

THE BAHAMAS' COMMERCIAL BANK'S ASSETS

2001 - 2020

(B\$ MN)

Assets	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Till Cash	64.9	66.3	79.6	78.5	105.8	116.2	110.1	117.6	111.8	113.2	126.9	127.4	138.1	142.5	142.4	145.1	145.8	149.3	151.5	173.3
Balance with Central Bank	188.6	230.3	243.5	383.7	284.7	251.1	341.2	322.3	375.6	518.7	560.1	563.3	513.6	606.7	587.5	867.3	1,012.2	792.6	1,243.8	1,572.1
Securities	398.0	399.6	456.2	453.4	515.4	589.9	646.5	840.0	1,052.9	1,226.3	1,256.7	1,313.9	1,490.5	1,597.3	1,803.4	1,702.5	2,030.8	1,922.5	2,014.2	1,984.8
Central Government	380.9	380.1	417.1	420.0	466.6	447.1	519.2	713.6	918.6	1,093.3	1,123.0	1,180.4	1,354.6	1,361.5	1,558.0	1,519.0	1,749.1	1,660.7	1,757.3	1,737.7
Treasury Bills	63.5	38.8	47.6	26.7	66.1	10.0	50.8	180.2	214.0	293.7	275.4	219.3	392.4	454.5	662.6	531.9	611.4	669.8	771.9	830.2
Other	317.4	341.2	369.5	393.3	400.5	437.1	468.5	533.5	704.6	799.6	847.6	961.1	962.2	907.0	895.4	987.1	1,137.7	990.9	985.4	907.5
Rest of Public Sector	8.0	9.3	18.6	18.6	20.6	121.1	97.7	97.5	107.0	115.6	117.4	119.4	119.4	219.0	221.0	163.9	262.6	229.5	230.9	226.1
Private Sector	9.1	10.2	20.4	14.8	28.3	21.7	29.6	28.8	27.2	17.4	16.4	14.1	16.6	16.8	24.4	19.6	19.1	32.3	26.0	21.1
Loans and Advances	4,141.6	4,432.0	4,495.7	4,716.4	5,342.1	6,069.1	6,537.9	6,994.6	6,945.8	7,075.5	7,102.8	7,105.1	7,117.9	6,953.5	6,930.6	6,887.3	6,607.9	6,666.8	6,761.0	6,742.6
Government	115.4	170.0	74.5	78.2	150.7	156.3	120.3	145.8	76.5	180.3	145.7	152.4	253.6	352.1	416.8	502.7	442.2	564.4	688.8	906.5
Public corporation	133.2	202.5	347.0	313.5	265.8	268.1	243.9	343.5	305.9	339.8	326.8	338.5	329.8	251.3	238.4	233.5	201.9	248.6	206.6	91.0
Other	3,893.0	4,059.4	4,074.2	4,324.7	4,925.5	5,644.8	6,173.7	6,505.2	6,563.4	6,555.3	6,630.2	6,614.3	6,534.5	6,350.1	6,275.4	6,151.2	5,963.8	5,853.8	5,865.6	5,745.0
Other Assets	286.9	468.1	624.4	656.5	669.7	727.7	811.2	864.8	479.4	449.0	431.7	491.6	512.9	336.3	348.9	365.1	397.7	414.9	515.0	426.7
Total Domestic Assets	5,080.0	5,596.2	5,899.4	6,288.4	6,917.6	7,754.0	8,447.0	9,139.3	8,965.5	9,382.6	9,478.2	9,601.2	9,773.0	9,636.3	9,812.9	9,967.3	10,194.3	9,946.1	10,685.6	10,899.5

Source: The Central Bank of The Bahamas - Quarterly Statistical Digest

THE BAHAMAS' COMMERCIAL BANK'S LIABILITIES

2001 - 2020

	(B\$ MN)																			
Liabilities	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Resident Deposits	3,610.9	3,742.9	3,915.1	4,250.2	4,697.2	5,033.5	5,508.2	5,842.2	5,960.7	6,101.8	6,225.0	6,207.7	6,245.8	6,344.3	6,380.4	6,824.0	6,926.0	6,913.2	7,727.5	7,731.5
Demand	720.0	752.6	847.3	1,004.6	1,187.3	1,227.8	1,271.2	1,254.1	1,332.9	1,380.1	1,460.9	1,610.5	1,753.2	2,014.0	2,077.8	2,538.9	2,698.9	2,815.1	3,492.8	3,489.1
Government	24.7	29.0	32.5	46.6	45.6	64.0	54.3	62.7	72.1	55.2	66.0	83.6	101.0	95.8	117.6	125.5	136.8	139.5	170.4	160.2
Other	695.4	723.5	814.8	958.0	1,141.7	1,163.8	1,216.9	1,191.4	1,260.8	1,324.9	1,394.9	1,526.9	1,652.2	1,918.1	1,960.2	2,413.5	2,562.1	2,675.6	3,322.3	3,328.9
Savings	606.5	635.1	682.3	784.1	885.8	956.9	995.1	1,024.1	1,004.4	1,017.8	1,067.1	1,074.4	1,119.9	1,074.2	1,162.2	1,315.2	1,390.5	1,454.4	1,667.4	1,822.3
Fixed	2,284.4	2,355.3	2,385.4	2,461.6	2,624.1	2,848.9	3,241.9	3,563.9	3,623.4	3,703.9	3,697.0	3,522.8	3,372.7	3,256.1	3,140.4	2,969.8	2,836.5	2,643.8	2,567.3	2,420.1
Due to Central Bank	0.8	0.8	0.8	0.8	0.8	0.8	0.8	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital and Surplus Accounts	661.1	723.0	1,032.5	1,121.4	1,197.5	1,476.8	1,654.1	1,864.6	2,033.0	2,281.9	2,361.8	2,523.4	2,586.4	2,499.2	2,651.2	2,594.4	2,699.3	2,642.6	2,394.7	2,443.5
Other Liabilities	260.2	399.0	322.9	352.5	411.1	490.2	619.2	731.5	295.3	293.4	288.2	269.2	245.9	291.5	249.6	323.5	304.1	266.1	596.0	484.3
Total Domestic liabilities	4,533.0	4,865.7	5,271.4	5,724.9	6,306.6	7,001.3	7,782.3	8,438.3	8,288.9	8,677.1	8,875.0	9,000.3	9,078.1	9,135.0	9,281.2	9,741.9	9,929.4	9,821.9	10,718.2	10,659.3
Net Foreign Assets	(546.9)	(730.5)	(628.1)	(563.5)	(611.0)	(752.6)	(664.7)	(701.0)	(676.7)	(705.5)	(603.2)	(600.9)	(694.9)	(501.2)	(531.7)	(225.4)	(265.0)	(124.2)	32.6	(240.2)
TOTAL LIABILITIES	5,080.0	5,596.2	5,899.4	6,288.4	6,917.6	7,754.0	8,447.0	9,139.3	8,965.5	9,382.6	9,478.2	9,601.2	9,773.0	9,636.3	9,812.9	9,967.3	10,194.3	9,946.1	10,685.6	10,899.5

Source: The Central Bank of The Bahamas - Quarterly Statistical Digest

THE BAHAMAS' COMMERCIAL BANK'S
SECTORAL DISTRIBUTION OF CREDIT: 2001 - 2020

	(B\$ MN)																			
Sectors	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Agriculture	7.6	8.9	10.6	9.1	10.3	11.3	11.2	15.0	15.7	15.0	13.4	14.3	11.2	11.0	9.2	7.4	6.5	3.5	3.9	9.3
Fisheries	6.7	5.3	14.9	12.3	14.7	13.3	10.7	9.9	7.7	6.1	8.6	8.4	7.0	8.3	6.1	10.1	2.4	3.1	2.4	1.1
Mining and Quarrying	1.2	1.0	1.1	1.0	1.0	0.9	1.1	1.2	0.8	3.4	2.7	2.4	2.5	2.3	2.1	1.9	2.0	1.7	2.2	2.1
Manufacturing	34.6	35.8	30.9	30.7	28.4	37.3	35.7	28.4	26.8	30.2	38.1	41.7	50.4	28.6	23.3	18.7	30.3	36.6	39.6	39.5
Distribution	221.9	212.3	204.0	187.3	174.2	196.2	177.7	164.0	132.8	150.5	160.8	206.8	163.8	136.6	127.0	128.6	160.7	176.6	219.9	231.2
Tourism	44.6	50.2	45.0	41.1	30.6	34.6	33.5	29.0	35.7	23.0	20.9	21.3	16.2	16.5	10.7	9.7	6.7	5.3	9.6	9.8
Entertainment and Catering	19.5	15.6	14.1	18.6	19.9	24.7	24.5	25.2	30.0	26.3	41.1	44.6	43.9	41.3	45.2	41.0	16.0	15.7	21.7	21.0
Transport	24.7	14.8	15.3	18.4	13.5	16.7	19.8	21.0	22.5	30.5	33.5	38.0	32.7	40.6	39.7	40.1	33.7	39.1	35.1	36.1
Construction	288.2	265.5	246.1	214.2	258.2	300.4	326.5	333.8	280.5	308.5	281.7	286.3	315.5	271.8	283.3	319.1	238.9	243.2	252.3	251.7
Government	71.8	34.8	69.3	78.2	129.0	113.2	97.2	141.9	72.8	110.3	145.7	145.4	128.6	352.1	380.2	502.7	442.2	557.4	631.8	732.4
Rest of Public sector	81.3	78.7	90.1	88.0	73.8	42.1	28.9	26.6	21.1	48.8	34.5	48.8	56.0	27.7	9.3	35.7	31.2	58.8	41.3	44.0
Private Financial Inst.	10.3	15.8	10.8	10.5	11.4	26.0	26.1	19.4	20.7	18.6	21.2	18.1	12.1	19.6	21.8	19.1	18.1	20.2	21.3	18.6
Professional and Other Services	124.7	128.3	124.4	104.5	114.7	145.1	138.3	157.9	122.0	139.8	115.1	112.1	76.2	53.1	47.9	39.8	24.2	30.0	46.1	47.9
Personal	2,515.5	2,682.9	2,779.5	3,063.2	3,503.5	4,056.4	4,593.8	4,973.7	5,008.9	5,085.1	5,158.5	5,172.9	5,209.2	5,229.8	5,204.8	5,146.0	5,083.6	4,957.7	4,905.2	4,818.6
Miscellaneous	141.5	153.7	165.9	231.7	267.0	288.8	292.4	289.3	432.8	321.3	367.4	261.2	201.8	163.8	186.3	130.5	117.0	115.1	97.7	92.4
TOTAL	3,594.0	3,703.7	3,822.0	4,108.8	4,650.0	5,307.1	5,817.6	6,236.3	6,230.9	6,317.5	6,443.3	6,422.4	6,327.2	6,403.2	6,397.0	6,450.3	6,213.4	6,263.8	6,330.3	6,355.6

Source: The Central Bank of The Bahamas - Quarterly Statistical Digest

THE BAHAMAS' MONETARY SURVEY: 2001 - 2020

(B\$ MN)																				
Monetary Survey	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Banking System Net Foreign Assets	-236.0	-349.7	-130.7	70.9	-65.9	-234.9	-197.1	-123.6	171.4	113.9	288.4	215.1	76.4	334.2	360.1	730.5	1,218.0	1,127.5	1,850.7	2,259.4
Domestic Credit	4,553.4	4,793.2	4,822.8	5,083.1	5,747.8	6,586.3	7,403.2	7,886.9	7,995.7	8,423.8	8,515.5	8,661.9	8,929.8	8,837.0	8,926.2	9,097.0	8,808.7	8,866.3	8,898.8	8,546.6
Government (net)	622.8	648.2	502.1	542.7	646.2	670.6	867.7	923.2	1,004.5	1,406.5	1,432.5	1,582.4	1,937.7	2,013.2	2,187.2	2,535.5	2,369.6	2,523.7	2,605.5	2,511.2
Private Sector	3,781.8	3,925.6	3,947.9	4,199.7	4,806.9	5,517.8	6,185.8	6,510.7	6,566.5	6,556.1	6,628.6	6,611.8	6,533.2	6,344.5	6,273.0	6,155.6	5,967.0	5,857.2	5,848.6	5,711.6
Other Public Sector (net)	148.8	219.4	372.8	340.7	294.7	397.9	349.7	453.0	424.7	461.2	454.4	467.7	458.9	479.3	466.0	405.9	472.1	485.4	444.6	323.8
Total Monetary Liabilities (M2)	3,638.7	3,742.7	3,894.4	4,318.1	4,716.2	5,064.5	5,603.2	5,895.0	6,000.2	6,154.6	6,266.4	6,249.0	6,265.6	6,336.1	6,316.9	6,862.2	6,960.3	7,038.4	7,814.3	7,754.6
Money Supply (M1)	769.2	808.5	895.8	1,124.7	1,223.0	1,238.2	1,279.0	1,257.6	1,261.9	1,314.8	1,408.2	1,541.9	1,610.9	1,955.0	2,024.9	2,406.9	2,591.4	2,671.3	3,186.5	3,377.5
Currency in Active Circulation	153.5	154.8	160.1	176.6	195.3	202.1	223.7	205.8	207.8	194.5	196.9	216.5	214.4	232.8	246.6	280.5	292.6	310.5	336.9	373.1
Demand Deposits	615.7	653.7	735.7	948.1	1,027.7	1,036.1	1,055.3	1,051.8	1,054.1	1,120.3	1,211.3	1,325.4	1,396.5	1,722.2	1,778.3	2,126.4	2,298.8	2,360.8	2,849.6	3,004.4
Quasi-Money	2,869.5	2,934.2	2,998.6	3,193.4	3,493.2	3,826.3	4,324.2	4,637.4	4,738.3	4,839.8	4,858.2	4,707.1	4,654.7	4,381.1	4,292.0	4,455.3	4,368.9	4,367.1	4,627.8	4,377.1
Time Deposits	2,173.4	2,212.2	2,218.8	2,316.8	2,467.4	2,714.1	3,132.2	3,415.8	3,511.1	3,601.8	3,592.3	3,428.4	3,266.7	3,088.8	2,955.9	2,854.8	2,725.8	2,540.6	2,408.3	2,230.8
Savings Deposits	604.3	630.4	678.5	779.7	881.6	953.1	991.9	1,020.2	995.3	1,015.8	1,063.7	1,069.0	1,114.0	1,067.5	1,148.3	1,295.0	1,371.2	1,427.1	1,637.0	1,788.4
Foreign Currency Deposits	91.8	91.6	101.3	96.9	144.2	159.1	200.1	201.4	231.9	222.2	202.2	209.7	274.0	224.8	187.8	305.5	271.9	399.4	582.5	357.9
Other Items (Net)	678.7	700.8	797.7	835.9	965.7	1,286.9	1,602.9	1,868.3	2,166.9	2,383.1	2,537.5	2,628.0	2,740.6	2,835.1	2,969.4	2,965.3	3,066.4	2,955.4	2,935.2	3,051.4

Source: The Central Bank of The Bahamas - Quarterly Statistical Digest

THE BAHAMAS'
COMMERCIAL BANK'S INTEREST RATES
2001 - 2020

	(Percentage)																			
Period Ended	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Savings	3.12	2.76	2.18	2.57	2.26	2.16	2.05	2.2	2.14	1.94	1.75	1.53	0.97	0.89	0.83	0.82	0.72	0.63	0.38	0.44
Deposits																				
3 Months	4.16	4.07	4.02	3.69	3.13	3.17	3.51	3.7	3.55	3.19	2.33	1.60	1.37	1.16	1.13	0.97	0.78	0.60	0.35	0.28
6 Months	4.39	4.11	4.08	4.19	3.41	3.63	3.89	4.08	3.94	3.56	2.67	1.95	1.35	1.22	1.08	0.99	0.64	0.62	0.56	0.41
12 Months	4.39	4.35	4.41	4.26	3.58	3.93	4.28	4.56	4.26	3.99	3.24	2.54	2.15	1.76	1.71	1.58	1.21	0.96	0.68	0.66
Prime Lending	6.00	6.00	6.00	6.00	5.50	5.50	5.50	5.50	5.50	5.50	4.75	4.75	4.75	4.75	4.75	4.75	4.25	4.25	4.25	4.25

Source: The Central Bank of The Bahamas - Quarterly Statistical Digest