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

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

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

Table 2.13 Bank Deposits by Depositors (All Currencies)

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

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

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

Table 2.19 Domestic Banks: Overdrafts and Loans by Maturity

See notes to Table 2.20.

Table 2.20 Distribution of Bank Credit: All Currencies

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

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

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

Table 2.23 Domestic Banks: Summary of Consumer Installment Credit

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

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

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

Table 2.27 Domestic Banks: Summary of Bank Liquidity

A. Primary Reserves

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

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

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

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

B. Liquid Assets

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

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

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

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

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

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

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

Table 2.28 Profit and Loss Accounts of Banks in The Bahamas

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

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

Commercial Banks: See notes to Table 2.34.

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

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

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

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

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

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

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

Table 2.29 Domestic Banks: Credit Card Activity

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

Table 2.30 Domestic Banks: Credit Quality Indicators

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

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

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

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

Provisions: amounts set aside for bad debts.

Table 2.31 Domestic Banks: Foreign Exchange Transactions

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

Table 2.32 Domestic Banks: Clearings

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

Table 2.33 Real Time Gross Settlement (RTGS) Transactions

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

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

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

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

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

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

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

Table 2.34 Banks and Trust Companies Licensed in The Bahamas

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

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

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

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

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

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

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

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

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

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

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

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

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

SECTION 3 OTHER FINANCIAL INSTITUTIONS

Table 3.3 Bahamas Development Bank: Assets

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

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

Table 3.4 Bahamas Development Bank: Liabilities

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

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

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

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

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

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

Table 3.5 Bahamas Development Bank: Sectoral Distribution of Credit

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

Table 3.6 Selected Data for the Bahamas International Stock Exchange

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

Table 3.7 Comparative Equity Market Valuations

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

SECTION 4 INTEREST RATES

Table 4.1 Selected Interest Rates

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

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

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

Table 4.2 Loan Rates of the Banking System

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

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

Table 4.3 Deposit Rates of the Banking System

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

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

Table 4.4 Comparative Treasury Bill Rates and Bank Rates

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

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

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

SECTION 5 GOVERNMENT FINANCE

The Government Finance Statistics are compiled from quarterly Public Treasury accounts and Central Bank records. Beginning July 1, 2018, the Government introduced a new chart of accounts (CoA) in preparation for future conversion of the accounting presentation to International Public Sector Accounting Standards (IPSAS) accrual basis. This new CoA also assisted in the initial attempt to present the data in the International Monetary Fund's (IMF's) GFSM2014 methodology. A back series for the period FY2009/10 – FY2017/18 was also compiled. The November 2019 QSD marks the first appearance of the new GFSM2014 tables. All data prior to FY2009/10 were compiled under the IMF's 1986GFSM methodology (please see notes in earlier publications that relate to same).

The current expenditure and financing totals may differ slightly from those found in the Government's audited accounts, as capitalized debt service payments are included in Central Bank's data, while excluded from the audited accounts (which are prepared using a modified cash basis and guided by IPSAS cash basis).

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.

Table 5.1 Central Government: Statement of Operations

Surplus/(Deficit): is calculated by subtracting total expenditure from revenue.

Financing Activities show how the deficit was financed or surplus allocated and include:

Net Acquisition of Financial Assets: comprises transactions that affect the value of financial assets on the balance sheet during the reporting period.

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

External Borrowing: comprises borrowing from nonresident sources in all currencies.

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

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

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

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

Table 5.2 Central Government: Revenue

Tax Revenue

Taxes on Use of/Permission to Use Goods – License to Conduct Specific Business Activities; includes business license fees, communication levies and other business related fees. Insurance gross premiums and fees are excluded effective FY11/12.

General Stamp Taxes: include stamp tax on dividends/profits, judicial stamp duty, company charter/capital adjustment, post office, gaming and other stamp taxes.

Non tax Revenue

Property Income – Revenue Gov’t Property: include rents from AUTEK agreement, seabed lease, and other lease and royalty payments.

Sales of Goods & Services – Fees and Service Charges: Includes immigration related, motor vehicle inspection, driver’s license, customs processing and other fees.

SECTION 6 PUBLIC DEBT

All data are in respect of disbursed debt only.

Table 6.1 Central Government: National Debt

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

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

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

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

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

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

Table 6.2 Central Government: Treasury Bills

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

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

Table 6.3 Central Government: Long-term Securities

Table 6.4 Central Government: Long-term Securities by Maturity

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

Table 6.5 Public Corporations: Debt Operations

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

Table 6.6 Public Sector: Foreign Currency Debt Operations

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

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

Table 6.8 Public Sector: Debt & Debt Service Indicators

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

Exports: exports of goods and non-factor services.

SECTION 7 INTERNATIONAL TRADE AND PAYMENTS

Table 7.1 Balance of Payments

The table format is based on the IMF's standard format for reporting balance of payments statistics. The information on oil trade is supplied by oil companies and is desegregated into oil imported for domestic consumption and that for bunkering of foreign ships and aircraft. Oil that is imported for trans-shipment or refining and subsequently re-exported is excluded from the trade account since no change of ownership occurs.

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

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

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

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

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

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

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

Table 7.2 External Trade

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

Table 7.3 Export by Commodity Group

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

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

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

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

The commodity classification used is The Standard International Trade Classification.

Table 7.4 Imports by Commodity Group

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

Table 7.5 Non-oil Exports by Country and Region

Table 7.6 Non-oil Imports by Country and Region

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

Table 7.7 Composition of Domestic Exports

Table shows those products which are produced locally and exported.

SECTION 8 GENERAL STATISTICS

Table 8.1 Retail Price Index: Average for the Period

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

Table 8.3 Comparative Retail Price Index

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

Table 8.4 Tourism: Selected Statistics

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

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

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

Table 8.5 Tourism: Estimates of Visitor Expenditure

Average Expenditure Per Visit: is based on information received on The Ministry of Tourism's exit surveys. This figure is then expressed in 1987 dollars by using the formula: Average Expenditure Per Visit ÷ [(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.