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PLEASE ADDRESS CORRESPONDENCE TO THE GOVERNOR

VISITOR EARNINGS & REMITTANCES REPORT NOVEMBER 2022

This report is a monthly release of the latest available indicators on the tourism sector and private remittances, with information sourced from the Central Bank, Samoa Bureau of Statistics and the Ministry of Customs and Revenue.

Report No.5: 2022/23

November 2022

Visitor Arrivals¹

Visitor Arrivals increased by 19.0 percent (or 1,359 visitors) over the previous month to a total of **8,530 visitors**.

Underpinning this increase, were expansions in visitor arrivals from New Zealand (up by 760 visitors), 'Other Countries' including Asia and the Pacific region (up by 278 visitors), Australia (up by 251 visitors) and American Samoa (up by 91 visitors) respectively. By purpose of visit, substantial improvements were recorded for 'Visiting Friends and Relatives' (VFRs) increasing by 836 visitors, followed by 'Others' (up 336 tourists), 'Business and Conference' (up 163 visitors) and 'Sport' (up 27 visitors).

As a result, total visitor receipts rose by 31.1 percent (or \$7.3 million) to \$30.6 million when compared to the previous month. This was primarily made up of New Zealand (with earnings of \$3.1 million), followed by Australia (up by \$2.3 million), 'Other countries' (up by \$1.0 million), American Samoa (up by 0.5 million) and USA (up by 0.3 million) respectively. By purpose, funds for 'Visiting Families and Relatives', 'Business and Conference', 'Holiday' and 'Sport' all registered gains of \$9.2 million, \$1.2 million, \$0.6 million and \$0.1 million in that order.

For the first five months of FY2022/23², **total tourism earnings amounted to \$102.3 million**. The bulk of this came from New Zealand (with 48.0 percent of total), Australia (at 27.3 percent), 'Other

Countries (at 11.0 percent), USA (at 7.4 percent), American Samoa (at 5.8 percent) and Europe (at 0.6 percent). By purpose of visit, 'VFR', Holiday, 'Others', 'Business and Conference' and Sport recorded shares of 53.8 percent, 23.4 percent, 12.9 percent, 9.4 percent and 0.5 percent in that order.

Remittances

Total inflow of remittances in November 2022 increased by 9.8 percent (or \$6.7 million) to \$74.6 million over November 2021 and was also 19.2 percent (or \$12.0 million) higher than its level in the previous month.

The boost in remittances over the year reflected hikes in funds received from all its main markets such as; USA (up by \$2.1 million), Australia (up by \$1.8 million), New Zealand (up by \$1.6 million), 'Others' (up by \$1.2 million) and American Samoa (up by \$0.02 million). In terms of recipients, total funds for 'Hand carried cash, 'Non-profit institution serving households' (NPISH)³, and 'In-kind' all edged up by \$6.5 million, \$3.2 million and \$0.2 million in that order.

Overall, the total inflow of remittances in the first five months of FY2022/23 grew by 20.1 percent (or \$60.5 million) to \$361.7 million when compared to the same period last year. Underpinning this expansion were higher transfers from New Zealand (up by \$23.9 million), Australia (up by \$20.2 million), USA (up by \$9.7 million), 'Others' (up by \$3.6 million) and American Samoa (up by \$3.0 million). Partially underpinning this increase was a 6.6 percent depreciation of the Samoan Tala against the US dollar. By recipients, gains were recorded for 'Family and households' (up by \$37.5 million),

¹ Samoa re-opened its border to international travelers on 1st August 2022

 $^{^{\}rm 2}$ Including July 2022 where Samoa was still in lockdown.

³ Includes funds for churches, non-profit organizations and charities.

November 2022

VISITOR EARNINGS & REMITTANCES REPORT

'Hand-carried cash' (up by \$22.2 million), 'Non-profit institution serving households' (up by \$1.3 million) and 'Others' (up by \$0.5 million) respectively.

The monthly share of total remittances received through Money Transfer Operators (MTOs) contracted to 79.3 percent in November 2022 from 81.8 percent in November 2021 while funds received through commercial banks went up to 20.7 percent from 18.2 in the same month last year.

The average monthly cost of sending NZD\$200.00 to Samoa edged up to 7.0 percent of total funds from 6.2 percent in November 2021. On the other hand, the average cost of sending AUD\$200.00 to Samoa fell to 8.21 percent from 8.53 percent in November last year.

CENTRAL BANK OF SAMOA 26th January 2023

VISITOR EARNINGS & REMITTANCES REPORT

Table 1. TOURISM EARNINGS, AVERAGE EXPENDITURE AND TOURISM PRICE INDEX

	Nov-20	Nov-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22
Total arrivals (persons)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6,318.0	8,261.0	7,171.0	8,530.0
Total arrivals incl. cruise ships (1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6,318.0	8,261.0	7,171.0	8,530.0
													,
Arrivals, by market (persons)													
American Samoa	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	719.0	723.0	635.0	726.0
Australia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,658.0	1,835.0	1,559.0	1,810.0
Europe	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	126.0	110.0	154.0	138.0
New Zealand	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2,644.0	3,961.0	3,330.0	4,090.0
USA	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	386.0	724.0	612.0	607.0
Other Countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	785.0	908.0	881.0	1,159.0
Cruise ships	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Arrivals, by purpose (persons)													
Holiday	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,745.0	2,399.0	2,349.0	2,346.0
VFR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2,745.0	3,617.0	2,860.0	3,696.0
Business & Conference	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	677.0	900.0	591.0	754.0
Sport	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.0	95.0	12.0	39.0
Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,135.0	1,250.0	1,359.0	1,695.0
Cruise ships	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total earnings (tala million)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.58	27.70	23.37	30.62
Earnings, by market (tala million)													
American Samoa	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.70	1.64	1.05	1.54
Australia	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.20	6.39	6.50	8.79
Europe	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	0.11	0.14	0.18
New Zealand	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.17	13.45	11.67	14.81
USA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	3.30	1.51	1.76
Other Countries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.37	2.81	2.51	3.53
Cruise ships	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Earnings, by purpose (tala million)		1											
Holiday	0.00	0	0	0	0	0	0	0	0	5.3	7.8	5.1	5.7
VFR	0.00	0	0	0	0	0	0	0	0	10.3	13.4	11.1	20.3
Business & Conference	0.00	0	0	0	0	0	0	0	0	2.5	3.0	1.5	2.7
Sport	0.00	0	0	0	0	0	0	0	0	0.0	0.4	0.0	0.1
Other	0.00	0	0	0	0	0	0	0	0	2.5	3.1	5.7	1.9
Cruise ships	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		""											
Average expenditure (tala,per person)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	3,258	3,353	3,258	3,590
Tourism Price Index	125.2	135.6	137.4	137.6	138.7	139.4	139.6	143.4	147.7	164.5	165.0	162.7	158.8
First Number of Months up to	5 months	5 months	7 months	8 months	9 months	10 months	11 months	12 months	1st	2 months	3 months	4 months	5 months
First Number of Months up to	to Nov 20	to Nov 21	to Jan 22	to Feb 22	to Mar 22	to Apr 22	to May 22	to June 22	month	to Aug 22	to Sep 22	to Oct 22	to Nov 22
Total Visitor Arrivals (persons)	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6,318.0	14,579.0	21,750.0	30,280.0
Over the past year (%)	-100.0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!							
Past 3 year average	7.4%	-25.4%	-28.8%	-25.0%	-41.8%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Past 5 year average	4.4%	-14.8%	-22.1%	-22.0%	-29.8%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Arrivals, by market (persons)						,	,	,	,	,	,	,	,
American Samoa	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	719.0	1,442.0	2,077.0	2,803.0
Australia				0.0	0.0	0.0	0.0	0.0	0.0	1.658.0	3,493.0	5,052.0	6,862.0
		0.0	()()				0.0		0.0	,		3,032.0	528.0
Europe	0	0.0	0.0				0.0	0.0	0.0	126.0	236.0	390.0	
Europe New Zealand	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	126.0 2 644 0	236.0 6.605.0	390.0 9.935.0	14 025 0
New Zealand	0 0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0	0.0	0.0	2,644.0	6,605.0	9,935.0	14,025.0 2 329 0
New Zealand USA	0 0 0	0.0 0.0 0.0	0.0 0.0 0.0	0.0 0.0 0.0	0.0 0.0 0.0	0.0 0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	2,644.0 386.0	6,605.0 1,110.0	9,935.0 1,722.0	2,329.0
New Zealand USA Other Countries	0 0 0 0	0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0	0.0 0.0 0.0	0.0 0.0 0.0	0.0 0.0 0.0	2,644.0 386.0 785.0	6,605.0 1,110.0 1,693.0	9,935.0 1,722.0 2,574.0	2,329.0 3,733.0
New Zealand USA Other Countries Cruise ships	0 0 0	0.0 0.0 0.0	0.0 0.0 0.0	0.0 0.0 0.0	0.0 0.0 0.0	0.0 0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	2,644.0 386.0	6,605.0 1,110.0	9,935.0 1,722.0	2,329.0
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons)	0 0 0 0	0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0	6,605.0 1,110.0 1,693.0 0.0	9,935.0 1,722.0 2,574.0 0.0	2,329.0 3,733.0 0.0
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday	0 0 0 0 0	0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0	6,605.0 1,110.0 1,693.0 0.0 4,144.0	9,935.0 1,722.0 2,574.0 0.0 6,493.0	2,329.0 3,733.0 0.0 8,839.0
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR	0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0	2,329.0 3,733.0 0.0 8,839.0 12,918.0
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference	0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport	0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0							
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other	0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0							
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships	0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0.0	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other	0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0.0	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0 0.0	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27							
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%)	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0!	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0.0 48.28 #DIV/0!	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0 0.0 71.65 #DIV/0!	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27							
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0!	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0 48.28 #DIV/O! #DIV/O!	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0 0.0 71.65 #DIV/O!	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/0! #DIV/0!							
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%)	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0!	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0 48.28 #DIV/O! #DIV/O!	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0 0.0 71.65 #DIV/O!	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27							
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0!	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0 48.28 #DIV/O! #DIV/O!	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0 0.0 71.65 #DIV/O!	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/0! #DIV/0!							
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0!	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0 48.28 #DIV/O! #DIV/O!	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0 0.0 71.65 #DIV/O!	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/0!
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa	0 0 0 0 0 0 0 0 0 0 0 0 0 0.00 -100.0% 7.6%	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/O! #DIV/O!	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0.0 48.28 #DIV/O! #DIV/O!	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0 0.0 71.65 #DIV/O! #DIV/O!	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/O! #DIV/O! 5.9							
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia	0 0 0 0 0 0 0 0 0 0 0 0 0 0.00 -100.0% 7.6%	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! 1.7 6.2	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 0.0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 0.0 71.65 #DIV/0! #DIV/0! 4.4 19.1	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/O! #DIV/O! 5.9 27.9
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia Europe	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 #DIV/0! #DIV/0! #DIV/0! 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! #DIV/0! 1.7 6.2 0.2	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0.0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0 0.0 71.65 #DIV/0! #DIV/0! 4.4 19.1 0.4	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/0! #DIV/0! 5.9 27.9 0.6
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia Europe New Zealand	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 #DIV/0! #DIV/0! #DIV/0! 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! #DIV/0! 1.7 6.2 0.2 9.2	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0.0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0 0.0 71.65 #DIV/0! #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/0! #DIV/0! 5.9 27.9 0.6 49.1
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia Europe New Zealand USA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 #DIV/0! #DIV/0! 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! #DIV/0! 1.7 6.2 0.2 9.2 1.0	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0.0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0 0.0 71.65 #DIV/0! #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/0! #DIV/0! 5.9 27.9 0.6 49.1 7.6
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia Europe New Zealand USA Other Countries	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! #DIV/0! 1.7 6.2 0.2 9.2 1.0 2.4	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 0.0 48.28 #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3 5.2	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 0.0 71.65 #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/0! #DIV/0! 5.9 27.9 0.6 49.1 7.6 11.2
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia Europe New Zealand USA Other Countries Cruise ships	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 #DIV/0! #DIV/0! 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! #DIV/0! 1.7 6.2 0.2 9.2 1.0	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0.0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0 0.0 71.65 #DIV/0! #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/0! #DIV/0! 5.9 27.9 0.6 49.1 7.6
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia Europe New Zealand USA Other Countries Cruise ships Earnings, by purpose (tala million)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 #DIV/0! #DIV/0! #DIV/0! 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! #DIV/0! 1.7 6.2 0.2 9.2 1.0 2.4 0.0	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0.0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3 5.2 0.0	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 0.0 71.65 #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7 0.0	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/0! #DIV/0! #DIV/0! 5.9 27.9 0.6 49.1 7.6 11.2
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia Europe New Zealand USA Other Countries Cruise ships Earnings, by purpose (tala million) Holiday	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 #DIV/0! #DIV/0! #DIV/0! 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! #DIV/0! 1.7 6.2 0.2 9.2 1.0 2.4 0.0 5.3	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0.0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3 5.2 0.0 13.1	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0 0.0 71.65 #DIV/0! #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7 0.0	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/0! #DIV/0! 5.9 27.9 0.6 49.1 7.6 11.2 0.0
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia Europe New Zealand USA Other Countries Cruise ships Earnings, by purpose (tala million) Holiday VFR	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! #DIV/0! 1.7 6.2 0.2 9.2 1.0 2.4 0.0 5.3 10.3	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0.0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3 5.2 0.0 13.1 23.7	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0 0.0 71.65 #DIV/0! #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7 0.0 18.2 34.8	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/0! *DIV/0! 5.9 27.9 0.6 49.1 7.6 11.2 0.0
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia Europe New Zealand USA Other Countries Cruise ships Earnings, by purpose (tala million) Holiday VFR Business & Conference	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! #DIV/0! 1.7 6.2 0.2 9.2 1.0 2.4 0.0 5.3 10.3 2.5	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 0.0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3 5.2 0.0	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 0.0 71.65 #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7 0.0	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/0! *DIV/0! 5.9 27.9 0.6 49.1 7.6 11.2 0.0
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia Europe New Zealand USA Other Countries Cruise ships Earnings, by purpose (tala million) Holiday VFR Business & Conference Sport	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! #DIV/0! 1.7 6.2 0.2 9.2 1.0 2.4 0.0 5.3 10.3 2.5 0.0	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 0.0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3 5.2 0.0	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 0.0 71.65 #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7 0.0	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/0! #DIV/0! #DIV/0! 0.6 49.1 7.6 11.2 0.0
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia Europe New Zealand USA Other Countries Cruise ships Earnings, by purpose (tala million) Holiday VFR Business & Conference Sport Other	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! #DIV/0! 1.7 6.2 0.2 9.2 1.0 2.4 0.0 5.3 10.3 2.5 0.0 2.5	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0.0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3 5.2 0.0 13.1 23.7 5.5 0.4 5.6	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 0.0 71.65 #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7 0.0 18.2 34.8 7.0 0.4	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 #DIV/0! #DIV/0! #DIV/0! 7.6 11.2 0.0 23.9 55.1 9.6 0.5 13.2
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia Europe New Zealand USA Other Countries Cruise ships Earnings, by purpose (tala million) Holiday VFR Business & Conference Sport	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! #DIV/0! 1.7 6.2 0.2 9.2 1.0 2.4 0.0 5.3 10.3 2.5 0.0	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 0.0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3 5.2 0.0	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 0.0 71.65 #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7 0.0	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 102.27 #DIV/0! #DIV/0! #DIV/0! 0.6 49.1 7.6 11.2 0.0
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia Europe New Zealand USA Other Countries Cruise ships Earnings, by purpose (tala million) Holiday VFR Business & Conference Sport Other	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! #DIV/0! 1.7 6.2 0.2 9.2 1.0 2.4 0.0 5.3 10.3 2.5 0.0 2.5	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0.0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3 5.2 0.0 13.1 23.7 5.5 0.4 5.6	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 0.0 71.65 #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7 0.0 18.2 34.8 7.0 0.4	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 #DIV/0! #DIV/0! #DIV/0! 7.6 11.2 0.0 23.9 55.1 9.6 0.5 13.2
New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million) Over the past year (%) Past 3 year average Past 5 year average Earnings, by market (tala million) American Samoa Australia Europe New Zealand USA Other Countries Cruise ships Earnings, by purpose (tala million) Holiday VFR Business & Conference Sport Other	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 12.7% 7.6% 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	2,644.0 386.0 785.0 0.0 1,745.0 2,745.0 677.0 16.0 1,135.0 0.0 20.58 #DIV/0! #DIV/0! #DIV/0! 1.7 6.2 0.2 9.2 1.0 2.4 0.0 5.3 10.3 2.5 0.0 2.5	6,605.0 1,110.0 1,693.0 0.0 4,144.0 6,362.0 1,577.0 111.0 2,385.0 0.0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3 5.2 0.0 13.1 23.7 5.5 0.4 5.6	9,935.0 1,722.0 2,574.0 0.0 6,493.0 9,222.0 2,168.0 123.0 3,744.0 0.0 71.65 #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7 0.0 18.2 34.8 7.0 0.4 11.3	2,329.0 3,733.0 0.0 8,839.0 12,918.0 2,922.0 162.0 5,439.0 0.0 #DIV/0! #DIV/0! #DIV/0! 7.6 11.2 0.0 23.9 55.1 9.6 0.5 13.2

⁽¹⁾ Including July 2022 which was a month inclusive of the lockdown period.

VISITOR EARNINGS & REMITTANCES REPORT

Table 2.

INFLOW OF PRIVATE REMITTANCES

AMOUNTS IN TALA MILLION

Amount in Tala Millions	Nov-20	Nov-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22
By Recipient (Tala Miilions)	47.61	67.93	44.09	54.64	55.20	58.35	67.63	72.20	83.06	72.26	69.24	62.59	74.58
Banknotes	0.30	0.53	0.48	0.16	0.28	0.25	2.24	3.54	3.26	3.86	4.80	5.13	6.99
Churches, school, Charities	2.34	2.50	2.30	3.93	1.32	1.90	3.83	5.61	1.85	2.82	0.28	1.27	5.72
Individual/Family/Households	43.38	63.45	37.04	49.36	52.51	55.35	60.16	61.38	76.50	62.94	61.99	54.66	60.40
In Kind	0.47	0.68	0.38	0.73	0.46	0.68	0.70	0.62	0.68	0.94	0.86	0.89	0.86
Others	1.12	0.76	3.90	0.45	0.63	0.17	0.69	1.05	0.76	1.70	1.31	0.64	0.62
By Country (Tala Millions)	47.61	67.93	44.09	54.64	55.20	58.35	67.63	72.20	83.06	72.26	69.24	62.59	74.58
USA	6.73	8.56	6.58	10.22	8.94	7.04	7.89	8.79	10.79	8.18	9.92	10.77	10.62
New Zealand	20.17	28.10	17.92	19.96	23.42	25.27	29.19	32.40	33.03	28.17	28.88	24.15	29.69
Australia	15.65	24.52	15.15	19.50	19.40	19.85	22.02	23.14	30.19	28.88	25.36	22.69	26.33
American Samoa	3.24	3.75	2.60	2.93	2.79	3.91	4.40	3.81	6.67	4.23	4.09	4.32	3.77
Others	1.83	3.00	1.84	2.02	0.65	2.27	4.13	4.06	2.38	2.81	0.99	0.65	4.18
By Channel (%)													
Banks	8.8%	18.2%	19.5%	20.3%	15.7%	15.5%	16.4%	20.7%	12.6%	20.1%	17.6%	16.0%	20.7%
Non Banks (1)	91.2%	81.8%	80.5%	79.7%	84.3%	84.5%	83.6%	79.3%	87.4%	79.9%	82.4%	84.0%	79.3%
Total Remittances (Tala Millions)	47.61	67.93	44.09	54.64	55.20	58.35	67.63	72.20	83.06	72.26	69.24	62.59	74.58
First Number of Months up to	5 months	5 months	7 months	8 months	9 months	10 months	11 months	12 months	1st	2 months	3 months	4 months	5 months
	to Nov 20	to Nov 21	to Jan 22	to Feb 22	to Mar 22	to Apr 22	to May 22	to lune 22	month	to Aug 22	4- C 22		to Nov 22
I					10 11101 ==	to Apr 22	to Ividy LL	to Julie 22		to Aug 22	to Sep 22	to Oct 22	LO INOV 22
Total Remittances (Tala Millions)	265.87	301.28	424.41	479.05	534.25	592.60	660.23	732.43	83.06	155.32	224.56	287.15	361.73
Percentage Change (over same period last year)	265.87 16.9%	301.28 <i>13.3%</i>	424.41 16.4%										
•	ı			479.05	534.25	592.60	660.23	732.43	83.06	155.32	224.56	287.15	361.73
Percentage Change (over same period last year)	16.9%	13.3%	16.4%	479.05 17.8%	534.25 16.5%	592.60 18.1%	660.23 18.9%	732.43 20.7%	83.06 55.5%	155.32 40.0%	224.56 36.6%	287.15 23.1%	361.73 20.1%
Percentage Change (over same period last year) 3 year average (%)	16.9% 10.4%	13.3% 13.4%	16.4% 9.9%	479.05 17.8% 9.2%	534.25 16.5% 8.8%	592.60 <i>18.1%</i> 8.1%	660.23 18.9% 7.4%	732.43 20.7% 7.5%	83.06 55.5% 10.7%	155.32 40.0% 7.9%	224.56 36.6% 9.4%	287.15 23.1% 12.0%	361.73 20.1% 13.0%
Percentage Change (over same period last year) 3 year average (%) 5 year average (%)	16.9% 10.4%	13.3% 13.4%	16.4% 9.9%	479.05 17.8% 9.2%	534.25 16.5% 8.8%	592.60 <i>18.1%</i> 8.1%	660.23 18.9% 7.4%	732.43 20.7% 7.5%	83.06 55.5% 10.7%	155.32 40.0% 7.9%	224.56 36.6% 9.4%	287.15 23.1% 12.0%	361.73 20.1% 13.0%
Percentage Change (over same period last year) 3 year average (%) 5 year average (%) By Recipient (Tala Miilions)	16.9% 10.4% 6.7%	13.3% 13.4% 10.4%	16.4% 9.9% 9.4%	479.05 17.8% 9.2% 9.2%	534.25 <i>16.5%</i> 8.8% 9.5%	592.60 18.1% 8.1% 9.3%	660.23 18.9% 7.4% 9.3%	732.43 20.7% 7.5% 9.3%	83.06 55.5% 10.7% 10.4%	155.32 40.0% 7.9% 10.0%	224.56 36.6% 9.4% 10.0%	287.15 23.1% 12.0% 11.7%	361.73 20.1% 13.0% 12.3%
Percentage Change (over same period last year) 3 year average (%) 5 year average (%) By Recipient (Tala Miilions) Banknotes	16.9% 10.4% 6.7% 3.88	13.3% 13.4% 10.4% 1.86	16.4% 9.9% 9.4% 3.28	479.05 17.8% 9.2% 9.2% 3.44	534.25 16.5% 8.8% 9.5% 3.71	592.60 18.1% 8.1% 9.3% 3.97	660.23 18.9% 7.4% 9.3% 6.21	732.43 20.7% 7.5% 9.3%	83.06 55.5% 10.7% 10.4% 3.26	155.32 40.0% 7.9% 10.0% 7.13	224.56 36.6% 9.4% 10.0%	287.15 23.1% 12.0% 11.7% 17.06	361.73 20.1% 13.0% 12.3% 24.05
Percentage Change (over same period last year) 3 year average (%) 5 year average (%) By Recipient (Tala Miilions) Banknotes Churches, school, Charities	16.9% 10.4% 6.7% 3.88 16.36	13.3% 13.4% 10.4% 1.86 10.65	9.9% 9.4% 3.28 15.47	479.05 17.8% 9.2% 9.2% 3.44 19.41	534.25 16.5% 8.8% 9.5% 3.71 20.73	592.60 18.1% 8.1% 9.3% 3.97 22.62	660.23 18.9% 7.4% 9.3% 6.21 26.46	732.43 20.7% 7.5% 9.3% 9.75 32.06	83.06 55.5% 10.7% 10.4% 3.26 1.85	155.32 40.0% 7.9% 10.0% 7.13 4.67	224.56 36.6% 9.4% 10.0% 11.92 4.96	287.15 23.1% 12.0% 11.7% 17.06 6.23	361.73 20.1% 13.0% 12.3% 24.05 11.95
Percentage Change (over same period last year) 3 year average (%) 5 year average (%) By Recipient (Tala Miilions) Banknotes Churches, school, Charities Individual/Family/Households	16.9% 10.4% 6.7% 3.88 16.36 237.36	13.3% 13.4% 10.4% 1.86 10.65 279.02	16.4% 9.9% 9.4% 3.28 15.47 388.70	479.05 17.8% 9.2% 9.2% 3.44 19.41 438.06	534.25 16.5% 8.8% 9.5% 3.71 20.73 490.57	592.60 18.1% 8.1% 9.3% 3.97 22.62 545.92	660.23 18.9% 7.4% 9.3% 6.21 26.46 606.08	732.43 20.7% 7.5% 9.3% 9.75 32.06 667.46	83.06 55.5% 10.7% 10.4% 3.26 1.85 76.50	155.32 40.0% 7.9% 10.0% 7.13 4.67 139.44	224.56 36.6% 9.4% 10.0% 11.92 4.96 201.43	287.15 23.1% 12.0% 11.7% 17.06 6.23 256.09	361.73 20.1% 13.0% 12.3% 24.05 11.95 316.49
Percentage Change (over same period last year) 3 year average (%) 5 year average (%) By Recipient (Tala Millions) Banknotes Churches, school, Charities Individual/Family/Households In Kind	16.9% 10.4% 6.7% 3.88 16.36 237.36 2.66	13.3% 13.4% 10.4% 1.86 10.65 279.02 5.23	16.4% 9.9% 9.4% 3.28 15.47 388.70 6.39	479.05 17.8% 9.2% 9.2% 3.44 19.41 438.06 7.13	534.25 16.5% 8.8% 9.5% 3.71 20.73 490.57 7.59	592.60 18.1% 8.1% 9.3% 3.97 22.62 545.92 8.27	660.23 18.9% 7.4% 9.3% 6.21 26.46 606.08 8.96	732.43 20.7% 7.5% 9.3% 9.75 32.06 667.46 9.58	83.06 55.5% 10.7% 10.4% 3.26 1.85 76.50 0.68	155.32 40.0% 7.9% 10.0% 7.13 4.67 139.44 1.62	224.56 36.6% 9.4% 10.0% 11.92 4.96 201.43 2.47	287.15 23.1% 12.0% 11.7% 17.06 6.23 256.09 3.36	361.73 20.1% 13.0% 12.3% 24.05 11.95 316.49 4.22
Percentage Change (over same period last year) 3 year average (%) 5 year average (%) By Recipient (Tala Miilions) Banknotes Churches, school, Charities Individual/Family/Households In Kind Others	16.9% 10.4% 6.7% 3.88 16.36 237.36 2.66	13.3% 13.4% 10.4% 1.86 10.65 279.02 5.23	16.4% 9.9% 9.4% 3.28 15.47 388.70 6.39	479.05 17.8% 9.2% 9.2% 3.44 19.41 438.06 7.13	534.25 16.5% 8.8% 9.5% 3.71 20.73 490.57 7.59	592.60 18.1% 8.1% 9.3% 3.97 22.62 545.92 8.27	660.23 18.9% 7.4% 9.3% 6.21 26.46 606.08 8.96	732.43 20.7% 7.5% 9.3% 9.75 32.06 667.46 9.58	83.06 55.5% 10.7% 10.4% 3.26 1.85 76.50 0.68	155.32 40.0% 7.9% 10.0% 7.13 4.67 139.44 1.62	224.56 36.6% 9.4% 10.0% 11.92 4.96 201.43 2.47	287.15 23.1% 12.0% 11.7% 17.06 6.23 256.09 3.36	361.73 20.1% 13.0% 12.3% 24.05 11.95 316.49 4.22
Percentage Change (over same period last year) 3 year average (%) 5 year average (%) By Recipient (Tala Miilions) Banknotes Churches, school, Charities Individual/Family/Households In Kind Others By Country (Tala Miilions)	16.9% 10.4% 6.7% 3.88 16.36 237.36 2.66 5.62	13.3% 13.4% 10.4% 1.86 10.65 279.02 5.23 4.52	9.9% 9.4% 3.28 15.47 388.70 6.39 10.56	479.05 17.8% 9.2% 9.2% 3.44 19.41 438.06 7.13 11.02	34.25 16.5% 8.8% 9.5% 3.71 20.73 490.57 7.59 11.65	592.60 18.1% 8.1% 9.3% 3.97 22.62 545.92 8.27 11.82	660.23 18.9% 7.4% 9.3% 6.21 26.46 606.08 8.96 12.51	732.43 20.7% 7.5% 9.3% 9.75 32.06 667.46 9.58 13.57	83.06 55.5% 10.7% 10.4% 3.26 1.85 76.50 0.68 0.76	155.32 40.0% 7.9% 10.0% 7.13 4.67 139.44 1.62 2.47	224.56 36.6% 9.4% 10.0% 11.92 4.96 201.43 2.47 3.78	287.15 23.1% 12.0% 11.7% 17.06 6.23 256.09 3.36 4.42	361.73 20.1% 13.0% 12.3% 24.05 11.95 316.49 4.22 5.03
Percentage Change (over same period last year) 3 year average (%) 5 year average (%) By Recipient (Tala Miilions) Banknotes Churches, school, Charities Individual/Family/Households In Kind Others By Country (Tala Miilions) USA	16.9% 10.4% 6.7% 3.88 16.36 237.36 2.66 5.62	13.3% 13.4% 10.4% 1.86 10.65 279.02 5.23 4.52	9.9% 9.4% 3.28 15.47 388.70 6.39 10.56	479.05 17.8% 9.2% 9.2% 3.44 19.41 438.06 7.13 11.02 67.44	534.25 16.5% 8.8% 9.5% 3.71 20.73 490.57 7.59 11.65 76.38	592.60 18.1% 8.1% 9.3% 3.97 22.62 545.92 8.27 11.82 83.42	660.23 18.9% 7.4% 9.3% 6.21 26.46 606.08 8.96 12.51 91.31	732.43 20.7% 7.5% 9.3% 9.75 32.06 667.46 9.58 13.57	83.06 55.5% 10.7% 10.4% 3.26 1.85 76.50 0.68 0.76	155.32 40.0% 7.9% 10.0% 7.13 4.67 139.44 1.62 2.47 18.97	224.56 36.6% 9.4% 10.0% 11.92 4.96 201.43 2.47 3.78 28.89	287.15 23.1% 12.0% 11.7% 17.06 6.23 256.09 3.36 4.42 39.66	361.73 20.1% 13.0% 12.3% 24.05 11.95 316.49 4.22 5.03 50.27
Percentage Change (over same period last year) 3 year average (%) 5 year average (%) By Recipient (Tala Miilions) Banknotes Churches, school, Charities Individual/Family/Households In Kind Others By Country (Tala Miilions) USA New Zealand	16.9% 10.4% 6.7% 3.88 16.36 237.36 2.66 5.62 31.04 108.57	13.3% 13.4% 10.4% 1.86 10.65 279.02 5.23 4.52 40.54 119.98	9.9% 9.4% 3.28 15.47 388.70 6.39 10.56 57.22 172.24	479.05 17.8% 9.2% 9.2% 3.44 19.41 438.06 7.13 11.02 67.44 192.20	534.25 16.5% 8.8% 9.5% 3.71 20.73 490.57 7.59 11.65 76.38 215.62	592.60 18.1% 8.1% 9.3% 3.97 22.62 545.92 8.27 11.82 83.42 240.89	660.23 18.9% 7.4% 9.3% 6.21 26.46 606.08 8.96 12.51 91.31 270.08	732.43 20.7% 7.5% 9.3% 9.75 32.06 667.46 9.58 13.57 100.10 302.48	83.06 55.5% 10.7% 10.4% 3.26 1.85 76.50 0.68 0.76 10.79 33.03	155.32 40.0% 7.9% 10.0% 7.13 4.67 139.44 1.62 2.47 18.97 61.20	224.56 36.6% 9.4% 10.0% 11.92 4.96 201.43 2.47 3.78 28.89 90.07	287.15 23.1% 12.0% 11.7% 17.06 6.23 256.09 3.36 4.42 39.66 114.23	361.73 20.1% 13.0% 12.3% 24.05 11.95 316.49 4.22 5.03 50.27 143.92

⁽¹⁾ Includes Money Transfer Operators (MTOs) and Foreign Exchange Dealers (FEDs)

⁽rev) - Remittances data starting from May 2017 up to December 2018 have been revised to reflect updates and amendments to the international transactions reported by commercial banks and money transfer operators.