

SAINT LUCIA'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	223.8	264.0	383.4	374.6	412.7	500.3	688.5	464.7	560.2	590.4	647.5	571.5	545.3	717.3	922.3	926.3	1,128.9	1,099.1	852.2
Central Bank	152.4	173.9	194.1	240.6	198.6	204.4	207.3	258.9	263.9	290.6	299.5	355.8	321.0	528.2	622.0	563.0	682.8	601.1	545.3
Cash	37.0	40.8	41.0	41.3	55.3	52.7	59.1	69.3	55.7	60.6	72.4	83.6	79.4	77.1	75.9	79.9	81.2	76.2	87.1
Deposits *	115.4	133.1	153.1	199.3	143.3	151.7	148.2	189.7	208.3	230.0	227.1	272.2	241.7	451.1	546.2	483.1	601.6	524.9	458.2
Other Local Banks	15.2	11.2	4.5	-	-	-	-	5.0	22.0	10.1	13.3	2.0	3.0	3.1	19.4	8.3	9.0	3.5	3.5
Other ECCB Area Banks	56.2	78.9	184.7	134.1	214.1	295.9	481.2	200.7	274.3	289.7	334.7	213.7	221.3	186.0	280.9	355.0	437.1	494.5	303.4
Loans and Advances	1,709.2	1,721.2	1,656.3	1,807.7	2,174.6	2,732.7	3,510.8	3,814.5	3,914.4	4,004.8	4,057.9	4,434.3	4,410.6	4,105.4	3,823.7	3,509.6	3,466.7	3,448.7	3,406.5
Investment	255.5	301.8	328.1	398.5	450.9	467.0	466.0	503.7	431.5	404.3	433.1	343.2	279.5	217.8	247.2	291.5	265.7	294.9	272.0
Treasury Bills	23.0	25.0	28.1	11.3	32.2	43.6	25.4	54.7	69.1	65.2	82.1	50.2	45.9	55.7	97.6	110.3	84.4	81.6	74.1
Government Securities	30.6	77.7	110.0	173.0	215.7	207.6	201.9	185.3	151.2	157.7	159.4	194.8	161.9	117.7	106.6	130.9	123.6	149.1	133.9
Other ECCU Investments	202.0	199.1	190.0	214.2	203.0	215.9	238.8	263.6	211.2	181.3	191.6	98.2	71.8	44.4	43.0	50.4	57.7	64.1	64.0
Foreign Assets	83.6	90.6	182.0	281.9	322.6	345.1	402.9	311.9	355.0	334.9	310.4	475.0	523.5	662.9	811.8	882.4	955.3	1,231.3	1,602.4
Other Assets	56.0	23.9	47.9	70.8	81.4	108.3	179.0	265.2	210.7	227.1	205.8	33.5	-106.7	-61.5	-69.1	186.8	170.7	200.5	265.4
Total Assets	2,328.1	2,401.4	2,597.7	2,933.6	3,442.1	4,153.5	5,247.2	5,359.9	5,471.9	5,561.4	5,654.8	5,857.5	5,652.2	5,641.9	5,735.9	5,796.5	5,987.2	6,274.5	6,398.4

Source: ECCB website

SAINT LUCIA'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	1,841.0	1,871.9	2,022.8	2,239.8	2,537.5	2,919.4	3,102.7	3,318.9	3,338.6	3,458.8	3,560.3	3,721.5	3,707.0	3,766.6	3,963.1	3,997.7	4,152.4	4,273.0	4,348.9
EC Deposits	1,812.6	1,840.2	1,986.3	2,193.2	2,460.3	2,656.4	2,928.6	3,111.2	3,166.3	3,268.0	3,329.1	3,449.0	3,415.9	3,400.8	3,518.6	3,594.3	3,712.0	3,798.1	3,824.1
Demand	264.4	285.1	372.3	516.4	621.3	610.7	704.2	690.9	654.5	652.2	650.1	687.8	660.1	718.6	780.6	879.2	1,034.2	1,075.4	1,108.0
Time	878.6	798.9	750.6	753.5	797.5	837.0	907.4	1,037.1	1,054.2	1,122.1	1,095.1	1,094.4	979.1	923.4	960.9	924.3	858.9	860.4	800.9
Savings	669.7	756.1	863.3	923.3	1,041.4	1,208.7	1,317.1	1,383.2	1,457.5	1,493.8	1,583.9	1,666.9	1,776.7	1,758.8	1,777.1	1,790.8	1,818.8	1,862.4	1,915.2
Foreign Currency Deposits	28.3	31.8	36.5	46.6	77.2	263.0	174.1	207.7	172.4	190.8	231.2	272.4	291.1	365.9	444.6	403.5	440.4	474.9	524.8
Balance Due To																			
ECCB	42.1	65.2	20.1	103.4	259.2	371.9	721.3	666.2	684.6	769.3	844.0	900.0	947.7	902.4	866.8	987.2	977.5	1,076.0	642.1
Other Local Banks	2.1	1.0	4.1	-	10.2	5.8	17.2	16.6	10.7	1.0	1.1	0.5	4.9	2.4	1.3	1.4	0.0	0.1	0.1
Other ECCB Area Banks	16.3	11.8	0.6	0.7	0.4	-	-	-	16.7	9.9	8.1	4.0	3.4	3.5	3.6	6.4	3.4	3.5	3.5
	23.8	52.4	15.4	102.7	248.6	366.1	704.1	649.5	657.3	758.4	834.8	895.5	939.5	896.5	861.8	979.4	974.1	1,072.5	638.6
Foreign Liabilities	141.7	174.3	213.0	209.5	264.6	424.0	531.6	661.0	785.6	564.0	648.9	680.8	630.4	593.6	475.7	453.3	396.1	359.1	787.0
Other Liabilities	195.5	190.7	213.9	243.2	229.6	228.9	580.9	393.8	325.1	410.3	238.5	180.9	114.8	135.4	195.9	158.5	155.2	222.6	192.1
Total Capital (Equity)	107.8	99.2	128.0	137.8	151.3	209.4	310.7	320.0	337.9	359.0	363.2	375.4	252.3	243.8	234.4	199.7	306.0	343.8	428.2
TOTAL LIABILITIES	2,328.1	2,401.4	2,597.7	2,933.6	3,442.1	4,153.5	5,247.2	5,359.9	5,471.9	5,561.4	5,654.8	5,858.5	5,652.2	5,641.9	5,735.9	5,796.5	5,987.2	6,274.5	6,398.4

Source: ECCB website

SAINT LUCIA'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	35.3	30.2	29.4	28.5	26.5	25.9	30.7	36.8	36.7	33.1	27.4	28.4	27.1	22.8	18.4	11.1	10.4	9.3	6.7
Fisheries	5.8	4.7	5.2	4.9	5.0	4.5	5.2	6.3	7.7	8.3	7.5	8.1	8.2	3.1	2.4	2.8	2.2	0.5	0.5
Mining and Quarrying	1.2	3.9	3.9	3.7	5.0	8.5	7.6	12.9	24.4	25.8	25.6	24.3	23.1	29.5	28.9	25.2	5.3	4.5	4.0
Manufacturing	52.6	53.0	50.3	46.9	54.9	58.8	54.7	72.8	70.1	72.1	77.6	82.8	73.6	68.7	66.1	67.8	59.9	68.5	77.8
Utilities	31.4	37.5	22.3	21.7	20.7	42.5	114.3	122.3	122.7	105.1	85.3	63.7	54.5	58.1	53.8	33.0	26.5	42.5	36.8
Construction and Land Development	99.9	110.9	101.4	108.5	121.8	166.4	244.0	310.6	429.6	371.2	401.8	366.2	366.7	314.6	277.1	232.4	216.9	199.3	149.8
Distributive Trade	198.9	214.0	197.8	195.2	227.7	236.2	239.4	253.6	290.6	315.0	310.8	322.6	311.6	291.3	287.3	288.1	255.9	253.7	266.4
Tourism	152.8	190.2	176.0	204.1	270.9	473.7	756.0	851.7	737.2	761.8	779.1	774.0	696.7	576.9	395.0	351.9	308.4	304.6	265.9
Entertainment and Catering	19.8	22.0	22.7	19.3	22.9	32.3	37.9	31.8	29.1	33.9	38.0	34.0	32.2	32.8	30.7	24.2	14.0	13.9	15.0
Transportation and Storage	49.0	33.2	28.0	24.0	50.2	88.8	112.4	116.7	113.0	105.7	92.6	88.0	80.3	78.7	66.4	64.1	62.6	57.0	59.8
Financial Institutions	9.5	15.2	26.9	17.2	43.1	42.0	37.8	38.2	78.1	70.6	25.5	40.1	30.7	12.9	56.0	17.2	10.0	37.7	34.3
Professional and Other Services	134.4	135.9	125.0	168.2	218.5	370.0	505.7	594.2	705.7	705.3	740.7	808.0	895.8	612.2	566.7	565.6	383.8	327.7	318.6
Government Services	125.5	112.3	67.5	102.5	149.9	154.9	215.7	202.5	158.4	136.1	133.9	237.6	242.0	221.5	200.0	184.1	219.6	264.9	250.5
Personal	793.1	758.1	799.9	863.1	957.5	1,028.2	1,149.4	1,164.1	1,111.0	1,260.8	1,312.0	1,556.6	1,568.0	1,782.3	1,774.8	1,738.1	1,891.1	1,864.7	1,920.3
Acquisition of Property	319.5	325.7	343.8	413.4	465.0	503.3	513.1	575.8	602.4	619.7	649.9	896.3	913.7	1,018.6	1,010.5	963.4	1,012.6	1,013.8	1,044.8
House & Land Purchases	149.8	148.4	164.0	194.2	244.9	265.7	218.6	261.8	268.3	286.3	299.4	368.2	369.3	373.3	376.7	358.2	369.5	372.2	399.1
Home Const. & Renovation	169.7	177.3	179.8	219.2	220.0	237.6	294.5	314.0	334.1	333.4	350.5	528.0	544.4	645.4	633.7	605.2	643.1	641.7	645.7
Durable Consumer Goods	90.1	63.9	64.8	80.5	109.7	138.9	187.9	199.2	168.3	153.2	137.2	128.1	112.8	108.0	91.7	94.3	106.8	112.4	119.0
Other Personal Loans	383.5	368.6	391.3	369.3	382.9	386.0	448.4	389.1	340.3	487.9	524.9	532.3	541.4	655.7	672.6	680.4	771.7	738.5	756.6
TOTAL	1,709.2	1,721.2	1,656.3	1,807.7	2,174.6	2,732.7	3,510.8	3,814.5	3,914.4	4,004.8	4,057.9	4,434.3	4,410.6	4,105.4	3,823.7	3,605.6	3,466.7	3,448.7	3,406.5

Source: ECCB website

SAINT LUCIA'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	114.5	106.8	339.8	354.4	245.0	120.4	-44.6	-540.3	-499.6	-299.9	-489.2	-576.8	-646.2	-305.2	161.7	324.6	594.3	833.3	950.7
Domestic Credit	1,451.7	1,495.4	1,403.7	1,537.2	1,860.6	2,379.1	3,112.3	3,453.3	3,455.6	3,395.2	3,597.6	3,903.5	3,977.3	3,579.5	3,269.2	2,976.7	2,827.5	2,734.1	2,709.1
Government (net)	-113.8	-97.6	-105.2	-130.4	-90.9	-32.0	17.2	69.0	47.1	-52.0	-1.0	162.4	308.0	257.2	226.7	205.0	191.8	210.6	252.1
Private Sector	1,734.0	1,751.9	1,695.2	1,861.8	2,136.8	2,625.9	3,338.5	3,680.6	3,745.4	3,787.6	3,887.5	4,084.6	4,051.4	3,778.6	3,522.9	3,249.1	3,188.8	3,156.7	3,098.2
Other Public Sector (net)	-168.6	-158.9	-186.4	-194.2	-185.2	-214.8	-243.4	-296.3	-337.0	-340.3	-288.9	-343.5	-382.1	-456.3	-480.4	-477.4	-553.0	-633.3	-641.2
Total Monetary Liabilities	1,318.3	1,356.7	1,468.8	1,593.9	1,816.1	2,173.4	2,321.2	2,477.7	2,510.8	2,559.2	2,729.8	2,798.5	2,853.2	2,887.9	3,054.7	3,125.0	3,132.4	3,238.9	3,343.0
Money Supply	314.1	321.9	390.9	519.3	599.5	605.3	683.5	671.9	658.9	643.6	675.0	701.0	695.4	748.6	769.1	859.7	910.0	1,016.1	1,054.9
Quasi-Money	1,004.3	1,034.8	1,077.8	1,074.6	1,216.6	1,568.1	1,637.6	1,805.8	1,851.9	1,915.6	2,054.7	2,097.5	2,157.8	2,139.4	2,285.6	2,265.3	2,222.5	2,222.8	2,288.0
Time Deposits	399.2	354.3	281.7	211.7	223.7	271.3	319.2	420.1	405.4	443.7	491.0	486.9	443.8	369.5	387.7	362.1	277.3	238.2	247.5
Savings Deposits	578.1	655.8	762.4	821.7	926.8	1,075.8	1,167.8	1,226.6	1,301.7	1,319.0	1,393.5	1,448.3	1,543.2	1,526.5	1,556.0	1,584.8	1,624.3	1,674.2	1,727.2
Foreign Currency Deposits	26.9	24.7	33.8	41.2	66.1	221.0	150.7	159.2	144.8	152.9	170.3	162.3	170.8	243.3	341.9	318.4	320.8	310.5	313.4
Other Items (Net)	-247.8	-245.5	-274.7	-297.7	-289.5	-326.2	-746.4	-435.4	-445.2	-536.1	-378.6	-528.2	-478.0	-386.4	-376.3	-176.3	-289.3	-328.5	-316.8

Source: ECCB website

SAINT LUCIA'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.	6.00	5.50	4.75	4.75	4.75	4.00	4.25	4.25	4.25	4.25	4.00	4.00	4.00	4.00	2.80	3.00	3.00	3.00	3.00
Deposits																			
3 Months																			
Min.	2.00	2.00	1.00	1.00	1.00	1.00	1.00	1.00	2.00	2.00	2.00	1.00	0.80	0.80	0.80	0.05	0.10	0.10	0.10
Max.	6.00	6.00	3.00	5.25	3.00	3.00	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.00	0.10	0.50	0.50	0.50
6 Months																			
Min.	2.00	2.00	1.00	1.00	1.00	1.00	1.00	1.00	2.00	2.00	2.00	2.00	1.00	0.80	0.80	0.05	0.10	0.10	0.10
Max.	6.00	6.00	3.00	5.30	3.00	3.00	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.00	0.10	1.00	1.00	1.00
12 Months																			
Min.	2.00	2.00	1.00	1.00	1.00	1.00	1.00	1.00	2.00	2.00	2.00	1.00	0.80	0.50	0.20	0.05	0.10	0.10	0.10
Max.	6.50	6.00	5.50	5.75	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	3.00	2.85	2.75	2.75	2.75
Prime Lending																			
Min.	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.00	9.00	9.00	9.00	7.00	7.00	7.00	7.00	7.00
Max.	10.50	10.50	10.00	10.00	10.00	10.00	10.00	10.00	13.00	13.00	0.00	0.00							
Other Lending Rates																			
Min.	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	8.00	8.00	8.00	7.00	7.99	7.99	7.99	7.99
Max.	23.00	23.00	23.50	23.50	23.50	24.00	24.00	24.00	23.00	23.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00

Source: ECCB website