

MONTSERRAT'S COMMERCIAL BANK'S ASSETS:
2001 - 2019

	(EC\$ MN)																		
Assets	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Claims on	73.4	80.8	88.0	96.7	84.3	115.6	159.2	182.3	195.6	188.7	229.8	125.1	106.0	114.8	126.3	117.2	105.6	107.6	121.8
Central Bank	21.6	26.3	29.2	34.9	29.9	28.4	28.7	18.1	22.5	27.5	43.4	55.2	81.6	80.3	110.2	102.6	98.4	104.7	119.7
Cash	2.2	2.6	2.7	2.4	3.8	2.5	2.4	2.7	2.9	2.8	4.7	3.7	4.4	3.8	4.6	4.7	4.5	3.6	4.3
Deposits *	19.4	23.8	26.5	32.5	26.1	25.9	26.3	15.5	19.6	24.7	38.7	51.5	77.2	76.5	105.6	97.9	93.9	101.2	115.4
Other Local Banks	0.0	5.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other ECCB Area Banks	51.8	48.5	58.8	61.8	54.4	87.2	130.5	164.1	173.1	161.2	186.4	69.9	24.4	34.5	16.1	14.6	7.2	2.9	2.1
Loans and Advances	28.7	26.4	25.7	26.5	30.6	36.7	43.1	49.9	55.6	63.8	70.4	77.2	73.2	73.4	78.4	93.5	100.5	104.0	105.3
Investment	42.7	43.3	40.5	37.3	35.4	33.5	23.2	23.0	30.6	46.9	56.5	58.4	54.0	52.3	58.3	62.5	58.2	44.4	39.3
Treasury Bills	2.6	4.6	4.1	8.1	10.0	8.7	6.6	5.9	5.9	17.7	23.4	24.4	23.0	23.8	27.9	40.7	40.5	23.7	13.8
Government Securities	20.7	22.0	17.2	20.9	15.2	14.9	14.4	12.8	12.4	11.9	14.8	15.6	12.5	12.5	14.3	11.8	10.3	12.7	20.7
Other ECCU Investments	19.4	16.7	19.2	8.4	10.1	9.9	2.3	4.3	12.3	17.3	18.4	18.4	18.5	16.0	16.0	10.0	7.3	8.0	4.8
Foreign Assets	24.8	30.4	49.9	66.5	72.5	73.2	88.0	84.2	88.9	68.4	71.3	119.5	138.3	144.7	182.3	169.5	178.7	199.4	186.7
Other Assets	-2.7	2.6	5.3	7.0	8.6	9.3	11.7	8.6	8.0	12.7	11.8	6.1	8.9	10.6	8.6	8.9	7.8	5.7	6.7
Total Assets	166.9	183.4	209.5	234.0	231.3	268.3	325.2	348.0	378.7	380.5	439.8	386.3	380.3	395.8	453.8	451.5	450.8	461.1	459.8

Source: ECCB website

MONTSERRAT'S COMMERCIAL BANK'S LIABILITIES
2001 - 2019

	(EC\$ MN)																		
Liabilities	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total Deposits	141.6	155.6	176.2	198.2	198.7	200.2	210.5	212.0	227.6	234.5	281.0	320.6	307.2	316.5	365.2	356.6	343.6	358.1	356.1
EC Deposits	138.5	152.2	171.6	193.7	192.4	192.2	198.9	202.1	217.4	225.2	270.0	308.9	296.2	306.3	354.2	343.8	332.5	343.8	337.7
Demand	27.9	41.7	55.8	69.4	57.2	47.2	53.8	56.6	52.5	51.9	79.2	90.0	97.2	68.3	119.8	125.3	116.4	128.9	134.7
Time	16.5	16.7	19.8	19.2	23.7	27.2	25.4	20.5	19.9	20.7	24.0	27.1	46.2	61.7	55.3	39.2	39.4	34.7	22.0
Savings	94.1	93.8	96.0	105.0	111.4	117.8	119.7	125.0	145.0	152.7	166.9	191.8	152.8	176.2	179.1	179.3	176.7	180.2	181.0
Foreign Currency Deposits	3.1	3.4	4.6	4.5	6.4	8.0	11.6	9.8	10.2	9.3	10.9	11.7	11.0	10.3	10.9	12.8	11.1	14.3	18.5
Balance Due To	0.9	0.1	0.5	1.8	1.4	33.4	72.1	95.1	104.1	99.5	108.3	0.9	1.9	4.5	8.8	9.4	15.1	6.8	6.3
ECCB	0.0	0.0	0.0	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0
Other Local Banks	-	-	-	-	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ECCB Area Banks	0.9	0.1	0.5	1.8	1.4	33.4	72.1	95.1	104.1	99.5	108.2	0.9	1.9	4.4	8.7	9.3	15.1	6.8	6.3
Foreign Liabilities	0.8	1.0	1.0	0.6	1.6	1.6	4.2	4.9	7.5	0.8	3.0	17.5	20.7	25.2	29.2	32.4	35.3	35.8	34.0
Other Liabilities	12.1	12.9	15.4	12.6	4.7	7.5	9.1	4.7	6.5	19.8	33.0	25.1	26.2	25.9	25.6	26.4	29.3	26.4	25.7
Total Capital (Equity)	11.5	13.8	16.4	20.9	24.9	25.6	29.3	31.3	32.9	25.9	14.6	22.2	24.3	23.6	25.1	26.8	27.5	33.9	37.6
TOTAL LIABILITIES	166.9	183.4	209.5	234.0	231.3	268.3	325.2	348.0	378.7	380.5	439.8	386.3	380.3	395.8	453.8	451.5	450.8	461.1	459.8

Source: ECCB website

MONTSERRAT'S COMMERCIAL BANK'S
SECTORAL DISTRIBUTION OF CREDIT: 2001 - 2019

	(EC\$ MN)																		
Sectors	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Agriculture	0.3	0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.3	-	-	0.0	-	0.0	0.0	-	-
Fisheries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.1	0.0	0.0	-	0.0
Mining and Quarrying	-	-	-	-	-	-	0.2	0.2	0.6	0.7	0.3	0.5	0.5	0.2	0.2	0.1	0.3	0.5	0.5
Manufacturing	0.3	0.1	0.1	0.3	0.0	0.0	0.3	0.2	0.3	0.2	0.4	0.4	0.8	1.1	1.1	1.2	1.1	0.9	1.1
Utilities	-	-	-	-	-	0.2	-	0.0	-	0.1	0.1	0.1	0.1	-	-	-	-	-	-
Construction and Land Development	0.7	0.5	1.2	1.1	1.2	1.5	1.6	1.9	2.5	3.6	3.9	4.3	2.5	3.0	2.2	4.8	4.6	4.2	3.8
Distributive Trade	3.7	3.3	3.3	3.3	4.3	4.1	3.8	4.8	3.0	3.7	4.1	3.6	3.6	2.2	2.4	2.5	2.3	2.2	2.5
Tourism	0.0	0.0	0.0	0.0	0.0	0.0	-	-	4.2	4.6	4.6	4.5	4.3	4.2	4.1	4.0	6.3	6.0	5.8
Entertainment and Catering	0.4	0.3	0.2	0.2	0.2	0.2	0.2	0.3	0.1	0.1	0.2	0.1	0.5	0.5	0.3	0.1	0.2	0.2	0.1
Transportation and Storage	0.5	0.1	0.1	0.1	0.0	0.2	0.1	0.1	0.0	0.1	0.1	0.2	-	0.0	0.2	0.3	0.2	0.1	0.2
Financial Institutions	1.8	0.1	0.4	0.1	0.7	1.3	0.7	0.1	0.0	-	-	-	-	-	-	-	-	-	-
Professional and Other Services	0.9	0.4	0.3	0.5	0.4	0.4	0.4	0.6	0.5	0.5	0.4	0.3	0.7	0.5	0.6	0.5	0.7	0.6	0.5
Government Services	0.9	2.3	1.2	1.0	0.8	0.7	0.7	1.8	0.5	0.4	0.2	0.1	0.1	-	-	-	-	-	-
Personal	19.3	19.1	18.9	19.8	22.8	28.0	35.0	40.0	43.8	49.7	55.9	63.2	60.1	61.5	67.2	79.9	84.8	89.3	90.9
Acquisition of Property	13.4	13.6	14.3	14.7	15.9	18.7	23.7	27.4	33.1	36.5	41.8	46.6	52.3	51.4	58.0	66.4	68.7	73.7	75.8
House & Land Purchases	4.4	2.6	3.0	3.1	3.1	3.6	4.6	7.8	8.2	8.5	9.0	8.5	19.2	17.2	17.4	20.5	21.5	20.6	23.8
Home Const. & Renovation	9.0	11.0	11.2	11.6	12.8	15.0	19.1	19.5	24.9	28.0	32.8	38.1	33.1	34.2	40.6	45.9	47.3	53.1	52.0
Durable Consumer Goods	0.8	0.9	0.6	0.7	1.0	1.5	1.5	1.6	1.8	1.5	1.0	0.9	0.8	1.2	1.2	3.1	4.6	4.3	4.2
Other Personal Loans	5.0	4.7	4.0	4.4	5.9	7.8	9.9	11.0	8.9	11.7	13.1	15.8	7.0	8.9	8.0	10.4	11.4	11.3	10.9
TOTAL	28.7	26.4	25.7	26.5	30.6	36.7	43.1	49.9	55.6	63.8	70.4	77.2	73.2	73.4	78.4	93.5	100.5	104.0	105.3

Source: ECCB website

MONTERRAT'S MONETARY SURVEY: 2001 - 2019

(EC\$ MN)																			
Monetary Survey	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Banking System Net Foreign Assets	130.2	136.3	163.6	173.2	165.0	169.4	170.9	167.1	184.8	186.7	232.0	278.9	270.1	288.1	320.5	310.2	295.9	309.6	307.3
Domestic Credit	-1.1	-13.8	-26.1	-32.9	-19.6	-10.2	-0.2	12.0	9.8	15.0	-5.1	-17.0	-9.7	-6.8	-30.9	-14.6	-0.7	-0.7	-0.7
Government (net)	-13.5	-21.8	-34.4	-40.5	-30.5	-23.6	-25.5	-19.4	-21.2	-27.6	-54.6	-64.3	-56.6	-52.8	-82.7	-76.5	-69.8	-75.4	-66.8
Private Sector	25.7	22.4	23.3	24.5	28.1	33.6	40.5	46.2	53.2	61.8	68.4	75.1	66.9	67.1	70.8	80.3	83.6	88.2	86.7
Other Public Sector (net)	-13.2	-14.4	-15.1	-17.0	-17.2	-20.3	-15.1	-14.8	-22.2	-19.2	-18.8	-27.9	-19.9	-21.1	-18.9	-18.5	-14.5	-9.3	-10.5
Total Monetary Liabilities	106.9	106.2	117.5	127.2	132.6	139.7	151.7	153.0	165.8	170.5	192.6	220.8	215.3	239.2	244.9	247.3	242.8	255.9	257.0
Money Supply	29.8	29.9	38.8	39.6	34.9	36.6	43.2	39.3	38.1	35.4	41.2	47.4	53.6	45.1	47.6	62.2	60.8	68.1	80.5
Quasi-Money	77.2	76.2	78.7	87.6	97.7	103.1	108.5	113.7	127.6	135.1	151.4	173.5	161.7	194.1	197.2	185.1	182.1	187.8	176.5
Time Deposits	4.3	3.7	3.8	4.3	5.5	5.0	5.6	6.1	9.2	10.4	13.2	15.9	33.7	46.0	45.4	30.5	30.7	29.6	18.2
Savings Deposits	70.5	69.6	71.1	79.6	87.3	91.3	93.4	99.8	110.6	118.0	129.8	148.6	119.6	140.5	143.4	144.2	142.4	145.8	144.5
Foreign Currency Deposits	2.4	3.0	3.8	3.6	4.9	6.8	9.5	7.7	7.8	6.7	8.3	8.9	8.4	7.7	8.4	10.4	9.0	12.4	13.8
Other Items (Net)	-22.2	-16.4	-19.9	-13.0	-12.8	-19.5	-19.0	-26.2	-28.9	-31.2	-34.3	-41.0	-45.0	-42.1	-44.8	-48.2	-52.4	-53.0	-49.5

Source: ECCB website

MONTSERRAT'S
COMMERCIAL BANK'S INTEREST RATES
2001 - 2019

(Percentage)																			
Period Ended	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Savings																			
Min.	4.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.00	2.00	2.00	2.00	2.00
Max.	4.50	4.50	3.50	3.50	4.50	3.50	4.50	3.50	3.50	3.00	3.00	3.00	3.00	3.00	2.00	2.00	2.00	2.00	2.00
Deposits																			
3 Months																			
Min.	1.50	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.02	0.10	0.10	0.10	0.10	0.10	0.10
Max.	4.00	4.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	3.00	1.30	1.30	1.25	1.00	1.00	1.00
6 Months																			
Min.	1.50	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.02	0.10	0.10	0.10	0.10	0.10	0.10
Max.	4.00	4.00	2.00	2.00	2.00	2.00	2.00	4.00	2.00	2.00	2.00	2.00	3.00	1.30	1.30	3.25	3.25	3.25	3.25
12 Months																			
Min.	1.50	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.02	0.10	0.10	0.10	0.10	0.10	0.10
Max.	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	4.00	4.00	4.00	4.00	4.00	3.30	3.30	3.25	3.25	3.25	3.25
Prime Lending																			
Min.	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	8.00	8.00	8.00	8.00	8.00	8.00
Max.	10.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	0.00	0.00	0.00							
Other Lending Rates																			
Min.	0.00	0.00	9.00	9.00	9.00	9.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	8.00	8.00	8.00	8.00	8.00	8.00
Max.	0.00	0.00	19.10	19.50	17.50	22.00	22.00	22.00	22.00	17.00	18.00	22.00	22.00	22.00	22.00	22.00	22.00	22.00	22.00

Source: ECCB website