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PLEASE ADDRESS CORRESPONDENCE TO THE GOVERNOR

VISITOR EARNINGS & REMITTANCES REPORT SEPTEMBER 2023

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.3: 2023/24 September 2023

Visitor Arrivals¹

Total **visitor arrivals** recorded a decline of **9.7 percent (or 1,592 visitors) to 14,879 visitors** over August 2023 but was substantially increased by 80.1 percent (or 6,618 visitors) when compared to the same month last year.

The reduction in the monthly number of visitor arrivals over the previous month reflected the returning of arrival numbers to its normal trend after the hike during the reopening of Samoa's international borders in August 2022.

Accounting for the drop in arrivals were decreases in visitors from American Samoa (down by 37.0 percent), USA (down by 28.0 percent, 'Other countries' (down by 21.0 percent), Europe (down by 19.0 percent) and New Zealand (down by 4.2 percent). By purpose of visit, the bulk of this contraction came from visitors that were here for 'Sport', 'Holiday', 'Other' and 'Visiting Family and Relatives'.

As a result, **total visitor receipts** fell by **7.1 percent** (or \$4.0 million) to \$51.5 million over the previous month despite an increase in the average visitor expenditure over August 2023 by 2.8 percent.

Primarily responsible for this drop over the month were decreases in visitor spending by New Zealand (by \$1.4 million), 'Other countries' (by \$1.1 million), both American Samoa and Australia (by \$1.0) and Europe (by \$0.2 million). The number of visitors that were here for 'Visiting Families and

¹ Samoa re-opened its border to international travelers on 1st August 2022. Cruise ship tourists are not counted as tourist as they are only in Samoa for a day but their spending is included as part of tourist earnings.

Friends', 'Holiday' and 'Sports' all fell by \$2.1 million, \$1.9 million and \$0.4 million in that order.

In the first three months of FY2023/24, total arrivals hiked by 34,041 visitors to 48,620 visitors over the same month last year.

Remittances

Total monthly remittances fell by 16.7 percent (or \$13.4 million) to \$66.8 million when compared to the previous month and was also 3.5 percent (or \$2.4 million) lower than that of September 2022.

The reduction in remittances over the previous month was accounted for by decreases in funds from Australia (down by \$8.6 million), New Zealand (down by \$2.9 million) and 'Others' (down by \$2.3 million) respectfully. By recipients, reductions were recorded for 'Family and households' and 'Non-profit institution serving households' (NPISH)² by \$12.6 million and \$6.5 million in that order.

However, in the **first three months of FY2023/24**, total inflow of remittances decreased by **1.5 percent (or \$3.3 million)** to \$221.3 million over September 2022. By country, reductions were noted for New Zealand (down by \$11.3 million) and American Samoa (down by \$4.0 million). In terms of recipients, both total funds for 'Family and households' and 'In Kind' contracted by \$15.2 million and \$0.1 million in that order.

The monthly share of total remittances received through Money Transfer Operators (MTO's) dropped to 73.4 percent from 82.4 percent in the same month of last year while funds received

² Includes funds for churches, non-profit organizations and charities

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through commercial banks went up to 26.6 percent from 17.6 percent over September 2022.

The average monthly cost of sending NZD\$200.00 to Samoa contracted to 8.22 percent from 8.66 percent in the same month of last year while the average cost of sending AUD\$200.00 to Samoa edged up to 7.03 percent from 5.55 percent over the year.

CENTRAL BANK OF SAMOA
10th November 2023

VISITOR EARNINGS & REMITTANCES REPORT

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

Total arrivals (persons)	Sep-21	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23
Total allivais (persons)	0	8,261	7,171	8,530	16,779	12,321	7,687	10,128	13,720	15,719	18,021	17,270	16,471	14,879
Total arrivals incl. cruise ships (1)	0	8,261	10,284	10,512	18,234	14,972	12,820	13,292	17,330	15,719	18,021	17,270	16,471	14,879
Arrivals, by market (persons)														
American Samoa	0	723	635	726	1,323	738	661	826	1,008	819	1,714	1,007	1,233	777
Australia	0	1,835	1,559	1,810	5,372	2,800	1,786	2,439	3,879	4,495	4,893	4,229	4,455	4,472
Europe	0	110	154	138	176	235	265	217	331	310	340	371	469	382
New Zealand USA	0	3,961 724	3,330 612	4,090 607	7,435 1,309	6,496 824	3,094 707	4,296 867	6,062 970	6,902 1,247	7,561	7,827 1,831	6,973 1,230	6,679 892
Other Countries	0	908	881	1,159	1,164	1,228	1,174	1,483	1,470	1,247	1,563 1,950	2,005	2,111	1,677
Cruise ships	0	0	3,113	1,982	1,455	2,651	5,133	3,164	3,610	0	0	0	0	0
Arrivals, by purpose (persons)	0	ľ	3,113	1,502	1,433	2,031	3,133	3,104	3,010	· ·	· ·	Ü	Ü	ľ
Holiday	0	2,399	2,349	2,346	5,869	3,893	2,324	3,660	5,441	5,891	7,722	8,098	7,249	6,372
VFR	0	3,617	2,860	3,696	8,176	5,359	3,012	3,592	5,801	6,070	6,996	5,107	5,056	4,845
Business & Conference	0	900	591	754	388	422	486	650	569	1,397	1,280	1,290	732	887
Sport	0	95	12	39	15	17	88	37	255	383	120	154	1,070	611
Other	0	1,250	1,359	1,695	2,331	2,630	1,777	2,189	1,654	1,978	1,903	2,621	2,364	2,164
Cruise ships	0	0	3,113	1,982	1,455	2,651	5,133	3,164	3,610	0	0	0	0	0
Total earnings (tala million)	0.00	27.70	23.37	30.63	55.05	36.86	24.65	34.53	48.74	61.23	57.68	52.32	55.50	51.54
Earnings, by market (tala million)														
American Samoa	0.00	1.64	1.05	1.54	3.85	1.81	0.88	2.02	3.52	3.42	5.11	2.75	2.59	1.55
Australia	0.00	6.39	6.50	8.79	19.98	9.38	7.53	9.78	15.48	16.32	17.34	12.54	17.56	16.53
Europe	0.00	0.11	0.14	0.18	0.28	0.25	0.24	0.32	0.42	0.32	0.30	0.31	0.60	0.41
New Zealand	0.00	13.45	11.67	14.82	22.06	19.49	9.23	14.16	22.03	29.22	22.00	23.41	25.10	23.73
USA Other Countries	0.00	3.30 2.81	1.51 2.51	1.76 3.53	4.32 4.56	2.20 3.72	2.86 3.91	3.84 4.41	2.11 5.18	3.87 8.08	5.24 7.69	6.12 7.19	3.27 6.39	4.05 5.26
Cruise ships	0.00	0.00	0.55	0.34	0.24	0.47	0.94	0.59	0.66	0.00	0.00	0.00	0.00	0.00
Earnings, by purpose (tala million)	5.55	0.00	0.55	0.34	0.24	0.47	0.34	0.33	0.00	0.00	0.00	0.00	0.00	0.00
Holiday	0.00	7.85	5.11	5.70	16.96	11.71	7.13	10.78	16.90	21.44	22.76	23.23	24.48	22.54
VFR	0.00	13.37	11.09	20.29	29.73	19.42	10.02	12.03	22.63	29.83	28.02	20.21	20.48	18.36
Business & Conference	0.00	3.04	1.46	2.67	1.35	1.65	1.90	2.34	2.25	4.50	4.25	3.57	2.96	3.26
Sport	0.00	0.35	0.02	0.08	0.04	0.06	0.22	0.14	0.84	1.51	0.23	0.60	2.85	2.44
Other	0.00	3.09	5.68	1.89	6.97	4.02	5.37	9.23	6.12	3.96	2.41	4.71	4.74	4.93
Cruise ships	0.00	0.00	0.55	0.34	0.24	0.47	0.94	0.59	0.66	0.00	0.00	0.00	0.00	0.00
Average expenditure (tala,per person)	#DIV/0!	3,353	3,258	3,590	3,281	2,991	3,206	3,409	3,553	3,895	3,201	3,030	3,370	3,464
Tourism Price Index	134.8	165.0	162.7	158.8	158.6	163.1	164.6	165.0	167.3	167.0	169.8	175.2	173.8	175.3
First Number of Months up to	3 months to Sept 21	3 months to Sep 22	4 months to Oct 22			7 months to Jan 23	8 months to Feb 23	9 months to Mar 23					2 months to Aug 23	3 months to Sep 23
Total Visitor Arrivals (persons)	0	14,579	21,750	30,280	47,059	59,380	67,067	77,195	90,915	106,634	124,655	17,270	33,741	48,620
Over the past year (%)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	160.7%	80.1%
Past 3 year average	-19.3%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Past 5 year average	-15.3%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Arrivals, by market (persons)		,	, , , ,		,	,	,	,	,		,	,	,	
American Samoa	_													
	0	1,442	2,077	2,803	4,126	4,864	5,525	6,351	7,359	8,178	9,892	1,007	2,240	3,017
Australia	0	1,442 3,493	2,077 5,052	2,803 6,862	4,126 12,234	4,864 15,034	5,525 16,820	6,351 19,259	7,359 23,138	8,178 27,633	9,892 32,526	1,007 4,229	2,240 8,684	3,017 13,156
Australia Europe														
	0	3,493	5,052	6,862	12,234	15,034	16,820	19,259	23,138	27,633	32,526	4,229	8,684	13,156
Europe New Zealand USA	0 0 0 0	3,493 236 6,605 1,110	5,052 390 9,935 1,722	6,862 528 14,025 2,329	12,234 704 21,460 3,638	15,034 939	16,820 1,204 31,050 5,169	19,259 1,421 35,346 6,036	23,138 1,752 41,408 7,006	27,633 2,062 48,310 8,253	32,526 2,402	4,229 371 7,827 1,831	8,684 840 14,800 3,061	13,156 1,222 21,479 3,953
Europe New Zealand USA Other Countries	0 0 0 0	3,493 236 6,605	5,052 390 9,935 1,722 2,574	6,862 528 14,025 2,329 3,733	12,234 704 21,460 3,638 4,897	15,034 939 27,956 4,462 6,125	16,820 1,204 31,050 5,169 7,299	19,259 1,421 35,346 6,036 8,782	23,138 1,752 41,408 7,006 10,252	27,633 2,062 48,310 8,253 12,198	32,526 2,402 55,871	4,229 371 7,827	8,684 840 14,800	13,156 1,222 21,479 3,953 5,793
Europe New Zealand USA Other Countries Cruise ships	0 0 0 0	3,493 236 6,605 1,110	5,052 390 9,935 1,722	6,862 528 14,025 2,329	12,234 704 21,460 3,638	15,034 939 27,956 4,462	16,820 1,204 31,050 5,169	19,259 1,421 35,346 6,036	23,138 1,752 41,408 7,006	27,633 2,062 48,310 8,253	32,526 2,402 55,871 9,816	4,229 371 7,827 1,831	8,684 840 14,800 3,061	13,156 1,222 21,479 3,953
Europe New Zeal and USA Other Countries Cruise ships Arrivals, by purpose (persons)	0 0 0 0 0	3,493 236 6,605 1,110 1,693 0	5,052 390 9,935 1,722 2,574 3,113	6,862 528 14,025 2,329 3,733 5,095	12,234 704 21,460 3,638 4,897 6,550	15,034 939 27,956 4,462 6,125 9,201	16,820 1,204 31,050 5,169 7,299 14,334	19,259 1,421 35,346 6,036 8,782 17,498	23,138 1,752 41,408 7,006 10,252 21,108	27,633 2,062 48,310 8,253 12,198 21,108	32,526 2,402 55,871 9,816 14,148 21,108	4,229 371 7,827 1,831 2,005 0	8,684 840 14,800 3,061 4,116 0	13,156 1,222 21,479 3,953 5,793 0
Europe New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday	0 0 0 0 0	3,493 236 6,605 1,110 1,693 0	5,052 390 9,935 1,722 2,574 3,113	6,862 528 14,025 2,329 3,733 5,095	12,234 704 21,460 3,638 4,897 6,550	15,034 939 27,956 4,462 6,125 9,201	16,820 1,204 31,050 5,169 7,299 14,334	19,259 1,421 35,346 6,036 8,782 17,498	23,138 1,752 41,408 7,006 10,252 21,108	27,633 2,062 48,310 8,253 12,198 21,108	32,526 2,402 55,871 9,816 14,148 21,108	4,229 371 7,827 1,831 2,005 0	8,684 840 14,800 3,061 4,116 0	13,156 1,222 21,479 3,953 5,793 0
Europe New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR	0 0 0 0 0 0	3,493 236 6,605 1,110 1,693 0 4,144 6,362	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924	4,229 371 7,827 1,831 2,005 0 8,098 5,107	8,684 840 14,800 3,061 4,116 0 15,347 10,163	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008
Europe New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference	0 0 0 0 0 0	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909
Europe New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport	0 0 0 0 0 0	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835
Europe New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other	0 0 0 0 0 0	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111 2,385	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149
Europe 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	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 14,334	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0
Europe New Zealand USA Other Countries Cruise ships Arrivals, by purpose (persons) Holiday VFR Business & Conference Sport Other Cruise ships Total Visitor Earnings (tala million)	0 0 0 0 0 0 0 0	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 14,334	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0
Europe 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	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48.28 #DIV/0!	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095 102.28 #DIV/0!	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550 157.32 #DIV/0!	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 194.18	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 14,334 218.83 #DIV/0!	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 253,36	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302.10	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363.33 #DIV/0!	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 421.01 #BIV/0!	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 52.32 #DIV/0!	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8%	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 159.36 230.0%
Europe 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	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48.28 #DIV/0!	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 #DIV/0I #DIV/0I	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 14,334 218,334 *** HDIV/OI	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 253,36	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302.10	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363.33	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 421,01	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 52.32	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8%	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 159.36 230.0%
Europe 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	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48.28 #DIV/0!	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 #DIV/0I #DIV/0I	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 14,334 218,334 *** HDIV/OI	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 253,36	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302.10	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363.33 #DIV/0!	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 421,01	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 52.32	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8%	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 159.36 230.0%
Europe 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)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48,28 #DIV/0!	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65 #DIV/0!	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095 102.28	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550 157,32 FDIV/OI F #DIV/OI	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 194.18 FUVO! FUVO!	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 222 12,177 14,334 218.83 101V/0! #DIV/O!	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 253.36 #DIV/O! #DIV/O!	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302.10 # DIV/OI # DIV/OI	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363.33 #DIV/OI	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 421.01 #DIV/OI #DIV/OI	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 500 F #DIV/O!	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8% # #DIV/0!	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 15,936 29,009 1,835 7,149 0 15,936 29,009 1,835 7,149 0 15,936 29,000 20,0
Europe 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 0 0 0 0 0	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48.28 #DIV/0! #DIV/0!	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65 #DIV/O! #DIV/O!	6,862 528 14,052 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095 102.28 #DIV/OI #DIV/OI 5.9	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550 157.32 #DIV/OI #DIV/OI 9.8	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 194.18 #DIV/OI #DIV/OI 11.6	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 14,334 #DIV/OI #DIV/OI #DIV/OI	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 253.36 #DIV/OI #DIV/OI 14,5	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302.10 #DIV/OI #DIV/OI #DIV/OI	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363.33 #DIV/OI #DIV/OI 21.4	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,007 19,901 21,108 421.01 #DIV/OI #DIV/OI #DIV/OI 26.5	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 52,32 #DIV/OI #DIV/OI #DIV/OI	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8% #DIV/0! #DIV/0!	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 159.36 230.0% #DIV/O! #DIV/O!
Europe 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 0 0 0 0 0	3,493 236 6,6005 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48.28 #DIV/0! #DIV/0! #DIV/0!	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65 #DIV/0! #DIV/0! 4.4 19.1	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095 102.28 #DIV/0! #DIV/0! #DIV/0! \$5.9 27.9	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550 157.32 # DIV/0! # DIV/0! # DIV/0! 9,8 47.9	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 #DIV/0! #DIV/0! #DIV/0! 11.6 57.2	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 14,334 **DIV/0! **DIV/0! **DIV/0! **DIV/0!	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 #DIV/OI #DIV/OI #DIV/OI #DIV/OI 14.5 74.5	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302.10 #DIV/0I #DIV/0I #DIV/0I #DIV/0I 18.0 90.0	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363,33 # DIV/O! # DIV/O! # DIV/O! 21,4 106.3	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 421,01 # DIV/OI # DIV/OI # DIV/OI # DIV/OI # DIV/OI 26,5 123.7	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 52.32 # DIV/0! # DIV/0! # DIV/0! 2.7 12.5	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8% # #DIV/0! # #DIV/0! 5.3 30.1	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 159.36 230.0% #DIV/0! #DIV/0!
Europe 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	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48.28 #DIV/0! #DIV/0! #DIV/0!	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65 #DIV/O! #DIV/O! #DIV/O! 4.4 19.1 0.4	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095 DIOL.28 DIDL/OI #DIV/OI #DIV/OI #DIV/OI 9,27,9	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550 #DIV/OI #DIV/OI #DIV/OI 9.8 47,9 0.9	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 #DIV/OI #DIV/OI #DIV/OI #DIV/OI 57,2	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 14,334 218.83 **HDIV/OI **#DIV/OI **#DIV/OI **#DIV/OI ************************************	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 #DIV/OI #DIV/OI #DIV/OI #DIV/OI 14.5 74.5	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302.10 #DIV/OI #DIV/OI #DIV/OI #DIV/OI 90.0 2.1	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363.33 #DIV/0! #DIV/0! #DIV/0! 21.4 106.3 2,4	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 421.01 #DIV/OI #DIV/OI #DIV/OI #DIV/OI #DIV/OI 26.5 123.7 2.7	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 52,32 # #DIV/0I # #DIV/0I # #DIV/0I 2.7 12.5 0.3	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8% # #DIV/O! 5.3 30.1 0.9	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 15,936 #DIV/01 #DIV/01 6.9 46.6 1.3
Europe 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	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48.28 #DIV/0! #DIV/0!	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65 #DIV/O! #DIV/O! 4.4 19.1 0.4 34.3	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095 102.28 #DIV/O! F #DIV/O! 5.9 27.9 0.6 49.1	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550 157.32 DIV/OI DIV/OI 9,8 47.9 0.9 71.2	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 194.18 #DIV/0! #DIV/0! #DIV/0! 11.6 57.2 1.1 90.7	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 14,334 218.83 **DIV/OI ***DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI ***DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI ***DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI ***DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI ***DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI ***DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI **DIV/OI ***DIV/OI **	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 253.36 #DIV/OI #DIV/OI 14.5 74.5 74.5 1.7 114.0	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302.10 # DIV/OI # DIV/OI # DIV/OI 18.0 90.0 2.1 136.1	27,633 2,062 48,315 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363.33 # #DIV/O! # DIV/O! 21,4 106.3 2.4 165.3	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 421.01 # DIV/O! F #DIV/O! 26.5 123.7 2.7 187.3	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 52.32 F #DIV/0! F #DIV/0! F #DIV/0! F #DIV/0! 50.3 23.4	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 # DIV/O! #DIV/O! 5.3 30.1 0.9 48.5	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 159,36 230,0% #DIV/0I 6.9 46.6 1.3 72.2
Europe 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	3,493 236 6,6005 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65 #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095 102.28 #DIV/0! #DIV/0! 5.9 27.9 0.6 49.1 7.6	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,570 157.32 #DIV/0! #DIV/0! 9,8 47.9 0,9 71.2 11.9	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 194.18 #DIV/0! #DIV/0! #DIV/0! 11.6 57.2 1.1 90.7 14.1	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 12,177 14,384 PIDIV/0! PIDIV/0! 12,5 64,8 1,4 99,9 17,0	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 253,36 #DIV/OI #DIV/OI 14.5 74.5 1.7 114.0 20.8	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302.10 # DIV/OI # DIV/OI 90,0 2.1 136.1 22.9	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363.33 #DIV/O! #DIV/O! 21.4 106.3 2.4 165.3 26.8	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 421.01 # DIV/OI # DIV/OI 26.5 123.7 2.7 187.3 32.0	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 52.32 #DIV/0! #DIV/0! 2.7 12.5 0.3 23.4 6.1	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8% # #DIV/O! 5.3 30.1 0.9 48.5 9.4	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 159,36 230.0% #DIV/01 6.9 46.6 1.3 72.2 13.4
Europe 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	3,493 236 6,6005 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48.28 #DIV/0! #DIV/0! #DIV/0! #DIV/0! 0.3 22.6 4.3 5.2	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65 #DIV/0! #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095 102.28 MDIV/OI MDIV/OI MDIV/OI 0.6 49.1 7,6 11.2	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550 #DIV/0! #DIV/0! #DIV/0! 9.8 47.9 0.9 71.2 11.9 15.8	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 # #DIV/0! # #DIV/0! # #DIV/0! 11.6 57.2 1.1 90.7 14.1 19.5	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 14,334 #DIV/0! #DIV/0! #DIV/0! 12.5 64.8 1.4 999 17.0 23.4	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 #DIV/OI #DIV/OI #DIV/OI 14.5 74.5 1.7 114.0 20.8 27.8	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302,10 #DIV/01 #DIV/01 #DIV/01 18.0 90.0 2.1 136.1 22.9 33.0	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363.33 #DIV/OI #DIV/OI #DIV/OI 21.4 106.3 2.4 165.3 26.8 41.1	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 42,109 #DIV/0! #DIV/0! #DIV/0! #DIV/0! 26,5 123.7 2.7 187.3 32.0 48.8	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 \$\mathref{y}\$ #DIV/0! \$\mathref{y}\$ #DIV/0! \$\mathref{y}\$ #DIV/0! 2.7 12.5 0.3 23.4 6.1 7.2	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8% # #DIV/0! # #DIV/0! 5.3 30.1 0.9 48.5 9.4 13.6	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 159,36 230,0% #DIV/0! #DIV/0! #DIV/0! 46.6 1.3 72.2 13.4 18.8
Europe 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	3,493 236 6,6005 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48.28 #DIV/0! #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65 #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095 102.28 #DIV/0! #DIV/0! 5.9 27.9 0.6 49.1 7.6	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,570 157.32 #DIV/0! #DIV/0! 9,8 47.9 0,9 71.2 11.9	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 194.18 #DIV/0! #DIV/0! #DIV/0! 11.6 57.2 1.1 90.7 14.1	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 12,177 14,384 PIDIV/0! PIDIV/0! 12,5 64,8 1,4 99,9 17,0	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 253,36 #DIV/OI #DIV/OI 14.5 74.5 1.7 114.0 20.8	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302.10 # DIV/OI # DIV/OI 90,0 2.1 136.1 22.9	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363.33 #DIV/O! #DIV/O! 21.4 106.3 2.4 165.3 26.8	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 421.01 # DIV/OI # DIV/OI 26.5 123.7 2.7 187.3 32.0	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 52.32 #DIV/0! #DIV/0! 2.7 12.5 0.3 23.4 6.1	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8% # #DIV/O! 5.3 30.1 0.9 48.5 9.4	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 159,36 230.0% #DIV/01 6.9 46.6 1.3 72.2 13.4
Europe 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	3,493 236 6,6005 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48.28 #DIV/0! #DIV/0! #DIV/0! #DIV/0! 0.3 22.6 4.3 5.2	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65 #DIV/0! #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095 102.28 MDIV/OI MDIV/OI MDIV/OI 0.6 49.1 7,6 11.2	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550 #DIV/0! #DIV/0! #DIV/0! 9.8 47.9 0.9 71.2 11.9 15.8	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 # #DIV/0! # #DIV/0! # #DIV/0! 11.6 57.2 1.1 90.7 14.1 19.5	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 14,334 #DIV/0! #DIV/0! #DIV/0! 12.5 64.8 1.4 999 17.0 23.4	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 #DIV/OI #DIV/OI #DIV/OI 14.5 74.5 1.7 114.0 20.8 27.8	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302,10 #DIV/01 #DIV/01 #DIV/01 18.0 90.0 2.1 136.1 22.9 33.0	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363.33 #DIV/OI #DIV/OI #DIV/OI 21.4 106.3 2.4 165.3 26.8 41.1	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 42,109 #DIV/0! #DIV/0! #DIV/0! #DIV/0! 26,5 123.7 2.7 187.3 32.0 48.8	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 \$\mathref{y}\$ #DIV/0! \$\mathref{y}\$ #DIV/0! \$\mathref{y}\$ #DIV/0! 2.7 12.5 0.3 23.4 6.1 7.2	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8% # #DIV/0! # #DIV/0! 5.3 30.1 0.9 48.5 9.4 13.6	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 159,36 230,0% #DIV/0! #DIV/0! #DIV/0! 46.6 1.3 72.2 13.4 18.8
Europe 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	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48.28 #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3 5.2 0.0	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65 #DIV/O! #DIV/O! 4.4 19.1 0.4 34.3 5.8 7.7 0.5	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095 102.28 #DIV/OI #DIV/OI #DIV/OI 0.6 49.1 7.6 11.2 0.9	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550 157.32 # DIV/O! # DIV/O! 9.8 47.9 0.9 71.2 11.9 15.8 1.1	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 194.18 #DIV/OI #DIV/OI 11.6 57.2 1.1 90.7 14.1 19.5 1.6	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 14,334 218.83 #DIV/OI #DIV/OI #DIV/OI 12.5 64.8 1.4 99.9 17.0 23.4 2.5	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 253.36 #DIV/OI #DIV/OI 14.5 74.5 1.7 114.0 20.8 27.8 3.1	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302.10 #DIV/OI #DIV/OI 18.0 90.0 2.1 136.1 22.9 33.0 3.8	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363.33 # #DIV/O! #DIV/O! 21,4 106.3 2.4 165.3 26.8 41.1 3.8	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 421.01 #DIV/OI #DIV/OI 26.5 123.7 2.7 187.3 32.0 48.8 3.8	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 52.32 # HDIV/OI # HDIV/OI 2,7 12.5 0.3 23.4 6.1 7.2 0.0	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8% # #DIV/0I # #DIV/0I 5.3 30.1 0.9 48.5 9.4 13.6 0.0	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 159,36 230,0% #DIV/OI 6.9 46.6 1.3 72.2 13.4 18.8 0.0
Europe 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 Total Visitor Earnings (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	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48.28 #DIV/0! #DIV/0! #DIV/0! #0.3 12.6 0.3 22.6 4.3 5.2 0.0	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65 #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7 0.5	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095 102.28 #DIV/0I #DIV/0I #DIV/0I 9 27.9 0.6 49.1 7,6 11.2 0.9	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550 157.32 #DIV/0! #DIV/0! #DIV/0! 9.8 47.9 0.9 71.2 11.9 15.8 1.1 40.9	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 #DIV/0! #DIV/0! #DIV/0! 11.6 57.2 1.1 90.7 14.1 19.5 1.6	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 14,334 7 #DIV/0I 7 #DIV/0I 8 1.4 99.9 17.0 23.4 2.5 59.7	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 253,36 # DIV/OI # DIV/OI # DIV/OI 20.8 27.8 3.1 70.5	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302.10 #DIV/0I #DIV/0I #DIV/0I 18.0 90.0 2.1 136.1 22.9 33.0 3.8 87.41	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363,33 F DIV/OI F HDIV/OI F HDIV/OI 21,4 166,3 2.4 165,3 26,8 41,1 3,8	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 421,01 # DIV/OI # DIV/OI # DIV/OI # DIV/OI 48,13,7 2,7 187,3 32,0 48,8 3,8 131,61	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 52.32 #DIV/0! #DIV/0! #DIV/0! 2.7 12.5 0.3 23.4 6.1 7.2 0.0 23.23	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8% # #DIV/0! # #DIV/0! 5.3 30.1 0.9 48.5 9.4 13.6 0.0	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 159.36 230.0% #DIV/01 #DIV/01 #101 46.6 1.3 72.2 13.4 18.8 0.0 70.25
Europe 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	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 4,104	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65 #DIV/0! #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7 0.5	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095 MDIV/OI MDIV/OI MDIV/OI 9 27,9 0.6 49.1 7.6 49.1 7.6 0.9	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550 #DIV/0I #DIV/0I #DIV/0I 9.8 47,9 0.9 71,2 11,9 15.8 1.1 40.9 84.8	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 1,400	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 282 12,177 14,334 PIDIV/0! PIDIV/0! PIDIV/0! 12.5 64.8 1.4 99.9 17.0 23.4 2.5	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 #DIV/0! #DIV/0! #DIV/0! #14.5 1.7 114.0 20.8 27.8 3.1	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 # DIV/OI # DIV/OI # DIV/OI 18.0 90.0 2.1 136.1 22.9 33.0 3.8 87.41 148.9	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 7 (DIV/OI) 7 (HDIV/OI) 21,4 106,3 2,4 105,3 26,8 41,1 3,8 108,85 178,7	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 # #DIV/OI # #DIV/OI # #DIV/OI # #DIV/OI 26.5 123.7 187.3 32.0 48.8 3.8 131.61 206.7	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 * #DIV/0! * #DIV/0! 2,7 12,5 0,3 23,4 6,1 7,2 0,0 23,23 20,2	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8% # #DIV/0! 5.3 30.1 0.9 48.5 9.4 13.6 0.0	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 159,36 230.0% #DIV/01 #DIV/01 6.9 46.6 1.3 72.2 13.4 18.8 0.0 70.25 59.1
Europe 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	3,493 236 6,605 1,110 1,693 0 4,144 6,362 1,577 111 2,385 0 48,28 #DIV/0! #DIV/0! 3.3 12.6 0.3 22.6 4.3 5.2 0.0	5,052 390 9,935 1,722 2,574 3,113 6,493 9,222 2,168 123 3,744 3,113 71.65 #DIV/0! #DIV/0! #DIV/0! 4.4 19.1 0.4 34.3 5.8 7.7 0.5	6,862 528 14,025 2,329 3,733 5,095 8,839 12,918 2,922 162 5,439 5,095 102.28 #DIV/OI #DIV/OI \$10,000 49,1 7,600 11,2 0,9 23,9 5,51 9,6	12,234 704 21,460 3,638 4,897 6,550 14,708 21,094 3,310 177 7,770 6,550 157,32 #DIV/OI #DIV/OI #DIV/OI #DIV/OI #101 9.8 47.9 0.9 71.2 11.9 15.8 1.1 40.9 84.8 11.0	15,034 939 27,956 4,462 6,125 9,201 18,601 26,453 3,732 194 10,400 9,201 19HDIV/0! #DIV/0! #DIV/0! #DIV/0! 11.6 57.2 1.1 90.7 14.1 19.5 1.6 57.2 1.1 2.6 1.6 57.2 1.1 2.6 1.6 57.2 1.1 2.6 1.6 57.2 1.1 2.6 1.6 57.2 1.1 2.6 1.6 1.6 57.2 1.1 2.6 1.6 1.6 57.2 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6	16,820 1,204 31,050 5,169 7,299 14,334 20,925 29,465 4,218 221 2,177 14,334 218.83 **Elemental Proceedings of the process of t	19,259 1,421 35,346 6,036 8,782 17,498 24,585 33,057 4,868 319 14,366 17,498 253,36 #DIV/OI #DIV/OI #DIV/OI 74,5 1.7 114.0 20.8 27.8 3.1 70.5 126.2 16.9	23,138 1,752 41,408 7,006 10,252 21,108 30,026 38,858 5,437 574 16,020 21,108 302.10 #DIV/0! #DIV/0! #DIV/0! 136.1 22.9 33.0 3.8 87,41 148,9 19.1	27,633 2,062 48,310 8,253 12,198 21,108 35,917 44,928 6,834 957 17,998 21,108 363.33 #DIV/0! #DIV/0! #DIV/0! 21.4 106.3 2.4 165.3 26.8 41.1 3.8	32,526 2,402 55,871 9,816 14,148 21,108 43,639 51,924 8,114 1,077 19,901 21,108 421.01 #DIV/0! #DIV/0! #DIV/0! \$26.5 123.7 2.7 187.3 32.0 48.8 3.8 131.61 206.7 27.9	4,229 371 7,827 1,831 2,005 0 8,098 5,107 1,290 154 2,621 0 \$\mathbf{P}\$ #DIV/0! \$\mathbf{P}\$ #DIV/0! \$\mathbf{P}\$ #DIV/0! \$\mathbf{P}\$ #DIV/0! 2.77 12.5 0.3 23.4 6.1 7.2 0.0 23.23 20.2 3.6	8,684 840 14,800 3,061 4,116 0 15,347 10,163 2,022 1,224 4,985 0 107.83 423.8% # #DIV/0! 5.3 30.1 0.9 48.5 9.4 13.6 0.0	13,156 1,222 21,479 3,953 5,793 0 21,719 15,008 2,909 1,835 7,149 0 159,36 #DIV/01 #DIV/01 6.9 46.6 1.3 72.2 13.4 18.8 0.0 70.25 59.1 9.8

⁽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

ANIOUVIS IN TALA WILLION											
Amount in Tala Millions	Sep-21	Sep-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23
By Recipient (Tala Miilions)	53.47	69.24	55.08	56.55	64.72	50.03	75.74	73.75	74.25	80.22	66.79
Banknotes	0.12	4.80	4.15	5.64	3.90	4.01	12.15	4.83	3.20	4.38	8.48
Churches, school, Charities	0.28	0.28	0.56	2.12	2.67	0.85	6.82	2.98	4.33	7.17	0.65
Individual/Family/Households	51.99	61.99	48.88	47.56	56.81	43.30	55.17	64.50	65.40	66.73	54.09
In Kind	0.55	0.86	0.82	0.55	0.78	0.75	0.79	0.82	0.70	0.81	0.85
Others	0.52	1.31	0.68	0.68	0.57	1.11	0.81	0.63	0.62	1.12	2.73
By Country (Tala Millions)	53.47	69.24	55.08	56.55	64.72	50.03	75.74	73.75	74.25	80.22	66.79
USA	6.09	9.92	7.87	10.44	8.83	8.32	9.53	10.90	13.18	10.84	11.22
New Zealand	22.32	28.88	22.90	21.53	27.77	22.40	31.85	28.29	24.27	28.72	25.78
Australia	21.28	25.36	20.65	20.81	22.95	16.01	23.28	28.16	29.48	32.65	24.05
American Samoa	3.30	4.09	3.12	3.26	4.05	2.90	4.00	4.02	3.98	3.51	3.51
Others	0.48	0.99	0.54	0.51	1.12	0.40	7.09	2.38	3.33	4.50	2.23
By Channel (%)											
Banks	16.6%	17.6%	8.7%	13.5%	14.0%	19.6%	21.7%	19.4%	22.1%	26.5%	26.6%
Non Banks (1)	83.4%	82.4%	91.3%	86.5%	86.0%	80.4%	78.3%	80.6%	77.9%	73.5%	73.4%
Total Remittances (Tala Millions)	53.47	69.24	55.08	56.55	64.72	50.03	75.74	73.75	74.25	80.22	66.79
First Number of Months up to	3 months	3 months	7 months	8 months	9 months	10 months	11 months	12 months	1st	2 months	3 months
	to Sep 21	to Sep 22	to Jan 23	to Feb 23	to Mar 23	to Apr 23	to May 23	to June 23	month	to Aug 23	to Sep 23
Total Remittances (Tala Millions)	164.43	224.56	511.33	567.88	632.60	682.63	758.37	832.13	74.25	154.47	221.26
Percentage Change (over same period last year)	1.5%	36.6%	20.5%	18.5%	18.4%	15.2%	14.9%	13.6%	-10.6%	-0.6%	-1.5%
3 year average (%)	15.9%	9.4%	10.5%	10.7%	9.5%	9.9%	10.1%	11.1%	18.6%	16.8%	18.2%
5 year average (%)	10.5%	10.0%	11.8%	12.2%	12.2%	12.4%	12.7%	12.9%	21.5%	17.9%	17.1%
By Recipient (Tala Miilions)											
Banknotes	0.85	11.92	34.49	40.13	44.02	48.04	60.19	65.02	3.20	7.58	16.06
Churches, school, Charities	3.50	4.96	16.86	18.98	21.65	22.51	29.32	32.30	4.33	11.50	12.16
Individual/Family/Households	153.65	201.43	447.46	495.02	551.83	595.13	650.30	714.80	65.40	132.12	186.21
In Kind	3.99	2.47	5.97	6.51	7.29	8.04	8.83	9.65	0.70	1.51	2.36
Others					7.81	8.92	9.73	10.36	0.62	1 7 1	4.47
o the s	2.45	3.78	6.56	7.24	7.01	0.52	5.75	10.50	0.02	1.74	
By Country (Tala Millions)							3.73			1.74	
By Country (Tala Millions) USA	21.42	28.89	70.50	80.94	89.77	98.09	107.61	118.51	13.18	24.02	35.24
By Country (Tala Millions)	21.42 66.26		70.50 204.83			98.09 276.53		118.51 336.67			35.24 78.77
By Country (Tala Millions) USA New Zealand Australia	21.42 66.26 61.63	28.89 90.07 84.43	70.50 204.83 190.55	80.94 226.36 211.37	89.77 254.13 234.32	98.09 276.53 250.33	107.61	118.51 336.67 301.77	13.18 24.27 29.48	24.02 52.99 62.13	35.24 78.77 86.18
By Country (Tala Millions) USA New Zealand	21.42 66.26	28.89 90.07	70.50 204.83	80.94 226.36	89.77 254.13	98.09 276.53	107.61 308.38	118.51 336.67	13.18 24.27	24.02 52.99	35.24 78.77

⁽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.