

TRINIDAD AND TOBAGO'S COMMERCIAL BANK'S ASSETS

2010 - 2020

											(TT\$ MN)
Assets	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Liquid Funds	22,258.8	23,961.1	25,618.3	30,297.3	32,332.2	30,423.4	29,202.2	26,365.9	24,567.3	26,101.5	...
Of which:											
Cash	857.6	954.0	1,029.8	1,069.1	1,108.1	1,175.8	1,272.1	1,231.4	1,275.7	1,561.7	...
Due from Banks	5,742.6	5,207.7	4,261.1	4,501.6	4,763.2	5,183.5	6,438.5	6,297.3	5,056.9	6,125.5	...
Deposits at Central Bank	14,950.0	16,974.8	19,597.4	23,829.9	25,529.7	23,275.1	20,783.6	18,128.7	17,516.4	17,148.2	...
Inter-Bank Funds Sold	50.0	224.1	380.1	254.2	162.8	72.1	29.8	116.8	168.7	119.0	...
Investments (Net)	18,775.2	18,964.2	24,003.8	28,247.4	28,643.1	28,274.4	31,934.4	33,849.0	32,879.9	31,673.5	...
Loans (Net)	44,296.8	46,357.1	47,455.3	50,085.4	53,026.3	59,108.2	62,142.6	63,331.4	66,183.1	70,762.5	...
Customers' Liabilities on Acceptances	4,238.0	3,792.7	3,336.1	2,996.6	2,799.3	3,327.5	3,317.5	3,394.4	3,269.1	3,539.3	...
Other Assets	12,287.3	12,124.7	12,218.0	12,073.5	11,866.8	12,706.7	9,457.4	9,618.1	9,868.8	9,353.9	...
TOTAL ASSETS	101,906.0	105,424.0	113,011.6	123,954.3	128,830.5	133,912.4	136,083.8	136,675.5	136,936.9	141,549.7	...

Source: Central Bank of Trinidad and Tobago Statistical Digest

Note: ... means data not available.

TRINIDAD AND TOBAGO'S COMMERCIAL BANK'S LIABILITIES

2010 - 2020

	(TT\$ MN)										
Liabilities	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Deposits	72,402.8	76,038.4	83,562.1	93,467.3	99,039.8	101,686.1	105,539.9	104,010.7	104,200.3	108,042.3	...
Of which:											
Demand	24,640.3	28,774.3	33,608.0	40,618.6	45,170.1	43,779.4	43,315.2	42,423.1	43,059.6	44,653.1	...
Savings	28,199.3	31,174.6	34,978.5	37,838.6	40,945.4	44,666.7	48,174.0	47,890.7	47,408.2	49,310.9	...
Time	19,570.7	16,089.5	14,975.6	15,010.0	12,924.3	13,239.9	14,050.7	13,696.8	13,732.6	14,078.4	...
Inter-Bank Funds Bought	119.7	40.0	-	-	-	7.7	13.9	117.3	126.2	86.2	...
Central Bank Funds	-	-	-	-	-	-	-	4.7	-	-	...
Borrowings (up to 1 year)	1,353.0	951.9	952.3	878.2	988.5	1,342.0	1,148.7	1,079.9	1,340.9	2,669.6	...
Bankers Acceptances Executed	4,238.0	3,792.7	3,336.1	2,996.6	2,799.3	3,327.5	3,317.5	3,394.4	3,269.1	3,539.3	...
Other Current Liabilities	5,796.3	5,496.3	5,370.7	5,691.9	5,641.9	5,899.4	6,042.4	7,269.0	6,560.7	5,433.5	...
Long-Term Liabilities	4,250.1	4,454.3	3,742.0	3,723.1	2,910.2	3,111.2	2,891.9	2,822.1	4,056.7	3,934.0	...
Total Capital Accounts	13,746.2	14,650.4	16,048.3	17,197.3	17,450.8	18,538.5	17,129.5	17,977.4	17,383.1	17,844.7	...
TOTAL LIABILITIES	101,906.0	105,424.0	113,011.6	123,954.3	128,830.5	133,912.4	136,083.8	136,675.5	136,936.9	141,549.7	...

Source: Central Bank of Trinidad and Tobago Statistical Digest

Note: ... means data not available.

TRINIDAD AND TOBAGO'S COMMERCIAL BANK'S
SECTORAL DISTRIBUTION OF CREDIT¹: 2010 - 2020

											(TT\$ MN)
Sectors	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
PRIVATE SECTOR²	21,410.9	22,795.3	23,227.0	23,096.9	24,446.5	24,797.3	25,810.6	27,229.9	28,538.1	30,122.6	30,229.5
Production	6,169.0	7,101.1	7,107.9	6,614.1	6,202.2	7,054.4	7,394.4	6,117.7	5,560.8	5,892.8	6,141.5
Agriculture	96.9	95.4	90.8	91.1	65.8	73.3	83.1	150.4	171.9	171.2	131.3
Petroleum	472.9	946.8	950.9	844.9	860.2	1,034.6	817.1	579.2	583.5	612.3	695.5
Manufacturing of Which:	3,116.7	3,375.6	3,502.7	3,284.3	3,013.3	3,565.8	4,193.3	3,911.2	3,495.2	3,857.7	3,875.7
Food, Drink and Tobacco	828.0	1,007.8	944.4	851.5	912.5	867.1	715.2	491.6	614.8	780.7	1,061.9
Textiles, Garments, Footwear, Headwear	509.3	505.3	567.2	408.1	251.0	246.1	241.5	163.7	151.6	106.8	96.9
Printing, Publishing, Paper Converters	422.7	486.2	409.2	367.6	352.3	411.3	266.2	336.9	379.2	316.4	262.8
Wood and Related Products	96.3	116.0	94.5	110.9	148.0	90.1	84.6	104.3	127.4	135.1	84.3
Chemicals and Non-Metallic Materials	400.0	407.7	517.0	536.6	524.6	807.9	1,643.0	1,486.2	960.6	1,402.1	1,426.3
Assembly Type and Related Industries	506.2	529.8	574.0	591.1	454.9	483.2	486.2	372.0	392.3	310.6	261.2
Miscellaneous Manufacturing	354.1	322.8	396.3	418.6	370.0	660.0	756.6	956.5	869.3	806.0	682.1
Construction	2,482.5	2,683.3	2,563.4	2,393.8	2,262.9	2,380.7	2,301.0	1,477.0	1,310.2	1,251.5	1,439.1
Services	11,490.9	11,712.5	11,948.2	12,064.3	13,286.2	12,323.1	12,714.2	14,843.1	16,046.6	16,326.8	15,722.4
Distribution	2,354.5	2,314.4	2,444.3	3,103.9	3,602.2	3,754.6	3,684.9	3,843.5	3,876.6	4,068.3	3,817.5
Hotels and Guest Houses	922.2	781.2	801.7	1,152.2	906.1	731.1	815.2	1,033.0	904.6	1,649.5	1,668.5
Transport, Storage and Communication	768.0	886.2	1,014.0	1,044.4	849.7	691.2	573.3	643.5	891.0	938.5	776.0
Finance, Industry and Real Estate	6,489.4	6,856.8	6,542.3	5,688.6	6,698.1	6,053.5	6,510.8	7,935.8	8,537.3	7,735.0	7,781.0
Electricity and Water	455.6	405.3	684.9	522.4	536.6	465.1	432.9	473.0	394.5	423.8	337.0
Education, Cultural and Community Services	91.7	98.9	94.2	144.5	154.7	124.8	118.0	126.9	140.3	128.7	123.7
Personal Services ³	409.6	369.7	366.8	408.2	538.7	502.7	579.0	787.4	1,302.4	1,383.1	1,218.8
Leasing and Real Estate Mortgage	3,751.0	3,981.7	4,170.9	4,418.4	4,958.2	5,419.8	5,702.0	6,269.1	6,930.7	7,903.0	8,365.5
PUBLIC SECTOR	5,832.6	5,216.2	5,262.9	5,574.9	8,127.6	10,448.5	9,405.6	9,283.4	9,260.9	10,528.0	9,727.4
Production	3,861.2	2,950.0	2,601.5	2,250.9	4,018.9	4,059.3	3,492.7	3,180.1	4,551.1	3,774.5	3,622.0
Agriculture	-	-	-	-	-	-	-	0.7	29.3	29.3	29.3
Petroleum	975.2	369.8	541.2	723.0	789.8	660.2	1,545.4	1,553.4	2,995.4	3,114.2	2,420.9

Sectors	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Manufacturing of Which:	34.8	26.9	120.6	68.3	102.2	307.4	62.7	-	-	-	-
Food, Drink and Tobacco	0.0	-	102.1	58.8	95.7	73.7	62.7	-	-	-	-
Printing, Publishing, Paper Converters	-	-	-	-	-	-	-	-	-	-	-
Chemicals and Non-Metallic Materials	34.8	26.9	18.5	9.5	-	228.0	-	-	-	-	-
Assembly Type and Related Industries	-	0.0	-	-	-	-	-	-	-	-	-
All Other Manufacturing ⁴	-	-	-	-	6.5	5.7	-	-	-	-	-
Construction	2,851.2	2,553.3	1,939.8	1,459.5	3,126.9	3,091.7	1,884.6	1,626.0	1,526.4	631.0	1,171.8
Services	1,971.3	2,266.2	2,661.4	3,324.1	4,108.8	6,389.2	5,912.8	6,103.3	4,709.8	6,753.6	6,103.8
Transport, Storage and Communication	138.4	100.2	537.8	995.2	733.3	1,223.2	1,120.5	1,177.6	1,244.0	640.2	525.6
Finance, Industry and Real Estate	881.6	1,141.6	1,337.2	1,104.6	1,872.4	2,025.7	2,254.3	2,287.7	2,333.3	4,356.5	3,976.8
Electricity and Water	888.3	816.7	693.4	1,059.4	1,127.3	3,022.8	2,538.0	2,638.0	1,044.8	1,067.8	912.5
All Other Services ⁵	63.0	207.7	93.1	164.9	375.9	117.5	0.0	0.0	87.7	689.0	688.9
Leasing and Real Estate Mortgage	-	-	-	-	-	-	0.1	-	-	-	1.6
TOTAL LOANS	27,243.5	28,011.5	28,489.9	28,671.8	32,574.1	35,245.8	35,216.2	36,513.4	37,799.0	40,650.7	39,956.9

Source: Central Bank of Trinidad and Tobago's Handbook of Key Economic and Financial Statistics (website)

Notes:

(1) Excludes data on loans to Consumers.

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

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

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

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

TRINIDAD AND TOBAGO'S MONETARY SURVEY:

2010 - 2020

											(TT\$ MN)
Monetary Survey	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Net Foreign Assets	64,745.3	72,061.5	72,025.7	77,138.2	84,256.3	77,918.8	78,939.5	71,753.9	67,295.9	62,380.1	66,368.3
Domestic Credit	18,068.6	17,807.5	28,350.9	26,926.8	23,140.6	29,425.0	32,512.1	40,142.2	43,796.1	56,568.1	59,276.6
Central Government	(21,837.4)	(24,135.7)	(15,814.7)	(18,893.2)	(25,970.2)	(23,011.6)	(21,639.4)	(16,765.5)	(15,370.0)	(5,222.0)	(2,303.9)
Rest of Public Sector	(27.1)	(32.3)	(43.2)	(35.2)	(37.2)	(41.6)	(37.9)	(37.4)	(44.7)	(52.3)	(44.5)
Private Sector	39,933.1	41,975.5	44,208.8	45,855.2	49,148.0	52,478.2	54,189.4	56,945.1	59,210.8	61,842.4	61,625.0
Total Monetary Liabilities	75,144.1	83,519.3	94,279.3	98,653.5	108,090.2	108,120.3	112,502.5	110,740.7	113,842.4	113,698.8	124,043.0
Money Supply	25,283.1	31,184.8	35,680.9	40,123.6	47,719.2	44,254.0	45,383.8	44,012.7	44,976.8	43,036.7	52,104.7
Currency in Active Circulation	4,242.4	4,689.9	5,395.5	6,050.0	6,895.1	7,649.8	7,846.6	8,104.1	7,941.2	4,782.3	7,318.1
Demand Deposits	21,040.7	26,494.9	30,285.4	34,073.6	40,824.1	36,604.2	37,537.2	35,908.7	37,035.6	38,254.4	44,786.6
Other Deposits	49,861.0	52,334.5	58,598.4	58,529.9	60,371.0	63,866.3	67,118.7	66,728.0	68,865.6	70,662.1	71,938.3
Time Deposits	10,981.4	10,356.0	10,391.9	9,473.2	9,509.7	9,729.6	10,622.2	10,163.5	10,231.1	11,470.9	10,341.6
Savings Deposits	19,953.3	22,468.4	24,748.5	27,437.8	29,899.5	31,886.9	32,630.2	32,578.3	34,218.0	34,967.6	36,783.6
Foreign Currency Deposits (adj.)	18,926.3	19,510.1	23,458.0	21,618.9	20,961.8	22,249.7	23,866.3	23,986.1	24,416.5	24,223.6	24,813.1
Other Items (Net)	7,669.8	6,349.7	6,097.3	5,411.5	(693.3)	(776.5)	(1,050.9)	1,155.5	(2,750.3)	5,249.4	1,601.9

Source: Central Bank of Trinidad and Tobago's Handbook of Key Economic and Financial Statistics (website)

TRINIDAD AND TOBAGO'S
COMMERCIAL BANK'S INTEREST RATES
2010 - 2020

Period Ended	(Percentage)										
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Savings (median rate)	0.38	0.25	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Min.	0.10	0.05	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Max.	3.00	1.75	1.75	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Time Deposits											
3 Months	0.70	0.50	0.23	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38
Min.	0.20	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Max.	4.20	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95
6 Months	0.90	0.79	0.49	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
Min.	0.10	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Max.	4.20	4.20	0.95	0.95	0.75	0.75	0.75	0.75	0.75	0.75	0.75
12 Months	1.64	1.43	0.71	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78
Min.	0.10	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Max.	8.38	7.00	5.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Prime Lending (median rate)	9.50	8.00	7.75	7.50	7.50	8.25	9.00	9.00	9.07	9.25	7.50
Min.	8.25	7.50	7.25	7.50	7.50	7.00	8.50	8.75	8.75	8.85	7.25
Max.	11.25	10.25	8.75	8.75	8.75	9.25	9.50	9.50	9.75	9.75	9.75

Source: Central Bank of Trinidad and Tobago's Handbook of Key Economic and Financial Statistics (website)