

# PAYMENT SYSTEM OVERSIGHT



## PAYMENT SYSTEM DATA BULLETIN MARCH 2022

PAYMENT SYSTEM  
DEPARTMENT

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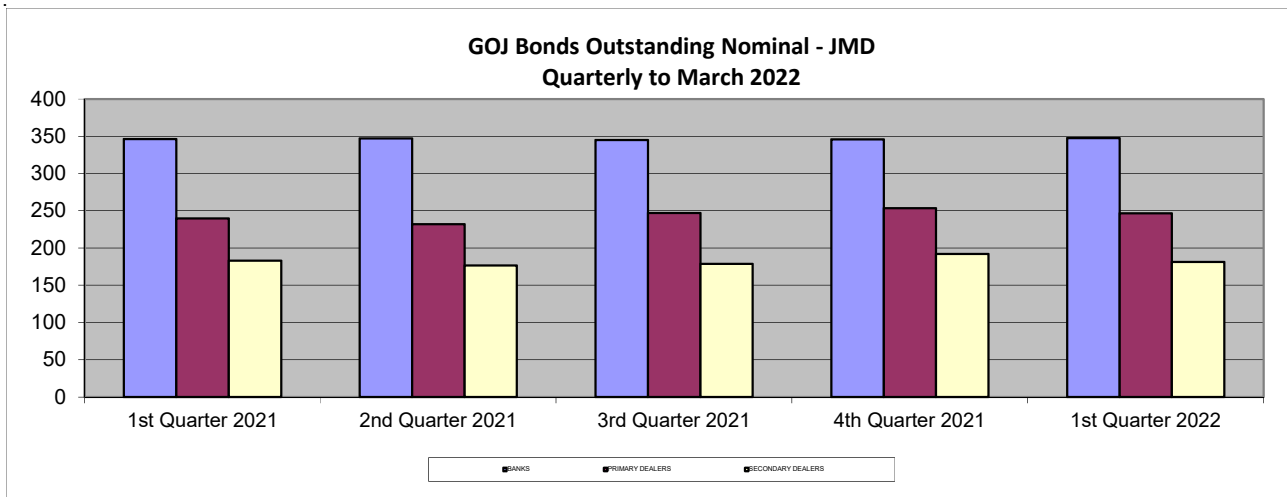
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| <b>JAMCLEAR®- CSD</b>                            |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|
| Government of Jamaica Bonds                      |                  |                  |                  |                  |                  |
| Statement of Outstanding Nominal - JMD (BN)      |                  |                  |                  |                  |                  |
| Quarterly - 1st Quarter 2021 to 1st Quarter 2022 |                  |                  |                  |                  |                  |
| PARTICIPANT                                      | 1st Quarter 2021 | 2nd Quarter 2021 | 3rd Quarter 2021 | 4th Quarter 2021 | 1st Quarter 2022 |
| <b>BANKS</b>                                     | 347              | 347              | 345              | 346              | 348              |
| <b>PRIMARY DEALERS</b>                           | 240              | 232              | 247              | 254              | 247              |
| <b>SECONDARY DEALERS</b>                         | 183              | 177              | 179              | 192              | 182              |
| <b>Total</b>                                     | <b>770</b>       | <b>756</b>       | <b>771</b>       | <b>792</b>       | <b>776</b>       |

Table CON031

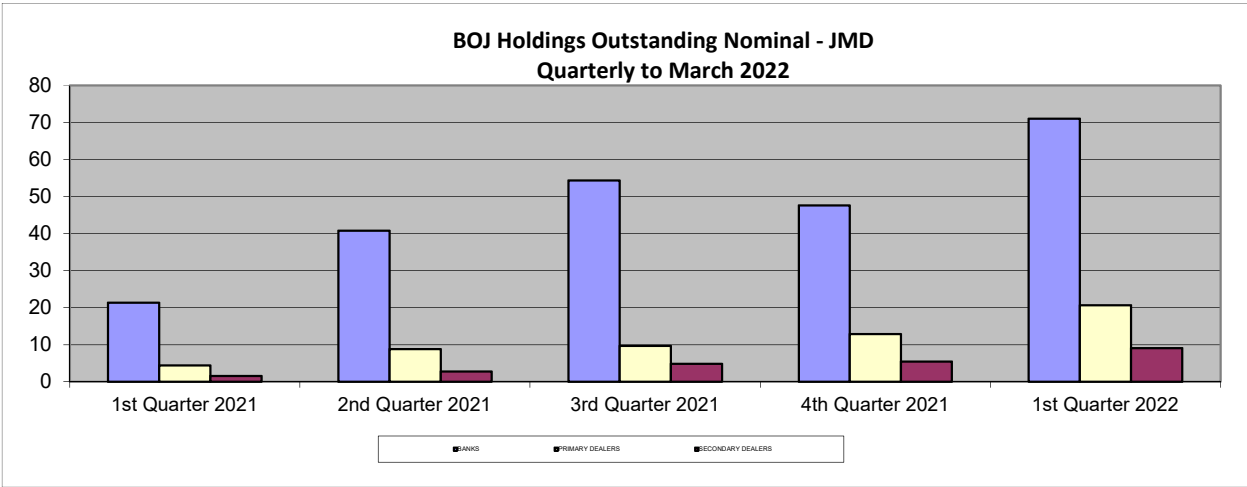
Comment: This table reflects total outstanding nominal for prior quarters and the reporting quarter. The total nominal value does not include CPI - Bond capitalization. Only securities dematerialized are recorded in JamClear®- CSD all other debt is recorded externally.  
 PAYMENT SYSTEM DATA REPORT MARCH 2022



| <b>JAMCLEAR® - CSD</b><br>Bank of Jamaica Open Market Instruments - JMD (BN)<br>Statement of Outstanding Nominal<br>Quarterly - 1st Quarter 2021 to 1st Quarter 2022 |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|
| PARTICIPANT  | 1st Quarter 2021 | 2nd Quarter 2021 | 3rd Quarter 2021 | 4th Quarter 2021 | 1st Quarter 2022 |
| BANKS  | 21               | 41               | 54               | 48               | 71               |
| PRIMARY DEALERS  | 4                | 9                | 10               | 13               | 21               |
| SECONDARY DEALERS  | 2                | 3                | 5                | 5                | 9                |
| <b>Total</b>   | <b>27</b>        | <b>53</b>        | <b>69</b>        | <b>66</b>        | <b>101</b>       |

Table CON032

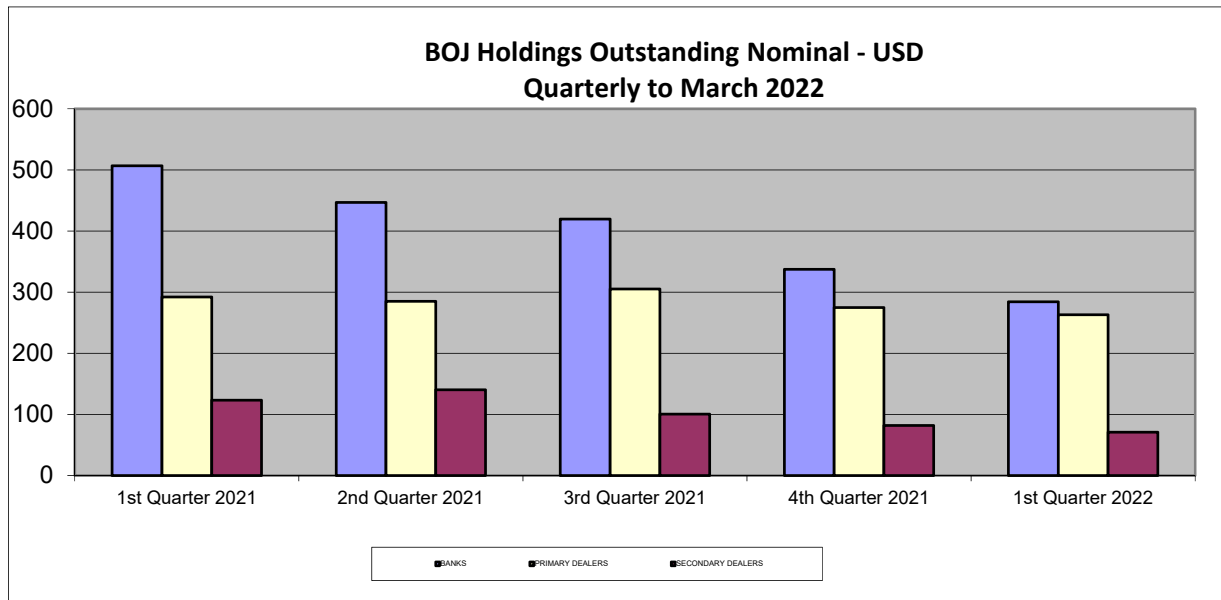
Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. The outstanding nominal does not include cancelled initial placements. Only securities dematerialized are recorded in JamClear® - CSD.  
 PAYMENT SYSTEM DATA REPORT MARCH 2022



| <b>JAMCLEAR® - CSD</b>                             |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|
| Bank of Jamaica Open Market Instruments - USD (MN) |                  |                  |                  |                  |                  |
| Statement of Outstanding Nominal                   |                  |                  |                  |                  |                  |
| Quarterly - 1st Quarter 2021 to 1st Quarter 2022   |                  |                  |                  |                  |                  |
| PARTICIPANT  | 1st Quarter 2021 | 2nd Quarter 2021 | 3rd Quarter 2021 | 4th Quarter 2021 | 1st Quarter 2022 |
| <b>BANKS</b>                                       | 507              | 447              | 419              | 337              | 284              |
| <b>PRIMARY DEALERS</b>                             | 292              | 285              | 305              | 275              | 263              |
| <b>SECONDARY DEALERS</b>                           | 123              | 140              | 100              | 82               | 71               |
| <b>Total</b>                                       | <b>922</b>       | <b>872</b>       | <b>825</b>       | <b>694</b>       | <b>618</b>       |

Table CON033

Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. The outstanding nominal does not include cancelled initial placements. Only securities dematerialized are recorded in JamClear® - CSD.  
 PAYMENT SYSTEM DATA REPORT MARCH 2022

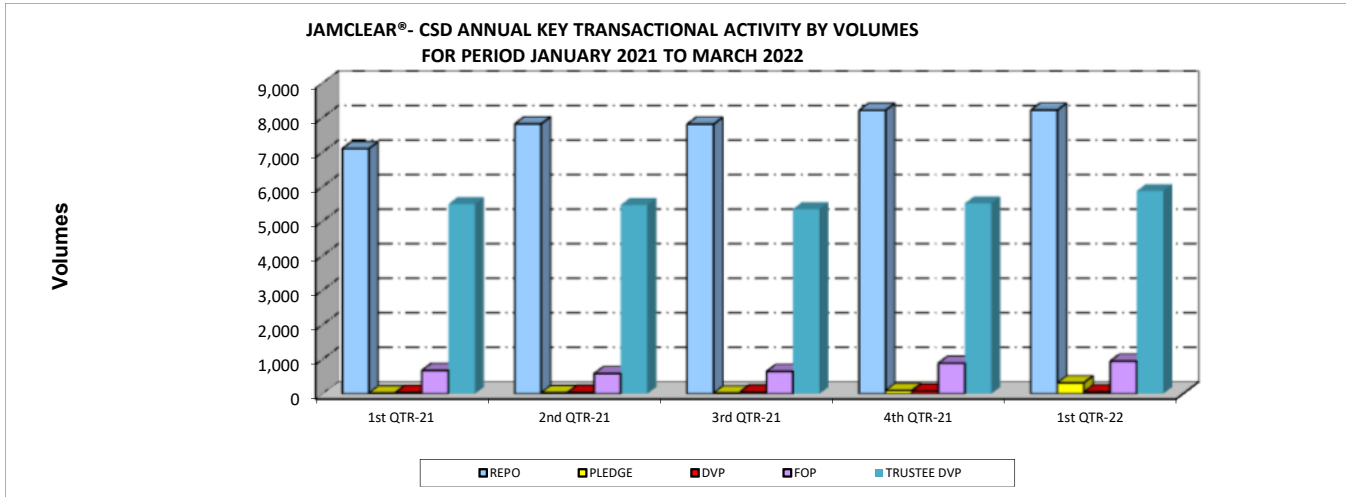


| JAMCLEAR®- CSD                               |               |              |            |            |               |              |                 |           |                 |            |                  |               |                         |                |
|--|---------------|--------------|------------|------------|---------------|--------------|-----------------|-----------|-----------------|------------|------------------|---------------|-------------------------|----------------|
| ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES |               |              |            |            |               |              |                 |           |                 |            |                  |               |                         |                |
| FOR PERIOD JANUARY 2021 TO MARCH 2022        |               |              |            |            |               |              |                 |           |                 |            |                  |               |                         |                |
| TRANSACTION TYPE                             | Repo's        |              | Pledge     |            | Trustee DVP   |              | Purchase & Sale |           | Free of Payment |            | TOTALS           |               | % OF TOTAL TRANSACTIONS |                |
|  | 2021          | 2022         | 2021       | 2022       | 2021          | 2022         | 2021            | 2022      | 2021            | 2022       | 2021             | 2022          | 2021                    | 2022           |
| Jan  | 2,266         | 2,820        | 5          | 126        | 1,600         | 2,046        | 18              | 23        | 239             | 261        | 4,128            | 5,276         | 7.38%                   | 45.55%         |
| Feb  | 2,235         | 2,394        | 10         | 33         | 1,803         | 1,839        | 15              | 9         | 242             | 324        | 4,305            | 2,760         | 7.69%                   | 23.83%         |
| Mar  | 2,599         | 3,001        | 10         | 160        | 2,092         | 1,985        | 4               | 24        | 197             | 361        | 4,902            | 3,546         | 8.76%                   | 30.62%         |
| 1st QTR                                      | 7,100         | 8,215        | 25         | 319        | 5,495         | 5,870        | 37              | 56        | 678             | 946        | 13,335           | 11,582        | 23.84%                  | 100.00%        |
| Apr  | 2,560         |              | 8          |            | 1,856         |              | 13              |           | 163             |            | 4,600            | -             | 8.22%                   | 0.00%          |
| May  | 2,655         |              | 22         |            | 1,746         |              | 6               |           | 207             |            | 4,636            | -             | 8.29%                   | 0.00%          |
| Jun  | 2,601         |              | 4          |            | 1,867         |              | 23              |           | 215             |            | 4,710            | -             | 8.42%                   | 0.00%          |
| 2nd QTR                                      | 7,816         | -            | 34         | -          | 5,469         | -            | 42              | -         | 585             | -          | 13,946           | -             | 24.93%                  | 0.00%          |
| Jul  | 2,658         |              | 4          |            | 1,740         |              | 24              |           | 223             |            | 4,649            | -             | 8.31%                   | 0.00%          |
| Aug  | 2,548         |              | 3          |            | 1,680         |              | 12              |           | 199             |            | 4,442            | -             | 7.94%                   | 0.00%          |
| Sep  | 2,599         |              | 13         |            | 1,929         |              | 19              |           | 227             |            | 4,787            | -             | 8.56%                   | 0.00%          |
| 3rd QTR                                      | 7,805         | -            | 20         | -          | 5,349         | -            | 55              | -         | 649             | -          | 13,878           | -             | 24.81%                  | 0.00%          |
| Oct  | 2,930         |              | 32         |            | 1,714         |              | 34              |           | 238             |            | 4,948            | -             | 8.84%                   | 0.00%          |
| Nov  | 2,571         |              | -          |            | 1,893         |              | 16              |           | 279             |            | 4,759            | -             | 8.51%                   | 0.00%          |
| Dec  | 2,707         |              | 66         |            | 1,907         |              | 30              |           | 371             |            | 5,081            | -             | 9.08%                   | 0.00%          |
| 4th QTR                                      | 8,208         | -            | 98         | -          | 5,514         | -            | 80              | -         | 888             | -          | 14,788           | -             | 26.43%                  | 0.00%          |
| <b>GRAND TOTAL</b>                           | <b>30,929</b> | <b>8,215</b> | <b>177</b> | <b>319</b> | <b>21,827</b> | <b>5,870</b> | <b>214</b>      | <b>56</b> | <b>2,800</b>    | <b>946</b> | <b>55,947.00</b> | <b>11,582</b> | <b>100.00%</b>          | <b>100.00%</b> |
| <b>% of GRAND TOTAL</b>                      | <b>55%</b>    | <b>71%</b>   | <b>0%</b>  | <b>3%</b>  | <b>39%</b>    | <b>51%</b>   | <b>0%</b>       | <b>0%</b> | <b>5%</b>       | <b>8%</b>  | <b>61%</b>       | <b>82%</b>    |                         |                |

Table CYSU03

Comments: Table records key transactional activities in JamClear®- CSD.

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**JAMCLEAR®- CSD**  
**ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - JMD**  
**FOR PERIOD JANUARY 2021 TO MARCH 2022**

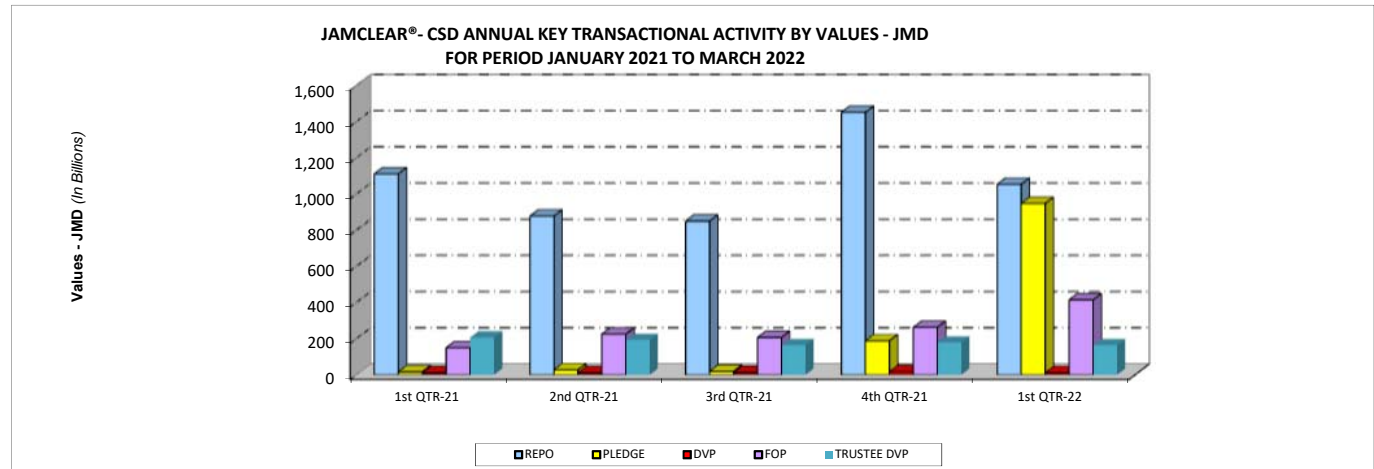
Transaction values are in Billions

| TRANSACTION TYPE   | Repo's          |                 | Pledge        |               | Trustee DVP   |               | Purchase & Sale |              | Free of Payment |               | TOTALS       |              | MONTHLY % OF TOTAL |                |
|--------------------|-----------------|-----------------|---------------|---------------|---------------|---------------|-----------------|--------------|-----------------|---------------|--------------|--------------|--------------------|----------------|
|                    | 2021            | 2022            | 2021          | 2022          | 2021          | 2022          | 2021            | 2022         | 2021            | 2022          | 2021         | 2022         | 2021               | 2022           |
| Jan                | 308.58          | 301.51          | 7.87          | 499.92        | 71.88         | 52.63         | 4.10            | 5.81         | 59.54           | 111.20        | 452          | 971          | 7.32%              | 37.48%         |
| Feb                | 352.33          | 338.50          | 4.86          | 38.50         | 70.05         | 57.13         | 5.81            | 2.57         | 71.24           | 144.44        | 504          | 524          | 8.17%              | 20.23%         |
| Mar                | 449.63          | 413.30          | 3.66          | 408.93        | 64.12         | 53.90         | 1.09            | 3.55         | 18.73           | 158.71        | 537          | 984          | 8.70%              | 38.00%         |
| 1st QTR            | 1,110.54        | 1,053.31        | 16.39         | 947.36        | 206.06        | 163.66        | 11.00           | 11.93        | 149.51          | 414.35        | 1,493        | 2,591        | 24.18%             | 100.00%        |
| Apr                | 356.14          |                 | 6.12          |               | 65.36         |               | 2.49            |              | 28.36           |               | 458          | -            | 7.42%              | 0.00%          |
| May                | 286.48          |                 | 21.02         |               | 57.28         |               | 2.65            |              | 97.22           |               | 465          | -            | 7.52%              | 0.00%          |
| Jun                | 234.79          |                 | 0.54          |               | 69.50         |               | 5.63            |              | 99.24           |               | 410          | -            | 6.63%              | 0.00%          |
| 2nd QTR            | 877.42          | -               | 27.69         | -             | 192.13        | -             | 10.76           | -            | 224.82          | -             | 1,333        | -            | 21.58%             | 0.00%          |
| Jul                | 275.07          |                 | 0.94          |               | 43.16         |               | 7.01            |              | 34.44           |               | 361          | -            | 5.84%              | 0.00%          |
| Aug                | 244.60          |                 | 0.11          |               | 49.21         |               | 1.77            |              | 79.60           |               | 375          | -            | 6.08%              | 0.00%          |
| Sep                | 330.26          |                 | 18.28         |               | 72.12         |               | 3.58            |              | 92.34           |               | 517          | -            | 8.36%              | 0.00%          |
| 3rd QTR            | 849.93          | -               | 19.33         | -             | 164.49        | -             | 12.37           | -            | 206.38          | -             | 1,252        | -            | 20.28%             | 0.00%          |
| Oct                | 356.99          |                 | 28.49         |               | 55.10         |               | 7.44            |              | 62.55           |               | 511          | -            | 8.27%              | 0.00%          |
| Nov                | 616.91          |                 | -             |               | 66.70         |               | 2.85            |              | 76.30           |               | 763          | -            | 12.35%             | 0.00%          |
| Dec                | 477.02          |                 | 159.17        |               | 56.98         |               | 7.40            |              | 123.47          |               | 824          | -            | 13.34%             | 0.00%          |
| 4th QTR            | 1,450.92        | -               | 187.66        | -             | 178.79        | -             | 17.69           | -            | 262.32          | -             | 2,097        | -            | 33.96%             | 0.00%          |
| <b>GRAND TOTAL</b> | <b>4,288.80</b> | <b>1,053.31</b> | <b>251.07</b> | <b>947.36</b> | <b>741.47</b> | <b>163.66</b> | <b>51.82</b>    | <b>11.93</b> | <b>843.02</b>   | <b>414.35</b> | <b>6,176</b> | <b>2,591</b> | <b>100.00%</b>     | <b>100.00%</b> |
| % of GRAND TOTAL   | 69%             | 41%             | 4%            | 37%           | 0%            | 6%            | 1%              | 0%           | 14%             | 16%           | 88%          | 94%          |                    |                |

Table CYSU031

Comments: Table records key transactional activities in JamClear®- CSD.

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**JAMCLEAR®- CSD**

**ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - USD  
FOR PERIOD JANUARY 2021 TO MARCH 2022**

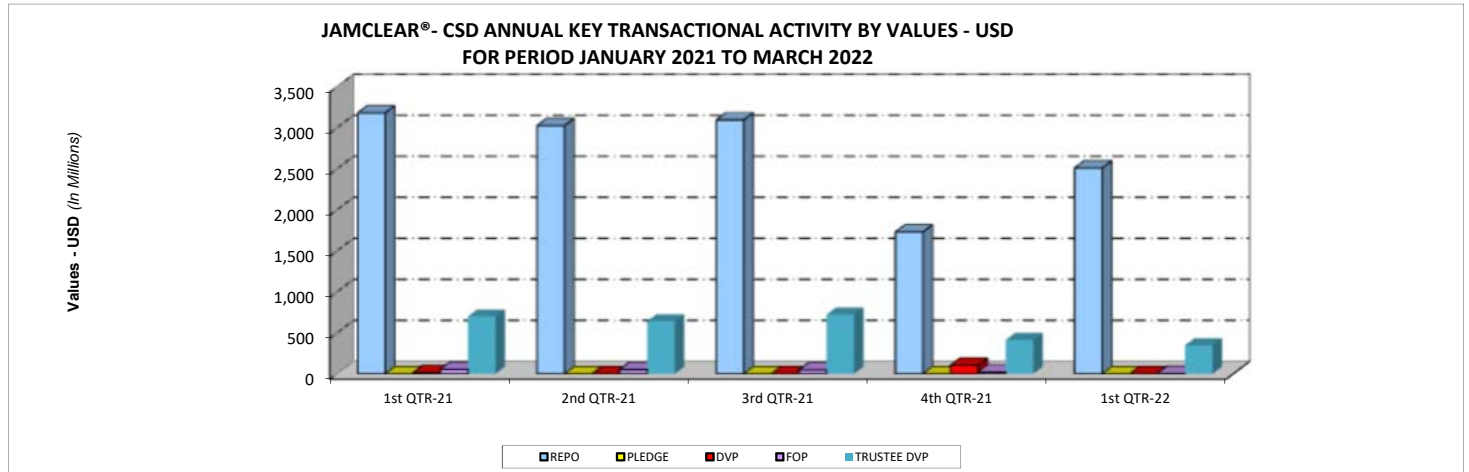
Transaction values are in Millions

| TRANSACTION TYPE        | Repo's          |                 | Pledge      |           | Trustee DVP   |               | Purchase & Sale |           | Free of Payment |             | TOTALS           |                 | MONTHLY % OF TOTAL |                |
|-------------------------|-----------------|-----------------|-------------|-----------|---------------|---------------|-----------------|-----------|-----------------|-------------|------------------|-----------------|--------------------|----------------|
|                         | 2021            | 2022            | 2021        | 2022      | 2021          | 2022          | 2021            | 2022      | 2021            | 2022        | 2021             | 2022            | 2021               | 2022           |
| Jan                     | 1,015.80        | 917.87          | -           | -         | 248.37        | 146.20        | 10.00           | -         | 29.21           | 3.21        | <b>1,303.38</b>  | <b>1,067.28</b> | 9.45%              | 37.30%         |
| Feb                     | 937.46          | 776.91          | -           | -         | 218.05        | 118.84        | 1.45            | -         | 10.53           | 0.96        | <b>1,167.49</b>  | <b>777.87</b>   | 8.46%              | 27.18%         |
| Mar                     | 1,227.45        | 814.51          | -           | -         | 232.80        | 82.80         | -               | -         | 15.59           | 0.29        | <b>1,475.84</b>  | <b>814.80</b>   | 10.70%             | 28.47%         |
| <b>1st QTR</b>          | <b>3,180.71</b> | <b>2,509.29</b> | -           | -         | <b>699.22</b> | <b>347.84</b> | <b>11.45</b>    | -         | <b>55.33</b>    | <b>4.46</b> | <b>3,946.71</b>  | <b>2,861.59</b> | <b>28.61%</b>      | <b>100.00%</b> |
| Apr                     | 1,099.24        | -               | -           | -         | 204.85        | -             | -               | -         | 7.77            | -           | <b>1,311.86</b>  | -               | 9.51%              | 0.00%          |
| May                     | 1,168.18        | -               | -           | -         | 216.90        | -             | -               | -         | 14.22           | -           | <b>1,399.29</b>  | -               | 10.14%             | 0.00%          |
| Jun                     | 757.62          | -               | -           | -         | 219.07        | -             | -               | -         | 30.24           | -           | <b>1,006.93</b>  | -               | 7.30%              | 0.00%          |
| <b>2nd QTR</b>          | <b>3,025.04</b> | -               | -           | -         | <b>640.82</b> | -             | -               | -         | <b>52.22</b>    | -           | <b>3,718.08</b>  | -               | <b>26.95%</b>      | <b>0.00%</b>   |
| Jul                     | 1,047.51        | -               | -           | -         | 200.29        | -             | -               | -         | 14.30           | -           | <b>1,262.10</b>  | -               | 9.15%              | 0.00%          |
| Aug                     | 898.63          | -               | -           | -         | 261.07        | -             | -               | -         | 12.08           | -           | <b>1,171.78</b>  | -               | 8.49%              | 0.00%          |
| Sep                     | 1,148.42        | -               | -           | -         | 259.60        | -             | -               | -         | 19.12           | -           | <b>1,427.14</b>  | -               | 10.35%             | 0.00%          |
| <b>3rd QTR</b>          | <b>3,094.57</b> | -               | -           | -         | <b>720.96</b> | -             | -               | -         | <b>45.49</b>    | -           | <b>3,861.02</b>  | -               | <b>27.99%</b>      | <b>0.00%</b>   |
| Oct                     | 928.21          | -               | 0.20        | -         | 226.30        | -             | 100.00          | -         | 13.47           | -           | <b>1,268.18</b>  | -               | 9.19%              | 0.00%          |
| Nov                     | 425.89          | -               | -           | -         | 122.17        | -             | 4.00            | -         | 3.45            | -           | <b>555.51</b>    | -               | 4.03%              | 0.00%          |
| Dec                     | 374.86          | -               | -           | -         | 64.65         | -             | -               | -         | 5.84            | -           | <b>445.34</b>    | -               | 3.23%              | 0.00%          |
| <b>4th QTR</b>          | <b>1,728.95</b> | -               | <b>0.20</b> | -         | <b>413.11</b> | -             | <b>104.00</b>   | -         | <b>22.76</b>    | -           | <b>2,269.03</b>  | -               | <b>16.45%</b>      | <b>0.00%</b>   |
| <b>GRAND TOTAL</b>      | <b>11,029</b>   | <b>2,509</b>    | <b>0</b>    | <b>-</b>  | <b>2,474</b>  | <b>348</b>    | <b>115</b>      | <b>-</b>  | <b>176</b>      | <b>4</b>    | <b>13,794.83</b> | <b>2,861.59</b> | <b>100.00%</b>     | <b>100.00%</b> |
| <b>% of GRAND TOTAL</b> | <b>80%</b>      | <b>88%</b>      | <b>0%</b>   | <b>0%</b> | <b>0%</b>     | <b>12%</b>    | <b>1%</b>       | <b>0%</b> | <b>1%</b>       | <b>0%</b>   | <b>82%</b>       | <b>88%</b>      |                    |                |

Table CYSU032

Comments: Table records key transactional activities in JamClear®- CSD.

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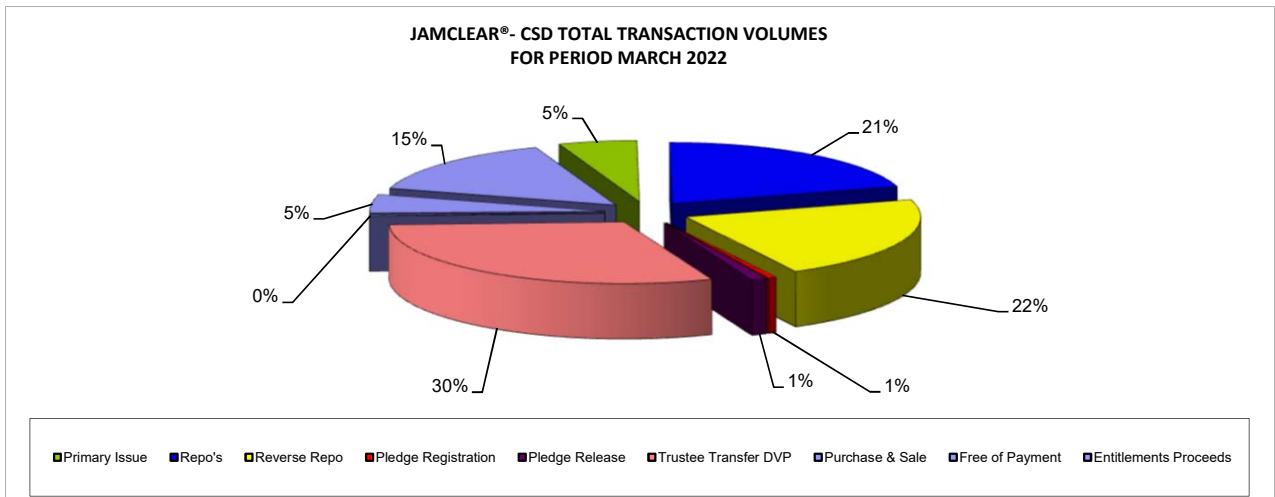


| JAMCLEAR®- CSD          |               |               |               |                     |                |                      |                 |                 |                       |                |             |
|-------------------------|---------------|---------------|---------------|---------------------|----------------|----------------------|-----------------|-----------------|-----------------------|----------------|-------------|
| TRANSACTION VOLUMES     |               |               |               |                     |                |                      |                 |                 |                       |                |             |
| FOR PERIOD MARCH 2022   |               |               |               |                     |                |                      |                 |                 |                       |                |             |
|                         | Primary Issue | Repo's        | Reverse Repo  | Pledge Registration | Pledge Release | Trustee Transfer DVP | Purchase & Sale | Free of Payment | Entitlements Proceeds | TOTALS         |             |
| <b>TRANSACTION TYPE</b> | <b>2022</b>   |               |               |                     |                |                      |                 |                 |                       |                | <b>2022</b> |
| Jan                     | 372           | 1,343         | 1,477         | 40                  | 86             | 2,046                | 23              | 261             | 866                   | 6,514          |             |
| Feb                     | 280           | 1,202         | 1,192         | 11                  | 22             | 1,839                | 9               | 324             | 1,115                 | 5,994          |             |
| Mar                     | 389           | 1,444         | 1,557         | 55                  | 105            | 1,985                | 24              | 361             | 925                   | 6,845          |             |
| 1st QTR                 | 1,041         | 3,989         | 4,226         | 106                 | 213            | 5,870                | 56              | 946             | 2,906                 | 19,353         |             |
| Apr                     |               |               |               |                     |                |                      |                 |                 |                       | -              |             |
| May                     |               |               |               |                     |                |                      |                 |                 |                       | -              |             |
| Jun                     |               |               |               |                     |                |                      |                 |                 |                       | -              |             |
| 2nd QTR                 | 0             | 0             | 0             | 0                   | 0              | 0                    | 0               | 0               | 0                     | -              |             |
| Jul                     |               |               |               |                     |                |                      |                 |                 |                       | -              |             |
| Aug                     |               |               |               |                     |                |                      |                 |                 |                       | -              |             |
| Sep                     |               |               |               |                     |                |                      |                 |                 |                       | -              |             |
| 3rd QTR                 | -             | -             | -             | -                   | -              | -                    | -               | -               | -                     | -              |             |
| Oct                     |               |               |               |                     |                |                      |                 |                 |                       | -              |             |
| Nov                     |               |               |               |                     |                |                      |                 |                 |                       | -              |             |
| Dec                     |               |               |               |                     |                |                      |                 |                 |                       | -              |             |
| 4th QTR                 | -             | -             | -             | -                   | -              | -                    | -               | -               | -                     | -              |             |
| <b>GRAND TOTAL</b>      | <b>1,041</b>  | <b>3,989</b>  | <b>4,226</b>  | <b>106</b>          | <b>213</b>     | <b>5,870</b>         | <b>56</b>       | <b>946</b>      | <b>2,906</b>          | <b>19,353</b>  |             |
| <b>% OF GRAND TOTAL</b> | <b>5.38%</b>  | <b>20.61%</b> | <b>21.84%</b> | <b>0.55%</b>        | <b>1.10%</b>   | <b>30.33%</b>        | <b>0.29%</b>    | <b>4.89%</b>    | <b>15.02%</b>         | <b>100.00%</b> |             |

Table CSU03

Comments: Repos and reverse repos does not include intraday repo with the central bank.

PAYMENT SYSTEM DATA REPORT MARCH 2022



**JAMCLEAR®- CSD**  
**TRANSACTION VALUES - JMD**  
**FOR PERIOD MARCH 2022**

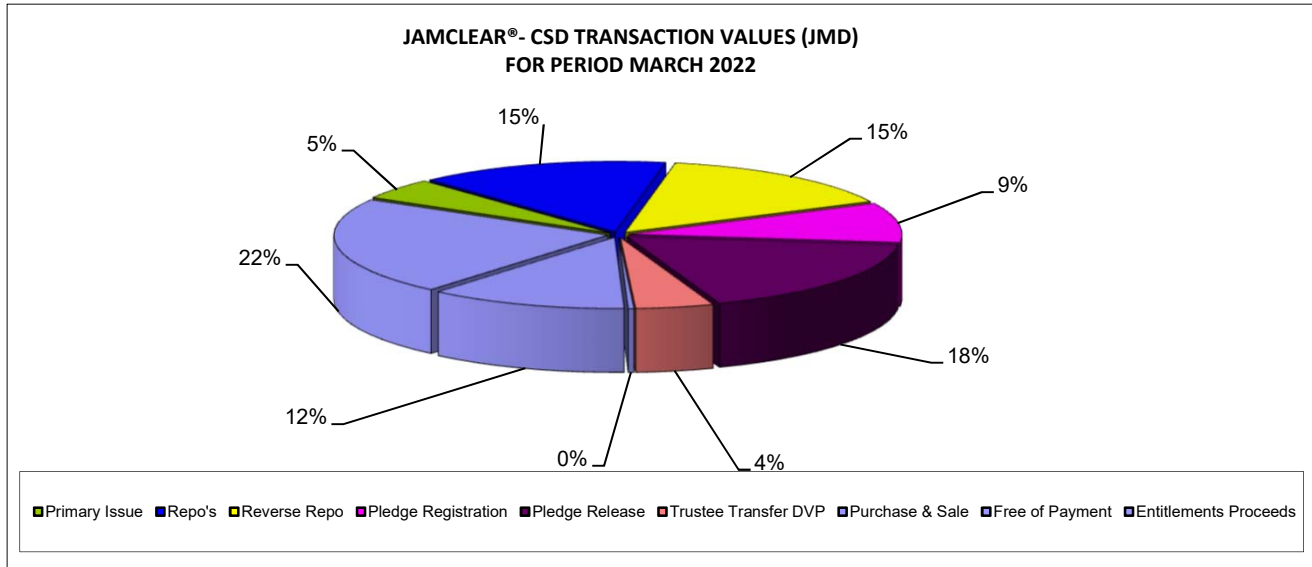
Transaction values are in Billions of Dollars

| TRANSACTION TYPE        | Primary Issue | Repo's        | Reverse Repo  | Pledge Registration | Pledge Release | Trustee Transfer DVP | Purchase & Sale | Free of Payment | Entitlements Proceeds | TOTALS       |
|-------------------------|---------------|---------------|---------------|---------------------|----------------|----------------------|-----------------|-----------------|-----------------------|--------------|
|                         | 2022          |               |               |                     |                |                      |                 |                 |                       |              |
| Jan                     | 51.48         | 144.87        | 156.64        | 160.51              | 339.41         | 52.63                | 5.81            | 111.20          | 168.65                | 1,191        |
| Feb                     | 53.70         | 172.29        | 166.21        | 13.45               | 25.06          | 57.13                | 2.57            | 144.44          | 324.99                | 960          |
| Mar                     | 64.90         | 209.62        | 203.68        | 147.88              | 261.05         | 53.90                | 3.55            | 158.71          | 294.64                | 1,398        |
| 1st QTR                 | 170.08        | 526.78        | 526.53        | 321.84              | 625.52         | 163.66               | 11.93           | 414.35          | 788.28                | 3,549        |
| Apr                     |               |               |               |                     |                |                      |                 |                 |                       | -            |
| May                     |               |               |               |                     |                |                      |                 |                 |                       | -            |
| Jun                     |               |               |               |                     |                |                      |                 |                 |                       | -            |
| 2nd QTR                 | 0.00          | 0.00          | 0.00          | 0.00                | 0.00           | 0.00                 | 0.00            | 0.00            | 0.00                  | -            |
| Jul                     |               |               |               |                     |                |                      |                 |                 |                       | -            |
| Aug                     |               |               |               |                     |                |                      |                 |                 |                       | -            |
| Sep                     |               |               |               |                     |                |                      |                 |                 |                       | -            |
| 3rd QTR                 | 0.00          | 0.00          | 0.00          | 0.00                | 0.00           | 0.00                 | 0.00            | 0.00            | 0.00                  | -            |
| Oct                     |               |               |               |                     |                |                      |                 |                 |                       | -            |
| Nov                     |               |               |               |                     |                |                      |                 |                 |                       | -            |
| Dec                     |               |               |               |                     |                |                      |                 |                 |                       | -            |
| 4th QTR                 | 0.00          | 0.00          | 0.00          | 0.00                | 0.00           | 0.00                 | 0.00            | 0.00            | 0.00                  | -            |
| <b>GRAND TOTAL</b>      | <b>170.08</b> | <b>526.78</b> | <b>526.53</b> | <b>321.84</b>       | <b>625.52</b>  | <b>163.66</b>        | <b>11.93</b>    | <b>414.35</b>   | <b>788.28</b>         | <b>3,549</b> |
| <b>% OF GRAND TOTAL</b> | 4.79%         | 14.84%        | 14.84%        | 9.07%               | 17.63%         | 4.61%                | 0.34%           | 11.68%          | 22.21%                | 100.00%      |

Table CSU031

Comments: Repos and reverse repos does not include intraday repo with the central bank.

PAYMENT SYSTEM DATA REPORT MARCH 2022

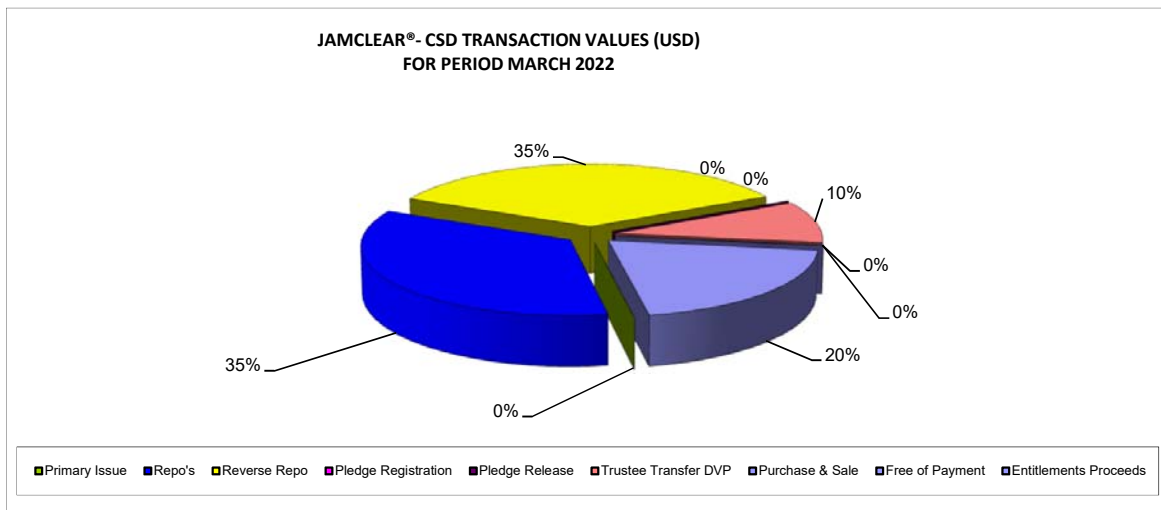


| JAMCLEAR®- CSD                                |               |                 |                 |                     |                |                      |                 |                 |                       |              |
|---|---------------|-----------------|-----------------|---------------------|----------------|----------------------|-----------------|-----------------|-----------------------|--------------|
| TRANSACTION VALUES - USD                      |               |                 |                 |                     |                |                      |                 |                 |                       |              |
| FOR PERIOD MARCH 2022                         |               |                 |                 |                     |                |                      |                 |                 |                       |              |
| Transaction values are in Millions of Dollars |               |                 |                 |                     |                |                      |                 |                 |                       |              |
| TRANSACTION TYPE                              | Primary Issue | Repo's          | Reverse Repo    | Pledge Registration | Pledge Release | Trustee Transfer DVP | Purchase & Sale | Free of Payment | Entitlements Proceeds | TOTALS       |
|   | 2022          |                 |                 |                     |                |                      |                 |                 |                       |              |
| Jan   | -             | 462.68          | 455.19          | -                   | -              | 146.20               | -               | 3.21            | 444.26                | 1,511.54     |
| Feb   | -             | 379.44          | 397.47          | -                   | -              | 118.84               | -               | 0.96            | 214.10                | 1,110.81     |
| Mar   | -             | 401.42          | 413.09          | -                   | -              | 82.80                | -               | 0.29            | 55.45                 | 953.05       |
| 1st QTR                                       | -             | 1,243.54        | 1,265.74        | -                   | -              | 347.84               | -               | 4.46            | 713.81                | 3,575.40     |
| Apr   |               |                 |                 |                     |                |                      |                 |                 |                       | -            |
| May   |               |                 |                 |                     |                |                      |                 |                 |                       | -            |
| Jun   |               |                 |                 |                     |                |                      |                 |                 |                       | -            |
| 2nd QTR                                       | -             | -               | -               | -                   | -              | -                    | -               | -               | -                     | -            |
| Jul   |               |                 |                 |                     |                |                      |                 |                 |                       | -            |
| Aug   |               |                 |                 |                     |                |                      |                 |                 |                       | -            |
| Sep   |               |                 |                 |                     |                |                      |                 |                 |                       | -            |
| 3rd QTR                                       | -             | -               | -               | -                   | -              | -                    | -               | -               | -                     | -            |
| Oct   |               |                 |                 |                     |                |                      |                 |                 |                       | -            |
| Nov   |               |                 |                 |                     |                |                      |                 |                 |                       | -            |
| Dec   |               |                 |                 |                     |                |                      |                 |                 |                       | -            |
| 4th QTR                                       | -             | -               | -               | -                   | -              | -                    | -               | -               | -                     | -            |
| <b>GRAND TOTAL</b>                            | -             | <b>1,243.54</b> | <b>1,265.74</b> | -                   | -              | <b>347.84</b>        | -               | <b>4.46</b>     | <b>713.81</b>         | <b>3,575</b> |
| <b>% OF GRAND TOTAL</b>                       | 0.00%         | 34.78%          | 35.40%          | 0.00%               | 0.00%          | 9.73%                | 0.00%           | 0.12%           | 19.96%                | 100.00%      |

Table CSU032

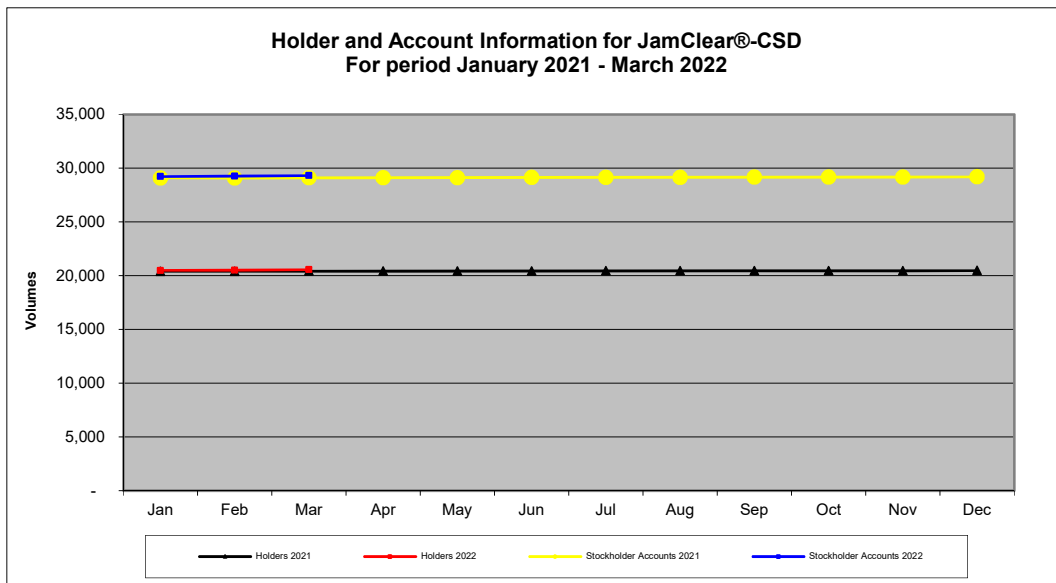
Comment: Repo and reverse repo does not include intraday repo with the central bank.

PAYMENT SYSTEM DATA REPORT MARCH 2022



| JAMCLEAR®-CSD                             |                               |        |                                |        |
|---|-------------------------------|--------|--------------------------------|--------|
| STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS |                               |        |                                |        |
| FOR PERIOD JANUARY 2021 TO MARCH 2022     |                               |        |                                |        |
| Dates                                     | Number of Stockholder Records |        | Number of Stockholder Accounts |        |
|   | 2021                          | 2022   | 2021                           | 2022   |
| Jan                                       | 20,400                        | 20,489 | 29,097                         | 29,219 |
| Feb                                       | 20,400                        | 20,518 | 29,099                         | 29,257 |
| Mar                                       | 20,412                        | 20,560 | 29,116                         | 29,311 |
| Apr                                       | 20,419                        |        | 29,125                         |        |
| May                                       | 20,423                        |        | 29,129                         |        |
| Jun                                       | 20,429                        |        | 29,137                         |        |
| Jul                                       | 20,440                        |        | 29,151                         |        |
| Aug                                       | 20,444                        |        | 29,155                         |        |
| Sep                                       | 20,447                        |        | 29,160                         |        |
| Oct                                       | 20,454                        |        | 29,170                         |        |
| Nov                                       | 20,463                        |        | 29,183                         |        |
| Dec                                       | 20,471                        |        | 29,194                         |        |

Table: CSRA03



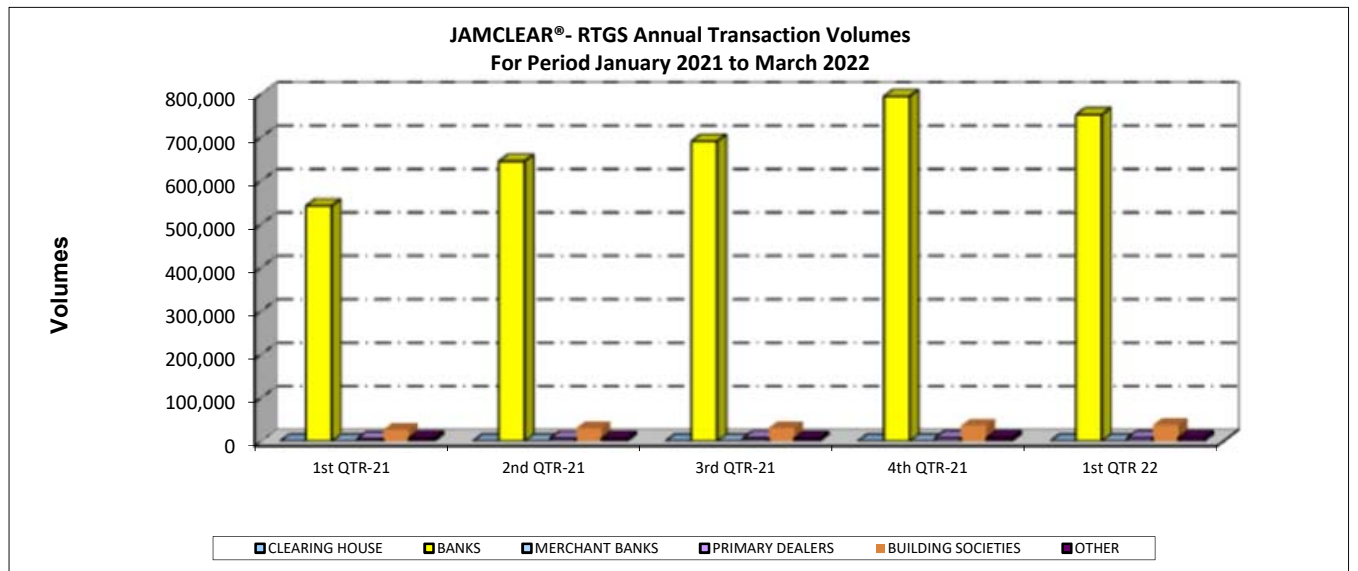
**JamClear® - RTGS**  
**ANNUAL TRANSACTION VOLUMES**  
**FOR PERIOD JANUARY 2021 TO MARCH 2022**

| Month/Year       | Clearing House |            | Banks            |                | Merchant Banks |            | Primary Dealers |              | Building Societies |               | Other         |              | TOTAL            |                |
|------------------|----------------|------------|------------------|----------------|----------------|------------|-----------------|--------------|--------------------|---------------|---------------|--------------|------------------|----------------|
|                  | 2021           | 2022       | 2021             | 2022           | 2021           | 2022       | 2021            | 2022         | 2021               | 2022          | 2021          | 2022         | 2021             | 2022           |
| Jan              | 141            | 147        | 160,956          | 251,480        | 77             | 53         | 1,790           | 2,430        | 8,267              | 11,541        | 2,177         | 2,481        | 173,408          | 268,132        |
| Feb              | 133            | 140        | 162,835          | 234,258        | 62             | 56         | 1,852           | 2,445        | 7,927              | 11,986        | 1,995         | 2,279        | 174,804          | 251,164        |
| Mar              | 161            | 154        | 218,346          | 266,290        | 75             | 66         | 2,359           | 2,977        | 10,074             | 13,942        | 3,123         | 3,599        | 234,138          | 287,028        |
| 1st QTR          | 435            | 441        | 542,137          | 752,028        | 214            | 175        | 6,001           | 7,852        | 26,268             | 37,469        | 7,295         | 8,359        | 582,350          | 806,324        |
| Apr              | 140            |            | 206,405          |                | 57             |            | 2,114           |              | 9,733              |               | 1,901         |              | 220,350          | 0              |
| May              | 141            |            | 212,696          |                | 59             |            | 2,208           |              | 9,935              |               | 2,449         |              | 227,488          | 0              |
| Jun              | 154            |            | 225,584          |                | 78             |            | 2,299           |              | 10,413             |               | 2,237         |              | 240,765          | 0              |
| 2nd QTR          | 435            | 0          | 644,685          | 0              | 194            | 0          | 6,621           | 0            | 30,081             | 0             | 6,587         | 0            | 688,603          | 0              |
| Jul              | 154            |            | 237,200          |                | 92             |            | 2,572           |              | 10,137             |               | 2,438         |              | 252,593          | 0              |
| Aug              | 140            |            | 213,960          |                | 54             |            | 1,988           |              | 9,480              |               | 1,917         |              | 227,539          | 0              |
| Sep              | 154            |            | 239,794          |                | 73             |            | 2,520           |              | 10,856             |               | 2,118         |              | 255,515          | 0              |
| 3rd QTR          | 448            | 0          | 690,954          | 0              | 219            | 0          | 7,080           | 0            | 30,473             | 0             | 6,473         | 0            | 735,647          | 0              |
| Oct              | 140            |            | 239,175          |                | 54             |            | 2,535           |              | 10,714             |               | 2,409         |              | 255,027          | 0              |
| Nov              | 154            |            | 264,688          |                | 60             |            | 2,548           |              | 12,397             |               | 2,517         |              | 282,364          | 0              |
| Dec              | 154            |            | 290,064          |                | 67             |            | 2,670           |              | 12,646             |               | 3,076         |              | 308,677          | 0              |
| 4th QTR          | 448            | 0          | 793,927          | 0              | 181            | 0          | 7,753           | 0            | 35,757             | 0             | 8,002         | 0            | 846,068          | 0              |
| <b>Total</b>     | <b>1,766</b>   | <b>441</b> | <b>2,671,703</b> | <b>752,028</b> | <b>808</b>     | <b>175</b> | <b>27,455</b>   | <b>7,852</b> | <b>122,579</b>     | <b>37,469</b> | <b>28,357</b> | <b>8,359</b> | <b>2,852,668</b> | <b>806,324</b> |
| % of GRAND TOTAL | 0%             | 0%         | 94%              | 93%            | 0%             | 0%         | 1%              | 1%           | 4%                 | 5%            | 1%            | 1%           | 100%             | 100%           |

Table RPYSU03

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT MARCH 2022



**JamClear®- RTGS**  
**ANNUAL TRANSACTION VALUES - JMD (in Billions)**  
**FOR PERIOD JANUARY 2021 TO MARCH 2022**

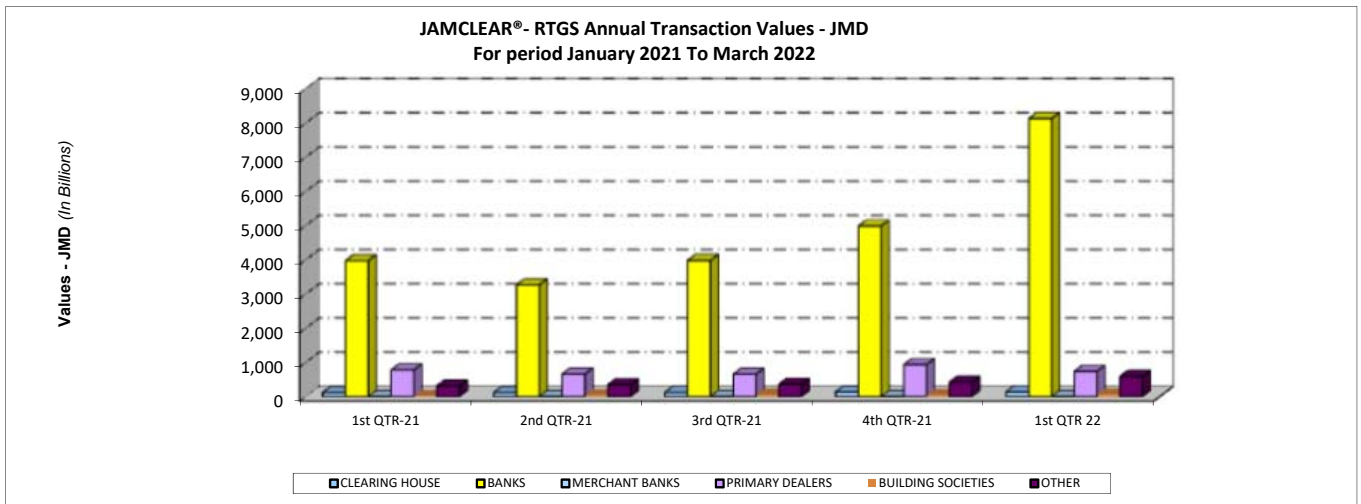
| Month/Year       | Clearing House |               | Banks            |                 | Merchant Banks |             | Primary Dealers |               | Building Societies |              | Other           |               | TOTAL            |                 |
|------------------|----------------|---------------|------------------|-----------------|----------------|-------------|-----------------|---------------|--------------------|--------------|-----------------|---------------|------------------|-----------------|
|                  | 2021           | 2022          | 2021             | 2022            | 2021           | 2022        | 2021            | 2022          | 2021               | 2022         | 2021            | 2022          | 2021             | 2022            |
| Jan              | 38.54          | 45.41         | 1,248.87         | 2,520.57        | 2.32           | 1.34        | 206.10          | 223.61        | 7.67               | 20.73        | 106.21          | 198.84        | 1,609.71         | 3,010.51        |
| Feb              | 36.13          | 42.29         | 1,393.56         | 2,422.65        | 3.10           | 2.41        | 253.79          | 235.77        | 7.41               | 20.71        | 96.65           | 169.38        | 1,790.63         | 2,893.21        |
| Mar              | 45.45          | 56.24         | 1,332.17         | 3,187.60        | 3.17           | 2.93        | 322.22          | 283.56        | 12.94              | 30.00        | 112.30          | 224.85        | 1,828.23         | 3,785.19        |
| 1st QTR          | 120.12         | 143.95        | 3,974.59         | 8,130.83        | 8.59           | 6.68        | 782.11          | 742.94        | 28.01              | 71.45        | 315.16          | 593.07        | 5,228.57         | 9,688.90        |
| Apr              | 39.59          |               | 1,245.01         |                 | 3.98           |             | 241.42          |               | 13.61              |              | 114.78          |               | 1,658.39         | 0.00            |
| May              | 40.32          |               | 1,172.34         |                 | 2.57           |             | 205.50          |               | 18.30              |              | 124.41          |               | 1,563.44         | 0.00            |
| Jun              | 41.60          |               | 850.20           |                 | 2.06           |             | 216.83          |               | 17.28              |              | 112.38          |               | 1,240.35         | 0.00            |
| 2nd QTR          | 121.51         | 0.00          | 3,267.55         | 0.00            | 8.61           | 0.00        | 663.75          | 0.00          | 49.19              | -            | 351.57          | 0.00          | 4,462.18         | 0.00            |
| Jul              | 42.64          |               | 1,156.30         |                 | 4.04           |             | 243.55          |               | 19.61              |              | 139.65          |               | 1,605.80         | 0.00            |
| Aug              | 39.11          |               | 1,285.34         |                 | 1.68           |             | 148.75          |               | 23.74              |              | 115.53          |               | 1,614.15         | 0.00            |
| Sep              | 41.21          |               | 1,540.79         |                 | 5.29           |             | 267.07          |               | 18.93              |              | 107.03          |               | 1,980.32         | 0.00            |
| 3rd QTR          | 122.95         | 0.00          | 3,982.43         | 0.00            | 11.01          | 0.00        | 659.37          | 0.00          | 62.28              | 0.00         | 362.22          | 0.00          | 5,200.27         | 0.00            |
| Oct              | 40.84          |               | 1,255.26         |                 | 1.57           |             | 308.38          |               | 17.55              |              | 130.93          |               | 1,754.52         | 0.00            |
| Nov              | 45.62          |               | 1,614.09         |                 | 1.58           |             | 353.89          |               | 14.80              |              | 128.26          |               | 2,158.24         | 0.00            |
| Dec              | 52.77          |               | 2,120.12         |                 | 1.75           |             | 275.78          |               | 18.14              |              | 163.31          |               | 2,631.87         | 0.00            |
| 4th QTR          | 139.23         | 0.00          | 4,989.47         | 0.00            | 4.91           | 0.00        | 938.05          | 0.00          | 50.49              | 0.00         | 422.49          | 0.00          | 6,544.63         | 0.00            |
| <b>Total</b>     | <b>503.81</b>  | <b>143.95</b> | <b>16,214.04</b> | <b>8,130.83</b> | <b>33.12</b>   | <b>6.68</b> | <b>3,043.27</b> | <b>742.94</b> | <b>189.97</b>      | <b>71.45</b> | <b>1,451.44</b> | <b>593.07</b> | <b>21,435.64</b> | <b>9,688.90</b> |
| % of GRAND TOTAL | 2%             | 1%            | 76%              | 84%             | 0%             | 0%          | 14%             | 8%            | 1%                 | 1%           | 7%              | 6%            | 100%             | 100%            |

Table RPYSU031

Comments: Banks includes data on Bank of Jamaica.

N.B. Banks and merchant Banks figures for February 2022 were revised

PAYMENT SYSTEM DATA REPORT MARCH 2022



**JamClear® - RTGS**  
**ANNUAL TRANSACTION VALUES - USD (in Millions)**  
**FOR PERIOD JANUARY 2021 TO MARCH 2022**

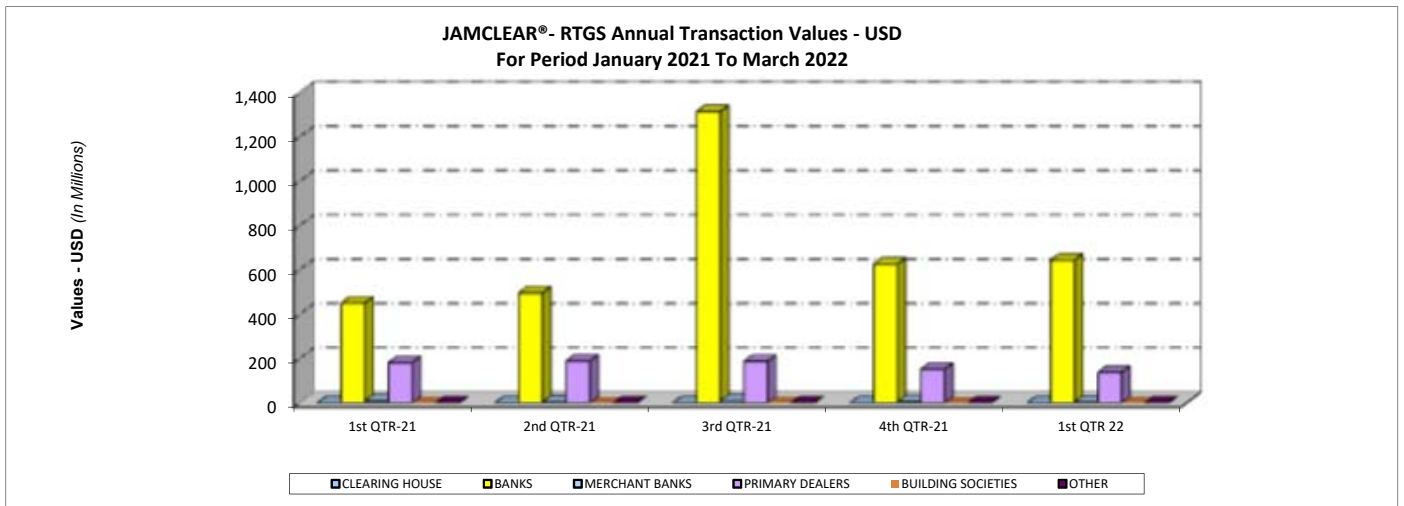
| Month/Year              | Clearing House |             | Banks           |               | Merchant Banks |             | Primary Dealers |               | Building Societies |             | Other       |             | TOTAL           |               |
|-------------------------|----------------|-------------|-----------------|---------------|----------------|-------------|-----------------|---------------|--------------------|-------------|-------------|-------------|-----------------|---------------|
|                         | 2021           | 2022        | 2021            | 2022          | 2021           | 2022        | 2021            | 2022          | 2021               | 2022        | 2021        | 2022        | 2021            | 2022          |
| Jan                     | -              | -           | 124.99          | 185.62        | 1.90           | 1.69        | 50.69           | 46.65         | 0.50               | -           | 0.12        | 0.12        | 177.70          | 234.08        |
| Feb                     | -              | -           | 118.22          | 265.58        | 3.60           | 0.40        | 45.17           | 38.80         | -                  | -           | -           | -           | 166.98          | 304.78        |
| Mar                     | -              | -           | 206.27          | 192.09        | 3.77           | 2.15        | 85.43           | 52.18         | -                  | 0.70        | 0.04        | 0.00        | 295.50          | 246.42        |
| 1st QTR                 | -              | -           | 449.47          | 643.28        | 9.27           | 4.24        | 181.29          | 137.63        | 0.50               | 0.70        | 0.16        | 0.12        | 640.19          | 785.28        |
| Apr                     | -              | -           | 179.76          | -             | 2.50           | -           | 52.83           | -             | -                  | -           | 0.10        | -           | 235.19          | 0.00          |
| May                     | -              | -           | 171.59          | -             | 1.01           | -           | 78.70           | -             | -                  | -           | 0.00        | -           | 251.30          | 0.00          |
| Jun                     | -              | -           | 144.89          | -             | 0.95           | -           | 57.69           | -             | -                  | -           | -           | -           | 203.52          | 0.00          |
| 2nd QTR                 | -              | -           | 496.24          | -             | 4.46           | -           | 189.22          | -             | -                  | -           | 0.10        | -           | 690.01          | 0.00          |
| Jul                     | -              | -           | 166.89          | -             | 6.60           | -           | 78.39           | -             | -                  | -           | 0.02        | -           | 251.89          | 0.00          |
| Aug                     | -              | -           | 954.91          | -             | 2.71           | -           | 68.10           | -             | -                  | -           | -           | -           | 1,025.72        | 0.00          |
| Sep                     | -              | -           | 191.90          | -             | 0.81           | -           | 40.48           | -             | 1.31               | -           | 0.00        | -           | 233.19          | 0.00          |
| 3rd QTR                 | -              | -           | 1,313.71        | -             | 10.12          | -           | 186.96          | -             | 1.31               | -           | 0.02        | -           | 1,510.81        | 0.00          |
| Oct                     | -              | -           | 120.54          | -             | 4.50           | -           | 37.98           | -             | -                  | -           | 0.01        | -           | 163.03          | 0.00          |
| Nov                     | -              | -           | 205.58          | -             | 0.00           | -           | 61.49           | -             | 0.00               | -           | -           | -           | 267.08          | 0.00          |
| Dec                     | -              | -           | 299.65          | -             | 1.00           | -           | 52.34           | -             | -                  | -           | -           | -           | 352.98          | 0.00          |
| 4th QTR                 | -              | -           | 625.77          | -             | 5.50           | -           | 151.81          | -             | 0.00               | -           | 0.01        | -           | 783.09          | 0.00          |
| <b>Total</b>            | <b>0.00</b>    | <b>0.00</b> | <b>2,885.18</b> | <b>643.28</b> | <b>29.35</b>   | <b>4.24</b> | <b>709.28</b>   | <b>137.63</b> | <b>1.82</b>        | <b>0.70</b> | <b>0.29</b> | <b>0.12</b> | <b>3,624.10</b> | <b>785.28</b> |
| <b>% of GRAND TOTAL</b> | <b>0%</b>      | <b>0%</b>   | <b>80%</b>      | <b>82%</b>    | <b>1%</b>      | <b>1%</b>   | <b>20%</b>      | <b>18%</b>    | <b>0%</b>          | <b>0%</b>   | <b>0%</b>   | <b>0%</b>   | <b>100%</b>     | <b>100%</b>   |

Table RPYSU032

Comments: Banks includes data on Bank of Jamaica.

N.B. Banks and merchant Banks figures for February 2022 were revised

PAYMENT SYSTEM DATA REPORT MARCH 2022



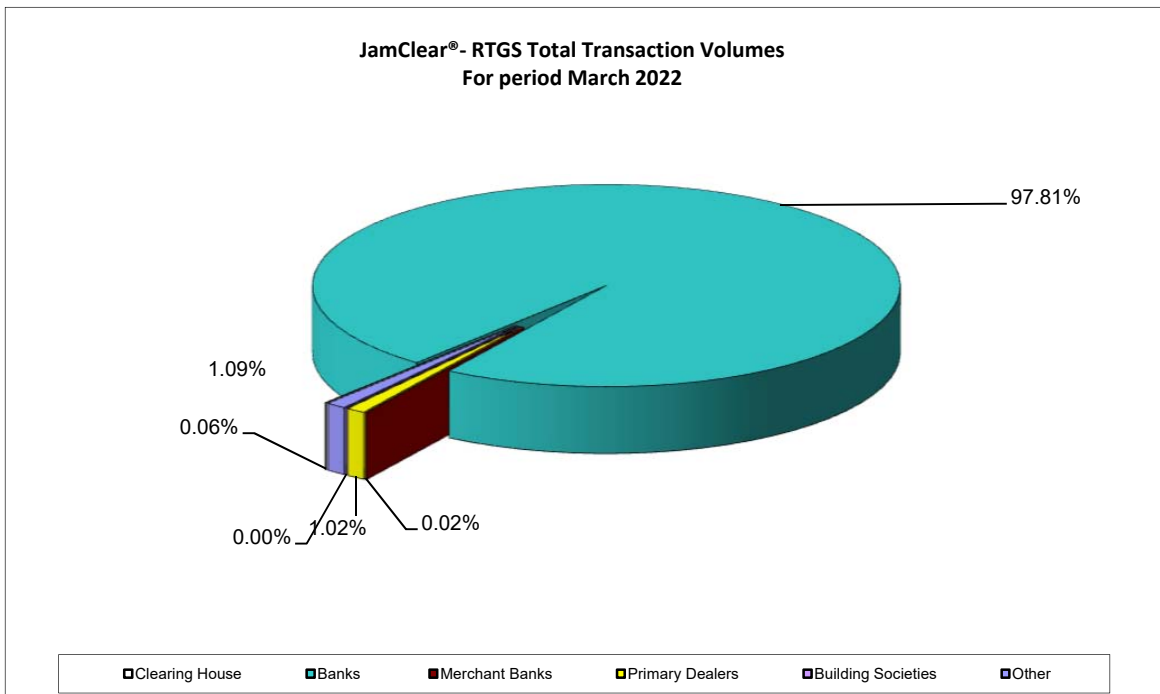
# JamClear® - RTGS

## TRANSACTION VOLUMES FOR PERIOD MARCH 2022

| Month/Year              | Clearing House | Banks          | Merchant Banks | Primary Dealers | Building Societies | Other        | TOTAL          |
|-------------------------|----------------|----------------|----------------|-----------------|--------------------|--------------|----------------|
|                         | 2022           |                |                |                 |                    |              |                |
| Jan                     | 147            | 251,480        | 53             | 2,430           | 11,541             | 2,481        | 268,132        |
| Feb                     | 140            | 234,258        | 56             | 2,445           | 11,986             | 2,279        | 251,164        |
| Mar                     | 154            | 266,290        | 66             | 2,977           | 13,942             | 3,599        | 287,028        |
| 1st QTR                 | 441            | 752,028        | 175            | 7,852           | 37,469             | 8,359        | 806,324        |
| Apr                     |                |                |                |                 |                    |              | 0              |
| May                     |                |                |                |                 |                    |              | 0              |
| Jun                     |                |                |                |                 |                    |              | 0              |
| 2nd QTR                 | 0              | 0              | 0              | 0               | 0                  | 0            | 0              |
| Jul                     |                |                |                |                 |                    |              | 0              |
| Aug                     |                |                |                |                 |                    |              | 0              |
| Sep                     |                |                |                |                 |                    |              | 0              |
| 3rd QTR                 | 0              | 0              | 0              | 0               | 0                  | 0            | 0              |
| Oct                     |                |                |                |                 |                    |              | 0              |
| Nov                     |                |                |                |                 |                    |              | 0              |
| Dec                     |                |                |                |                 |                    |              | 0              |
| 4th QTR                 | 0              | 0              | 0              | 0               | 0                  | 0            | 0              |
| <b>Total</b>            | <b>441</b>     | <b>752,028</b> | <b>175</b>     | <b>7,852</b>    | <b>37,469</b>      | <b>8,359</b> | <b>806,324</b> |
| <b>% of GRAND TOTAL</b> | 0%             | 93%            | 0%             | 1%              | 0%                 | 1%           | 95%            |

Table RPSU03

PAYMENT SYSTEM DATA REPORT MARCH 2022





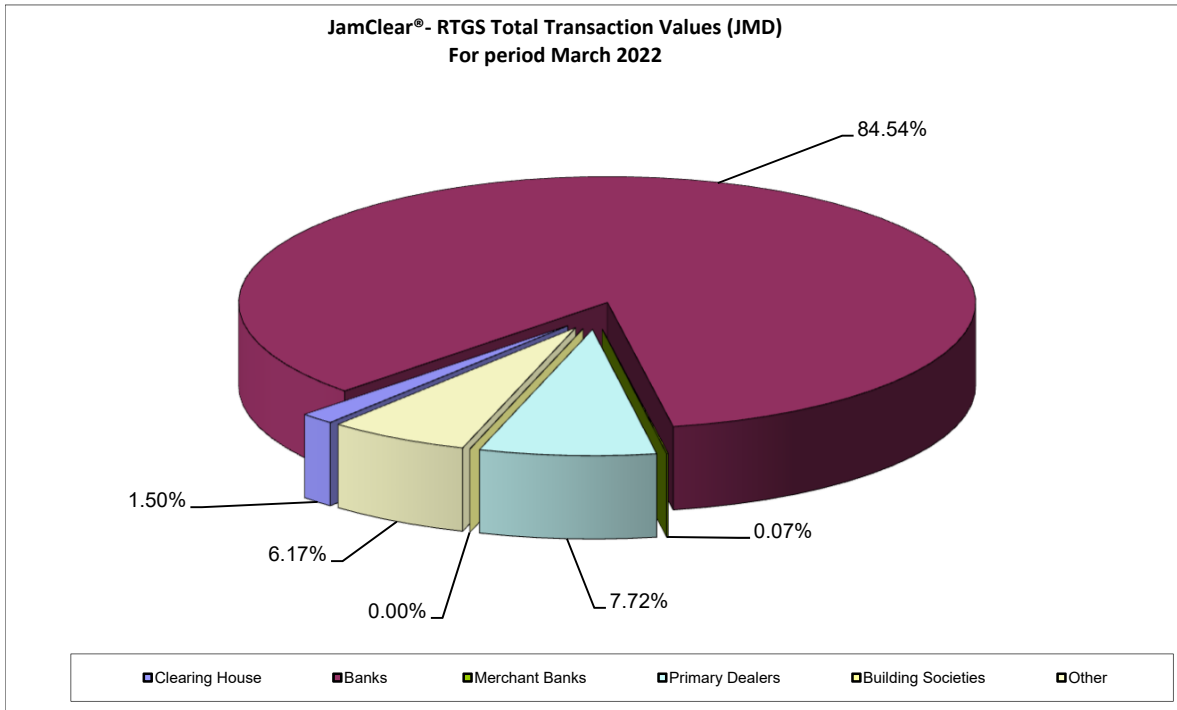
**JamClear®- RTGS**  
**TRANSACTION VALUES - JMD (in Billions)**  
**FOR PERIOD MARCH 2022**

| Month/Year              | Clearing House | Banks           | Merchant Banks | Primary Dealers | Building Societies | Other         | TOTAL           |
|-------------------------|----------------|-----------------|----------------|-----------------|--------------------|---------------|-----------------|
|                         | 2022           |                 |                |                 |                    |               |                 |
| Jan                     | 45.41          | 2,520.57        | 1.34           | 223.61          | 20.73              | 198.84        | 3,010.51        |
| Feb                     | 42.29          | 2,422.65        | 2.41           | 235.77          | 20.71              | 169.38        | 2,893.21        |
| Mar                     | 56.24          | 3,187.60        | 2.93           | 283.56          | 30.00              | 224.85        | 3,785.19        |
| 1st QTR                 | 143.95         | 8,130.83        | 6.68           | 742.94          | 71.45              | 593.07        | 9,688.90        |
| Apr                     |                |                 |                |                 |                    |               | 0.00            |
| May                     |                |                 |                |                 |                    |               | 0.00            |
| Jun                     |                |                 |                |                 |                    |               | 0.00            |
| 2nd QTR                 | 0.00           | 0.00            | 0.00           | 0.00            | 0.00               | 0.00          | 0.00            |
| Jul                     |                |                 |                |                 |                    |               | 0.00            |
| Aug                     |                |                 |                |                 |                    |               | 0.00            |
| Sep                     |                |                 |                |                 |                    |               | 0.00            |
| 3rd QTR                 | 0.00           | 0.00            | 0.00           | 0.00            | 0.00               | 0.00          | 0.00            |
| Oct                     |                |                 |                |                 |                    |               | 0.00            |
| Nov                     |                |                 |                |                 |                    |               | 0.00            |
| Dec                     |                |                 |                |                 |                    |               | 0.00            |
| 4th QTR                 | 0.00           | 0.00            | 0.00           | 0.00            | 0.00               | 0.00          | 0.00            |
| <b>Total</b>            | <b>143.95</b>  | <b>8,130.83</b> | <b>6.68</b>    | <b>742.94</b>   | <b>71.45</b>       | <b>593.07</b> | <b>9,688.90</b> |
| <b>% of GRAND TOTAL</b> | <b>1%</b>      | <b>84%</b>      | <b>0%</b>      | <b>8%</b>       | <b>0%</b>          | <b>6%</b>     | <b>99%</b>      |

Table RPSU031

N.B. Banks and merchant Banks figures for February 2022 were revised

PAYMENT SYSTEM DATA REPORT MARCH 2022



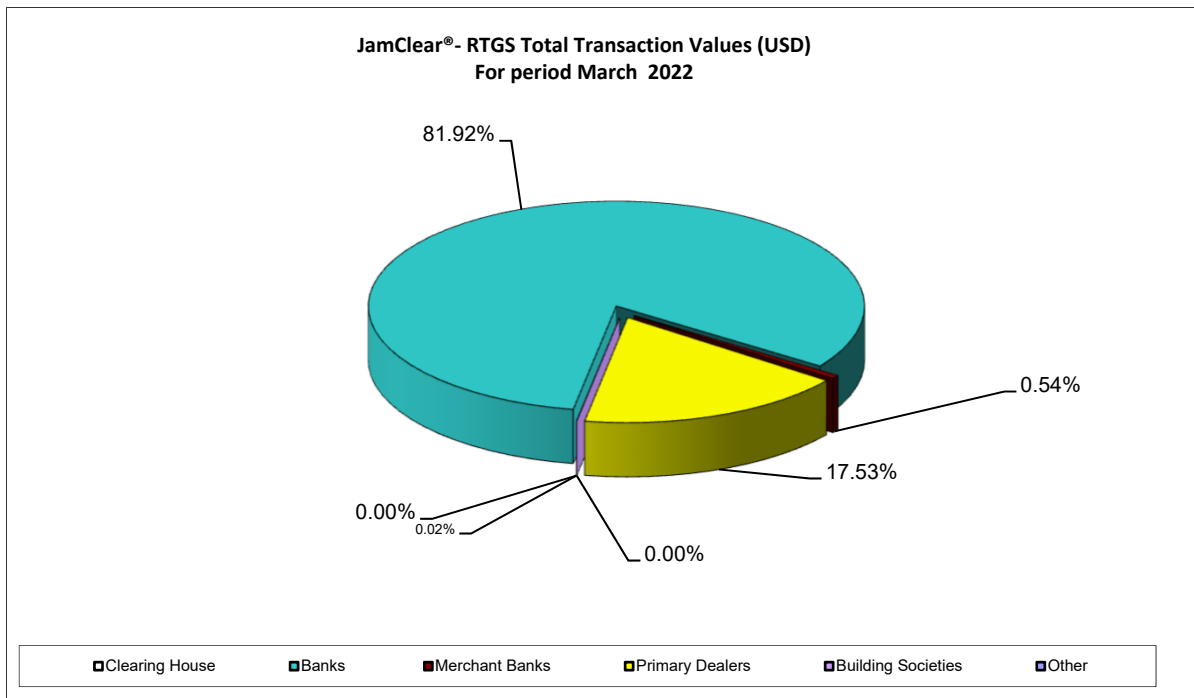
**JamClear®- RTGS**  
**TRANSACTION VALUES - USD (in Millions)**  
**FOR PERIOD MARCH 2022**

| Month/Year              | Clearing House | Banks         | Merchant Banks | Primary Dealers | Building Societies | Other       | TOTAL         |
|-------------------------|----------------|---------------|----------------|-----------------|--------------------|-------------|---------------|
|                         | 2022           |               |                |                 |                    |             |               |
| Jan                     | -              | 185.62        | 1.69           | 46.65           | -                  | 0.12        | 234.08        |
| Feb                     | -              | 265.58        | 0.40           | 38.80           | -                  | -           | 304.78        |
| Mar                     | -              | 192.09        | 2.15           | 52.18           | 0.70               | 0.00        | 247.12        |
| 1st QTR                 | -              | 643.28        | 4.24           | 137.63          | 0.70               | 0.12        | 785.98        |
| Apr                     |                |               |                |                 |                    |             | 0.00          |
| May                     |                |               |                |                 |                    |             | 0.00          |
| Jun                     |                |               |                |                 |                    |             | 0.00          |
| 2nd QTR                 | -              | -             | -              | -               | -                  | -           | 0.00          |
| Jul                     |                |               |                |                 |                    |             | 0.00          |
| Aug                     |                |               |                |                 |                    |             | 0             |
| Sep                     |                |               |                |                 |                    |             | 0.00          |
| 3rd QTR                 | -              | -             | -              | -               | -                  | -           | 0.00          |
| Oct                     |                |               |                |                 |                    |             | 0.00          |
| Nov                     |                |               |                |                 |                    |             | 0.00          |
| Dec                     |                |               |                |                 |                    |             | 0.00          |
| 4th QTR                 | -              | -             | -              | -               | -                  | -           | -             |
| <b>Total</b>            | <b>0.00</b>    | <b>643.28</b> | <b>4.24</b>    | <b>137.63</b>   | <b>0.70</b>        | <b>0.12</b> | <b>785.98</b> |
| <b>% of GRAND TOTAL</b> | <b>0%</b>      | <b>82%</b>    | <b>1%</b>      | <b>18%</b>      | <b>0%</b>          | <b>0%</b>   | <b>100%</b>   |

Table RPSU032

N.B. Banks and merchant Banks figures for February 2022 were revised

PAYMENT SYSTEM DATA REPORT MARCH 2022



## RETAIL PAYMENTS FOR JANUARY 2020 TO MARCH 2022

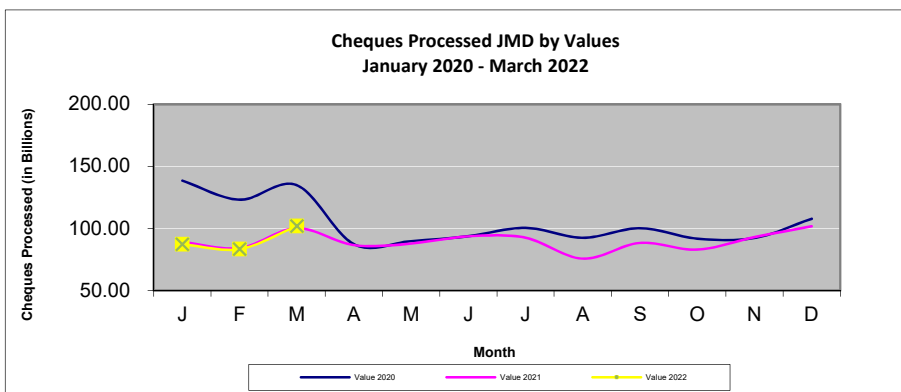
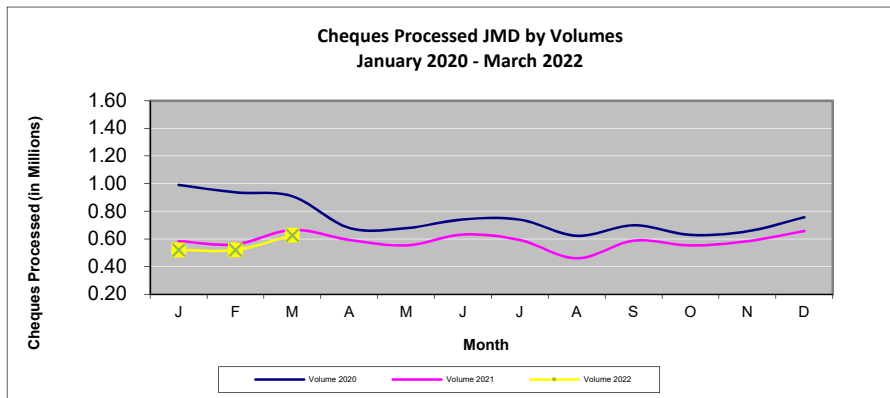
### Cheques Processed JMD - Volumes and Values

| YEAR         | 2020        |                 | 2021        |                 | 2022        |               |
|--------------|-------------|-----------------|-------------|-----------------|-------------|---------------|
|              | Volume (Mn) | Value (Bn)      | Volume (Mn) | Value (Bn)      | Volume (Mn) | Value (Bn)    |
| Jan          | 0.99        | 138.45          | 0.58        | 89.06           | 0.52        | 87.35         |
| Feb          | 0.94        | 123.16          | 0.56        | 84.25           | 0.52        | 83.42         |
| Mar          | 0.91        | 134.83          | 0.67        | 100.19          | 0.63        | 101.85        |
| 1st QTR      | 2.83        | 396.43          | 1.81        | 273.49          | 1.67        | 272.62        |
| Apr          | 0.68        | 87.33           | 0.59        | 86.56           |             |               |
| May          | 0.68        | 89.84           | 0.55        | 87.94           |             |               |
| Jun          | 0.74        | 93.87           | 0.63        | 93.69           |             |               |
| 2nd QTR      | 2.10        | 271.05          | 1.78        | 268.19          | -           | -             |
| Jul          | 0.74        | 100.50          | 0.59        | 92.52           |             |               |
| Aug          | 0.62        | 92.53           | 0.46        | 75.67           |             |               |
| Sep          | 0.70        | 100.22          | 0.59        | 88.40           |             |               |
| 3rd QTR      | 2.06        | 293.25          | 1.64        | 256.60          | -           | -             |
| Oct          | 0.63        | 91.85           | 0.55        | 82.97           |             |               |
| Nov          | 0.65        | 92.36           | 0.58        | 93.06           |             |               |
| Dec          | 0.76        | 107.79          | 0.66        | 101.74          |             |               |
| 4th QTR      | 2.04        | 292.00          | 1.79        | 277.77          | -           | -             |
| <b>TOTAL</b> | <b>9.04</b> | <b>1,252.72</b> | <b>7.02</b> | <b>1,076.05</b> | <b>1.67</b> | <b>272.62</b> |

Comment: Cheques processed by banks' proprietary system and the Automated Clearing House (ACH).

Table RDCBCP033

PAYMENT SYSTEM DATA REPORT MARCH 2022



# RETAIL PAYMENTS FOR JANUARY 2020 TO MARCH 2022

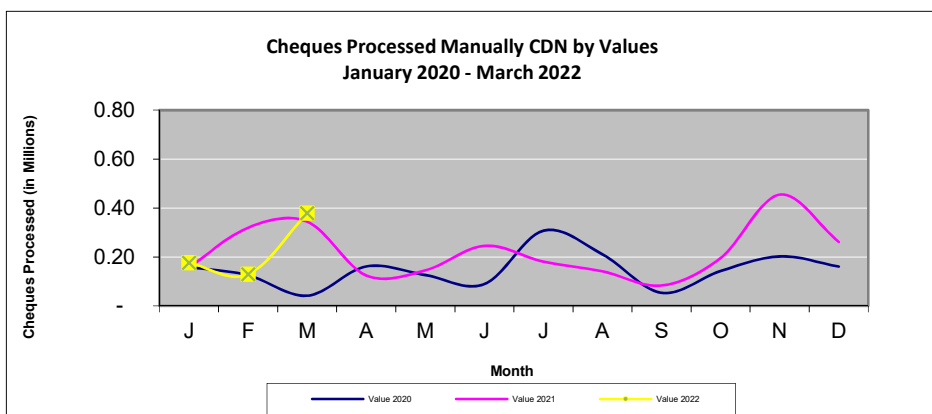
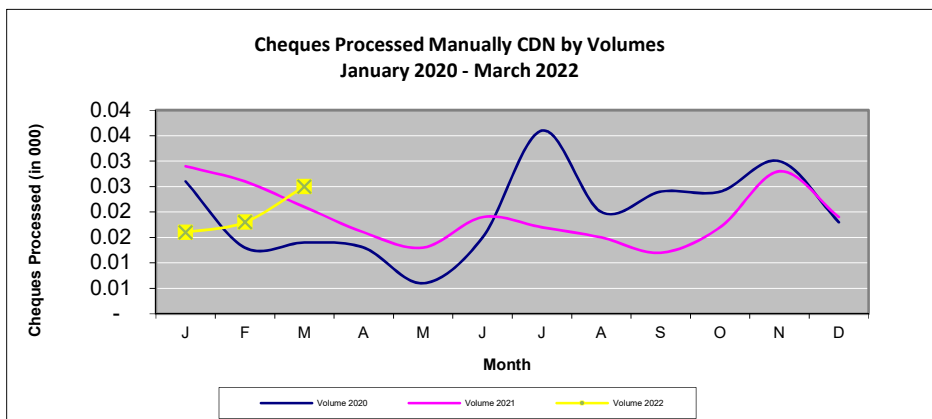
## Cheques Processed Manually CDN - Volumes and Values

| YEAR         | 2020         |             | 2021         |             | 2022         |             |
|--------------|--------------|-------------|--------------|-------------|--------------|-------------|
|              | Volume (000) | Value (Mn)  | Volume (000) | Value (Mn)  | Volume (000) | Value (Mn)  |
| Jan          | 0.03         | 0.16        | 0.03         | 0.16        | 0.02         | 0.18        |
| Feb          | 0.01         | 0.13        | 0.03         | 0.32        | 0.02         | 0.13        |
| Mar          | 0.01         | 0.04        | 0.02         | 0.34        | 0.03         | 0.38        |
| 1st QTR      | 0.05         | 0.33        | 0.08         | 0.82        | 0.06         | 0.68        |
| Apr          | 0.01         | 0.16        | 0.02         | 0.12        |              |             |
| May          | 0.01         | 0.13        | 0.01         | 0.15        |              |             |
| Jun          | 0.02         | 0.09        | 0.02         | 0.25        |              |             |
| 2nd QTR      | 0.03         | 0.38        | 0.05         | 0.52        | -            | -           |
| Jul          | 0.04         | 0.31        | 0.02         | 0.18        |              |             |
| Aug          | 0.02         | 0.21        | 0.02         | 0.14        |              |             |
| Sep          | 0.02         | 0.05        | 0.01         | 0.08        |              |             |
| 3rd QTR      | 0.08         | 0.57        | 0.04         | 0.41        | -            | -           |
| Oct          | 0.02         | 0.14        | 0.02         | 0.20        |              |             |
| Nov          | 0.03         | 0.20        | 0.03         | 0.45        |              |             |
| Dec          | 0.02         | 0.16        | 0.02         | 0.26        |              |             |
| 4th QTR      | 0.07         | 0.51        | 0.06         | 0.91        | -            | -           |
| <b>TOTAL</b> | <b>0.24</b>  | <b>1.78</b> | <b>0.23</b>  | <b>2.65</b> | <b>0.06</b>  | <b>0.68</b> |

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC033

PAYMENT SYSTEM DATA REPORT MARCH 2022



# RETAIL PAYMENTS FOR JANUARY 2020 TO MARCH 2022

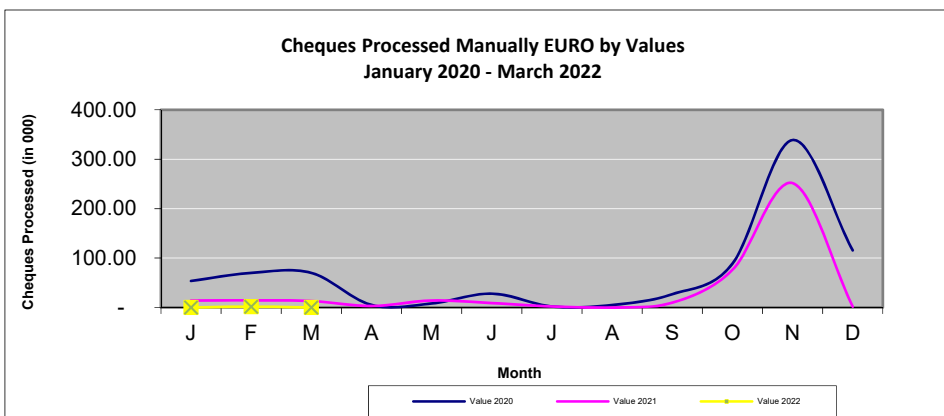
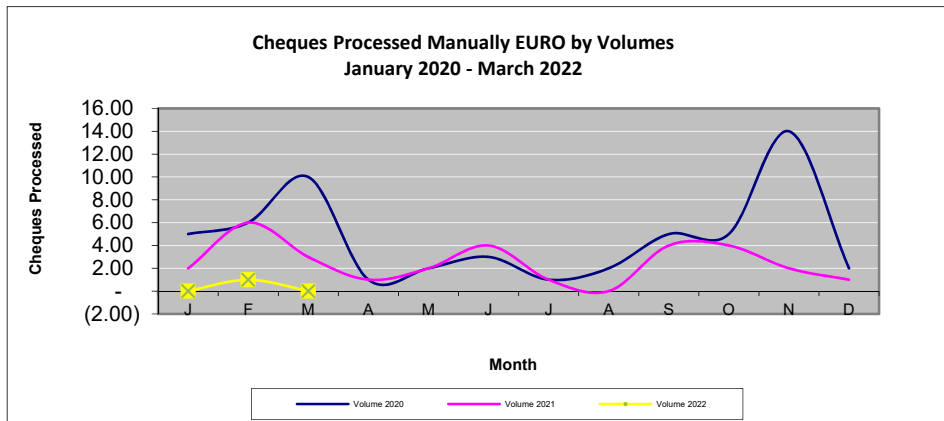
## Cheques Processed Manually EURO - Volumes and Values

| YEAR         | 2020      |             | 2021      |             | 2022     |             |
|--------------|-----------|-------------|-----------|-------------|----------|-------------|
|              | Volume    | Value (000) | Volume    | Value (000) | Volume   | Value (000) |
| Jan          | 5         | 54          | 2         | 14          | -        | -           |
| Feb          | 6         | 70          | 6         | 14          | 1        | 2           |
| Mar          | 10        | 70          | 3         | 13          | -        | -           |
| 1st QTR      | 21        | 194         | 11        | 41          | 1        | 2           |
| Apr          | 1         | 5           | 1         | 3           |          |             |
| May          | 2         | 8           | 2         | 14          |          |             |
| Jun          | 3         | 28          | 4         | 9           |          |             |
| 2nd QTR      | 6         | 41          | 7         | 26          | -        | -           |
| Jul          | 1         | 2           | 1         | 2           |          |             |
| Aug          | 2         | 5           | -         | -           |          |             |
| Sep          | 5         | 27          | 4         | 10          |          |             |
| 3rd QTR      | 8         | 34          | 5         | 12          | -        | -           |
| Oct          | 5         | 89          | 4         | 76          |          |             |
| Nov          | 14        | 339         | 2         | 252         |          |             |
| Dec          | 2         | 115         | 1         | 2           |          |             |
| 4th QTR      | 21        | 543         | 7         | 330         | -        | -           |
| <b>TOTAL</b> | <b>56</b> | <b>811</b>  | <b>30</b> | <b>409</b>  | <b>1</b> | <b>2</b>    |

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME023

PAYMENT SYSTEM DATA REPORT MARCH 2022



# RETAIL PAYMENTS

## FOR JANUARY 2020 TO MARCH 2022

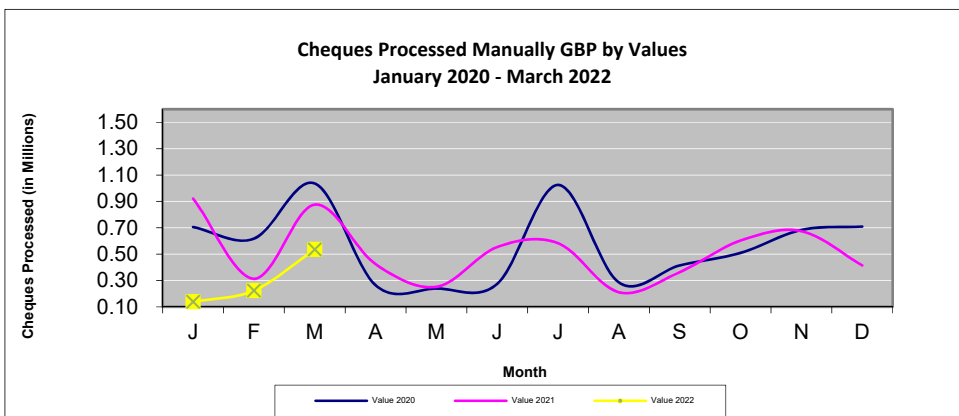
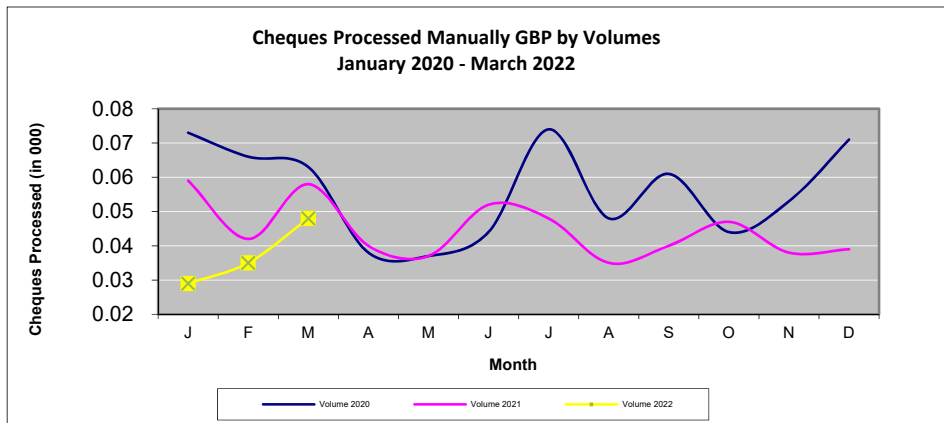
### Cheques Processed Manually GBP - Volumes and Values

| YEAR         | 2020         |             | 2021         |             | 2022         |             |
|--------------|--------------|-------------|--------------|-------------|--------------|-------------|
|              | Volume (000) | Value (Mn)  | Volume (000) | Value (Mn)  | Volume (000) | Value (Mn)  |
| Jan          | 0.07         | 0.71        | 0.06         | 0.92        | 0.03         | 0.14        |
| Feb          | 0.07         | 0.62        | 0.04         | 0.31        | 0.04         | 0.22        |
| Mar          | 0.06         | 1.04        | 0.06         | 0.88        | 0.05         | 0.54        |
| 1st QTR      | 0.20         | 2.36        | 0.16         | 2.11        | 0.11         | 0.90        |
| Apr          | 0.04         | 0.26        | 0.04         | 0.42        |              |             |
| May          | 0.04         | 0.24        | 0.04         | 0.25        |              |             |
| Jun          | 0.04         | 0.27        | 0.05         | 0.55        |              |             |
| 2nd QTR      | 0.12         | 0.78        | 0.13         | 1.23        | -            | -           |
| Jul          | 0.07         | 1.02        | 0.05         | 0.58        |              |             |
| Aug          | 0.05         | 0.28        | 0.04         | 0.21        |              |             |
| Sep          | 0.06         | 0.41        | 0.04         | 0.36        |              |             |
| 3rd QTR      | 0.18         | 1.72        | 0.12         | 1.16        | -            | -           |
| Oct          | 0.04         | 0.51        | 0.05         | 0.60        |              |             |
| Nov          | 0.05         | 0.68        | 0.04         | 0.67        |              |             |
| Dec          | 0.07         | 0.71        | 0.04         | 0.41        |              |             |
| 4th QTR      | 0.17         | 1.90        | 0.12         | 1.69        | -            | -           |
| <b>TOTAL</b> | <b>0.67</b>  | <b>6.76</b> | <b>0.54</b>  | <b>6.19</b> | <b>0.11</b>  | <b>0.90</b> |

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG023

PAYMENT SYSTEM DATA REPORT MARCH 2022



# RETAIL PAYMENTS

## FOR JANUARY 2020 TO MARCH 2022

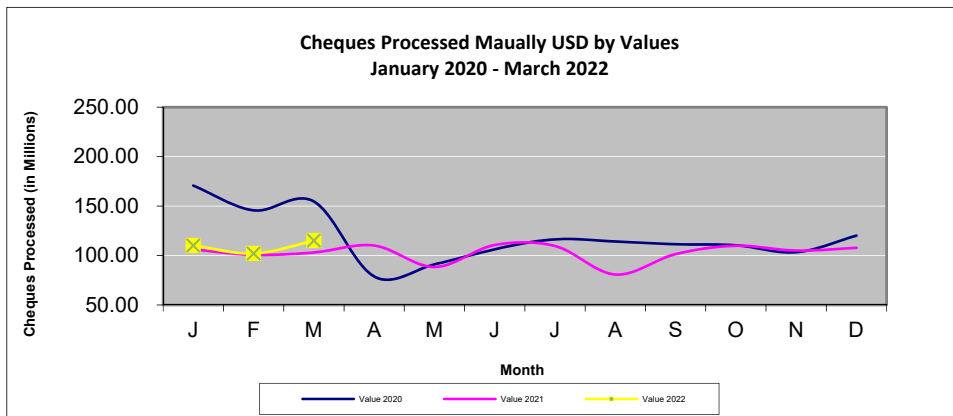
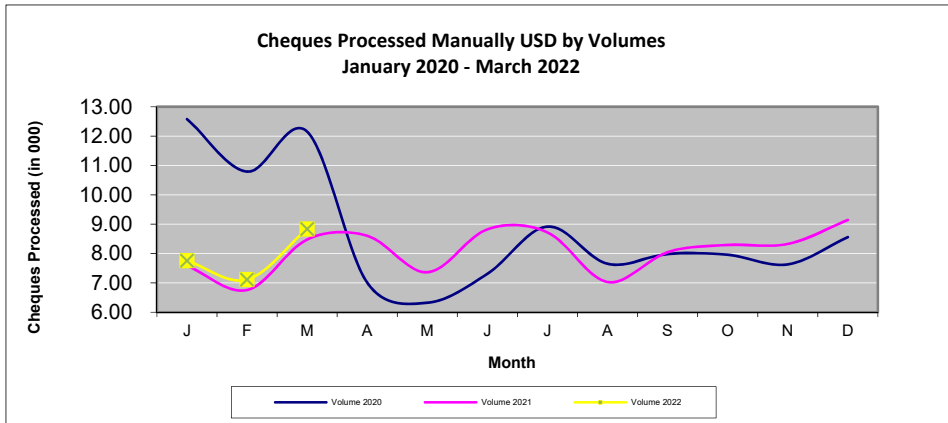
### Cheques Processed Manually USD - Volumes and Values

| YEAR         | 2020          |                 | 2021         |                 | 2022         |               |
|--------------|---------------|-----------------|--------------|-----------------|--------------|---------------|
|              | Volume (000)  | Value (Mn)      | Volume (000) | Value (Mn)      | Volume (000) | Value (Mn)    |
| Jan          | 12.58         | 170.68          | 7.59         | 106.12          | 7.75         | 110.19        |
| Feb          | 10.79         | 145.63          | 6.76         | 100.70          | 7.11         | 101.96        |
| Mar          | 12.15         | 154.70          | 8.48         | 103.11          | 8.84         | 115.08        |
| 1st QTR      | 35.52         | 471.01          | 22.82        | 309.93          | 23.70        | 327.23        |
| Apr          | 7.01          | 78.77           | 8.61         | 110.11          |              |               |
| May          | 6.32          | 91.01           | 7.36         | 88.39           |              |               |
| Jun          | 7.31          | 106.32          | 8.83         | 110.61          |              |               |
| 2nd QTR      | 20.64         | 276.09          | 24.79        | 309.12          | -            | -             |
| Jul          | 8.92          | 116.45          | 8.72         | 109.65          |              |               |
| Aug          | 7.65          | 114.17          | 7.03         | 80.73           |              |               |
| Sep          | 7.98          | 111.41          | 8.05         | 101.47          |              |               |
| 3rd QTR      | 24.55         | 342.04          | 23.80        | 291.85          | -            | -             |
| Oct          | 7.96          | 110.37          | 8.29         | 109.89          |              |               |
| Nov          | 7.63          | 103.32          | 8.33         | 104.98          |              |               |
| Dec          | 8.56          | 120.09          | 9.14         | 107.75          |              |               |
| 4th QTR      | 24.15         | 333.79          | 25.76        | 322.61          | -            | -             |
| <b>TOTAL</b> | <b>104.86</b> | <b>1,422.93</b> | <b>97.17</b> | <b>1,233.51</b> | <b>23.70</b> | <b>327.23</b> |

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU033

#### PAYMENT SYSTEM DATA REPORT MARCH 2022



## RETAIL PAYMENTS FOR JANUARY 2020 TO MARCH 2022

### JMD Transactions processed at ABM Terminals

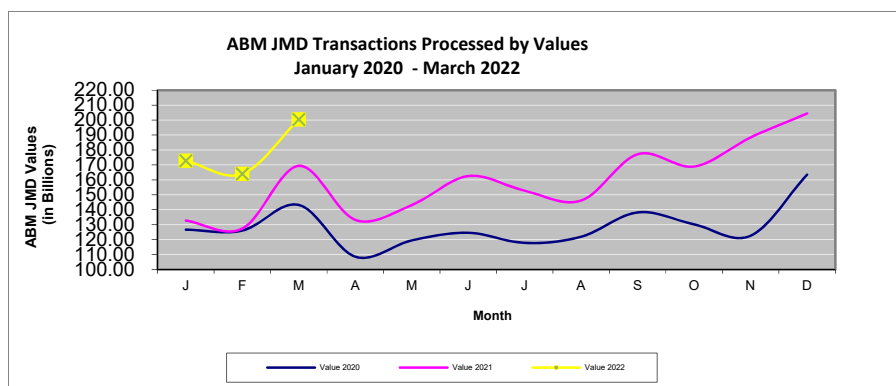
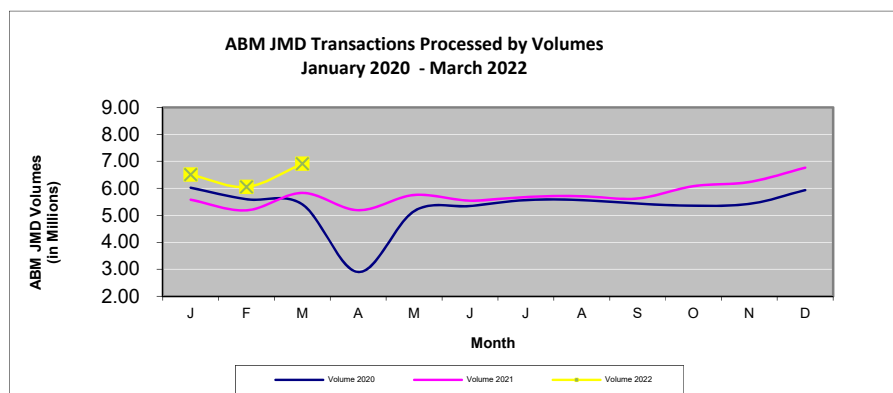
| YEAR         | 2020         |                 | 2021         |                 | 2022         |               |
|--------------|--------------|-----------------|--------------|-----------------|--------------|---------------|
|              | Volume (Mn)  | Value (Bn)      | Volume (Mn)  | Value (Bn)      | Volume (Mn)  | Value (Bn)    |
| Jan          | 6.02         | 126.68          | 5.58         | 132.76          | 6.51         | 172.80        |
| Feb          | 5.60         | 126.05          | 5.18         | 127.41          | 6.05         | 163.97        |
| Mar          | 5.40         | 143.27          | 5.83         | 169.39          | 6.91         | 200.39        |
| 1st QTR      | 17.02        | 396.00          | 16.59        | 429.56          | 19.48        | 537.15        |
| Apr          | 2.90         | 108.55          | 5.19         | 133.20          |              |               |
| May          | 5.16         | 119.48          | 5.75         | 143.16          |              |               |
| Jun          | 5.35         | 124.60          | 5.54         | 162.55          |              |               |
| 2nd QTR      | 13.40        | 352.64          | 16.49        | 438.92          | -            | -             |
| Jul          | 5.57         | 117.78          | 5.68         | 152.75          |              |               |
| Aug          | 5.57         | 121.93          | 5.71         | 146.15          |              |               |
| Sep          | 5.44         | 138.24          | 5.62         | 177.19          |              |               |
| 3rd QTR      | 16.57        | 377.95          | 17.01        | 476.09          | -            | -             |
| Oct          | 5.36         | 130.23          | 6.08         | 168.92          |              |               |
| Nov          | 5.42         | 122.60          | 6.23         | 188.40          |              |               |
| Dec          | 5.93         | 163.48          | 6.77         | 204.41          |              |               |
| 4th QTR      | 16.71        | 416.32          | 19.08        | 561.73          | -            | -             |
| <b>TOTAL</b> | <b>63.70</b> | <b>1,542.91</b> | <b>69.18</b> | <b>1,906.30</b> | <b>19.48</b> | <b>537.15</b> |

**Purpose:** This table reflects the Automated Banking Machine JMD transactions processed by commercial banks.

**Comment:**

Table RDA031

PAYMENT SYSTEM DATA REPORT MARCH 2022





# RETAIL PAYMENTS SYSTEM FOR JANUARY 2020 TO MARCH 2022

## USD Transactions processed at ABM Terminals

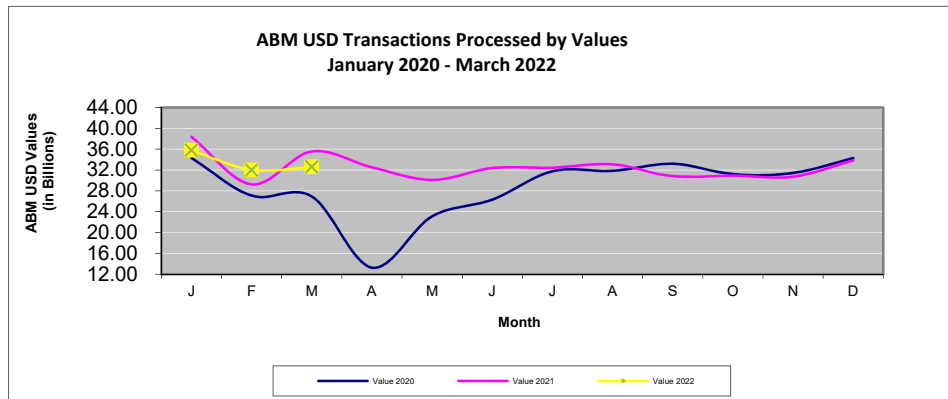
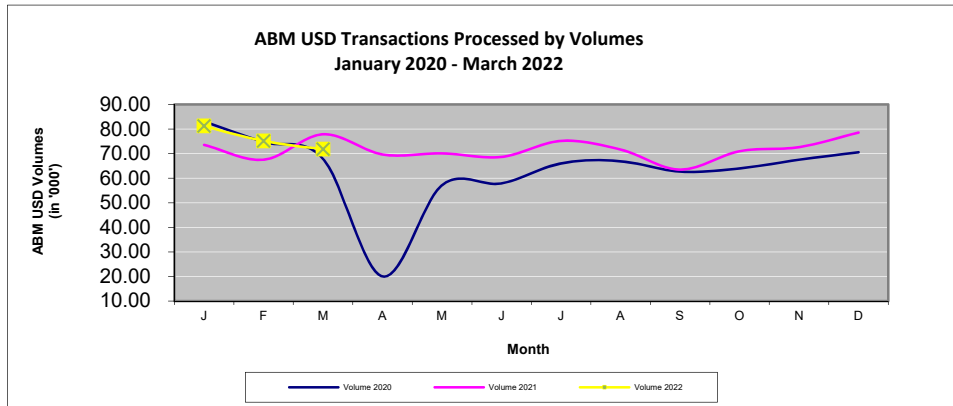
| YEAR         | 2020          |               | 2021          |               | 2022          |               |
|--------------|---------------|---------------|---------------|---------------|---------------|---------------|
|              | Volume (000)  | Value (Mn)    | Volume (000)  | Value (Mn)    | Volume (000)  | Value (Mn)    |
| Jan          | 83.04         | 34.31         | 73.54         | 38.37         | 81.22         | 35.81         |
| Feb          | 74.72         | 27.08         | 67.50         | 29.23         | 75.13         | 32.01         |
| Mar          | 67.87         | 26.92         | 77.87         | 35.56         | 71.80         | 32.61         |
| 1st QTR      | 225.63        | 88.31         | 218.91        | 103.16        | 228.15        | 100.43        |
| Apr          | 20.03         | 13.25         | 69.64         | 32.51         |               |               |
| May          | 57.17         | 23.10         | 70.10         | 30.08         |               |               |
| Jun          | 57.88         | 26.30         | 68.64         | 32.38         |               |               |
| 2nd QTR      | 135.08        | 62.65         | 208.38        | 94.97         | -             | -             |
| Jul          | 66.06         | 31.76         | 75.17         | 32.44         |               |               |
| Aug          | 66.90         | 31.82         | 71.65         | 33.10         |               |               |
| Sep          | 62.67         | 33.20         | 63.50         | 30.81         |               |               |
| 3rd QTR      | 195.63        | 96.79         | 210.32        | 96.35         | -             | -             |
| Oct          | 63.98         | 31.21         | 70.97         | 30.92         |               |               |
| Nov          | 67.51         | 31.42         | 72.63         | 30.71         |               |               |
| Dec          | 70.56         | 34.28         | 78.55         | 33.82         |               |               |
| 4th QTR      | 202.05        | 96.91         | 222.15        | 95.46         | -             | -             |
| <b>TOTAL</b> | <b>758.39</b> | <b>344.66</b> | <b>859.76</b> | <b>389.94</b> | <b>228.15</b> | <b>100.43</b> |

**Purpose:** This table reflects the Automated Banking Machine USD transactions processed by commercial banks.

**Comment:**

Table RDA032

PAYMENT SYSTEM DATA REPORT MARCH 2022



# RETAIL PAYMENTS

## FOR JANUARY 2020 TO MARCH 2022

### JMD Transactions processed at POS Terminals

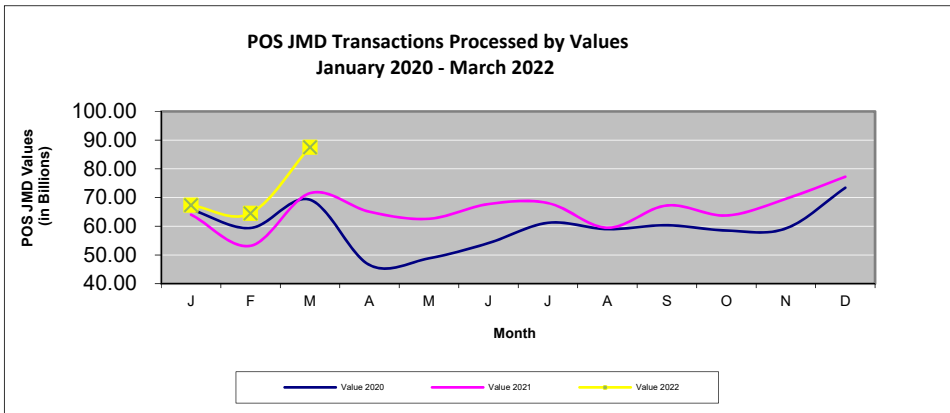
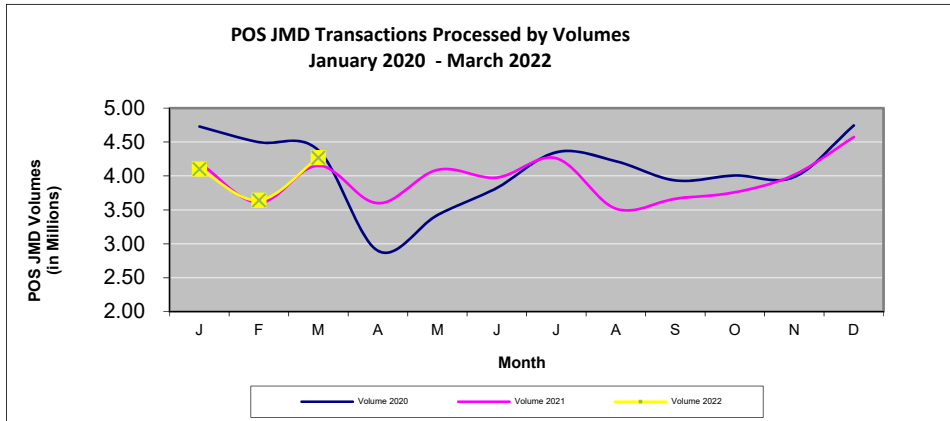
| YEAR         | 2020         |               | 2021         |               | 2022         |               |
|--------------|--------------|---------------|--------------|---------------|--------------|---------------|
|              | Volume (Mn)  | Value (Bn)    | Volume (Mn)  | Value (Bn)    | Volume (Mn)  | Value (Bn)    |
| Jan          | 4.73         | 65.86         | 4.19         | 64.05         | 4.10         | 67.35         |
| Feb          | 4.50         | 59.40         | 3.60         | 53.19         | 3.64         | 64.48         |
| Mar          | 4.38         | 69.24         | 4.15         | 71.55         | 4.27         | 87.54         |
| 1st QTR      | 13.60        | 194.50        | 11.95        | 188.78        | 12.01        | 219.38        |
| Apr          | 2.90         | 46.50         | 3.60         | 65.04         |              |               |
| May          | 3.42         | 48.84         | 4.09         | 62.60         |              |               |
| Jun          | 3.83         | 54.12         | 3.98         | 67.73         |              |               |
| 2nd QTR      | 10.15        | 149.46        | 11.66        | 195.37        | -            | -             |
| Jul          | 4.35         | 61.20         | 4.26         | 68.10         |              |               |
| Aug          | 4.22         | 58.99         | 3.52         | 59.48         |              |               |
| Sep          | 3.93         | 60.36         | 3.66         | 67.26         |              |               |
| 3rd QTR      | 12.50        | 180.56        | 11.44        | 194.84        | -            | -             |
| Oct          | 4.01         | 58.52         | 3.76         | 63.74         |              |               |
| Nov          | 3.98         | 59.23         | 4.02         | 69.54         |              |               |
| Dec          | 4.74         | 73.41         | 4.57         | 77.26         |              |               |
| 4th QTR      | 12.73        | 191.16        | 12.35        | 210.54        | -            | -             |
| <b>TOTAL</b> | <b>48.99</b> | <b>715.67</b> | <b>47.41</b> | <b>789.53</b> | <b>12.01</b> | <b>219.38</b> |

Purpose: This table reflects the Point of Sale JMD transactions processed by commercial banks.

Comment:

Table RDP031

PAYMENT SYSTEM DATA REPORT MARCH 2022



# RETAIL PAYMENTS SYSTEM FOR JANUARY 2020 TO MARCH 2022

## USD Transactions processed at POS Terminals

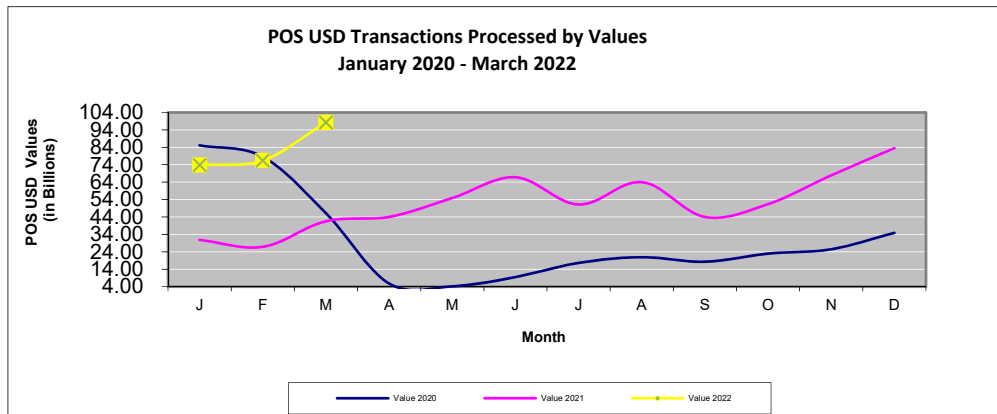
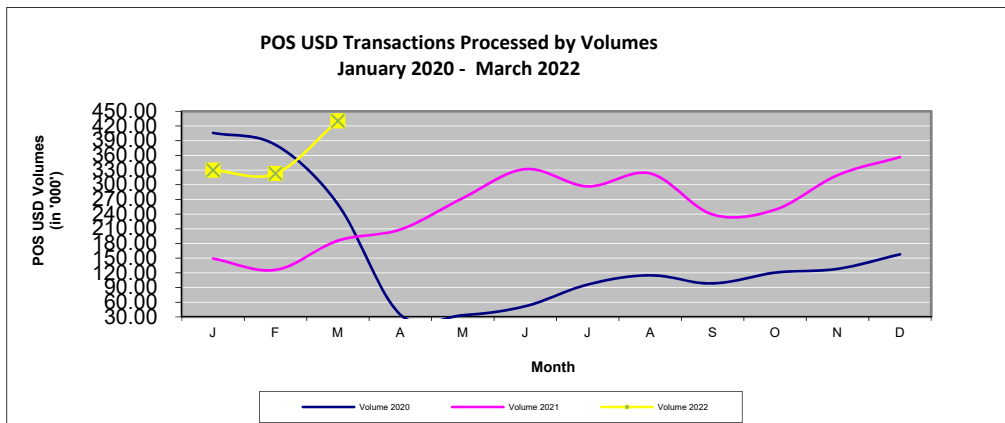
| YEAR         | 2020            |               | 2021            |               | 2022            |               |
|--------------|-----------------|---------------|-----------------|---------------|-----------------|---------------|
|              | Volume (000)    | Value (Mn)    | Volume (000)    | Value (Mn)    | Volume (000)    | Value (Mn)    |
| Jan          | 405.97          | 85.12         | 149.32          | 30.84         | 329.84          | 73.85         |
| Feb          | 381.60          | 78.56         | 126.00          | 26.84         | 322.77          | 76.39         |
| Mar          | 260.09          | 46.20         | 185.90          | 41.57         | 430.49          | 98.28         |
| 1st QTR      | 1,047.65        | 209.88        | 461.22          | 99.25         | 1,083.10        | 248.52        |
| Apr          | 34.54           | 5.82          | 208.52          | 44.03         |                 |               |
| May          | 33.46           | 4.20          | 272.81          | 54.87         |                 |               |
| Jun          | 51.77           | 9.51          | 332.00          | 66.83         |                 |               |
| 2nd QTR      | 119.77          | 19.52         | 813.32          | 165.72        | -               | -             |
| Jul          | 96.27           | 17.66         | 296.64          | 51.09         |                 |               |
| Aug          | 115.10          | 20.92         | 323.21          | 64.04         |                 |               |
| Sep          | 98.22           | 18.31         | 239.15          | 43.98         |                 |               |
| 3rd QTR      | 309.59          | 56.89         | 859.00          | 159.12        | -               | -             |
| Oct          | 120.48          | 22.98         | 248.97          | 51.37         |                 |               |
| Nov          | 128.13          | 25.47         | 319.56          | 67.90         |                 |               |
| Dec          | 157.94          | 34.92         | 356.63          | 83.51         |                 |               |
| 4th QTR      | 406.54          | 83.37         | 925.16          | 202.78        | -               | -             |
| <b>TOTAL</b> | <b>1,883.56</b> | <b>369.65</b> | <b>3,058.70</b> | <b>626.86</b> | <b>1,083.10</b> | <b>248.52</b> |

Purpose: This table reflects the Point of Sale USD transactions processed by commercial banks.

Comment:

Table RDP032

PAYMENT SYSTEM DATA REPORT MARCH 2022



# RETAIL PAYMENTS

## FOR JANUARY 2020 TO MARCH 2022

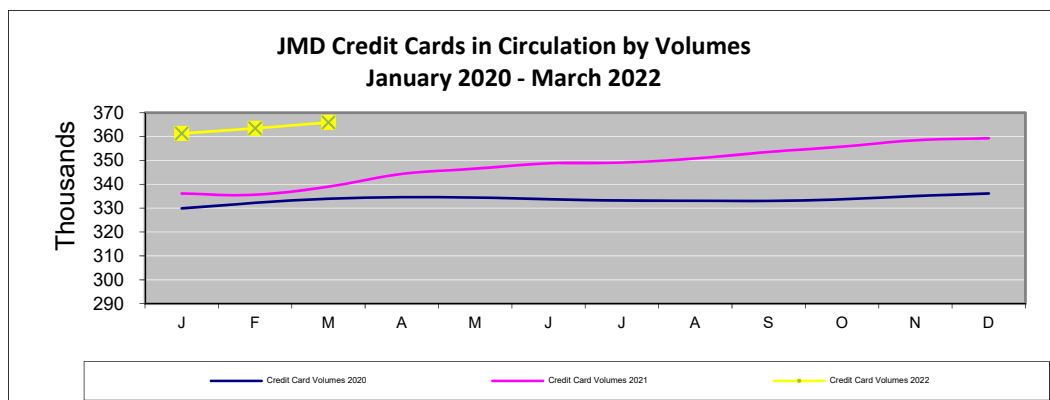
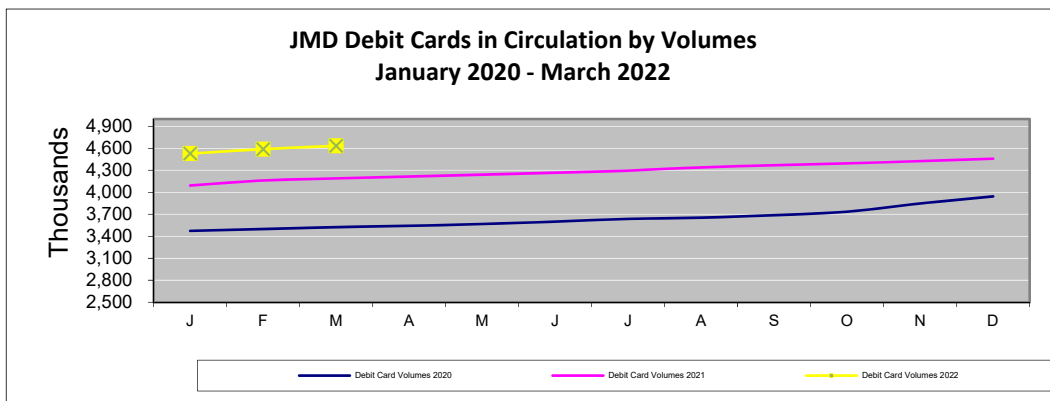
### Number of JMD Cards in Circulation

| YEAR           | 2020             |                | 2021             |                | 2022             |                |
|----------------|------------------|----------------|------------------|----------------|------------------|----------------|
|                | DEBIT            | CREDIT         | DEBIT            | CREDIT         | DEBIT            | CREDIT         |
| Jan            | 3,473,984        | 329,932        | 4,092,837        | 336,151        | 4,528,485        | 361,286        |
| Feb            | 3,499,198        | 332,182        | 4,161,255        | 335,598        | 4,589,095        | 363,464        |
| Mar            | 3,525,246        | 334,028        | 4,189,745        | 339,039        | 4,634,480        | 365,907        |
| <b>1st QTR</b> | <b>3,525,246</b> | <b>334,028</b> | <b>4,189,745</b> | <b>339,039</b> | <b>4,634,480</b> | <b>365,907</b> |
| Apr            | 3,543,448        | 334,512        | 4,214,896        | 344,353        |                  |                |
| May            | 3,567,508        | 334,530        | 4,240,851        | 346,541        |                  |                |
| Jun            | 3,601,065        | 333,739        | 4,267,787        | 348,794        |                  |                |
| <b>2nd QTR</b> | <b>3,601,065</b> | <b>333,739</b> | <b>4,267,787</b> | <b>348,794</b> | -                | -              |
| Jul            | 3,637,431        | 333,193        | 4,295,094        | 349,078        |                  |                |
| Aug            | 3,654,361        | 333,132        | 4,341,671        | 350,823        |                  |                |
| Sep            | 3,687,981        | 333,052        | 4,368,976        | 353,573        |                  |                |
| <b>3rd QTR</b> | <b>3,687,981</b> | <b>333,052</b> | <b>4,368,976</b> | <b>353,573</b> | -                | -              |
| Oct            | 3,736,088        | 333,717        | 4,395,533        | 355,757        |                  |                |
| Nov            | 3,847,756        | 335,096        | 4,425,750        | 358,459        |                  |                |
| Dec            | 3,944,088        | 336,152        | 4,458,205        | 359,295        |                  |                |
| <b>4th QTR</b> | <b>3,944,088</b> | <b>336,152</b> | <b>4,458,205</b> | <b>359,295</b> | -                | -              |

Purpose: This table reflects the JMD cards in circulation reported by commercial banks.

Table RDCIC031

PAYMENT SYSTEM DATA REPORT MARCH 2022



## RETAIL PAYMENTS FOR JANUARY 2020 TO MARCH 2022

### Number of USD Cards in Circulation

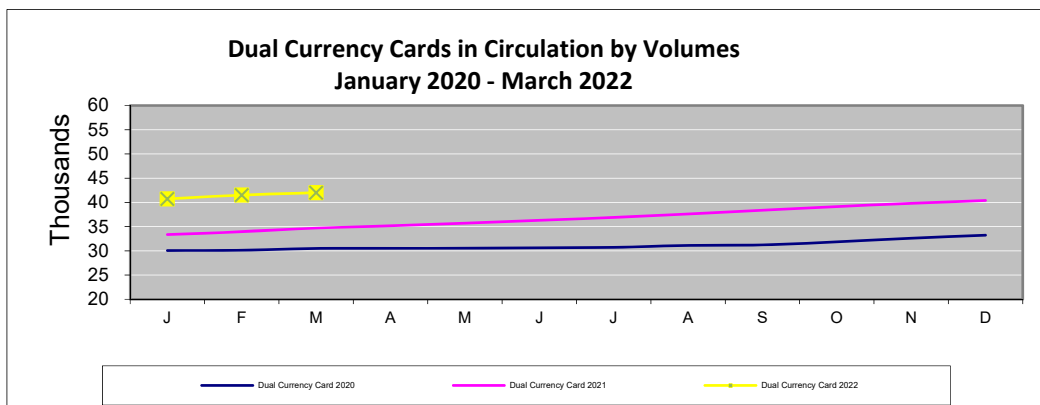
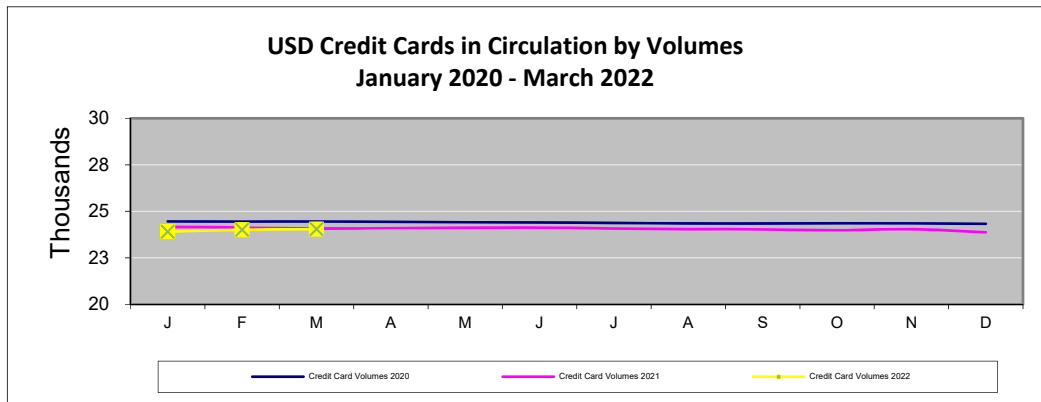
| YEAR    | 2020          |               | 2021          |               | 2022          |               |
|---------|---------------|---------------|---------------|---------------|---------------|---------------|
|         | CREDIT        | DUAL CURRENCY | CREDIT        | DUAL CURRENCY | CREDIT        | DUAL CURRENCY |
| Jan     | 24,459        | 30,067        | 24,163        | 33,359        | 23,903        | 40,722        |
| Feb     | 24,449        | 30,130        | 24,137        | 33,939        | 24,010        | 41,518        |
| Mar     | 24,457        | 30,494        | 24,069        | 34,713        | 24,042        | 42,008        |
| 1st QTR | <b>24,457</b> | <b>30,494</b> | <b>24,069</b> | <b>34,713</b> | <b>24,042</b> | <b>42,008</b> |
| Apr     | 24,432        | 30,525        | 24,104        | 35,167        |               |               |
| May     | 24,414        | 30,543        | 24,112        | 35,704        |               |               |
| Jun     | 24,405        | 30,629        | 24,127        | 36,313        |               |               |
| 2nd QTR | <b>24,405</b> | <b>30,629</b> | <b>24,127</b> | <b>36,313</b> | -             | -             |
| Jul     | 24,378        | 30,722        | 24,077        | 36,904        |               |               |
| Aug     | 24,360        | 31,119        | 24,043        | 37,587        |               |               |
| Sep     | 24,339        | 31,231        | 24,032        | 38,406        |               |               |
| 3rd QTR | <b>24,339</b> | <b>31,231</b> | <b>24,032</b> | <b>38,406</b> | -             | -             |
| Oct     | 24,361        | 31,854        | 23,982        | 39,115        |               |               |
| Nov     | 24,356        | 32,606        | 24,043        | 39,799        |               |               |
| Dec     | 24,329        | 33,239        | 23,874        | 40,408        |               |               |
| 4th QTR | <b>24,329</b> | <b>33,239</b> | <b>23,874</b> | <b>40,408</b> | -             | -             |

Purpose: This table reflects the USD cards in circulation reported by commercial banks.

Comment:

Table RDCIC032

PAYMENT SYSTEM DATA REPORT MARCH 2022



## RETAIL PAYMENTS FOR JANUARY 2020 TO MARCH 2022

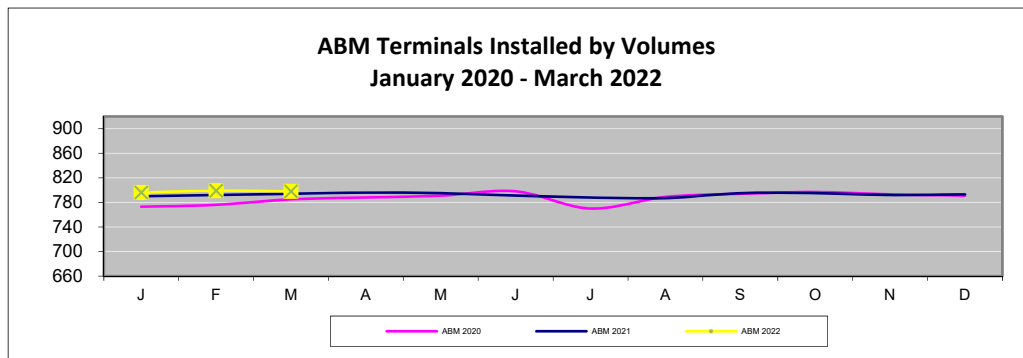
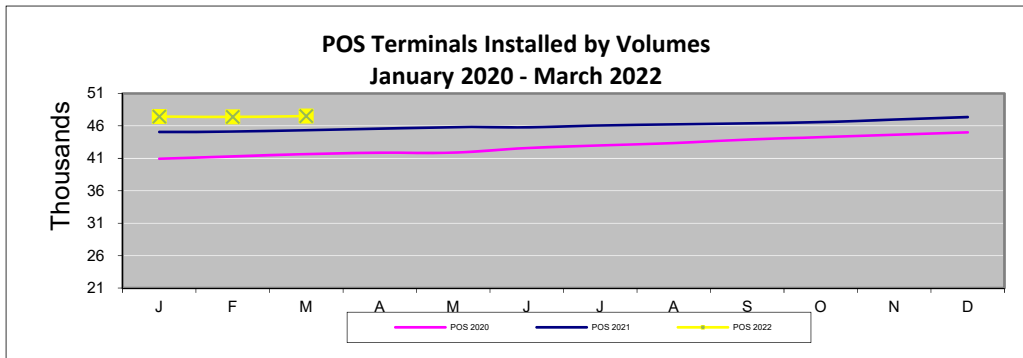
### ABM & POS Terminals Installed - Commercial Banks

| YEAR           | 2020          |            | 2021          |            | 2022          |            |
|----------------|---------------|------------|---------------|------------|---------------|------------|
|                | POS           | ABM        | POS           | ABM        | POS           | ABM        |
| Jan            | 40,940        | 773        | 45,068        | 790        | 47,448        | 796        |
| Feb            | 41,297        | 776        | 45,105        | 792        | 47,386        | 799        |
| Mar            | 41,660        | 785        | 45,378        | 794        | 47,515        | 798        |
| <b>1st QTR</b> | <b>41,660</b> | <b>785</b> | <b>45,378</b> | <b>794</b> | <b>47,515</b> | <b>798</b> |
| Apr            | 41,866        | 788        | 45,539        | 796        |               |            |
| May            | 41,878        | 791        | 45,834        | 795        |               |            |
| Jun            | 42,589        | 798        | 45,785        | 791        |               |            |
| <b>2nd QTR</b> | <b>42,589</b> | <b>798</b> | <b>45,785</b> | <b>791</b> | -             | -          |
| Jul            | 42,989        | 770        | 46,072        | 788        |               |            |
| Aug            | 43,351        | 789        | 46,242        | 787        |               |            |
| Sep            | 43,897        | 794        | 46,395        | 795        |               |            |
| <b>3rd QTR</b> | <b>43,897</b> | <b>794</b> | <b>46,395</b> | <b>795</b> | -             | -          |
| Oct            | 44,262        | 797        | 46,585        | 795        |               |            |
| Nov            | 44,639        | 793        | 46,973        | 792        |               |            |
| Dec            | 45,002        | 791        | 47,366        | 793        |               |            |
| <b>4th QTR</b> | <b>45,002</b> | <b>791</b> | <b>47,366</b> | <b>793</b> | -             | -          |

**Purpose:** This table reflects the terminals installed by commercial banks.

Table RDTI031

#### PAYMENT SYSTEM DATA REPORT MARCH 2022



**RETAIL PAYMENTS**  
**FOR JANUARY 2020 TO MARCH 2022**  
**Electronic Transactions Processed - Volumes & Values (JMD)**

| YEAR                       | 2020                    |                          |                                |                               |                | 2021                    |                          |                                |                               |                | 2022                    |                          |                                |                               |               |
|----------------------------|-------------------------|--------------------------|--------------------------------|-------------------------------|----------------|-------------------------|--------------------------|--------------------------------|-------------------------------|----------------|-------------------------|--------------------------|--------------------------------|-------------------------------|---------------|
|                            | Debit Card Transactions | Credit Card Transactions | Direct Debits and Return Items | Other Electronic Transactions | Total          | Debit Card Transactions | Credit Card Transactions | Direct Debits and Return Items | Other Electronic Transactions | Total          | Debit Card Transactions | Credit Card Transactions | Direct Debits and Return Items | Other Electronic Transactions | Total         |
| Volumes in Thousands (000) |                         |                          |                                |                               |                |                         |                          |                                |                               |                |                         |                          |                                |                               |               |
| Jan                        | 8,521                   | 1,955                    | 158                            | 340                           | 10,975         | 7,330                   | 2,027                    | 224                            | 520                           | 10,101         | 7,173                   | 2,935                    | 682                            | 703                           | 11,493        |
| Feb                        | 8,000                   | 1,844                    | 176                            | 307                           | 10,328         | 6,542                   | 1,878                    | 423                            | 468                           | 9,311          | 6,470                   | 2,755                    | 723                            | 650                           | 10,598        |
| Mar                        | 7,740                   | 1,761                    | 222                            | 337                           | 10,060         | 7,352                   | 2,158                    | 514                            | 605                           | 10,630         | 7,361                   | 3,263                    | 928                            | 778                           | 12,331        |
| 1st QTR                    | 24,261                  | 5,561                    | 556                            | 985                           | 31,363         | 21,224                  | 6,062                    | 1,161                          | 1,594                         | 30,042         | 21,003                  | 8,954                    | 2,333                          | 2,131                         | 34,421        |
| Apr                        | 4,346                   | 1,156                    | 211                            | 341                           | 6,055          | 6,442                   | 1,912                    | 384                            | 568                           | 9,306          |                         |                          |                                |                               | -             |
| May                        | 6,930                   | 1,326                    | 154                            | 383                           | 8,794          | 7,150                   | 2,234                    | 442                            | 604                           | 10,429         |                         |                          |                                |                               | -             |
| Jun                        | 7,318                   | 1,522                    | 223                            | 397                           | 9,461          | 6,729                   | 2,338                    | 420                            | 600                           | 10,088         |                         |                          |                                |                               | -             |
| 2nd QTR                    | 18,594                  | 4,005                    | 589                            | 1,122                         | 24,309         | 20,321                  | 6,484                    | 1,245                          | 1,772                         | 29,823         | -                       | -                        | -                              | -                             | -             |
| Jul                        | 7,860                   | 1,696                    | 149                            | 431                           | 10,136         | 6,995                   | 2,489                    | 548                            | 610                           | 10,641         |                         |                          |                                |                               | -             |
| Aug                        | 7,692                   | 1,737                    | 147                            | 420                           | 9,997          | 6,527                   | 2,235                    | 660                            | 621                           | 10,043         |                         |                          |                                |                               | -             |
| Sep                        | 7,313                   | 1,684                    | 139                            | 446                           | 9,581          | 6,542                   | 2,259                    | 713                            | 656                           | 10,169         |                         |                          |                                |                               | -             |
| 3rd QTR                    | 22,866                  | 5,117                    | 435                            | 1,297                         | 29,714         | 20,064                  | 6,983                    | 1,920                          | 1,887                         | 30,854         | -                       | -                        | -                              | -                             | -             |
| Oct                        | 7,462                   | 1,769                    | 174                            | 209                           | 9,615          | 6,867                   | 2,487                    | 573                            | 641                           | 10,567         |                         |                          |                                |                               | -             |
| Nov                        | 7,199                   | 1,828                    | 182                            | 467                           | 9,676          | 7,004                   | 2,754                    | 598                            | 661                           | 11,016         |                         |                          |                                |                               | -             |
| Dec                        | 8,051                   | 2,181                    | 228                            | 535                           | 10,994         | 7,692                   | 3,119                    | 624                            | 718                           | 12,154         |                         |                          |                                |                               | -             |
| 4th QTR                    | 22,712                  | 5,778                    | 583                            | 1,211                         | 30,285         | 21,562                  | 8,360                    | 1,795                          | 2,020                         | 33,737         | -                       | -                        | -                              | -                             | -             |
| <b>TOTAL</b>               | <b>88,433</b>           | <b>20,460</b>            | <b>2,163</b>                   | <b>4,614</b>                  | <b>115,671</b> | <b>83,172</b>           | <b>27,889</b>            | <b>6,121</b>                   | <b>7,273</b>                  | <b>124,455</b> | <b>21,003</b>           | <b>8,954</b>             | <b>2,333</b>                   | <b>2,131</b>                  | <b>34,421</b> |

| YEAR                    | 2020                    |                          |                                |                               |                 | 2021                    |                          |                                |                               |                 | 2022                    |                          |                                |                               |               |
|-------------------------|-------------------------|--------------------------|--------------------------------|-------------------------------|-----------------|-------------------------|--------------------------|--------------------------------|-------------------------------|-----------------|-------------------------|--------------------------|--------------------------------|-------------------------------|---------------|
|                         | Debit Card Transactions | Credit Card Transactions | Direct Debits and Return Items | Other Electronic Transactions | Total           | Debit Card Transactions | Credit Card Transactions | Direct Debits and Return Items | Other Electronic Transactions | Total           | Debit Card Transactions | Credit Card Transactions | Direct Debits and Return Items | Other Electronic Transactions | Total         |
| Values in Billions (BN) |                         |                          |                                |                               |                 |                         |                          |                                |                               |                 |                         |                          |                                |                               |               |
| Jan                     | 131.64                  | 50.29                    | 23.85                          | 17.80                         | 223.57          | 127.25                  | 51.67                    | 23.13                          | 24.40                         | 226.45          | 151.39                  | 64.34                    | 27.91                          | 33.74                         | 277.39        |
| Feb                     | 130.94                  | 45.10                    | 21.75                          | 15.51                         | 213.30          | 119.98                  | 43.71                    | 22.46                          | 23.60                         | 209.76          | 141.25                  | 63.23                    | 27.11                          | 33.58                         | 265.16        |
| Mar                     | 146.92                  | 54.01                    | 24.34                          | 19.49                         | 244.76          | 156.87                  | 59.80                    | 24.46                          | 35.65                         | 276.78          | 169.89                  | 86.24                    | 36.36                          | 45.97                         | 338.45        |
| 1st QTR                 | 409.50                  | 149.39                   | 69.94                          | 52.79                         | 681.62          | 404.10                  | 155.18                   | 70.06                          | 83.65                         | 712.99          | 462.53                  | 213.81                   | 91.38                          | 113.29                        | 881.01        |
| Apr                     | 108.94                  | 35.89                    | 19.88                          | 15.12                         | 179.84          | 124.36                  | 55.41                    | 22.02                          | 26.07                         | 227.87          |                         |                          |                                |                               | -             |
| May                     | 121.32                  | 36.13                    | 20.25                          | 16.07                         | 193.78          | 133.30                  | 52.10                    | 22.09                          | 28.78                         | 236.28          |                         |                          |                                |                               | -             |
| Jun                     | 125.52                  | 40.23                    | 23.52                          | 18.64                         | 207.91          | 150.02                  | 59.09                    | 24.55                          | 30.03                         | 263.69          |                         |                          |                                |                               | -             |
| 2nd QTR                 | 355.79                  | 112.25                   | 63.66                          | 49.83                         | 581.53          | 407.67                  | 166.61                   | 68.66                          | 84.88                         | 727.83          | -                       | -                        | -                              | -                             | -             |
| Jul                     | 119.73                  | 44.94                    | 21.91                          | 20.29                         | 206.87          | 141.35                  | 58.95                    | 24.77                          | 28.36                         | 253.42          |                         |                          |                                |                               | -             |
| Aug                     | 121.99                  | 44.68                    | 21.82                          | 19.91                         | 208.40          | 131.26                  | 53.55                    | 24.64                          | 29.85                         | 239.30          |                         |                          |                                |                               | -             |
| Sep                     | 136.32                  | 46.48                    | 23.26                          | 22.20                         | 228.26          | 161.84                  | 59.56                    | 27.07                          | 32.81                         | 281.28          |                         |                          |                                |                               | -             |
| 3rd QTR                 | 378.04                  | 136.09                   | 66.99                          | 62.41                         | 643.53          | 434.45                  | 172.06                   | 76.47                          | 91.01                         | 774.00          | -                       | -                        | -                              | -                             | -             |
| Oct                     | 132.44                  | 45.36                    | 22.66                          | 17.11                         | 217.57          | 150.91                  | 58.37                    | 24.65                          | 32.46                         | 266.39          |                         |                          |                                |                               | -             |
| Nov                     | 119.53                  | 46.12                    | 21.71                          | 22.70                         | 210.06          | 167.49                  | 64.30                    | 27.30                          | 36.15                         | 295.25          |                         |                          |                                |                               | -             |
| Dec                     | 160.44                  | 57.08                    | 26.90                          | 26.52                         | 270.95          | 182.39                  | 72.01                    | 29.96                          | 37.42                         | 321.78          |                         |                          |                                |                               | -             |
| 4th QTR                 | 412.41                  | 148.57                   | 71.27                          | 66.33                         | 698.58          | 500.79                  | 194.69                   | 81.91                          | 106.03                        | 883.42          | -                       | -                        | -                              | -                             | -             |
| <b>TOTAL</b>            | <b>1,555.75</b>         | <b>546.30</b>            | <b>271.86</b>                  | <b>231.35</b>                 | <b>2,605.27</b> | <b>1,747.02</b>         | <b>688.54</b>            | <b>297.10</b>                  | <b>365.58</b>                 | <b>3,098.24</b> | <b>462.53</b>           | <b>213.81</b>            | <b>91.38</b>                   | <b>113.29</b>                 | <b>881.01</b> |

**Purpose:** This table reflects the electronic transactions processed in categories (JMD) reported by commercial banks for period 2020 to 2022.

**Comment:** Volumes are in thousands ('000) and Values are in Billions (BN).

Table RDET031

PAYMENT SYSTEM DATA REPORT MARCH 2022

**RETAIL PAYMENTS**  
FOR JANUARY 2020 TO MARCH 2022  
Electronic Transactions Processed - Volumes & Values (USD)

| YEAR                       | 2020                    |                          |                               |              | 2021                    |                          |                               |              | 2022                    |                          |                               |              |
|----------------------------|-------------------------|--------------------------|-------------------------------|--------------|-------------------------|--------------------------|-------------------------------|--------------|-------------------------|--------------------------|-------------------------------|--------------|
|                            | Debit Card Transactions | Credit Card Transactions | Other Electronic Transactions | Total        | Debit Card Transactions | Credit Card Transactions | Other Electronic Transactions | Total        | Debit Card Transactions | Credit Card Transactions | Other Electronic Transactions | Total        |
| Volumes in Thousands (000) |                         |                          |                               |              |                         |                          |                               |              |                         |                          |                               |              |
| Jan                        | 68                      | 415                      | 12                            | 495          | 57                      | 157                      | 15                            | 229          | 66                      | 336                      | 11                            | 413          |
| Feb                        | 22                      | 390                      | 9                             | 421          | 55                      | 132                      | 12                            | 199          | 62                      | 328                      | 22                            | 412          |
| Mar                        | 58                      | 265                      | 8                             | 331          | 62                      | 193                      | 17                            | 273          | 57                      | 436                      | 27                            | 520          |
| 1st QTR                    | 147                     | 1,070                    | 29                            | 1,247        | 174                     | 482                      | 44                            | 701          | 184                     | 1,100                    | 60                            | 1,344        |
| Apr                        | 12                      | 37                       | 7                             | 56           | 55                      | 215                      | 17                            | 287          |                         |                          |                               | -            |
| May                        | 48                      | 37                       | 7                             | 93           | 56                      | 279                      | 18                            | 353          |                         |                          |                               | -            |
| Jun                        | 48                      | 56                       | 9                             | 113          | 53                      | 339                      | 18                            | 410          |                         |                          |                               | -            |
| 2nd QTR                    | 109                     | 130                      | 23                            | 262          | 164                     | 833                      | 53                            | 1,050        | -                       | -                        | -                             | -            |
| Jul                        | 53                      | 103                      | 11                            | 167          | 59                      | 305                      | 18                            | 382          |                         |                          |                               | -            |
| Aug                        | 53                      | 122                      | 12                            | 187          | 57                      | 330                      | 19                            | 406          |                         |                          |                               | -            |
| Sep                        | 49                      | 104                      | 12                            | 165          | 50                      | 244                      | 18                            | 312          |                         |                          |                               | -            |
| 3rd QTR                    | 155                     | 328                      | 35                            | 519          | 166                     | 878                      | 55                            | 1,099        | -                       | -                        | -                             | -            |
| Oct                        | 53                      | 127                      | 10                            | 189          | 58                      | 254                      | 18                            | 330          |                         |                          |                               | -            |
| Nov                        | 53                      | 134                      | 13                            | 200          | 58                      | 325                      | 20                            | 403          |                         |                          |                               | -            |
| Dec                        | 55                      | 164                      | 14                            | 234          | 63                      | 363                      | 24                            | 450          |                         |                          |                               | -            |
| 4th QTR                    | 161                     | 425                      | 37                            | 623          | 179                     | 942                      | 62                            | 1,183        | -                       | -                        | -                             | -            |
| <b>TOTAL</b>               | <b>573</b>              | <b>1,953</b>             | <b>124</b>                    | <b>2,650</b> | <b>683</b>              | <b>3,135</b>             | <b>214</b>                    | <b>4,033</b> | <b>184</b>              | <b>1,100</b>             | <b>60</b>                     | <b>1,344</b> |

| YEAR                    | 2020                    |                          |                               |               | 2021                    |                          |                               |                 | 2022                    |                          |                               |               |
|-------------------------|-------------------------|--------------------------|-------------------------------|---------------|-------------------------|--------------------------|-------------------------------|-----------------|-------------------------|--------------------------|-------------------------------|---------------|
|                         | Debit Card Transactions | Credit Card Transactions | Other Electronic Transactions | Total         | Debit Card Transactions | Credit Card Transactions | Other Electronic Transactions | Total           | Debit Card Transactions | Credit Card Transactions | Other Electronic Transactions | Total         |
| Values in Millions (MN) |                         |                          |                               |               |                         |                          |                               |                 |                         |                          |                               |               |
| Jan                     | 21.10                   | 86.42                    | 12.91                         | 120.44        | 18.71                   | 33.17                    | 18.39                         | 70.27           | 19.81                   | 75.15                    | 14.70                         | 109.66        |
| Feb                     | 18.06                   | 80.06                    | 7.32                          | 105.43        | 17.76                   | 28.70                    | 10.02                         | 56.47           | 17.64                   | 77.63                    | 16.02                         | 111.29        |
| Mar                     | 18.73                   | 46.89                    | 7.90                          | 73.52         | 19.93                   | 43.63                    | 14.73                         | 78.29           | 18.01                   | 99.14                    | 18.63                         | 135.77        |
| 1st QTR                 | 57.89                   | 213.37                   | 28.12                         | 299.38        | 56.40                   | 105.49                   | 43.14                         | 205.03          | 55.46                   | 251.92                   | 49.34                         | 356.72        |
| Apr                     | 3.76                    | 6.52                     | 9.06                          | 19.34         | 17.64                   | 45.69                    | 14.32                         | 77.65           |                         |                          |                               | -             |
| May                     | 15.10                   | 5.33                     | 7.20                          | 27.63         | 17.41                   | 56.37                    | 12.36                         | 86.14           |                         |                          |                               | -             |
| Jun                     | 15.14                   | 10.55                    | 10.60                         | 36.29         | 16.65                   | 68.08                    | 15.62                         | 100.35          |                         |                          |                               | -             |
| 2nd QTR                 | 34.00                   | 22.41                    | 26.85                         | 83.25         | 51.70                   | 170.13                   | 42.30                         | 264.13          | -                       | -                        | -                             | -             |
| Jul                     | 16.29                   | 19.43                    | 14.27                         | 49.99         | 18.95                   | 52.83                    | 13.22                         | 84.99           |                         |                          |                               | -             |
| Aug                     | 16.62                   | 22.88                    | 14.09                         | 53.59         | 18.09                   | 65.41                    | 15.26                         | 98.77           |                         |                          |                               | -             |
| Sep                     | 15.87                   | 20.01                    | 16.60                         | 52.48         | 15.57                   | 45.20                    | 15.77                         | 76.54           |                         |                          |                               | -             |
| 3rd QTR                 | 48.78                   | 62.32                    | 44.96                         | 156.05        | 52.61                   | 163.44                   | 44.26                         | 260.30          | -                       | -                        | -                             | -             |
| Oct                     | 16.96                   | 24.72                    | 13.08                         | 54.76         | 17.95                   | 52.57                    | 13.40                         | 83.92           |                         |                          |                               | -             |
| Nov                     | 16.71                   | 27.32                    | 13.50                         | 57.53         | 17.74                   | 69.23                    | 13.52                         | 100.50          |                         |                          |                               | -             |
| Dec                     | 17.58                   | 36.74                    | 15.59                         | 69.90         | 19.31                   | 84.62                    | 15.92                         | 119.84          |                         |                          |                               | -             |
| 4th QTR                 | 51.24                   | 88.79                    | 42.17                         | 182.20        | 55.00                   | 206.42                   | 42.85                         | 304.26          | -                       | -                        | -                             | -             |
| <b>TOTAL</b>            | <b>191.91</b>           | <b>386.88</b>            | <b>142.10</b>                 | <b>720.89</b> | <b>215.70</b>           | <b>645.48</b>            | <b>172.54</b>                 | <b>1,033.73</b> | <b>55.46</b>            | <b>251.92</b>            | <b>49.34</b>                  | <b>356.72</b> |

**Purpose:** This table reflects the electronic transactions processed in categories (USD) by commercial banks for period 2020 to 2022.

**Comment:** Volumes are in thousands ('000) and Values are in Millions (MN).

Table RDET032  
PAYMENT SYSTEM DATA REPORT MARCH 2022



JAMCLEAR-CSD®  
DEFINITION OF ACTIVITY CATEGORIES

| CATEGORY              | DEFINITION   |
|-----------------------|--|
| PRIMARY ISSUE         | Initial offer of securities issued to Banks and Primary dealers by BOJ and GOJ   |
| OMOs                  | Open Market Operations instruments, issued by the Bank of Jamaica  |
| REPOS                 | Repurchase/Reverse repurchase transactions with both cash and non-cash options cleared and settled in the JamClear-Systems.<br>For all Repo transactions legal title of securities ownership is transferred until maturity date when ownership reverts to the borrower if funds and/or securities are available. |
| PLEDGE                | Securities pledged remain in the books of the pledger but are unavailable for trade.<br>Any interest proceeds for the securities are paid to the pledger.<br>Only the pledgee or lender can release the pledge prior to the maturity date of the pledge.   |
| FREE OF PAYMENT (FOP) | transactions where legal title is transferred without a cash settlement in JamClear®-RTGS  |
| PURCHASE AND SALE     | Outright purchase and sale of securities. Full delivery versus payment (DvP) where there is the simultaneous exchange of cash and securities.  |
| ENTITLEMENTS          | Payment of interest, maturity payments to which investors are entitled that are paid in JamClear®-RTGS on due date.  |

JAMCLEAR®-RTGS  
DEFINITION OF MESSAGE TYPES

| CATEGORY                          | TRANSACTION TYPE | DEFINITION   |
|-----------------------------------|------------------|--|
| MULTIPLE CUSTOMER CREDIT TRANSFER | MCCT             | Multiple payments made to several beneficiaries in one message.  |
| SINGLE CUSTOMER CREDIT TRANSFER   | SCCT             | Payment to a third party or beneficiary.   |
| FINANCIAL INSTITUTION TRANSFER    | FIT              | Direct payment between JamClear®-RTGS participants.  |
| FINANCIAL INSTITUTION DEBITS      | FID              | BOJ debit to participants.   |
| FINANCIAL INSTITUTION CREDITS     | FIC              | BOJ credit to participants.  |
| NET SETTLEMENT INSTRUCTION        | NSI              | ACH net settlement transactions.   |
| CSD TRANSACTIONS                  | CST              | Payments generated by JamClear®-CSD.   |
| GENERAL LEDGER TRANSACTIONS       | GL               | BOJ initiated messages for Cambio, Issues/Redemption of currency, eGate transactions and Ministry of Finance Payments. |