

**SAINT LUCIA'S COMMERCIAL BANK'S ASSETS &
LIABILITIES**

2020

(EC\$ MN)

LIABILITIES	Dec-20^P
Deposits	4516.9
Bank Cheques And Drafts Issued And Outstanding	18.2
Due To ECCB	0.1
Due To Banks In Country	14.8
Due To Banks In Other ECCB Area Countries	544.3
Due To Banks In Non-ECCB Area Caricom Countries	320.6
Due To Banks In Non-Caricom Countries	11.6
Repurchase Agreements	8.1
Other Borrowings	60.0
Financial Derivatives	1.1
Debentures	0.0
Capital Paid - Up Or Assigned	285.1
Reserves	260.3
Undistributed Profits	-131.3
General Provisions	91.3
Other Liabilities	268.1
a.Trade Credit and Advances Payable	7.0
b.Settlement Account Payable	4.6
c. Other Accounts Payable	141.6
d.Dividends Payable	0.9
e. Other Liabilities to Residents	57.9
f. Other Liabilities to Non-Residents	56.1
TOTAL LIABILITIES AND EQUITY	6269.3

ASSETS	Dec-20^P
Cash	87.0
a. EC Dollar Cash	78.8
b. Foreign Currency Cash	8.1
Due From ECCB	486.5
Bank Cheques And Drafts Held For Collection	0.7
Due From Banks In Country	7.4
Due From Banks In Other ECCB Area Countries	54.9
Due From Banks In Non-ECCB Area Caricom Countries	152.5
Due From Banks In Non-Caricom Countries	371.8
Loans And Advances, Overdrafts, Repos, Bills Discounte	3542.8
Specific Provision For Impaired Assets (<i>less</i>)	-156.5
Investments	1325.0
Financial Derivatives	1.1
Nonfinancial Assets	140.8
Other Assets	255.3
a. Prepayment Insurance	0.1
b. Settlement Account Receivable	0.0
c.Dividends Receivable	0.0
d. Other Accounts Receivable	173.6
e. Trade Credit and Advances	2.4
f. Other Resident Assets	73.8
g. Other Non-Resident Assets	5.5
TOTAL ASSETS	6269.3

Source: ECCB website-Monthly Financial Statistics Report

P = Provisional

SAINT LUCIA'S COMMERCIAL BANK'S
SECTORAL DISTRIBUTION OF CREDIT: 2020

(EC\$ MN)	
Sectors	2020
Agriculture or Forestry and Fishing	6.1
Agriculture	6.0
Forestry	0.1
Fishing and Aquaculture	0.1
Mining and Quarrying	3.6
Manufacturing	79.1
Electricity or Gas or Steam and Air Conditioning	74.6
Water Supply or Sewerage and Waste Management	2.8
Construction and Land Development	700.7
Construction and Renovations	671.0
Residential or Single - Family Home	515.5
Non-Residential	155.4
Land and Infrastructure Development	29.7
Wholesale and Retail Trade or Repair - of Motor Vehicles and Motorcycles	258.9
Transport and Storage	19.8
Accommodation and Food Service Activities	286.7
Information and Communication	7.436
Financial Intermediation	40.5
Real Estate Activities	584.4
House Purchases	281.3
Non-House Purchases	88.6
Residential Land Purchases	121.3
Non-Residential Land Purchases	31.3
Other Real Estate Activities (Including Rental or Leased Properties)	62.0
Professional or Scientific and Technical Services	54.8
Administrative and Support Services Activities	34.5
Public Administration and Social Security	234.7
Education (Including Student Loans)	56.9
Human Health and Social Work Activities	15.5
Arts or Entertainment and Recreation	41.0
Other Service Activities	34.5
Private Households	1,006.3
Durable Consumer Goods	47.4
Medical Loans	1.1
Personal Travel Loans	0.8
Personal Vehicle Loans	53.5
Other Personal Loans	903.4
Commercial Banks: Total Amount of Loans	3,542.8

Source: ECCB website-Monthly Financial Statistics Report

SAINT LUCIA'S MONETARY SURVEY: 2020

(EC\$ MN)

Monetary Survey	2020
NET FOREIGN ASSETS	1,070.5
ECCB (Imputed Reserves)	605.7
OTHER DEPOSITORY CORPORATIONS (COMMERCIAL BANKS)	464.8
NET DOMESTIC ASSETS	2,051.9
PUBLIC SECTOR CREDIT	-123.6
NET CLAIMS ON CENTRAL GOVERNMENT	-135.0
FROM CENTRAL BANK	126.2
FROM OTHER DEPOSITORY CORPORATION	-261.2
CREDIT TO REST OF PUBLIC SECTOR	11.4
CLAIMS ON STATE AND LOCAL GOVERNMENT	0.0
CLAIMS ON PUBLIC NON-FINANCIAL CORPORATIONS	11.37
CLAIMS ON OTHER FINANCIAL CORPORATIONS	10.3
CREDIT TO PRIVATE SECTOR	3,181.9
OTHER ITEMS (NET)	-1,016.7
BROAD MONEY LIABILITIES (M2)	3,122.4
NARROW MONEY (M1)	983.8
CURRENCY OUTSIDE DEPOSITORY CORPORATIONS	155.5
CURRENCY ISSUED BY CENTRAL BANK (CURRENCY IN CIRCULATION)	234.3
LESS HOLDINGS OF NATIONAL CURRENCY BY ODC (COMMERCIAL BANKS)	78.8
TRANSFERABLE DEPOSITS, IN NATIONAL CURRENCY	828.3
OTHER DEPOSITS, IN NATIONAL CURRENCY	1,766.3
FOREIGN CURRENCY DEPOSITS	372.3

Source: ECCB website-Monthly Financial Statistics Report

**SAINT LUCIA'S
COMMERCIAL BANK'S INTEREST RATES
2016 - 2020**

Period Ended	(Percentage)				
	2016	2017	2018	2019	2020
Savings					
Min.	2.0	2.0	2.0	2.0	2.0
Max.	3.0	3.0	3.0	3.0	3.0
Deposits					
3 Months					
Min.	0.1	0.1	0.1	0.1	0.0
Max.	0.1	0.5	0.5	0.5	1.0
6 Months					
Min.	0.1	0.1	0.1	0.1	0.0
Max.	0.1	1.0	1.0	1.0	2.5
12 Months					
Min.	0.1	0.1	0.1	0.1	0.1
Max.	2.9	2.8	2.8	2.8	2.5
Prime Lending					
Min.	7.0	7.0	9.0	9.0	9.0
Max.	15.0
Other Lending Rates					
Min.	8.0	8.0	8.0	5.5	...
Max.	25.0	25.0	25.0	25.0	...

Source: ECCB website-Monthly Financial Statistics Report