

TRINIDAD AND TOBAGO'S COMMERCIAL BANK'S ASSETS

2000 - 2013

														(TT\$ MN)
Assets	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Cash	510.1	538.1	572.4	658.6	681.0	643.5	996.9	1,110.2	1,171.2	1,139.3	1,216.3	1,410.2	1,449.8	1,524.6
Balance	5,416.0	6,358.6	6,181.5	6,392.7	6,625.4	8,544.4	12,797.6	12,141.0	18,394.7	25,332.2	24,226.7	29,603.3	29,273.9	33,374.6
Central Bank	2,943.0	3,465.8	3,031.8	2,955.3	2,756.0	4,372.3	5,311.8	5,867.1	10,618.5	14,077.3	15,340.1	20,236.2	20,773.1	24,877.2
Local Banks	871.9	1,108.5	1,075.8	835.3	1,100.8	850.1	1,491.8	1,023.7	744.4	894.4	942.7	639.8	456.6	1,101.6
Foreign Banks	1,601.1	1,784.3	2,073.9	2,602.1	2,768.6	3,322.0	5,994.0	5,250.2	7,031.8	10,360.5	7,943.9	8,727.3	8,044.2	7,395.8
Investments (gross)	5,802.9	6,963.8	7,939.6	9,268.8	10,243.9	10,543.2	10,168.1	11,663.2	11,763.0	17,987.9	18,897.9	19,141.2	28,513.3	28,387.6
Government	2,052.5	2,791.3	2,768.6	3,320.4	3,415.4	4,029.7	3,326.5	3,607.2	4,033.3	8,805.5	11,400.8	10,543.9	15,289.4	14,675.9
Public Bodies	444.0	1,082.2	1,208.1	405.5	211.9	459.6	478.4	1,731.8	2,053.8	2,594.0	2,328.1	2,251.5	2,336.0	2,815.4
Other	3,306.4	3,090.3	3,962.9	5,542.9	6,616.6	6,053.9	6,363.2	6,324.2	5,675.9	6,588.4	5,169.0	6,345.8	10,887.9	10,896.3
Loans (gross)	13,205.5	14,753.2	15,283.8	16,739.5	21,546.5	28,751.1	33,603.8	40,411.0	45,824.6	46,508.5	46,326.5	48,088.0	49,974.1	52,082.8
Provision for Losses	416.5	453.7	606.6	494.5	471.9	465.1	403.6	442.6	456.5	1,271.1	1,136.0	1,076.8	1,342.9	1,093.2
Loans (net)	12,789.0	14,299.5	14,677.2	16,245.0	21,074.6	28,286.0	33,200.2	39,968.4	45,368.1	45,237.4	45,190.5	47,011.2	48,631.2	50,989.6
Customers' Liabilities & Acceptances	3,766.1	3,588.2	3,652.2	3,427.2	3,222.4	3,722.6	4,532.4	4,963.9	4,799.9	4,017.6	4,257.3	3,747.5	3,094.5	2,878.8
Other Current Assets	3,580.0	5,186.1	5,765.4	5,849.4	5,316.5	5,717.5	4,721.4	4,288.9	4,808.3	8,381.2	7,861.0	8,134.3	7,413.0	6,545.0
Fixed Assets (net)	1,069.1	1,202.6	1,316.1	1,383.9	1,262.2	1,390.0	1,489.8	1,609.4	1,768.6	1,889.0	2,044.1	2,029.2	2,097.1	2,121.5
Total Domestic Assets	32,933.2	38,136.9	40,104.4	43,225.6	48,426.0	58,847.2	67,906.4	75,745.0	88,073.8	103,984.6	103,693.8	111,076.9	120,472.8	125,821.7

Source: Central Bank of Trinidad and Tobago Statistical Digest

TRINIDAD AND TOBAGO'S COMMERCIAL BANK'S LIABILITIES

2000 - 2013

	(TT\$ MN)													
Liabilities	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Borrowings	2,496.8	3,941.5	3,990.7	4,886.8	4,152.4	5,060.5	3,901.1	5,397.5	5,672.4	3,914.7	3,179.7	2,879.6	2,602.5	2,602.9
Central Bank	383.3	381.6	379.8	382.2	380.7	379.7	379.5	-	-	190.8	-	-	-	-
Local Banks	445.3	348.4	532.9	471.6	448.5	374.6	688.6	1,015.2	815.9	529.8	524.0	242.8	175.1	48.9
Foreign Banks	1,258.8	2,840.4	2,734.1	3,591.8	2,887.0	3,718.6	1,745.4	3,037.8	1,768.3	1,124.7	668.2	846.2	755.8	941.7
Other	409.4	371.1	343.9	441.2	436.2	587.6	1,087.6	1,344.5	3,088.2	2,069.4	1,987.5	1,790.6	1,671.6	1,612.3
Deposits	18,516.7	21,430.1	22,504.0	23,817.7	27,647.6	34,306.1	42,282.7	47,692.5	56,197.7	74,399.3	73,535.2	81,039.3	90,443.1	94,946.9
Acceptances Executed	3,766.1	3,588.2	3,652.2	3,427.2	3,220.6	3,722.6	4,532.4	4,963.9	4,799.9	4,017.6	4,257.3	3,747.5	3,094.5	2,878.8
Other Liabilities	4,340.0	4,883.8	5,182.3	5,638.4	6,931.9	8,884.5	9,453.0	8,270.6	9,570.7	8,706.3	8,420.1	8,391.8	7,450.8	7,848.2
Share Capital	1,487.6	1,487.6	1,487.6	1,488.2	1,554.4	1,770.5	1,762.1	2,058.7	2,117.3	2,427.0	2,433.1	2,440.1	2,475.8	2,526.8
Reserves	2,325.8	2,805.6	3,287.6	3,967.4	4,919.2	5,102.8	5,975.2	7,362.0	9,715.9	10,519.9	11,868.3	12,578.6	14,406.0	15,017.9
TOTAL LIABILITIES	32,933.0	38,136.8	40,104.4	43,225.7	48,426.1	58,847.0	67,906.5	75,745.2	88,073.9	103,984.8	103,693.7	111,076.9	120,472.7	125,821.5

Source: Central Bank of Trinidad and Tobago Statistical Digest

TRINIDAD AND TOBAGO'S COMMERCIAL BANK'S
SECTORAL DISTRIBUTION OF CREDIT: 2000 - 2013

														(TT\$ MN)
Sectors	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
PRIVATE SECTOR ¹	6,709.8	7,233.6	7,287.0	9,096.3	11,215.6	13,769.2	17,002.1	20,649.0	23,899.9	23,021.6	21,406.7	22,791.1	23,226.8	23,102.6
Production	2,049.9	1,856.1	2,408.1	2,279.5	2,245.4	2,516.5	3,293.6	3,241.7	4,349.5	3,654.5	3,686.4	4,417.8	4,544.3	4,220.4
Agriculture	98.2	123.7	80.1	106.0	115.8	92.1	66.2	83.9	141.0	106.8	96.9	95.4	90.8	91.1
Petroleum	332.6	262.7	254.7	448.5	402.9	499.0	749.6	751.7	995.1	417.4	472.9	946.8	950.9	844.9
Manufacturing of Which:	1,619.1	1,469.6	2,073.3	1,725.0	1,726.7	1,925.4	2,477.8	2,406.1	3,213.4	3,130.3	3,116.6	3,375.6	3,502.6	3,284.4
Food, Drink and Tobacco	313.7	246.2	261.9	335.4	313.4	364.6	363.1	487.2	730.0	810.0	828.0	1,007.8	944.4	851.5
Textiles, Garments, Footwear, Headwear	84.0	92.4	129.3	129.4	149.0	178.0	277.7	134.6	283.5	376.3	509.3	505.3	567.2	408.1
Printing, Publishing, Paper Converters	83.1	86.7	75.0	161.2	195.6	277.9	343.9	394.8	471.3	370.5	422.7	486.2	409.2	367.6
Wood and Related Products	59.5	64.5	97.2	54.1	55.4	77.9	91.6	80.4	116.1	136.5	96.3	116.0	94.5	110.9
Chemicals and Non-Metallic Materials	341.0	232.9	539.5	362.1	245.0	357.5	537.6	349.7	370.1	344.4	400.0	407.7	517.0	536.6
Assembly Type and Related Industries	495.8	537.1	732.1	421.9	523.3	385.8	555.8	584.5	689.5	541.9	506.2	529.8	574.0	591.1
Miscellaneous Manufacturing	242.0	209.8	238.3	260.9	245.0	283.7	308.1	374.9	552.9	550.7	354.1	322.8	396.3	418.6
Construction	578.6	550.8	702.1	1,140.4	1,198.2	1,195.3	1,713.4	1,783.5	2,037.1	2,725.9	2,482.5	2,683.3	2,563.4	2,393.8
Services	3,959.1	4,729.7	4,070.9	5,634.7	6,962.6	8,825.2	10,247.6	13,169.4	14,368.3	13,149.8	11,486.8	11,708.3	11,948.2	12,070.0
Distribution	951.3	1,085.8	953.6	1,226.2	1,300.6	2,067.9	2,171.2	2,743.7	3,426.9	2,657.0	2,354.5	2,314.4	2,444.3	3,109.7
Hotels and Guest Houses	173.4	439.7	164.6	295.6	415.4	474.3	650.3	478.4	737.3	1,153.7	922.2	781.2	801.7	1,152.2
Transport, Storage and Communication	761.1	707.2	503.2	525.3	431.0	513.6	841.8	908.4	646.4	701.1	768.0	886.2	1,014.0	1,044.4
Finance, Industry and Real Estate	1,622.0	1,773.7	1,770.9	2,866.1	3,485.0	4,385.9	4,635.0	7,888.5	8,313.7	7,477.8	6,489.4	6,856.8	6,542.3	5,688.6
Electricity and Water	89.6	120.0	46.8	64.0	423.8	402.9	569.1	655.2	573.4	545.2	455.6	405.3	684.9	522.4
Education, Cultural and Community Services	22.6	13.9	13.5	118.1	30.3	41.2	82.5	104.9	94.6	97.4	91.7	98.9	94.2	144.5
Personal Services ²	339.2	589.3	618.3	539.4	876.5	939.4	1,297.7	390.3	576.0	517.6	405.4	365.5	366.8	408.2
Leasing and Real Estate Mortgage	122.2	97.0	105.9	41.7	809.4	1,232.2	1,747.5	2,454.4	3,145.0	3,491.4	3,751.0	3,981.7	4,170.9	4,418.4

Source: Central Bank of Trinidad and Tobago Statistical Digest

Notes:

(1) Data are shown gross, ie. Inclusive of provisions for loan losses.

(2) Includes a small portion of loans which are unclassified.

(3) Includes loans for Textiles, Garments, Footwear and Headwear, Wood and Related Products and all other Miscellaneous Manufacturers.

(4) Includes loans for Distribution, Hotel and Guest Houses, Education, Cultural and Community Services and Personal Services.

**TRINIDAD AND TOBAGO'S COMMERCIAL BANK'S
SECTORAL DISTRIBUTION OF CREDIT: 2000 - 2013**

	(TT\$ MN)													
Sectors	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
PUBLIC SECTOR ¹	494.1	1,225.7	1,672.7	921.9	1,763.0	4,652.4	3,762.9	4,017.0	4,038.4	5,468.5	5,836.2	5,472.5	5,579.0	5,646.7
Production	103.1	860.1	1,032.1	548.8	726.3	2,361.9	1,969.3	1,890.7	2,410.9	3,097.9	3,861.2	2,950.0	2,601.5	2,245.1
Agriculture	21.7	48.8	190.8	39.9	-	-	-	-	-	18.5	-	-	-	-
Petroleum	43.7	548.2	390.3	316.2	229.1	309.9	525.3	374.3	500.8	1,013.4	975.2	369.8	541.2	723.0
Manufacturing of Which:	10.0	233.3	24.8	69.6	185.2	94.9	98.0	57.5	104.7	119.4	34.8	26.9	120.6	68.3
Food, Drink and Tobacco	-	15.7	20.8	49.6	51.9	27.0	29.3	1.6	36.8	77.1	-	-	102.1	58.8
Printing, Publishing, Paper Converters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chemicals and Non-Metallic Materials	9.9	217.6	4.0	0.4	133.3	67.9	62.1	55.9	67.9	42.3	34.8	26.9	18.5	9.5
Assembly Type and Related Industries	-	-	-	-	-	-	-	-	-	-	-	-	-	-
All Other Manufacturing ³	0.1	-	-	19.6	-	-	6.6	-	-	-	-	-	-	-
Construction	12.0	4.4	1.9	98.3	183.3	490.4	451.2	649.9	1,030.1	1,946.7	2,851.2	2,553.3	1,939.8	1,453.7
Services	244.5	249.6	582.7	336.5	1,013.7	2,268.5	1,720.6	2,118.7	1,623.0	2,368.9	1,971.4	2,266.2	2,661.5	3,324.1
Transport, Storage and Communication	139.7	21.4	65.7	86.1	342.1	261.6	112.0	203.4	158.7	310.0	138.4	100.2	537.8	995.2
Finance, Industry and Real Estate	53.9	70.6	83.8	74.4	340.6	467.4	661.7	1,090.6	685.3	1,025.5	881.6	1,141.6	1,337.2	1,104.6
All Other Services ⁴	50.9	157.6	433.2	176.0	331.0	1,539.5	946.9	824.7	779.0	1,033.4	951.4	1,024.4	786.5	1,224.3
Leasing and Real Estate Mortgage	18.9	17.6	16.1	14.4	12.9	10.5	8.3	5.9	3.2	0.5	-	-	-	-
Central and Local Government	127.6	98.4	41.8	22.2	10.1	11.5	64.7	1.7	1.3	1.2	3.6	256.3	316.0	77.5
TOTAL LOANS	7,203.9	8,459.3	8,959.7	10,018.2	12,978.6	18,421.6	20,765.0	24,666.0	27,938.3	28,490.1	27,242.9	28,263.6	28,805.8	28,749.3

Source: Central Bank of Trinidad and Tobago Statistical Digest

Notes:

(1) Data are shown gross, ie. Inclusive of provisions for loan losses.

(2) Includes a small portion of loans which are unclassified.

(3) Includes loans for Textiles, Garments, Footwear and Headwear, Wood and Related Products and all other Miscellaneous Manufacturers.

(4) Includes loans for Distribution, Hotel and Guest Houses, Education, Cultural and Community Services and Personal Services.

TRINIDAD AND TOBAGO'S MONETARY SURVEY:
2000 - 2013

														(TT\$ MN)
Monetary Survey	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Net Foreign Assets	10,614.3	11,924.6	12,801.6	14,184.1	22,160.5	32,695.0	48,888.3	49,988.9	66,725.1	65,828.9	68,963.9	74,494.2	...	...
Domestic Credit	14,475.6	15,095.8	15,935.3	15,406.3	13,623.8	11,918.3	7,748.4	20,164.8	16,254.5	33,019.0	33,960.6	33,635.5	...	...
Central Government	(2,069.0)	(3,427.1)	(3,796.7)	(5,040.8)	(10,762.8)	(18,923.0)	(26,868.6)	(22,293.3)	(31,889.8)	(16,060.0)	(14,173.2)	(15,665.6)	...	...
Public Sector	1,537.4	2,970.5	2,841.9	2,041.3	2,143.7	3,884.7	3,283.3	4,822.9	5,040.5	7,834.4	8,200.7	7,325.6	...	...
Private Sector	15,007.2	15,552.4	16,890.0	18,405.8	22,242.9	26,956.6	31,333.7	37,635.2	43,103.8	41,244.6	39,933.1	41,975.5	...	...
Total Monetary Liabilities	19,218.7	22,195.1	23,023.2	22,889.3	27,828.9	35,374.7	43,365.5	49,233.4	58,283.2	76,474.5	75,144.1	83,519.3	...	...
Money Supply	4,887.2	6,695.6	7,331.6	7,309.4	8,377.6	12,316.1	13,507.9	15,122.1	16,659.7	23,160.3	25,283.1	31,184.8	...	...
Currency in Active Circulation	1,271.0	1,373.5	1,501.8	1,708.6	1,957.4	2,425.4	2,654.4	3,182.8	3,433.7	3,850.0	4,242.4	4,689.9	...	...
Demand Deposits	3,616.2	5,322.1	5,829.8	5,600.8	6,420.2	9,890.7	10,853.5	11,939.3	13,226.0	19,310.3	21,040.7	26,494.9	...	...
Other Deposits	14,331.5	15,499.5	15,691.6	15,579.9	19,451.3	23,058.6	29,857.6	34,111.3	41,623.5	53,314.2	49,861.0	52,334.5	...	...
Time Deposits	3,281.2	3,869.7	3,399.9	3,019.6	3,511.1	5,729.0	7,828.4	9,186.1	11,680.2	12,681.5	10,981.4	10,356.0	...	...
Savings Deposits	5,796.5	6,634.3	6,778.7	8,264.2	8,952.4	9,967.3	11,523.7	13,001.7	13,830.6	17,702.6	19,953.3	22,468.4	...	...
Foreign Currency Deposits (adj.)	5,253.8	4,995.4	5,513.1	4,296.1	6,987.8	7,362.3	10,505.5	11,923.5	16,112.7	22,930.1	18,926.3	19,510.1	...	...
Other Items (Net)	5,871.2	4,825.3	5,713.6	6,701.1	7,955.4	9,238.6	13,271.2	20,920.3	24,696.4	22,373.4	27,780.4	24,610.4	...	...

Source: Central Bank of Trinidad and Tobago Statistical Digest

Note: ... means data not available.

**TRINIDAD AND TOBAGO'S
COMMERCIAL BANK'S INTEREST RATES
2000 - 2013**

	(Percentage)													
Period Ended	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Savings														
Min.	2.00	2.00	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.25	0.10	0.05	0.03	0.03
Max.	9.25	9.25	7.50	3.75	5.25	5.20	5.50	5.80	6.10	6.10	3.00	1.75	1.75	1.00
Deposits														
3 Months														
Min.	2.50	2.50	1.50	1.00	1.00	1.00	1.00	1.00	1.00	0.10	0.20	0.05	0.05	0.05
Max.	9.20	9.50	8.75	8.75	8.75	4.80	6.75	7.50	7.50	6.75	4.20	3.95	3.95	3.95
6 Months														
Min.	3.00	5.00	2.00	1.00	1.00	1.25	1.25	1.25	1.00	0.65	0.10	0.05	0.05	0.05
Max.	9.40	9.40	8.75	8.75	8.75	5.05	6.00	7.50	7.50	5.15	4.20	4.20	4.20	4.20
12 Months														
Min.	5.00	5.00	2.50	1.25	1.00	1.00	1.00	1.00	1.00	0.65	0.10	0.05	0.05	0.05
Max.	9.80	10.00	9.25	9.25	9.25	7.50	11.00	8.25	9.00	8.50	8.38	7.00	6.00	4.75
Prime Lending														
Min.	16.50	14.00	11.25	9.50	8.75	8.00	9.50	11.75	11.75	9.90	8.25	7.50	7.25	7.50
Max.	17.00	17.00	17.00	12.00	12.00	9.75	11.75	11.75	13.25	13.25	11.25	10.25	8.75	8.75

Source: Central Bank of Trinidad and Tobago Statistical Digest