

**ST. VINCENT AND THE GRENADINES' COMMERCIAL  
BANK'S ASSETS & LIABILITIES**

**2020**

**(EC\$ MN)**

<b>LIABILITIES</b>	<b>Dec-20<sup>P</sup></b>
Deposits	2123.8
Bank Cheques And Drafts Issued And Outstanding	7.0
Due To ECCB	1.3
Due To Banks In Country	0.5
Due To Banks In Other ECCB Area Countries	47.0
Due To Banks In Non-ECCB Area Caricom Countries	4.8
Due To Banks In Non-Caricom Countries	0.1
Repurchase Agreements	0.0
Other Borrowings	28.3
Financial Derivatives	0.0
Debentures	0.0
Capital Paid - Up Or Assigned	143.0
Reserves	46.9
Undistributed Profits	-49.0
General Provisions	12.8
Other Liabilities	72.5
a.Trade Credit and Advances Payable	0.0
b.Settlement Account Payable	0.0
c. Other Accounts Payable	20.4
d.Dividends Payable	0.0
e. Other Liabilities to Residents	14.7
f. Other Liabilities to Non-Residents	37.3
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>2439.0</b>

<b>ASSETS</b>	<b>Dec-20<sup>P</sup></b>
Cash	34.3
a. EC Dollar Cash	29.6
b. Foreign Currency Cash	4.7
Due From ECCB	378.2
Bank Cheques And Drafts Held For Collection	5.2
Due From Banks In Country	0.0
Due From Banks In Other ECCB Area Countries	171.7
Due From Banks In Non-ECCB Area Caricom Countries	3.7
Due From Banks In Non-Caricom Countries	289.8
Loans And Advances, Overdrafts, Repos, Bills Discounted And Credit Cards	1264.1
Specific Provision For Impaired Assets ( <i>less</i> )	-48.8
Investments	238.2
Financial Derivatives	0.0
Nonfinancial Assets	69.2
Other Assets	33.4
a. Prepayment Insurance	0.4
b. Settlement Account Receivable	1.0
c.Dividends Receivable	0.0
d. Other Accounts Receivable	1.6
e. Trade Credit and Advances	0.0
f. Other Resident Assets	30.4
g. Other Non-Resident Assets	0.0
<b>TOTAL ASSETS</b>	<b>2439.0</b>

Source: ECCB website-Monthly Financial Statistics Report

P = Provisional

**ST. VINCENT AND THE GRENADINES' COMMERCIAL  
BANK'S**

**SECTORAL DISTRIBUTION OF CREDIT: 2020**

	(EC\$ MN)
<b>Sectors</b>	<b>2020</b>
Agriculture or Forestry and Fishing	1.7
Agriculture	1.4
Forestry	-
Fishing and Aquaculture	0.3
Mining and Quarrying	0.0
Manufacturing	12.0
Electricity or Gas or Steam and Air Conditioning	0.4
Water Supply or Sewerage and Waste Management	-
Construction and Land Development	282.9
Construction and Renovations	275.1
Residential or Single - Family Home	263.6
Non-Residential	11.5
Land and Infrastructure Development	7.8
Wholesale and Retail Trade or Repair - of Motor Vehicles and Motorcycles	70.9
Transport and Storage	9.8
Accommodation and Food Service Activities	19.1
Information and Communication	0.455
Financial Intermediation	5.5
Real Estate Activities	223.4
House Purchases	133.2
Non-House Purchases	-
Residential Land Purchases	59.5
Non-Residential Land Purchases	11.1
Other Real Estate Activities (Including Rental or Leased Properties)	19.6
Professional or Scientific and Technical Services	20.8
Administrative and Support Services Activities	2.7
Public Administration and Social Security	129.7
Education (Including Student Loans)	28.9
Human Health and Social Work Activities	1.8
Arts or Entertainment and Recreation	1.4
Other Service Activities	5.1
Private Households	447.7
Durable Consumer Goods	17.6
Medical Loans	0.7
Personal Travel Loans	0.2
Personal Vehicle Loans	3.3
Other Personal Loans	425.8
<b>Commercial Banks: Total Amount of Loans</b>	<b>1,264.2</b>

Source: ECCB website-Monthly Financial Statistics Report

**ST. VINCENT AND THE GRENADINES' MONETARY SURVEY:**  
**2020**

	(EC\$ MN)
<b>Monetary Survey</b>	<b>2020</b>
<b>NET FOREIGN ASSETS</b>	<b>904.8</b>
ECCB (Imputed Reserves)	551.3
OTHER DEPOSITORY CORPORATIONS (COMMERCIAL BANKS)	353.4
<b>NET DOMESTIC ASSETS</b>	<b>738.7</b>
PUBLIC SECTOR CREDIT	3.0
NET CLAIMS ON CENTRAL GOVERNMENT	1.8
FROM CENTRAL BANK	26.2
FROM OTHER DEPOSITORY CORPORATIOI	-24.4
CREDIT TO REST OF PUBLIC SECTOR	1.2
CLAIMS ON STATE AND LOCAL GOVERNMENT	0.0
CLAIMS ON PUBLIC NON-FINANCIAL CORPORATIONS	1.24
CLAIMS ON OTHER FINANCIAL CORPORATIONS	15.7
CREDIT TO PRIVATE SECTOR	1,109.2
OTHER ITEMS (NET)	-389.3
<b>BROAD MONEY LIABILITIES (M2)</b>	<b>1,643.5</b>
NARROW MONEY (M1)	586.3
CURRENCY OUTSIDE DEPOSITORY CORPORATIONS	157.1
CURRENCY ISSUED BY CENTRAL BANK (CURRENCY IN CIRCULATION)	186.7
LESS HOLDINGS OF NATIONAL CURRENCY BY ODC (COMMERCIAL BANKS)	29.6
TRANSFERABLE DEPOSITS, IN NATIONAL CURRENCY	429.2
OTHER DEPOSITS, IN NATIONAL CURRENCY	941.0
FOREIGN CURRENCY DEPOSITS	116.2

Source: ECCB website-Monthly Financial Statistics Report

**ST. VINCENT AND THE GRENADINES'**  
**COMMERCIAL BANK'S INTEREST RATES**  
**2016 - 2020**

Period Ended	(Percentage)				
	2016	2017	2018	2019	2020
<b>Savings</b>					
Min.	2.00	2.00	2.00	2.00	0.00
Max.	5.00	5.00	5.00	5.00	2.00
<b>Deposits</b>					
3 Months					
Min.	0.10	0.10	0.10	0.10	0.10
Max.	2.00	1.25	1.25	1.25	1.50
6 Months					
Min.	0.10	0.10	0.10	0.10	0.00
Max.	2.25	1.25	1.25	1.25	1.50
12 Months					
Min.	0.10	0.10	0.10	0.10	0.10
Max.	2.75	1.25	1.25	1.25	4.00
<b>Prime Lending</b>					
Min.	9.00	9.00	9.00	9.00	0.10
Max.	...	...	...	...	11.00
<b>Other Lending Rates</b>					
Min.	3.50	3.50	3.50	3.50	...
Max.	21.00	21.00	21.00	21.00	...

Source: ECCB website-Monthly Financial Statistics Report