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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			
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	794,469	779,784	26,668	157,135	1,758,056	135,280	249,886	75,194	7,036	39,217	2,264,670
2020	307,567	1,867,579	27,776	179,236	2,382,157	13,815	232,872	5,810	6,753	43,512	2,684,919
2021	323,822	1,663,073	26,992	418,877	2,432,764	13,951	340,900	266,079	7,096	49,894	3,110,684
2022	622,839	1,795,182	25,666	167,336	2,611,023	11,686	301,732	569,484	6,917	45,320	3,546,162
2023	610,190	1,720,143	25,874	161,190	2,517,397	45,843	476,237	425,750	6,842	47,058	3,519,127
2024	395,767	2,053,976	25,151	158,049	2,632,943	9,987	444,366	565,071	6,446	63,968	3,722,781
2025	555,465	2,066,877	26,411	165,656	2,814,409	--	426,815	563,315	4,301	86,808	3,895,648
2024											
QTR. I	755,178	1,976,515	25,535	156,739	2,913,967	19,971	479,470	425,980	6,467	51,619	3,897,473
QTR. II	732,667	2,004,951	25,367	153,466	2,916,450	694	482,721	395,330	6,435	66,010	3,867,641
QTR. III	444,402	2,108,052	26,158	155,775	2,734,386	269	433,482	554,604	6,450	58,547	3,787,738
QTR. IV	395,767	2,053,976	25,151	158,049	2,632,943	9,987	444,366	565,071	6,446	63,968	3,722,781
2025											
Jan.	447,239	2,031,650	25,145	158,490	2,662,523	--	439,563	563,870	6,463	66,521	3,738,941
Feb.	464,653	2,047,716	25,244	155,727	2,693,341	--	437,830	524,596	6,437	68,823	3,731,027
Mar.	594,280	2,035,916	25,624	159,204	2,815,025	--	450,423	525,339	6,452	70,624	3,867,863
Apr.	588,854	2,058,500	26,153	162,875	2,836,381	--	432,068	506,048	6,469	68,378	3,849,345
May	585,252	2,045,587	26,165	160,256	2,817,260	--	448,435	564,157	5,790	69,380	3,905,022
Jun.	801,501	2,000,161	26,498	162,710	2,990,870	--	432,497	269,775	5,804	72,093	3,771,040
Jul.	725,541	2,057,922	26,130	160,907	2,970,499	--	445,242	535,794	5,559	76,109	4,033,203
Aug.	655,737	2,059,427	26,659	161,370	2,903,194	--	460,837	560,251	5,525	77,782	4,007,587
Sep.	579,411	2,060,277	26,749	162,327	2,828,766	--	445,127	560,803	5,529	79,230	3,919,454
Oct.	688,194	2,062,737	26,264	160,014	2,937,209	--	430,244	511,615	5,530	81,702	3,966,300
Nov.	642,000	2,064,348	26,200	163,923	2,896,472	--	433,748	562,436	5,519	83,837	3,982,012
Dec.	555,465	2,066,877	26,411	165,656	2,814,409	--	426,815	563,315	4,301	86,808	3,895,648
2026											
Jan.	641,770	2,046,378	26,650	167,569	2,882,367	--	421,834	559,658	4,309	89,692	3,957,859
Feb.	676,518	2,065,299	26,513	164,284	2,932,614	--	422,129	560,097	4,324	88,659	4,007,823
Mar.	886,226	2,006,003	26,158	162,519	3,080,906	--	423,543	561,041	2,292	91,068	4,158,851
Apr.	1,098,168	1,958,375	26,761	164,795	3,248,100	--	415,860	459,513	2,293	97,347	4,223,113
May	1,118,799	1,948,273	26,397	162,114	3,255,583	--	413,180	360,065	2,293	98,910	4,130,032
Jun.	1,156,259	1,918,927	26,153	161,039	3,262,378	--	421,862	283,418	2,294	108,146	4,078,099

SOURCE: Central Bank of The Bahamas

Table 1.2 Central Bank of The Bahamas: Liabilities

(B$'000)

Period Ended	CURRENCY IN CIRCULATION Notes and Coins	Digital	DEMAND LIABILITIES Bankers	Government	Others	General Reserves	Paid up Capital	Surplus Provision and Other Reserves	S. D. R. Allocation	Other Liabilities	Total Liabilities
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	48	1,242,872	64,423	49,905	171,046	3,000	52,755	172,261	19,856	2,264,670
2020	546,545	75	1,571,171	79,722	52,354	172,562	3,000	60,488	179,219	19,783	2,684,919
2021	556,997	304	1,643,101	162,998	69,697	171,849	3,000	60,236	418,853	23,649	3,110,684
2022	600,728	1,052	2,084,641	92,282	95,108	173,914	3,000	59,030	400,111	29,581	3,546,162
2023	608,845	1,692	2,068,791	61,008	21,412	174,111	3,000	115,774	404,236	53,545	3,519,127
2024	644,879	2,623	2,050,466	124,280	75,309	156,247	3,000	227,800	392,371	39,093	3,722,781
2025	709,536	2,762	2,024,359	198,527	31,811	156,247	3,000	306,747	411,650	44,296	3,895,648
2024											
QTR. I	592,312	2,448	2,375,200	169,471	39,556	174,111	3,000	135,440	398,872	7,062	3,897,473
QTR. II	591,057	2,378	2,240,918	233,732	29,451	174,111	3,000	153,967	396,269	42,757	3,867,641
QTR. III	588,110	1,960	2,277,943	86,584	28,327	174,111	3,000	179,812	408,354	39,537	3,787,738
QTR. IV	644,879	2,623	2,050,466	124,280	75,309	156,247	3,000	227,800	392,371	45,806	3,722,781
2025											
Jan.	605,252	2,160	2,103,260	125,902	68,446	156,247	3,000	236,363	393,342	44,969	3,738,941
Feb.	606,903	2,357	2,035,498	196,673	45,743	156,247	3,000	242,657	392,928	42,307	3,731,027
Mar.	618,384	2,443	2,185,358	191,407	23,543	156,247	3,000	244,526	399,860	36,379	3,867,863
Apr.	632,757	2,480	2,135,986	184,177	25,112	156,247	3,000	250,001	409,062	43,810	3,849,345
May	628,393	2,625	2,166,685	200,368	35,002	156,247	3,000	255,305	407,003	43,680	3,905,022
Jun.	638,119	1,980	2,139,188	63,159	54,462	156,247	3,000	263,911	413,163	31,097	3,771,040
Jul.	631,965	2,048	2,307,186	158,568	20,688	156,247	3,000	274,358	408,462	63,967	4,033,203
Aug.	644,470	2,439	2,194,746	223,679	42,834	156,247	3,000	282,385	410,551	40,522	4,007,587
Sep.	644,996	2,097	2,199,329	123,558	45,304	156,247	3,000	285,670	412,196	40,342	3,919,454
Oct.	632,496	2,553	2,216,037	163,462	41,530	156,247	3,000	293,732	409,382	41,148	3,966,300
Nov.	655,559	2,960	2,185,679	193,123	23,927	156,247	3,000	304,751	407,452	42,600	3,982,012
Dec.	709,536	2,762	2,024,359	198,527	31,811	156,247	3,000	306,747	411,650	44,296	3,895,648
2026											
Jan.	658,847	2,402	2,145,908	174,093	29,334	156,247	3,000	312,262	416,295	52,757	3,957,859
Feb.	675,303	2,550	2,149,554	204,699	25,720	156,247	3,000	318,460	412,222	60,077	4,007,823
Mar.	680,529	2,909	2,222,606	261,627	31,560	156,247	3,000	331,013	407,677	61,682	4,158,851
Apr.	697,645	2,978	2,293,485	235,757	30,689	156,247	3,000	330,186	413,271	59,856	4,223,113
May	708,149	2,582	2,261,815	171,060	19,333	156,247	3,000	338,314	410,531	59,001	4,130,032
Jun.	712,165	2,468	2,227,641	153,093	13,633	156,247	3,000	346,999	407,681	48,460	4,078,099

SOURCE: Central Bank of The Bahamas

[1]Notes and Cpins in Circulation beginning December 2021, were manually adjusted to account for the demonetization of the one-cent coin. However, since the Central Bank continues to hold a liability for the one-cent coin, the offset entry is captured in Other Liabilities.

Table 1.3 Factors Affecting External Reserves

(B$'000)

Period	Reserves at Beginning of Period	FOREIGN CURRENCY SALES TO: Commercial Banks	Government	Other Customers	Total Sales	FOREIGN CURRENCY PURCHASES FROM: Commercial Banks	Government	Other Customers	Total Purchases	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
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	1,779	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	951,612	578,153	17,832	1,547,597	(154)	33,944	38,687	561,752	1,758,056
2020	1,758,056	803,476	825,753	373,120	2,002,349	444,610	1,959,697	139,830	2,544,137	1,107	23,670	55,985	624,101	2,382,157
2021	2,382,157	530,588	606,382	290,783	1,427,753	374,191	840,261	12,392	1,226,844	(785)	239,633	12,667	50,607	2,432,764
2022	2,432,764	759,601	1,038,493	412,787	2,210,881	912,117	1,711,903	13,073	2,637,093	(1,326)	(251,541)	4,914	178,259	2,611,023
2023	2,611,023	663,786	1,203,755	540,542	2,408,083	812,966	1,460,015	7,869	2,280,850	208	(6,151)	39,550	(93,626)	2,517,397
2024	2,517,397	730,383	1,516,303	560,332	2,807,018	854,203	1,930,567	48,592	2,833,362	(723)	(3,141)	93,061	115,546	2,632,943
2025	2,632,943	627,978	993,346	410,258	2,031,582	743,249	1,361,968	15,407	2,120,624	1,262	7,606	83,556	181,466	2,814,409
2024														
QTR. I	2,517,397	66,481	635,933	141,591	844,005	375,609	836,004	4,426	1,216,039	(339)	(4,451)	29,326	396,570	2,913,967
QTR. II	2,913,967	144,663	259,775	167,993	572,431	211,998	308,571	36,440	557,009	(168)	(3,273)	21,341	2,483	2,916,450
QTR. III	2,916,450	306,680	328,842	131,288	766,810	144,095	401,905	1,958	547,958	791	2,308	33,689	(182,064)	2,734,386
QTR. IV	2,734,386	212,559	291,753	119,460	623,772	122,501	384,087	5,768	512,356	(1,007)	2,275	8,705	(101,443)	2,632,943
2025														
Jan.	2,632,943	47,200	60,193	40,786	148,179	115,683	53,947	78	169,708	(6)	441	7,616	29,580	2,662,523
Feb.	2,662,523	20,086	69,687	19,718	109,491	59,554	75,284	123	134,961	100	(2,763)	8,011	30,818	2,693,341
Mar.	2,693,341	25,000	102,641	59,149	186,790	195,965	101,320	466	297,751	380	3,478	6,865	121,684	2,815,025
Apr.	2,815,025	29,063	84,820	25,077	138,960	57,519	90,164	911	148,594	529	3,671	7,522	21,356	2,836,381
May	2,836,381	41,400	60,842	21,169	123,411	58,159	42,488	461	101,108	11	(2,619)	5,790	(19,121)	2,817,260
Jun.	2,817,260	49,500	138,027	55,247	242,774	70,321	334,460	394	405,175	334	2,454	8,421	173,610	2,990,870
Jul.	2,990,870	48,000	109,396	24,033	181,429	60,140	88,361	7,171	155,672	(368)	(1,803)	7,557	(20,371)	2,970,499
Aug.	2,970,499	77,740	47,490	35,764	160,994	21,966	60,617	875	83,458	530	463	9,238	(67,305)	2,903,194
Sep.	2,903,194	92,429	31,592	39,780	163,801	24,005	59,360	101	83,466	90	957	4,860	(74,428)	2,828,766
Oct.	2,828,766	68,860	108,658	33,998	211,516	10,256	303,916	674	314,846	(485)	(2,314)	7,912	108,443	2,937,209
Nov.	2,937,209	49,000	53,027	26,539	128,566	25,388	57,237	9	82,634	(64)	3,909	1,350	(40,737)	2,896,472
Dec.	2,896,472	79,700	126,973	28,998	235,671	44,293	94,814	4,144	143,251	211	1,732	8,414	(82,063)	2,814,409
2026														
Jan.	2,814,409	14,500	88,591	25,920	129,011	117,622	67,432	296	185,350	239	1,913	9,468	67,959	2,882,368
Feb.	2,882,367	2,590	60,333	19,368	82,291	55,820	74,807	7	130,634	(137)	(3,285)	5,326	50,247	2,932,614
Mar.	2,932,614	8,301	38,940	25,283	72,524	114,507	89,384	9,904	213,795	(354)	(1,766)	9,141	148,292	3,080,906
Apr.	3,080,906	9,700	72,228	30,858	112,786	170,677	100,294	754	271,725	603	2,276	5,376	167,194	3,248,100
May	3,248,100	47,850	47,181	74,215	169,246	52,739	63,221	55,423	171,383	(364)	(2,681)	8,391	7,483	3,255,583
Jun.	3,255,583	31,251	122,630	29,694	183,575	56,241	126,674	112	183,027	(244)	(1,074)	8,661	6,795	3,262,378

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
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
2020	873	25,954	2,140	12,980	20,437	57,279	163,662	232,807	83	516,215
2021	928	26,375	2,179	13,100	20,856	56,616	120,394	293,024	83	533,555
2022	929	27,138	2,176	13,469	21,992	59,203	124,090	326,910	83	575,990
2023	940	27,976	2,227	13,729	22,823	58,708	123,737	332,207	83	582,430
2024	951	28,566	2,231	13,947	23,150	58,708	127,801	361,720	83	617,157
2025	960	29,373	2,250	14,504	24,570	63,213	139,746	405,700	83	680,399
2024										
QTR. I	941	27,980	2,228	13,460	22,123	53,574	119,382	325,890	83	565,661
QTR. II	947	28,114	2,226	13,446	22,295	54,518	117,491	324,720	83	563,840
QTR. III	950	28,109	2,228	13,392	21,590	53,126	115,602	325,621	83	560,701
QTR. IV	951	28,566	2,231	13,947	23,150	58,708	127,801	361,720	83	617,157
2025										
Jan.	951	28,352	2,231	13,537	21,580	54,389	117,951	338,418	83	577,492
Feb.	951	28,280	2,235	13,657	22,211	54,609	119,751	337,318	83	579,095
Mar.	951	28,539	2,238	13,817	22,881	56,669	124,350	340,817	83	590,345
Apr.	952	28,585	2,241	13,957	23,801	56,450	125,050	353,417	83	604,536
May	953	28,681	2,244	14,022	24,191	56,630	123,100	350,117	83	600,021
Jun.	955	28,702	2,244	13,992	23,171	57,911	125,750	356,824	83	609,632
Jul.	955	28,832	2,244	14,112	23,301	55,952	125,851	355,525	83	606,855
Aug.	956	28,854	2,244	14,092	23,361	57,330	129,949	358,804	83	615,673
Sep.	956	28,922	2,241	14,167	23,261	57,150	126,149	363,205	83	616,134
Oct.	956	28,807	2,241	13,912	22,901	55,571	123,598	356,206	83	604,275
Nov.	959	29,142	2,250	14,139	23,690	59,631	128,646	368,002	83	626,542
Dec.	960	29,373	2,250	14,504	24,570	63,213	139,746	405,700	83	680,399
2026										
Jan.	960	29,169	2,250	14,224	22,970	57,794	129,146	372,990	83	629,586
Feb.	960	29,193	2,250	14,123	22,990	56,794	130,346	386,292	83	643,031
Mar.	960	29,327	2,250	14,203	23,190	57,995	131,446	391,694	83	651,148
Apr.	964	29,684	2,250	14,218	23,940	60,155	134,646	402,094	83	668,034
May	965	29,660	2,250	14,403	23,492	60,681	136,216	410,607	83	678,357
Jun.	965	29,779	2,250	14,418	23,653	59,039	136,119	415,912	83	682,218

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	
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
2020	7,059	3,226	7,082	431	11,812	197	160	88	199	4	24	48	30,330
2021	--	3,267	7,210	432	11,813	197	160	88	199	4	24	48	23,442
2022	--	3,459	7,577	432	12,550	197	160	88	199	4	24	48	24,738
2023	--	3,692	8,073	434	13,495	197	160	88	199	4	24	48	26,414
2024	--	3,896	8,457	435	14,214	197	160	88	199	4	24	48	27,722
2025	--	4,105	8,858	437	15,017	197	160	88	199	4	24	48	29,137
2024													
QTR. I	--	3,747	8,173	434	13,577	197	160	88	199	4	24	48	26,651
QTR. II	--	3,821	8,317	434	13,925	197	160	88	199	4	24	48	27,217
QTR. III	--	3,855	8,351	435	14,048	197	160	88	199	4	24	48	27,409
QTR. IV	--	3,896	8,457	435	14,214	197	160	88	199	4	24	48	27,722
2025													
Jan.	--	3,901	8,465	435	14,239	197	160	88	199	4	24	48	27,760
Feb.	--	3,909	8,474	435	14,270	197	160	88	199	4	24	48	27,808
Mar.	--	3,947	8,561	436	14,375	197	160	88	199	4	24	48	28,039
Apr.	--	3,967	8,597	436	14,501	197	160	88	199	4	24	48	28,221
May	--	3,977	8,637	436	14,602	197	160	88	199	4	24	48	28,372
Jun.	--	4,002	8,682	436	14,647	197	160	88	199	4	24	48	28,487
Jul.	--	4,025	8,741	436	14,754	197	160	88	199	4	24	48	28,676
Aug.	--	4,042	8,772	436	14,827	197	160	88	199	4	24	48	28,797
Sep.	--	4,058	8,780	436	14,868	197	160	88	199	4	24	48	28,862
Oct.	--	4,069	8,814	436	14,951	197	160	88	199	4	24	48	28,990
Nov.	--	4,080	8,828	437	14,952	197	160	88	199	4	24	48	29,017
Dec.	--	4,105	8,858	437	15,017	197	160	88	199	4	24	48	29,137
2026													
Jan.	--	4,127	8,889	437	15,090	197	160	88	199	4	24	48	29,263
Feb.	--	4,129	8,895	437	15,110	197	160	88	199	4	24	48	29,291
Mar.	--	4,144	8,928	438	15,152	197	160	88	199	4	24	48	29,382
Apr.	--	4,167	8,979	438	15,307	197	160	88	199	4	24	48	29,611
May	--	4,188	9,024	438	15,422	197	160	88	199	4	24	48	29,792
Jun.	--	4,209	9,064	439	15,515	197	160	88	199	4	24	48	29,947

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**		
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	6,824	106,794	14,402	186,647
2020	173	500	1,572	1,774	18,117	28,549	185	6,361	11,799	2,206	78,671	6,301	87,178	16,995	173,204
2021	171	604	1,644	1,901	16,628	26,467	270	6,159	13,323	1,975	62,343	7,170	71,488	11,557	150,213
2022	178	53	2,086	2,055	18,389	25,826	201	6,030	15,005	1,791	47,424	4,747	53,961	14,743	138,525
2023	178	39	2,070	2,344	19,381	22,535	106	6,062	12,654	1,214	44,110	4,742	50,066	11,911	127,345
2024	178	45	2,051	2,500	16,819	25,740	114	6,321	12,611	1,112	38,399	5,371	44,882	16,215	127,478
2025	192	49	2,025	2,777	16,268	25,500	101	6,575	12,525	1,206	38,627	5,622	45,455	12,525	123,992
2022															
QTR. I	138	615	2,015	1,926	15,110	27,831	263	6,108	14,005	2,009	52,880	8,023	62,912	12,820	143,744
QTR. II	137	591	2,369	1,905	17,683	26,741	253	6,069	14,573	2,118	52,487	6,896	61,500	12,518	144,339
QTR. III	134	165	2,437	1,860	16,988	26,253	182	6,051	14,972	1,948	52,847	6,592	61,387	13,716	144,145
QTR. IV	178	53	2,086	2,055	18,389	25,826	201	6,030	15,005	1,791	47,424	4,747	53,961	14,743	138,525
2023															
QTR. I	121	61	2,165	2,165	17,710	24,592	184	6,028	13,931	1,430	48,461	4,336	54,226	12,842	134,025
QTR. II	121	69	2,180	2,256	20,256	24,443	140	6,035	13,649	1,281	49,098	4,163	54,541	13,514	137,205
QTR. III	134	62	2,094	2,341	21,215	23,972	131	6,090	13,759	1,173	44,532	4,211	49,916	13,118	132,834
QTR. IV	178	39	2,070	2,344	19,381	22,535	106	6,062	12,654	1,214	44,110	4,742	50,066	11,911	127,345
2024															
QTR. I	140	70	2,376	2,394	20,432	24,817	105	5,999	12,030	917	41,166	5,642	47,725	11,324	127,412
QTR. II	136	54	2,242	2,375	18,074	23,856	105	6,033	11,658	952	39,629	5,544	46,124	12,686	123,345
QTR. III	130	41	2,279	2,300	17,592	23,865	132	6,181	12,821	918	42,904	5,658	49,480	12,549	127,370
QTR. IV	178	45	2,051	2,500	16,819	25,740	114	6,321	12,611	1,112	38,399	5,371	44,882	16,215	127,478
2025															
QTR. I	134	62	2,182	2,581	17,145	25,781	100	6,339	12,877	984	35,601	5,582	42,167	12,233	121,604
QTR. II	140	58	2,140	2,648	15,597	24,038	115	6,361	13,198	1,059	35,567	5,319	41,946	13,498	119,739
QTR. III	151	60	2,200	2,654	15,519	23,972	124	6,444	12,800	1,319	38,936	5,147	45,402	14,462	123,789
QTR. IV	192	49	2,025	2,777	16,268	25,500	101	6,575	12,525	1,206	38,627	5,622	45,455	12,525	123,992
2026															
QTR. I	146	66	2,224	2,910	16,903	25,286	131	6,589	12,407	1,332	34,277	4,985	40,595	13,354	120,609
QTR. II	158	54	2,245	3,132	16,912	26,279	167	6,802	12,122	1,442	35,095	5,217	41,754	14,636	124,261

SOURCE: Central Bank of The Bahamas

[1] The 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: Resident: Bahamian Dollar	Resident: Foreign Currency	**Non-Resident**	DUE TO FINANCIAL INSTITUTIONS: SFIs in The Bahamas	Head Office or Branches Outside The	Other Banks Outside The	**TOTAL**	Other Liabilities	Provisions	Reserves	Capital & Surplus Accounts	Long-term Debt	Total Banking System
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	28,646	889	1,736	16,965	7,211	186,647
2020	7,371	568	38,605	2,862	52,279	17,047	72,187	31,763	1,069	1,424	13,513	6,704	173,204
2021	7,519	851	32,194	2,150	47,870	17,725	67,744	21,295	875	1,112	14,059	4,563	150,213
2022	8,169	676	27,691	2,156	32,840	21,809	56,805	25,271	669	869	15,656	2,720	138,525
2023	8,376	785	27,147	1,455	23,606	25,718	50,779	21,270	527	227	16,494	1,739	127,345
2024	8,674	702	24,569	1,353	30,647	22,473	54,472	22,993	373	330	15,110	254	127,478
2025	9,310	937	29,151	1,267	30,979	20,530	52,777	17,107	322	453	13,936	--	123,992
2022													
QTR. I	7,841	672	33,054	2,305	37,268	18,237	57,810	24,081	855	949	14,349	4,133	143,744
QTR. II	8,187	703	30,497	2,452	40,326	19,571	62,349	23,401	790	675	14,486	3,252	144,339
QTR. III	8,211	776	28,535	2,301	38,330	22,961	63,592	24,374	632	532	14,808	2,684	144,145
QTR. IV	8,169	676	27,691	2,156	32,840	21,809	56,805	25,271	669	869	15,656	2,720	138,525
2023													
QTR. I	8,228	857	26,035	1,616	38,509	16,961	57,086	21,911	641	278	16,614	2,376	134,025
QTR. II	8,341	953	28,029	1,499	38,251	17,981	57,731	22,118	549	257	17,076	2,151	137,205
QTR. III	8,298	778	26,874	1,396	27,426	27,219	56,041	21,023	502	207	17,344	1,767	132,834
QTR. IV	8,376	785	27,147	1,455	23,606	25,718	50,779	21,270	527	227	16,494	1,739	127,345
2024													
QTR. I	8,588	806	26,571	1,278	33,496	19,286	54,060	20,650	528	238	14,854	1,119	127,412
QTR. II	8,506	796	25,516	1,161	28,357	23,790	53,308	18,580	457	263	15,178	740	123,345
QTR. III	8,520	783	26,475	1,155	31,744	21,977	54,875	20,598	406	420	14,717	575	127,370
QTR. IV	8,674	702	24,569	1,353	30,647	22,473	54,472	22,993	373	330	15,110	254	127,478
2025													
QTR. I	8,957	735	23,374	1,211	31,403	23,133	55,747	16,591	349	396	15,456	--	121,604
QTR. II	9,013	843	26,113	1,252	27,668	23,019	51,939	16,270	340	433	14,788	--	119,739
QTR. III	9,131	847	27,990	1,393	26,928	23,122	51,444	19,147	339	465	14,426	--	123,789
QTR. IV	9,310	937	29,151	1,267	30,979	20,530	52,777	17,107	322	453	13,936	--	123,992
2026													
QTR. I	9,690	899	27,069	1,429	27,274	20,362	49,065	18,711	317	415	14,444	--	120,609
QTR. II	10,015	997	27,927	1,464	29,311	20,197	50,972	19,154	312	409	14,475	--	124,261

SOURCE: Central Bank of The Bahamas

[1] The 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: Bahamian Dollar	NOTES & COINS: Foreign Currency	Balance with the Central Bank	GOVERNMENT SECURITIES: The Bahamas Government	GOVERNMENT SECURITIES: Other Governments	Other Investments	Claims on Multilateral Development Banks	LOANS & ADVANCES: Bahamian Dollar	LOANS & ADVANCES: Foreign Currency	DUE FROM FINANCIAL INSTITUTIONS: SFIs in The Bahamas	DUE FROM FINANCIAL INSTITUTIONS: Head Office or Branches Outside The Bahamas	DUE FROM FINANCIAL INSTITUTIONS: Other Banks Outside The Bahamas	DUE FROM FINANCIAL INSTITUTIONS: TOTAL	Other Assets	Total International Banking System Assets
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	560	95,643	5,281	101,483	13,565	167,863
2020	- -	467	- -	5	17,242	27,855	- -	- -	10,300	887	76,142	4,142	81,172	16,206	153,246
2021	- -	568	- -	6	15,375	25,677	- -	- -	11,782	866	59,797	4,327	64,990	10,642	129,040
2022	- -	6	- -	7	16,994	25,119	1	- -	13,240	717	45,030	2,506	48,253	13,965	117,586
2023	- -	7	- -	6	17,413	22,080	2	- -	10,871	304	43,111	2,955	46,371	11,159	107,909
2024	- -	7	- -	5	15,099	24,776	1	- -	10,618	463	37,622	4,025	42,110	15,389	108,006
2025	- -	8	- -	18	13,967	24,827	2	- -	10,234	156	37,877	4,137	42,170	11,738	102,963
2022															
QTR. I	- -	563	- -	6	13,815	27,021	- -	- -	12,459	887	50,566	4,319	55,772	11,848	121,484
QTR. II	- -	541	- -	6	16,405	25,902	1	- -	12,961	899	49,766	3,569	54,234	11,513	121,564
QTR. III	- -	114	- -	7	15,665	25,501	1	- -	13,262	705	50,218	3,779	54,702	11,916	121,169
QTR. IV	- -	6	- -	7	16,994	25,119	1	- -	13,240	717	45,030	2,506	48,253	13,965	117,586
2023															
QTR. I	- -	7	- -	6	16,419	23,952	1	- -	12,266	484	46,017	2,400	48,901	12,054	113,606
QTR. II	- -	7	- -	6	18,830	23,774	1	- -	11,988	326	46,693	2,342	49,361	12,800	116,769
QTR. III	- -	7	- -	6	19,535	23,422	1	- -	12,053	329	42,142	2,338	44,810	12,438	112,272
QTR. IV	- -	7	- -	6	17,413	22,080	2	- -	10,871	304	43,111	2,955	46,371	11,159	107,909
2024															
QTR. I	- -	7	- -	5	17,451	24,355	1	- -	10,279	155	40,050	3,866	44,071	10,480	106,650
QTR. II	- -	7	- -	5	15,584	23,346	1	- -	9,999	285	38,377	3,915	42,576	11,956	103,475
QTR. III	- -	7	- -	5	15,730	23,301	1	- -	10,818	260	41,493	3,992	45,745	11,822	107,429
QTR. IV	- -	7	- -	5	15,099	24,776	1	- -	10,618	463	37,622	4,025	42,110	15,389	108,006
2025															
QTR. I	- -	7	- -	5	13,982	24,716	1	- -	10,894	167	34,855	4,287	39,309	11,419	100,334
QTR. II	- -	8	- -	18	12,287	23,273	- -	- -	11,197	154	34,909	4,177	39,240	12,681	98,705
QTR. III	- -	8	- -	18	12,772	23,262	1	- -	10,747	171	38,317	3,962	42,449	13,556	102,813
QTR. IV	- -	8	- -	18	13,967	24,827	2	- -	10,234	156	37,877	4,137	42,170	11,738	102,963
2026															
QTR. I	- -	8	- -	18	14,158	24,652	2	- -	10,236	161	33,521	3,550	37,232	12,411	98,717
QTR. II	- -	8	- -	19	13,801	25,635	1	- -	9,824	170	34,594	3,997	38,762	13,785	101,836

SOURCE: Central Bank of The Bahamas

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

[2]See 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												
	Bahamian Dollar	Foreign Currency	**Non-Resident**	SFIs in The Bahamas	Head Office or Branches Outside The Bahamas	Other Banks Outside The Bahamas	**TOTAL**						
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	1,553	42,133	19,723	63,409	27,705	426	1,321	14,711	7,207	167,863
2020	- -	207	32,830	1,959	50,959	16,927	69,846	30,867	447	916	11,433	6,700	153,246
2021	- -	393	25,222	1,533	46,502	17,628	65,663	20,256	319	812	11,814	4,563	129,040
2022	- -	129	21,813	1,530	31,357	21,687	54,574	24,425	246	595	13,085	2,720	117,586
2023	- -	115	23,181	906	22,584	25,232	48,723	20,303	145	(64)	13,767	1,739	107,909
2024	- -	110	20,831	963	29,264	22,235	52,462	22,044	26	18	12,261	254	108,006
2025	- -	144	24,809	729	29,778	20,236	50,742	15,996	23	134	11,116	- -	102,963
2022													
QTR. I	- -	206	26,259	1,711	35,737	17,536	54,985	22,951	316	649	11,985	4,133	121,484
QTR. II	- -	169	23,425	1,842	38,270	19,508	59,619	22,333	285	378	12,103	3,252	121,564
QTR. III	- -	152	22,158	1,696	36,337	22,708	60,742	22,559	165	228	12,481	2,684	121,169
QTR. IV	- -	129	21,813	1,530	31,357	21,687	54,574	24,425	246	595	13,085	2,720	117,586
2023													
QTR. I	- -	143	20,656	1,017	37,367	16,720	55,104	21,044	225	1	14,057	2,376	113,606
QTR. II	- -	184	22,587	918	37,211	17,851	55,980	21,318	143	(21)	14,428	2,151	116,769
QTR. III	- -	102	21,180	835	26,382	27,088	54,304	20,192	114	(77)	14,690	1,767	112,272
QTR. IV	- -	115	23,181	906	22,584	25,232	48,723	20,303	145	(64)	13,767	1,739	107,909
2024													
QTR. I	- -	103	21,696	890	32,194	18,892	51,976	19,630	158	(53)	12,022	1,119	106,650
QTR. II	- -	126	21,174	777	26,977	23,595	51,349	17,729	97	(28)	12,287	740	103,475
QTR. III	- -	91	22,451	805	30,167	21,605	52,578	19,661	46	125	11,903	575	107,429
QTR. IV	- -	110	20,831	963	29,264	22,235	52,462	22,044	26	18	12,261	254	108,006
2025													
QTR. I	- -	114	18,496	813	29,865	22,679	53,358	15,699	25	79	12,564	- -	100,334
QTR. II	- -	141	21,130	796	26,562	22,745	50,103	15,296	25	108	11,902	- -	98,705
QTR. III	- -	154	23,275	927	25,891	22,829	49,646	18,055	25	135	11,522	- -	102,813
QTR. IV	- -	144	24,809	729	29,778	20,236	50,742	15,996	23	134	11,116	- -	102,963
2026													
QTR. I	- -	129	22,487	878	26,104	19,956	46,938	17,640	10	99	11,414	- -	98,717
QTR. II	- -	107	23,146	934	28,155	19,945	49,034	18,013	10	95	11,430	- -	101,836

SOURCE: Central Bank of The Bahamas

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

[2]See notes to Table

Table 2.5 Financial Survey

(B$ Millions)

		DOMESTIC CREDIT				MONEY SUPPLY (M1)				QUASI MONEY				
							DEMAND DEPOSITS							
Period Ended	NET FOREIGN ASSETS	To Government (Net)	To Private Sector	To Rest of Public Sector	TOTAL	Currency In Active Circulation	Domestic Banks (Adj.)	Central Bank	TOTAL	Savings Deposits	Fixed Deposits	Foreign Currency Deposits	TOTAL	OTHER ITEMS (NET)
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	1,700.9	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	(3,502.0)
2018	1,622.1	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	(3,424.5)
2019	2,395.3	2,620.9	5,891.6	444.6	8,957.1	336.8	2,861.9	49.6	3,248.4	1,637.0	2,419.6	587.9	4,644.4	(3,459.5)
2020	2,655.4	2,524.4	5,766.1	323.8	8,614.4	373.0	3,047.0	52.1	3,472.1	1,788.4	2,245.2	358.5	4,392.1	(3,405.6)
2021	2,585.6	2,933.1	5,680.7	315.2	8,928.9	385.9	3,260.1	69.4	3,715.5	1,885.0	2,172.2	447.7	4,504.8	(3,287.4)
2022	2,740.7	3,209.6	5,755.4	347.4	9,312.5	422.8	3,779.1	94.9	4,296.8	2,089.0	2,073.9	542.3	4,705.3	(3,044.4)
2023	2,718.3	3,423.4	5,859.0	326.1	9,608.5	430.9	3,867.1	20.7	4,318.7	2,261.7	2,022.6	665.6	4,949.8	(3,051.7)
2024	2,531.4	3,489.0	6,250.5	363.8	10,103.3	466.7	4,084.7	75.1	4,626.5	2,444.9	1,917.9	582.2	4,945.1	(3,056.4)
2025	2,889.1	3,622.8	6,562.6	330.2	10,515.6	517.8	4,618.6	31.6	5,168.0	2,683.7	1,753.0	777.9	5,214.6	(3,015.3)
2024														
QTR. I	2,981.2	3,239.3	5,895.7	318.3	9,453.4	452.0	3,982.7	39.3	4,474.0	2,367.5	1,982.6	688.2	5,038.3	(2,915.5)
QTR. II	2,973.9	3,093.7	5,920.1	360.6	9,374.4	455.2	3,933.4	29.2	4,417.9	2,385.8	1,952.9	653.2	4,991.8	(2,931.9)
QTR. III	2,714.2	3,347.8	6,102.7	353.3	9,803.9	457.8	3,966.1	28.1	4,452.0	2,394.3	1,932.0	670.6	4,996.8	(3,062.6)
QTR. IV	2,531.4	3,489.0	6,250.5	363.8	10,103.3	466.7	4,084.7	75.1	4,626.5	2,444.9	1,917.9	582.2	4,945.1	(3,056.4)
2025														
Jan.	2,608.9	3,448.9	6,278.0	357.4	10,084.3	468.3	4,141.4	68.2	4,677.9	2,477.8	1,888.2	603.9	4,969.9	(3,038.7)
Feb.	2,663.7	3,389.4	6,281.1	360.2	10,030.7	477.3	4,109.9	45.5	4,632.7	2,496.8	1,872.2	626.4	4,995.3	(3,059.6)
Mar.	2,784.9	3,417.3	6,298.0	354.3	10,069.5	483.8	4,308.0	23.3	4,815.1	2,512.1	1,859.2	603.9	4,975.2	(3,057.4)
Apr.	2,819.2	3,477.7	6,315.8	351.7	10,145.3	493.7	4,368.0	24.9	4,886.5	2,532.8	1,832.2	629.8	4,994.8	(3,076.4)
May	2,828.0	3,522.6	6,355.1	351.1	10,228.8	498.8	4,448.9	34.7	4,982.5	2,548.0	1,833.5	682.4	5,064.0	(3,003.7)
Jun.	2,982.5	3,324.9	6,383.5	340.1	10,048.4	497.5	4,401.2	54.2	4,953.0	2,551.7	1,822.1	674.1	5,047.9	(3,023.3)
Jul.	2,936.5	3,505.9	6,439.0	340.0	10,284.9	482.5	4,544.3	20.4	5,047.3	2,591.9	1,816.8	673.1	5,081.7	(3,085.7)
Aug.	2,927.2	3,528.2	6,465.0	343.2	10,336.3	496.1	4,569.0	42.6	5,107.7	2,600.0	1,792.0	722.0	5,114.0	(3,035.2)
Sep.	2,804.3	3,581.0	6,490.8	334.4	10,406.2	494.0	4,531.9	45.0	5,071.0	2,590.6	1,787.1	685.4	5,063.0	(3,069.8)
Oct.	3,040.8	3,489.0	6,503.9	325.8	10,318.6	499.3	4,574.4	41.3	5,115.0	2,618.9	1,778.6	672.4	5,070.0	(3,167.7)
Nov.	2,834.1	3,578.8	6,536.1	349.8	10,464.7	511.1	4,668.7	23.7	5,203.5	2,649.2	1,770.9	655.9	5,076.0	(3,012.5)
Dec.	2,889.1	3,622.8	6,562.6	330.2	10,515.6	517.8	4,618.6	31.6	5,168.0	2,683.7	1,753.0	777.9	5,214.6	(3,015.3)
2026														
Jan.	2,931.7	3,665.4	6,591.7	330.3	10,587.3	520.0	4,795.5	29.1	5,344.6	2,697.5	1,744.3	756.1	5,197.9	(2,969.8)
Feb.	2,989.9	3,643.9	6,616.6	331.5	10,592.0	527.7	4,890.4	25.5	5,443.6	2,741.5	1,745.1	752.7	5,239.3	(2,892.3)
Mar.	3,125.1	3,586.1	6,616.4	316.8	10,519.2	534.8	4,885.7	31.3	5,451.8	2,761.1	1,743.4	752.8	5,257.3	(2,928.5)
Apr.	3,267.7	3,596.3	6,650.1	365.6	10,612.0	540.5	4,941.7	30.4	5,512.6	2,810.3	1,745.3	760.1	5,315.8	(3,044.7)
May	3,189.2	3,609.7	6,536.2	545.5	10,691.4	562.2	4,989.5	19.1	5,570.8	2,835.3	1,734.2	769.0	5,338.4	(2,964.7)
Jun.	3,353.9	3,626.3	6,628.5	610.4	10,865.2	553.8	5,169.0	13.4	5,736.1	2,846.2	1,741.3	858.2	5,445.7	(3,030.5)

SOURCE: Central Bank of The Bahamas

Table 2.6 Monetary Survey

(B$ Millions)

Period Ended	NET FOREIGN ASSETS	DOMESTIC CREDIT: To Government (Net)	To Private Sector	To Rest of Public Sector	TOTAL	MONEY SUPPLY (M1): Currency In Active Circulation	DEMAND DEPOSITS: Commercial Banks (Adj.)	Central Bank	TOTAL	QUASI MONEY: Savings Deposits	Fixed Deposits	Foreign Currency Deposits	TOTAL	OTHER ITEMS (NET)
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	1,482.6	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	(3,331.0)
2018	1,394.0	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	(3,221.9)
2019	2,132.3	2,605.5	5,848.6	444.6	8,898.8	336.9	2,800.0	49.6	3,186.5	1,637.0	2,408.3	582.5	4,627.8	(3,216.8)
2020	2,519.1	2,511.2	5,711.6	323.8	8,546.6	373.1	2,952.3	52.1	3,377.5	1,788.4	2,230.8	357.9	4,377.1	(3,311.2)
2021	2,679.1	2,933.1	5,636.3	315.1	8,884.5	386.0	3,252.5	69.4	3,707.9	1,885.0	2,172.2	446.9	4,504.1	(3,344.9)
2022	2,887.3	3,209.6	5,652.0	347.3	9,209.0	422.8	3,774.3	94.9	4,291.9	2,089.0	2,073.9	541.7	4,704.6	(3,093.0)
2023	2,910.3	3,423.3	5,732.0	326.1	9,481.4	430.9	3,860.8	20.7	4,312.4	2,261.7	2,022.6	665.1	4,949.4	(3,123.2)
2024	2,773.0	3,489.0	6,095.2	363.8	9,948.0	466.7	4,082.4	75.1	4,624.1	2,444.9	1,917.9	581.6	4,944.5	(3,145.6)
2025	3,130.6	3,622.8	6,417.3	330.2	10,370.2	517.8	4,614.1	31.6	5,163.5	2,683.7	1,753.0	777.6	5,214.2	(3,116.4)
2024														
QTR. I	3,182.4	3,239.3	5,773.3	318.3	9,331.0	452.0	3,978.1	39.3	4,469.4	2,367.5	1,982.6	687.8	5,037.9	(2,999.4)
QTR. II	3,146.6	3,093.7	5,809.8	360.6	9,264.2	455.3	3,926.0	29.2	4,410.5	2,385.8	1,952.9	652.4	4,991.1	(3,002.4)
QTR. III	2,926.2	3,347.7	5,959.0	353.3	9,660.0	457.8	3,959.7	28.1	4,445.6	2,394.3	1,932.0	669.9	4,996.1	(3,137.8)
QTR. IV	2,773.0	3,489.0	6,095.2	363.8	9,948.0	466.7	4,082.4	75.1	4,624.1	2,444.9	1,917.9	581.6	4,944.5	(3,145.6)
2025														
Jan.	2,847.2	3,448.9	6,122.9	357.4	9,929.3	468.3	4,138.0	68.2	4,674.5	2,477.8	1,888.2	603.2	4,969.3	(3,125.9)
Feb.	2,889.5	3,389.4	6,140.4	360.2	9,889.9	477.3	4,106.5	45.5	4,629.3	2,496.8	1,872.2	626.0	4,994.9	(3,148.5)
Mar.	3,017.0	3,417.3	6,153.1	354.3	9,924.6	483.9	4,294.7	23.3	4,801.8	2,512.1	1,859.2	603.4	4,974.8	(3,158.3)
Apr.	3,056.2	3,477.7	6,167.3	351.7	9,996.7	493.7	4,365.1	24.9	4,883.6	2,532.8	1,832.2	629.4	4,994.3	(3,168.2)
May.	3,079.0	3,522.6	6,190.8	349.0	10,062.3	498.8	4,445.8	34.7	4,979.4	2,548.0	1,833.5	681.8	5,063.3	(3,091.9)
Jun.	3,217.6	3,324.8	6,234.4	340.1	9,899.3	497.5	4,398.1	54.2	4,949.8	2,551.7	1,822.1	673.7	5,047.5	(3,112.8)
Jul.	3,163.3	3,505.9	6,295.4	340.0	10,141.3	482.6	4,541.0	20.4	5,044.0	2,591.9	1,816.8	672.6	5,081.2	(3,172.6)
Aug.	3,165.9	3,528.2	6,320.9	343.1	10,192.2	496.1	4,565.5	42.6	5,104.1	2,600.0	1,792.0	721.5	5,113.5	(3,133.7)
Sep.	3,027.3	3,581.0	6,350.5	334.4	10,265.9	494.0	4,529.7	45.0	5,068.7	2,590.6	1,787.1	684.9	5,062.6	(3,155.1)
Oct.	3,146.4	3,489.0	6,363.5	325.8	10,178.2	499.3	4,570.9	41.3	5,111.6	2,618.9	1,778.6	672.0	5,069.5	(3,136.9)
Nov.	3,076.7	3,578.8	6,390.5	349.8	10,319.0	511.2	4,666.3	23.7	5,201.1	2,649.2	1,770.9	655.4	5,075.5	(3,112.4)
Dec.	3,130.6	3,622.8	6,417.3	330.2	10,370.2	517.8	4,614.1	31.6	5,163.5	2,683.7	1,753.0	777.6	5,214.2	(3,116.4)
2026														
Jan.	3,175.7	3,665.4	6,445.9	330.3	10,441.6	520.0	4,793.1	29.1	5,342.2	2,697.5	1,744.3	755.7	5,197.6	(3,070.8)
Feb.	3,237.5	3,643.9	6,469.1	331.5	10,444.5	527.7	4,887.4	25.5	5,440.5	2,741.5	1,745.1	752.3	5,239.0	(2,995.8)
Mar.	3,363.8	3,586.1	6,474.1	316.8	10,376.9	534.9	4,882.5	31.3	5,448.7	2,761.1	1,743.4	752.4	5,256.9	(3,028.4)
Apr.	3,509.1	3,596.3	6,506.5	365.6	10,468.4	540.5	4,938.8	30.4	5,509.7	2,810.3	1,745.3	759.8	5,315.4	(3,145.7)
May	3,429.4	3,609.7	6,392.6	545.5	10,547.8	562.3	4,986.6	19.1	5,567.9	2,835.3	1,734.2	768.6	5,338.0	(3,064.6)
Jun.	3,588.6	3,626.2	6,488.0	610.4	10,724.7	553.8	5,166.2	13.4	5,733.4	2,846.2	1,741.3	857.9	5,445.4	(3,127.8)

SOURCE: Central Bank of The Bahamas

Table 2.7 Money Supply

(B$'000)

Period Ended	(1) Currency In Active Circulation	DEMAND DEPOSITS (2) (Adj.) Domestic Banks	Central Bank	(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)
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
2020	373,047	3,046,974	52,099	3,472,120	1,788,393	2,245,176	7,505,689	281,933	76,558	7,864,180
2021	385,926	3,260,133	69,442	3,715,501	1,884,983	2,172,198	7,772,682	381,234	66,424	8,220,340
2022	422,778	3,779,130	94,853	4,296,761	2,089,049	2,073,885	8,459,695	468,060	74,289	9,002,044
2023	430,892	3,867,069	20,698	4,318,659	2,261,656	2,022,572	8,602,887	530,996	134,555	9,268,438
2024	466,700	4,084,697	75,054	4,626,451	2,444,946	1,917,940	8,989,337	454,503	127,722	9,571,562
2025	517,840	4,618,644	31,556	5,168,040	2,683,662	1,752,962	9,604,664	623,093	154,852	10,382,609
2024										
QTR. I	452,000	3,982,706	39,301	4,474,007	2,367,549	1,982,558	8,824,114	542,806	145,402	9,512,322
QTR. II	455,249	3,933,434	29,196	4,417,879	2,385,802	1,952,878	8,756,559	509,669	143,491	9,409,719
QTR. III	457,784	3,966,107	28,072	4,451,963	2,394,251	1,931,954	8,778,168	526,422	144,140	9,448,730
QTR. IV	466,700	4,084,697	75,054	4,626,451	2,444,946	1,917,940	8,989,337	454,503	127,722	9,571,562
2025										
Jan.	468,324	4,141,366	68,191	4,677,880	2,477,807	1,888,233	9,043,920	467,313	136,559	9,647,792
Feb.	477,279	4,109,917	45,488	4,632,683	2,496,757	1,872,176	9,001,616	492,263	134,147	9,628,026
Mar.	483,846	4,307,959	23,287	4,815,093	2,512,114	1,859,227	9,186,434	469,444	134,436	9,790,314
Apr	493,669	4,368,024	24,856	4,886,550	2,532,757	1,832,174	9,251,481	488,011	141,832	9,881,324
May	498,822	4,448,884	34,746	4,982,453	2,548,038	1,833,513	9,364,004	538,153	144,285	10,046,442
Jun.	497,527	4,401,220	54,207	4,952,954	2,551,739	1,822,062	9,326,755	530,229	143,897	10,000,881
Jul.	482,539	4,544,323	20,432	5,047,294	2,591,866	1,816,781	9,455,941	530,971	142,085	10,128,997
Aug.	496,065	4,569,012	42,579	5,107,656	2,599,964	1,792,030	9,499,650	571,323	150,654	10,221,627
Sep.	493,968	4,531,947	45,049	5,070,964	2,590,580	1,787,063	9,448,607	535,881	149,491	10,133,979
Oct.	499,323	4,574,432	41,275	5,115,030	2,618,911	1,778,639	9,512,580	522,466	149,937	10,184,983
Nov.	511,145	4,668,727	23,671	5,203,543	2,649,214	1,770,917	9,623,674	501,894	153,958	10,279,526
Dec.	517,840	4,618,644	31,556	5,168,040	2,683,662	1,752,962	9,604,664	623,093	154,852	10,382,609
2026										
Jan.	520,009	4,795,499	29,079	5,344,587	2,697,507	1,744,325	9,786,419	602,764	153,323	10,542,506
Feb.	527,676	4,890,411	25,465	5,443,552	2,741,480	1,745,142	9,930,174	569,320	183,351	10,682,845
Mar.	534,849	4,885,666	31,305	5,451,820	2,761,105	1,743,373	9,956,298	570,725	182,059	10,709,082
Apr.	540,494	4,941,654	30,433	5,512,581	2,810,302	1,745,339	10,068,222	576,629	183,513	10,828,364
May.	562,245	4,989,519	19,078	5,570,842	2,835,252	1,734,157	10,140,251	583,438	185,528	10,909,217
Jun.	553,771	5,168,992	13,378	5,736,140	2,846,219	1,741,279	10,323,638	674,846	183,397	11,181,881

SOURCE: Central Bank of The Bahamas

Table 2.8 Factors Affecting Money Supply

(B$ Millions)

PERIOD	MONEY SUPPLY (M1)	NET FOREIGN ASSETS	DOMESTIC CREDIT To Government (Net)	DOMESTIC CREDIT To Private Sector	DOMESTIC CREDIT To Rest of Public Sector	QUASI MONEY	OTHER ITEMS (NET)
2016	389.3	398.3	353.3	(128.9)	(62.1)	166.9	(4.3)
2017	193.4	1,022.4	(168.4)	(187.9)	66.2	(86.2)	(625.0)
2018	74.1	(78.8)	156.3	(96.7)	13.3	(2.6)	77.5
2019	520.2	773.2	81.7	5.5	(41.2)	263.8	(35.1)
2020	223.7	260.1	(96.5)	(125.5)	(120.7)	(252.4)	53.9
2021	250.1	(69.8)	408.7	(85.5)	(8.7)	112.8	118.2
2022	581.3	155.2	276.5	74.8	32.2	200.4	243.0
2023	21.9	(22.4)	213.7	103.6	(21.3)	244.5	(7.2)
2024	307.8	(186.9)	65.6	391.5	37.7	(4.7)	(4.7)
2025	541.6	357.6	133.8	312.1	(33.6)	269.5	41.1
2023							
QTR. I	(39.5)	230.3	(39.9)	(5.7)	(2.5)	252.1	30.5
QTR. II	106.2	60.8	115.4	50.0	(5.8)	97.4	(16.7)
QTR. III	(72.7)	(271.5)	96.6	30.8	(3.4)	(108.7)	(33.9)
QTR. IV	27.9	(42.0)	41.6	28.5	(9.5)	3.6	12.9
2024							
Jan.	86.0	175.0	(127.0)	(18.5)	(0.1)	(26.2)	30.3
Feb.	(27.9)	64.2	(71.6)	20.7	(0.3)	96.3	55.5
Mar.	97.2	23.7	14.6	34.5	(7.4)	18.5	50.3
Apr.	(30.6)	107.1	(39.7)	(6.0)	(1.8)	28.5	(61.8)
May	27.8	(52.6)	(22.4)	6.9	50.0	(17.3)	28.5
Jun.	(53.3)	(61.8)	(83.6)	23.5	(5.9)	(57.6)	16.9
Jul.	181.5	108.4	107.7	60.5	(0.3)	48.3	(46.6)
Aug.	(68.6)	(176.2)	68.8	65.5	0.3	(13.3)	(40.2)
Sep.	(78.8)	(191.9)	77.6	56.7	(7.3)	(30.1)	(44.0)
Oct.	16.6	(65.5)	(1.2)	10.2	34.9	(50.6)	(12.3)
Nov.	61.2	5.3	87.6	45.6	(24.6)	31.3	(21.4)
Dec.	96.6	(122.6)	54.8	92.0	0.2	(32.3)	39.9
2025							
Jan.	51.4	77.5	(40.1)	27.4	(6.3)	24.8	17.7
Feb.	(45.2)	54.8	(59.5)	3.1	2.8	25.4	(20.9)
Mar.	182.4	121.2	27.9	16.9	(5.9)	(20.1)	2.2
Apr.	71.5	34.3	60.4	17.8	(2.6)	19.6	(19.0)
May	95.9	8.8	44.9	39.3	(0.6)	69.2	72.8
Jun.	(29.5)	154.4	(197.7)	28.4	(11.0)	(16.1)	(19.6)
Jul.	94.3	(46.0)	181.1	55.5	(0.1)	33.8	(62.4)
Aug.	60.4	(9.2)	22.2	26.0	3.2	32.3	50.5
Sep.	(36.7)	(122.9)	52.8	25.8	(8.8)	(51.0)	(34.6)
Oct.	44.1	236.4	(92.0)	13.1	(8.6)	6.9	(97.9)
Nov.	88.5	(206.7)	89.8	32.2	24.0	6.0	155.2
Dec.	(35.5)	55.0	44.0	26.5	(19.6)	138.6	(2.8)
2026							
Jan.	176.5	42.6	42.6	29.1	0.1	(16.6)	45.5
Feb.	99.0	58.2	(21.4)	24.9	1.2	41.4	77.5
Mar.	8.3	135.2	(57.9)	(0.2)	(14.7)	18.0	(36.3)
Apr.	60.8	142.6	10.2	33.8	48.8	58.5	(116.1)
May	58.3	(78.5)	13.4	(113.9)	179.9	22.6	80.0
Jun.	165.3	164.6	16.5	92.3	65.0	107.4	(65.8)

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: Central Government: Treasury Bills	SECURITIES: Central Government: Other	SECURITIES: Rest of Public	SECURITIES: Private Sector	LOANS AND ADVANCES: Government	LOANS AND ADVANCES: Public Corp.	LOANS AND ADVANCES: Other	Other Assets	Total Domestic Assets
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
2020	173,343	1,572,108	830,167	907,485	226,055	21,113	906,480	91,042	5,745,030	421,713	10,894,536
2021	170,916	1,644,053	939,783	926,454	230,642	52,856	820,808	77,419	5,627,796	519,662	11,010,389
2022	177,795	2,085,527	849,114	1,091,351	229,803	59,957	710,902	110,642	5,695,488	462,396	11,472,975
2023	177,797	2,069,676	965,163	1,150,680	214,214	68,743	650,093	105,044	5,790,254	532,892	11,724,556
2024	178,024	2,051,350	1,027,484	1,262,439	228,962	77,257	540,977	128,378	6,173,258	472,745	12,140,874
2025	191,541	2,025,309	1,760,122	835,424	210,936	75,250	506,261	114,941	6,487,343	492,601	12,699,728
2024											
QTR. I	140,157	2,376,470	1,011,088	1,186,606	212,805	68,843	555,338	99,037	5,826,885	452,997	11,930,226
QTR. II	135,653	2,241,804	939,025	1,242,249	211,706	72,135	517,893	142,505	5,847,937	449,644	11,800,551
QTR. III	130,171	2,278,830	969,419	1,136,824	211,860	88,788	589,183	135,000	6,013,943	424,268	11,978,286
QTR. IV	178,024	2,051,350	1,027,484	1,262,439	228,962	77,257	540,977	128,378	6,173,258	472,745	12,140,874
2025											
Jan.	136,773	2,104,161	1,044,352	1,259,005	222,549	82,871	515,116	128,429	6,195,094	482,594	12,170,944
Feb.	129,469	2,036,452	1,122,240	1,259,005	218,790	82,784	493,534	134,974	6,198,277	470,774	12,146,299
Mar.	134,383	2,182,355	1,256,644	1,181,648	220,681	82,348	488,803	127,125	6,215,642	467,319	12,356,948
Apr.	138,933	2,134,195	1,332,978	1,173,169	218,147	85,385	477,552	127,089	6,230,454	444,466	12,362,368
May	129,416	2,167,637	1,427,440	1,087,273	216,102	89,551	458,917	129,201	6,265,573	507,019	12,478,129
Jun.	140,437	2,140,140	1,579,302	908,744	214,427	88,922	463,194	119,825	6,294,604	524,321	12,473,916
Jul.	149,271	2,308,138	1,547,005	909,275	214,427	92,120	458,905	119,992	6,346,910	464,676	12,610,719
Aug.	148,250	2,195,697	1,585,322	909,275	217,284	87,153	468,243	120,342	6,377,865	409,395	12,518,826
Sep.	150,873	2,200,281	1,472,763	1,001,399	216,359	87,267	453,449	112,495	6,403,507	482,872	12,581,265
Oct.	133,018	2,216,989	1,619,893	885,462	207,723	66,478	450,609	112,498	6,437,389	445,283	12,575,342
Nov.	144,259	2,186,631	1,617,799	935,422	221,062	70,264	483,286	123,187	6,465,852	466,583	12,714,345
Dec.	191,541	2,025,309	1,760,122	835,424	210,936	75,250	506,261	114,941	6,487,343	492,601	12,699,728
2026											
Jan.	138,683	2,146,859	1,753,524	863,273	212,657	70,673	522,662	113,294	6,521,009	529,224	12,871,858
Feb.	147,472	2,150,490	1,782,073	868,239	212,640	68,900	491,174	114,488	6,547,671	581,822	12,964,969
Mar.	145,525	2,223,542	1,854,228	869,813	207,759	69,029	456,178	106,715	6,547,328	577,643	13,057,760
Apr.	156,996	2,294,420	1,941,119	861,346	207,131	75,102	421,246	156,167	6,575,015	475,725	13,164,267
May	145,749	2,262,750	1,984,653	863,411	207,084	75,053	428,494	336,106	6,461,133	504,219	13,268,652
Jun.	158,239	2,245,015	2,061,362	883,414	201,307	75,588	419,540	406,845	6,552,903	495,306	13,499,519

SOURCE: Central Bank of The Bahamas

Table 2.10 Domestic Banks: Summary of Domestic Liabilities

(B$'000)

Period Ended	RESIDENT DEPOSITS										
	Demand										
	Government	Other	Savings	Fixed	Total Deposits	Due to Central Bank	Capital & Surplus Accounts	Other Liabilities	Total Domestic Liabilities	Net Foreign Assets	Total Liabilities
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	10,750,812
2020	160,205	3,328,907	1,822,305	2,420,109	7,731,526	--	2,438,496	484,281	10,654,303	(240,233)	10,894,536
2021	159,258	3,641,367	1,924,342	2,251,872	7,976,839	--	2,342,100	596,480	10,915,419	(94,970)	11,010,389
2022	176,385	4,247,190	2,126,165	2,167,015	8,716,755	--	2,218,747	418,635	11,354,137	(118,838)	11,472,975
2023	176,605	4,398,065	2,326,324	2,145,220	9,046,214	--	2,241,332	415,039	11,702,585	(21,971)	11,724,556
2024	183,269	4,539,200	2,503,890	2,040,519	9,266,878	--	2,194,422	535,239	11,996,539	(144,335)	12,140,874
2025	238,004	5,241,737	2,751,660	1,872,409	10,103,810	--	2,098,929	533,034	12,735,773	36,045	12,699,728
2024											
QTR. I	216,819	4,525,512	2,432,326	2,116,001	9,290,658	--	2,232,040	428,079	11,950,777	20,551	11,971,328
QTR. II	196,715	4,443,103	2,454,968	2,080,954	9,175,740	--	2,231,487	400,002	11,807,229	6,678	11,813,907
QTR. III	195,578	4,492,529	2,464,278	2,059,845	9,212,230	--	2,204,468	501,992	11,918,690	(59,596)	11,978,286
QTR. IV	183,269	4,539,200	2,503,890	2,040,519	9,266,878	--	2,194,422	535,239	11,996,539	(144,335)	12,140,874
2025											
Jan.	193,292	4,608,679	2,542,595	2,013,813	9,358,379	--	2,214,378	504,060	12,076,817	(94,127)	12,170,944
Feb.	197,283	4,602,180	2,558,122	1,998,778	9,356,363	--	2,219,308	498,131	12,073,802	(72,497)	12,146,299
Mar.	240,291	4,777,403	2,573,397	1,986,233	9,577,324	--	2,189,962	520,059	12,287,345	(69,603)	12,356,948
Apr.	206,054	4,856,035	2,602,319	1,958,304	9,622,712	--	2,103,569	575,785	12,302,066	(60,302)	12,362,368
May	216,189	4,987,037	2,610,464	1,962,412	9,776,102	--	2,098,244	573,382	12,447,728	(30,401)	12,478,129
Jun.	218,436	4,931,449	2,612,447	1,952,302	9,714,634	--	2,102,811	609,676	12,427,121	(46,795)	12,473,916
Jul.	199,149	5,075,294	2,652,558	1,930,745	9,857,746	--	2,095,592	585,711	12,539,049	(71,670)	12,610,719
Aug.	199,502	5,140,335	2,662,561	1,912,662	9,915,060	--	2,100,200	488,777	12,504,037	(14,789)	12,518,826
Sep.	196,384	5,067,828	2,653,089	1,906,628	9,823,929	--	2,101,569	592,810	12,518,308	(62,957)	12,581,265
Oct.	212,773	5,096,898	2,681,065	1,899,007	9,889,743	--	2,094,295	532,809	12,516,847	(58,495)	12,575,342
Nov.	228,206	5,170,621	2,715,295	1,891,384	10,005,506	--	2,084,053	524,912	12,614,471	(99,874)	12,714,345
Dec.	238,004	5,241,737	2,751,660	1,872,409	10,103,810	--	2,098,929	533,034	12,735,773	36,045	12,699,728
2026											
Jan.	248,865	5,398,263	2,760,478	1,867,272	10,274,878	--	2,124,849	483,303	12,883,030	11,172	12,871,858
Feb.	242,463	5,459,731	2,807,514	1,895,060	10,404,768	--	2,129,237	448,070	12,982,075	17,106	12,964,969
Mar.	284,453	5,456,391	2,825,838	1,893,326	10,460,008	--	2,143,327	455,212	13,058,547	787	13,057,760
Apr.	234,400	5,518,283	2,874,983	1,896,800	10,524,466	--	2,141,219	481,780	13,147,465	(16,802)	13,164,267
May	236,051	5,572,957	2,910,564	1,877,351	10,596,923	--	2,153,505	464,016	13,214,444	(54,208)	13,268,652
Jun.	257,253	5,843,838	2,917,515	1,886,368	10,904,974	--	2,200,107	498,076	13,603,157	103,638	13,499,519

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				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	TOTAL			
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
2020	33.5	--	1,302.7	928.1	2,528.5	2,158.8	5,615.5	1,353.2	367.5	8,672.4
2021	36.1	--	1,443.7	741.2	2,546.5	2,842.6	6,130.4	1,789.8	393.8	9,793.8
2022	46.3	--	1,476.5	697.4	2,393.3	2,241.2	5,331.9	1,919.4	315.8	9,089.9
2023	31.6	--	1,403.1	583.7	998.6	1,786.6	3,369.0	2,362.5	219.1	7,385.3
2024	38.3	--	1,584.1	302.4	777.4	1,345.6	2,425.5	2,583.7	353.5	6,985.1
2025	40.6	--	1,857.8	558.3	749.7	1,485.0	2,793.0	2,851.3	287.5	7,830.3
2024										
QTR. I	63.3	--	1,371.3	402.1	1,115.6	1,776.1	3,293.8	3,352.9	390.5	8,471.8
QTR. II	47.5	--	1,287.4	334.4	1,252.5	1,628.3	3,215.2	2,905.7	280.8	7,736.6
QTR. III	33.6	--	1,576.8	346.5	1,411.5	1,666.1	3,424.1	2,314.4	302.4	7,651.3
QTR. IV	38.3	--	1,584.1	302.4	777.4	1,345.6	2,425.5	2,583.7	353.5	6,985.1
2025										
Jan.	45.5	--	1,614.0	402.6	693.3	1,409.3	2,505.2	2,623.4	417.0	7,205.1
Feb.	41.9	--	1,554.0	384.8	686.1	1,462.5	2,533.4	3,628.8	358.8	8,116.8
Mar.	55.0	--	1,588.8	459.1	746.2	1,295.0	2,500.3	4,063.1	347.3	8,554.5
Apr.	55.0	--	1,558.7	419.5	769.6	1,339.9	2,529.0	3,887.2	270.4	8,300.3
May	56.0	--	1,652.3	442.5	740.6	1,211.9	2,395.0	4,007.3	303.4	8,414.0
Jun.	49.6	--	1,599.3	487.4	658.3	1,142.9	2,288.6	3,913.7	292.4	8,143.6
Jul.	55.2	--	1,659.9	554.5	604.0	1,429.9	2,588.3	3,688.0	349.7	8,341.0
Aug.	44.9	--	1,624.0	525.3	628.5	1,336.8	2,490.5	3,276.4	378.5	7,814.3
Sep.	51.9	--	1,650.5	721.3	618.9	1,185.5	2,525.7	3,315.7	423.9	7,967.8
Oct.	39.8	--	1,778.7	663.0	701.6	1,270.5	2,635.1	3,934.6	337.3	8,725.5
Nov.	42.3	--	1,753.5	594.1	717.6	1,148.3	2,460.0	2,786.5	388.3	7,430.6
Dec.	40.6	--	1,857.8	558.3	749.7	1,485.0	2,793.0	2,851.3	287.5	7,830.3
2026										
Jan.	33.9	--	1,812.2	729.1	811.3	1,216.9	2,757.3	2,842.1	355.7	7,801.2
Feb.	46.8	--	1,697.9	712.7	795.8	1,265.1	2,773.6	3,588.1	415.3	8,521.7
Mar.	57.9	--	1,779.0	667.0	756.6	1,435.1	2,858.7	3,270.2	363.0	8,328.8
Apr.	61.0	--	1,761.4	611.2	579.2	1,201.9	2,392.4	3,751.4	364.8	8,330.9
May	54.6	--	1,808.8	642.3	566.6	987.8	2,196.7	3,578.4	350.5	7,989.0
Jun.	46.0	--	1,885.5	779.1	500.2	1,219.5	2,498.8	3,646.6	355.7	8,432.7

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				Capital & Surplus Accounts	Other Liabilities	Total Foreign Liabilities	Net Foreign Assets
	Bahamian Dollar	Foreign Currency	Offshore Financial Institutions In Bahamas	Head Office or Branches Outside Bahamas	Other Banks Outside Bahamas	T O T A L				
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	109.2	4,837.9	550.7	773.2	70.7	1,394.7	623.1	706.2	7,671.2	(124.2)
2019	117.1	4,777.2	605.3	1,063.6	85.1	1,754.0	742.2	326.1	7,716.6	32.6
2020	89.7	5,685.3	514.4	1,319.7	119.2	1,953.3	775.4	408.9	8,912.6	(240.2)
2021	108.1	6,864.5	248.7	1,368.0	96.4	1,713.1	760.3	442.8	9,888.7	(95.0)
2022	116.2	5,761.9	249.4	1,483.2	122.0	1,854.6	1,048.9	427.2	9,208.7	(118.8)
2023	108.3	3,858.2	223.8	1,021.4	485.5	1,730.8	1,158.7	551.3	7,407.2	(22.0)
2024	130.7	3,606.8	44.0	1,382.6	238.5	1,665.1	1,313.9	413.0	7,129.4	(144.3)
2025	127.7	4,214.0	39.9	1,201.4	294.4	1,535.7	1,338.9	577.9	7,794.2	36.0
2024										
QTR. I	121.3	4,753.3	47.7	1,302.2	393.7	1,743.6	1,260.8	572.3	8,451.3	20.6
QTR. II	119.1	4,222.3	51.8	1,380.7	195.5	1,628.0	1,310.2	450.2	7,729.9	6.7
QTR. III	119.3	3,904.8	40.4	1,576.5	371.4	1,988.3	1,265.5	433.0	7,710.9	(59.6)
QTR. IV	130.7	3,606.8	44.0	1,382.6	238.5	1,665.1	1,313.9	413.0	7,129.4	(144.3)
2025										
Jan.	126.3	3,637.6	41.8	1,562.8	190.0	1,794.6	1,293.4	447.3	7,299.2	(94.1)
Feb.	126.6	4,400.7	44.0	1,624.4	256.3	1,924.6	1,294.5	442.8	8,189.3	(72.5)
Mar.	128.2	4,749.8	40.7	1,538.1	453.8	2,032.5	1,343.3	370.3	8,624.1	(69.6)
Apr.	126.6	4,624.6	44.2	1,287.7	530.0	1,861.9	1,374.8	372.8	8,360.6	(60.3)
May	125.2	4,868.5	42.3	1,217.5	419.0	1,678.8	1,378.7	393.2	8,444.4	(30.4)
Jun.	122.7	4,860.2	39.6	1,106.5	274.3	1,420.4	1,423.2	363.9	8,190.4	(46.8)
Jul.	122.1	5,084.9	39.0	1,061.1	318.4	1,418.5	1,363.3	423.9	8,412.7	(71.7)
Aug.	120.4	4,558.6	40.4	1,064.5	206.1	1,311.0	1,404.2	434.9	7,829.1	(14.8)
Sep.	134.7	4,580.1	39.6	1,036.9	293.7	1,370.2	1,446.6	499.2	8,030.7	(63.0)
Oct.	132.4	5,174.1	163.2	1,140.5	292.7	1,596.3	1,336.4	544.7	8,784.0	(58.5)
Nov.	135.4	4,006.6	38.7	1,043.0	351.0	1,432.6	1,321.8	634.1	7,530.5	(99.9)
Dec.	127.7	4,214.0	39.9	1,201.4	294.4	1,535.7	1,338.9	577.9	7,794.2	36.0
2026										
Jan.	134.2	4,139.9	40.0	1,088.6	318.2	1,446.8	1,417.8	651.4	7,790.1	11.2
Feb.	138.5	4,684.2	41.9	1,186.5	256.1	1,484.5	1,480.1	717.3	8,504.6	17.1
Mar.	141.5	4,440.2	44.7	1,170.1	406.4	1,621.2	1,509.5	615.6	8,328.0	0.8
Apr.	153.5	4,640.2	37.7	1,313.3	158.2	1,509.2	1,514.4	530.5	8,347.7	(16.8)
May	190.8	4,463.6	39.3	1,126.2	216.7	1,382.2	1,555.2	471.4	8,063.2	(74.2)
Jun.	174.3	4,626.4	39.4	1,156.0	251.2	1,446.6	1,460.5	641.3	8,349.0	83.6

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	RESIDENT Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other	TOTAL	Non-resident
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	2,486,758	3,639,118	277,383	7,727,494	4,894,229
2020	292,492	189,424	55,426	496,815	2,633,939	3,802,500	260,930	7,731,526	5,775,009
2021	211,867	158,029	46,223	488,555	2,720,713	4,065,615	285,837	7,976,839	6,972,531
2022	232,342	190,494	35,177	545,038	3,041,241	4,365,274	307,189	8,716,755	5,878,059
2023	229,366	190,996	31,297	563,010	3,057,313	4,634,311	339,921	9,046,214	3,966,511
2024	237,070	174,569	27,224	608,162	3,198,759	4,658,840	362,254	9,266,878	3,737,483
2025	270,597	248,650	21,839	664,649	3,572,130	4,922,151	403,794	10,103,810	4,341,701
2024									
QTR. I	269,637	199,706	27,096	617,733	3,089,808	4,734,500	352,178	9,290,658	4,874,582
QTR. II	250,466	176,871	25,571	602,496	3,098,532	4,637,806	383,998	9,175,740	4,341,469
QTR. III	249,356	188,784	25,269	605,609	3,169,827	4,607,146	366,239	9,212,230	4,024,115
QTR. IV	237,070	174,569	27,224	608,162	3,198,759	4,658,840	362,254	9,266,878	3,737,483
2025									
Jan.	247,101	181,796	21,868	655,168	3,180,311	4,698,147	373,988	9,358,379	3,763,914
Feb.	251,103	177,635	22,544	645,462	3,172,971	4,722,862	363,786	9,356,363	4,527,362
Mar.	294,144	211,399	21,015	684,455	3,222,480	4,770,760	373,071	9,577,324	4,878,007
Apr.	259,914	203,493	22,279	745,101	3,222,658	4,802,146	367,121	9,622,712	4,751,149
May.	263,229	213,664	20,410	735,001	3,328,019	4,847,762	368,017	9,776,102	4,993,702
Jun.	265,487	210,295	20,670	702,328	3,322,315	4,821,181	372,358	9,714,634	4,982,902
Jul.	231,720	244,688	19,589	733,124	3,410,805	4,813,177	404,643	9,857,746	5,206,985
Aug.	232,077	243,953	21,583	734,538	3,454,586	4,830,921	397,402	9,915,060	4,679,020
Sep.	228,967	258,924	23,380	698,947	3,420,392	4,793,614	399,705	9,823,929	4,714,790
Oct.	245,358	286,683	24,538	719,074	3,372,425	4,831,730	409,935	9,889,743	5,306,487
Nov.	260,796	259,087	26,750	735,975	3,420,649	4,893,073	409,176	10,005,506	4,141,990
Dec.	270,597	248,650	21,839	664,649	3,572,130	4,922,151	403,794	10,103,810	4,341,701
2026									
Jan.	281,460	286,952	21,708	735,133	3,608,389	4,924,010	417,226	10,274,878	4,274,075
Feb.	275,064	283,354	22,746	700,147	3,677,754	5,014,481	431,222	10,404,768	4,822,718
Mar.	317,080	265,746	26,394	753,777	3,684,814	4,984,284	427,913	10,460,008	4,581,779
Apr.	267,029	258,529	26,345	730,335	3,795,613	5,013,344	433,271	10,524,466	4,793,663
May	269,029	278,294	28,688	699,445	3,807,719	5,069,951	443,797	10,596,923	4,634,415
Jun.	290,241	358,492	24,900	710,266	4,015,526	5,057,148	448,401	10,904,974	4,780,670

SOURCE: Central Bank of The Bahamas

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

(B$'000)

Period Ended	RESIDENT								Non-resident
	Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other	TOTAL	
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	2,233,984	3,562,384	270,915	7,138,164	117,064
2020	290,304	179,693	55,227	420,260	2,418,209	3,748,028	259,126	7,370,847	89,699
2021	201,685	152,104	44,812	437,353	2,400,972	3,998,884	283,189	7,518,999	108,059
2022	227,148	179,329	35,144	485,337	2,659,362	4,283,189	299,703	8,169,212	116,182
2023	224,405	170,633	31,252	503,718	2,642,072	4,470,787	332,835	8,375,702	108,328
2024	226,525	162,715	27,223	551,025	2,813,112	4,533,533	359,975	8,674,108	130,716
2025	254,762	222,473	21,837	606,748	3,027,031	4,777,369	399,810	9,310,030	127,721
2024									
QTR. I	255,251	185,959	27,055	555,216	2,675,587	4,540,745	348,251	8,588,064	121,304
QTR. II	234,205	159,345	25,560	528,381	2,693,258	4,484,794	380,776	8,506,319	119,135
QTR. III	227,745	172,006	25,239	540,535	2,734,787	4,458,198	361,547	8,520,057	119,270
QTR. IV	226,525	162,715	27,223	551,025	2,813,112	4,533,533	359,975	8,674,108	130,716
2025									
Jan.	239,489	169,847	21,867	587,467	2,790,250	4,566,191	371,784	8,746,895	126,268
Feb.	240,711	163,145	22,543	574,058	2,776,031	4,582,545	360,528	8,719,561	126,629
Mar.	277,630	194,588	21,014	617,042	2,836,782	4,639,558	370,316	8,956,930	128,214
Apr.	252,727	186,240	22,278	675,694	2,821,042	4,664,117	363,584	8,985,682	126,573
May	254,476	196,342	20,409	657,916	2,890,606	4,700,984	364,178	9,084,911	125,192
Jun.	237,671	187,978	20,669	628,739	2,884,693	4,684,752	368,190	9,012,692	122,657
Jul.	224,427	218,828	19,573	651,829	2,984,014	4,679,968	398,758	9,177,397	122,133
Aug.	219,857	214,968	21,567	643,332	2,997,768	4,691,953	391,418	9,180,863	120,426
Sep.	221,336	230,742	23,369	629,591	2,983,397	4,648,735	393,756	9,130,926	134,726
Oct.	226,826	258,631	24,533	646,590	2,946,614	4,690,770	404,844	9,198,808	132,432
Nov.	250,244	232,534	26,748	668,875	3,004,036	4,751,084	405,581	9,339,102	135,412
Dec.	254,762	222,473	21,837	606,748	3,027,031	4,777,369	399,810	9,310,030	127,721
2026									
Jan.	270,545	260,800	21,476	669,174	3,096,904	4,777,422	411,555	9,507,876	134,170
Feb.	262,252	258,354	22,514	634,615	3,174,128	4,861,500	425,922	9,639,285	138,515
Mar.	299,510	235,437	26,162	688,503	3,185,799	4,831,372	422,871	9,689,654	141,543
Apr.	258,611	236,600	26,207	649,488	3,290,049	4,867,077	427,874	9,755,906	153,484
May	260,665	253,780	26,836	625,457	3,303,061	4,912,569	437,225	9,819,593	170,768
Jun.	258,422	332,254	21,841	634,195	3,418,475	4,907,873	441,852	10,014,912	154,277

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	
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	1,695,293	818,039	178,632	3,492,770	2,604,534
2020	160,205	114,036	15,796	333,945	1,816,016	875,353	173,761	3,489,112	3,612,104
2021	159,258	122,603	9,562	322,282	1,916,060	1,069,357	201,503	3,800,625	4,768,638
2022	176,385	165,603	6,497	373,376	2,289,552	1,191,766	220,396	4,423,575	3,373,940
2023	176,605	167,255	10,417	393,198	2,238,056	1,333,850	255,289	4,574,670	3,357,862
2024	183,269	152,852	14,109	447,527	2,366,937	1,281,838	275,937	4,722,469	3,138,150
2025	238,004	228,052	6,986	525,612	2,767,066	1,414,569	299,452	5,479,741	3,516,528
2024									
QTR. I	216,819	176,054	9,184	450,496	2,271,691	1,352,769	265,318	4,742,331	4,279,791
QTR. II	196,715	153,529	9,695	426,596	2,271,956	1,283,343	297,984	4,639,818	3,498,945
QTR. III	195,578	165,355	9,380	441,362	2,341,769	1,254,583	280,080	4,688,107	3,344,972
QTR. IV	183,269	152,852	14,109	447,527	2,366,937	1,281,838	275,937	4,722,469	3,138,150
2025									
Jan.	193,292	160,084	8,776	489,281	2,354,511	1,308,920	287,107	4,801,971	3,198,471
Feb.	197,283	157,334	9,451	486,066	2,359,079	1,314,973	275,277	4,799,463	3,961,823
Mar.	240,291	191,103	8,791	525,515	2,399,395	1,363,925	288,674	5,017,694	4,187,611
Apr.	206,054	183,189	10,578	584,829	2,417,731	1,378,077	281,631	5,062,089	4,049,015
May	216,189	193,921	8,779	571,768	2,529,499	1,407,556	275,514	5,203,226	4,211,334
Jun.	218,436	190,516	8,894	548,566	2,523,257	1,381,591	278,625	5,149,885	4,294,810
Jul.	199,149	224,909	8,660	570,754	2,601,394	1,360,263	309,314	5,274,443	4,553,960
Aug.	199,502	224,161	9,025	580,888	2,654,276	1,372,479	299,506	5,339,837	3,867,154
Sep.	196,384	238,441	6,041	559,728	2,617,530	1,344,243	301,845	5,264,212	3,937,637
Oct.	212,773	266,155	7,199	579,462	2,573,628	1,361,949	308,505	5,309,671	4,527,081
Nov.	228,206	238,386	11,844	598,764	2,628,076	1,388,662	304,889	5,398,827	3,315,141
Dec.	238,004	228,052	6,986	525,612	2,767,066	1,414,569	299,452	5,479,741	3,516,528
2026									
Jan.	248,865	266,365	6,897	595,793	2,805,852	1,415,802	307,554	5,647,128	3,452,834
Feb.	242,463	262,771	7,935	558,880	2,843,422	1,467,885	318,838	5,702,194	4,021,731
Mar.	284,453	245,144	5,787	615,132	2,840,964	1,435,573	313,791	5,740,844	3,818,945
Apr.	234,400	238,984	5,858	590,300	2,935,617	1,430,875	316,649	5,752,683	4,031,312
May	236,051	258,725	10,080	559,406	2,960,215	1,458,334	326,197	5,809,008	3,916,981
Jun.	257,253	338,876	10,458	566,137	3,146,678	1,453,869	327,820	6,101,091	4,038,744

SOURCE: Central Bank of The Bahamas

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

(B$'000)

Period Ended	RESIDENT Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other	TOTAL	Non-resident
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	105,722	1,505,861	41,838	1,667,382	126,271
2020	--	39	--	11,166	106,103	1,664,738	40,259	1,822,305	133,056
2021	--	101	--	21,370	104,466	1,756,752	41,653	1,924,342	146,649
2022	--	13	--	25,566	131,100	1,924,810	44,676	2,126,165	148,742
2023	--	20	--	29,127	144,118	2,109,365	43,694	2,326,324	92,096
2024	--	106	151	22,643	213,022	2,222,179	45,789	2,503,890	117,208
2025	--	252	2,215	20,197	257,609	2,408,859	62,528	2,751,660	105,443
2024									
QTR. I	--	24	--	27,358	162,459	2,196,562	45,923	2,432,326	94,296
QTR. II	--	85	1	38,735	189,180	2,181,748	45,219	2,454,968	90,860
QTR. III	--	111	--	27,191	203,806	2,187,799	45,371	2,464,278	85,751
QTR. IV	--	106	151	22,643	213,022	2,222,179	45,789	2,503,890	117,208
2025									
Jan.	--	99	117	26,898	209,185	2,259,959	46,337	2,542,595	108,919
Feb.	--	126	118	23,459	211,593	2,274,852	47,974	2,558,122	95,707
Mar.	--	121	93	24,024	219,639	2,282,547	46,973	2,573,397	132,277
Apr.	--	128	93	25,578	224,515	2,303,892	48,113	2,602,319	115,892
May	--	90	78	26,638	218,269	2,314,017	51,372	2,610,464	100,264
Jun.	--	82	223	17,731	224,864	2,317,578	51,969	2,612,447	99,269
Jul.	--	80	161	25,668	237,369	2,336,601	52,679	2,652,558	100,508
Aug.	--	78	1,082	20,621	244,967	2,342,177	53,636	2,662,561	109,057
Sep.	--	243	963	20,882	244,563	2,331,637	54,801	2,653,089	102,000
Oct.	--	282	963	21,555	242,858	2,356,386	59,021	2,681,065	95,202
Nov.	--	431	2,268	18,992	243,431	2,388,863	61,310	2,715,295	117,057
Dec.	--	252	2,215	20,197	257,609	2,408,859	62,528	2,751,660	105,443
2026									
Jan.	--	119	2,163	20,036	255,705	2,417,275	65,180	2,760,478	115,334
Feb.	--	115	2,163	22,280	259,528	2,456,068	67,360	2,807,514	123,109
Mar.	--	133	7,959	20,518	270,831	2,458,249	68,148	2,825,838	112,436
Apr.	--	142	7,839	21,783	279,380	2,495,398	70,441	2,874,983	122,620
May	--	162	5,960	21,804	278,520	2,533,759	70,359	2,910,564	119,513
Jun.	--	184	1,794	23,354	292,167	2,527,908	72,108	2,917,515	103,354

SOURCE: Central Bank of The Bahamas

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

(B$'000)

Period Ended	RESIDENT: Government	Public Corporations	Public Financial Institutions	Private Financial Institutions	Business Firms	Private Individuals	Other	TOTAL	Non-resident
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
2020	132,287	75,349	39,630	151,704	711,820	1,262,409	46,910	2,420,109	2,029,849
2021	52,609	35,325	36,661	144,903	700,187	1,239,506	42,681	2,251,872	2,057,244
2022	55,957	24,878	28,680	146,096	620,589	1,248,698	42,117	2,167,015	2,355,377
2023	52,761	23,721	20,880	140,685	675,139	1,191,096	40,938	2,145,220	516,553
2024	53,801	21,611	12,964	137,992	618,800	1,154,823	40,528	2,040,519	482,125
2025	32,593	20,346	12,638	118,840	547,455	1,098,723	41,814	1,872,409	719,730
2024									
QTR. I	52,818	23,628	17,912	139,879	655,658	1,185,169	40,937	2,116,001	500,495
QTR. II	53,751	23,257	15,875	137,165	637,396	1,172,715	40,795	2,080,954	751,664
QTR. III	53,778	23,318	15,889	137,056	624,252	1,164,764	40,788	2,059,845	593,392
QTR. IV	53,801	21,611	12,964	137,992	618,800	1,154,823	40,528	2,040,519	482,125
2025									
Jan.	53,809	21,613	12,975	138,989	616,615	1,129,268	40,544	2,013,813	456,524
Feb.	53,820	20,175	12,975	135,937	602,299	1,133,037	40,535	1,998,778	469,832
Mar.	53,853	20,175	12,131	134,916	603,446	1,124,288	37,424	1,986,233	558,119
Apr.	53,860	20,176	11,608	134,694	580,412	1,120,177	37,377	1,958,304	586,242
May	47,040	19,653	11,553	136,595	580,251	1,126,189	41,131	1,962,412	682,104
Jun.	47,051	19,697	11,553	136,031	574,194	1,122,012	41,764	1,952,302	588,823
Jul.	32,571	19,699	10,768	136,702	572,042	1,116,313	42,650	1,930,745	552,517
Aug.	32,575	19,714	11,476	133,029	555,343	1,116,265	44,260	1,912,662	702,809
Sep.	32,583	20,240	16,376	118,337	558,299	1,117,734	43,059	1,906,628	675,153
Oct.	32,585	20,246	16,376	118,057	555,939	1,113,395	42,409	1,899,007	684,204
Nov.	32,590	20,270	12,638	118,219	549,142	1,115,548	42,977	1,891,384	709,792
Dec.	32,593	20,346	12,638	118,840	547,455	1,098,723	41,814	1,872,409	719,730
2026									
Jan.	32,595	20,468	12,648	119,304	546,832	1,090,933	44,492	1,867,272	705,907
Feb.	32,601	20,468	12,648	118,987	574,804	1,090,528	45,024	1,895,060	677,878
Mar.	32,627	20,469	12,648	118,127	573,019	1,090,462	45,974	1,893,326	650,398
Apr.	32,629	19,403	12,648	118,252	580,616	1,087,071	46,181	1,896,800	639,731
May	32,978	19,407	12,648	118,235	568,984	1,077,858	47,241	1,877,351	597,921
Jun.	32,988	19,432	12,648	120,775	576,681	1,075,371	48,473	1,886,368	638,572

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
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
2020	659,317	327,205	853,522	542,987	2,383,031
2021	507,815	279,295	740,566	705,126	2,232,802
2022	476,148	257,529	711,619	692,534	2,137,830
2023	446,297	248,184	683,493	706,422	2,084,396
2024	415,793	217,986	710,514	640,424	1,984,717
2025	401,516	232,654	590,703	572,762	1,797,635
2024					
QTR. I	372,553	307,113	656,164	707,953	2,043,783
QTR. II	428,103	237,211	650,066	699,902	2,015,282
QTR. III	358,104	281,284	659,882	698,811	1,998,081
QTR. IV	415,793	217,986	710,514	640,424	1,984,717
2025					
Jan.	367,382	244,301	704,278	639,038	1,954,999
Feb.	362,523	233,867	685,528	657,060	1,938,978
Mar.	363,465	294,227	614,204	654,206	1,926,102
Apr.	367,257	275,186	632,101	624,550	1,899,094
May	371,427	263,763	630,574	625,114	1,890,878
Jun.	417,401	254,383	597,042	608,062	1,876,888
Jul.	387,942	292,224	590,157	590,723	1,861,046
Aug.	364,380	309,630	585,157	577,056	1,836,223
Sep.	373,383	271,713	625,094	561,514	1,831,704
Oct.	406,472	257,498	610,672	548,650	1,823,292
Nov.	401,759	243,260	610,200	560,363	1,815,582
Dec.	401,516	232,654	590,703	572,762	1,797,635
2026					
Jan.	360,687	254,656	588,436	585,220	1,788,999
Feb.	343,085	248,571	591,380	606,743	1,789,779
Mar.	353,673	265,065	621,407	548,061	1,788,206
Apr.	375,573	254,452	592,484	567,658	1,790,167
May	354,598	252,242	605,808	566,823	1,779,471
Jun.	380,783	237,368	599,339	557,683	1,775,173

SOURCE: Central Bank of The Bahamas

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

(B$'000)

Period Ended	Overdrafts			LOANS										GRAND TOTAL
				Up to 2 years		3-5 years		6-10 Years		Over 10 Years		TOTAL		
	B$	F/C	Total	B$	F/C	B$	F/C	B$	F/C	B$	F/C	B$	F/C	
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
2020	665,131	8,245	673,376	267,050	190,080	298,494	60,104	951,864	101,537	4,173,096	26,951	5,690,504	378,672	6,742,552
2021	547,414	9,616	557,030	236,947	169,898	445,710	86,254	878,552	79,589	4,045,465	26,578	5,606,674	362,319	6,526,023
2022	654,573	23,883	678,456	300,442	33,462	619,264	241,870	1,157,167	90,548	3,292,029	103,794	5,368,902	469,674	6,517,032
2023	665,364	14,401	679,765	336,719	60,471	661,352	218,053	1,119,149	87,405	3,270,170	112,307	5,387,390	478,236	6,545,391
2024	678,242	14,193	692,435	366,419	52,192	588,238	240,106	1,301,350	96,326	3,376,219	129,328	5,632,226	517,952	6,842,613
2025	799,160	28,406	827,566	447,296	103,269	484,909	172,586	1,491,326	94,472	3,341,362	145,759	5,764,893	516,086	7,108,545
2024														
QTR. I	605,362	6,982	612,344	345,401	63,608	654,833	216,521	1,116,725	84,949	3,266,445	120,434	5,383,404	485,512	6,481,260
QTR. II	605,036	9,193	614,229	339,292	48,658	638,762	220,236	1,166,308	81,090	3,274,266	125,494	5,418,628	475,478	6,508,335
QTR. III	642,681	12,284	654,965	358,272	39,177	617,745	256,707	1,271,068	125,126	3,282,518	132,548	5,529,603	553,558	6,738,126
QTR. IV	678,242	14,193	692,435	366,419	52,192	588,238	240,106	1,301,350	96,326	3,376,219	129,328	5,632,226	517,952	6,842,613
2025														
Jan.	664,278	6,586	670,864	364,507	52,188	583,559	231,841	1,386,476	96,040	3,320,055	133,109	5,654,597	513,178	6,838,639
Feb.	679,154	7,513	686,667	354,136	51,430	553,729	215,943	1,418,055	74,357	3,318,650	153,818	5,644,570	495,548	6,826,785
Mar.	675,767	13,558	689,325	404,039	67,874	510,822	195,849	1,420,200	74,841	3,318,582	150,038	5,653,643	488,602	6,831,570
Apr.	675,374	15,557	690,931	418,362	84,927	496,377	178,218	1,411,258	73,587	3,340,100	141,335	5,666,097	478,067	6,835,095
May.	651,181	35,438	686,619	444,262	86,591	474,010	196,632	1,409,335	72,907	3,342,515	140,820	5,670,122	496,950	6,853,691
Jun.	673,183	17,929	691,112	449,116	99,922	475,853	182,740	1,411,281	84,803	3,339,976	142,820	5,676,226	510,285	6,877,623
Jul.	683,344	16,693	700,037	450,711	97,563	471,274	180,981	1,446,997	92,089	3,342,090	144,065	5,711,072	514,698	6,925,807
Aug.	712,319	17,178	729,497	432,972	114,465	491,971	168,616	1,457,932	88,201	3,340,381	142,415	5,723,256	513,697	6,966,450
Sep.	707,415	19,403	726,818	431,802	109,480	499,821	165,965	1,459,400	88,829	3,334,297	153,039	5,725,320	517,313	6,969,451
Oct.	741,750	20,721	762,471	429,582	105,757	499,323	167,005	1,459,837	89,092	3,334,932	152,497	5,723,674	514,351	7,000,496
Nov.	775,542	20,233	795,775	437,745	105,272	499,205	173,711	1,477,762	89,144	3,343,628	150,083	5,758,340	518,210	7,072,325
Dec.	799,160	28,406	827,566	447,296	103,269	484,909	172,586	1,491,326	94,472	3,341,362	145,759	5,764,893	516,086	7,108,545
2026														
Jan.	799,664	17,876	817,540	595,595	114,008	601,089	192,479	1,371,781	94,107	3,246,712	123,654	5,815,177	524,248	7,156,965
Feb.	770,710	17,082	787,792	636,333	208,902	567,661	96,571	1,390,778	94,918	3,249,726	120,652	5,844,498	521,043	7,153,333
Mar.	733,067	12,803	745,870	643,417	95,263	610,761	195,472	1,346,390	99,733	3,245,111	128,204	5,845,679	518,672	7,110,221
Apr.	716,054	12,886	728,940	452,981	82,993	660,870	200,536	1,336,896	105,414	3,450,759	133,039	5,901,506	521,982	7,152,428
May	715,286	17,610	732,896	686,648	166,835	640,581	164,555	1,351,396	106,090	3,247,589	129,143	5,926,214	566,623	7,225,733
Jun.	718,700	23,255	741,955	664,346	174,156	599,832	158,382	1,606,731	105,523	3,202,848	125,515	6,073,757	563,576	7,379,288

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
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
2020	784	1,549	2,068	39,786	272,208	15,060	21,054	36,357
2021	886	3,983	1,800	33,500	296,626	15,886	21,232	40,866
2022	906	4,727	2,535	35,351	283,270	52,021	26,949	76,406
2023	754	4,235	2,075	49,894	328,973	53,431	30,039	64,039
2024	622	1,816	1,637	43,835	330,996	87,974	43,737	137,452
2025	836	5,257	1,124	37,693	397,920	103,909	54,889	162,497
2024								
QTR. I	692	1,865	1,955	47,605	332,321	56,994	29,592	66,101
QTR. II	742	1,866	1,883	50,478	317,321	56,416	28,536	67,422
QTR. III	749	2,361	1,761	53,354	329,027	90,636	42,884	66,604
QTR. IV	622	1,816	1,637	43,835	330,996	87,974	43,737	137,452
2025								
Jan.	661	1,841	1,598	47,669	351,125	87,906	42,856	147,058
Feb.	767	3,215	1,554	44,416	365,038	88,413	42,705	146,655
Mar.	639	1,814	1,511	41,784	375,773	87,778	41,979	148,264
Apr.	658	1,804	1,469	41,363	370,105	87,287	43,337	147,925
May	613	1,798	1,428	44,926	362,956	108,322	42,936	149,562
Jun.	656	2,230	1,383	42,549	367,453	107,668	57,721	148,234
Jul.	715	2,238	1,341	41,343	410,442	107,250	57,621	147,577
Aug.	734	5,007	1,298	39,070	414,538	106,671	55,826	150,081
Sep.	781	4,969	1,255	38,112	401,310	103,786	55,848	151,508
Oct.	874	2,639	1,212	38,317	397,152	103,850	56,094	153,993
Nov.	841	2,129	1,168	38,153	395,794	105,029	55,258	156,205
Dec.	836	5,257	1,124	37,693	397,920	103,909	54,889	162,497
2026								
Jan.	824	3,296	1,081	39,296	420,637	106,273	55,120	156,256
Feb.	871	4,763	1,038	38,348	436,132	105,792	55,061	150,991
Mar.	826	4,862	993	38,126	437,764	105,102	54,766	152,628
Apr.	794	1,865	948	38,351	442,878	124,080	54,831	151,844
May	766	1,860	904	37,614	311,552	121,835	52,139	151,227
Jun.	781	1,921	859	37,252	290,632	120,319	52,028	155,528

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
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
2020	312,585	906,480	91,042	19,923	55,028	4,872,431	96,197	6,742,552
2021	334,980	820,808	77,419	18,950	53,641	4,696,671	108,775	6,526,023
2022	320,090	710,902	110,642	16,329	70,343	4,723,385	83,176	6,517,032
2023	284,236	650,093	105,044	44,630	82,433	4,756,808	88,707	6,545,391
2024	354,666	540,977	128,378	46,089	109,780	4,930,514	84,140	6,842,613
2025	375,197	506,261	114,941	46,189	144,753	5,028,176	128,903	7,108,545
2024								
QTR. I	296,675	555,338	99,037	45,138	88,664	4,762,410	96,873	6,481,260
QTR. II	311,839	517,893	142,505	45,537	85,383	4,788,868	91,646	6,508,335
QTR. III	332,979	589,183	135,000	43,488	87,380	4,879,542	83,178	6,738,126
QTR. IV	354,666	540,977	128,378	46,089	109,780	4,930,514	84,140	6,842,613
2025								
Jan.	357,417	515,116	128,429	44,509	98,468	4,938,769	75,217	6,838,639
Feb.	355,464	493,534	134,974	43,672	97,396	4,935,691	73,291	6,826,785
Mar.	341,389	488,803	127,125	43,316	99,036	4,960,975	71,384	6,831,570
Apr.	327,816	477,552	127,089	43,289	107,150	4,977,377	80,874	6,835,095
May	331,881	458,917	129,201	42,852	111,668	4,987,317	79,314	6,853,691
Jun.	337,351	463,194	119,825	42,874	119,449	4,988,311	78,725	6,877,623
Jul.	342,371	458,905	119,992	41,940	112,424	5,003,146	78,502	6,925,807
Aug.	347,284	468,243	120,342	42,998	116,603	5,018,218	79,537	6,966,450
Sep.	355,971	453,449	112,495	46,763	122,750	5,039,434	81,020	6,969,451
Oct.	360,604	450,609	112,498	47,704	126,257	5,066,899	81,794	7,000,496
Nov.	361,073	483,286	123,187	47,313	130,136	5,024,111	148,642	7,072,325
Dec.	375,197	506,261	114,941	46,189	144,753	5,028,176	128,903	7,108,545
2026								
Jan.	379,714	522,662	113,294	54,417	129,514	5,099,431	75,150	7,156,965
Feb.	374,091	491,174	114,488	52,375	138,283	5,111,776	78,150	7,153,333
Mar.	374,521	456,178	106,715	51,816	137,225	5,111,800	76,899	7,110,221
Apr.	383,384	421,246	156,167	52,036	126,062	5,118,766	79,176	7,152,428
May	381,760	428,494	336,106	51,283	128,658	5,143,799	77,736	7,225,733
Jun.	405,407	419,540	406,845	114,407	127,532	5,159,212	87,025	7,379,288

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
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
2020	784	1,549	2,068	39,786	237,086	10,995	21,054	36,357
2021	886	3,983	1,800	33,500	270,408	11,911	21,228	36,485
2022	906	4,727	2,535	35,351	261,270	11,601	22,449	70,676
2023	754	4,235	2,075	49,894	306,973	15,942	25,096	64,039
2024	622	1,816	1,637	43,835	308,996	20,273	23,744	137,452
2025	836	5,257	1,124	37,693	374,854	16,236	21,675	156,858
2024								
QTR. I	692	1,865	1,955	47,605	310,321	20,253	24,340	66,086
QTR. II	742	1,866	1,883	50,478	295,321	20,442	23,244	67,422
QTR. III	749	2,361	1,761	53,354	307,026	20,859	22,730	66,604
QTR. IV	622	1,816	1,637	43,835	308,996	20,273	23,744	137,452
2025								
Jan.	661	1,841	1,598	47,669	329,125	20,501	22,863	147,058
Feb.	767	3,215	1,554	44,416	343,038	20,327	22,873	146,655
Mar.	639	1,814	1,511	41,784	352,568	20,015	22,147	148,264
Apr.	658	1,804	1,469	41,363	346,900	19,824	23,505	147,925
May	613	1,798	1,428	44,926	339,784	19,857	23,264	149,562
Jun.	656	2,230	1,383	42,549	344,299	19,560	23,048	148,233
Jul.	715	2,238	1,341	41,343	387,305	19,464	22,948	147,577
Aug.	734	5,007	1,298	39,070	391,418	19,131	22,451	150,080
Sep.	781	4,969	1,255	38,112	378,207	16,577	22,473	151,508
Oct.	874	2,639	1,212	38,317	374,068	16,956	22,719	151,075
Nov.	841	2,129	1,168	38,153	372,728	16,963	22,044	152,801
Dec.	836	5,257	1,124	37,693	374,854	16,236	21,675	156,858
2026								
Jan.	823	3,296	1,081	39,296	397,607	18,867	21,906	156,256
Feb.	871	4,763	1,038	38,348	413,120	18,687	22,007	150,991
Mar.	826	4,862	993	38,126	414,770	18,361	21,712	152,628
Apr.	794	1,865	948	38,351	419,885	36,306	21,777	151,844
May	766	1,860	904	37,614	310,596	37,678	19,246	151,227
Jun.	781	1,921	859	37,252	289,694	37,285	19,135	155,528

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	TOTAL
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
2020	251,644	732,375	43,966	18,619	47,954	4,818,714	92,684	6,355,635
2021	274,075	650,842	47,419	17,716	51,188	4,623,872	108,775	6,154,088
2022	233,090	625,519	81,392	15,135	55,286	4,520,362	83,176	6,023,475
2023	195,007	584,341	81,044	43,470	66,615	4,529,461	83,808	6,052,754
2024	239,434	520,144	110,378	44,965	96,989	4,674,470	85,713	6,310,468
2025	262,267	493,760	104,066	44,351	134,723	4,786,912	123,441	6,564,053
2024								
QTR. I	198,592	492,402	76,537	43,986	80,464	4,531,267	92,401	5,988,766
QTR. II	205,498	461,937	121,505	44,397	79,815	4,562,120	86,994	6,023,664
QTR. III	226,672	536,042	115,500	42,356	81,973	4,609,478	84,819	6,172,284
QTR. IV	239,434	520,144	110,378	44,965	96,989	4,674,470	85,713	6,310,468
2025								
Jan.	244,367	494,283	110,429	43,388	95,823	4,682,486	76,783	6,318,875
Feb.	244,362	472,701	116,974	42,554	94,769	4,694,629	74,890	6,323,724
Mar.	237,138	467,970	110,625	42,201	96,384	4,713,369	72,981	6,329,410
Apr.	231,729	460,881	110,589	42,177	104,512	4,725,732	82,403	6,341,471
May	236,846	442,250	112,701	41,742	109,065	4,716,532	80,935	6,321,303
Jun.	242,951	446,527	105,200	41,767	116,844	4,733,844	80,318	6,349,409
Jul.	240,775	442,238	105,367	39,981	109,822	4,753,215	80,087	6,394,416
Aug.	243,854	451,576	105,717	41,042	114,052	4,769,011	81,134	6,435,575
Sep.	245,388	436,782	99,745	44,810	120,189	4,789,327	82,612	6,432,735
Oct.	251,031	438,109	99,748	45,258	123,706	4,816,318	83,394	6,465,424
Nov.	252,429	470,786	110,437	44,869	127,614	4,778,695	142,225	6,533,882
Dec.	262,267	493,760	104,066	44,351	134,723	4,786,912	123,441	6,564,053
2026								
Jan.	266,461	505,845	102,419	44,464	126,992	4,852,128	77,400	6,614,841
Feb.	260,510	478,674	103,613	42,493	135,790	4,863,874	80,429	6,615,208
Mar.	257,862	443,678	97,715	42,007	134,594	4,871,463	79,149	6,578,746
Apr.	258,488	412,913	147,167	42,298	123,569	4,879,955	81,400	6,617,560
May	256,624	420,012	255,106	41,617	126,166	4,902,086	79,998	6,641,500
Jun.	276,169	411,207	328,095	104,813	125,067	4,915,313	89,338	6,792,457

SOURCE: Central Bank of The Bahamas

Note: Data for Construction, Personal and Miscelleaneous was revised from September, 2021 to September, 2022.

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
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
2020	--	--	--	--	35,122	4,065	--	--
2021	--	--	--	--	26,218	3,975	4	4,381
2022	--	--	--	--	22,000	40,420	4,500	5,730
2023	--	--	--	--	22,000	37,489	4,943	--
2024	--	--	--	--	22,000	67,701	19,993	--
2025	--	--	--	--	23,066	87,673	33,214	5,639
2024								
QTR. I	--	--	--	--	22,000	36,741	5,252	15
QTR. II	--	--	--	--	22,000	35,974	5,292	--
QTR. III	--	--	--	--	22,001	69,777	20,154	--
QTR. IV	--	--	--	--	22,000	67,701	19,993	--
2025								
Jan.	--	--	--	--	22,000	67,405	19,993	--
Feb.	--	--	--	--	22,000	68,086	19,832	--
Mar.	--	--	--	--	23,205	67,763	19,832	--
Apr.	--	--	--	--	23,505	67,463	19,832	--
May	--	--	--	--	23,172	88,465	19,672	--
Jun.	--	--	--	--	23,154	88,108	34,673	--
Jul.	--	--	--	--	23,137	87,786	34,673	--
Aug.	--	--	--	--	23,120	87,540	33,375	1
Sep.	--	--	--	--	23,103	87,209	33,375	--
Oct.	--	--	--	--	23,084	86,894	33,375	2,918
Nov.	--	--	--	--	23,066	88,066	33,214	3,404
Dec.	--	--	--	--	23,066	87,673	33,214	5,639
2026								
Jan.	1	--	--	--	23,030	87,406	33,214	--
Feb.	--	--	--	--	23,012	87,105	33,054	--
Mar.	--	--	--	--	22,994	86,741	33,054	--
Apr.	--	--	--	--	22,993	87,774	33,054	--
May	--	--	--	--	956	84,157	32,893	--
Jun.	--	--	--	--	938	83,034	32,893	--

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	TOTAL
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
2020	60,941	174,105	47,076	1,304	7,074	53,717	3,513	386,917
2021	60,905	169,966	30,000	1,234	2,453	72,799	--	371,935
2022	87,000	85,383	29,250	1,194	15,057	203,023	--	493,557
2023	89,229	65,752	24,000	1,160	15,818	227,347	4,899	492,637
2024	115,232	20,833	18,000	1,124	11,218	256,044	--	532,145
2025	112,930	12,501	10,875	1,838	10,030	241,264	5,462	544,492
2024								
QTR. I	98,083	62,936	22,500	1,152	8,200	231,143	4,472	492,494
QTR. II	106,341	55,956	21,000	1,140	5,568	226,748	4,652	484,671
QTR. III	106,307	53,141	19,500	1,132	3,766	270,064	--	565,842
QTR. IV	115,232	20,833	18,000	1,124	11,218	256,044	--	532,145
2025								
Jan.	113,050	20,833	18,000	1,121	1,079	256,283	--	519,764
Feb.	111,102	20,833	18,000	1,118	1,028	241,062	--	503,061
Mar.	104,251	20,833	16,500	1,115	1,055	247,606	--	502,160
Apr.	96,087	16,671	16,500	1,112	809	251,645	--	493,624
May	95,035	16,667	16,500	1,110	982	270,785	--	532,388
Jun.	94,400	16,667	14,625	1,107	1,013	254,467	--	528,214
Jul.	101,596	16,667	14,625	1,959	1,017	249,931	--	531,391
Aug.	103,430	16,667	14,625	1,956	954	249,207	--	530,875
Sep.	110,583	16,667	12,750	1,953	969	250,107	--	536,716
Oct.	109,573	12,500	12,750	2,446	951	250,581	--	535,072
Nov.	108,644	12,500	12,750	2,444	2,522	245,416	6,417	538,443
Dec.	112,930	12,501	10,875	1,838	10,030	241,264	5,462	544,492
2026								
Jan.	113,253	16,817	10,875	9,953	272	247,303	--	542,124
Feb.	113,581	12,500	10,875	9,882	214	247,902	--	538,125
Mar.	116,659	12,500	9,000	9,809	381	240,337	--	531,475
Apr.	124,896	8,333	9,000	9,738	269	238,811	--	534,868
May	125,136	8,482	81,000	9,666	230	241,713	--	584,233
Jun.	129,238	8,333	78,750	9,594	152	243,899	--	586,831

SOURCE: Central Bank of The Bahamas

Table 2.23 Domestic Banks: Summary of Consumer Installment Credit[1]

(B$ '000)

Period	Debt			PAST DUE ACCOUNTS	
Ended	Outstanding	Repayments	New Credit	Number	Value
2016	2,371,427	1,688,081	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
2020	2,154,604	2,148,905	2,095,159	11,813	139,482
2021	2,034,517	1,508,959	1,388,872	11,602	212,761
2022	1,931,630	1,772,649	1,669,763	7,780	116,613
2023	1,962,867	1,918,961	1,950,198	6,606	98,109
2024	2,073,756	2,197,813	2,308,702	6,223	84,573
2025	2,179,074	2,384,989	2,490,307	6,395	83,104
2023					
QTR. I	1,935,339	474,909	478,618	7,291	112,353
QTR. II	1,933,345	468,626	466,632	6,631	109,479
QTR. III	1,949,371	470,736	486,762	6,313	97,775
QTR. IV	1,962,867	504,690	518,186	6,606	98,109
2024					
QTR. I	1,973,424	525,845	536,402	5,675	91,865
QTR. II	1,999,313	525,960	551,849	5,692	86,113
QTR. III	2,039,245	566,383	606,315	5,959	92,674
QTR. IV	2,073,756	579,625	614,136	6,223	84,573
2025					
Jan.	2,075,805	193,475	195,524	6,201	84,951
Feb.	2,082,524	183,749	190,468	6,290	83,184
Mar.	2,089,869	211,100	218,445	5,708	80,521
Apr.	2,100,750	212,040	222,921	5,976	81,696
May	2,110,400	192,557	202,207	5,825	80,034
Jun	2,121,636	180,988	192,224	5,846	80,281
Jul	2,129,782	221,898	230,044	5,946	83,411
Aug	2,143,574	188,111	201,903	5,958	82,736
Sep	2,150,967	188,434	195,827	6,182	83,119
Oct	2,163,765	207,000	219,798	6,232	82,952
Nov	2,175,541	186,940	198,716	6,315	82,951
Dec	2,179,074	218,697	222,230	6,395	83,104
2026					
Jan.	2,189,978	203,794	214,698	6,402	84,384
Feb.	2,200,753	207,258	218,033	6,441	81,169
Mar.	2,215,580	246,494	261,321	5,829	78,114
Apr	2,224,509	222,936	231,865	6,079	78,555
May	2,238,697	193,788	207,976	6,043	78,600
Jun	2,250,205	225,951	237,459	5,644	78,576

SOURCE: Central Bank of The Bahamas

[1]See notes to Table

Table 2.24 Domestic Banks: Consumer Instalment Credit - Debt Outstanding[1]

(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	TOTAL
2016	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
2017	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
2018	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
2019	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
2020	129,299	892	1,024	8,911	63,654	37,150	11,384	98,358	127,176	902,968	528,391	245,397	2,154,604
2021	118,391	660	987	9,831	57,203	35,702	12,038	100,202	134,991	857,664	489,727	217,121	2,034,517
2022	119,482	928	870	12,460	52,697	31,227	11,049	91,797	127,556	783,946	478,406	221,212	1,931,630
2023	152,248	850	899	14,647	47,848	27,359	11,427	89,517	127,033	743,194	511,875	235,970	1,962,867
2024	195,120	869	927	15,965	42,935	24,439	11,486	85,192	132,044	778,605	532,110	254,064	2,073,756
2025	254,891	1,124	1,223	17,486	39,959	20,632	11,501	82,782	135,365	826,897	514,839	272,375	2,179,074
2024													
QTR. I	159,968	812	1,042	15,009	45,817	26,238	11,548	86,397	126,446	749,828	513,751	236,568	1,973,424
QTR. II	172,551	775	871	15,273	45,102	25,557	11,502	85,434	130,145	759,416	514,514	238,173	1,999,313
QTR. III	182,224	790	867	15,934	44,321	25,151	11,652	84,441	128,865	770,500	527,966	246,534	2,039,245
QTR. IV	195,120	869	927	15,965	42,935	24,439	11,486	85,192	132,044	778,605	532,110	254,064	2,073,756
2025													
Jan.	198,862	858	907	16,085	42,375	24,184	11,634	85,207	131,229	781,267	530,289	252,908	2,075,805
Feb.	201,883	1,037	907	16,113	41,684	23,472	11,244	84,926	131,349	790,446	529,265	250,198	2,082,524
Mar.	205,634	1,050	900	16,708	41,246	23,115	11,317	84,711	131,558	800,734	521,558	251,338	2,089,869
Apr.	209,607	980	881	16,633	41,239	22,530	11,235	84,513	132,501	808,921	518,431	253,279	2,100,750
May	214,907	925	862	16,901	40,980	22,565	11,329	83,596	132,858	813,609	518,605	253,263	2,110,400
Jun.	218,772	1,062	872	16,912	40,654	22,117	11,275	83,500	133,086	815,793	519,526	258,067	2,121,636
Jul.	224,758	1,015	986	17,246	40,988	22,064	11,288	83,039	133,756	817,521	518,574	258,547	2,129,782
Aug.	228,598	1,002	967	17,297	40,942	22,115	11,146	83,406	133,544	820,890	519,749	263,918	2,143,574
Sep.	232,917	1,046	983	17,348	40,876	21,897	11,183	83,256	133,702	823,699	516,416	267,644	2,150,967
Oct.	240,923	1,060	1,134	17,441	40,545	21,408	11,129	83,028	135,061	825,590	516,585	269,861	2,163,765
Nov.	250,671	1,055	1,156	17,475	40,281	21,012	11,431	83,295	135,390	826,813	516,043	270,919	2,175,541
Dec.	254,891	1,124	1,223	17,486	39,959	20,632	11,501	82,782	135,365	826,897	514,839	272,375	2,179,074
2026													
Jan.	259,186	1,090	1,299	17,634	39,833	20,218	11,669	82,555	135,570	830,447	516,558	273,919	2,189,978
Feb.	265,741	1,086	1,349	17,564	39,372	19,766	11,675	82,364	136,468	840,287	513,133	271,948	2,200,753
Mar.	272,370	1,000	1,342	17,300	39,489	19,574	11,474	81,713	136,088	846,987	513,702	274,541	2,215,580
Apr.	277,711	979	1,320	17,286	39,087	19,276	11,240	81,206	135,503	852,255	512,093	276,553	2,224,509
May	283,215	977	1,240	17,179	38,881	19,211	11,027	81,867	136,793	856,643	515,651	276,013	2,238,697
Jun.	291,803	1,055	1,232	16,893	38,987	19,002	10,930	81,853	137,503	861,288	509,234	280,425	2,250,205

SOURCE: Central Bank of The Bahamas

[1]See notes to Tables

Table 2.25 Domestic Banks: Consumer Instalment Credit-Repayment[1]

(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	63,376	312	640	3,622	24,311	17,495	6,659	34,949	36,739	320,027	491,657	688,294	1,688,081
2017	60,823	178	542	4,177	27,100	22,000	6,947	42,570	31,168	341,933	273,702	776,001	1,587,141
2018	53,365	292	444	3,612	25,744	29,841	5,770	37,179	30,318	203,012	239,243	836,581	1,465,401
2019	53,713	364	508	3,612	26,016	19,152	6,560	31,534	65,113	207,571	264,444	1,488,841	2,167,428
2020	34,673	218	515	3,096	17,811	9,961	3,539	23,255	76,419	117,954	210,799	1,650,665	2,148,905
2021	40,981	316	388	4,323	24,179	11,278	3,941	32,831	33,805	155,877	215,425	985,615	1,508,959
2022	39,810	235	370	5,058	23,929	13,483	4,547	36,898	29,611	205,748	197,092	1,215,868	1,772,649
2023	43,155	531	298	6,518	21,445	10,409	4,659	31,465	24,806	186,948	502,134	1,086,593	1,918,961
2024	52,301	201	501	7,725	20,901	8,415	4,734	32,142	26,985	140,572	294,588	1,608,748	2,197,813
2025	62,209	1,040	328	7,985	20,012	9,067	5,083	28,731	20,763	161,098	290,316	1,778,357	2,384,989
2024													
QTR. I	11,708	53	162	1,773	5,154	2,153	934	8,316	6,173	32,858	64,304	392,257	525,845
QTR. II	13,109	48	202	2,024	5,242	1,749	1,187	8,033	5,744	32,750	59,124	396,748	525,960
QTR. III	13,569	31	54	1,997	5,182	2,633	1,208	8,633	8,619	37,314	81,931	405,212	566,383
QTR. IV	13,915	69	83	1,931	5,323	1,880	1,405	7,160	6,449	37,650	89,229	414,531	579,625
2025													
Jan.	4,969	29	20	727	1,632	884	339	2,722	2,136	11,325	20,236	148,456	193,475
Feb.	5,370	232	11	773	1,751	937	590	2,306	1,570	14,211	22,631	133,367	183,749
Mar.	4,748	15	46	550	1,876	643	424	2,589	1,874	17,767	29,500	151,068	211,100
Apr.	4,985	71	20	619	1,445	1,156	554	2,493	1,809	17,703	28,211	152,974	212,040
May	4,386	55	19	541	1,677	473	290	2,893	1,848	14,444	24,829	141,102	192,557
Jun.	5,113	13	53	672	1,547	750	400	2,366	1,517	10,993	21,631	135,933	180,988
Jul.	4,647	545	19	656	1,956	741	455	2,845	1,988	14,272	27,027	166,747	221,898
Aug.	4,411	13	38	545	1,811	629	493	1,684	1,985	12,254	22,334	141,914	188,111
Sep.	5,623	23	28	765	1,520	797	395	2,406	1,601	12,811	24,383	138,082	188,434
Oct.	5,727	16	25	675	1,670	659	462	2,169	1,334	11,494	24,389	158,380	207,000
Nov.	5,636	11	16	612	1,507	789	195	1,779	1,323	11,543	22,717	140,812	186,940
Dec.	6,594	17	33	850	1,620	609	486	2,479	1,778	12,281	22,428	169,522	218,697
2026													
Jan.	5,729	34	144	698	1,543	674	338	2,028	1,971	10,752	18,192	161,691	203,794
Feb.	5,333	19	118	561	1,338	736	289	2,298	2,069	15,729	25,035	153,733	207,258
Mar.	7,099	103	39	884	1,554	561	453	3,241	2,745	16,580	27,341	185,894	246,494
Apr.	5,666	21	22	617	1,394	719	450	2,315	3,143	12,987	21,622	173,980	222,936
May	5,642	13	94	764	1,273	398	479	2,348	1,740	11,817	19,042	150,178	193,788
Jun.	6,727	26	8	877	1,547	771	560	3,300	1,818	13,716	28,064	168,537	225,951

SOURCE: Central Bank of The Bahamas

[1]See notes to Tables

Table 2.26 Domestic Banks: Consumer Instalment Credit-New Credit[1]

(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	58,107	63	192	3,843	28,672	21,721	7,012	42,643	13,423	489,988	417,292	695,296	1,778,252
2017	48,619	197	700	4,368	31,360	22,788	6,147	34,509	14,092	308,467	292,093	774,687	1,538,027
2018	35,677	444	272	3,324	31,159	19,843	6,518	25,303	16,640	174,079	216,259	830,798	1,360,316
2019	43,213	444	628	4,653	40,181	16,061	5,660	30,767	57,420	193,855	252,897	1,512,771	2,158,550
2020	28,186	82	383	2,761	16,428	7,135	3,050	20,358	72,195	112,500	209,018	1,623,063	2,095,159
2021	30,073	84	351	5,243	17,728	9,828	4,595	34,675	41,620	110,572	176,764	957,339	1,388,872
2022	40,902	503	253	7,687	19,423	9,008	3,558	28,493	22,176	132,030	185,771	1,219,959	1,669,763
2023	75,921	453	327	8,705	16,596	6,541	5,037	29,185	24,283	146,196	225,603	1,411,351	1,950,198
2024	95,173	220	529	9,043	15,988	5,495	4,793	27,817	31,996	175,983	314,823	1,626,842	2,308,702
2025	121,980	1,295	624	9,506	17,036	5,260	5,098	26,321	24,084	209,390	273,045	1,796,668	2,490,307
2024													
QTR. I	19,428	15	305	2,135	3,123	1,032	1,055	5,196	5,586	39,492	66,180	392,855	536,402
QTR. II	25,692	11	31	2,288	4,527	1,068	1,141	7,070	9,443	42,338	59,887	398,353	551,849
QTR. III	23,242	46	50	2,658	4,401	2,227	1,358	7,640	7,339	48,398	95,383	413,573	606,315
QTR. IV	26,811	148	143	1,962	3,937	1,168	1,239	7,911	9,628	45,755	93,373	422,061	614,136
2025													
Jan.	8,711	18	--	847	1,072	629	487	2,737	1,321	13,987	18,415	147,300	195,524
Feb.	8,391	411	11	801	1,060	225	200	2,025	1,690	23,390	21,607	130,657	190,468
Mar.	8,499	28	39	1,145	1,438	286	497	2,374	2,083	28,055	21,793	152,208	218,445
Apr.	8,958	1	1	544	1,438	571	472	2,295	2,752	25,890	25,084	154,915	222,921
May	9,686	--	--	809	1,418	508	384	1,976	2,205	19,132	25,003	141,086	202,207
Jun.	8,978	150	63	683	1,221	302	346	2,270	1,745	13,177	22,552	140,737	192,224
Jul.	10,633	498	133	990	2,290	688	468	2,384	2,658	16,000	26,075	167,227	230,044
Aug.	8,251	--	19	596	1,765	680	351	2,051	1,773	15,623	23,509	147,285	201,903
Sep.	9,942	67	44	816	1,454	579	432	2,256	1,759	15,620	21,050	141,808	195,827
Oct.	13,733	30	176	768	1,339	170	408	1,941	2,693	13,385	24,558	160,597	219,798
Nov.	15,384	6	38	646	1,243	393	497	2,046	1,652	12,766	22,175	141,870	198,716
Dec.	10,814	86	100	861	1,298	229	556	1,966	1,753	12,365	21,224	170,978	222,230
2026													
Jan.	10,024	--	220	846	1,417	260	506	1,801	2,176	14,302	19,911	163,235	214,698
Feb.	11,888	15	168	491	877	284	295	2,107	2,967	25,569	21,610	151,762	218,033
Mar.	13,728	17	32	620	1,671	369	252	2,590	2,365	23,280	27,910	188,487	261,321
Apr.	11,007	--	--	603	992	421	216	1,808	2,558	18,255	20,013	175,992	231,865
May	11,146	11	14	657	1,067	333	266	3,009	3,030	16,205	22,600	149,638	207,976
Jun.	15,315	104	--	591	1,653	562	463	3,286	2,528	18,361	21,647	172,949	237,459

SOURCE: Central Bank of The Bahamas

[1]See notes to Tables

Table 2.27 Domestic Banks: Summary of Bank Liquidity

(B$'000)

End of Period	STATUTORY RESERVES				LIQUID ASSETS									
						NET ELIGIBLE LIQUID ASSETS								
	Average Till Cash	Average Balance with CBOB	Required Reserves	Net Free Cash Reserves	Minimum Required 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)
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	129,759	1,181,314	349,580	961,492	1,247,068	1,243,808	152,012	771,939	985,371	49,744	11,652	--	3,214,526	1,967,458
2020	146,429	1,579,030	371,262	1,354,196	1,301,132	1,572,108	173,843	830,167	907,485	49,553	(1,541)	--	3,531,615	2,230,483
2021	149,473	1,611,198	372,775	1,387,896	1,344,297	1,644,053	171,416	939,783	926,454	40,483	751	--	3,722,940	2,378,643
2022	160,483	2,179,804	411,848	1,928,439	1,458,329	2,085,527	178,295	849,114	1,091,351	40,329	(267)	--	4,244,349	2,786,020
2023	163,532	2,076,762	405,231	1,835,063	1,493,245	2,069,676	178,297	965,163	1,150,680	23,484	877	--	4,388,177	2,894,932
2024	162,238	2,124,795	420,679	1,866,354	1,544,333	2,051,350	178,524	1,027,484	1,262,419	39,444	671	--	4,559,892	3,015,559
2025	167,900	2,119,818	456,682	1,831,036	1,694,633	2,025,309	192,041	1,760,122	835,424	27,986	(6,780)	--	4,834,102	3,139,469
2024														
QTR. I	139,581	2,364,827	414,433	2,089,976	1,533,976	2,376,470	140,657	1,018,916	1,178,778	22,832	20,187	--	4,757,840	3,223,864
QTR. II	136,484	2,389,263	422,984	2,102,763	1,516,285	2,241,804	136,153	958,214	1,242,249	22,317	1,045	--	4,601,782	3,085,497
QTR. III	132,936	2,277,452	427,205	1,983,183	1,509,588	2,278,830	130,671	969,419	1,136,804	22,837	587	--	4,539,148	3,029,560
QTR. IV	162,238	2,124,795	420,679	1,866,354	1,544,333	2,051,350	178,524	1,027,484	1,262,419	39,444	671	--	4,559,892	3,015,559
2025														
Jan.	157,399	2,078,277	427,138	1,808,037	1,566,883	2,104,161	137,273	1,044,352	1,258,985	34,312	577	--	4,579,660	3,012,777
Feb.	133,121	2,076,547	430,754	1,778,915	1,578,644	2,036,452	129,969	1,122,240	1,258,985	30,548	1,699	--	4,579,893	3,001,249
Mar.	131,926	2,061,973	433,680	1,760,219	1,605,758	2,182,355	134,883	1,256,644	1,181,648	23,931	1,069	--	4,780,530	3,174,772
Apr.	136,658	2,118,693	435,340	1,820,010	1,615,509	2,134,195	139,433	1,332,978	1,173,169	21,382	(4,900)	--	4,796,257	3,180,748
May.	134,175	2,161,057	442,190	1,853,041	1,647,367	2,167,637	129,916	1,427,440	1,087,273	32,890	730	--	4,845,886	3,198,519
Jun.	134,927	2,087,358	445,171	1,777,114	1,635,699	2,140,140	140,937	1,579,302	908,744	30,770	331	--	4,800,224	3,164,525
Jul.	144,854	2,256,250	448,241	1,952,863	1,662,794	2,308,138	149,771	1,547,005	909,275	30,761	6,887	--	4,951,837	3,289,043
Aug.	148,761	2,241,308	445,931	1,944,138	1,666,775	2,195,697	148,750	1,585,322	909,275	33,616	284	--	4,872,944	3,206,169
Sep.	149,562	2,169,305	454,284	1,864,582	1,676,046	2,200,281	151,373	1,472,763	1,001,399	32,663	(75)	--	4,858,404	3,182,358
Oct.	141,946	2,149,470	454,695	1,836,721	1,666,730	2,216,989	133,518	1,619,893	885,462	24,024	(530)	--	4,879,356	3,212,626
Nov.	138,639	2,154,786	455,254	1,838,171	1,709,938	2,186,631	144,759	1,617,799	935,422	38,115	2,173	--	4,924,899	3,214,961
Dec.	167,900	2,119,818	456,682	1,831,036	1,694,633	2,025,309	192,041	1,760,122	835,424	27,986	(6,780)	--	4,834,102	3,139,469
2026														
Jan.	165,112	2,083,864	462,346	1,786,630	1,741,410	2,146,859	139,183	1,753,524	863,273	29,702	2,432	--	4,934,973	3,193,563
Feb.	143,078	2,118,132	464,496	1,796,714	1,741,406	2,150,490	147,972	1,782,073	868,239	46,680	(272)	--	4,995,182	3,253,776
Mar.	146,499	2,192,844	471,570	1,867,773	1,759,107	2,223,542	146,025	1,854,228	869,813	29,721	(2,065)	--	5,121,264	3,362,157
Apr.	151,261	2,231,077	476,215	1,906,123	1,784,574	2,293,485	157,496	1,941,119	861,346	29,718	(204)	--	5,282,960	3,498,386
May	151,373	2,253,515	479,319	1,925,569	1,791,572	2,261,815	146,249	1,984,653	863,411	29,665	95,780	--	5,381,573	3,590,001
Jun.	151,994	2,235,972	482,998	1,904,968	1,837,501	2,227,641	158,739	2,061,362	883,414	29,640	1,863	--	5,362,659	3,525,158

SOURCE: Central Bank of The Bahamas

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

(B$'000)

	2023	2024	2025	2024 Qtr. I	2024 Qtr. II	2024 Qtr. III	2024 Qtr. IV	2025 Qtr. I	2025 Qtr. II	2025 Qtr. III	2025 Qtr. IV	2026 Qtr. I
1. Interest Income	619,120	648,161	659,157	158,624	159,897	164,928	164,712	157,861	162,654	169,732	168,910	163,861
2. Interest Expense	37,156	37,635	36,358	9,554	9,388	9,416	9,277	9,103	9,244	9,085	8,926	8,233
3. **Interest Margin (1-2)**	581,964	610,526	622,799	149,070	150,509	155,512	155,435	148,758	153,410	160,647	159,984	155,628
4. Commission & Forex Income	83,490	107,374	187,090	19,779	20,925	21,573	45,097	45,647	47,401	47,019	47,023	24,251
5. Gross Earnings Margin (3+4)	665,454	717,900	809,889	168,849	171,434	177,085	200,532	194,405	200,811	207,666	207,007	179,879
6. Staff Costs	161,213	182,208	192,260	41,130	43,930	46,677	50,471	41,084	47,336	51,589	52,251	45,398
7. Occupancy Costs	11,271	12,364	13,895	2,037	2,387	2,448	5,492	2,973	3,528	3,774	3,620	3,353
8. Other Operating Costs	300,105	328,567	358,430	77,198	85,290	79,336	86,743	88,405	83,890	95,846	90,289	93,173
9. **Operating Costs (6+7+8)**	472,589	523,139	564,585	120,365	131,607	128,461	142,706	132,462	134,754	151,209	146,160	141,924
10. **Net Earnings Margin (5-9)**	192,865	194,761	245,304	48,484	39,827	48,624	57,826	61,943	66,057	56,457	60,847	37,955
11. Depreciation Costs	23,024	25,386	25,206	6,245	6,579	6,693	5,869	5,791	6,175	6,411	6,829	5,480
12. Provisions for Bad Debt	19,608	(47,680)	(15,154)	(9,341)	(510)	(9,728)	(28,101)	(17,996)	(3,959)	(1,536)	8,337	(584)
13. Other Income	252,142	287,507	318,376	68,861	70,783	67,413	80,450	74,738	75,782	78,075	89,781	87,536
14. **Other Income (Net) (13-11-12)**	209,510	309,801	308,324	71,957	64,714	70,448	102,682	86,943	73,566	73,200	74,615	82,640
15. **Net Income (10+14)**	402,375	504,562	553,628	120,441	104,541	119,072	160,508	148,886	139,623	129,657	135,462	120,595
Effective Interest Rate Spread (%)	7.41	7.36	7.13	7.29	7.30	7.44	7.42	7.02	7.22	7.22	7.08	6.96
(Ratios To Average Assets)												
Interest Margin	4.97	5.07	4.92	4.99	5.03	5.14	5.11	4.82	4.87	5.03	4.95	4.70
Commission & Forex Income	0.71	0.89	1.48	0.66	0.70	0.71	1.48	1.48	1.50	1.47	1.46	0.73
Gross Earnings Margin	5.68	5.96	6.40	5.66	5.73	5.85	6.59	6.30	6.37	6.50	6.41	5.44
Operating Costs	4.03	4.34	4.46	4.03	4.40	4.24	4.69	4.29	4.28	4.73	4.53	4.29
Net Earnings Margin	1.65	1.62	1.94	1.62	1.33	1.61	1.90	2.01	2.10	1.77	1.88	1.15
Net Income/(Loss) ROA	3.44	4.18	4.38	4.03	3.49	3.93	5.28	4.83	4.43	4.06	4.19	3.65

***Commercial Banks and OLFIs with domestic operations**

SOURCE: Central Bank of The Bahamas

Table 2.29 Credit Card Activity of Domestic Banks[1]

Period End	Number of Cards Issued by Limits			(B$ Thousands)		Value of Credit Outstanding by Limits (B$ Thousands)		
	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
2016	67,982	19,662	11,754	657,426	892,453	111,594	70,414	74,158
2017	65,533	18,946	11,660	715,443	1,024,086	107,664	69,313	77,875
2018	65,952	18,102	11,711	681,999	1,056,769	102,079	66,504	80,486
2019	62,406	18,029	12,121	684,617	1,152,242	101,484	73,293	98,222
2020	58,327	18,830	12,936	685,572	800,455	92,516	66,378	86,503
2021	59,261	18,628	12,733	1,056,194	1,158,520	74,728	60,433	81,960
2022	62,961	19,437	12,643	1,385,592	1,568,175	70,147	64,692	86,497
2023	69,041	20,116	13,349	1,592,862	1,774,679	74,759	68,695	92,941
2024	75,107	21,232	14,207	1,578,196	1,835,401	81,028	72,667	100,369
2025	78,777	22,585	15,339	519,613	553,883	85,862	77,460	109,053
2022								
QTR. I	61,066	18,726	12,748	318,014	348,736	73,547	59,147	82,672
QTR. II	67,685	18,314	12,174	332,505	363,893	71,549	60,513	84,970
QTR. III	68,914	18,858	12,219	356,628	418,460	70,418	61,663	83,472
QTR. IV	62,961	19,437	12,643	378,445	437,086	70,147	64,692	86,497
2023								
QTR. I	63,672	19,661	12,714	390,150	451,796	68,990	65,702	87,191
QTR. II	64,704	19,815	12,814	421,907	396,139	69,591	65,591	87,326
QTR. III	68,886	20,011	12,882	430,803	396,397	73,771	67,654	88,264
QTR. IV	69,041	20,116	13,349	350,002	530,347	74,759	68,695	92,941
2024								
QTR. I	70,626	20,419	13,431	371,326	434,095	73,950	68,396	94,949
QTR. II	72,003	20,542	13,581	371,612	456,972	75,460	68,950	94,310
QTR. III	74,249	20,991	13,823	385,521	472,574	79,521	71,631	95,640
QTR. IV	75,107	21,232	14,207	449,737	471,760	81,028	72,667	100,369
2025								
QTR. I	77,029	21,418	14,445	487,499	521,957	80,178	71,899	99,261
QTR. II	76,006	21,724	14,775	488,523	514,874	82,545	73,916	101,606
QTR. III	77,005	22,232	14,970	499,296	501,855	83,874	75,560	108,210
QTR. IV	78,777	22,585	15,339	519,613	553,883	85,862	77,460	109,053
2026								
QTR. I	79,701	22,853	15,676	550,562	582,850	84,006	76,617	113,918
QTR. II	80,699	23,307	16,020	539,675	573,434	85,024	78,139	117,262

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 Loans	Arrears (Over - 30 Days)	Arrears (31 Days- 90 Days)	Non-Performing (Over 90 Days)	Total Provisions	Arrears (Over 30 Days)	Arrears (31 Days to 90 Days)	Non-Performing Loans (Over 90 Days)	Total Provisions to Total Arrears	Total Provisions to Non-Performing Loans
2016	5,878.5	991.8	281.3	710.5	514.8	16.9	4.8	12.1	51.9	72.5
2017	5,715.8	879.7	316.6	563.1	423.6	15.4	5.5	9.9	48.2	75.2
2018	5,659.6	805.8	292.4	513.5	438.5	14.2	5.2	9.1	54.4	85.4
2019	5,670.5	686.3	232.3	454.0	425.9	12.1	4.1	8.0	62.1	93.8
2020	5,592.7	773.1	298.5	474.6	575.2	13.8	5.3	8.5	74.4	121.2
2021	5,475.5	779.8	251.9	527.9	512.6	14.2	4.6	9.6	65.7	97.1
2022	5,370.2	610.2	195.2	414.9	371.8	11.4	3.6	7.7	60.9	89.6
2023	5,444.3	561.7	200.2	361.5	0.0	10.3	3.7	6.6	0.0	0.0
2024	5,764.6	469.5	151.9	317.7	301.8	8.1	2.6	5.5	64.3	95.0
2025	6,044.6	461.8	158.8	303.0	261.1	7.6	2.6	5.0	56.5	86.2
2024										
QTR. I	5,475.0	508.7	161.9	346.8	321.8	9.3	3.0	6.3	63.3	92.8
QTR. II	5,540.1	491.8	156.1	335.7	315.1	8.9	2.8	6.1	64.1	93.9
QTR. III	5,608.9	484.1	156.9	327.2	311.6	8.6	2.8	5.8	64.4	95.2
QTR. IV	5,764.6	469.5	151.9	317.7	301.8	8.1	2.6	5.5	64.3	95.0
2025										
Jan.	5,799.8	487.9	168.5	319.4	276.1	8.4	2.9	5.5	56.6	86.4
Feb.	5,824.4	453.3	138.6	314.7	275.8	7.8	2.4	5.4	60.8	87.6
Mar.	5,840.1	451.6	129.2	322.4	275.8	7.7	2.2	5.5	61.1	85.5
Apr.	5,859.2	464.4	149.2	315.3	275.9	7.9	2.5	5.4	59.4	87.5
May	5,860.7	465.5	152.5	313.0	274.5	7.9	2.6	5.3	59.0	87.7
Jun.	5,880.3	465.3	152.2	313.0	273.6	7.9	2.6	5.3	58.8	87.4
Jul.	5,926.8	457.2	142.5	314.7	271.5	7.7	2.4	5.3	59.4	86.3
Aug.	5,959.5	459.5	141.8	317.7	272.4	7.7	2.4	5.3	59.3	85.7
Sep.	5,969.6	451.8	138.7	313.1	268.4	7.6	2.3	5.2	59.4	85.7
Oct.	6,013.7	454.9	147.1	307.7	263.4	7.6	2.4	5.1	57.9	85.6
Nov.	6,037.3	450.5	146.8	303.7	263.2	7.5	2.4	5.0	58.4	86.7
Dec.	6,044.6	461.8	158.8	303.0	261.1	7.6	2.6	5.0	56.5	86.2
2026										
Jan.	6,084.8	453.7	150.3	303.4	266.1	7.5	2.5	5.0	58.7	87.7
Feb.	6,110.6	424.5	127.0	297.5	266.0	6.9	2.1	4.9	62.7	89.4
Mar.	6,112.2	426.0	136.8	289.2	263.4	7.0	2.2	4.7	61.8	91.1
Apr.	6,179.5	431.5	143.1	288.4	256.5	7.0	2.3	4.7	59.4	88.9
May	6,195.5	425.1	141.7	283.4	259.5	6.9	2.3	4.6	61.0	91.6
Jun.	6,368.1	434.9	153.0	281.9	258.4	6.8	2.4	4.4	59.4	91.7

Source: Central Bank of The Bahamas

[1]See notes to tables

Table 2.31 Domestic Banks: Foreign Exchange Transactions

(B$'000)

PERIOD	CENTRAL BANK Purchases	CENTRAL BANK Sales	CENTRAL BANK Net Purchase/ (Sale)	OTHER CUSTOMERS Purchases	OTHER CUSTOMERS Sales	OTHER CUSTOMERS Net Purchase/ (Sale)	TOTAL Purchases	TOTAL Sales	TOTAL Net Purchase/ (Sale)
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
2020	803,477	444,612	358,865	3,829,638	4,266,778	(437,140)	4,633,115	4,711,390	(78,275)
2021	530,588	374,191	156,397	5,348,635	5,453,840	(105,205)	5,879,223	5,828,031	51,192
2022	759,601	912,117	(152,516)	7,168,227	6,985,049	183,178	7,927,828	7,897,166	30,662
2023	663,786	812,966	(149,180)	7,179,446	7,062,417	117,029	7,843,232	7,875,383	(32,151)
2024	730,384	854,203	(123,819)	7,268,734	7,119,354	149,380	7,999,118	7,973,557	25,561
2025	627,978	743,249	(115,271)	7,598,353	7,505,367	92,986	8,226,331	8,248,616	(22,285)
2024									
QTR. I	66,482	375,609	(309,127)	1,993,170	1,658,399	334,771	2,059,652	2,034,008	25,644
QTR. II	144,663	211,998	(67,335)	1,880,162	1,815,200	64,962	2,024,825	2,027,198	(2,373)
QTR. III	306,680	144,095	162,585	1,665,235	1,848,571	(183,336)	1,971,915	1,992,666	(20,751)
QTR. IV	212,559	122,501	90,058	1,730,167	1,797,184	(67,017)	1,942,726	1,919,685	23,041
2025									
Jan.	47,200	115,683	(68,483)	645,913	573,566	72,347	693,113	689,249	3,864
Feb.	20,086	59,554	(39,468)	576,317	553,324	22,993	596,403	612,878	(16,475)
Mar.	25,000	195,965	(170,965)	751,212	575,408	175,804	776,212	771,373	4,839
Apr.	29,063	57,519	(28,456)	636,286	627,670	8,616	665,349	685,189	(19,840)
May	41,400	58,159	(16,759)	645,427	624,758	20,669	686,827	682,917	3,910
Jun.	49,500	70,321	(20,821)	593,996	577,782	16,214	643,496	648,103	(4,607)
Jul.	48,000	60,140	(12,140)	704,145	696,966	7,179	752,145	757,106	(4,961)
Aug.	77,740	21,966	55,774	566,671	629,282	(62,611)	644,411	651,248	(6,837)
Sep.	92,429	24,005	68,424	609,673	662,082	(52,409)	702,102	686,087	16,015
Oct.	68,860	10,256	58,604	571,628	627,118	(55,490)	640,488	637,374	3,114
Nov.	49,000	25,388	23,612	612,110	643,305	(31,195)	661,110	668,693	(7,583)
Dec.	79,700	44,293	35,407	684,975	714,106	(29,131)	764,675	758,399	6,276
2026									
Jan.	14,500	117,622	(103,122)	730,047	611,973	118,074	744,547	729,595	14,952
Feb.	2,590	55,820	(53,230)	673,642	610,054	63,588	676,232	665,874	10,358
Mar.	8,301	114,507	(106,206)	813,638	737,610	76,028	821,939	852,117	(30,178)
Apr.	9,700	170,677	(160,977)	901,977	741,651	160,326	911,677	912,328	(651)
May	47,850	52,739	(4,889)	694,821	663,911	30,910	742,671	716,650	26,021
Jun.	31,251	56,241	(24,990)	764,115	714,969	49,146	795,366	771,210	24,156

SOURCE: Central Bank of The Bahamas

Table 2.32 Domestic Banks: Cheque Clearing

(Num./B$'000)

PERIOD	Number	Value
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
2020	1,395,346	4,564,205
2021	1,288,779	4,246,163
2022	1,135,340	4,294,303
2023	962,246	3,923,731
2024	823,106	3,848,615
2025	710,012	3,641,209
2023		
Qtr. I	260,415	995,588
Qtr. II	242,555	985,635
Qtr. III	233,885	986,460
Qtr. IV	225,391	956,049
2024		
Jan	74,291	325,881
Feb	72,819	317,443
Mar	70,735	325,288
Apr	73,988	345,437
May	74,025	341,356
Jun	63,517	286,064
Jul	71,895	353,765
Aug	64,233	311,890
Sep	61,941	286,018
Oct	66,096	324,805
Nov	63,811	311,380
Dec	65,755	319,287
2025		
Jan	63,373	304,918
Feb	59,843	294,064
Mar	62,526	312,868
Apr	61,257	319,644
May	62,733	318,837
Jun	56,783	286,586
Jul	62,243	326,364
Aug	52,515	281,722
Sep	54,522	292,720
Oct	58,906	299,221
Nov	53,245	278,404
Dec	62,066	325,860
2026		
Jan.	52,199	269,411
Feb.	53,021	284,163
Mar.	59,721	317,526
Apr.	53,276	301,496
May	50,073	284,644
Jun.	55,834	311,410

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	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
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
2020	177,863	7,909,863	12,016	2,159,887	5,442	3,219,057	--	--	15,160	16,746,462	2,544	4,156,979	213,025	34,192,248
2021	235,526	7,721,262	11,916	1,916,805	5,746	3,951,219	--	--	17,295	18,213,412	2,632	4,197,492	273,115	36,000,191
2022	256,073	8,930,978	9,264	1,813,522	5,621	4,804,160	--	--	19,494	23,558,158	3,057	5,014,892	293,509	44,121,710
2023	243,030	8,503,443	9,389	2,157,231	7,204	5,866,270	--	--	15,529	20,892,849	4,702	2,193,931	279,854	39,613,723
2024	233,618	9,635,836	10,089	2,199,664	9,649	7,270,551	--	--	9,855	10,654,066	10,999	1,874,472	274,210	31,634,590
2025	280,132	10,703,273	11,239	2,496,504	9,778	7,880,779	--	--	8,185	11,924,260	14,716	2,804,374	324,050	35,809,191
2024														
QTR. I	58,517	2,486,462	2,408	489,757	2,338	1,746,939	--	--	2,707	3,631,043	2,585	309,627	68,555	8,663,828
QTR. II	59,208	2,252,072	2,561	632,753	2,425	1,811,787	--	--	1,939	2,110,621	2,573	416,004	68,706	7,223,237
QTR. III	55,761	2,464,447	2,623	508,494	2,479	1,796,599	--	--	2,435	2,283,240	2,625	557,482	65,923	7,610,263
QTR. IV	60,132	2,432,856	2,497	568,659	2,407	1,915,226	--	--	2,774	2,629,162	3,216	591,359	71,026	8,137,262
2025														
Jan.	20,005	738,835	811	154,323	854	654,480	--	--	966	684,554	1,202	123,870	23,838	2,356,062
Feb.	19,305	773,621	824	195,342	835	582,030	--	--	844	1,147,025	1,115	109,295	22,923	2,807,312
Mar.	20,868	801,234	817	196,224	826	656,058	--	--	848	844,475	1,194	143,663	24,553	2,641,654
Apr.	20,867	793,395	908	226,484	839	658,432	--	--	812	1,066,793	1,082	143,844	24,508	2,888,948
May.	22,160	713,094	923	211,448	849	673,905	--	--	771	663,285	1,111	139,800	25,814	2,401,532
Jun.	21,401	638,966	864	228,974	737	623,845	--	--	602	1,310,800	1,054	326,197	24,658	3,128,782
Jul.	25,744	1,442,775	1,142	201,272	843	731,561	--	--	591	1,024,744	1,552	259,096	29,872	3,659,448
Aug.	23,902	930,156	953	202,727	805	619,492	--	--	528	536,547	1,113	272,477	27,301	2,561,400
Sep.	24,276	915,128	1,065	216,789	789	623,403	--	--	520	529,732	1,416	290,777	28,066	2,575,829
Oct.	26,916	965,135	944	202,446	841	684,145	--	--	616	2,144,655	1,240	308,736	30,557	4,305,117
Nov.	25,243	960,568	956	199,850	763	629,572	--	--	556	480,945	1,391	270,871	28,909	2,541,807
Dec.	29,445	1,030,364	1,032	260,626	797	743,855	--	--	531	1,490,705	1,246	415,748	33,051	3,941,300
2026														
Jan.	25,697	963,602	1,036	199,124	768	676,212	--	--	808	1,867,385	1,375	197,454	29,684	3,903,778
Feb.	26,799	895,552	828	194,940	770	648,551	--	--	652	1,190,078	1,254	176,141	30,303	3,105,261
Mar.	30,574	1,085,402	911	270,132	851	746,072	--	--	724	1,602,424	1,378	220,025	34,438	3,924,055
Apr.	28,484	1,061,707	829	262,176	788	723,169	--	--	607	1,986,758	1,252	222,154	31,960	4,255,963
May	24,351	1,152,433	861	215,559	739	639,519	--	--	598	1,473,662	1,207	218,021	27,756	3,699,194
Jun.	19,449	1,001,491	756	247,073	778	774,127	--	--	664	1,892,848	1,276	308,666	22,923	4,224,205

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

Table 2.34 Supervised Financial Institutions in The Bahamas

Period	Banks & Trust Companies					**Private Trust Companies**	**Qualified Executive Entities**	Registered Representatives		**Co-Operative Credit Unions**	**Electronic Money Service Providers**	Money Transmission Businesses	
	Authorized Dealers	Authorized Agents	Other Public Licensees	Restricted	Non-Active Licensees			Licensees	Non-Licensees			Non-Bank Money Transmission Businesses	Non-Bank Money Transmission Agents
2016	8	8	81	145	6	121	--	19	5	10	--	3	11
2017	8	9	73	137	15	121	--	21	5	10	--	5	12
2018	8	12	69	135	7	136	--	23	5	10	1	5	20
2019	8	16	61	128	8	142	--	25	6	10	3	5	21
2020	8	14	62	128	5	136	--	24	6	10	3	5	22
2021	9	11	60	127	7	140	--	23	6	10	3	5	20
2022	10	10	55	120	7	155	--	22	7	8	3	5	18
2023	10	10	54	116	7	169	--	22	8	8	3	5	19
2024	10	9	53	113	7	180	--	23	8	8	3	5	19
2025	10	11	49	108	6	186	--	24	7	8	3	5	17
2024													
QTR. I	10	9	54	116	7	170	--	22	8	8	3	5	19
QTR. II	10	9	54	116	7	171	--	23	8	8	3	5	18
QTR. III	10	9	53	116	7	171	--	23	8	8	3	5	18
QTR. IV	10	9	53	113	7	180	--	23	8	8	3	5	19
2025													
Jan.	10	9	53	112	7	180	--	24	8	8	3	5	19
Feb.	10	9	53	110	6	178	--	24	8	8	3	5	19
Mar.	10	9	53	110	6	181	--	24	8	8	3	5	20
Apr.	10	10	52	104	6	185	--	24	8	8	3	5	20
May	10	10	51	108	6	184	--	24	8	8	3	5	19
Jun.	10	10	51	108	6	184	--	24	8	8	3	5	19
Jul.	10	10	51	108	6	185	--	24	8	8	3	5	19
Aug.	10	10	51	108	6	186	--	24	8	8	3	5	19
Sep.	10	10	51	108	6	186	--	24	7	8	3	5	18
Oct.	10	11	50	108	6	186	--	24	7	8	3	5	18
Nov.	10	11	50	108	6	186	--	24	7	8	3	5	18
Dec.	10	11	49	108	6	186	--	24	7	8	3	5	17
2026													
Jan.	10	11	49	108	6	188	--	24	7	8	3	5	17
Feb.	10	11	48	108	7	187	--	24	7	8	3	5	17
Mar.	10	11	48	108	7	188	1	24	7	8	3	5	16
Apr.	10	11	48	108	7	187	1	24	7	8	3	5	16
May	10	11	48	108	7	187	1	24	7	8	3	5	14
Jun.	10	11	48	106	7	187	1	24	7	8	3	5	14

Source: Central Bank of The Bahamas

Banks and Trust Companies Licensed in The Bahamas
As at 30 June, 2026

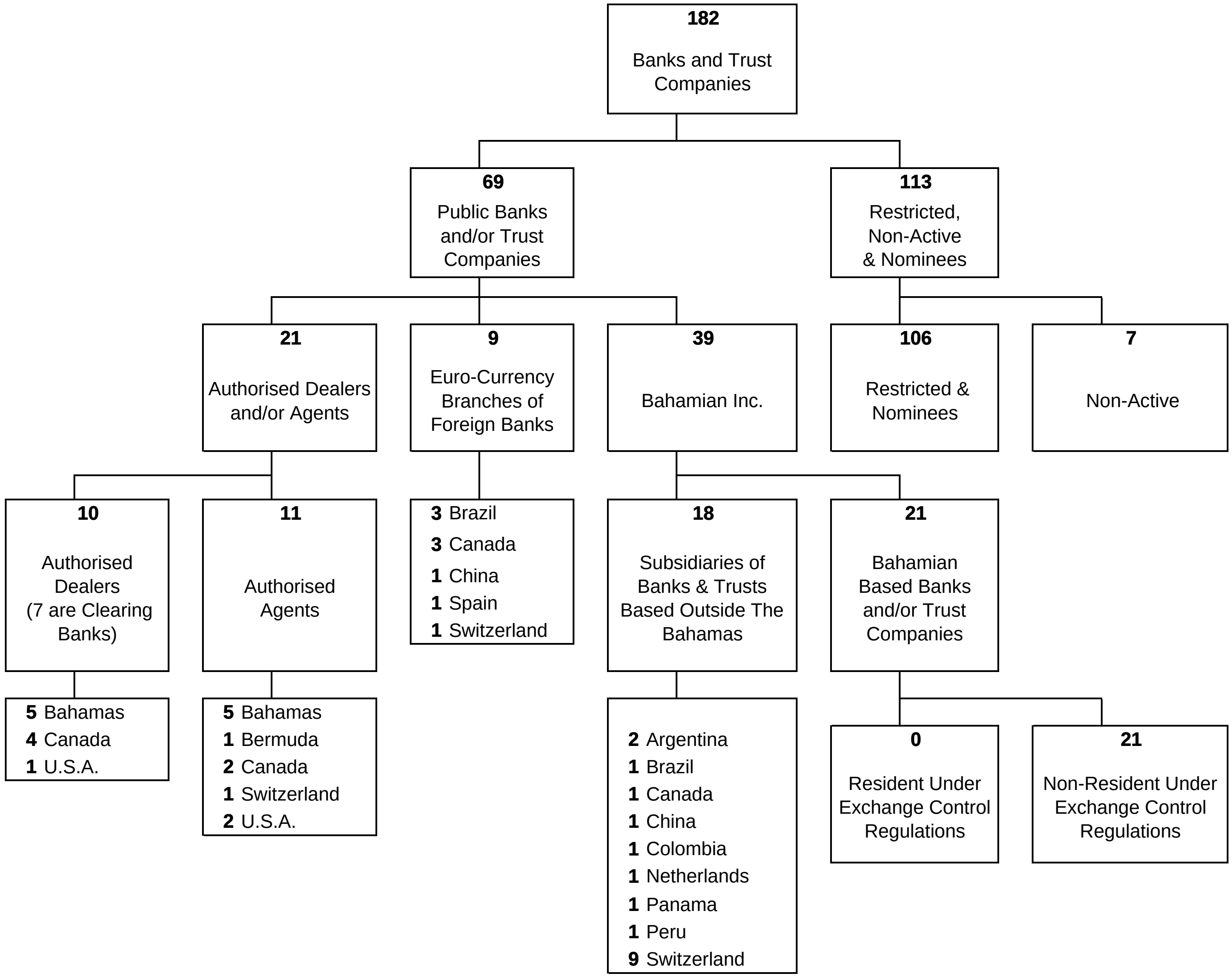

Table 3.1 Credit Unions Total Assets

(B$'000)

			LOANS RECEIVABLE												
			Loans												
Period Ended	Till Cash	Marketable Securities (up to 1 year)	Consumer	Mortgage / Land	Revolving Line of Credit	Other Loans	Gross Loans	Net Loans* Receivable	Liquid ** Investments	Financial Investments (over 1 year maturity)	League Deposits	Non-Financial Investments	Fixed Assets	Other Assets	Total Assets
2016	21,651	5,125	165,371	52,965	5,111	4,498	227,945	216,254	19,476	16,555	72,022	26,334	13,191	4,893	395,501
2017	18,266	5,252	168,027	52,255	4,005	6,921	231,208	221,533	21,789	28,765	77,334	25,629	15,308	6,948	420,824
2018	21,054	5,383	177,917	50,859	3,281	2,219	234,276	224,332	23,786	36,791	85,386	27,243	16,110	11,014	451,099
2019	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
2020	22,096	66	153,966	68,677	1,441	1,831	225,915	216,384	44,696	48,907	93,746	21,689	17,847	16,862	482,293
2021	19,705	-	145,754	87,947	797	1,498	235,996	225,670	29,848	51,464	96,130	22,144	17,109	12,531	474,601
2022	24,339	-	137,282	102,564	619	949	241,414	230,627	26,912	47,563	103,025	24,810	18,645	7,725	483,646
2023	22,677	-	138,617	106,463	532	556	246,168	235,720	34,677	46,308	106,526	23,950	17,056	8,033	494,947
2024	26,480	783	145,272	114,145	308	674	260,399	253,827	39,883	37,811	111,128	23,270	16,944	7,693	517,819
2025	24,069	-	155,166	123,438	219	1,233	280,056	273,965	38,965	43,045	115,841	23,915	18,407	8,475	546,682
2024															
QTR. I	30,085	-	138,933	107,663	490	447	247,533	235,955	40,234	39,872	108,018	23,776	16,947	9,780	504,667
QTR. II	29,158	-	142,044	111,133	468	488	254,133	242,849	34,341	45,561	109,976	23,582	16,922	9,006	511,395
QTR. III	28,869	-	141,036	113,359	347	689	255,431	248,976	39,878	37,833	109,981	23,392	17,010	7,745	513,684
QTR. IV	26,480	783	145,272	114,145	308	674	260,399	253,827	39,883	37,811	111,128	23,270	16,944	7,693	517,819
2025															
Jan.	26,660	783	144,863	115,784	302	698	261,647	254,508	40,111	38,028	111,453	23,212	16,825	8,885	520,465
Feb.	26,782	783	145,694	116,533	293	694	263,214	256,393	40,336	38,030	111,554	22,711	17,305	9,544	523,438
Mar.	27,195	548	145,534	117,738	282	697	264,251	255,981	36,430	43,044	112,005	22,653	17,231	9,458	524,545
Apr.	26,719	548	146,485	118,150	260	577	265,472	258,293	36,672	43,081	113,433	22,595	17,273	10,689	529,303
May	31,197	150	147,331	118,426	258	605	266,620	259,252	39,848	36,399	113,958	22,539	17,746	11,011	532,100
Jun.	30,304	150	147,712	119,863	255	674	268,504	261,222	40,910	36,433	113,598	22,482	17,714	11,639	534,452
Jul.	26,399	150	149,247	120,036	251	1,057	270,591	263,850	41,927	36,430	113,268	22,426	17,688	10,722	532,860
Aug.	24,860	150	149,632	121,049	240	1,261	272,182	266,124	39,926	39,456	113,386	24,107	18,752	10,506	537,267
Sep.	29,364	-	149,755	121,510	242	1,420	272,927	266,616	39,311	42,892	115,112	24,041	18,872	6,341	542,549
Oct.	26,960	-	150,546	123,014	235	1,420	275,215	268,645	39,631	42,925	115,727	23,983	18,800	8,224	544,895
Nov.	26,383	-	152,964	123,173	223	1,317	277,677	271,228	38,614	42,910	115,837	23,927	18,732	8,686	546,317
Dec.	24,069	-	155,166	123,438	219	1,233	280,056	273,965	38,965	43,045	115,841	23,915	18,407	8,475	546,682
2026															
Jan.	29,186	-	155,259	123,398	213	1,216	280,086	273,885	37,136	44,780	116,510	23,863	18,262	8,062	551,684
Feb.	31,514	-	154,952	123,569	210	1,256	279,987	273,885	38,198	43,824	116,841	23,595	19,164	6,811	553,832
Mar.	36,071	-	153,731	123,737	201	1,237	278,906	272,101	32,218	48,444	118,298	23,495	18,950	7,284	556,861
Apr.	33,880	-	153,886	123,958	183	1,197	279,224	272,646	37,546	48,591	118,488	23,395	18,722	7,722	560,990
May	33,483	200	154,603	123,533	176	1,214	279,526	272,968	35,561	53,321	118,216	23,294	18,582	7,572	563,197
Jun.	31,164	200	155,701	124,876	163	1,396	282,136	275,742	39,491	51,463	117,416	23,194	18,399	7,158	564,227

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: Members Deposits: Fixed	DEPOSITS: Members Deposits: Other	DEPOSITS: Non-members' Deposits	Total	Loans Payable	Short-Term Payable	Other Liabilities	Total Liabilities	EQUITY & RETAINED EARNINGS: Members' Capital: Qualifying Shares	EQUITY & RETAINED EARNINGS: Members' Capital: Equity Shares	EQUITY & RETAINED EARNINGS: Retained Earnings	Reserve Fund	Members' Equity	Total Liabilities & Members' Equity	Capital Ratio (%)
2016	138,496	190,587	10,820	339,903	345	1,125	8,996	350,369	3,820	3,426	12,789	25,097	45,132	395,501	11.41
2017	142,168	211,511	9,056	362,735	2,127	504	8,063	373,429	4,557	3,583	9,378	29,877	47,395	420,824	11.26
2018	144,276	226,094	16,032	386,402	3,023	710	9,656	399,791	3,829	6,474	9,403	31,602	51,308	451,099	11.37
2019	139,599	255,049	16,672	411,320	3,385	950	8,213	423,868	5,017	3,545	7,849	35,677	52,088	475,956	10.94
2020	136,833	265,474	14,607	416,914	1,247	1,123	7,364	426,648	5,161	3,616	7,203	39,665	55,645	482,293	11.54
2021	125,790	272,190	11,140	409,120	875	1,171	7,802	418,968	5,320	3,841	5,169	41,303	55,633	474,601	11.72
2022	119,864	284,712	9,847	414,423	475	891	7,902	423,691	5,525	4,060	9,929	40,441	59,955	483,646	12.40
2023	112,720	297,678	9,522	419,920	3,322	1,101	7,700	432,043	6,469	4,229	8,235	43,971	62,904	494,947	12.71
2024	108,707	317,484	9,967	436,158	8,418	640	6,354	451,570	6,857	4,631	8,952	45,809	66,249	517,819	12.79
2025	108,004	339,587	9,342	456,933	9,850	615	8,639	476,037	7,222	4,921	8,550	49,952	70,645	546,682	12.92
2024															
QTR. I	112,134	306,608	9,307	428,049	3,170	1,173	7,631	440,023	6,785	4,434	9,051	44,374	64,644	504,667	12.81
QTR. II	111,059	313,027	10,268	434,354	4,940	442	6,176	445,912	6,906	4,534	8,432	45,611	65,483	511,395	12.80
QTR. III	110,157	314,742	9,678	434,577	4,931	595	7,684	447,787	6,858	4,680	8,832	45,527	65,897	513,684	12.83
QTR. IV	108,707	317,484	9,967	436,158	8,418	640	6,354	451,570	6,857	4,631	8,952	45,809	66,249	517,819	12.79
2025															
Jan.	108,389	318,732	9,890	437,011	8,750	1,030	8,202	454,993	6,858	4,663	8,115	45,836	65,472	520,465	12.58
Feb.	107,758	323,226	9,800	440,784	7,536	772	8,691	457,783	6,921	4,688	8,007	46,039	65,655	523,438	12.54
Mar.	108,478	326,192	9,380	444,050	6,983	475	8,738	460,246	6,965	4,722	6,542	46,070	64,299	524,545	12.26
Apr.	107,983	329,251	9,675	446,909	7,326	503	9,224	463,962	7,012	4,752	7,126	46,451	65,341	529,303	12.34
May	108,426	331,768	10,494	450,688	7,356	471	8,161	466,676	7,050	4,777	7,095	46,502	65,424	532,100	12.30
Jun.	108,337	334,380	9,707	452,424	7,487	518	8,415	468,844	7,083	4,794	7,201	46,530	65,608	534,452	12.28
Jul.	108,154	333,893	9,881	451,928	6,371	326	8,642	467,267	7,125	4,830	6,821	46,817	65,593	532,860	12.31
Aug.	108,213	332,806	11,182	452,201	6,690	487	9,049	468,427	7,152	4,850	7,914	48,924	68,840	537,267	12.81
Sep.	107,432	335,699	10,148	453,279	10,550	550	9,023	473,402	7,177	4,867	7,566	49,537	69,147	542,549	12.74
Oct.	107,193	338,418	9,143	454,754	11,250	510	9,135	475,649	7,202	4,863	7,603	49,578	69,246	544,895	12.71
Nov.	107,135	339,627	10,083	456,845	10,852	331	8,389	476,417	7,226	4,901	8,133	49,640	69,900	546,317	12.79
Dec.	108,004	339,587	9,342	456,933	9,850	615	8,639	476,037	7,222	4,921	8,550	49,952	70,645	546,682	12.92
2026															
Jan.	108,028	341,990	9,047	459,065	12,376	729	8,669	480,839	7,201	4,946	8,643	50,055	70,845	551,684	12.84
Feb.	107,788	344,807	9,079	461,674	11,736	828	8,953	483,191	7,222	4,959	8,314	50,146	70,641	553,832	12.75
Mar.	107,862	349,233	8,319	465,414	11,669	137	9,570	486,790	7,253	4,980	7,518	50,320	70,071	556,861	12.58
Apr.	108,486	352,715	7,880	469,081	11,536	225	9,898	490,740	7,288	5,000	5,453	52,509	70,250	560,990	12.52
May	108,052	356,319	9,050	473,421	10,605	239	8,375	492,640	7,321	5,018	5,749	52,469	70,557	563,197	12.53
Jun.	108,029	357,045	8,960	474,034	10,712	493	8,370	493,609	7,364	5,034	5,613	52,607	70,618	564,227	12.52

SOURCE: Central Bank of The Bahamas

Table 3.3 Bahamas Development Bank: Assets

(B$'000)

Period Ended	Till Cash	DUE FROM: Central Bank	DUE FROM: Commercial Banks: Demand Deposits	DUE FROM: Commercial Banks: Fixed Deposits	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
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
2019	2	1	7,349	--	4,466	--	15,498	4,975	2,714	35,005
2020	2	1	4,642	--	5,989	--	17,551	4,975	4,828	37,988
2021	2	1	2,556	--	3,396	--	19,776	4,975	4,617	35,323
2022	2	1	612	--	2,718	--	20,541	2,975	5,832	32,681
2023	2	1	612	--	1,523	--	19,712	2,975	6,868	31,693
2023										
QTR. I	2	1	612	--	3,139	--	20,298	2,975	5,214	32,241
QTR. II	2	1	612	--	2,973	--	20,275	2,975	5,198	32,036
QTR. III	2	1	612	--	3,287	--	19,991	2,975	6,919	33,787
QTR. IV	2	1	612	--	1,523	--	19,712	2,975	6,868	31,693
2024										
QTR. I	2	1	613	--	938	--	19,533	2,975	6,088	30,150
QTR. II	2	2	623	--	2,061	--	19,322	2,975	8,564	33,549
QTR. III	2	1	623	--	1,733	--	19,095	2,975	9,182	33,611

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[1]	National Insurance Board[2]	Central Bank	Caribbean Development Bank	Other Financial Institutions Outside The Bahamas					
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
2019	9	1,274	2,258	--	15	44,954	54,782	273	(68,560)	35,005
2020	--	38,411	2,007	--	--	6,534	56,282	273	(65,519)	37,988
2021	--	37,759	1,901	--	--	6,488	56,281	273	(67,379)	35,323
2022	--	36,342	1,648	--	--	6,280	55,760	273	(67,622)	32,681
2023	--	36,259	1,537	--	--	6,399	57,260	273	(70,035)	31,693
2023										
QTR. I	--	35,310	1,514	--	--	6,254	56,260	273	(67,370)	32,241
QTR. II	--	35,617	1,522	--	--	6,869	57,260	273	(69,505)	32,036
QTR. III	--	35,955	1,529	--	--	8,037	57,260	273	(69,267)	33,787
QTR. IV	--	36,259	1,537	--	--	6,399	57,260	273	(70,035)	31,693
2024										
QTR. I	--	35,883	1,544	--	--	6,467	57,260	273	(71,277)	30,150
QTR. II	--	35,542	1,552	--	--	6,435	58,960	273	(69,213)	33,549
QTR. III	--	35,786	1,559	--	--	6,644	58,960	273	(69,611)	33,611

Source: Bahamas Development Bank

[1] Transfer of amounts from Due to Government to the Capital Account effective Q3, 2019

[2] NIB bonds were converted to a loan in the amount of $37.0 million during Q4, 2020. This change also impacted the "Other Liabilities" category.

Table 3.5 Bahamas Development Bank: Sectoral Distribution of Credit

(B$'000)

Period Ended	Agriculture	Fisheries	Manufacturing	Transportation	Other Industries	Tourism				GRAND TOTAL
						Hotels	Hotel Apartments	Other	TOTAL	
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
2019	87	368	1,133	1,806	9,733	366	596	1,409	2,371	15,498
2020	83	299	1,354	1,706	11,868	150	720	1,371	2,241	17,551
2021	73	208	1,452	2,892	12,957	132	728	1,334	2,194	19,776
2022	65	187	1,359	3,879	12,779	--	728	1,544	2,272	20,541
2023	55	353	1,190	4,256	11,741	--	728	1,389	2,117	19,712
2023										
QTR. I	64	179	1,334	3,960	12,580	--	728	1,452	2,180	20,297
QTR. II	60	361	1,296	4,360	12,034	--	728	1,436	2,164	20,275
QTR. III	57	364	1,217	4,300	11,906	--	728	1,419	2,147	19,991
QTR. IV	55	353	1,190	4,256	11,741	--	728	1,389	2,117	19,712
2024										
QTR. I	50	349	1,070	4,213	11,751	--	728	1,372	2,100	19,533
QTR. II	47	336	1,022	4,227	11,609	--	728	1,353	2,081	19,322
QTR. III	44	316	1,014	4,160	11,495	--	728	1,338	2,066	19,095

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	Transactions on BISX Value (B$ '000)
2016	53	1,938	5,401,372	35,812
2017	53	2,064	5,132,345	44,360
2018	49	2,110	8,519,711	41,834
2019	44	2,232	28,853,345	187,746
2020	47	2,092	5,558,484	27,885
2021	47	2,228	12,044,767	108,435
2022	47	2,645	8,863,197	65,303
2023	47	2,852	4,877,135	77,931
2024	47	3,008	16,146,099	119,356
2025	47	3,110	6,116,485	61,622
2022				
QTR. I	47	2,230	2,293,350	20,905
QTR. II	47	2,584	3,108,168	12,329
QTR. III	47	2,633	2,202,129	19,308
QTR. IV	47	2,645	1,259,550	12,761
2023				
QTR. I	47	2,397	1,561,172	29,430
QTR. II	47	2,557	1,039,832	14,990
QTR. III	47	2,687	1,245,478	24,418
QTR. IV	47	2,852	1,030,653	9,093
2024				
QTR. I	47	2,937	780,614	10,434
QTR. II	47	2,944	10,958,704	67,017
QTR. III	47	2,986	1,776,726	26,033
QTR. IV	47	3,008	2,630,055	15,872
2025				
Jan.	47	3,098	152,761	3,330
Feb.	47	3,002	530,441	2,768
Mar.	47	3,026	683,426	5,621
Apr.	47	3,051	577,586	5,274
May	47	3,058	682,715	5,329
Jun.	47	3,039	634,187	6,598
Jul.	47	3,020	826,670	5,058
Aug.	47	3,031	408,085	5,128
Sep.	47	3,063	339,574	3,393
Oct.	47	3,075	270,255	9,604
Nov.	47	3,050	279,298	4,218
Dec.	47	3,110	731,487	5,301
2026				
Jan.	47	3,170	411,657	3,472
Feb.	47	3,183	575,755	4,692
Mar.	47	3,126	646,760	5,454
Apr.	47	3,177	244,106	1,647
May	47	3,202	7,941,779	18,565
Jun.	47	3,224	404,580	10,958

SOURCE: The Bahamas International Securities Exchange (BISX)

Table 3.7 Comparative Equity Market Valuations[1] (annual % change)

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
2016	9.9	13.9	61.6	(7.5)	3.9	4.8	6.0	(16.3)
2017	(0.3)	17.9	52.2	(1.9)	8.8	11.4	16.4	8.6
2018	4.1	7.3	31.1	(4.1)	(0.7)	(2.5)	8.3	(13.2)
2019	8.5	1.0	40.8	5.2	7.1	2.8	11.6	6.9
2020	(2.9)	(11.3)	(17.3)	(1.3)	(5.8)	(18.5)	6.5	3.5
2021	(2.1)	(15.2)	6.0	9.1	29.0	16.9	36.8	15.3
2022	22.4	2.1	(8.4)	5.8	(1.5)	3.0	(8.5)	(10.3)
2023	4.1	5.9	(11.1)	(7.8)	3.2	5.2	13.0	(1.5)
2024	13.6	10.9	(1.8)	(11.5)	14.9	6.8	27.1	1.4
2025	3.1	(3.6)	(0.7)	(12.2)	21.9	12.9	13.2	15.1
2023								
QTR. I	7.5	6.8	(13.0)	(5.4)	(8.2)	1.5	(9.3)	0.6
QTR. II	(1.0)	1.3	(13.6)	(8.1)	6.9	5.1	17.6	(5.8)
QTR. III	2.0	6.2	(9.6)	(8.0)	5.9	10.4	19.6	2.8
QTR. IV	7.8	9.3	(8.5)	(9.8)	8.1	3.8	24.2	(3.7)
2024								
QTR I	22.5	18.0	(3.7)	(9.4)	10.3	4.2	27.9	(7.1)
QTR II	15.1	14.0	(3.9)	(9.0)	8.5	8.4	22.7	(7.3)
QTR III	11.1	9.0	(2.7)	(14.8)	22.8	8.8	34.4	7.3
QTR IV	5.5	2.4	3.1	(12.7)	18.0	5.7	23.3	12.7
2025								
Jan.	6.8	0.2	3.9	(11.7)	21.5	13.8	24.7	16.6
Feb.	2.2	(1.7)	(1.3)	(12.0)	18.9	14.7	16.8	10.1
Mar.	3.0	(4.1)	0.7	(14.5)	12.4	8.6	6.8	9.7
Apr.	4.6	(1.8)	1.9	(13.8)	14.4	4.6	10.6	5.6
May	4.2	(3.4)	0.8	(10.6)	17.7	6.0	12.0	8.4
Jun.	3.2	(4.1)	(0.5)	(11.6)	22.0	7.6	13.6	16.1
Jul.	2.7	(6.3)	(1.0)	(12.4)	18.0	9.5	14.8	21.6
Aug.	2.5	(2.7)	2.7	(9.8)	22.4	9.8	14.4	35.7
Sep.	2.6	(4.9)	2.2	(9.5)	25.1	14.1	16.1	16.4
Oct.	3.2	(3.7)	2.5	(11.0)	25.3	18.8	19.9	20.6
Nov.	2.7	(1.7)	(0.9)	(13.1)	22.4	17.1	13.5	16.9
Dec.	3.4	(1.2)	(5.3)	(13.3)	28.2	21.5	16.4	18.4
2026								
Jan.	2.3	(3.6)	3.7	(11.9)	25.0	17.9	14.9	26.7
Feb.	6.0	(2.1)	4.6	(14.4)	35.2	23.8	15.5	25.4
Mar.	3.3	(3.4)	4.8	(12.3)	31.5	20.0	16.3	16.7
Apr.	4.1	(1.8)	5.7	(9.7)	36.7	22.0	29.4	25.4
May	4.7	0.0	5.1	(7.3)	32.7	17.9	28.2	21.5
Jun.	6.1	1.1	11.5	(4.9)	30.6	19.3	20.9	18.9

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

[1]See 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
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
2020	4.00	4.25	2.17	99.17	1.93
2021	4.00	4.25	3.35	98.93	2.85
2022	4.00	4.25	3.38	98.92	2.88
2023	4.00	4.25	3.41	98.91	2.91
2024	4.00	4.25	3.44	98.90	2.94
2025	4.00	4.25	3.77	97.73	3.27
2023					
QTR. I	4.00	4.25	3.40	98.92	2.90
QTR. II	4.00	4.25	3.41	98.91	2.91
QTR. III	4.00	4.25	3.40	98.79	2.90
QTR. IV	4.00	4.25	3.41	98.91	2.91
2024					
QTR. I	4.00	4.25	3.25	98.99	2.75
QTR. II	4.00	4.25	3.42	98.91	2.92
QTR. III	4.00	4.25	3.43	99.27	2.93
QTR. IV	4.00	4.25	3.44	98.90	2.94
2025					
Jan.	4.00	4.25	3.46	98.90	2.96
Feb.	4.00	4.25	3.49	98.89	2.99
Mar.	4.00	4.25	3.47	98.89	2.97
Apr.	4.00	4.25	3.50	98.88	3.00
May	4.00	4.25	3.56	98.45	3.06
Jun.	4.00	4.25	3.51	98.88	3.01
Jul.	4.00	4.25	3.60	98.16	3.10
Aug.	4.00	4.25	3.60	98.37	3.10
Sep.	4.00	4.25	3.53	98.88	3.03
Oct.	4.00	4.25	3.67	98.41	3.17
Nov.	4.00	4.25	3.82	98.04	3.32
Dec.	4.00	4.25	3.77	97.73	3.27
2026					
Jan.	4.00	4.25	3.70	98.82	3.20
Feb.	4.00	4.25	3.94	98.52	3.44
Mar.	4.00	4.25	3.78	98.78	3.28
Apr.	4.00	4.25	3.84	98.76	3.34
May	4.00	4.25	3.92	98.29	3.42
Jun.	4.00	4.25	3.92	98.04	3.42

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
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
2020	12.52	8.08	5.26	6.96	9.84	10.39
2021	12.34	7.68	5.14	5.99	10.21	10.02
2022	12.96	5.96	5.23	6.76	10.95	11.01
2023	12.90	3.43	5.17	6.39	10.63	11.02
2024	13.09	7.13	5.20	6.80	10.72	11.23
2025	12.84	7.98	5.21	6.23	11.50	11.24
2024						
QTR. I	12.69	5.53	5.17	6.61	10.32	10.60
QTR. II	13.02	6.60	5.11	7.01	9.39	10.74
QTR. III	13.50	9.49	5.29	7.79	11.73	12.15
QTR. IV	13.16	6.88	5.22	6.13	11.44	11.42
2025						
Jan.	13.03	7.25	5.41	--	12.00	11.92
Feb.	12.62	7.56	5.07	6.53	11.82	10.94
Mar.	12.66	8.01	5.23	4.98	11.75	11.30
Apr.	12.58	7.74	5.07	7.42	10.09	10.61
May	12.77	10.73	5.22	--	12.18	11.82
Jun.	12.70	7.78	5.32	6.63	10.84	10.71
Jul.	12.91	10.76	5.10	5.34	11.95	11.68
Aug.	13.23	7.65	5.18	6.08	11.94	11.36
Sep.	12.72	8.67	5.23	6.42	10.49	11.08
Oct.	12.76	6.08	5.15	6.25	12.15	11.38
Nov.	12.92	5.77	5.16	5.67	11.11	10.37
Dec.	13.16	7.75	5.38	6.95	11.69	11.65
2026						
Jan.	12.39	5.73	5.49	7.00	11.01	10.24
Feb.	11.96	12.25	5.20	--	12.47	11.29
Mar.	11.68	6.03	5.05	8.43	13.61	10.88
Apr.	11.92	6.64	5.09	9.52	12.16	10.86
May	11.97	5.91	5.05	10.25	12.40	9.04
Jun.	12.03	6.89	4.97	9.78	11.09	9.57

SOURCE: Central Bank of The Bahamas

Table 4.3 Deposit Rates of the Banking System[1]

(%)

Period	Savings Deposits	FIXED DEPOSITS				Weighted Average Rate of Interest On Deposits
		Up to 3 Months	Up to 6 Months	Up to 12 Months	Over 12 Months	
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
2020	0.44	0.28	0.41	0.66	0.86	0.45
2021	0.40	0.27	0.36	0.74	1.21	0.52
2022	0.40	0.28	0.36	0.50	1.00	0.50
2023	0.29	0.26	0.32	0.53	1.04	0.54
2024	0.27	0.26	0.29	0.45	1.45	0.54
2025	0.26	0.26	0.34	0.45	1.48	0.59
2024						
QTR. I	0.28	0.25	0.29	0.48	0.92	0.47
QTR. II	0.26	0.27	0.30	0.43	1.59	0.61
QTR. III	0.26	0.25	0.30	0.40	1.72	0.57
QTR. IV	0.29	0.25	0.28	0.47	1.58	0.52
2025						
Jan.	0.27	0.25	0.27	0.43	1.40	0.43
Feb.	0.27	0.27	0.42	0.34	1.40	0.73
Mar.	0.26	0.25	0.31	0.54	1.23	0.53
Apr.	0.26	0.25	0.28	0.53	1.52	0.65
May	0.26	0.28	0.25	0.43	1.65	0.74
Jun.	0.26	0.25	0.39	0.38	1.32	0.40
Jul.	0.28	0.25	0.31	0.45	1.46	0.43
Aug.	0.27	0.28	0.40	0.51	1.71	0.68
Sep.	0.26	0.25	0.33	0.51	1.23	0.58
Oct.	0.26	0.26	0.26	0.37	1.23	0.49
Nov.	0.25	0.26	0.47	0.50	1.83	0.66
Dec.	0.25	0.28	0.33	0.42	1.73	0.77
2026						
Jan.	0.27	0.27	0.31	0.46	1.43	0.56
Feb.	0.26	0.25	0.25	0.39	1.45	0.63
Mar.	0.27	0.25	0.32	0.43	1.43	0.49
Apr.	0.28	0.26	0.26	0.39	2.07	0.71
May.	0.28	0.34	0.26	0.48	1.66	0.76
Jun.	0.25	0.40	0.36	0.36	1.33	0.61

SOURCE: Central Bank of The Bahamas
[1]See notes to table

Table 4.4 Comparative Treasury Bills and Bank Rates

(%)

Period Ended	BAHAMAS Treasury Bill	BAHAMAS Bank Rate	BARBADOS Treasury Bill	BARBADOS Bank Rate	JAMAICA Treasury Bill**	JAMAICA Bank Rate*	TRINIDAD & TOBAGO Treasury Bill	TRINIDAD & TOBAGO Bank Rate	CANADA Treasury Bill	CANADA Bank Rate	U. K. Treasury Bill	U. K. Lending Rate	U. S. A. Treasury Bill	U. S. A. Bank Rate
2016	2.03	4.00	3.10	7.00	6.56	5.00	1.12	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	3.25	1.16	4.75	1.05	1.25	0.40	0.50	1.32	1.90
2018	1.71	4.00	0.50	7.00	2.07	1.75	1.26	5.00	1.67	2.00	0.73	0.75	2.37	2.75
2019	1.75	4.00	0.50	7.00	1.45	0.50	1.14	5.00	1.66	2.00	0.79	0.75	1.54	2.25
2020	1.93	4.00	0.50	2.00	0.86	2.50	0.27	3.50	0.07	0.50	(0.01)	0.10	0.09	0.25
2021	2.85	4.00	0.50	2.00	4.33	2.50	0.32	3.50	0.16	0.50	0.04	0.25	0.06	0.25
2022	2.88	4.00	0.50	2.00	8.18	7.00	0.50	3.50	4.25	4.50	3.50	3.50	4.25	4.50
2023	2.91	4.00	2.42	2.00	8.46	7.00	1.14	3.50	4.89	5.25	5.29	5.25	5.24	5.50
2024	2.94	4.00	1.94	2.00	6.17	6.00	2.30	3.50	3.15	3.50	4.78	4.75	4.27	4.50
2025	3.27	4.00	0.59	2.00	5.37	5.75	n.a.	3.50	2.15	2.50	3.89	3.75	3.59	3.75
2024														
QTR. I	2.75	4.00	2.54	2.00	8.11	7.00	1.36	3.50	4.99	5.25	5.29	5.25	5.24	5.50
QTR. II	2.92	4.00	2.37	2.00	8.43	7.00	1.40	3.50	4.64	5.00	5.27	5.25	5.24	5.50
QTR. III	2.93	4.00	2.16	2.00	7.33	6.75	2.21	3.50	4.02	4.50	4.95	5.00	4.72	5.50
QTR. IV	2.94	4.00	1.94	2.00	6.17	6.00	2.30	3.50	3.15	3.50	4.78	4.75	4.27	4.50
2025														
Jan.	2.96	4.00	1.85	2.00	6.06	6.00	2.30	3.50	2.89	3.50	4.57	4.75	4.21	4.50
Feb.	2.99	4.00	1.77	2.00	5.87	6.00	2.30	3.50	2.84	3.25	4.51	4.50	4.22	4.50
Mar.	2.97	4.00	1.69	2.00	5.75	6.00	2.30	3.50	2.64	3.00	4.54	4.50	4.20	4.50
Apr.	3.00	4.00	1.57	2.00	5.54	6.00	n.a.	3.50	2.64	3.00	4.31	4.50	4.21	4.50
May	3.06	4.00	1.46	2.00	5.50	5.75	n.a.	3.50	2.65	3.00	4.31	4.50	4.25	4.50
Jun.	3.01	4.00	1.36	2.00	5.38	n.a.	n.a.	3.50	2.67	3.00	4.24	4.50	4.23	4.50
Jul.	3.10	4.00	1.21	2.00	5.37	5.75	n.a.	3.50	2.68	3.00	4.27	4.25	4.25	4.50
Aug.	3.10	4.00	1.05	2.00	5.33	5.75	n.a.	3.50	2.66	3.00	4.10	4.00	4.12	4.50
Sep.	3.03	4.00	0.87	2.00	5.24	5.75	n.a.	3.50	2.42	2.75	4.18	4.00	3.92	4.50
Oct.	3.17	4.00	0.74	2.00	5.17	5.75	n.a.	3.50	2.23	2.75	4.03	4.00	3.82	4.50
Nov.	3.32	4.00	0.64	2.00	5.17	5.75	n.a.	3.50	2.16	2.50	3.95	4.00	3.78	4.00
Dec.	3.27	4.00	0.59	2.00	5.37	5.75	n.a.	3.50	2.15	2.50	3.89	3.75	3.59	3.75
2026														
Jan.	3.20	4.00	0.49	2.00	5.27	5.75	n.a.	3.50	2.18	2.50	3.82	3.75	3.57	3.75
Feb.	3.44	4.00	0.44	2.00	5.36	5.50	n.a.	3.50	2.18	2.50	3.66	3.75	3.60	3.75
Mar.	3.28	4.00	0.43	2.00	5.32	n.a.	n.a.	3.50	2.29	2.50	3.98	3.75	3.61	3.75
Apr.	3.34	4.00	0.44	2.00	5.90	5.50	n.a.	3.50	2.28	2.50	3.96	3.75	3.61	3.75
May	3.42	4.00	0.53	2.00	5.69	5.50	n.a.	3.50	2.29	2.50	3.88	3.75	3.60	3.75
Jun.	3.40	4.00	n.a.	n.a.	5.59	5.50	n.a.	3.50	2.26	2.50	3.89	3.75	3.66	3.75

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

*June 2019 to June 2020 were revised from the 30 day repo rate to reflect the 30 day certificate of deposits rate.

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

Table 5.1: Central Government - Statement of Operations[1]

(B$000)

	2020/21	2021/22p	2022/23p	2023/24p	2024/25p	BUDGET 2025/26	BUDGET 2026/27
A. REVENUE (a+b+c+d)	**1,908,776**	**2,605,701**	**2,855,445**	**3,069,106**	**3,400,476**	**3,896,325**	**4,362,852**
a. Tax Revenue	1,611,699	2,158,251	2,473,646	2,736,100	3,026,860	3,439,219	3,822,190
b. Non-Tax Revenue	296,902	447,094	380,582	333,005	373,566	447,881	534,811
c. Grants	150	201	1,080	--	--	5,838	5,838
d. Capital Revenue	25	154	136	1	50	3,387	13
B. EXPENDITURE (e+f)	**3,243,583**	**3,327,394**	**3,390,028**	**3,263,116**	**3,485,303**	**3,820,844**	**4,139,799**
e. Recurrent	2,872,524	3,043,582	3,062,524	2,961,426	3,199,556	3,444,519	3,723,980
f. Capital	371,059	283,812	327,504	301,690	285,748	376,325	415,819
Surplus/(Deficit) (A-B)	**(1,334,807)**	**(721,693)**	**(534,583)**	**(194,010)**	**(84,828)**	**75,481**	**223,053**
FINANCING ACTIVITIES	**1,334,807**	**721,693**	**534,583**	**194,010**	**84,828**	**(75,481)**	**(223,053)**
Net Acquisition of financial assets (-)	**31,711**	**140,526**	**236,720**	**297,787**	**335,458**	**46,490**	**46,490**
Sinking Funds	29,611	66,341	116,491	260,055	180,290	46,490	46,490
Equity	2,100	--	--	--	--	--	--
Other	--	74,185	120,229	37,732	155,168	--	--
Net Incurrence of Liabilities (+)	**1,718,088**	**891,878**	**451,936**	**61,810**	**389,770**	**(45,481)**	**(89,512)**
Borrowing	**3,075,850**	**3,036,927**	**2,985,157**	**3,627,668**	**4,646,369**	**1,145,981**	**934,517**
Internal	**1,233,968**	**2,083,057**	**2,533,973**	**2,811,518**	**3,014,118**	**807,343**	**854,017**
Bahamian Dollars	1,103,528	2,016,242	2,301,713	2,576,964	2,786,127	807,343	854,017
Treasury Bills/Notes (Net)	49,118	308,843	114,328	286,348	730,470	--	--
Loans/Advances/Use of SDRs	494,900	995,000	1,364,500	1,223,184	1,456,251	--	--
Government Securities	559,510	712,399	822,885	1,067,432	599,406	--	--
Foreign Currency	130,440	66,815	232,260	234,554	227,992	--	--
Loans/Advances	130,440	66,815	232,260	234,554	227,992	--	--
Government Securities	--	--	--	--	--	--	--
External	**1,841,882**	**953,870**	**451,183**	**816,151**	**1,632,250**	**338,638**	**80,500**
Loans/Advances	1,016,882	568,870	451,183	816,151	565,250	338,638	80,500
Government Securities	825,000	385,000	--	--	1,067,000	--	--
Debt Repayment(-)	**1,357,762**	**2,145,049**	**2,533,220**	**3,565,858**	**4,256,598**	**1,191,462**	**1,024,028**
Internal	**956,789**	**1,854,382**	**2,074,762**	**2,815,099**	**2,796,679**	**932,896**	**648,460**
Bahamian Dollars	956,789	1,715,608	2,052,344	2,558,141	2,521,695	696,570	383,830
Foreign Currency	--	138,774	22,418	256,958	274,984	236,325	264,630
External	**400,973**	**290,667**	**458,458**	**750,759**	**1,459,919**	**258,566**	**375,568**
Change in Short-term Advances (+)	**(5,783)**	**(75,646)**	**30,625**	**(4,411)**	**19,147**	--	--
Change in Cash Balance + Other Financing [()= increase]	**(345,787)**	**45,987**	**288,741**	**434,398**	**11,368**	**16,490**	**(87,052)**

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

[1] See notes to table

Table 5.1: Central Government - Statement of Operations[1]

(B$000)

	2024/25p 1st Qtr.	2024/25p 2nd Qtr.	2024/25p 3rd Qtr.	2024/25p 4th Qtr.	2025/26p 1st Qtr.	2025/26p 2nd Qtr.	2025/26p 3rd Qtr.
A. REVENUE (a+b+c+d)	**682,568**	**758,458**	**1,029,305**	**930,145**	**790,148**	**722,333**	**1,039,439**
a. Tax Revenue	616,211	675,296	907,824	827,529	717,778	631,848	942,742
b. Non-Tax Revenue	66,357	83,015	121,355	102,839	72,370	89,475	96,692
c. Grants	--	148	126	(274)	--	1,010	--
d. Capital Revenue	--	--	--	50	--	--	5
B. EXPENDITURE (e+f)	**860,124**	**948,647**	**791,649**	**884,884**	**930,738**	**923,079**	**855,448**
e. Recurrent	739,195	876,923	746,217	837,221	803,780	858,298	775,501
f. Capital	120,929	71,724	45,432	47,663	126,958	64,780	79,947
Surplus/(Deficit) (A-B)	**(177,556)**	**(190,189)**	**237,656**	**45,261**	**(140,590)**	**(200,745)**	**183,990**
FINANCING ACTIVITIES	**177,556**	**190,189**	**(237,656)**	**(45,261)**	**140,590**	**200,745**	**(183,990)**
Net Acquisition of financial assets (-)	**165,196**	**21,065**	**36,005**	**113,193**	**56,602**	**10,491**	**30,782**
Sinking Funds	128,330	9,990	18,790	23,180	6,660	9,990	13,320
Equity	--	--	--	--	--	--	--
Other	36,866	11,075	17,215	90,012	49,942	501	17,463
Net Incurrence of Liabilities (+)	**305,368**	**164,626**	**(78,879)**	**(1,344)**	**297,791**	**336,200**	**71,649**
Borrowing	**687,749**	**1,438,241**	**621,076**	**1,899,303**	**552,898**	**1,623,948**	**328,397**
Internal	**471,543**	**1,089,464**	**620,934**	**832,178**	**550,973**	**1,368,804**	**327,782**
Bahamian Dollars	471,543	861,472	620,934	832,178	550,973	1,130,679	327,782
Treasury Bills/Notes (Net)	4,535	113,642	213,689	398,605	(30,726)	308,035	61,518
Loans/Advances	421,046	331,046	341,046	363,113	326,514	591,784	100,000
Government Securities	45,962	416,784	66,198	70,460	255,185	230,861	166,264
Foreign Currency	**--**	**227,992**	**--**	**--**	**--**	**238,124**	**--**
Loans/Advances/Use of SDRs	--	227,992	--	--	--	238,124	--
Government Securities	--	--	--	--	--	--	--
External	**216,206**	**348,777**	**142**	**1,067,126**	**1,925**	**255,144**	**615**
Loans/Advances	216,206	348,777	142	126	1,925	255,144	615
Government Securities	--	--	--	1,067,000	--	--	--
Debt Repayment(-)	**382,381**	**1,273,615**	**699,954**	**1,900,648**	**255,107**	**1,287,748**	**256,748**
Internal	264,498	918,049	587,960	1,026,172	212,078	1,261,550	184,830
Bahamian Dollars	260,983	650,746	587,960	1,022,006	212,078	1,019,259	184,830
Foreign Currency	3,514	267,303	--	4,167	--	242,291	--
External	117,884	355,566	111,994	874,476	43,029	26,197	71,917
Change in Short-term Advances (+)	**3,963**	**11,324**	**(1,613)**	**5,473**	**4,261**	**68,606**	**(40,670)**
Change in Cash Balance & Other Financing [()= increase]	**33,421**	**35,304**	**(121,160)**	**63,803**	**(104,860)**	**(193,570)**	**(184,187)**

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

[1] See notes to table

Table 5.2: Central Government: Revenue[1]

(B$000)

	2020/21	2021/22p	2022/23p	2023/24p	2024/25p	BUDGET 2025/26	BUDGET 2026/27
TAX REVENUE (a+b+c+d+e)	**1,611,699**	**2,158,251**	**2,473,646**	**2,736,100**	**3,026,860**	**3,439,219**	**3,822,190**
a. Taxes on Income, Profits & Capital Gains	--	--	--	--	--	130,100	350,150
b. Taxes on Property	143,458	146,909	161,511	203,181	210,021	254,612	280,288
c. Taxes on Goods & Services (i+ii+iii+iv)	**1,166,624**	**1,488,588**	**1,629,038**	**1,800,625**	**1,944,049**	**2,081,477**	**2,261,863**
i. General	**797,586**	**1,218,805**	**1,359,018**	**1,455,028**	**1,563,852**	**1,677,116**	**1,777,389**
Value Added Tax	740,103	1,135,806	1,252,044	1,346,255	1,438,087	1,524,934	1,634,746
Stamp Taxes (Financial & Realty)	57,483	82,999	106,974	108,774	125,766	152,182	142,643
ii. Excise Tax	**176,318**	**46,517**	**2,668**	**18,734**	**10,823**	**10,969**	**10,403**
iii. Specific (Gaming taxes)	**37,828**	**51,301**	**63,888**	**45,441**	**47,230**	**57,000**	**57,000**
iv. Taxes on Use or Supply of Goods & Services	**154,893**	**171,964**	**203,464**	**281,422**	**322,144**	**336,392**	**417,071**
Motor Vehicle Taxes	32,353	33,988	34,707	34,695	39,636	51,158	49,158
Company Taxes	21,681	19,883	20,105	19,607	31,953	23,635	30,745
Licence to Conduct Specific Bus. Activities	97,468	112,743	144,797	219,717	242,144	240,092	321,439
Marine License Activities	3,390	5,351	3,856	7,403	8,410	21,507	15,728
d. Taxes on Int'l Trade & Transactions	**299,080**	**511,668**	**675,425**	**725,213**	**871,660**	**972,002**	**928,198**
Customs & Other import duties	192,367	248,581	248,879	258,452	258,983	307,304	276,508
Taxes on Exports[2]	95,876	177,443	253,458	246,536	269,480	266,144	256,504
Departure Taxes	10,671	84,911	172,197	219,347	342,179	397,741	394,144
Other Taxes on Transactions	166	733	891	877	1,018	813	1,042
e. General Stamp Taxes	**2,536**	**11,086**	**7,672**	**7,081**	**1,129**	**1,028**	**1,691**
NON-TAX REVENUE (f+g+h+i+j+k)	**296,902**	**447,094**	**380,582**	**333,005**	**373,566**	**447,881**	**534,811**
f. Property Income	**35,330**	**82,786**	**64,576**	**47,151**	**58,258**	**65,125**	**53,838**
Interest & Dividends	19,584	56,593	45,709	32,143	42,225	46,346	34,800
Revenue - Gov't Property	15,746	26,193	18,867	15,008	16,033	18,779	19,038
g. Sales of goods & services	**175,167**	**225,275**	**211,181**	**238,671**	**266,275**	**304,513**	**320,655**
i. Fees & Service Charges	**161,991**	**208,974**	**194,330**	**216,485**	**244,977**	**278,803**	**297,869**
ii. Other	**13,176**	**16,301**	**16,851**	**22,186**	**21,298**	**25,710**	**22,787**
h. Fines, Penalties & Forfeits	**5,890**	**5,464**	**5,345**	**6,092**	**7,598**	**7,400**	**11,568**
i. Reimbursements & Repayments[3]	**42,933**	**42,579**	**44,179**	**35,050**	**30,071**	**49,238**	**132,009**
j. Misc. & Unidentified Revenue	**37,485**	**90,584**	**54,781**	**4,370**	**10,078**	**20,355**	**15,480**
k. Sales of other Non-Financial Assets	**97**	**405**	**521**	**1,671**	**1,286**	**1,250**	**1,260**
TOTAL TAX & NON-TAX REVENUE	**1,908,601**	**2,605,345**	**2,854,228**	**3,069,105**	**3,400,426**	**3,887,100**	**4,357,001**
l. Grants	150	201	1,080	--	--	5,838	5,838
m. Capital Revenue	25	154	136	1	50	3,387	13
TOTAL REVENUE & GRANTS	**1,908,776**	**2,605,701**	**2,855,445**	**3,069,106**	**3,400,476**	**3,896,325**	**4,362,852**

SOURCE: Bahamas Ministry of Finance

1 See notes to table

2 Includes excise duties, effective FY19/20

3 Includes banks & trust companies licence fees, effective FY19/20

Table 5.2: Central Government: Revenue[1]

(B$000)

	2024/25p 1st Qtr.	2024/25p 2nd Qtr.	2024/25p 3rd Qtr.	2024/25p 4th Qtr.	2025/26p 1st Qtr.	2025/26p 2nd Qtr.	2024/25p 3rd Qtr.
TAX REVENUE (a+b+c+d+e)	**616,211**	**675,296**	**907,824**	**827,529**	**717,778**	**631,848**	**942,742**
a. Taxes on Income, Profits & Capital Gains	--	--	--	--	--	--	--
b. Taxes on Property	**25,371**	**43,254**	**104,311**	**37,085**	**24,426**	**43,026**	**92,676**
c. Taxes on Goods & Services (i+ii+iii+iv)	**403,481**	**406,855**	**588,427**	**545,287**	**489,313**	**396,097**	**622,819**
i. General	**374,817**	**351,481**	**413,146**	**424,408**	**445,260**	**348,946**	**402,169**
Value Added Tax	339,386	323,693	381,619	**393,389**	417,330	321,812	374,990
Stamp Taxes (Financial & Realty)	35,432	27,788	31,527	**31,019**	27,930	27,133	27,179
ii. Excise Tax	362	**2,950**	**3,831**	**3,680**	**2,383**	**2,264**	**2,748**
iii. Specific (Gaming taxes)	--	**17,715**	**10,639**	**18,876**	**7,568**	**11,439**	**11,862**
iv. Taxes on Use or Supply of Goods & Services	**28,302**	**34,709**	**160,810**	**98,323**	**34,101**	**33,449**	**206,040**
Motor Vehicle Taxes	7,474	8,703	12,003	11,456	7,914	9,297	12,031
Company Taxes	2,971	3,730	20,645	4,608	2,529	5,071	14,541
Licence to Conduct Specific Bus. Activities	16,423	20,691	125,586	79,444	21,499	15,989	174,245
Marine License Activities	1,434	1,586	2,576	2,815	2,161	3,093	5,222
Banks & Trust Companies	--	--	--	--	(2)	(1)	--
d. Taxes on Int'l Trade & Transactions	**187,196**	**225,129**	**214,998**	**244,338**	**202,708**	**191,226**	**226,083**
Customs & Other Import Duties	64,461	65,913	62,944	65,665	61,808	64,884	65,796
Export Duties[2]	46,563	65,451	66,328	91,139	55,984	49,832	61,698
Departure Taxes	75,928	93,650	85,493	87,108	84,596	76,322	98,410
Other Taxes on Transactions	245	114	233	426	320	188	179
e. General Stamp Taxes	163	58	89	819	1,332	1,499	1,164
NON-TAX REVENUE (f+g+h+i+j+k)	**66,357**	**83,015**	**121,355**	**102,839**	**72,370**	**89,475**	**96,692**
f. Property Income	**5,012**	**16,789**	**12,567**	**23,891**	**1,464**	**15,448**	**5,817**
Interest & Dividends	3,494	3,940	11,626	23,165	440	1,112	4,660
Revenue - Gov't Property	1,518	12,849	941	726	1,024	14,337	1,157
g. Sales of goods & services	**59,327**	**64,009**	**73,227**	**69,712**	**68,296**	**69,453**	**74,691**
i. Fees & Service Charges	**53,963**	**59,087**	**67,202**	**64,724**	**63,276**	**64,872**	**69,357**
ii. Other	**5,363**	**4,922**	**6,024**	**4,988**	**5,020**	**4,581**	**5,335**
h. Fines, Penalties & Forfeits	**1,421**	**1,761**	**2,808**	**1,609**	**1,877**	**3,882**	**2,632**
i. Reimbursements & Repayments[3]	**1**	**1**	**30,068**	**1**	**540**	**579**	**10,892**
j. Misc. & Unidentified Revenue	**236**	**64**	**2,268**	**7,511**	**82**	**53**	**2,337**
k. Sales of other Non-Financial Assets	**361**	**392**	**418**	**116**	**111**	**59**	**323**
TOTAL TAX & NON-TAX REVENUE	**682,568**	**758,311**	**1,029,179**	**930,368**	**790,148**	**721,324**	**1,039,434**
k. Grants	--	148	126	(274)	--	1,010	--
l. Capital Revenue	--	--	--	50	--	--	5
TOTAL REVENUE & GRANTS	**682,568**	**758,458**	**1,029,305**	**930,145**	**790,148**	**722,333**	**1,039,439**

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

[1] See notes to table

[2] Includes excise duties, effective FY19/20

[3] Includes banks & trust companies licence fees, effective FY19/20

Table 5.3: Central Government - Expenditure by Economic Classification[1]

(B$000)

	2020/21	2021/22^p	2022/23^p	2023/24^p	2024/25^p	BUDGET 2025/26	BUDGET 2026/27
CURRENT EXPENDITURE	**2,872,524**	**3,043,582**	**3,062,524**	**2,961,426**	**3,199,556**	**3,444,519**	**3,723,980**
Compensation of Employees	**700,831**	**738,364**	**805,227**	**843,288**	**878,798**	**937,978**	**1,013,004**
Use of Goods & Services	**613,608**	**638,596**	**672,399**	**561,442**	**693,470**	**735,316**	**797,470**
Public Debt Interest	**422,500**	**551,772**	**573,115**	**613,162**	**679,797**	**668,046**	**711,203**
Internal	230,529	257,364	262,841	276,171	310,738	301,212	343,971
i) Bahamian Dollars	225,903	245,539	254,375	252,182	291,095	292,555	338,116
ii) Foreign Currency	4,626	11,826	8,467	23,989	19,643	8,657	5,855
External	191,971	294,408	310,274	336,992	369,059	366,834	367,232
Subsidies	**474,106**	**495,857**	**464,655**	**412,600**	**401,591**	**450,586**	**516,605**
Grants	**6,407**	**8,654**	**7,052**	**9,051**	**9,067**	**11,294**	**12,428**
Social Assistance Benefits	**405,218**	**285,951**	**227,380**	**243,846**	**233,717**	**268,076**	**262,768**
of which: Pensions & Gratuities	160,055	165,510	174,568	182,708	196,059	201,628	211,138
Other Payments	**249,854**	**324,388**	**312,696**	**278,037**	**303,115**	**373,223**	**410,503**
Currrent Transfers n.e.c.	180,973	188,618	231,972	197,678	231,968	287,643	323,422
Insurance Premiums	68,881	135,770	80,724	80,359	71,148	85,580	87,081
CAPITAL EXPENDITURE	**371,059**	**283,812**	**327,504**	**301,690**	**285,748**	**376,325**	**415,819**
Capital Transfers	**96,207**	**58,847**	**45,534**	**51,370**	**42,146**	**120,713**	**103,631**
Acquisition of Non-financial Assets	**274,852**	**224,965**	**281,970**	**250,319**	**243,602**	**255,612**	**312,188**
Fixed Assets	274,852	223,565	271,220	248,319	241,485	253,612	310,188
Valuables	--	--	--	--	--	--	--
Land	--	1,400	10,750	2,000	2,117	2,000	2,000
TOTAL EXPENDITURE	**3,243,583**	**3,327,394**	**3,390,027**	**3,263,116**	**3,485,303**	**3,820,844**	**4,139,799**

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)

	2024/5^p 1st Qtr.	2024/5^p 2nd Qtr.	2024/5^p 3rd Qtr.	2024/5^p 4th Qtr.	2025/26^p 1st Qtr.	2025/26^p 2nd Qtr.	2025/26^p 3rd Qtr.
CURRENT EXPENDITURE	**739,195**	**876,923**	**746,217**	**837,221**	**803,780**	**858,298**	**775,501**
Compensation of Employees	**216,657**	**219,244**	**213,076**	**229,822**	**225,564**	**231,375**	**227,493**
Use of Goods & Services	**159,021**	**188,159**	**167,051**	**179,239**	**176,946**	**158,027**	**162,546**
Public Debt Interest	**112,439**	**223,017**	**111,863**	**232,478**	**105,215**	**234,164**	**112,576**
Internal	67,830	81,295	72,710	88,904	71,644	85,121	78,308
i) Bahamian Dollars	66,625	67,336	72,710	84,425	69,885	82,909	76,674
ii) Foreign Currency	1,206	13,959	--	4,479	1,758	2,212	1,633
External	44,609	141,723	39,153	143,574	33,571	149,042	34,268
Subsidies	**100,396**	**113,619**	**117,575**	**70,001**	**114,189**	**110,021**	**109,683**
Grants	**1,383**	**3,869**	**2,242**	**1,573**	**2,263**	**416**	**2,257**
Social Benefits	**59,579**	**57,257**	**58,396**	**58,485**	**61,700**	**60,787**	**70,104**
of which: Pensions & Gratuities	51,933	48,439	48,199	47,488	53,593	49,562	48,559
Other Payments	**89,720**	**71,759**	**76,014**	**65,623**	**117,904**	**63,509**	**90,843**
Current Transfers n.e.c.	74,874	56,041	61,174	39,878	77,951	58,713	55,547
Insurance Premiums	14,846	15,717	14,840	25,745	39,953	4,796	35,295
CAPITAL EXPENDITURE	**120,929**	**71,724**	**45,432**	**47,663**	**126,958**	**64,780**	**79,947**
Capital Transfers	**19,484**	**6,555**	**6,496**	**9,611**	**17,970**	**13,880**	**7,852**
Acquisition of Non-financial Assets	**101,445**	**65,169**	**38,936**	**38,051**	**108,989**	**50,900**	**72,095**
Fixed Assets	101,445	64,278	37,710	38,051	108,577	50,323	68,400
Valuables	--	--	--	--	--	--	--
Land	--	891	1,226	--	412	577	3,695
TOTAL EXPENDITURE	**860,124**	**948,647**	**791,649**	**884,884**	**930,738**	**923,079**	**855,448**

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

[1] See notes to table

Table 5.4 Central Government: Expenditure by Functional Classification (Current) [1]

(B$000)

FUNCTION	2020/21	2021/22p	2022/23p	2023/24p	2024/25p	BUDGET 2025/26	BUDGET 2026/27
1. GENERAL PUBLIC SERVICE	942,168	1,218,832	1,260,948	1,276,080	1,445,294	1,525,454	1,635,864
of which:							
Executive Organs, Fin., Fiscal, & Ext. Affairs	306,612	327,777	402,042	378,784	454,916	547,958	603,635
General Services	183,503	279,671	227,135	220,019	237,215	232,336	244,125
Public Debt Transactions	422,500	575,406	587,649	634,523	706,422	689,546	732,203
2. DEFENSE	57,788	63,942	64,549	69,007	72,752	77,531	83,907
3. EDUCATION	313,189	291,610	326,962	320,189	330,628	348,977	379,119
4. HEALTH	388,479	440,883	390,112	360,632	363,202	415,251	468,002
5. PUBLIC ORDER & SAFETY	220,613	252,815	262,271	261,659	281,268	296,712	520,705
6. HOUSING	2,050	2,142	3,144	8,489	11,479	11,603	5,769
7. ENVIRONMENTAL PROTECTION	139,161	151,676	147,230	75,296	75,915	73,577	110,173
8. ECONOMIC AFFAIRS	335,432	287,968	299,672	286,023	313,286	322,271	208,754
of which:							
Gen. Econ., Comm. & Labour Affairs	11,705	13,482	15,881	16,109	16,760	21,180	21,460
Mining, Manufacturing & Construction	49,698	47,266	55,223	62,852	65,939	69,262	42,227
Agriculture, forestry, fishing, and hunting	25,924	27,501	32,885	31,500	35,420	39,486	45,883
Transport	132,675	62,454	61,418	62,136	58,211	69,005	49,318
Other Industries	79,042	103,149	114,254	99,127	99,546	78,827	3,959
of which:							
Tourism	60,994	87,059	91,511	76,144	78,196	77,477	3,611
9. RECREATION, CULTURE & RELIGION	26,064	26,887	45,981	48,849	40,644	45,386	39,977
10. SOCIAL PROTECTION	447,580	306,825	261,655	255,202	265,088	327,756	271,709
of which:							
Old Age	160,263	165,717	174,674	179,960	197,108	194,818	196,828
Social Exclusion	4,093	5,383	9,085	10,769	7,672	9,438	9,438
TOTAL CURRENT EXPENDITURE	**2,872,524**	**3,043,582**	**3,062,524**	**2,961,426**	**3,199,556**	**3,444,519**	**3,723,980**

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.
[1] See notes to table

Table 5.4 Central Government: Expenditure by Functional Classification (Capital) [1]

(B$000)

FUNCTION	2020/21	2021/22p	2022/23p	2023/24p	2024/25p	BUDGET 2025/26	BUDGET 2026/27
1. GENERAL PUBLIC SERVICE	56,652	26,696	47,216	67,954	52,457	105,100	136,960
of which:							
Executive Organs, Fin., Fiscal, & Ext. Affairs	56,652	26,612	47,216	67,905	52,457	104,300	136,160
General Services	--	84	--	49	--	800	800
Public Debt Transactions	--	--	--	--	--	--	--
2. DEFENSE	8,987	5,126	11,372	7,685	7,276	17,700	15,700
3. EDUCATION	50,398	35,107	89	4,003	2,708	2,000	2,000
4. HEALTH	102,233	20,502	40,998	18,882	15,669	38,500	28,691
5. PUBLIC ORDER & SAFETY	11,745	12,102	10,747	7,107	16,870	18,950	21,398
6. HOUSING	2,099	2,432	2,198	--	1,306	--	--
7. ENVIRONMENTAL PROTECTION	1,603	1,480	1,815	2,478	1,861	8,636	14,012
8. ECONOMIC AFFAIRS	125,491	179,217	213,070	193,581	187,600	185,439	197,058
of which:					--		
General Econ., Comm. & Labour Affairs	--	--	--	--	--	--	--
Mining, Manufacturing & Construction	107,489	141,446	172,367	170,162	152,119	125,746	155,904
Agriculture, forestry, fishing, and hunting	351	2,819	3,518	1,511	1,777	3,585	7,400
Transport	4,122	5,058	6,559	3,103	15,285	17,370	8,122
Other Industries	--	188	--	--	--	--	--
of which:					--		
Tourism	--	188	--	--	--	--	--
9. RECREATION, CULTURE, & RELIGION	--	751	--	--	--	--	--
10. SOCIAL PROTECTION	11,852	400	--	--	--	--	--
of which:					--		
Old Age	--	--	--	--	--	--	--
Social Exclusion	--	--	--	--	--	--	--
TOTAL CAPITAL EXPENDITURE	**371,059**	**283,812**	**327,504**	**301,690**	**285,748**	**376,325**	**415,819**

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

[1] See notes to table

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

(B$000)

FUNCTION	2020/21	2021/22p	2022/23p	2023/24p	2024/25p	BUDGET 2025/26	BUDGET 2026/27
1. GENERAL PUBLIC SERVICE	998,820	1,245,528	1,308,164	1,344,034	1,497,751	1,630,554	1,772,824
of which:							
Executive Organs, Fin., Fiscal, & Ext. Affairs	363,264	354,389	449,258	446,689	507,373	652,258	739,795
General Services	183,503	279,755	227,135	220,068	237,215	233,136	244,925
Public Debt Transactions	422,500	575,406	587,649	634,523	706,422	689,546	732,203
2. DEFENSE	66,775	69,068	75,921	76,692	80,028	95,231	99,607
3. EDUCATION	363,587	326,716	327,051	324,191	333,336	350,977	381,119
4. HEALTH	490,712	461,386	431,110	379,514	378,871	453,751	496,693
5. PUBLIC ORDER & SAFETY	232,358	264,917	273,018	268,765	298,138	315,662	542,104
6. HOUSING	4,149	4,574	5,342	8,489	12,785	11,603	5,769
7. ENVIRONMENTAL PROTECTION	140,765	153,155	149,045	77,773	77,776	82,213	124,185
8. ECONOMIC AFFAIRS	460,922	467,185	512,742	479,605	500,886	507,711	405,812
of which:							
General Econ., Comm. & Labour Affairs	11,705	13,482	15,881	16,109	16,760	21,180	21,460
Mining, Manufacturing & Construction	157,188	188,712	227,591	233,014	218,058	195,008	198,131
Agriculture, forestry, fishing, and hunting	26,274	30,320	36,403	33,011	37,197	43,071	53,283
Transport	136,797	67,512	67,978	65,239	73,496	86,375	57,440
Other Industries	79,042	103,337	114,254	99,127	99,546	78,827	3,959
of which:							
Tourism	60,994	87,247	91,511	76,144	78,196	77,477	3,611
9. RECREATION, CULTURE, & RELIGION	26,064	27,638	45,981	48,849	40,644	45,386	39,977
10. SOCIAL PROTECTION	459,432	307,225	261,655	255,202	265,088	327,756	271,709
of which:							
Old Age	160,263	165,717	174,674	179,960	197,108	194,818	196,828
Social Exclusion	4,093	5,383	9,085	10,769	7,672	9,438	9,438
TOTAL EXPENDITURE	**3,243,583**	**3,327,394**	**3,390,028**	**3,263,116**	**3,485,304**	**3,820,844**	**4,139,799**

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

Table 5.4 Central Government: Expenditure by Functional Classification (Current)[1]

(B$000)

F U N C T I O N	2024/25p 1st Qtr.	2024/25p 2nd Qtr.	2024/25p 3rd Qtr.	2024/25p 4th Qtr.	2025/26p 1st Qtr.	2025/26p 2nd Qtr.	2025/26p 3rd Qtr.
1. **GENERAL PUBLIC SERVICE**	**287,082**	**418,926**	**298,968**	**440,317**	**309,828**	**386,207**	**305,136**
of which:							
Executive Organs, Fin., Fiscal, & Ext. Affairs	97,956	124,389	121,402	111,168	124,634	96,562	108,108
General Services	58,951	55,332	48,278	74,654	63,050	36,311	68,230
Public Debt Transactions	118,512	227,581	116,964	243,366	106,939	239,672	112,235
2. **DEFENSE**	**18,161**	**18,022**	**17,698**	**18,871**	**19,095**	**20,002**	**18,823**
3. **EDUCATION**	**89,982**	**79,282**	**85,123**	**76,241**	**93,643**	**86,853**	**90,142**
4. **HEALTH**	**89,993**	**103,712**	**107,502**	**61,994**	**101,910**	**99,047**	**108,437**
5. **PUBLIC ORDER & SAFETY**	**76,367**	**70,562**	**67,471**	**66,868**	**78,399**	**73,539**	**73,046**
6. **HOUSING**	**2,886**	**3,106**	**4,628**	**859**	**3,350**	**1,797**	**1,459**
7. **ENVIRONMENTAL PROTECTION**	**22,678**	**23,750**	**16,016**	**13,471**	**25,433**	**23,906**	**21,324**
8. **ECONOMIC AFFAIRS**	**76,192**	**86,862**	**74,986**	**75,246**	**68,415**	**81,442**	**72,111**
of which:							
Gen. Economic, Commercial & Labour Affairs	4,111	4,252	3,965	4,433	4,461	4,674	4,666
Mining, Manufacturing & Construction	21,107	17,767	17,025	10,040	21,160	21,662	13,269
Agriculture, forestry, fishing, and hunting	7,346	10,142	9,763	8,170	8,752	9,009	9,968
Transport	15,913	15,349	12,146	14,803	15,244	19,444	17,904
Other Industries	23,626	23,699	26,408	25,813	15,796	21,712	20,917
of which:							
Tourism	15,508	19,690	19,912	23,085	15,738	21,654	20,771
9. **RECREATION, CULTURE, & RELIGION**	**9,979**	**10,225**	**10,682**	**9,758**	**12,481**	**9,753**	**10,085**
10. **SOCIAL PROTECTION**	**65,875**	**62,475**	**63,143**	**73,595**	**91,225**	**75,752**	**74,940**
of which:							
Old Age	50,590	46,490	45,843	54,185	62,130	48,778	48,207
Social Exclusion	1,070	2,926	2,402	1,274	295	309	619
TOTAL CURRENT EXPENDITURE	**739,195**	**876,923**	**746,217**	**837,221**	**803,780**	**858,299**	**775,501**

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

[1] See notes to table

Table 5.4 Central Government: Expenditure by Functional Classification (Capital)[1]

(B$000)

F U N C T I O N	2023/24p 1st Qtr.	2023/24p 2nd Qtr.	2024/25p 3rd Qtr.	2024/25p 4th Qtr.	2025/26p 1st Qtr.	2025/26p 2nd Qtr.	2025/26p 3rd Qtr.
1. **GENERAL PUBLIC SERVICE**	**29,763**	**8,719**	**8,824**	**5,151**	**10,231**	**16,422**	**20,666**
of which:							
Executive Organs, Fin., Fiscal, & Ext. Affairs	29,763	8,719	8,824	5,151	10,231	16,422	20,666
General Services	--	--	--	--	--	--	--
Public Debt Transactions	--	--	--	--	--	--	--
2. **DEFENSE**	**223**	**1,690**	**2,257**	**3,107**	**1,555**	**3,083**	**4,935**
3. **EDUCATION**	**2,708**	**--**	**--**	**--**	**--**	**--**	**--**
4. **HEALTH**	**1,615**	**5,418**	**3,063**	**5,572**	**3,578**	**4,677**	**4,126**
5. **PUBLIC ORDER & SAFETY**	**3,864**	**3,718**	**3,525**	**5,763**	**1,991**	**6,171**	**4,496**
6. **HOUSING**	**--**	**--**	**--**	**1,306**	**63**	**1,675**	**51**
7. **ENVIRONMENTAL PROTECTION**	**633**	**674**	**491**	**63**	**19**	**790**	**1,270**
8. **ECONOMIC AFFAIRS**	**82,123**	**51,505**	**27,272**	**26,700**	**109,522**	**31,963**	**44,404**
of which:							
General Economic, Commercial & Labour Affairs	--	--	--	--	--	--	--
Mining, Manufacturing & Construction	72,548	39,873	22,796	16,902	92,457	20,474	27,066
Agriculture, forestry, fishing, and hunting	213	214	362	988	244	199	441
Transport	3,699	3,156	3,642	4,788	4,122	2,038	3,607
Other Industries	--	--	--	--	--	--	--
of which:							
Tourism	--	--	--	--	--	--	--
9. **RECREATION, CULTURE, & RELIGION**	**--**	**--**	**--**	**--**	**--**	**--**	**--**
10. **SOCIAL PROTECTION**	**--**	**--**	**--**	**--**	**--**	**--**	**--**
of which:							
Old Age	--	--	--	--	--	--	--
Social Exclusion	--	--	--	--	--	--	--
TOTAL CAPITAL EXPENDITURE	**120,929**	**71,724**	**45,432**	**47,663**	**126,958**	**64,780**	**79,947**

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

[1] See notes to table

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

(B$000)

F U N C T I O N	2024/25p 1st Qtr.	2024/25p 2nd Qtr.	2024/25p 3rd Qtr.	2024/25p 4th Qtr.	2025/26p 1st Qtr.	2025/26p 2nd Qtr.	2025/26p 3rd Qtr.
1. **GENERAL PUBLIC SERVICE**	**316,845**	**427,645**	**307,792**	**445,469**	**320,059**	**402,629**	**325,802**
of which:							
Executive Organs, Fin., Fiscal, & Ext. Affairs	127,719	133,108	130,226	116,320	134,865	112,983	128,774
General Services	58,951	55,332	48,278	74,654	63,050	36,311	68,230
Public Debt Transactions	118,512	227,581	116,964	243,366	106,939	239,672	112,235
2. **DEFENSE**	**18,383**	**19,712**	**19,955**	**21,977**	**20,651**	**23,085**	**23,757**
3. **EDUCATION**	**92,690**	**79,282**	**85,123**	**76,241**	**93,643**	**86,853**	**90,142**
4. **HEALTH**	**91,608**	**109,131**	**110,565**	**67,567**	**105,487**	**103,725**	**112,563**
5. **PUBLIC ORDER & SAFETY**	**80,231**	**74,280**	**70,996**	**72,631**	**80,391**	**79,710**	**77,542**
6. **HOUSING**	**2,886**	**3,106**	**4,628**	**2,165**	**3,413**	**3,472**	**1,510**
7. **ENVIRONMENTAL PROTECTION**	**23,312**	**24,424**	**16,507**	**13,534**	**25,452**	**24,695**	**22,594**
8. **ECONOMIC AFFAIRS**	**158,315**	**138,366**	**102,258**	**101,946**	**177,937**	**113,405**	**116,515**
of which:							
General Economic, Commercial & Labour Affairs	4,111	4,252	3,965	4,433	4,461	4,674	4,666
Mining, Manufacturing & Construction	93,655	57,639	39,822	26,941	113,617	42,136	40,335
Agriculture, forestry, fishing, and hunting	7,559	10,356	10,124	9,158	8,996	9,208	10,408
Transport	19,611	18,505	15,788	19,591	19,366	21,482	21,510
Other Industries	23,626	23,699	26,408	25,813	15,796	21,712	20,917
of which:							
Tourism	15,508	19,690	19,912	23,085	15,738	21,654	20,771
9. **RECREATION, CULTURE, & RELIGION**	**9,979**	**10,225**	**10,682**	**9,758**	**12,481**	**9,753**	**10,085**
10. **SOCIAL PROTECTION**	**65,875**	**62,475**	**63,143**	**73,595**	**91,225**	**75,752**	**74,940**
of which:							
Old Age	50,590	46,490	45,843	54,185	62,130	48,778	48,207
Social Exclusion	1,070	2,926	2,402	1,274	295	309	619
TOTAL EXPENDITURE	**860,124**	**948,647**	**791,649**	**884,884**	**930,738**	**923,079**	**855,449**

SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

[1] See notes to table

Table 6.1 Central Government: National Debt

(B$'000)

	2019p	2020p	2021p	2022p	2023p	2024p	2025p
EXTERNAL DEBT BY INSTRUMENT							
Government Securities	1,650,000	2,475,000	2,475,000	2,860,000	2,860,000	2,341,789	2,641,361
Loans	917,662	1,556,360	1,869,312	1,983,469	2,169,777	2,800,733	2,843,816
Total External Debt	2,567,662	4,031,360	4,344,312	4,843,469	5,029,777	5,142,522	5,485,177
EXTERNAL DEBT BY HOLDER							
Bilateral Financial Institutions	72,539	70,875	66,099	54,742	47,205	40,095	35,801
International Financial Institutions	232,075	853,864	1,121,304	1,124,313	1,324,066	1,255,323	1,412,749
Private Capital Markets	1,650,000	2,475,000	2,475,000	2,860,000	2,860,000	2,341,789	2,641,361
Other Financial Institutions	613,048	631,621	681,909	804,414	798,506	1,505,315	1,395,266
Total External Debt	2,567,662	4,031,360	4,344,312	4,843,469	5,029,777	5,142,522	5,485,177
INTERNAL DEBT BY INSTRUMENT							
Foreign Currency	50,000	180,440	176,273	329,934	309,408	248,825	251,919
Loans	50,000	180,440	176,273	329,934	309,408	248,825	251,919
Bahamian Dollars	5,115,552	5,205,648	5,796,787	5,862,543	6,088,295	6,376,260	6,669,720
Advances	74,900	4,900	265,000	335,000	192,046	331,046	326,514
Treasury Bills	977,104	921,932	1,121,980	1,005,480	1,200,266	1,255,386	2,116,394
Government Securities	3,725,349	3,808,200	3,924,682	4,169,631	4,399,684	4,513,472	4,058,866
Loans	338,199	470,616	485,125	352,432	296,299	276,356	167,946
Total Internal Debt	5,165,552	5,386,088	5,973,060	6,192,477	6,397,703	6,625,085	6,921,639
INTERNAL DEBT BY HOLDER							
Foreign Currency	50,000	180,440	176,273	329,934	309,408	248,825	251,919
Commercial Banks	50,000	180,440	176,273	97,273	74,855	20,833	12,500
The Central Bank	--	--	--	232,661	234,553	227,992	239,419
Bahamian Dollars	5,115,552	5,205,648	5,796,787	5,862,543	6,088,295	6,376,260	6,669,720
The Central Bank	455,725	253,375	617,057	646,161	708,377	779,817	746,976
Commercial Banks	2,053,618	2,174,010	2,336,603	2,283,278	2,393,510	2,566,750	2,764,103
Other Local Financial Institutions	21,671	34,723	1,085	--	--	--	--
Public Corporations	602,704	576,975	518,866	507,942	505,522	370,095	314,586
Other	1,981,834	2,166,565	2,323,176	2,425,162	2,480,886	2,659,598	2,844,055
Total Internal Debt	5,165,552	5,386,088	5,973,060	6,192,477	6,397,703	6,625,085	6,921,639
Total Foreign Currency Debt*	2,617,662	4,211,800	4,520,585	5,173,403	5,339,185	5,391,347	5,737,096
TOTAL DIRECT CHARGE	7,733,214	9,417,448	10,317,372	11,035,946	11,427,480	11,767,607	12,406,816
CONTINGENT LIABILITIES							
Bahamas Development Bank	41,012	41,000	40,072	38,793	38,134	37,462	35,365
Bahamas Electricity Corporation	246,000	--	--	--	--	--	--
Bahamas Water & Sewerage Corporation	71,969	67,363	62,757	58,151	53,545	49,192	52,944
Bridge Authority	16,000	16,000	16,000	16,000	16,000	8,000	8,000
Bahamas Mortgage Corporation	160,000	160,000	160,000	160,000	155,000	153,000	142,500
Education Loan Authority	62,000	47,000	47,000	47,000	29,750	29,750	29,750
The Clifton Heritage Authority	24,000	24,000	24,000	24,000	24,000	24,000	16,000
Public Hospitals Authority	77,121	68,088	47,088	43,164	39,240	35,316	51,392
Lucayan Renewal Holdings Ltd.	25,000	15,000	--	--	--	--	--
Small Business Development Centre	940	1,529	2,199	3,095	5,323	7,600	8,388
University of The Bahamas	--	--	--	--	--	--	1,700
Total Contingent Liabilities	724,042	439,980	399,116	390,203	360,992	344,320	346,039
TOTAL NATIONAL DEBT	8,457,256	9,857,428	10,716,488	11,426,149	11,788,472	12,111,927	12,752,855
Memorandum							
Total Government Overdrafts	298,333	265,938	168,906	273,737	288,287	243,788	320,515

*External plus internal foreign currency debt.
SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

Table 6.1 Central Government: National Debt

(B$'000)

	2024p 4th Qtr.	2025p 1st Qtr.	2025p 2nd Qtr.	2025p 3rd Qtr.	2025p 4th Qtr.	2026p 1st Qtr.	2026p 2nd Qtr.
EXTERNAL DEBT BY INSTRUMENT							
Government Securities	2,341,789	2,341,789	2,641,361	2,641,361	2,641,361	2,641,361	2,641,361
Loans	2,800,733	2,714,575	2,651,525	2,613,497	2,843,816	2,769,540	2,762,845
Total External Debt	5,142,522	5,056,364	5,292,886	5,254,858	5,485,177	5,410,901	5,404,206
EXTERNAL DEBT BY HOLDER							
Bilateral Financial Institutions	40,095	37,402	37,888	35,126	35,801	33,206	33,764
International Financial Institutions	1,255,323	1,218,625	1,179,682	1,170,374	1,412,749	1,393,776	1,404,217
Private Capital Markets	2,341,789	2,341,789	2,641,361	2,641,361	2,641,361	2,641,361	2,641,361
Other Financial Institutions	1,505,315	1,458,548	1,433,955	1,407,997	1,395,266	1,342,558	1,324,864
Total External Debt	5,142,522	5,056,364	5,292,886	5,254,858	5,485,177	5,410,901	5,404,206
INTERNAL DEBT BY INSTRUMENT							
Foreign Currency	248,825	253,119	256,873	256,343	251,919	249,627	246,660
Loans	248,825	253,119	256,873	256,343	251,919	249,627	246,660
Bahamian Dollars	6,376,260	6,409,233	6,219,404	6,558,300	6,669,720	6,812,672	6,815,273
Advances	331,046	291,046	36,244	326,514	326,514	326,514	49,514
Treasury Bills	1,255,386	1,440,760	1,839,240	1,808,359	2,116,394	2,177,912	2,371,851
Government Securities	4,513,472	4,451,631	4,114,337	4,238,554	4,058,866	4,154,314	4,258,077
Loans	276,356	225,796	229,583	184,873	167,946	153,932	135,831
Total Internal Debt	6,625,085	6,662,352	6,476,277	6,814,643	6,921,639	7,062,299	7,061,933
INTERNAL DEBT BY HOLDER							
Foreign Currency	248,825	253,119	256,873	256,343	251,919	249,627	246,660
Commercial Banks	20,833	20,833	16,667	16,667	12,500	12,500	9,583
The Central Bank	227,992	232,286	240,206	239,676	239,419	237,127	237,077
Bahamian Dollars	6,376,260	6,409,233	6,219,404	6,558,300	6,669,720	6,812,672	6,815,273
The Central Bank	779,817	736,630	463,782	765,993	746,976	744,219	466,713
Commercial Banks	2,566,750	2,654,502	2,686,878	2,659,162	2,764,103	2,878,652	3,099,270
Public Corporations	370,095	373,892	331,007	331,635	314,586	313,107	344,107
Other	2,659,598	2,644,209	2,737,737	2,801,510	2,844,055	2,876,693	2,905,183
Total Internal Debt	6,625,085	6,662,352	6,476,277	6,814,643	6,921,639	7,062,298	7,061,933
Total Foreign Currency Debt*	5,391,347	5,309,483	5,549,759	5,511,201	5,737,096	5,660,528	5,650,866
TOTAL DIRECT CHARGE	11,767,607	11,718,716	11,769,163	12,069,501	12,406,816	12,473,199	12,466,139
CONTINGENT LIABILITIES							
Bahamas Development Bank	37,462	36,078	35,365	35,365	35,365	32,638	32,269
Bahamas Water & Sewerage Corporation	49,192	49,192	47,143	54,742	52,944	59,086	57,145
Bridge Authority	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Bahamas Mortgage Corporation	153,000	150,000	150,000	150,000	142,500	136,500	131,500
Education Loan Authority	29,750	29,750	29,750	29,750	29,750	29,750	29,750
The Clifton Heritage Authority	24,000	24,000	16,000	16,000	16,000	16,000	16,000
Public Hospitals Authority	35,316	35,316	35,316	31,392	51,392	51,392	85,392
Small Business Development Centre	7,600	7,352	8,326	8,398	8,388	8,641	9,339
University of The Bahamas	--	--	--	--	1,700	2,700	4,017
Grand Bahama Energy Company Ltd.	--	--	--	--	--	--	280,000
WSCDesalCo	--	--	--	--	--	--	50,000
Total Contingent Liabilities	344,320	339,688	329,900	333,647	346,039	344,707	703,412
TOTAL NATIONAL DEBT	12,111,927	12,058,404	12,099,063	12,403,148	12,752,855	12,817,906	13,169,551
Memorandum							
Total Government Overdrafts	243,788	242,175	247,648	251,909	320,515	279,845	250,588

*External plus internal foreign currency debt.
SOURCE: Treasury Accounts and Treasury Statistical Summary Printouts.

Table 6.2 Central Government: Treasury Bills[1]

(Vol./B$'000)

Period	AT TENDER		HOLDINGS					
	Amount Applied for	Amount Allotted	Avg. Discount Rate (%)	Central Bank	Commercial Banks	Public Corporations	Other	Total Outstanding
			(End of Period)					
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
2020	2,027,172	2,531,316	1.93	13,869	670,673	--	50,186	734,728
2021	3,001,201	3,134,041	2.85	13,983	825,506	--	146,897	986,386
2022	3,698,882	3,241,088	2.88	11,823	765,036	--	127,582	904,441
2023	3,265,114	3,165,899	2.91	45,975	897,964	49,700	139,508	1,133,147
2024	3,939,285	3,920,407	2.94	10,000	999,301	5,000	207,274	1,221,575
2025	5,359,981	5,848,919	3.27	--	1,760,844	5,000	345,189	2,111,032
2024								
QTR. I	967,032	967,517	2.75	20,000	963,446	--	161,815	1,145,261
QTR. II	1,046,088	1,009,842	2.92	425	912,363	8,250	182,697	1,103,735
QTR. III	1,012,301	1,015,912	2.93	--	942,390	--	165,700	1,108,090
QTR. IV	913,864	927,136	2.94	10,000	999,301	5,000	207,274	1,221,575
2025								
Jan.	253,318	257,178	2.96	--	1,023,178	--	207,895	1,231,073
Feb.	313,051	347,110	2.99	--	1,103,663	9,250	208,009	1,320,922
Mar.	489,533	480,035	2.97	--	1,255,757	9,250	170,216	1,435,223
Apr.	376,329	286,487	3.00	--	1,333,135	9,250	122,549	1,464,934
May	362,564	349,550	3.06	--	1,427,734	5,000	140,087	1,572,821
Jun.	488,485	509,781	3.01	--	1,579,456	14,000	240,355	1,833,811
Jul.	422,899	472,459	3.10	--	1,547,039	39,000	240,325	1,826,364
Aug.	654,034	669,050	3.10	--	1,585,612	34,000	266,461	1,886,073
Sep.	533,093	572,293	3.03	--	1,473,035	25,000	305,004	1,803,039
Oct.	438,556	498,847	3.17	--	1,620,536	--	313,224	1,933,760
Nov.	377,159	554,015	3.32	--	1,618,537	5,000	298,907	1,922,444
Dec.	650,960	852,114	3.27	--	1,760,844	5,000	345,189	2,111,032
2026								
Jan.	318,145	329,461	3.20	--	1,754,038	5,000	357,825	2,116,862
Feb.	622,413	524,763	3.41	--	1,782,758	--	331,370	2,114,128
Mar.	392,784	386,955	3.28	--	1,854,990	--	317,544	2,172,534
Apr.	333,486	374,150	3.34	--	1,941,610	31,000	289,095	2,261,704
May	587,909	529,503	3.42	--	1,935,720	31,000	353,266	2,319,986
Jun.	416,996	327,189	3.42	--	2,081,212	31,000	254,220	2,366,432

SOURCE: Central Bank of The Bahamas

[1] See notes to table

Table 6.3 Central Government: Long-term Securities[1]

(B$'000)

End of Period	Private Sector	Public Corporations	Central Bank	Commercial Banks	Insurance Companies	Other Local Financial Institutions	Other	TOTAL
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	5,375,354
2020	1,908,137	573,074	234,606	898,278	162,277	31,832	2,475,000	6,283,204
2021	1,976,780	515,685	338,074	929,353	163,705	1,085	2,475,000	6,399,682
2022	2,127,947	506,201	299,338	1,091,058	145,087	--	2,860,000	7,029,631
2023	2,211,810	455,822	470,356	1,151,560	110,136	--	2,860,000	7,259,684
2024	2,336,933	365,095	438,771	1,263,017	109,656	--	2,341,789	6,855,261
2025	2,384,605	309,586	420,462	836,313	107,901	--	2,641,361	6,700,228
2024								
QTR. I	2,238,945	449,558	474,822	1,116,973	107,339	--	2,560,000	6,947,637
QTR. II	2,280,865	403,494	476,796	1,150,491	110,348	--	2,560,000	6,981,994
QTR. III	2,319,679	403,473	429,631	1,136,651	109,706	--	2,560,000	6,959,140
QTR. IV	2,336,933	365,095	438,771	1,263,017	109,656	--	2,341,789	6,855,261
2025								
Jan.	2,348,093	364,642	434,802	1,258,787	109,371	--	2,341,789	6,857,484
Feb.	2,377,598	364,642	433,298	1,258,787	109,371	--	2,341,789	6,885,485
Mar.	2,359,084	364,642	445,584	1,172,950	109,371	--	2,341,789	6,793,420
Apr.	2,380,519	364,642	428,421	1,172,949	109,371	--	2,341,789	6,797,690
May	2,372,696	349,551	442,768	1,087,075	109,020	--	2,341,789	6,702,898
Jun.	2,352,443	317,007	427,538	908,544	108,806	--	2,641,361	6,755,699
Jul.	2,358,330	318,507	440,971	909,074	109,806	--	2,641,361	6,778,049
Aug.	2,389,822	306,767	455,495	909,074	111,806	--	2,641,361	6,814,325
Sep.	2,380,312	306,636	439,478	1,001,254	110,875	--	2,641,361	6,879,916
Oct.	2,374,362	310,136	425,251	885,312	110,901	--	2,641,361	6,747,323
Nov.	2,387,544	310,136	426,188	935,312	110,901	--	2,641,361	6,811,442
Dec.	2,384,605	309,586	420,462	836,313	107,901	--	2,641,361	6,700,228
2026								
Jan.	2,395,369	308,107	416,846	863,159	107,864	--	2,641,361	6,732,707
Feb.	2,442,518	308,107	416,985	868,159	107,864	--	2,641,361	6,784,994
Mar.	2,445,506	313,107	417,705	869,730	108,266	--	2,641,361	6,795,675
Apr.	2,467,415	313,108	412,939	859,855	113,254	--	2,641,361	6,807,932
May.	2,486,363	313,108	408,628	862,226	113,759	--	2,641,361	6,825,444
Jun.	2,530,076	313,108	417,199	882,226	115,468	--	2,641,361	6,899,438

SOURCE: Central Bank of The Bahamas

[1] See notes to table

Table 6.4 Central Government: Long-term Securities by Maturity as at 30th June, 2026

AMOUNT (B$'000)

YEAR	Internal Bonds	External Bonds	Total
2026	211,018	52,727	263,745
2027	418,552	52,727	471,279
2028	390,959	52,727	443,686
2029	409,357	399,251	808,608
2030	198,002	208,800	406,802
2031	308,944	208,800	517,743
2032	242,134	564,466	806,600
2033	222,036	565,056	787,092
2034	140,421	389,417	529,838
2035	39,142	33,750	72,892
2036	224,107	33,750	257,857
2037	156,450	--	156,450
2038	177,206	79,891	257,097
2039	153,200	--	153,200
2040	74,488	--	74,488
2041	19,807	--	19,807
2042	16,945	--	16,945
2043	2,951	--	2,951
2044	59,190	--	59,190
2045	10,500	--	10,500
2048	12,586	--	12,586
2049	199,971	--	199,971
2050	178,730	--	178,730
2051	106,950	--	106,950
2052	117,733	--	117,733
2053	43,159	--	43,159
2054	123,542	--	123,542
TOTAL	4,258,077	2,641,361	6,899,438

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

Table 6.5 Public Corporations: Debt Operations

(B$'000)

	2019p	2020p	2021p	2022p	2023p	2024p	2025p
A. EXTERNAL DEBT	555,390	446,670	416,454	381,514	342,960	268,432	250,764
GOVERNMENT GUARANTEED	155,181	67,363	62,757	58,151	53,545	49,192	52,944
Bahamas Electricity Corp.	83,200	--	--	--	--	--	--
Water and Sewerage Corp.	71,969	67,363	62,757	58,151	53,545	49,192	52,944
Bahamas Development Bank	12	--	--	--	--	--	--
OTHER EXTERNAL	400,209	379,307	353,697	323,363	289,415	219,240	197,820
Bahamasair	86,954	81,277	72,822	61,978	48,755	--	--
Nassau Airport Development Company	313,255	298,030	280,875	261,385	240,660	219,240	197,820
B. INTERNAL DEBT	1,148,595	949,350	903,590	1,205,140	1,243,997	1,317,706	1,418,994
I. FOREIGN CURRENCY	302,945	125,572	95,794	264,854	258,262	248,882	240,377
GOVERNMENT GUARANTEED	209,985	32,076	--	--	--	--	--
Bahamas Electricity Corp.	162,800	--	--	--	--	--	--
Public Hospitals Authority	22,185	17,076	--	--	--	--	--
Lucayan Renewal Holdings Ltd.	25,000	15,000	--	--	--	--	--
OTHER	92,960	93,496	95,794	264,854	258,262	248,882	240,377
Bahamas Power & Light Co. Ltd. (BPL)	30,000	30,000	30,000	29,250	24,000	18,000	10,875
Bahamas Electricity Corp. & BPL Co. Ltd.	--	--	--	167,288	167,288	167,288	167,288
Nassau Airport Development Company	62,960	63,496	65,794	68,316	66,974	63,594	62,214
II. BAHAMIAN DOLLARS	845,650	823,778	807,796	940,286	985,735	1,068,824	1,178,617
GOVERNMENT GUARANTEED	357,936	339,012	334,160	328,957	302,124	287,528	284,707
Bridge Authority	16,000	16,000	16,000	16,000	16,000	8,000	8,000
Bahamas Development Bank	41,000	41,000	40,072	38,793	38,134	37,462	35,365
Bahamas Mortgage Corp.	160,000	160,000	160,000	160,000	155,000	153,000	142,500
Education Loan Authority	62,000	47,000	47,000	47,000	29,750	29,750	29,750
The Clifton Heritage Authority	24,000	24,000	24,000	24,000	24,000	24,000	16,000
Public Hospitals Authority	54,936	51,012	47,088	43,164	39,240	35,316	51,392
University of The Bahamas	--	--	--	--	--	--	1,700
OTHER	487,714	484,766	473,636	611,329	683,611	781,296	893,910
Airport Authority	--	3,901	11,294	10,464	10,716	32,933	14,585
Bahamas Electricity Corp.	35,547	35,547	20,490	20,490	20,490	20,490	20,490
Bahamas Power & Light Co. Ltd. (BPL)	45,000	45,000	45,000	113,625	184,229	173,229	224,172
Bahamas Electricity Corp. & BPL Co. Ltd.	--	--	--	74,185	74,185	74,185	74,185
Bahamas Public Parks and Beach Auth.	--	--	--	--	--	--	10,939
Carmichael Viliage Project Dev't	--	--	--	--	--	10,000	20,225
Bahamas Technical & Vocational Institute	--	--	--	--	--	--	500
Education Loan Authority	--	--	--	--	--	17,656	17,656
Water and Sewerage Corp.	11,324	10,293	9,210	8,074	6,913	9,664	42,466
HoldingCo.2015 Ltd.	10,750	10,750	10,750	10,750	10,750	10,750	10,750
Bahamas Development Bank	3,524	3,167	2,959	2,594	2,379	2,286	3,543
Bahamas Mortgage Corp.	--	--	--	--	14,000	14,000	21,500
Bahamasair	22,883	21,389	19,164	16,310	12,830	58,781	54,976
Broadcasting Corporation of the Bahamas	3,451	3,284	3,545	3,337	3,126	2,903	3,530
Nassau Airport Development Co.	132,899	133,704	138,117	143,034	139,969	131,849	128,729
College of The Bahamas	31,710	28,226	24,741	21,257	17,773	14,289	10,804
Public Hospitals Authority	--	--	--	--	--	16,590	35,374
National Health Insurance Auth.	--	--	--	--	--	--	2,931
National Sports Authority	--	--	--	--	--	5,228	10,455
Resolve Bahamas Limited	167,700	167,700	167,700	167,700	167,700	169,200	168,187
Bridge Authority	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Poinciana SPV Ltd.	15,513	14,663	13,812	12,962	12,325	11,263	10,413
Bahamas Agri. and Industrial Corp.	1,413	1,142	854	547	226	--	1,500
C. TOTAL FOREIGN CURRENCY DEBT	858,335	572,242	512,248	646,368	601,222	517,314	491,141
D.TOTAL GOVERNMENT GUARANTEED DEBT	723,102	438,451	396,917	387,108	355,669	336,720	337,651
E. TOTAL DEBT	1,703,985	1,396,020	1,320,044	1,586,654	1,586,957	1,586,138	1,669,758

SOURCE: Quarterly Reports from Public Corporations.

Table 6.5 Public Corporations: Debt Operations

(B$'000)

	2024p 4th Qtr.	2025p 1st Qtr.	2025p 2nd Qtr.	2025p 3rd Qtr.	2025p 4th Qtr.	2026p 1st Qtr.	2026p 2nd Qtr.
A. EXTERNAL DEBT	268,432	263,077	255,673	257,917	250,764	251,551	394,255
GOVERNMENT GUARANTEED	49,192	49,192	47,143	54,742	52,944	59,086	207,145
Water and Sewerage Corp.	49,192	49,192	47,143	54,742	52,944	59,086	57,145
Grand Bahama Energy Co. Ltd	--	--	--	--	--	--	150,000
OTHER EXTERNAL	219,240	213,885	208,530	203,175	197,820	192,465	187,110
Nassau Airport Development Company	219,240	213,885	208,530	203,175	197,820	192,465	187,110
B. INTERNAL DEBT	1,317,706	1,327,733	1,395,560	1,408,501	1,418,994	1,418,135	1,836,169
I. FOREIGN CURRENCY	248,882	247,037	244,817	242,597	240,377	238,157	357,562
GOVERNMENT GUARANTEED	--	--	--	--	--	--	100,000
Grand Bahama Energy Co. Ltd	--	--	--	--	--	--	50,000
WSC DesalCo	--	--	--	--	--	--	50,000
OTHER LOANS	248,882	247,037	244,817	242,597	240,377	238,157	257,562
Bahamas Power & Light Co. Ltd. (BPL)	18,000	16,500	14,625	12,750	10,875	9,000	6,750
Bahamas Electricity Corp. & BPL Co. Ltd.	167,288	167,288	167,288	167,288	167,288	167,288	167,288
Nassau Airport Development Company	63,594	63,249	62,904	62,559	62,214	61,869	61,524
Grand Bahama Power Co.	--	--	--	--	--	--	22,000
II. BAHAMIAN DOLLARS	1,068,824	1,080,696	1,150,743	1,165,904	1,178,617	1,179,978	1,478,607
GOVERNMENT GUARANTEED	287,528	283,144	274,431	270,507	284,707	276,980	386,928
Bridge Authority	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Bahamas Development Bank	37,462	36,078	35,365	35,365	35,365	32,638	32,269
Bahamas Mortgage Corp.	153,000	150,000	150,000	150,000	142,500	136,500	131,500
Education Loan Authority	29,750	29,750	29,750	29,750	29,750	29,750	29,750
Grand Bahama Energy Co. Ltd	--	--	--	--	--	--	80,000
The Clifton Heritage Authority	24,000	24,000	16,000	16,000	16,000	16,000	16,000
Public Hospitals Authority	35,316	35,316	35,316	31,392	51,392	51,392	85,392
University of The Bahamas	--	--	--	--	1,700	2,700	4,017
OTHER LOANS	781,296	797,552	876,312	895,397	893,910	902,998	1,091,679
ACMLC Grand Bahama Limited	--	--	--	--	--	1,888	1,888
Bahamas Electricity Corp.	20,490	20,490	20,490	20,490	20,490	20,490	20,490
Bahamas Power & Light Co. Ltd. (BPL)	173,229	170,479	226,047	227,609	224,172	220,734	287,238
Bahamas Electricity Corp. & BPL Co. Ltd.	74,185	74,185	74,185	74,185	74,185	74,185	74,185
Bahamas Public Parks and Beaches Auth.	--	10,939	10,939	10,939	10,939	19,332	29,625
Bahamas Technical & Vocational Institute	--	--	500	500	500	500	500
Carmichael Village Project Development Ltd.	10,000	10,000	10,000	20,225	20,225	20,225	20,225
Education Loan Authority	17,656	17,656	17,656	17,656	17,656	17,656	17,656
Lucayan Renewal Holdings Ltd.	--	--	--	--	--	1,902	1,902
Water and Sewerage Corp.	9,664	9,342	23,017	42,688	42,466	42,129	42,015
HoldingCo.2015 Ltd.	10,750	10,750	10,750	10,750	10,750	10,750	10,750
Bahamas Development Bank	2,286	2,157	2,572	4,292	3,543	8,754	9,301
Bahamas Mortgage Corp.	14,000	14,000	14,000	14,000	21,500	21,500	21,500
Bahamasair	58,781	62,329	59,878	57,427	54,976	52,525	50,073
Broadcasting Corporation of the Bahamas	2,903	2,847	3,646	3,588	3,530	3,471	7,315
Nassau Airport Development Company	131,849	131,069	130,289	129,509	128,729	127,949	127,169
College of The Bahamas	14,289	14,289	10,804	10,804	10,804	10,804	10,804
Public Hospitals Authority	16,590	16,590	25,374	35,374	35,374	35,374	35,374
National Health Insurance Auth.	--	--	--	2,931	2,931	2,931	2,931
National Sports Authority	5,228	9,162	10,455	10,455	10,455	10,455	11,952
Resolve Bahamas Limited	169,200	169,200	169,200	168,187	168,187	167,428	167,428
Bridge Authority	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Poinciana SPV Ltd.	11,263	11,050	10,838	10,625	10,413	10,200	9,988
Grand Bahama Power Co.	--	--	--	--	--	--	109,820
Airport Authority	32,933	35,018	38,172	15,663	14,585	14,316	14,050
Bahamas Agricultural and Industrial Corp.	--	--	1,500	1,500	1,500	1,500	1,500
C. TOTAL FOREIGN CURRENCY DEBT	517,314	510,114	500,490	500,514	491,141	489,708	751,817
D.TOTAL GOVERNMENT GUARANTEED DEBT	336,720	332,336	321,574	325,249	337,651	336,066	694,073
E. TOTAL DEBT	1,586,138	1,590,810	1,651,233	1,666,418	1,669,758	1,669,686	2,230,424

SOURCE: Quarterly Reports from Public Corporations.

Table 6.6 Public Sector: Foreign Currency Debt Operations[1]

(B$'000)

	2019p	2020p*	2021p	2022p	2023p**	2024p***	2025p****
Outstanding Debt at Beginning of Year	3,510,146	3,475,997	4,784,042	5,032,833	5,819,771	5,940,406	5,908,661
Government	2,593,818	2,617,662	4,211,800	4,520,585	5,173,402	5,339,185	5,391,346
Public Corporations	916,328	858,335	572,242	512,248	646,369	601,221	517,314
Plus: New Drawings	93,739	1,946,664	409,730	1,478,138	874,313	1,347,277	1,570,312
Government	93,664	1,944,995	406,201	1,302,519	874,313	1,347,277	1,562,461
Public Corporations	75	1,669	3,529	175,619	--	--	7,851
Less: Amortization	122,225	666,537	154,364	669,013	772,574	1,344,240	1,336,178
Government	64,153	378,775	90,841	627,516	727,426	1,260,333	1,302,154
Public Corporations	58,072	287,762	63,523	41,497	45,148	83,907	34,024
Other Changes in Debt Stock	(5,663)	27,918	(6,575)	(22,186)	18,895	(34,782)	85,442
Government	(5,667)	27,918	(6,575)	(22,186)	18,895	(34,782)	85,442
Public Corporations	4	--	--	--	--	--	--
Outstanding Debt at End of Year	**3,475,997**	**4,784,042**	**5,032,833**	**5,819,771**	**5,940,406**	**5,908,661**	**6,228,237**
Government	2,617,662	4,211,800	4,520,585	5,173,402	5,339,185	5,391,346	5,737,096
Public Corporations	858,335	572,242	512,248	646,369	601,221	517,314	491,141
Interest Charges	**203,448**	**202,024**	**271,496**	**378,424**	**370,937**	**405,769**	**388,778**
Government	144,039	157,895	237,267	341,180	336,166	377,938	363,384
Public Corporations	59,409	44,129	34,229	37,244	34,772	27,831	25,394
Debt Service	**325,673**	**868,561**	**425,860**	**1,047,438**	**1,143,511**	**1,750,009**	**1,724,956**
Government	208,192	536,670	328,108	968,696	1,063,592	1,638,271	1,665,538
Public Corporations	117,481	331,891	97,752	78,741	79,919	111,738	59,418
Debt Service Ratio	6.3	22.1	12.8	13.8	15.1	18.4	10.8
Government Debt Service/ Government Revenue (%)	8.3	17.3	13.8	35.5	28.6	34.6	19.0

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

See note to table

Notes:

*The Debt Service and Government Debt Service/Revenue Ratios for 2020 are presented net of a $248.8 million refinancing in Government's external debt & a $246.0 million transfer of public corporations' debt to Government.

**The Debt Service and Government Debt Service/Revenue Ratios for 2023 are presented net of a SDR174.8 million (approximately US$234.6 million) refinancing in Government's internal foreign currency debt.

***The Debt Service Ratio and Government Debt Service/Revenue Ratio for 2024 is presented net of a SDR174.8 million (approximately US$228.0 million) refinancing in Government's internal foreign currency debt and early repayments of $218.2 million in external bonds & an $81.3 million commercial facility. Additionally, debt servicing during the 1st quarter of 2024 includes the repayment of a $300 million Government external bond. Net of the $300m bond transaction, the Debt Service Ratio for the year was 13.9% and the Government Revenue/Debt Service ratio was 25.2%.

****The Debt Service Ratio and Government Debt Service/Revenue Ratio for 2025 is presented net of a SDR174.8 million (approximately US$238.1 million) refinancing in Government's internal foreign currency debt and early repayment of $767.428 million in external bonds.

Table 6.6 Public Sector: Foreign Currency Debt Operations[1]

(B$'000)

	2024p 4th Qtr.*	2025p 1st Qtr.	2025p 2nd Qtr.**	2025p 3rd Qtr.	2025p 4th Qtr.***	2026p 1st Qtr.	2026p 2nd Qtr.
Outstanding Debt at Beginning of Quarter	6,017,348	5,908,660	5,819,595	6,050,247	6,011,713	6,228,236	6,150,236
Government	5,490,784	5,391,346	5,309,481	5,549,758	5,511,200	5,737,096	5,660,528
Public Corporations	526,564	517,314	510,114	500,489	500,513	491,140	489,708
Plus: New Drawings	576,768	142	1,067,126	9,524	493,520	6,757	292,116
Government	576,768	142	1,067,126	1,925	493,268	615	20,008
Public Corporations	--	--	--	7,599	252	6,142	272,108
Less: Amortization	632,119	119,194	888,267	50,604	278,114	79,492	35,417
Government	622,869	111,994	878,642	43,029	268,489	71,917	25,417
Public Corporations	9,250	7,200	9,625	7,575	9,625	7,575	10,000
Other Changes in Debt Stock	(53,337)	29,987	51,793	2,546	1,116	(5,266)	(4,254)
Government	(53,337)	29,987	51,793	2,546	1,116	(5,266)	(4,254)
Public Corporations	--	--	--	--	--	--	--
Outstanding Debt at End of Quarter	5,908,660	5,819,595	6,050,247	6,011,713	6,228,236	6,150,236	6,402,681
Government	5,391,346	5,309,481	5,549,758	5,511,200	5,737,096	5,660,528	5,650,865
Public Corporations	517,314	510,114	500,489	500,513	491,140	489,708	751,816
Interest Charges	162,754	44,508	146,636	40,718	156,916	40,558	152,208
Government	155,804	39,153	137,011	35,646	151,573	35,593	147,229
Public Corporations	6,950	5,355	9,625	5,072	5,343	4,965	4,979
Debt Service	794,873	163,702	1,034,903	91,322	435,030	120,050	187,625
Government	778,673	151,147	1,015,653	78,675	420,062	107,510	172,646
Public Corporations	16,200	12,555	19,250	12,647	14,967	12,540	14,979
Debt Service Ratio	19.9	9.1	14.0	6.4	12.8	6.2	n.a.
Government Debt Service/ Government Revenue (%)	33.1	14.7	26.7	10.0	25.2	10.3	n.a.

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

[1] See notes to table

Notes:

*The Debt Service & Government Debt Service/Revenue Ratios for Q4 2024 is presented net of a SDR174.8 million (approximately US$228.0 million) refinancing in Government's internal foreign currency debt and early repayments of $218.2 million in external bonds & an $81.3 million commercial facility.

**The Debt Service & Government Debt Service/Revenue Ratios for Q2 2025 are presented net of an early repayments of $767.4 million in external bonds.

***The Debt Service & Government Debt Service/Revenue Ratios for Q4 2025 is presented net of a SDR174.8 million (approximately US$238.1 million) refinancing in Government's internal foreign currency debt.

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

(B$'000)

	2019p	2020p	2021p	2022p	2023p	2024p	2025p
External Debt	**555,391**	**446,670**	**416,454**	**381,514**	**342,959**	**268,432**	**250,764**
By Instrument							
Securities	313,255	298,030	280,875	261,385	240,660	219,240	197,820
Loans	242,136	148,640	135,579	120,129	102,299	49,192	52,944
By Holder							
Banks	170,154	81,277	72,822	61,978	48,754	--	--
Bilateral Financial Institutions	--	--	--	--	--	--	--
International Financial Institutions	71,982	67,363	62,757	58,151	53,545	49,192	52,944
Other	313,255	298,030	280,875	261,385	240,660	219,240	197,820
Internal Foreign Currency Debt	**302,945**	**125,572**	**95,794**	**264,854**	**258,262**	**248,882**	**240,377**
By Instrument							
Securities	87,960	78,496	65,794	68,316	66,974	63,594	62,214
Loans	214,985	47,076	30,000	196,538	191,288	185,288	178,163
By Holder							
Banks	214,985	47,076	30,000	29,250	24,000	18,000	10,875
Other	87,960	78,496	65,794	235,604	234,262	230,882	229,502
Total Foreign Currency Debt	**858,335**	**572,242**	**512,248**	**646,368**	**601,221**	**517,314**	**491,141**
Of Which: Government Guaranteed Debt							
External Debt	**155,182**	**67,363**	**62,757**	**58,151**	**53,545**	**49,192**	**52,944**
By Instrument							
Securities	--	--	--	--	--	--	--
Loans	155,182	67,363	62,757	58,151	53,545	49,192	52,944
By Holder							
Banks	83,200	--	--	--	--	--	--
Bilateral Financial Institutions	--	--	--	--	--	--	--
International Financial Institutions	71,982	67,363	62,757	58,151	53,545	49,192	52,944
Other	--	--	--	--	--	--	--
Internal Foreign Currency Debt	**209,985**	**32,076**	--	--	--	--	--
By Instrument							
Securities	25,000	15,000	--	--	--	--	--
Loans	184,985	17,076	--	--	--	--	--
By Holder							
Banks	184,985	17,076	--	--	--	--	--
Other	25,000	15,000	--	--	--	--	--
Total Foreign Currency Debt Guaranteed	**365,167**	**99,439**	**62,757**	**58,151**	**53,545**	**49,192**	**52,944**

SOURCE: Quarterly Reports from Public Corporations.

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

(B$'000)

	2024p 4th Qtr.	2025p 1st Qtr.	2025p 2nd Qtr.	2025p 3rd Qtr.	2025p 4th Qtr.	2026p 1st Qtr.	2026p 2nd Qtr.
External Debt	**268,432**	**263,077**	**255,673**	**257,917**	**250,764**	**251,551**	**394,255**
By Instrument							
Securities	219,240	213,885	208,530	203,175	197,820	192,465	187,110
Loans	49,192	49,192	47,143	54,742	52,944	59,086	207,145
By Holder							
Banks	--	--	--	--	--	--	150,000
Bilateral Financial Institutions	--	--	--	--	--	--	--
International Financial Institutions	49,192	49,192	47,143	54,742	52,944	59,086	57,145
Other	219,240	213,885	208,530	203,175	197,820	192,465	187,110
Internal Foreign Currency Debt	**248,882**	**247,037**	**244,817**	**242,597**	**240,377**	**238,157**	**357,562**
By Instrument							
Securities	63,594	63,249	62,904	62,559	62,214	61,869	61,524
Loans	185,288	183,788	181,913	180,038	178,163	176,288	296,038
By Holder							
Banks	18,000	16,500	14,625	12,750	10,875	9,000	128,750
Other	230,882	230,537	230,192	229,847	229,502	229,157	228,812
Total Foreign Currency Debt	**517,314**	**510,114**	**500,490**	**500,514**	**491,141**	**489,708**	**751,817**
Of Which: Government Guaranteed Debt							
External Debt	**49,192**	**49,192**	**47,143**	**54,742**	**52,944**	**59,086**	**207,145**
By Instrument							
Securities	--	--	--	--	--	--	--
Loans	49,192	49,192	47,143	54,742	52,944	59,086	207,145
By Holder							
Commercial Banks	--	--	--	--	--	--	150,000
Bilateral Financial Institutions	--	--	--	--	--	--	--
International Financial Institutions	49,192	49,192	47,143	54,742	52,944	59,086	57,145
Other	--	--	--	--	--	--	--
Internal Foreign Currency Debt	--	--	--	--	--	--	**100,000**
By Instrument							
Securities	--	--	--	--	--	--	--
Loans	--	--	--	--	--	--	100,000
By Holder							--
Banks	--	--	--	--	--	--	100,000
Other	--	--	--	--	--	--	--
Total F/C Government Guaranteed Debt	**49,192**	**49,192**	**47,143**	**54,742**	**52,944**	**59,086**	**307,145**

SOURCE: Quarterly Reports from Public Corporations.

Table 6.8 Public Sector Debt & Debt Service Indicators

	2019p	2020p*	2021p	2022p	2023p**	2024p***	2025p
				(B$ Millions)			
Foreign Currency Debt Service	325.7	868.6	425.9	1,039.4	1,143.5	1,749.0	1,725.0
Government	208.2	536.7	328.1	968.7	1,063.6	1,637.3	1,665.5
Public Corporations	117.5	331.9	97.8	70.7	79.9	111.7	59.4
Of Which: External Debt Service	268.4	670.9	368.0	874.8	858.7	1,429.9	1,451.0
Government	208.2	532.0	311.4	813.4	794.6	1,336.2	1,410.6
Public Corporations	60.2	138.9	56.6	61.4	64.1	93.7	40.4
Government Revenue & Grants	2,503.2	1,666.7	2,369.2	2,730.3	2,899.3	3,208.0	3,467.0
Public Sector Ratios				(%)			
Foreign Currency Debt Service/ Exports	6.3	22.1	13.0	14.0	15.2	18.3	10.9
External Debt Service/ Exports	5.2	20.5	11.3	11.7	14.4	21.4	21.9
External Interest/ Exports	3.5	11.1	7.7	4.8	5.9	5.6	5.6
External Debt / Exports	60.5	270.2	145.5	69.6	90.1	80.9	86.6
Government Ratios							
Foreign Currency Debt Service/Revenue	8.3	17.3	13.8	35.5	28.6	34.6	19.0
External Debt/GDP	19.3	38.9	36.0	34.8	32.7	32.1	31.9
Domestic Debt /GDP	38.8	52.0	49.5	44.5	41.6	41.3	40.2
Direct Charge/GDP	58.1	91.0	85.5	79.4	74.3	73.4	72.1
National Debt/GDP	63.5	95.2	88.8	82.2	76.6	75.5	74.1

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

Notes:

*The Debt Service and Government Debt Service/Revenue Ratios for 2020 are presented net of a $248.0 million refinancing in Government's external debt & a $246.0 million transfer of public corporations' debt to Government.

**The Debt Service and Government Debt Service/Revenue Ratios for 2023 are presented net of a SDR174.8 million (approximately US$234.6 million) refinancing in Government's internal foreign currency debt.

***The Government Debt Service/Revenue Ratio for 2024 is presented net of a SDR174.8 million (approximately US$228.0 million) refinancing in Government's internal foreign currency debt and early repayment of $218.2 million in external bonds & an $81.3 million commercial facility. Additionally, debt servicing during the 1st quarter of 2024 includes the repayment of a $300 million Government external bond. Net of these transactions, the Debt Service Ratio for the year was 24.9%.

Table 7.1 Balance of Payments[1]*

(B$ Millions)

	2018	2019	2020	2021	2022	2023	2024	2025
CURRENT ACCOUNT PAYMENTS								
Goods Imports	**3316.8**	**3009.2**	**2024.0**	**3264.2**	**3879.2**	**4074.8**	**4607.4**	**4804.5**
Services	**1799.2**	**1830.4**	**1386.8**	**1682.9**	**1963.4**	**2198.0**	**2473.1**	**2415.0**
Transportation	488.0	447.7	216.5	363.7	435.3	513.4	535.6	587.0
Travel	331.7	335.3	110.4	148.6	169.7	213.5	270.8	252.1
Business Services:	844.2	860.9	841.8	1051.0	1117.9	1247.2	1394.3	1292.4
Construction	43.3	58.4	59.0	103.5	116.8	102.7	70.4	65.9
Insurance Services	154.0	143.9	153.5	276.5	270.3	269.8	278.8	297.2
Use of intellectual property	10.3	10.3	6.4	7.5	14.8	11.7	16.9	12.4
ICT Services	33.3	26.7	50.8	52.0	54.0	71.8	78.7	41.3
Other Business Services	603.4	621.7	572.1	611.5	662.0	791.2	949.4	875.6
Government Services	135.3	186.5	218.2	119.7	240.5	223.9	272.4	283.6
Primary Income	**809.0**	**636.3**	**475.1**	**766.4**	**928.7**	**949.3**	**1014.8**	**1024.6**
Employee Compensation	28.5	64.8	95.8	91.5	86.0	113.8	124.7	144.6
Investment Income	780.5	571.5	379.2	674.9	842.7	835.5	890.2	880.0
Secondary Income	**276.4**	**262.1**	**231.1**	**227.7**	**214.2**	**268.8**	**318.1**	**297.9**
Total Payments	**6201.4**	**5738.1**	**4117.0**	**5941.2**	**6985.5**	**7490.8**	**8413.4**	**8542.0**
CURRENT ACCOUNT RECEIPTS								
Goods Exports	**641.7**	**695.3**	**436.4**	**638.6**	**814.4**	**862.2**	**870.6**	**817.5**
Services	**4110.2**	**4468.5**	**1257.1**	**2691.2**	**4611.0**	**5148.4**	**5773.1**	**5861.4**
Transportation	76.5	81.7	44.1	87.8	105.5	94.1	81.7	89.7
Travel	3727.6	4125.5	967.4	2321.7	**4221.8**	**4754.8**	**5413.4**	**5382.5**
Business Services:	267.9	207.2	210.4	238.7	237.8	241.7	219.4	279.3
Construction	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Insurance Services	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Use of intellectual property	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ICT Services	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Business Services	267.9	207.2	210.4	238.7	237.8	241.7	219.4	279.3
Government Services	38.3	54.1	35.2	43.0	45.9	57.9	58.6	110.0
Primary Income	**43.4**	**33.3**	**35.5**	**32.2**	**45.5**	**90.1**	**100.9**	**91.1**
Employee Compensation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment Income	43.4	33.3	35.5	32.2	45.5	90.1	100.9	91.1
Secondary Income	206.9	259.9	108.5	145.2	282.0	321.0	369.1	347.6
Total Receipts	**5002.1**	**5457.0**	**1837.5**	**3507.2**	**5753.0**	**6421.7**	**7113.7**	**7117.6**
CAPITAL ACCOUNT PAYMENTS								
Capital Transfers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CAPITAL ACCOUNT RECEIPTS								
Capital Transfers	0.0	907.8	650.0	53.9	0.0	0.0	0.0	0.0
FINANCIAL ACCOUNT								
Direct Investment	82.8	113.0	59.8	84.7	214.5	225.4	182.9	153.8
Portfolio Investment	346.1	269.9	168.2	447.1	80.2	330.2	238.6	309.7
Other Investment	-1605.3	16.7	711.8	485.6	-1572.2	-3194.1	-1743.1	-263.7
Reserve Assets	-221.0	561.8	624.1	50.6	178.3	-93.6	115.5	178.5
Net Acquisition of Fin. Assets	**-1397.4**	**961.4**	**1563.9**	**1068.0**	**-1099.2**	**-2732.1**	**-1206.1**	**378.2**
Direct Investment	645.1	482.2	434.6	383.1	530.9	322.5	307.2	240.0
Portfolio Investment	0.0	0.0	825.0	0.0	180.0	0.0	0.0	0.0
Other Investment	-1178.2	104.5	1996.6	2128.1	-586.9	-1809.1	-559.0	1119.2
Net Incurrence of Fin. Liabilities	**-533.1**	**586.8**	**3256.2**	**2511.2**	**124.0**	**-1486.7**	**-251.8**	**1359.2**
NET ERRORS & OMISSIONS	**335.0**	**-252.1**	**-62.8**	**936.8**	**9.4**	**-176.4**	**345.4**	**443.4**

SOURCE: Central Bank of The Bahamas

[1] Data compiled in line with the International Monetary Fund Balance of Payments Manual, 6th Edition.

*Data represents estimates only and are subject to revisions. Numbers may not add due to rounding.

ICT = Information, Communication and Technology Services

Table 7.1 Balance of Payments[1]*

(B$ Millions)

	2023 Qtr. IVp	2024 Qtr. Ip	2024 Qtr. IIp	2024 Qtr. IIIp	2024 Qtr. IVp	2025 Qtr. Ip	2025 Qtr. IIp	2025 Qtr. IIIp	2025 Qtr. IVp	2026 Qtr. Ip
CURRENT ACCOUNT PAYMENTS										
Goods Imports	**1043.2**	**986.9**	**1233.3**	**1226.8**	**1160.3**	**1090.9**	**1172.4**	**1225.0**	**1090.9**	**1128.0**
Services	**614.3**	**595.6**	**575.7**	**614.6**	**687.3**	**515.4**	**555.5**	**673.9**	**515.4**	**583.1**
Transportation	125.3	133.1	129.2	132.0	141.2	147.3	137.9	141.4	160.4	159.3
Travel	63.6	55.4	61.4	79.4	74.6	51.3	55.5	71.8	73.4	52.1
Business Services:	356.1	320.3	345.3	336.7	392.0	238.2	283.3	394.5	376.4	313.8
Construction	32.7	18.9	17.4	16.2	17.9	3.2	12.8	27.9	22.0	27.2
Insurance Services	77.5	52.0	61.8	77.1	87.9	62.3	78.4	68.2	88.3	43.7
Use of intellectual property	3.2	4.3	4.1	4.5	4.0	3.8	2.1	2.5	4.0	2.7
ICT Services	26.7	21.0	22.8	16.1	18.9	13.6	11.5	8.3	7.9	10.0
Other Business Services	215.9	224.1	239.2	222.7	263.4	155.3	178.5	287.6	254.2	230.1
Government Services	69.4	86.8	39.8	66.5	79.4	78.6	78.7	66.2	60.1	58.0
Primary Income	**285.4**	**277.1**	**323.2**	**135.1**	**279.4**	**258.8**	**372.0**	**200.7**	**193.2**	**319.3**
Employee Compensation	32.9	29.2	28.3	35.8	31.4	33.2	32.2	34.9	44.3	37.5
Investment Income	252.5	247.9	295.0	99.3	248.0	225.5	339.8	165.8	148.9	281.8
Secondary Income	**78.6**	**72.5**	**73.5**	**87.7**	**84.4**	**65.4**	**75.0**	**74.5**	**83.1**	**72.1**
Total Payments	**2021.5**	**1932.0**	**2205.7**	**2064.2**	**2211.5**	**1930.5**	**2174.8**	**2174.1**	**1882.6**	**2102.5**
CURRENT ACCOUNT RECEIPTS										
Goods Exports	**180.0**	**139.6**	**286.7**	**207.5**	**236.9**	**219.1**	**211.4**	**168.4**	**219.1**	**205.4**
Services	**1220.7**	**1525.0**	**1685.4**	**1212.7**	**1350.0**	**1573.6**	**1697.4**	**1267.7**	**1573.6**	**1720.1**
Transportation	22.0	10.9	25.4	23.2	22.2	13.0	28.1	25.4	23.2	14.1
Travel	1129.9	1429.7	1591.2	1120.9	1271.6	1435.3	1575.5	1150.1	1221.6	1593.3
Business Services:	55.4	66.8	54.3	55.2	43.1	92.8	64.7	68.5	53.3	80.2
Construction	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Insurance Services	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Use of intellectual property	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ICT Services	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Business Services	55.4	66.8	54.3	55.2	43.1	92.8	64.7	68.5	53.3	80.2
Government Services	13.5	17.6	14.4	13.4	13.1	32.5	29.1	23.8	24.6	32.5
Primary Income	**14.8**	**25.1**	**26.9**	**28.9**	**20.0**	**23.7**	**26.9**	**24.3**	**16.2**	**29.7**
Employee Compensation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment Income	14.8	25.1	26.9	28.9	20.0	23.7	26.9	24.3	16.2	29.7
Secondary Income	72.7	66.7	98.3	94.7	109.4	93.6	89.7	81.3	83.0	101.6
Total Receipts	**1488.2**	**1756.4**	**2097.2**	**1543.8**	**1716.3**	**1910.0**	**2025.4**	**1541.8**	**1892.0**	**2056.7**
CAPITAL ACCOUNT PAYMENTS										
Capital Transfers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CAPITAL ACCOUNT RECEIPTS										
Capital Transfers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FINANCIAL ACCOUNT										
Direct Investment	45.5	62.2	40.5	46.9	33.3	36.1	24.9	69.6	23.1	58.4
Portfolio Investment	197.8	1022.4	-445.3	-591.2	252.7	1546.7	-153.5	-618.9	0.0	416.6
Other Investment	-1605.0	-194.3	-568.8	241.5	-1221.5	-173.1	-406.3	223.8	91.8	36.1
Reserve Assets	-58.1	396.6	1.3	-182.0	-100.4	181.2	175.9	-164.2	-14.4	266.5
Net Acquisition of Fin. Assets	**-1419.8**	**1286.8**	**-972.3**	**-484.7**	**-1036.0**	**1590.9**	**-359.0**	**-489.7**	**100.5**	**777.6**
Direct Investment	56.9	137.7	91.9	-9.3	86.9	82.1	90.8	44.0	23.1	182.0
Portfolio Investment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Investment	-1188.4	1007.6	-886.8	174.9	-854.7	1370.4	-272.6	-133.4	154.8	476.8
Net Incurrence of Fin. Liabilities	**-1131.5**	**1145.3**	**-794.9**	**165.6**	**-767.8**	**1452.5**	**-181.9**	**-89.4**	**177.9**	**658.8**
NET ERRORS & OMISSIONS	**245.1**	**317.1**	**-68.8**	**-129.9**	**227.0**	**158.9**	**-27.7**	**232.0**	**-86.8**	**164.6**

SOURCE: Central Bank of The Bahamas

[1] Data compiled in line with the International Monetary Fund Balance of Payments Manual, 6th Edition.

*Data represents estimates only and are subject to revisions. Numbers may not add due to rounding.

ICT = Information, Communication and Technology Services

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)
2016	45,510	446,886	202,190	155,016	357,206	2,528,288	2,373,272	(2,171,082)
2017	72,691	552,863	228,798	171,828	400,626	2,874,958	2,703,130	(2,474,332)
2018	101,558	583,402	237,441	174,382	411,824	2,938,015	2,763,633	(2,526,192)
2019	79,403	768,782	202,614	255,252	457,866	2,551,720	2,296,468	(2,093,854)
2020	96,324	386,714	159,878	121,373	281,251	1,818,573	1,697,200	(1,537,322)
2021	184,573	657,788	269,177	89,676	358,853	2,824,819	2,735,143	(2,465,966)
2022	161,073	686,206	180,000	244,830	424,830	3,153,455	2,908,625	(2,728,625)
2023	172,604	625,125	199,636	363,925	563,561	3,562,394	3,198,469	(2,998,833)
2024	86,879	804,908	183,617	418,523	602,140	4,139,121	3,720,598	(3,536,981)
2025	76,583	545,117	193,614	407,453	601,067	4,562,105	4,154,652	(3,961,038)
2022								
QTR. I	43,434	136,685	48,005	39,007	87,012	702,103	663,096	(615,091)
QTR. II	35,147	111,023	31,873	79,718	111,591	698,741	619,023	(587,150)
QTR. III	37,452	248,687	43,929	72,138	116,067	868,775	796,637	(752,708)
QTR. IV	45,040	189,811	56,193	53,967	110,160	883,837	829,870	(773,677)
2023								
QTR. I	48,917	150,786	50,595	71,274	121,869	876,446	805,172	(754,577)
QTR. II	30,765	225,319	34,344	190,026	224,370	868,863	678,837	(644,493)
QTR. III	42,906	115,353	55,589	57,355	112,944	905,360	848,005	(792,416)
QTR. IV	50,016	133,667	59,108	45,270	104,378	911,725	866,455	(807,347)
2024								
QTR. I	22,705	113,570	49,148	23,124	72,272	913,838	890,714	(841,566)
QTR. II	19,341	299,422	37,854	183,404	221,258	1,066,523	883,119	(845,265)
QTR. III	25,533	247,930	35,196	96,670	131,866	1,086,942	990,272	(955,076)
QTR. IV	19,300	143,986	61,419	115,325	176,744	1,071,818	956,493	(895,074)
2025								
QTR. I	26,023	169,686	53,954	111,077	165,031	1,026,414	915,337	(861,383)
QTR. II	18,472	149,474	32,130	121,435	153,565	1,092,852	971,417	(939,287)
QTR. III	11,828	141,620	45,432	70,992	116,424	1,158,021	1,087,029	(1,041,597)
QTR. IV	20,260	84,336	62,098	103,949	166,047	1,284,818	1,180,869	(1,118,771)
2026								
QTR. I	42,603	143,973	38,846	106,023	144,869	1,128,806	1,022,783	(983,937)

SOURCE: Bahamas National Statistical Institute, Quarterly Statistical Summaries and unpublished reports.

[1]See notes to table

Table 7.3 Exports by Commodity Group

(B$'000)

Period	Section 0 Food and Live Animals	Section 1 Beverages and Tobacco	Section 2 Crude Mat., Inedibles, Except Fuels	Section 3 Minerals, Fuels, Lubricants and Related Materials	Section 4 Animal and Vegetable Oils and Fats	Section 5 Chemicals	Section 6 Manufactured Goods Classified Chiefly by Materials	Section 7 Machinery and Transport Equipment	Section 8 Miscellaneous Manufactured Articles	Section 9 Commodities and Trans. Not classified According to kind	ALL SECTIONS TOTAL
2016	72,373	2,887	11,135	45,510	2	122,498	24,451	97,513	26,306	29	402,703
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
2019	81,940	2,070	19,143	79,403	--	103,280	38,927	199,726	12,781	1	537,271
2020	71,372	410	22,194	96,325	--	58,696	46,265	52,996	29,216	100	377,574
2021	116,166	782	20,345	184,573	1	62,269	61,710	47,325	50,245	6	543,422
2022	107,363	1,088	35,101	161,073	3	30,061	128,707	57,861	64,568	83	585,908
2023	106,731	1,463	47,861	172,604	6	41,400	161,780	179,877	24,338	106	736,166
2024	90,506	4,276	46,481	86,879	9	79,616	179,101	71,775	130,292	86	689,021
2025	118,069	2,187	32,661	76,583	7	55,135	168,157	165,872	58,967	13	677,651
2022											
QTR. I	36,384	258	9,910	43,434	1	229	24,500	8,527	7,191	14	130,448
QTR. II	20,338	203	3,059	35,147	1	6,698	45,742	26,734	8,802	15	146,739
QTR. III	16,693	247	6,444	37,452	--	18,616	38,461	14,941	20,620	45	153,519
QTR. IV	33,948	380	15,688	45,040	1	4,518	20,004	7,659	27,955	9	155,202
2023											
QTR. I	28,519	329	11,777	48,917	1	8,143	45,262	20,955	6,868	15	170,786
QTR. II	23,195	335	9,757	30,765	1	5,160	61,229	117,760	6,933	--	255,135
QTR. III	19,710	456	20,883	42,906	3	11,874	29,403	25,594	4,935	87	155,851
QTR. IV	35,307	343	5,444	50,016	1	16,223	25,886	15,568	5,602	4	154,394
2024											
QTR. I	23,909	376	13,786	22,705	1	13,225	8,179	7,405	5,357	35	94,978
QTR. II	13,179	2,791	17,111	19,341	6	8,664	98,412	26,336	54,756	2	240,598
QTR. III	14,879	391	6,113	25,533	1	37,246	47,731	12,756	12,700	49	157,399
QTR. IV	38,539	718	9,471	19,300	1	20,481	24,779	25,278	57,479	--	196,046
2025											
QTR. I	35,330	558	5,851	26,023	1	20,403	54,411	28,465	20,001	13	191,056
QTR. II	13,371	511	10,239	18,472	1	10,217	46,291	69,295	3,640	--	172,037
QTR. III	20,026	431	7,608	11,828	3	19,223	21,846	27,341	19,946	--	128,252
QTR. IV	49,342	687	8,963	20,260	2	5,292	45,609	40,771	15,380	--	186,306
2026											
QTR. I	21,352	342	12,264	42,603	1	7,403	31,429	64,965	7,113	--	187,472

SOURCE: Bahamas National Statistical Institute Quarterly Statistical Summaries and unpublished reports.

Table 7.4 Imports by Commodity Group

(B$'000)

Period	Section 0 Food and Live Animals	Section 1 Beverages and Tobacco	Section 2 Crude Mat., Inedibles, Except Fuels	Section 3 Minerals, Fuels, Lubricants and Related Materials	Section 4 Animal and Vegetable Oils and Fats	Section 5 Chemicals	Section 6 Manufactured Goods Classified Chiefly By Materials	Section 7 Machinery And Transport Equipment	Section 8 Miscellaneous Manufactured Articles	Section 9 Commodities and Trans. Not classified	ALL SECTIONS TOTAL
2016	491,706	90,946	72,432	446,886	9,228	272,633	439,049	668,864	365,344	118,085	2,975,173
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
2019	505,662	91,986	73,748	768,782	9,456	230,249	468,902	640,402	401,595	129,722	3,320,504
2020	389,210	64,244	50,061	386,714	6,811	193,985	308,532	495,306	242,125	68,299	2,205,287
2021	640,959	107,635	79,782	657,788	14,955	336,497	479,612	631,434	394,946	139,002	3,482,610
2022	690,382	138,509	83,548	686,204	16,397	361,366	517,265	684,647	520,364	140,980	3,839,662
2023	760,937	147,685	96,180	625,125	16,524	335,718	563,427	874,768	604,874	162,282	4,187,520
2024	815,456	153,560	115,373	804,908	17,290	341,618	703,407	1,168,890	632,379	191,146	4,944,027
2025	855,571	158,464	133,733	545,116	17,171	370,919	762,633	1,415,577	651,539	196,497	5,107,220
2022											
QTR. I	156,610	27,176	20,694	136,683	4,240	87,557	117,334	149,225	106,920	32,347	838,786
QTR. II	166,757	36,163	18,450	111,023	4,629	96,857	104,403	134,750	105,540	31,193	809,765
QTR. III	184,025	39,254	21,557	248,687	4,120	95,278	152,557	197,410	134,821	39,754	1,117,463
QTR. IV	182,990	35,916	22,847	189,811	3,408	81,674	142,971	203,262	173,083	37,686	1,073,648
2023											
QTR. I	198,308	36,922	21,697	150,786	4,205	88,433	140,666	204,948	141,725	39,543	1,027,233
QTR. II	193,237	40,993	20,602	225,319	4,545	76,846	132,429	218,948	139,155	42,108	1,094,182
QTR. III	180,547	36,393	27,172	115,353	3,923	90,161	150,575	232,192	145,123	39,275	1,020,714
QTR. IV	188,845	33,377	26,709	133,667	3,851	80,278	139,757	218,680	178,871	41,356	1,045,391
2024											
QTR. I	198,753	36,104	25,483	113,570	4,483	71,513	155,167	240,256	142,517	39,559	1,027,405
QTR. II	211,152	41,560	32,334	299,422	4,732	80,314	167,666	324,507	150,788	53,470	1,365,945
QTR. III	193,301	38,258	28,496	247,930	3,999	107,758	187,970	316,975	158,839	51,347	1,334,873
QTR. IV	212,250	37,638	29,060	143,986	4,076	82,033	192,604	287,152	180,235	46,770	1,215,804
2025											
QTR. I	208,615	33,079	29,750	169,686	3,911	98,540	191,709	272,039	142,747	46,025	1,196,101
QTR. II	225,877	45,881	32,243	149,474	4,825	85,593	185,620	305,650	159,367	47,796	1,242,326
QTR. III	210,007	41,722	35,303	141,620	3,795	103,387	194,234	356,151	163,423	49,997	1,299,639
QTR. IV	211,072	37,782	36,437	84,336	4,640	83,399	191,070	481,737	186,002	52,679	1,369,154
2026											
QTR. I	222,763	43,687	37,007	143,973	4,481	84,974	197,243	319,139	170,489	49,025	1,272,781

SOURCE: Bahamas National Statistical Institute 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
2016	294,450	13,435	2,091	7,991	26,448	12,792	357,207
2017	312,949	9,375	2,506	19,291	33,851	22,655	400,627
2018	297,064	8,766	1,091	22,464	45,862	36,574	411,821
2019	394,877	4,727	4,393	999	33,937	18,934	457,867
2020	173,329	2,874	1,464	51,451	24,629	22,652	276,399
2021	235,609	20,756	342	403	30,766	70,975	358,851
2022	302,884	10,247	486	90	28,669	82,454	424,829
2023	494,287	12,884	534	403	10,992	44,462	563,562
2024	370,900	646	445	1,020	29,223	199,906	602,140
2025	481,768	1,843	645	33,840	42,562	40,410	601,068
2022							
QTR. I	84,400	3,471	43	16	6,240	(7,158)	87,011
QTR. II	83,714	2,823	2	48	4,597	20,406	111,590
QTR. III	65,831	1,350	--	2	7,205	41,679	116,067
QTR. IV	68,939	2,603	441	24	10,627	27,527	110,161
2023							
QTR. I	114,778	3,990	29	25	2,552	495	121,869
QTR. II	217,435	2,241	394	30	--	4,270	224,370
QTR. III	90,129	1,878	13	5	4,731	16,188	112,944
QTR. IV	71,945	4,775	98	343	3,709	23,509	104,379
2024							
QTR. I	21,349	27	3	27	996	49,871	72,273
QTR. II	142,734	418	50	187	235	77,633	221,257
QTR. III	81,744	11	339	80	15,587	34,105	131,866
QTR. IV	125,073	190	53	726	12,405	38,297	176,744
2025							
QTR. I	126,679	283	23	695	20,996	16,356	165,032
QTR. II	112,189	95	32	29,441	8,724	3,083	153,564
QTR. III	99,076	474	503	1,599	5,410	9,363	116,425
QTR. IV	143,824	991	87	2,105	7,432	11,608	166,047
2026							
QTR. I	122,342	375	35	931	9,725	11,460	144,868

SOURCE: Bahamas National Statistical Institute 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
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
2019	2,134,967	41,422	23,567	16,435	100,097	235,232	2,551,720
2020	1,490,910	17,664	51,011	64,515	56,453	138,020	1,818,573
2021	2,406,250	24,132	36,893	50,709	87,528	219,307	2,824,819
2022	2,675,945	22,794	26,070	27,475	177,850	223,318	3,153,452
2023	3,006,280	23,091	31,440	32,139	101,232	368,211	3,562,393
2024	3,437,016	29,772	33,314	46,835	125,876	466,308	4,139,121
2025	3,732,295	46,394	33,758	62,370	122,376	564,914	4,562,107
2022							
QTR. I	574,858	5,786	6,063	3,938	83,694	27,764	702,103
QTR. II	578,909	6,473	7,112	14,940	38,340	52,966	698,740
QTR. III	755,151	3,727	6,069	2,941	26,042	74,843	868,773
QTR. IV	767,027	6,808	6,826	5,656	29,774	67,745	883,836
2023							
QTR. I	761,778	4,828	6,216	7,359	23,749	72,515	876,445
QTR. II	731,372	5,583	7,197	7,573	28,572	88,566	868,863
QTR. III	754,645	6,199	9,068	8,450	20,773	106,226	905,361
QTR. IV	758,485	6,481	8,959	8,757	28,138	100,904	911,724
2024							
QTR. I	748,002	6,987	6,807	6,436	28,155	117,451	913,838
QTR. II	894,793	6,661	6,555	15,484	30,469	112,562	1,066,524
QTR. III	914,926	9,131	9,560	13,815	39,404	100,105	1,086,941
QTR. IV	879,295	6,993	10,392	11,100	27,848	136,190	1,071,818
2025							
QTR. I	865,764	5,529	7,685	17,767	24,821	104,848	1,026,414
QTR. II	900,295	7,606	7,292	11,781	28,178	137,700	1,092,852
QTR. III	902,996	25,187	10,417	21,483	39,229	158,710	1,158,022
QTR. IV	1,063,240	8,072	8,364	11,339	30,148	163,656	1,284,819
2026							
QTR. I	925,480	9,574	10,856	26,083	32,780	124,033	1,128,806

SOURCE: Bahamas National Statistical Institute Quarterly Statistical Summaries and unpublished reports.

Table 7.7 Composition of Domestic Exports

(B$'000)

Period	Crawfish	Fish and Other Crustacea	Coral & Similar Materials & Sponges	Fruits and Vegetables	Aragonite	Other Natural Sands	Rum Other Beverages & Vinegar	Crude Salt	Polystrene Products	Other	TOTAL
2016	34,435	33,783	884	--	2,040	349	--	4,099	80,010	46,589	202,190
2017	78,262	3,239	572	--	2,390	598	--	6,155	95,067	42,514	228,798
2018	58,684	2,770	450	--	2,816	532	--	13,219	80,956	78,015	237,441
2019	72,654	3,942	1,179	--	2,569	348	--	9,997	68,916	43,008	202,614
2020	55,175	--	1,292	--	2,987	358	--	7,758	54,955	37,352	159,879
2021	91,055	--	1,409	--	2,188	221	--	6,922	56,419	110,964	269,177
2022	79,169	--	579	--	2,712	197	--	11,583	27,548	58,213	180,001
2023	93,592	--	715	--	2,312	152	--	16,613	38,697	47,555	199,637
2024	74,722	--	39	--	4,954	1,252	--	10,128	46,201	46,322	183,618
2025	103,301	--	--	--	2,571	1,001	--	13,232	45,713	27,797	193,614
2022											
QTR. I	26,993	--	203	--	665	51	--	3,603	--	16,489	48,004
QTR. II	14,166	--	189	--	616	48	--	835	5,929	10,091	31,874
QTR. III	10,529	--	74	--	615	56	--	2,506	17,301	12,847	43,928
QTR. IV	27,481	--	113	--	815	42	--	4,639	4,318	18,786	18,786
2023											
QTR. I	25,924	--	186	--	539	32	--	5,240	7,626	11,050	50,597
QTR. II	16,814	--	224	--	670	46	--	4,256	3,637	8,698	34,345
QTR. III	19,029	--	184	--	632	50	--	3,898	11,562	20,234	55,589
QTR. IV	31,826	--	121	--	471	24	--	3,219	15,873	7,574	59,108
2024											
QTR. I	21,709	--	--	--	330	11	--	4,965	12,770	9,364	49,149
QTR. II	5,819	--	37	--	3,795	1,135	--	712	4,462	21,894	37,854
QTR. III	12,811	--	--	--	462	71	--	2,154	14,996	4,702	35,196
QTR. IV	34,384	--	2	--	367	36	--	2,298	13,973	10,362	61,422
2025											
QTR. I	29,621	--	--	--	497	376	--	3,902	13,169	6,389	53,954
QTR. II	9,011	--	--	--	548	613	--	1,871	9,062	11,025	32,130
QTR. III	18,376	--	--	--	476	10	--	2,279	18,951	5,341	45,432
QTR. IV	46,293	--	--	--	1,050	2	--	5,179	4,531	5,043	62,098
2026											
QTR. I	15,353	--	--	--	479	1	--	3,909	6,749	12,354	38,846

SOURCE: Bahamas National Statistical Institute Summary Report of External Trade Statistics and unpublished reports.

Table 7.8 Re-Exports by Commodity Group

(B$'000)

	Section 0	Section 1	Section 2	Section 3	Section 4	Section 5	Section 6	Section 7	Section 8	Section 9	ALL SECTIONS
Period	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
2016	948	1,967	2,842	45,510	1	1,776	23,703	97,507	26,243	28	200,525
2017	388	1,169	2,786	72,691	--	2,386	28,206	115,574	21,293	27	244,521
2018	250	605	3,306	101,558	--	4,606	27,224	116,757	21,560	74	275,940
2019	641	635	2,926	79,404	--	2,020	36,799	199,706	12,526	--	334,656
2020	18	143	703	96,324	--	1,095	43,919	51,853	23,641	--	217,697
2021	204	1	3,845	184,571	1	1,693	16,926	43,275	23,732	--	274,247
2022	483	--	1,990	161,073	4	1,483	118,445	57,777	64,565	83	405,903
2023	4,870	--	2,897	172,604	7	2,492	149,382	179,834	24,336	106	536,529
2024	425	1,424	8,705	86,878	8	29,865	175,942	71,775	130,291	86	505,401
2025	405	1,842	5,187	76,583	7	9,075	166,085	165,872	58,967	13	484,036
2022											
QTR. I	299	--	312	43,434	1	190	22,476	8,525	7,191	14	82,441
QTR. II	92	--	629	35,147	1	444	43,003	26,734	8,800	15	114,865
QTR. III	25	--	612	37,452		714	35,183	14,939	20,620	45	109,590
QTR. IV	67	--	438	45,040	1	135	17,784	7,580	27,955	9	99,008
2023											
QTR. I	378	--	518	48,917	1	310	42,230	20,955	6,866	15	120,190
QTR. II	4,413	--	701	30,765	1	1,523	58,736	117,719	6,933	--	220,790
QTR. III	53	--	901	42,906	3	311	25,472	25,593	4,935	87	100,261
QTR. IV	26	--	778	50,016	1	347	22,944	15,568	5,602	4	95,287
2024											
QTR. I	73	366	1,415	22,705	1	304	8,170	7,405	5,357	35	45,829
QTR. II	142	53	5,276	19,341	6	1,495	95,339	26,336	54,756	3	202,745
QTR. III	80	288	1,093	25,533	1	22,033	47,670	12,756	12,700	49	122,202
QTR. IV	131	717	922	19,300	1	6,034	24,763	25,278	57,479	--	134,625
2025											
QTR. I	95	367	899	26,023	1	7,153	54,084	28,465	20,001	13	137,100
QTR. II	54	449	687	18,472	1	1,042	46,268	69,295	3,640	--	139,907
QTR. III	170	400	1,496	11,828	3	179	21,456	27,341	19,946	--	82,820
QTR. IV	86	626	2,105	20,260	2	701	44,277	40,771	15,380	--	124,210
2026											
QTR. I	135	287	1,552	42,603	1	589	31,380	64,965	7,113	--	148,625

SOURCE: Bahamas National Statistical Summary Report of External Trade Statistics and unpublished reports

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

Period	DOMESTIC									
	Propane	Motor Gasoline	Aviation Gasoline	Kerosene (Jet Fuel)	Bunker "C"	Gas Oil	Lubricants and Others	TOTAL	Foreign Bunkers	Total Local Consumption
2016	177	1,887	11	158	132	2,702	12	5,079	2,494	7,574
2017	177	2,003	9	172	644	2,914	14	5,932	2,788	8,721
2018	253	2,083	8	178	334	3,639	13	6,508	3,010	9,518
2019	226	2,346	6	225	173	3,608	14	6,598	3,176	9,774
2020	144	1,543	4	78	272	2,689	10	4,741	2,999	7,740
2021	177	1,865	14	144	708	4,796	28	7,732	4,415	12,147
2022	260	2,097	5	208	782	2,943	26	6,322	3,169	9,491
2023	323	1,872	4	218	622	2,855	11	5,905	2,669	8,574
2024	754	1,865	4	228	1,046	3,184	27	7,108	3,004	10,112
2025	823	1,656	3	210	1,506	2,307	18	6,523	2,495	9,018
2023										
QTR. I	60	452	1	60	80	449	5	1,107	633	1,740
QTR. II	57	548	1	67	129	814	2	1,618	786	2,404
QTR. III	121	406	1	48	139	777	1	1,493	621	2,114
QTR. IV	85	466	1	43	274	815	3	1,687	629	2,316
2024										
QTR. I	103	403	1	61	80	500	2	1,150	720	1,870
QTR. II	104	565	1	74	343	996	3	2,086	819	2,905
QTR. III	322	402	1	47	341	943	18	2,074	812	2,886
QTR. IV	225	495	1	46	282	745	4	1,798	653	2,451
2025										
QTR. I	260	315	1	65	332	461	6	1,440	565	2,005
QTR. II	188	545	1	58	462	602	4	1,860	565	2,425
QTR. III	193	374	1	46	382	716	4	1,716	553	2,269
QTR. IV	182	422	--	41	330	528	4	1,507	812	2,319
2026										
QTR. I	281	328	2	72	276	506	13	1,478	604	2,082
QTR. II	75	484	2	61	360	75	75	1,132	724	1,856

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

Table 7.10 Value of Oil Imports for Local Consumption

(B$'000)

Period	Propane	Motor Gasoline	Aviation Gasoline	Kerosene (Jet Fuel)	Bunker " C "	Gas Oil	Lubricants and Others	T O T A L	Foreign Bunkers	Total Local Consumption
	D O M E S T I C									
2016	6,274	126,295	1,189	9,044	3,357	140,929	10,275	297,363	120,760	418,123
2017	8,187	156,964	1,392	11,676	23,570	195,068	8,078	404,935	166,933	571,868
2018	13,961	186,255	1,239	16,146	14,583	261,833	7,824	501,840	229,736	731,576
2019	11,002	190,280	907	18,452	11,904	277,209	5,718	515,473	237,068	752,541
2020	6,389	96,494	423	5,211	10,548	167,762	3,773	290,600	159,699	450,299
2021	11,804	189,664	790	11,760	46,762	267,808	7,878	536,466	279,737	816,202
2022	18,786	290,421	1,332	31,952	61,402	343,495	10,085	757,473	382,436	1,139,909
2023	16,514	262,981	1,216	32,033	56,305	299,595	10,206	678,850	298,654	977,504
2024	41,244	229,543	702	25,191	78,862	334,075	16,955	726,572	287,858	1,014,430
2025	40,866	215,431	560	21,021	106,266	228,529	15,934	628,607	239,524	868,131
2023										
QTR. I	3,579	56,754	315	8,459	4,881	51,177	3,557	128,722	68,263	196,985
QTR. II	3,073	76,153	320	9,115	21,989	78,409	1,957	191,015	81,078	272,093
QTR. III	5,640	70,990	380	7,634	10,766	88,160	1,991	185,562	73,697	259,259
QTR. IV	4,222	59,084	201	6,824	18,669	81,850	2,701	173,551	75,616	249,167
2024										
QTR. I	5,831	48,506	206	7,292	5,790	54,530	1,535	123,690	67,356	191,046
QTR. II	5,325	73,360	253	8,563	27,354	108,154	4,494	227,503	84,761	312,264
QTR. III	18,041	54,690	88	4,786	24,719	98,490	6,546	207,360	75,636	282,996
QTR. IV	12,047	52,987	155	4,550	20,999	72,901	4,380	168,019	60,105	228,124
2025										
QTR. I	10,939	49,052	121	6,696	24,966	47,782	5,286	144,842	54,067	198,909
QTR. II	10,750	59,490	203	5,560	31,720	56,603	4,169	168,495	57,816	226,311
QTR. III	10,110	52,073	81	4,553	27,265	71,256	2,721	168,059	52,005	220,064
QTR. IV	9,067	54,816	155	4,212	22,315	52,888	3,758	147,211	75,636	222,847
2026										
QTR. I	7,367	51,459	168	8,336	18,602	51,828	3,600	141,360	60,548	201,908
QTR. II	4,427	72,145	330	9,252	34,971	101,809	2,984	225,918	84,681	310,599

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-Alcholic Beverages	Alcohol Beverages Tobacco & Narcotics	Clothing & Foot-Wear	Housing, Water, Gas Electricity & Other Fuels	Furnishing, Household Equip. & Routine Household Maintainence	Health	Transport	Communi-cation	Recreation & Culture	Education	Restaurant & Hotels	Misc. Goods & Services	ALL ITEMS
WEIGHT	102.39	5.94	44.99	321.69	45.70	43.99	124.97	40.90	24.59	42.36	56.84	145.64	1,000.00
2016	105.43	110.33	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	119.87	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
2019	108.02	118.07	104.65	103.64	111.98	128.87	111.85	108.45	114.87	104.34	117.04	106.07	108.17
2020	109.77	121.83	103.50	102.90	114.11	135.33	106.98	102.45	114.09	100.79	121.80	109.01	108.21
2021	112.06	128.16	112.02	105.94	116.45	138.68	116.88	108.68	108.76	102.65	122.99	108.26	111.35
2022	127.22	127.49	115.23	109.44	117.82	146.64	131.21	117.33	122.71	104.24	138.26	107.87	117.59
2023	133.15	138.96	117.40	115.03	125.05	156.73	125.79	114.06	131.53	106.63	144.16	110.68	121.19
2024	137.11	141.51	114.24	115.43	125.45	161.60	122.32	107.23	130.09	109.65	144.48	114.06	121.68
2025	134.53	137.42	113.79	115.48	141.50	166.49	120.39	108.59	128.65	107.88	158.15	117.13	123.03
2022													
QTR. I	120.83	124.82	113.16	106.92	117.82	147.08	121.24	117.64	114.08	103.96	133.07	107.15	114.34
QTR. II	126.04	125.18	114.86	109.72	117.25	147.15	127.05	116.78	115.68	104.13	134.75	108.14	116.77
QTR. III	127.79	129.67	116.21	110.23	118.63	145.72	141.31	117.52	127.80	104.18	142.61	107.82	119.44
QTR. IV	134.20	130.28	116.69	110.88	117.57	146.60	135.25	117.38	133.26	104.68	142.63	108.36	119.82
2023													
QTR. I	132.04	138.62	117.82	112.90	121.30	153.18	125.20	117.27	135.79	105.38	141.85	107.39	119.50
QTR. II	131.87	138.55	117.68	114.86	126.46	156.96	124.93	115.10	131.59	105.32	142.75	110.62	120.93
QTR. III	134.23	141.22	118.11	115.69	126.92	156.56	127.37	115.20	130.48	106.22	144.93	112.27	122.14
QTR. IV	134.44	137.46	115.98	116.65	125.52	160.23	125.65	108.66	128.24	109.59	147.10	112.45	122.17
2024													
QTR. I	135.25	139.67	114.79	117.32	123.92	163.22	120.58	106.96	130.92	109.75	145.87	112.98	121.85
QTR. II	136.64	140.21	111.88	115.90	124.30	162.28	123.63	106.03	131.83	109.72	145.07	114.37	121.87
QTR. III	137.69	143.22	114.84	114.27	125.56	159.40	122.94	107.59	128.31	109.68	143.71	114.32	121.37
QTR. IV	138.86	142.94	115.43	114.21	128.02	161.49	122.13	108.33	129.28	109.46	143.29	114.58	121.62
2025													
QTR. I	135.56	140.78	115.56	114.21	138.29	164.40	122.01	108.33	128.81	109.35	147.09	115.52	122.14
QTR. II	134.31	140.10	115.57	114.42	141.33	164.30	119.93	108.33	128.53	109.28	147.99	116.15	122.08
QTR. III	134.36	135.12	112.53	116.46	138.76	168.26	119.66	108.48	127.09	105.94	165.33	117.99	123.40
QTR. IV	133.89	133.69	111.49	116.84	147.61	168.99	119.95	109.23	130.15	106.96	172.18	118.85	124.48
2026													
QTR. I	135.75	133.20	112.63	118.71	145.85	167.41	122.02	108.45	127.11	107.22	172.51	118.42	125.36

SOURCE: Bahamas National Statistical Institute Quarterly Statistical Summary.

[1]See notes to tables

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

(November 2014=100)

End of Period	Food & Non-Alcholic Beverages	Alcohol Beverages Tobacco & Narcotics	Clothing & Foot-Wear	Housing, Water, Gas Electricity & Other Fuels	Furnishing, Household Equip. & Routine Household Maintainence	Health	Transport	Communi-cation	Recreation & Culture	Education	Restaurant & Hotels	Misc. Goods & Services	ALL ITEMS
WEIGHT	102.39	5.94	44.99	321.69	45.70	43.99	124.97	40.90	24.59	42.36	56.84	145.64	1,000.00
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	120.00	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
2019	106.69	119.52	103.96	102.26	112.65	134.15	111.39	113.90	117.74	104.45	118.78	102.09	107.50
2020	111.17	121.39	106.69	105.80	114.33	134.13	102.73	99.40	115.95	100.10	120.41	110.54	108.75
2021	116.47	130.41	114.08	105.95	118.76	137.72	124.78	113.06	112.94	103.63	126.58	107.02	113.24
2022	135.13	130.32	117.44	111.78	117.21	146.58	125.18	117.37	136.21	105.51	142.62	109.87	119.44
2023	134.28	137.84	115.12	116.59	125.41	160.25	122.11	108.66	128.17	109.54	147.16	112.74	121.71
2024	137.32	142.14	115.71	114.21	129.07	164.60	122.21	108.33	129.33	109.38	143.29	115.20	121.75
2025	133.76	133.82	111.64	116.84	147.65	168.31	120.82	109.15	130.32	107.20	172.18	118.64	124.55
2022													
QTR. I	121.33	124.77	111.61	109.10	117.52	146.41	121.43	117.37	115.45	104.13	132.98	107.27	115.09
QTR. II	126.06	124.93	114.86	109.72	117.18	147.80	134.23	116.78	109.06	104.13	138.05	107.51	117.51
QTR. III	129.40	128.85	116.30	110.22	116.78	145.37	143.20	117.39	127.55	104.27	142.33	108.25	119.74
QTR. IV	135.13	130.32	117.44	111.78	117.21	146.58	125.18	117.37	136.21	105.51	142.62	109.87	119.44
2023													
QTR. I	130.85	138.98	117.53	113.21	126.65	155.20	125.20	117.29	134.96	105.14	141.85	107.28	119.82
QTR. II	132.53	137.71	117.70	115.04	126.23	156.96	127.37	115.10	131.59	105.35	143.20	109.35	121.13
QTR. III	135.10	137.27	117.84	116.57	123.06	153.11	127.36	115.20	128.27	109.44	146.97	111.99	122.36
QTR. IV	134.28	137.84	115.12	116.59	125.41	160.25	122.11	108.66	128.17	109.54	147.16	112.74	121.71
2024													
QTR. I	135.89	139.67	115.14	120.51	124.72	165.79	121.79	106.11	131.83	110.22	145.24	113.04	123.23
QTR. II	136.46	139.95	110.27	114.70	125.29	159.80	124.33	106.12	131.83	109.82	145.18	114.44	121.45
QTR. III	136.52	143.20	114.86	114.21	129.05	158.46	122.63	108.33	128.83	109.41	143.29	114.87	121.43
QTR. IV	137.32	142.14	115.71	114.21	129.07	164.60	122.21	108.33	129.33	109.38	143.29	115.20	121.75
2025													
QTR. I	135.82	140.80	115.47	114.21	145.26	164.28	119.87	108.33	128.24	109.28	147.09	116.00	122.23
QTR. II	133.63	138.68	115.78	114.85	135.62	164.38	120.05	108.33	129.10	109.28	149.52	116.45	122.10
QTR. III	134.64	133.30	111.20	116.84	145.58	171.48	118.81	109.40	129.82	106.84	172.14	118.89	124.39
QTR. IV	133.76	133.82	111.64	116.84	147.65	168.31	120.82	109.15	130.32	107.20	172.18	118.64	124.55
2026													
Jan.	134.96	134.60	111.64	116.89	147.11	167.12	120.83	108.44	127.06	107.15	172.25	117.99	124.43
Feb.	135.07	133.67	111.62	120.02	146.72	167.94	121.54	108.44	127.06	107.15	172.24	118.05	125.61
Mar.	137.22	131.33	114.63	119.23	143.71	167.16	123.70	108.47	127.20	107.36	173.04	119.23	126.04
Apr.	135.22	134.32	115.15	118.94	138.80	167.01	132.94	108.28	126.56	107.34	172.95	119.62	126.76

SOURCE: Bahamas National Statistical Institute, 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.
2016	(0.35)	1.15	2.36	3.05	1.26	0.64
2017	1.52	4.42	4.38	1.89	2.14	2.68
2018	2.27	3.66	3.74	1.01	2.44	2.48
2019	2.49	1.70	3.90	1.00	1.82	1.78
2020	0.03	0.61	4.10	0.60	1.24	0.86
2021	2.91	1.47	5.82	2.00	4.69	2.62
2022	5.60	4.81	10.28	5.81	8.01	9.03
2023	3.07	5.05	6.49	4.69	4.14	7.37
2024	0.42	1.46	5.55	0.56	2.95	2.55
2025	1.11	0.79	3.89	1.00	2.73	3.38
2023						
QTR. I	4.52	6.10	7.38	7.76	5.81	10.18
QTR. II	3.56	4.91	6.07	5.80	3.98	8.44
QTR. III	2.26	4.21	6.43	4.18	3.52	6.71
QTR. IV	1.96	5.00	6.08	1.03	3.24	4.16
2024						
QTR. I	1.97	2.73	6.40	0.65	3.24	3.55
QTR. II	0.78	1.69	5.30	0.83	3.20	2.11
QTR. III	(0.63)	0.84	5.76	0.38	2.59	2.06
QTR. IV	(0.45)	0.57	4.75	0.40	2.75	2.47
2025						
Jan.	0.74	0.63	4.76	0.73	3.00	2.97
Feb.	0.81	0.27	4.42	0.73	2.82	2.80
Mar.	(0.81)	0.45	4.96	0.97	2.39	2.63
Apr.	(0.40)	0.18	5.29	1.46	2.31	3.52
May	0.39	0.45	5.19	1.38	2.35	3.36
Jun.	0.54	0.62	3.74	1.54	2.67	3.73
Jul.	1.26	0.09	3.27	1.45	2.70	3.89
Aug.	1.33	0.89	1.21	1.37	2.92	3.72
Sep.	2.44	1.16	2.14	1.05	3.01	3.80
Oct.	1.96	1.42	2.92	0.40	3.15	3.56
Nov.	2.80	1.69	4.30	0.48	2.74	3.26
Dec.	2.30	1.61	4.53	0.40	2.68	3.32
2026						
Jan.	2.10	1.34	3.91	0.72	2.39	3.03
Feb.	2.69	1.34	3.95	0.64	2.41	3.01
Mar.	3.12	n.a.	4.30	0.72	3.26	3.30
Apr.	0.04	n.a.	4.32	0.48	3.81	2.82
May	n.a.	n.a.	5.50	0.32	4.25	2.89
Jun.	n.a.	n.a.	6.64	0.32	3.53	2.59

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

SOURCE: Bahamas National Statistical Institute 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
				OF WHICH				
	AIR	SEA	TOTAL	NEW PROVIDENCE	GRAND BAHAMA	FAMILY ISLANDS		
2016	1,391,813	4,873,206	6,265,019	3,585,207	836,756	1,843,326	1,498,730	4,690,374
2017	1,335,613	4,800,226	6,135,839	3,629,891	614,570	1,891,378	1,451,857	4,626,259
2018	1,558,086	5,063,929	6,622,015	3,777,664	670,745	2,173,606	1,632,610	4,877,596
2019	1,662,419	5,587,110	7,249,529	4,193,776	525,142	2,530,611	1,806,908	5,433,359
2020	418,329	1,376,193	1,794,522	912,793	112,923	768,806	440,588	1,327,142
2021	886,629	1,213,989	2,100,618	1,115,284	85,320	900,014	892,442	1,115,181
2022	1,470,244	5,530,462	7,000,706	3,273,001	389,404	3,338,301	1,452,092	5,390,016
2023	1,719,980	7,934,858	9,654,838	4,441,540	559,812	4,653,486	1,872,059	7,773,253
2024	1,716,815	9,500,157	11,216,972	5,221,263	570,513	5,425,196	1,869,133	9,352,783
2025	1,688,794	10,811,077	12,499,871	5,443,426	1,090,677	5,963,396	1,826,103	10,658,661
2022								
QTR. I	329,671	1,030,437	1,360,108	675,313	51,312	633,483	309,404	1,003,441
QTR. II	421,674	1,241,048	1,662,722	790,965	90,663	781,094	421,413	1,195,955
QTR. III	351,115	1,419,506	1,770,621	812,618	114,185	843,818	365,475	1,375,106
QTR. IV	367,784	1,839,471	2,207,255	994,105	133,244	1,079,906	355,800	1,815,514
2023								
QTR. I	469,988	2,148,500	2,618,488	1,246,653	145,866	1,225,969	493,125	2,115,700
QTR. II	488,217	1,928,378	2,416,595	1,089,109	132,694	1,194,792	543,213	1,872,617
QTR. III	374,547	1,800,276	2,174,823	940,461	143,609	1,090,753	427,071	1,751,820
QTR. IV	387,228	2,057,704	2,444,932	1,165,317	137,643	1,141,972	408,650	2,033,116
2024								
QTR. I	504,075	2,504,084	3,008,159	1,421,943	158,270	1,427,946	535,441	2,474,557
QTR. II	487,981	2,242,692	2,730,673	1,310,401	138,027	1,282,245	549,607	2,190,296
QTR. III	352,502	2,291,561	2,644,063	1,195,043	127,969	1,321,051	396,643	2,247,885
QTR. IV	372,257	2,461,820	2,834,077	1,293,876	146,247	1,393,954	387,442	2,440,045
2025								
QTR. I	487,226	2,790,379	3,277,605	1,530,898	122,200	1,624,507	518,516	2,759,187
QTR. II	491,544	2,579,953	3,071,497	1,514,626	96,778	1,457,721	548,713	2,520,824
QTR. III	339,944	2,426,955	2,766,899	1,129,756	365,291	1,271,852	372,897	2,387,635
QTR. IV	370,080	3,013,790	3,383,870	1,268,146	506,408	1,609,316	385,977	2,991,015
2026								
Jan.	137,398	1,132,397	1,269,795	524,938	155,495	589,362	142,364	1,128,297
Feb.	162,203	999,133	1,161,336	528,027	127,545	505,764	171,864	992,359
Mar.	213,006	1,207,039	1,420,045	605,585	155,319	659,141	228,601	1,193,971
Apr.	176,125	958,367	1,134,492	459,201	128,467	546,824	187,630	944,132
May	164,021	924,383	1,088,404	490,017	127,050	471,337	177,938	908,686

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
2002	1,513,151	2,802,112	1,602.5	151.2	6.0	1,759.8	1,059.1	1,263.8
2003	1,510,169	2,970,174	1,595.3	157.0	5.0	1,757.3	1,056.4	1,227.8
2004	1,561,312	3,360,012	1,693.5	185.8	5.2	1,884.5	1,084.7	1,245.0
2005	1,608,153	3,078,709	1,883.9	180.0	5.0	2,068.8	1,171.4	1,316.8
2006	1,600,881	3,076,397	1,881.2	172.0	4.1	2,057.3	1,175.1	1,294.0
2007	1,527,727	2,970,659	2,020.8	166.8	4.1	2,191.7	1,322.8	1,420.8
2008	1,463,006	2,856,705	2,332.1	166.0	2.9	2,501.0	1,594.0	1,635.9
2009	1,327,007	3,255,780	1,811.8	199.7	2.7	2,014.1	1,365.3	1,374.5
2010	1,370,174	3,803,122	1,861.0	299.3	2.8	2,163.2	1,358.2	1,349.3
2011	1,346,372	4,161,269	1,792.2	346.6	2.8	2,141.6	1,331.1	1,281.3
2012	1,421,576	4,434,161	1,896.7	412.5	2.4	2,311.6	1,334.2	1,259.4
2013	1,363,496	4,709,236	1,897.0	397.9	2.7	2,297.5	1,391.3	1,313.4
2014	1,404,102	4,804,701	1,976.1	336.6	3.7	2,316.3	1,407.4	1,328.6
2015	1,496,226	4,513,458	2,224.3	309.4	3.8	2,537.5	1,486.6	1,404.0
2016	1,498,730	4,690,374	2,429.6	294.0	2.3	2,725.9	1,621.1	1,530.4
2017	1,451,856	4,626,259	2,614.3	313.5	2.4	2,930.2	1,800.7	1,699.8
2018	1,632,610	4,877,596	3,370.6	354.2	2.8	3,727.6	2,064.5	1,949.0
2019	1,806,908	5,433,359	3,729.9	392.8	2.7	4,125.4	2,064.2	1,948.7
2020	440,588	1,327,142	888.3	78.3	0.8	967.4	2,016.5	1,903.6
2021	892,442	1,115,181	2,266.9	53.8	1.0	2,321.7	2,540.1	2,397.9
2022	1,452,092	5,390,016	3,838.1	380.7	3.0	4,221.8	2,642.4	2,494.4
2023	1,872,059	7,773,253	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2024	1,869,133	9,352,783	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2025	1,821,076	10,658,661	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
2016	689	200	7	896	114	83	9	206	2	3	2	7	805	286	18	1,109
2017	765	144	74	983	203	151	14	368	1	2	1	4	969	297	89	1,355
2018	855	214	8	1,077	237	151	12	400	3	21	3	27	1,095	386	23	1,504
2019	949	188	7	1,144	236	145	8	389	3	12	4	19	1,188	345	19	1,552
2020	685	104	10	799	361	96	12	469	6	3	1	10	1,052	203	23	1,278
2021	992	159	8	1,159	288	107	9	404	5	7	3	15	1,285	273	20	1,578
2022	1,037	136	21	1,194	221	115	18	354	8	27	1	36	1,266	278	40	1,584
2023	973	176	11	1,160	209	98	17	324	13	11	11	35	1,195	285	39	1,519
2024	967	194	15	1,176	248	103	33	384	21	17	2	40	1,236	314	50	1,600
2022																
QTR. I	236	35	5	276	52	16	1	69	2	4	--	6	290	55	6	351
QTR. II	296	21	6	323	61	28	11	100	1	7	--	8	358	56	17	431
QTR. III	258	28	8	294	70	51	3	124	2	4	--	6	330	83	11	424
QTR. IV	247	52	2	301	38	20	3	61	3	12	1	16	288	84	6	378
2023																
QTR. I	210	26	--	236	52	23	7	82	4	1	5	10	266	50	12	328
QTR. II	270	51	4	325	59	24	2	85	2	4	1	7	331	79	7	417
QTR. III	301	62	4	367	59	24	1	84	7	3	4	14	367	89	9	465
QTR. IV	192	37	3	232	39	27	7	73	--	3	1	4	231	67	11	309
2024																
QTR. I	188	36	2	226	80	33	4	117	2	2	1	5	270	71	7	348
QTR. II	258	49	5	312	68	31	21	120	5	3	--	8	331	83	26	440
QTR. III	311	47	4	362	61	13	6	80	5	6	--	11	377	66	10	453
QTR. IV	210	62	4	276	39	26	2	67	9	6	1	16	258	94	7	359

SOURCE: Bahamas National Statistical Institute, Bulletin of Construction Statistics and unpublished

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
2016	292,242	124,445	31,836	448,523	14,997	26,713	819	42,529	2,318	41,074	2,360	45,752	309,557	192,232	35,015	536,804
2017	253,993	58,937	22,140	335,070	26,267	59,122	1,284	86,673	176	1,139	350	1,665	280,436	119,198	23,774	423,408
2018	326,723	196,894	20,953	544,570	32,080	37,460	5,880	75,420	1,193	39,246	4,197	44,636	359,996	273,600	31,030	664,626
2019	385,037	167,399	2,994	555,430	33,065	42,429	663	76,157	2,232	67,818	4,236	74,286	420,334	277,646	7,893	705,873
2020	333,204	232,816	20,616	586,636	45,704	25,055	4,064	74,823	8,036	2,720	14,500	25,256	386,944	260,591	39,180	686,715
2021	412,317	191,497	1,380	605,194	42,727	15,652	8,379	66,758	9,923	14,313	10,281	34,517	464,967	221,462	20,040	706,469
2022	374,973	295,975	11,274	682,222	34,688	23,985	15,295	73,968	10,716	219,556	2,300	232,572	420,377	539,516	28,869	988,762
2023	489,662	183,332	13,005	685,999	37,884	51,720	27,690	117,294	23,733	73,209	15,330	112,272	551,279	308,261	56,025	915,565
2024	448,145	281,625	56,074	785,844	40,406	225,086	3,053	268,545	38,976	114,256	12,453	165,685	527,527	620,967	71,580	1,220,074
2022																
QTR.I	83,706	130,060	4,907	218,673	7,812	1,502	214	9,528	50	83,685	--	83,735	91,568	215,247	5,121	311,936
QTR.II	86,017	5,095	1,893	93,005	9,870	2,235	13,077	25,182	3,258	13,472	--	16,730	99,145	20,802	14,970	134,917
QTR. III	83,843	16,167	2,790	102,800	10,835	13,998	1,857	26,690	2,650	3,112	--	5,762	97,328	33,277	4,647	135,252
QTR. IV	121,407	144,653	1,684	267,744	6,171	6,250	147	12,568	4,758	119,287	2,300	126,345	132,336	270,190	4,131	406,657
2023																
QTR.I	63,360	27,443	--	90,803	7,983	4,386	525	12,894	2,649	263	1,205	4,117	73,992	32,092	1,730	107,814
QTR.II	133,159	37,022	3,160	173,341	9,623	3,245	26,015	38,883	476	3,470	2,500	6,446	143,258	43,737	31,675	218,670
QTR. III	111,803	60,588	1,350	173,741	11,519	16,665	6	28,190	20,608	10,446	5,025	36,079	143,930	87,699	6,381	238,010
QTR. IV	181,340	58,279	8,495	248,114	8,759	27,424	1,144	37,327	--	59,030	6,600	65,630	190,099	144,733	16,239	351,071
2024																
QTR.I	131,252	30,143	28,601	189,996	13,592	103,611	627	117,830	9,162	800	453	10,415	154,006	134,554	29,681	318,241
QTR.II	96,698	42,343	7,059	146,100	9,327	9,491	1,506	20,324	3,631	53,210	--	56,841	109,656	105,044	8,565	223,265
QTR. III	118,102	109,665	15,340	243,107	10,196	5,861	908	16,965	15,618	45,670	--	61,288	143,916	161,196	16,248	321,360
QTR. IV	102,093	99,474	5,074	206,641	7,291	106,123	12	113,426	10,565	14,576	12,000	37,141	119,949	220,173	17,086	357,208

SOURCE: Bahamas National Statistical Institute, 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
2016	221	18	1	240	89	23	--	112	310	41	1	352
2017	250	25	3	278	80	18	3	101	330	43	6	379
2018	236	26	1	263	95	30	8	133	331	56	9	396
2019	252	26	2	280	78	10	3	91	330	36	5	371
2020	339	29	--	368	116	17	2	135	455	46	2	503
2021	401	44	--	445	115	40	1	156	516	84	1	601
2022	379	23	--	402	109	27	4	140	488	50	4	542
2023	340	22	1	363	93	28	7	128	433	50	8	491
2024	345	42	1	388	126	46	10	182	471	88	11	570
2022												
QTR. I	103	5	--	108	33	5	--	38	136	10	--	146
QTR. II	97	8	--	105	31	8	--	39	128	16	--	144
QTR. III	96	5	--	101	23	8	1	32	119	13	1	133
QTR. IV	83	5	--	88	22	6	3	31	105	11	3	119
2023												
QTR. I	75	8	--	83	25	12	2	39	100	20	2	122
QTR. II	105	5	--	110	19	6	2	27	124	11	2	137
QTR. III	77	3	1	81	23	7	1	31	100	10	2	112
QTR. IV	83	6	--	89	26	3	2	31	109	9	2	120
2024												
QTR. I	86	4	--	90	25	7	2	34	111	11	2	124
QTR. II	93	6	--	99	34	9	1	44	127	15	1	143
QTR. III	86	19	--	105	40	8	6	54	126	27	6	159
QTR. IV	80	13	1	94	27	22	1	50	107	35	2	144

SOURCE: Bahamas National Statistical Institute, 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
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	13,739	6,031	27,756	47,526	76,841	30,405	29,369	136,615
2018	63,184	20,920	133	84,237	23,797	10,084	56	33,937	86,981	31,004	189	118,174
2019	64,774	15,445	1,057	81,276	17,637	3,947	21	21,605	82,411	19,392	1,078	102,881
2020	106,702	27,113	--	133,815	18,669	2,040	40	20,749	125,371	29,153	40	154,564
2021	129,938	137,653	--	267,591	22,857	22,573	693	46,123	152,795	160,226	693	313,714
2022	277,490	30,730	--	308,220	17,138	11,857	2,946	31,941	294,628	42,587	2,946	340,161
2023	138,782	20,806	1,234	160,822	19,473	5,417	26,392	51,282	158,255	26,223	27,626	212,104
2024	195,537	67,653	2,587	265,777	25,111	41,115	685	66,911	220,648	108,768	3,272	332,688
2022												
QTR. I	52,067	4,945	--	57,012	6,011	2,772	--	8,783	58,078	7,717	--	65,795
QTR. II	34,025	14,398	--	48,423	3,954	434	--	4,388	37,979	14,832	--	52,811
QTR. III	63,359	8,272	--	71,631	3,513	7,869	5	11,387	66,872	16,141	5	83,018
QTR. IV	128,039	3,115	--	131,154	3,660	782	2,941	7,383	131,699	3,897	2,941	138,537
2023												
QTR. I	37,107	7,585	--	44,692	5,298	3,061	135	8,494	42,405	10,646	135	53,186
QTR. II	28,552	2,360	--	30,912	3,573	957	216	4,746	32,125	3,317	216	35,658
QTR. III	35,297	1,591	1,234	38,122	5,538	772	26,000	32,310	40,835	2,363	27,234	70,432
QTR. IV	37,826	9,270	--	47,096	5,064	627	41	5,732	42,890	9,897	41	52,828
2024												
QTR. I	33,190	4,413	--	37,603	7,822	27,202	20	35,044	41,012	31,615	20	72,647
QTR. II	85,744	2,301	--	88,045	6,543	2,493	10	9,046	92,287	4,794	10	97,091
QTR. III	31,813	13,330	--	45,143	7,116	6,699	505	14,320	38,929	20,029	505	59,463
QTR. IV	44,790	47,609	2,587	94,986	3,630	4,721	150	8,501	48,420	52,330	2,737	103,487

SOURCE: Bahamas National Statistical Institute 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
2016	378	92	2	472	87	66	2	155	465	158	4	627
2017	366	111	5	482	95	63	2	160	461	174	7	642
2018	400	80	4	484	121	42	10	173	521	122	14	657
2019	383	53	1	437	82	40	1	123	465	93	2	560
2020	325	43	1	369	170	53	4	227	495	96	5	596
2021	337	62	2	401	163	56	5	224	500	118	7	625
2022	448	43	2	493	142	63	2	207	590	106	4	700
2023	468	86	1	555	139	43	6	188	607	129	7	743
2024	474	70	1	545	135	44	11	190	609	114	12	735
2022												
QTR. I	66	11	1	78	31	17	--	48	97	28	1	126
QTR. II	115	7	--	122	36	17	1	54	151	24	1	176
QTR. III	107	8	--	115	33	17	--	50	140	25	--	165
QTR. IV	160	17	1	178	42	12	1	55	202	29	2	233
2023												
QTR. I	119	12	--	131	37	12	--	49	156	24	--	180
QTR. II	119	34	--	153	26	14	1	41	145	48	1	194
QTR. III	113	16	1	130	38	9	2	49	151	25	3	179
QTR. IV	117	24	--	141	38	8	3	49	155	32	3	190
2024												
QTR. I	113	10	--	123	35	14	1	50	148	24	1	173
QTR. II	124	19	1	144	39	17	2	58	163	36	3	202
QTR. III	121	18	--	139	21	4	4	29	142	22	4	168
QTR. IV	116	23	--	139	40	9	4	53	156	32	4	192

SOURCE: Bahamas National Statistical Institute, 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
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
2018	150,601	143,532	4,129	298,262	26,245	9,207	70	35,522	176,846	152,739	4,199	333,784
2019	126,778	48,965	9,312	185,055	13,084	13,639	1,200	27,923	139,862	62,604	10,512	212,978
2020	123,058	34,984	1,020	159,062	25,415	7,201	8,373	40,989	148,473	42,185	9,393	200,051
2021	145,954	106,163	12,729	264,846	18,670	19,182	4,595	42,447	164,624	125,345	17,324	307,293
2022	185,473	199,158	3,500	388,131	19,882	27,391	49	47,322	205,355	226,549	3,549	435,453
2023	170,880	169,425	20,000	360,305	17,533	6,741	6,951	31,225	188,413	176,166	26,951	391,530
2024	315,730	105,033	100	420,863	17,529	22,972	3,225	43,726	333,259	128,005	3,325	464,589
2022												
QTR. I	19,430	22,305	1,200	42,935	4,720	1,965	--	6,685	24,150	24,270	1,200	49,620
QTR. II	70,334	41,827	--	112,161	5,989	17,300	44	23,333	76,323	59,127	44	135,494
QTR. III	33,274	125,540	--	158,814	4,172	2,964	--	7,136	37,446	128,504	--	165,950
QTR. IV	62,435	9,486	2,300	74,221	5,001	5,162	5	10,168	67,436	14,648	2,305	84,389
2023												
QTR. I	44,883	3,621	--	48,504	3,219	1,349	--	4,568	48,102	4,970	--	53,072
QTR. II	34,959	45,096	--	80,055	4,664	2,534	1,000	8,198	39,623	47,630	1,000	88,253
QTR. III	40,699	11,890	20,000	72,589	4,143	1,490	5,806	11,439	44,842	13,380	25,806	84,028
QTR. IV	50,339	108,818	--	159,157	5,507	1,368	145	7,020	55,846	110,186	145	166,177
2024												
QTR. I	144,149	2,671	--	146,820	4,154	6,725	60	10,939	148,303	9,396	60	157,759
QTR. II	45,545	26,056	100	71,701	4,428	11,161	5	15,594	49,973	37,217	105	87,295
QTR. III	50,567	46,095	--	96,662	3,285	629	355	4,269	53,852	46,724	355	100,931
QTR. IV	75,469	30,211	--	105,680	5,662	4,457	2,805	12,924	81,131	34,668	2,805	118,604

SOURCE: Bahamas National Statistical Institute, 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 Value[1]

(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.
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
2020	276	50,142	55	11,478	329	71,047	68	12,608	37	3,318	7	1,164	642	124,507	130	25,250
2021	211	38,699	48	9,172	317	72,051	72	11,291	9	1,236	4	615	537	111,986	124	21,078
2022	170	55,884	36	9,448	416	105,431	71	11,915	7	716	2	226	593	162,031	109	21,589
2023	147	47,602	55	12,296	589	142,385	50	9,316	35	6,537	2	56	771	196,524	107	21,668
2024	196	55,075	75	14,783	682	168,731	87	16,598	93	17,392	8	813	971	241,198	170	32,194
2025	175	41,328	65	24,901	540	136,002	86	19,801	86	14,194	8	580	801	191,524	159	45,282
2023																
QTR. I	34	9,368	8	3,834	125	26,816	15	3,395	8	2,070	--	--	167	38,254	23	7,229
QTR. II	35	13,515	13	3,074	168	41,607	15	3,689	16	2,842	--	--	219	57,964	28	6,763
QTR. III	36	11,571	14	1,997	173	41,137	10	1,147	--	--	--	--	209	52,708	24	3,144
QTR. IV	42	13,148	20	3,391	123	32,825	10	1,085	11	1,625	2	56	176	47,598	32	4,532
2024																
QTR. I	63	16,939	20	3,611	136	25,946	17	2,650	9	2,816	3	302	208	45,701	40	6,563
QTR. II	55	14,429	21	4,255	193	44,288	22	4,703	10	1,497	2	204	258	60,214	45	9,162
QTR. III	37	12,197	20	4,836	224	60,592	15	1,532	55	9,882	1	89	316	82,671	36	6,457
QTR. IV	41	11,510	14	2,081	129	37,905	33	7,713	19	3,197	2	218	189	52,612	49	10,012
2025																
QTR. I	57	13,238	16	2,787	143	34,813	21	3,639	8	1,046	--	--	208	49,097	37	6,426
QTR. II	38	9,645	15	3,395	182	45,474	26	7,691	26	4,073	2	288	246	59,192	43	11,374
QTR. III	35	5,844	20	14,927	94	23,545	17	3,529	22	4,923	3	234	151	34,312	40	18,690
QTR. IV	45	12,601	14	3,792	121	32,170	22	4,942	30	4,152	3	58	196	48,923	39	8,792
2026																
QTR. I	22	18,081	4	1,698	111	40,181	5	1,120	15	3,395	--	--	148	61,657	9	2,818
QTR. II	24	6,818	18	4,575	136	44,461	19	3,244	15	2,799	1	36	175	54,078	38	7,855

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 Value[1]

(Num./B$'000)

Period	NEW CONSTRUCTION		EXISTING STRUCTURES		REHABILITATION AND ADDITIONS		T O T A L	
	Num.	Val.	Num.	Val.	Num.	Val.	Num.	Val.
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
2020	22	15,980	11	8,995	1	1,000	34	25,975
2021	10	4,098	5	8,418	3	1,648	18	14,164
2022	7	1,734	10	7,124	2	5,264	19	14,122
2023	11	26,767	7	6,816	1	700	19	34,283
2024	18	45,145	6	11,791	--	--	24	56,936
2025	10	57,042	3	1,843	--	--	13	58,885
2023								
QTR. I	1	118	--	--	--	--	1	118
QTR. II	--	--	--	--	--	--	--	--
QTR. III	2	4,388	6	6,219	1	700	9	11,307
QTR. IV	8	22,261	1	597	--	--	9	22,858
2024								
QTR. I	6	14,842	1	2,500	--	--	7	17,342
QTR. II	3	2,989	2	2,738	--	--	5	5,727
QTR. III	1	1,620	2	4,953	--	--	3	6,573
QTR. IV	8	25,694	1	1,600	--	--	9	27,294
2025								
QTR. I	2	47	2	1,355	--	--	4	1,402
QTR. II	1	11	1	488	--	--	2	499
QTR. III	2	3,466	--	--	--	--	2	3,466
QTR. IV	5	53,518	--	--	--	--	5	53,518
2026								
QTR. I	--	--	--	--	--	--	--	--
QTR. II	2	8,118	1	450	--	--	3	8,568

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

[1]See note to table

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

Period	INSURANCE COMPANIES			DOMESTIC BANKS			BAHAMAS MORTGAGE CORPORATION			
	New Construction	Existing Structures	Rehabilitation & Additions	New Construction	Existing Structures	Rehabilitation & Additions	New Construction	Existing Structures	Rehabilitation & Additions	TOTAL (%)
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
2020	1.1	8.9	21.9	84.3	91.1	78.1	14.6	0.1	--	100.0
2021	1.2	5.7	23.5	98.7	83.8	72.0	0.1	10.2	4.5	100.0
2022	1.1	5.6	21.8	99.0	83.2	74.1	--	11.2	4.1	100.0
2023	1.0	5.5	23.2	98.7	83.2	72.2	0.3	11.3	4.6	100.0
2024	0.9	5.3	20.7	98.6	82.8	75.8	0.5	11.0	3.5	100.0
2025	0.8	5.2	13.1	98.6	83.7	83.7	0.6	11.2	3.2	100.0
2023										
QTR. I	1.0	5.6	22.0	99.0	83.2	73.6	--	11.2	4.4	100.0
QTR. II	1.0	5.6	22.6	99.0	83.2	73.0	--	11.2	4.4	100.0
QTR. III	1.0	5.5	24.0	98.9	83.2	71.3	0.1	11.3	4.7	100.0
QTR. IV	1.0	5.5	23.2	98.7	83.2	72.2	0.3	11.3	4.6	100.0
2024										
QTR. I	1.0	5.5	23.3	98.7	83.2	71.9	0.4	11.2	4.8	100.0
QTR. II	1.0	5.5	23.1	98.6	83.3	72.3	0.4	11.2	4.6	100.0
QTR. III	1.0	5.5	21.8	98.6	83.3	74.6	0.4	11.3	3.7	100.0
QTR. IV	0.9	5.3	20.7	98.6	82.8	75.8	0.5	11.0	3.5	100.0
2025										
QTR. I	0.9	5.3	19.0	98.6	83.7	77.6	0.5	11.0	3.5	100.0
QTR. II	0.9	5.2	17.6	98.6	83.6	79.2	0.5	11.2	3.3	100.0
QTR. III	0.8	5.2	16.0	98.7	80.8	80.8	0.5	11.0	3.1	100.0
QTR. IV	0.8	5.2	13.1	98.6	83.7	83.7	0.6	11.2	3.2	100.0
2026										
QTR. I	0.8	5.1	13.5	98.6	83.7	82.4	0.7	11.2	4.1	100.0
QTR. II	0.7	5.1	13.1	98.7	83.9	82.0	0.6	11.0	4.9	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	
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
2020	1.3	25.5	82.0	98.7	74.5	18.0	100.0
2021	1.0	50.7	82.8	99.0	49.3	17.2	100.0
2022	0.6	63.5	87.2	99.4	36.5	12.8	100.0
2023	0.6	86.1	89.3	99.4	20.5	10.7	100.0
2024	0.3	82.7	85.7	99.7	17.3	14.3	100.0
2025	0.3	94.3	87.7	99.7	5.7	12.4	100.0
2023							
QTR. I	0.6	66.0	88.1	99.4	34.0	11.9	100.0
QTR. II	0.7	64.4	88.5	99.3	35.6	11.5	100.0
QTR. III	0.7	67.9	88.7	99.3	32.1	11.3	100.0
QTR. IV	0.6	86.1	89.3	99.4	20.5	10.7	100.0
2024							
QTR. I	0.6	76.3	89.6	99.4	23.7	10.4	100.0
QTR. II	0.5	77.8	87.9	99.5	22.2	12.1	100.0
QTR. III	0.4	75.1	88.1	99.6	24.9	11.9	100.0
QTR. IV	0.3	82.7	85.7	99.7	17.3	14.3	100.0
2025							
QTR. I	0.3	93.0	86.6	99.7	7.0	13.4	100.0
QTR. II	0.3	92.4	86.9	99.7	7.6	13.1	100.0
QTR. III	0.3	97.5	87.2	99.7	2.5	12.8	100.0
QTR. IV	0.3	94.3	87.7	99.7	5.7	12.4	100.0
2026							
QTR. I	0.3	83.1	88.0	99.7	16.9	12.0	100.0
QTR. II	--	89.5	88.3	100.0	10.5	11.7	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											
	Domestic Banks	Insurance Companies	TOTAL	Domestic Banks	Insurance Companies	Other	TOTAL	Comm.	Res.	Comm.	Res.	Comm.	Res.	Comm.	Res.
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	7.8	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
2020	137.8	29.7	167.5	2,472.7	163.7	167.2	2,803.6	11.4	213.9	43.1	79.0	6.2	6.5	2,612	1,571
2021	132.6	75.2	207.8	2,424.2	118.3	187.2	2,729.7	5.7	298.4	59.6	81.5	7.1	6.2	3,391	1,907
2022	134.5	74.7	209.2	2,389.4	114.1	197.2	2,700.7	10.8	255.1	78.5	78.2	6.0	6.0	2,833	1,762
2023	101.9	74.7	176.6	2,375.3	111.8	204.0	2,691.1	15.8	257.3	78.1	78.7	6.0	6.2	2,431	1,917
2024	145.3	74.7	220.0	2,399.5	108.5	220.2	2,728.2	59.1	279.1	69.7	70.8	6.5	6.0	3,316	2,046
2025	161.0	86.8	247.8	2,432.1	103.8	209.4	2,745.3	56.2	288.3	66.4	68.6	6.5	6.0	2,909	1,606
2023															
QTR. I	125.7	74.9	200.6	2,380.1	112.8	197.6	2,690.5	1.9	58.6	66.0	81.2	6.4	6.4	2,673	2,230
QTR. II	119.9	74.8	194.7	2,377.2	112.1	198.7	2,688.0	1.7	64.1	80.0	77.1	5.2	6.3	2,447	1,774
QTR. III	104.3	74.8	179.1	2,373.3	111.5	202.0	2,686.8	5.2	72.3	--	79.3	--	5.9	2,386	1,661
QTR. IV	101.9	74.7	176.6	2,375.3	111.8	204.0	2,691.1	7.0	62.3	88.3	77.1	6.5	6.0	2,216	2,001
2024															
QTR. I	108.8	74.7	183.5	2,368.7	111.1	202.7	2,682.5	5.5	59.1	68.9	72.1	6.1	5.9	2,399	1,997
QTR. II	117.9	74.8	192.7	2,370.5	110.6	203.3	2,684.4	11.9	60.1	61.5	70.2	6.7	5.9	2,790	1,952
QTR. III	134.9	74.8	209.7	2,375.8	109.6	204.0	2,689.4	27.3	77.6	66.5	71.1	6.5	6.0	2,746	2,046
QTR. IV	145.3	74.7	220.0	2,399.5	108.5	220.2	2,728.2	14.4	82.3	81.7	69.9	6.6	6.2	5,329	2,190
2025															
QTR. I	145.9	74.7	220.6	2,410.3	107.1	203.8	2,721.2	17.9	75.3	69.3	64.5	6.6	6.0	2,718	1,674
QTR. II	143.9	74.8	218.7	2,413.4	106.1	206.7	2,726.2	6.7	68.3	71.8	67.7	6.4	6.1	2,677	1,605
QTR. III	146.1	74.7	220.8	2,426.2	105.2	206.5	2,737.9	9.0	80.1	64.9	73.8	6.4	5.9	2,826	1,701
QTR. IV	161.0	86.8	247.8	2,432.1	103.8	209.4	2,745.3	22.6	64.6	59.4	68.5	6.6	6.0	3,413	1,444
2026															
QTR. I	156.1	86.7	242.8	2,434.5	103.5	210.2	2,748.2	13.5	64.7	75.6	69.2	6.2	5.8	3,290	1,471
QTR. II	148.2	86.4	234.6	2,444.2	102.5	207.4	2,754.1	5.9	67.5	67.9	70.0	6.8	5.8	3,151	1,582

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
2016	1,814,539	782,948	1,013,227	31,767	1,827,942
2017	1,830,298	624,957	983,323	33,567	1,641,847
2018	1,842,853	620,100	1,010,462	32,836	1,663,398
2019	1,800,221	622,877	958,659	32,786	1,614,322
2020	1,694,853	681,428	808,601	32,918	1,522,947
2021	1,902,857	746,866	936,358	47,234	1,730,458
2022	2,234,383	847,468	1,061,098	61,264	1,969,830
2023	2,190,913	899,318	1,091,497	28,764	2,019,579
2024	2,227,277	903,906	1,071,546	29,690	2,005,142
2025	2,203,520	948,362	1,080,527	29,868	2,058,757
2021					
QTR. I	359,396	125,678	186,035	8,120	319,833
QTR. II	431,126	156,431	217,162	8,018	381,611
QTR. III	611,559	265,088	276,063	15,568	556,719
QTR. IV	500,776	199,669	257,098	15,528	472,295
2022					
QTR. I	470,703	161,130	235,822	15,347	412,299
QTR. II	559,015	195,953	261,487	15,397	472,837
QTR. III	667,488	268,506	301,268	15,441	585,215
QTR. IV	537,177	221,879	262,521	15,079	499,479
2023					
QTR. I	476,657	174,647	247,781	7,165	429,593
QTR. II	569,034	211,110	277,991	7,174	496,275
QTR. III	700,033	291,398	300,305	7,214	598,917
QTR. IV	522,589	222,163	265,420	7,211	494,794
2024					
QTR. I	462,757	164,794	242,623	7,377	414,794
QTR. II	571,168	213,438	268,434	7,382	489,254
QTR. III	673,589	299,567	301,163	7,457	608,187
QTR. IV	519,763	226,107	259,326	7,474	492,907
2025					
QTR. I	461,773	171,280	243,932	7,367	422,579
QTR. II	608,131	235,730	273,447	7,448	516,625
QTR. III	685,106	307,394	299,728	7,522	614,644
QTR. IV	543,673	233,958	263,420	7,531	504,909
2026					
QTR. I	475,445	179,851	243,973	7,454	431,278
QTR. II	617,426	223,351	297,795	7,597	528,743

SOURCE: Bahamas Power and Light Company and Grand Bahama Power Company

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

Table 8.18 Selected Economic Indicators

I N D I C A T O R	Unit	2018	2019	2020	2021	2022	2023	2024	2025
Nonoil Exports (f.o.b.)	B$000	411,821	457,867	276,399	358,851	424,829	563,562	602,140	601,068
Nonoil Imports (c.i.f.)	B$000	2,938,016	2,551,720	1,818,573	2,824,819	3,153,452	3,562,393	4,139,121	4,562,107
Average Retail Price Index	Nov. 2014=100	105.54	108.17	108.21	111.35	117.59	121.19	121.68	123.03
Total Tourist Arrivals	(000)	6,622	7,250	1,795	2,101	7,001	9,655	11,217	12,500
Value of Construction Permits*	B$000	664,626	705,873	686,715	706,469	988,762	915,565	1,220,074	n.a.
Value of Construction Starts*	B$000	118,174	102,881	154,564	313,714	340,161	212,104	332,688	n.a.
Value of Construction Completions*	B$000	333,784	212,978	200,051	307,293	435,453	391,530	464,589	n.a.
Government Revenue (Calendar Year)[p]	B$000	2,173,343	2,503,238	1,666,737	2,369,160	2,730,278	2,899,257	3,208,007	3,471,931
Government Revenue (Fiscal Year: Jul-Jun)[p]	B$000	2,042,385	2,426,318	2,082,003	1,908,776	2,605,701	2,855,445	3,069,106	3,400,476
Government Expenditure (Calendar Year)[p]	B$000	2,510,709	2,754,918	3,032,653	3,250,939	3,448,513	3,414,734	3,511,055	3,530,349
Government Expenditure (Fiscal Year: Jul-Jun)[p]	B$000	2,457,286	2,645,592	2,920,514	3,243,583	3,327,394	3,390,028	3,263,116	3,485,303
Government Debt (Direct Charge)[P]	B$000	7,498,912	7,733,214	9,417,448	10,317,372	11,035,946	11,427,480	11,767,607	12,406,816
Average Treasury Bill Discount Rate	%	1.71	1.75	1.93	2.85	2.88	2.91	2.94	3.27
Money Supply (M1)	B$000	2,728,160	3,248,398	3,472,120	3,715,501	4,296,761	4,318,659	4,626,451	5,168,040
Money Supply (M2)	B$000	6,707,279	7,304,977	7,505,689	7,772,682	8,459,695	8,602,887	8,989,337	9,604,664
Money Supply (M3)	B$000	7,108,822	7,892,847	7,864,180	8,220,340	9,002,044	9,268,438	9,571,562	10,382,609
Bank Credit (all currencies)	B$000	8,911,192	8,957,100	8,614,408	8,928,918	9,079,479	9,376,229	9,871,015	10,283,323
Bank Deposits (all currencies)	B$000	6,913,198	7,727,494	7,731,526	7,976,839	8,716,755	9,046,214	9,266,878	10,103,810

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	2024	2024	2024	2025	2025	2025	2025	2026	2026
		QTR.II	QTR.III	QTR.IV	QTR.I	QTR.II	QTR.III	QTR.IV	QTR.I	QTR.II
Nonoil Exports (f.o.b.)	B$000	221,257	131,866	176,744	165,032	153,564	116,425	166,047	144,868	n.a.
Nonoil Imports (c.i.f.)	B$000	1,066,524	1,086,941	1,071,818	1,026,414	1,092,852	1,158,022	1,284,819	1,128,806	n.a.
Average Retail Price Index	Nov. 2014=100	121.87	121.37	121.62	122.14	122.08	123.40	124.48	125.36	n.a.
Total Tourist Arrivals[R]	(000)	2,731	2,644	2,834	3,278	3,071	2,767	3,384	3,851	n.a.
Value of Construction Permits*	B$000	223,265	321,360	357,208	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Value of Construction Starts*	B$000	97,091	59,463	103,487	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Value of Construction Completions	B$000	87,295	100,931	118,604	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Government Revenue	B$000	877,622	682,568	758,458	1,029,305	930,145	790,148	722,333	1,039,439	n.a.
Government Expenditure	B$000	857,189	860,124	948,647	791,649	884,884	930,738	923,079	855,448	n.a.
Government Debt (Direct Charge)[p]	B$000	11,313,774	11,656,319	11,767,607	11,718,716	11,769,163	12,069,501	12,406,816	12,473,199	12,466,139
Average Treasury Bill Discount Rate	%	2.92	2.93	2.94	2.97	3.01	3.03	3.27	3.28	3.42
Money Supply (M1)	B$000	4,417,879	4,451,963	4,626,451	4,815,093	4,952,954	5,070,964	5,168,040	5,451,820	5,736,140
Money Supply (M2)	B$000	8,756,559	8,778,168	8,989,337	9,186,434	9,326,755	9,448,607	9,604,664	9,956,298	10,323,638
Money Supply (M3)	B$000	9,409,719	9,448,730	9,571,562	9,790,314	10,000,881	10,133,979	10,382,609	10,709,082	11,181,881
Bank Credit (all currencies)[1]	B$000	9,142,172	9,571,622	9,871,015	9,790,314	10,000,881	10,133,979	10,382,609	10,286,959	10,632,939
Bank Deposits (all currencies)[1]	B$000	9,175,740	9,212,230	9,266,878	9,577,324	9,714,634	9,823,929	10,103,810	10,460,008	10,904,974

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 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, puchases 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-perfoming 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-March, 2024, the following banks were classified as commercial banks: Bank of The Bahamas Ltd., Citibank, N.A., Commonwealth Bank Ltd., Equity Bank Bahamas Ltd., Fidelity Bank (Bahamas) Ltd., Finance Corporation of Bahamas Ltd., FirstCaribbean International Bank (Bahamas) Limited, RBC Royal Bank Bahamas Ltd., RF Bank & Trust (Bahamas) Ltd., and Scotiabank (Bahamas) Ltd.

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-March, 2024 the domestic OLFIs comprised the following: Bank of Nova Scotia Trust Co. (Bahamas) Ltd., Butterfield Trust (Bahamas) Ltd., Capital Union Bank Ltd., Cititrust (Bahamas) Limited, Corner Bank (Overseas) Ltd., Deltec Bank & Trust Ltd., FirstCaribbean Int'l Trust Co. (Bahamas) Ltd., J.P. Morgan Trust Co. (Bahamas) Ltd., Leno Trust Ltd., and Royal Bank of Canada Trust Co. (Bahamas) Ltd.

Qualified Executive Entitites: are executive entities that act as trustees for a trust, and own, manage and hold trust assets.

Consolidated data for the Banking System is reported in 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 Kindgom'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 % 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 (ISPAS) 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 AUTEC 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 exits 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.