

ST. VINCENT AND THE GRENADINES' 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	227.7	177.3	146.6	173.5	187.8	280.6	394.4	478.6	394.6	558.0	501.2	500.5	555.4	565.8	587.9	619.1	594.2	596.4	526.0
Central Bank	140.5	107.6	102.4	106.1	98.5	108.2	147.6	152.0	123.4	232.0	176.8	229.9	297.3	379.4	411.2	414.5	382.3	377.9	365.9
Cash	24.0	25.1	28.0	24.3	29.5	20.9	31.5	35.0	26.2	24.3	28.3	36.7	28.8	27.9	26.6	32.7	33.5	33.2	42.9
Deposits *	116.4	82.5	74.4	81.8	69.0	87.3	116.1	117.1	97.3	207.7	148.4	193.2	268.5	351.5	384.6	381.8	348.8	344.8	323.0
Other Local Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	9.0	5.0	4.0	4.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0
Other ECCB Area Banks	87.3	69.7	44.2	67.4	89.3	172.4	246.8	321.5	262.1	321.0	320.4	266.7	258.0	185.9	176.6	204.6	211.9	218.5	160.1
Loans and Advances	711.7	787.3	783.3	823.5	887.3	1003.3	1174.1	1252.3	1213.1	1120.8	1117.1	1178.9	1184.1	1182.0	1206.3	1200.3	1231.2	1222.7	1199.6
Investment	127.5	160.1	176.0	177.9	173.4	153.8	136.3	93.9	185.7	134.9	124.3	115.7	82.8	83.1	96.8	85.7	94.5	92.7	112.0
Treasury Bills	41.0	64.9	37.6	27.0	23.3	24.8	11.8	8.2	34.3	36.4	28.0	45.8	30.2	34.9	53.2	38.4	40.7	24.3	27.5
Government Securities	48.3	41.2	46.2	60.1	77.4	58.8	46.2	37.2	97.3	73.1	51.3	48.6	33.9	29.0	25.0	20.7	27.9	36.8	28.7
Other ECCU Investments	38.2	54.0	92.2	90.8	72.7	70.3	78.2	48.5	54.1	25.4	45.0	21.3	18.7	19.1	18.6	26.6	25.9	31.5	55.8
Foreign Assets	126.4	127.4	205.5	238.8	299.8	229.9	204.8	171.6	132.2	100.1	88.4	85.1	137.8	180.7	187.8	223.7	183.6	170.7	319.2
Other Assets	45.3	43.0	46.7	23.3	37.2	43.1	60.2	76.0	33.0	66.9	120.7	113.3	108.2	122.4	117.9	80.9	87.8	118.6	93.9
Total Assets	1238.7	1295.1	1358.0	1437.1	1585.5	1710.7	1969.7	2072.4	1958.5	1980.7	1951.7	1993.5	2068.3	2134.0	2196.7	2209.7	2191.4	2201.1	2250.8

Source: ECCB website

ST. VINCENT AND THE GRENADINES' 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	1,042.2	1,091.5	1,135.3	1,157.4	1,217.6	1,278.2	1,396.8	1,435.5	1,417.1	1,489.0	1,506.3	1,570.2	1,629.3	1,735.2	1,777.4	1,780.4	1,787.2	1,767.8	1,921.3
EC Deposits	995.3	1,054.8	1,100.9	1,108.4	1,171.1	1,201.7	1,322.0	1,351.5	1,345.0	1,409.6	1,419.4	1,509.4	1,545.6	1,641.9	1,670.8	1,682.9	1,686.9	1,679.3	1,778.0
Demand	228.0	238.5	258.4	283.9	318.4	338.1	375.6	367.5	351.5	368.9	358.1	388.3	414.7	456.2	454.9	457.6	445.2	459.6	509.2
Time	354.1	370.9	351.7	269.1	223.6	193.2	204.8	219.8	235.9	248.6	248.9	269.9	247.3	236.4	236.7	216.8	193.9	181.2	177.7
Savings	413.2	445.4	490.9	555.4	629.1	670.4	741.5	764.2	757.6	792.1	812.4	851.2	883.6	949.3	979.2	1,008.6	1,047.8	1,038.5	1,091.1
Foreign Currency Deposits	46.9	36.7	34.4	49.1	46.5	76.5	74.9	84.1	72.1	79.4	86.9	60.8	83.7	93.2	106.6	97.5	100.2	88.5	143.3
Balance Due To	22.1	41.9	73.4	68.3	105.1	137.1	262.6	222.4	165.5	93.4	87.7	78.3	81.6	87.0	76.5	111.7	105.2	150.3	52.2
ECCB	3.1	3.5	1.9	1.7	0.0	0.3	0.0	0.0	3.9	1.0	3.4	3.0	8.1	5.8	4.9	4.7	4.7	33.2	1.2
Other Local Banks	-	12.3	-	-	-	-	-	5.0	9.0	5.0	4.0	4.0	-	-	-	-	-	-	-
Other ECCB Area Banks	19.0	26.1	71.6	66.6	105.1	136.9	262.6	217.3	152.6	87.3	80.3	71.2	73.5	81.2	71.5	107.0	100.5	117.0	50.9
Foreign Liabilities	44.1	28.7	6.6	17.9	16.1	9.7	14.1	33.8	29.1	73.4	59.8	47.1	47.0	45.5	62.0	56.1	53.4	50.7	41.2
Other Liabilities	38.1	35.9	50.2	106.8	104.5	123.2	102.4	167.5	124.3	111.4	104.5	105.9	134.1	116.4	123.5	101.4	92.9	62.6	56.3
Total Capital (Equity)	92.1	97.1	92.5	86.7	142.2	162.5	193.8	213.2	222.5	213.5	193.4	192.1	176.3	149.9	157.3	160.0	152.7	169.6	179.8
TOTAL LIABILITIES	1,238.7	1,295.1	1,358.0	1,437.1	1,585.5	1,710.7	1,969.7	2,072.4	1,958.5	1,980.7	1,951.7	1,993.5	2,068.3	2,134.0	2,196.7	2,209.7	2,191.4	2,201.1	2,250.8

Source: ECCB website

ST. VINCENT AND THE GRENADINES' 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	21.9	14.7	14.6	2.3	11.4	10.7	13.0	15.9	1.8	1.0	1.7	1.7	1.6	1.6	1.9	2.7	1.9	1.6	1.1
Fisheries	0.6	0.7	0.7	0.6	0.7	1.1	1.7	2.0	1.2	0.2	0.6	0.9	0.9	0.9	0.9	0.6	0.7	0.7	0.6
Mining and Quarrying	0.6	0.7	1.3	0.6	0.4	0.2	0.1	0.1	0.2	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacturing	18.3	19.1	19.9	16.9	18.3	38.3	42.9	52.6	60.1	58.3	40.5	36.1	32.1	24.2	23.6	17.3	17.2	14.0	15.6
Utilities	2.5	1.7	3.5	5.4	5.4	8.7	33.7	25.8	18.4	14.1	5.7	5.3	5.0	4.1	3.2	2.2	1.5	0.6	0.5
Construction and Land Development	26.0	22.2	22.5	28.4	22.1	36.2	43.0	48.3	47.5	30.9	33.2	24.0	20.3	22.8	25.0	18.4	13.2	13.8	10.5
Distributive Trade	95.1	88.4	84.6	87.9	98.7	90.2	86.8	91.9	105.7	110.1	117.9	124.6	120.8	121.8	116.0	113.3	88.6	81.2	80.5
Tourism	30.5	29.9	17.9	28.7	28.8	28.9	41.2	40.1	36.2	59.0	48.5	39.3	35.7	33.1	33.8	25.9	29.1	17.5	14.6
Entertainment and Catering	8.0	8.2	5.2	5.4	4.4	5.1	5.2	6.0	7.3	4.6	3.3	3.3	5.7	5.5	5.9	3.8	3.1	3.1	3.1
Transportation and Storage	23.7	20.9	24.0	21.4	18.9	20.6	65.2	35.1	27.3	15.2	13.2	13.7	13.3	12.3	11.2	11.0	9.7	6.8	9.3
Financial Institutions	13.7	10.8	32.4	11.1	7.9	6.0	3.4	2.7	6.6	6.9	7.6	9.3	8.1	5.5	5.8	4.9	15.0	14.8	2.8
Professional and Other Services	31.5	33.9	28.2	28.1	36.9	63.7	73.4	86.3	111.9	121.3	104.6	128.2	37.5	31.6	30.7	31.9	32.5	33.7	45.0
Government Services	52.1	103.3	98.7	123.0	151.7	164.0	195.8	232.6	176.6	83.2	84.7	103.2	100.4	102.4	95.1	85.2	106.4	108.6	90.2
Personal	387.3	432.6	429.9	453.8	481.7	529.6	569.7	612.8	612.2	615.8	655.6	689.3	802.7	816.4	853.2	882.9	912.2	926.3	925.7
Acquisition of Property	231.2	279.5	283.6	307.4	332.0	360.2	347.1	358.5	350.4	346.1	369.1	377.7	436.0	447.9	481.5	501.8	540.7	554.4	560.2
House & Land Purchases	87.8	99.7	121.8	107.7	137.6	159.6	109.2	113.0	108.9	104.1	114.2	122.0	136.0	131.4	141.8	144.1	169.7	177.5	185.9
Home Const. & Renovation	143.4	179.8	161.9	199.7	194.4	200.6	237.9	245.4	241.5	242.0	254.9	255.7	300.0	316.5	339.7	357.7	371.0	376.9	374.3
Durable Consumer Goods	24.4	20.9	20.0	17.7	19.0	23.1	20.3	24.1	25.7	23.1	20.2	20.9	22.1	22.2	22.8	25.4	27.4	27.8	26.7
Other Personal Loans	131.7	132.3	126.2	128.6	130.7	146.3	202.3	230.2	236.2	246.5	266.4	290.8	344.7	346.2	348.8	355.7	344.1	344.1	338.8
TOTAL	711.7	787.3	783.3	813.6	887.3	1,003.3	1,175.1	1,252.3	1,213.1	1,120.8	1,117.1	1,178.9	1,184.1	1,182.0	1,206.3	1,200.3	1,231.2	1,222.7	1,199.6

Source: ECCB website

ST. VINCENT AND THE GRENADINES' 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	254.0	272.8	313.4	427.4	429.9	428.5	352.7	385.4	361.7	475.3	394.3	408.8	493.1	508.2	537.2	658.0	607.9	599.1	826.5
Domestic Credit	537.9	595.9	574.1	622.5	700.3	796.7	933.8	985.5	1,029.2	892.0	906.7	959.5	998.9	1,020.2	1,069.4	1,045.4	1,091.0	1,107.3	1,033.2
Government (net)	44.0	86.0	47.3	8.7	74.5	68.8	87.8	108.3	127.6	22.3	44.5	49.5	64.1	88.6	111.2	60.4	95.2	106.3	40.3
Private Sector	614.9	641.5	647.8	677.0	692.4	788.2	899.2	926.4	942.9	960.0	999.2	1,034.3	1,047.8	1,045.3	1,069.9	1,084.1	1,101.0	1,102.8	1,099.8
Other Public Sector (net)	-120.9	-131.6	-120.9	-63.2	-66.6	-60.3	-53.2	-49.2	-41.2	-90.4	-137.1	-124.3	-113.0	-113.6	-111.7	-99.0	-105.1	-101.8	-106.9
Total Monetary Liabilities	728.2	776.7	794.7	886.9	926.6	985.4	1,063.5	1,082.9	1,085.8	1,114.0	1,110.1	1,183.9	1,285.0	1,408.6	1,475.8	1,520.7	1,539.2	1,565.1	1,720.3
Money Supply	253.7	264.3	279.8	319.7	354.9	370.5	397.6	386.1	359.1	345.5	331.4	360.9	374.2	426.3	437.8	479.8	475.8	516.0	580.4
Quasi-Money	474.5	512.5	514.9	567.2	571.7	614.9	665.8	696.8	726.7	768.5	778.7	823.0	910.8	982.3	1,037.9	1,040.9	1,063.4	1,049.2	1,139.9
Time Deposits	177.8	190.8	177.8	153.3	115.3	98.7	103.6	115.0	121.7	129.2	139.7	153.7	136.3	130.1	126.9	114.2	110.1	104.9	99.7
Savings Deposits	287.3	310.0	325.2	386.3	440.9	483.7	520.9	544.9	575.0	594.0	594.2	633.0	717.4	779.4	820.6	845.2	875.8	876.3	923.6
Foreign Currency Deposits	9.4	11.6	12.0	27.7	15.6	32.5	41.4	37.0	30.0	45.3	44.8	36.3	57.2	72.8	90.4	81.5	77.5	68.0	116.5
Other Items (Net)	-63.6	-92.0	-92.8	-163.0	-203.7	-239.8	-223.1	-288.0	-305.2	-253.3	-190.8	-184.4	-207.0	-119.8	-130.8	-182.7	-159.7	-141.3	-139.4

Source: ECCB website

ST. VINCENT AND THE GRENADINES'
COMMERCIAL BANK'S INTEREST RATES
2000 - 2019

Period Ended	(Percentage)																		
	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.	5.00	5.00	5.00	4.50	4.50	4.50	4.50	6.00	6.00	6.00	6.00	6.00	6.00	5.50	5.00	5.00	5.00	5.00	5.00
Deposits																			
3 Months																			
Min.	1.50	3.10	2.25	1.00	1.00	1.00	1.00	1.00	2.25	2.25	2.50	1.00	0.80	0.80	0.80	0.10	0.10	0.10	0.10
Max.	6.00	6.00	5.25	3.25	2.50	3.50	3.50	3.50	3.50	3.50	3.00	3.00	2.50	2.50	2.00	2.00	1.25	1.25	1.25
6 Months																			
Min.	1.50	3.10	2.75	1.00	1.00	1.00	1.00	1.00	2.25	2.25	2.50	1.00	0.80	0.80	0.80	0.10	0.10	0.10	0.10
Max.	6.00	6.00	5.30	3.30	2.50	3.50	3.50	3.50	3.50	3.50	3.00	3.00	2.50	2.50	2.00	2.25	1.25	1.25	1.25
12 Months																			
Min.	2.00	2.00	1.00	1.00	1.00	1.00	1.00	1.00	2.75	2.75	2.75	1.00	0.80	0.50	0.20	0.10	0.10	0.10	0.10
Max.	7.00	7.00	7.50	4.00	3.75	4.00	4.00	4.00	4.00	4.00	3.75	3.75	3.80	4.00	3.00	2.75	1.25	1.25	1.25
Prime Lending																			
Min.	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00
Max.	11.00	11.00	11.00	11.00	11.00	11.00	11.00	9.00	9.00	9.00	0.00	0.00							
Other Lending Rates																			
Min.	7.00	7.00	6.40	3.00	3.50	3.50	3.50	3.00	3.50	3.50	3.50	2.25	2.30	2.30	2.30	3.50	3.50	3.50	3.50
Max.	21.46	21.50	21.00	21.64	21.64	21.64	20.00	20.00	20.00	20.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00

Source: ECCB website