



ECONOMIC INDICATORS

A QUARTERLY REPORT

1st Quarter – 4th Quarter of 2015



**Department of Commerce
Commonwealth of the Northern Mariana Islands
P.O. Box 5795 CHRB
SAIPAN, MP 96950**

MESSAGE FROM THE SECRETARY

We are pleased to present the Economic Indicators, depicting the social and economic conditions of the Commonwealth of the Northern Mariana Islands (CNMI), covering January through December of 2015.

This publication is made possible by data researched and tabulated under the Central Statistics Division, Department of Commerce, and with contributions from other CNMI Government departments and agencies, as well as inputs from private organizations.

Prior reports published by the Department of Commerce may be accessed at:
www.commerce.gov.mp

We are committed to providing you, the public, business community, and leaders of the CNMI this quarterly issue for whatever purpose it may serve you. Moreover, we are grateful to all those who contributed to the successful compilation of this report and look forward to working closely together to ensure that future issues are published on time. We invite and welcome any suggestions or comments that may improve our quarterly publications. Please send your thoughts to our office.

Certain data in this report were not available from our sources, but we are confident such will be provided in the coming quarters.

Si Yu'us Ma'ase,



Mark O. Rabauliman
Secretary of Commerce

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Table 1 - Banking Activity (Calendar Year)

Banking Activity (US \$ Millions)	Year					Quarter							
	2011	2012	2013	2014	2015	2014.1	2014.2	2014.3	2014.4	2015.1	2015.2	2015.3	2015.4
Total Deposits	461.90	512.32	583.32	632.96	714.33	584.17	579.04	598.62	632.96	659.28	687.78	685.84	714.33
Total Demand (Checking)	171.26	198.10	227.58	259.07	334.63	217.67	229.96	237.02	259.07	264.85	276.97	288.39	334.63
Total Savings	179.79	201.35	227.38	253.70	270.94	230.91	230.30	236.39	253.70	269.38	275.08	276.93	270.94
Total TCDs*	110.86	112.87	128.36	120.19	108.76	135.59	118.78	125.21	120.19	125.05	135.73	120.52	108.76
Total Loans	141.99	142.78	151.90	164.85	183.12	151.55	155.81	158.65	164.85	169.06	168.57	173.67	183.12
Consumer	50.76	52.65	64.03	80.57	103.74	67.65	71.33	74.9	80.57	85.32	88.5	93.84	103.74
Real Estate	55.09	52.10	46.64	42.88	38.58	45.64	44.42	43.78	42.88	41.3	40.29	39.48	38.58
Commercial	36.14	38.03	41.23	41.4	40.8	38.26	40.06	39.97	41.4	42.44	39.78	40.35	40.8
Loan to Deposit Ratio	30.7%	27.87%	26.04%	26.04%	25.64%	25.94%	26.91%	26.50%	26.04%	25.64%	24.51%	25.32%	25.64%

Source: Banking Section, Department of Commerce; Values are rounded to the nearest Hundredths.

*Includes Cashiers Checks

Figure 1a - Banking Activity – Deposits

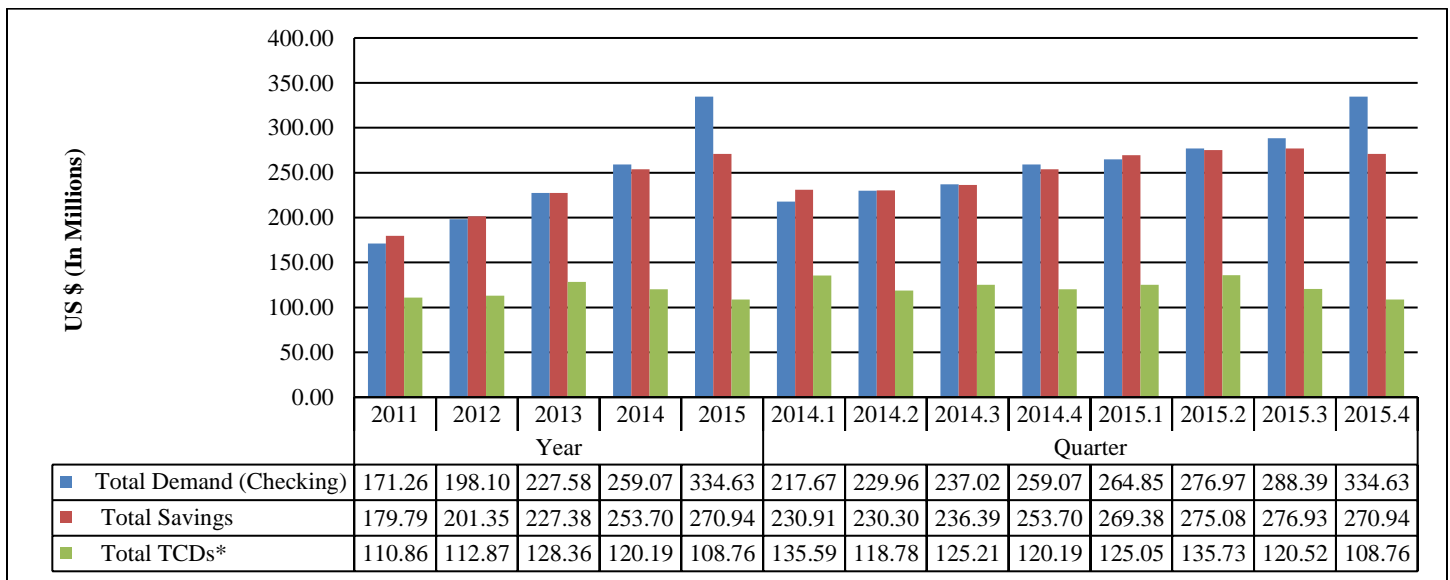


Figure 1b - Banking Activity – Loans

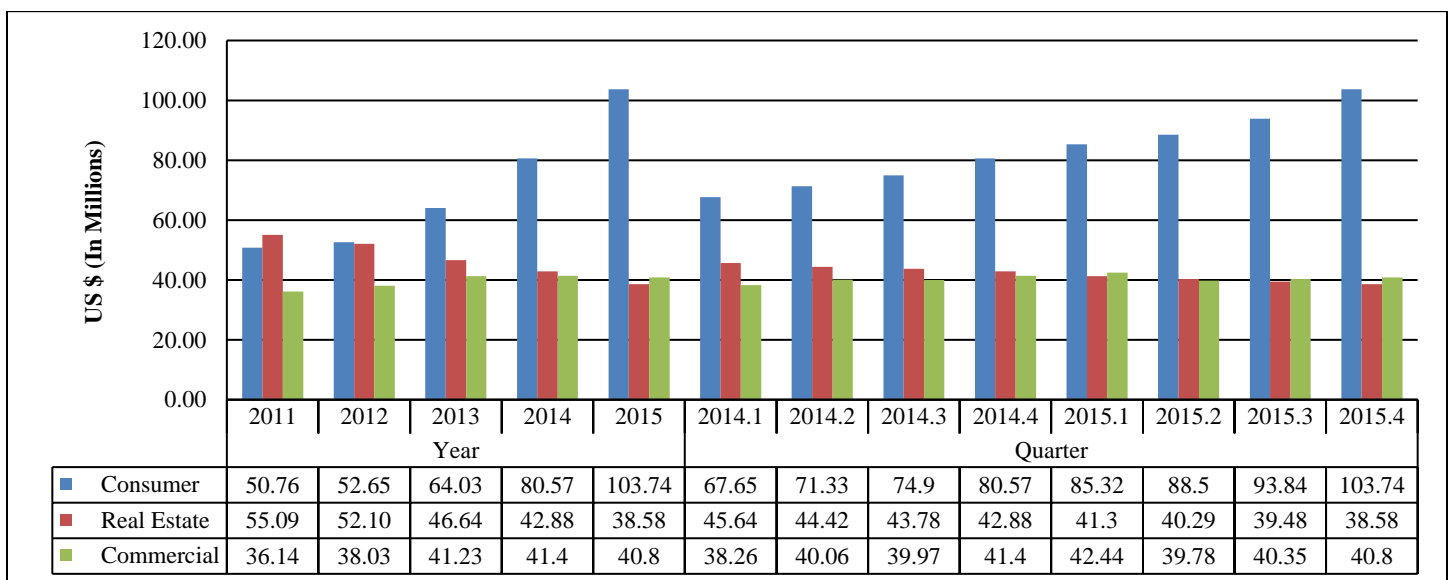


Table 2 – Remittance (Calendar Year)

Remittances	Year					Quarter							
	2011	2012	2013	2014	2015	2014.1	2014.2	2014.3	2014.4	2015.1	2015.2	2015.3	2015.4
Remittances (US \$ Millions)	61.1	60.9	64.1	64.0	68.57	15.56	15.95	15.74	16.74	16.28	17.28	16.80	18.21
% Change to Previous Year/Quarter	-7.8%	-0.3%	5.3%	-0.2%	7.2%	1.7%	4.9%	-4.0%	-2.7%	4.6%	8.3%	6.7%	8.8%
% Change to Previous Quarter						-9.5%	2.5%	-1.3%	6.4%	-2.7%	6.1%	-2.8%	8.4%

Source: Banking Section, Department of Commerce; Values are rounded to the nearest Tenths.

Figure 2 – Remittances

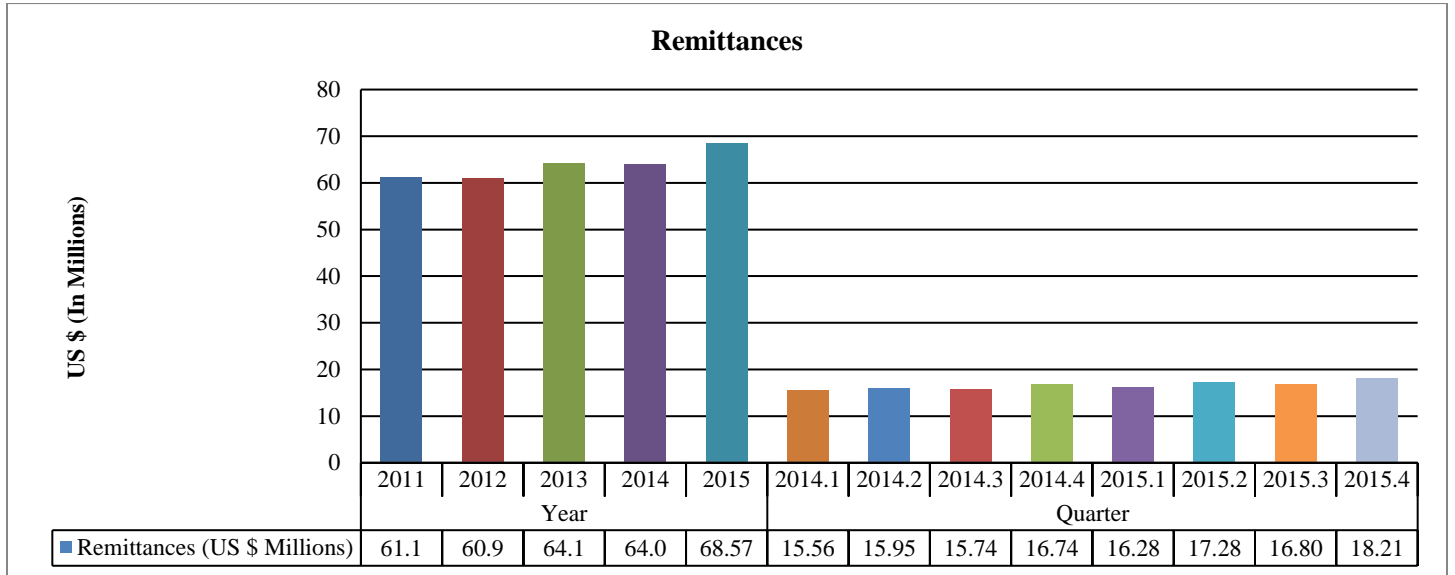


Table 3 – Auto Sales (Calendar Year)

Auto Sales	Year					Quarter							
	2011	2012	2013	2014	2015	2014.1	2014.2	2014.3	2014.4	2015.1	2015.2	2015.3	2015.4
Total Cars Sold	728	892	1257	1656	2102	355	390	437	474	434	487	552	629
% Change to Previous Year/Quarter	-17.4%	22.5%	40.9%	31.7%	26.9%	25.9%	39.3%	41.9%	22.5%	22.3%	24.9%	26.3%	32.7%
% Change to Previous Quarter						-8.3%	9.9%	12.1%	8.5%	-8.4%	12.2%	13.3%	13.9%
New Cars	602	454	626	1041	1902	323	345	376	421	369	442	507	584
Used Cars	279	274	266	216	200	32	45	61	53	65	45	45	45

Source: Commonwealth Auto Dealer's Association (CADA)

Figure 3 - Auto Sales

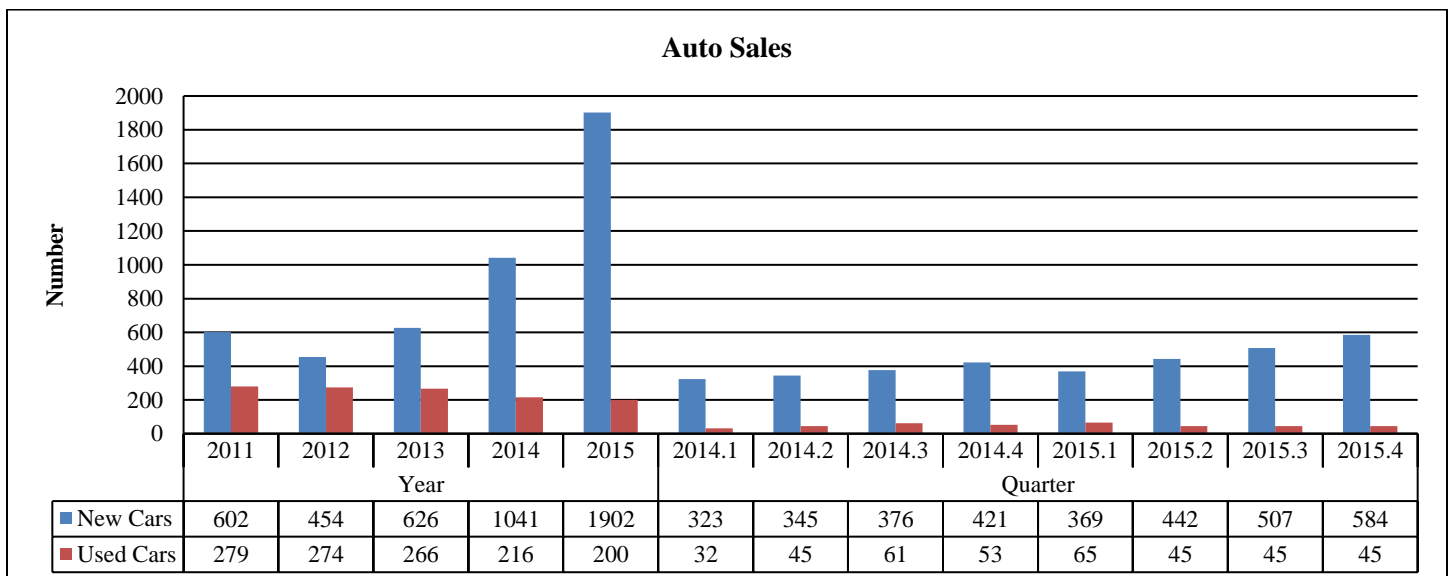


Table 4 - Visitor Arrival (Calendar Year)

Visitor Arrivals	Year					Quarter							
	2011	2012	2013	2014	2015	2014.1	2014.2	2014.3	2014.4	2015.1	2015.2	2015.3	2015.4
Total Visitors	340,957	401,219	438,908	459,240	478,592	123,605	100,470	115,531	119,634	131,148	118,770	110,127	118,547
% Change to Previous Year:	-10.1%	17.7%	9.4%	4.6%	4.2%	4.4%	1.5%	-1.8%	15.1%	6.1%	18.2%	-4.7%	-0.9%
% Change to Pervious Quarter :						18.9%	-18.7%	15.0%	3.6%	9.6%	-9.4%	-7.3%	7.6%
Japan	142,946	153,259	141,747	109,793	80,832	36,668	21,766	27,883	23,476	25,603	18,829	20,674	15,726
Korea	107,503	129,394	139,958	142,081	182,622	35,614	27,879	30,319	48,269	49,670	47,581	36,432	48,939
U.S. & Guam	23,980	21,994	21,235	20,405	19,968	5,815	5,080	4,590	4,920	4,454	5,777	4,093	5,644
China	55,346	86,119	116,967	170,121	186,509	40,134	40,319	48,945	40,723	49,084	44,192	47,466	45,767
Russia	5,276	6,282	12,493	11,200	1,374	3,892	3,995	2,409	904	303	412	270	389
Hong Kong	845	477	746	1,098	732	205	368	284	241	132	271	147	182
Philippines	544	528	649	694	2,405	171	178	184	161	849	751	256	549
Others*	4,517	3,166	5,113	3,848	4,150	1,106	885	917	940	1,053	957	789	1,351

Source: Marianas Visitors Authority (MVA)

Figure 4a - Visitor Arrivals by Year

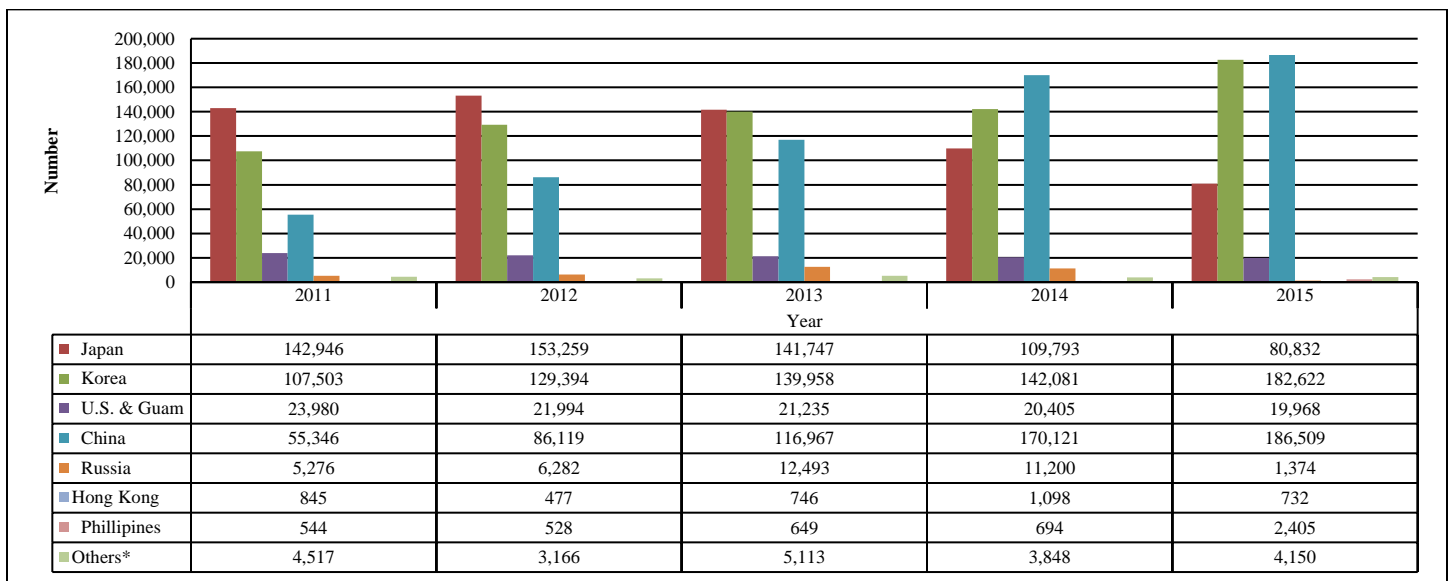


Figure 4b - Visitor Arrivals by Quarter

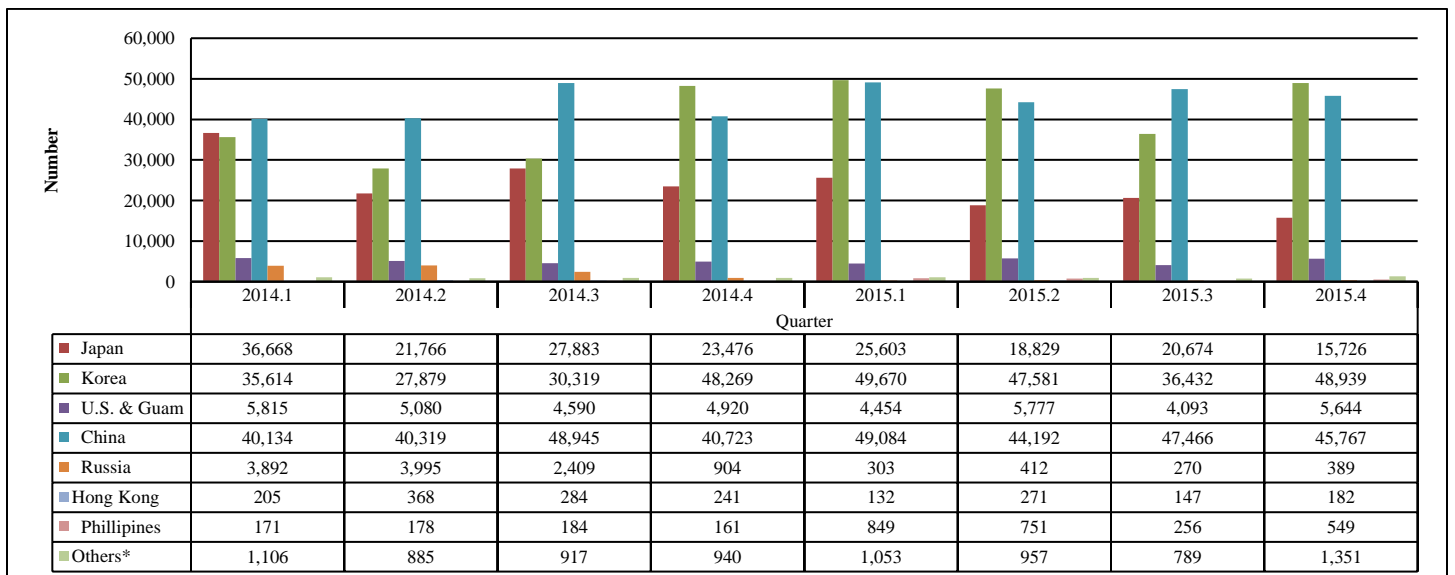


Table 5 – AVERAGE CNMI Hotel Daily Rate (Calendar Year)

Hotel Daily Rates	Year					Quarter							
	2011	2012	2013	2014	2015	2014.1	2014.2	2014.3	2014.4	2015.1	2015.2	2015.3	2015.4
Average Daily Rates (\$)	\$97.61	\$102.73	\$113.32	\$125.95	\$132.53	\$135.10	\$112.96	\$131.31	\$124.43	\$147.09	\$120.78	\$132.39	\$129.85
% Change to Previous Year/Quarter						16.8%	9.0%	9.9%	8.6%	8.9%	6.9%	0.8%	4.4%
% Change to Previous Quarter						18.0%	-16.4%	16.2%	-5.2%	18.2%	-17.9%	9.6%	-1.9%

Source: Hotel Association of the Northern Mariana Islands (HANMI). Data from HANMI members only.

Note: All Percents are Rounded to the Nearest Tenth

Figure 5 – AVERAGE CNMI Hotel Daily Rate

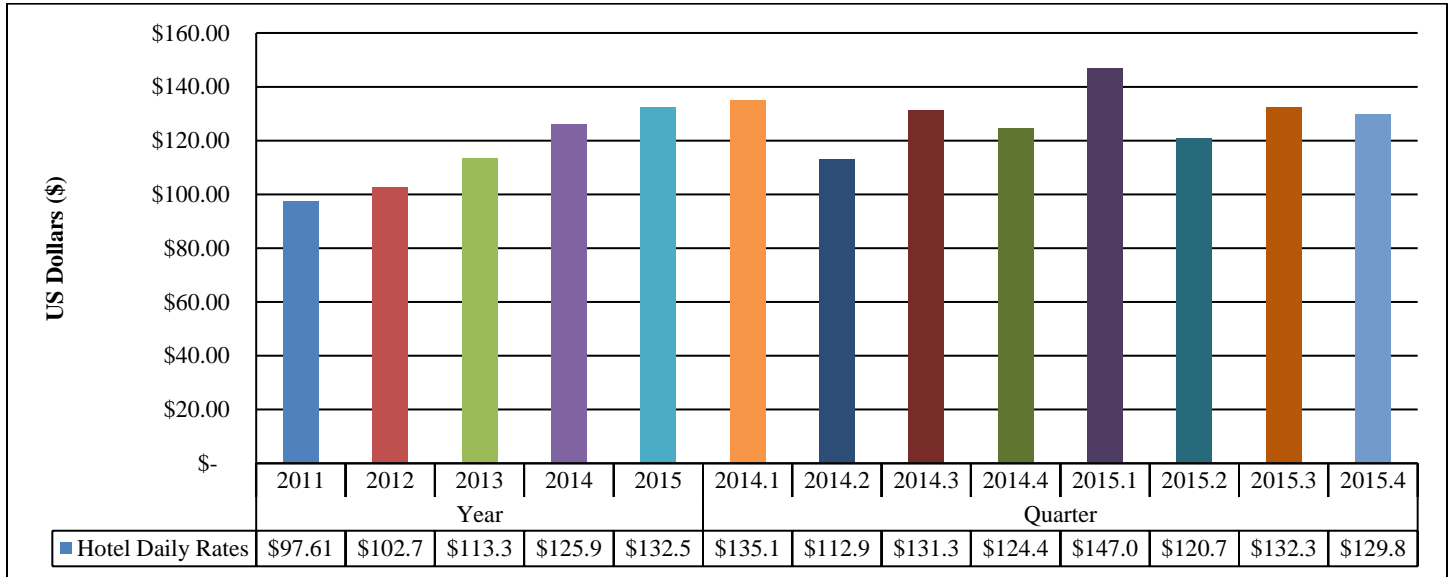


Table 6 - AVERAGE CNMI Hotel Occupancy Rate (Calendar Year)

Hotel Occupancy Rate	Year					Quarter							
	2011	2012	2013	2014	2015	2014.1	2014.2	2014.3	2014.4	2015.1	2015.2	2015.3	2015.4
Hotel Occupancy Rate (%)	63.70%	73.06%	82.98%	82.41%	87.37%	91.74%	75.77%	82.07%	80.05%	89.82%	83.11%	87.41%	89.14%
% Change to Previous Year/Quarter						-1.22%	0.51%	-2.44%	0.65%	-2.10%	9.69%	6.50%	11.36%
% Change to Previous Quarter						15.36%	-17.41%	8.31%	-2.47%	12.21%	-7.46%	5.17%	1.98%

Source: Hotel Association of the Northern Mariana Islands (HANMI). Data from HANMI members only.

Figure 6 – AVERAGE CNMI Hotel Occupancy Rate

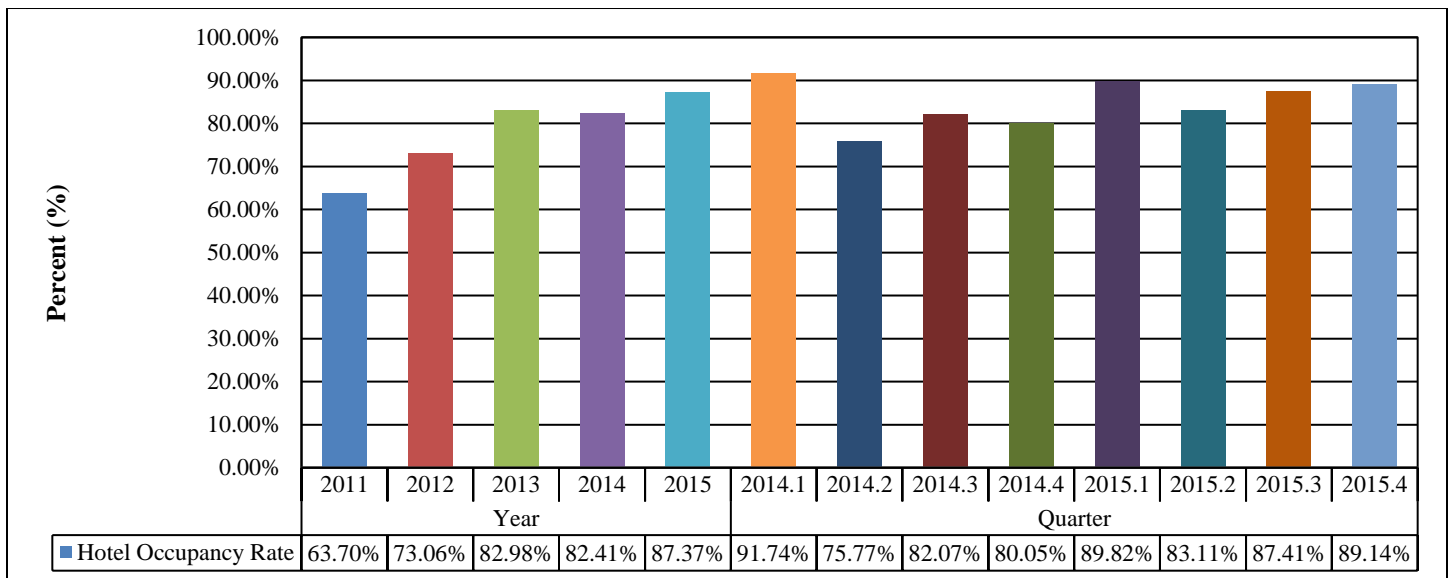


Table 7 – Business Gross Revenue (BGR) Reported (Calendar Year)

Figures for 2015 are unavailable from DOF

Business Gross Revenue (BGR)	Year				Quarter					
	2011	2012	2013	2014	2013.3	2013.4	2014.1	2014.2	2014.3	2014.4
BGR Reported* (US \$ Millions)	1360.85	1448.73	1482.86	1651.22	373.45	387.53	394.62	407.72	414.56	434.32
% Change to Previous Year/Quarter					8.2%	7.3%	9.6%	12.7%	11.0%	12.1%
% Change to Previous Quarter					3.2%	3.8%	1.8%	3.3%	1.7%	4.8%

Source: Department of Finance, Revenue & Taxation

Figure 7 – Business Gross Revenue (BGR) Reported

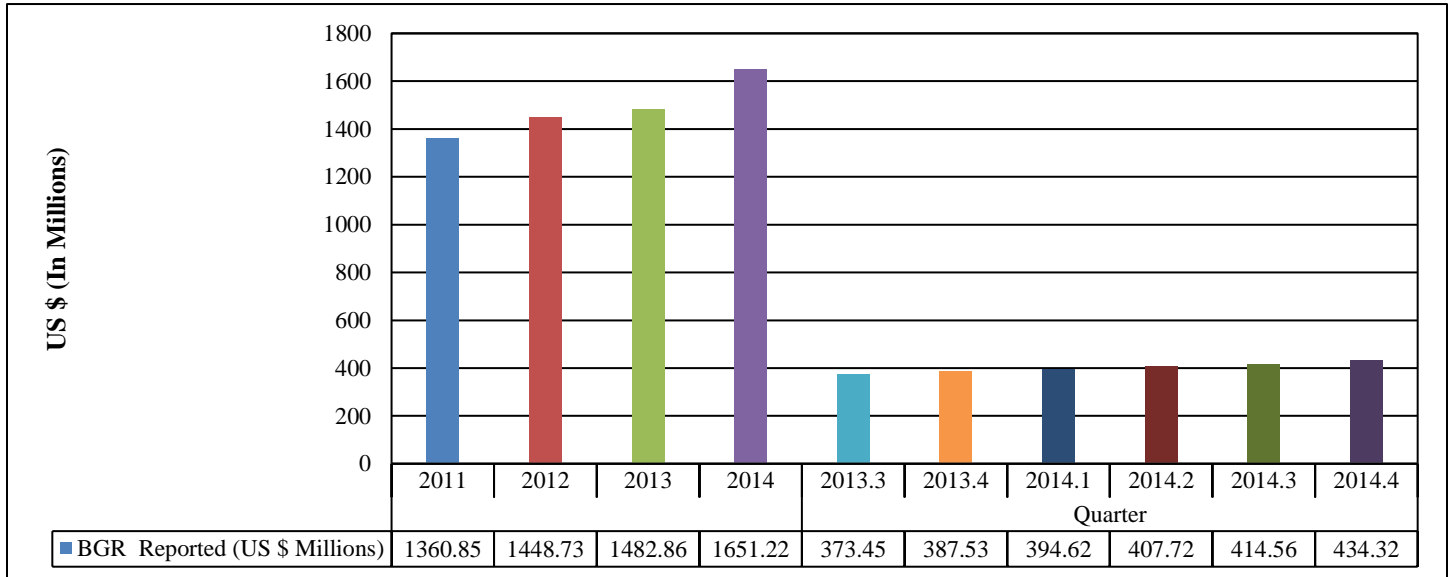


Table 8 - Government Expenditures (Calendar Year)

Figures for 2010.3rd to 2013.4th and 2014 - 2015 are unavailable from DOF

General Expenditures	Year				Quarter					
	2006	2007	2008	2009	2009.1	2009.2	2009.3	2009.4	2010.1	2010.2
Government Expenditures (US \$ Millions)*	195.60	162.67	172.24	168.12	39.86	38.27	42.67	47.32	39.50	37.80
% Change to Previous Year/Quarter		-12.7%	-16.8%	5.9%	-2.4%	-9.2%	-17.6%	11.9%	8.1%	-0.9%
% Change to Previous Quarter					-9.0%	-4.0%	11.5%	10.9%	-16.5%	-4.3%

Source: Department of Finance

*Note: FY07 - 08 expenditures do not include suspended employer retirement contributions

Figure 8 – Government Expenditures

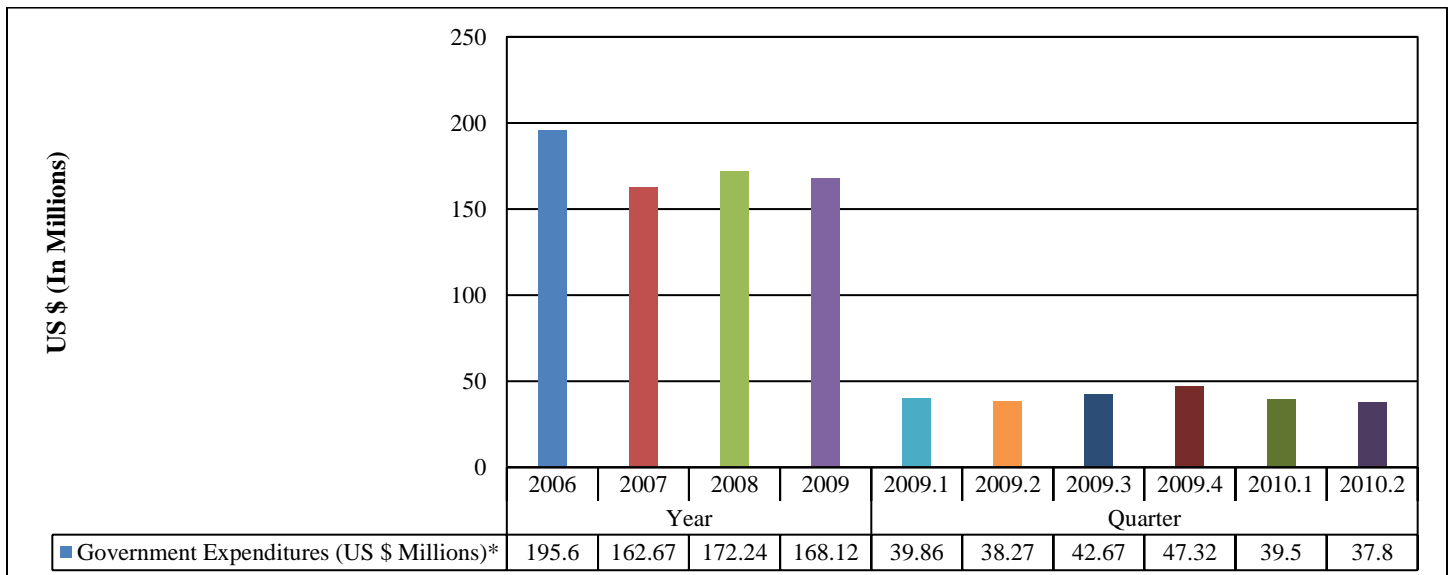


Table 9 - General Fund Revenue - Taxes and Fees Collected (Calendar Year)

Figures for 2010.3rd to 2013.4th and 2014 - 2015 are unavailable from DOF

General Fund Revenue (Taxes and Fees Collected)	Year				Quarter					
	2006	2007	2008	2009	2009.1	2009.2	2009.3	2009.4	2010.1	2010.2
Total (US \$ Millions)	192.03	163.03	162.76	154.69	34.85	33.34	53.70	32.81	36.34	39.07
% Change to Previous Year/Quarter	-8.7%	-15.1%	-0.2%	-5.0%	-12.9%	-15.6%	13.4%	-8.6%	4.3%	17.2%
% Change to Previous Quarter					-2.9%	-4.3%	61.1%	-38.9%	10.8%	7.5%
Business Gross Receipt	54.05	49.04	51.78	44.77	12.92	11.19	9.51	11.14	12.25	11.78
Wage & Salary	28.58	26.20	25.05	24.43	5.73	4.89	7.24	6.57	6.52	5.63
NMTIT Personal (Chp. 7) / Corp. Income	15.05	8.34	12.90	15.51	1.92	3.70	8.19	1.70	2.46	5.28
Excise	24.41	20.58	19.72	17.99	4.49	4.40	4.69	4.42	4.21	4.64
Hotel Occupancy	5.54	4.93	5.56	5.14	1.78	1.12	1.25	0.99	1.65	1.17
Fuel/Container/Bar	7.25	6.82	7.28	6.37	2.09	0.56	2.50	1.23	1.11	1.44
Garment Certification	18.06	11.38	3.63	0.12	0.12	0.00	0.00	0.00	0.00	0.00
*Fees, Charges, & Other Revenues	33.81	39.26	33.17	29.95	4.81	6.23	12.71	6.20	8.52	9.78
Transfers from Other Funds			7.29	12.06	1.62	1.37	7.73	1.35	0.26	0.15
Revenue Transfer to Other Funds		-3.51	-3.62	-1.66	-0.63	-0.12	-0.12	-0.80	-0.63	-0.80

Source: Department of Finance

*Note: Also Includes "Transfers From Other Funds" for Years 2005 – 2007

Figure 9 - General Fund Revenue - Taxes and Fees Collected

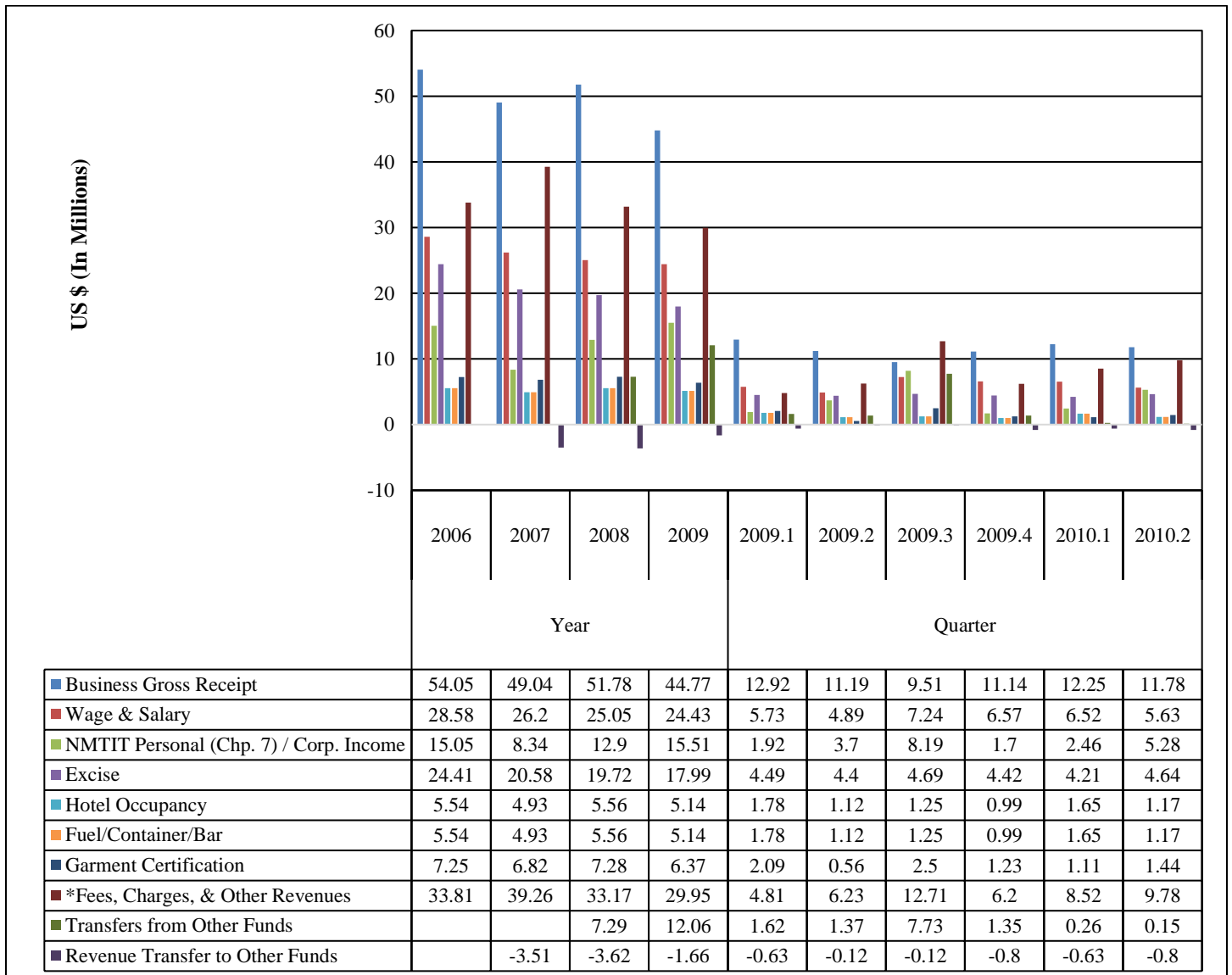


Table 10 – Imports

Imports	Year					Quarter							
	2011	2012	2013	2014	2015	2014.1	2014.2	2014.3	2014.4	2015.1	2015.2	2015.3	2015.4
Total Revenue Tonnage (In Thousands)	349.51	329.30	334.58	377.70	465.71	86.59	99.24	91.17	100.70	100.75	109.64	108.72	146.60
% Change to Previous Quarter						-8.70%	14.61%	-8.13%	10.45%	0.05%	8.82%	-0.84%	34.84%
Petroleum, Oil, Lubricants (P.O.L.)	183.16	162.39	150.10	152.15	170.56	35.66	41.94	35.85	38.70	47.73	37.98	38.89	45.96
Cement	9.11	9.76	9.48	13.99	13.75	3.56	3.95	2.18	4.30	4.15	4.52	2.90	2.18
Garment	0.07	0.21	0.08	0.00	0.06	0.00	0.00	0.00	0.00	0.06	0.00	0.00	0.00
Food Items	44.22	52.25	55.64	46.88	53.31	13.33	12.02	9.63	11.90	11.59	12.05	13.17	16.50
Construction Materials	15.36	16.10	12.63	18.39	55.38	5.18	6.37	3.81	3.03	3.50	8.71	10.39	32.78
Beverages	19.61	19.62	19.45	18.67	19.04	4.61	5.05	4.72	4.29	4.17	4.69	4.45	5.73
Others*	77.98	68.97	87.21	127.62	153.61	24.25	29.91	34.98	38.48	29.55	41.69	38.92	43.45

Source: Port of Saipan, Commonwealth Ports Authority (CPA)

*Note: Others include Vehicles, Tobacco, Clothing, Heavy Equipment & All Others; Prior to 2006 Others also included Food Items, Construction Materials, & Beverages; Values are rounded to the nearest Hundredths; Shipments between Islands are not counted. Values are rounded to the nearest Hundredths; Shipments between Islands are not counted.

Figure 10 - Imports (Revenue Tonnage in Thousands)

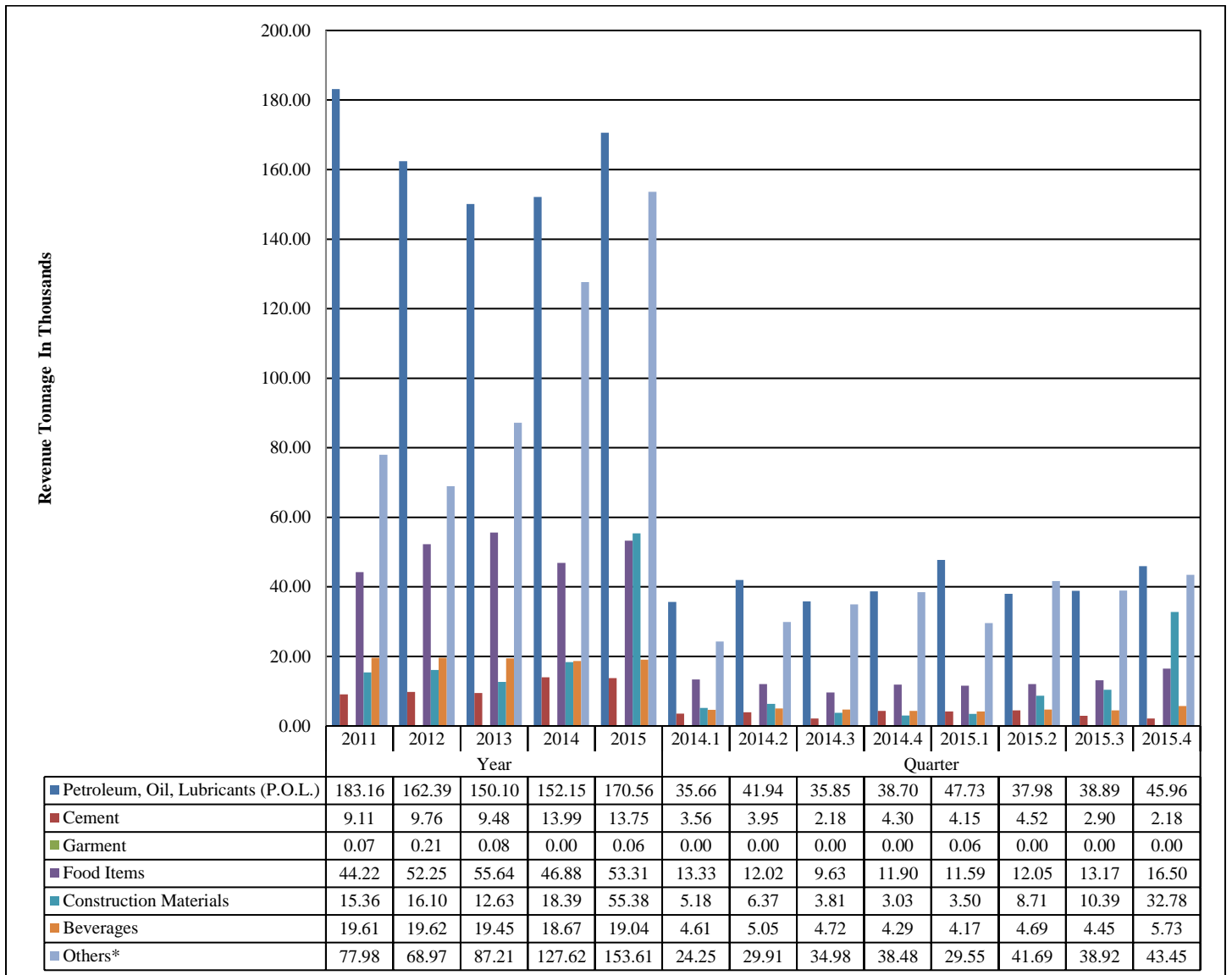


Table 11 – Exports (Calendar Year)

Export	Year					Quarter							
	2011	2012	2013	2014	2015	2014.1	2014.2	2014.3	2014.4	2015.1	2015.2	2015.3	*2015.4*
Total Revenue Tonnage	9976.20	3277.23	11742.38	9976.20	9448.63	1948.53	2875.53	2275.73	2876.40	2051.83	2168.31	1413.00	3815.50
% Change to Previous Quarter						11.06%	47.57%	-20.86%	26.39%	-28.67%	5.68%	-34.83%	170.03%
Petroleum, Oil, Lubricants (P.O.L.)	78.47	99.35	297.21	78.47	144.79	3.99	3.20	20.68	50.60	0.75	34.00	0.00	110.04
Cement	84.30	0.00	20.00	84.30	6.25	0.00	55.00	0.00	29.30	0.00	0.00	0.00	6.25
Garment	0.98	1.39	19.41	0.98	16.00	0.00	0.00	0.00	0.98	16.00	0.00	0.00	0.00
Food Items	609.42	142.07	1246.99	609.42	416.77	203.84	321.01	83.19	1.38	104.25	91.24	74.90	146.38
Construction Materials	532.19	186.46	678.33	532.19	731.21	256.16	175.87	73.84	26.33	7.00	67.75	233.40	423.06
Beverages	37.93	0.00	159.19	37.93	74.80	0.00	37.93	0.00	0.00	25.26	0.00	1.55	47.99
Vehicles	406.70	178.43	786.64	406.70	533.34	44.23	172.88	140.26	49.34	47.71	40.63	70.63	374.37
Others*	8226.22	2669.53	8534.62	8226.22	7525.47	1440.31	2109.64	1957.78	2718.49	1850.85	1934.69	1032.53	2707.40

Source: Commonwealth Ports Authority

*Definition: General commodities exiting the CNMI and are not necessarily for resale purposes.

Note - 4th Quarter 2015: the increase in revenue tons for the petrol, oil & lubricants are in regards to the returning of the items that were used during the recovery from storm.

Figure 11 - Exports (Revenue Tonnage in Thousands)

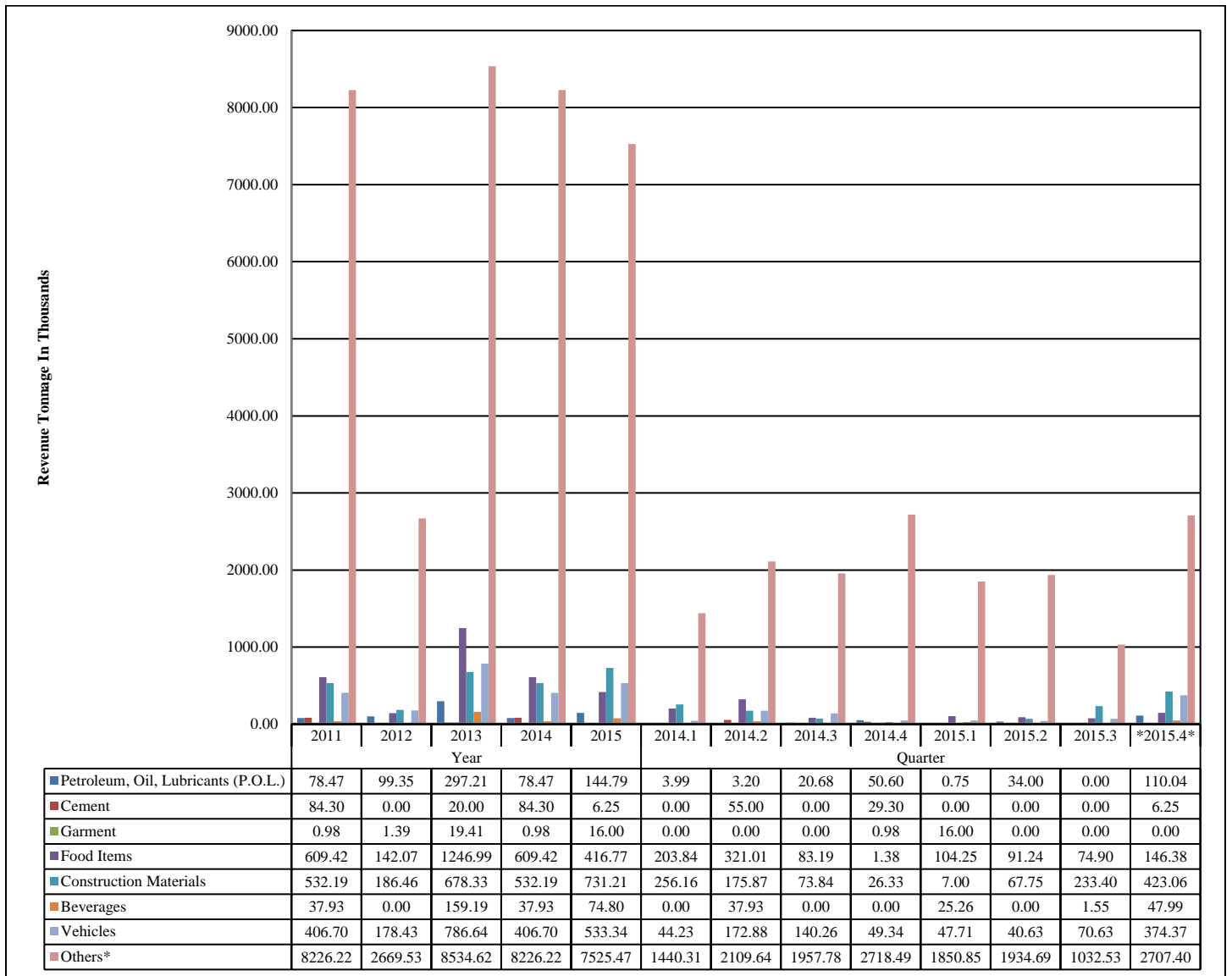


Table 12 – Telephone Lines (Calendar Year)

Figures for 2015 Data Unavailable at time of Publication

Telephone Lines	Year				Quarter					
	2011	2012	2013	2014	2013.3	2013.4	2014.1	2014.2	2014.3	2014.4
Total Telephone Lines	28,694	30,938	31,158	29,105	29,428	28,886	29,281	29,181	28,640	29,105
% Change to Previous Year/Quarter	-1.9%	7.8%	0.7%	-6.6%	-5.1%	-6.6%	-5.4%	-4.1%	-2.7%	0.8%
% Change to Previous Quarter					-3.3%	-1.8%	1.4%	-0.3%	-1.9%	1.6%
Total Commercial Phone Lines	21,493	23,927	23,901	21,592	22,396	21,633	21,861	21,733	21,312	21,592
% Change to Previous Year/Quarter	-1.1%	11.3%	-0.1%	-9.7%	-6.6%	-9.6%	-8.46%	-7.23%	-4.84%	-0.19%
% Change to Previous Quarter					-4.4%	-3.4%	1.1%	-0.6%	-1.9%	1.3%
Saipan	7,331	7,141	7,199	6,492	7,084	6,628	6,659	6,586	6,448	6,492
Tinian	314	306	306	275	300	281	282	279	273	275
Rota	334	299	302	273	298	279	280	277	271	273
Special Access	13,514	16,181	16,094	14,552	14,714	14,445	14,640	14,591	14,320	14,552
Total Residential Phone Lines	7,201	7,011	7,257	7,513	7,032	7,253	7,420	7,448	7,328	7,513
% Change to Previous Year/Quarter	-4.2%	-2.6%	3.5%	3.5%	0.1%	3.5%	4.9%	6.6%	4.2%	3.6%
% Change to Previous Quarter					0.6%	3.1%	2.3%	0.4%	-1.6%	2.5%
Saipan	6,477	6,265	6,488	6,707	6,278	6,476	6,624	6,650	6,542	6,707
Tinian	368	386	400	422	395	407	417	418	412	422
Rota	356	360	369	384	359	370	379	380	374	384

Source: Island Telecom & Engineering (IT&E)

Figure 12.1 - Commercial Phone Lines by Island

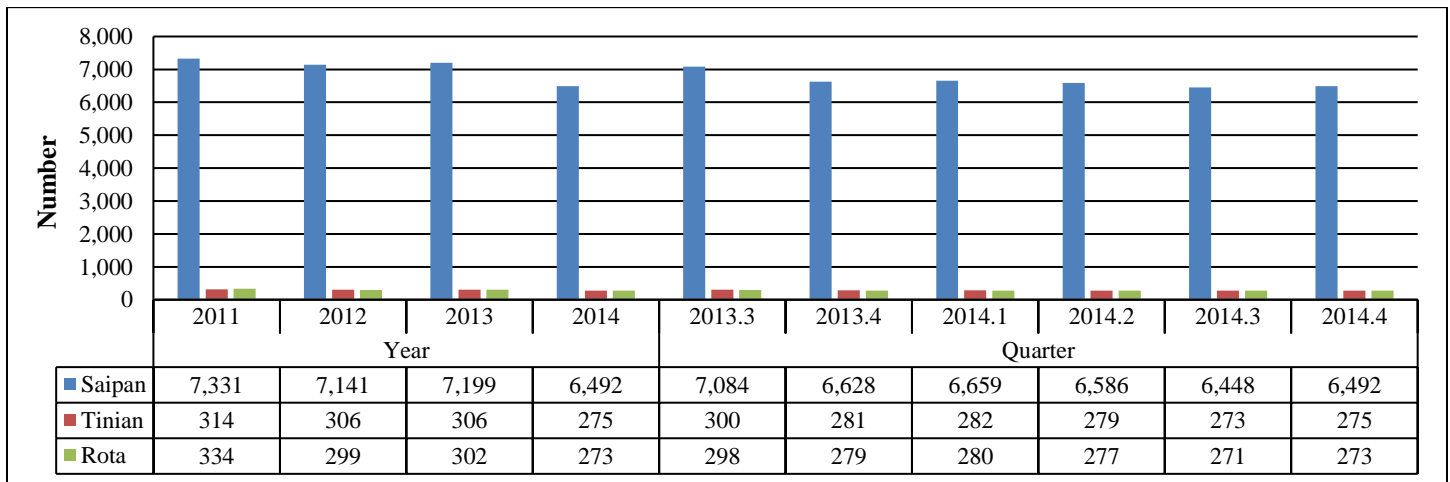


Figure 12.2 - Residential Phone Lines by Island

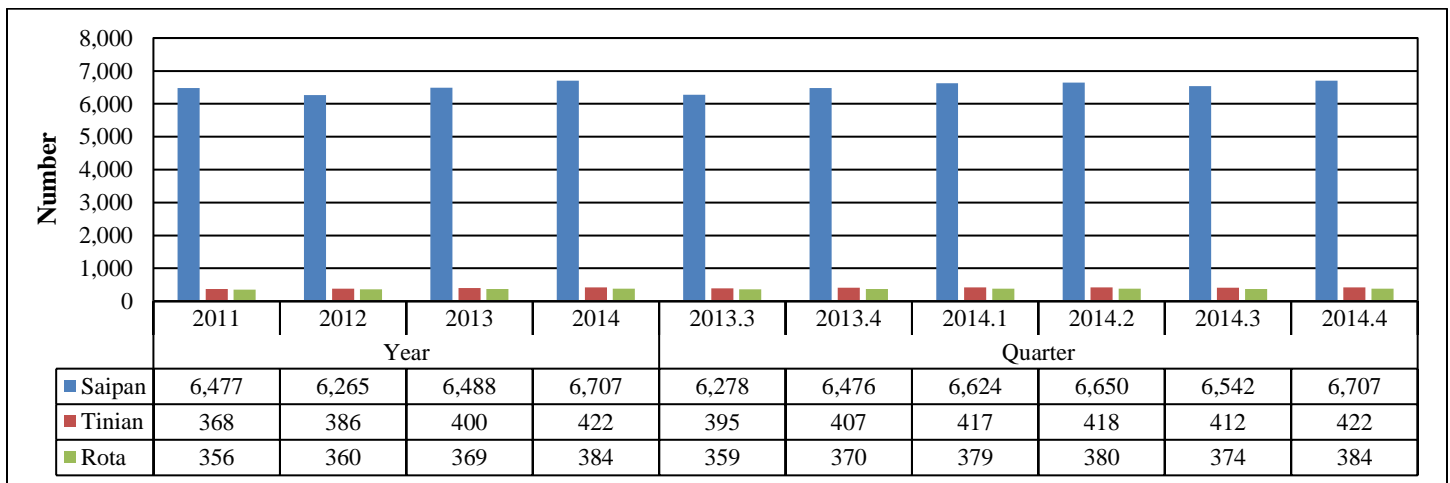


Figure 12.3 - Commercial & Residential Phone Lines (Totals)

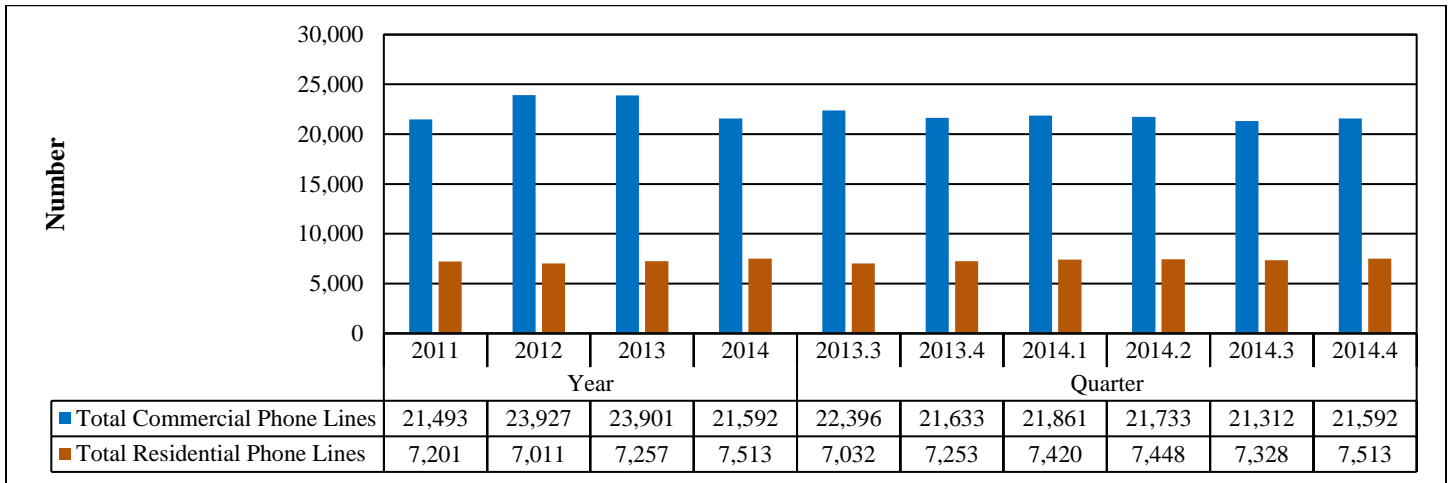


Table 13 - Building Permits (Calendar Year)

CNMI Building Permits Issued	Year					Quarter							
	2011	2012	2013	2014	2015	2014.1	2014.2	2014.3	2014.4	2015.1	2015.2	2015.3	2015.4
Total Number of Permits	144	116	135	113	212	37	27	25	24	20	45	50	97
Commercial	71	54	64	66	94	18	15	16	17	13	26	25	30
Residential	53	47	46	39	107	16	8	8	7	7	18	20	62
Government	20	15	25	8	11	3	4	1	0	0	1	5	5
Total Value (US \$ Millions)	32.98	11.05	13.45	32.58	71.42	3.32	22.71	4.61	1.94	1.73	31.38	13.15	25.17
Commercial	23.11	6.38	5.18	27.68	64.88	2.13	20.20	3.82	1.54	1.28	30.14	11.56	21.91
Residential	2.54	3.46	2.48	1.94	5.06	0.44	0.48	0.62	0.41	0.31	1.19	1.10	2.46
Government	7.33	1.21	5.79	2.96	1.48	0.75	2.03	0.17	0.00	0.14	0.04	0.49	0.80

Source: Building Safety Code Division, Department of Public Works; Total Value (US \$ Millions): values are rounded to the nearest Hundredths.

Figure 13a - Number of Building Permits Issued

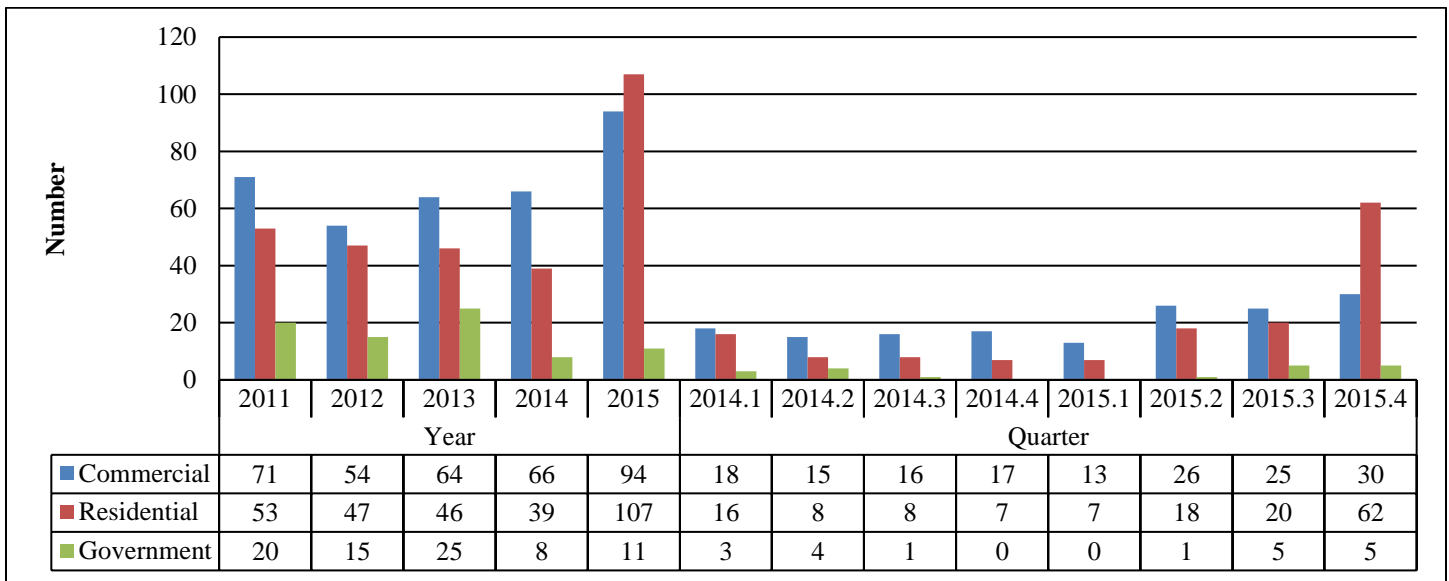
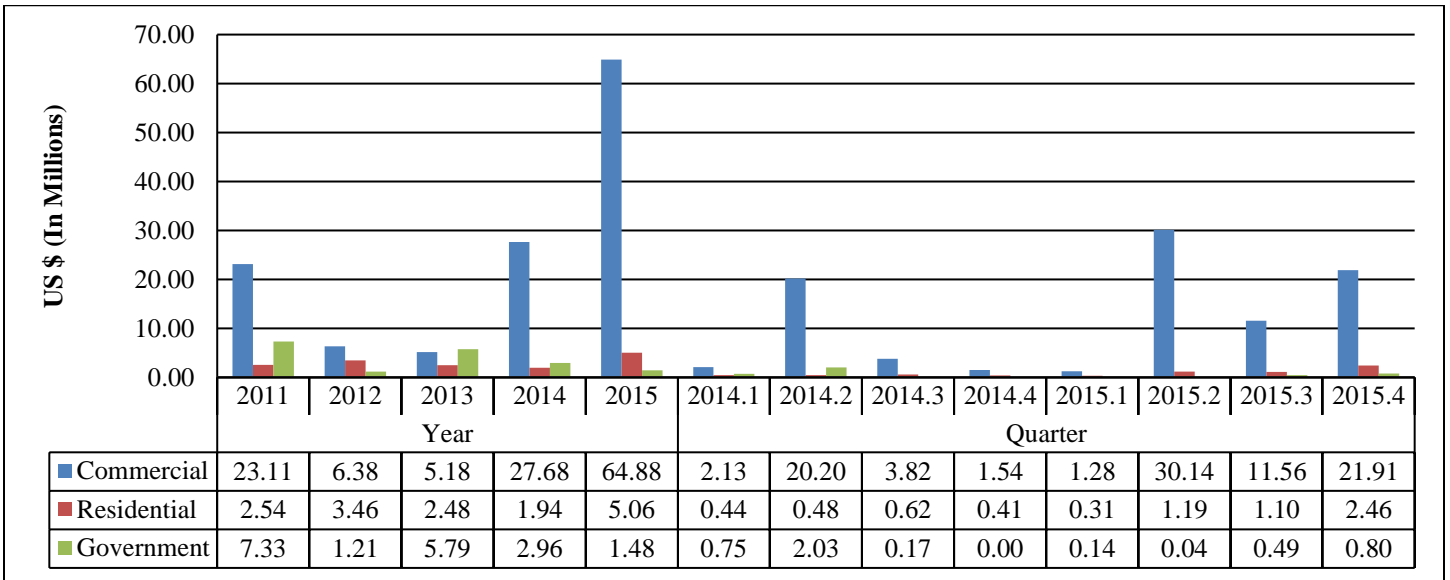


Figure 13b - Values of Building Permits Issued (In Millions)



The CNMI Consumer Price Index (CPI) for 2015 will be updated upon publication of the 2015 report.

Table 14 - CNMI Consumer Price Index – Saipan (Calendar Year)

Figures for 2013.3rd to 2013.4th are unavailable

Note: For a more in depth analysis and Island Comparisons of certain items between the islands of Tinian and Rota, Please access our latest CPI report by visiting the Central Statistics Division webpage at: <http://commerce.gov.mp/divisions/central-statistics/>

Group	1st Qtr 2012	2nd Qtr 2012	3rd Qtr 2012	4th Qtr 2012	1st Qtr 2013	2nd Qtr 2013
All Items	114.4	113.5	113.8	115.0	113.7	113.6
Food	110.2	110.4	110.5	110.3	110.5	110.7
Alcoholic Beverages	110.3	111.9	112.4	112.4	114.4	114.4
Housing & Utilities	103.0	102.4	101.6	103.3	103.6	103.7
Apparel	100.2	99.6	97.4	95.9	95.6	94.8
Transportation	131.4	126.9	129.3	131.9	127.6	126.6
Medical Care	135.0	137.8	139.2	141.5	143.1	143.1
Recreation	104.3	104.3	104.1	104.0	103.5	103.5
Education & Communication	105.0	103.9	104.4	104.9	94.3	94.3
Other Goods & Services	113.1	113.3	113.4	113.4	113.4	113.4

Figure 14 - CNMI Consumer Price Index – Saipan

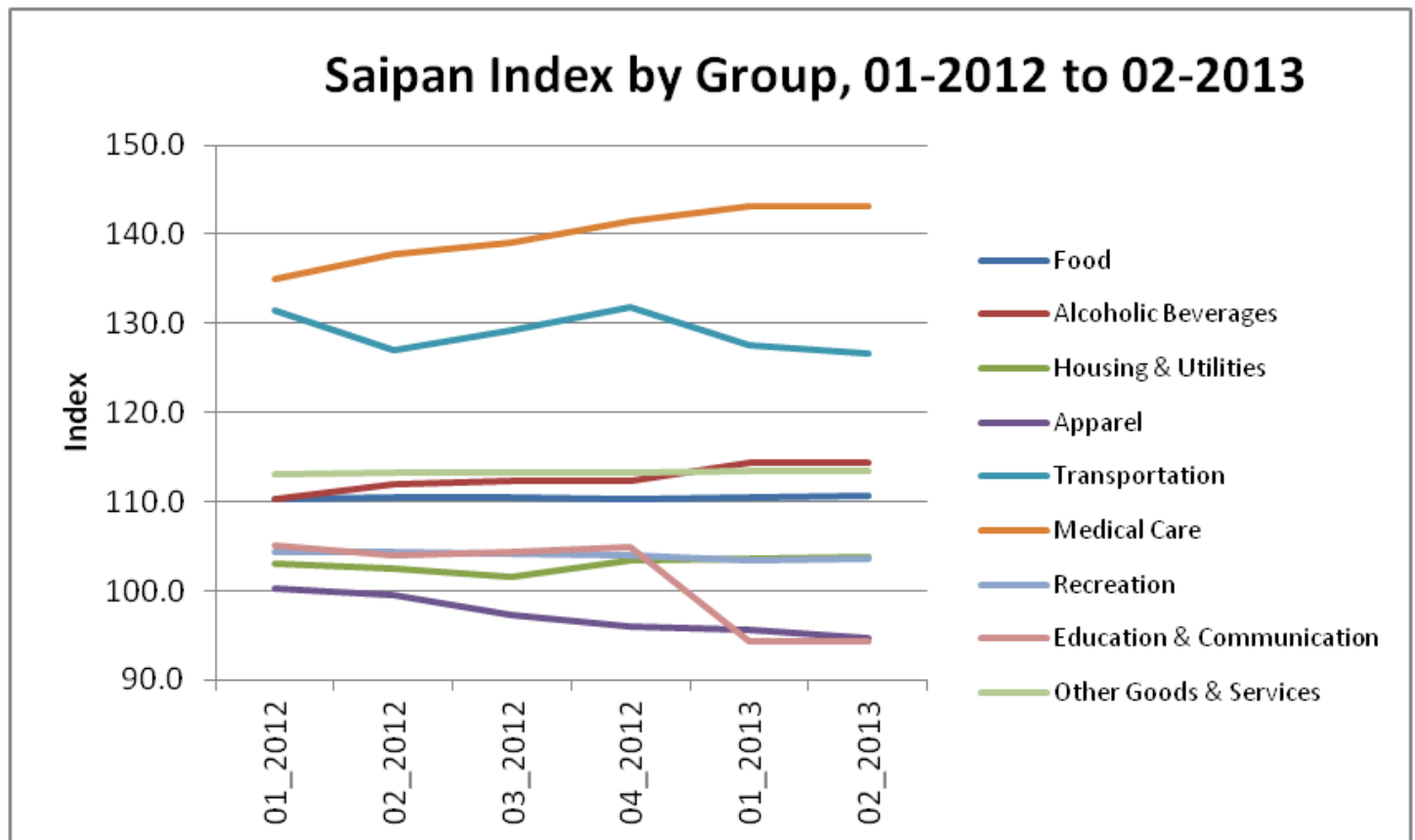


Table 15 - CNMI Consumer Price Index – Tinian (Calendar Year)

Note: For a more in-depth analysis and Island Comparisons of certain items between the islands of Saipan and Rota, Please access our latest CPI report by visiting the Central Statistics Division webpage at: <http://commerce.gov.mp/divisions/central-statistics/>

Group	1st Qtr 2012	2nd Qtr 2012	3rd Qtr 2012	4th Qtr 2012	1st Qtr 2013	2nd Qtr 2013
All Items	112.5	112.8	112.5	115.9	116.3	116.5
Food	100.3	101.2	101.0	101.4	101.6	103.5
Alcoholic Beverages	102.3	105.2	104.2	106.5	106.2	106.2
Housing & Utilities	123.0	122.1	121.6	124.8	126.3	125.7
Apparel	94.4	93.6	91.8	90.2	89.4	87.8
Transportation	114.0	117.5	119.3	119.0	118.4	118.4
Medical Care	134.2	134.2	134.2	154.6	155.1	155.1
Recreation	109.6	108.9	107.7	107.2	107.8	110.2
Education & Communication	100.3	100.3	100.0	103.3	100.1	100.3
Other Goods & Services	105.8	108.1	107.6	108.2	110.0	109.2

Figure 15 - CNMI Consumer Price Index – Tinian

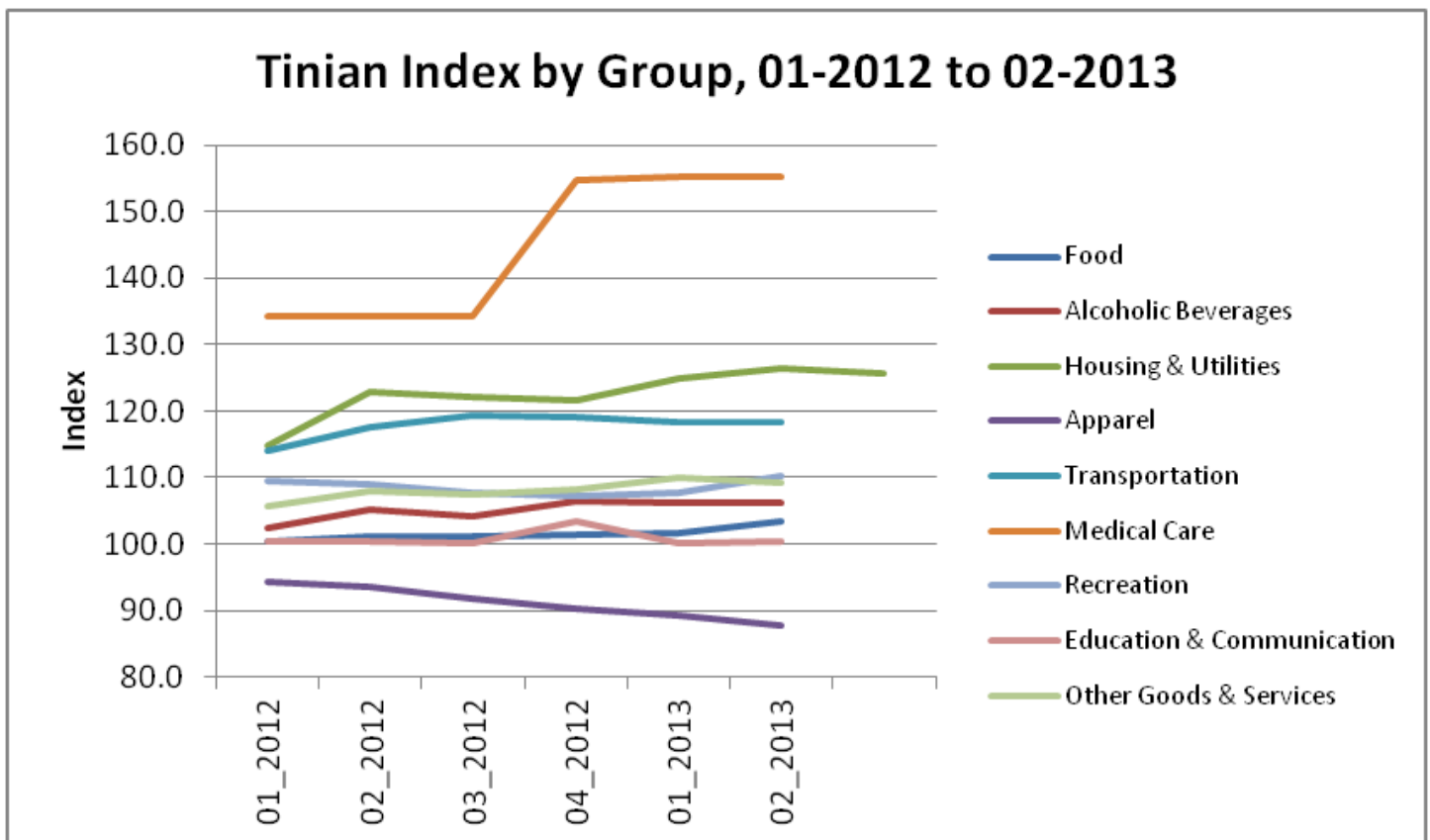
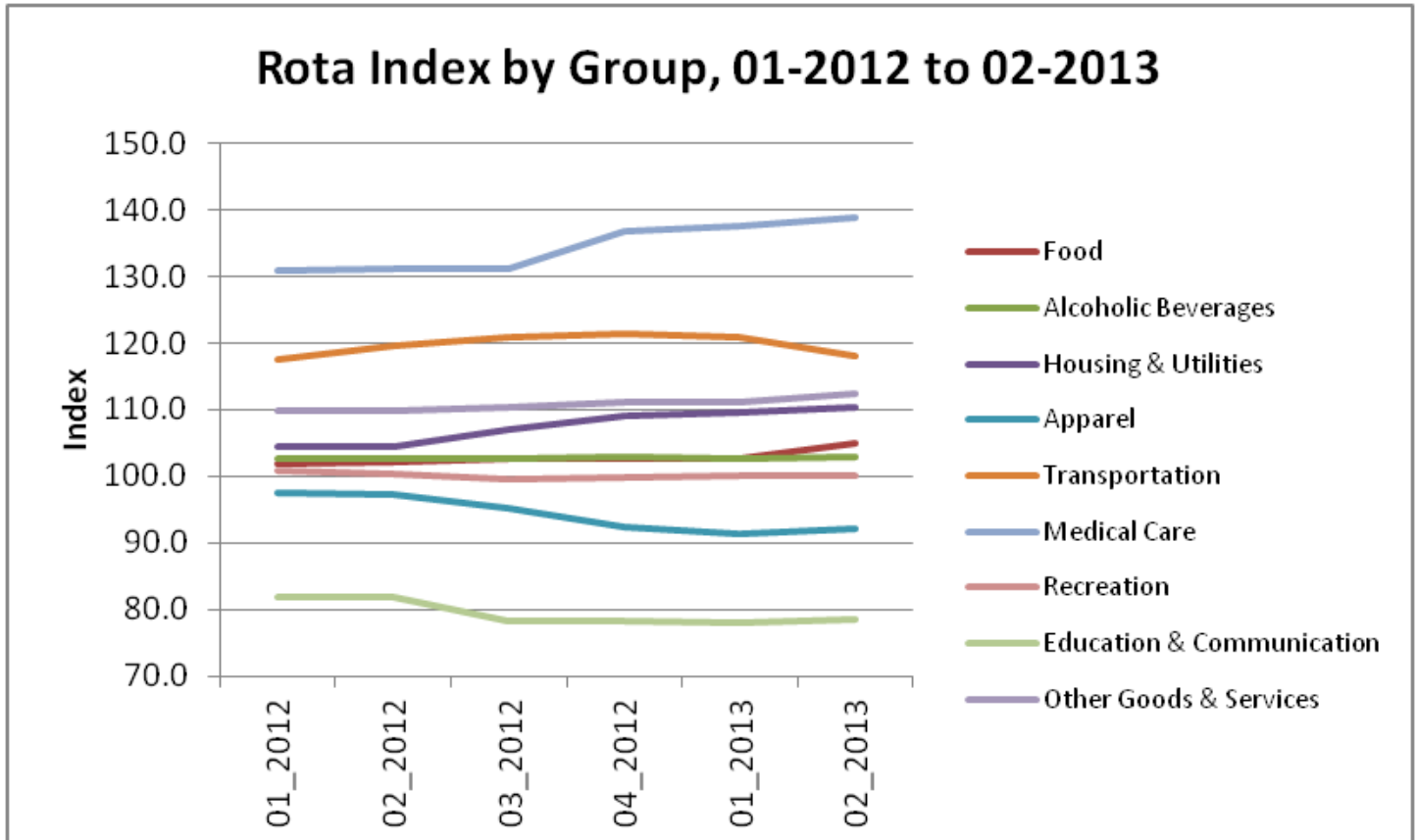


Table 16 - CNMI Consumer Price Index – Rota (Calendar Year)

Note: For a more in-depth analysis and Island Comparisons of certain items between the islands of Saipan and Tinian, Please access our latest CPI report by visiting the Central Statistics Division webpage at: <http://commerce.gov.mp/divisions/central-statistics/>

Group	1st Qtr 2012	2nd Qtr 2012	3rd Qtr 2012	4th Qtr 2012	1st Qtr 2013	2nd Qtr 2013
All Items	107.1	107.3	108.5	109.7	109.9	110.5
Food	101.8	102.2	102.8	102.6	102.6	104.9
Alcoholic Beverages	102.8	102.8	102.8	102.8	102.8	102.8
Housing & Utilities	104.5	104.5	107.1	109.1	109.5	110.2
Apparel	97.4	97.2	95.3	92.3	91.2	92.2
Transportation	117.5	119.5	120.9	121.3	120.8	118.0
Medical Care	131.0	131.0	131.0	136.7	137.6	138.9
Recreation	100.9	100.4	99.5	99.8	100.1	100.1
Education & Communication	81.8	81.8	78.2	78.3	78.0	78.5
Other Goods & Services	109.7	109.7	110.3	111.1	111.1	112.3

Figure 16 - CNMI Consumer Price Index – Rota



List of Contributors

Agency		Contact Number	Website
Commonwealth Auto Dealer Association	CADA	(670) 234-5911	
Commonwealth Ports Authority	CPA	(670) 664-3551	http://www.cpa.gov.mp/
Department of Commerce	DOC	(670) 664-3023 / 3045	http://commerce.gov.mp/
Department of Finance	DOF	(670) 664-1186	http://cnmidof.net/
Department of Public Works	DPW	(670) 235-5827 / 9570	
Hotel Association of Northern Mariana Islands	HANMI	(670) 288-8433	http://www.saipanhotels.org/
Marianas Visitor Authority	MVA	(670) 664-3200 / 3201	http://www.mymarianas.com/
Island Telecom & Engineering	IT&E	(670) 682-4483	https://www3.pticom.com/