

**MONTSERRAT'S COMMERCIAL BANK'S ASSETS &
LIABILITIES**

2020

| | (EC\$ MN) |
|---|---------------------------|
| LIABILITIES | Dec-20^P |
| Deposits | 374.4 |
| Bank Cheques And Drafts Issued And Outstanding | 0.3 |
| Due To ECCB | 0.0 |
| Due To Banks In Country | 0.0 |
| Due To Banks In Other ECCB Area Countries | 7.6 |
| Due To Banks In Non-ECCB Area Caricom Countries | 26.7 |
| Due To Banks In Non-Caricom Countries | 0.0 |
| Repurchase Agreements | 0.0 |
| Other Borrowings | 0.0 |
| Financial Derivatives | 0.0 |
| Debentures | 0.0 |
| Capital Paid - Up Or Assigned | 20.0 |
| Reserves | 16.5 |
| Undistributed Profits | 9.6 |
| General Provisions | 1.7 |
| Other Liabilities | 5.6 |
| a.Trade Credit and Advances Payable | 0.0 |
| b.Settlement Account Payable | 0.3 |
| c. Other Accounts Payable | 4.2 |
| d.Dividends Payable | 1.0 |
| e. Other Liabilities to Residents | 0.2 |
| f. Other Liabilities to Non-Residents | 0.0 |
| TOTAL LIABILITIES AND EQUITY | 462.4 |

| ASSETS | Dec-20^P |
|---|---------------------------|
| Cash | 5.2 |
| a. EC Dollar Cash | 4.4 |
| b. Foreign Currency Cash | 0.8 |
| Due From ECCB | 155.9 |
| Bank Cheques And Drafts Held For Collection | 0.4 |
| Due From Banks In Country | 0.0 |
| Due From Banks In Other ECCB Area Countries | 1.0 |
| Due From Banks In Non-ECCB Area Caricom Countries | 29.6 |
| Due From Banks In Non-Caricom Countries | 4.2 |
| Loans And Advances, Overdrafts, Repos, Bills Discounted And Credit Cards | 106.2 |
| Specific Provision For Impaired Assets <i>(less)</i> | -22.0 |
| Investments | 173.4 |
| Financial Derivatives | 0.0 |
| Nonfinancial Assets | 6.7 |
| Other Assets | 2.0 |
| a. Prepayment Insurance | 0.0 |
| b. Settlement Account Receivable | 0.7 |
| c.Dividends Receivable | 0.0 |
| d. Other Accounts Receivable | 0.4 |
| e. Trade Credit and Advances | 0.0 |
| f. Other Resident Assets | 0.9 |
| g. Other Non-Resident Assets | 0.0 |
| TOTAL ASSETS | 462.4 |

Source: ECCB website-Monthly Financial Statistics Report

P = Provisional

MONTERRAT'S COMMERCIAL BANK'S
SECTORAL DISTRIBUTION OF CREDIT: 2020

| | (EC\$ MN) |
|--|--------------|
| Sectors | 2020 |
| Agriculture or Forestry and Fishing | 0.0 |
| Agriculture | 0.0 |
| Forestry | 0.0 |
| Fishing and Aquaculture | 0.0 |
| Mining and Quarrying | 0.3 |
| Manufacturing | 1.0 |
| Electricity or Gas or Steam and Air Conditioning | - |
| Water Supply or Sewerage and Waste Management | - |
| Construction and Land Development | 62.9 |
| Construction and Renovations | 60.5 |
| Residential or Single - Family Home | 53.6 |
| Non-Residential | 6.9 |
| Land and Infrastructure Development | 2.4 |
| Wholesale and Retail Trade or Repair - of Motor Vehicles and Motorcycles | 2.2 |
| Transport and Storage | 0.2 |
| Accommodation and Food Service Activities | 0.2 |
| Information and Communication | 0 |
| Financial Intermediation | - |
| Real Estate Activities | 1.0 |
| House Purchases | 0.6 |
| Non-House Purchases | - |
| Residential Land Purchases | - |
| Non-Residential Land Purchases | - |
| Other Real Estate Activities (Including Rental or Leased Properties) | 0.4 |
| Professional or Scientific and Technical Services | 0.4 |
| Administrative and Support Services Activities | - |
| Public Administration and Social Security | - |
| Education (Including Student Loans) | 2.2 |
| Human Health and Social Work Activities | - |
| Arts or Entertainment and Recreation | - |
| Other Service Activities | - |
| Private Households | 35.7 |
| Durable Consumer Goods | 0.0 |
| Medical Loans | 0.4 |
| Personal Travel Loans | 0.7 |
| Personal Vehicle Loans | 3.3 |
| Other Personal Loans | 31.3 |
| Commercial Banks: Total Amount of Loans | 106.2 |

Source: ECCB website-Monthly Financial Statistics Report

MONTSERRAT'S MONETARY SURVEY: 2020

(EC\$ MN)

| Monetary Survey | 2020 |
|--|--------------|
| NET FOREIGN ASSETS | 338.0 |
| ECCB (Imputed Reserves) | 195.4 |
| OTHER DEPOSITORY CORPORATIONS (COMMERCIAL BANKS) | 142.6 |
| NET DOMESTIC ASSETS | -86.1 |
| PUBLIC SECTOR CREDIT | -80.4 |
| NET CLAIMS ON CENTRAL GOVERNMENT | -80.4 |
| FROM CENTRAL BANK | -5.1 |
| FROM OTHER DEPOSITORY CORPORATIOI | -75.3 |
| CREDIT TO REST OF PUBLIC SECTOR | 0.0 |
| CLAIMS ON STATE AND LOCAL GOVERNMENT | 0.0 |
| CLAIMS ON PUBLIC NON-FINANCIAL CORPORATIONS | 0.00 |
| CLAIMS ON OTHER FINANCIAL CORPORATIONS | 0.2 |
| CREDIT TO PRIVATE SECTOR | 87.2 |
| OTHER ITEMS (NET) | -93.1 |
| BROAD MONEY LIABILITIES (M2) | 251.9 |
| NARROW MONEY (M1) | 70.1 |
| CURRENCY OUTSIDE DEPOSITORY CORPORATIONS | 26.8 |
| CURRENCY ISSUED BY CENTRAL BANK (CURRENCY IN CIRCULATION) | 31.2 |
| LESS HOLDINGS OF NATIONAL CURRENCY BY ODC (COMMERCIAL BANKS) | 4.4 |
| TRANSFERABLE DEPOSITS, IN NATIONAL CURRENCY | 43.3 |
| OTHER DEPOSITS, IN NATIONAL CURRENCY | 167.1 |
| FOREIGN CURRENCY DEPOSITS | 14.7 |

Source: ECCB website-Monthly Financial Statistics Report

**MONTSERRAT'S
COMMERCIAL BANK'S INTEREST RATES
2016 - 2020**

(Percentage)

| Period Ended | 2016 | 2017 | 2018 | 2019 | 2020 |
|----------------------------|-------------|-------------|-------------|-------------|-------------|
| Savings | | | | | |
| Min. | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| Max. | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| Deposits | | | | | |
| 3 Months | | | | | |
| Min. | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Max. | 1.3 | 1.0 | 1.0 | 1.0 | 2.0 |
| 6 Months | | | | | |
| Min. | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Max. | 3.3 | 3.3 | 3.3 | 3.3 | 2.0 |
| 12 Months | | | | | |
| Min. | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Max. | 3.3 | 3.3 | 3.3 | 3.3 | 2.0 |
| Prime Lending | | | | | |
| Min. | 8.0 | 8.0 | 8.0 | 8.0 | 8.0 |
| Max. | ... | ... | ... | ... | 10.0 |
| Other Lending Rates | | | | | |
| Min. | 8.0 | 8.0 | 8.0 | 8.0 | ... |
| Max. | 22.0 | 22.0 | 22.0 | 21.5 | ... |

Source: ECCB website-Monthly Financial Statistics Report