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Credit  
Financial services  
Treasury bills and bonds  
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Nota di contenuto	<p>Cover; CONTENTS; INTRODUCTION; RECENT ECONOMIC DEVELOPMENTS; OUTLOOK AND RISKS; POLICY THEME #1-ENSURING MACRO-ECONOMIC STABILITY; A. Fiscal Policy; B. Monetary Policy; C. External Sector Issues; POLICY THEME #2-SAFEGUARDING FINANCIAL SECTOR STABILITY AND FOSTERING DEEPENING; POLICY THEME #3-DIVERSIFYING THE SOURCES OF GROWTH AND ENHANCING INCLUSIVENESS; STAFF APPRAISAL; BOXES; 1. Gross National Happiness; 2. Inflation in Bhutan; 3. The Macroeconomic Effects of Hydropower Development in Bhutan; 4. Spillover from India to Bhutan; 5. Real Exchange Rate Assessment; FIGURES</p> <p>1. Recent Macroeconomic Developments 2. External Developments; 3. Fiscal and Monetary Developments; 4. Business Environment and Governance; TABLES; 1. Selected Economic Indicators, 2009/10-2014/15; 2. Government Budget Summary, 2009/10-2013/14; 3. Balance of Payments, 2009/10-2017/18; 4. Medium-Term Macroeconomic Framework, 2009/10-2018/19; 5. Monetary Survey, 2008/09-2012/13; 6. Financial Soundness Indicators, 2006/07-2012/13; 7. Millennium Development Goals; ANNEX; I. Key Recommendations on Enhancing Financial Sector Surveillance in Low-Income Countries; CONTENTS; FUND RELATIONS</p> <p>RELATIONS WITH THE WORLD BANK GROUP RELATIONS WITH THE ASIAN DEVELOPMENT BANK; STATISTICAL ISSUES; CONTENTS; GLOSSARY; INTRODUCTION; FIGURES; 1. Private Credit to GDP (in percent); BACKGROUND ON THE FINANCIAL SECTOR; A. Formal Financial Service Providers; TABLES; 1. Structure of the Financial System; 2. Financial Sector Assets; B. Informal and Semi-formal Financial Service Providers; 2. Bank Outreach in Bhutan and Peer Countries, 2011; 3. Share of Firms with a Checking or Savings Account; 4. Share of Firms Using Banks to Finance Investments</p> <p>5. Share of Firms Using Banks to Finance Working Capital 7. Share of Firms with Financial Statements Reviewed by External Auditors; DEEPENING THE FINANCIAL SYSTEM; 8. Average of Daily Reports</p>

Generated in Credit Information Bureau; ENHANCING REGULATION AND SUPERVISION; A. Recent Developments in the Financial Sector; 9. Bank Lending, End-June 2013; 9. Bank Lending, End-June 2013; B. Developments in Financial Soundness; BOXES; 1. Stress Testing of the Banking Sector; C. Policy Recommendations; STRENGTHENING MONETARY OPERATIONS; A. Overview; B. Government Securities Market 10. Banks' Current Accounts with RMA (Excess Reserves)11. Government Financing, July 2011-July 2012; C. Enhancing Monetary Operations; 12. Banks' Placements with Other Domestic Banks, January 2012-June 2013; D. Strengthening Monetary Transmission; 13. Banks' Deposit and Lending Rates (mid-rate), 2002-Aug 2013; 14. Treasury Bill Activities, July 2011-July 2013; CONCLUSION; 3. Detailed Recommendations

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#### Sommario/riassunto

This 2014 Article IV Consultation highlights that the GDP growth in Bhutan has slowed from about 10 percent in FY2011 (July 1–June 30) to 5 percent in FY2013. Slower growth reflects policy efforts to contain overheating pressures in the form of restrictions on credit for construction and vehicle. Inflation has remained elevated, tracking closely that of India (Bhutan's main trading partner). Social development indicators have improved steadily, and Bhutan is on track or has achieved most of its Millennium Development Goals. Growth is projected to recover to 6½ percent in FY2014, driven mainly by a pick-up in hydropower-related construction activities and domestic services.

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