

The Financial Services Commission Quarterly Economic Review



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The following symbols and conventions are used throughout this report:

1. n/a not available
2. - nil
3. r revised

Due to rounding, the sum of separate items may differ from the total

Table 1.
Key Domestic Banking Indicators

BALANCE SHEET TRENDS	Jun-15	Mar-15	Dec-14	Sep-14	Jun-14	Mar-14
Assets	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Total Assets (net)	1,777,675	1,804,571 ^r	1,696,957 ^r	1,691,315	1,726,582	1,723,122
<i>Risk-Weighted Assets</i>	<i>1,158,701</i>	<i>1,105,665^r</i>	<i>1,096,087</i>	<i>1,087,937</i>	<i>1,040,979</i>	<i>1,059,327</i>
Loans (gross)	944,071	949,096 ^r	969,841	966,391	973,874	989,284
NPLs	163,649	169,814	177,184	178,212	172,106	168,090
PDLs	56,399	68,984	76,278	65,884	66,237	80,544
Provision for Loan Losses	-76,815	-76,661 ^r	-72,682	(68,025)	(66,805)	(58,564)
Specific -	-72,909	-63,353 ^r	-58,175	(54,480)	(51,212)	(43,180)
General -	-3,906	-13,308	-14,507	(13,545)	(15,593)	(15,384)
Cash & Cheques in course of collection	18,283	21,913	20,947	18,637	17,716	16,998
Placements	699,099	715,813	588,517	580,127	613,444	593,479
Investments	29,701	28,308	130,446	132,145	128,184	124,326
Liquid Assets	515,742	696,941	583,132	546,048	556,683	549,978
Fixed Assets	13,780	13,797	13,545	13,775	13,990	14,039
Other Assets	149,556	152,305	46,157	48,265	46,179	43,560
Funding						
Deposits	1,194,793	1,156,870 ^r	1,094,497	1,088,273	1,125,935	1,101,900
Borrowings	238,844	251,374	254,921 ^r	301,979	310,101	297,052
Other Liabilities	23,224	75,035	28,321	22,373	19,911	17,566
Total Qualifying Capital	320,863	321,292 ^r	319,218	317,690	309,635	345,604
Tier 1 Capital	304,318	312,367	301,582	295,234	296,279	331,347
Tier 2 Capital	16,545	8,925 ^r	17,636	22,456	13,356	14,257
Shareholders' Equity/Total Capital	320,814	321,292 ^r	319,218	317,690	309,635	345,604
Paid-up Capital	170,000	170,000	170,000	170,000	170,000	155,630
Statutory Reserve Fund	64,932	62,733	62,733	62,126	62,909	62,732
Other Reserves & Undistributed Profits	85,882	88,559 ^r	86,485	85,564	76,726	127,242
PROFIT AND LOSS : US\$'000						
Total Income	18,850	19,546 ^r	20,886	20,191	20,517	21,164
Interest Income (curr. quarter)	12,678	11,855 ^r	13,846	13,776	13,948	14,929
Interest Expense (curr. quarter)	1,270	1,317	1,338	1,343	1,443	1,484
Net Interest Income (curr. Quarter)	11,408	10,538 ^r	12,508	12,433	12,505	13,445
Non-Interest / Overhead Expenses	11,446	16,410 ^r	17,618	10,803	15,647	10,829
Total Non-Interest Income	6,172	7,691 ^r	7,040	6,415	6,569	6,235
Profits (Qtr.)	6,134	1,819 ^r	1,930	8,045	3,427	8,851
KEY RATIOS:						
Capital Adequacy:	%	%	%	%	%	%
Primary (Tier 1) Ratio	26.3	28.3	27.5	27.1	28.5	31
RWCA	27.7	29.1	29.1	29.2	29.7	33
NPLs - Specific Provisions : Total Capital	28.3	33.1	37.3	38.9	39.0	36
Asset Quality:						
PDLs : Total Loans	6.0	7.3	7.9	6.8	6.8	8
NPLs: Total Loans	17.3	17.9	18.3	18.4	17.7	17
Specific Provisions : NPLs	44.5	37.3	32.8	30.6	29.8	26
Total Provisions : NPLs	46.9	45.1	41.0	38.2	38.8	35
Liquidity:						
Liquid Assets: Total Assets (%)	29.0	38.6	34.4	32.3	32.2	32
Liquid Assets: Total Deposits (%)	43.2	60.2	53.3	50.2	49.4	50
Total Loans : Total Deposits	79.0	82.0	88.6	88.8	86.5	90

Source: TCI Financial Services Commission -- Banking Department

^r Revisions due to year-end adjustments after the last reporting date.

Table 2.
Domestic Banks Consolidated Balance Sheet
(In US \$000's)

End of Period	2015		2014				Change				2013	
	QII	QI	QIV	QIII	QII	QI	\$Y-T-D	%Y-T-D	\$Q-T-D	%Q-T-D	QI	QII
Total Assets (net of provision for losses)	1,777,675	1,804,571 ^r	1,696,957 ^r	1,691,315	1,726,582	1,723,122	80,718	4.8%	-26,896	-1.5%	1,667,757	1,730,498
Net Foreign Assets	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net claims on TCI Government / Public Sector	-181,935	-147,732	-125,078	-115,506	-110,641	-81,703	-56,857	45.5%	-34,203	23.2%	-37,810	-53,254
Treasury bills			0	0	0	0	-	-	-	-	0	0
Other securities			0	0	0	0	-	-	-	-	0	0
Loans and advances	48,125	50,159	51,975	53,900	64,650	66,400	-3,850	-7.4%	-2,034	-4.1%	73,050	71,475
Less: deposits	230,060	197,891	177,053	169,406	175,291	148,103	53,007	29.9%	32,169	16.3%	110,860	124,729
Net claims on rest of public sector	n/a	n/a	n/a	n/a	n/a	n/a	-	-	-	-	n/a	n/a
Securities	n/a	n/a	n/a	n/a	n/a	n/a	-	-	-	-	n/a	n/a
Loans and advances	n/a	n/a	n/a	n/a	n/a	n/a	-	-	-	-	n/a	n/a
Less: deposits	n/a	n/a	n/a	n/a	n/a	n/a	-	-	-	-	n/a	n/a
Loans to the Private Sector	895,946	898,937 ^r	917,866	912,491	909,224	922,884	-21,920	-2.4%	-2,991	-0.3%	949,299	970,566
Deposits from Private Sector	964,733	958,979 ^r	917,444	918,867	950,644	953,797	47,289	5.2%	5,754	0.6%	917,670	943,968
Private Business Firms	600,320	586,911 ^r	554,025	558,896	575,386	571,154	46,295	8.4%	13,409	2.3%	499,401	540,405
Private Individuals	348,862	351,047 ^r	342,247	344,426	358,856	369,837	6,615	1.9%	-2,185	-0.6%	405,005	390,260
Non-profit Organizations	15,551	21,021	21,172	15,545	16,402	12,806	-5,621	-26.5%	-5,470	-26.0%	13,264	13,303
Private capital and surplus	320,863	321,292 ^r	319,218	317,690	309,635	345,604	1,645	0.5%	-429	-0.1%	362,009	374,819

Source: TCI Financial Services Commission-- Banking Department

^r Revisions due to adjustments after the last reporting date.

Table 3.
Domestic Banks Consolidated Income Statement
(U.S. \$ 000's)

	2015		2014				Change				2013	
	QII	QI	QIV	QIII	QII	QI	Y-T-D*	%Y-T-D*	\$Q-T-D	%Q-T-D	QI	QII
1. Interest Income	12,678	11,855 ^r	13,846	13,776	13,948	14,929	-1,270	-9.1%	823	6.9%	14,438	14,882
2. Interest Expense	1,270	1,317	1,338	1,343	1,443	1,484	-173	-12.0%	-47	-3.6%	1,507	1,670
3. Interest Margin (1-2)	11,408	10,538 ^r	12,508	12,433	12,505	13,445	-1,097	-8.8%	870	8.3%	12,931	13,212
4. Other Operating Income (Fees, Com., & FX Income)	6,111	6,558	7,100	6,508	6,357	6,310	-246	-3.9%	-447	-6.8%	5,557	5,439
5. Gross Earnings Margins (3+4)	17,519	17,096 ^r	19,608	18,941	18,862	19,755	-1,343	-7.1%	423	2.5%	18,488	18,651
Total Expense	12,716	17,727 ^r	18,956	12,146	17,090	12,313	-4,374	-25.6%	-5,011	-28.3%	15,109	11,968
6. Personnel Expenses	2,948	2,761	3,263	2,907	2,912	2,808	36	1.2%	187	6.8%	2,899	2,854
7. Depreciation Costs	347	343 ^r	405	314	351	405	-4	-1.1%	4	1.2%	447	450
8. Provisions for Bad Debt	174	5,400 ^r	2,781	1,379	5,823	2,247	-5,649	-97.0%	-5,226	-96.8%	2,234	408
9. Other Operating Costs	7,977	7,906 ^r	11,169	6,203	6,561	5,369	1,416	21.6%	71	0.9%	8,022	6,586
10. Total Operating Costs (6+7+8+9)	11,446	16,410 ^r	17,618	10,803	15,647	10,829	-4,201	-26.8%	-4,964	-30.2%	13,602	10,298
11. Net Earning Margin (5-10)	6,073	686 ^r	1,990	8,138	3,215	8,926	2,858	88.9%	5,387	785.3%	4,886	8,353
12. Other Income	61	1,133 ^r	(60)	(93)	212	(75)	-151	-71.2%	-1,072	-94.6%	129	19
13. Net Income (11+12)	6,134	1,819 ^r	1,930	8,045	3,427	8,851	2,707	79.0%	4,315	237.2%	5,015	8,372
14. Effective Interest Rate Spread (%)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Average Net Assets	1,791,123	1,750,764 ^r	1,694,136	1,708,949	1,724,852	1,704,750	66,271	3.8%	40,359	2.3%	1,677,759	1,699,128
Interest Margin	0.6%	0.6%	0.7%	0.7%	0.7%	0.8%	n/a	n/a	n/a	n/a	0.8%	0.8%
Other Operating Income (Fees, Com., & FX Income)	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a	0.3%	0.3%
Gross Earnings Margin	1.0%	1.0%	1.2%	1.1%	1.1%	1.2%	n/a	n/a	n/a	n/a	1.1%	1.1%
Operating Costs	0.6%	0.9%	1.0%	0.6%	0.9%	0.6%	n/a	n/a	n/a	n/a	0.8%	0.6%
Net Earnings Margin	0.3%	0.0%	0.1%	0.5%	0.2%	0.5%	n/a	n/a	n/a	n/a	0.3%	0.5%
Net Income	0.3%	0.1%	0.1%	0.5%	0.2%	0.5%	n/a	n/a	n/a	n/a	0.3%	0.5%

Source: TCI Financial Services Commission -- Banking Department

^r Revisions due to adjustments after the last reporting date.

NB: * This shows the June 2015 quarter relative to the June 2014 quarter.

Table 4.
Domestic Banks Credit by Sector (In US\$ 000's)

Sector	2015		2014				Change				2013	
	QII	QI	QIV	QIII	QII	QI	\$Y-T-D	%Y-T-D	\$Q-T-D	%Q-T-D	QI	QII
Agriculture	0	0	16	0	0	0					0	0
Fisheries	406	240	240	275	304	315	166	-69.2%	166	69.2%	307	308
Mining and Quarrying	128	128	128	128	128	128	0	0.0%	0	0.0%	724	696
Manufacturing	1,071	1,243	1,274	1,310	1,340	1,383	-203	-15.9%	-172	-13.8%	1,463	1,426
Public Utilities	16,365	17,134	22,370	23,218	34,341	32,811	-6,005	-26.8%	-769	-4.5%	24,313	28,546
Construction & Land Dev.	194,825	195,919 ^e	201,379	204,699	194,753	203,527	-6,554	-3.3%	-1,094	-0.6%	213,971	232,107
Distributive Trades	34,293	33,383	33,601	32,441	32,624	32,548	692	2.1%	910	2.7%	29,905	31,111
Tourism	42,267	43,696 ^e	46,281	46,606	45,964	47,062	-4,014	-8.7%	-1,429	-3.3%	61,593	59,086
Entertainment & Catering	1,364	1,327	1,387	1,468	2,191	2,394	-23	-1.7%	37	2.8%	3,695	3,297
Transport (& Storage)	37,059	37,487 ^e	36,892	33,597	32,225	31,883	167	0.5%	-428	-1.1%	31,294	31,663
Financial Institutions	4,157	3,088	3,035	3,364	3,373	5,180	1,122	37.0%	1,069	34.6%	5,073	4,674
Professional & Other Services	74,329	76,122	76,549	74,006	76,765	78,865	-2,220	-2.9%	-1,793	-2.4%	86,362	85,879
Gov't Services/Public Admin.	48,125	50,159	51,975	53,900	64,650	66,400	-3,850	-7.4%	-2,034	-4.1%	73,050	71,475
Personal	489,682	489,170	494,714	491,379	485,216	486,788	-5,032	-1.0%	512	0.1%	490,599	491,773
a. Acquisition of Property	413,181	415,590	419,796	415,380	416,905	413,906	-6,615	-1.6%	-2,409	-0.6%	417,871	420,597
(i) Home Construction & Renovation	92,969	91,600	93,932	91,798	92,414	92,806	-963	-1.0%	1,369	1.5%	92,172	91,824
(ii) House, Condo or Land Purchases	320,212	323,990	325,864	323,582	324,491	321,100	-5,652	-1.7%	-3,778	-1.2%	325,699	328,773
b. Durable Consumer Goods	26,028	24,176	24,474	24,500	19,301	16,915	1,554	6.3%	1,852	7.7%	16,736	19,360
(i) Vehicles	4,560	4,580	5,099	4,909	4,994	4,743	-539	-10.6%	-20	-0.4%	5,491	5,426
(ii) Other	21,468	19,596	19,375	19,591	14,307	12,172	2,093	10.8%	1,872	9.6%	11,245	13,934
c. Other Personal	50,473	49,404	50,444	51,499	49,010	55,967	29	0.1%	1,069	2.2%	55,992	51,816
Total	944,071	949,096 ^e	969,841	966,391	973,874	989,284	-25,770	-2.7%	-5,025	-0.5%	1,022,349	1,042,041
Growth	-0.5%	-2.1%	0.4%	-0.8%	-1.6%	1.7%	n/a	n/a	n/a	n/a	2.5%	1.9%

Source: TCI Financial Services Commission -- Banking Department

NB: The information for prior periods may have changed due to revisions after the reporting date.

Table 5.
Domestic Banks Total Deposits by Depositors (In US \$000's)

Deposits	2015		2014				Change				2013	
	QII	QI	QIV	QIII	QII	QI	\$Y-T-D	%Y-T-D	\$Q-T-D	%Q-T-D	QI	QII
RESIDENTS	911,076	875,585	795,013	800,968	833,627	791,978	116,063	14.6%	35,491	4.1%	704,786	733,661
Government	145,742	121,785	111,591	99,717	95,589	71,143	34,151	30.6%	23,957	19.7%	50,215	59,356
Statutory Bodies	54,146	46,018	37,803	40,101	40,080	38,085	16,343	43.2%	8,128	17.7%	32,316	33,302
National Insurance Board	30,172	30,088	27,659	29,588	39,622	38,875	2,513	9.1%	84	0.3%	28,329	32,071
Private Business Firms	449,300	445,498	402,949	415,411	438,811	428,398	46,351	11.5%	3,802	0.9%	353,492	387,099
Private Individuals	231,051	231,480	214,390	215,657	218,924	215,044	16,661	7.8%	-429	-0.2%	239,872	221,269
Non-profit Organizations	665	716	621	494	601	433	44	7.1%	-51	-7.1%	562	564
NON-RESIDENTS	283,717	281,285	299,484	287,305	292,308	309,922	-15,767	-5.3%	2,432	0.9%	323,744	335,036
Public Sector	-	0	-	-	-	-	-	-	-	-	-	-
Private Business Firms	151,020	141,413	151,076	143,485	136,575	142,756	-56	0.0%	9,607	6.8%	145,909	153,306
Private Individuals	117,811	119,567	127,857	128,769	139,932	154,793	-10,046	-7.9%	-1,756	-1.5%	165,133	168,991
Non-profit Organizations	14,886	20,305	20,551	15,051	15,801	12,373	-5,665	-27.6%	-5,419	-26.7%	12,702	12,739
USD Deposits	1,088,589	1,056,530	977,154	972,873	1,004,936	963,282	111,435	11.4%	32,059	3.0%	884,246	919,008
Foreign Currency Deposits	106,204	100,340	117,343	115,400	120,999	138,618	-11,139	-9.5%	5,864	5.8%	144,284	149,689
Total Deposits	1,194,793	1,156,870	1,094,497	1,088,273	1,125,935	1,101,900	100,296	9.2%	37,923	3.3%	1,028,530	1,068,697
Growth	3.3%	5.7%	0.6%	-3.3%	2.2%	6.2%	n/a	n/a	n/a	n/a	-1.1%	3.9%

Source: TCI Financial Services Commission -- Banking Department

NB: The information for prior periods may have changed due to revisions after the reporting date.

Table 6.
Domestic Banks Total Deposits by Category (US\$ '000s)

Category	2015		2014				Change				2013	
	QII	QI	QIV	QIII	QII	QI	\$Y-T-D	%Y-T-D	\$Q-T-D	%Q-T-D	QI	QII
Demand	672,394	646,257	605,263	605,400	618,195	591,847	67,131	11.1%	26,137	4.0%	514,673	565,547
Time	350,145	361,024	318,898	325,134	290,190	291,255	31,247	9.8%	-10,879	-3.0%	311,135	310,710
Savings	172,254	149,589	170,336	157,739	217,550	218,798	1,918	1.1%	22,665	-15.2%	202,722	192,440
Foreign Currency	106,204	100,340	117,343	115,400	120,999	138,618	-11,139	-9.5%	5,864	5.8%	144,284	149,689
Total Deposits	1,194,793	1,156,870	1,094,497	1,088,273	1,125,935	1,101,900	100,296	9.2%	37,923	5.8%	1,028,530	1,068,697
Growth	3.3%	5.7%	0.6%	-3.3%	2.2%	6.2%	n/a	n/a	n/a	n/a	-1.1%	3.9%

Source: TCI Financial Services Commission -- Banking Department

NB: The information for prior periods may have changed due to revisions after the reporting date.

Table 7.
Domestic Banks Structure of Interest Rates¹

Deposit/Lending Rates for various maturities	2015		2014				2013	
	Jun	Mar	Dec	Sep	Jun	Mar	Dec	Sep
Demand Deposits	0.00 - 0.50	0.00 - 1.00	0.00 - 1.00	0.00 - 1.00	0.00 - 1.00	0.00 - 1.00	0.00 - 1.00	0.00 - 1.00
Savings Deposits	0.05 - 0.40	0.05 - 2.35	0.05 - 2.35	0.05 - 0.50	0.05 - 0.50	0.05 - 0.50	0.05 - 0.50	0.05 - 0.50
Special Rates (if any)	2.00 - 2.00	2.00 - 2.00	2.00 - 2.00	2.00 - 2.00	2.00 - 2.00	2.00 - 2.00	2.00 - 2.00	2.00 - 2.00
Time Deposits								
- Up to 3 months	0.02 - 2.50	0.02 - 2.35	0.02 - 2.35	0.02 - 4.75	0.02 - 4.75	0.02 - 4.75	0.02 - 4.75	0.02 - 4.75
- Over 3 months to 6 months	0.04 - 2.50	0.04 - 2.50	0.04 - 2.35	0.04 - 4.75	0.04 - 4.75	0.04 - 4.75	0.04 - 4.75	0.04 - 4.75
- Over 6 months to 12 months	0.08 - 2.75	0.08 - 2.75	0.05 - 3.00	0.05 - 6.50	0.05 - 6.50	0.05 - 6.50	0.05 - 6.50	0.05 - 6.50
- Over 12 months	0.12 - 3.00	0.12 - 3.00	n/a	n/a	n/a	n/a	n/a	n/a
Lending Rates								
-Prime Rate/base rate	0.19 - 7.50	0.17 - 7.50	0.24 - 7.50	3.25	3.25	3.25	3.25	3.25
-Residential mortgages*	0.17 - 14.25	1.00 - 7.50	n/a	n/a	n/a	n/a	n/a	n/a
-Commercial mortgages*	2.42 - 12.00	1.00 - 7.25	n/a	n/a	n/a	n/a	n/a	n/a
-Consumer loans*	1.00 - 18.00	1.00 - 21.00	n/a	n/a	n/a	n/a	n/a	n/a
- Other Rates, Range	1.88 - 12.50	1.00 - 21.00	1.00 - 21.00	2.30 - 26.99	2.30 - 26.99	2.30 - 26.99	2.30 - 26.99	2.30 - 26.99
- Weighted average rate (on all loans)*	1.51 - 11.01	5.00 - 19.00	n/a	n/a	n/a	n/a	n/a	n/a
Length of Loan Period (Range)	1 yr. - 35 yrs.	1 yr. - 35 yrs.	1 yr. - 35 yrs.	1 yr. - 35 yrs.	1 yr. - 35 yrs.	1 yr. - 35 yrs.	1 yr. - 35 yrs.	1 yr. - 35 yrs.

Source: TCI Financial Services Commission -- Banking Department

¹ Rates are indicative of the minimum and maximum rate applicable to Commercial Banks operating in the TCI as at the reporting date specified.

NB: The information for prior periods may have changed due to revisions after the reporting date.

* Information on loan categories and weighted average rate on all loans was introduced from the quarter ended March 2015

Table 8.
Remittance Outflows By Country (US\$ - Actual Amounts)

Country	Jun-15	Mar-15	Dec-14	Sep-14	Jun-14	Mar-14	Year 2013	Dec-13	Sep-13
Bahamas	336,675	347,313	388,205	347,765	320,912	318,340	1,328,286	343,328	313,133
Canada	130,741	145,885	143,285	130,042	118,170	123,819	498,463	145,263	106,654
Dominican Republic	5,069,081	5,093,784	5,024,503	4,486,458	4,425,958	4,215,950	16,328,577	4,212,540	4,060,726
Haiti	6,681,341	6,470,781	7,057,835	6,367,151	6,580,484	6,181,958	24,727,589	6,474,995	6,102,545
Jamaica	2,462,424	2,567,358	2,359,527	2,230,569	2,614,812	2,834,273	9,745,059	2,485,502	2,326,652
Philippines	2,776,793	2,754,478	2,412,267	2,280,884	2,320,447	1,970,329	7,890,837	2,006,402	1,797,952
United Kingdom	101,691	84,879	100,666	93,152	98,674	92,293	283,066	93,666	61,243
USA	2,479,982	2,484,877	2,773,855	2,558,334	2,496,663	2,297,662	9,770,679	2,473,466	2,622,382
Other	1,182,189	1,437,489	1,629,647	1,462,053	1,573,067	1,372,499	4,649,222	1,316,718	1,096,600
Totals	21,220,917	21,386,844	21,889,788	19,956,408	20,549,188	19,407,123	75,221,779	19,551,879	18,487,887

Source: TCI Financial Services Commission -- Banking Department

Table 9
Remittance Outflows By Country (Percentage)

Country	Jun-15	Mar-15	Dec-14	Sep-14	Jun-14	Mar-14	Year 2013	Dec-13	Sep-13
Bahamas	1.6%	1.6%	1.8%	1.7%	1.6%	1.6%	1.8%	1.8%	1.7%
Canada	0.6%	0.7%	0.7%	0.7%	0.6%	0.6%	0.7%	0.7%	0.6%
Dominican Republic	23.9%	23.8%	23.0%	22.5%	21.5%	21.7%	21.7%	21.5%	22.0%
Haiti	31%	30.3%	32.2%	31.9%	32.0%	31.9%	32.9%	33.1%	33.0%
Jamaica	11.6%	12.0%	10.8%	11.2%	12.7%	14.6%	13.0%	12.7%	12.6%
Philippines	13.1%	12.9%	11.0%	11.4%	11.3%	10.2%	10.5%	10.3%	9.7%
United Kingdom	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%	0.3%
USA	11.7%	11.6%	12.7%	12.8%	12.1%	11.8%	13.0%	12.7%	14.2%
Other	5.6%	6.7%	7.4%	7.3%	7.7%	7.1%	6.2%	6.7%	5.9%
Totals	100%	100%	100%	100%	100%	100%	100%	100%	100%

Source: TCI Financial Services Commission -- Banking Department

Table 10.
Remittances In-flow By Country (US\$ - Actual Amounts)

Country	Jun-15	Mar-15	Dec-14	Sep-14	Jun-14	Mar-14	Year 2013	Dec-13	Sep-13
Bahamas	71,554	59,417	74,111	90,092	95,965	96,908	292,964	74,500	59,014
Canada	66,802	103,493	116,680	135,094	136,615	103,351	470,172	126,745	132,642
Dominican Republic	49,246	57,957	73,654	59,424	64,262	67,053	252,542	76,452	62,508
Haiti	190,178	211,891	227,444	276,695	259,703	205,109	718,918	214,992	200,107
Jamaica	31,927	49,611	55,911	91,295	62,892	45,205	232,402	51,674	50,814
Philippines	23,740	10,579	3,828	16,303	6,518	6,244	18,222	5,927	4,143
United Kingdom	26,036	32,608	40,998	25,693	44,382	49,234	199,316	103,767	41,325
USA	634,170	837,904	676,135	627,630	711,728	650,607	2,532,101	579,088	618,016
Other	380,087	376,524	589,134	497,100	482,909	399,832	950,559	358,460	185,899
Totals	1,473,740	1,739,984	1,857,895	1,819,326	1,864,974	1,623,544	5,667,196	1,591,605	1,354,467

Source: TCI Financial Services Commission -- Banking Department

Table 11.
Remittances In-flows By Country (Percentage)

Country	Jun-15	Mar-15	Dec-14	Sep-14	Jun-14	Mar-14	Year 2013	Dec-13	Sep-13
Bahamas	4.9%	3.4%	4.0%	5.0%	5.1%	6.0%	5.2%	4.7%	4.4%
Canada	4.5%	5.9%	6.3%	7.4%	7.3%	6.4%	8.3%	8.0%	9.8%
Dominican Republic	3.3%	3.3%	4.0%	3.3%	3.4%	4.1%	4.5%	4.8%	4.6%
Haiti	12.9%	12.2%	12.2%	15.2%	13.9%	12.6%	12.7%	13.5%	14.8%
Jamaica	2.2%	2.9%	3.0%	5.0%	3.4%	2.8%	4.1%	3.2%	3.8%
Philippines	1.6%	0.6%	0.2%	0.9%	0.3%	0.4%	0.3%	0.4%	0.3%
United Kingdom	1.8%	1.9%	2.2%	1.4%	2.4%	3.0%	3.5%	6.5%	3.1%
USA	43.0%	48.2%	36.4%	34.5%	38.2%	40.1%	44.7%	36.4%	45.6%
Other	25.8%	21.6%	31.7%	27.3%	25.9%	24.6%	16.8%	22.5%	13.7%
Totals	100%	100%	100%	100%	100%	100%	100%	100%	100%

Source: TCI Financial Services Commission -- Banking Department

Table 12.
Net Remittances by Country (US\$ - Actual Amounts)

COUNTRY	Jun-15	Mar-15	Dec-14	Sep-14	Jun-14 (r)	Mar-14 (r)	Mar-13 (r)	Jun-13 (r)	Sept-13 (r)
Bahamas	(265,122)	(287,896)	(314,094)	(257,673)	(224,946)	(221,432)	(227,697)	(284,679)	(254,119)
Canada	(63,939)	(42,392)	(26,604)	5,052	18,445	(20,468)	(17,770)	(17,991)	25,987
Dominican Republic	(5,019,835)	(5,035,827)	(4,950,848)	(4,427,034)	(4,361,696)	(4,148,898)	(3,858,381)	(4,083,348)	(3,998,218)
Haiti	(6,491,163)	(6,258,890)	(6,830,391)	(6,090,456)	(6,320,781)	(5,976,849)	(5,607,892)	(6,238,338)	(5,902,439)
Jamaica	(2,430,497)	(2,517,747)	(2,303,616)	(2,139,274)	(2,551,920)	(2,789,068)	(2,282,846)	(2,520,146)	(2,275,838)
Philippines	(2,753,053)	(2,743,899)	(2,408,440)	(2,264,582)	(2,313,929)	(1,964,085)	(2,020,088)	(2,058,243)	(1,793,809)
United Kingdom	(75,655)	(52,271)	(59,668)	(67,459)	(54,292)	(43,059)	(32,965)	(40,970)	(19,917)
USA	(1,845,811)	(1,646,973)	(2,097,719)	(1,930,704)	(1,784,935)	(1,647,054)	(1,398,048)	(1,941,786)	(2,004,367)
Other	(802,102)	(1,060,965)	(1,040,513)	-	(1,090,158)	(972,667)	(955,263)	(874,441)	(910,701)
TOTALS	(19,747,177)	(19,646,860)	(20,031,893)	(17,172,130)	(18,684,214)	(17,783,579)	(16,400,948)	(18,059,940)	(17,133,421)

Source: TCI Financial Services Commission-- Banking Department

Table 13.
Percentage of Market Share
(Outbound Remittances)

Quarter Ended	Money Gram	C.A.M.	Western Union	Total
Jun-15	45%	42%	13%	100%
Mar-15	43%	41%	16%	100%
Dec-14	36%	41%	23%	100%
Sep-14	35%	41%	24%	100%
Jun-14	35%	42%	23%	100%
Mar-14	40%	40%	20%	100%
Dec-13	43%	35%	21%	100%
Sep-13	43%	35%	22%	100%
Jun-13	44%	34%	22%	100%
Mar-13	42%	35%	23%	100%
Dec-12	40%	36%	24%	100%

Source: TCI Financial Services Commission-- Banking Department

Table 14.
Percentage of Market Shares
(Inbound Remittances)

Quarter Ended	Money Gram	C.A.M.	Western Union	Total
Jun-15	63%	10%	27%	100%
Mar-15	55%	9%	35%	100%
Dec-14	45%	7%	48%	100%
Sep -14	45%	7%	49%	100%
Jun-14 (r)	52%	7%	42%	100%
Mar-14 (r)	45%	8%	48%	100%
Dec-13 (r)	38%	7%	54%	100%
Sep-13	43%	8%	49%	100%
Jun-13	42%	8%	50%	100%
Mar-13	43%	8%	49%	100%
Dec-12	42%	8%	50%	100%

Source: TCI Financial Services Commission-- Banking Department

Table 15.
Domestic Life Insurers Consolidated Balance Sheet
(US\$'000)

Assets	Jun-15	Mar-15	Dec-14	Sep-14	Jun-14	Dec-13
Cash and Deposits	6,363	5,734	6,625	6,518	6,181	5,284
Government Securities	204	207	211	211	204	208
Company Bonds and Debentures	-	-		0	0	0
Secured Loans	-	-		0	0	0
Investment in Real Estate	-	-		0	0	0
Shares	-	-	40	40	40	40
Unit trusts and mutual funds	-	-	489	489	489	489
Investments in Related Parties	-	-			0	0
Policy Loans	-	-	1,534	1,534	1,534	1,534
Other Investment	-	-	500	500	500	500
Total Cash, Loans, & Investments	6,567	5,941	9,399	9,292	8,948	8,055
Re-insurers' share of insurance liabilities	211	253	452	198	122	95
Accounts Receivable	760	673	1,035	981	978	737
Fixed assets	8			0	0	0
Accrued and deferred assets	1	5	9	11	15	13
Other assets	417	609	2,440	2,080	2,017	2,153
Total Assets	7,964	7,481	13,335	12,562	12,080	11,053
Liabilities						
Unearned Premium Provision	4	4	159	155	155	155
Claims Provision	472	561	615	316	283	267
Catastrophe Provision	0			0	0	0
Life Insurance and Annuity Provisions	121	91	9,643	9,652	9,641	9,854
Deposit Administration Funds	0			0	0	0
Other insurance liabilities	55	63	480	484	643	765
Total Insurance Liabilities	652	719	10,897	10,607	10,722	11,041
Accounts Payable	626	670	1,385	1,742	1,352	1,388
Bank Loans and Overdrafts	0			0	0	0
Other Liabilities	156	119	131	57	101	66
Total Liabilities	1,434	1,508	12,413	12,406	12,175	12,495
Equity						
Share Capital	1,471	1,557	521	529	460	430
Retained Earnings + Other Reserves	5,610	5,494	(1,535)	(1,980)	(2,138)	(2,275)
Head Office Account	-551	(1,078)	1,936	1,607	1,583	403
Total Equity	6,530	5,973	922	156	(95)	(1,442)
Total Liabilities & Equity	7,964	7,481	13,335	12,562	12,080	11,053

Source: TCI Financial Services Commission-- Insurance Department

Table 16.
Domestic Non-Life Insurers Consolidated Balance Sheet
(US \$'000)

Assets	Jun-15	Mar-15	Dec-14	Sep-14	Jun-14	Mar-14
Cash and Deposits	15,862	15,389	14,178	10,732	11,449	10,532
Government Securities	-	-			0	0
Company Bonds and Debentures	-	460			2,002	2,261
Secured Loans	-	-			0	0
Investment in Real Estate	-	-			0	0
Shares	237	-			0	0
Unit trusts and mutual funds	2,053	-			0	0
Investments in Related Parties		2,043	2,043	2,033	2,023	2,013
Policy Loans		-	-	1,885	0	0
Other Investment	223	-			828	828
Total Cash, Loans, & Investments	18,375	17,892	16,221	14,650	16,302	15,634
Re-insurers' share of insurance liabilities	12,056	9,074	10,063	10,053	8,491	6,729
Accounts Receivable	5,085	3,723	4,601	4,883	5,070	4,198
Fixed assets	149	61	74	589	595	683
Accrued and deferred assets	1,158	951	1,126	805	854	816
Other assets	1,183	693	598	1,431	1,879	1,797
Total Assets	38,006	32,394	32,683	32,411	33,191	29,856
Liabilities						
Unearned Premium Provision	13,602	11,248	10,899	8,539	9,096	7,926
Claims Provision	5,719	5,038	4,340	4,455	4,840	4,408
Catastrophe Provision	-	67	78	0	0	0
Life Insurance and Annuity Provisions	-	-	-		0	0
Deposit Administration Funds	-	-	-		0	0
Other insurance liabilities	2,850	1,967	2,222	2,367	3,653	3,011
Total Insurance Liabilities	22,171	18,320	17,539	15,361	17,589	15,345
Accounts Payable	1,512	826	1,048	2,408	1,320	1,336
Bank Loans and Overdrafts	-				0	0
Other Liabilities	3,248	3,050	6,717	875	1,394	1,103
Total Liabilities	26,931	22,196	24,304	18,644	20,303	17,783
Equity						
Share Capital	3,372	3,372	3,373	5,145	5,744	5,943
Retained Earnings + Other Reserves	1,734	3,829	3,227	7,245	7,195	2,749
Head Office Account	5,969	2,997	778	1,377	(51)	3,381
Total Equity	11,075	10,198	7,378	13,767	12,888	12,072
Total Liabilities & Equity	38,006	32,394	32,682	32,411	33,191	29,856

Source: TCI Financial Services Commission-- Insurance Department

Table 17
Gross Premiums by Class of Business
(US\$'000)

(Life Premiums)			
Class of Business	Gross Premiums Written	Reinsurance Ceded	Net Premiums Written
Ordinary Life	202	46	156
Group Life	119	28	91
Creditor Life	955	766	189
Creditor Health	202	172	30
Total	1,478	1,012	466
Non-Life (General) Premiums			
Property - Personal	4,064	4,075	-11
Property - Commercial	7,204	5900	1,304
Motor Vehicle	2,930	569	2,361
Marine, Aviation & Transport	284	192	92
Liability	808	358	450
Pecuniary Loss	9	5	4
Personal Accident	951	217	734
Sickness and Health	1,033	48	985
Total	17,283	11,364	5,919

Source: TCI Financial Services Commission-- Insurance Department

Table 18.
Domestic Life Insurers Consolidated Income Statement
(US\$'000)

	Jun-15	Mar-15	Dec-14	Sep-14	Jun-14	Mar-14	Dec-13
Gross premiums	1,478	833.0	4,032	3,976	2,656	1,145	3,912
Reinsurance assumed	-	-	20	20	0	0	0
Reinsurance ceded	1,012	614.0	1,945	1,938	1,345	799	1,740
Net Premiums written	466	219.0	2,107	2,058	1,311	346	2,172
Investment Income	12	4.0	84	82	5	2	106
Reinsurance commissions	133	83.0	205	206	156	105	153
Other Revenue	24	-	74	74	90	43	106
Total Revenue	635	306.0	2,470	2,420	1,562	496	2,537
Claims	104	5.0	337	239	330	0	166
Annuity Payments	-	-	26	26	-	(25)	26
Policy surrenders	-	-	176	176	-	0	176
Change in life insurance and annuity provisions	40	7.0	592	766	22	0	761
Interest on policy holder amounts	-	-	0	0	-	0	27
Other policy holder benefits	-	-	191	207	76	62	191
Total Policy Holder Benefits	144	12.0	1,322	1,414	428	37	1,347
Commission expense	46	16.0	324	322	343	133	325
Management expenses	168	106.0	816	816	92	46	803
Total expenses	358	134.0	2,462	2,552	863	196	2,475
Extraordinary Revenue (Expenses)	-		16	16	41	0	36
Net Income	277	172.0	24	(116)	740	300	98

Source: TCI Financial Services Commission-- Insurance Department

Table 19.
Domestic Non-Life Insurance Income Statement
(US \$'000)

	Jun-15	Mar-15	Dec-14	Sep-14	Jun-14	Mar-14
Gross premiums	17,283	7,058	28,242	24,060	14,433	6,460
Reinsurance assumed	0	-	0	0	0	0
Reinsurance ceded	11,364	3,150	18,244	17,621	9,903	3,272
Net Premiums written	5,919	3,908	9,998	6,439	4,530	3,188
Change in unexpired risk provision	(605)	1,002	285	1,653	(138)	(273)
Net Premiums Earned	5,314	4,910	10,283	8,092	4,392	2,916
Net incurred claims	1,693	833	2,748	2,227	724	499
Increase (decrease) in catastrophe provisions	-	(11)	415	321	214	107
Claims expense	1,693	822	3,163	2,548	938	606
Commissions paid	2,114	1,076	3,513	2,978	1,652	912
Reinsurance commissions received	1,756	859	3,277	2,593	1,700	699
Net commission expense	358	217	236	385	(49)	213
Management expenses	1,546	860	4,074	2,371	1,419	706
Non-Proportional Reinsurance Premiums Paid	197	197				
Total Underwriting Expenses	3,794	2,096	7,473	5,304	2,308	1,525
Underwriting Income	1,350	810	2,810	2,787	2,083	1,390
Investment Income	63	65	78	105	130	60
Other revenue	52	31	95	44	32	15
Net operating income from general insurance operations	1,465	906	2,983	2,936	2,245	1,465
Income from life insurance operations	85	44	123	(1)	-	37
Net Income	1,550	950	3,106	2,935	2,245	1,502

Source: TCI Financial Services Commission-- Insurance Department

Table 20.
Business Registry

Category	Jun-15	Mar-15	Dec-14	Sep-14	Jun-14
No. of Ordinary Companies	100	108	111	108	99
No. of Foreign Ordinary	1	2	0	1	0
No. of Exempt Companies	198	239	280	225	230
No. of Companies Continued	0	1	1	0	5
No. of Companies Continued	3	6	4	0	0
No. of Companies Struck	81	421	111	154	303
No. of Companies Reinstated	41	30	30	53	46
No. of Business Names	209	196	182	167	229
No. of Business Names	289	183	174	207	293
No. of Business Names	0	0	0	0	2
No. of Trademarks Registered	110	28	9	91	110
No. of Patents Registered	2	0 ^r	4	5	3
No. of Limited Partnerships	0	2	0	0	0
No. of Limited Partnerships	0	0	1	0	0

Source: TCI Financial Services Commission-- Companies Registry Department

^r Revised

Table 21.
Total Registered Employment

Period	Private Sector	Self-Employed	Government	Total
2015				
June	Not Available for Publication			
May				
April				
March				
February				
January				
2014				
December	13,746	919	1,785	16,450
November	13,584	903	1,785	16,272
October	13,441	884	1,771	16,096
September	13,495	862	1,778	16,135
June	13,235	838	1,767	15,840
May	13,210	826	1,761	15,797

Source: National Health Insurance Board, and Government Treasury

Table 22.
Total Number of Stay-Over Tourist Arrivals by Country of Origin

Country of Origin	2015		Qtr. II/15 vs Qtr. II/14	2014				
	Jun			Mar	Dec	Sep	Jun	Mar
USA	Not Available for Publication				124,279	65,869	78,646	82,739
Canada					19,537	5,283	7,763	14,830
Europe					3,811	2,343	1,918	1,889
Caribbean					7,125	3,913	4,249	4,526
Brazil					640	458	404	515
Other Countries					1,682	1,098	861	1,007
Total							157,074	78,964
Quarter Growth				98.92%	-15.85%	-11.06%	59.06%	

Source: Tourist Board

Table 23.
Percentage of Stay-Over Tourist Arrivals by Country of Origin

Country of Origin	2015		Qtr. II/15 vs Qtr. II/14	2014				
	Jun			Mar	Dec	Sep	Jun	Mar
USA	Not Available for Publication				79.1%	83.4%	83.8%	78.4%
Canada					12.4%	6.7%	8.3%	14.1%
Europe					2.4%	3.0%	2.0%	1.8%
Caribbean					4.5%	5.0%	4.5%	4.3%
Brazil					0.4%	0.6%	0.4%	0.5%
Other Countries					1.1%	1.4%	0.9%	1.0%
Total							100.0%	100%

Source: Tourist Board

Table 24.
Total Number of Tourist Arrivals by Type

Type	2015	Jun 15 vs Jun 14	2014			
	Jun	Mar	Dec	Sep	Jun	Mar
Cruise Passengers	Not Available for Publication		256,216	238,032	224,908	252,682
Stay-Over Arrivals			157,074	78,964	93,841	105,510
Total			413,290	316,996	318,749	358,192
Quarter Growth			30.38%	-0.55%	-11.01%	15.52%

Source: Tourist Board

Table 25.
Percentage of Tourist Arrivals by Type

Type	2015	Jun 15 vs Jun 14	2014			
	Jun	Mar	Dec	Sep	Jun	Mar
Cruise Passengers	Not Available for Publication		61.99%	75.09%	70.6%	70.5%
Stay-Over Arrivals			38.01%	24.91%	29.4%	29.5%
Total			100.00%	100%	100%	100%

Source: Tourist Board

Table 26.
Total Value of Imported Construction Materials

Commodity Group	2015		2014		
	Apr-Jun	Jan-Mar	Oct-Dec	Jul-Sep	Apr-Jun
Silica sands and quartz sands			20,353	10,893	6,596
Sand			96,404	61,675	45,832
Pebbles gravel broken or crushed			76,188	87,071	90,085
Tarred macadam			0	1,760	0
Cement clinkers			0	0	0
Portland Cement White cement whether or not artificially colored			12,047	15,110	19,508
Building cement (grey)			394,662	253,945	323,194
Oilwell cement			0	0	0
Toughguard			113,420	163,938	118,353
Aluminous cement			0	426	0
Other hydraulic cements			3,440	0	1,096
Building blocks and bricks			38,465	50,369	27,735
Other			4,890	6,545	3,420
Building bricks			43,915	22,176	292
Containing indentations ribs grooves or other deformations produced during the rolling process			249,877		
Other of free cutting steel				496,891	322,429
Of circular cross section measuring less than 14 mm in diameter			16,498	2,700	0
Other			0	0	0
			211,721	208,432	76,019
Total (Current)			1,281,880	1,381,930	1,034,558
Total (Adjusted)			1,245,754	1,369,604	1,005,075

Source: Customs Department

The Fisher Construction Index was used to adjust nominal values (2005=100)

**Table 27.
Total Volume of Imported Construction Material**

Commodity Group	2015		2014		
	Apr-Jun	Jan-Mar	Oct-Dec	Jul-Sep	Apr-Jun
Silica sands and quartz sands			2,286,492	1,005,308	83,518
Sand			24,057,591	11,797,078	9,406,822
Pebbles gravel broken or crushed			22,330,875	13,125,671	18,378,617
Tarred macadam			0	364	0
Cement clinkers			0	0	0
Portland Cement White cement whether or not artificially colored			85,172	135,910	131,457
Building cement (grey)			6,568,046	4,534,756	5,686,402
Oilwell cement			0	0	0
Toughguard			1,462,589	2,598,340	1,361,473
Aluminous cement			0	1,200	0
Other hydraulic cements			6,800	0	1,102
Building blocks and bricks			1,562,723	1,585,820	824,000
Other			22,000	192,601	14,324
Building bricks			2,199,815	1,139,776	1,319
Containing indentations ribs grooves or other deformations produced during the rolling process			692,011	994,815	1,005,867
Other of free cutting steel			51,109	3,000	0
Of circular cross section measuring less than 14 mm in diameter			0	0	0
Other			526,497	698,831	250,657
Total (lbs.)			61,851,720	37,813,470	37,145,558

Source: Customs Department

**Table 28.
Work Permit by Major Occupation**

Category	2015		2014	
	Jun	Mar	Dec	Sep
Plant and Machine Operators and Assemblers	Not Available for Publication		115	115
Clerical Support Workers			516	540
Service and Sales Workers			2,197	2,295
Elementary Occupations			1,558	1,685
Craft and Related Trades Workers			513	547
Technicians and Associate Professionals			330	342
Managers			475	494
Professionals			536	554
Not Specified			1,484	885
Grand Total				

Source: National Health Insurance Board

**Table 29.
Major Occupation of Government Contract Workers**

Category	2015		2014		
	Jun	Mar	Dec	Sep	Jun
Plant and Machine Operators and Assemblers	Not Available for Publication		0	1	1
Clerical Support Workers			15	13	13
Service and Sales Workers			24	24	24
Elementary Occupations			56	53	53
Craft and Related Trades Workers			9	9	9
Technicians and Associate Professionals			16	16	15
Managers			15	15	15
Professionals			307	301	301
Not Specified			197	185	183
Grand Total					639

Source: National Health Insurance Board

Table 30.
Government Operations and Financing
(US \$'000)

	Jun-15		Mar-15		Dec-14		Sep-14		Jun-14
	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
Revenue									
Import Duty	16,671	15,400	16,044	13,800	16,799	14,973	13,953	11,694	14,775
Hotel & Restaurant Tax	17,551	15,029	18,768	13,574	6,861	6,758	11,115	7,886	15,005
Customs Processing Fee	6,908	7,767	7,018	6,801	7,492	7,312	6,888	6,502	7,247
Stamp Duty on land Transactions	9,230	5,637	6,967	4,500	6,933	4,500	4,350	4,500	7,676
Work Permits and Residency Fees	4,375	3,845	4,245	3,488	4,692	3,488	4,270	3,488	4,492
Fuel Tax	-	-	2,375	2,260	2,033	1,913	2,040	1,863	-
Business License Renewal									
Other Revenues	14,577	18,838	12,787	15,369	11,105	9,858	14,218	10,971	16,354
Total Recurrent Revenue	69,312	66,516	68,204	59,792	55,915	48,802	56,834	46,904	131,098
Non-Recurrent Revenue	88	391	259	861	359	650	177	650	5,695
Total Revenue	69,400	66,907	68,463	60,653	56,274	49,452	57,011	47,554	136,793
Expenditure									
Personal Costs	17,900	20,362	17,917	18,490	16,527	18,020	16,656	17,833	16,764
Transfer to NHIB	4,896	4,845	5,108	4,629	4,794	4,796	4,803	4,964	4,983
Hospital Provisional Charges	5,234	6,678	7,209	7,367	4,519	4,617	4,899	5,737	6,582
Subventions	1,996	2,174	2,667	2,608	1,311	1,600	2,392	2,347	1,798
Maintenance Expense									
Rental of Assets	1,183	1,416	1,429	1,029	1,209	1,395	1,174	1,336	1,114
Other Recurrent Expenditure	8,868	16,888	13,331	12,988	9,101	10,800	9,124	12,942	6,515
Total Recurrent Expenditure	40,077	52,363	47,661	47,111	37,461	41,228	39,048	45,159	37,756
Non-Recurrent Expenditure	2,099	1,346	4,159	7,830	2,074	2,995	4,862	3,389	2,721
Total Expenditure	42,176	53,709	51,820	54,941	39,535	44,223	43,910	48,548	40,477
Operating Surplus (Deficit)	27,224	13,198	16,643	5,712	16,739	5,229	13,101	(994)	96,316

Source: Office of the Accountant General

Table 31.
Outstanding National Debt
(US \$'000)

Debt Type	Jun-15	Mar-15	Dec-14	Sep-14	Jun-14
RBTT Bonds 2016- Guaranteed	170,000	170,000	170,000	170,000	170,000
Scotia Bank Loan 2016 - Guaranteed	-	-	-	0	9,000
Other TCIG Bank Loans - Unsecured	12,084.7	12,977	13,488	14,318	16,392
TCInvest Loans - Unsecured	8,165.2	8,761	9,158	9,612	9,845
Total Outstanding Public Debt	190,249.9	191,738	192,646	193,930	205,237

Source: Office of the Accountant General

**Table 32.
Number and Value of Approved Construction Permits**

(Providenciales)					
	2015		2014		
	Apr-Jun	Jan-Mar	Oct-Dec	Jul-Sep	Apr-Jun
No. of applications	Not Available for Publication		77	63	62
Value of applications	Not Available for Publication		\$30,471,742	\$33,669,959	\$25,163,004
(Grand Turk)					
	2015		2014		
	Apr-Jun	Jan-Mar	Oct-Dec	Jul-Sep	Apr-Jun
No. of applications	Not Available for Publication				
Value of applications	Not Available for Publication				
(Other Islands)					
	2015		2014		
	Apr-Jun	Jan-Mar	Oct-Dec	Jul-Sep	Apr-Jun
No. of applications	Not Available for Publication				
Value of applications	Not Available for Publication				

Source: Department of Planning

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