

# Eastern Caribbean Central Bank



## *Financial Statistics Yearbook 2010*

**for the period ended 31 December 2009**

# EASTERN CARIBBEAN CENTRAL BANK

## PARTICIPATING GOVERNMENTS

Anguilla  
Antigua and Barbuda  
Dominica  
Grenada  
Montserrat  
St Kitts and Nevis  
Saint Lucia  
St Vincent and the Grenadines

## ADDRESS

**Headquarters:**

P O Box 89  
Basseterre  
St Kitts and Nevis  
West Indies

**Cable:**

CENTRAL BANK, ST KITTS

**Telex:**

6828 ECCB SKB KC

**Telephone:**

(869) 465-2537

**Facsimile:**

(869) 466-2435

**E-Mail:**

[statistics-sec@eccb-centralbank.org](mailto:statistics-sec@eccb-centralbank.org)

**Web Site:**

[www.eccb-centralbank.org](http://www.eccb-centralbank.org)

## FOREWORD

This Financial Statistics Yearbook (FSY) contains tables of financial and monetary aggregates for the member countries of the Eastern Caribbean Central Bank<sup>1</sup> as well as consolidated data for the Eastern Caribbean Currency Union (ECCU) up to 31 December 2009.

The FSY is intended to serve as a useful source of data to our clients, stakeholders, researchers, agencies and organisations that are interested in the financial trends of the member countries.

This yearbook replaces previous issues of the Annual Statistical Digest, and the data are correct at the date of issue.

The Statistics Department gratefully acknowledges the contributions of all data suppliers and in particular the commercial banks operating in the ECCU. Send your questions and comments to the following address:

The Senior Director  
Statistics Department  
Eastern Caribbean Central Bank  
P O Box 89  
Basseterre  
St Kitts

Email: [statistics-sec@eccb-centralbank.org](mailto:statistics-sec@eccb-centralbank.org)

Cable:	CENTRAL BANK, ST KITTS
Telex:	6828 ECCB SKB KC
Telephone:	(869) 465-2537
Facsimile:	(869) 466-2435
Website:	<a href="http://www.eccb-centralbank.org">www.eccb-centralbank.org</a>

March 2010

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<sup>1</sup> Member countries of the Eastern Caribbean Central Bank are Anguilla, Antigua and Barbuda, Dominica, Grenada, Montserrat, St Kitts and Nevis, Saint Lucia, and St Vincent and the Grenadines.

## CONVENTIONS USED IN THIS PUBLICATION

**	<i>Not Applicable</i>
n.a	<i>Not Available</i>
-	<i>Nil/Zero</i>
0.0	<i>Negligible</i>
P	<i>Provisional</i>
R	<i>Revised</i>
U	<i>Anguilla</i>
A	<i>Antigua and Barbuda</i>
D	<i>Dominica</i>
G	<i>Grenada</i>
M	<i>Montserrat</i>
K	<i>St Kitts and Nevis</i>
L	<i>Saint Lucia</i>
V	<i>St Vincent and the Grenadines</i>
ECCU	<i>Eastern Caribbean Currency Union</i>

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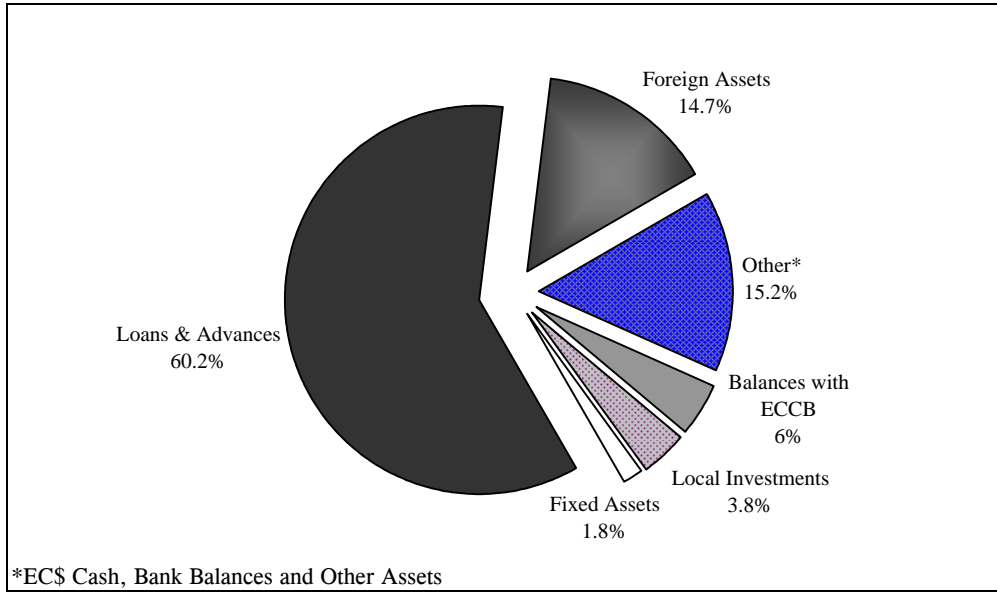
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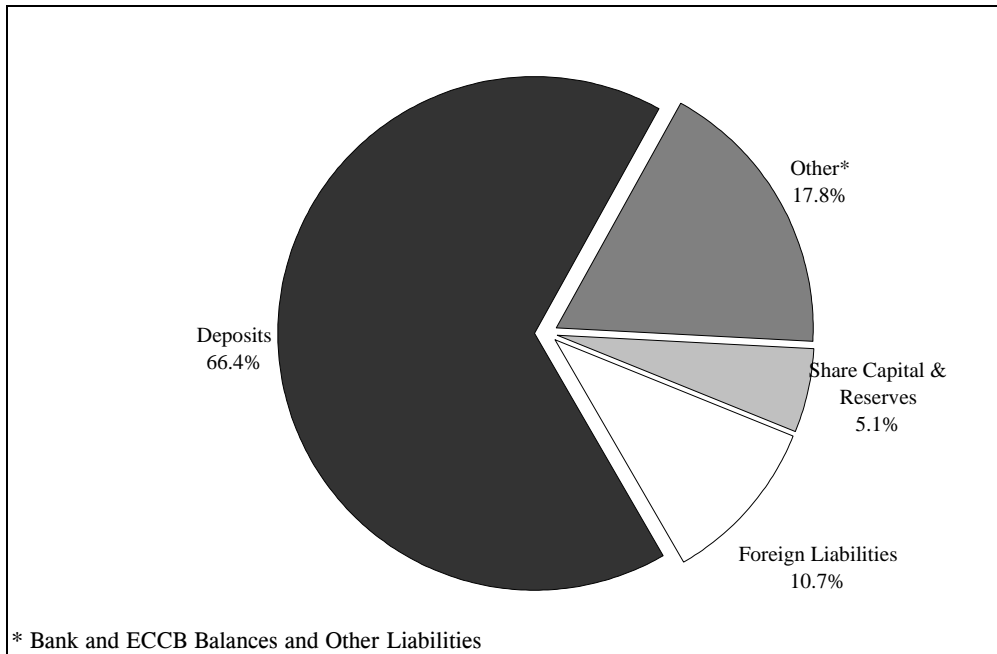
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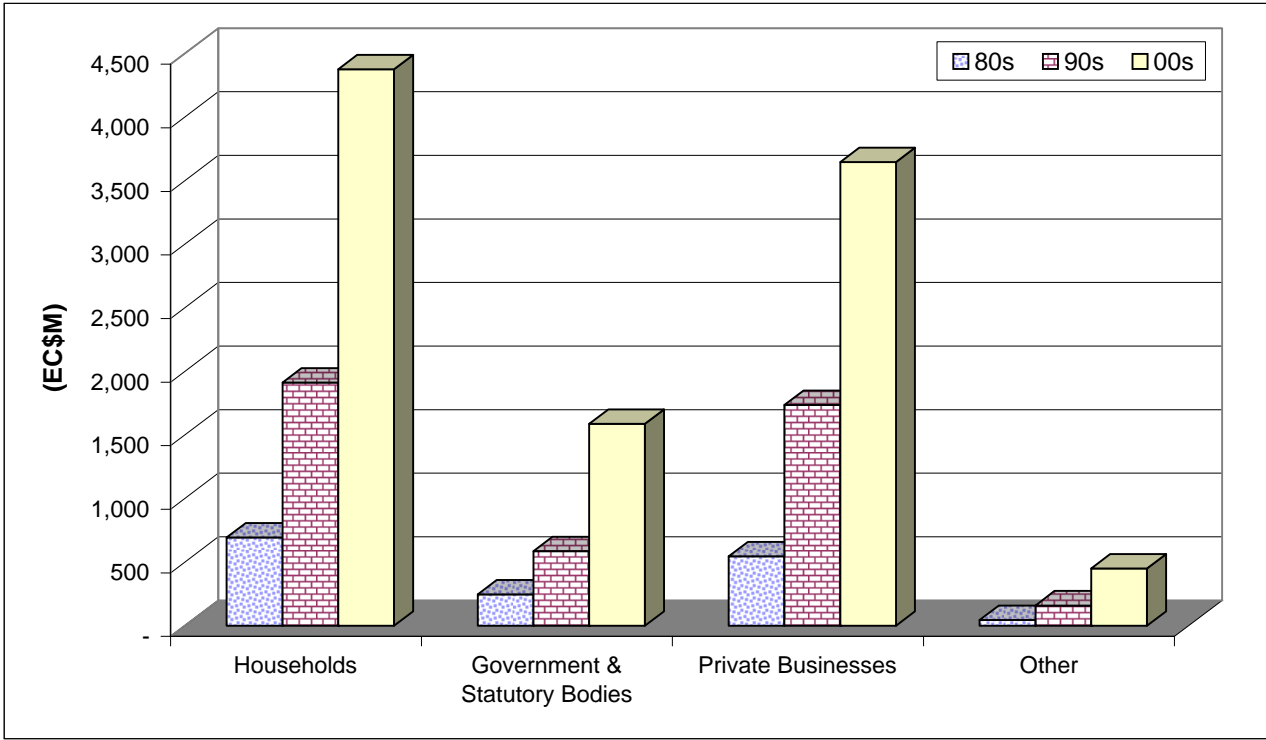
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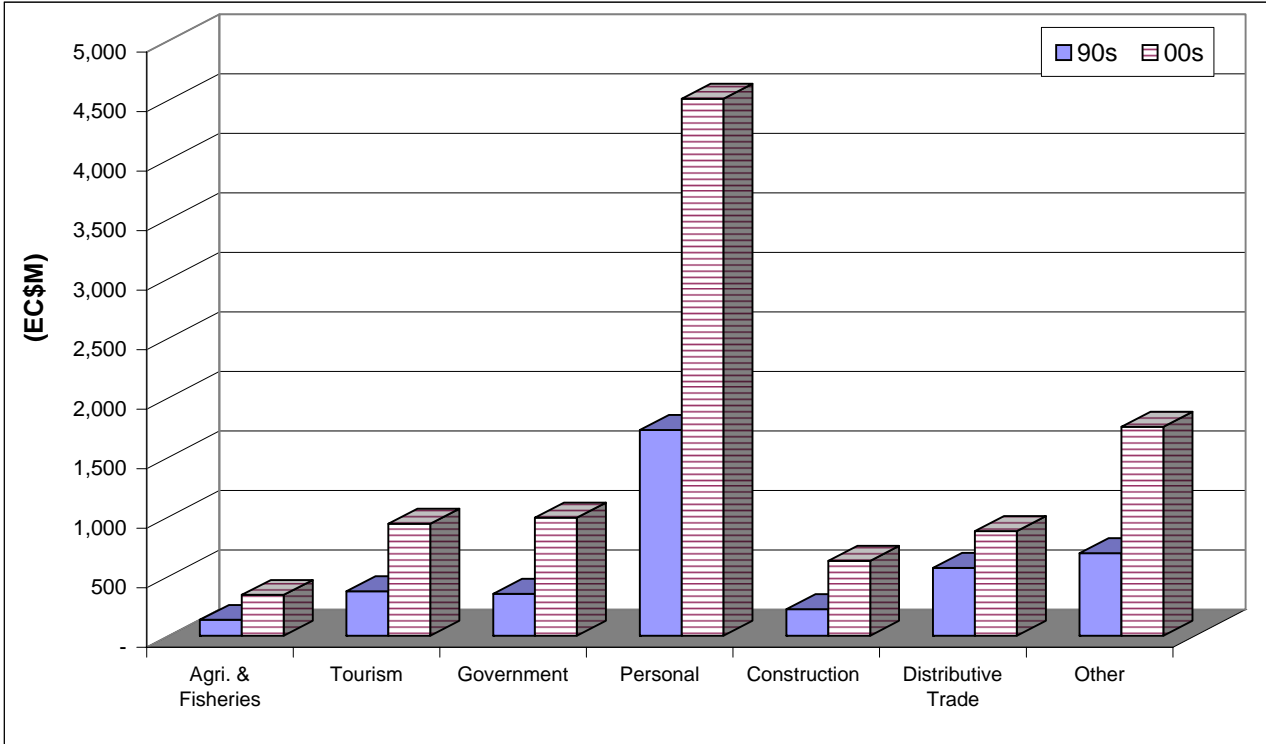
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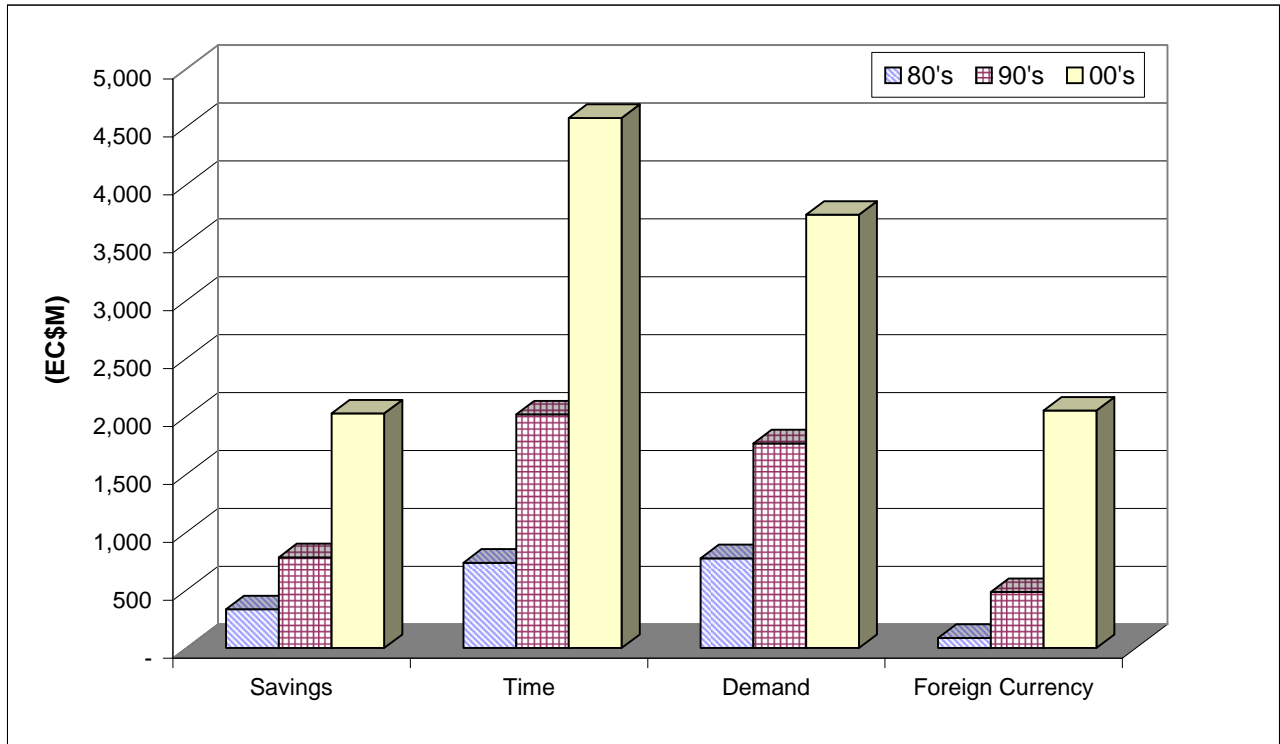
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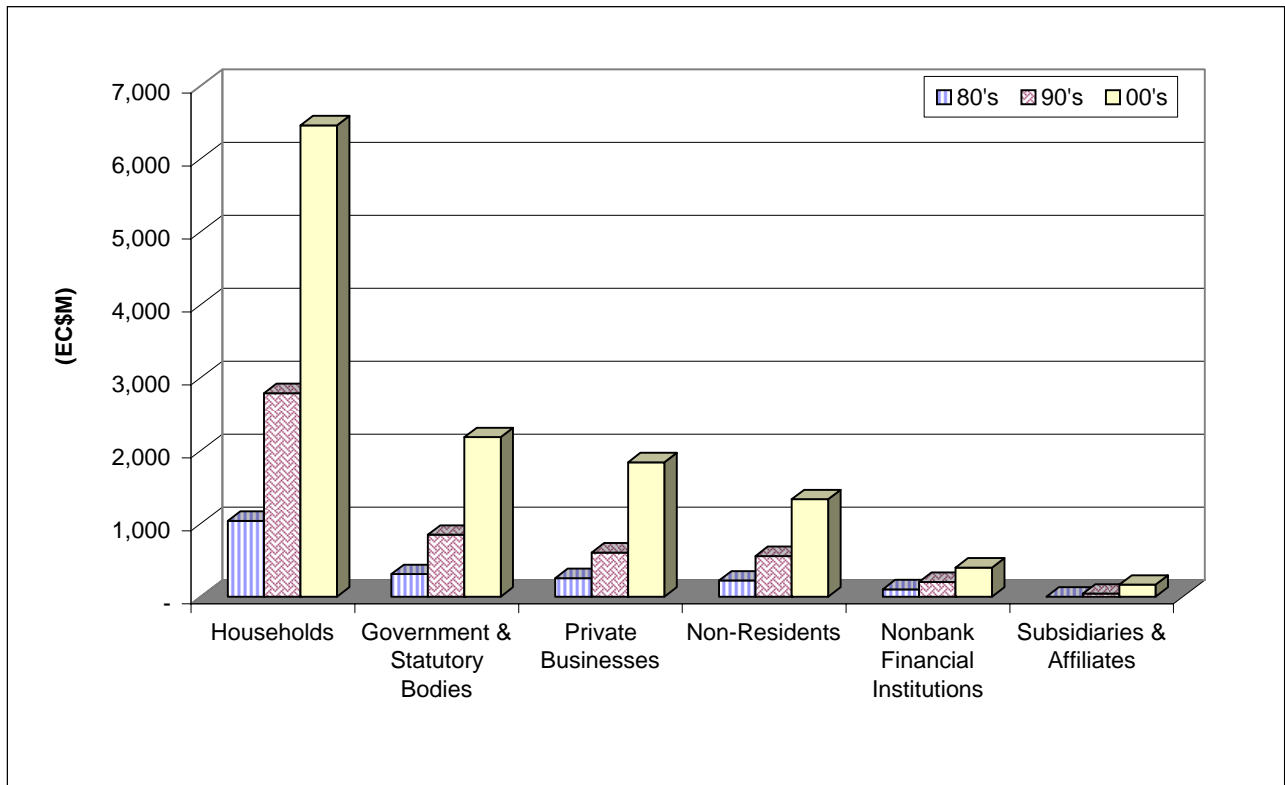
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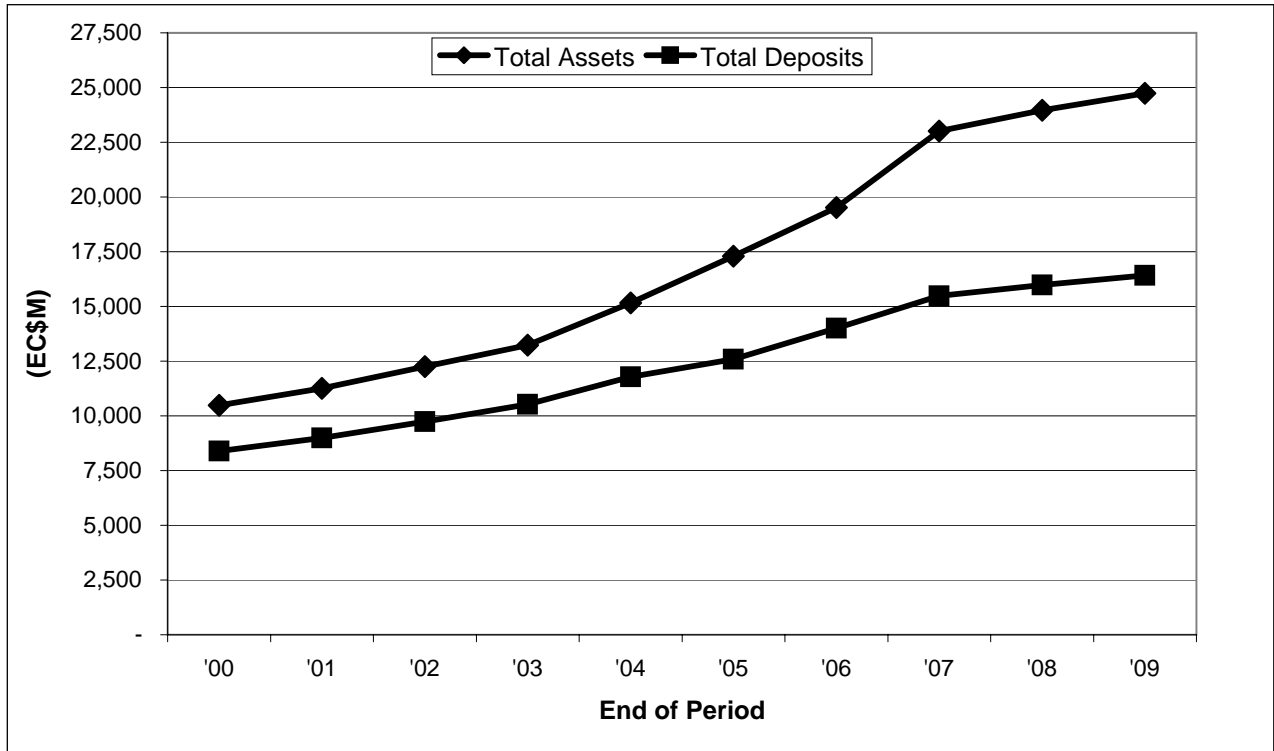
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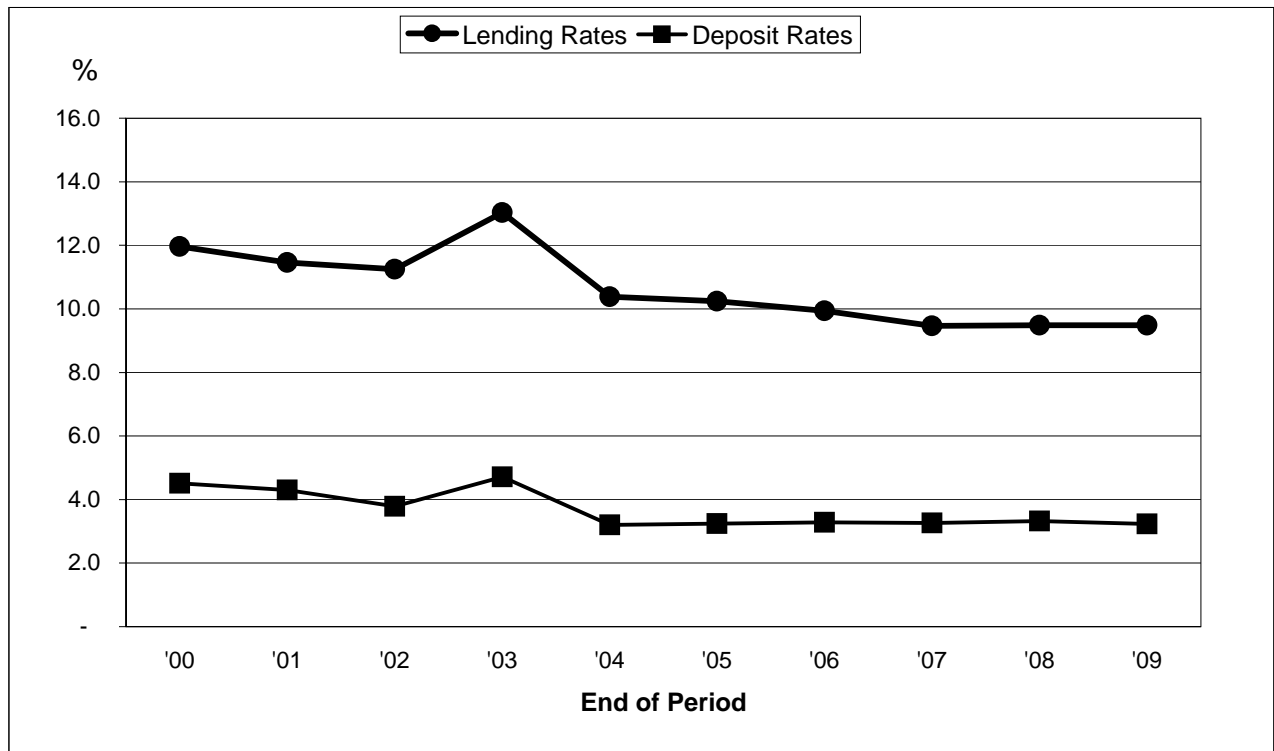
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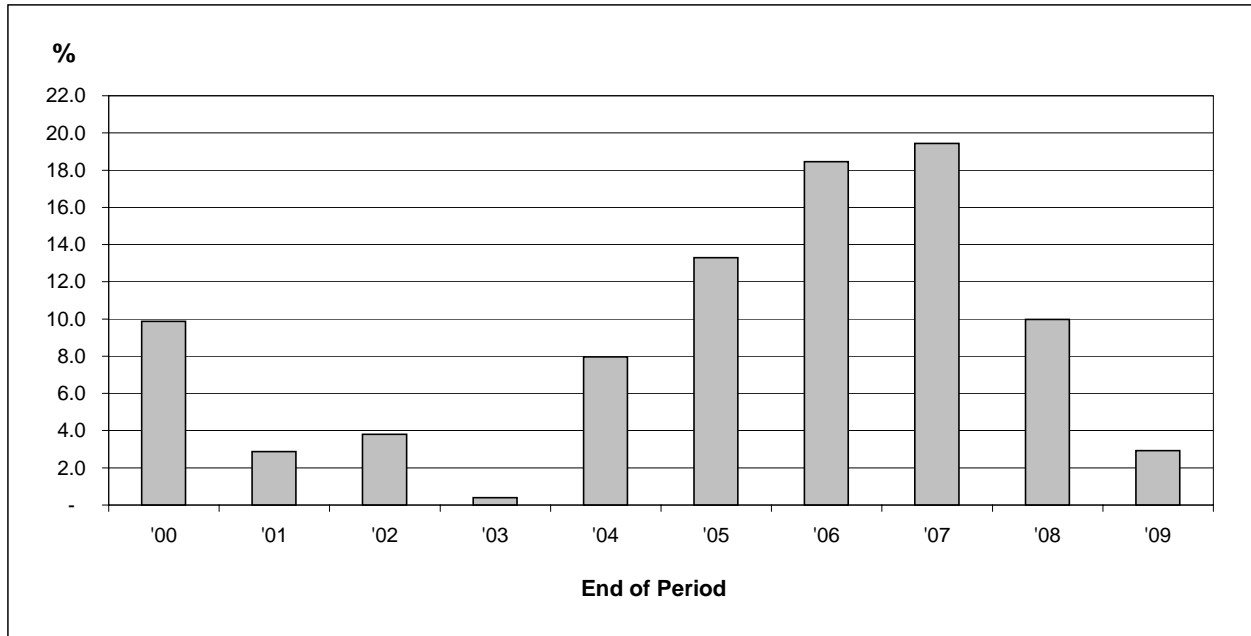
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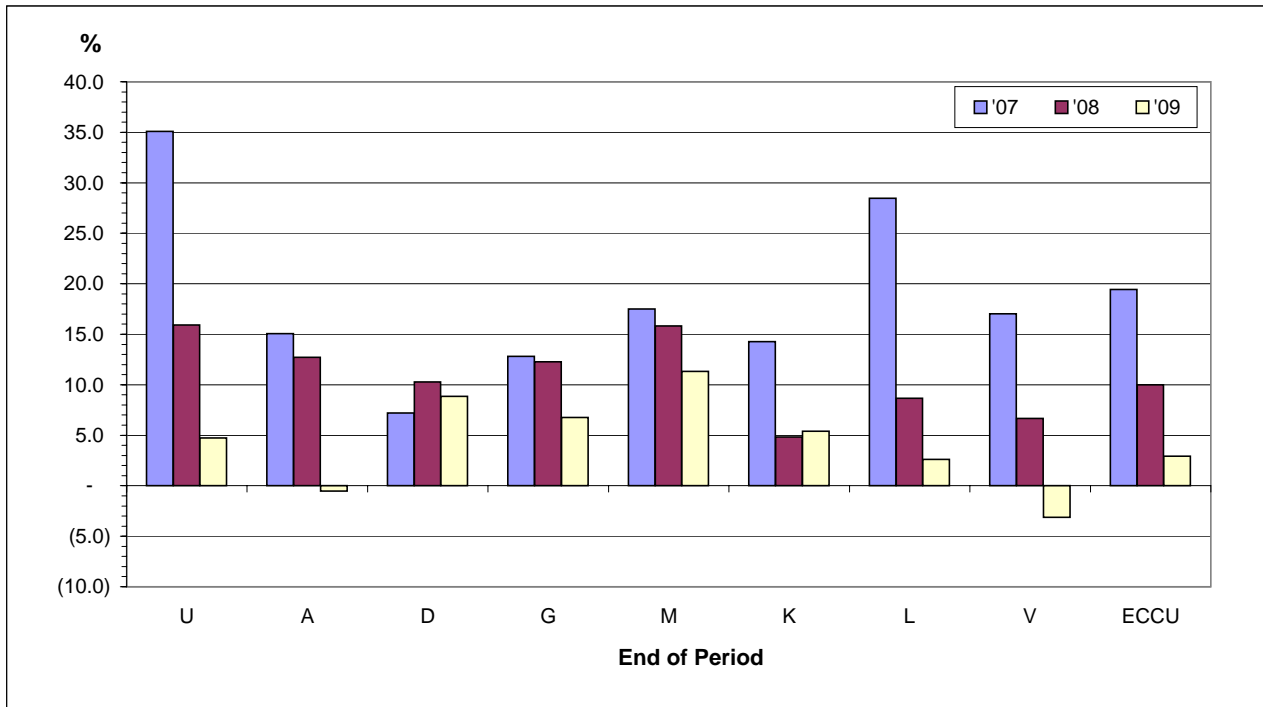
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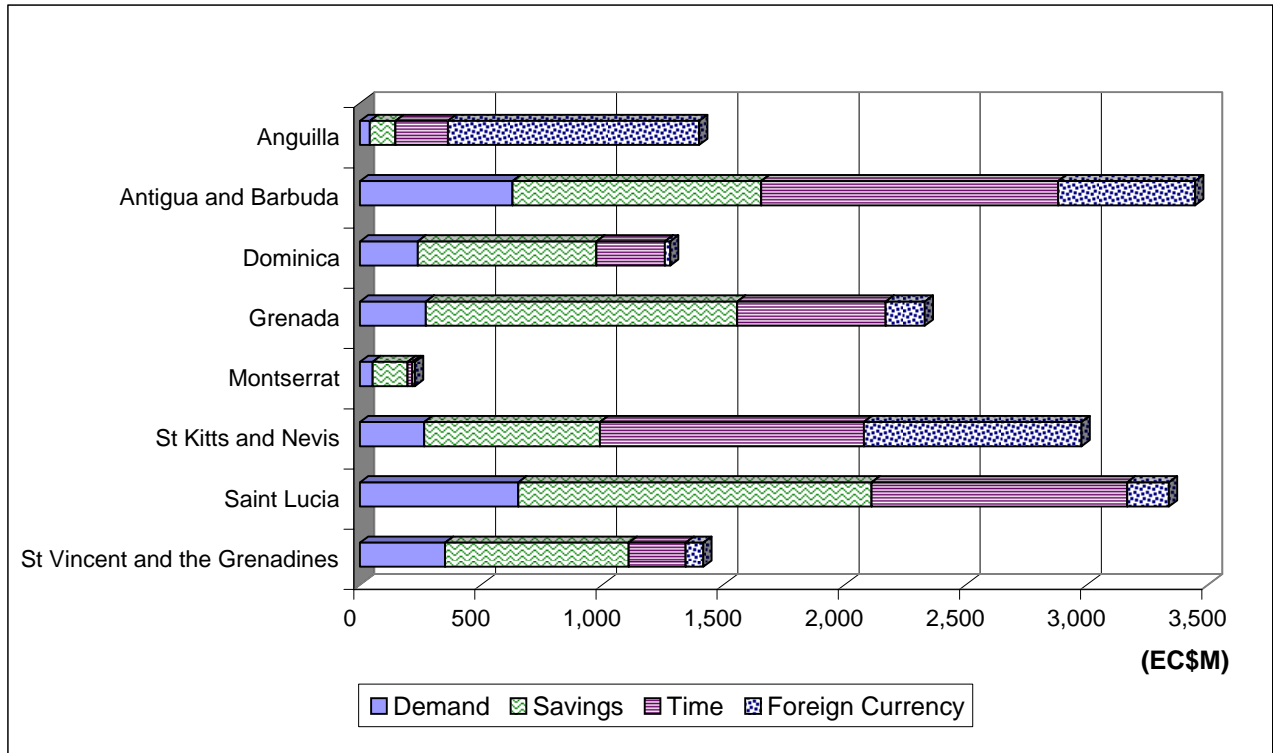
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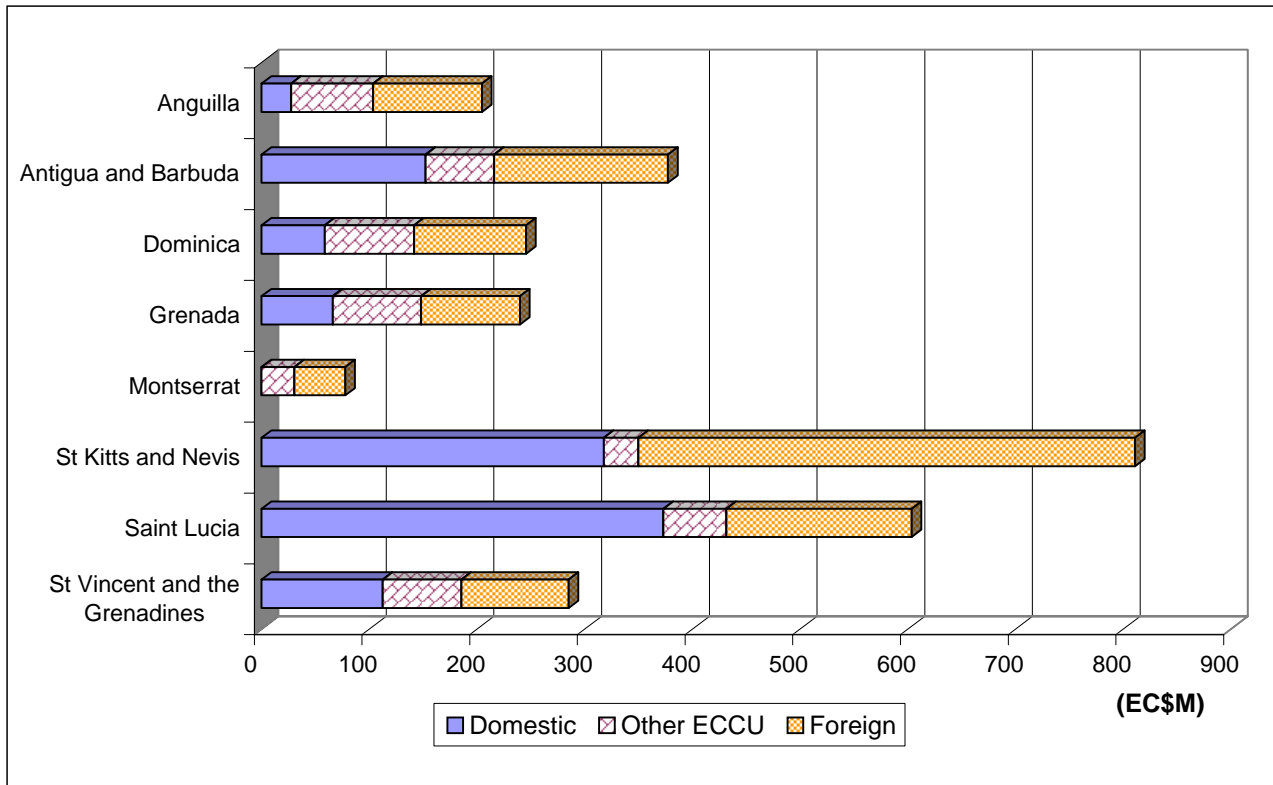
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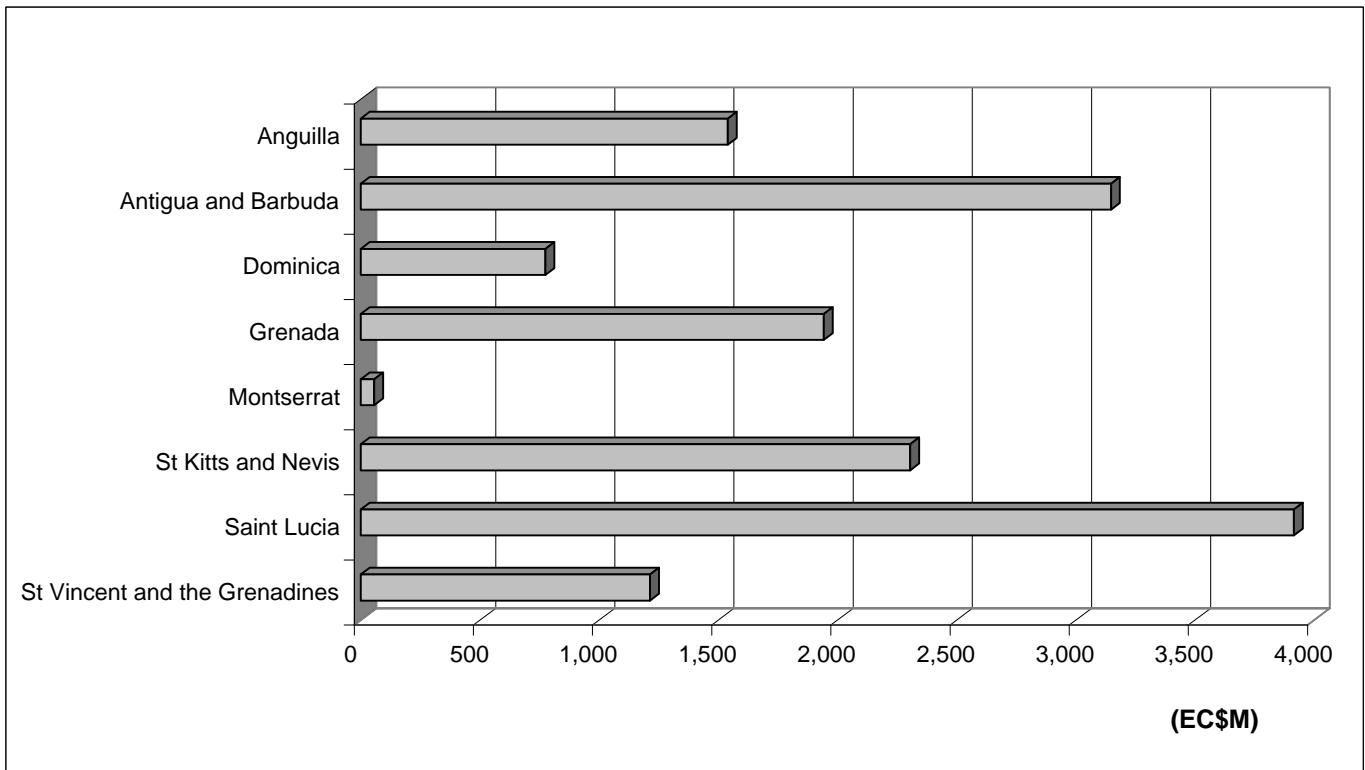


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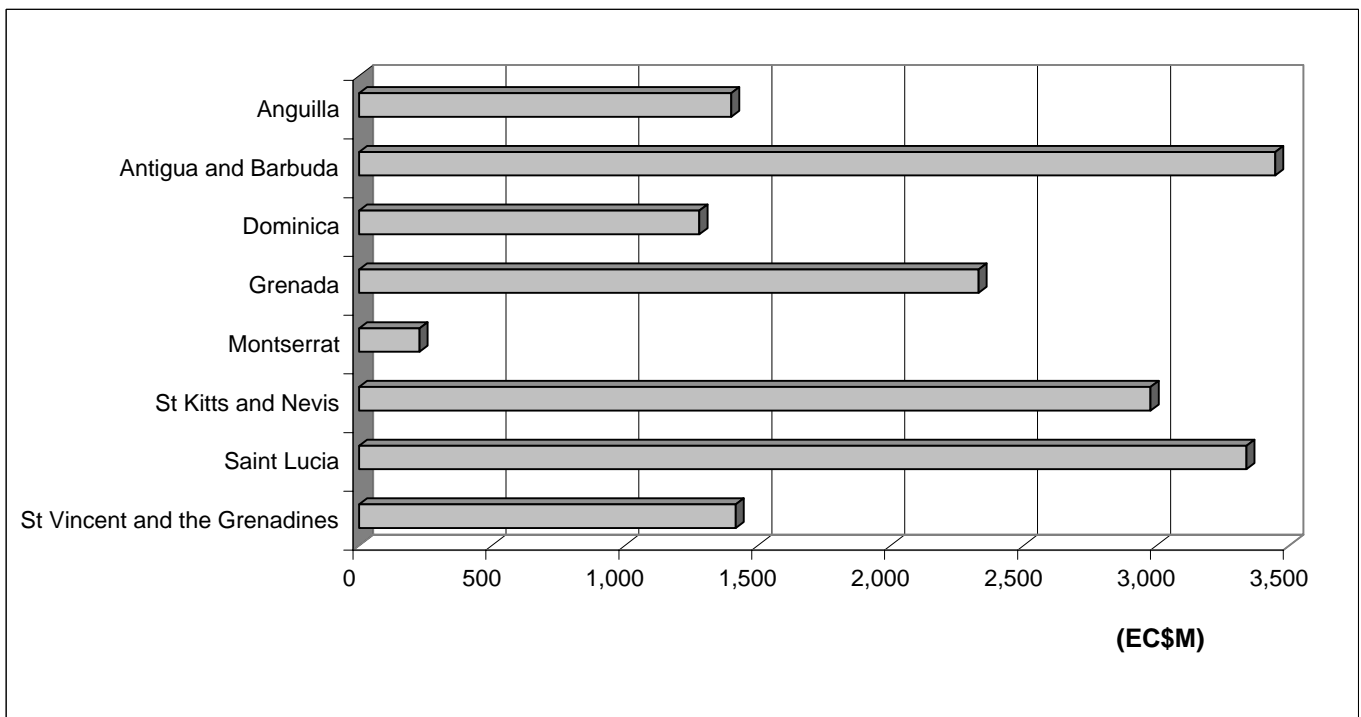




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# Eastern Caribbean Central Bank

**Table 1.A**  
**Eastern Caribbean Central Bank**  
**Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	EXTERNAL ASSETS					CLAIMS ON CENTRAL GOVERNMENT					Other Assets	Total Assets
	Fixed & Call Deposits	Securities	Foreign Notes, Coins & Balances	Other External Assets	Total	Local Gov't Debentures	Local Treasury Bills	Loans & Advances	Other Claims	Total		
2000 Dec.	347,835	657,418	30,681	-	1,035,934	43,196	10,224	36,160	5,896	95,477	131,157	1,262,567
2001 Dec.	406,985	764,562	32,555	-	1,204,102	40,196	7,054	34,233	8,687	90,170	115,459	1,409,731
2002 Dec.	354,165	948,848	35,475	24,429	1,362,917	37,296	3,923	29,702	1,015	71,936	107,898	1,542,751
2003 Dec.	320,741	1,084,908	50,185	1,819	1,457,653	36,148	3,923	46,065	2,454	88,589	104,771	1,651,013
2004 Dec.	574,727	1,058,481	74,295	-	1,707,503	35,448	1,952	20,613	533	58,547	128,728	1,894,778
2005 Mar.	592,853	1,042,925	52,328	-	1,688,106	35,448	1,952	14,770	202	52,373	136,721	1,877,200
Jun.	459,733	1,168,345	44,075	-	1,672,153	35,448	1,952	12,073	32	49,506	131,761	1,853,420
Sep.	293,925	1,184,097	37,054	-	1,515,076	35,448	1,702	18,509	0	55,659	130,502	1,701,237
Dec.	400,729	1,191,028	30,440	-	1,622,197	35,448	1,702	20,344	4	57,498	125,512	1,805,207
2006 Mar.	551,850	1,014,792	34,574	-	1,601,216	36,041	1,702	28,620	-	66,363	166,573	1,834,153
Jun.	628,630	1,031,698	35,814	-	1,696,143	36,041	1,702	13,763	63	51,569	165,076	1,912,788
Sep.	631,538	1,069,826	18,143	-	1,719,507	22,757	1,702	30,285	0	54,744	162,023	1,936,274
Dec.	795,726	1,032,821	50,555	-	1,879,101	22,757	1,702	24,737	-	49,196	163,065	2,091,362
2007 Mar.	866,087	986,629	30,425	-	1,883,141	18,757	1,702	14,966	32	35,457	162,216	2,080,814
Jun.	896,258	1,034,038	20,497	-	1,950,793	18,257	1,702	14,374	89	34,423	160,557	2,145,773
Sep.	878,112	1,063,071	57,127	-	1,998,310	18,257	4,556	7,780	59	30,652	155,968	2,184,930
Dec.	852,389	1,135,937	75,867	-	2,064,193	17,431	4,556	20,534	31	42,553	194,418	2,301,163
2008 Jan.	899,799	1,066,492	140,085	-	2,106,375	17,431	4,487	5,372	-	27,291	178,816	2,312,482
Feb.	1,046,647	1,069,264	28,663	-	2,144,574	17,431	4,487	5,481	-	27,399	167,505	2,339,478
Mar.	1,022,944	1,068,905	99,749	-	2,191,597	17,431	5,865	2,691	-	25,987	175,918	2,393,502
Apr. <sup>R</sup>	1,007,868	1,082,148	102,947	-	2,192,963	17,431	5,865	7,500	-	30,796	176,666	2,400,425
May	1,070,312	1,059,412	36,856	-	2,166,580	17,431	5,865	16,456	-	39,752	175,986	2,382,318
Jun.	1,056,160	1,025,000	73,748	-	2,154,908	17,431	4,487	7,329	-	29,247	175,261	2,359,417
Jul. <sup>R</sup>	979,983	993,843	70,424	-	2,044,250	16,571	8,252	3,687	-	28,510	174,685	2,247,445
Aug.	1,035,573	982,905	26,448	-	2,044,926	16,571	11,007	8,348	-	35,926	176,379	2,257,231
Sep. <sup>R</sup>	971,144	995,827	61,616	-	2,028,587	16,571	11,007	1,307	0	28,886	173,877	2,231,350
Oct.	906,030	991,670	55,545	-	1,953,245	16,571	8,879	3,272	403	29,124	181,684	2,164,053
Nov.	827,757	1,033,088	53,712	-	1,914,556	16,571	12,710	10,251	203	39,736	171,589	2,125,880
Dec.	908,330	1,075,127	65,228	-	2,048,684	14,844	12,710	32,506	311	60,371	170,224	2,279,280
2009 Jan.	819,393	1,059,827	119,337	-	1,998,557	14,844	12,710	35,398	379	63,331	173,117	2,235,005
Feb.	884,489	1,073,908	92,146	-	2,050,543	14,844	11,825	26,447	533	53,648	254,595	2,358,786
Mar.	810,815	1,154,076	95,998	-	2,060,889	14,844	11,825	113,935	607	141,211	180,947	2,383,046
Apr.	805,340	1,231,435	75,510	-	2,112,284	14,844	9,696	113,478	132	138,150	178,464	2,428,899
May	809,239	1,247,474	73,198	-	2,129,912	14,844	8,811	114,614	232	138,501	185,911	2,454,324
Jun.	792,411	1,242,761	70,362	-	2,105,535	14,844	8,811	108,089	293	132,037	192,172	2,429,744
Jul.	883,243	1,283,554	30,225	-	2,197,022	14,844	8,811	120,778	44	144,477	191,873	2,533,372
Aug.	928,337	1,314,590	83,434	-	2,326,361	14,844	8,811	113,160	119	136,933	186,002	2,649,296
Sep.	834,651	1,309,084	88,699	-	2,232,434	14,844	8,811	148,219	0	171,873	187,935	2,592,242
Oct.	778,851	1,297,922	42,584	-	2,119,358	14,844	8,811	141,443	417	165,514	186,633	2,471,505
Nov.	735,162	1,314,844	25,085	-	2,075,091	14,844	8,811	157,676	538	181,869	192,150	2,449,110
Dec. <sup>P</sup>	781,982	1,283,293	93,682	-	2,158,957	14,844	8,811	136,151	105	159,911	192,693	2,511,561

Source: Eastern Caribbean Central Bank

**TABLE 1.B**  
**Eastern Caribbean Central Bank**  
**Liabilities**  
**In thousands of Eastern Caribbean dollars**

Period Ended	DEMAND LIABILITIES							General Reserves	Other Liabilities	Total Liabilities
	Due to Banks				Foreign Liabilities	Other Demand Liabilities	Total			
	Currency in Circulation	Bankers' Reserves	Bankers' Fixed Deposits	Other						
2000 Dec.	538,574	459,321	19,590	39,197	17,105	96,742	1,170,529	51,941	40,097	1,262,567
2001 Dec.	539,974	606,898	20,252	35,626	11,921	77,254	1,291,925	51,941	65,866	1,409,731
2002 Dec. <sup>R</sup>	561,149	639,426	17,832	88,575	10,111	82,473	1,399,566	61,664	81,521	1,542,751
2003 Dec. <sup>R</sup>	608,200	742,222	17,464	68,785	10,853	79,231	1,526,754	68,057	56,203	1,651,013
2004 Dec. <sup>R</sup>	662,897	939,133	19,174	26,703	6,368	109,179	1,763,455	80,748	50,574	1,894,778
2005 Mar.	605,775	890,443	24,322	55,852	6,081	178,849	1,761,322	73,297	42,581	1,877,200
Jun.	590,534	955,292	25,641	21,484	5,934	121,674	1,720,559	77,523	55,338	1,853,420
Sep.	589,049	810,152	25,641	23,915	8,805	118,488	1,576,049	77,523	47,666	1,701,237
Dec.	732,831	775,041	28,806	22,696	10,480	106,968	1,676,822	77,523	50,863	1,805,207
2006 Mar. <sup>R</sup>	627,450	865,394	31,211	24,606	7,007	121,720	1,677,389	80,765	75,999	1,834,153
Jun. <sup>R</sup>	627,090	932,306	29,071	36,957	6,787	119,930	1,752,141	83,550	77,098	1,912,788
Sep. <sup>R</sup>	624,741	927,047	29,071	23,361	8,711	135,758	1,748,689	83,550	104,036	1,936,274
Dec.	783,319	936,007	11,465	24,049	7,171	134,041	1,896,053	83,550	111,759	2,091,362
2007 Mar. <sup>R</sup>	708,614	983,962	11,465	24,573	8,709	159,610	1,896,933	90,761	93,120	2,080,814
Jun. <sup>R</sup>	692,102	1,060,590	12,067	26,897	8,842	160,465	1,960,964	94,521	90,288	2,145,773
Sep. <sup>R</sup>	682,612	1,084,903	12,067	24,817	10,851	152,936	1,968,186	94,521	122,223	2,184,930
Dec.	842,090	1,033,051	12,067	24,223	8,529	133,688	2,053,648	94,521	152,994	2,301,163
2008 Jan. <sup>R</sup>	739,601	1,106,656	12,067	23,459	7,934	150,114	2,039,831	94,521	178,130	2,312,482
Feb.	730,583	1,119,048	7,719	35,796	10,795	149,961	2,053,901	120,922	164,656	2,339,478
Mar. <sup>R</sup>	740,066	1,189,562	6,188	25,028	15,819	181,341	2,158,004	116,171	119,327	2,393,502
Apr. <sup>R</sup>	742,527	1,234,279	6,188	24,958	10,376	157,458	2,175,786	120,922	103,717	2,400,425
May. <sup>R</sup>	739,816	1,207,986	6,188	26,506	9,977	177,570	2,168,044	120,922	93,353	2,382,318
Jun. <sup>R</sup>	742,625	1,200,990	6,188	26,910	7,851	158,699	2,143,263	120,922	95,232	2,359,417
Jul. <sup>R</sup>	765,872	962,190	6,188	25,475	10,138	257,047	2,026,910	120,922	99,614	2,247,445
Aug. <sup>R</sup>	751,595	1,058,202	6,188	27,281	8,997	177,113	2,029,375	120,922	106,935	2,257,231
Sep. <sup>R</sup>	729,956	1,052,353	6,188	27,727	8,343	174,830	1,999,397	120,922	111,031	2,231,350
Oct.	750,233	991,653	6,188	26,605	5,929	148,609	1,929,216	120,922	113,916	2,164,053
Nov. <sup>R</sup>	740,722	959,689	5,513	26,836	7,374	123,460	1,863,594	120,922	141,365	2,125,880
Dec.	878,287	955,826	5,513	21,994	9,516	127,579	1,998,716	120,922	159,643	2,279,280
2009 Jan.	759,417	1,042,247	5,513	23,144	9,458	127,319	1,967,098	120,922	146,985	2,235,005
Feb.	765,459	1,159,299	5,265	24,362	8,246	135,589	2,098,221	120,922	139,643	2,358,786
Mar.	746,741	1,106,276	5,265	24,360	10,545	239,362	2,132,549	118,156	132,341	2,383,046
Apr.	752,662	1,181,502	5,265	20,727	10,417	212,317	2,182,889	120,922	125,089	2,428,899
May	744,236	1,206,507	5,265	20,875	23,990	210,254	2,211,127	120,922	122,276	2,454,324
Jun.	724,565	1,203,294	5,265	21,933	8,177	224,257	2,187,492	120,922	121,330	2,429,744
Jul.	750,877	1,141,860	5,265	21,170	11,200	354,434	2,284,805	120,922	127,645	2,533,372
Aug.	727,863	1,238,046	5,265	19,753	10,142	392,349	2,393,418	120,922	134,957	2,649,296
Sep.	724,947	1,203,425	5,265	21,216	6,530	369,657	2,331,040	120,922	140,281	2,592,242
Oct.	722,416	1,117,936	5,265	19,974	6,861	335,202	2,207,653	120,922	142,930	2,471,505
Nov.	732,317	1,092,256	5,265	22,614	7,914	309,887	2,170,254	120,922	157,935	2,449,110
Dec. <sup>P</sup>	835,553	1,060,274	5,265	23,079	5,287	322,267	2,251,725	120,922	138,915	2,511,561

Source: Eastern Caribbean Central Bank

# Eastern Caribbean Currency Union

**Table 1.1**  
**Eastern Caribbean Currency Union**  
**Commercial Banks' Reserve Requirements**  
**In thousands of Eastern Caribbean dollars**

As at last Wednesday of the Month	AVERAGE RESERVES HELD			Required Reserves	Excess Reserves
	With Central Bank	Cash in till	Total		
2000 Dec.	402,323	109,681	512,005	483,680	28,325
2001 Dec.	537,311	115,249	652,560	518,383	134,177
2002 Dec.	599,110	129,106	728,216	562,624	165,592
2003 Dec.	680,646	131,565	812,211	630,143	182,068
2004 Dec.	916,739	157,546	1,074,285	701,026	373,259
2005 Mar.	932,967	145,636	1,078,603	733,336	345,267
Jun.	995,140	150,802	1,145,942	742,820	403,122
Sep.	818,281	149,354	967,635	744,594	223,041
Dec.	799,992	161,881	961,873	756,419	205,454
2006 Mar.	871,531	164,142	1,035,673	782,507	253,166
Jun.	953,660	160,277	1,113,937	806,622	307,315
Sep.	925,084	150,443	1,075,527	814,284	261,243
Dec.	873,104	152,193	1,025,297	823,914	201,383
2007 Mar.	1,042,635	165,426	1,208,061	864,380	343,681
Jun.	1,067,488	165,352	1,232,840	891,058	341,782
Sep.	1,045,540	173,114	1,218,654	903,157	315,497
Dec.	993,013	177,156	1,170,169	920,313	249,856
2008 Jan.	1,120,485	187,789	1,308,274	925,316	382,958
Feb.	1,148,598	178,441	1,327,039	937,358	389,681
Mar.	1,216,161	167,986	1,384,147	950,704	433,443
Apr.	1,241,214	178,725	1,419,939	962,688	457,251
May <sup>R</sup>	1,225,763	177,298	1,403,061	971,039	432,022
Jun. <sup>R</sup>	1,179,080	182,868	1,361,948	966,661	395,287
Jul. <sup>R</sup>	1,152,162	186,806	1,338,968	962,647	376,321
Aug. <sup>R</sup>	1,142,707	187,544	1,330,251	963,066	367,185
Sep. <sup>R</sup>	1,091,389	187,440	1,278,829	966,158	312,671
Oct. <sup>R</sup>	1,015,607	176,593	1,192,200	962,657	229,543
Nov. <sup>R</sup>	952,117	185,992	1,138,109	960,237	177,872
Dec. <sup>R</sup>	949,579	194,422	1,144,001	956,320	187,681
2009 Jan.	1,062,119	190,630	1,252,749	959,331	293,418
Feb.	1,063,295	201,353	1,264,648	960,946	303,702
Mar.	1,055,704	199,844	1,255,548	967,215	288,333
Apr.	1,150,412	186,569	1,336,981	969,597	367,384
May	1,202,230	173,399	1,375,629	967,728	407,901
Jun.	1,199,980	180,035	1,380,015	967,872	412,143
Jul.	1,193,544	187,814	1,381,358	969,808	411,550
Aug.	1,188,711	182,524	1,371,235	983,140	388,095
Sep.	1,235,388	176,630	1,412,018	991,390	420,628
Oct.	1,123,495	168,884	1,292,379	988,134	304,245
Nov.	1,094,924	184,953	1,279,877	984,141	295,736
Dec. <sup>P</sup>	1,055,185	214,103	1,269,288	985,253	284,035

Source: Eastern Caribbean Central Bank

**Table 1.2**  
**Eastern Caribbean Currency Union**  
**Net International Reserves and Net Domestic Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	MONETARY BASE					ECCB Foreign Assets (net) NIR	NET DOMESTIC ASSETS		
	COMMERCIAL BANKS RESERVE POSITION			Currency with the Public	Monetary Base		Net Claims on Public Sector	Credit to Commercial Banks	Net Domestic Assets
	Deposits at ECCB	Cash at Commercial Banks	Total						
2000 Dec. <sup>R</sup>	514,861	149,101	663,962	389,473	1,053,435	1,018,007	59,255	19,752	35,428
2001 Dec.	658,869	164,057	822,926	375,917	1,198,843	1,192,484	64,713	614	6,359
2002 Dec. <sup>R</sup>	740,791	165,426	906,217	395,723	1,301,940	1,352,806	24,631	542	(50,866)
2003 Dec. <sup>R</sup>	821,356	178,586	999,942	429,614	1,429,556	1,446,800	39,019	518	(17,245)
2004 Dec. <sup>R</sup>	976,491	176,755	1,153,246	486,142	1,639,388	1,701,135	(25,008)	421	(61,747)
2005 Mar.	961,701	138,782	1,100,483	466,993	1,567,476	1,683,277	(86,546)	258	(115,801)
Jun.	992,929	133,772	1,126,701	456,762	1,583,463	1,666,219	(38,315)	268	(82,756)
Sep.	850,217	116,865	967,082	472,184	1,439,266	1,507,194	(29,862)	182	(67,929)
Dec.	817,110	211,429	1,028,539	521,402	1,549,940	1,611,912	(15,526)	173	(61,972)
2006 Mar. <sup>R</sup>	911,078	125,176	1,036,254	502,274	1,538,529	1,594,212	(14,546)	377	(55,684)
Jun. <sup>R</sup>	985,391	123,176	1,108,567	503,914	1,612,481	1,689,356	(30,674)	263	(76,876)
Sep. <sup>R</sup>	966,288	119,505	1,085,793	505,236	1,591,028	1,710,797	(42,805)	145	(119,769)
Dec.	958,321	197,314	1,155,635	586,005	1,741,640	1,871,930	(47,473)	3,295	(130,290)
2007 Mar. <sup>R</sup>	1,006,544	150,511	1,157,055	558,103	1,715,158	1,874,470	(75,869)	382	(159,312)
Jun. <sup>R</sup>	1,085,750	135,549	1,221,299	556,553	1,777,852	1,941,951	(80,748)	236	(164,099)
Sep. <sup>R</sup>	1,107,758	136,968	1,244,726	545,644	1,790,370	1,987,459	(80,240)	169	(197,089)
Dec.	1,055,187	247,380	1,302,567	594,710	1,897,277	2,056,596	(44,750)	30,292	(159,319)
2008 Jan. <sup>R</sup>	1,127,980	199,585	1,327,565	540,016	1,867,580	2,098,441	(62,777)	10,378	(230,861)
Feb.	1,148,158	145,717	1,293,875	584,866	1,878,741	2,133,779	(45,089)	308	(255,038)
Mar. <sup>R</sup>	1,206,149	166,662	1,372,811	573,404	1,946,215	2,177,413	(82,151)	389	(231,199)
Apr. <sup>R</sup>	1,250,566	177,180	1,427,746	565,347	1,993,093	2,182,587	(61,764)	220	(189,494)
May <sup>R</sup>	1,224,201	147,739	1,371,940	592,077	1,964,017	2,156,603	(55,832)	222	(192,586)
Jun. <sup>R</sup>	1,217,526	159,598	1,377,124	583,027	1,960,151	2,147,057	(47,651)	172	(186,906)
Jul.	977,315	184,340	1,161,655	581,532	1,743,186	2,034,810	(93,009)	233	(291,624)
Aug. <sup>R</sup>	1,075,153	155,460	1,230,613	596,135	1,826,748	2,039,413	(30,207)	241	(212,665)
Sep. <sup>R</sup>	1,069,767	181,676	1,251,443	548,280	1,799,723	2,020,810	(63,197)	178	(221,087)
Oct.	1,007,801	164,691	1,172,492	585,542	1,758,034	1,957,239	(36,114)	192	(199,205)
Nov. <sup>R</sup>	975,434	162,378	1,137,812	578,344	1,716,156	1,908,337	(19,218)	210	(192,182)
Dec.	966,782	265,449	1,232,231	612,838	1,845,069	2,039,757	(2,789)	150	(194,688)
2009 Jan.	1,054,281	159,774	1,214,055	599,643	1,813,699	1,993,443	19,649	216	(179,744)
Feb.	1,171,095	149,543	1,320,638	615,916	1,936,555	2,045,579	(10,371)	83,711	(109,025)
Mar.	1,118,072	160,326	1,278,398	586,415	1,864,813	2,050,448	(16,820)	199	(185,635)
Apr.	1,189,087	160,124	1,349,211	592,538	1,941,749	2,101,868	20,824	207	(160,119)
May	1,214,092	141,716	1,355,808	602,520	1,958,328	2,105,922	4,549	217	(147,594)
Jun.	1,211,534	155,272	1,366,806	569,293	1,936,098	2,097,357	(14,466)	5,733	(161,259)
Jul.	1,149,474	149,038	1,298,512	601,839	1,900,351	2,185,823	(2,385)	5,811	(285,471)
Aug.	1,244,566	144,761	1,389,327	583,102	1,972,429	2,316,329	(47,023)	297	(343,900)
Sep.	1,211,256	171,434	1,382,690	553,513	1,936,203	2,226,287	9,991	328	(290,084)
Oct.	1,124,541	133,296	1,257,837	589,120	1,846,956	2,112,497	37,449	284	(265,541)
Nov.	1,101,509	149,165	1,250,674	583,152	1,833,826	2,067,177	82,246	3,863	(233,351)
Dec. <sup>P</sup>	1,070,034	214,179	1,284,213	621,374	1,905,587	2,156,965	48,368	3,824	(251,378)

Source: Eastern Caribbean Central Bank

**Table 1.3**  
**Eastern Caribbean Currency Union**  
**Commercial Banks' Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	CLAIMS ON				Loans & Advances	INVESTMENTS			Foreign Assets	Other Assets	Total Assets
	CENTRAL BANK		Other Local Banks	Other ECCU Banks		ECCU Treasury Bills	ECCU Government Securities	Other ECCU Investments			
	Cash	Deposits									
2000 Dec.	149,101	520,414	46,275	456,613	7,089,814	207,631	207,935	45,364	58,959	1,698,044	10,480,150
2001 Dec.	164,057	680,810	77,586	367,919	7,293,030	308,733	188,004	201,990	83,574	1,889,502	11,255,205
2002 Dec.	165,426	753,976	92,451	489,697	7,570,138	334,632	252,867	199,068	90,574	2,307,541	12,256,370
2003 Dec.	178,586	802,603	69,184	606,996	7,600,182	379,680	300,691	190,014	182,003	2,916,469	13,226,408
2004 Dec.	176,755	1,008,886	31,129	851,171	8,206,068	393,100	410,116	214,207	281,935	3,593,635	15,167,002
2005 Mar.	138,782	977,847	34,475	1,055,432	8,347,561	418,913	392,263	216,116	339,620	4,043,436	15,964,445
Jun.	133,772	991,157	36,331	1,674,241	8,551,495	426,684	416,819	206,205	367,920	4,011,569	16,816,193
Sep.	116,865	834,279	43,068	1,817,874	8,952,945	389,357	427,183	204,640	340,743	4,049,871	17,176,825
Dec.	211,429	826,635	69,324	1,439,736	9,297,763	365,634	470,829	202,958	322,591	4,081,465	17,288,364
2006 Mar.	125,176	920,029	82,874	1,578,992	9,574,434	359,789	482,256	202,270	385,162	4,187,709	17,898,691
Jun.	123,176	972,163	25,886	1,594,308	9,901,453	367,011	482,589	201,308	341,640	4,294,536	18,304,070
Sep.	119,505	967,627	31,856	1,541,291	10,388,368	364,090	526,762	201,129	316,584	4,134,951	18,592,163
Dec.	197,314	990,540	11,942	1,649,335	11,013,448	346,246	496,249	215,872	345,148	4,251,000	19,517,094
2007 Mar.	150,511	1,036,891	20,914	1,367,430	11,569,772	321,423	479,626	236,893	257,817	4,500,790	19,942,067
Jun.	135,549	1,123,499	21,152	1,565,401	11,984,468	309,945	481,506	236,420	311,205	4,643,082	20,812,227
Sep. <sup>R</sup>	136,968	1,161,530	22,813	1,727,096	12,516,145	301,403	479,381	229,732	332,437	4,923,547	21,831,052
Dec. <sup>R</sup>	247,380	1,067,176	17,784	2,076,982	13,153,852	286,392	481,191	238,803	402,934	5,038,791	23,011,285
2008 Jan. <sup>R</sup>	199,585	1,141,148	18,009	1,842,297	13,206,900	299,884	487,618	239,432	387,163	4,973,631	22,795,667
Feb.	145,717	1,190,873	23,052	1,958,217	13,287,979	309,467	486,811	245,008	465,016	5,117,148	23,229,288
Mar.	166,662	1,255,766	22,596	1,985,178	13,158,585	300,527	571,046	230,063	434,140	5,107,850	23,232,413
Apr. <sup>R</sup>	177,180	1,328,145	16,231	1,949,968	13,271,924	295,834	596,691	224,332	524,202	5,346,279	23,730,786
May <sup>R</sup>	147,739	1,263,097	27,177	1,891,872	13,453,277	271,797	610,962	223,649	523,844	5,297,911	23,711,325
Jun. <sup>R</sup>	159,598	1,257,852	33,385	1,925,848	13,610,285	277,712	608,356	244,479	531,905	5,065,934	23,715,354
Jul.	184,340	1,072,070	34,220	1,937,409	13,729,757	305,236	575,276	242,190	637,585	5,092,462	23,810,545
Aug. <sup>R</sup>	155,460	1,170,975	34,254	2,017,446	13,871,846	296,630	562,610	268,436	498,681	5,254,591	24,130,929
Sep. <sup>R</sup>	181,676	1,093,661	36,238	1,991,140	13,993,581	322,683	541,901	259,986	713,967	4,912,152	24,046,985
Oct. <sup>R</sup>	164,691	990,778	39,698	2,114,042	14,154,687	321,468	538,547	258,654	419,235	4,937,704	23,939,504
Nov. <sup>R</sup>	162,378	992,210	32,120	2,147,873	14,377,412	321,616	543,605	252,409	471,710	4,845,379	24,146,712
Dec. <sup>R</sup>	265,449	999,450	20,958	2,077,630	14,467,030	313,798	564,320	263,594	311,870	4,684,156	23,968,255
2009 Jan.	159,774	1,084,084	28,783	2,193,465	14,553,354	336,035	579,974	245,511	267,559	4,547,164	23,995,703
Feb.	149,543	1,184,468	40,118	2,369,622	14,510,696	331,056	563,926	258,524	382,561	4,872,049	24,662,563
Mar.	160,326	1,174,851	39,377	2,105,663	14,487,933	329,478	581,145	247,766	353,532	4,383,890	23,863,961
Apr.	160,124	1,174,660	30,008	2,147,154	14,458,131	332,157	581,646	249,238	397,608	4,532,792	24,063,518
May	141,716	1,196,084	35,781	2,246,913	14,552,872	324,323	567,023	251,581	458,643	4,496,589	24,271,525
Jun.	155,272	1,212,664	38,556	2,271,247	14,546,658	340,873	575,279	251,362	328,249	4,132,676	23,852,836
Jul.	149,038	1,210,295	40,330	2,262,088	14,772,099	337,038	543,330	253,859	477,574	4,202,740	24,248,391
Aug.	144,761	1,274,604	67,536	2,401,372	14,700,270	343,119	536,772	266,485	458,378	4,496,454	24,689,751
Sep.	171,434	1,228,943	62,877	2,372,327	14,751,693	341,951	539,405	224,267	333,405	4,518,731	24,545,033
Oct.	133,296	1,129,455	72,809	2,501,401	14,820,946	338,453	545,298	221,831	398,436	4,484,024	24,645,949
Nov.	149,165	1,103,824	78,059	2,319,519	14,805,966	341,827	545,967	216,186	360,532	4,646,901	24,567,946
Dec. <sup>P</sup>	214,179	1,082,997	88,436	2,229,372	14,891,133	349,523	578,343	211,218	354,973	4,739,856	24,740,030

Source: Eastern Caribbean Central Bank



**Table 1.4**  
**Eastern Caribbean Currency Union**  
**Commercial Banks' Liabilities**  
**In thousands of Eastern Caribbean dollars**

Period Ended	EC\$ DEPOSITS			Foreign Currency Deposits	Total Deposits	BALANCES DUE TO			Foreign Liabilities	Other Liabilities	Total Capital (Equity)	Total Liabilities and Equity
	Demand	Time	Savings			ECCB	Other Local Banks	Other ECCU Banks				
2000 Dec. <sup>R</sup>	1,135,668	2,996,199	2,944,295	1,314,998	8,391,160	48,382	47,458	427,494	481,767	497,543	586,346	10,480,150
2001 Dec. <sup>R</sup>	1,253,753	3,264,229	3,124,400	1,352,358	8,994,740	43,754	69,002	335,708	538,363	576,061	697,577	11,255,205
2002 Dec.	1,376,894	3,391,905	3,434,458	1,530,443	9,733,700	16,915	103,828	448,337	588,434	535,166	829,990	12,256,370
2003 Dec.	1,581,344	3,531,934	3,799,435	1,616,180	10,528,893	28,322	68,704	447,793	537,517	717,905	897,274	13,226,408
2004 Dec.	2,110,878	3,451,160	4,407,015	1,809,902	11,778,955	10,838	29,937	788,448	724,392	882,007	952,425	15,167,002
2005 Mar.	2,244,687	3,433,244	4,575,441	1,993,484	12,246,856	15,699	39,625	910,464	748,442	1,015,300	988,059	15,964,445
Jun.	2,152,819	3,563,005	4,676,743	1,946,901	12,339,468	4,649	58,302	1,669,151	699,408	1,043,087	1,002,128	16,816,193
Sep.	2,124,530	3,534,364	4,710,794	1,959,902	12,329,590	8,515	36,805	1,844,492	833,092	1,050,227	1,074,104	17,176,825
Dec.	2,256,712	3,535,176	4,785,500	2,013,499	12,590,887	11,169	40,756	1,453,522	961,562	1,113,116	1,117,352	17,288,364
2006 Mar.	2,374,923	3,575,583	4,935,718	2,217,212	13,103,436	9,519	36,458	1,574,777	940,365	1,104,009	1,130,127	17,898,691
Jun.	2,424,268	3,681,041	5,076,030	2,266,756	13,448,095	16,420	28,872	1,626,380	939,252	1,062,974	1,182,077	18,304,070
Sep.	2,355,516	3,681,420	5,229,098	2,290,136	13,556,170	15,741	18,224	1,577,184	1,089,549	1,073,225	1,262,070	18,592,163
Dec.	2,410,191	3,762,594	5,317,937	2,516,502	14,007,224	9,986	12,395	1,666,225	1,267,928	1,243,454	1,309,882	19,517,094
2007 Mar.	2,669,987	3,935,341	5,428,625	2,632,413	14,666,366	6,635	24,188	1,332,943	1,257,075	1,286,133	1,368,727	19,942,067
Jun.	2,690,812	4,118,075	5,501,132	2,728,347	15,038,366	8,500	18,527	1,543,320	1,326,578	1,366,828	1,510,108	20,812,227
Sep. <sup>R</sup>	2,741,145	4,153,731	5,608,543	2,724,720	15,228,139	14,640	12,399	1,780,807	1,749,289	1,467,659	1,578,119	21,831,052
Dec. <sup>R</sup>	2,842,633	4,191,028	5,712,500	2,731,705	15,477,866	48,158	15,582	2,128,978	2,006,485	1,690,207	1,644,009	23,011,285
2008 Jan. <sup>R</sup>	2,937,108	4,278,651	5,766,014	2,690,459	15,672,232	34,449	18,096	1,865,474	2,089,189	1,505,655	1,610,572	22,795,667
Feb.	2,985,168	4,361,512	5,851,926	2,630,588	15,829,194	18,330	23,360	1,937,251	2,274,725	1,530,215	1,616,213	23,229,288
Mar.	2,970,614	4,397,406	5,881,163	2,726,065	15,975,248	18,677	23,741	2,049,246	2,001,070	1,519,711	1,644,720	23,232,413
Apr. <sup>R</sup>	3,016,802	4,471,711	5,944,527	2,830,018	16,263,058	18,159	28,232	2,003,028	2,081,405	1,575,981	1,760,923	23,730,786
May <sup>R</sup>	2,999,898	4,462,008	5,968,331	2,778,379	16,208,616	20,601	29,436	1,984,414	2,016,596	1,662,527	1,789,135	23,711,325
Jun. <sup>R</sup>	2,942,553	4,457,923	6,024,249	2,763,895	16,188,620	19,972	31,767	1,955,298	2,030,687	1,658,500	1,830,510	23,715,354
Jul.	2,842,262	4,422,514	6,038,284	2,782,840	16,085,900	27,586	36,431	1,992,801	2,310,991	1,529,433	1,827,403	23,810,545
Aug. <sup>R</sup>	2,897,844	4,480,672	6,078,582	2,773,121	16,230,219	18,326	32,712	2,198,667	2,316,788	1,484,728	1,849,489	24,130,929
Sep. <sup>R</sup>	2,814,110	4,515,511	6,058,107	2,730,802	16,118,530	18,405	29,550	2,030,341	2,320,555	1,685,162	1,844,442	24,046,985
Oct. <sup>R</sup>	2,759,026	4,515,972	6,060,068	2,773,892	16,108,958	18,667	30,610	2,142,430	2,148,247	1,639,871	1,850,721	23,939,504
Nov. <sup>R</sup>	2,778,055	4,558,576	6,027,188	2,741,220	16,105,039	18,764	26,774	2,210,986	2,378,702	1,550,729	1,855,718	24,146,712
Dec. <sup>R</sup>	2,768,397	4,542,583	5,996,656	2,673,534	15,981,170	18,782	19,408	2,264,239	2,188,376	1,620,279	1,876,001	23,968,255
2009 Jan.	2,692,048	4,628,909	6,048,894	2,735,309	16,105,160	18,684	27,744	2,205,176	2,158,256	1,600,514	1,880,169	23,995,703
Feb.	2,746,580	4,620,862	6,132,163	2,708,316	16,207,921	99,649	27,760	2,569,478	2,260,998	1,605,809	1,890,948	24,662,563
Mar.	2,707,520	4,676,752	6,102,178	2,729,050	16,215,500	106,188	21,588	2,165,551	1,994,754	1,456,317	1,904,063	23,863,961
Apr.	2,688,720	4,639,558	6,162,136	2,686,998	16,177,412	18,493	25,230	2,102,759	2,173,788	1,638,338	1,927,498	24,063,518
May	2,650,293	4,679,763	6,197,261	2,702,760	16,230,077	16,535	25,971	2,213,080	2,273,879	1,566,831	1,945,152	24,271,525
Jun.	2,590,514	4,697,008	6,202,874	2,638,058	16,128,454	22,051	28,836	2,244,632	1,958,882	1,573,345	1,896,636	23,852,836
Jul.	2,543,339	4,683,203	6,212,319	2,857,087	16,295,948	22,125	31,632	2,252,522	2,300,731	1,455,341	1,890,092	24,248,391
Aug.	2,601,614	4,720,390	6,165,637	3,016,670	16,504,311	16,626	74,384	2,295,171	2,310,820	1,584,546	1,903,893	24,689,751
Sep.	2,530,746	4,708,738	6,227,928	3,020,826	16,488,238	16,633	68,987	2,307,572	2,281,689	1,447,915	1,933,999	24,545,033
Oct.	2,461,867	4,699,099	6,228,947	2,986,869	16,376,782	20,668	70,688	2,445,368	2,433,227	1,368,415	1,930,801	24,645,949
Nov.	2,505,404	4,717,967	6,210,339	2,960,423	16,394,133	21,419	73,717	2,289,981	2,438,488	1,415,967	1,934,241	24,567,946
Dec. <sup>P</sup>	2,507,710	4,734,570	6,238,649	2,939,027	16,419,956	21,606	84,310	2,220,729	2,644,436	1,403,249	1,945,744	24,740,030

Source: Eastern Caribbean Central Bank

**Table 1.5**  
**Eastern Caribbean Currency Union**  
**Commercial Banks' Net External Position**  
**In thousands of Eastern Caribbean dollars**

Period Ended	EXTERNAL ASSETS *						EXTERNAL LIABILITIES **				Net External Assets
	Foreign Currency	Due from Banks Abroad	Investments	Loans to Non-Residents	Other	Total	Due to Banks Abroad	Non-Residents Deposits	Other	Total	
2000 Dec.	33,686	760,616	318,612	152,472	24,046	1,289,432	426,190	804,728	55,577	1,286,495	2,937
2001 Dec.	34,389	1,038,641	362,184	188,486	42,960	1,666,660	431,126	879,968	107,237	1,418,331	248,329
2002 Dec.	47,588	1,195,572	554,527	192,240	26,938	2,016,865	490,278	969,478	98,156	1,557,912	458,953
2003 Dec.	50,652	1,394,960	853,781	181,422	20,050	2,500,865	413,763	1,050,255	123,754	1,587,772	913,093
2004 Dec.	44,633	1,670,607	1,097,959	213,240	35,835	3,062,274	533,190	1,157,990	191,202	1,882,382	1,179,892
2005 Mar.	54,509	1,765,504	1,335,820	210,413	42,016	3,408,262	557,835	1,157,522	190,607	1,905,964	1,502,298
Jun.	34,594	1,856,976	1,460,447	211,427	49,308	3,612,752	494,115	1,238,521	205,293	1,937,929	1,674,823
Sep.	29,245	1,796,271	1,475,592	240,639	55,132	3,596,879	613,216	1,135,890	219,876	1,968,982	1,627,897
Dec.	53,549	1,707,556	1,373,165	245,913	110,028	3,490,211	743,004	1,139,745	218,558	2,101,307	1,388,904
2006 Mar.	49,512	2,027,639	1,369,191	259,561	102,534	3,808,437	726,557	1,119,292	213,808	2,059,657	1,748,780
Jun.	33,857	2,074,227	1,332,386	259,382	74,532	3,774,384	701,668	1,159,208	237,584	2,098,460	1,675,924
Sep.	33,761	1,809,914	1,454,240	277,987	54,870	3,630,772	850,009	1,204,578	239,540	2,294,127	1,336,645
Dec.	55,430	1,810,631	1,474,770	349,001	99,882	3,789,714	1,010,759	1,215,814	257,169	2,483,742	1,305,972
2007 Mar.	60,933	1,889,875	1,507,472	373,567	66,826	3,898,673	995,140	1,269,815	261,935	2,526,890	1,371,783
Jun.	53,138	2,005,546	1,501,290	377,188	97,596	4,034,758	965,514	1,247,591	361,064	2,574,169	1,460,589
Sep. <sup>R</sup>	44,577	2,149,734	1,476,268	387,013	100,184	4,157,776	1,431,311	1,259,261	317,978	3,008,550	1,149,226
Dec. <sup>R</sup>	81,204	2,216,725	1,445,073	396,634	130,833	4,270,469	1,596,147	1,289,202	410,338	3,295,687	974,782
2008 Jan. <sup>R</sup>	66,560	2,204,978	1,469,527	393,943	79,549	4,214,557	1,628,898	1,327,035	460,291	3,416,224	798,333
Feb.	71,048	2,333,784	1,487,962	400,518	164,317	4,457,629	1,824,244	1,337,262	450,481	3,611,987	845,642
Mar.	75,720	2,276,824	1,523,519	400,150	125,148	4,401,361	1,663,770	1,349,919	337,300	3,350,989	1,050,372
Apr. <sup>R</sup>	59,449	2,349,684	1,716,579	385,771	187,320	4,698,803	1,743,637	1,356,887	337,768	3,438,292	1,260,511
May <sup>R</sup>	57,600	2,226,650	1,761,110	388,099	240,004	4,673,463	1,662,683	1,387,280	353,913	3,403,876	1,269,587
Jun. <sup>R</sup>	55,469	2,081,727	1,794,295	384,270	186,091	4,501,852	1,621,136	1,395,456	409,551	3,426,143	1,075,709
Jul.	53,357	2,277,804	1,791,633	385,705	134,245	4,642,744	1,848,846	1,392,201	462,145	3,703,192	939,552
Aug. <sup>R</sup>	50,339	2,119,097	1,804,382	393,750	120,999	4,488,567	1,846,626	1,416,231	470,162	3,733,019	755,548
Sep. <sup>R</sup>	48,003	2,207,907	1,809,580	393,087	41,342	4,499,919	1,835,128	1,361,105	485,427	3,681,660	818,259
Oct. <sup>R</sup>	48,108	1,979,808	1,715,536	391,471	88,291	4,223,214	1,678,624	1,365,863	469,623	3,514,110	709,104
Nov. <sup>R</sup>	41,660	2,077,310	1,583,362	404,928	72,423	4,179,683	1,912,333	1,329,875	466,369	3,708,577	471,106
Dec. <sup>R</sup>	68,968	1,800,900	1,442,217	406,399	31,966	3,750,450	1,700,802	1,330,076	487,574	3,518,452	231,998
2009 Jan.	62,170	1,870,137	1,369,404	409,443	43,862	3,755,016	1,675,885	1,307,533	482,371	3,465,789	289,227
Feb.	54,539	2,161,951	1,373,225	394,784	70,036	4,054,535	1,804,349	1,324,185	456,649	3,585,183	469,352
Mar.	54,485	1,701,313	1,344,415	392,958	112,435	3,605,606	1,541,856	1,320,126	452,898	3,314,880	290,726
Apr.	45,653	1,825,676	1,370,860	399,026	64,609	3,705,824	1,719,594	1,314,329	454,194	3,488,117	217,707
May	46,411	1,854,354	1,399,072	385,284	87,346	3,772,467	1,778,733	1,312,509	495,146	3,586,388	186,079
Jun.	45,543	1,550,209	1,257,859	380,411	76,490	3,310,512	1,496,863	1,300,478	462,019	3,259,360	51,152
Jul.	52,012	1,763,187	1,256,201	380,674	93,436	3,545,510	1,824,839	1,502,941	475,892	3,803,672	(258,162)
Aug.	49,780	1,893,535	1,244,333	377,728	212,015	3,777,391	1,834,324	1,641,373	476,496	3,952,193	(174,802)
Sep.	43,901	1,950,410	1,278,237	381,194	148,355	3,802,097	1,769,366	1,661,694	512,323	3,943,383	(141,286)
Oct.	47,974	2,063,433	1,256,778	380,946	114,990	3,864,121	1,920,737	1,643,507	512,490	4,076,734	(212,613)
Nov.	56,073	2,117,049	1,234,734	377,571	135,629	3,921,056	1,919,215	1,634,081	519,273	4,072,569	(151,513)
Dec. <sup>P</sup>	65,025	2,209,324	1,238,546	380,011	122,300	4,015,206	2,100,135	1,640,136	544,301	4,284,572	(269,366)

Source: Eastern Caribbean Central Bank

\* External Assets includes Loans to Non-Residents

\*\* External Liabilities includes Non-Residents Deposits

**Table 1.6**  
**Eastern Caribbean Currency Union**  
**Monetary Survey**  
**In thousands of Eastern Caribbean dollars**

Period Ended	Net Foreign Assets	DOMESTIC CREDIT * (of which)				MONETARY LIABILITIES (M2) *						Other Items (net)
		Government (net)	Private Sector Credit	Other Public Sector (net)	Total	Money Supply (M1)	QUASI-MONEY				Total Monetary Liabilities (M2)	
							Private Sector Time Deposits	Private Sector Savings Deposits	Private Sector Foreign Currency Deposits	Total		
2000 Dec. <sup>R</sup>	1,020,944	644,209	5,963,335	(746,398)	5,861,145	1,297,759	1,754,890	2,468,255	794,007	5,017,152	6,314,911	(567,178)
2001 Dec.	1,440,813	654,438	6,271,453	(724,678)	6,201,213	1,371,965	1,930,660	2,603,134	852,633	5,386,427	6,758,392	(883,634)
2002 Dec. <sup>R</sup>	1,811,759	643,725	6,468,160	(733,390)	6,378,495	1,442,239	1,967,386	2,848,034	964,221	5,779,641	7,221,880	(968,374)
2003 Dec. <sup>R</sup>	2,359,893	522,421	6,665,850	(748,616)	6,439,655	1,642,735	2,089,018	3,133,010	1,097,842	6,319,870	7,962,605	(836,944)
2004 Dec. <sup>R</sup>	2,881,027	473,148	7,114,827	(678,271)	6,909,704	2,085,590	1,962,319	3,638,121	1,251,822	6,852,262	8,937,852	(852,879)
2005 Mar.	3,185,575	476,586	7,140,952	(620,352)	6,997,185	2,192,885	1,979,387	3,817,964	1,405,695	7,203,046	9,395,931	(786,829)
Jun.	3,341,042	504,623	7,281,261	(691,523)	7,094,361	2,071,005	1,946,528	3,888,298	1,342,505	7,177,331	9,248,336	(1,187,067)
Sep.	3,135,091	569,912	7,598,502	(646,884)	7,521,531	2,059,172	1,936,439	3,901,274	1,447,334	7,285,047	9,344,219	(1,312,403)
Dec.	3,000,816	631,374	7,881,770	(664,138)	7,849,006	2,240,488	1,936,439	3,955,854	1,506,823	7,399,116	9,639,604	(1,210,218)
2006 Mar. <sup>R</sup>	3,342,992	553,454	8,091,129	(674,092)	7,970,491	2,318,786	1,997,381	4,065,090	1,655,828	7,718,299	10,037,085	(1,276,398)
Jun. <sup>R</sup>	3,365,280	568,360	8,328,106	(716,486)	8,179,980	2,358,985	2,040,642	4,163,210	1,700,042	7,903,894	10,262,879	(1,282,381)
Sep. <sup>R</sup>	3,047,442	560,919	8,726,259	(741,020)	8,546,158	2,252,370	2,027,068	4,227,450	1,659,213	7,913,731	10,166,101	(1,427,500)
Dec.	3,177,902	618,457	9,200,539	(788,052)	9,030,944	2,414,485	2,042,038	4,370,168	1,843,162	8,255,368	10,669,853	(1,538,993)
2007 Mar. <sup>R</sup>	3,246,253	633,349	9,630,011	(856,905)	9,406,456	2,593,296	2,139,385	4,501,501	1,903,231	8,544,117	11,137,413	(1,515,296)
Jun. <sup>R</sup>	3,402,540	671,380	10,013,138	(877,935)	9,806,583	2,551,553	2,246,429	4,573,165	2,044,130	8,863,724	11,415,277	(1,793,846)
Sep. <sup>R</sup>	3,136,685	673,667	10,429,709	(892,413)	10,210,963	2,542,297	2,309,609	4,645,375	2,020,909	8,975,893	11,518,190	(1,829,458)
Dec. <sup>R</sup>	3,031,378	861,574	10,951,392	(922,275)	10,890,691	2,663,478	2,337,132	4,707,454	2,072,461	9,117,047	11,780,525	(2,141,544)
2008 Jan. <sup>R</sup>	2,896,774	753,902	11,084,556	(959,348)	10,879,110	2,633,903	2,392,408	4,775,618	2,012,432	9,180,458	11,814,361	(1,961,523)
Feb.	2,979,421	795,981	11,111,338	(952,616)	10,954,703	2,760,661	2,426,744	4,835,140	1,947,954	9,209,838	11,970,499	(1,963,625)
Mar. <sup>R</sup>	3,227,785	717,917	11,068,330	(960,050)	10,826,197	2,734,530	2,480,562	4,835,587	2,020,092	9,336,241	12,070,771	(1,983,212)
Apr. <sup>R</sup>	3,443,098	712,772	11,225,916	(960,299)	10,978,389	2,750,036	2,519,644	4,906,191	2,123,542	9,549,377	12,299,413	(2,122,075)
May <sup>R</sup>	3,426,190	764,224	11,349,512	(968,288)	11,145,448	2,797,300	2,502,352	4,931,345	2,049,264	9,482,961	12,280,261	(2,291,376)
Jun. <sup>R</sup>	3,222,766	665,611	11,386,814	(866,200)	11,186,225	2,775,951	2,482,702	4,946,693	1,956,082	9,385,477	12,161,428	(2,247,564)
Jul.	2,974,362	603,723	11,511,957	(857,340)	11,258,340	2,676,965	2,470,005	4,977,623	1,979,906	9,427,534	12,104,499	(2,128,204)
Aug. <sup>R</sup>	2,794,961	717,629	11,641,770	(878,774)	11,480,625	2,699,703	2,548,310	4,987,166	1,979,109	9,514,585	12,214,288	(2,061,298)
Sep. <sup>R</sup>	2,839,069	753,204	11,708,634	(908,960)	11,552,878	2,590,585	2,551,460	4,986,627	1,944,923	9,483,010	12,073,595	(2,318,352)
Oct. <sup>R</sup>	2,666,343	783,431	11,851,699	(875,823)	11,759,307	2,548,065	2,582,485	4,985,006	1,976,980	9,544,471	12,092,536	(2,333,114)
Nov. <sup>R</sup>	2,379,443	834,168	12,030,035	(893,380)	11,970,823	2,562,443	2,589,192	4,983,123	1,975,862	9,548,177	12,110,620	(2,239,646)
Dec. <sup>R</sup>	2,271,755	1,041,843	12,031,555	(962,171)	12,111,227	2,641,159	2,565,660	4,963,659	1,914,222	9,443,541	12,084,700	(2,298,282)
2009 Jan.	2,282,670	1,144,410	12,062,180	(1,019,474)	12,187,115	2,601,186	2,645,285	5,035,048	1,917,776	9,598,109	12,199,295	(2,270,490)
Feb.	2,514,931	1,182,581	12,041,011	(828,897)	12,394,694	2,651,454	2,656,939	5,111,376	2,094,666	9,862,981	12,514,435	(2,395,191)
Mar.	2,341,174	1,169,520	11,991,982	(793,964)	12,367,538	2,564,086	2,707,925	5,099,893	2,097,887	9,905,705	12,469,791	(2,238,922)
Apr.	2,319,575	1,156,362	12,010,773	(818,644)	12,348,491	2,543,415	2,688,655	5,145,854	2,070,260	9,904,769	12,448,184	(2,219,882)
May.	2,292,001	1,150,469	12,043,690	(872,762)	12,321,398	2,520,220	2,711,763	5,180,667	2,042,528	9,934,958	12,455,178	(2,158,221)
Jun.	2,148,509	1,119,208	12,086,368	(867,499)	12,338,077	2,455,090	2,751,997	5,190,395	1,997,896	9,940,288	12,395,378	(2,091,209)
Jul.	1,927,661	1,140,221	12,281,428	(884,800)	12,536,850	2,450,204	2,716,200	5,190,832	2,006,595	9,913,627	12,363,831	(2,100,680)
Aug.	2,141,527	1,061,362	12,202,693	(875,019)	12,389,037	2,405,783	2,759,269	5,179,920	2,009,880	9,949,069	12,354,852	(2,175,712)
Sep.	2,085,001	1,121,995	12,223,564	(878,427)	12,467,132	2,359,960	2,743,295	5,202,193	1,987,717	9,933,205	12,293,165	(2,258,968)
Oct.	1,899,884	1,141,416	12,257,532	(875,795)	12,523,153	2,374,922	2,666,386	5,214,953	1,948,872	9,830,211	12,205,133	(2,217,905)
Nov.	1,915,664	1,138,210	12,315,162	(885,613)	12,567,759	2,386,712	2,705,658	5,196,307	1,913,318	9,815,283	12,201,995	(2,281,428)
Dec. <sup>P</sup>	1,887,599	1,273,256	12,308,370	(908,495)	12,673,131	2,455,772	2,705,369	5,222,288	1,930,151	9,857,808	12,313,580	(2,247,150)

Source: Eastern Caribbean Central Bank

\* See Definitions and Notes to Statistical Tables for updates to methodology

**Table 1.7**  
**Eastern Caribbean Currency Union**  
**Commercial Banks' Demand Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Demand Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	82,333	59,676	390,601	433,719	75,771	8,195	85,373	1,135,668
2001 Dec.	73,446	61,363	429,659	442,594	98,207	25,588	122,896	1,253,753
2002 Dec.	138,221	64,840	475,388	450,552	109,884	10,692	127,317	1,376,894
2003 Dec.	158,255	75,605	574,821	503,695	117,514	17,091	134,363	1,581,344
2004 Dec.	192,212	108,936	691,905	717,972	167,842	21,729	210,282	2,110,878
2005 Mar.	219,565	102,300	776,583	767,227	151,641	30,441	196,930	2,244,687
Jun.	217,802	121,007	720,790	729,619	140,386	23,448	199,767	2,152,819
Sep.	220,548	115,474	724,314	727,394	110,810	24,470	201,520	2,124,530
Dec.	222,026	110,834	810,028	755,261	122,557	31,240	204,766	2,256,712
2006 Mar.	244,132	113,813	911,051	753,786	127,727	23,948	200,466	2,374,923
Jun.	263,002	102,348	894,484	787,363	145,510	27,714	203,847	2,424,268
Sep.	260,785	115,154	786,426	805,973	126,520	28,215	232,443	2,355,516
Dec.	241,244	119,495	852,413	820,484	125,359	30,224	220,972	2,410,191
2007 Mar.	290,596	133,954	955,680	862,740	144,123	72,650	210,244	2,669,987
Jun.	296,910	121,732	956,948	868,758	141,598	27,696	277,170	2,690,812
Sep.	316,706	134,453	995,545	838,270	139,089	23,749	293,333	2,741,145
Dec.	263,940	158,020	1,072,058	826,989	147,178	22,543	351,905	2,842,633
2008 Jan.	319,238	179,089	1,032,482	880,122	157,295	23,988	344,894	2,937,108
Feb.	289,353	182,296	1,081,977	902,873	163,297	27,648	337,724	2,985,168
Mar.	285,596	178,908	1,134,024	837,018	159,902	30,182	344,984	2,970,614
Apr.	289,533	193,494	1,066,379	919,405	173,575	25,330	349,086	3,016,802
May	268,493	186,805	1,105,881	918,368	162,224	18,750	339,377	2,999,898
Jun.	244,595	167,538	1,053,425	945,367	177,250	16,882	337,496	2,942,553
Jul.	231,245	175,036	1,017,985	899,202	161,246	17,000	340,548	2,842,262
Aug.	274,570	156,381	1,006,341	913,702	163,889	19,636	363,325	2,897,844
Sep.	279,454	151,165	958,764	912,208	154,612	16,721	341,186	2,814,110
Oct.	287,599	159,423	898,862	898,543	143,721	21,397	349,481	2,759,026
Nov.	288,438	159,901	915,906	904,231	137,105	26,857	345,617	2,778,055
Dec.	271,102	151,029	993,620	874,840	137,701	22,160	317,945	2,768,397
2009 Jan.	242,649	136,056	973,303	870,270	134,946	23,024	311,800	2,692,048
Feb.	242,347	154,051	993,382	886,793	134,956	20,407	314,644	2,746,580
Mar.	274,010	137,837	985,212	815,232	150,141	27,086	318,002	2,707,520
Apr.	273,316	149,173	973,258	821,588	140,750	15,281	315,354	2,688,720
May	254,177	172,062	952,152	813,494	136,669	15,385	306,354	2,650,293
Jun.	264,684	162,162	919,675	806,023	143,590	16,509	277,871	2,590,514
Jul.	232,875	150,497	912,999	786,306	133,894	15,166	311,602	2,543,339
Aug.	322,670	142,708	894,611	769,397	139,980	18,693	313,555	2,601,614
Sep.	270,040	140,911	873,859	785,996	131,005	15,587	313,348	2,530,746
Oct.	234,915	134,908	854,666	789,450	124,405	17,281	306,242	2,461,867
Nov.	240,485	140,278	875,149	772,698	136,217	19,496	321,081	2,505,404
Dec. <sup>P</sup>	215,447	135,679	889,978	776,526	148,149	19,745	322,186	2,507,710

Source: Eastern Caribbean Central Bank

**Table 1.8**  
**Eastern Caribbean Currency Union**  
**Commercial Banks' Savings Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Savings Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	95,873	10,406	58,925	2,396,333	12,936	61	369,761	2,944,295
2001 Dec.	95,921	23,822	59,589	2,527,383	15,981	181	401,523	3,124,400
2002 Dec.	96,813	26,502	62,950	2,764,257	20,480	347	463,109	3,434,458
2003 Dec.	128,325	32,319	87,956	3,018,099	26,204	751	505,781	3,799,435
2004 Dec.	131,802	63,241	84,565	3,517,027	34,410	2,119	573,851	4,407,015
2005 Mar.	113,523	66,685	115,086	3,666,585	34,814	1,479	577,269	4,575,441
Jun.	108,499	76,928	98,721	3,740,260	47,629	1,688	603,018	4,676,743
Sep.	132,609	72,962	119,694	3,745,554	32,026	4,000	603,949	4,710,794
Dec.	149,794	73,791	122,237	3,791,275	38,839	3,503	606,061	4,785,500
2006 Mar.	170,149	80,525	152,899	3,873,024	36,520	2,647	619,954	4,935,718
Jun.	188,219	77,916	172,200	3,949,639	38,054	3,317	646,685	5,076,030
Sep.	255,516	82,121	186,459	4,012,316	26,460	2,215	664,011	5,229,098
Dec.	192,267	75,053	214,513	4,123,194	30,367	2,094	680,449	5,317,937
2007 Mar.	171,871	72,154	196,430	4,248,568	37,467	19,036	683,099	5,428,625
Jun.	160,695	70,028	193,128	4,306,209	46,434	27,394	697,244	5,501,132
Sep.	180,294	78,110	198,423	4,385,541	33,440	27,971	704,764	5,608,543
Dec.	182,419	78,102	191,134	4,452,590	32,002	31,728	744,525	5,712,500
2008 Jan.	168,517	73,603	203,114	4,509,651	32,036	30,817	748,276	5,766,014
Feb.	184,477	84,177	207,634	4,548,730	43,156	35,620	748,132	5,851,926
Mar.	185,388	102,499	196,050	4,569,986	38,518	31,033	757,689	5,881,163
Apr.	177,620	100,461	218,736	4,610,807	44,571	32,077	760,255	5,944,527
May <sup>R</sup>	174,491	100,011	222,052	4,628,927	48,533	31,833	762,484	5,968,331
Jun.	191,712	113,118	276,548	4,589,874	51,207	29,064	772,726	6,024,249
Jul.	180,930	118,745	245,347	4,653,289	45,448	33,539	760,986	6,038,284
Aug.	179,499	148,341	255,454	4,685,707	40,194	5,811	763,576	6,078,582
Sep.	181,915	139,391	250,152	4,694,361	36,582	5,532	750,174	6,058,107
Oct.	183,177	138,171	227,752	4,711,783	40,037	5,434	753,714	6,060,068
Nov.	167,838	124,668	230,096	4,710,246	39,187	3,594	751,559	6,027,188
Dec.	162,763	114,635	225,601	4,696,925	37,439	3,694	755,599	5,996,656
2009 Jan.	149,296	123,575	226,854	4,765,544	40,031	2,619	740,975	6,048,894
Feb.	147,471	131,930	251,370	4,802,565	54,422	3,019	741,386	6,132,163
Mar.	135,863	127,885	250,835	4,794,456	51,966	2,636	738,537	6,102,178
Apr.	156,385	117,647	277,686	4,816,487	49,298	2,383	742,250	6,162,136
May	164,752	110,579	277,766	4,836,060	64,472	2,369	741,263	6,197,261
Jun.	165,749	102,822	278,107	4,830,018	79,881	2,389	743,908	6,202,874
Jul.	169,626	102,185	273,572	4,839,603	75,222	2,435	749,676	6,212,319
Aug.	144,030	99,053	272,940	4,837,878	66,675	2,427	742,634	6,165,637
Sep.	170,916	109,630	295,108	4,840,977	63,671	2,437	745,189	6,227,928
Oct.	159,878	106,584	296,745	4,847,520	68,241	2,447	747,532	6,228,947
Nov.	154,206	112,859	286,847	4,835,111	71,923	2,426	746,967	6,210,339
Dec. <sup>P</sup>	148,026	111,784	312,742	4,836,853	70,178	2,515	756,551	6,238,649

Source: Eastern Caribbean Central Bank

**Table 1.9**  
**Eastern Caribbean Currency Union**  
**Commercial Banks' Time Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Time Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	206,160	848,241	306,330	1,224,251	155,525	68,784	186,908	2,996,199
2001 Dec.	248,754	856,463	364,456	1,316,126	183,740	66,338	228,352	3,264,229
2002 Dec.	235,945	876,329	298,776	1,370,674	215,550	82,386	312,245	3,391,905
2003 Dec.	235,050	966,707	282,124	1,505,311	183,619	117,964	241,159	3,531,934
2004 Dec.	283,442	941,657	232,244	1,456,446	175,734	97,895	263,742	3,451,160
2005 Mar.	257,746	944,025	245,630	1,453,432	178,543	101,782	252,086	3,433,244
Jun.	284,168	982,467	273,831	1,384,149	174,096	114,452	349,842	3,563,005
Sep.	272,143	986,769	255,559	1,400,112	174,242	106,526	339,013	3,534,364
Dec.	310,718	981,243	249,211	1,398,297	188,331	100,600	306,776	3,535,176
2006 Mar.	319,236	983,774	274,268	1,427,768	191,547	103,798	275,192	3,575,583
Jun.	325,674	1,025,408	287,003	1,444,444	197,333	111,862	289,317	3,681,041
Sep.	334,281	1,036,616	283,471	1,461,437	171,077	111,083	283,455	3,681,420
Dec.	325,919	1,094,183	268,163	1,478,524	171,180	124,171	300,454	3,762,594
2007 Mar.	333,744	1,149,710	305,322	1,523,528	194,748	115,787	312,502	3,935,341
Jun.	335,010	1,188,073	321,271	1,601,142	217,682	106,334	348,563	4,118,075
Sep.	331,976	1,193,459	336,433	1,634,367	223,077	115,732	318,687	4,153,731
Dec.	326,817	1,226,985	311,629	1,709,404	212,088	104,011	300,094	4,191,028
2008 Jan.	327,476	1,241,469	336,237	1,728,294	223,174	104,703	317,298	4,278,651
Feb.	328,860	1,267,972	364,275	1,737,335	215,492	109,642	337,936	4,361,512
Mar.	338,640	1,245,308	373,353	1,780,449	216,249	110,511	332,896	4,397,406
Apr.	350,149	1,243,340	389,581	1,797,489	220,994	111,580	358,578	4,471,711
May	336,052	1,261,272	395,468	1,772,292	222,348	112,244	362,332	4,462,008
Jun.	355,560	1,251,227	385,248	1,771,090	215,185	111,179	368,434	4,457,923
Jul.	335,517	1,232,411	366,053	1,786,007	207,604	110,341	384,581	4,422,514
Aug.	327,057	1,239,315	394,876	1,836,179	207,502	109,753	365,990	4,480,672
Sep.	339,911	1,260,858	384,156	1,849,965	206,874	110,465	363,282	4,515,511
Oct.	322,986	1,252,975	401,932	1,860,081	209,537	110,935	357,526	4,515,972
Nov.	335,153	1,290,696	378,573	1,854,716	244,817	111,086	343,535	4,558,576
Dec.	314,959	1,313,534	353,917	1,889,923	207,738	114,082	348,430	4,542,583
2009 Jan.	276,560	1,362,285	349,599	1,949,692	217,653	128,341	344,779	4,628,909
Feb.	279,253	1,327,747	380,185	1,936,045	215,449	125,260	356,923	4,620,862
Mar.	275,046	1,338,349	392,927	1,953,598	234,313	127,087	355,432	4,676,752
Apr.	246,424	1,358,200	379,627	1,954,503	225,461	129,064	346,279	4,639,558
May	270,593	1,351,474	381,728	1,963,591	236,251	130,193	345,933	4,679,763
Jun.	255,483	1,367,312	388,952	1,987,584	240,958	134,503	322,216	4,697,008
Jul.	237,504	1,407,320	360,339	1,988,022	231,532	136,307	322,179	4,683,203
Aug.	228,994	1,403,355	361,074	2,003,704	257,520	136,971	328,772	4,720,390
Sep.	242,600	1,392,927	339,967	2,006,481	259,456	137,391	329,916	4,708,738
Oct.	300,903	1,405,355	336,032	1,948,092	248,664	133,598	326,455	4,699,099
Nov.	299,199	1,380,181	328,348	1,967,417	276,130	133,763	332,929	4,717,967
Dec. <sup>P</sup>	299,637	1,398,457	313,271	1,982,934	274,830	134,334	331,107	4,734,570

Source: Eastern Caribbean Central Bank

**Table 1.10**  
**Eastern Caribbean Currency Union**  
**Commercial Banks' Foreign Currency Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Foreign Currency Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	8,250	243,814	427,121	338,671	9,813	18,402	268,927	1,314,998
2001 Dec.	8,137	252,598	439,887	361,615	29,578	21,553	238,990	1,352,358
2002 Dec.	10,715	262,514	522,382	396,275	17,335	28,229	292,993	1,530,443
2003 Dec.	12,372	205,658	512,351	465,723	102,559	17,209	300,308	1,616,180
2004 Dec.	46,262	216,793	614,215	567,092	46,024	24,491	295,025	1,809,902
2005 Mar.	61,184	216,063	738,284	588,620	51,692	27,099	310,542	1,993,484
Jun.	71,050	237,025	595,919	670,806	47,954	27,826	296,321	1,946,901
Sep.	70,790	224,963	680,804	664,410	57,364	44,756	216,815	1,959,902
Dec.	71,364	233,468	722,885	685,044	61,677	37,217	201,844	2,013,499
2006 Mar.	117,849	232,579	797,645	771,078	53,202	33,903	210,956	2,217,212
Jun.	122,414	243,073	800,691	802,774	62,610	33,967	201,227	2,266,756
Sep.	145,429	253,821	754,793	821,790	52,495	30,135	231,673	2,290,136
Dec.	179,287	263,484	890,161	871,682	56,323	24,996	230,569	2,516,502
2007 Mar.	172,794	274,091	928,640	891,875	41,637	41,079	282,297	2,632,413
Jun.	178,161	276,826	974,115	930,942	76,215	62,858	229,230	2,728,347
Sep.	185,114	287,240	937,393	960,053	53,194	70,269	231,457	2,724,720
Dec.	146,121	285,820	1,001,830	927,679	62,726	80,226	227,303	2,731,705
2008 Jan.	154,550	286,149	948,632	940,469	56,923	66,408	237,328	2,690,459
Feb.	147,472	283,443	901,893	933,349	53,617	59,095	251,719	2,630,588
Mar.	159,950	286,959	948,517	943,504	56,234	71,837	259,064	2,726,065
Apr.	160,131	285,552	1,014,260	982,885	58,076	68,321	260,793	2,830,018
May	155,967	283,490	939,301	997,802	48,320	63,841	289,658	2,778,379
Jun.	208,282	288,573	859,468	988,813	46,225	61,576	310,958	2,763,895
Jul.	226,822	288,461	888,979	974,100	60,326	56,501	287,651	2,782,840
Aug.	205,863	288,322	855,738	987,966	66,638	68,767	299,827	2,773,121
Sep.	202,835	296,824	841,057	978,093	65,389	60,384	286,220	2,730,802
Oct.	200,482	289,505	858,705	981,210	50,151	86,914	306,925	2,773,892
Nov.	213,190	287,768	884,390	950,626	48,812	92,034	264,400	2,741,220
Dec.	185,633	307,293	813,323	962,387	49,132	89,380	266,386	2,673,534
2009 Jan.	213,444	331,720	867,048	922,441	52,303	75,984	272,369	2,735,309
Feb.	174,503	140,445	1,063,603	910,067	55,942	65,054	298,702	2,708,316
Mar.	174,964	143,929	1,026,999	964,582	51,529	54,777	312,270	2,729,050
Apr.	179,118	151,184	1,013,464	954,449	55,123	47,224	286,436	2,686,998
May	176,502	198,495	1,003,474	942,717	50,789	45,548	285,235	2,702,760
Jun.	170,776	198,776	964,186	955,004	37,381	41,325	270,610	2,638,058
Jul.	188,237	193,912	965,132	937,650	46,172	57,641	468,343	2,857,087
Aug.	192,293	201,107	983,102	929,037	44,026	53,715	613,390	3,016,670
Sep.	189,039	217,164	980,240	924,948	40,007	42,522	626,906	3,020,826
Oct.	196,394	215,562	933,553	926,537	39,066	49,716	626,041	2,986,869
Nov.	202,947	222,399	887,739	939,130	37,374	49,075	621,759	2,960,423
Dec. <sup>P</sup>	188,495	212,558	908,186	945,191	34,546	42,228	607,823	2,939,027

Source: Eastern Caribbean Central Bank

**Table 1.11**  
**Eastern Caribbean Currency Union**  
**Commercial Banks' Total Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Deposits
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	392,616	1,162,137	1,182,977	4,392,974	254,045	95,442	910,969	8,391,160
2001 Dec.	426,258	1,194,246	1,293,591	4,647,718	327,506	113,660	991,761	8,994,740
2002 Dec.	481,694	1,230,185	1,359,496	4,981,758	363,249	121,654	1,195,664	9,733,700
2003 Dec.	534,002	1,280,289	1,457,252	5,492,828	429,896	153,015	1,181,611	10,528,893
2004 Dec.	653,718	1,330,627	1,622,929	6,258,537	424,010	146,234	1,342,900	11,778,955
2005 Mar.	652,018	1,329,073	1,875,583	6,475,864	416,690	160,801	1,336,827	12,246,856
Jun.	681,519	1,417,427	1,689,261	6,524,834	410,065	167,414	1,448,948	12,339,468
Sep.	696,090	1,400,168	1,780,371	6,537,470	374,442	179,752	1,361,297	12,329,590
Dec.	753,902	1,399,336	1,904,361	6,629,877	411,404	172,560	1,319,447	12,590,887
2006 Mar.	851,366	1,410,691	2,135,863	6,825,656	408,996	164,296	1,306,568	13,103,436
Jun.	899,309	1,448,745	2,154,378	6,984,220	443,507	176,860	1,341,076	13,448,095
Sep.	996,011	1,487,712	2,011,149	7,101,516	376,552	171,648	1,411,582	13,556,170
Dec.	938,717	1,552,215	2,225,250	7,293,884	383,229	181,485	1,432,444	14,007,224
2007 Mar.	969,005	1,629,909	2,386,072	7,526,711	417,975	248,552	1,488,142	14,666,366
Jun.	970,776	1,656,659	2,445,462	7,707,051	481,929	224,282	1,552,207	15,038,366
Sep.	1,014,090	1,693,262	2,467,794	7,818,231	448,800	237,721	1,548,241	15,228,139
Dec.	919,297	1,748,927	2,576,651	7,916,662	453,994	238,508	1,623,827	15,477,866
2008 Jan.	969,781	1,780,310	2,520,465	8,058,536	469,428	225,916	1,647,796	15,672,232
Feb.	950,162	1,817,888	2,555,779	8,122,287	475,562	232,005	1,675,511	15,829,194
Mar.	969,574	1,813,674	2,651,944	8,130,957	470,903	243,563	1,694,633	15,975,248
Apr.	977,433	1,822,847	2,688,956	8,310,586	497,216	237,308	1,728,712	16,263,058
May <sup>R</sup>	935,003	1,831,578	2,662,702	8,317,389	481,425	226,668	1,753,851	16,208,616
Jun.	1,000,149	1,820,456	2,574,689	8,295,144	489,867	218,701	1,789,614	16,188,620
Jul.	974,514	1,814,653	2,518,364	8,312,598	474,624	217,381	1,773,766	16,085,900
Aug.	986,989	1,832,359	2,512,409	8,423,554	478,223	203,967	1,792,718	16,230,219
Sep.	1,004,115	1,848,238	2,434,129	8,434,627	463,457	193,102	1,740,862	16,118,530
Oct.	994,244	1,840,074	2,387,251	8,451,617	443,446	224,680	1,767,646	16,108,958
Nov.	1,004,619	1,863,033	2,408,965	8,419,819	469,921	233,571	1,705,111	16,105,039
Dec.	934,457	1,886,491	2,386,461	8,424,075	432,010	229,316	1,688,360	15,981,170
2009 Jan.	881,949	1,953,636	2,416,804	8,507,947	444,933	229,968	1,669,923	16,105,160
Feb.	843,574	1,754,173	2,688,540	8,535,470	460,769	213,740	1,711,655	16,207,921
Mar.	859,883	1,748,000	2,655,973	8,527,868	487,949	211,586	1,724,241	16,215,500
Apr.	855,243	1,776,204	2,644,035	8,547,027	470,632	193,952	1,690,319	16,177,412
May	866,024	1,832,610	2,615,120	8,555,862	488,181	193,495	1,678,785	16,230,077
Jun.	856,692	1,831,072	2,550,920	8,578,629	501,810	194,726	1,614,605	16,128,454
Jul.	828,242	1,853,914	2,512,042	8,551,581	486,820	211,549	1,851,800	16,295,948
Aug.	887,987	1,846,223	2,511,727	8,540,016	508,201	211,806	1,998,351	16,504,311
Sep.	872,595	1,860,632	2,489,174	8,558,402	494,139	197,937	2,015,359	16,488,238
Oct.	892,090	1,862,409	2,420,996	8,511,599	480,376	203,042	2,006,270	16,376,782
Nov.	896,837	1,855,717	2,378,083	8,514,356	521,644	204,760	2,022,736	16,394,133
Dec. <sup>P</sup>	851,605	1,858,478	2,424,177	8,541,504	527,703	198,822	2,017,667	16,419,956

Source: Eastern Caribbean Central Bank



**Table 1.12**  
**Eastern Caribbean Currency Union**  
**Commercial Banks' Total Loans & Advances by Borrowers**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Loans & Advances
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	690,075	395,129	2,634,306	3,171,666	28,456	10,958	159,224	7,089,814
2001 Dec.	646,778	457,575	2,633,026	3,311,910	32,940	10,726	200,075	7,293,030
2002 Dec.	693,638	487,635	2,726,845	3,367,516	29,537	21,596	243,371	7,570,138
2003 Dec.	580,941	514,771	2,688,423	3,497,520	70,603	22,987	224,937	7,600,182
2004 Dec.	636,996	643,623	2,812,423	3,745,712	65,330	48,395	253,589	8,206,068
2005 Mar.	679,001	696,344	2,801,805	3,815,722	59,472	34,315	260,902	8,347,561
Jun.	666,003	719,388	2,861,913	3,920,421	59,312	45,339	279,119	8,551,495
Sep.	730,339	745,890	2,969,758	4,077,864	65,658	59,754	303,682	8,952,945
Dec.	792,511	735,416	3,092,999	4,232,026	57,036	68,042	319,733	9,297,763
2006 Mar.	831,788	736,807	3,228,739	4,308,487	55,467	65,655	347,491	9,574,434
Jun.	905,424	732,426	3,381,034	4,403,167	55,244	64,298	359,860	9,901,453
Sep.	959,777	748,390	3,587,405	4,592,472	50,767	56,669	392,888	10,388,368
Dec.	1,020,570	764,366	3,852,603	4,793,756	49,914	64,750	467,489	11,013,448
2007 Mar.	1,140,218	773,259	4,121,932	4,925,972	49,723	61,174	497,494	11,569,772
Jun.	1,189,184	779,024	4,328,021	5,078,736	44,053	59,930	505,520	11,984,468
Sep.	1,242,028	801,128	4,558,540	5,257,968	49,901	60,537	546,043	12,516,145
Dec.	1,310,092	825,941	4,885,819	5,473,568	41,462	52,927	564,043	13,153,852
2008 Jan.	1,288,157	821,099	4,893,633	5,518,263	44,236	85,143	556,369	13,206,900
Feb.	1,280,051	865,411	4,871,958	5,573,349	42,463	87,543	567,204	13,287,979
Mar.	1,183,847	855,942	4,866,489	5,580,590	41,363	67,480	562,874	13,158,585
Apr.	1,160,122	863,098	4,957,098	5,625,219	40,292	76,744	549,351	13,271,924
May	1,201,330	863,999	5,042,069	5,676,608	40,612	76,790	551,869	13,453,277
Jun.	1,175,487	955,195	5,072,515	5,742,713	40,036	72,498	551,841	13,610,285
Jul.	1,170,062	957,477	5,148,749	5,788,665	38,399	72,838	553,567	13,729,757
Aug.	1,211,101	956,117	5,195,938	5,834,741	43,278	72,419	558,252	13,871,846
Sep.	1,247,173	944,221	5,253,846	5,886,432	40,397	45,838	575,674	13,993,581
Oct.	1,243,175	965,278	5,371,321	5,914,230	44,231	48,135	568,317	14,154,687
Nov. <sup>R</sup>	1,279,410	970,265	5,484,344	5,979,082	44,771	52,149	567,391	14,377,412
Dec. <sup>R</sup>	1,393,016	925,083	5,437,223	6,023,399	47,285	56,584	584,440	14,467,030
2009 Jan.	1,398,332	934,792	5,491,134	6,050,447	45,826	44,065	588,758	14,553,354
Feb.	1,408,104	926,208	5,456,884	6,050,453	48,397	46,036	574,614	14,510,696
Mar.	1,404,812	957,339	5,458,681	6,011,116	51,068	44,256	560,661	14,487,933
Apr.	1,353,411	958,928	5,483,075	6,001,776	47,669	45,497	567,775	14,458,131
May	1,382,954	961,021	5,522,497	5,990,536	45,691	45,931	604,242	14,552,872
Jun.	1,354,723	959,876	5,562,242	5,971,110	47,944	50,133	600,630	14,546,658
Jul.	1,367,184	962,166	5,776,642	5,963,579	46,133	55,548	600,847	14,772,099
Aug.	1,390,774	963,028	5,603,173	6,055,863	44,295	52,051	591,086	14,700,270
Sep.	1,379,798	975,753	5,635,625	6,080,719	42,732	52,474	584,592	14,751,693
Oct.	1,391,839	979,422	5,666,033	6,083,952	48,161	53,918	597,621	14,820,946
Nov.	1,333,151	962,912	5,651,792	6,160,981	49,337	53,914	593,879	14,805,966
Dec. <sup>P</sup>	1,413,554	942,954	5,697,002	6,137,766	43,385	56,787	599,685	14,891,133

Source: Eastern Caribbean Central Bank

**Table 1.13A**  
**Eastern Caribbean Currency Union**  
**Commercial Banks' Loans and Advances by Sectoral Distribution**  
**In thousands of Eastern Caribbean dollars**

	2000	2001	2002	2003	2004	2005	2006	2007	2008 <sup>R</sup>	2009 <sup>P</sup>
Agriculture	229,637	265,424	298,454	300,448	324,887	336,924	330,456	352,036	442,952	430,923
Fisheries	12,126	15,808	14,945	13,345	11,996	11,584	11,660	11,377	12,072	12,494
Mining & Quarrying	18,934	21,870	26,551	31,060	27,391	33,251	41,211	36,389	44,445	56,780
Manufacturing	200,012	189,728	198,849	210,017	197,996	199,432	226,038	216,636	266,279	257,798
Utilities	159,247	160,685	166,525	177,126	204,956	195,035	354,024	465,885	497,063	477,401
Construction and Land Development	313,787	350,990	365,373	340,046	461,324	512,904	659,035	886,547	1,130,105	1,287,199
Distributive Trades	856,131	819,194	841,791	777,084	797,393	864,059	870,117	900,145	1,013,271	1,070,325
Tourism	563,435	547,963	597,505	570,712	633,753	744,463	1,060,845	1,477,014	1,637,691	1,597,335
Entertainment & Catering	84,638	88,719	84,959	87,765	81,528	80,213	100,837	117,470	156,157	120,690
Transportation & Storage	188,088	230,512	202,512	153,237	138,924	180,955	227,557	321,445	323,887	365,559
Financial Institutions	82,425	88,403	80,352	148,595	125,102	144,262	127,190	114,495	128,229	171,271
Professional and other Services	419,800	457,519	449,796	491,835	550,712	650,753	907,297	1,175,430	1,205,106	1,349,868
Government Services	710,401	657,987	727,544	619,044	753,712	931,636	1,105,220	1,417,767	1,496,579	1,502,505
Personal	3,255,798	3,402,787	3,514,982	3,679,868	3,896,394	4,412,292	4,991,961	5,661,216	6,113,194	6,190,985
Acquisition of Property	1,751,166	1,795,522	1,881,657	2,053,180	2,209,624	2,523,855	2,829,354	3,050,516	3,347,801	3,492,487
House & Land Purchases	623,260	666,357	703,051	813,523	802,742	1,055,617	1,230,268	1,008,313	1,147,007	1,220,614
Home Const. & Renovation	1,127,906	1,129,165	1,178,606	1,239,657	1,406,882	1,468,238	1,599,086	2,042,203	2,200,794	2,271,873
Durable Consumer Goods	362,698	327,570	260,205	287,542	293,752	371,578	478,567	604,847	647,627	595,376
Other Personal Loans	1,141,934	1,279,695	1,373,120	1,339,146	1,393,018	1,516,859	1,684,040	2,005,853	2,117,766	2,103,122
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>7,094,459</b>	<b>7,297,589</b>	<b>7,570,138</b>	<b>7,600,182</b>	<b>8,206,068</b>	<b>9,297,763</b>	<b>11,013,448</b>	<b>13,153,852</b>	<b>14,467,030</b>	<b>14,891,133</b>
<b>% of Long Term Loans to Total Loans and Advances *</b>	<b>54.0</b>	<b>58.0</b>	<b>60.9</b>	<b>64.5</b>	<b>64.8</b>	<b>62.8</b>	<b>62.5</b>	<b>64.2</b>	<b>66.6</b>	<b>68.0</b>

Source: Eastern Caribbean Central Bank

\* Long Term loans are loans over 5 years.

**Table 1.13B**  
**Eastern Caribbean Currency Union**  
**Commercial Banks' Overdrafts & Loans by Maturity**  
**In thousands of Eastern Caribbean dollars**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Overdrafts	1,463,711	1,389,189	1,364,560	1,249,817	1,337,481	1,410,091	1,514,853	1,475,480	1,575,150	1,271,446
Total Loans & Advances										
Up to 1 year	340,517	339,778	396,958	388,144	469,562	549,534	842,081	1,024,625	868,620	999,637
1 to 5 years	1,460,476	1,332,486	1,200,356	1,063,647	1,082,070	1,503,111	1,771,942	2,209,953	2,383,165	2,496,167
Over 5 years	3,829,755	4,236,136	4,608,264	4,898,574	5,316,955	5,835,027	6,884,572	8,443,794	9,640,095	10,123,883
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>7,094,459</b>	<b>7,297,589</b>	<b>7,570,138</b>	<b>7,600,182</b>	<b>8,206,068</b>	<b>9,297,763</b>	<b>11,013,448</b>	<b>13,153,852</b>	<b>14,467,030</b>	<b>14,891,133</b>

Source: Eastern Caribbean Central Bank

**Table 1.14**  
**Eastern Caribbean Currency Union**  
**Commercial Banks' Selected Interest Rates**  
**In per cent**

Period Ended	DEPOSITS								LENDING			WEIGHTED RATES **	
	Savings		TIME						Prime Lending	Other Lending Rates *		Average Lending	Average Deposit
			3 Months		6 Months		12 Months			Min	Max		
Min	Max	Min	Max	Min	Max	Min	Max	Min	Max				
2000 Dec.	4.00	8.00	1.50	9.25	1.50	9.25	1.50	9.25	9.50	5.00	27.60	11.96	4.51
2001 Dec.	4.00	8.00	1.50	6.00	1.50	6.25	1.50	9.25	9.00	5.80	27.60	11.46	4.30
2002 Dec.	3.00	8.00	1.50	6.00	1.50	6.25	1.50	9.25	8.50	5.80	23.00	11.25	3.79
2003 Dec.	3.00	5.50	1.00	6.00	1.00	6.00	1.00	9.25	8.50	3.00	25.00	13.03	4.72
2004 Dec.	3.00	5.50	1.00	5.25	1.00	5.50	1.00	8.00	8.50	3.00	25.00	10.38	3.20
2005 Mar.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	7.00	8.50	3.00	25.00	10.43	3.14
Jun.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	6.50	8.50	3.00	25.00	10.08	3.17
Sep.	3.00	5.50	1.00	5.00	1.00	5.50	1.00	6.50	8.50	3.00	25.00	10.35	3.29
Dec.	3.00	5.50	1.00	5.00	1.00	5.50	1.00	6.50	8.50	3.00	25.00	10.24	3.25
2006 Mar.	3.00	5.50	1.00	5.00	1.00	5.50	1.00	6.50	8.50	3.00	25.00	10.10	3.28
Jun.	3.00	5.50	1.00	5.00	1.00	5.50	1.00	7.00	8.50	3.50	25.00	10.17	3.34
Sep.	3.00	5.50	1.00	5.00	1.00	5.50	1.00	7.00	8.50	3.50	29.00	10.01	3.29
Dec.	3.00	5.50	1.00	6.50	1.00	6.50	1.00	7.00	8.50	3.50	29.00	9.94	3.28
2007 Mar.	3.00	5.50	1.00	6.50	1.00	6.50	1.00	7.00	8.50	3.50	29.00	9.91	3.22
Jun.	3.00	5.50	1.00	6.50	1.00	6.50	1.00	7.00	8.50	3.50	29.00	9.81	3.26
Sep.	3.00	5.50	1.00	6.50	1.00	6.50	1.00	7.00	8.50	3.50	29.00	9.71	3.31
Dec. <sup>R</sup>	3.00	5.50	1.00	5.00	1.00	5.50	1.00	7.00	8.50	3.50	29.00	9.46	3.26
2008 Jan.	3.00	5.50	1.00	5.00	1.00	5.00	1.00	5.50	8.50	3.50	29.00	9.43	3.26
Feb.	3.00	5.50	1.00	5.00	1.00	5.00	1.00	5.50	8.50	3.50	29.00	9.43	3.26
Mar.	3.00	5.50	1.00	5.00	1.00	5.00	1.00	5.75	8.50	3.50	29.00	9.43	3.26
Apr.	3.00	5.50	1.00	5.00	1.00	5.00	1.00	5.75	8.50	3.50	29.00	9.34	3.25
May	3.00	5.50	1.00	5.00	1.00	5.00	1.00	5.75	8.50	3.50	29.00	9.34	3.25
Jun.	3.00	6.00	1.00	5.00	1.00	5.00	1.00	5.75	8.50	3.50	29.00	9.34	3.25
Jul. <sup>R</sup>	3.00	6.00	1.00	5.00	1.00	5.00	1.00	5.75	8.50	3.50	29.00	9.43	3.32
Aug. <sup>R</sup>	3.00	6.00	1.00	5.00	1.00	5.00	1.00	5.75	8.50	3.50	29.00	9.43	3.32
Sep. <sup>R</sup>	3.00	6.00	1.00	5.00	1.00	5.00	1.00	5.50	8.50	3.50	29.00	9.43	3.32
Oct. <sup>R</sup>	3.00	6.00	1.00	5.00	1.00	5.00	1.00	5.75	8.50	3.50	29.00	9.48	3.32
Nov. <sup>R</sup>	3.00	6.00	1.00	5.00	1.00	5.00	1.00	5.75	8.50	3.50	29.00	9.48	3.32
Dec. <sup>R</sup>	3.00	6.00	1.00	5.00	1.00	5.00	1.00	5.75	8.50	3.50	29.00	9.48	3.32
2009 Jan.	3.00	6.00	1.00	5.00	1.00	5.00	1.00	5.75	8.50	3.50	29.00	9.38	3.19
Feb.	3.00	6.00	1.00	5.00	1.00	5.00	1.00	5.75	8.50	3.50	29.00	9.38	3.19
Mar.	3.00	6.00	1.00	5.00	1.00	5.00	1.00	5.75	8.50	3.50	29.00	9.38	3.19
Apr.	3.00	6.00	1.00	5.00	1.00	5.25	1.00	5.75	8.50	3.50	29.00	9.61	3.32
May	3.00	6.00	1.00	5.00	1.00	5.25	1.00	5.75	8.50	3.50	29.00	9.61	3.32
Jun.	3.00	6.00	1.00	5.00	1.00	5.25	1.00	5.75	8.50	3.50	29.00	9.61	3.32
Jul.	3.00	6.00	1.00	5.00	1.00	5.25	1.00	5.75	8.50	3.50	29.00	9.07	3.15
Aug.	3.00	6.00	1.00	5.00	1.00	5.25	1.00	5.75	8.50	3.50	29.00	9.07	3.15
Sep.	3.00	6.00	2.00	5.00	1.00	5.25	1.00	5.75	8.50	3.50	29.00	9.07	3.15
Oct.	3.00	6.00	2.00	5.00	2.00	5.25	2.00	5.75	8.50	3.50	29.00	9.49	3.23
Nov.	3.00	6.00	2.00	5.00	2.00	5.25	2.00	5.75	8.50	3.50	29.00	9.49	3.23
Dec. <sup>P</sup>	3.00	6.00	2.00	5.00	2.00	5.25	2.00	5.75	8.50	3.50	29.00	9.49	3.23

Source: Eastern Caribbean Central Bank

\* Includes Other Lending, Nominal Add-on and Effective Add-on Interest Rates

\*\* Data available only quarterly. Quarterly data repeated for respective months

Anguilla

**Table 2.1**  
**Anguilla**  
**Commercial Banks' Reserve Requirements**  
**In thousands of Eastern Caribbean dollars**

As at last Wednesday of the Month	AVERAGE RESERVES HELD			Required Reserves	Excess Reserves
	With Central Bank	Cash in till	Total		
2000 Dec.	38,782	1,413	40,195	37,230	2,965
2001 Dec.	52,718	2,553	55,271	44,680	10,591
2002 Dec.	51,049	2,595	53,644	47,145	6,499
2003 Dec.	65,669	2,484	68,153	51,596	16,557
2004 Dec.	71,334	3,992	75,326	60,849	14,477
2005 Mar.	65,906	4,592	70,498	64,953	5,545
Jun.	72,972	4,002	76,974	61,346	15,628
Sep.	66,532	3,983	70,515	65,041	5,474
Dec.	79,985	4,498	84,483	69,064	15,419
2006 Mar.	85,650	3,630	89,280	76,514	12,766
Jun.	96,671	4,068	100,739	77,519	23,220
Sep.	102,443	4,879	107,322	79,362	27,960
Dec.	95,325	4,029	99,354	77,657	21,697
2007 Mar.	105,772	5,699	111,471	81,495	29,976
Jun.	107,059	5,717	112,776	83,082	29,694
Sep.	91,217	4,414	95,631	85,969	9,662
Dec.	96,596	4,705	101,301	86,079	15,222
2008 Jan.	139,336	5,633	144,969	87,139	57,830
Feb.	114,755	5,484	120,239	87,883	32,356
Mar.	116,244	4,605	120,849	88,703	32,146
Apr.	113,633	5,339	118,972	90,904	28,068
May	130,187	4,605	134,792	93,560	41,232
Jun.	118,121	5,261	123,382	91,379	32,003
Jul.	117,553	6,318	123,871	90,639	33,232
Aug.	100,406	6,421	106,827	90,354	16,473
Sep.	100,723	6,230	106,953	89,247	17,706
Oct.	92,220	9,731	101,951	88,655	13,296
Nov.	84,719	5,456	90,175	87,678	2,497
Dec.	91,428	4,525	95,953	87,247	8,706
2009 Jan.	79,888	5,901	85,789	91,111	(5,322)
Feb.	80,915	7,439	88,354	87,752	602
Mar.	82,231	6,055	88,286	86,656	1,630
Apr.	87,098	6,175	93,273	86,784	6,489
May	72,434	5,801	78,235	86,484	(8,249)
Jun.	67,342	6,207	73,549	85,266	(11,717)
Jul.	59,725	5,187	64,912	85,146	(20,234)
Aug.	87,133	6,381	93,514	86,371	7,143
Sep.	76,386	6,380	82,766	87,272	(4,506)
Oct.	78,574	5,923	84,497	87,732	(3,235)
Nov.	96,084	6,624	102,708	87,834	14,874
Dec. <sup>P</sup>	96,223	6,268	102,491	88,269	14,222

Source: Eastern Caribbean Central Bank

**Table 2.2**  
**Anguilla**  
**Net International Reserves and Net Domestic Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	MONETARY BASE						NET DOMESTIC ASSETS			
	COMMERCIAL BANKS RESERVE POSITION			Currency with the Public	Monetary Base	ECCB Foreign Assets (net) NIR	Net Claims on Public Sector	Credit to Commercial Banks	Net Domestic Assets	
	Deposits at ECCB	Cash at Commercial Banks	Total							
2000 Dec.	43,233	2,433	45,666	8,762	54,427	54,798	(390)	19	(371)	
2001 Dec.	57,749	3,208	60,957	8,977	69,934	65,315	4,600	20	4,619	
2002 Dec.	58,929	3,667	62,596	8,246	70,841	70,752	76	13	89	
2003 Dec.	76,574	4,037	80,611	8,976	89,587	89,861	(301)	27	(274)	
2004 Dec.	78,241	4,687	82,928	9,513	92,441	92,485	(52)	8	(44)	
2005 Mar.	78,410	2,930	81,340	8,216	89,556	91,194	(1,656)	18	(1,638)	
Jun.	80,342	3,222	83,564	8,792	92,357	93,127	(791)	21	(770)	
Sep.	77,084	2,850	79,934	9,449	89,383	89,319	46	19	64	
Dec.	92,640	4,829	97,469	9,579	107,048	107,197	(161)	12	(148)	
2006 Mar.	98,132	2,482	100,614	9,672	110,286	110,226	57	3	60	
Jun.	108,136	2,446	110,582	12,010	122,593	122,514	61	18	79	
Sep.	119,060	3,530	122,590	13,013	135,603	135,479	121	3	124	
Dec.	97,350	4,881	102,231	13,524	115,755	112,912	(176)	3,019	2,843	
2007 Mar.	106,549	5,208	111,757	13,412	125,169	125,629	(470)	10	(460)	
Jun.	105,730	4,501	110,231	13,573	123,804	124,282	(493)	15	(478)	
Sep.	96,856	3,714	100,570	13,384	113,953	114,426	(475)	3	(472)	
Dec.	111,793	6,506	118,299	12,440	130,739	121,153	(511)	10,096	9,585	
2008 Jan.	134,596	5,468	140,064	11,529	151,593	141,845	(402)	10,151	9,748	
Feb.	126,877	4,493	131,370	11,695	143,065	143,572	(520)	13	(507)	
Mar.	115,851	4,678	120,529	10,821	131,349	132,342	(1,003)	11	(992)	
Apr.	130,653	5,156	135,809	11,234	147,043	148,083	(1,050)	11	(1,039)	
May	132,625	4,900	137,525	12,207	149,731	150,777	(1,060)	15	(1,045)	
Jun.	122,209	5,039	127,248	13,087	140,336	142,207	(1,881)	10	(1,871)	
Jul.	102,769	6,799	109,568	14,244	123,813	124,846	(1,042)	9	(1,033)	
Aug.	103,795	6,404	110,199	14,721	124,920	125,989	(1,078)	9	(1,069)	
Sep.	103,978	6,033	110,011	14,277	124,288	125,649	(1,374)	13	(1,361)	
Oct.	95,398	7,328	102,726	14,903	117,628	117,699	(80)	10	(71)	
Nov.	84,268	6,129	90,397	16,451	106,848	106,948	(109)	9	(100)	
Dec.	93,523	8,706	102,229	15,386	117,614	110,694	6,918	3	6,920	
2009 Jan.	78,937	7,245	86,182	12,835	99,017	91,999	6,984	35	7,018	
Feb.	90,075	6,715	96,790	12,660	109,450	102,471	6,953	26	6,979	
Mar.	91,020	5,756	96,776	10,382	107,158	100,471	6,678	9	6,687	
Apr.	83,298	4,668	87,966	12,679	100,645	93,714	6,899	32	6,931	
May	73,549	4,842	78,391	12,751	91,142	84,110	7,008	24	7,032	
Jun.	69,362	5,275	74,637	12,323	86,960	80,007	6,931	22	6,953	
Jul.	74,347	5,417	79,764	12,873	92,636	85,635	6,998	3	7,001	
Aug.	96,883	5,749	102,632	12,532	115,164	108,168	6,979	17	6,996	
Sep.	71,443	5,341	76,784	12,919	89,703	80,708	8,977	19	8,996	
Oct.	84,133	5,151	89,284	13,748	103,032	94,157	8,861	13	8,874	
Nov.	117,892	4,916	122,808	14,978	137,786	117,239	20,535	13	20,547	
Dec. <sup>P</sup>	98,878	6,449	105,327	16,402	121,729	101,139	20,573	17	20,590	

Source: Eastern Caribbean Central Bank

**Table 2.3**  
**Anguilla**  
**Commercial Banks' Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	CLAIMS ON				Loans & Advances	INVESTMENTS			Foreign Assets	Other Assets	Total Assets
	CENTRAL BANK		Other Local Banks	Other ECCU Banks		ECCU Treasury Bills	ECCU Government Securities	Other ECCU Investments			
	Cash	Deposits									
2000 Dec.	2,433	46,838	10,473	32,731	457,547	-	-	10,879	202,711	24,407	788,019
2001 Dec.	3,208	58,058	13,716	40,915	491,228	-	-	12,981	219,638	24,053	863,797
2002 Dec.	3,667	59,122	13,570	47,982	520,009	4,960	1,000	17,486	273,482	29,105	970,383
2003 Dec.	4,037	77,460	13,446	42,660	576,859	5,900	8,628	30,642	271,133	32,677	1,063,442
2004 Dec.	4,687	78,258	15,446	70,139	662,328	1,000	14,434	72,173	402,443	32,941	1,353,849
2005 Mar.	2,930	84,225	15,946	63,014	674,491	-	14,392	51,685	589,319	34,416	1,530,418
Jun.	3,222	80,210	15,946	263,001	700,433	-	14,349	57,129	578,209	32,281	1,744,780
Sep.	2,850	76,938	15,946	292,765	742,207	-	14,305	59,130	569,813	36,159	1,810,113
Dec.	4,829	92,577	15,946	85,568	799,018	-	14,260	67,079	508,653	52,745	1,640,675
2006 Mar.	2,482	97,755	18,446	133,524	781,814	-	16,213	68,297	571,152	49,753	1,739,436
Jun.	2,446	108,619	13,835	97,298	831,326	-	16,175	70,028	569,050	55,754	1,764,531
Sep.	3,530	118,654	11,335	84,619	874,826	-	22,527	64,843	561,917	65,636	1,807,887
Dec.	4,881	99,622	3,043	84,531	938,797	-	19,904	69,774	512,464	64,561	1,797,577
2007 Mar.	5,208	112,605	-	118,425	994,518	-	22,168	72,309	548,814	65,543	1,939,590
Jun.	4,501	101,979	7	104,419	1,075,900	-	24,816	73,663	505,430	60,194	1,950,909
Sep.	3,714	101,672	-	107,548	1,178,728	-	24,080	77,161	470,024	72,885	2,035,812
Dec.	6,506	107,046	-	125,332	1,268,268	-	24,026	81,557	413,011	70,130	2,095,876
2008 Jan.	5,468	140,561	-	79,824	1,268,840	-	23,373	80,462	411,494	74,400	2,084,422
Feb.	4,493	127,200	-	66,303	1,288,252	-	23,318	80,827	393,383	86,121	2,069,897
Mar.	4,678	115,198	-	85,267	1,304,634	-	23,316	80,416	387,940	69,502	2,070,951
Apr.	5,156	127,642	-	75,467	1,328,543	-	23,316	81,690	452,885	71,460	2,166,159
May	4,900	125,296	5	63,400	1,362,653	-	21,247	81,785	483,042	71,470	2,213,798
Jun.	5,039	119,216	8,640	93,065	1,393,515	-	23,259	81,763	424,979	57,682	2,207,158
Jul.	6,799	111,866	8,640	68,965	1,417,967	-	22,605	78,676	406,510	67,749	2,189,777
Aug.	6,404	101,251	8,640	98,833	1,453,053	-	22,548	77,238	382,027	64,761	2,214,755
Sep.	6,033	103,669	8,640	75,626	1,476,592	-	22,548	76,810	351,844	66,330	2,188,092
Oct.	7,328	93,892	8,640	70,900	1,504,234	-	22,548	77,021	328,455	90,067	2,203,085
Nov.	6,129	84,852	8,640	68,120	1,524,113	-	22,489	77,008	314,924	71,362	2,177,637
Dec.	8,706	85,988	4,409	77,640	1,470,115	-	24,489	71,611	316,617	76,197	2,135,772
2009 Jan.	7,245	71,523	4,327	89,302	1,471,310	-	23,836	70,730	295,119	91,878	2,125,270
Feb.	6,715	88,970	4,320	84,787	1,476,289	-	16,712	76,671	286,485	68,972	2,109,921
Mar.	5,756	96,592	-	58,318	1,496,623	-	11,311	80,488	264,158	87,975	2,101,221
Apr.	4,668	83,524	4,320	55,556	1,505,761	-	11,311	82,152	253,653	111,379	2,112,324
May	4,842	73,770	4,320	65,667	1,509,543	-	10,659	83,266	255,284	113,579	2,120,930
Jun.	5,275	68,578	4,320	52,962	1,513,555	-	12,159	83,141	265,405	89,956	2,095,351
Jul.	5,417	76,916	-	58,382	1,513,147	-	11,662	83,652	264,804	84,979	2,098,959
Aug.	5,749	95,259	27,000	62,231	1,520,962	1,399	9,801	83,610	260,395	84,037	2,150,443
Sep.	5,341	72,900	30,346	66,581	1,525,853	1,399	9,801	83,720	274,325	79,019	2,149,285
Oct.	5,151	84,440	30,346	67,438	1,534,118	1,399	9,801	94,559	278,078	75,411	2,180,741
Nov.	4,916	110,600	30,346	53,503	1,532,551	1,399	9,736	94,360	278,395	71,434	2,187,240
Dec. <sup>P</sup>	6,449	98,667	30,346	50,294	1,539,713	1,399	9,736	92,360	292,873	66,540	2,188,377

Source: Eastern Caribbean Central Bank

**Table 2.4**  
**Anguilla**  
**Commercial Banks' Liabilities**  
**In thousands of Eastern Caribbean dollars**

Period Ended	EC\$ DEPOSITS			Foreign Currency Deposits	Total Deposits	BALANCES DUE TO			Foreign Liabilities	Other Liabilities	Total Capital (Equity)	Total Liabilities and Equity
	Demand	Time	Savings			ECCB	Other Local Banks	Other ECCU Banks				
2000 Dec.	15,924	81,939	52,517	471,600	621,980	3,517	10,000	335	71,609	16,788	63,790	788,019
2001 Dec.	15,698	90,317	49,242	528,116	683,373	21	13,529	1,971	63,125	14,769	87,009	863,797
2002 Dec.	17,482	99,949	52,783	613,377	783,591	17	13,446	493	54,018	13,856	104,962	970,383
2003 Dec.	19,765	113,948	55,755	675,156	864,624	2,219	13,446	7,059	46,504	21,820	107,770	1,063,442
2004 Dec.	26,641	142,359	64,027	772,485	1,005,512	2,359	15,446	34,772	77,099	92,869	125,792	1,353,849
2005 Mar.	24,585	146,380	66,025	828,727	1,065,717	2,368	15,946	100,161	110,229	106,888	129,109	1,530,418
Jun.	34,837	153,048	69,712	782,365	1,039,962	1,293	15,946	213,932	104,274	237,989	131,384	1,744,780
Sep.	29,885	156,260	69,640	837,663	1,093,448	23	15,946	228,175	120,055	214,443	138,023	1,810,113
Dec.	30,745	162,039	73,721	901,172	1,167,677	15	15,946	32,323	111,839	175,599	137,276	1,640,675
2006 Mar.	31,350	170,712	74,507	993,508	1,270,077	10	18,446	30,043	115,857	162,086	142,917	1,739,436
Jun.	35,827	175,632	76,488	1,002,203	1,290,150	22	13,835	20,343	117,485	148,920	173,776	1,764,531
Sep.	41,327	180,215	80,686	1,007,502	1,309,730	17	11,335	20,382	141,104	142,174	183,145	1,807,887
Dec.	43,113	185,962	85,270	997,997	1,312,342	3,021	6,035	28,349	125,685	140,788	181,357	1,797,577
2007 Mar.	44,849	186,778	86,616	1,071,069	1,389,312	21	1,000	49,160	124,068	181,280	194,749	1,939,590
Jun.	48,651	193,504	92,583	1,099,522	1,434,260	18	-	41,004	145,801	123,638	206,188	1,950,909
Sep.	59,378	199,555	94,392	1,104,576	1,457,901	6	-	27,327	156,174	178,808	215,596	2,035,812
Dec.	55,507	206,404	106,585	1,117,806	1,486,302	10,013	-	48,146	188,359	148,099	214,957	2,095,876
2008 Jan.	58,708	209,176	105,718	1,106,376	1,479,978	10,027	-	40,092	175,863	174,224	204,238	2,084,422
Feb.	56,241	215,407	106,512	1,089,718	1,467,878	17	-	25,407	191,864	175,701	209,030	2,069,897
Mar.	48,940	217,002	107,240	1,104,646	1,477,828	430	-	36,098	182,689	158,490	215,416	2,070,951
Apr.	50,860	233,470	107,661	1,173,768	1,565,759	410	11,610	36,167	185,231	149,658	217,324	2,166,159
May	54,108	212,372	109,388	1,157,048	1,532,916	3,205	11,610	83,402	197,516	162,753	222,396	2,213,798
Jun.	58,600	212,899	110,595	1,159,769	1,541,863	3,201	8,641	66,112	160,024	204,469	222,848	2,207,158
Jul.	58,891	216,312	108,597	1,166,535	1,550,335	2,799	8,640	66,168	168,310	186,091	207,434	2,189,777
Aug.	57,055	215,923	110,769	1,165,311	1,549,058	1,714	8,640	83,637	176,806	184,922	209,978	2,214,755
Sep.	46,455	230,727	107,039	1,123,745	1,507,966	1,713	8,640	78,257	195,598	190,804	205,114	2,188,092
Oct.	41,718	239,081	105,208	1,142,953	1,528,960	1,719	8,640	83,706	175,349	202,247	202,464	2,203,085
Nov.	41,830	225,520	107,866	1,114,005	1,489,221	1,727	8,640	100,099	165,784	208,551	203,615	2,177,637
Dec.	45,119	204,596	108,101	1,094,940	1,452,756	1,725	4,320	100,851	174,763	191,070	210,287	2,135,772
2009 Jan.	44,515	226,478	108,125	1,094,692	1,473,810	1,739	4,320	117,321	172,306	146,411	209,363	2,125,270
Feb.	40,519	219,380	111,642	1,082,050	1,453,591	1,757	4,320	133,604	175,316	147,582	193,751	2,109,921
Mar.	42,877	218,401	111,039	1,060,947	1,433,264	244	-	131,844	170,952	135,181	229,736	2,101,221
Apr.	43,809	216,201	109,990	1,059,798	1,429,798	254	4,320	105,056	169,220	146,637	257,039	2,112,324
May	45,707	216,187	111,784	1,046,947	1,420,625	256	4,320	102,722	179,756	149,369	263,882	2,120,930
Jun.	42,987	217,923	111,705	1,025,906	1,398,521	272	4,320	106,862	183,852	157,176	244,348	2,095,351
Jul.	39,331	213,816	109,781	1,032,494	1,395,422	269	-	116,116	183,579	158,006	245,567	2,098,959
Aug.	40,298	213,043	106,134	1,027,158	1,386,633	263	27,000	154,189	190,342	145,766	246,250	2,150,443
Sep.	41,044	208,444	109,630	1,035,139	1,394,257	265	30,346	142,631	188,224	147,141	246,421	2,149,285
Oct.	37,299	210,889	109,576	1,037,353	1,395,117	267	30,346	157,062	193,651	147,719	256,579	2,180,741
Nov.	40,596	215,724	104,900	1,044,284	1,405,504	3,280	30,346	157,930	195,017	144,780	250,383	2,187,240
Dec. <sup>P</sup>	41,731	216,036	105,334	1,037,085	1,400,186	3,269	30,346	158,111	191,018	151,389	254,058	2,188,377

Source: Eastern Caribbean Central Bank



**Table 2.5**  
**Anguilla**  
**Commercial Banks' Net External Position**  
**In thousands of Eastern Caribbean dollars**

Period Ended	EXTERNAL ASSETS *						EXTERNAL LIABILITIES **				Net External Assets
	Foreign Currency	Due from Banks Abroad	Investments	Loans to Non-Residents	Other	Total	Due to Banks Abroad	Non-Residents Deposits	Other	Total	
2000 Dec.	4,382	71,526	114,650	8,517	12,153	211,228	64,834	121,613	6,775	193,222	18,006
2001 Dec.	3,075	92,783	112,044	9,981	11,736	229,619	54,680	115,742	8,445	178,867	50,752
2002 Dec.	6,438	114,359	136,529	11,251	16,156	284,733	43,866	138,673	10,152	192,691	92,042
2003 Dec.	5,357	112,607	147,148	11,195	6,021	282,328	43,574	171,219	2,930	217,723	64,605
2004 Dec.	5,787	257,920	130,625	17,599	8,111	420,042	73,965	149,197	3,134	226,296	193,746
2005 Mar.	7,975	367,115	204,525	16,951	9,704	606,270	106,794	169,409	3,435	279,638	326,632
Jun.	7,599	322,011	239,241	16,077	9,358	594,286	82,834	134,637	21,440	238,911	355,375
Sep.	4,448	320,456	237,398	14,769	7,511	584,582	91,471	69,903	28,584	189,958	394,624
Dec.	8,123	281,621	208,421	15,958	10,488	524,611	81,619	75,988	30,220	187,827	336,784
2006 Mar.	5,791	299,394	256,601	15,749	9,366	586,901	86,573	84,436	29,284	200,293	386,608
Jun.	5,584	306,288	247,977	15,774	9,201	584,824	87,129	77,060	30,356	194,545	390,279
Sep.	6,356	288,705	254,048	15,638	12,808	577,555	87,171	82,642	53,933	223,746	353,809
Dec.	7,750	249,214	240,754	17,826	14,746	530,290	71,866	70,206	53,819	195,891	334,399
2007 Mar.	9,481	299,574	224,511	18,983	15,248	567,797	68,210	91,617	55,858	215,685	352,112
Jun.	12,619	263,282	214,897	19,284	14,632	524,714	61,575	88,735	84,226	234,536	290,178
Sep.	7,373	269,016	176,253	16,343	17,382	486,367	78,466	87,256	77,708	243,430	242,937
Dec.	13,981	238,877	145,936	23,024	14,217	436,035	84,331	76,954	104,028	265,313	170,722
2008 Jan.	11,955	239,851	144,125	14,066	15,563	425,560	68,803	79,950	107,060	255,813	169,747
Feb.	10,216	223,453	143,172	13,451	16,542	406,834	75,534	81,004	116,330	272,868	133,966
Mar.	9,783	250,314	110,281	13,264	17,562	401,204	76,464	82,105	106,225	264,794	136,410
Apr.	14,108	241,570	115,537	12,697	81,670	465,582	78,785	78,341	106,446	263,572	202,010
May	11,586	266,720	127,355	11,932	77,381	494,974	88,738	79,422	108,778	276,938	218,036
Jun.	10,467	225,707	164,502	10,512	24,303	435,491	67,793	76,032	92,231	236,056	199,435
Jul.	14,083	215,064	161,599	10,477	15,764	416,987	73,311	74,081	94,999	242,391	174,596
Aug.	10,052	212,355	141,488	10,842	18,132	392,869	79,871	70,738	96,935	247,544	145,325
Sep.	7,588	198,475	128,947	10,659	16,834	362,503	82,034	72,859	113,564	268,457	94,046
Oct.	12,257	193,926	106,233	10,872	16,039	339,327	76,911	75,357	98,438	250,706	88,621
Nov.	8,566	184,525	103,275	10,924	18,558	325,848	68,339	72,692	97,445	238,476	87,372
Dec.	10,703	181,612	107,914	10,991	16,388	327,608	76,786	68,237	97,977	243,000	84,608
2009 Jan.	12,464	156,099	108,504	11,097	18,052	306,216	72,477	75,834	99,829	248,140	58,076
Feb.	8,766	157,693	96,195	11,028	23,831	297,513	79,803	86,683	95,513	261,999	35,514
Mar.	9,669	147,304	96,603	10,810	10,582	274,968	77,855	85,775	93,097	256,727	18,241
Apr.	12,396	138,862	92,219	13,230	10,176	266,883	70,598	82,760	98,622	251,980	14,903
May	10,817	137,651	93,426	13,427	13,390	268,711	74,767	79,637	104,989	259,393	9,318
Jun.	10,735	138,472	103,325	12,517	12,873	277,922	79,121	76,195	104,731	260,047	17,875
Jul.	11,195	134,490	105,113	12,528	14,006	277,332	72,748	77,937	110,831	261,516	15,816
Aug.	10,554	132,424	103,091	12,411	14,326	272,806	73,709	74,381	116,633	264,723	8,083
Sep.	9,367	143,140	104,736	12,176	17,082	286,501	68,692	88,604	119,532	276,828	9,673
Oct.	9,884	153,604	99,845	12,054	14,745	290,132	74,055	82,501	119,596	276,152	13,980
Nov.	11,307	147,992	101,044	12,060	18,052	290,455	78,106	80,036	116,911	275,053	15,402
Dec. <sup>P</sup>	13,113	161,988	101,090	12,208	16,682	305,081	73,401	77,728	117,617	268,746	36,335

Source: Eastern Caribbean Central Bank

\* External Assets includes Loans to Non-Residents

\*\* External Liabilities includes Non-Residents Deposits

**Table 2.6**  
**Anguilla**  
**Monetary Survey**  
In thousands of Eastern Caribbean dollars

Period Ended	Net Foreign Assets	DOMESTIC CREDIT *				MONETARY LIABILITIES (M2) *						Other Items (net)
		(of which)				Money Supply (M1)	QUASI-MONEY				Total Monetary Liabilities (M2)	
		Government (net)	Private Sector Credit	Other Public Sector (net)	Total		Private Sector Time Deposits	Private Sector Savings Deposits	Private Sector Foreign Currency Deposits	Total		
2000 Dec.	102,527	11,558	432,280	(50,633)	393,205	21,985	42,778	49,400	325,979	418,157	440,142	(55,591)
2001 Dec.	151,738	19,825	461,760	(56,962)	424,623	21,722	47,375	47,006	383,027	477,408	499,130	(77,230)
2002 Dec.	209,391	19,122	484,496	(65,902)	437,716	20,396	52,606	50,148	434,558	537,312	557,708	(89,399)
2003 Dec.	200,646	12,344	551,018	(67,823)	495,539	25,716	58,837	52,476	460,937	572,250	597,966	(98,219)
2004 Dec.	334,402	36,706	610,262	(81,436)	565,532	27,778	53,105	60,328	570,669	684,102	711,880	(188,054)
2005 Mar.	389,400	47,525	605,479	(81,224)	571,780	23,894	68,854	62,008	608,308	739,170	763,064	(198,116)
Jun.	514,499	46,499	632,118	(87,358)	591,259	23,134	77,565	65,751	600,811	744,127	767,261	(338,496)
Sep.	552,563	49,625	677,642	(89,884)	637,384	32,880	72,005	66,531	702,073	840,609	873,489	(316,458)
Dec.	517,803	53,287	726,111	(93,115)	686,283	32,383	74,058	70,598	766,851	911,507	943,890	(260,196)
2006 Mar.	616,451	39,715	713,329	(97,342)	655,702	29,786	77,487	71,360	837,886	986,733	1,016,519	(255,634)
Jun.	611,544	35,030	764,266	(98,100)	701,196	38,525	82,163	73,541	852,047	1,007,751	1,046,276	(266,464)
Sep.	575,913	42,835	800,664	(100,196)	743,303	43,318	85,276	75,870	854,649	1,015,795	1,059,113	(260,103)
Dec.	528,344	22,957	861,868	(104,024)	780,801	46,927	86,051	81,251	836,610	1,003,912	1,050,839	(258,306)
2007 Mar.	581,075	22,131	916,002	(112,893)	825,240	41,704	91,736	82,504	884,930	1,059,170	1,100,874	(305,441)
Jun.	513,367	30,987	1,001,980	(119,916)	913,052	45,665	92,503	88,395	926,477	1,107,375	1,153,040	(273,379)
Sep.	477,523	43,984	1,087,756	(127,741)	1,003,999	48,259	97,140	90,180	929,237	1,116,557	1,164,816	(316,706)
Dec.	396,285	58,366	1,165,250	(129,906)	1,093,710	55,174	100,970	96,338	939,924	1,137,232	1,192,406	(297,589)
2008 Jan.	364,970	49,677	1,187,398	(136,013)	1,101,062	54,647	103,054	94,101	916,256	1,113,411	1,168,058	(297,974)
Feb.	325,362	43,202	1,212,503	(138,900)	1,116,805	51,207	102,194	95,530	894,945	1,092,669	1,143,876	(298,291)
Mar.	321,294	47,758	1,225,044	(137,664)	1,135,138	44,152	102,187	95,061	909,556	1,106,804	1,150,956	(305,476)
Apr.	390,406	36,851	1,258,834	(139,519)	1,156,166	47,178	103,269	96,850	988,732	1,188,851	1,236,029	(310,542)
May.	347,856	36,501	1,294,512	(140,357)	1,190,656	49,303	82,170	98,577	972,659	1,153,406	1,202,709	(335,803)
Jun.	361,205	48,331	1,314,086	(146,499)	1,215,918	52,646	81,863	99,841	966,952	1,148,656	1,201,302	(375,821)
Jul.	290,321	44,729	1,326,320	(136,094)	1,234,955	54,127	78,936	97,651	975,092	1,151,679	1,205,806	(319,469)
Aug.	272,945	47,528	1,358,035	(132,695)	1,272,868	55,326	83,523	99,152	973,424	1,156,099	1,211,425	(334,388)
Sep.	201,372	57,419	1,380,304	(138,725)	1,298,998	46,667	87,343	100,158	934,605	1,122,106	1,168,773	(331,597)
Oct.	177,153	63,068	1,402,326	(138,921)	1,326,473	44,577	95,471	99,419	946,300	1,141,190	1,185,767	(317,859)
Nov.	144,829	76,967	1,407,663	(137,249)	1,347,381	51,432	84,078	101,195	913,567	1,098,840	1,150,272	(341,938)
Dec.	160,130	71,714	1,367,262	(139,603)	1,299,373	52,851	68,450	101,131	902,743	1,072,324	1,125,175	(334,328)
2009 Jan.	95,800	63,292	1,367,163	(143,925)	1,286,530	49,030	94,927	101,151	864,214	1,060,292	1,109,322	(273,007)
Feb.	58,656	68,011	1,376,894	(147,460)	1,297,445	45,320	84,829	106,359	844,396	1,035,584	1,080,904	(275,197)
Mar.	2,143	70,955	1,398,482	(148,160)	1,321,277	46,023	77,109	105,218	823,465	1,005,792	1,051,815	(271,604)
Apr.	38,651	68,623	1,402,951	(151,550)	1,320,024	46,133	86,266	104,468	829,515	1,020,249	1,066,382	(292,293)
May.	35,327	68,288	1,407,006	(153,460)	1,321,834	47,826	86,251	105,358	818,043	1,009,652	1,057,478	(299,683)
Jun.	34,739	79,582	1,412,696	(153,995)	1,338,283	46,490	97,948	104,152	811,830	1,013,930	1,060,420	(312,602)
Jul.	29,761	79,711	1,415,413	(153,403)	1,341,721	44,353	99,279	102,186	809,374	1,010,839	1,055,192	(316,290)
Aug.	9,210	88,881	1,425,616	(155,763)	1,358,733	45,129	99,435	101,287	812,243	1,012,965	1,058,094	(309,849)
Sep.	4,054	94,772	1,427,116	(158,220)	1,363,668	44,891	98,620	101,528	809,350	1,009,498	1,054,389	(313,332)
Oct.	18,239	99,445	1,429,380	(160,041)	1,368,783	42,689	99,728	101,568	814,204	1,015,500	1,058,189	(328,834)
Nov.	26,919	131,108	1,407,777	(160,765)	1,378,120	46,599	104,565	100,715	818,871	1,024,151	1,070,750	(334,288)
Dec. <sup>P</sup>	37,508	129,300	1,409,624	(162,537)	1,376,387	48,349	102,407	101,182	819,587	1,023,176	1,071,525	(342,370)

Source: Eastern Caribbean Central Bank

\* See Definitions and Notes to Statistical Tables for updates to methodology

**Table 2.7**  
**Anguilla**  
**Commercial Banks' Demand Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Demand Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	14	1,871	7,499	3,868	1,856	-	816	15,924
2001 Dec.	36	1,548	7,860	3,516	1,350	19	1,369	15,698
2002 Dec.	1,502	2,340	7,951	3,312	868	19	1,490	17,482
2003 Dec.	354	1,246	10,218	5,290	1,232	-	1,425	19,765
2004 Dec.	1,390	4,020	12,011	4,540	1,714	-	2,966	26,641
2005 Mar.	660	5,047	10,543	3,796	1,339	-	3,200	24,585
Jun.	5,287	12,510	9,729	2,723	1,890	-	2,698	34,837
Sep.	828	2,838	16,077	4,874	2,479	1	2,788	29,885
Dec.	744	3,800	14,715	5,528	2,561	-	3,397	30,745
2006 Mar.	1,214	5,831	12,710	5,174	2,230	-	4,191	31,350
Jun.	975	3,832	17,009	6,186	3,320	-	4,505	35,827
Sep.	642	5,380	21,440	5,747	3,118	-	5,000	41,327
Dec.	994	6,416	23,857	7,365	2,181	-	2,300	43,113
2007 Mar.	742	12,713	19,362	6,537	2,392	1	3,102	44,849
Jun.	582	11,647	22,484	7,540	2,067	1	4,330	48,651
Sep.	6,272	12,955	25,215	8,092	1,567	1	5,276	59,378
Dec.	849	6,978	29,633	10,291	2,809	1	4,946	55,507
2008 Jan.	654	9,107	27,280	9,331	6,506	1	5,829	58,708
Feb.	1,110	9,646	25,915	10,658	2,939	-	5,973	56,241
Mar.	949	8,038	19,862	9,809	3,660	-	6,622	48,940
Apr.	978	7,967	23,772	9,168	3,004	-	5,971	50,860
May	978	9,618	24,609	9,131	3,356	-	6,416	54,108
Jun.	884	11,354	26,758	10,153	2,647	1	6,803	58,600
Jul.	1,353	10,403	26,030	9,423	4,429	1	7,252	58,891
Aug.	1,123	9,622	28,458	9,761	2,385	1	5,705	57,055
Sep.	1,123	7,709	20,787	9,811	1,791	1	5,233	46,455
Oct.	1,123	6,411	18,250	9,575	1,848	1	4,510	41,718
Nov.	669	1,710	23,081	10,084	1,815	1	4,470	41,830
Dec.	849	2,993	25,832	9,177	2,455	1	3,812	45,119
2009 Jan.	1,421	2,636	24,773	9,487	1,934	1	4,263	44,515
Feb.	920	2,774	21,123	9,762	1,775	-	4,165	40,519
Mar.	1,302	2,351	23,944	10,064	1,633	-	3,583	42,877
Apr.	3,577	3,017	22,367	9,508	1,579	-	3,761	43,809
May	3,577	3,307	24,315	9,472	1,288	-	3,748	45,707
Jun.	1,324	3,414	23,687	9,078	1,402	-	4,082	42,987
Jul.	1,110	2,189	21,185	9,179	1,116	-	4,552	39,331
Aug.	1,235	2,016	22,433	9,164	1,000	-	4,450	40,298
Sep.	1,172	3,245	22,108	8,996	867	1	4,655	41,044
Oct.	1,052	3,083	18,842	9,016	1,082	1	4,223	37,299
Nov.	1,052	3,119	21,344	9,168	1,108	1	4,804	40,596
Dec. <sup>P</sup>	1,435	3,879	20,217	9,505	2,224	1	4,470	41,731

Source: Eastern Caribbean Central Bank

**Table 2.8**  
**Anguilla**  
**Commercial Banks' Savings Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Savings Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	-	-	4,910	44,322	168	-	3,117	52,517
2001 Dec.	-	-	3,267	43,598	141	-	2,236	49,242
2002 Dec.	8	-	4,132	45,888	128	-	2,627	52,783
2003 Dec.	33	-	2,524	49,413	539	-	3,246	55,755
2004 Dec.	25	-	3,155	56,962	201	10	3,674	64,027
2005 Mar.	62	-	3,237	58,532	229	10	3,955	66,025
Jun.	21	-	4,162	61,038	541	10	3,940	69,712
Sep.	46	-	3,935	61,657	928	11	3,063	69,640
Dec.	27	-	3,880	65,689	1,018	11	3,096	73,721
2006 Mar.	55	-	4,556	66,479	314	11	3,092	74,507
Jun.	40	1	4,278	68,981	271	11	2,906	76,488
Sep.	65	1	4,420	71,174	265	11	4,750	80,686
Dec.	40	1	4,184	76,800	256	11	3,978	85,270
2007 Mar.	57	1	4,379	77,864	250	11	4,054	86,616
Jun.	58	2	4,309	83,822	252	12	4,128	92,583
Sep.	39	5	4,230	85,683	255	12	4,168	94,392
Dec.	58	1	4,796	91,270	260	12	10,188	106,585
2008 Jan.	5	3	4,780	89,258	51	12	11,609	105,718
Feb.	16	2	4,948	90,520	50	12	10,964	106,512
Mar.	33	3	4,771	90,210	68	12	12,143	107,240
Apr.	30	1	5,164	91,607	67	12	10,780	107,661
May	30	1	6,380	92,116	69	12	10,780	109,388
Jun.	9	2	5,361	94,390	78	12	10,743	110,595
Jul.	46	3	5,236	92,324	79	12	10,897	108,597
Aug.	19	3	5,374	93,712	54	12	11,595	110,769
Sep.	19	3	5,650	94,441	55	12	6,859	107,039
Oct.	19	3	5,239	94,113	55	12	5,767	105,208
Nov.	89	4	5,273	95,862	48	12	6,578	107,866
Dec.	50	-	5,237	95,836	46	12	6,920	108,101
2009 Jan.	-	-	4,991	96,101	47	12	6,974	108,125
Feb.	-	-	6,072	100,231	44	12	5,283	111,642
Mar.	-	1	6,255	98,905	46	12	5,820	111,039
Apr.	11	58	5,792	98,618	46	12	5,453	109,990
May	11	58	5,705	99,595	46	12	6,357	111,784
Jun.	12	33	5,263	98,829	47	13	7,508	111,705
Jul.	12	36	5,038	97,089	46	13	7,547	109,781
Aug.	12	42	5,029	96,199	46	13	4,793	106,134
Sep.	12	26	5,139	96,331	45	13	8,064	109,630
Oct.	13	265	5,409	96,101	45	13	7,730	109,576
Nov.	13	265	4,705	95,952	45	13	3,907	104,900
Dec. <sup>P</sup>	14	253	5,574	95,550	45	13	3,885	105,334

Source: Eastern Caribbean Central Bank

**Table 2.9**  
**Anguilla**  
**Commercial Banks' Time Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Time Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	234	36,156	4,795	35,058	2,872	53	2,771	81,939
2001 Dec.	259	39,369	7,054	37,397	2,923	1	3,314	90,317
2002 Dec.	560	43,521	8,686	40,538	3,382	-	3,262	99,949
2003 Dec.	7,339	44,839	11,317	44,292	3,228	-	2,933	113,948
2004 Dec.	11,600	48,784	9,496	40,479	3,130	-	28,870	142,359
2005 Mar.	11,311	48,784	10,819	54,905	3,130	-	17,431	146,380
Jun.	14,529	42,634	18,747	55,682	3,136	-	18,320	153,048
Sep.	13,849	51,258	11,723	57,146	3,136	-	19,148	156,260
Dec.	16,265	52,522	12,094	58,821	3,143	-	19,194	162,039
2006 Mar.	18,903	54,122	13,834	60,510	3,143	-	20,200	170,712
Jun.	19,210	54,137	17,606	61,408	3,149	-	20,122	175,632
Sep.	22,046	52,362	18,514	63,613	3,149	-	20,531	180,215
Dec.	25,731	54,195	16,893	65,902	3,256	-	19,985	185,962
2007 Mar.	22,748	54,195	21,173	67,307	3,256	-	18,099	186,778
Jun.	26,471	56,031	22,093	67,248	3,162	-	18,499	193,504
Sep.	29,794	56,879	23,049	70,929	3,162	-	15,742	199,555
Dec.	30,091	59,739	17,680	80,120	3,170	-	15,604	206,404
2008 Jan.	30,091	60,777	17,892	81,992	3,170	-	15,254	209,176
Feb.	31,007	60,777	17,923	81,101	3,170	-	21,429	215,407
Mar.	31,007	62,784	18,055	80,962	3,170	-	21,024	217,002
Apr.	31,367	62,784	18,301	81,798	3,170	-	36,050	233,470
May	31,367	62,784	15,577	63,416	3,177	-	36,051	212,372
Jun.	31,428	63,584	15,064	64,013	2,786	-	36,024	212,899
Jul.	37,761	63,584	15,893	60,257	2,786	-	36,031	216,312
Aug.	37,783	63,584	16,099	64,638	2,786	-	31,033	215,923
Sep.	37,783	66,297	16,335	68,222	2,786	-	39,304	230,727
Oct.	37,783	66,297	15,678	77,004	2,789	-	39,530	239,081
Nov.	35,013	69,521	20,308	60,976	2,794	-	36,908	225,520
Dec.	31,870	69,593	16,484	49,172	2,794	-	34,683	204,596
2009 Jan.	32,786	69,358	18,071	74,062	2,794	-	29,407	226,478
Feb.	26,047	69,508	19,821	62,214	2,794	-	38,996	219,380
Mar.	24,286	69,508	20,131	54,184	2,794	-	47,498	218,401
Apr.	21,183	69,330	19,981	63,491	2,794	-	39,422	216,201
May	21,183	69,330	19,841	63,609	2,801	-	39,423	216,187
Jun.	22,742	69,330	19,785	75,362	2,801	-	27,903	217,923
Jul.	17,502	69,130	20,877	75,601	2,801	-	27,905	213,816
Aug.	14,850	70,880	12,605	84,029	2,801	-	27,878	213,043
Sep.	14,549	70,890	12,746	83,073	2,801	-	24,385	208,444
Oct.	15,035	71,740	12,808	84,111	2,809	-	24,386	210,889
Nov.	15,035	71,740	12,691	85,302	6,572	-	24,384	215,724
Dec. <sup>P</sup>	17,262	71,841	12,970	82,865	6,572	-	24,526	216,036

Source: Eastern Caribbean Central Bank

**Table 2.10**  
**Anguilla**  
**Commercial Banks' Foreign Currency Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Foreign Currency Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	322	20,208	145,189	177,727	3,017	46	125,091	471,600
2001 Dec.	602	23,411	180,674	191,905	10,408	40	121,076	528,116
2002 Dec.	649	28,156	228,105	198,720	7,725	8	150,014	613,377
2003 Dec.	2,949	26,908	208,012	247,086	5,839	-	184,362	675,156
2004 Dec.	3,753	32,253	239,947	321,615	9,096	11	165,810	772,485
2005 Mar.	3,094	34,660	255,118	340,572	12,607	11	182,665	828,727
Jun.	2,885	35,412	181,102	410,811	8,884	14	143,257	782,365
Sep.	4,922	39,414	275,235	409,775	17,050	13	91,254	837,663
Dec.	5,928	40,413	325,307	417,158	24,374	12	87,980	901,172
2006 Mar.	14,469	40,392	337,032	481,334	19,505	15	100,761	993,508
Jun.	18,628	42,902	318,933	512,234	20,868	12	88,626	1,002,203
Sep.	15,728	45,220	317,527	519,646	17,464	12	91,905	1,007,502
Dec.	31,876	45,941	285,503	534,388	16,707	12	83,570	997,997
2007 Mar.	32,664	48,505	310,352	558,900	15,668	10	104,970	1,071,069
Jun.	16,571	54,513	314,366	597,152	14,948	11	101,961	1,099,522
Sep.	17,289	60,210	291,062	617,003	21,164	8	97,840	1,104,576
Dec.	16,913	65,348	308,993	606,530	24,392	9	95,621	1,117,806
2008 Jan.	16,230	68,225	284,825	608,583	22,839	9	105,665	1,106,376
Feb.	15,466	71,097	263,240	608,826	22,871	8	108,210	1,089,718
Mar.	16,099	69,145	265,902	620,466	23,175	13	109,846	1,104,646
Apr.	17,040	71,170	334,927	632,090	21,703	12	96,826	1,173,768
May	16,947	70,082	315,821	635,020	21,806	12	97,360	1,157,048
Jun.	17,643	73,021	295,646	649,287	22,011	8	102,153	1,159,769
Jul.	18,503	71,560	309,908	641,512	23,663	9	101,380	1,166,535
Aug.	17,323	68,973	298,212	643,702	31,501	9	105,591	1,165,311
Sep.	17,285	65,508	258,731	644,797	31,068	9	106,347	1,123,745
Oct.	18,334	66,999	275,815	638,676	31,800	9	111,320	1,142,953
Nov.	19,041	69,847	259,461	622,361	31,737	8	111,550	1,114,005
Dec.	15,893	70,226	251,357	633,587	17,791	8	106,078	1,094,940
2009 Jan.	23,919	75,307	251,882	595,156	17,168	8	131,252	1,094,692
Feb.	24,896	77,233	233,887	592,988	17,512	9	135,525	1,082,050
Mar.	21,823	76,999	220,409	585,151	17,893	12	138,660	1,060,947
Apr.	27,547	79,743	212,722	599,898	16,883	12	122,993	1,059,798
May	27,523	81,361	216,420	586,347	15,264	12	120,020	1,046,947
Jun.	15,381	81,812	199,354	597,636	14,828	12	116,883	1,025,906
Jul.	17,531	82,639	196,691	596,838	15,836	9	122,950	1,032,494
Aug.	12,894	83,393	206,100	589,947	16,187	9	118,628	1,027,158
Sep.	8,884	84,624	205,191	588,387	15,761	11	132,281	1,035,139
Oct.	9,750	85,516	206,220	591,750	16,225	9	127,883	1,037,353
Nov.	9,646	86,201	212,277	590,898	15,687	9	129,566	1,044,284
Dec. <sup>P</sup>	10,827	88,610	209,246	594,166	16,165	10	118,061	1,037,085

Source: Eastern Caribbean Central Bank

**Table 2.11**  
**Anguilla**  
**Commercial Banks' Total Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Deposits
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	570	58,235	162,393	260,975	7,913	99	131,795	621,980
2001 Dec.	897	64,328	198,855	276,416	14,822	60	127,995	683,373
2002 Dec.	2,719	74,017	248,874	288,458	12,103	27	157,393	783,591
2003 Dec.	10,675	72,993	232,071	346,081	10,838	-	191,966	864,624
2004 Dec.	16,768	85,057	264,609	423,596	14,141	21	201,320	1,005,512
2005 Mar.	15,127	88,491	279,717	457,805	17,305	21	207,251	1,065,717
Jun.	22,722	90,556	213,740	530,254	14,451	24	168,215	1,039,962
Sep.	19,645	93,510	306,970	533,452	23,593	25	116,253	1,093,448
Dec.	22,964	96,735	355,996	547,196	31,096	23	113,667	1,167,677
2006 Mar.	34,641	100,345	368,132	613,497	25,192	26	128,244	1,270,077
Jun.	38,853	100,872	357,826	648,809	27,608	23	116,159	1,290,150
Sep.	38,481	102,963	361,901	660,180	23,996	23	122,186	1,309,730
Dec.	58,641	106,553	330,437	684,455	22,400	23	109,833	1,312,342
2007 Mar.	56,211	115,414	355,266	710,608	21,566	22	130,225	1,389,312
Jun.	43,682	122,193	363,252	755,762	20,429	24	128,918	1,434,260
Sep.	53,394	130,049	343,556	781,707	26,148	21	123,026	1,457,901
Dec.	47,911	132,066	361,102	788,211	30,631	22	126,359	1,486,302
2008 Jan.	46,980	138,112	334,777	789,164	32,566	22	138,357	1,479,978
Feb.	47,599	141,522	312,026	791,105	29,030	20	146,576	1,467,878
Mar.	48,088	139,970	308,590	801,447	30,073	25	149,635	1,477,828
Apr.	49,415	141,922	382,164	814,663	27,944	24	149,627	1,565,759
May	49,322	142,485	362,387	799,683	28,408	24	150,607	1,532,916
Jun.	49,964	147,961	342,829	817,843	27,522	21	155,723	1,541,863
Jul.	57,663	145,550	357,067	803,516	30,957	22	155,560	1,550,335
Aug.	56,248	142,182	348,143	811,813	36,726	22	153,924	1,549,058
Sep.	56,210	139,517	301,503	817,271	35,700	22	157,743	1,507,966
Oct.	57,259	139,710	314,982	819,368	36,492	22	161,127	1,528,960
Nov.	54,812	141,082	308,123	789,283	36,394	21	159,506	1,489,221
Dec.	48,662	142,812	298,910	787,772	23,086	21	151,493	1,452,756
2009 Jan.	58,126	147,301	299,717	774,806	21,943	21	171,896	1,473,810
Feb.	51,863	149,515	280,903	765,195	22,125	21	183,969	1,453,591
Mar.	47,411	148,859	270,739	748,304	22,366	24	195,561	1,433,264
Apr.	52,318	152,148	260,862	771,515	21,302	24	171,629	1,429,798
May	52,294	154,056	266,281	759,023	19,399	24	169,548	1,420,625
Jun.	39,459	154,589	248,089	780,905	19,078	25	156,376	1,398,521
Jul.	36,155	153,994	243,791	778,707	19,799	22	162,954	1,395,422
Aug.	28,991	156,331	246,167	779,339	20,034	22	155,749	1,386,633
Sep.	24,617	158,785	245,184	776,787	19,474	25	169,385	1,394,257
Oct.	25,850	160,604	243,279	780,978	20,161	23	164,222	1,395,117
Nov.	25,746	161,325	251,017	781,320	23,412	23	162,661	1,405,504
Dec. <sup>P</sup>	29,538	164,583	248,007	782,086	25,006	24	150,942	1,400,186

Source: Eastern Caribbean Central Bank

**Table 2.12**  
**Anguilla**  
**Commercial Banks' Total Loans & Advances by Borrowers**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Loans & Advances
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	12,513	7,607	208,762	214,949	229	3,841	9,646	457,547
2001 Dec.	16,112	7,376	217,851	238,510	369	-	11,010	491,228
2002 Dec.	21,679	8,201	229,721	247,852	301	-	12,255	520,009
2003 Dec.	23,317	5,173	271,121	263,698	361	-	13,189	576,859
2004 Dec.	53,525	3,622	297,487	288,262	375	-	19,057	662,328
2005 Mar.	64,306	3,681	292,020	295,916	459	-	18,109	674,491
Jun.	69,790	3,420	298,239	311,845	420	-	16,719	700,433
Sep.	69,222	3,629	331,266	321,826	892	-	15,372	742,207
Dec.	76,410	3,622	367,613	333,916	825	-	16,632	799,018
2006 Mar.	74,296	3,006	338,806	348,887	396	-	16,423	781,814
Jun.	73,818	2,776	374,215	362,566	1,304	-	16,647	831,326
Sep.	81,191	2,771	385,114	385,644	3,115	-	16,991	874,826
Dec.	81,771	2,532	409,827	421,779	3,229	-	19,659	938,797
2007 Mar.	78,809	2,524	436,727	449,243	3,303	-	23,912	994,518
Jun.	75,161	2,279	483,788	486,858	3,626	-	24,188	1,075,900
Sep.	97,852	2,309	524,275	531,505	4,267	1	18,519	1,178,728
Dec.	106,787	2,161	530,178	598,109	4,635	-	26,398	1,268,268
2008 Jan.	97,058	2,100	536,159	614,282	4,629	-	14,612	1,268,840
Feb.	91,320	2,623	551,242	624,339	4,594	-	14,134	1,288,252
Mar.	96,848	2,307	551,311	636,031	4,567	-	13,570	1,304,634
Apr.	87,315	2,404	567,021	646,856	4,521	7,300	13,126	1,328,543
May	86,882	2,129	591,538	657,953	4,490	7,300	12,361	1,362,653
Jun.	99,634	2,004	604,712	671,975	4,168	-	11,022	1,393,515
Jul.	103,433	9,457	607,945	682,137	4,112	-	10,883	1,417,967
Aug.	104,853	9,488	621,024	694,925	4,077	7,300	11,386	1,453,053
Sep.	115,002	793	648,319	697,232	4,043	-	11,203	1,476,592
Oct.	120,406	790	671,210	696,395	4,011	-	11,422	1,504,234
Nov.	131,887	3,834	658,553	714,395	4,005	-	11,439	1,524,113
Dec.	113,457	3,210	658,549	679,421	3,971	1	11,506	1,470,115
2009 Jan.	114,433	3,377	653,871	684,033	3,939	-	11,657	1,471,310
Feb.	112,920	2,056	657,853	683,625	4,096	-	15,739	1,476,289
Mar.	111,687	700	689,401	675,484	3,858	-	15,493	1,496,623
Apr.	114,041	599	694,470	674,647	4,095	-	17,909	1,505,761
May	113,573	597	704,415	668,040	4,812	-	18,106	1,509,543
Jun.	112,109	595	712,749	666,020	4,188	-	17,894	1,513,555
Jul.	108,867	592	704,596	677,302	3,775	1	18,014	1,513,147
Aug.	110,891	569	723,898	667,836	4,101	1	13,666	1,520,962
Sep.	110,411	566	728,184	665,039	4,113	-	17,540	1,525,853
Oct.	116,432	564	735,876	659,192	4,531	1	17,522	1,534,118
Nov.	136,318	561	713,751	659,918	4,480	1	17,522	1,532,551
Dec. <sup>P</sup>	138,264	2,047	710,540	666,853	4,598	-	17,411	1,539,713

Source: Eastern Caribbean Central Bank



**Table 2.13A**  
**Anguilla**  
**Commerical Banks' Loans and Advances by Sectoral Distribution**  
**In thousands of Eastern Caribbean dollars**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Agriculture	1,675	1,852	1,832	2,458	1,699	1,458	1,379	2,220	1,808	996
Fisheries	1,385	1,791	1,697	1,536	1,246	724	579	621	333	433
Mining & Quarrying	3,456	3,479	8,094	7,812	7,486	6,976	6,476	5,842	5,213	4,538
Manufacturing	4,764	4,552	5,179	4,993	11,749	11,609	10,106	9,094	8,857	9,403
Utilities	13,834	12,219	10,862	4,741	7,159	9,187	8,411	6,728	16,497	12,724
Construction and Land Development	18,389	21,073	19,631	26,403	32,063	48,957	46,420	83,423	122,901	141,597
Distributive Trades	37,956	37,647	40,127	35,846	39,731	41,293	42,474	54,940	64,832	74,874
Tourism	93,399	92,262	94,733	113,509	120,428	149,865	173,359	208,056	245,292	284,639
Entertainment & Catering	5,753	6,626	5,662	6,076	6,870	6,743	8,243	7,974	9,994	11,722
Transportation & Storage	11,555	13,458	17,070	16,956	16,177	18,409	23,001	25,604	27,277	26,705
Financial Institutions	322	1,617	1,323	984	437	8,179	10,831	12,306	11,945	5,278
Professional and other Services	32,145	40,301	40,038	42,218	49,955	62,648	76,492	95,714	100,472	98,310
Government Services	12,513	16,113	21,679	23,317	57,246	76,410	81,772	106,933	116,088	139,753
Personal	220,401	238,238	252,082	290,010	310,082	356,560	449,254	648,813	738,606	728,741
Acquisition of Property	115,416	138,593	157,938	160,505	180,138	210,050	255,115	364,774	425,472	429,306
House & Land Purchases	49,794	49,377	52,368	49,987	56,541	75,273	86,556	99,078	106,911	121,678
Home Const. & Renovation	65,622	89,216	105,570	110,518	123,597	134,777	168,559	265,696	318,561	307,628
Durable Consumer Goods	32,011	31,654	27,898	24,216	25,037	33,679	63,068	110,107	116,230	98,491
Other Personal Loans	72,974	67,991	66,246	105,289	104,907	112,831	131,071	173,932	196,904	200,944
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>457,547</b>	<b>491,228</b>	<b>520,009</b>	<b>576,859</b>	<b>662,328</b>	<b>799,018</b>	<b>938,797</b>	<b>1,268,268</b>	<b>1,470,115</b>	<b>1,539,713</b>
% of Long Term Loans to Total Loans and Advances *	61.3	71.9	73.8	72.6	70.2	68.5	69.6	70.5	70.8	62.8

Source: Eastern Caribbean Central Bank  
\* Long Term loans are loans over 5 years.

**Table 2.13B**  
**Anguilla**  
**Commercial Banks' Overdrafts & Loans by Maturity**  
**In thousands of Eastern Caribbean dollars**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Overdrafts	48,774	50,618	44,718	53,009	64,953	54,640	76,521	122,783	171,355	126,798
Total Loans & Advances										
Up to 1 year	34,571	16,548	25,315	54,132	29,404	31,501	33,693	49,982	63,120	78,345
1 to 5 years	93,832	70,816	65,955	51,094	103,269	165,681	175,408	201,909	194,452	367,395
Over 5 years	280,370	353,246	384,021	418,624	464,702	547,196	653,175	893,594	1,041,188	967,175
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>457,547</b>	<b>491,228</b>	<b>520,009</b>	<b>576,859</b>	<b>662,328</b>	<b>799,018</b>	<b>938,797</b>	<b>1,268,268</b>	<b>1,470,115</b>	<b>1,539,713</b>

Source: Eastern Caribbean Central Bank

**Table 2.14**  
**Anguilla**  
**Commercial Banks' Selected Interest Rates**  
**In per cent**

Period Ended	DEPOSITS									LENDING			WEIGHTED RATES **	
	Savings		TIME						Prime Lending	Other Lending Rates *		Average Lending	Average Deposit	
			3 Months		6 Months		12 Months			Min	Max			
Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max			
2000 Dec.	4.00	5.00	2.00	5.25	2.00	5.50	4.75	5.75	10.00	9.00	19.50	11.39	3.77	
2001 Dec.	4.00	5.00	2.00	5.25	2.00	5.50	2.00	6.00	10.50	9.00	19.00	10.62	3.35	
2002 Dec.	3.00	5.00	2.50	4.50	2.50	4.75	2.50	5.25	10.50	8.00	18.17	10.29	3.20	
2003 Dec.	3.00	5.00	1.00	4.50	1.00	4.94	1.00	5.44	10.50	7.00	25.00	9.70	3.40	
2004 Dec.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	10.87	3.60	
2005 Mar.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.94	3.58	
Jun.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.76	3.63	
Sep.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.89	3.44	
Dec.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.85	3.47	
2006 Mar.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.97	3.49	
Jun.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	10.04	3.56	
Sep.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	10.01	3.62	
Dec.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.90	3.72	
2007 Mar.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.68	3.58	
Jun.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.82	3.61	
Sep.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.60	3.79	
Dec.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.63	3.59	
2008 Jan.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.52	3.91	
Feb.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.52	3.91	
Mar.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.52	3.91	
Apr.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.49	3.77	
May	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.49	3.77	
Jun.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.49	3.77	
Jul.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.35	4.01	
Aug.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.35	4.01	
Sep.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.35	4.01	
Oct.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.66	3.93	
Nov.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.66	3.93	
Dec.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.66	3.93	
2009 Jan.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.49	3.73	
Feb.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.49	3.73	
Mar.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	25.00	9.49	3.73	
Apr.	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	18.07	10.02	3.82	
May	3.00	4.00	1.00	4.50	1.00	4.94	1.00	5.44	10.00	7.00	18.07	10.02	3.82	
Jun.	3.00	4.00	1.00	3.75	1.00	4.00	1.00	4.75	10.00	7.00	18.07	10.02	3.82	
Jul.	3.00	4.00	1.00	3.75	1.00	4.00	1.00	4.75	10.00	7.00	18.07	10.13	3.60	
Aug.	3.00	4.00	1.00	3.75	1.00	4.00	1.00	4.75	10.00	7.00	18.07	10.13	3.60	
Sep.	3.00	4.00	2.50	3.75	3.00	4.00	3.00	4.75	10.00	7.00	18.07	10.13	3.60	
Oct.	3.00	4.00	2.50	3.75	3.00	4.00	3.00	4.75	10.00	7.00	18.07	10.07	3.54	
Nov.	3.00	4.00	2.50	3.75	3.00	4.00	3.00	4.75	10.00	7.00	18.07	10.07	3.54	
Dec. <sup>P</sup>	3.00	4.00	2.50	3.75	3.00	4.00	3.00	4.75	10.00	7.00	18.07	10.07	3.54	

Source: Eastern Caribbean Central Bank

\* Includes Other Lending, Nominal Add-on and Effective Add-on Interest Rates

\*\* Data available only quarterly. Quarterly data repeated for respective months

# Antigua and Barbuda

**Table 3.1**  
**Antigua and Barbuda**  
**Commercial Banks' Reserve Requirements**  
**In thousands of Eastern Caribbean dollars**

As at last Wednesday of the Month	AVERAGE RESERVES HELD			Required Reserves	Excess Reserves
	With Central Bank	Cash in till	Total		
2000 Dec.	96,214	21,453	117,668	109,877	7,791
2001 Dec.	141,487	22,986	164,473	118,622	45,851
2002 Dec.	124,822	27,900	152,722	131,299	21,423
2003 Dec.	160,327	24,798	185,125	146,756	38,369
2004 Dec. <sup>R</sup>	189,475	31,245	220,720	153,980	66,740
2005 Mar. <sup>R</sup>	240,247	31,557	271,804	160,541	111,263
Jun.	236,808	32,001	268,809	164,729	104,080
Sep. <sup>R</sup>	168,406	32,746	201,152	161,399	39,753
Dec. <sup>R</sup>	173,145	35,831	208,976	166,493	42,483
2006 Mar. <sup>R</sup>	240,391	42,516	282,907	172,784	110,123
Jun.	218,478	39,747	258,225	178,863	79,362
Sep.	218,438	30,103	248,541	183,098	65,443
Dec.	207,563	32,411	239,974	185,800	54,174
2007 Mar.	219,189	33,816	253,005	197,058	55,947
Jun.	249,310	35,570	284,880	200,989	83,891
Sep.	260,887	34,806	295,693	203,215	92,478
Dec.	219,022	35,575	254,597	208,060	46,537
2008 Jan.	251,338	41,245	292,583	208,666	83,917
Feb.	236,972	38,915	275,887	212,048	63,839
Mar.	275,771	37,205	312,976	216,483	96,493
Apr.	276,285	36,958	313,243	220,568	92,675
May	288,212	37,334	325,546	220,323	105,223
Jun.	287,310	40,154	327,464	219,194	108,270
Jul.	239,273	43,914	283,187	217,985	65,202
Aug.	282,804	42,506	325,310	216,691	108,619
Sep.	257,837	42,391	300,228	215,266	84,962
Oct.	211,730	37,528	249,258	213,867	35,391
Nov. <sup>R</sup>	195,311	41,624	236,935	213,124	23,811
Dec. <sup>R</sup>	208,780	42,728	251,508	211,484	40,024
2009 Jan.	224,083	43,934	268,017	209,101	58,916
Feb.	167,639	51,333	218,972	210,982	7,990
Mar.	124,230	38,196	162,426	211,830	(49,404)
Apr.	187,864	35,800	223,664	209,799	13,865
May	185,555	35,491	221,046	203,709	17,337
Jun.	196,434	36,103	232,537	202,686	29,851
Jul.	162,726	30,103	192,829	201,191	(8,362)
Aug.	203,345	29,079	232,424	198,864	33,560
Sep.	243,188	30,604	273,792	200,865	72,927
Oct.	209,127	29,510	238,637	198,613	40,024
Nov.	216,503	33,292	249,795	196,378	53,417
Dec. <sup>P</sup>	193,301	33,713	227,014	198,297	28,717

Source: Eastern Caribbean Central Bank

**Table 3.2**  
**Antigua and Barbuda**  
**Net International Reserves and Net Domestic Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	MONETARY BASE						NET DOMESTIC ASSETS			
	COMMERCIAL BANKS RESERVE POSITION			Currency with the Public	Monetary Base	ECCB Foreign Assets (net) NIR	Net Claims on Public Sector	Credit to Commercial Banks	Net Domestic Assets	
	Deposits at ECCB	Cash at Commercial Banks	Total							
2000 Dec.	96,556	27,071	123,627	84,628	208,254	171,576	30,316	622	36,678	
2001 Dec.	140,598	31,452	172,050	78,126	250,176	215,229	27,220	487	34,946	
2002 Dec.	144,076	30,783	174,859	88,200	263,060	236,624	25,047	405	26,435	
2003 Dec.	198,641	36,230	234,871	98,863	333,734	307,123	23,882	334	26,611	
2004 Dec.	190,720	41,122	231,842	113,340	345,182	324,324	20,096	260	20,858	
2005 Mar.	225,754	31,582	257,336	108,606	365,943	344,429	21,316	27	21,514	
Jun.	226,211	29,790	256,001	107,313	363,314	341,912	21,382	21	21,403	
Sep.	181,733	29,381	211,114	109,980	321,094	299,455	21,616	23	21,639	
Dec.	195,707	47,689	243,396	122,144	365,541	343,718	21,803	17	21,823	
2006 Mar.	218,606	30,529	249,135	121,155	370,291	348,650	21,615	26	21,641	
Jun.	212,876	31,814	244,690	121,928	366,618	345,477	21,117	23	21,141	
Sep.	196,926	28,911	225,837	120,157	345,995	325,497	20,485	13	20,498	
Dec.	221,443	40,123	261,566	143,714	405,280	385,056	20,176	48	20,224	
2007 Mar.	201,769	45,574	247,343	134,939	382,282	372,597	9,689	22	9,685	
Jun.	242,638	35,296	277,934	136,981	414,915	410,718	4,179	43	4,197	
Sep.	253,825	34,101	287,926	129,573	417,500	413,339	4,145	17	4,161	
Dec.	219,064	60,309	279,373	133,877	413,250	388,337	4,878	20,035	24,913	
2008 Jan.	244,422	55,322	299,744	124,747	424,491	419,484	4,975	32	5,007	
Feb.	210,281	31,910	242,191	145,166	387,357	382,213	5,091	52	5,144	
Mar.	277,172	32,306	309,478	147,391	456,869	459,210	(2,365)	23	(2,341)	
Apr.	270,873	41,587	312,460	143,362	455,822	457,600	(1,818)	40	(1,778)	
May	278,902	32,804	311,706	144,529	456,235	457,885	(1,700)	49	(1,650)	
Jun.	280,053	39,794	319,847	140,515	460,362	462,146	(1,800)	15	(1,784)	
Jul.	166,863	49,937	216,800	138,692	355,493	357,019	(1,544)	18	(1,526)	
Aug. <sup>R</sup>	212,069	43,112	255,181	140,426	395,607	390,015	5,568	25	5,593	
Sep.	259,838	46,361	306,199	128,963	435,162	429,665	5,474	22	5,497	
Oct.	249,831	41,141	290,972	137,900	428,872	422,829	5,648	23	6,042	
Nov.	181,498	42,821	224,319	137,046	361,366	350,386	10,751	25	10,980	
Dec.	190,318	58,492	248,810	142,886	391,696	372,606	18,781	30	19,090	
2009 Jan.	218,326	33,960	252,286	144,217	396,503	377,280	18,828	17	19,224	
Feb.	215,905	37,255	253,160	156,081	409,241	315,089	18,868	83,525	94,153	
Mar.	171,805	34,629	206,434	138,061	344,496	253,041	90,858	26	91,455	
Apr.	201,041	34,252	235,293	135,913	371,206	275,038	96,057	17	96,168	
May	194,726	27,197	221,923	140,334	362,258	261,755	100,723	32	100,503	
Jun.	204,771	27,907	232,678	131,420	364,099	259,950	98,333	5,523	104,149	
Jul.	157,227	27,658	184,885	138,360	323,245	211,824	105,751	5,570	111,421	
Aug.	242,667	23,742	266,409	134,041	400,450	338,298	62,024	10	62,153	
Sep.	245,519	30,992	276,511	124,584	401,095	336,487	64,585	23	64,607	
Oct.	208,257	21,642	229,899	134,444	364,342	287,501	76,451	20	76,842	
Nov.	197,242	25,019	222,261	131,588	353,849	264,900	84,821	3,637	88,949	
Dec. <sup>P</sup>	209,783	36,464	246,247	146,133	392,380	292,260	96,459	3,661	100,120	

Source: Eastern Caribbean Central Bank

**Table 3.3**  
**Antigua and Barbuda**  
**Commercial Banks' Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	CLAIMS ON					Loans & Advances	INVESTMENTS			Foreign Assets	Other Assets	Total Assets
	CENTRAL BANK		Other Local Banks	Other ECCU Banks	ECCU Treasury Bills		ECCU Government Securities	Other ECCU Investments				
	Cash	Deposits										
2000 Dec.	27,071	89,941	11,524	19,352	1,674,703	33,007	14,367	26,656	392,211	161,960	2,450,792	
2001 Dec.	31,452	159,347	24,947	12,497	1,699,921	33,007	14,367	39,923	431,477	70,857	2,517,795	
2002 Dec.	30,783	141,824	36,799	94,830	1,815,056	29,562	31,654	51,858	493,308	92,567	2,818,241	
2003 Dec.	36,230	179,594	14,996	134,422	1,896,428	37,045	26,289	54,381	583,815	106,728	3,069,928	
2004 Dec.	41,122	203,739	4,157	100,798	1,914,321	42,490	31,853	102,243	695,253	167,565	3,303,541	
2005 Mar.	31,582	208,924	3,089	358,718	1,892,136	42,400	31,738	110,437	676,731	160,416	3,516,171	
Jun.	29,790	208,943	7,973	543,282	1,937,968	52,237	31,619	130,706	831,260	177,785	3,951,563	
Sep.	29,381	175,307	11,134	626,036	2,020,641	57,155	31,498	143,630	826,243	199,929	4,120,954	
Dec.	47,689	194,540	11,643	363,051	2,083,128	42,399	46,130	133,014	1,001,350	265,031	4,187,975	
2006 Mar.	30,529	221,332	8,087	455,491	2,165,171	42,008	46,340	113,087	1,097,100	131,035	4,310,180	
Jun.	31,814	205,616	8,074	460,724	2,237,966	44,324	46,214	108,130	1,114,415	196,771	4,454,048	
Sep.	28,911	198,559	3,080	451,212	2,296,032	42,009	84,762	108,550	1,047,248	185,442	4,445,805	
Dec.	40,123	267,015	4,644	414,753	2,438,885	42,008	72,000	90,859	1,197,273	197,163	4,764,723	
2007 Mar.	45,574	205,069	12,079	348,001	2,560,447	42,007	65,887	92,511	1,083,414	288,891	4,743,880	
Jun.	35,296	256,434	13,059	410,079	2,651,370	42,007	66,237	105,733	1,023,227	210,910	4,814,352	
Sep. <sup>R</sup>	34,101	308,734	6,059	494,430	2,749,611	41,839	59,544	93,635	1,329,112	281,335	5,398,400	
Dec. <sup>R</sup>	60,309	227,697	13,060	603,730	2,806,473	41,839	60,600	118,763	1,430,323	314,463	5,677,257	
2008 Jan.	55,322	250,596	12,560	605,386	2,813,516	41,839	60,191	111,250	1,303,089	294,458	5,548,207	
Feb.	31,910	265,690	17,960	617,742	2,823,949	39,379	56,884	106,695	1,417,746	305,763	5,683,718	
Mar.	32,306	307,438	17,960	660,058	2,854,620	39,379	55,804	103,600	1,453,919	340,355	5,865,439	
Apr. <sup>R</sup>	41,587	317,597	12,560	677,454	2,872,648	39,379	60,814	114,315	1,425,355	286,256	5,847,965	
May <sup>R</sup>	32,804	317,531	12,560	643,186	2,925,541	33,410	56,514	111,685	1,374,818	265,708	5,773,757	
Jun. <sup>R</sup>	39,794	288,148	18,560	667,944	2,940,796	33,410	56,514	108,903	1,246,587	264,349	5,665,005	
Jul.	49,937	186,807	20,734	659,276	2,979,523	23,572	56,514	108,429	1,341,251	246,979	5,673,022	
Aug.	43,112	267,823	17,260	646,760	2,996,219	23,572	54,820	114,339	1,395,802	286,526	5,846,233	
Sep. <sup>R</sup>	46,361	257,804	11,859	622,998	3,019,383	23,572	54,499	120,765	1,253,507	280,056	5,690,804	
Oct. <sup>R</sup>	41,141	264,221	19,559	645,562	3,061,134	23,572	49,824	116,372	1,356,506	260,865	5,838,756	
Nov. <sup>R</sup>	42,821	185,420	5,859	656,688	3,102,704	18,750	49,803	124,953	1,333,018	242,270	5,762,286	
Dec. <sup>R</sup>	58,492	212,674	4,359	669,754	3,163,489	20,438	71,155	121,204	1,124,040	381,184	5,826,789	
2009 Jan.	33,960	228,495	3,359	670,670	3,165,061	20,438	107,574	108,421	1,149,791	255,409	5,743,178	
Feb.	37,255	224,363	11,408	883,587	3,132,610	18,750	88,953	115,927	1,146,301	255,396	5,914,550	
Mar.	34,629	206,477	17,834	728,750	3,113,461	23,026	88,813	118,018	778,763	231,322	5,341,093	
Apr.	34,252	209,625	18,260	702,276	3,066,189	28,008	88,813	118,135	962,320	306,638	5,534,516	
May	27,197	201,822	17,594	761,360	3,076,725	23,144	82,752	118,935	941,309	206,946	5,457,784	
Jun.	27,907	185,003	22,171	797,619	3,085,373	23,681	82,752	138,205	750,631	210,426	5,323,768	
Jul.	27,658	165,743	23,409	838,146	3,097,308	22,890	82,366	116,172	885,868	197,333	5,456,893	
Aug.	23,742	249,512	21,230	912,791	3,106,386	23,088	80,211	121,315	831,531	286,346	5,656,152	
Sep.	30,992	259,873	20,588	843,864	3,108,104	23,669	78,984	123,595	933,977	226,178	5,649,824	
Oct.	21,642	209,720	21,506	895,448	3,118,457	17,966	81,734	121,639	994,315	218,832	5,701,259	
Nov.	25,019	202,293	21,050	820,315	3,085,365	17,377	81,734	123,132	1,065,365	275,252	5,716,902	
Dec. <sup>P</sup>	36,464	213,211	21,258	775,849	3,147,134	18,777	81,734	115,282	1,121,835	278,204	5,809,748	

Source: Eastern Caribbean Central Bank

**Table 3.4**  
**Antigua and Barbuda**  
**Commercial Banks' Liabilities**  
**In thousands of Eastern Caribbean dollars**

Period Ended	EC\$ DEPOSITS			Foreign Currency Deposits	Total Deposits	BALANCES DUE TO			Foreign Liabilities	Other Liabilities	Total Capital (Equity)	Total Liabilities and Equity
	Demand	Time	Savings			ECCB	Other Local Banks	Other ECCU Banks				
2000 Dec.	270,424	702,470	519,295	355,618	1,847,807	10,404	11,703	196,639	146,945	128,024	109,270	2,450,792
2001 Dec.	326,829	773,148	548,487	355,513	2,003,977	31,042	16,996	87,511	117,609	143,121	117,539	2,517,795
2002 Dec.	306,509	914,432	574,875	425,907	2,221,723	2,774	41,203	134,905	130,304	154,711	132,621	2,818,241
2003 Dec.	356,868	1,071,931	625,495	390,234	2,444,528	4,404	19,311	84,541	141,693	238,292	137,159	3,069,928
2004 Dec.	446,497	992,547	723,509	390,751	2,553,304	35	4,136	227,261	180,630	198,144	140,031	3,303,541
2005 Mar.	517,899	999,124	762,712	402,997	2,682,732	32	3,068	181,244	163,269	344,156	141,670	3,516,171
Jun.	508,714	1,018,004	774,756	407,396	2,708,870	24	26,313	689,635	163,000	210,866	152,855	3,951,563
Sep.	493,150	1,011,591	780,247	403,230	2,688,218	23	11,143	799,910	217,048	243,260	161,352	4,120,954
Dec.	524,726	1,021,142	793,998	403,276	2,743,142	15	11,217	683,097	284,089	291,688	174,727	4,187,975
2006 Mar.	585,410	1,033,139	845,160	446,113	2,909,822	36	8,219	710,651	223,797	275,326	182,329	4,310,180
Jun.	586,975	1,052,505	887,742	450,167	2,977,389	2,669	12,782	739,200	269,379	266,793	185,836	4,454,048
Sep.	589,250	1,061,461	949,507	443,356	3,043,574	24	5,539	651,212	256,835	283,952	204,669	4,445,805
Dec.	643,292	1,090,708	926,182	484,707	3,144,889	55	539	688,666	335,779	379,878	214,917	4,764,723
2007 Mar.	761,430	1,131,394	945,166	525,876	3,363,866	531	12,100	387,139	385,441	363,380	231,423	4,743,880
Jun.	745,107	1,159,236	950,032	540,761	3,395,136	50	13,081	482,279	340,344	324,411	259,051	4,814,352
Sep. <sup>R</sup>	743,927	1,234,288	965,880	588,318	3,532,413	4,368	6,052	577,324	722,355	292,095	263,793	5,398,400
Dec. <sup>R</sup>	790,412	1,195,617	975,609	596,273	3,557,911	20,023	11,540	561,091	866,086	390,204	270,402	5,677,257
2008 Jan.	808,743	1,212,894	979,041	582,302	3,582,980	6,453	12,673	551,652	771,476	347,200	275,773	5,548,207
Feb.	854,176	1,233,073	997,158	547,610	3,632,017	52	17,950	614,449	801,852	362,024	255,374	5,683,718
Mar.	862,093	1,258,354	999,329	597,015	3,716,791	31	17,968	702,996	771,558	394,393	261,702	5,865,439
Apr. <sup>R</sup>	867,736	1,277,239	1,010,302	590,493	3,745,770	45	12,539	631,957	778,093	412,620	266,941	5,847,965
May <sup>R</sup>	858,046	1,270,952	1,021,406	575,393	3,725,797	52	12,539	608,995	790,392	358,901	277,081	5,773,757
Jun. <sup>R</sup>	850,404	1,273,697	1,029,769	581,934	3,735,804	40	18,555	574,569	701,467	358,439	276,131	5,665,005
Jul.	823,932	1,257,815	1,017,534	578,411	3,677,692	8,044	21,749	545,401	766,987	375,474	277,675	5,673,022
Aug.	814,538	1,299,774	1,015,280	560,731	3,690,323	37	17,243	617,655	893,432	353,568	273,975	5,846,233
Sep. <sup>R</sup>	780,813	1,286,134	1,002,526	554,586	3,624,059	30	10,539	587,478	855,475	345,746	267,477	5,690,804
Oct. <sup>R</sup>	760,886	1,294,516	1,005,938	582,561	3,643,901	30	15,539	632,626	831,400	461,244	254,016	5,838,756
Nov. <sup>R</sup>	784,533	1,305,866	998,845	553,086	3,642,330	31	4,539	605,516	926,735	333,484	249,651	5,762,286
Dec. <sup>R</sup>	769,511	1,312,702	998,793	525,043	3,606,049	49	3,039	664,106	844,238	394,131	315,177	5,826,789
2009 Jan.	737,929	1,321,038	1,003,389	579,428	3,641,784	38	39	553,099	805,053	437,360	305,805	5,743,178
Feb.	777,922	1,306,136	1,034,673	532,950	3,651,681	79,953	10,039	558,869	877,394	423,673	312,941	5,914,550
Mar.	720,317	1,290,872	1,035,267	556,233	3,602,689	88,146	11,509	417,740	604,357	307,326	309,326	5,341,093
Apr.	714,434	1,219,802	1,049,776	542,274	3,526,286	536	16,908	459,915	742,518	478,678	309,675	5,534,516
May	690,508	1,206,007	1,055,592	570,804	3,522,911	35	16,641	460,430	757,539	385,989	314,239	5,457,784
Jun.	636,494	1,218,072	1,044,123	566,159	3,464,848	5,515	18,941	446,070	683,531	395,791	309,072	5,323,768
Jul.	629,141	1,222,117	1,049,265	571,713	3,472,236	5,548	22,056	428,297	821,826	411,024	295,906	5,456,893
Aug.	674,704	1,230,762	1,045,991	564,863	3,516,320	10	19,738	477,352	928,144	417,013	297,575	5,656,152
Sep.	652,077	1,215,310	1,046,831	567,736	3,481,954	31	19,122	509,412	901,632	433,509	304,164	5,649,824
Oct.	599,362	1,215,487	1,052,971	565,650	3,433,470	42	20,074	567,008	955,675	422,143	302,847	5,701,259
Nov.	601,078	1,229,749	1,042,428	576,854	3,450,109	3,636	19,143	508,327	1,003,933	422,877	308,877	5,716,902
Dec. <sup>P</sup>	629,897	1,225,416	1,026,374	565,170	3,446,857	3,640	19,866	488,976	1,125,964	412,437	312,008	5,809,748

Source: Eastern Caribbean Central Bank

**Table 3.5**  
**Antigua and Barbuda**  
**Commercial Banks' Net External Position**  
**In thousands of Eastern Caribbean dollars**

Period Ended	EXTERNAL ASSETS *						EXTERNAL LIABILITIES **				Net External Assets
	Foreign Currency	Due from Banks Abroad	Investments	Loans to Non-Residents	Other	Total	Due to Banks Abroad	Non-Residents Deposits	Other	Total	
2000 Dec.	5,376	313,650	66,673	33,151	6,512	425,362	121,124	106,882	25,821	253,827	171,535
2001 Dec.	5,163	352,178	50,542	34,641	23,594	466,118	114,695	143,140	2,914	260,749	205,369
2002 Dec.	9,706	388,262	88,244	22,532	7,096	515,840	125,639	142,075	4,665	272,379	243,461
2003 Dec.	9,000	362,234	203,506	25,839	9,075	609,654	139,203	147,413	2,490	289,106	320,548
2004 Dec.	9,820	466,328	201,289	31,971	17,816	727,224	174,519	123,936	6,111	304,566	422,658
2005 Mar.	15,388	405,926	231,558	23,069	23,859	699,800	158,424	116,462	4,845	279,731	420,069
Jun.	11,099	550,861	243,160	23,047	26,140	854,307	159,077	138,751	3,923	301,751	552,556
Sep.	8,575	500,119	281,945	24,451	35,604	850,694	213,277	109,813	3,771	326,861	523,833
Dec.	12,318	674,288	281,944	24,724	32,800	1,026,074	280,540	129,162	3,549	413,251	612,823
2006 Mar.	20,461	758,487	268,810	24,092	49,342	1,121,192	220,058	117,489	3,739	341,286	779,906
Jun.	10,693	785,503	263,671	25,384	54,548	1,139,799	257,939	118,072	11,440	387,451	752,348
Sep.	6,229	722,256	292,864	34,302	25,899	1,081,550	252,373	123,342	4,462	380,177	701,373
Dec.	10,090	793,597	326,722	27,682	66,864	1,224,955	328,508	117,784	7,271	453,563	771,392
2007 Mar.	19,194	722,246	319,025	31,601	22,949	1,115,015	375,635	106,735	9,806	492,176	622,839
Jun.	15,582	637,719	321,188	32,166	48,738	1,055,393	324,621	105,832	15,723	446,176	609,217
Sep. <sup>R</sup>	10,984	944,576	319,251	34,842	54,301	1,363,954	702,026	112,588	20,329	834,943	529,011
Dec. <sup>R</sup>	15,187	1,066,637	318,184	36,293	30,315	1,466,616	839,356	113,812	26,730	979,898	486,718
2008 Jan.	19,290	950,058	320,763	36,812	12,978	1,339,901	742,397	111,836	29,079	883,312	456,589
Feb.	21,582	1,044,455	316,971	36,872	34,738	1,454,618	782,083	123,804	19,769	925,656	528,962
Mar.	18,863	1,062,020	310,277	35,677	62,759	1,489,596	753,539	128,231	18,019	899,789	589,807
Apr. <sup>R</sup>	15,475	1,039,864	307,250	35,602	62,766	1,460,957	760,240	133,193	17,853	911,286	549,671
May <sup>R</sup>	15,744	960,486	326,328	37,675	72,260	1,412,493	768,538	166,974	21,854	957,366	455,127
Jun. <sup>R</sup>	12,393	846,331	319,463	36,430	68,400	1,283,017	678,132	149,895	23,335	851,362	431,655
Jul.	11,553	929,343	315,718	39,366	84,637	1,380,617	741,782	147,806	25,205	914,793	465,824
Aug.	9,634	1,003,678	318,583	39,566	63,907	1,435,368	867,047	143,886	26,385	1,037,318	398,050
Sep. <sup>R</sup>	10,157	919,038	309,756	39,854	14,556	1,293,361	827,859	134,564	27,616	990,039	303,322
Oct. <sup>R</sup>	6,209	1,001,723	291,613	39,123	56,961	1,395,629	807,509	134,554	23,891	965,954	429,675
Nov. <sup>R</sup>	5,668	1,011,406	270,289	37,701	45,655	1,370,719	901,581	118,503	25,154	1,045,238	325,481
Dec. <sup>R</sup>	9,724	899,862	208,389	39,032	6,065	1,163,072	797,817	118,954	46,421	963,192	199,880
2009 Jan.	11,407	931,253	187,004	39,302	20,127	1,189,093	792,751	120,656	12,302	925,709	263,384
Feb.	10,172	919,347	181,489	26,959	35,293	1,173,260	861,437	132,659	15,957	1,010,053	163,207
Mar.	7,454	545,326	177,646	25,762	48,337	804,525	593,045	140,978	11,312	745,335	59,190
Apr.	6,023	715,155	191,441	25,378	49,701	987,698	729,905	150,269	12,613	892,787	94,911
May	4,966	677,033	189,957	25,564	69,353	966,873	746,070	151,044	11,469	908,583	58,290
Jun.	4,295	516,151	170,008	25,565	60,177	776,196	669,478	145,062	14,053	828,593	(52,397)
Jul.	3,584	640,185	170,291	25,602	71,808	911,470	807,436	158,211	14,390	980,037	(68,567)
Aug.	4,549	583,017	170,086	24,750	73,879	856,281	913,384	154,333	14,760	1,082,477	(226,196)
Sep.	3,958	676,601	169,976	24,167	83,442	958,144	886,544	156,235	15,088	1,057,867	(99,723)
Oct.	4,497	733,827	161,725	24,060	94,266	1,018,375	941,027	153,798	14,648	1,109,473	(91,098)
Nov.	4,697	795,575	161,831	23,977	103,262	1,089,342	986,810	148,567	17,123	1,152,500	(63,158)
Dec. <sup>P</sup>	6,664	857,678	161,615	25,345	95,878	1,147,180	1,109,671	149,318	16,293	1,275,282	(128,102)

Source: Eastern Caribbean Central Bank

\* External Assets includes Loans to Non-Residents

\*\* External Liabilities includes Non-Residents Deposits



**Table 3.6**  
**Antigua and Barbuda**  
**Monetary Survey**  
**In thousands of Eastern Caribbean dollars**

Period Ended	Net Foreign Assets	DOMESTIC CREDIT * (of which)				MONETARY LIABILITIES (M2) *							Other Items (net)
		Government (net)	Private Sector Credit	Other Public Sector (net)	Total	Money Supply (M1)	QUASI-MONEY				Total Monetary Liabilities (M2)		
							Private Sector Time Deposits	Private Sector Savings Deposits	Private Sector Foreign Currency Deposits	Total			
2000 Dec. <sup>R</sup>	145,423	303,495	1,325,038	(203,443)	1,425,089	298,408	582,179	483,554	114,462	1,180,195	1,478,603	(91,910)	
2001 Dec. <sup>R</sup>	320,014	289,268	1,372,118	(213,858)	1,447,529	328,297	631,144	511,865	102,579	1,245,588	1,573,885	(193,658)	
2002 Dec. <sup>R</sup>	328,839	294,110	1,490,179	(214,412)	1,569,878	330,574	689,485	525,096	149,771	1,364,352	1,694,926	(203,790)	
2003 Dec.	667,961	292,704	1,564,329	(167,175)	1,689,858	389,959	910,744	578,819	182,142	1,671,705	2,061,664	(296,155)	
2004 Dec.	641,834	267,605	1,581,811	(162,496)	1,686,921	475,515	838,868	685,725	171,301	1,695,894	2,171,409	(157,345)	
2005 Mar.	969,040	272,399	1,570,036	(170,542)	1,671,893	546,301	844,705	729,571	178,131	1,752,407	2,298,708	(342,224)	
Jun.	801,582	256,707	1,620,244	(200,869)	1,676,081	514,751	840,350	726,148	174,866	1,741,364	2,256,115	(221,547)	
Sep.	699,456	253,606	1,692,658	(160,958)	1,785,306	502,159	841,410	731,598	198,477	1,771,485	2,273,644	(211,118)	
Dec.	710,539	261,681	1,757,026	(180,404)	1,838,303	554,804	853,214	744,376	194,324	1,791,914	2,346,718	(202,124)	
2006 Mar.	936,754	199,188	1,845,520	(203,245)	1,841,463	591,071	863,656	778,156	221,297	1,863,109	2,454,180	(324,037)	
Jun.	896,181	171,484	1,891,299	(207,786)	1,854,997	586,905	882,021	798,781	213,000	1,893,802	2,480,707	(270,472)	
Sep.	863,081	174,536	1,954,228	(214,839)	1,913,926	587,750	863,422	816,113	205,705	1,885,240	2,472,990	(304,016)	
Dec.	926,122	195,600	2,060,148	(226,988)	2,028,760	678,157	874,620	818,540	235,603	1,928,763	2,606,920	(347,962)	
2007 Mar.	980,138	223,981	2,142,062	(226,254)	2,139,788	759,622	909,273	861,508	286,381	2,057,162	2,816,784	(303,142)	
Jun.	932,661	162,528	2,240,873	(222,908)	2,180,494	680,237	937,715	870,563	265,855	2,074,133	2,754,370	(358,784)	
Sep.	838,242	178,338	2,281,486	(215,489)	2,244,335	668,880	1,002,762	892,974	293,971	2,189,707	2,858,587	(223,989)	
Dec.	887,780	242,154	2,344,403	(219,163)	2,367,394	705,371	972,914	902,471	338,440	2,213,825	2,919,196	(335,977)	
2008 Jan.	899,261	210,360	2,368,299	(258,100)	2,320,559	685,127	976,685	912,480	316,653	2,205,818	2,890,945	(328,875)	
Feb.	883,504	245,046	2,372,191	(261,256)	2,355,980	769,295	992,330	930,047	291,597	2,213,974	2,983,269	(256,216)	
Mar.	967,381	236,128	2,379,826	(259,401)	2,356,553	768,399	1,019,642	927,455	322,949	2,270,046	3,038,445	(285,490)	
Apr.	1,012,416	228,963	2,412,277	(245,827)	2,395,412	780,455	1,037,805	937,189	305,814	2,280,808	3,061,263	(346,565)	
May.	910,582	253,255	2,426,324	(248,691)	2,430,887	776,769	1,029,544	945,137	258,393	2,233,074	3,009,843	(331,627)	
Jun.	950,007	230,974	2,444,189	(236,731)	2,438,431	771,332	1,026,127	952,449	276,385	2,254,961	3,026,293	(362,146)	
Jul.	901,039	253,915	2,461,074	(239,891)	2,475,098	735,820	1,019,316	947,302	278,431	2,245,049	2,980,869	(395,267)	
Aug. <sup>R</sup>	779,522	296,877	2,474,995	(233,027)	2,538,845	752,806	1,057,685	944,646	277,971	2,280,302	3,033,108	(285,258)	
Sep.	737,058	310,273	2,495,084	(250,431)	2,554,926	710,627	1,042,667	938,242	266,560	2,247,469	2,958,096	(333,888)	
Oct.	827,790	311,628	2,529,621	(244,264)	2,596,985	686,708	1,051,845	941,887	308,344	2,302,076	2,988,784	(435,992)	
Nov.	687,179	320,281	2,581,295	(251,509)	2,650,067	714,906	1,057,906	936,557	292,248	2,286,711	3,001,617	(335,629)	
Dec.	550,664	464,249	2,559,766	(289,011)	2,735,004	720,001	1,057,425	934,836	268,940	2,261,201	2,981,202	(304,467)	
2009 Jan.	726,064	481,756	2,549,970	(280,689)	2,751,038	699,588	1,063,413	946,448	293,364	2,303,225	3,002,813	(474,288)	
Feb.	756,136	506,645	2,535,631	(84,291)	2,957,986	752,781	1,055,192	977,600	460,729	2,493,521	3,246,302	(467,819)	
Mar.	561,935	585,261	2,524,386	(65,771)	3,043,877	674,107	1,053,183	976,596	469,472	2,499,251	3,173,358	(432,453)	
Apr.	558,218	598,283	2,519,107	(88,192)	3,029,198	662,873	1,020,258	988,043	443,944	2,452,245	3,115,118	(472,298)	
May.	563,965	619,155	2,510,947	(133,392)	2,996,710	644,620	1,012,287	992,405	426,126	2,430,818	3,075,438	(485,237)	
Jun.	533,646	609,297	2,529,716	(127,997)	3,011,016	605,813	1,014,630	981,174	432,077	2,427,881	3,033,694	(510,968)	
Jul.	492,483	626,189	2,520,711	(126,115)	3,020,785	592,531	1,010,079	984,990	425,962	2,421,031	3,013,562	(499,705)	
Aug.	488,577	523,952	2,529,473	(115,220)	2,938,204	580,848	1,016,915	983,962	425,151	2,426,028	3,006,876	(419,905)	
Sep.	511,147	542,372	2,540,275	(116,255)	2,966,392	577,574	1,005,895	984,148	414,239	2,404,282	2,981,856	(495,683)	
Oct.	457,768	574,857	2,542,038	(105,249)	3,011,646	573,373	993,654	990,042	409,060	2,392,756	2,966,129	(503,285)	
Nov.	440,501	512,933	2,592,143	(140,532)	2,964,544	568,596	1,001,093	978,094	407,719	2,386,906	2,955,502	(449,543)	
Dec. <sup>P</sup>	379,770	628,536	2,539,548	(134,329)	3,033,755	605,754	1,000,238	960,270	405,863	2,366,371	2,972,125	(441,400)	

Source: Eastern Caribbean Central Bank

\* See Definitions and Notes to Statistical Tables for updates to methodology

**Table 3.7**  
**Antigua and Barbuda**  
**Commercial Banks' Demand Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Demand Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	8,334	13,316	91,830	107,873	12,426	1,651	34,994	270,424
2001 Dec.	10,765	14,697	103,503	125,500	18,911	2,257	51,196	326,829
2002 Dec.	18,826	9,417	107,204	112,606	18,166	4,398	35,892	306,509
2003 Dec.	17,292	17,041	135,711	134,948	13,299	7,138	31,439	356,868
2004 Dec.	31,457	19,064	153,529	177,673	24,685	6,288	33,801	446,497
2005 Mar.	24,622	26,356	205,175	195,114	22,869	14,537	29,226	517,899
Jun.	32,992	29,102	181,202	197,067	21,345	7,824	39,182	508,714
Sep.	38,326	32,959	165,732	196,051	21,864	8,532	29,686	493,150
Dec.	31,768	29,931	169,883	233,320	21,930	7,527	30,367	524,726
2006 Mar.	52,157	35,153	216,575	219,331	26,886	7,124	28,184	585,410
Jun.	71,465	22,833	200,425	220,321	34,378	9,853	27,700	586,975
Sep.	61,857	28,610	195,986	231,719	27,119	12,769	31,190	589,250
Dec.	46,496	33,985	236,049	261,988	23,079	13,327	28,368	643,292
2007 Mar.	72,598	36,411	268,243	277,151	23,568	55,721	27,738	761,430
Jun.	87,877	32,529	231,345	273,501	29,466	8,944	81,445	745,107
Sep.	79,100	35,610	264,330	235,508	32,192	7,277	89,910	743,927
Dec.	46,412	63,822	313,345	224,497	24,753	8,899	108,684	790,412
2008 Jan.	85,930	75,522	278,544	248,498	22,617	10,721	86,911	808,743
Feb.	61,873	78,905	313,521	276,772	23,394	10,442	89,269	854,176
Mar.	67,011	79,836	365,104	217,398	25,258	13,248	94,238	862,093
Apr.	59,954	73,625	314,236	287,303	26,978	8,576	97,064	867,736
May	59,601	75,218	314,620	279,192	30,308	8,120	90,987	858,046
Jun.	57,146	70,963	306,873	289,432	25,623	8,889	91,478	850,404
Jul.	57,440	72,895	287,241	279,521	24,774	5,592	96,469	823,932
Aug.	44,598	61,897	285,096	291,934	27,169	8,181	95,663	814,538
Sep.	46,854	55,959	263,624	286,038	26,525	5,477	96,336	780,813
Oct.	55,235	57,838	240,091	277,564	21,975	9,178	99,005	760,886
Nov.	50,550	58,916	254,442	294,564	17,594	11,260	97,207	784,533
Dec.	43,977	53,465	266,457	281,028	18,346	11,284	94,954	769,511
2009 Jan.	41,458	45,539	257,482	269,625	17,293	10,971	95,561	737,929
Feb.	38,758	44,476	290,925	275,897	20,244	9,634	97,988	777,922
Mar.	41,969	45,441	275,996	219,966	25,024	15,060	96,861	720,317
Apr.	29,520	58,691	258,431	239,691	24,928	3,910	99,263	714,434
May	23,913	62,644	268,610	208,184	23,488	4,004	99,665	690,508
Jun.	32,939	53,356	242,075	203,605	23,696	5,017	75,806	636,494
Jul.	23,468	50,756	240,831	188,985	20,599	3,756	100,746	629,141
Aug.	83,208	43,564	231,848	186,905	21,127	6,927	101,125	674,704
Sep.	55,459	40,869	237,365	189,079	22,244	4,302	102,759	652,077
Oct.	27,207	31,088	222,915	187,537	22,541	5,936	102,138	599,362
Nov.	23,796	38,605	217,675	188,322	23,379	7,632	101,669	601,078
Dec. <sup>P</sup>	26,034	40,431	232,627	196,664	22,478	7,852	103,811	629,897

Source: Eastern Caribbean Central Bank

**Table 3.8**  
**Antigua and Barbuda**  
**Commercial Banks' Savings Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Savings Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	80	1,027	6,250	477,220	25	59	34,634	519,295
2001 Dec.	112	1,111	7,615	503,939	169	142	35,399	548,487
2002 Dec.	109	1,433	8,675	516,105	200	116	48,237	574,875
2003 Dec.	648	1,554	7,166	569,955	1,231	467	44,474	625,495
2004 Dec.	1,712	2,180	15,013	668,435	1,516	761	33,892	723,509
2005 Mar.	1,725	2,310	17,360	710,061	1,396	754	29,106	762,712
Jun.	1,738	2,578	17,310	706,757	1,306	775	44,292	774,756
Sep.	1,753	2,678	19,357	709,441	1,419	1,381	44,218	780,247
Dec.	1,764	2,790	17,638	724,078	1,678	982	45,068	793,998
2006 Mar.	14,985	4,213	17,468	759,631	1,053	4	47,806	845,160
Jun.	34,749	3,400	17,322	780,193	596	670	50,812	887,742
Sep.	80,156	1,226	15,681	800,007	282	143	52,012	949,507
Dec.	48,861	1,451	15,368	802,494	671	7	57,330	926,182
2007 Mar.	29,570	292	14,984	829,282	123	17,119	53,796	945,166
Jun.	23,662	330	19,713	825,230	125	25,495	55,477	950,032
Sep.	17,418	64	15,381	851,353	125	26,115	55,424	965,880
Dec.	15,057	242	27,491	848,810	52	26,118	57,839	975,609
2008 Jan.	6,709	262	30,859	856,419	58	25,144	59,590	979,041
Feb.	7,600	168	28,279	876,093	60	25,615	59,343	997,158
Mar.	9,573	206	13,563	887,699	74	26,119	62,095	999,329
Apr.	10,420	243	33,758	875,893	71	27,467	62,450	1,010,302
May	11,906	268	30,226	887,522	173	27,216	64,095	1,021,406
Jun.	13,681	328	30,731	894,699	174	26,845	63,311	1,029,769
Jul.	7,251	199	29,654	889,746	225	27,677	62,782	1,017,534
Aug.	7,757	216	27,720	916,725	117	84	62,661	1,015,280
Sep.	7,702	220	23,064	914,365	126	687	56,362	1,002,526
Oct.	6,993	190	22,947	918,107	176	657	56,868	1,005,938
Nov.	7,009	167	21,424	914,222	165	746	55,112	998,845
Dec.	7,001	208	20,374	913,583	147	732	56,748	998,793
2009 Jan.	513	158	21,006	924,618	92	732	56,270	1,003,389
Feb.	769	186	26,198	950,231	476	695	56,118	1,034,673
Mar.	1,280	201	22,572	952,765	553	706	57,190	1,035,267
Apr.	1,158	1,546	22,561	964,330	600	552	59,029	1,049,776
May	1,296	1,681	22,902	968,361	611	531	60,210	1,055,592
Jun.	1,553	1,707	22,330	957,783	497	564	59,689	1,044,123
Jul.	1,696	1,781	22,219	961,949	252	570	60,798	1,049,265
Aug.	1,955	405	22,111	960,977	295	579	59,669	1,045,991
Sep.	1,921	418	24,815	958,445	302	586	60,344	1,046,831
Oct.	423	296	26,446	962,739	235	622	62,210	1,052,971
Nov.	424	327	27,092	950,167	234	601	63,583	1,042,428
Dec. <sup>P</sup>	680	312	27,145	932,250	289	586	65,112	1,026,374

Source: Eastern Caribbean Central Bank

**Table 3.9**  
**Antigua and Barbuda**  
**Commercial Banks' Time Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Time Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	2,848	61,285	79,761	442,886	39,975	19,557	56,158	702,470
2001 Dec.	3,354	55,452	71,046	483,242	53,885	22,971	83,198	773,148
2002 Dec.	6,350	49,583	54,092	540,741	69,054	25,598	169,014	914,432
2003 Dec.	3,268	51,156	84,468	733,156	44,442	48,678	106,763	1,071,931
2004 Dec.	3,395	56,969	69,377	710,728	30,118	28,645	93,315	992,547
2005 Mar.	3,635	57,643	71,414	707,548	40,025	25,718	93,141	999,124
Jun.	3,638	61,654	78,190	687,697	38,933	35,530	112,362	1,018,004
Sep.	4,141	56,427	87,882	696,372	30,090	27,066	109,613	1,011,591
Dec.	3,673	65,044	85,331	694,893	48,038	24,952	99,211	1,021,142
2006 Mar.	12,587	67,266	75,247	716,936	46,613	24,860	89,630	1,033,139
Jun.	13,673	70,767	93,224	710,155	51,953	26,689	86,044	1,052,505
Sep.	21,651	73,056	84,453	721,515	31,621	25,833	103,332	1,061,461
Dec.	42,528	76,812	94,702	718,506	35,609	25,803	96,748	1,090,708
2007 Mar.	43,004	82,784	98,541	740,043	40,312	30,377	96,333	1,131,394
Jun.	52,839	84,789	99,202	776,327	46,531	15,655	83,893	1,159,236
Sep.	53,060	93,804	155,197	785,316	42,060	20,189	84,662	1,234,288
Dec.	54,525	87,131	130,574	792,501	43,089	6,750	81,047	1,195,617
2008 Jan.	54,525	88,146	129,271	799,575	40,911	6,928	93,538	1,212,894
Feb.	54,802	88,585	126,668	813,546	45,188	6,928	97,356	1,233,073
Mar.	54,802	88,837	135,258	832,012	45,927	6,445	95,073	1,258,354
Apr.	54,803	88,759	144,112	839,937	48,123	5,633	95,872	1,277,239
May	54,803	90,195	140,747	834,967	48,673	5,157	96,410	1,270,952
Jun.	54,809	95,382	140,180	832,078	50,446	3,423	97,379	1,273,697
Jul.	54,806	94,358	137,051	828,341	52,156	1,768	89,335	1,257,815
Aug.	56,003	96,952	145,639	854,718	56,296	1,032	89,134	1,299,774
Sep.	56,003	99,541	130,313	858,756	52,188	1,410	87,923	1,286,134
Oct.	56,041	99,077	141,519	854,762	54,144	1,420	87,553	1,294,516
Nov.	57,373	103,818	134,654	864,819	57,012	1,421	86,769	1,305,866
Dec.	57,374	109,638	114,648	887,447	53,905	1,425	88,265	1,312,702
2009 Jan.	57,374	112,007	114,205	879,470	54,804	14,934	88,244	1,321,038
Feb.	58,182	107,017	112,239	861,709	66,445	14,799	85,745	1,306,136
Mar.	57,602	93,920	104,991	867,543	66,612	14,037	86,167	1,290,872
Apr.	24,318	93,204	102,187	841,083	62,951	14,037	82,022	1,219,802
May	24,318	87,336	102,507	831,036	64,706	14,038	82,066	1,206,007
Jun.	24,321	98,038	101,376	836,737	62,167	14,350	81,083	1,218,072
Jul.	24,321	102,186	100,563	835,722	58,065	15,729	85,531	1,222,117
Aug.	26,321	100,360	104,490	835,604	61,092	15,729	87,166	1,230,762
Sep.	26,321	97,536	95,383	831,050	63,741	15,721	85,558	1,215,310
Oct.	36,361	105,238	92,082	823,646	62,205	15,721	80,234	1,215,487
Nov.	43,762	103,563	81,273	839,223	64,876	15,721	81,331	1,229,749
Dec. <sup>P</sup>	43,763	100,056	80,591	840,710	62,853	16,084	81,359	1,225,416

Source: Eastern Caribbean Central Bank

**Table 3.10**  
**Antigua and Barbuda**  
**Commercial Banks' Foreign Currency Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Foreign Currency Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	199	219,328	58,009	38,529	703	17,221	21,629	355,618
2001 Dec.	1,950	224,852	43,819	36,788	643	21,329	26,132	355,513
2002 Dec.	861	229,517	72,961	44,509	4,376	27,925	45,758	425,907
2003 Dec.	2,294	172,953	50,763	56,066	58,418	16,895	32,845	390,234
2004 Dec.	7,378	172,914	85,573	49,254	12,661	23,813	39,158	390,751
2005 Mar.	5,724	174,209	89,907	50,569	12,543	25,112	44,933	402,997
Jun.	7,123	197,950	70,497	51,802	26,207	26,360	27,457	407,396
Sep.	4,695	177,133	76,645	51,538	30,702	39,592	22,925	403,230
Dec.	5,701	178,214	78,980	57,783	24,240	33,321	25,037	403,276
2006 Mar.	24,937	179,709	103,740	77,666	19,697	20,194	20,170	446,113
Jun.	25,658	189,745	84,611	81,376	19,537	27,476	21,764	450,167
Sep.	22,488	190,609	91,800	74,682	12,708	26,515	24,554	443,356
Dec.	36,479	191,377	114,779	87,956	13,334	19,534	21,248	484,707
2007 Mar.	22,586	195,458	145,246	100,937	11,794	28,404	21,451	525,876
Jun.	55,931	197,492	154,450	78,897	11,722	20,786	21,483	540,761
Sep.	67,638	200,275	159,415	87,924	19,696	26,936	26,434	588,318
Dec.	28,923	202,992	198,885	82,328	20,678	36,549	25,918	596,273
2008 Jan.	36,301	204,302	188,341	85,208	17,364	25,740	25,046	582,302
Feb.	19,976	202,169	172,256	82,537	17,503	19,301	33,868	547,610
Mar.	31,453	202,465	196,958	88,566	20,342	17,083	40,148	597,015
Apr.	38,250	203,509	173,668	102,257	12,900	16,989	42,920	590,493
May	37,767	201,791	125,162	105,155	11,805	16,271	77,442	575,393
Jun.	42,607	202,243	146,414	98,273	13,575	18,123	60,699	581,934
Jul.	44,600	204,374	148,805	100,619	11,998	17,009	51,006	578,411
Aug.	23,399	209,272	145,162	101,583	13,461	17,765	50,089	560,731
Sep.	19,360	219,765	138,004	99,027	11,880	17,649	48,901	554,586
Oct.	15,979	213,066	164,009	92,586	6,346	45,403	45,172	582,561
Nov.	13,716	212,977	150,910	89,310	5,758	46,270	34,145	553,086
Dec.	14,489	213,029	127,814	89,704	5,513	45,909	28,585	525,043
2009 Jan.	45,361	211,548	154,370	94,926	4,945	39,123	29,155	579,428
Feb.	11,654	20,877	353,060	83,746	4,725	19,198	39,690	532,950
Mar.	12,904	20,230	320,167	132,653	4,324	12,328	53,627	556,233
Apr.	9,009	32,513	317,861	109,426	6,185	10,472	56,808	542,274
May	8,408	78,869	296,455	115,336	5,973	8,362	57,401	570,804
Jun.	9,018	78,197	298,668	119,526	5,676	8,207	46,867	566,159
Jul.	8,719	76,399	305,718	105,567	6,757	7,920	60,633	571,713
Aug.	8,267	77,182	303,490	105,677	7,976	8,008	54,263	564,863
Sep.	9,573	87,726	294,427	105,671	6,174	7,967	56,198	567,736
Oct.	9,555	85,725	290,495	103,866	6,629	8,070	61,310	565,650
Nov.	5,794	101,288	278,173	115,146	6,414	7,986	62,053	576,854
Dec. <sup>P</sup>	4,816	97,170	278,439	113,368	6,276	7,780	57,321	565,170

Source: Eastern Caribbean Central Bank

**Table 3.11**  
**Antigua and Barbuda**  
**Commercial Banks' Total Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Deposits
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	11,461	294,956	235,850	1,066,508	53,129	38,488	147,415	1,847,807
2001 Dec.	16,181	296,112	225,983	1,149,469	73,608	46,699	195,925	2,003,977
2002 Dec.	26,146	289,950	242,932	1,213,961	91,796	58,037	298,901	2,221,723
2003 Dec.	23,502	242,704	278,108	1,494,125	117,390	73,178	215,521	2,444,528
2004 Dec.	43,942	251,127	323,492	1,606,090	68,980	59,507	200,166	2,553,304
2005 Mar.	35,706	260,518	383,856	1,663,292	76,833	66,121	196,406	2,682,732
Jun.	45,491	291,284	347,199	1,643,323	87,791	70,489	223,293	2,708,870
Sep.	48,915	269,197	349,616	1,653,402	84,075	76,571	206,442	2,688,218
Dec.	42,906	275,979	351,832	1,710,074	95,886	66,782	199,683	2,743,142
2006 Mar.	104,666	286,341	413,030	1,773,564	94,249	52,182	185,790	2,909,822
Jun.	145,545	286,745	395,582	1,792,045	106,464	64,688	186,320	2,977,389
Sep.	186,152	293,501	387,920	1,827,923	71,730	65,260	211,088	3,043,574
Dec.	174,364	303,625	460,898	1,870,944	72,693	58,671	203,694	3,144,889
2007 Mar.	167,758	314,945	527,014	1,947,413	75,797	131,621	199,318	3,363,866
Jun.	220,309	315,140	504,710	1,953,955	87,844	70,880	242,298	3,395,136
Sep.	217,216	329,753	594,323	1,960,101	94,073	80,517	256,430	3,532,413
Dec.	144,917	354,187	670,295	1,948,136	88,572	78,316	273,488	3,557,911
2008 Jan.	183,465	368,232	627,015	1,989,700	80,950	68,533	265,085	3,582,980
Feb.	144,251	369,827	640,724	2,048,948	86,145	62,286	279,836	3,632,017
Mar.	162,839	371,344	710,883	2,025,675	91,601	62,895	291,554	3,716,791
Apr.	163,427	366,136	665,774	2,105,390	88,072	58,665	298,306	3,745,770
May	164,077	367,472	610,755	2,106,836	90,959	56,764	328,934	3,725,797
Jun.	168,243	368,916	624,198	2,114,482	89,818	57,280	312,867	3,735,804
Jul.	164,097	371,826	602,751	2,098,227	89,153	52,046	299,592	3,677,692
Aug.	131,757	368,337	603,617	2,164,960	97,043	27,062	297,547	3,690,323
Sep.	129,919	375,485	555,005	2,158,186	90,719	25,223	289,522	3,624,059
Oct.	134,248	370,171	568,566	2,143,019	82,641	56,658	288,598	3,643,901
Nov.	128,648	375,878	561,430	2,162,915	80,529	59,697	273,233	3,642,330
Dec.	122,841	376,340	529,293	2,171,762	77,911	59,350	268,552	3,606,049
2009 Jan.	144,706	369,252	547,063	2,168,639	77,134	65,760	269,230	3,641,784
Feb.	109,363	172,556	782,422	2,171,583	91,890	44,326	279,541	3,651,681
Mar.	113,755	159,792	723,726	2,172,927	96,513	42,131	293,845	3,602,689
Apr.	64,005	185,954	701,040	2,154,530	94,664	28,971	297,122	3,526,286
May	57,935	230,530	690,474	2,122,917	94,778	26,935	299,342	3,522,911
Jun.	67,831	231,298	664,449	2,117,651	92,036	28,138	263,445	3,464,848
Jul.	58,204	231,122	669,331	2,092,223	85,673	27,975	307,708	3,472,236
Aug.	119,751	221,511	661,939	2,089,163	90,490	31,243	302,223	3,516,320
Sep.	93,274	226,549	651,990	2,084,245	92,461	28,576	304,859	3,481,954
Oct.	73,546	222,347	631,938	2,077,788	91,610	30,349	305,892	3,433,470
Nov.	73,776	243,783	604,213	2,092,858	94,903	31,940	308,636	3,450,109
Dec. <sup>P</sup>	75,293	237,969	618,802	2,082,992	91,896	32,302	307,603	3,446,857

Source: Eastern Caribbean Central Bank

**Table 3.12**  
**Antigua and Barbuda**  
**Commercial Banks' Total Loans & Advances by Borrowers**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Loans & Advances
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	239,885	91,519	561,106	743,100	1,852	3,155	34,086	1,674,703
2001 Dec.	231,974	82,262	598,628	740,218	1,741	7,741	37,357	1,699,921
2002 Dec.	255,202	75,553	678,226	760,632	1,532	11,656	32,255	1,815,056
2003 Dec.	250,918	75,534	702,287	770,023	40,684	12,323	44,659	1,896,428
2004 Dec.	237,006	88,636	698,512	794,305	35,050	13,879	46,933	1,914,321
2005 Mar.	232,645	90,149	675,124	813,619	32,663	10,059	37,877	1,892,136
Jun.	226,946	90,604	685,743	854,120	30,668	12,066	37,821	1,937,968
Sep.	227,341	108,244	686,638	901,351	28,787	23,827	44,453	2,020,641
Dec.	229,331	95,590	715,152	937,562	26,782	25,895	52,816	2,083,128
2006 Mar.	228,983	83,098	769,032	976,318	25,155	23,299	59,286	2,165,171
Jun.	240,465	78,962	806,643	999,776	21,636	23,401	67,083	2,237,966
Sep.	238,682	78,669	816,893	1,051,665	16,526	16,142	77,455	2,296,032
Dec.	270,872	76,639	894,819	1,097,396	14,115	13,769	71,275	2,438,885
2007 Mar.	309,266	88,699	949,967	1,115,071	11,698	14,122	71,624	2,560,447
Jun.	305,531	92,234	1,013,800	1,142,728	8,939	14,381	73,757	2,651,370
Sep.	324,933	114,451	1,031,876	1,177,142	5,914	14,898	80,397	2,749,611
Dec.	315,897	133,634	1,067,397	1,202,035	2,719	6,820	77,971	2,806,473
2008 Jan.	322,984	110,133	1,040,563	1,216,233	4,388	39,651	79,564	2,813,516
Feb.	321,559	108,572	1,033,486	1,231,645	1,922	44,557	82,208	2,823,949
Mar.	339,582	112,128	1,044,251	1,230,791	2,383	45,181	80,304	2,854,620
Apr.	332,626	120,315	1,060,857	1,234,846	1,972	48,400	73,632	2,872,648
May	367,719	118,787	1,057,830	1,253,794	2,509	49,098	75,804	2,925,541
Jun.	349,541	132,354	1,074,235	1,255,509	2,151	50,983	76,023	2,940,796
Jul.	368,249	131,936	1,078,135	1,266,803	2,302	52,997	79,101	2,979,523
Aug.	373,453	135,311	1,092,581	1,268,835	2,866	43,966	79,207	2,996,219
Sep.	385,249	125,232	1,132,057	1,267,865	2,263	25,388	81,329	3,019,383
Oct.	390,237	125,911	1,143,698	1,289,865	2,980	26,967	81,476	3,061,134
Nov.	393,198	124,373	1,159,480	1,315,430	2,977	30,597	76,649	3,102,704
Dec.	506,803	87,334	1,130,418	1,327,036	2,495	30,756	78,647	3,163,489
2009 Jan.	509,579	88,568	1,137,770	1,310,308	8,705	32,082	78,049	3,165,061
Feb.	511,763	88,270	1,120,398	1,306,004	7,752	32,866	65,557	3,132,610
Mar.	510,023	94,196	1,114,454	1,299,386	8,005	33,839	53,558	3,113,461
Apr.	463,759	97,768	1,112,185	1,300,156	3,633	34,431	54,257	3,066,189
May	485,136	97,144	1,111,031	1,292,145	2,676	35,379	53,214	3,076,725
Jun.	486,322	96,713	1,117,808	1,292,418	2,945	36,266	52,901	3,085,373
Jul.	487,698	98,260	1,121,789	1,297,860	2,273	36,464	52,964	3,097,308
Aug.	492,673	99,544	1,120,958	1,302,872	1,163	37,124	52,052	3,106,386
Sep.	482,537	104,499	1,121,480	1,309,473	1,278	37,669	51,168	3,108,104
Oct.	486,176	111,137	1,123,006	1,310,728	1,488	38,397	47,525	3,118,457
Nov.	416,581	97,290	1,116,317	1,368,100	1,055	38,752	47,270	3,085,365
Dec. <sup>P</sup>	520,994	97,839	1,119,555	1,320,247	1,289	38,388	48,822	3,147,134

Source: Eastern Caribbean Central Bank

**Table 3.13A**  
**Antigua and Barbuda**  
**Commercial Banks' Total Loans and Advances by Sectoral Distribution**  
**In thousands of Eastern Caribbean dollars**

	2000	2001	2002	2003	2004	2005	2006	2007	2008 <sup>R</sup>	2009 <sup>P</sup>
Agriculture	9,037	7,706	6,965	6,464	7,468	5,974	5,651	6,653	6,614	6,407
Fisheries	1,251	1,680	2,412	723	913	966	1,199	830	781	619
Mining & Quarrying	2,233	4,164	5,035	8,646	7,497	7,281	7,361	4,525	4,220	2,933
Manufacturing	47,422	47,184	47,560	56,190	57,417	49,530	48,375	53,117	54,665	45,422
Utilities	34,734	31,895	28,874	50,491	66,272	46,536	91,623	134,839	146,549	141,917
Construction and Land Development	89,305	108,773	126,370	109,754	132,146	119,289	175,384	214,295	301,174	262,844
Distributive Trades	215,726	210,084	208,564	196,145	185,029	190,644	184,786	200,536	225,661	246,233
Tourism	151,213	139,042	147,872	145,830	125,078	135,915	187,640	238,572	264,773	290,936
Entertainment & Catering	22,629	20,662	22,873	27,698	30,246	23,710	30,619	34,865	39,625	38,118
Transportation & Storage	20,452	29,175	29,617	34,447	30,078	34,008	34,527	52,371	60,786	70,421
Financial Institutions	30,193	28,944	37,548	63,716	54,738	43,713	28,123	11,196	17,655	5,804
Professional and other Services	112,670	131,328	140,921	197,423	190,606	194,440	236,411	307,767	222,664	217,458
Government Services	211,984	200,352	234,624	220,545	221,966	245,858	259,239	331,278	501,166	514,249
Personal	725,854	738,932	775,821	778,356	804,867	985,264	1,147,947	1,215,629	1,317,156	1,303,773
Acquisition of Property	369,716	387,714	393,101	439,615	495,041	562,303	607,538	681,274	731,784	757,057
House & Land Purchases	125,994	136,791	142,938	178,055	133,927	195,319	241,551	220,879	253,977	272,693
Home Const. & Renovation	243,722	250,923	250,163	261,560	361,114	366,984	365,987	460,395	477,807	484,364
Durable Consumer Goods	123,078	108,265	79,886	100,770	96,748	122,417	160,458	177,137	186,156	173,472
Other Personal Loans	233,060	242,953	302,834	237,971	213,078	300,544	379,951	357,218	399,216	373,244
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>1,674,703</b>	<b>1,699,921</b>	<b>1,815,056</b>	<b>1,896,428</b>	<b>1,914,321</b>	<b>2,083,128</b>	<b>2,438,885</b>	<b>2,806,473</b>	<b>3,163,489</b>	<b>3,147,134</b>
% of Long Term Loans to Total Loans and Advances *	60.0	60.5	62.1	62.0	64.5	60.8	60.8	60.9	64.2	65.7

Source: Eastern Caribbean Central Bank

\* Long Term loans are loans over 5 years.

**Table 3.13B**  
**Antigua and Barbuda**  
**Commercial Banks' Overdrafts & Loans by Maturity**  
**In thousands of Eastern Caribbean dollars**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Overdrafts	271,985	271,268	300,237	287,246	273,566	291,547	297,077	377,515	425,223	310,444
Total Loans & Advances										
Up to 1 year	73,834	119,880	143,728	101,768	122,851	145,176	186,484	183,155	174,066	267,497
1 to 5 years	323,828	280,661	243,926	331,902	282,269	379,799	471,713	535,885	532,898	501,742
Over 5 years	1,005,056	1,028,112	1,127,165	1,175,512	1,235,635	1,266,606	1,483,611	1,709,918	2,031,302	2,067,451
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>1,674,703</b>	<b>1,699,921</b>	<b>1,815,056</b>	<b>1,896,428</b>	<b>1,914,321</b>	<b>2,083,128</b>	<b>2,438,885</b>	<b>2,806,473</b>	<b>3,163,489</b>	<b>3,147,134</b>

Source: Eastern Caribbean Central Bank



**Table 3.14**  
**Antigua and Barbuda**  
**Commercial Banks' Selected Interest Rates**  
**In per cent**

Period Ended	DEPOSITS								LENDING			WEIGHTED RATES **	
	Savings		TIME						Prime Lending	Other Lending Rates *		Average Lending	Average Deposit
			3 Months		6 Months		12 Months			Min	Max		
Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max		
2000 Dec.	4.00	8.00	2.50	5.50	2.50	6.00	2.50	9.25	10.00	6.50	24.00	12.21	5.03
2001 Dec.	4.00	8.00	3.50	6.00	2.50	6.25	2.50	9.25	10.00	6.50	22.00	11.45	4.39
2002 Dec.	3.00	8.00	3.20	5.75	2.50	6.00	2.50	9.25	10.50	6.50	22.50	11.32	4.26
2003 Dec.	3.00	4.50	1.00	5.00	1.00	5.00	1.00	9.25	10.00	3.00	23.61	13.44	5.10
2004 Dec.	3.00	5.00	1.00	4.00	1.00	5.00	1.00	7.00	10.00	6.50	23.61	11.35	3.67
2005 Mar.	3.00	5.00	1.00	4.00	1.00	5.00	1.00	7.00	10.00	6.50	23.61	11.68	3.59
Jun.	3.00	5.50	1.00	4.75	1.00	5.00	1.00	6.00	10.00	4.00	23.61	11.09	3.51
Sep.	3.00	4.25	1.00	5.00	1.00	5.00	1.00	5.50	10.00	4.00	23.61	10.92	3.90
Dec.	3.00	4.25	1.00	5.00	1.00	5.00	1.00	5.50	10.00	4.00	23.61	10.90	3.89
2006 Mar.	3.00	4.75	1.00	5.00	1.00	5.00	1.00	5.50	10.00	4.00	23.61	10.98	3.94
Jun.	3.00	4.75	1.00	5.00	1.00	5.00	1.00	7.00	10.00	4.00	23.61	10.87	4.06
Sep.	3.00	4.75	1.00	5.00	1.00	5.00	1.00	7.00	10.00	4.00	29.00	10.46	3.65
Dec.	3.00	4.75	1.00	6.50	1.00	6.50	1.00	7.00	10.00	4.00	29.00	10.40	3.54
2007 Mar.	3.00	4.75	1.00	6.50	1.00	6.50	1.00	7.00	10.00	4.00	29.00	10.52	3.43
Jun.	3.00	4.75	1.00	6.50	1.00	6.50	1.00	7.00	10.00	4.00	29.00	10.35	3.44
Sep.	3.00	4.75	1.00	6.50	1.00	6.50	1.00	7.00	10.00	4.00	29.00	9.90	3.42
Dec.	3.00	4.75	1.00	5.00	1.00	5.00	1.00	5.50	10.00	4.00	29.00	10.38	3.32
2008 Jan.	3.00	4.75	1.00	5.00	1.00	5.00	1.00	5.50	10.00	4.00	29.00	10.11	3.18
Feb.	3.00	4.75	1.00	5.00	1.00	5.00	1.00	5.50	10.00	4.00	29.00	10.11	3.18
Mar.	3.00	4.75	1.00	5.00	1.00	5.00	1.00	5.50	10.00	4.00	29.00	10.11	3.18
Apr.	3.00	4.75	1.00	5.00	1.00	5.00	1.00	5.50	10.00	4.00	29.00	10.11	3.25
May	3.00	4.75	1.00	5.00	1.00	5.00	1.00	5.50	10.00	4.00	29.00	10.11	3.25
Jun.	3.00	5.00	1.00	5.00	1.00	5.00	1.00	5.50	10.00	6.00	29.00	10.11	3.25
Jul.	3.00	5.00	1.00	5.00	1.00	5.00	1.00	5.75	10.00	6.00	29.00	10.06	3.31
Aug.	3.00	5.00	1.00	5.00	1.00	5.00	1.00	5.75	10.00	4.00	29.00	10.06	3.31
Sep.	3.00	5.00	1.00	5.00	1.00	5.00	1.00	5.50	10.00	4.00	29.00	10.06	3.31
Oct.	3.00	5.00	1.00	5.00	1.00	5.00	1.00	5.75	10.00	4.00	29.00	10.11	3.34
Nov.	3.00	5.00	1.00	5.00	1.00	5.00	1.00	5.75	10.00	4.00	29.00	10.11	3.34
Dec.	3.00	5.00	1.00	5.00	1.00	5.00	1.00	5.75	10.00	4.00	29.00	10.11	3.34
2009 Jan.	3.00	5.00	1.00	5.00	1.00	5.00	1.00	5.75	10.00	4.00	29.00	9.87	3.18
Feb.	3.00	5.00	1.00	5.00	1.00	5.00	1.00	5.75	10.00	4.00	29.00	9.87	3.18
Mar.	3.00	5.00	1.00	5.00	1.00	5.00	1.00	5.75	10.00	4.00	29.00	9.87	3.18
Apr.	3.00	5.00	1.00	5.00	1.00	5.25	1.00	5.75	10.00	4.00	29.00	9.64	3.34
May	3.00	5.00	1.00	5.00	1.00	5.25	1.00	5.75	10.00	4.00	29.00	9.64	3.34
Jun.	3.00	5.00	1.00	5.00	1.00	5.25	1.00	5.75	10.00	4.00	29.00	9.64	3.34
Jul.	3.00	5.00	1.00	5.00	1.00	5.25	1.00	5.75	10.00	4.00	29.00	9.61	3.26
Aug.	3.00	5.00	1.00	5.00	1.00	5.25	1.00	5.75	10.00	4.00	29.00	9.61	3.26
Sep.	3.00	5.00	2.25	5.00	2.50	5.25	2.50	5.75	10.00	4.00	29.00	9.61	3.26
Oct.	3.00	5.00	2.25	5.00	2.50	5.25	2.50	5.75	10.00	4.00	29.00	8.93	3.31
Nov.	3.00	5.00	2.25	5.00	2.50	5.25	2.50	5.75	10.00	4.00	29.00	8.93	3.31
Dec. <sup>P</sup>	3.00	5.00	2.25	5.00	2.50	5.25	2.50	5.75	10.00	4.00	29.00	8.93	3.31

Source: Eastern Caribbean Central Bank

\* Includes Other Lending, Nominal Add-on and Effective Add-on Interest Rates

\*\* Data available only quarterly. Quarterly data repeated for respective months

Dominica

**Table 4.1**  
**Commonwealth of Dominica**  
**Commercial Banks' Reserve Requirements**  
**In thousands of Eastern Caribbean dollars**

As at last Wednesday of the Month	AVERAGE RESERVES HELD			Required Reserves	Excess Reserves
	With Central Bank	Cash in till	Total		
2000 Dec.	34,950	11,262	46,212	37,459	8,753
2001 Dec.	35,051	10,034	45,085	39,639	5,446
2002 Dec.	51,187	13,515	64,702	44,344	20,358
2003 Dec. <sup>R</sup>	46,768	12,027	58,795	46,298	12,497
2004 Dec.	51,534	13,903	65,437	52,216	13,221
2005 Mar.	83,035	15,216	98,251	52,987	45,264
Jun.	76,568	15,202	91,770	54,442	37,328
Sep. <sup>R</sup>	79,656	14,370	94,026	53,746	40,280
Dec.	60,373	11,581	71,954	55,121	16,833
2006 Mar.	60,151	15,722	75,873	56,517	19,356
Jun.	69,823	15,230	85,053	58,225	26,828
Sep.	89,740	14,307	104,047	58,397	45,650
Dec.	72,817	10,531	83,348	62,069	21,279
2007 Mar.	101,115	15,374	116,489	65,096	51,393
Jun.	82,003	14,734	96,737	66,521	30,216
Sep.	91,929	14,712	106,641	67,053	39,588
Dec.	98,258	13,242	111,500	70,161	41,339
2008 Jan.	94,811	17,515	112,326	71,308	41,018
Feb.	99,631	16,155	115,786	70,392	45,394
Mar.	89,049	15,675	104,724	71,311	33,413
Apr.	92,481	17,069	109,550	72,489	37,061
May	99,173	16,237	115,410	73,490	41,920
Jun.	102,660	16,153	118,813	73,199	45,614
Jul.	91,625	16,046	107,671	72,819	34,852
Aug.	75,499	16,584	92,083	71,716	20,367
Sep.	86,427	16,112	102,539	74,670	27,869
Oct.	70,767	15,124	85,891	73,431	12,460
Nov.	73,736	17,900	91,636	73,422	18,214
Dec.	70,035	15,356	85,391	74,051	11,340
2009 Jan.	69,041	15,690	84,731	73,212	11,519
Feb.	93,574	17,035	110,609	73,876	36,733
Mar.	67,899	33,164	101,063	73,844	27,219
Apr.	74,698	17,458	92,156	75,869	16,287
May	88,013	16,295	104,308	76,507	27,801
Jun.	79,333	17,311	96,644	76,499	20,145
Jul.	87,994	17,990	105,984	75,856	30,128
Aug.	84,098	17,487	101,585	76,403	25,182
Sep.	85,745	17,954	103,699	76,832	26,867
Oct.	76,933	17,230	94,163	76,870	17,293
Nov.	86,343	17,509	103,852	77,315	26,537
Dec. <sup>P</sup>	81,915	16,309	98,224	77,286	20,938

Source: Eastern Caribbean Central Bank

**Table 4.2**  
**Commonwealth of Dominica**  
**Net International Reserves and Net Domestic Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	MONETARY BASE					ECCB Foreign Assets (net) NIR	NET DOMESTIC ASSETS		
	COMMERCIAL BANKS RESERVE POSITION			Currency with the Public	Monetary Base		Net Claims on Public Sector	Credit to Commercial Banks	Net Domestic Assets
	Deposits at ECCB	Cash at Commercial Banks	Total						
2000 Dec.	43,612	13,016	56,628	35,449	92,077	79,280	8,881	3,916	12,797
2001 Dec.	43,622	13,200	56,822	34,605	91,427	84,280	7,140	7	7,147
2002 Dec.	78,296	16,507	94,803	35,514	130,317	122,797	7,498	21	7,520
2003 Dec.	74,776	16,715	91,491	34,183	125,674	128,841	(3,178)	12	(3,167)
2004 Dec.	63,959	15,217	79,176	37,599	116,776	114,086	2,684	5	2,689
2005 Mar.	72,385	9,051	81,436	41,510	122,947	128,566	(5,633)	14	(5,619)
Jun.	73,963	13,646	87,609	37,804	125,413	133,201	(7,810)	21	(7,789)
Sep.	86,609	11,351	97,960	37,523	135,482	146,554	(11,090)	18	(11,072)
Dec.	65,108	18,299	83,407	38,959	122,365	132,702	(10,365)	29	(10,336)
2006 Mar.	76,693	11,866	88,559	39,734	128,293	143,659	(15,392)	26	(15,366)
Jun.	84,660	11,652	96,312	38,926	135,237	152,594	(17,372)	15	(17,356)
Sep.	94,049	10,333	104,382	41,599	145,981	166,889	(20,926)	18	(20,908)
Dec.	84,489	16,977	101,466	45,445	146,911	170,157	(23,279)	34	(23,246)
2007 Mar.	101,753	11,715	113,468	45,176	158,643	183,377	(24,748)	14	(24,734)
Jun.	82,406	11,430	93,836	43,010	136,846	163,352	(26,528)	22	(26,506)
Sep.	90,485	12,470	102,955	45,065	148,020	174,791	(26,798)	28	(26,771)
Dec.	88,160	18,880	107,040	49,028	156,068	163,215	(7,143)	14	(7,147)
2008 Jan.	91,956	15,926	107,882	43,809	151,692	159,160	(7,483)	36	(7,469)
Feb.	92,172	11,331	103,503	46,795	150,298	165,840	(15,100)	30	(15,542)
Mar.	89,944	13,558	103,502	44,692	148,194	165,782	(17,599)	14	(17,588)
Apr.	100,928	15,172	116,100	41,666	157,765	175,513	(17,771)	27	(17,747)
May	112,148	13,203	125,351	47,545	172,896	207,003	(17,122)	15	(34,107)
Jun.	96,303	13,206	109,509	45,775	155,284	175,758	(20,500)	30	(20,474)
Jul.	92,220	15,122	107,342	43,013	150,355	164,712	(14,363)	13	(14,357)
Aug.	88,111	11,504	99,615	47,121	146,736	160,566	(13,849)	26	(13,830)
Sep.	93,138	13,181	106,319	42,669	148,989	168,509	(19,519)	5	(19,521)
Oct.	73,435	13,518	86,953	50,569	137,522	153,859	(16,374)	11	(16,337)
Nov.	68,020	13,901	81,921	41,821	123,742	140,863	(17,138)	23	(17,121)
Dec.	69,512	19,384	88,896	43,909	132,805	148,777	(16,016)	19	(15,971)
2009 Jan.	77,473	13,963	91,436	47,641	139,078	156,136	(17,074)	26	(17,058)
Feb.	91,552	14,706	106,258	47,841	154,099	171,079	(17,022)	20	(16,980)
Mar.	75,028	14,972	90,000	44,562	134,562	153,393	(18,869)	17	(18,831)
Apr.	78,612	15,726	94,338	43,868	138,207	157,345	(19,199)	28	(19,138)
May	76,880	14,005	90,885	46,375	137,260	156,532	(19,213)	13	(19,272)
Jun.	78,490	15,921	94,411	43,226	137,636	157,497	(19,805)	17	(19,860)
Jul.	90,462	14,632	105,094	46,904	151,998	181,971	(29,994)	20	(29,973)
Aug.	83,678	15,875	99,553	44,422	143,976	173,958	(29,996)	13	(29,983)
Sep.	76,628	16,940	93,568	41,655	135,224	162,419	(27,221)	26	(27,195)
Oct.	78,760	13,399	92,159	47,093	139,251	166,073	(26,849)	27	(26,822)
Nov.	75,985	13,580	89,565	43,365	132,931	160,352	(27,370)	20	(27,421)
Dec. <sup>P</sup>	79,224	20,316	99,540	50,675	150,215	174,061	(23,728)	26	(23,845)

Source: Eastern Caribbean Central Bank

**Table 4.3**  
**Commonwealth of Dominica**  
**Commercial Banks' Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	CLAIMS ON				Loans & Advances	INVESTMENTS			Foreign Assets	Other Assets	Total Assets
	CENTRAL BANK		Other Local Banks	Other ECCU Banks		ECCU Treasury Bills	ECCU Government Securities	Other ECCU Investments			
	Cash	Deposits									
2000 Dec.	13,016	43,510	31	18,308	555,930	15,973	27,420	9,546	84,422	1,079	769,235
2001 Dec.	13,200	45,276	16,604	21,134	546,753	15,973	29,481	11,258	95,666	7,640	802,985
2002 Dec.	16,507	81,648	22,635	40,989	529,087	15,973	27,259	10,925	150,509	9,435	904,967
2003 Dec.	16,715	68,875	22,699	66,318	505,882	30,774	33,321	10,423	169,274	13,652	937,933
2004 Dec.	15,217	58,571	8,093	131,439	501,300	35,318	35,321	27,017	218,089	8,352	1,038,717
2005 Mar.	9,051	73,314	8,000	112,030	503,342	28,384	34,449	27,017	253,506	12,247	1,061,340
Jun.	13,646	79,179	8,000	114,153	506,593	21,651	41,249	28,610	259,751	12,274	1,085,106
Sep.	11,351	70,955	8,000	97,770	529,869	21,648	44,493	30,072	246,364	10,384	1,070,906
Dec.	18,299	60,062	8,000	186,344	529,865	21,577	44,493	30,711	165,375	16,550	1,081,276
2006 Mar.	11,866	77,136	8,000	156,427	570,927	20,444	51,243	34,385	195,670	13,286	1,139,384
Jun.	11,652	83,336	-	145,707	563,229	22,405	63,673	34,720	196,008	27,663	1,148,393
Sep.	10,333	107,074	-	134,389	594,163	21,876	64,725	34,719	202,234	33,587	1,203,100
Dec.	16,977	82,604	-	147,811	601,393	26,214	62,428	34,363	234,385	36,761	1,242,936
2007 Mar.	11,715	100,459	-	159,478	612,228	26,214	62,872	34,328	271,552	31,834	1,310,680
Jun.	11,430	78,500	-	184,895	616,252	24,285	63,536	34,325	289,235	32,510	1,334,968
Sep. <sup>R</sup>	12,470	81,322	-	172,704	625,672	23,356	59,173	35,135	297,509	74,095	1,381,436
Dec.	18,880	129,859	-	180,134	644,631	20,054	59,505	33,047	289,411	74,953	1,450,474
2008 Jan. <sup>R</sup>	15,926	94,790	-	164,751	652,018	20,422	59,505	32,177	314,832	80,218	1,434,639
Feb.	11,331	90,409	-	190,951	653,983	16,700	59,835	37,953	314,915	67,314	1,443,391
Mar.	13,558	90,681	-	198,201	629,726	15,309	59,834	32,662	321,395	67,241	1,428,607
Apr. <sup>R</sup>	15,172	99,411	-	195,669	642,326	18,830	59,834	33,597	320,742	82,166	1,467,747
May	13,203	107,445	-	193,377	647,938	18,446	59,834	33,841	337,702	85,140	1,496,926
Jun.	13,206	93,519	-	203,153	649,524	18,447	66,323	34,424	306,979	97,095	1,482,670
Jul.	15,122	91,822	-	193,440	653,358	20,084	66,322	35,341	281,318	96,798	1,453,605
Aug. <sup>R</sup>	11,504	87,955	-	214,069	662,965	20,079	66,579	35,481	313,577	103,736	1,515,945
Sep. <sup>R</sup>	13,181	88,173	-	209,781	672,776	18,694	73,563	49,195	283,632	92,972	1,501,967
Oct.	13,518	73,949	-	216,999	687,887	19,697	73,640	57,345	254,135	90,404	1,487,574
Nov. <sup>R</sup>	13,901	63,431	-	255,697	699,747	19,692	92,568	58,345	244,427	93,892	1,541,700
Dec. <sup>R</sup>	19,384	71,464	-	250,251	710,861	24,606	87,167	44,840	220,586	89,800	1,518,959
2009 Jan.	13,963	74,306	-	274,767	713,112	24,617	81,524	36,740	228,980	96,181	1,544,190
Feb.	14,706	92,444	-	261,364	716,167	24,611	81,605	37,862	221,013	97,706	1,547,478
Mar.	14,972	77,221	-	270,884	709,923	24,606	81,844	37,905	273,564	94,929	1,585,848
Apr.	15,726	79,664	-	282,379	720,797	23,133	87,419	39,701	235,496	89,781	1,574,096
May	14,005	77,025	-	288,094	737,772	20,665	87,482	41,951	230,580	100,111	1,597,685
Jun.	15,921	79,600	-	284,738	724,382	23,150	80,763	46,148	234,361	94,638	1,583,701
Jul.	14,632	89,061	-	289,474	732,067	23,140	77,083	46,148	221,123	96,876	1,589,604
Aug.	15,875	79,869	-	299,425	741,731	23,133	78,604	46,951	205,876	101,146	1,592,610
Sep.	16,940	82,970	-	311,762	749,255	18,204	78,604	46,435	208,982	101,208	1,614,360
Oct.	13,399	80,170	-	302,607	768,452	18,252	81,604	46,435	210,465	99,558	1,620,942
Nov.	13,580	78,795	-	288,148	777,810	13,799	81,603	46,435	215,929	105,262	1,621,361
Dec. <sup>P</sup>	20,316	78,722	-	269,272	773,814	13,799	81,266	46,430	214,003	102,256	1,599,878

Source: Eastern Caribbean Central Bank

**Table 4.4**  
**Commonwealth of Dominica**  
**Commercial Banks' Liabilities**  
 In thousands of Eastern Caribbean dollars

Period Ended	EC\$ DEPOSITS			Foreign Currency Deposits	Total Deposits	BALANCES DUE TO			Foreign Liabilities	Other Liabilities	Total Capital (Equity)	Total Liabilities and Equity
	Demand	Time	Savings			ECCB	Other Local Banks	Other ECCU Banks				
2000 Dec.	114,375	176,477	326,317	14,125	631,294	5,299	31	44,789	2,854	19,668	65,300	769,235
2001 Dec.	109,485	189,038	334,637	17,878	651,038	-	10,458	29,600	2,055	37,254	72,580	802,985
2002 Dec.	161,145	210,645	342,486	24,464	738,740	-	22,630	30,264	2,340	38,865	72,128	904,967
2003 Dec.	161,603	209,661	379,863	46,791	797,918	-	22,600	4,027	2,430	34,892	76,066	937,933
2004 Dec.	167,444	199,953	459,756	44,766	871,919	-	8,500	11,886	7,881	57,227	81,304	1,038,717
2005 Mar.	175,265	196,925	485,718	37,290	895,198	-	8,000	26,583	10,308	37,380	83,871	1,061,340
Jun.	177,509	202,804	493,618	35,646	909,577	-	8,000	30,564	13,865	38,325	84,775	1,085,106
Sep.	192,312	198,468	481,718	25,690	898,188	-	8,000	32,291	13,519	35,547	83,361	1,070,906
Dec.	197,934	201,143	487,005	26,622	912,704	-	8,000	9,146	21,597	45,222	84,607	1,081,276
2006 Mar.	202,946	205,224	512,806	38,234	959,210	-	8,000	21,165	26,424	37,633	86,952	1,139,384
Jun.	202,669	209,048	527,401	37,452	976,570	-	-	22,932	28,683	52,187	68,021	1,148,393
Sep.	212,834	216,988	535,057	35,686	1,000,565	-	-	45,758	32,578	51,805	72,394	1,203,100
Dec.	225,610	231,741	552,035	36,237	1,045,623	-	-	31,310	39,231	49,386	77,386	1,242,936
2007 Mar.	266,736	246,156	556,380	33,877	1,103,149	-	-	26,815	33,964	68,737	78,015	1,310,680
Jun.	256,265	255,811	570,265	31,697	1,114,038	-	-	27,645	36,506	76,742	80,037	1,334,968
Sep. <sup>R</sup>	269,997	251,988	590,427	33,002	1,145,414	-	-	20,321	41,341	90,856	83,504	1,381,436
Dec.	284,589	256,972	614,954	30,248	1,186,763	-	-	37,240	45,114	95,467	85,890	1,450,474
2008 Jan. <sup>R</sup>	278,804	263,226	620,246	32,089	1,194,365	-	-	21,047	48,788	85,540	84,899	1,434,639
Feb.	271,413	266,387	638,489	30,308	1,206,597	-	-	20,658	41,922	87,093	87,121	1,443,391
Mar.	263,450	254,486	658,519	33,303	1,209,758	-	-	22,488	41,475	68,900	85,986	1,428,607
Apr. <sup>R</sup>	271,390	253,000	662,938	41,656	1,228,984	-	-	23,717	42,983	84,658	87,405	1,467,747
May	262,199	262,514	671,980	41,000	1,237,693	-	-	28,926	46,387	89,216	94,704	1,496,926
Jun.	250,673	262,047	667,011	47,185	1,226,916	-	-	26,602	42,220	92,737	94,195	1,482,670
Jul.	238,240	265,193	662,798	41,134	1,207,365	-	-	23,185	43,176	85,984	93,895	1,453,605
Aug. <sup>R</sup>	307,649	250,059	662,026	38,422	1,258,156	-	-	28,171	43,871	91,677	94,070	1,515,945
Sep. <sup>R</sup>	300,145	254,822	655,982	32,748	1,243,697	-	-	32,715	44,883	89,275	91,397	1,501,967
Oct.	286,048	255,249	659,798	26,378	1,227,473	-	-	32,714	46,855	91,720	88,812	1,487,574
Nov. <sup>R</sup>	299,257	254,948	663,732	32,763	1,250,700	-	-	65,703	49,555	88,800	86,942	1,541,700
Dec. <sup>R</sup>	266,241	257,390	662,957	31,269	1,217,857	-	-	63,985	51,913	94,986	90,218	1,518,959
2009 Jan.	273,842	261,027	671,618	38,545	1,245,032	-	-	65,512	47,283	95,670	90,693	1,544,190
Feb.	271,823	270,014	672,844	37,226	1,251,907	-	-	63,457	47,481	92,248	92,385	1,547,478
Mar.	321,293	277,260	657,366	34,806	1,290,725	-	-	60,357	47,405	94,134	93,227	1,585,848
Apr.	297,308	280,479	670,917	33,795	1,282,499	-	-	59,454	48,021	88,621	95,501	1,574,096
May	302,023	283,075	677,058	31,817	1,293,973	-	-	62,533	49,266	89,747	102,166	1,597,685
Jun.	280,502	282,830	680,173	27,694	1,271,199	-	-	74,877	48,927	85,770	102,928	1,583,701
Jul.	283,922	285,146	680,555	24,697	1,274,320	-	-	74,235	50,794	86,092	104,163	1,589,604
Aug.	284,207	288,961	680,477	22,002	1,275,647	-	-	71,476	49,955	89,149	106,383	1,592,610
Sep.	273,427	284,010	715,805	18,765	1,292,007	-	-	68,690	50,725	95,081	107,857	1,614,360
Oct.	267,464	281,717	722,807	17,665	1,289,653	-	-	72,938	51,532	97,664	109,155	1,620,942
Nov.	267,568	283,206	726,640	17,780	1,295,194	-	-	69,257	54,938	91,412	110,560	1,621,361
Dec. <sup>P</sup>	238,981	281,830	737,800	21,892	1,280,503	-	-	63,136	52,744	90,805	112,690	1,599,878

Source: Eastern Caribbean Central Bank

**Table 4.5**  
**Commonwealth of Dominica**  
**Commercial Banks' Net External Position**  
**In thousands of Eastern Caribbean dollars**

Period Ended	EXTERNAL ASSETS*						EXTERNAL LIABILITIES**				Net External Assets
	Foreign Currency	Due from Banks Abroad	Investments	Loans to Non-Residents	Other	Total	Due to Banks Abroad	Non-Residents Deposits	Other	Total	
2000 Dec.	3,920	73,017	6,999	10,098	486	94,520	2,384	84,890	470	87,744	6,776
2001 Dec.	3,838	84,768	6,999	10,030	61	105,696	1,496	88,812	559	90,867	14,829
2002 Dec.	3,959	139,248	6,997	8,659	305	159,168	1,652	93,523	688	95,863	63,305
2003 Dec.	3,600	115,114	50,487	7,682	73	176,956	1,916	93,564	514	95,994	80,962
2004 Dec.	4,137	110,930	102,743	9,549	279	227,638	7,189	134,824	692	142,705	84,933
2005 Mar.	7,884	98,891	145,932	8,950	799	262,456	9,888	132,363	420	142,671	119,785
Jun.	1,875	113,120	144,062	8,723	694	268,474	13,376	145,256	489	159,121	109,353
Sep.	1,952	132,102	111,854	9,430	456	255,794	12,913	138,220	606	151,739	104,055
Dec.	4,007	50,842	104,003	8,581	6,523	173,956	21,531	138,782	66	160,379	13,577
2006 Mar.	2,982	84,289	108,314	10,638	85	206,308	26,358	147,525	66	173,949	32,359
Jun.	2,394	84,115	109,486	11,518	13	207,526	28,617	154,504	66	183,187	24,339
Sep.	2,424	77,515	122,270	11,588	25	213,822	32,440	148,558	138	181,136	32,686
Dec.	5,307	87,332	141,647	12,387	99	246,772	38,221	145,869	1,010	185,100	61,672
2007 Mar.	2,686	111,512	157,337	12,810	17	284,362	32,640	152,709	1,324	186,673	97,689
Jun.	2,912	114,863	171,455	14,253	5	303,488	34,476	152,311	2,030	188,817	114,671
Sep. <sup>R</sup>	2,632	134,979	159,893	12,759	5	310,268	38,957	153,475	2,384	194,816	115,452
Dec.	4,937	115,993	168,277	14,226	204	303,637	42,112	149,932	3,002	195,046	108,591
2008 Jan. <sup>R</sup>	3,341	139,894	171,597	14,374	-	329,206	36,778	154,275	12,010	203,063	126,143
Feb.	3,829	139,493	171,578	14,085	15	329,000	38,590	147,567	3,332	189,489	139,511
Mar.	4,350	135,736	181,299	14,090	10	335,485	38,251	151,884	3,224	193,359	142,126
Apr. <sup>R</sup>	2,481	133,040	185,221	13,601	-	334,343	39,118	154,670	3,865	197,653	136,690
May	3,133	150,123	184,427	13,624	19	351,326	42,953	152,375	3,434	198,762	152,564
Jun.	3,670	134,452	168,855	13,118	2	320,097	38,794	155,857	3,426	198,077	122,020
Jul.	2,604	113,990	164,720	13,207	4	294,525	39,690	154,820	3,486	197,996	96,529
Aug. <sup>R</sup>	3,155	145,257	165,165	18,035	-	331,612	39,622	157,322	4,249	201,193	130,419
Sep. <sup>R</sup>	2,971	119,017	161,644	17,847	-	301,479	40,198	156,952	4,685	201,835	99,644
Oct.	4,986	109,671	138,481	17,756	997	271,891	42,983	155,446	3,872	202,301	69,590
Nov.	3,056	115,678	125,691	17,915	2	262,342	45,632	155,544	3,923	205,099	57,243
Dec. <sup>R</sup>	4,241	95,487	120,858	17,481	-	238,067	47,344	150,558	4,569	202,471	35,596
2009 Jan.	3,028	103,928	122,007	17,624	17	246,604	43,181	148,333	4,102	195,616	50,988
Feb.	3,990	96,269	120,754	17,793	-	238,806	42,158	150,806	5,323	198,287	40,519
Mar.	3,590	149,573	120,401	18,207	-	291,771	42,474	138,684	4,931	186,089	105,682
Apr.	2,208	112,863	120,421	20,004	4	255,500	43,758	137,034	4,263	185,055	70,445
May	2,935	107,812	119,813	19,844	20	250,424	44,583	138,693	4,683	187,959	62,465
Jun.	3,332	111,450	119,559	19,787	20	254,148	43,955	138,479	4,972	187,406	66,742
Jul.	5,129	95,766	120,206	19,323	22	240,446	45,672	128,161	5,122	178,955	61,491
Aug.	3,816	81,548	120,488	19,230	24	225,106	44,732	127,373	5,223	177,328	47,778
Sep.	1,993	89,117	117,849	18,945	23	227,927	45,364	128,969	5,361	179,694	48,233
Oct.	5,097	86,900	117,607	18,852	861	229,317	46,271	128,394	5,261	179,926	49,391
Nov.	4,727	90,082	120,978	18,797	142	234,726	46,661	130,762	8,277	185,700	49,026
Dec. <sup>P</sup>	3,742	106,096	104,133	18,480	32	232,483	47,227	130,868	5,517	183,612	48,871

Source: Eastern Caribbean Central Bank

\* External Assets includes Loans to Non-Residents

\*\* External Liabilities includes Non-Residents Deposits

**Table 4.6**  
**Commonwealth of Dominica**  
**Monetary Survey**  
**In thousands of Eastern Caribbean dollars**

Period Ended	Net Foreign Assets	DOMESTIC CREDIT* (of which)				MONETARY LIABILITIES (M2)*						Other Items (net)
		Government (net)	Private Sector Credit	Other Public Sector (net)	Total	Money Supply (M1)	QUASI-MONEY				Total Monetary Liabilities (M2)	
							Private Sector Time Deposits	Private Sector Savings Deposits	Private Sector Foreign Currency Deposits	Total		
2000 Dec.	65,587	69,253	460,319	4,594	534,167	103,328	146,527	254,479	10,046	411,052	514,380	(85,374)
2001 Dec.	97,563	90,140	447,401	9,134	546,675	106,816	163,314	263,777	15,944	443,035	549,851	(94,386)
2002 Dec.	201,005	51,058	439,642	9,741	500,440	129,352	186,440	265,194	22,280	473,914	603,266	(98,180)
2003 Dec. <sup>R</sup>	299,197	27,872	427,010	(4,768)	450,114	133,633	184,921	284,440	43,220	512,581	646,214	(103,097)
2004 Dec.	361,391	14,501	458,084	(22,630)	449,954	141,250	170,788	335,079	28,259	534,126	675,376	(135,970)
2005 Mar.	370,706	15,264	456,898	(33,597)	438,565	150,113	168,067	357,074	25,955	551,096	701,209	(108,062)
Jun.	363,929	13,382	461,014	(37,420)	436,976	149,547	173,188	361,053	11,529	545,770	695,317	(105,589)
Sep.	351,133	16,741	485,387	(40,497)	461,630	161,634	169,178	346,098	11,694	526,970	688,604	(124,159)
Dec.	356,173	17,636	485,718	(40,846)	462,508	172,344	167,749	348,649	11,643	528,041	700,385	(118,296)
2006 Mar.	360,055	6,577	520,058	(51,173)	475,462	180,170	174,469	358,490	11,558	544,517	724,687	(110,830)
Jun.	364,109	6,099	512,000	(53,509)	464,589	178,719	172,631	371,493	12,002	556,126	734,845	(93,853)
Sep.	364,793	(19,597)	531,501	(56,289)	455,614	175,640	178,615	378,280	10,303	567,198	742,838	(77,570)
Dec.	427,213	(46,518)	538,834	(58,004)	434,313	174,598	184,226	398,630	12,209	595,065	769,663	(91,862)
2007 Mar.	493,686	(74,553)	549,883	(62,426)	412,904	195,884	182,879	401,914	9,716	594,509	790,393	(116,197)
Jun.	514,229	(62,688)	555,493	(62,852)	429,953	193,158	192,020	420,426	10,425	622,871	816,029	(128,153)
Sep.	530,635	(73,156)	550,499	(68,325)	409,018	202,047	188,493	428,637	11,075	628,205	830,252	(109,400)
Dec.	471,160	(53,669)	565,049	(73,304)	438,075	196,458	192,711	445,187	10,188	648,086	844,544	(64,691)
2008 Jan.	507,706	(49,787)	570,238	(78,583)	441,869	205,130	198,399	449,991	8,703	657,093	862,223	(87,352)
Feb.	555,221	(65,332)	575,287	(78,354)	431,600	212,497	201,455	453,869	10,368	665,692	878,189	(108,633)
Mar.	554,164	(65,279)	556,434	(81,157)	409,998	202,167	204,549	457,015	13,537	675,101	877,268	(86,894)
Apr.	539,680	(58,224)	568,207	(82,787)	427,196	200,899	202,222	459,079	13,290	674,591	875,490	(91,386)
May.	580,006	(67,742)	573,604	(79,589)	426,273	219,642	201,420	467,946	13,803	683,169	902,811	(103,468)
Jun.	534,792	(37,277)	574,970	(81,785)	455,908	219,959	201,315	463,823	13,011	678,149	898,108	(92,592)
Jul.	495,501	(32,107)	585,745	(84,098)	469,539	197,293	204,629	465,621	14,031	684,281	881,574	(83,466)
Aug.	541,988	(64,167)	583,439	(87,462)	431,810	208,843	204,889	464,763	13,162	682,814	891,657	(82,141)
Sep.	548,940	(68,325)	587,495	(89,173)	429,997	204,257	205,664	462,545	13,811	682,020	886,277	(92,660)
Oct.	529,000	(72,415)	604,320	(87,149)	444,756	199,392	207,354	465,038	12,370	684,762	884,154	(89,603)
Nov.	521,860	(71,955)	606,993	(90,715)	444,323	190,679	207,243	468,098	13,748	689,089	879,768	(86,416)
Dec.	504,128	(57,630)	611,872	(83,858)	470,383	183,444	208,850	473,290	15,493	697,633	881,077	(93,434)
2009 Jan.	527,406	(50,580)	616,016	(86,734)	478,701	205,608	213,331	479,150	14,695	707,176	912,784	(93,323)
Feb.	520,643	(45,954)	621,793	(89,144)	486,694	203,979	221,391	479,605	16,347	717,343	921,322	(86,015)
Mar.	574,879	(75,474)	605,724	(76,140)	454,111	209,216	234,046	480,638	14,868	729,552	938,768	(90,221)
Apr.	562,511	(73,469)	613,867	(75,981)	464,417	194,085	237,267	488,702	13,612	739,581	933,666	(93,262)
May.	590,183	(84,345)	618,679	(78,549)	455,785	201,137	239,802	497,731	15,654	753,187	954,324	(91,645)
Jun.	579,177	(67,867)	616,144	(79,137)	469,140	199,436	239,548	502,227	14,173	755,948	955,384	(92,933)
Jul.	597,480	(82,779)	621,169	(74,864)	463,526	204,771	242,228	504,608	14,640	761,476	966,247	(94,760)
Aug.	589,272	(77,057)	627,013	(78,331)	471,625	192,782	245,987	505,446	18,500	769,933	962,715	(98,182)
Sep.	571,975	(73,357)	643,193	(88,037)	481,799	197,856	240,996	504,250	15,309	760,555	958,411	(95,363)
Oct.	580,963	(70,527)	649,083	(88,213)	490,343	201,564	238,690	510,972	14,257	763,919	965,483	(105,824)
Nov.	553,841	(58,931)	653,349	(86,982)	507,436	199,954	237,109	515,778	14,556	767,443	967,397	(93,880)
Dec. <sup>P</sup>	557,337	(48,165)	654,338	(92,465)	513,707	198,359	236,274	520,534	14,162	770,970	969,329	(101,715)

Source: Eastern Caribbean Central Bank

\* See Definitions and Notes to Statistical Tables for updates to methodology



**Table 4.7**  
**Commonwealth of Dominica**  
**Commercial Banks' Demand Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Demand Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	31,543	7,505	29,843	25,043	8,549	4,444	7,448	114,375
2001 Dec.	21,214	5,850	36,622	20,352	11,895	3,342	10,210	109,485
2002 Dec.	50,048	4,002	50,483	20,650	17,308	5,397	13,257	161,145
2003 Dec.	44,675	7,271	50,475	23,223	18,262	7,490	10,207	161,603
2004 Dec.	33,555	13,514	46,382	27,219	20,366	9,684	16,724	167,444
2005 Mar.	36,906	12,994	43,327	30,055	25,142	10,079	16,762	175,265
Jun.	38,831	12,186	52,826	31,498	17,105	10,314	14,749	177,509
Sep.	32,776	15,223	60,092	37,600	15,935	10,484	20,202	192,312
Dec.	29,142	15,472	63,348	40,736	18,667	10,634	19,935	197,934
2006 Mar.	32,609	13,745	66,433	46,816	16,421	10,766	16,156	202,946
Jun.	31,629	11,432	57,422	50,233	21,215	10,923	19,815	202,669
Sep.	54,196	10,539	50,236	53,764	18,969	11,072	14,058	212,834
Dec.	77,295	7,450	49,422	43,444	25,006	11,281	11,712	225,610
2007 Mar.	93,427	7,776	50,771	56,052	32,742	11,143	14,825	266,736
Jun.	81,228	8,305	57,849	59,671	21,316	11,312	16,584	256,265
Sep.	91,620	5,403	56,964	67,439	20,760	11,819	15,992	269,997
Dec.	86,733	7,713	61,873	48,216	25,992	11,349	42,713	284,589
2008 Jan.	84,062	9,873	62,466	63,924	23,582	11,349	23,548	278,804
Feb.	80,509	6,416	63,695	62,172	28,486	11,349	18,786	271,413
Mar.	77,172	7,879	62,127	59,943	24,056	11,349	20,924	263,450
Apr.	72,928	9,067	65,882	53,134	28,868	11,349	30,162	271,390
May	57,225	8,063	74,656	65,199	27,893	4,349	24,814	262,199
Jun.	44,084	11,449	68,833	63,943	37,059	4,349	20,956	250,673
Jul.	43,157	13,111	62,861	57,448	29,622	4,349	27,692	238,240
Aug.	100,680	15,821	73,488	58,699	24,753	4,782	29,426	307,649
Sep.	97,951	14,373	60,442	74,137	22,227	4,782	26,233	300,145
Oct.	102,172	13,667	58,515	65,843	19,626	4,839	21,386	286,048
Nov.	108,305	18,573	63,009	59,193	21,793	4,863	23,521	299,257
Dec.	96,987	11,009	64,374	49,857	20,411	4,893	18,710	266,241
2009 Jan.	87,603	11,430	65,255	65,974	21,825	4,913	16,842	273,842
Feb.	80,025	13,102	64,134	65,981	21,088	4,935	22,558	271,823
Mar.	121,325	11,672	69,144	58,961	31,588	4,961	23,642	321,293
Apr.	117,160	8,433	68,235	51,325	25,672	4,985	21,498	297,308
May	123,028	9,552	62,693	66,554	20,506	5,009	14,681	302,023
Jun.	99,020	8,560	66,391	61,743	23,067	5,009	16,712	280,502
Jul.	96,620	11,760	73,165	59,266	20,427	5,009	17,675	283,922
Aug.	100,377	15,539	72,451	48,859	22,041	5,009	19,931	284,207
Sep.	81,971	14,355	66,913	65,897	18,382	5,009	20,900	273,427
Oct.	76,830	13,383	67,637	63,574	18,251	5,009	22,780	267,464
Nov.	68,682	13,866	71,356	57,464	22,659	5,110	28,431	267,568
Dec. <sup>P</sup>	48,045	18,962	66,813	51,641	24,103	5,127	24,290	238,981

Source: Eastern Caribbean Central Bank

**Table 4.8**  
**Commonwealth of Dominica**  
**Commercial Banks' Savings Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Savings Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	4,653	286	16,528	232,496	5,455	-	66,899	326,317
2001 Dec.	1,918	746	11,834	247,149	4,784	10	68,196	334,637
2002 Dec.	5,793	601	10,320	251,845	3,023	6	70,898	342,486
2003 Dec.	11,658	11,207	7,935	271,059	5,420	26	72,558	379,863
2004 Dec.	8,407	29,206	6,557	321,922	6,572	28	87,064	459,756
2005 Mar.	7,387	33,428	7,316	343,408	6,350	-	87,829	485,718
Jun.	7,087	36,037	9,050	344,328	7,675	-	89,441	493,618
Sep.	6,840	42,555	7,754	332,295	6,036	13	86,225	481,718
Dec.	8,260	43,108	9,428	333,613	5,608	-	86,988	487,005
2006 Mar.	10,687	54,275	11,021	341,789	5,677	3	89,354	512,806
Jun.	9,657	52,858	12,021	350,133	9,333	6	93,393	527,401
Sep.	7,621	56,420	13,468	358,058	6,745	9	92,736	535,057
Dec.	7,367	52,360	14,984	377,331	6,315	-	93,678	552,035
2007 Mar.	7,587	50,000	13,607	381,183	7,079	45	96,879	556,380
Jun.	6,059	47,925	12,401	400,658	7,327	40	95,855	570,265
Sep.	5,950	56,513	14,728	407,084	6,825	-	99,327	590,427
Dec.	10,772	57,928	11,478	426,259	7,450	-	101,067	614,954
2008 Jan.	10,748	57,760	12,760	430,707	6,524	-	101,747	620,246
Feb.	18,708	63,910	12,953	433,697	7,219	-	102,002	638,489
Mar.	18,794	80,004	12,560	436,772	7,318	365	102,706	658,519
Apr.	18,447	80,449	11,723	440,709	6,647	-	104,963	662,938
May	18,465	79,905	13,384	448,113	6,449	-	105,664	671,980
Jun.	18,239	76,179	13,778	442,689	7,356	-	108,770	667,011
Jul.	13,218	76,800	14,574	444,883	6,164	-	107,159	662,798
Aug.	12,648	77,259	14,138	444,562	6,063	-	107,356	662,026
Sep.	10,413	78,115	14,340	443,653	4,552	-	104,909	655,982
Oct.	10,073	78,565	14,760	446,061	4,217	-	106,122	659,798
Nov.	9,840	79,006	16,429	446,582	5,087	-	106,788	663,732
Dec.	6,001	79,491	17,536	449,488	5,663	603	104,175	662,957
2009 Jan.	5,912	82,631	17,612	455,965	5,573	-	103,925	671,618
Feb.	5,787	83,009	17,280	456,521	5,804	-	104,443	672,844
Mar.	3,588	70,635	18,333	456,562	5,743	-	102,505	657,366
Apr.	3,027	72,849	18,406	465,232	5,064	-	106,339	670,917
May	2,562	74,615	17,593	468,881	11,257	-	102,150	677,058
Jun.	2,133	74,857	18,335	472,124	11,768	-	100,956	680,173
Jul.	4,065	68,781	18,288	474,504	11,816	-	103,101	680,555
Aug.	2,821	69,577	19,099	475,164	11,183	-	102,633	680,477
Sep.	25,567	82,780	19,566	473,628	11,056	-	103,208	715,805
Oct.	25,465	83,260	19,957	480,416	10,599	-	103,110	722,807
Nov.	25,144	81,729	20,387	484,556	10,835	-	103,989	726,640
Dec. <sup>P</sup>	30,067	82,266	22,891	487,217	10,426	-	104,933	737,800

Source: Eastern Caribbean Central Bank

**Table 4.9**  
**Commonwealth of Dominica**  
**Commercial Banks' Time Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Time Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	3,179	14,506	25,591	96,073	24,863	-	12,265	176,477
2001 Dec.	3,267	7,664	26,442	113,066	23,804	2	14,793	189,038
2002 Dec.	3,432	8,143	25,592	132,569	28,277	2	12,630	210,645
2003 Dec.	3,607	7,546	29,122	128,262	27,535	2	13,587	209,661
2004 Dec.	3,760	575	23,424	110,854	36,492	18	24,830	199,953
2005 Mar.	3,754	580	25,505	106,632	35,930	-	24,524	196,925
Jun.	3,757	584	26,233	111,122	35,833	-	25,275	202,804
Sep.	3,766	589	11,944	120,369	36,865	-	24,935	198,468
Dec.	5,909	588	11,455	119,147	37,147	-	26,897	201,143
2006 Mar.	5,909	592	16,705	120,742	36,854	168	24,254	205,224
Jun.	5,912	6,054	15,786	123,516	33,161	168	24,451	209,048
Sep.	7,921	6,058	16,543	126,125	35,947	-	24,394	216,988
Dec.	8,921	14,062	16,317	129,110	38,799	-	24,532	231,741
2007 Mar.	18,923	19,067	13,319	124,654	44,906	-	25,287	246,156
Jun.	18,902	19,071	16,225	125,880	49,915	-	25,818	255,811
Sep.	19,060	19,080	11,820	126,898	49,775	-	25,355	251,988
Dec.	19,060	19,085	11,341	130,776	50,594	-	26,116	256,972
2008 Jan.	19,060	19,606	13,187	131,984	53,228	-	26,161	263,226
Feb.	19,515	19,639	13,210	134,954	53,291	-	25,778	266,387
Mar.	19,515	4,639	13,433	134,371	56,745	-	25,783	254,486
Apr.	19,515	4,639	13,281	132,196	56,745	-	26,624	253,000
May	29,515	4,644	12,095	132,479	56,846	-	26,935	262,514
Jun.	29,518	4,644	12,211	132,201	56,903	-	26,570	262,047
Jul.	29,518	4,644	10,693	136,934	57,002	-	26,402	265,193
Aug.	14,214	4,648	12,124	134,381	58,384	-	26,308	250,059
Sep.	14,224	4,648	12,114	134,217	59,333	-	30,286	254,822
Oct.	14,224	4,648	12,117	135,376	59,861	-	29,023	255,249
Nov.	14,224	4,653	12,121	135,062	60,060	-	28,828	254,948
Dec.	14,701	4,653	12,505	135,696	60,649	-	29,186	257,390
2009 Jan.	14,701	4,008	11,551	139,011	62,769	-	28,987	261,027
Feb.	15,020	4,657	18,903	139,570	62,918	-	28,946	270,014
Mar.	15,020	4,657	24,246	146,537	63,263	-	23,537	277,260
Apr.	15,020	4,657	24,315	149,266	63,686	-	23,535	280,479
May	15,020	4,662	24,322	150,212	65,268	-	23,591	283,075
Jun.	14,938	4,662	24,325	149,904	65,319	-	23,682	282,830
Jul.	14,938	4,662	24,290	152,140	65,798	-	23,318	285,146
Aug.	14,938	4,666	24,307	156,500	65,180	-	23,370	288,961
Sep.	14,948	4,666	20,320	156,826	63,850	-	23,400	284,010
Oct.	14,948	4,666	20,355	154,364	63,971	-	23,413	281,717
Nov.	14,948	4,671	17,406	155,961	63,742	-	26,478	283,206
Dec. <sup>P</sup>	14,948	4,671	17,402	155,030	63,842	-	25,937	281,830

Source: Eastern Caribbean Central Bank

**Table 4.10**  
**Commonwealth of Dominica**  
**Commercial Banks' Foreign Currency Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Foreign Currency Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	3,994	18	8,896	1,127	23	-	67	14,125
2001 Dec.	1,731	1	15,019	902	23	-	202	17,878
2002 Dec.	1,841	8	22,011	264	5	-	335	24,464
2003 Dec.	1,534	1	9,975	241	33,004	-	2,036	46,791
2004 Dec.	1,154	1	7,288	6,120	14,851	-	15,352	44,766
2005 Mar.	578	1	5,983	5,099	14,873	-	10,756	37,290
Jun.	198	1	6,403	5,109	17	-	23,918	35,646
Sep.	218	34	5,991	5,085	618	-	13,744	25,690
Dec.	259	62	5,212	5,084	1,347	-	14,658	26,622
2006 Mar.	238	84	5,394	5,444	720	-	26,354	38,234
Jun.	238	169	6,529	5,158	315	-	25,043	37,452
Sep.	193	64	4,193	5,315	795	-	25,126	35,686
Dec.	193	12	6,120	5,000	1,089	-	23,823	36,237
2007 Mar.	299	1,321	4,598	5,117	1	-	22,541	33,877
Jun.	308	2	5,389	5,035	1	-	20,962	31,697
Sep.	376	2	5,981	5,092	2	-	21,549	33,002
Dec.	376	2	5,111	4,984	93	-	19,682	30,248
2008 Jan.	767	2,941	8,505	152	46	-	19,678	32,089
Feb.	766	2	5,346	4,954	68	-	19,172	30,308
Mar.	766	2	8,345	4,938	254	-	18,998	33,303
Apr.	2,267	2	5,041	8,189	60	-	26,097	41,656
May	738	2	5,448	8,206	149	-	26,457	41,000
Jun.	738	2	4,815	8,195	1	-	33,434	47,185
Jul.	659	2	5,617	8,358	56	-	26,442	41,134
Aug.	658	1	4,924	8,160	78	-	24,601	38,422
Sep.	533	1	5,377	8,356	78	-	18,403	32,748
Oct.	608	1	3,831	8,384	155	-	13,399	26,378
Nov.	774	1	4,505	9,123	120	-	18,240	32,763
Dec.	2,296	1	7,066	8,355	72	-	13,479	31,269
2009 Jan.	2,020	1	6,173	8,465	57	-	21,829	38,545
Feb.	1,929	1	7,595	8,590	162	-	18,949	37,226
Mar.	749	1	6,203	8,618	47	-	19,188	34,806
Apr.	1,255	1	4,925	8,670	17	-	18,927	33,795
May	407	1	6,938	8,651	65	-	15,755	31,817
Jun.	381	1	5,378	8,740	55	-	13,139	27,694
Jul.	7,898	1	5,638	8,943	59	-	2,158	24,697
Aug.	1,981	1	6,793	9,109	2,589	9	1,520	22,002
Sep.	2,366	1	5,808	8,963	529	9	1,089	18,765
Oct.	2,396	1	4,694	9,129	425	9	1,011	17,665
Nov.	2,263	1	5,223	9,202	122	9	960	17,780
Dec. <sup>P</sup>	2,645	1	4,712	9,236	205	9	5,084	21,892

Source: Eastern Caribbean Central Bank

**Table 4.11**  
**Commonwealth of Dominica**  
**Commercial Banks' Total Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Deposits
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	43,369	22,315	80,858	354,739	38,890	4,444	86,679	631,294
2001 Dec.	28,130	14,261	89,917	381,469	40,506	3,354	93,401	651,038
2002 Dec.	61,114	12,754	108,406	405,328	48,613	5,405	97,120	738,740
2003 Dec.	61,474	26,025	97,507	422,785	84,221	7,518	98,388	797,918
2004 Dec.	46,876	43,296	83,651	466,115	78,281	9,730	143,970	871,919
2005 Mar.	48,625	47,003	82,131	485,194	82,295	10,079	139,871	895,198
Jun.	49,873	48,808	94,512	492,057	60,630	10,314	153,383	909,577
Sep.	43,600	58,401	85,781	495,349	59,454	10,497	145,106	898,188
Dec.	43,570	59,230	89,443	498,580	62,769	10,634	148,478	912,704
2006 Mar.	49,443	68,696	99,553	514,791	59,672	10,937	156,118	959,210
Jun.	47,436	70,513	91,758	529,040	64,024	11,097	162,702	976,570
Sep.	69,931	73,081	84,440	543,262	62,456	11,081	156,314	1,000,565
Dec.	93,776	73,884	86,843	554,885	71,209	11,281	153,745	1,045,623
2007 Mar.	120,236	78,164	82,295	567,006	84,728	11,188	159,532	1,103,149
Jun.	106,497	75,303	91,864	591,244	78,559	11,352	159,219	1,114,038
Sep.	117,006	80,998	89,493	606,513	77,362	11,819	162,223	1,145,414
Dec.	116,941	84,728	89,803	610,235	84,129	11,349	189,578	1,186,763
2008 Jan.	114,637	90,180	96,918	626,767	83,380	11,349	171,134	1,194,365
Feb.	119,498	89,967	95,204	635,777	89,064	11,349	165,738	1,206,597
Mar.	116,247	92,524	96,465	636,024	88,373	11,714	168,411	1,209,758
Apr.	113,157	94,157	95,927	634,228	92,320	11,349	187,846	1,228,984
May	105,943	92,614	105,583	653,997	91,337	4,349	183,870	1,237,693
Jun.	92,579	92,274	99,637	647,028	101,319	4,349	189,730	1,226,916
Jul.	86,552	94,557	93,745	647,623	92,844	4,349	187,695	1,207,365
Aug.	128,200	97,729	104,674	645,802	89,278	4,782	187,691	1,258,156
Sep.	123,121	97,137	92,273	660,363	86,190	4,782	179,831	1,243,697
Oct.	127,077	96,881	89,223	655,664	83,859	4,839	169,930	1,227,473
Nov.	133,143	102,233	96,064	649,960	87,060	4,863	177,377	1,250,700
Dec.	119,985	95,154	101,481	643,396	86,795	5,496	165,550	1,217,857
2009 Jan.	110,236	98,070	100,591	669,415	90,224	4,913	171,583	1,245,032
Feb.	102,761	100,769	107,912	670,662	89,972	4,935	174,896	1,251,907
Mar.	140,682	86,965	117,926	670,678	100,641	4,961	168,872	1,290,725
Apr.	136,462	85,940	115,881	674,493	94,439	4,985	170,299	1,282,499
May	141,017	88,830	111,546	694,298	97,096	5,009	156,177	1,293,973
Jun.	116,472	88,080	114,429	692,511	100,209	5,009	154,489	1,271,199
Jul.	123,521	85,204	121,381	694,853	98,100	5,009	146,252	1,274,320
Aug.	120,117	89,783	122,650	689,632	100,993	5,018	147,454	1,275,647
Sep.	124,852	101,802	112,607	705,314	93,817	5,018	148,597	1,292,007
Oct.	119,639	101,310	112,643	707,483	93,246	5,018	150,314	1,289,653
Nov.	111,037	100,267	114,372	707,183	97,358	5,119	159,858	1,295,194
Dec. <sup>P</sup>	95,705	105,900	111,818	703,124	98,576	5,136	160,244	1,280,503

Source: Eastern Caribbean Central Bank

**Table 4.12**  
**Commonwealth of Dominica**  
**Commercial Banks' Total Loans & Advances by Borrowers**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Loans & Advances
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	60,142	27,816	202,019	252,067	2,988	128	10,770	555,930
2001 Dec.	65,539	24,293	183,827	255,751	2,689	-	14,654	546,753
2002 Dec.	61,601	23,374	176,654	256,686	1,878	-	8,894	529,087
2003 Dec.	52,751	22,208	175,831	244,789	2,223	-	8,080	505,882
2004 Dec.	15,942	21,626	182,796	267,860	2,261	-	10,815	501,300
2005 Mar.	27,147	14,451	189,243	260,531	1,957	-	10,013	503,342
Jun.	28,792	12,333	188,830	265,015	2,002	-	9,621	506,593
Sep.	20,507	18,858	194,330	283,121	2,769	-	10,284	529,869
Dec.	20,534	19,457	185,147	292,693	2,711	-	9,323	529,865
2006 Mar.	20,450	18,522	206,322	305,893	2,676	-	17,064	570,927
Jun.	19,944	18,004	198,999	304,445	3,389	-	18,448	563,229
Sep.	20,289	17,798	204,454	319,447	2,433	-	29,742	594,163
Dec.	20,266	16,883	203,025	328,184	2,458	-	30,577	601,393
2007 Mar.	20,127	16,773	204,132	338,373	2,167	44	30,612	612,228
Jun.	20,041	13,479	202,307	345,856	2,122	41	32,406	616,252
Sep.	20,357	13,528	181,225	362,432	2,842	-	45,288	625,672
Dec.	19,694	12,724	191,707	367,144	2,167	31	51,164	644,631
2008 Jan.	22,020	12,489	198,970	365,029	2,210	29	51,271	652,018
Feb.	19,393	12,507	204,970	364,104	2,184	29	50,796	653,983
Mar.	19,622	12,256	198,977	351,226	2,204	27	45,414	629,726
Apr.	18,724	12,298	201,597	360,335	2,217	26	47,129	642,326
May	18,373	13,917	204,613	362,776	2,191	24	46,044	647,938
Jun.	21,795	11,440	204,982	363,770	2,194	24	45,319	649,524
Jul.	18,151	11,346	207,684	368,512	2,277	32	45,356	653,358
Aug.	27,231	11,154	201,479	372,431	2,225	32	48,413	662,965
Sep.	22,881	11,018	202,015	375,912	2,297	31	58,622	672,776
Oct.	21,181	11,164	213,016	381,824	2,210	30	58,462	687,887
Nov.	28,617	12,841	216,191	381,327	2,206	29	58,536	699,747
Dec.	28,641	12,611	219,051	383,356	2,197	28	64,977	710,861
2009 Jan.	27,026	12,651	226,749	378,489	2,186	1,352	64,659	713,112
Feb.	24,098	12,940	230,733	379,618	2,172	1,873	64,733	716,167
Mar.	34,360	12,134	214,016	382,287	2,159	22	64,945	709,923
Apr.	31,859	11,861	218,927	385,119	2,170	411	70,450	720,797
May	28,227	12,081	220,015	386,663	2,129	60	88,597	737,772
Jun.	16,553	12,463	218,254	385,777	2,117	184	89,034	724,382
Jul.	22,449	10,228	221,379	387,760	1,933	285	88,033	732,067
Aug.	24,776	10,340	230,567	384,707	1,801	126	89,414	741,731
Sep.	30,440	13,153	243,204	388,393	1,784	-	72,281	749,255
Oct.	27,643	12,479	247,819	389,654	1,784	14	89,059	768,452
Nov.	31,256	12,667	252,498	389,129	1,769	141	90,350	777,810
Dec. <sup>P</sup>	23,119	12,817	253,198	389,505	1,791	32	93,352	773,814

Source: Eastern Caribbean Central Bank

**Table 4.13A**  
**Commonwealth of Dominica**  
**Sectoral Distribution of Commercial Banks' Credit**  
**In thousands of Eastern Caribbean dollars**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Agriculture	11,724	9,754	9,929	9,276	9,202	9,049	8,962	8,535	7,937	8,427
Fisheries	149	148	129	87	110	64	85	100	124	70
Mining & Quarrying	6,267	5,264	6,208	6,954	6,125	11,219	15,722	16,518	17,393	19,935
Manufacturing	28,162	19,002	17,761	17,937	15,606	15,889	19,005	10,015	18,841	16,966
Utilities	40,153	37,147	36,413	35,314	37,055	30,425	45,894	19,046	30,203	32,960
Construction and Land Development	20,010	17,474	14,714	16,295	18,555	19,129	14,598	37,779	36,887	63,780
Distributive Trades	77,794	75,732	75,340	67,315	79,025	73,941	59,523	63,329	69,864	67,077
Tourism	26,027	22,793	21,035	21,032	17,368	19,610	32,451	22,851	19,103	26,967
Entertainment & Catering	2,512	2,805	2,406	3,058	2,399	3,992	3,703	8,042	10,238	8,718
Transportation & Storage	20,225	20,545	19,450	4,565	4,559	4,550	4,176	9,400	29,599	29,507
Financial Institutions	16,788	18,542	1,280	3,689	4,449	5,020	7,014	6,775	12,848	40,259
Professional and other Services	20,739	19,933	20,542	18,006	19,562	20,120	20,944	27,792	39,661	37,337
Government Services	60,419	66,863	73,929	64,473	26,160	26,375	23,907	43,871	30,106	22,650
Personal	224,961	230,751	229,951	237,881	261,125	290,482	345,409	370,578	388,057	399,161
Acquisition of Property	128,376	129,769	138,732	162,638	172,802	178,378	221,296	215,425	233,357	243,292
House & Land Purchases	56,355	59,205	70,637	43,244	36,272	42,597	54,531	36,971	47,275	49,524
Home Const. & Renovation	72,021	70,564	68,095	119,394	136,530	135,781	166,765	178,454	186,082	193,768
Durable Consumer Goods	12,989	11,190	9,159	20,255	8,671	10,193	14,413	15,110	15,698	23,359
Other Personal Loans	83,596	89,792	82,060	54,988	79,652	101,911	109,700	140,043	139,002	132,510
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>555,930</b>	<b>546,753</b>	<b>529,087</b>	<b>505,882</b>	<b>501,300</b>	<b>529,865</b>	<b>601,393</b>	<b>644,631</b>	<b>710,861</b>	<b>773,814</b>
<b>% of Long Term Loans to Total Loans and Advances*</b>	<b>47.5</b>	<b>48.6</b>	<b>55.5</b>	<b>65.8</b>	<b>70.2</b>	<b>71.7</b>	<b>72.2</b>	<b>74.5</b>	<b>73.4</b>	<b>68.4</b>

Source: Eastern Caribbean Central Bank

\* Long Term loans are loans over 5 years

**Table 4.13B**  
**Commonwealth of Dominica**  
**Commercial Banks' Overdrafts & Loans by Maturity**  
**In thousands of Eastern Caribbean dollars**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Overdrafts	154,320	150,202	122,377	110,842	77,705	63,263	53,997	55,746	65,868	61,760
Total Loans & Advances										
Up to 1 year	7,617	9,022	7,283	17,344	21,911	29,361	48,498	47,073	60,325	78,687
1 to 5 years	129,927	121,906	105,938	44,905	49,648	57,307	64,706	61,459	63,246	104,270
Over 5 years	264,066	265,623	293,489	332,791	352,036	379,934	434,192	480,353	521,422	529,097
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>555,930</b>	<b>546,753</b>	<b>529,087</b>	<b>505,882</b>	<b>501,300</b>	<b>529,865</b>	<b>601,393</b>	<b>644,631</b>	<b>710,861</b>	<b>773,814</b>

Source: Eastern Caribbean Central Bank

**Table 4.14**  
**Commonwealth of Dominica**  
**Commercial Banks' Selected Interest Rates**  
**In per cent**

Period Ended	DEPOSITS								LENDING			WEIGHTED RATES**	
	Savings		TIME						Prime Lending	Other Lending Rates *		Average Lending	Average Deposit
			3 Months		6 Months		12 Months			Min	Max		
Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max		
2000 Dec.	4.00	5.50	3.00	5.50	3.00	6.00	3.50	4.50	9.50	7.50	20.78	11.71	3.95
2001 Dec.	4.00	5.50	2.50	4.00	2.50	4.00	2.50	4.50	9.50	7.50	20.78	11.02	3.98
2002 Dec.	3.00	5.50	2.50	4.00	2.50	4.50	2.50	6.00	8.50	7.50	20.78	11.03	3.62
2003 Dec.	3.00	4.50	1.00	3.50	1.00	4.00	1.00	4.25	8.50	5.00	20.79	11.78	3.50
2004 Dec.	3.00	4.25	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.50	20.00	9.78	3.04
2005 Mar.	3.00	4.25	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.50	20.00	10.08	3.07
Jun.	3.00	4.25	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.50	20.00	9.87	3.07
Sep.	3.00	4.25	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.50	18.17	9.83	2.97
Dec.	3.00	4.25	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.50	18.17	9.73	3.12
2006 Mar.	3.00	4.25	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.50	18.17	9.56	3.29
Jun.	3.00	4.25	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	18.17	9.82	3.25
Sep.	3.00	4.25	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	18.17	9.45	3.31
Dec.	3.00	4.25	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	18.17	9.17	3.35
2007 Mar.	3.00	4.25	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	18.17	9.31	3.18
Jun.	3.00	4.25	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	18.17	8.84	3.33
Sep.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	18.17	9.41	3.19
Dec.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	18.17	9.18	3.23
2008 Jan.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	9.30	3.29
Feb.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	9.30	3.29
Mar.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	9.30	3.29
Apr.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	9.14	3.04
May	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	9.14	3.04
Jun.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	9.14	3.04
Jul.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	9.00	3.18
Aug.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	9.00	3.18
Sep.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	9.00	3.18
Oct.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	8.88	3.22
Nov.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	8.88	3.22
Dec.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	8.88	3.22
2009 Jan.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	9.93	3.13
Feb.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	9.93	3.13
Mar.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	9.93	3.13
Apr.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	10.08	3.19
May	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	10.08	3.19
Jun.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	10.08	3.19
Jul.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	19.00	10.09	3.16
Aug.	3.00	4.50	1.00	3.00	1.00	3.25	1.00	3.50	8.50	7.25	18.00	10.09	3.16
Sep.	3.00	4.50	3.00	3.00	3.00	3.25	3.00	3.50	8.50	7.25	18.00	10.09	3.16
Oct.	3.00	4.50	3.00	3.00	3.00	3.25	3.00	3.50	8.50	7.25	18.00	9.99	3.20
Nov.	3.00	4.50	3.00	3.00	3.00	3.25	3.00	3.50	8.50	7.25	18.00	9.99	3.20
Dec. <sup>P</sup>	3.00	4.50	3.00	3.00	3.00	3.25	3.00	3.50	8.50	7.25	18.00	9.99	3.20

Source: Eastern Caribbean Central Bank

\* Includes Other Lending, Nominal Add-on and Effective Add-on Interest Rates

\*\* Data available only quarterly. Quarterly data repeated for respective months



Grenada

**Table 5.1**  
**Grenada**  
**Commercial Banks' Reserve Requirements**  
**In thousands of Eastern Caribbean dollars**

As at last Wednesday of the Month	AVERAGE RESERVES HELD			Required Reserves	Excess Reserves
	With Central Bank	Cash in till	Total		
2000 Dec.	54,202	24,198	78,400	73,504	4,896
2001 Dec.	77,369	25,042	102,411	80,775	21,636
2002 Dec.	71,953	25,531	97,484	91,004	6,480
2003 Dec.	82,116	27,020	109,136	97,600	11,536
2004 Dec.	195,315	25,237	220,552	119,256	101,296
2005 Mar.	153,005	24,329	177,334	121,697	55,637
Jun.	191,306	24,932	216,238	119,416	96,822
Sep.	139,600	26,368	165,968	116,192	49,776
Dec.	133,307	28,436	161,743	113,949	47,794
2006 Mar.	110,107	26,866	136,973	115,084	21,889
Jun.	114,714	28,181	142,895	116,764	26,131
Sep.	117,874	28,489	146,363	115,420	30,943
Dec.	111,052	25,541	136,593	116,806	19,787
2007 Mar.	125,808	29,525	155,333	119,079	36,254
Jun.	158,695	28,189	186,884	124,477	62,407
Sep.	154,236	30,966	185,202	125,474	59,728
Dec.	125,656	29,969	155,625	125,396	30,229
2008 Jan.	148,909	32,813	181,722	128,911	52,811
Feb.	166,312	33,529	199,841	131,764	68,077
Mar.	145,949	31,729	177,678	133,007	44,671
Apr.	159,864	34,407	194,271	134,627	59,644
May	153,196	34,198	187,394	134,252	53,142
Jun.	148,525	38,838	187,363	134,320	53,043
Jul.	146,970	33,965	180,935	133,263	47,672
Aug.	129,767	38,617	168,384	134,218	34,166
Sep.	137,943	36,949	174,892	135,654	39,238
Oct.	136,543	34,987	171,530	135,491	36,039
Nov.	119,493	36,393	155,886	135,562	20,324
Dec.	130,076	39,270	169,346	135,673	33,673
2009 Jan.	140,210	34,052	174,262	136,176	38,086
Feb.	154,091	38,138	192,229	137,180	55,049
Mar.	122,017	36,540	158,557	137,747	20,810
Apr.	131,132	38,542	169,674	137,532	32,142
May	138,739	35,777	174,516	138,565	35,951
Jun.	140,322	35,657	175,979	137,768	38,211
Jul.	132,263	34,247	166,510	137,933	28,577
Aug.	130,512	38,960	169,472	138,726	30,746
Sep.	129,543	36,108	165,651	139,159	26,492
Oct.	130,699	34,695	165,394	138,590	26,804
Nov.	134,045	34,737	168,782	138,615	30,167
Dec. <sup>P</sup>	133,269	61,406	194,675	137,667	57,008

Source: Eastern Caribbean Central Bank

**Table 5.2**  
**Grenada**  
**Net International Reserves and Net Domestic Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	MONETARY BASE					ECCB Foreign Assets (net) NIR	NET DOMESTIC ASSETS		
	COMMERCIAL BANKS RESERVE POSITION			Currency with the Public	Monetary Base		Net Claims on Public Sector	Credit to Commercial Banks	Net Domestic Assets
	Deposits at ECCB	Cash at Commercial Banks	Total						
2000 Dec.	60,177	32,041	92,218	71,138	163,357	155,682	7,483	35	7,675
2001 Dec.	76,517	34,632	111,149	70,197	181,346	172,642	8,667	6	8,704
2002 Dec.	108,429	31,141	139,570	75,152	214,722	237,164	(22,442)	1	(22,442)
2003 Dec.	116,355	33,104	149,459	84,684	234,143	224,699	9,364	21	9,444
2004 Dec.	193,660	31,815	225,475	102,098	327,573	328,631	(1,076)	18	(1,058)
2005 Mar.	179,095	24,943	204,038	97,734	301,772	303,322	(1,586)	5	(1,549)
Jun.	187,909	22,854	210,763	96,193	306,957	308,892	(1,992)	25	(1,935)
Sep.	141,686	19,358	161,044	100,854	261,898	263,447	(1,554)	5	(1,549)
Dec.	111,417	36,055	147,472	105,264	252,736	254,427	(1,704)	13	(1,691)
2006 Mar.	122,889	20,208	143,097	100,469	243,566	245,207	(1,657)	17	(1,641)
Jun.	128,411	20,764	149,175	98,925	248,100	255,241	(7,198)	25	(7,141)
Sep.	130,272	18,612	148,884	96,299	245,183	253,028	(7,868)	23	(7,845)
Dec.	121,297	36,096	157,393	104,496	261,889	269,430	(7,551)	10	(7,542)
2007 Mar.	131,087	21,001	152,088	100,483	252,571	258,185	(5,663)	17	(5,614)
Jun.	160,421	21,406	181,827	98,070	279,897	279,634	136	19	263
Sep.	172,513	22,368	194,881	96,969	291,850	282,626	9,157	8	9,224
Dec.	154,145	41,331	195,476	107,774	303,250	298,207	5,021	22	5,043
2008 Jan.	149,838	30,565	180,403	97,773	278,176	277,143	1,004	29	1,033
Feb.	155,383	24,671	180,054	101,383	281,437	280,377	1,046	14	1,060
Mar.	140,441	27,805	168,246	98,406	266,652	273,984	(7,359)	27	(7,332)
Apr.	162,425	32,586	195,011	104,681	299,692	303,777	(4,105)	19	(4,085)
May	169,647	26,112	195,759	103,809	299,568	298,444	1,110	14	1,125
Jun.	176,043	28,981	205,024	105,956	310,981	306,313	4,661	6	4,667
Jul.	150,928	31,560	182,488	99,748	282,236	281,484	730	21	752
Aug.	144,630	27,500	172,130	109,197	281,327	275,572	5,737	17	5,754
Sep.	138,906	32,773	171,679	96,808	268,487	271,107	(2,645)	26	(2,620)
Oct.	143,657	29,662	173,319	100,592	273,911	276,609	(2,700)	2	(2,699)
Nov.	126,257	28,663	154,920	102,029	256,949	259,667	(2,730)	12	(2,718)
Dec.	138,017	46,001	184,018	103,400	287,417	280,959	6,445	13	6,458
2009 Jan.	141,356	26,158	167,514	95,079	262,593	250,854	11,718	21	11,739
Feb.	159,158	27,703	186,861	99,503	286,364	275,493	10,853	18	10,871
Mar.	124,997	30,338	155,335	89,688	245,023	234,589	10,409	25	10,433
Apr.	133,688	27,816	161,504	94,539	256,043	242,066	13,965	11	13,977
May	134,280	28,770	163,050	93,339	256,389	242,301	14,068	20	14,088
Jun.	135,318	28,487	163,805	88,029	251,834	240,004	11,804	25	11,830
Jul.	136,276	27,099	163,375	93,194	256,569	244,272	12,345	8	12,297
Aug.	132,058	28,241	160,299	90,461	250,760	239,134	11,608	18	11,626
Sep.	132,674	33,483	166,157	85,274	251,431	239,564	11,838	29	11,867
Oct.	138,519	24,485	163,004	90,392	253,395	241,287	12,053	8	12,108
Nov.	137,369	28,175	165,544	89,907	255,451	246,515	8,873	16	8,936
Dec. <sup>P</sup>	124,021	42,305	166,326	106,662	272,988	303,446	(30,576)	13	(30,458)

Source: Eastern Caribbean Central Bank

**Table 5.3**  
**Grenada**  
**Commercial Banks' Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	CLAIMS ON				Loans & Advances	INVESTMENTS			Foreign Assets	Other Assets	Total Assets
	CENTRAL BANK		Other Local Banks	Other ECCU Banks		ECCU Treasury Bills	ECCU Government Securities	Other ECCU Investments			
	Cash	Deposits									
2000 Dec.	32,041	66,217	577	14,947	978,292	22,004	46,440	69,455	98,823	58,305	1,387,101
2001 Dec.	34,632	72,989	1,051	50,594	1,064,328	20,800	39,698	59,952	167,253	55,245	1,566,542
2002 Dec.	31,141	107,032	786	46,427	1,085,454	33,787	45,851	92,100	212,329	70,683	1,725,590
2003 Dec.	33,104	116,394	824	63,651	1,088,880	34,403	52,853	93,652	288,152	69,292	1,841,205
2004 Dec.	31,815	205,805	1,775	225,402	1,140,234	34,368	66,819	81,992	467,723	53,712	2,309,645
2005 Mar.	24,943	186,680	268	190,715	1,150,560	31,061	66,129	85,108	472,371	68,399	2,276,234
Jun.	22,854	183,891	485	261,950	1,166,637	34,613	63,238	86,589	363,785	67,788	2,251,830
Sep.	19,358	139,775	159	231,018	1,213,180	33,951	47,962	84,220	424,699	60,599	2,254,921
Dec.	36,055	112,757	4,427	242,131	1,252,144	33,951	49,755	82,483	338,483	85,693	2,237,879
2006 Mar.	20,208	122,821	167	232,911	1,283,904	33,951	53,866	81,917	307,347	89,651	2,226,743
Jun.	20,764	126,355	79	219,575	1,319,603	33,951	53,831	83,249	303,672	96,727	2,257,806
Sep.	18,612	130,207	317	202,587	1,369,632	35,328	52,826	73,604	291,769	111,059	2,285,941
Dec.	36,096	116,179	354	205,572	1,436,327	35,328	53,119	72,963	284,489	114,491	2,354,918
2007 Mar.	21,001	133,323	4,446	126,226	1,473,367	35,328	53,987	71,829	310,949	111,113	2,341,569
Jun.	21,406	151,246	563	96,843	1,517,376	35,328	54,793	87,131	305,327	107,026	2,377,039
Sep.	22,368	175,676	213	83,798	1,572,804	35,454	53,063	84,638	265,537	182,507	2,476,058
Dec.	41,331	133,693	585	141,095	1,620,439	35,454	67,562	100,356	275,511	130,198	2,546,224
2008 Jan.	30,565	137,043	1,121	146,041	1,617,527	35,454	77,431	121,050	253,587	120,380	2,540,199
Feb.	24,671	157,631	723	117,138	1,636,473	34,658	77,150	105,016	261,395	153,938	2,568,793
Mar.	27,805	156,757	613	121,017	1,655,848	34,657	77,935	101,133	264,007	155,551	2,595,323
Apr.	32,586	160,380	369	115,489	1,652,675	34,657	77,999	112,006	256,439	149,202	2,591,802
May	26,112	155,577	5,683	123,401	1,668,615	34,657	78,076	102,473	260,976	162,212	2,617,782
Jun.	28,981	175,256	510	105,530	1,682,226	34,657	76,829	102,298	252,788	159,003	2,618,078
Jul.	31,560	148,591	797	144,914	1,693,168	34,657	77,202	107,048	244,896	159,546	2,642,379
Aug.	27,500	147,766	5,584	138,879	1,711,804	28,025	77,856	108,374	251,579	166,614	2,663,981
Sep.	32,773	142,578	6,046	124,498	1,739,582	33,025	72,125	108,384	255,559	166,491	2,681,061
Oct.	29,662	143,204	4,189	130,946	1,748,333	33,025	71,837	95,999	254,601	164,856	2,676,652
Nov.	28,663	127,955	2,488	137,082	1,801,960	33,025	71,612	91,476	259,656	173,769	2,727,686
Dec.	46,001	131,266	102	123,823	1,819,358	33,025	65,340	90,525	256,620	176,626	2,742,686
2009 Jan.	26,158	140,715	142	149,779	1,831,456	33,025	63,421	81,952	231,193	174,971	2,732,812
Feb.	27,703	146,790	3,403	157,684	1,848,305	33,025	63,337	63,461	247,528	173,472	2,764,708
Mar.	30,338	132,763	54	143,832	1,842,669	33,025	60,025	63,370	246,643	147,511	2,700,230
Apr.	27,816	133,312	144	166,874	1,858,613	33,025	56,917	63,370	239,485	145,111	2,724,667
May	28,770	124,772	714	161,436	1,873,667	33,025	52,816	63,317	226,603	151,512	2,716,632
Jun.	28,487	139,830	56	163,802	1,883,813	33,025	53,173	63,566	225,419	145,215	2,736,386
Jul.	27,099	138,012	503	130,564	1,907,630	33,040	53,316	63,566	240,393	150,094	2,744,217
Aug.	28,241	136,177	461	124,938	1,919,499	33,040	57,375	63,688	240,834	148,231	2,752,484
Sep.	33,483	130,854	80	123,018	1,925,249	33,040	59,090	64,201	229,858	166,893	2,765,766
Oct.	24,485	137,645	63	128,675	1,932,959	33,040	58,122	64,233	229,042	162,873	2,771,137
Nov.	28,175	134,763	478	128,792	1,936,345	33,040	58,984	64,200	223,581	162,375	2,770,733
Dec <sup>P</sup>	42,305	126,309	103	123,257	1,942,478	33,040	59,309	55,972	234,496	166,610	2,783,879

Source: Eastern Caribbean Central Bank

**Table 5.4**  
**Grenada**  
**Commercial Banks' Liabilities**  
In thousands of Eastern Caribbean dollars

Period Ended	EC\$ DEPOSITS			Foreign Currency Deposits	Total Deposits	BALANCES DUE TO			Foreign Liabilities	Other Liabilities	Total Capital (Equity)	Total Liabilities and Equity
	Demand	Time	Savings			ECCB	Other Local Banks	Other ECCU Banks				
2000 Dec.	162,859	355,771	611,619	91,671	1,221,920	25	696	3,425	34,635	48,747	77,653	1,387,101
2001 Dec.	166,482	412,642	667,894	97,496	1,344,514	7	293	7,549	75,656	47,678	90,845	1,566,542
2002 Dec.	212,425	398,745	783,268	102,754	1,497,192	4	862	9,009	61,220	43,479	113,824	1,725,590
2003 Dec.	225,604	380,680	875,927	117,311	1,599,522	1,863	-	14,858	30,056	55,461	139,445	1,841,205
2004 Dec.	411,901	368,288	1,088,003	111,487	1,979,679	21	-	95,934	38,978	40,193	154,840	2,309,645
2005 Mar.	400,052	341,661	1,106,944	133,139	1,981,796	7	-	71,357	33,888	32,445	156,741	2,276,234
Jun.	342,311	346,636	1,107,254	137,063	1,933,264	25	-	114,350	11,159	36,666	156,366	2,251,830
Sep.	323,480	345,931	1,097,268	143,207	1,909,886	7	-	138,611	23,290	37,459	145,668	2,254,921
Dec.	319,001	331,305	1,098,735	147,791	1,896,832	575	4,000	121,147	30,114	41,517	143,694	2,237,879
2006 Mar.	324,291	336,565	1,118,160	125,754	1,904,770	24	-	119,533	23,907	40,741	137,768	2,226,743
Jun.	337,086	342,998	1,129,837	122,562	1,932,483	27	-	120,058	17,679	42,542	145,017	2,257,806
Sep.	317,801	363,958	1,135,939	114,975	1,932,673	26	-	116,633	21,491	59,421	155,697	2,285,941
Dec.	315,957	386,633	1,144,958	114,344	1,961,892	10	-	137,976	34,530	66,615	153,895	2,354,918
2007 Mar.	310,032	404,663	1,158,048	138,503	2,011,246	21	4,000	75,922	25,935	60,823	163,622	2,341,569
Jun.	317,967	437,631	1,155,653	162,223	2,073,474	20	560	35,457	41,497	73,970	152,061	2,377,039
Sep.	346,434	431,858	1,171,877	122,273	2,072,442	12	210	90,680	72,881	80,318	159,515	2,476,058
Dec.	338,660	455,273	1,177,117	164,439	2,135,489	25	529	101,758	65,649	84,636	158,138	2,546,224
2008 Jan.	356,919	477,289	1,200,347	160,465	2,195,020	9	1,119	59,729	50,981	75,751	157,590	2,540,199
Feb.	349,715	501,552	1,210,667	159,149	2,221,083	18	726	55,224	52,373	77,384	161,985	2,568,793
Mar.	370,895	502,684	1,220,606	141,077	2,235,262	31	618	48,489	65,043	81,619	164,261	2,595,323
Apr.	362,625	507,469	1,228,576	135,787	2,234,457	28	368	45,896	60,067	88,935	162,051	2,591,802
May	377,516	510,745	1,235,742	122,731	2,246,734	17	689	53,166	64,557	90,184	162,435	2,617,782
Jun.	348,503	509,263	1,242,987	119,508	2,220,261	10	509	77,629	67,428	86,697	165,544	2,618,078
Jul.	329,329	530,975	1,260,753	124,944	2,246,001	24	796	60,416	76,308	92,116	166,718	2,642,379
Aug.	349,211	528,290	1,265,198	126,489	2,269,188	24	586	65,867	66,016	93,611	168,689	2,663,981
Sep.	340,301	530,450	1,269,457	131,081	2,271,289	28	247	64,318	67,568	105,465	172,146	2,681,061
Oct.	320,498	531,828	1,267,627	131,360	2,251,313	15	189	66,720	82,048	99,833	176,534	2,676,652
Nov.	304,794	541,135	1,268,887	144,744	2,259,560	21	489	77,008	115,530	98,602	176,476	2,727,686
Dec.	312,489	540,455	1,264,490	156,200	2,273,634	17	103	95,754	107,117	91,878	174,183	2,742,686
2009 Jan.	310,938	545,518	1,285,555	149,515	2,291,526	26	5,144	64,664	103,905	92,216	175,331	2,732,812
Feb.	323,220	558,486	1,291,391	151,908	2,325,005	23	703	68,622	102,050	92,629	175,676	2,764,708
Mar.	308,197	570,223	1,277,287	155,411	2,311,118	27	54	21,878	101,411	90,906	174,836	2,700,230
Apr.	310,203	575,124	1,288,950	152,581	2,326,858	12	141	33,725	101,932	88,834	173,165	2,724,667
May	282,072	599,918	1,280,984	148,857	2,311,831	23	721	37,134	101,203	91,661	174,059	2,716,632
Jun.	285,880	602,465	1,279,205	153,797	2,321,347	29	40	40,527	104,988	92,769	176,686	2,736,386
Jul.	276,308	598,710	1,283,523	157,381	2,315,922	10	503	52,623	106,125	89,968	179,066	2,744,217
Aug.	280,493	597,473	1,285,872	165,107	2,328,945	22	509	54,489	94,880	97,786	175,853	2,752,484
Sep.	278,507	603,494	1,278,924	164,375	2,325,300	11	80	52,469	95,045	113,230	179,631	2,765,766
Oct.	279,595	602,711	1,275,375	163,600	2,321,281	18	239	72,783	98,307	99,193	179,316	2,771,137
Nov.	282,247	589,118	1,277,927	160,281	2,309,573	19	477	80,337	94,851	106,410	179,066	2,770,733
Dec. <sup>P</sup>	272,899	612,657	1,283,990	161,445	2,330,991	21	191	71,143	99,352	107,674	174,507	2,783,879

Source: Eastern Caribbean Central Bank

**Table 5.5**  
**Grenada**  
**Commercial Banks' Net External Position**  
**In thousands of Eastern Caribbean dollars**

Period Ended	EXTERNAL ASSETS *						EXTERNAL LIABILITIES **				Net External Assets
	Foreign Currency	Due from Banks Abroad	Investments	Loans to Non-Residents	Other	Total	Due to Banks Abroad	Non-Residents Deposits	Other	Total	
2000 Dec.	5,262	50,168	42,147	37,639	1,246	136,462	33,483	167,193	1,152	201,828	(65,366)
2001 Dec.	5,872	79,540	80,616	57,257	1,225	224,510	63,301	182,663	12,355	258,319	(33,809)
2002 Dec.	6,534	68,460	136,440	60,539	895	272,868	59,930	208,989	1,290	270,209	2,659
2003 Dec.	6,457	125,083	155,483	42,542	1,129	330,694	28,116	242,561	1,940	272,617	58,077
2004 Dec.	5,797	216,626	244,394	67,995	906	535,718	38,493	319,320	485	358,298	177,420
2005 Mar.	5,269	215,906	250,070	72,119	1,126	544,490	31,923	306,065	1,965	339,953	204,537
Jun.	2,163	113,861	245,760	73,861	2,001	437,646	10,517	317,585	642	328,744	108,902
Sep.	3,700	197,902	222,219	80,963	878	505,662	20,353	314,958	2,937	338,248	167,414
Dec.	7,506	155,979	173,775	83,717	1,223	422,200	26,069	314,740	4,045	344,854	77,346
2006 Mar.	5,591	145,916	154,356	86,944	1,484	394,291	23,536	317,389	371	341,296	52,995
Jun.	3,788	169,718	128,694	88,048	1,472	391,720	17,122	330,069	557	347,748	43,972
Sep.	6,501	158,680	125,219	89,608	1,369	381,377	19,194	340,861	2,297	362,352	19,025
Dec.	9,182	144,513	129,721	110,450	1,073	394,939	30,816	354,585	3,714	389,115	5,824
2007 Mar.	7,184	169,228	133,353	110,200	1,184	421,149	18,043	350,392	7,892	376,327	44,822
Jun.	5,676	184,597	113,733	108,839	1,321	414,166	37,269	358,304	4,228	399,801	14,365
Sep.	7,731	157,068	99,440	113,415	1,298	378,952	67,152	346,564	5,729	419,445	(40,493)
Dec.	13,021	165,889	95,314	113,365	1,287	388,876	60,211	358,416	5,438	424,065	(35,189)
2008 Jan.	9,319	147,240	95,882	111,126	1,146	364,713	45,807	376,267	5,174	427,248	(62,535)
Feb.	10,365	152,058	97,871	112,528	1,101	373,923	46,108	378,248	6,265	430,621	(56,698)
Mar.	12,301	153,801	97,498	112,631	407	376,638	60,467	374,794	4,576	439,837	(63,199)
Apr.	9,215	146,306	99,325	111,851	1,593	368,290	55,022	375,512	5,045	435,579	(67,289)
May	9,337	150,617	99,168	113,354	1,854	374,330	57,635	378,370	6,922	442,927	(68,597)
Jun.	9,868	144,054	97,358	112,565	1,508	365,353	61,857	375,110	5,571	442,538	(77,185)
Jul.	7,885	138,684	97,361	112,654	966	357,550	71,034	384,944	5,274	461,252	(103,702)
Aug.	7,856	112,455	130,258	112,241	1,010	363,820	59,457	392,482	6,559	458,498	(94,678)
Sep.	7,097	117,954	129,536	112,149	972	367,708	61,982	392,713	5,586	460,281	(92,573)
Oct.	7,296	106,108	137,506	109,478	3,691	364,079	73,563	387,453	8,485	469,501	(105,422)
Nov.	7,106	114,397	136,767	109,009	1,386	368,665	107,985	389,353	7,545	504,883	(136,218)
Dec.	10,792	132,375	112,577	109,288	876	365,908	101,075	389,001	6,042	496,118	(130,210)
2009 Jan.	7,943	109,467	112,655	109,281	1,128	340,474	97,784	387,049	6,121	490,954	(150,480)
Feb.	8,722	123,205	113,890	108,151	1,711	355,679	95,160	382,122	6,890	484,172	(128,493)
Mar.	8,935	120,701	115,494	108,227	1,513	354,870	95,292	381,841	6,119	483,252	(128,382)
Apr.	6,938	115,854	115,595	107,216	1,098	346,701	95,158	380,596	6,774	482,528	(135,827)
May	6,720	103,738	114,727	106,632	1,418	333,235	94,244	379,897	6,959	481,100	(147,865)
Jun.	7,432	105,747	111,302	106,636	938	332,055	97,750	382,758	7,238	487,746	(155,691)
Jul.	9,905	115,561	111,031	105,803	3,896	346,196	97,975	388,692	8,150	494,817	(148,621)
Aug.	10,628	114,873	113,872	104,350	1,461	345,184	87,080	383,596	7,800	478,476	(133,292)
Sep.	7,871	111,475	108,906	104,363	1,606	334,221	86,689	387,161	8,356	482,206	(147,985)
Oct.	8,384	110,368	108,904	104,220	1,386	333,262	90,694	380,272	7,613	478,579	(145,317)
Nov.	8,418	119,507	94,656	103,944	1,000	327,525	87,066	381,356	7,785	476,207	(148,682)
Dec. <sup>P</sup>	12,215	128,792	91,552	105,733	1,937	340,229	89,283	380,991	10,069	480,343	(140,114)

Source: Eastern Caribbean Central Bank

\* External Assets includes Loans to Non-Residents

\* External Liabilities includes Non-Residents Deposits

**Table 5.6**  
**Grenada**  
**Monetary Survey**  
In thousands of Eastern Caribbean dollars

Period Ended	Net Foreign Assets	DOMESTIC CREDIT* (of which)				MONETARY LIABILITIES (M2)*						
		Government (net)	Private Sector Credit	Other Public Sector (net)	Total	Money Supply (M1)	QUASI-MONEY				Total Monetary Liabilities (M2)	Other Items (net)
							Private Sector Time Deposits	Private Sector Savings Deposits	Private Sector Foreign Currency Deposits	Total		
2000 Dec.	136,656	59,811	909,895	(19,939)	949,767	196,555	262,912	495,193	69,599	827,704	1,024,259	(62,164)
2001 Dec.	208,530	94,702	925,708	(5,606)	1,014,804	207,563	312,975	541,324	75,423	929,722	1,137,285	(86,049)
2002 Dec.	327,736	71,071	952,091	(32,299)	990,863	239,996	275,020	635,739	79,747	990,506	1,230,502	(88,096)
2003 Dec.	395,090	126,592	984,544	(61,444)	1,049,693	268,085	258,401	695,399	96,305	1,050,105	1,318,190	(126,593)
2004 Dec.	708,981	71,639	1,029,532	(90,802)	1,010,369	409,636	240,552	850,243	91,515	1,182,310	1,591,946	(127,404)
2005 Mar.	709,298	33,289	1,019,085	(67,685)	984,690	382,314	234,508	867,849	96,380	1,198,737	1,581,051	(112,936)
Jun.	650,055	27,299	1,042,826	(73,088)	997,037	335,881	216,100	868,011	98,322	1,182,433	1,518,314	(128,778)
Sep.	603,456	14,029	1,070,918	(56,116)	1,028,831	324,263	215,420	864,731	103,591	1,183,742	1,508,005	(124,282)
Dec.	531,583	15,098	1,114,504	(47,055)	1,082,547	334,069	209,246	866,235	106,267	1,181,748	1,515,817	(98,313)
2006 Mar.	497,337	2,514	1,130,730	(44,651)	1,088,593	331,829	208,341	875,668	81,325	1,165,334	1,497,163	(88,766)
Jun.	486,098	17,859	1,161,428	(47,047)	1,132,240	352,940	212,351	884,544	75,692	1,172,587	1,525,527	(92,812)
Sep.	435,787	33,408	1,202,793	(48,722)	1,187,479	328,346	222,104	889,965	79,041	1,191,110	1,519,456	(103,809)
Dec.	421,465	37,339	1,242,979	(73,337)	1,206,981	325,561	212,558	899,125	80,419	1,192,102	1,517,663	(110,783)
2007 Mar.	430,619	59,206	1,275,334	(87,316)	1,247,224	344,825	220,366	913,656	88,342	1,222,364	1,567,189	(110,654)
Jun.	427,691	70,356	1,328,920	(85,563)	1,313,713	348,378	237,678	903,291	123,879	1,264,848	1,613,226	(128,178)
Sep.	303,567	95,104	1,383,646	(91,116)	1,387,634	378,728	247,372	918,609	92,328	1,258,309	1,637,037	(54,164)
Dec.	405,628	104,347	1,425,161	(116,833)	1,412,675	376,202	264,471	915,828	128,827	1,309,126	1,685,328	(132,975)
2008 Jan.	414,155	75,708	1,460,971	(121,187)	1,415,491	369,960	277,283	932,860	123,809	1,333,952	1,703,912	(125,734)
Feb.	377,678	71,232	1,457,274	(113,067)	1,415,438	364,779	294,066	938,359	112,722	1,345,147	1,709,926	(83,190)
Mar.	374,691	89,553	1,450,646	(123,254)	1,416,945	376,800	294,567	947,617	98,630	1,340,814	1,717,614	(74,022)
Apr.	394,219	90,413	1,471,480	(113,523)	1,448,369	379,047	292,270	960,734	106,701	1,359,705	1,738,752	(103,837)
May.	388,358	91,488	1,477,854	(121,481)	1,447,860	381,705	296,222	964,319	94,486	1,355,027	1,736,732	(99,486)
Jun.	344,708	109,062	1,484,166	(111,611)	1,481,616	377,881	293,137	970,958	90,320	1,354,415	1,732,296	(94,028)
Jul.	349,053	99,112	1,505,877	(113,182)	1,491,806	359,938	302,376	981,521	95,398	1,379,295	1,739,233	(101,626)
Aug.	334,363	110,638	1,523,110	(114,870)	1,518,878	383,875	297,993	985,634	98,181	1,381,808	1,765,683	(87,559)
Sep.	325,217	122,050	1,528,239	(121,608)	1,528,681	370,040	291,558	988,963	101,685	1,382,206	1,752,246	(101,651)
Oct.	313,644	119,982	1,534,643	(124,110)	1,530,515	355,486	291,612	986,187	102,897	1,380,696	1,736,182	(107,977)
Nov.	262,004	115,356	1,587,188	(129,683)	1,572,861	341,033	291,759	989,437	115,015	1,396,211	1,737,244	(97,621)
Dec.	248,793	122,893	1,596,677	(118,518)	1,601,052	355,521	291,643	980,585	125,906	1,398,134	1,753,655	(96,191)
2009 Jan.	254,306	120,300	1,604,976	(127,163)	1,598,114	349,390	290,927	996,031	117,848	1,404,806	1,754,196	(98,224)
Feb.	305,842	128,364	1,593,299	(135,626)	1,586,037	358,957	304,728	1,002,342	121,346	1,428,416	1,787,373	(104,506)
Mar.	296,176	126,432	1,596,152	(139,316)	1,583,269	333,782	310,590	999,292	125,314	1,435,196	1,768,978	(110,467)
Apr.	304,031	132,311	1,602,565	(131,928)	1,602,948	337,511	319,432	1,010,583	122,192	1,452,207	1,789,718	(117,261)
May.	279,191	139,336	1,611,855	(132,713)	1,618,478	312,775	328,978	1,013,172	119,018	1,461,168	1,773,943	(123,726)
Jun.	269,054	132,001	1,624,335	(133,379)	1,622,957	309,790	329,745	1,008,742	124,019	1,462,506	1,772,296	(119,716)
Jul.	234,756	139,397	1,637,318	(154,120)	1,622,595	302,534	301,332	1,007,647	128,632	1,437,611	1,740,145	(117,206)
Aug.	247,113	123,951	1,648,309	(149,279)	1,622,982	310,448	302,522	1,011,178	124,606	1,438,306	1,748,754	(121,341)
Sep.	235,265	137,783	1,655,708	(158,298)	1,635,193	295,172	306,711	1,015,027	125,778	1,447,516	1,742,688	(127,770)
Oct.	224,577	132,809	1,662,739	(143,373)	1,652,175	304,434	319,936	1,012,383	123,304	1,455,623	1,760,057	(116,696)
Nov.	215,228	125,261	1,674,777	(121,064)	1,678,974	306,715	328,198	1,012,842	120,738	1,461,778	1,768,493	(125,709)
Dec. <sup>P</sup>	283,670	98,846	1,668,759	(125,800)	1,641,805	324,328	339,172	1,014,415	134,180	1,487,767	1,812,095	(113,380)

Source: Eastern Caribbean Central Bank

\* See Definitions and Notes to Statistical Tables for updates to methodology

**Table 5.7**  
**Grenada**  
**Commercial Banks' Demand Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Demand Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	15,281	11,333	52,378	58,860	14,179	-	10,828	162,859
2001 Dec.	11,085	6,381	60,469	61,675	15,222	-	11,650	166,482
2002 Dec.	15,087	21,338	68,992	67,831	28,021	-	11,156	212,425
2003 Dec.	12,985	12,174	77,972	78,427	27,002	-	17,044	225,604
2004 Dec.	38,596	16,253	109,194	129,164	68,993	187	49,514	411,901
2005 Mar.	62,444	18,122	111,424	128,368	44,612	176	34,906	400,052
Jun.	57,053	14,159	96,304	111,449	31,764	171	31,411	342,311
Sep.	53,996	13,482	100,731	104,026	18,480	172	32,593	323,480
Dec.	53,888	9,457	107,703	102,368	18,734	-	26,851	319,001
2006 Mar.	50,912	16,962	112,387	98,562	20,261	150	25,057	324,291
Jun.	38,678	16,371	130,686	101,312	22,017	-	28,022	337,086
Sep.	31,060	18,197	116,536	93,421	22,090	-	36,497	317,801
Dec.	42,224	17,888	113,311	91,651	16,103	-	34,780	315,957
2007 Mar.	19,747	17,210	134,542	94,157	15,643	-	28,733	310,032
Jun.	21,081	15,522	140,546	95,394	14,368	-	31,056	317,967
Sep.	20,720	15,231	157,348	99,602	24,809	-	28,724	346,434
Dec.	20,378	14,560	146,004	101,978	20,446	-	35,294	338,660
2008 Jan.	29,027	12,384	157,925	96,008	18,231	23	43,321	356,919
Feb.	23,547	16,070	143,571	101,228	18,597	-	46,702	349,715
Mar.	26,191	22,277	154,411	103,696	20,287	-	44,033	370,895
Apr.	33,300	18,947	128,172	118,055	28,139	-	36,012	362,625
May	36,205	26,181	149,019	108,137	20,740	-	37,234	377,516
Jun.	27,684	17,058	139,786	112,214	19,925	-	31,836	348,503
Jul.	20,430	13,203	130,356	102,585	27,249	-	35,506	329,329
Aug.	19,240	14,114	131,580	109,425	33,673	-	41,179	349,211
Sep.	15,923	12,355	149,093	98,981	25,158	-	38,791	340,301
Oct.	17,481	14,514	135,356	95,735	23,803	-	33,609	320,498
Nov.	14,961	14,233	126,183	95,031	17,560	230	36,596	304,794
Dec.	14,771	12,886	141,496	93,734	16,891	-	32,711	312,489
2009 Jan.	16,448	9,285	146,977	89,924	17,410	-	30,894	310,938
Feb.	18,979	14,536	143,487	97,485	18,482	-	30,251	323,220
Mar.	17,537	14,111	133,605	92,507	17,982	-	32,455	308,197
Apr.	15,617	18,041	130,353	94,286	18,333	-	33,573	310,203
May	14,491	15,397	119,128	86,270	14,038	-	32,748	282,072
Jun.	13,954	15,855	114,857	89,723	17,181	-	34,310	285,880
Jul.	14,558	16,296	110,023	83,572	15,745	-	36,114	276,308
Aug.	14,070	13,850	112,575	87,784	19,628	-	32,586	280,493
Sep.	13,371	22,142	106,166	86,021	17,711	-	33,096	278,507
Oct.	13,726	24,598	109,147	87,623	17,272	-	27,229	279,595
Nov.	13,210	23,230	111,959	81,897	22,952	-	28,999	282,247
Dec. <sup>P</sup>	13,320	12,702	105,299	85,072	27,295	-	29,211	272,899

Source: Eastern Caribbean Central Bank



**Table 5.8**  
**Grenada**  
**Commercial Banks' Savings Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Savings Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	8,507	2,100	3,312	490,530	1,351	-	105,819	611,619
2001 Dec.	4,138	1,372	4,238	535,726	1,360	-	121,060	667,894
2002 Dec.	4,085	1,313	12,450	619,600	3,689	-	142,131	783,268
2003 Dec.	7,628	2,689	5,940	686,651	2,807	1	170,211	875,927
2004 Dec.	6,429	15,031	8,526	832,494	9,221	2	216,300	1,088,003
2005 Mar.	7,613	12,771	16,502	843,432	7,913	2	218,711	1,106,944
Jun.	6,583	13,187	19,897	841,347	6,762	5	219,473	1,107,254
Sep.	6,197	7,805	25,850	834,241	4,635	5	218,535	1,097,268
Dec.	6,147	10,328	18,883	843,353	3,999	-	216,025	1,098,735
2006 Mar.	16,435	5,096	25,823	844,814	4,912	119	220,961	1,118,160
Jun.	16,379	2,159	29,146	851,430	3,968	-	226,755	1,129,837
Sep.	16,886	1,075	32,302	852,902	4,761	-	228,013	1,135,939
Dec.	10,086	3,274	29,818	865,051	4,256	-	232,473	1,144,958
2007 Mar.	9,487	3,418	33,542	875,062	5,052	-	231,487	1,158,048
Jun.	7,883	5,061	24,501	875,517	3,273	-	239,418	1,155,653
Sep.	9,046	1,917	30,300	884,372	3,937	-	242,305	1,171,877
Dec.	8,785	4,000	25,964	888,238	1,626	-	248,504	1,177,117
2008 Jan.	10,954	3,769	28,962	901,993	1,905	-	252,764	1,200,347
Feb.	19,157	1,304	31,843	903,943	2,573	-	251,847	1,210,667
Mar.	17,743	2,447	29,522	914,890	3,205	-	252,799	1,220,606
Apr.	12,260	2,631	28,153	929,248	3,333	-	252,951	1,228,576
May	15,496	2,304	29,434	930,766	4,119	-	253,623	1,235,742
Jun.	14,619	2,311	28,990	938,297	3,671	-	255,099	1,242,987
Jul.	19,331	1,880	32,657	945,485	3,379	-	258,021	1,260,753
Aug.	18,244	1,231	33,389	949,294	2,951	-	260,089	1,265,198
Sep.	18,501	1,215	33,484	952,578	2,901	-	260,778	1,269,457
Oct.	19,366	813	31,643	950,736	3,808	-	261,261	1,267,627
Nov.	19,430	833	30,441	955,169	3,827	-	259,187	1,268,887
Dec.	20,668	828	28,018	949,251	3,316	-	262,409	1,264,490
2009 Jan.	20,442	10,509	28,240	964,270	3,521	-	258,573	1,285,555
Feb.	21,228	11,548	28,811	970,448	3,083	-	256,273	1,291,391
Mar.	11,814	11,605	30,170	964,945	4,177	-	254,576	1,277,287
Apr.	22,840	1,943	43,174	963,741	3,668	-	253,584	1,288,950
May	12,422	1,932	46,377	962,166	4,629	-	253,458	1,280,984
Jun.	14,067	1,939	46,533	958,110	4,099	-	254,457	1,279,205
Jul.	15,393	1,945	46,404	956,018	5,225	-	258,538	1,283,523
Aug.	15,411	1,936	45,162	959,977	6,039	-	257,347	1,285,872
Sep.	5,147	2,266	46,184	961,832	7,011	-	256,484	1,278,924
Oct.	5,504	1,824	48,086	956,875	7,422	-	255,664	1,275,375
Nov.	6,542	1,828	44,547	960,133	8,162	-	256,715	1,277,927
Dec. <sup>P</sup>	8,291	1,626	45,104	959,974	9,337	-	259,658	1,283,990

Source: Eastern Caribbean Central Bank

**Table 5.9**  
**Grenada**  
**Commercial Banks' Time Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Time Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	7,282	50,537	60,454	180,279	22,179	-	35,040	355,771
2001 Dec.	1,414	60,939	98,513	184,796	29,666	-	37,314	412,642
2002 Dec.	1,627	82,097	55,656	188,257	31,107	-	40,001	398,745
2003 Dec.	4,281	76,779	42,305	188,431	27,665	-	41,219	380,680
2004 Dec.	4,990	80,691	27,010	186,446	26,932	164	42,055	368,288
2005 Mar.	5,668	57,841	29,257	175,916	26,088	3,247	43,644	341,661
Jun.	5,802	65,929	28,088	169,488	15,277	3,247	58,805	346,636
Sep.	9,309	64,250	29,199	167,981	15,126	3,114	56,952	345,931
Dec.	2,288	58,129	31,433	158,402	19,411	-	61,642	331,305
2006 Mar.	7,312	60,878	28,110	164,224	16,007	-	60,034	336,565
Jun.	2,345	64,487	29,633	167,924	14,794	-	63,815	342,998
Sep.	10,416	66,184	30,148	176,713	15,243	-	65,254	363,958
Dec.	2,371	95,290	30,339	170,825	11,394	-	76,414	386,633
2007 Mar.	10,418	96,168	30,033	178,855	11,478	-	77,711	404,663
Jun.	10,432	111,311	29,656	196,308	11,714	-	78,210	437,631
Sep.	10,134	107,570	32,854	204,108	10,410	-	66,782	431,858
Dec.	2,222	123,731	36,353	217,702	10,416	-	64,849	455,273
2008 Jan.	2,248	130,726	50,182	216,720	10,381	-	67,032	477,289
Feb.	2,249	138,025	62,562	221,140	10,364	-	67,212	501,552
Mar.	2,261	138,368	58,565	221,622	14,380	-	67,488	502,684
Apr.	6,329	132,629	58,416	219,970	13,884	-	76,241	507,469
May	6,264	132,389	59,631	224,001	12,590	-	75,870	510,745
Jun.	5,606	134,332	63,503	218,103	11,531	-	76,188	509,263
Jul.	5,606	143,546	66,046	224,733	11,597	-	79,447	530,975
Aug.	4,892	145,464	66,090	220,319	11,584	-	79,941	528,290
Sep.	5,192	153,714	59,361	221,719	10,478	-	79,986	530,450
Oct.	5,192	154,010	59,841	220,938	10,833	-	81,014	531,828
Nov.	5,206	162,941	60,394	221,176	10,189	-	81,229	541,135
Dec.	5,212	160,748	51,856	229,437	10,350	-	82,852	540,455
2009 Jan.	5,211	164,950	52,725	228,870	9,332	-	84,430	545,518
Feb.	5,212	166,364	53,836	240,442	10,450	-	82,182	558,486
Mar.	5,225	171,687	53,957	246,468	10,165	-	82,721	570,223
Apr.	5,225	170,165	54,100	255,027	10,305	-	80,302	575,124
May	17,237	172,911	57,687	259,985	11,306	-	80,792	599,918
Jun.	17,409	174,002	58,159	260,577	11,009	-	81,309	602,465
Jul.	17,409	197,934	42,200	248,101	11,031	-	82,035	598,710
Aug.	17,409	195,670	42,216	249,317	10,989	-	81,872	597,473
Sep.	17,421	193,226	43,215	252,489	11,007	-	86,136	603,494
Oct.	17,422	179,124	43,567	265,097	11,272	-	86,229	602,711
Nov.	14,422	158,139	42,157	271,165	14,876	-	88,359	589,118
Dec. <sup>P</sup>	14,444	172,591	46,149	278,534	14,489	-	86,450	612,657

Source: Eastern Caribbean Central Bank

**Table 5.10**  
**Grenada**  
**Commercial Banks' Foreign Currency Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Foreign Currency Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	1,985	2,329	25,614	43,275	710	-	17,758	91,671
2001 Dec.	2,801	2,664	21,137	53,624	662	-	16,608	97,496
2002 Dec.	1,729	2,941	16,461	62,978	308	-	18,337	102,754
2003 Dec.	1,915	1,174	14,300	81,658	347	-	17,917	117,311
2004 Dec.	1,701	1,260	10,678	78,516	2,321	-	17,011	111,487
2005 Mar.	19,710	-	14,207	76,224	5,949	-	17,049	133,139
Jun.	21,715	-	16,197	75,158	6,967	-	17,026	137,063
Sep.	21,570	1,575	24,223	77,110	2,258	-	16,471	143,207
Dec.	22,860	1,309	24,156	77,461	4,650	-	17,355	147,791
2006 Mar.	24,611	861	17,485	61,408	2,432	-	18,957	125,754
Jun.	25,447	1,556	15,818	57,222	2,652	-	19,867	122,562
Sep.	15,566	1,813	19,295	56,571	3,175	-	18,555	114,975
Dec.	14,153	1,185	20,145	56,743	3,531	-	18,587	114,344
2007 Mar.	19,926	8,736	20,876	64,234	3,232	-	21,499	138,503
Jun.	15,538	1,068	34,925	66,544	22,410	-	21,738	162,223
Sep.	7,960	162	25,135	64,395	2,798	-	21,823	122,273
Dec.	12,065	2,951	59,439	61,253	8,135	-	20,596	164,439
2008 Jan.	12,407	276	54,449	66,926	2,434	-	23,973	160,465
Feb.	22,637	305	42,242	66,885	3,595	-	23,485	159,149
Mar.	16,977	3,001	34,176	61,983	2,471	-	22,469	141,077
Apr.	6,082	768	30,960	64,318	11,423	-	22,236	135,787
May	4,265	557	26,085	65,006	3,395	-	23,423	122,731
Jun.	4,766	315	32,801	54,117	3,402	-	24,107	119,508
Jul.	4,892	198	29,015	54,672	11,701	10	24,456	124,944
Aug.	4,323	206	33,130	53,363	11,688	-	23,779	126,489
Sep.	4,122	320	38,654	51,615	11,416	-	24,954	131,081
Oct.	4,132	709	41,941	59,468	1,488	-	23,622	131,360
Nov.	4,422	931	51,691	61,543	1,781	-	24,376	144,744
Dec.	4,772	943	46,320	62,231	17,355	-	24,579	156,200
2009 Jan.	4,789	955	46,934	63,912	7,002	-	25,923	149,515
Feb.	3,909	514	51,072	57,694	12,580	-	26,139	151,908
Mar.	4,137	313	47,580	65,808	11,926	-	25,647	155,411
Apr.	3,268	332	46,224	64,177	11,772	19	26,789	152,581
May	2,740	389	44,570	63,168	11,280	-	26,710	148,857
Jun.	3,504	365	49,530	63,484	11,005	-	25,909	153,797
Jul.	2,791	421	52,532	63,495	12,605	-	25,537	157,381
Aug.	14,545	377	49,484	64,924	10,198	-	25,579	165,107
Sep.	12,976	643	50,638	65,024	10,116	-	24,978	164,375
Oct.	15,177	374	49,061	63,487	10,756	-	24,745	163,600
Nov.	14,648	534	46,129	64,402	10,207	-	24,361	160,281
Dec. <sup>P</sup>	3,515	477	66,639	62,890	4,651	-	23,273	161,445

Source: Eastern Caribbean Central Bank

**Table 5.11**  
**Grenada**  
**Commercial Banks' Total Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Deposits
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	33,055	66,299	141,758	772,944	38,419	-	169,445	1,221,920
2001 Dec.	19,438	71,356	184,357	835,821	46,910	-	186,632	1,344,514
2002 Dec.	22,528	107,689	153,559	938,666	63,125	-	211,625	1,497,192
2003 Dec.	26,809	92,816	140,517	1,035,167	57,821	1	246,391	1,599,522
2004 Dec.	51,716	113,235	155,408	1,226,620	107,467	353	324,880	1,979,679
2005 Mar.	95,435	88,734	171,390	1,223,940	84,562	3,425	314,310	1,981,796
Jun.	91,153	93,275	160,486	1,197,442	60,770	3,423	326,715	1,933,264
Sep.	91,072	87,112	180,003	1,183,358	40,499	3,291	324,551	1,909,886
Dec.	85,183	79,223	182,175	1,181,584	46,794	-	321,873	1,896,832
2006 Mar.	99,270	83,797	183,805	1,169,008	43,612	269	325,009	1,904,770
Jun.	82,849	84,573	205,283	1,177,888	43,431	-	338,459	1,932,483
Sep.	73,928	87,269	198,281	1,179,607	45,269	-	348,319	1,932,673
Dec.	68,834	117,637	193,613	1,184,270	35,284	-	362,254	1,961,892
2007 Mar.	59,578	125,532	218,993	1,212,308	35,405	-	359,430	2,011,246
Jun.	54,934	132,962	229,628	1,233,763	51,765	-	370,422	2,073,474
Sep.	47,860	124,880	245,637	1,252,477	41,954	-	359,634	2,072,442
Dec.	43,450	145,242	267,760	1,269,171	40,623	-	369,243	2,135,489
2008 Jan.	54,636	147,155	291,518	1,281,647	32,951	23	387,090	2,195,020
Feb.	67,590	155,704	280,218	1,293,196	35,129	-	389,246	2,221,083
Mar.	63,172	166,093	276,674	1,302,191	40,343	-	386,789	2,235,262
Apr.	57,971	154,975	245,701	1,331,591	56,779	-	387,440	2,234,457
May	62,230	161,431	264,169	1,327,910	40,844	-	390,150	2,246,734
Jun.	52,675	154,016	265,080	1,322,731	38,529	-	387,230	2,220,261
Jul.	50,259	158,827	258,074	1,327,475	53,926	10	397,430	2,246,001
Aug.	46,699	161,015	264,189	1,332,401	59,896	-	404,988	2,269,188
Sep.	43,738	167,604	280,592	1,324,893	49,953	-	404,509	2,271,289
Oct.	46,171	170,046	268,781	1,326,877	39,932	-	399,506	2,251,313
Nov.	44,019	178,938	268,709	1,332,919	33,357	230	401,388	2,259,560
Dec.	45,423	175,405	267,690	1,334,653	47,912	-	402,551	2,273,634
2009 Jan.	46,890	185,699	274,876	1,346,976	37,265	-	399,820	2,291,526
Feb.	49,328	192,962	277,206	1,366,069	44,595	-	394,845	2,325,005
Mar.	38,713	197,716	265,312	1,369,728	44,250	-	395,399	2,311,118
Apr.	46,950	190,481	273,851	1,377,231	44,078	19	394,248	2,326,858
May	46,890	190,629	267,762	1,371,589	41,253	-	393,708	2,311,831
Jun.	48,934	192,161	269,079	1,371,894	43,294	-	395,985	2,321,347
Jul.	50,151	216,596	251,159	1,351,186	44,606	-	402,224	2,315,922
Aug.	61,435	211,833	249,437	1,362,002	46,854	-	397,384	2,328,945
Sep.	48,915	218,277	246,203	1,365,366	45,845	-	400,694	2,325,300
Oct.	51,829	205,920	249,861	1,373,082	46,722	-	393,867	2,321,281
Nov.	48,822	183,731	244,792	1,377,597	56,197	-	398,434	2,309,573
Dec. <sup>P</sup>	39,570	187,396	263,191	1,386,470	55,772	-	398,592	2,330,991

Source: Eastern Caribbean Central Bank

**Table 5.12**  
**Grenada**  
**Commercial Banks' Total Loans & Advances by Borrowers**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Loans & Advances
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	36,142	22,726	375,062	501,643	4,551	-	38,168	978,292
2001 Dec.	57,586	58,374	337,982	545,433	6,855	-	58,098	1,064,328
2002 Dec.	60,854	65,227	327,975	562,549	7,133	-	61,716	1,085,454
2003 Dec.	75,406	20,168	334,850	593,285	5,244	-	59,927	1,088,880
2004 Dec.	60,165	12,721	363,795	628,948	5,340	-	69,265	1,140,234
2005 Mar.	70,241	20,306	344,471	635,842	6,076	-	73,624	1,150,560
Jun.	61,771	19,797	354,499	648,262	7,004	1	75,303	1,166,637
Sep.	60,411	30,130	370,201	667,140	2,933	1	82,364	1,213,180
Dec.	48,118	31,281	370,573	713,454	2,082	-	86,636	1,252,144
2006 Mar.	48,167	38,337	409,763	696,067	2,300	-	89,270	1,283,904
Jun.	53,600	36,673	412,356	724,177	2,600	-	90,197	1,319,603
Sep.	60,321	37,710	426,952	750,573	2,517	-	91,559	1,369,632
Dec.	58,325	43,487	442,944	776,558	2,188	-	112,825	1,436,327
2007 Mar.	69,098	37,413	456,112	796,005	2,114	-	112,625	1,473,367
Jun.	67,250	46,596	466,008	824,624	1,972	-	110,926	1,517,376
Sep.	76,080	32,991	494,314	851,447	2,267	-	115,705	1,572,804
Dec.	84,669	27,641	499,082	886,363	7,181	-	115,503	1,620,439
2008 Jan.	71,403	25,200	508,775	891,891	7,076	-	113,182	1,617,527
Feb.	80,010	41,869	493,995	894,133	8,454	-	118,012	1,636,473
Mar.	101,384	42,083	483,200	903,459	7,608	-	118,114	1,655,848
Apr.	93,617	40,696	484,311	912,443	7,474	-	114,134	1,652,675
May	93,184	39,746	487,207	924,720	8,208	-	115,550	1,668,615
Jun.	99,410	41,666	488,970	929,051	8,434	-	114,695	1,682,226
Jul.	90,206	44,906	498,447	936,680	8,139	-	114,790	1,693,168
Aug.	92,721	45,406	503,980	946,337	8,866	-	114,494	1,711,804
Sep.	105,503	45,270	517,319	949,829	7,385	-	114,276	1,739,582
Oct.	106,238	45,210	510,663	964,382	10,194	-	111,646	1,748,333
Nov.	99,490	48,529	557,805	973,199	11,328	-	111,609	1,801,960
Dec.	99,985	56,187	545,158	995,693	11,070	-	111,265	1,819,358
2009 Jan.	93,506	57,836	554,992	1,002,710	11,074	-	111,338	1,831,456
Feb.	104,835	56,636	550,564	1,013,677	11,001	-	111,592	1,848,305
Mar.	95,043	57,733	552,213	1,015,905	10,077	-	111,698	1,842,669
Apr.	105,527	57,886	549,592	1,024,122	10,894	-	110,592	1,858,613
May	112,419	57,268	551,939	1,031,453	10,540	-	110,048	1,873,667
Jun.	108,862	58,134	560,267	1,036,186	10,059	-	110,305	1,883,813
Jul.	116,832	61,828	561,409	1,047,189	10,897	-	109,475	1,907,630
Aug.	119,166	61,926	566,497	1,053,118	10,904	-	107,888	1,919,499
Sep.	119,304	59,921	567,527	1,059,962	10,529	-	108,006	1,925,249
Oct.	118,509	61,911	562,892	1,071,175	10,692	-	107,780	1,932,959
Nov.	110,036	62,031	567,615	1,078,338	10,877	-	107,448	1,936,345
Dec. <sup>P</sup>	113,403	60,963	560,454	1,087,571	10,775	-	109,312	1,942,478

Source: Eastern Caribbean Central Bank

**Table 5.13A**  
**Grenada**  
**Sectoral Distribution of Commercial Banks' Credit**  
**In thousands of Eastern Caribbean dollars**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Agriculture	12,096	9,114	18,148	16,902	17,049	7,307	6,346	19,033	23,706	23,792
Fisheries	4,422	5,055	4,654	4,695	3,930	3,947	3,986	2,745	2,331	2,177
Mining & Quarrying	2,948	6,082	1,738	1,854	1,055	1,406	1,948	966	3,779	3,591
Manufacturing	21,093	26,004	34,637	41,285	30,042	31,767	28,599	22,291	35,120	32,170
Utilities	46,346	34,054	31,879	34,267	32,575	12,770	18,316	10,597	4,941	2,797
Construction and Land Development	35,865	34,501	28,808	30,839	53,689	64,843	76,098	77,692	85,146	91,668
Distributive Trades	104,935	91,212	85,318	82,720	84,274	99,055	123,914	120,679	149,369	134,961
Tourism	58,525	53,984	57,172	43,914	68,676	70,322	97,413	136,932	138,916	148,165
Entertainment & Catering	14,788	17,211	18,419	18,333	9,621	11,457	13,207	14,892	45,849	14,826
Transportation & Storage	45,412	87,137	76,905	38,571	35,439	46,968	46,026	43,565	42,248	87,065
Financial Institutions	4,183	5,713	7,765	10,125	5,955	7,137	4,457	15,136	17,695	16,324
Professional and other Services	73,318	55,768	37,626	40,353	57,589	77,896	100,327	106,195	97,650	109,376
Government Services	36,574	59,887	60,872	73,222	63,605	55,367	69,935	90,042	109,892	122,777
Personal	517,787	578,606	621,513	651,800	676,735	761,902	845,755	959,674	1,062,716	1,152,789
Acquisition of Property	322,985	340,521	334,378	377,773	378,176	459,770	518,669	548,762	593,489	633,619
House & Land Purchases	116,707	111,592	115,063	161,669	162,858	207,508	239,903	200,029	222,148	244,070
Home Const. & Renovation	206,278	228,929	219,315	216,104	215,318	252,262	278,766	348,733	371,341	389,549
Durable Consumer Goods	48,779	43,104	40,879	40,936	45,074	49,149	48,021	55,738	64,142	61,647
Other Personal Loans	146,023	194,981	246,256	233,091	253,485	252,983	279,065	355,174	405,085	457,523
Total Loans & Advances and Overdrafts	978,292	1,064,328	1,085,454	1,088,880	1,140,234	1,252,144	1,436,327	1,620,439	1,819,358	1,942,478
% of Long Term Loans to Total Loans and Advances *	55.5	63.9	66.9	67.6	71.4	67.9	67.9	67.6	63.7	66.5

Source: Eastern Caribbean Central Bank

\* Long Term loans are loans over 5 years.

**Table 5.13B**  
**Grenada**  
**Commercial Banks' Overdrafts & Loans by Maturity**  
**In thousands of Eastern Caribbean dollars**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Overdrafts	121,149	141,081	131,406	144,975	121,889	110,568	112,815	110,432	152,700	132,162
Total Loans & Advances										
Up to 1 year	66,342	44,478	66,415	67,241	81,480	116,976	153,497	167,186	243,273	178,560
1 to 5 years	248,041	198,511	161,550	140,487	122,438	174,429	195,434	247,582	264,841	340,097
Over 5 years	542,760	680,258	726,083	736,177	814,427	850,171	974,581	1,095,239	1,158,544	1,291,659
Total Loans & Advances and Overdrafts	978,292	1,064,328	1,085,454	1,088,880	1,140,234	1,252,144	1,436,327	1,620,439	1,819,358	1,942,478

Source: Eastern Caribbean Central Bank

**Table 5.14**  
**Grenada**  
**Commercial Banks' Selected Interest Rates**  
**In per cent**

Period Ended	DEPOSITS								LENDING			WEIGHTED RATES**	
	Savings		TIME						Prime Lending	Other Lending Rates *		Average Lending	Average Deposit
			3 Months		6 Months		12 Months			Min	Max		
Min	Max	Min	Max	Min	Max	Min	Max	Min	Max				
2000 Dec.	4.00	6.00	1.50	5.75	1.50	6.25	1.50	8.00	9.50	5.80	16.00	11.49	4.21
2001 Dec.	4.00	6.00	1.50	5.75	1.50	6.25	1.50	8.00	9.50	5.80	16.00	10.07	4.20
2002 Dec.	3.00	5.00	1.50	5.75	1.50	6.25	1.50	6.50	8.50	5.80	16.00	10.50	3.21
2003 Dec.	3.00	5.50	1.00	3.75	1.00	4.25	1.00	8.00	8.50	3.00	16.00	12.41	3.43
2004 Dec.	3.00	4.00	1.00	3.75	1.00	4.00	1.00	8.00	8.50	3.00	16.00	10.02	2.82
2005 Mar.	3.00	4.00	1.00	3.25	1.00	3.75	1.00	4.25	8.50	3.00	16.00	9.64	2.67
Jun.	3.00	4.00	1.00	3.75	1.00	3.75	1.00	4.25	8.50	3.00	16.00	10.18	2.79
Sep.	3.00	4.00	1.00	2.75	1.00	3.75	1.00	4.25	8.50	3.00	16.00	10.17	2.76
Dec.	3.00	4.00	1.00	2.75	1.00	3.75	1.00	4.00	8.50	3.00	16.00	9.96	2.71
2006 Mar.	3.00	4.00	1.00	2.75	1.00	3.75	1.00	4.00	8.50	3.00	16.00	9.88	2.76
Jun.	3.00	4.00	1.00	2.75	1.00	3.75	1.00	4.00	8.50	5.38	16.00	9.85	2.79
Sep.	3.00	4.00	1.00	2.75	1.00	3.75	1.00	4.00	8.50	4.55	16.00	9.76	2.90
Dec.	3.00	4.25	1.00	4.00	1.00	4.50	1.00	5.00	8.50	4.55	16.00	9.72	2.99
2007 Mar.	3.00	4.25	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.74	3.00
Jun.	3.00	4.25	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.65	3.04
Sep.	3.00	4.00	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.77	3.04
Dec.	3.00	4.00	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.65	3.04
2008 Jan.	3.00	4.00	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.58	3.01
Feb.	3.00	4.00	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.58	3.01
Mar.	3.00	4.00	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.58	3.01
Apr.	3.00	4.00	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.44	3.08
May	3.00	4.00	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.44	3.08
Jun.	3.00	4.00	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.44	3.08
Jul.	3.00	4.00	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.40	3.13
Aug.	3.00	4.00	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.40	3.13
Sep.	3.00	4.00	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.40	3.13
Oct.	3.00	4.00	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.23	3.16
Nov.	3.00	4.00	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.23	3.16
Dec.	3.00	4.00	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	9.23	3.16
2009 Jan.	3.00	4.75	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	10.84	3.14
Feb.	3.00	4.75	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	10.84	3.14
Mar.	3.00	4.75	1.00	4.00	1.00	4.50	1.00	5.00	8.50	5.38	16.00	10.84	3.14
Apr.	3.00	4.00	1.00	3.50	1.00	3.75	1.00	4.50	8.50	5.38	16.00	10.72	3.10
May	3.00	4.00	1.00	3.50	1.00	3.75	1.00	4.50	8.50	5.38	16.00	10.72	3.10
Jun.	3.00	4.00	1.00	3.50	1.00	3.75	1.00	4.50	8.50	5.38	16.00	10.72	3.10
Jul.	3.00	4.00	1.00	3.50	1.00	3.75	1.00	4.50	8.50	5.38	17.00	10.68	3.05
Aug.	3.00	4.00	1.00	3.50	1.00	3.75	1.00	4.50	8.50	5.38	17.00	10.68	3.05
Sep.	3.00	4.00	2.00	3.50	1.00	3.75	1.00	4.50	8.50	5.38	17.00	10.68	3.05
Oct.	3.00	4.00	2.00	3.50	2.75	3.75	3.00	4.50	8.50	5.38	17.00	10.68	3.03
Nov.	3.00	4.00	2.00	3.50	2.75	3.75	3.00	4.50	8.50	5.38	17.00	10.68	3.03
Dec. <sup>P</sup>	3.00	4.00	2.00	3.50	2.75	3.75	3.00	4.50	8.50	5.38	17.00	10.68	3.03

Source: Eastern Caribbean Central Bank

\* Includes Other Lending, Nominal Add-on and Effective Add-on Interest Rates

\*\* Data available only quarterly. Quarterly data repeated for respective months

**Montserrat**



**Table 6.1**  
**Montserrat**  
**Commercial Banks' Reserve Requirements**  
**In thousands of Eastern Caribbean dollars**

As at last Wednesday of the Month	AVERAGE RESERVES HELD			Required Reserves	Excess Reserves
	With Central Bank	Cash in till	Total		
2000 Dec. <sup>R</sup>	7,811	2,279	10,090	8,338	1,752
2001 Dec. <sup>R</sup>	10,222	2,213	12,435	8,589	3,846
2002 Dec.	13,500	2,198	15,698	9,448	6,250
2003 Dec.	21,666	1,970	23,636	10,338	13,298
2004 Dec.	17,193	2,070	19,263	11,258	8,005
2005 Mar.	13,556	3,388	16,944	11,381	5,563
Jun.	16,131	2,521	18,652	11,815	6,837
Sep.	12,051	3,289	15,340	11,808	3,532
Dec.	11,527	2,959	14,486	12,077	2,409
2006 Mar.	10,651	3,386	14,037	11,803	2,234
Jun.	12,692	2,421	15,113	11,956	3,157
Sep.	14,938	1,976	16,914	12,047	4,867
Dec.	13,180	2,028	15,208	11,963	3,245
2007 Mar.	15,770	2,839	18,609	12,593	6,016
Jun.	12,241	2,927	15,168	13,070	2,098
Sep.	14,387	2,695	17,082	13,332	3,750
Dec.	21,704	2,124	23,828	13,041	10,787
2008 Jan.	20,185	3,664	23,849	12,589	11,260
Feb.	14,315	3,263	17,578	12,780	4,798
Mar.	11,598	2,994	14,592	12,465	2,127
Apr.	19,838	2,818	22,656	13,456	9,200
May	23,514	3,170	26,684	13,295	13,389
Jun.	13,016	3,363	16,379	13,003	3,376
Jul.	12,176	3,144	15,320	13,400	1,920
Aug.	12,956	2,760	15,716	13,319	2,397
Sep.	13,634	3,156	16,790	12,965	3,825
Oct.	19,823	2,525	22,348	12,846	9,502
Nov.	12,417	2,696	15,113	12,802	2,311
Dec.	11,569	2,888	14,457	12,772	1,685
2009 Jan.	11,426	4,063	15,489	12,698	2,791
Feb.	28,529	3,335	31,864	12,446	19,418
Mar.	24,568	3,224	27,792	12,444	15,348
Apr.	23,346	3,051	26,397	12,661	13,736
May	19,017	2,958	21,975	12,767	9,208
Jun.	17,849	3,369	21,218	12,704	8,514
Jul.	12,408	3,021	15,429	12,458	2,971
Aug.	14,981	2,822	17,803	11,960	5,843
Sep.	12,444	2,733	15,177	13,129	2,048
Oct.	11,012	3,131	14,143	12,500	1,643
Nov.	17,602	3,260	20,862	13,776	7,086
Dec. <sup>P</sup>	17,264	2,997	20,261	14,103	6,158

Source: Eastern Caribbean Central Bank

**Table 6.2**  
**Montserrat**  
**Net International Reserves and Net Domestic Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	MONETARY BASE					ECCB Foreign Assets (net) NIR	NET DOMESTIC ASSETS		
	COMMERCIAL BANKS RESERVE POSITION			Currency with the Public	Monetary Base		Net Claims on Public Sector	Credit to Commercial Banks	Net Domestic Assets
	Deposits at ECCB	Cash at Commercial Banks	Total						
2000 Dec. <sup>R</sup>	14,333	2,577	16,910	9,657	26,567	28,089	(1,538)	16	(1,522)
2001 Dec. <sup>R</sup>	18,021	2,223	20,244	11,830	32,074	33,738	(1,710)	14	(1,665)
2002 Dec.	23,276	2,567	25,843	10,805	36,648	38,884	(2,279)	12	(2,236)
2003 Dec.	23,593	2,739	26,332	12,553	38,884	41,112	(2,237)	9	(2,227)
2004 Dec.	20,341	2,353	22,694	12,963	35,657	38,063	(2,454)	18	(2,406)
2005 Mar.	22,492	2,458	24,950	11,297	36,247	38,675	(2,446)	18	(2,428)
Jun.	27,875	1,829	29,704	11,169	40,872	43,368	(2,526)	30	(2,496)
Sep.	21,439	2,227	23,666	11,413	35,079	37,573	(2,502)	8	(2,494)
Dec.	18,937	3,779	22,716	12,289	35,004	37,660	(2,661)	6	(2,655)
2006 Mar.	17,352	2,487	19,839	11,503	31,342	34,148	(2,815)	9	(2,806)
Jun.	24,672	1,466	26,138	12,619	38,757	41,265	(2,550)	12	(2,508)
Sep.	20,501	1,119	21,620	14,211	35,832	38,400	(2,596)	28	(2,568)
Dec.	19,949	2,492	22,441	14,176	36,617	39,302	(2,709)	23	(2,686)
2007 Mar.	17,495	1,977	19,472	14,897	34,370	37,389	(3,039)	19	(3,020)
Jun.	18,126	1,769	19,895	14,525	34,420	37,455	(3,087)	20	(3,036)
Sep.	19,460	1,937	21,397	13,347	34,743	37,869	(3,137)	12	(3,125)
Dec.	18,344	2,357	20,701	15,072	35,773	39,139	(3,417)	20	(3,366)
2008 Jan.	26,431	2,785	29,216	13,427	42,643	46,846	(4,208)	5	(4,203)
Feb.	13,309	2,463	15,772	15,529	31,302	35,497	(4,217)	21	(4,195)
Mar.	12,904	2,605	15,509	14,525	30,034	34,639	(4,615)	10	(4,605)
Apr.	27,858	2,280	30,138	14,975	45,113	49,884	(4,800)	29	(4,771)
May	24,008	2,464	26,472	14,228	40,700	45,598	(4,919)	22	(4,897)
Jun.	17,047	2,645	19,692	14,248	33,940	38,739	(4,812)	14	(4,799)
Jul.	13,174	2,630	15,804	14,269	30,073	34,887	(4,840)	25	(4,815)
Aug.	16,941	2,092	19,033	15,572	34,606	39,642	(5,058)	23	(5,036)
Sep.	17,124	2,664	19,788	13,969	33,757	38,566	(4,821)	12	(4,809)
Oct.	12,815	1,779	14,594	14,848	29,442	34,240	(4,822)	24	(4,798)
Nov.	13,257	1,770	15,027	14,575	29,602	34,513	(4,932)	21	(4,911)
Dec.	12,643	2,657	15,300	11,566	26,866	31,513	(4,648)	1	(4,647)
2009 Jan.	11,933	3,111	15,044	6,226	21,270	26,076	(4,827)	21	(4,806)
Feb.	28,664	2,384	31,048	6,041	37,089	41,894	(4,827)	22	(4,805)
Mar.	22,561	2,413	24,974	3,409	28,382	33,195	(4,828)	15	(4,813)
Apr.	20,957	2,329	23,286	3,703	26,989	31,849	(4,883)	22	(4,860)
May	16,040	2,281	18,321	4,655	22,977	29,847	(6,891)	21	(6,870)
Jun.	17,335	2,872	20,207	4,064	24,271	29,345	(5,092)	18	(5,074)
Jul.	16,812	1,987	18,799	5,668	24,467	29,322	(4,880)	24	(4,855)
Aug.	17,545	1,796	19,341	5,882	25,222	30,084	(4,880)	18	(4,862)
Sep.	14,314	2,391	16,705	6,670	23,375	28,303	(4,952)	24	(4,928)
Oct.	14,442	2,179	16,621	7,672	24,294	29,152	(4,882)	24	(4,859)
Nov.	19,738	2,566	22,304	8,919	31,223	36,378	(5,164)	8	(5,156)
Dec. <sup>P</sup>	15,431	2,934	18,365	14,863	33,229	38,614	(5,392)	7	(5,385)

Source: Eastern Caribbean Central Bank

**Table 6.3**  
**Montserrat**  
**Commercial Banks' Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	CLAIMS ON				Loans & Advances	INVESTMENTS			Foreign Assets	Other Assets	Total Assets
	CENTRAL BANK		Other Local Banks	Other ECCU Banks		ECCU Treasury Bills	ECCU Government Securities	Other ECCU Investments			
	Cash	Deposits									
2000 Dec. <sup>R</sup>	2,577	14,915	-	51,335	23,999	2,648	17,024	25,804	16,540	2,093	156,935
2001 Dec. <sup>R</sup>	2,223	18,314	-	51,781	24,160	2,648	20,657	17,385	22,668	1,815	161,651
2002 Dec.	2,567	23,760	5,895	48,528	26,433	4,613	21,969	16,680	30,431	2,568	183,444
2003 Dec.	2,739	26,496	-	58,751	25,748	4,123	17,220	19,152	49,918	5,342	209,489
2004 Dec.	2,353	32,512	-	61,815	26,521	8,058	20,876	8,414	66,530	6,964	234,043
2005 Mar.	2,458	38,797	-	50,614	27,453	8,058	15,704	15,795	62,726	9,046	230,651
Jun.	1,829	37,362	-	48,354	28,029	10,038	15,545	17,900	57,794	4,403	221,254
Sep.	2,227	30,941	-	46,895	28,794	10,033	15,330	10,287	67,554	12,428	224,489
Dec.	3,779	26,121	-	54,434	30,579	10,029	15,220	10,137	72,466	8,554	231,319
2006 Mar.	2,487	24,652	-	51,481	31,345	10,029	15,324	10,398	73,356	7,907	226,979
Jun.	1,466	32,252	-	61,296	32,343	10,190	15,207	10,251	78,087	8,166	249,258
Sep.	1,119	28,114	-	76,552	35,062	10,190	14,985	10,176	74,753	7,989	258,940
Dec.	2,492	25,947	-	87,206	36,688	8,690	14,911	9,948	73,189	9,261	268,332
2007 Mar.	1,977	25,027	-	95,146	39,311	8,553	14,696	2,300	93,332	9,455	289,797
Jun.	1,769	24,945	-	109,049	39,689	8,553	14,565	2,300	100,257	10,162	311,289
Sep.	1,937	26,795	-	117,945	40,227	6,582	14,415	2,300	100,096	10,499	320,796
Dec.	2,357	26,327	-	130,471	43,113	6,582	14,360	2,300	87,999	11,685	325,194
2008 Jan.	2,785	36,112	-	122,245	42,904	6,582	14,210	2,300	91,732	11,930	330,800
Feb.	2,463	20,949	-	139,753	43,476	6,395	14,210	4,300	86,949	10,836	329,331
Mar.	2,605	20,561	-	142,033	43,476	6,395	14,210	4,300	85,683	9,584	328,847
Apr.	2,280	37,356	-	135,502	43,021	6,395	14,210	4,300	93,646	7,878	344,588
May	2,464	33,126	-	136,470	45,408	6,395	14,210	4,300	90,303	8,289	340,965
Jun.	2,645	25,727	-	146,066	44,253	6,395	14,152	4,300	98,778	8,011	350,327
Jul.	2,630	21,798	-	152,113	45,383	5,903	14,002	4,300	93,930	9,586	349,645
Aug.	2,092	24,485	-	155,404	46,021	5,903	14,002	4,300	93,648	9,439	355,294
Sep.	2,664	25,688	-	152,732	46,672	5,903	14,002	4,300	95,992	7,305	355,258
Oct.	1,779	20,784	-	160,056	47,995	5,903	14,002	4,300	84,247	6,863	345,929
Nov.	1,770	16,899	-	162,894	48,448	5,903	12,882	4,300	89,215	8,060	350,371
Dec.	2,657	15,462	-	164,132	49,937	5,903	12,821	4,300	84,204	8,617	348,033
2009 Jan.	3,111	16,044	-	162,605	52,834	5,903	12,821	4,300	78,183	7,201	343,002
Feb.	2,384	32,692	-	152,228	49,037	5,903	12,671	4,300	79,486	7,670	346,371
Mar.	2,413	26,178	-	163,521	50,551	5,903	12,671	6,800	68,337	6,903	343,277
Apr.	2,329	25,313	-	167,267	49,418	5,903	12,671	9,300	75,895	6,695	354,791
May	2,281	19,651	-	167,213	50,098	5,903	12,671	9,300	74,214	7,809	349,140
Jun.	2,872	20,949	-	164,278	50,093	5,903	12,606	9,300	77,913	8,948	352,862
Jul.	1,987	21,805	-	165,580	52,401	5,903	12,606	9,300	68,163	8,044	345,789
Aug.	1,796	22,497	-	164,923	52,115	5,903	12,606	9,300	87,312	7,696	364,148
Sep.	2,391	18,126	-	166,853	53,182	5,903	12,456	9,300	79,949	7,489	355,649
Oct.	2,179	15,294	-	171,669	55,176	5,903	12,456	9,300	72,604	11,016	355,597
Nov.	2,566	22,800	-	171,400	54,840	5,903	12,456	12,300	93,538	9,053	384,856
Dec. <sup>P</sup>	2,934	19,593	-	173,071	55,590	5,903	12,388	12,300	88,922	7,994	378,695

Source: Eastern Caribbean Central Bank

**Table 6.4**  
**Montserrat**  
**Commercial Banks' Liabilities**  
**In thousands of Eastern Caribbean dollars**

Period Ended	EC\$ DEPOSITS			Foreign Currency Deposits	Total Deposits	BALANCES DUE TO			Foreign Liabilities	Other Liabilities	Total Capital (Equity)	Total Liabilities and Equity
	Demand	Time	Savings			ECCB	Other Local Banks	Other ECCU Banks				
2000 Dec. <sup>R</sup>	24,927	16,465	86,013	2,916	130,321	-	-	6,899	1,116	8,755	9,844	156,935
2001 Dec. <sup>R</sup>	27,413	16,484	89,513	3,065	136,475	12	-	920	822	11,914	11,508	161,651
2002 Dec.	41,688	16,716	93,818	3,425	155,647	10	-	87	999	12,901	13,800	183,444
2003 Dec.	55,785	19,824	96,033	4,565	176,207	6	-	482	997	15,432	16,365	209,489
2004 Dec.	69,427	19,227	105,046	4,507	198,207	-	-	1,759	567	12,647	20,863	234,043
2005 Mar.	58,686	19,687	107,171	7,297	192,841	19	-	1,984	77	13,840	21,890	230,651
Jun.	53,062	19,879	110,613	8,722	192,276	30	-	525	136	5,114	23,173	221,254
Sep.	55,392	20,426	110,401	6,079	192,298	9	-	925	96	7,332	23,829	224,489
Dec.	57,245	23,714	111,403	6,373	198,735	-	7	1,375	1,610	4,741	24,851	231,319
2006 Mar.	51,963	23,414	111,550	7,239	194,166	-	-	809	1,725	4,397	25,882	226,979
Jun.	54,809	26,630	113,119	7,980	202,538	-	-	13,675	534	7,853	24,658	249,258
Sep.	48,138	26,017	116,691	8,239	199,085	-	-	25,481	557	8,772	25,045	258,940
Dec.	47,151	27,197	117,812	8,022	200,182	-	-	33,415	1,569	7,525	25,641	268,332
2007 Mar.	59,228	25,139	119,892	7,357	211,616	-	-	40,665	2,094	8,684	26,738	289,797
Jun.	64,723	25,798	121,394	7,672	219,587	-	-	52,576	2,804	8,480	27,842	311,289
Sep.	63,094	24,332	123,031	9,145	219,602	-	-	60,219	3,309	9,267	28,399	320,796
Dec.	53,801	25,350	119,745	11,608	210,504	-	-	72,093	4,237	9,080	29,280	325,194
2008 Jan.	52,574	25,512	119,431	14,204	211,721	-	-	75,560	5,389	8,541	29,589	330,800
Feb.	53,746	19,703	121,724	11,903	207,076	-	-	79,030	4,473	9,578	29,174	329,331
Mar.	55,857	20,880	123,436	9,624	209,797	-	-	77,290	3,649	8,580	29,531	328,847
Apr.	68,193	19,608	125,277	10,850	223,928	-	-	76,635	4,713	9,589	29,723	344,588
May	58,807	19,948	125,295	11,614	215,664	-	-	82,187	3,984	9,079	30,051	340,965
Jun.	67,186	20,021	125,507	11,669	224,383	-	-	82,520	4,156	9,154	30,114	350,327
Jul.	59,879	20,034	124,485	12,625	217,023	-	-	87,605	5,538	9,118	30,361	349,645
Aug.	59,548	20,098	125,960	12,116	217,722	-	-	91,961	5,350	9,589	30,672	355,294
Sep.	58,298	20,061	127,287	12,219	217,865	12	-	93,026	4,185	9,131	31,039	355,258
Oct.	50,450	20,275	125,755	11,196	207,676	24	-	94,453	4,426	8,648	30,702	345,929
Nov.	60,073	20,380	125,262	9,578	215,293	21	-	94,003	4,653	5,394	31,007	350,371
Dec.	56,608	20,475	125,026	9,846	211,955	2	-	95,145	4,900	4,743	31,288	348,033
2009 Jan.	50,879	19,885	125,587	9,664	206,015	21	-	95,660	5,176	4,581	31,549	343,002
Feb.	50,299	19,643	128,140	10,078	208,160	23	-	96,020	5,335	5,041	31,792	346,371
Mar.	43,474	19,750	129,818	10,738	203,780	16	-	97,231	5,498	4,743	32,009	343,277
Apr.	51,138	19,766	131,396	11,995	214,295	23	-	97,338	5,737	4,983	32,415	354,791
May	41,959	20,006	133,583	11,624	207,172	21	-	97,824	5,934	5,475	32,714	349,140
Jun.	45,797	20,427	133,864	10,261	210,349	19	-	98,343	6,129	5,522	32,500	352,862
Jul.	37,082	21,368	133,329	10,280	202,059	24	-	99,071	6,497	5,545	32,593	345,789
Aug.	54,871	18,526	134,878	10,257	218,532	19	-	100,133	6,636	6,097	32,731	364,148
Sep.	45,500	18,693	134,737	10,399	209,329	24	-	100,909	6,790	5,931	32,666	355,649
Oct.	38,688	19,525	139,865	10,018	208,096	25	-	101,701	7,118	5,902	32,755	355,597
Nov.	61,789	19,715	143,152	10,217	234,873	11	-	103,289	7,352	6,506	32,825	384,856
Dec. <sup>P</sup>	52,467	19,937	144,997	10,245	227,646	19	-	104,083	7,534	6,492	32,921	378,695

Source: Eastern Caribbean Central Bank

**Table 6.5**  
**Montserrat**  
**Commercial Banks' Net External Position**  
**In thousands of Eastern Caribbean dollars**

Period Ended	EXTERNAL ASSETS *						EXTERNAL LIABILITIES **				Net External Assets
	Foreign Currency	Due from Banks Abroad	Investments	Loans to Non-Residents	Other	Total	Due to Banks Abroad	Non-Residents Deposits	Other	Total	
2000 Dec. <sup>R</sup>	278	1,802	14,369	1,779	91	18,319	1,116	21,135	-	22,251	(3,932)
2001 Dec. <sup>R</sup>	410	4,668	17,559	1,825	31	24,493	821	21,740	1	22,562	1,931
2002 Dec.	502	4,839	25,005	1,655	85	32,086	999	24,512	-	25,511	6,575
2003 Dec.	709	8,114	41,035	1,102	60	51,020	982	25,424	15	26,421	24,599
2004 Dec.	972	12,188	53,367	908	3	67,438	484	28,196	83	28,763	38,675
2005 Mar.	1,204	5,893	55,629	824	-	63,550	77	29,302	-	29,379	34,171
Jun.	356	4,057	53,381	852	-	58,646	136	31,289	-	31,425	27,221
Sep.	248	5,221	62,085	1,093	-	68,647	96	35,045	-	35,141	33,506
Dec.	953	8,356	63,157	1,253	-	73,719	84	32,671	1,526	34,281	39,438
2006 Mar.	1,233	12,048	60,075	1,263	-	74,619	27	34,062	1,698	35,787	38,832
Jun.	631	19,656	57,800	1,541	-	79,628	60	32,835	474	33,369	46,259
Sep.	226	17,371	57,119	1,834	37	76,587	77	32,487	480	33,044	43,543
Dec.	938	17,704	54,360	2,112	187	75,301	356	31,517	1,213	33,086	42,215
2007 Mar.	954	21,911	70,358	1,921	109	95,253	817	31,835	1,277	33,929	61,324
Jun.	565	31,633	67,719	1,892	340	102,149	1,164	35,859	1,640	38,663	63,486
Sep.	225	22,948	76,441	1,789	482	101,885	1,838	37,354	1,471	40,663	61,222
Dec.	1,090	19,605	67,211	1,777	93	89,776	2,400	36,137	1,837	40,374	49,402
2008 Jan.	1,343	21,626	68,763	1,756	-	93,488	2,469	36,048	2,920	41,437	52,051
Feb.	456	21,760	64,728	1,728	5	88,677	2,688	36,063	1,785	40,536	48,141
Mar.	643	21,127	63,898	1,715	15	87,398	2,982	36,031	667	39,680	47,718
Apr.	599	19,495	72,415	1,705	1,137	95,351	4,572	37,557	141	42,270	53,081
May	371	19,842	70,090	1,770	-	92,073	3,371	37,386	613	41,370	50,703
Jun.	348	25,758	72,669	1,763	3	100,541	3,578	37,362	578	41,518	59,023
Jul.	311	20,943	72,676	1,806	-	95,736	3,768	38,096	1,770	43,634	52,102
Aug.	303	20,550	72,795	1,794	-	95,442	3,933	36,968	1,417	42,318	53,124
Sep.	315	26,592	69,085	1,783	-	97,775	4,179	37,190	6	41,375	56,400
Oct.	295	22,455	61,492	1,813	5	86,060	4,424	37,246	2	41,672	44,388
Nov.	205	19,418	69,592	1,858	-	91,073	4,651	37,592	2	42,245	48,828
Dec.	372	23,787	60,045	1,834	-	86,038	4,898	37,525	2	42,425	43,613
2009 Jan.	391	23,716	54,042	1,823	34	80,006	5,174	37,777	2	42,953	37,053
Feb.	489	24,921	54,042	1,841	34	81,327	5,333	38,823	2	44,158	37,169
Mar.	558	29,912	37,866	1,867	1	70,204	5,496	37,764	2	43,262	26,942
Apr.	595	30,848	44,448	1,856	4	77,751	5,735	37,283	2	43,020	34,731
May	557	26,364	47,287	1,863	6	76,077	5,932	36,461	2	42,395	33,682
Jun.	396	30,381	47,130	1,876	6	79,789	6,127	36,611	2	42,740	37,049
Jul.	382	28,547	39,231	1,923	3	70,086	6,495	36,510	2	43,007	27,079
Aug.	318	45,082	41,902	2,137	10	89,449	6,633	32,876	3	39,512	49,937
Sep.	257	37,979	41,706	1,873	7	81,822	6,788	33,035	2	39,825	41,997
Oct.	226	30,526	41,844	1,859	8	74,463	7,116	32,856	2	39,974	34,489
Nov.	256	51,490	41,788	1,851	4	95,389	7,350	32,466	2	39,818	55,571
Dec. <sup>P</sup>	614	41,047	47,236	1,885	25	90,807	7,532	32,124	2	39,658	51,149

Source: Eastern Caribbean Central Bank

\* External Assets includes Loans to Non-Residents

\*\* External Liabilities includes Non-Residents Deposits

**Table 6.6**  
**Montserrat**  
**Monetary Survey**  
In thousands of Eastern Caribbean dollars

Period Ended	Net Foreign Assets	DOMESTIC CREDIT * (of which)				MONETARY LIABILITIES (M2) *						Other Items (net)
		Government (net)	Private Sector Credit	Other Public Sector (net)	Total	Money Supply (M1)	QUASI-MONEY				Total Monetary Liabilities (M2)	
							Private Sector Time Deposits	Private Sector Savings Deposits	Private Sector Foreign Currency Deposits	Total		
2000 Dec. <sup>R</sup>	114,149	(8,154)	18,833	(11,552)	(873)	27,022	3,563	64,619	2,164	70,346	97,368	(15,908)
2001 Dec. <sup>R</sup>	126,120	(13,490)	21,220	(13,218)	(5,488)	26,718	4,254	65,906	2,443	72,603	99,321	(21,311)
2002 Dec.	136,305	(21,770)	22,367	(14,352)	(13,755)	28,552	3,699	69,596	2,951	76,246	104,798	(17,752)
2003 Dec.	163,566	(34,380)	23,325	(15,054)	(26,110)	35,221	3,845	71,090	3,752	78,687	113,908	(23,548)
2004 Dec.	173,122	(40,420)	24,515	(16,969)	(32,874)	38,302	4,313	79,646	3,629	87,588	125,890	(14,357)
2005 Mar.	160,554	(32,262)	25,635	(16,805)	(23,432)	34,051	4,634	81,645	6,412	92,691	126,742	(10,380)
Jun.	161,429	(25,323)	26,061	(17,466)	(16,728)	34,667	4,737	83,550	7,351	95,638	130,305	(14,396)
Sep.	152,296	(26,633)	26,669	(17,524)	(17,488)	32,468	5,238	83,208	4,662	93,108	125,576	(9,232)
Dec.	164,943	(30,401)	28,070	(17,162)	(19,493)	33,897	5,466	87,348	4,884	97,698	131,595	(13,855)
2006 Mar.	158,718	(26,086)	29,087	(16,417)	(13,416)	32,002	4,953	87,573	5,711	98,237	130,239	(15,063)
Jun.	170,159	(33,672)	29,811	(16,164)	(20,026)	32,823	4,792	89,312	6,453	100,557	133,380	(16,754)
Sep.	167,455	(29,150)	32,249	(18,717)	(15,618)	32,092	4,168	90,688	6,701	101,557	133,649	(18,187)
Dec.	167,606	(23,507)	33,638	(20,262)	(10,132)	36,464	5,026	91,288	6,813	103,127	139,591	(17,884)
2007 Mar.	177,883	(37,545)	36,470	(18,924)	(20,000)	36,545	5,118	91,719	6,085	102,922	139,467	(18,416)
Jun.	181,928	(39,736)	36,887	(16,208)	(19,057)	36,662	5,367	95,169	6,353	106,889	143,551	(19,320)
Sep.	179,240	(37,739)	37,545	(14,875)	(15,069)	34,934	5,542	96,127	7,748	109,417	144,351	(19,820)
Dec.	169,179	(25,466)	40,464	(15,113)	(116)	41,868	5,647	93,357	9,519	108,523	150,391	(18,672)
2008 Jan.	167,534	(26,067)	40,253	(14,964)	(778)	38,500	5,719	93,937	12,086	111,742	150,242	(16,513)
Feb.	167,991	(23,349)	40,898	(14,450)	3,098	38,869	5,908	96,151	9,906	111,965	150,834	(20,255)
Mar.	171,100	(18,988)	40,912	(14,586)	7,338	45,184	7,047	97,541	7,806	112,394	157,578	(20,860)
Apr.	185,634	(29,770)	40,469	(14,585)	(3,887)	46,790	5,758	98,209	9,083	113,050	159,840	(21,908)
May.	174,491	(25,200)	41,114	(13,843)	2,071	40,399	5,977	98,544	9,940	114,461	154,860	(21,701)
Jun.	185,104	(33,081)	41,656	(14,561)	(5,986)	41,317	5,910	99,229	10,098	115,237	156,554	(22,563)
Jul.	174,324	(24,552)	42,746	(15,058)	3,136	41,456	5,918	98,436	10,407	114,761	156,217	(21,244)
Aug.	178,935	(28,556)	43,314	(15,201)	(443)	39,621	5,974	100,061	9,579	115,614	155,235	(23,256)
Sep.	177,910	(28,116)	44,163	(14,571)	1,475	37,927	5,933	101,106	10,118	117,157	155,084	(24,301)
Oct.	166,791	(17,317)	45,369	(14,960)	13,092	40,811	5,952	99,531	9,071	114,554	155,365	(24,518)
Nov.	173,916	(23,502)	45,869	(16,838)	5,529	42,286	6,015	98,988	7,457	112,460	154,746	(24,699)
Dec.	165,315	(19,312)	46,180	(14,750)	12,118	39,173	6,104	99,824	7,736	113,664	152,837	(24,596)
2009 Jan.	151,139	(11,342)	46,183	(15,762)	19,078	31,880	6,364	99,733	7,422	113,519	145,399	(24,818)
Feb.	155,815	(17,230)	46,372	(15,045)	14,097	28,589	6,372	101,979	7,836	116,187	144,776	(25,136)
Mar.	149,631	(12,100)	46,788	(13,445)	21,242	25,891	6,458	103,797	8,495	118,750	144,641	(26,233)
Apr.	162,212	(21,219)	46,863	(12,116)	13,527	27,542	6,465	105,303	10,082	121,850	149,392	(26,348)
May.	158,155	(18,143)	47,531	(11,879)	17,509	25,083	6,698	107,439	9,674	123,811	148,894	(26,770)
Jun.	157,387	(19,380)	47,589	(12,600)	15,608	24,519	6,841	107,674	8,500	123,015	147,534	(25,461)
Jul.	148,308	(9,897)	49,162	(12,134)	27,130	26,480	8,042	107,303	8,513	123,858	150,338	(25,100)
Aug.	169,097	(28,255)	49,448	(13,073)	8,119	27,050	8,062	107,363	8,561	123,986	151,036	(26,181)
Sep.	160,740	(19,029)	50,783	(14,524)	17,230	26,631	8,226	107,135	8,682	124,043	150,674	(27,296)
Oct.	156,031	(10,798)	51,442	(14,976)	25,668	27,635	8,859	110,924	7,490	127,273	154,908	(26,791)
Nov.	185,536	(34,744)	52,471	(19,403)	(1,676)	30,136	9,005	109,855	7,646	126,506	156,642	(27,219)
Dec. <sup>P</sup>	182,887	(21,042)	53,192	(22,221)	9,928	37,925	9,211	110,613	7,796	127,620	165,545	(27,270)

Source: Eastern Caribbean Central Bank

\* See Definitions and Notes to Statistical Tables for updates to methodology

**Table 6.7**  
**Montserrat**  
**Commercial Banks' Demand Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Demand Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec. <sup>R</sup>	3,561	2,107	10,282	5,731	1,352	-	1,894	24,927
2001 Dec. <sup>R</sup>	6,719	3,330	6,961	6,339	1,588	-	2,476	27,413
2002 Dec.	15,721	3,792	8,337	7,190	2,220	-	4,428	41,688
2003 Dec.	25,324	4,339	11,747	8,429	2,492	-	3,454	55,785
2004 Dec.	32,269	6,287	14,954	8,134	2,251	-	5,532	69,427
2005 Mar.	24,676	5,326	11,386	8,674	2,694	-	5,930	58,686
Jun.	17,721	4,909	10,366	9,651	3,481	-	6,934	53,062
Sep.	18,906	5,202	9,957	8,753	2,345	-	10,229	55,392
Dec.	22,508	5,212	9,375	10,296	1,937	-	7,917	57,245
2006 Mar.	18,033	4,426	7,874	10,034	2,591	-	9,005	51,963
Jun.	25,913	3,721	8,200	9,844	2,160	-	4,971	54,809
Sep.	21,306	4,187	6,330	9,022	2,529	-	4,764	48,138
Dec.	15,547	5,934	8,471	10,055	3,762	-	3,382	47,151
2007 Mar.	29,246	4,721	8,647	8,995	4,006	-	3,613	59,228
Jun.	31,414	4,233	7,194	9,879	5,064	-	6,939	64,723
Sep.	29,330	4,597	6,442	9,413	5,732	-	7,580	63,094
Dec.	16,800	5,117	9,838	11,679	5,261	18	5,088	53,801
2008 Jan.	16,616	5,371	8,618	10,828	5,606	21	5,514	52,574
Feb.	19,847	4,808	6,605	11,453	5,266	16	5,751	53,746
Mar.	15,087	4,657	10,944	10,466	9,226	23	5,454	55,857
Apr.	25,683	4,494	9,093	14,148	8,557	17	6,201	68,193
May	22,674	3,896	8,989	11,247	5,905	30	6,066	58,807
Jun.	28,973	4,807	8,974	12,235	5,844	16	6,337	67,186
Jul.	20,415	5,330	9,521	11,399	6,249	18	6,947	59,879
Aug.	24,283	5,483	7,910	10,903	5,231	5	5,733	59,548
Sep.	23,897	4,913	8,278	10,687	4,974	19	5,530	58,298
Oct.	13,183	5,082	7,573	10,615	7,766	9	6,222	50,450
Nov.	19,168	6,907	8,499	10,591	8,595	26	6,287	60,073
Dec.	16,430	5,822	9,078	11,264	7,256	9	6,749	56,608
2009 Jan.	11,225	8,025	8,140	10,619	6,894	1	5,975	50,879
Feb.	13,061	7,515	8,664	10,284	3,584	16	7,175	50,299
Mar.	9,005	6,008	9,172	9,959	3,330	21	5,979	43,474
Apr.	16,873	4,782	10,165	9,949	3,702	23	5,644	51,138
May	11,788	4,584	7,666	9,930	2,814	18	5,159	41,959
Jun.	14,822	5,270	7,149	9,601	3,691	14	5,250	45,797
Jul.	6,201	4,898	7,640	9,680	3,481	11	5,171	37,082
Aug.	23,776	5,584	7,732	10,080	3,339	17	4,343	54,871
Sep.	14,474	7,032	7,660	8,719	3,575	7	4,033	45,500
Oct.	7,664	7,286	8,302	8,756	2,894	11	3,775	38,688
Nov.	29,973	7,084	8,388	9,076	3,746	7	3,515	61,789
Dec. <sup>P</sup>	16,042	10,749	9,001	9,399	4,633	29	2,614	52,467

Source: Eastern Caribbean Central Bank

**Table 6.8**  
**Montserrat**  
**Commercial Banks' Savings Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Savings Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec. <sup>R</sup>	18	4,664	2,215	61,698	706	-	16,712	86,013
2001 Dec. <sup>R</sup>	-	5,914	3,849	61,475	582	-	17,693	89,513
2002 Dec.	-	5,762	1,678	65,234	2,684	-	18,460	93,818
2003 Dec.	527	4,328	1,236	66,987	2,867	-	20,088	96,033
2004 Dec.	697	3,980	1,703	74,260	3,683	-	20,723	105,046
2005 Mar.	4	4,643	1,651	75,974	4,020	-	20,879	107,171
Jun.	5	5,646	1,703	77,481	4,366	-	21,412	110,613
Sep.	-	5,377	2,406	76,320	4,482	-	21,816	110,401
Dec.	-	2,193	5,000	77,297	5,051	-	21,862	111,403
2006 Mar.	-	1,819	3,996	78,839	4,738	-	22,158	111,550
Jun.	-	2,196	5,195	79,689	4,428	-	21,611	113,119
Sep.	-	4,271	6,591	84,067	30	-	21,732	116,691
Dec.	-	3,801	6,608	84,651	29	-	22,723	117,812
2007 Mar.	-	5,818	5,730	85,960	29	-	22,355	119,892
Jun.	-	3,523	6,513	88,627	29	-	22,702	121,394
Sep.	-	3,472	7,391	88,706	30	-	23,432	123,031
Dec.	-	2,323	6,753	86,576	28	-	24,065	119,745
2008 Jan.	-	1,829	7,338	86,570	29	-	23,665	119,431
Feb.	-	1,868	7,522	88,599	30	-	23,705	121,724
Mar.	-	2,133	7,514	89,999	28	-	23,762	123,436
Apr.	-	2,295	7,592	90,587	30	-	24,773	125,277
May	-	2,151	8,058	90,459	27	-	24,600	125,295
Jun.	-	1,958	8,070	91,133	26	-	24,320	125,507
Jul.	-	1,928	7,498	90,910	28	-	24,121	124,485
Aug.	-	1,915	8,578	91,457	26	-	23,984	125,960
Sep.	-	1,855	8,621	92,458	27	-	24,326	127,287
Oct.	-	1,877	6,607	92,898	26	-	24,347	125,755
Nov.	-	1,930	6,921	92,042	25	-	24,344	125,262
Dec.	-	963	7,128	92,671	25	-	24,239	125,026
2009 Jan.	-	612	7,049	92,657	27	-	25,242	125,587
Feb.	48	657	7,653	92,499	1,827	-	25,456	128,140
Mar.	48	541	7,319	92,280	4,198	-	25,432	129,818
Apr.	49	438	7,541	93,545	4,217	-	25,606	131,396
May	49	405	8,292	94,928	4,219	-	25,690	133,583
Jun.	49	434	9,172	95,784	2,718	-	25,707	133,864
Jul.	88	447	8,954	95,601	2,748	-	25,491	133,329
Aug.	88	447	8,872	95,746	2,745	-	26,980	134,878
Sep.	88	450	8,598	96,090	2,447	-	27,064	134,737
Oct.	87	450	8,498	96,110	6,316	-	28,404	139,865
Nov.	87	5,079	8,271	96,268	5,316	-	28,131	143,152
Dec. <sup>P</sup>	87	4,232	8,692	96,606	5,315	-	30,065	144,997

Source: Eastern Caribbean Central Bank



**Table 6.9**  
**Montserrat**  
**Commercial Banks' Time Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Time Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec. <sup>R</sup>	6,365	3,778	625	2,938	-	-	2,759	16,465
2001 Dec. <sup>R</sup>	6,067	3,971	585	3,669	-	-	2,192	16,484
2002 Dec.	6,070	4,795	-	3,699	-	-	2,152	16,716
2003 Dec.	7,473	6,385	-	3,845	-	-	2,121	19,824
2004 Dec.	6,000	6,700	-	4,313	-	-	2,214	19,227
2005 Mar.	6,000	6,834	-	4,634	-	-	2,219	19,687
Jun.	6,000	6,909	-	4,737	-	-	2,233	19,879
Sep.	6,000	6,943	-	5,238	-	-	2,245	20,426
Dec.	6,000	10,030	-	5,366	100	-	2,218	23,714
2006 Mar.	6,000	10,170	-	4,853	100	-	2,291	23,414
Jun.	6,000	10,249	-	4,692	100	-	5,589	26,630
Sep.	6,000	10,257	-	4,068	100	-	5,592	26,017
Dec.	6,000	10,525	-	4,926	100	-	5,646	27,197
2007 Mar.	6,000	8,383	-	5,018	100	-	5,638	25,139
Jun.	6,000	8,450	-	5,267	100	-	5,981	25,798
Sep.	6,000	6,804	-	5,442	100	-	5,986	24,332
Dec.	6,000	7,671	-	5,547	100	-	6,032	25,350
2008 Jan.	6,000	7,762	-	5,619	100	-	6,031	25,512
Feb.	-	7,772	-	5,808	100	-	6,023	19,703
Mar.	-	7,794	-	6,947	100	-	6,039	20,880
Apr.	-	7,794	-	5,658	100	-	6,056	19,608
May	-	7,794	-	5,877	100	-	6,177	19,948
Jun.	-	7,794	-	5,810	100	-	6,317	20,021
Jul.	-	7,798	-	5,818	100	-	6,318	20,034
Aug.	-	7,801	-	5,874	100	-	6,323	20,098
Sep.	-	7,801	-	5,833	100	-	6,327	20,061
Oct.	-	7,999	-	5,852	100	-	6,324	20,275
Nov.	-	7,999	-	5,915	100	-	6,366	20,380
Dec.	-	7,999	-	6,004	100	-	6,372	20,475
2009 Jan.	-	7,123	-	6,264	100	-	6,398	19,885
Feb.	-	6,871	-	6,272	100	-	6,400	19,643
Mar.	-	6,894	-	6,358	100	-	6,398	19,750
Apr.	-	6,894	-	6,365	100	-	6,407	19,766
May	-	6,894	-	6,598	100	-	6,414	20,006
Jun.	-	6,894	20	6,721	100	-	6,692	20,427
Jul.	-	6,787	20	7,922	100	-	6,539	21,368
Aug.	-	7,040	20	7,942	100	-	3,424	18,526
Sep.	-	7,040	20	8,106	100	-	3,427	18,693
Oct.	-	7,238	20	8,739	100	-	3,428	19,525
Nov.	-	7,238	20	8,885	100	-	3,472	19,715
Dec. <sup>P</sup>	-	7,238	20	9,091	100	-	3,488	19,937

Source: Eastern Caribbean Central Bank

**Table 6.10**  
**Montserrat**  
**Commercial Banks' Foreign Currency Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Foreign Currency Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec. <sup>R</sup>	-	-	957	1,186	21	-	752	2,916
2001 Dec. <sup>R</sup>	-	-	653	1,771	19	-	622	3,065
2002 Dec.	-	-	970	1,891	90	-	474	3,425
2003 Dec.	-	-	1,526	1,938	288	-	813	4,565
2004 Dec.	-	-	1,342	1,841	446	-	878	4,507
2005 Mar.	-	-	2,437	3,250	725	-	885	7,297
Jun.	-	-	2,725	3,033	1,593	-	1,371	8,722
Sep.	-	-	1,410	2,762	490	-	1,417	6,079
Dec.	-	-	1,248	2,782	854	-	1,489	6,373
2006 Mar.	-	-	1,646	3,202	863	-	1,528	7,239
Jun.	-	-	1,384	4,187	882	-	1,527	7,980
Sep.	-	-	1,290	4,613	798	-	1,538	8,239
Dec.	-	-	1,121	4,849	843	-	1,209	8,022
2007 Mar.	-	-	1,008	4,805	272	-	1,272	7,357
Jun.	-	-	1,161	4,908	284	-	1,319	7,672
Sep.	-	-	1,618	5,707	423	-	1,397	9,145
Dec.	-	-	2,965	6,193	361	-	2,089	11,608
2008 Jan.	-	-	2,644	9,073	369	-	2,118	14,204
Feb.	-	-	1,679	7,834	393	-	1,997	11,903
Mar.	-	-	1,719	5,899	188	-	1,818	9,624
Apr.	-	-	1,958	6,928	197	-	1,767	10,850
May	-	-	2,826	6,937	177	-	1,674	11,614
Jun.	-	-	2,270	7,638	190	-	1,571	11,669
Jul.	-	-	2,081	8,080	246	-	2,218	12,625
Aug.	-	-	1,441	7,861	277	-	2,537	12,116
Sep.	-	-	2,392	7,434	292	-	2,101	12,219
Oct.	-	-	1,323	7,376	372	-	2,125	11,196
Nov.	-	-	1,321	5,850	286	-	2,121	9,578
Dec.	-	-	1,520	5,884	332	-	2,110	9,846
2009 Jan.	-	-	1,383	5,648	391	-	2,242	9,664
Feb.	-	-	1,735	5,579	522	-	2,242	10,078
Mar.	-	-	1,470	6,466	559	-	2,243	10,738
Apr.	-	-	1,429	6,213	2,440	-	1,913	11,995
May	-	-	1,633	5,505	2,536	-	1,950	11,624
Jun.	-	-	1,222	5,391	1,887	-	1,761	10,261
Jul.	-	-	1,276	5,337	1,900	-	1,767	10,280
Aug.	-	-	1,303	5,552	1,706	-	1,696	10,257
Sep.	-	-	1,399	5,569	1,714	-	1,717	10,399
Oct.	-	-	1,340	5,112	1,038	-	2,528	10,018
Nov.	-	-	1,670	5,355	621	-	2,571	10,217
Dec. <sup>P</sup>	-	-	1,402	5,736	658	-	2,449	10,245

Source: Eastern Caribbean Central Bank

**Table 6.11**  
**Montserrat**  
**Commercial Banks' Total Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Deposits
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec. <sup>R</sup>	9,944	10,549	14,079	71,553	2,079	-	22,117	130,321
2001 Dec. <sup>R</sup>	12,786	13,215	12,048	73,254	2,189	-	22,983	136,475
2002 Dec.	21,791	14,349	10,985	78,014	4,994	-	25,514	155,647
2003 Dec.	33,324	15,052	14,509	81,199	5,647	-	26,476	176,207
2004 Dec.	38,966	16,967	17,999	88,548	6,380	-	29,347	198,207
2005 Mar.	30,680	16,803	15,474	92,532	7,439	-	29,913	192,841
Jun.	23,726	17,464	14,794	94,902	9,440	-	31,950	192,276
Sep.	24,906	17,522	13,773	93,073	7,317	-	35,707	192,298
Dec.	28,508	17,435	15,623	95,741	7,942	-	33,486	198,735
2006 Mar.	24,033	16,415	13,516	96,928	8,292	-	34,982	194,166
Jun.	31,913	16,166	14,779	98,412	7,570	-	33,698	202,538
Sep.	27,306	18,715	14,211	101,770	3,457	-	33,626	199,085
Dec.	21,547	20,260	16,200	104,481	4,734	-	32,960	200,182
2007 Mar.	35,246	18,922	15,385	104,778	4,407	-	32,878	211,616
Jun.	37,414	16,206	14,868	108,681	5,477	-	36,941	219,587
Sep.	35,330	14,873	15,451	109,268	6,285	-	38,395	219,602
Dec.	22,800	15,111	19,556	109,995	5,750	18	37,274	210,504
2008 Jan.	22,616	14,962	18,600	112,090	6,104	21	37,328	211,721
Feb.	19,847	14,448	15,806	113,694	5,789	16	37,476	207,076
Mar.	15,087	14,584	20,177	113,311	9,542	23	37,073	209,797
Apr.	25,683	14,583	18,643	117,321	8,884	17	38,797	223,928
May	22,674	13,841	19,873	114,520	6,209	30	38,517	215,664
Jun.	28,973	14,559	19,314	116,816	6,160	16	38,545	224,383
Jul.	20,415	15,056	19,100	116,207	6,623	18	39,604	217,023
Aug.	24,283	15,199	17,929	116,095	5,634	5	38,577	217,722
Sep.	23,897	14,569	19,291	116,412	5,393	19	38,284	217,865
Oct.	13,183	14,958	15,503	116,741	8,264	9	39,018	207,676
Nov.	19,168	16,836	16,741	114,398	9,006	26	39,118	215,293
Dec.	16,430	14,784	17,726	115,823	7,713	9	39,470	211,955
2009 Jan.	11,225	15,760	16,572	115,188	7,412	1	39,857	206,015
Feb.	13,109	15,043	18,052	114,634	6,033	16	41,273	208,160
Mar.	9,053	13,443	17,961	115,063	8,187	21	40,052	203,780
Apr.	16,922	12,114	19,135	116,072	10,459	23	39,570	214,295
May	11,837	11,883	17,591	116,961	9,669	18	39,213	207,172
Jun.	14,871	12,598	17,563	117,497	8,396	14	39,410	210,349
Jul.	6,289	12,132	17,890	118,540	8,229	11	38,968	202,059
Aug.	23,864	13,071	17,927	119,320	7,890	17	36,443	218,532
Sep.	14,562	14,522	17,677	118,484	7,836	7	36,241	209,329
Oct.	7,751	14,974	18,160	118,717	10,348	11	38,135	208,096
Nov.	30,060	19,401	18,349	119,584	9,783	7	37,689	234,873
Dec. <sup>P</sup>	16,129	22,219	19,115	120,832	10,706	29	38,616	227,646

Source: Eastern Caribbean Central Bank

**Table 6.12**  
**Montserrat**  
**Commercial Banks' Total Loans & Advances by Borrowers**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Loans & Advances
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec. <sup>R</sup>	2,075	-	5,076	13,505	252	-	3,091	23,999
2001 Dec. <sup>R</sup>	872	-	5,082	14,349	1,789	-	2,068	24,160
2002 Dec.	2,266	-	5,039	17,204	124	-	1,800	26,433
2003 Dec.	1,178	-	5,296	17,643	386	-	1,245	25,748
2004 Dec.	967	-	4,736	18,971	808	-	1,039	26,521
2005 Mar.	862	-	5,420	20,176	39	-	956	27,453
Jun.	927	-	6,159	19,902	-	-	1,041	28,029
Sep.	773	-	6,353	20,103	213	-	1,352	28,794
Dec.	766	275	6,542	21,528	-	-	1,468	30,579
2006 Mar.	760	-	6,353	21,524	1,210	-	1,498	31,345
Jun.	758	4	6,615	22,077	1,119	-	1,770	32,343
Sep.	750	-	6,682	24,124	1,443	-	2,063	35,062
Dec.	746	-	6,659	25,722	1,257	-	2,304	36,688
2007 Mar.	737	-	7,722	27,625	1,123	-	2,104	39,311
Jun.	732	-	6,659	29,242	986	-	2,070	39,689
Sep.	726	-	5,871	30,830	844	-	1,956	40,227
Dec.	717	-	6,723	33,042	699	-	1,932	43,113
2008 Jan.	755	-	5,933	33,669	651	-	1,896	42,904
Feb.	712	-	5,763	34,533	602	-	1,866	43,476
Mar.	712	-	5,770	34,586	556	-	1,852	43,476
Apr.	710	-	5,632	34,284	553	-	1,842	43,021
May	2,391	-	5,666	34,994	454	-	1,903	45,408
Jun.	702	-	5,796	35,457	403	-	1,895	44,253
Jul.	701	-	6,208	36,185	353	-	1,936	45,383
Aug.	783	-	6,401	36,611	302	-	1,924	46,021
Sep.	599	-	6,608	37,304	251	-	1,910	46,672
Oct.	686	-	7,648	37,522	199	-	1,940	47,995
Nov.	596	-	7,978	37,744	147	-	1,983	48,448
Dec.	1,764	36	7,852	38,233	95	-	1,957	49,937
2009 Jan.	4,707	-	7,760	38,381	42	-	1,944	52,834
Feb.	704	-	7,420	38,952	-	-	1,961	49,037
Mar.	1,778	-	7,693	39,095	-	-	1,985	50,551
Apr.	583	-	7,447	39,416	-	-	1,972	49,418
May	583	6	7,368	40,163	-	-	1,978	50,098
Jun.	580	-	7,300	40,289	-	-	1,924	50,093
Jul.	1,269	-	7,235	41,927	-	-	1,970	52,401
Aug.	486	-	6,965	42,483	-	-	2,181	52,115
Sep.	483	-	7,516	43,266	-	1	1,916	53,182
Oct.	1,833	-	7,183	44,259	-	-	1,901	55,176
Nov.	478	-	7,570	44,896	5	-	1,891	54,840
Dec. <sup>P</sup>	476	-	7,908	45,284	-	-	1,922	55,590

Source: Eastern Caribbean Central Bank

**Table 6.13A**  
**Montserrat**  
**Commercial Banks' Total Loans and Advances by Sectoral Distribution**  
In thousands of Eastern Caribbean dollars

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Agriculture	265	259	249	77	98	51	37	25	22	27
Fisheries	-	-	-	-	-	-	-	-	-	-
Mining & Quarrying	-	-	-	-	-	-	-	188	176	579
Manufacturing	223	310	137	103	267	42	20	267	220	281
Utilities	-	-	-	-	-	-	166	-	36	-
Construction and Land Development	1,692	710	458	1,162	1,089	1,209	1,503	1,592	1,937	2,528
Distributive Trades	4,144	3,745	3,289	3,315	3,286	4,297	4,092	3,808	4,808	3,034
Tourism	-	14	1	8	29	21	6	-	-	4,229
Entertainment & Catering	420	367	257	233	222	192	187	233	254	88
Transportation & Storage	819	508	120	95	69	40	204	84	61	13
Financial Institutions	283	1,816	148	408	141	703	1,286	727	123	30
Professional and other Services	869	857	368	319	514	418	431	436	577	501
Government Services	1,896	872	2,266	1,178	967	766	746	727	1,764	476
Personal	18,033	19,261	19,140	18,850	19,839	22,840	28,010	35,026	39,959	43,804
Acquisition of Property	12,248	13,412	13,580	14,269	14,689	15,876	18,653	23,662	27,359	33,108
House & Land Purchases	3,825	4,386	2,568	3,049	3,125	3,109	3,639	4,576	7,840	8,235
Home Const. & Renovation	8,423	9,026	11,012	11,220	11,564	12,767	15,014	19,086	19,519	24,873
Durable Consumer Goods	853	827	907	609	701	1,036	1,518	1,469	1,570	1,835
Other Personal Loans	4,932	5,022	4,653	3,972	4,449	5,928	7,839	9,895	11,030	8,861
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>28,644</b>	<b>28,719</b>	<b>26,433</b>	<b>25,748</b>	<b>26,521</b>	<b>30,579</b>	<b>36,688</b>	<b>43,113</b>	<b>49,937</b>	<b>55,590</b>
% of Long Term Loans to Total Loans and Advances *	51.1	55.0	62.6	70.5	73.6	72.5	67.4	68.0	73.0	76.1

Source: Eastern Caribbean Central Bank

\* Long Term loans are loans over 5 years.

**Table 6.13B**  
**Montserrat**  
**Commercial Banks' Overdrafts & Loans by Maturity**  
In thousands of Eastern Caribbean dollars

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Overdrafts	4,478	4,124	3,287	2,222	2,198	3,057	3,520	3,347	4,826	3,972
Total Loans & Advances										
Up to 1 year	5,515	5,162	3,256	1,749	1,694	1,698	2,584	4,728	2,560	2,542
1 to 5 years	4,001	3,647	3,342	3,633	3,115	3,649	5,871	5,708	6,115	6,764
Over 5 years	14,650	15,786	16,548	18,144	19,514	22,175	24,713	29,330	36,436	42,312
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>28,644</b>	<b>28,719</b>	<b>26,433</b>	<b>25,748</b>	<b>26,521</b>	<b>30,579</b>	<b>36,688</b>	<b>43,113</b>	<b>49,937</b>	<b>55,590</b>

Source: Eastern Caribbean Central Bank

**Table 6.14**  
**Montserrat**  
**Commercial Banks' Selected Interest Rates**  
**In per cent**

Period Ended	DEPOSITS								LENDING			WEIGHTED RATES **	
	Savings		TIME						Prime Lending	Other Lending Rates *		Average Lending	Average Deposit
			3 Months		6 Months		12 Months			Min	Max		
Min	Max	Min	Max	Min	Max	Min	Max	Min	Max				
2000 Dec.	4.00	4.50	1.50	4.00	1.50	4.00	1.50	4.00	9.50	9.00	27.60	11.44	3.47
2001 Dec.	4.00	4.50	1.50	4.00	1.50	4.00	1.50	5.25	9.50	9.00	27.60	11.61	3.42
2002 Dec.	3.00	4.50	2.00	4.00	2.00	4.00	2.00	5.25	9.50	9.00	19.10	11.33	2.86
2003 Dec.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	9.00	19.50	12.20	2.95
2004 Dec.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	9.00	19.50	10.97	2.30
2005 Mar.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	4.00	9.50	9.00	17.50	10.75	2.43
Jun.	3.00	4.50	2.00	2.00	2.00	2.00	2.00	5.25	9.50	9.00	17.50	10.56	2.52
Sep.	3.00	4.50	2.00	2.00	2.00	2.00	2.00	5.25	9.50	9.00	17.50	10.41	2.51
Dec.	3.00	4.50	2.00	2.00	2.00	2.00	2.00	5.25	9.50	9.00	17.50	10.50	2.54
2006 Mar.	3.00	4.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	9.00	20.00	10.49	2.63
Jun.	3.00	3.50	2.00	2.00	2.00	4.00	1.50	5.25	9.50	9.00	22.00	10.49	2.62
Sep.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	9.00	22.00	10.48	2.71
Dec.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	9.00	22.00	10.48	2.67
2007 Mar.	3.00	4.50	2.00	2.00	2.00	4.00	2.00	5.00	9.50	9.00	22.00	10.50	2.55
Jun.	3.00	4.50	2.00	2.00	2.00	4.00	2.00	5.00	9.50	9.00	22.00	10.46	2.50
Sep.	3.00	4.50	2.00	2.00	2.00	4.00	2.00	5.00	9.50	9.00	22.00	10.35	2.49
Dec.	3.00	4.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	10.30	2.59
2008 Jan.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	10.16	2.54
Feb.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	10.16	2.54
Mar.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	10.16	2.54
Apr.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	10.07	2.42
May	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	10.07	2.42
Jun.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	10.07	2.42
Jul.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	9.74	2.52
Aug.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	9.74	2.52
Sep.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	9.74	2.52
Oct.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	9.58	2.53
Nov.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	9.58	2.53
Dec.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	9.58	2.53
2009 Jan.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	9.30	2.70
Feb.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	9.30	2.70
Mar.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	9.30	2.70
Apr.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	9.31	2.70
May	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	9.31	2.70
Jun.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	9.31	2.70
Jul.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	8.82	2.69
Aug.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	8.82	2.69
Sep.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	5.25	9.50	7.00	22.00	8.82	2.69
Oct.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	4.00	9.50	7.00	22.00	8.75	2.58
Nov.	3.00	3.50	2.00	2.00	2.00	4.00	2.00	4.00	9.50	7.00	22.00	8.75	2.58
Dec. <sup>P</sup>	3.00	3.50	2.00	2.00	2.00	4.00	2.00	4.00	9.50	7.00	22.00	8.75	2.58

Source: Eastern Caribbean Central Bank

\* Includes Other Lending, Nominal Add-on and Effective Add-on Interest Rates

\*\* Data available only quarterly. Quarterly data repeated for respective months

St Kitts and Nevis

**Table 7.1**  
**St Kitts and Nevis**  
**Commercial Banks' Reserve Requirements**  
**In thousands of Eastern Caribbean dollars**

As at last Wednesday of the Month	AVERAGE RESERVES HELD			Required Reserves	Excess Reserves
	With Central Bank	Cash in till	Total		
2000 Dec. <sup>R</sup>	51,489	12,451	63,940	74,099	(10,159)
2001 Dec.	87,544	12,832	100,376	78,802	21,574
2002 Dec.	130,580	13,006	143,586	83,981	59,605
2003 Dec. <sup>R</sup>	87,727	14,487	102,214	90,708	11,506
2004 Dec.	148,377	14,934	163,311	106,203	57,108
2005 Mar.	154,160	15,244	169,404	114,729	54,675
Jun.	170,855	13,644	184,499	118,471	66,028
Sep. <sup>R</sup>	144,684	15,242	159,926	120,637	39,289
Dec. <sup>R</sup>	121,463	15,677	137,140	116,928	20,212
2006 Mar.	136,767	14,435	151,202	121,801	29,401
Jun.	163,793	16,280	180,073	127,122	52,951
Sep.	128,242	17,577	145,819	127,194	18,625
Dec.	153,099	17,853	170,952	128,994	41,958
2007 Mar.	184,172	18,637	202,809	136,152	66,657
Jun.	169,252	18,220	187,472	142,320	45,152
Sep.	164,737	21,547	186,284	145,736	40,548
Dec.	176,168	25,223	201,391	150,200	51,191
2008 Jan.	179,721	21,476	201,197	146,702	54,495
Feb.	210,131	18,487	228,618	148,662	79,956
Mar.	242,684	18,596	261,280	150,620	110,660
Apr.	256,217	18,966	275,183	152,344	122,839
May	185,724	18,265	203,989	153,791	50,198
Jun.	185,978	17,819	203,797	152,542	51,255
Jul.	236,372	18,524	254,896	151,604	103,292
Aug.	213,841	18,486	232,327	152,719	79,608
Sep.	210,481	17,679	228,160	152,601	75,559
Oct.	177,504	19,078	196,582	151,746	44,836
Nov.	186,194	18,828	205,022	152,677	52,345
Dec.	178,121	17,994	196,115	152,913	43,202
2009 Jan.	222,939	19,061	242,000	153,045	88,955
Feb.	244,965	17,807	262,772	153,534	109,238
Mar.	300,094	18,465	318,559	155,669	162,890
Apr.	287,216	19,959	307,175	158,273	148,902
May	332,344	17,968	350,312	160,855	189,457
Jun.	348,886	17,914	366,800	161,693	205,107
Jul.	346,096	15,700	361,796	165,904	195,892
Aug.	315,633	19,766	335,399	179,757	155,642
Sep.	329,657	18,106	347,763	186,344	161,419
Oct.	297,388	16,425	313,813	187,566	126,247
Nov.	250,963	18,298	269,261	185,957	83,304
Dec. <sup>P</sup>	237,475	20,494	257,969	185,079	72,890

Source: Eastern Caribbean Central Bank



**Table 7.2**  
**St Kitts and Nevis**  
**Net International Reserves and Net Domestic Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	MONETARY BASE					ECCB Foreign Assets (net) NIR	NET DOMESTIC ASSETS		
	COMMERCIAL BANKS RESERVE POSITION			Currency with the Public	Monetary Base		Net Claims on Public Sector	Credit to Commercial Banks	Net Domestic Assets
	Deposits at ECCB	Cash at Commercial Banks	Total						
2000 Dec.	82,569	16,476	99,045	40,590	139,636	121,748	2,797	15,090	17,887
2001 Dec.	99,270	18,315	117,585	36,104	153,689	153,293	392	4	396
2002 Dec.	126,647	14,847	141,494	37,694	179,187	177,217	1,952	19	1,971
2003 Dec.	106,297	16,708	123,005	39,926	162,932	174,628	(11,767)	71	(11,696)
2004 Dec.	151,141	15,991	167,132	44,614	211,746	211,516	169	61	231
2005 Mar.	135,398	15,248	150,646	42,616	193,263	192,670	500	93	593
Jun.	160,198	13,737	173,935	41,348	215,282	213,753	1,415	114	1,530
Sep.	138,413	12,253	150,666	45,036	195,702	194,089	1,559	54	1,613
Dec.	127,676	15,894	143,570	49,885	193,455	193,029	376	50	426
2006 Mar.	143,373	12,639	156,012	46,675	202,687	203,975	(1,363)	75	(1,288)
Jun.	149,738	12,050	161,788	51,075	212,863	210,338	2,412	113	2,525
Sep.	143,186	15,205	158,391	47,501	205,892	204,981	884	27	911
Dec.	162,405	23,156	185,561	55,104	240,665	239,143	1,463	59	1,522
2007 Mar.	190,382	16,664	207,046	51,888	258,935	258,753	136	46	182
Jun.	142,610	15,209	157,819	51,184	209,003	209,105	(175)	73	(103)
Sep.	187,388	16,420	203,808	49,062	252,870	254,124	(1,327)	73	(1,254)
Dec.	175,812	27,378	203,190	56,191	259,381	258,277	1,022	82	1,104
2008 Jan.	163,862	20,334	184,196	50,523	234,718	235,738	(1,098)	78	(1,020)
Feb.	230,191	16,269	246,460	53,099	299,559	300,559	(1,152)	152	(1,000)
Mar.	234,671	19,305	253,976	51,932	305,908	312,425	(6,582)	65	(6,517)
Apr.	222,549	18,361	240,910	49,035	289,944	293,825	(3,929)	48	(3,881)
May	177,081	13,523	190,604	54,643	245,247	248,537	(3,339)	49	(3,290)
Jun.	169,921	16,270	186,191	54,420	240,611	244,310	(3,761)	62	(3,699)
Jul.	202,246	19,486	221,732	54,840	276,572	280,494	(3,996)	75	(3,921)
Aug.	210,060	16,702	226,762	55,876	282,638	285,838	(3,302)	101	(3,201)
Sep.	172,013	18,644	190,657	54,968	245,625	250,080	(4,528)	74	(4,454)
Oct.	166,661	15,970	182,631	58,167	240,798	242,654	(1,926)	69	(1,857)
Nov.	200,761	15,156	215,917	59,285	275,202	278,040	(2,902)	65	(2,837)
Dec.	178,190	25,976	204,166	70,124	274,290	297,751	(23,506)	45	(23,461)
2009 Jan.	223,881	14,847	238,728	79,877	318,604	321,897	(3,347)	55	(3,292)
Feb.	276,203	13,602	289,805	77,659	367,463	371,574	(4,162)	51	(4,111)
Mar.	286,637	18,707	305,344	84,239	389,583	415,404	(25,870)	49	(25,821)
Apr.	314,249	18,189	332,438	84,608	417,046	441,180	(24,194)	61	(24,133)
May	336,541	15,856	352,397	87,725	440,123	473,469	(33,434)	74	(33,347)
Jun.	345,888	18,970	364,858	84,639	449,497	499,757	(50,358)	98	(50,260)
Jul.	330,816	15,308	346,124	89,923	436,047	460,449	(24,533)	132	(24,401)
Aug.	336,294	17,757	354,051	85,750	439,801	458,614	(18,982)	169	(18,813)
Sep.	327,594	18,790	346,384	84,807	431,191	438,113	(7,080)	157	(6,922)
Oct.	278,642	14,063	292,705	88,994	381,699	386,976	(5,405)	128	(5,277)
Nov.	241,431	15,875	257,306	89,202	346,508	334,632	11,762	114	11,876
Dec. <sup>P</sup>	242,472	23,882	266,354	78,330	344,684	331,916	12,687	81	12,768

Source: Eastern Caribbean Central Bank

**Table 7.3**  
**St Kitts and Nevis**  
**Commercial Banks' Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	CLAIMS ON				Loans & Advances	INVESTMENTS			Foreign Assets	Other Assets	Total Assets
	CENTRAL BANK		Other Local Banks	Other ECCU Banks		ECCU Treasury Bills	ECCU Government Securities	Other ECCU Investments			
	Cash	Deposits									
2000 Dec.	16,476	82,424	4,353	138,871	1,067,016	86,721	3,500	31,133	214,452	37,490	1,682,436
2001 Dec.	18,315	94,977	6,095	47,522	1,045,698	172,306	4,977	26,305	331,458	28,032	1,775,685
2002 Dec.	14,847	125,040	1,565	62,348	1,085,595	155,845	6,208	34,053	446,576	25,088	1,957,165
2003 Dec.	16,708	106,296	12,719	12,301	1,066,814	201,739	6,208	98,732	569,608	57,558	2,148,683
2004 Dec.	15,991	148,932	1,658	60,129	1,330,115	233,578	7,705	112,038	478,212	168,157	2,556,515
2005 Mar.	15,248	139,043	2,172	75,050	1,367,048	225,745	7,613	113,382	527,507	273,237	2,746,045
Jun.	13,737	163,412	3,927	145,518	1,409,947	236,187	10,239	119,812	695,689	74,610	2,873,078
Sep.	12,253	134,238	7,829	233,906	1,504,143	216,627	11,643	121,061	594,298	87,747	2,923,745
Dec.	15,894	128,339	29,308	204,829	1,541,103	202,110	7,922	124,006	535,546	92,559	2,881,616
2006 Mar.	12,639	138,085	48,174	191,237	1,627,980	202,285	7,922	129,916	640,900	98,252	3,097,390
Jun.	12,050	140,529	3,898	191,700	1,667,842	192,449	7,922	136,697	631,579	95,411	3,080,077
Sep.	15,205	125,931	17,124	229,761	1,746,886	180,801	7,500	138,836	613,219	80,331	3,155,594
Dec.	23,156	160,211	3,901	241,124	1,825,321	165,699	7,500	143,836	563,887	89,774	3,224,409
2007 Mar.	16,664	188,678	4,389	173,357	1,915,238	159,092	7,500	138,845	677,014	78,182	3,358,959
Jun.	15,209	155,430	7,523	191,943	1,967,846	152,544	7,500	145,125	828,469	135,950	3,607,539
Sep.	16,420	197,379	16,541	200,844	2,009,793	147,869	9,782	162,373	755,813	103,466	3,620,280
Dec.	27,378	178,238	4,139	168,228	2,086,001	145,284	7,079	154,752	769,881	158,317	3,699,297
2008 Jan.	20,334	175,630	4,328	161,533	2,098,799	145,283	7,079	177,100	852,725	124,673	3,767,484
Feb.	16,269	242,213	4,369	285,511	2,123,944	150,202	7,079	163,688	886,725	77,963	3,957,963
Mar.	19,305	253,625	4,023	280,069	1,959,950	150,202	82,079	164,764	833,983	86,268	3,834,268
Apr.	18,361	233,059	3,302	247,541	1,971,553	150,202	102,764	178,390	1,002,759	88,836	3,996,767
May	13,523	182,475	3,929	257,760	1,988,857	152,911	118,591	180,390	996,001	83,275	3,977,712
Jun.	16,270	176,231	2,675	256,375	2,047,190	152,910	138,367	105,762	1,037,842	119,600	4,053,222
Jul.	19,486	221,304	4,049	249,004	2,048,896	162,859	116,182	94,410	1,052,585	101,584	4,070,359
Aug.	16,702	215,363	2,770	251,354	2,070,105	160,891	108,188	92,368	963,425	104,615	3,985,781
Sep.	18,644	181,350	4,693	299,859	2,107,681	166,820	88,412	94,881	940,804	101,216	4,004,360
Oct.	15,970	107,539	2,310	310,884	2,132,446	166,855	88,831	97,974	926,200	111,623	3,960,632
Nov.	15,156	209,246	2,133	306,763	2,166,275	166,855	78,993	95,850	887,085	112,594	4,040,950
Dec.	25,976	175,857	2,088	269,778	2,186,462	166,855	80,852	91,088	858,554	106,249	3,963,759
2009 Jan.	14,847	235,637	2,799	273,764	2,210,893	166,954	82,199	88,253	870,021	94,693	4,040,060
Feb.	13,602	273,889	2,987	270,498	2,194,392	165,937	82,199	88,312	1,134,672	182,603	4,409,091
Mar.	18,707	288,496	3,333	267,703	2,208,326	165,937	82,199	88,042	1,051,702	137,431	4,311,876
Apr.	18,189	310,326	2,128	251,714	2,200,607	165,969	82,199	89,396	967,275	109,863	4,197,666
May	15,856	339,331	2,997	258,891	2,217,780	169,020	82,199	89,636	990,594	141,313	4,307,617
Jun.	18,970	349,161	1,853	289,890	2,208,468	169,020	82,199	89,366	862,101	153,972	4,225,000
Jul.	15,308	333,509	1,262	291,003	2,362,204	169,020	82,199	89,366	831,821	171,556	4,347,248
Aug.	17,757	342,346	1,845	278,327	2,236,608	173,057	82,199	89,559	1,168,812	131,170	4,521,680
Sep.	18,790	329,763	1,863	306,590	2,251,363	173,057	80,435	89,278	1,214,979	136,227	4,602,345
Oct.	14,063	285,707	4,232	322,842	2,264,449	173,057	80,435	91,479	1,153,294	126,005	4,515,563
Nov.	15,875	238,881	4,523	334,804	2,268,892	173,161	80,435	91,480	1,164,785	124,186	4,497,022
Dec. <sup>P</sup>	23,882	240,980	5,724	301,202	2,304,845	173,161	85,435	91,210	1,195,843	126,725	4,549,007

Source: Eastern Caribbean Central Bank

**Table 7.4**  
**St Kitts and Nevis**  
**Commercial Banks' Liabilities**  
 In thousands of Eastern Caribbean dollars

Period Ended	EC\$ DEPOSITS			Foreign Currency Deposits	Total Deposits	BALANCES DUE TO			Foreign Liabilities	Other Liabilities	Total Capital (Equity)	Total Liabilities and Equity
	Demand	Time	Savings			ECCB	Other Local Banks	Other ECCU Banks				
2000 Dec. <sup>R</sup>	94,490	502,408	331,094	310,566	1,238,558	20,525	9,013	118,801	129,640	63,521	102,378	1,682,436
2001 Dec. <sup>R</sup>	115,495	549,899	351,687	275,057	1,292,138	7,429	11,450	165,385	93,272	85,325	120,686	1,775,685
2002 Dec. <sup>R</sup>	114,077	581,604	385,650	292,044	1,373,375	9,607	1,530	195,113	136,555	42,405	198,580	1,957,165
2003 Dec. <sup>R</sup>	131,046	633,548	412,149	311,253	1,487,996	13,898	12,752	249,835	96,268	87,045	200,889	2,148,683
2004 Dec. <sup>R</sup>	188,700	706,184	487,998	390,216	1,773,098	6,718	1,156	247,578	191,836	130,588	205,541	2,556,515
2005 Mar. <sup>R</sup>	206,450	741,389	515,297	433,756	1,896,892	11,483	1,903	284,338	195,115	135,836	220,478	2,746,045
Jun. <sup>R</sup>	189,647	787,289	539,103	458,907	1,974,946	3,235	2,294	335,249	182,175	155,783	219,396	2,873,078
Sep. <sup>R</sup>	185,927	808,626	547,895	424,665	1,967,113	2,435	1,314	347,917	206,231	159,528	239,207	2,923,745
Dec. <sup>R</sup>	187,306	774,777	550,097	404,522	1,916,702	404	1,156	252,671	231,676	223,710	255,297	2,881,616
2006 Mar. <sup>R</sup>	206,755	778,467	568,207	464,199	2,017,628	304	1,636	358,478	251,821	218,141	249,382	3,097,390
Jun. <sup>R</sup>	194,479	822,465	586,154	513,983	2,117,081	423	2,255	293,475	184,836	212,127	269,880	3,080,077
Sep. <sup>R</sup>	204,050	797,721	592,783	501,695	2,096,249	2,463	1,350	309,498	245,660	210,777	289,597	3,155,594
Dec. <sup>R</sup>	186,230	810,180	612,546	535,744	2,144,700	869	5,821	243,501	297,480	250,684	281,354	3,224,409
2007 Mar. <sup>R</sup>	216,477	827,240	632,825	598,908	2,275,450	66	7,088	251,452	291,957	242,072	290,874	3,358,959
Jun. <sup>R</sup>	222,945	865,042	646,251	637,657	2,371,895	408	4,886	296,879	289,049	323,588	320,834	3,607,539
Sep. <sup>R</sup>	233,730	922,285	651,199	613,338	2,420,552	2,254	6,137	321,532	257,165	271,619	341,021	3,620,280
Dec. <sup>R</sup>	239,867	939,175	659,916	562,372	2,401,330	848	3,513	341,953	291,427	280,131	380,095	3,699,297
2008 Jan.	253,037	944,829	676,862	568,056	2,442,784	588	4,304	347,510	335,790	282,523	353,985	3,767,484
Feb.	285,521	937,528	677,202	551,768	2,452,019	969	4,684	405,899	423,945	310,932	359,515	3,957,963
Mar.	258,231	938,596	680,293	621,589	2,498,709	892	5,155	418,303	250,880	293,478	366,851	3,834,268
Apr.	262,075	958,210	686,451	623,701	2,530,437	365	3,715	435,566	254,635	281,052	490,997	3,996,767
May	266,712	964,181	688,725	611,055	2,530,673	432	4,598	392,682	293,057	262,649	493,621	3,977,712
Jun.	274,628	940,226	691,946	584,131	2,490,931	443	4,062	379,032	338,594	305,742	534,418	4,053,222
Jul.	244,351	949,413	689,372	604,048	2,487,184	445	5,246	434,317	353,174	253,635	536,358	4,070,359
Aug.	253,338	934,718	686,371	601,119	2,475,546	267	6,243	393,986	353,957	214,924	540,858	3,985,781
Sep.	250,068	941,054	693,194	588,383	2,472,699	350	6,124	372,926	361,340	240,425	550,496	4,004,360
Oct.	248,167	934,751	697,729	575,396	2,456,043	349	6,242	385,087	312,800	234,245	565,866	3,960,632
Nov.	258,397	961,430	695,140	595,523	2,510,490	345	8,106	383,423	317,082	252,214	569,290	4,040,950
Dec.	260,092	950,013	689,933	564,445	2,464,483	330	6,946	377,554	310,576	284,084	519,786	3,963,759
2009 Jan.	250,120	997,447	703,783	562,045	2,513,395	326	6,579	412,131	326,795	259,923	520,911	4,040,060
Feb.	241,609	983,340	700,854	567,704	2,493,507	60	7,698	794,680	323,160	253,726	536,260	4,409,091
Mar.	242,233	1,020,577	700,720	585,616	2,549,146	53	5,025	659,058	329,621	243,487	525,486	4,311,876
Apr.	244,394	1,029,413	701,324	596,542	2,571,673	63	3,861	573,213	312,501	204,686	531,669	4,197,666
May	246,727	1,044,463	709,177	581,680	2,582,047	75	4,289	643,433	351,484	194,295	531,994	4,307,617
Jun.	259,539	1,044,373	712,364	565,388	2,581,664	100	5,535	651,203	301,209	185,442	499,847	4,225,000
Jul.	264,237	1,047,852	714,510	752,511	2,779,110	136	4,073	610,590	293,529	160,134	499,676	4,347,248
Aug.	257,677	1,078,697	713,834	919,462	2,969,670	176	4,463	584,923	290,588	168,298	503,562	4,521,680
Sep.	258,512	1,088,227	716,828	936,443	3,000,010	167	7,777	584,910	292,838	205,142	511,501	4,602,345
Oct.	265,752	1,072,945	715,718	915,251	2,969,666	143	8,367	577,489	298,249	159,571	502,078	4,515,563
Nov.	270,725	1,077,184	712,109	897,464	2,957,482	125	7,089	545,712	284,604	198,681	503,329	4,497,022
Dec. <sup>P</sup>	265,696	1,088,555	725,054	898,723	2,978,028	90	8,245	557,965	320,516	179,069	505,094	4,549,007

Source: Eastern Caribbean Central Bank

**Table 7.5**  
**St Kitts and Nevis**  
**Commercial Banks' Net External Position**  
**In thousands of Eastern Caribbean dollars**

Period Ended	EXTERNAL ASSETS*						EXTERNAL LIABILITIES**				Net External Assets
	Foreign Currency	Due from Banks Abroad	Investments	Loans to Non-Residents	Other	Total	Due to Banks Abroad	Non-Residents Deposits	Other	Total	
2000 Dec.	3,116	165,163	43,641	32,480	2,532	246,932	108,708	97,947	20,932	227,587	19,345
2001 Dec.	4,370	271,161	53,627	42,090	2,300	373,548	90,143	83,399	3,129	176,671	196,877
2002 Dec.	4,323	328,883	110,934	53,904	2,436	500,480	134,910	118,254	1,645	254,809	245,671
2003 Dec.	7,861	448,517	110,619	59,991	2,611	629,599	69,163	113,532	27,105	209,800	419,799
2004 Dec.	5,575	427,979	42,760	60,364	1,898	538,576	100,056	121,080	91,780	312,916	225,660
2005 Mar.	4,309	450,057	71,740	61,342	1,401	588,849	101,192	119,356	93,923	314,471	274,378
Jun.	3,233	567,769	120,237	61,367	4,450	757,056	87,653	189,923	94,522	372,098	384,958
Sep.	2,148	502,497	87,531	61,990	2,122	656,288	109,719	184,150	96,512	390,381	265,907
Dec.	4,204	386,985	93,839	63,254	50,518	598,800	137,971	156,714	93,705	388,390	210,410
2006 Mar.	3,442	539,869	95,285	69,990	2,304	710,890	155,410	140,328	96,411	392,149	318,741
Jun.	2,207	527,378	100,193	63,773	1,801	695,352	90,185	161,685	94,651	346,521	348,831
Sep.	4,286	340,085	266,958	65,053	1,890	678,272	149,069	149,641	96,591	395,301	282,971
Dec.	7,789	294,873	259,792	71,527	1,433	635,414	202,026	140,050	95,454	437,530	197,884
2007 Mar.	10,039	400,674	263,008	90,081	3,293	767,095	194,377	145,721	97,580	437,678	329,417
Jun.	5,264	532,326	289,587	89,806	1,292	918,275	147,807	147,754	141,242	436,803	481,472
Sep.	5,876	451,629	295,687	94,191	2,621	850,004	148,162	157,829	109,003	414,994	435,010
Dec.	10,809	434,960	323,028	100,514	1,084	870,395	140,945	153,421	150,482	444,848	425,547
2008 Jan.	10,257	512,861	328,211	102,851	1,396	955,576	149,052	163,090	186,738	498,880	456,696
Feb.	10,217	516,936	357,822	108,865	1,750	995,590	236,235	164,594	187,710	588,539	407,051
Mar.	11,691	431,257	388,981	102,626	2,054	936,609	153,324	161,295	97,556	412,175	524,434
Apr.	7,999	454,949	537,393	101,588	2,418	1,104,347	157,216	168,320	97,419	422,955	681,392
May	6,900	443,593	542,808	101,335	2,700	1,097,336	195,319	160,388	97,738	453,445	643,891
Jun.	6,709	449,913	580,142	100,653	1,078	1,138,495	162,530	167,534	176,064	506,128	632,367
Jul.	6,119	464,907	580,142	99,820	1,417	1,152,405	168,256	159,097	184,918	512,271	640,134
Aug.	7,191	373,819	580,736	99,154	1,679	1,062,579	167,004	161,813	186,953	515,770	546,809
Sep.	7,999	349,907	581,087	98,969	1,811	1,039,773	173,495	154,587	187,845	515,927	523,846
Oct.	6,439	336,348	581,177	100,114	2,236	1,026,314	125,062	146,552	187,738	459,352	566,962
Nov.	6,047	348,930	529,490	99,837	2,618	986,922	131,801	142,552	185,281	459,634	527,288
Dec.	9,522	322,871	525,055	103,655	1,106	962,209	124,489	144,941	186,087	455,517	506,692
2009 Jan.	9,477	332,302	526,906	102,583	1,336	972,604	142,684	138,024	184,111	464,819	507,785
Feb.	7,219	593,565	526,722	102,122	7,166	1,236,794	135,715	141,909	187,445	465,069	771,725
Mar.	8,079	465,882	526,931	101,970	50,810	1,153,672	145,225	143,300	184,396	472,921	680,751
Apr.	6,490	428,630	529,849	106,113	2,306	1,073,388	128,334	142,950	184,167	455,451	617,937
May	7,302	447,014	535,203	104,120	1,075	1,094,714	134,404	142,931	217,080	494,415	600,299
Jun.	6,957	398,796	454,444	102,518	1,904	964,619	118,716	147,098	182,493	448,307	516,312
Jul.	4,398	367,678	457,414	103,514	2,331	935,335	110,553	335,576	182,976	629,105	306,230
Aug.	6,110	702,166	458,471	101,826	2,065	1,270,638	106,090	490,434	184,498	781,022	489,616
Sep.	8,215	702,586	459,291	100,962	44,887	1,315,941	108,511	491,309	184,327	784,147	531,794
Oct.	6,670	687,295	457,119	101,268	2,210	1,254,562	112,124	491,031	186,125	789,280	465,282
Nov.	9,096	686,397	457,130	101,197	12,162	1,265,982	100,744	483,823	183,860	768,427	497,555
Dec. <sup>P</sup>	9,821	718,715	461,267	101,800	6,040	1,297,643	137,877	483,261	182,639	803,777	493,866

Source: Eastern Caribbean Central Bank

\*External Assets includes Loans to Non-Residents

\*\*External Liabilities includes Non-Residents Deposits

**Table 7.6**  
**St Kitts and Nevis**  
**Monetary Survey**  
**In thousands of Eastern Caribbean dollars**

Period Ended	Net Foreign Assets	DOMESTIC CREDIT* (of which)					MONETARY LIABILITIES (M2)*						Other Items (net)
		Government (net)	Private Sector Credit	Other Public Sector (net)	Total	Money Supply (M1)	QUASI-MONEY				Total Monetary Liabilities (M2)		
							Private Sector Time Deposits	Private Sector Savings Deposits	Private Sector Foreign Currency Deposits	Total			
2000 Dec.	152,458	271,968	701,804	(150,766)	823,006	113,723	181,747	288,031	253,314	723,092	836,815	(138,649)	
2001 Dec.	239,285	283,501	694,375	(154,663)	823,213	127,283	194,551	307,799	237,813	740,163	867,446	(195,052)	
2002 Dec.	315,078	266,700	686,000	(125,693)	827,007	124,148	215,078	336,432	239,370	790,880	915,028	(227,056)	
2003 Dec.	402,268	176,484	772,650	(125,049)	824,085	138,296	212,817	363,228	267,774	843,819	982,115	(244,238)	
2004 Dec.	287,094	262,970	871,837	(46,530)	1,088,276	171,961	289,757	419,164	318,152	1,027,073	1,199,034	(176,336)	
2005 Mar.	290,782	283,078	863,160	(17,952)	1,128,286	201,404	311,660	446,054	369,396	1,127,110	1,328,514	(90,553)	
Jun.	430,356	265,026	890,786	(13,919)	1,141,893	167,489	283,718	458,831	363,369	1,105,918	1,273,407	(298,842)	
Sep.	363,181	336,555	918,824	(25,920)	1,229,459	174,896	292,891	471,731	342,093	1,106,715	1,281,611	(311,029)	
Dec.	376,525	351,664	941,113	(33,693)	1,259,084	175,895	287,727	471,006	342,994	1,101,727	1,277,622	(357,987)	
2006 Mar.	380,755	390,294	974,076	(34,497)	1,329,873	191,937	304,514	484,753	401,174	1,190,441	1,382,378	(328,250)	
Jun.	480,915	417,422	992,652	(40,174)	1,369,901	193,340	314,841	500,233	447,930	1,263,004	1,456,344	(394,472)	
Sep.	428,935	412,842	1,019,823	(38,804)	1,393,861	194,449	308,461	503,626	392,300	1,204,387	1,398,836	(423,960)	
Dec.	457,942	422,487	1,048,907	(30,350)	1,441,045	201,452	309,549	521,812	418,986	1,250,347	1,451,799	(447,188)	
2007 Mar.	533,799	455,457	1,075,260	(58,711)	1,472,006	221,011	310,575	539,055	475,976	1,325,606	1,546,617	(459,188)	
Jun.	609,802	478,690	1,102,927	(67,635)	1,513,982	226,833	329,977	551,177	522,447	1,403,601	1,630,434	(493,350)	
Sep.	595,282	459,991	1,150,150	(84,586)	1,525,556	215,493	363,664	555,776	494,945	1,414,385	1,629,878	(490,960)	
Dec.	557,557	464,768	1,173,356	(71,388)	1,566,736	226,036	377,626	565,620	455,388	1,398,634	1,624,670	(499,622)	
2008 Jan.	553,221	460,346	1,202,725	(70,129)	1,592,943	222,461	382,701	582,646	457,804	1,423,151	1,645,612	(500,552)	
Feb.	636,258	470,251	1,197,320	(80,923)	1,586,649	252,397	365,733	582,401	440,782	1,388,916	1,641,313	(581,594)	
Mar.	750,179	375,696	1,197,394	(59,588)	1,513,502	235,735	382,325	584,795	503,760	1,470,880	1,706,615	(557,067)	
Apr.	870,296	377,186	1,211,189	(68,193)	1,520,182	222,073	400,374	591,780	502,819	1,494,973	1,717,046	(673,433)	
May.	855,704	389,683	1,217,911	(66,012)	1,541,582	243,228	394,875	593,434	497,096	1,485,405	1,728,633	(668,653)	
Jun.	873,102	325,884	1,150,888	33,895	1,510,667	251,707	396,694	597,050	422,300	1,416,044	1,667,751	(716,018)	
Jul.	817,743	306,102	1,166,515	26,671	1,499,289	225,340	393,156	600,268	427,349	1,420,773	1,646,113	(670,918)	
Aug.	761,689	310,386	1,179,670	30,045	1,520,101	232,034	385,596	597,983	416,675	1,400,254	1,632,288	(649,502)	
Sep.	763,526	330,784	1,192,219	26,805	1,549,808	233,510	389,470	603,847	404,431	1,397,748	1,631,258	(682,075)	
Oct.	794,860	333,992	1,212,755	31,400	1,578,147	230,443	387,191	608,838	394,714	1,390,743	1,621,186	(751,822)	
Nov.	772,517	332,510	1,230,463	29,380	1,592,354	237,949	410,963	605,953	403,327	1,420,243	1,658,192	(706,678)	
Dec.	746,665	337,133	1,242,746	29,063	1,608,942	251,714	398,124	602,573	398,099	1,398,796	1,650,510	(705,096)	
2009 Jan.	749,221	399,468	1,237,177	8,745	1,645,390	264,749	420,500	621,133	409,793	1,451,426	1,716,175	(678,436)	
Feb.	674,743	398,063	1,231,830	32,288	1,662,181	255,034	431,701	617,217	418,556	1,467,474	1,722,508	(614,416)	
Mar.	760,028	386,466	1,239,331	8,033	1,633,830	262,043	447,434	616,708	436,294	1,500,436	1,762,479	(631,379)	
Apr.	787,974	358,328	1,253,742	(2,537)	1,609,533	259,349	444,686	618,511	442,810	1,506,007	1,765,356	(632,151)	
May.	742,903	367,078	1,254,144	608	1,621,830	273,078	453,087	625,951	429,137	1,508,175	1,781,253	(583,480)	
Jun.	708,678	336,372	1,245,961	(1,069)	1,581,264	263,170	457,193	628,339	409,512	1,495,044	1,758,214	(531,728)	
Jul.	506,084	349,091	1,399,053	(1,077)	1,747,067	272,999	463,101	630,366	398,308	1,491,775	1,764,774	(488,376)	
Aug.	699,187	364,557	1,260,660	(184)	1,625,032	261,047	488,632	629,533	407,744	1,525,909	1,786,956	(537,263)	
Sep.	746,861	378,712	1,266,258	5,169	1,650,139	259,253	503,585	632,015	417,977	1,553,577	1,812,830	(584,170)	
Oct.	653,832	354,209	1,274,015	7,354	1,635,578	262,674	471,770	630,753	391,484	1,494,007	1,756,681	(532,728)	
Nov.	677,891	366,311	1,273,957	4,019	1,644,287	261,552	484,674	627,081	365,920	1,477,675	1,739,227	(582,951)	
Dec. <sup>P</sup>	632,171	375,189	1,294,685	7,097	1,676,970	243,632	490,972	638,546	374,531	1,504,049	1,747,681	(561,460)	

Source: Eastern Caribbean Central Bank

\*See Definitions and Notes to Statistical Tables for updates to methodology

**Table 7.7**  
**St Kitts and Nevis**  
**Commercial Banks' Demand Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Demand Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	4,097	7,992	39,243	30,271	2,321	1,298	9,268	94,490
2001 Dec.	2,825	11,464	41,726	28,339	2,315	18,799	10,027	115,495
2002 Dec.	4,849	5,733	54,576	27,644	3,380	854	17,041	114,077
2003 Dec.	6,090	10,122	58,356	34,845	2,706	2,463	16,464	131,046
2004 Dec.	9,248	33,890	79,379	42,921	3,848	1,199	18,215	188,700
2005 Mar.	7,606	21,362	82,646	68,880	4,740	2,522	18,694	206,450
Jun.	9,732	30,460	71,541	44,898	6,931	2,771	23,314	189,647
Sep.	12,063	25,709	69,960	47,923	10,367	1,610	18,295	185,927
Dec.	8,140	24,274	70,970	42,834	10,647	1,559	28,882	187,306
2006 Mar.	11,796	22,225	83,923	49,242	10,377	1,720	27,472	206,755
Jun.	8,961	18,629	70,343	51,178	16,759	3,985	24,624	194,479
Sep.	8,103	19,809	73,241	56,906	14,884	1,917	29,190	204,050
Dec.	3,963	14,805	74,457	54,926	15,740	1,225	21,114	186,230
2007 Mar.	8,467	16,359	83,232	66,060	18,273	1,558	22,528	216,477
Jun.	9,751	15,908	84,683	67,228	19,367	4,371	21,637	222,945
Sep.	22,899	16,787	81,554	68,975	14,046	1,856	27,613	233,730
Dec.	28,173	14,187	87,578	61,335	18,819	2,113	27,662	239,867
2008 Jan.	30,732	13,755	82,829	70,148	17,358	1,603	36,612	253,037
Feb.	33,386	21,627	106,984	67,541	22,733	2,040	31,210	285,521
Mar.	35,235	10,024	92,801	71,080	18,042	1,880	29,169	258,231
Apr.	35,445	20,215	87,972	64,054	19,132	1,880	33,377	262,075
May	36,714	12,105	91,554	74,021	20,562	2,448	29,308	266,712
Jun.	25,203	15,808	92,292	71,945	30,011	3,039	36,330	274,628
Jul.	26,354	18,211	78,302	66,318	23,085	2,795	29,286	244,351
Aug.	29,429	13,961	84,194	64,986	24,650	2,328	33,790	253,338
Sep.	31,167	12,152	82,115	71,240	23,244	1,943	28,207	250,068
Oct.	34,667	14,900	81,826	71,493	16,875	2,082	26,324	248,167
Nov.	37,847	16,216	82,372	70,305	21,425	4,562	25,670	258,397
Dec.	37,120	13,941	85,572	67,132	26,846	2,040	27,441	260,092
2009 Jan.	28,777	11,264	85,414	77,971	18,495	2,992	25,207	250,120
Feb.	23,993	12,736	84,381	74,685	16,893	1,416	27,505	241,609
Mar.	21,878	12,792	86,299	72,375	16,149	2,981	29,759	242,233
Apr.	25,573	14,523	86,684	72,826	13,311	1,920	29,557	244,394
May	23,461	10,177	83,564	78,890	21,565	1,334	27,736	246,727
Jun.	36,243	14,663	80,844	77,478	18,184	2,025	30,102	259,539
Jul.	38,855	11,897	83,776	79,276	18,736	1,288	30,409	264,237
Aug.	43,858	9,632	84,160	71,458	17,929	1,750	28,890	257,677
Sep.	46,551	8,205	79,335	79,059	14,373	1,679	29,310	258,512
Oct.	49,856	15,605	81,628	76,059	14,367	1,626	26,611	265,752
Nov.	48,013	21,924	82,257	73,979	14,443	1,671	28,438	270,725
Dec. <sup>P</sup>	60,454	13,226	80,076	68,476	15,228	1,522	26,714	265,696

Source: Eastern Caribbean Central Bank

**Table 7.8**  
**St Kitts and Nevis**  
**Commercial Banks' Savings Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Savings Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	6,274	133	5,978	281,151	902	-	36,656	331,094
2001 Dec.	7,008	276	6,368	299,581	1,832	18	36,604	351,687
2002 Dec.	7,579	1,108	5,530	329,432	1,443	27	40,531	385,650
2003 Dec.	8,438	571	28,828	332,355	2,012	33	39,912	412,149
2004 Dec.	9,253	464	4,951	413,287	879	47	59,117	487,998
2005 Mar.	9,421	410	4,979	439,097	1,951	27	59,412	515,297
Jun.	9,882	6,102	5,340	449,869	3,595	27	64,288	539,103
Sep.	10,160	264	6,851	460,955	2,133	1,792	65,740	547,895
Dec.	10,240	499	7,457	460,663	1,100	1,786	68,352	550,097
2006 Mar.	10,369	443	7,816	473,361	1,779	1,797	72,642	568,207
Jun.	10,656	451	8,713	486,968	2,737	1,815	74,814	586,154
Sep.	11,029	384	9,318	490,696	1,803	1,809	77,744	592,783
Dec.	11,224	316	9,622	509,321	1,052	1,817	79,194	612,546
2007 Mar.	11,632	289	8,391	527,041	1,789	1,834	81,849	632,825
Jun.	12,070	405	9,347	537,997	2,017	1,816	82,599	646,251
Sep.	12,278	303	10,604	542,140	1,212	1,820	82,842	651,199
Dec.	12,582	313	10,142	552,351	1,363	1,764	81,401	659,916
2008 Jan.	12,690	288	10,623	568,829	1,430	1,764	81,238	676,862
Feb.	12,768	357	11,342	567,313	1,982	1,764	81,676	677,202
Mar.	12,952	306	13,897	566,763	2,369	1,766	82,240	680,293
Apr.	12,970	308	14,884	573,341	1,789	1,766	81,393	686,451
May	12,999	394	14,494	575,525	1,648	1,767	81,898	688,725
Jun.	12,739	957	58,266	536,362	658	1,764	81,200	691,946
Jul.	12,885	377	14,605	579,929	3,970	1,764	75,842	689,372
Aug.	13,071	344	15,458	578,499	2,274	1,752	74,973	686,371
Sep.	13,087	1,272	16,393	582,476	3,224	1,754	74,988	693,194
Oct.	13,056	888	16,681	587,011	1,461	3,685	74,947	697,729
Nov.	13,270	1,157	13,024	587,961	3,214	1,754	74,760	695,140
Dec.	13,354	1,081	12,333	585,442	3,043	1,755	72,925	689,933
2009 Jan.	13,448	1,068	14,775	601,285	3,318	1,755	68,134	703,783
Feb.	13,381	1,104	15,184	597,145	3,145	1,743	69,152	700,854
Mar.	13,406	1,761	15,182	596,524	3,263	1,739	68,845	700,720
Apr.	13,448	294	16,682	596,998	3,092	1,739	69,071	701,324
May	13,478	265	19,368	599,989	4,855	1,739	69,483	709,177
Jun.	13,722	261	18,108	603,108	5,407	1,716	70,042	712,364
Jul.	13,756	276	18,124	605,662	4,864	1,716	70,112	714,510
Aug.	13,756	310	17,167	603,802	6,848	1,716	70,235	713,834
Sep.	14,712	284	17,762	607,346	5,189	1,718	69,817	716,828
Oct.	15,060	258	18,321	606,619	4,124	1,689	69,647	715,718
Nov.	15,041	261	18,328	602,434	4,630	1,689	69,726	712,109
Dec. <sup>P</sup>	15,379	248	19,964	611,922	4,980	1,680	70,881	725,054

Source: Eastern Caribbean Central Bank

**Table 7.9**  
**St Kitts and Nevis**  
**Commercial Banks' Time Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Time Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	1,147	300,060	19,757	110,590	3,045	48,355	19,454	502,408
2001 Dec.	2,252	332,979	15,225	132,071	3,891	43,364	20,117	549,899
2002 Dec.	1,293	342,382	17,521	136,089	12,170	49,298	22,851	581,604
2003 Dec.	6,917	385,783	10,174	134,400	8,850	59,393	28,031	633,548
2004 Dec.	10,976	371,457	28,253	175,241	17,601	68,662	33,994	706,184
2005 Mar.	7,368	390,526	34,254	186,995	20,404	70,007	31,835	741,389
Jun.	7,494	409,007	33,163	142,457	32,786	75,312	87,070	787,289
Sep.	7,611	420,845	33,475	145,342	38,091	75,983	87,279	808,626
Dec.	7,600	425,383	30,630	152,678	29,384	75,035	54,067	774,777
2006 Mar.	7,658	435,044	32,466	158,556	35,333	78,159	31,251	778,467
Jun.	7,783	450,820	31,989	156,730	41,673	84,449	49,021	822,465
Sep.	7,842	456,744	32,773	156,447	35,020	84,221	24,674	797,721
Dec.	7,893	466,828	29,284	158,813	36,830	84,622	25,910	810,180
2007 Mar.	7,953	487,776	31,401	157,104	37,422	84,648	20,936	827,240
Jun.	8,083	504,130	29,372	180,027	30,736	89,842	22,852	865,042
Sep.	8,144	516,282	29,581	188,356	50,555	95,172	34,195	922,285
Dec.	8,196	528,702	29,658	203,284	47,795	96,889	24,651	939,175
2008 Jan.	8,264	528,861	32,070	204,425	48,857	97,349	25,003	944,829
Feb.	8,264	533,098	32,137	198,723	36,635	98,238	30,433	937,528
Mar.	8,266	519,301	32,108	219,741	30,848	99,628	28,704	938,596
Apr.	8,318	520,974	33,841	231,840	33,212	101,481	28,544	958,210
May	8,318	528,131	37,023	220,447	34,799	102,606	32,857	964,181
Jun.	8,401	502,192	42,326	212,894	38,199	103,275	32,939	940,226
Jul.	8,463	507,721	33,759	223,602	31,713	104,082	40,073	949,413
Aug.	8,463	508,983	37,591	218,653	25,112	104,240	31,676	934,718
Sep.	8,465	511,802	37,627	220,216	27,110	104,517	31,317	941,054
Oct.	8,518	508,366	37,375	215,460	29,410	104,946	30,676	934,751
Nov.	8,518	509,011	29,902	224,794	51,171	105,096	32,938	961,430
Dec.	8,519	508,614	36,066	228,439	25,531	108,088	34,756	950,013
2009 Jan.	8,583	534,130	35,069	240,324	36,976	108,131	34,234	997,447
Feb.	8,582	509,510	35,423	261,817	28,569	105,892	33,547	983,340
Mar.	8,583	530,992	37,197	262,578	39,528	108,131	33,568	1,020,577
Apr.	8,637	542,294	37,327	263,693	33,308	110,358	33,796	1,029,413
May	8,637	546,907	37,569	267,764	36,268	111,486	35,832	1,044,463
Jun.	8,724	541,878	39,850	265,178	37,272	114,893	36,578	1,044,373
Jul.	8,788	544,059	39,931	272,868	34,984	115,318	31,904	1,047,852
Aug.	8,788	545,754	41,479	273,043	58,128	115,982	35,523	1,078,697
Sep.	8,789	541,028	39,815	278,442	68,934	116,394	34,825	1,088,227
Oct.	31,844	534,280	39,476	260,843	54,575	116,876	35,051	1,072,945
Nov.	31,844	530,328	39,828	258,179	69,626	117,041	30,338	1,077,184
Dec. <sup>P</sup>	31,845	535,434	37,151	265,583	70,991	117,247	30,304	1,088,555

Source: Eastern Caribbean Central Bank



**Table 7.10**  
**St Kitts and Nevis**  
**Commercial Banks' Foreign Currency Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Foreign Currency Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	30	745	178,895	70,192	3,454	773	56,477	310,566
2001 Dec.	31	1,545	162,653	72,168	2,808	184	35,668	275,057
2002 Dec.	1,055	1,870	159,159	77,154	2,761	296	49,749	292,044
2003 Dec.	2,309	2,114	193,905	70,259	3,296	314	39,056	311,253
2004 Dec.	29,024	8,082	213,708	100,519	3,258	667	34,958	390,216
2005 Mar.	27,827	5,362	264,696	100,956	2,095	1,649	31,171	433,756
Jun.	33,674	1,687	247,247	112,798	2,145	1,179	60,177	458,907
Sep.	33,655	3,145	231,088	103,427	2,753	4,825	45,772	424,665
Dec.	29,682	1,889	225,856	109,865	4,800	2,473	29,957	404,522
2006 Mar.	29,979	2,227	254,542	126,478	8,341	11,813	30,819	464,199
Jun.	29,799	2,991	303,977	123,312	15,452	5,189	33,263	513,983
Sep.	68,095	8,838	254,419	121,471	14,048	2,362	32,462	501,695
Dec.	72,249	13,167	282,921	123,881	9,451	2,733	31,342	535,744
2007 Mar.	74,500	16,285	340,416	125,851	7,283	2,426	32,147	598,908
Jun.	67,627	15,106	366,229	137,754	13,065	5,399	32,477	637,657
Sep.	66,838	16,907	334,128	149,171	5,493	6,153	34,648	613,338
Dec.	69,407	5,567	311,177	131,836	6,871	5,504	32,010	562,372
2008 Jan.	71,631	4,798	305,177	137,769	11,892	2,966	33,823	568,056
Feb.	71,373	3,954	300,872	130,994	7,017	1,899	35,659	551,768
Mar.	75,941	6,356	343,274	137,618	6,603	16,265	35,532	621,589
Apr.	75,827	4,305	343,922	139,404	7,517	11,976	40,750	623,701
May	76,193	4,144	336,596	145,632	6,665	8,203	33,622	611,055
Jun.	123,213	4,722	283,235	129,083	5,365	4,617	33,896	584,131
Jul.	138,545	3,696	278,529	137,154	11,166	500	34,458	604,048
Aug.	140,952	2,483	259,468	139,865	7,956	9,386	41,009	601,119
Sep.	143,409	3,897	260,716	132,774	8,675	2,266	36,646	588,383
Oct.	143,792	2,738	240,299	144,818	7,823	1,774	34,152	575,396
Nov.	157,748	1,644	257,200	132,814	7,173	6,140	32,804	595,523
Dec.	126,901	5,379	256,945	133,974	6,190	990	34,066	564,445
2009 Jan.	118,810	3,731	272,802	127,776	5,550	3,665	29,711	562,045
Feb.	116,361	2,618	277,567	132,240	7,828	921	30,169	567,704
Mar.	116,880	2,831	296,301	132,260	4,068	3,665	29,611	585,616
Apr.	120,621	2,576	300,478	134,816	5,236	2,280	30,535	596,542
May	118,997	2,277	292,671	131,582	3,253	1,631	31,269	581,680
Jun.	122,104	2,182	276,236	129,427	2,293	1,556	31,590	565,388
Jul.	132,169	2,460	262,679	127,813	7,159	657	219,574	752,511
Aug.	137,556	1,979	277,657	126,192	3,301	594	372,183	919,462
Sep.	138,376	3,361	288,578	124,397	3,654	1,348	376,729	936,443
Oct.	142,594	3,302	260,362	126,571	2,538	2,013	377,871	915,251
Nov.	155,332	3,283	232,749	123,538	3,665	5,968	372,929	897,464
Dec. <sup>P</sup>	147,935	4,753	238,104	129,639	5,120	1,668	371,504	898,723

Source: Eastern Caribbean Central Bank

**Table 7.11**  
**St Kitts and Nevis**  
**Commercial Banks' Total Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Deposits
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	11,548	308,930	243,873	492,204	9,722	50,426	121,855	1,238,558
2001 Dec.	12,116	346,264	225,972	532,159	10,846	62,365	102,416	1,292,138
2002 Dec.	14,776	351,093	236,786	570,319	19,754	50,475	130,172	1,373,375
2003 Dec.	23,754	398,590	291,263	571,859	16,864	62,203	123,463	1,487,996
2004 Dec.	58,501	413,893	326,291	731,968	25,586	70,575	146,284	1,773,098
2005 Mar.	52,222	417,660	386,575	795,928	29,190	74,205	141,112	1,896,892
Jun.	60,782	447,256	357,291	750,022	45,457	79,289	234,849	1,974,946
Sep.	63,489	449,963	341,374	757,647	53,344	84,210	217,086	1,967,113
Dec.	55,662	452,045	334,913	766,040	45,931	80,853	181,258	1,916,702
2006 Mar.	59,802	459,939	378,747	807,637	55,830	93,489	162,184	2,017,628
Jun.	57,199	472,891	415,022	818,188	76,621	95,438	181,722	2,117,081
Sep.	95,069	485,775	369,751	825,520	65,755	90,309	164,070	2,096,249
Dec.	95,329	495,116	396,284	846,941	63,073	90,397	157,560	2,144,700
2007 Mar.	102,552	520,709	463,440	876,056	64,767	90,466	157,460	2,275,450
Jun.	97,531	535,549	489,631	923,006	65,185	101,428	159,565	2,371,895
Sep.	110,159	550,279	455,867	948,642	71,306	105,001	179,298	2,420,552
Dec.	118,358	548,769	438,555	948,806	74,848	106,270	165,724	2,401,330
2008 Jan.	123,317	547,702	430,699	981,171	79,537	103,682	176,676	2,442,784
Feb.	125,791	559,036	451,335	964,571	68,367	103,941	178,978	2,452,019
Mar.	132,394	535,987	482,080	995,202	57,862	119,539	175,645	2,498,709
Apr.	132,560	545,802	480,619	1,008,639	61,650	117,103	184,064	2,530,437
May	134,224	544,774	479,667	1,015,625	63,674	115,024	177,685	2,530,673
Jun.	169,556	523,679	476,119	950,284	74,233	112,695	184,365	2,490,931
Jul.	186,247	530,005	405,195	1,007,003	69,934	109,141	179,659	2,487,184
Aug.	191,915	525,771	396,711	1,002,003	59,992	117,706	181,448	2,475,546
Sep.	196,128	529,123	396,851	1,006,706	62,253	110,480	171,158	2,472,699
Oct.	200,033	526,892	376,181	1,018,782	55,569	112,487	166,099	2,456,043
Nov.	217,383	528,028	382,498	1,015,874	82,983	117,552	166,172	2,510,490
Dec.	185,894	529,015	390,916	1,014,987	61,610	112,873	169,188	2,464,483
2009 Jan.	169,618	550,193	408,060	1,047,356	64,339	116,543	157,286	2,513,395
Feb.	162,317	525,968	412,555	1,065,887	56,435	109,972	160,373	2,493,507
Mar.	160,747	548,376	434,979	1,063,737	63,008	116,516	161,783	2,549,146
Apr.	168,279	559,687	441,171	1,068,333	54,947	116,297	162,959	2,571,673
May	164,573	559,626	433,172	1,078,225	65,941	116,190	164,320	2,582,047
Jun.	180,793	558,984	415,038	1,075,191	63,156	120,190	168,312	2,581,664
Jul.	193,568	558,692	404,510	1,085,619	65,743	118,979	351,999	2,779,110
Aug.	203,958	557,675	420,463	1,074,495	86,206	120,042	506,831	2,969,670
Sep.	208,428	552,878	425,490	1,089,244	92,150	121,139	510,681	3,000,010
Oct.	239,354	553,445	399,787	1,070,092	75,604	122,204	509,180	2,969,666
Nov.	250,230	555,796	373,162	1,058,130	92,364	126,369	501,431	2,957,482
Dec. <sup>P</sup>	255,613	553,661	375,295	1,075,620	96,319	122,117	499,403	2,978,028

Source: Eastern Caribbean Central Bank

**Table 7.12**  
**St Kitts and Nevis**  
**Commercial Banks' Total Loans & Advances by Borrowers**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Loans & Advances
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	196,978	157,892	328,185	346,934	127	3,814	33,086	1,067,016
2001 Dec.	134,601	191,673	302,508	371,941	-	2,102	42,873	1,045,698
2002 Dec.	117,456	225,415	282,054	375,745	155	2,474	82,296	1,085,595
2003 Dec.	47,485	266,873	244,502	441,837	214	2,839	63,064	1,066,814
2004 Dec.	130,335	367,364	268,845	469,522	3,999	26,566	63,484	1,330,115
2005 Mar.	143,857	390,433	270,843	473,294	449	23,606	64,566	1,367,048
Jun.	131,062	425,843	274,695	487,431	2,003	23,477	65,436	1,409,947
Sep.	203,522	416,538	274,982	508,396	5,051	25,974	69,680	1,504,143
Dec.	225,294	418,353	283,045	516,822	268	26,106	71,215	1,541,103
2006 Mar.	269,648	425,443	299,745	527,416	146	25,987	79,595	1,627,980
Jun.	290,360	432,718	305,784	534,546	265	24,494	79,675	1,667,842
Sep.	325,890	448,482	312,244	552,041	1,011	25,268	81,950	1,746,886
Dec.	351,829	464,767	320,771	573,121	809	24,947	89,077	1,825,321
2007 Mar.	399,953	462,001	324,970	595,598	4,339	21,086	107,291	1,915,238
Jun.	425,026	467,915	334,402	609,903	3,899	19,808	106,893	1,967,846
Sep.	420,108	465,694	331,342	639,980	6,675	19,990	126,004	2,009,793
Dec.	436,021	477,383	358,767	654,248	5,301	21,346	132,935	2,086,001
2008 Jan.	438,681	477,574	348,069	672,845	5,202	20,567	135,861	2,098,799
Feb.	446,195	478,114	349,946	680,109	4,469	20,166	144,945	2,123,944
Mar.	286,686	478,386	347,582	683,754	4,047	21,169	138,326	1,959,950
Apr.	287,675	477,610	366,332	678,536	4,699	20,780	135,921	1,971,553
May	295,834	478,763	368,701	683,467	4,588	20,313	137,191	1,988,857
Jun.	267,789	557,576	356,491	701,228	4,763	21,066	138,277	2,047,190
Jul.	256,486	556,677	366,104	710,082	3,286	19,809	136,452	2,048,896
Aug.	267,679	557,849	380,983	707,060	3,320	21,072	132,142	2,070,105
Sep.	287,658	557,890	377,862	724,500	2,252	20,370	137,149	2,107,681
Oct.	294,095	558,293	395,134	723,765	2,835	21,091	137,233	2,132,446
Nov.	310,940	557,409	409,133	727,926	2,011	21,463	137,393	2,166,275
Dec.	304,678	558,078	413,771	737,205	2,897	21,638	148,195	2,186,462
2009 Jan.	330,479	558,938	420,153	739,574	3,650	8,326	149,773	2,210,893
Feb.	323,605	558,256	418,503	736,392	2,946	8,515	146,175	2,194,392
Mar.	330,221	558,334	411,958	750,315	3,258	8,326	145,914	2,208,326
Apr.	309,829	557,153	414,449	761,275	2,846	8,344	146,711	2,200,607
May	321,048	560,237	411,421	765,119	2,000	8,392	149,563	2,217,780
Jun.	323,495	557,923	399,558	766,004	3,365	9,822	148,301	2,208,468
Jul.	323,169	557,618	573,178	744,915	3,193	10,555	149,576	2,362,204
Aug.	339,436	557,494	390,587	788,422	2,280	11,966	146,423	2,236,608
Sep.	346,160	558,050	390,880	791,775	3,710	12,499	148,289	2,251,363
Oct.	350,908	560,802	394,982	793,006	2,977	13,455	148,319	2,264,449
Nov.	356,615	559,818	389,017	797,629	4,413	13,302	148,098	2,268,892
Dec. <sup>P</sup>	369,950	560,761	413,454	794,738	3,926	12,971	149,045	2,304,845

Source: Eastern Caribbean Central Bank

**Table 7.13A**  
**St Kitts and Nevis**  
**Sectoral Distribution of Commercial Banks' Credit**  
**In thousands of Eastern Caribbean dollars**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Agriculture	147,927	179,601	216,478	221,311	248,591	275,168	271,404	271,948	350,206	352,716
Fisheries	349	739	648	417	302	167	213	172	171	272
Mining & Quarrying	2,614	992	838	607	926	1,027	1,031	655	642	599
Manufacturing	25,929	21,856	21,479	19,300	19,140	17,382	22,836	24,295	23,241	23,263
Utilities	1,793	11,555	19,279	26,477	34,749	70,007	138,464	146,667	150,711	145,952
Construction and Land Development	33,623	42,531	42,261	31,724	86,923	115,625	142,419	184,776	223,170	247,638
Distributive Trades	119,326	106,777	126,698	109,357	122,991	128,414	128,991	130,664	153,203	147,764
Tourism	64,573	56,515	56,550	52,473	69,364	68,985	67,423	73,400	77,768	68,963
Entertainment & Catering	15,395	13,286	5,169	4,454	7,477	6,848	7,414	8,377	12,315	10,813
Transportation & Storage	9,638	7,023	5,209	6,663	7,153	7,909	10,202	12,830	12,200	11,542
Financial Institutions	10,349	8,519	6,275	10,330	31,068	28,523	27,432	27,215	27,021	18,932
Professional and other Services	32,807	43,406	40,504	40,343	36,214	39,752	39,006	58,391	63,577	69,308
Government Services	206,926	136,293	118,497	70,163	158,384	225,294	350,738	433,352	302,480	367,597
Personal	395,767	416,605	425,710	473,195	506,833	556,002	617,748	713,259	789,757	839,486
Acquisition of Property	215,785	234,822	238,769	270,924	248,004	300,526	344,593	361,813	402,019	443,287
House & Land Purchases	65,457	67,397	71,424	91,768	108,063	149,300	178,790	118,696	133,973	147,185
Home Const. & Renovation	150,328	167,425	167,345	179,156	139,941	151,226	165,803	243,117	268,046	296,102
Durable Consumer Goods	20,841	18,017	16,685	15,956	19,280	26,443	29,048	32,584	40,517	42,618
Other Personal Loans	159,141	163,766	170,256	186,315	239,549	229,033	244,107	318,862	347,221	353,581
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>1,067,016</b>	<b>1,045,698</b>	<b>1,085,595</b>	<b>1,066,814</b>	<b>1,330,115</b>	<b>1,541,103</b>	<b>1,825,321</b>	<b>2,086,001</b>	<b>2,186,462</b>	<b>2,304,845</b>
% of Long Term Loans to Total Loans and Advances*	33.7	40.5	38.0	45.5	45.0	43.0	45.4	59.1	66.3	71.4

Source: Eastern Caribbean Central Bank

\* Long Term loans are loans over 5 years.

**Table 7.13B**  
**St Kitts and Nevis**  
**Commercial Banks' Overdrafts & Loans by Maturity**  
**In thousands of Eastern Caribbean dollars**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Overdrafts	474,965	413,798	430,171	351,956	487,016	591,426	661,835	484,992	363,414	284,252
Total Loans & Advances										
Up to 1 year	60,116	41,775	67,597	72,222	71,540	78,759	93,660	84,378	113,046	119,490
1 to 5 years	171,847	166,453	174,773	156,715	172,996	208,026	240,548	283,174	260,238	254,524
Over 5 years	360,088	423,672	413,054	485,921	598,563	662,892	829,278	1,233,457	1,449,764	1,646,579
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>1,067,016</b>	<b>1,045,698</b>	<b>1,085,595</b>	<b>1,066,814</b>	<b>1,330,115</b>	<b>1,541,103</b>	<b>1,825,321</b>	<b>2,086,001</b>	<b>2,186,462</b>	<b>2,304,845</b>

Source: Eastern Caribbean Central Bank

**Table 7.14**  
**St Kitts and Nevis**  
**Commercial Banks' Selected Interest Rates**  
**In per cent**

Period Ended	DEPOSITS								LENDING			WEIGHTED RATES**	
	Savings		TIME						Prime Lending	Other Lending Rates *		Average Lending	Average Deposit
			3 Months		6 Months		12 Months			Min	Max		
Min	Max	Min	Max	Min	Max	Min	Max	Min	Max				
2000 Dec.	4.00	6.00	1.50	5.50	4.00	6.00	4.00	7.00	9.50	8.50	19.92	11.07	4.32
2001 Dec.	4.00	6.00	3.00	6.00	4.00	6.00	2.50	7.00	9.50	8.50	22.00	11.13	4.16
2002 Dec.	3.00	5.50	3.00	6.00	3.00	6.00	2.50	7.00	8.50	8.00	19.00	10.44	3.76
2003 Dec.	3.00	5.50	3.00	6.00	3.00	6.00	1.00	7.00	8.50	8.00	19.88	12.04	4.13
2004 Dec.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	6.50	8.50	7.50	22.00	9.88	3.62
2005 Mar.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	6.50	8.50	7.00	22.00	9.79	3.50
Jun.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	6.50	8.50	7.00	22.00	9.78	3.66
Sep.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	6.50	8.50	7.25	22.00	10.02	3.91
Dec.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	6.50	8.50	7.50	22.00	9.81	3.78
2006 Mar.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	6.50	8.50	7.50	22.00	9.07	3.70
Jun.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	6.50	8.50	7.50	22.00	9.20	3.73
Sep.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	6.50	8.50	7.50	21.00	9.33	3.74
Dec.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	6.50	8.50	7.50	22.00	9.38	3.73
2007 Mar.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	6.50	8.50	8.00	22.00	9.35	3.61
Jun.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	6.50	8.50	8.00	21.00	9.36	3.61
Sep.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	5.75	8.50	6.50	21.00	9.28	3.79
Dec.	3.00	5.50	1.00	4.75	1.00	5.50	1.00	7.00	8.50	5.00	21.00	9.02	3.78
2008 Jan.	3.00	5.50	1.00	3.50	1.00	5.00	1.00	5.50	8.50	5.00	21.00	8.75	3.68
Feb.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	5.00	21.00	8.75	3.68
Mar.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	5.00	21.00	8.75	3.68
Apr.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	5.00	21.00	8.59	3.68
May	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	5.00	21.00	8.59	3.68
Jun.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.59	3.68
Jul.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.54	3.71
Aug.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.54	3.71
Sep.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.54	3.71
Oct.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.60	3.71
Nov.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.60	3.71
Dec.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.60	3.71
2009 Jan.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.54	3.75
Feb.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.54	3.75
Mar.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.54	3.75
Apr.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.70	3.80
May	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.70	3.80
Jun.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.70	3.80
Jul.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.70	3.35
Aug.	3.00	5.50	1.00	3.50	1.00	4.25	1.00	5.00	8.50	8.00	21.00	8.70	3.35
Sep.	3.00	5.50	3.00	3.50	3.00	4.25	3.00	5.00	8.50	8.00	21.00	8.70	3.35
Oct.	3.00	5.50	3.00	3.50	3.00	4.25	3.00	5.00	8.50	7.00	21.00	8.48	3.37
Nov.	3.00	5.50	3.00	3.50	3.00	4.25	3.00	5.00	8.50	7.00	21.00	8.48	3.37
Dec. <sup>P</sup>	3.00	5.50	3.00	3.50	3.00	4.25	3.00	5.00	8.50	7.00	21.00	8.48	3.37

Source: Eastern Caribbean Central Bank

\* Includes Other Lending, Nominal Add-on and Effective Add-on Interest Rates

\*\* Data available only quarterly. Quarterly data repeated for respective months

**Saint Lucia**

**Table 8.1**  
**Saint Lucia**  
**Commercial Banks' Reserve Requirements**  
**In thousands of Eastern Caribbean dollars**

As at last Wednesday of the Month	AVERAGE RESERVES HELD			Required Reserves	Excess Reserves
	With Central Bank	Cash in till	Total		
2000 Dec. <sup>R</sup>	75,228	24,841	100,069	93,914	6,155
2001 Dec. <sup>R</sup>	92,671	24,221	116,892	96,423	20,469
2002 Dec. <sup>R</sup>	105,539	28,425	133,964	100,802	33,162
2003 Dec. <sup>R</sup>	140,450	27,769	168,219	119,593	48,626
2004 Dec. <sup>R</sup>	175,193	38,343	213,536	129,758	83,778
2005 Mar. <sup>R</sup>	159,461	30,164	189,625	138,965	50,660
Jun.	164,867	38,023	202,890	144,655	58,235
Sep.	144,100	32,187	176,287	145,842	30,445
Dec.	145,207	42,335	187,542	151,547	35,995
2006 Mar. <sup>R</sup>	144,273	34,248	178,521	154,806	23,715
Jun. <sup>R</sup>	168,882	33,994	202,876	162,191	40,685
Sep.	144,177	35,944	180,121	163,849	16,272
Dec.	146,118	44,303	190,421	165,381	25,040
2007 Mar.	195,365	40,284	235,649	173,595	62,054
Jun.	197,583	39,257	236,840	179,692	57,148
Sep.	177,082	43,001	220,083	179,696	40,387
Dec.	169,879	45,235	215,114	184,235	30,879
2008 Jan.	198,462	41,379	239,841	186,600	53,241
Feb.	216,430	39,790	256,220	190,329	65,891
Mar.	226,392	37,673	264,065	193,057	71,008
Apr.	229,171	40,646	269,817	193,360	76,457
May	237,809	40,761	278,570	196,241	82,329
Jun.	215,204	40,132	255,336	195,648	59,688
Jul.	202,246	40,116	242,362	195,862	46,500
Aug.	232,023	39,131	271,154	199,217	71,937
Sep.	193,299	42,858	236,157	199,996	36,161
Oct.	209,259	38,149	247,408	200,315	47,093
Nov.	183,509	41,753	225,262	198,967	26,295
Dec.	175,730	49,284	225,014	198,032	26,982
2009 Jan.	202,988	41,450	244,438	198,568	45,870
Feb.	187,933	42,965	230,898	199,197	31,701
Mar.	201,005	42,382	243,387	202,206	41,181
Apr.	200,203	45,094	245,297	203,261	42,036
May	212,236	41,395	253,631	202,415	51,216
Jun.	256,602	42,577	299,179	203,901	95,278
Jul.	287,913	59,502	347,415	204,256	143,159
Aug.	238,578	46,425	285,003	204,345	80,658
Sep.	242,936	45,366	288,302	202,003	86,299
Oct.	201,176	43,727	244,903	200,179	44,724
Nov.	190,333	47,297	237,630	198,746	38,884
Dec. <sup>P</sup>	201,181	47,557	248,738	199,220	49,518

Source: Eastern Caribbean Central Bank

**Table 8.2**  
**Saint Lucia**  
**Net International Reserves and Net Domestic Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	MONETARY BASE						NET DOMESTIC ASSETS			
	COMMERCIAL BANKS RESERVE POSITION			Currency with the Public	Monetary Base	ECCB Foreign Assets (net) NIR	Net Claims on Public Sector	Credit to Commercial Banks	Net Domestic Assets	
	Deposits at ECCB	Cash at Commercial Banks	Total							
2000 Dec.	88,165	37,286	125,451	84,598	210,049	207,797	2,233	19	2,252	
2001 Dec.	127,019	37,002	164,021	82,089	246,110	235,168	10,880	63	10,942	
2002 Dec.	126,836	40,804	167,640	83,588	251,228	248,083	3,096	49	3,145	
2003 Dec.	149,749	41,024	190,773	91,297	282,070	282,629	(598)	39	(559)	
2004 Dec.	197,347	41,310	238,657	99,160	337,817	351,522	(13,751)	46	(13,705)	
2005 Mar.	139,602	34,606	174,208	91,044	265,252	327,934	(62,743)	61	(62,681)	
Jun.	168,627	32,182	200,809	86,666	287,475	298,848	(11,394)	21	(11,374)	
Sep.	128,667	24,639	153,306	92,806	246,112	249,555	(3,477)	34	(3,443)	
Dec.	136,619	55,340	191,959	106,380	298,339	308,342	(10,046)	43	(10,003)	
2006 Mar.	143,520	29,644	173,164	100,914	274,079	288,633	(14,590)	36	(14,555)	
Jun.	164,519	28,756	193,275	100,276	293,551	307,030	(13,521)	43	(13,478)	
Sep.	148,223	28,618	176,841	100,687	277,528	295,007	(17,490)	11	(17,480)	
Dec.	157,882	52,689	210,571	126,580	337,151	356,924	(19,821)	48	(19,773)	
2007 Mar.	158,133	35,292	193,425	114,171	307,596	334,397	(26,832)	31	(26,801)	
Jun.	240,988	30,774	271,762	115,809	387,571	419,218	(31,682)	35	(31,647)	
Sep.	172,019	31,854	203,873	120,242	324,114	360,044	(35,951)	21	(35,930)	
Dec.	177,933	59,085	237,018	128,047	365,064	408,246	(43,198)	15	(43,182)	
2008 Jan.	222,783	43,518	266,301	117,667	383,969	434,108	(50,167)	28	(50,139)	
Feb.	224,357	32,570	256,927	123,598	380,524	408,277	(27,766)	13	(27,753)	
Mar.	234,914	38,867	273,781	136,915	410,696	431,945	(21,282)	33	(21,249)	
Apr.	225,447	40,068	265,515	118,712	384,228	388,041	(3,835)	22	(3,813)	
May	225,504	34,050	259,554	129,841	389,395	391,635	(2,283)	42	(2,240)	
Jun.	239,422	32,706	272,128	126,344	398,472	409,661	(11,214)	25	(11,189)	
Jul.	136,945	37,277	174,222	133,052	307,273	416,855	(39,625)	43	(109,582)	
Aug.	203,902	32,779	236,681	131,386	368,067	399,474	(4,424)	17	(31,407)	
Sep.	194,726	37,936	232,662	121,749	354,411	372,895	(18,498)	14	(18,484)	
Oct.	181,874	37,156	219,030	129,140	348,170	348,446	(310)	35	(275)	
Nov.	195,140	32,440	227,580	133,313	360,894	354,422	6,443	28	6,472	
Dec.	172,859	69,281	242,140	142,566	384,706	378,758	5,926	22	5,948	
2009 Jan.	203,618	37,685	241,303	143,267	384,570	375,669	8,873	28	8,901	
Feb.	199,450	31,599	231,049	143,720	374,769	373,952	783	34	817	
Mar.	208,840	35,128	243,968	151,673	395,641	450,225	(54,615)	31	(54,584)	
Apr.	195,642	40,236	235,878	153,047	388,925	434,479	(45,570)	16	(45,554)	
May	215,426	32,930	248,356	154,690	403,045	440,778	(37,750)	18	(37,732)	
Jun.	260,471	34,942	295,413	146,767	442,180	478,126	(35,969)	23	(35,946)	
Jul.	254,883	38,902	293,785	153,547	447,331	499,431	(52,128)	28	(52,100)	
Aug.	222,399	34,929	257,328	152,239	409,567	462,382	(52,852)	37	(52,815)	
Sep.	230,084	44,117	274,201	143,453	417,654	437,769	(20,154)	40	(20,115)	
Oct.	204,222	38,663	242,885	148,570	391,455	397,033	(5,615)	38	(5,577)	
Nov.	203,869	38,867	242,736	149,647	392,383	386,279	6,067	37	6,104	
Dec. <sup>P</sup>	205,282	55,674	260,956	142,464	403,420	406,625	(3,214)	9	(3,205)	

Source: Eastern Caribbean Central Bank



**Table 8.3**  
**Saint Lucia**  
**Commercial Banks' Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	CLAIMS ON				Loans & Advances	INVESTMENTS			Foreign Assets	Other Assets	Total Assets
	CENTRAL BANK		Other Local Banks	Other ECCU Banks		ECCU Treasury Bills	ECCU Government Securities	Other ECCU Investments			
	Cash	Deposits									
2000 Dec.	37,286	83,740	14,317	24,429	1,649,516	14,810	51,456	45,364	58,959	77,940	2,057,817
2001 Dec.	37,002	115,414	15,173	56,198	1,709,232	22,970	30,568	201,990	83,574	55,975	2,328,096
2002 Dec.	40,804	133,065	11,201	78,896	1,721,214	24,970	77,746	199,068	90,574	23,910	2,401,448
2003 Dec.	41,024	153,107	4,500	184,734	1,656,308	28,073	110,022	190,014	182,003	47,914	2,597,699
2004 Dec.	41,310	199,254	-	134,061	1,807,716	11,337	172,972	214,207	281,935	70,812	2,933,604
2005 Mar.	34,606	138,209	-	163,603	1,913,495	44,598	176,075	216,116	339,620	82,499	3,108,821
Jun.	32,182	169,606	-	205,520	1,961,337	40,997	178,948	206,205	367,920	75,743	3,238,458
Sep.	24,639	136,434	-	192,267	2,055,145	34,291	180,744	204,640	340,743	80,060	3,248,963
Dec.	55,340	143,287	-	214,091	2,174,580	32,241	215,658	202,958	322,591	81,391	3,442,137
2006 Mar.	29,644	146,624	-	260,113	2,216,430	31,447	226,810	202,270	385,162	84,150	3,582,650
Jun.	28,756	162,736	-	316,649	2,338,348	33,502	220,480	201,308	341,640	86,584	3,730,003
Sep.	28,618	152,457	-	267,132	2,520,489	42,376	216,309	201,129	316,584	74,293	3,819,387
Dec.	52,689	151,702	-	295,914	2,732,733	43,557	207,619	215,872	345,148	108,276	4,153,510
2007 Mar.	35,292	177,884	-	138,619	2,910,569	34,245	209,973	236,893	257,817	130,298	4,131,590
Jun.	30,774	262,528	-	228,962	3,053,225	33,413	209,092	236,420	311,205	176,441	4,542,060
Sep.	31,854	165,991	-	311,280	3,233,083	30,865	213,086	229,732	332,437	169,176	4,717,504
Dec.	59,085	148,244	-	481,183	3,510,798	25,352	201,875	238,803	402,934	178,973	5,247,247
2008 Jan.	43,518	207,014	-	289,028	3,541,735	38,477	201,875	239,432	387,163	162,492	5,110,734
Feb.	32,570	182,924	-	286,585	3,542,175	50,306	204,478	245,008	465,016	190,688	5,199,750
Mar.	38,867	211,931	-	272,897	3,533,869	46,472	216,723	230,063	434,140	167,640	5,152,602
Apr.	40,068	240,456	-	277,050	3,567,065	35,292	216,807	224,332	524,202	201,300	5,326,572
May	34,050	247,323	5,000	251,649	3,603,911	11,164	221,600	223,649	523,844	190,635	5,312,825
Jun.	32,706	266,546	3,000	234,443	3,645,393	17,090	186,501	244,479	531,905	185,794	5,347,857
Jul.	37,277	177,049	-	248,594	3,688,076	45,505	183,267	242,190	637,585	199,156	5,458,699
Aug.	32,779	215,964	-	262,672	3,711,155	45,501	181,335	268,436	498,681	329,433	5,545,956
Sep. <sup>R</sup>	37,936	197,108	5,000	212,487	3,710,694	58,364	176,554	259,986	713,967	224,820	5,596,916
Oct.	37,156	200,837	5,000	257,077	3,738,688	54,943	175,331	258,654	419,235	231,166	5,378,087
Nov.	32,440	201,702	8,000	232,469	3,781,459	63,643	175,331	252,409	471,710	265,136	5,484,299
Dec.	69,281	189,653	5,000	200,732	3,814,496	54,741	185,344	263,594	311,870	265,178	5,359,889
2009 Jan.	37,685	211,897	13,000	235,665	3,855,289	59,352	171,723	245,511	267,559	238,335	5,336,016
Feb.	31,599	210,399	13,000	217,090	3,820,437	56,933	182,028	258,524	382,561	297,948	5,470,519
Mar.	35,128	208,132	13,000	188,044	3,816,946	52,170	191,608	247,766	353,532	332,162	5,438,488
Apr.	40,236	180,796	5,000	212,667	3,813,780	57,165	189,249	249,238	397,608	347,783	5,493,522
May	32,930	212,441	10,000	221,661	3,820,099	52,620	183,818	251,581	458,643	358,920	5,602,713
Jun.	34,942	267,994	10,000	252,013	3,825,944	52,397	197,787	251,362	328,249	288,616	5,509,304
Jul.	38,902	291,137	10,000	219,739	3,845,884	51,884	170,259	253,859	477,574	280,991	5,640,229
Aug.	34,929	233,558	12,000	285,580	3,856,949	52,073	162,472	266,485	458,378	278,397	5,640,821
Sep.	44,117	236,285	5,000	273,325	3,875,476	65,239	167,014	224,267	333,405	197,241	5,421,369
Oct.	38,663	205,306	11,662	333,319	3,890,954	63,977	168,125	221,831	398,436	192,751	5,525,024
Nov.	38,867	208,740	16,662	265,323	3,887,671	65,532	167,999	216,186	360,532	198,594	5,426,106
Dec. <sup>P</sup>	55,674	208,260	22,005	274,285	3,914,433	69,098	151,213	211,218	354,973	210,743	5,471,902

Source: Eastern Caribbean Central Bank

**Table 8.4**  
**Saint Lucia**  
**Commercial Banks' Liabilities**  
 In thousands of Eastern Caribbean dollars

Period Ended	EC\$ DEPOSITS			Foreign Currency Deposits	Total Deposits	BALANCES DUE TO			Foreign Liabilities	Other Liabilities	Total Capital (Equity)	Total Liabilities and Equity
	Demand	Time	Savings			ECCB	Other Local Banks	Other ECCU Banks				
2000 Dec.	260,594	824,473	632,413	11,330	1,728,810	932	16,015	46,198	65,202	118,251	82,409	2,057,817
2001 Dec.	264,351	878,599	669,696	28,335	1,840,981	2,094	16,276	23,775	141,741	187,327	115,902	2,328,096
2002 Dec.	285,099	798,918	756,135	31,758	1,871,910	1,038	11,835	52,357	174,333	186,260	103,715	2,401,448
2003 Dec.	372,297	750,639	863,347	36,477	2,022,760	4,073	595	15,433	212,964	211,575	130,299	2,597,699
2004 Dec.	516,406	753,497	923,272	46,618	2,239,793	-	699	102,678	209,514	239,052	141,868	2,933,604
2005 Mar.	554,974	730,498	979,897	107,567	2,372,936	82	708	132,343	213,753	240,484	148,515	3,108,821
Jun.	562,293	786,359	1,021,631	76,983	2,447,266	27	749	182,374	208,161	254,833	145,048	3,238,458
Sep.	559,980	753,623	1,030,166	73,564	2,417,333	5,994	402	194,431	227,591	248,364	154,848	3,248,963
Dec.	621,348	797,479	1,041,437	77,234	2,537,498	10,157	430	248,631	264,558	228,172	152,691	3,442,137
2006 Mar.	641,618	817,868	1,078,441	97,847	2,635,774	9,128	157	229,127	282,378	262,224	163,862	3,582,650
Jun.	660,278	846,474	1,119,101	88,480	2,714,333	6,885	-	312,165	307,495	224,456	164,669	3,730,003
Sep.	614,699	837,334	1,149,612	130,434	2,732,079	11,039	-	327,783	369,984	204,331	174,171	3,819,387
Dec.	610,721	836,957	1,208,727	262,961	2,919,366	5,759	-	366,137	423,968	225,187	213,093	4,153,510
2007 Mar.	650,926	915,917	1,234,271	177,778	2,978,892	5,744	-	315,572	378,701	238,613	214,068	4,131,590
Jun.	671,665	978,101	1,260,852	170,871	3,081,489	7,776	-	407,907	452,284	306,124	286,480	4,542,060
Sep.	657,769	884,765	1,281,610	180,427	3,004,571	7,775	-	489,166	468,319	443,612	304,061	4,717,504
Dec.	704,167	907,407	1,317,074	174,096	3,102,744	17,240	-	704,089	531,552	575,138	316,484	5,247,247
2008 Jan.	739,832	938,904	1,326,568	152,021	3,157,325	17,265	-	521,673	677,817	419,709	316,945	5,110,734
Feb.	720,872	975,787	1,347,967	161,997	3,206,623	17,260	-	512,061	735,618	406,578	321,610	5,199,750
Mar.	719,534	995,906	1,346,515	147,599	3,209,554	17,288	-	531,516	660,628	407,490	326,126	5,152,602
Apr.	733,436	1,009,723	1,365,795	171,691	3,280,645	17,281	-	544,311	733,322	440,543	310,470	5,326,572
May	725,775	997,031	1,366,738	177,801	3,267,345	16,873	-	537,409	601,248	577,296	312,654	5,312,825
Jun.	711,987	1,017,043	1,372,225	182,950	3,284,205	16,265	-	559,490	687,861	486,773	313,263	5,347,857
Jul.	712,478	977,803	1,397,063	188,369	3,275,713	16,244	-	570,860	863,067	416,506	316,309	5,458,699
Aug.	679,119	1,026,764	1,405,432	199,182	3,310,497	16,259	-	721,752	754,672	418,610	324,166	5,545,956
Sep. <sup>R</sup>	662,067	1,046,212	1,407,618	222,727	3,338,624	16,261	-	601,986	755,726	562,609	321,710	5,596,916
Oct.	676,048	1,037,544	1,402,100	234,368	3,350,060	16,506	-	635,672	670,350	379,620	325,879	5,378,087
Nov.	670,276	1,035,340	1,396,355	225,470	3,327,441	16,584	-	646,136	765,480	397,634	331,024	5,484,299
Dec.	690,880	1,037,132	1,383,181	207,739	3,318,932	16,641	-	649,511	661,032	385,568	328,205	5,359,889
2009 Jan.	666,289	1,032,501	1,391,848	207,322	3,297,960	16,521	6,662	677,043	669,185	330,547	338,098	5,336,016
Feb.	668,580	1,039,174	1,426,123	229,719	3,363,596	17,815	-	652,913	701,068	397,380	337,747	5,470,519
Mar.	677,643	1,049,575	1,432,607	229,358	3,389,183	17,676	-	624,271	694,415	372,898	340,045	5,438,488
Apr.	671,116	1,064,019	1,445,171	199,239	3,379,545	17,584	-	619,902	753,747	400,959	321,785	5,493,522
May	668,781	1,080,698	1,448,336	220,737	3,418,552	16,106	-	655,191	787,602	400,312	324,950	5,602,713
Jun.	673,723	1,076,295	1,444,804	214,953	3,409,775	16,107	-	656,962	585,094	510,741	330,625	5,509,304
Jul.	659,540	1,058,925	1,439,378	237,510	3,395,353	16,113	-	696,483	796,214	402,166	333,900	5,640,229
Aug.	646,473	1,056,949	1,433,730	231,451	3,368,603	16,121	14,674	689,500	703,168	511,362	337,393	5,640,821
Sep.	624,097	1,062,057	1,437,228	213,652	3,337,034	16,123	6,662	700,109	713,717	304,746	342,978	5,421,369
Oct.	621,712	1,065,992	1,437,922	205,274	3,330,900	16,276	6,662	740,765	783,204	304,697	342,520	5,525,024
Nov.	634,989	1,067,141	1,431,312	179,052	3,312,494	10,458	11,662	667,151	768,463	312,179	343,699	5,426,106
Dec. <sup>P</sup>	654,511	1,054,249	1,457,520	172,367	3,338,647	10,688	16,662	624,700	818,222	315,964	347,019	5,471,902

Source: Eastern Caribbean Central Bank

**Table 8.5**  
**Saint Lucia**  
**Commercial Banks' Net External Position**  
**In thousands of Eastern Caribbean dollars**

Period Ended	EXTERNAL ASSETS *						EXTERNAL LIABILITIES **				Net External Assets
	Foreign Currency	Due from Banks Abroad	Investments	Loans to Non-Residents	Other	Total	Due to Banks Abroad	Non-Residents Deposits	Other	Total	
2000 Dec.	7,279	34,423	16,496	21,726	761	80,685	64,829	102,342	373	167,544	(86,859)
2001 Dec.	7,935	47,865	27,242	16,494	532	100,068	61,959	123,482	79,782	265,223	(165,155)
2002 Dec.	10,537	47,103	32,435	17,752	499	108,326	94,670	125,175	79,663	299,508	(191,182)
2003 Dec.	10,529	97,656	72,498	17,700	1,320	199,703	124,232	130,345	88,732	343,309	(143,606)
2004 Dec.	8,899	115,404	152,744	17,949	4,888	299,884	120,684	159,814	88,830	369,328	(69,444)
2005 Mar.	10,038	149,874	174,665	20,136	5,043	359,756	127,734	165,133	86,019	378,886	(19,130)
Jun.	5,541	149,100	208,406	20,538	4,873	388,458	124,007	162,461	84,154	370,622	17,836
Sep.	5,806	93,721	234,952	28,322	6,264	369,065	140,297	167,501	87,294	395,092	(26,027)
Dec.	12,696	80,361	223,502	27,952	6,032	350,543	179,283	168,692	85,275	433,250	(82,707)
2006 Mar.	7,129	133,193	207,367	30,387	37,473	415,549	200,408	170,772	81,970	453,150	(37,601)
Jun.	5,607	81,701	249,332	32,211	5,000	373,851	207,716	179,076	99,779	486,571	(112,720)
Sep.	4,956	124,415	176,787	36,795	10,426	353,379	288,634	211,448	81,350	581,432	(228,053)
Dec.	11,047	176,627	144,263	81,884	13,211	427,032	331,847	227,769	92,121	651,737	(224,705)
2007 Mar.	7,952	82,668	145,290	81,872	21,907	339,689	293,751	262,204	84,950	640,905	(301,216)
Jun.	7,138	123,350	150,839	85,135	29,878	396,340	344,368	226,789	107,916	679,073	(282,733)
Sep.	7,230	118,390	184,593	89,218	22,224	421,655	371,411	228,866	96,908	697,185	(275,530)
Dec.	18,051	118,667	183,444	83,283	82,772	486,217	418,103	246,814	113,449	778,366	(292,149)
2008 Jan.	6,822	135,262	197,469	88,053	47,610	475,216	565,972	244,793	111,845	922,610	(447,394)
Feb.	9,081	150,592	196,035	87,908	109,308	552,924	626,081	244,991	109,537	980,609	(427,685)
Mar.	11,614	149,684	231,331	89,142	41,511	523,282	559,650	256,363	100,978	916,991	(393,709)
Apr.	6,061	229,545	251,719	87,734	36,877	611,936	632,251	250,132	101,071	983,454	(371,518)
May	6,620	156,007	276,291	87,476	84,926	611,320	492,851	253,678	108,397	854,926	(243,606)
Jun.	7,845	167,841	266,600	88,078	89,619	619,983	585,868	269,802	101,993	957,663	(337,680)
Jul.	7,354	338,880	260,747	87,317	30,604	724,902	723,010	269,913	140,057	1,132,980	(408,078)
Aug.	7,192	201,054	255,019	87,136	35,416	585,817	613,686	283,225	140,986	1,037,897	(452,080)
Sep. <sup>R</sup>	7,602	424,604	275,423	87,103	6,338	801,070	616,601	242,882	139,125	998,608	(197,538)
Oct.	7,833	144,480	259,630	87,707	7,292	506,942	530,212	251,474	140,138	921,824	(414,882)
Nov.	6,217	246,814	214,775	87,714	3,904	559,424	625,674	246,299	139,806	1,011,779	(452,355)
Dec.	15,276	113,829	176,078	85,073	6,687	396,943	522,036	261,515	138,996	922,547	(525,604)
2009 Jan.	11,794	116,091	136,536	88,760	3,138	356,319	500,082	243,925	169,103	913,110	(556,791)
Feb.	10,507	211,792	158,294	87,332	1,968	469,893	562,462	236,927	138,606	937,995	(468,102)
Mar.	10,825	178,439	163,116	87,453	1,152	440,985	548,449	235,992	145,966	930,407	(489,422)
Apr.	6,853	224,603	164,900	87,253	1,252	484,861	613,159	228,488	140,588	982,235	(497,374)
May	9,579	263,103	183,898	86,781	2,063	545,424	645,264	228,759	142,338	1,016,361	(470,937)
Jun.	8,067	174,768	144,845	84,569	569	412,818	444,630	217,767	140,464	802,861	(390,043)
Jul.	12,800	309,117	154,292	84,861	1,365	562,435	650,023	221,458	146,191	1,017,672	(455,237)
Aug.	9,752	182,148	146,233	85,481	120,245	543,859	563,994	224,151	139,174	927,319	(383,460)
Sep.	9,028	149,682	173,604	91,180	1,091	424,585	542,603	222,305	171,114	936,022	(511,437)
Oct.	8,424	218,754	169,886	91,113	1,372	489,549	612,632	223,297	170,572	1,006,501	(516,952)
Nov.	11,951	179,873	167,863	88,116	845	448,648	591,855	224,130	176,608	992,593	(543,945)
Dec. <sup>P</sup>	12,063	169,205	172,149	86,718	1,556	441,691	615,135	228,630	203,087	1,046,852	(605,161)

Source: Eastern Caribbean Central Bank

\*External Assets includes Loans to Non-Residents

\*\*External Liabilities includes Non-Residents Deposits

**Table 8.6**  
**Saint Lucia**  
**Monetary Survey**  
**In thousands of Eastern Caribbean dollars**

Period Ended	Net Foreign Assets	DOMESTIC CREDIT* (of which)				MONETARY LIABILITIES (M2)*							Other Items (net)
		Government (net)	Private Sector Credit	Other Public Sector (net)	Total	Money Supply (M1)	QUASI-MONEY				Total Monetary Liabilities (M2)		
							Private Sector Time Deposits	Private Sector Savings Deposits	Private Sector Foreign Currency Deposits	Total			
2000 Dec.	113,648	(85,774)	1,512,370	(173,903)	1,252,693	305,235	368,772	555,024	7,554	931,350	1,236,585	(129,756)	
2001 Dec.	114,455	(113,068)	1,734,014	(168,566)	1,452,380	301,197	399,225	578,129	26,290	1,003,644	1,304,841	(261,993)	
2002 Dec.	106,819	(96,342)	1,751,866	(158,856)	1,496,668	307,745	354,257	655,785	24,241	1,034,283	1,342,028	(261,458)	
2003 Dec.	337,795	(104,399)	1,695,224	(186,408)	1,404,417	374,632	281,670	762,392	32,787	1,076,849	1,451,481	(290,731)	
2004 Dec.	352,719	(130,273)	1,861,789	(194,219)	1,537,297	507,220	211,680	821,670	40,592	1,073,942	1,581,162	(308,854)	
2005 Mar.	399,925	(136,829)	1,914,503	(175,767)	1,601,907	519,566	202,374	871,666	99,604	1,173,644	1,693,210	(308,622)	
Jun.	427,772	(99,514)	1,930,474	(197,528)	1,633,433	528,169	229,268	910,385	69,469	1,209,122	1,737,291	(323,914)	
Sep.	282,654	(80,020)	2,036,610	(190,478)	1,766,112	523,423	223,008	917,412	63,176	1,203,596	1,727,019	(321,748)	
Dec.	243,039	(90,654)	2,136,793	(185,245)	1,860,894	585,174	223,720	926,790	64,901	1,215,411	1,800,585	(303,349)	
2006 Mar.	338,536	(93,498)	2,174,659	(170,667)	1,910,495	600,390	254,042	963,454	83,063	1,300,559	1,900,949	(348,082)	
Jun.	255,340	(79,356)	2,263,982	(190,112)	1,994,515	601,796	268,350	992,810	75,732	1,336,892	1,938,688	(311,166)	
Sep.	65,403	(74,748)	2,440,625	(193,931)	2,171,947	544,784	270,116	1,016,729	94,718	1,381,563	1,926,347	(311,003)	
Dec.	117,618	(32,016)	2,625,917	(214,760)	2,379,142	587,201	271,264	1,075,835	220,565	1,567,664	2,154,865	(341,895)	
2007 Mar.	(92,815)	(11,157)	2,783,068	(241,679)	2,530,232	606,206	319,225	1,098,803	104,838	1,522,866	2,129,072	(308,345)	
Jun.	(30,378)	34,122	2,886,227	(242,536)	2,677,813	629,701	346,704	1,121,579	147,087	1,615,370	2,245,071	(402,364)	
Sep.	(42,105)	20,505	3,060,592	(234,679)	2,846,418	616,951	297,524	1,143,398	154,162	1,595,084	2,212,035	(592,278)	
Dec.	(47,663)	17,249	3,338,506	(243,413)	3,112,342	668,829	319,195	1,167,792	149,302	1,636,289	2,305,118	(759,562)	
2008 Jan.	(186,128)	4,290	3,366,593	(237,615)	3,133,269	682,816	340,947	1,183,198	133,011	1,657,156	2,339,972	(607,168)	
Feb.	(189,735)	24,634	3,390,728	(246,991)	3,168,371	682,048	356,379	1,204,443	139,587	1,700,409	2,382,457	(596,179)	
Mar.	(165,982)	35,831	3,363,550	(248,610)	3,150,771	685,716	364,375	1,202,634	125,850	1,692,859	2,378,575	(606,214)	
Apr.	(205,929)	47,968	3,391,307	(261,651)	3,177,624	678,079	369,488	1,221,221	150,943	1,741,652	2,419,731	(551,963)	
May.	(91,776)	57,548	3,430,859	(254,997)	3,233,410	696,733	378,805	1,222,230	154,540	1,755,575	2,452,308	(689,327)	
Jun.	(238,410)	2,074	3,493,102	(263,702)	3,231,474	671,145	367,659	1,220,558	133,344	1,721,561	2,392,706	(600,358)	
Jul.	(286,183)	(54,656)	3,534,646	(257,102)	3,222,889	678,683	355,119	1,249,861	143,288	1,748,268	2,426,951	(509,755)	
Aug.	(474,996)	24,138	3,581,382	(252,615)	3,352,905	648,732	403,040	1,256,243	152,371	1,811,654	2,460,386	(417,523)	
Sep. <sup>R</sup>	(244,615)	24,169	3,572,228	(260,257)	3,336,141	624,556	417,257	1,259,442	177,833	1,854,532	2,479,088	(612,437)	
Oct.	(454,979)	54,919	3,606,983	(260,291)	3,401,612	629,124	435,876	1,249,500	165,291	1,850,667	2,479,791	(466,841)	
Nov.	(473,391)	55,060	3,644,784	(268,316)	3,431,528	632,444	421,791	1,244,225	194,161	1,860,177	2,492,621	(465,516)	
Dec.	(543,344)	69,027	3,680,612	(296,291)	3,453,348	661,415	420,061	1,226,565	158,543	1,805,169	2,466,584	(443,420)	
2009 Jan.	(561,100)	97,386	3,705,697	(326,431)	3,476,652	644,536	436,343	1,243,264	159,223	1,838,830	2,483,366	(432,186)	
Feb.	(492,195)	91,921	3,691,445	(336,491)	3,446,875	640,677	435,494	1,269,695	177,803	1,882,992	2,523,669	(431,011)	
Mar.	(431,555)	38,555	3,654,667	(305,496)	3,387,726	670,013	456,077	1,271,388	172,559	1,900,024	2,570,037	(386,134)	
Apr.	(425,435)	37,714	3,652,365	(305,742)	3,384,337	663,832	448,350	1,283,735	160,610	1,892,695	2,556,527	(402,375)	
May.	(429,368)	38,888	3,668,454	(313,081)	3,394,262	667,182	456,628	1,285,874	179,795	1,922,297	2,589,479	(375,415)	
Jun.	(262,467)	38,610	3,680,867	(307,965)	3,411,512	670,825	472,522	1,290,386	164,001	1,926,909	2,597,734	(551,311)	
Jul.	(380,002)	25,497	3,701,655	(319,062)	3,408,090	670,736	458,083	1,285,638	188,726	1,932,447	2,603,183	(424,906)	
Aug.	(286,771)	38,382	3,725,496	(317,352)	3,446,526	647,567	467,613	1,282,598	184,020	1,934,231	2,581,798	(577,958)	
Sep.	(441,504)	52,977	3,695,632	(316,010)	3,432,600	618,323	458,848	1,285,912	165,985	1,910,745	2,529,068	(462,027)	
Oct.	(471,492)	38,735	3,717,833	(344,309)	3,412,259	618,455	413,366	1,285,976	158,349	1,857,691	2,476,146	(464,620)	
Nov.	(510,241)	55,813	3,725,977	(331,981)	3,449,809	637,244	419,063	1,277,484	147,943	1,844,490	2,481,734	(457,834)	
Dec. <sup>P</sup>	(503,584)	47,658	3,745,449	(337,011)	3,456,096	646,695	405,444	1,301,706	144,069	1,851,219	2,497,914	(454,598)	

Source: Eastern Caribbean Central Bank

\* See Definitions and Notes to Statistical Tables for updates to methodology

**Table 8.7**  
**Saint Lucia**  
**Commercial Banks' Demand Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Demand Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	19,012	8,548	88,760	112,695	18,380	802	12,397	260,594
2001 Dec.	19,443	8,626	106,754	94,985	16,198	1,171	17,174	264,351
2002 Dec.	29,467	12,667	109,970	94,057	20,106	24	18,808	285,099
2003 Dec.	47,556	17,968	150,028	101,805	31,502	-	23,438	372,297
2004 Dec.	42,558	9,163	182,243	199,885	21,728	4,204	56,625	516,406
2005 Mar.	59,451	8,751	201,373	201,501	22,681	2,967	58,250	554,974
Jun.	52,567	10,485	193,841	211,829	33,465	2,368	57,738	562,293
Sep.	58,183	12,824	201,900	204,650	20,396	3,671	58,356	559,980
Dec.	71,010	15,120	247,054	193,887	26,333	11,520	56,424	621,348
2006 Mar.	74,377	9,902	274,912	195,233	25,143	4,188	57,863	641,618
Jun.	82,602	15,383	250,705	219,011	28,851	2,953	60,773	660,278
Sep.	81,364	15,795	202,721	215,049	23,870	2,457	73,443	614,699
Dec.	51,891	20,125	218,732	215,358	22,140	4,391	78,084	610,721
2007 Mar.	63,401	24,294	248,106	213,530	26,172	4,227	71,196	650,926
Jun.	62,629	20,591	262,486	217,595	30,743	3,068	74,553	671,665
Sep.	63,990	22,206	256,648	215,267	21,998	2,796	74,864	657,769
Dec.	61,828	23,455	289,782	221,139	29,733	128	78,102	704,167
2008 Jan.	68,845	21,369	290,717	231,080	43,117	235	84,469	739,832
Feb.	65,177	18,161	290,438	224,220	40,032	3,760	79,084	720,872
Mar.	60,537	18,662	288,742	222,516	33,894	3,649	91,534	719,534
Apr.	58,386	29,948	296,179	225,702	34,045	3,441	85,735	733,436
May	50,417	21,414	300,822	231,554	30,804	3,712	87,052	725,775
Jun.	55,545	20,846	269,298	242,491	32,511	501	90,795	711,987
Jul.	57,693	24,005	283,807	230,709	27,074	4,041	85,149	712,478
Aug.	51,103	18,822	260,673	227,206	25,209	4,258	91,848	679,119
Sep.	57,547	21,852	247,293	223,601	27,494	4,419	79,861	662,067
Oct.	58,858	24,432	234,113	226,450	34,195	5,226	92,774	676,048
Nov.	52,994	21,237	237,196	226,382	29,638	5,915	96,914	670,276
Dec.	57,291	30,066	268,490	220,642	25,784	3,933	84,674	690,880
2009 Jan.	51,126	26,385	259,751	208,227	29,215	4,076	87,509	666,289
Feb.	58,752	35,217	251,386	212,792	28,436	4,343	77,654	668,580
Mar.	55,162	25,830	268,767	211,966	33,659	3,948	78,311	677,643
Apr.	60,833	22,102	267,948	204,818	33,679	4,340	77,396	671,116
May	48,540	30,785	262,125	211,283	34,160	4,924	76,964	668,781
Jun.	60,757	24,242	264,949	213,386	41,368	4,355	64,666	673,723
Jul.	45,632	23,818	262,875	210,824	38,476	5,014	72,901	659,540
Aug.	49,527	24,682	243,740	209,120	37,556	4,912	76,936	646,473
Sep.	50,754	27,050	231,763	204,278	34,304	4,525	71,423	624,097
Oct.	52,510	24,904	223,893	210,192	31,239	4,561	74,413	621,712
Nov.	49,109	19,731	240,386	210,402	31,734	5,075	78,552	634,989
Dec. <sup>P</sup>	43,958	25,561	250,919	215,098	33,039	5,175	80,761	654,511

Source: Eastern Caribbean Central Bank

**Table 8.8**  
**Saint Lucia**  
**Commercial Banks' Savings Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Savings Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	16,800	804	8,006	543,113	3,903	2	59,785	632,413
2001 Dec.	22,964	3,052	11,032	562,270	4,816	11	65,551	669,696
2002 Dec.	16,887	3,086	9,792	642,539	3,256	198	80,377	756,135
2003 Dec.	10,377	3,630	17,428	737,786	6,954	224	86,948	863,347
2004 Dec.	8,211	6,046	38,893	771,529	10,029	1,219	87,345	923,272
2005 Mar.	8,203	8,276	59,582	802,124	9,326	634	91,752	979,897
Jun.	7,884	8,659	35,204	854,487	19,823	871	94,703	1,021,631
Sep.	6,083	7,749	45,823	861,303	9,488	798	98,922	1,030,166
Dec.	7,552	7,229	51,298	865,043	9,725	724	99,866	1,041,437
2006 Mar.	8,340	7,045	74,107	878,059	10,575	713	99,602	1,078,441
Jun.	8,346	7,730	87,935	889,924	14,136	815	110,215	1,119,101
Sep.	7,191	7,441	97,007	911,618	7,861	243	118,251	1,149,612
Dec.	7,067	5,734	124,676	940,228	10,672	259	120,091	1,208,727
2007 Mar.	9,696	7,960	106,204	978,089	14,483	27	117,812	1,234,271
Jun.	9,278	10,002	104,713	999,384	17,451	31	119,993	1,260,852
Sep.	9,382	9,315	104,066	1,024,165	15,143	24	119,515	1,281,610
Dec.	9,172	6,616	90,726	1,060,053	13,179	3,834	133,494	1,317,074
2008 Jan.	9,194	2,482	94,600	1,071,842	12,859	3,897	131,694	1,326,568
Feb.	9,125	2,504	96,850	1,083,757	15,607	8,229	131,895	1,347,967
Mar.	9,148	2,525	101,165	1,083,675	15,023	2,771	132,208	1,346,515
Apr.	9,082	1,963	104,543	1,098,360	15,492	2,826	133,529	1,365,795
May	9,094	1,434	105,127	1,098,889	15,382	2,832	133,980	1,366,738
Jun.	9,162	1,414	114,123	1,087,842	18,156	437	141,091	1,372,225
Jul.	9,164	2,452	123,929	1,103,680	18,166	4,086	135,586	1,397,063
Aug.	9,168	2,449	128,665	1,107,345	16,270	3,963	137,572	1,405,432
Sep.	9,189	2,123	132,002	1,107,591	16,770	3,079	136,864	1,407,618
Oct.	8,818	6,493	113,964	1,116,179	18,277	1,080	137,289	1,402,100
Nov.	8,752	6,085	119,644	1,107,358	16,141	1,082	137,293	1,396,355
Dec.	8,782	5,446	116,522	1,093,765	15,686	592	142,388	1,383,181
2009 Jan.	8,890	4,164	116,026	1,111,985	15,133	120	135,530	1,391,848
Feb.	8,460	8,242	132,782	1,114,672	21,672	569	139,726	1,426,123
Mar.	8,547	13,542	132,314	1,117,819	21,076	179	139,130	1,432,607
Apr.	8,949	13,785	144,594	1,121,350	17,711	80	138,702	1,445,171
May	8,576	13,623	141,833	1,124,935	19,019	87	140,263	1,448,336
Jun.	8,331	4,509	143,574	1,122,906	23,810	96	141,578	1,444,804
Jul.	8,422	4,344	139,588	1,125,379	20,535	136	140,974	1,439,378
Aug.	8,423	4,219	140,357	1,124,093	18,029	119	138,490	1,433,730
Sep.	8,510	4,278	146,202	1,123,078	16,512	120	138,528	1,437,228
Oct.	8,497	3,758	143,547	1,123,046	19,260	123	139,691	1,437,922
Nov.	8,525	4,907	133,801	1,121,112	22,448	123	140,396	1,431,312
Dec. <sup>P</sup>	9,093	4,591	152,625	1,126,923	21,922	236	142,130	1,457,520

Source: Eastern Caribbean Central Bank

**Table 8.9**  
**Saint Lucia**  
**Commercial Banks' Time Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Time Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	182,423	227,849	68,725	265,936	33,292	819	45,429	824,473
2001 Dec.	209,859	221,870	88,006	276,393	34,826	-	47,645	878,599
2002 Dec.	191,853	208,399	62,824	246,765	37,180	7,488	44,409	798,918
2003 Dec.	176,026	260,793	47,289	192,902	31,588	9,891	32,150	750,639
2004 Dec.	241,374	278,052	29,696	148,999	32,579	406	22,391	753,497
2005 Mar.	218,615	287,216	23,949	142,791	32,824	2,810	22,293	730,498
Jun.	235,453	298,148	47,856	142,224	38,825	363	23,490	786,359
Sep.	217,925	290,755	47,125	138,463	37,057	363	21,935	753,623
Dec.	266,764	282,570	45,155	140,726	37,226	613	24,425	797,479
2006 Mar.	259,550	273,873	74,315	139,980	39,136	611	30,403	817,868
Jun.	269,434	286,020	70,350	158,631	38,813	556	22,670	846,474
Sep.	257,088	288,977	78,433	152,389	38,265	1,029	21,153	837,334
Dec.	231,158	303,452	51,590	171,101	34,827	13,746	31,083	836,957
2007 Mar.	223,329	324,949	85,641	194,012	38,810	762	48,414	915,917
Jun.	210,914	328,503	99,513	193,302	53,052	837	91,980	978,101
Sep.	204,414	317,187	59,822	197,824	39,507	371	65,640	884,765
Dec.	205,353	324,709	61,532	221,743	35,548	372	58,150	907,407
2008 Jan.	205,918	329,369	67,594	231,513	41,414	426	62,670	938,904
Feb.	211,653	340,470	84,896	224,162	42,845	4,476	67,285	975,787
Mar.	221,365	343,960	88,920	226,868	44,149	4,438	66,206	995,906
Apr.	228,393	345,876	93,786	226,406	44,830	4,466	65,966	1,009,723
May	204,361	349,446	102,185	226,933	45,206	4,481	64,419	997,031
Jun.	224,374	357,401	81,814	241,127	40,237	4,481	67,609	1,017,043
Jul.	197,939	345,347	71,218	242,169	37,241	4,491	79,398	977,803
Aug.	203,207	346,440	86,676	273,675	38,208	4,481	74,077	1,026,764
Sep.	216,820	351,600	96,630	276,257	39,832	4,538	60,535	1,046,212
Oct.	199,804	346,017	103,262	285,475	42,570	4,569	55,847	1,037,544
Nov.	213,395	356,187	88,419	276,387	52,416	4,569	43,967	1,035,340
Dec.	195,859	375,402	89,453	281,707	44,332	4,569	45,810	1,037,132
2009 Jan.	156,481	393,281	84,288	306,585	40,194	5,276	46,396	1,032,501
Feb.	164,786	384,281	105,739	287,044	38,142	4,569	54,613	1,039,174
Mar.	162,850	381,129	116,797	293,477	40,884	4,919	49,519	1,049,575
Apr.	170,561	392,059	106,478	298,922	38,281	4,669	53,049	1,064,019
May	182,718	391,073	104,389	307,943	39,627	4,669	50,279	1,080,698
Jun.	165,869	400,339	109,062	316,662	41,538	5,260	37,565	1,076,295
Jul.	153,066	410,170	94,138	318,373	40,312	5,260	37,606	1,058,925
Aug.	145,207	406,551	98,926	321,146	42,281	5,260	37,578	1,056,949
Sep.	159,091	406,088	90,694	323,620	39,258	5,276	38,030	1,062,057
Oct.	183,812	429,957	90,835	278,567	42,963	1,001	38,857	1,065,992
Nov.	177,707	431,362	97,595	276,902	43,565	1,001	39,009	1,067,141
Dec. <sup>P</sup>	175,894	434,591	83,926	279,299	41,216	1,003	38,320	1,054,249

Source: Eastern Caribbean Central Bank

**Table 8.10**  
**Saint Lucia**  
**Commercial Banks' Foreign Currency Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Foreign Currency Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	1,680	965	5,662	1,892	-	-	1,131	11,330
2001 Dec.	1,022	125	10,896	1,900	13,494	-	898	28,335
2002 Dec.	3,878	22	15,751	8,030	460	-	3,617	31,758
2003 Dec.	867	48	24,310	7,561	916	-	2,775	36,477
2004 Dec.	2,492	453	32,788	5,939	1,865	-	3,081	46,618
2005 Mar.	2,627	481	88,795	8,810	1,672	327	4,855	107,567
Jun.	3,452	330	58,027	9,081	2,088	273	3,732	76,983
Sep.	3,963	3	50,009	9,523	3,318	326	6,422	73,564
Dec.	5,166	292	50,108	12,128	1,254	1,411	6,875	77,234
2006 Mar.	5,455	838	66,858	12,814	1,510	1,881	8,491	97,847
Jun.	4,990	82	55,138	16,582	2,722	1,290	7,676	88,480
Sep.	5,533	121	54,117	36,490	2,865	1,246	30,062	130,434
Dec.	5,683	1,597	166,788	41,149	9,911	2,717	35,116	262,961
2007 Mar.	4,428	688	78,985	12,711	2,903	10,239	67,824	177,778
Jun.	3,195	613	76,092	21,302	13,031	36,662	19,976	170,871
Sep.	8,535	48	103,784	10,509	2,697	37,172	17,682	180,427
Dec.	2,585	1,044	97,272	12,920	946	38,164	21,165	174,096
2008 Jan.	2,131	140	82,388	11,964	966	37,693	16,739	152,021
Feb.	2,166	403	89,769	10,900	1,031	37,887	19,841	161,997
Mar.	2,127	397	75,795	10,768	811	38,476	19,225	147,599
Apr.	4,325	777	97,513	13,530	556	39,344	15,646	171,691
May	4,236	552	101,314	13,324	547	39,355	18,473	177,801
Jun.	3,675	987	69,424	24,501	591	38,828	44,944	182,950
Jul.	3,809	1,380	97,360	6,358	597	38,973	39,892	188,369
Aug.	3,705	345	93,703	16,365	696	41,607	42,761	199,182
Sep.	3,140	363	118,981	16,817	1,575	40,460	41,391	222,727
Oct.	2,802	980	111,276	12,523	1,764	39,728	65,295	234,368
Nov.	2,625	975	140,447	12,555	1,543	39,616	27,709	225,470
Dec.	6,178	651	102,183	12,527	1,360	42,473	42,367	207,739
2009 Jan.	3,272	23,235	113,342	11,423	1,270	33,188	21,592	207,322
Feb.	1,618	22,273	120,984	10,520	1,373	44,926	28,025	229,719
Mar.	4,738	25,675	117,426	15,017	1,344	38,772	26,386	229,358
Apr.	3,978	18,096	112,260	12,747	1,162	34,441	16,555	199,239
May	5,028	18,675	126,284	16,987	981	35,543	17,239	220,737
Jun.	6,745	19,337	115,786	15,646	1,019	31,550	24,870	214,953
Jul.	5,652	20,119	123,759	14,784	1,128	49,055	23,013	237,510
Aug.	4,194	20,102	124,459	12,733	1,733	45,095	23,135	231,451
Sep.	3,156	23,194	119,174	11,895	1,729	33,187	21,317	213,652
Oct.	3,357	23,598	105,872	11,789	1,073	39,615	19,970	205,274
Nov.	3,325	11,984	96,822	15,776	242	35,103	15,800	179,052
Dec. <sup>P</sup>	4,963	7,912	94,741	15,500	1,067	32,761	15,423	172,367

Source: Eastern Caribbean Central Bank



**Table 8.11**  
**Saint Lucia**  
**Commercial Banks' Total Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Deposits
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	219,915	238,166	171,153	923,636	55,575	1,623	118,742	1,728,810
2001 Dec.	253,288	233,673	216,688	935,548	69,334	1,182	131,268	1,840,981
2002 Dec.	242,085	224,174	198,337	991,391	61,002	7,710	147,211	1,871,910
2003 Dec.	234,826	282,439	239,055	1,040,054	70,960	10,115	145,311	2,022,760
2004 Dec.	294,635	293,714	283,620	1,126,352	66,201	5,829	169,442	2,239,793
2005 Mar.	288,896	304,724	373,699	1,155,226	66,503	6,738	177,150	2,372,936
Jun.	299,356	317,622	334,928	1,217,621	94,201	3,875	179,663	2,447,266
Sep.	286,154	311,331	344,857	1,213,939	70,259	5,158	185,635	2,417,333
Dec.	350,492	305,211	393,615	1,211,784	74,538	14,268	187,590	2,537,498
2006 Mar.	347,722	291,658	490,192	1,226,086	76,364	7,393	196,359	2,635,774
Jun.	365,372	309,215	464,128	1,284,148	84,522	5,614	201,334	2,714,333
Sep.	351,176	312,334	432,278	1,315,546	72,861	4,975	242,909	2,732,079
Dec.	295,799	330,908	561,786	1,367,836	77,550	21,113	264,374	2,919,366
2007 Mar.	300,854	357,891	518,936	1,398,342	82,368	15,255	305,246	2,978,892
Jun.	286,016	359,709	542,804	1,431,583	114,277	40,598	306,502	3,081,489
Sep.	286,321	348,756	524,320	1,447,765	79,345	40,363	277,701	3,004,571
Dec.	278,938	355,824	539,312	1,515,855	79,406	42,498	290,911	3,102,744
2008 Jan.	286,088	353,360	535,299	1,546,399	98,356	42,251	295,572	3,157,325
Feb.	288,121	361,538	561,953	1,543,039	99,515	54,352	298,105	3,206,623
Mar.	293,177	365,544	554,622	1,543,827	93,877	49,334	309,173	3,209,554
Apr.	300,186	378,564	592,021	1,563,998	94,923	50,077	300,876	3,280,645
May	268,108	372,846	609,448	1,570,700	91,939	50,380	303,924	3,267,345
Jun.	292,756	380,648	534,659	1,595,961	91,495	44,247	344,439	3,284,205
Jul.	268,605	373,184	576,314	1,582,916	83,078	51,591	340,025	3,275,713
Aug.	267,183	368,056	569,717	1,624,591	80,383	54,309	346,258	3,310,497
Sep.	286,696	375,938	594,906	1,624,266	85,671	52,496	318,651	3,338,624
Oct.	270,282	377,922	562,615	1,640,627	96,806	50,603	351,205	3,350,060
Nov.	277,766	384,484	585,706	1,622,682	99,738	51,182	305,883	3,327,441
Dec.	268,110	411,565	576,648	1,608,641	87,162	51,567	315,239	3,318,932
2009 Jan.	219,769	447,065	573,407	1,638,220	85,812	42,660	291,027	3,297,960
Feb.	233,616	450,013	610,891	1,625,028	89,623	54,407	300,018	3,363,596
Mar.	231,297	446,176	635,304	1,638,279	96,963	47,818	293,346	3,389,183
Apr.	244,321	446,042	631,280	1,637,837	90,833	43,530	285,702	3,379,545
May	244,862	454,156	634,631	1,661,148	93,787	45,223	284,745	3,418,552
Jun.	241,702	448,427	633,371	1,668,600	107,735	41,261	268,679	3,409,775
Jul.	212,772	458,451	620,360	1,669,360	100,451	59,465	274,494	3,395,353
Aug.	207,351	455,554	607,482	1,667,092	99,599	55,386	276,139	3,368,603
Sep.	221,511	460,610	587,833	1,662,871	91,803	43,108	269,298	3,337,034
Oct.	248,176	482,217	564,147	1,623,594	94,535	45,300	272,931	3,330,900
Nov.	238,666	467,984	568,604	1,624,192	97,989	41,302	273,757	3,312,494
Dec. <sup>P</sup>	233,908	472,655	582,211	1,636,820	97,244	39,175	276,634	3,338,647

Source: Eastern Caribbean Central Bank

**Table 8.12**  
**Saint Lucia**  
**Commercial Banks' Total Loans & Advances by Borrowers**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Loans & Advances
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	85,924	65,508	725,312	736,164	13,899	20	22,689	1,649,516
2001 Dec.	87,678	64,584	768,869	758,537	11,150	883	17,531	1,709,232
2002 Dec.	70,140	65,322	809,970	730,671	13,338	7,466	24,307	1,721,214
2003 Dec.	31,825	96,035	723,314	761,999	16,269	7,825	19,041	1,656,308
2004 Dec.	34,761	99,499	791,396	839,543	12,350	7,950	22,217	1,807,716
2005 Mar.	48,965	128,961	814,973	874,322	12,099	650	33,525	1,913,495
Jun.	40,117	120,098	832,450	897,787	9,894	9,795	51,196	1,961,337
Sep.	40,270	120,857	875,524	930,556	19,054	9,952	58,932	2,055,145
Dec.	58,433	119,970	951,759	950,990	18,162	16,041	59,225	2,174,580
2006 Mar.	58,094	120,995	987,606	954,871	16,597	16,369	61,898	2,216,430
Jun.	89,954	119,107	1,048,376	983,382	17,567	16,403	63,559	2,338,348
Sep.	90,093	118,407	1,193,003	1,019,918	15,529	15,259	68,280	2,520,489
Dec.	87,467	116,152	1,301,715	1,068,739	17,770	26,034	114,856	2,732,733
2007 Mar.	122,634	116,216	1,415,056	1,092,346	17,064	25,922	121,331	2,910,569
Jun.	154,718	117,177	1,494,720	1,118,882	14,718	25,700	127,310	3,053,225
Sep.	153,369	114,081	1,655,326	1,137,704	15,856	25,648	131,099	3,233,083
Dec.	152,315	112,415	1,881,346	1,191,791	16,572	24,730	131,629	3,510,798
2008 Jan.	151,529	115,749	1,909,699	1,189,329	18,011	24,896	132,522	3,541,735
Feb.	139,668	114,551	1,915,451	1,204,070	18,182	22,791	127,462	3,542,175
Mar.	139,732	116,938	1,927,036	1,202,175	17,964	1,103	128,921	3,533,869
Apr.	141,349	116,917	1,948,390	1,216,404	16,736	238	127,031	3,567,065
May	137,461	117,853	2,000,033	1,205,619	16,164	55	126,726	3,603,911
Jun.	137,114	116,950	2,012,512	1,234,330	15,936	425	128,126	3,645,393
Jul.	136,935	116,086	2,059,724	1,231,268	15,956	-	128,107	3,688,076
Aug.	134,169	115,445	2,063,286	1,244,443	19,660	49	134,103	3,711,155
Sep.	135,404	115,685	2,042,388	1,263,887	19,746	48	133,536	3,710,694
Oct.	131,552	117,635	2,099,708	1,242,891	19,510	47	127,345	3,738,688
Nov.	132,423	116,172	2,139,364	1,246,810	19,968	60	126,662	3,781,459
Dec.	140,204	115,278	2,133,115	1,273,773	21,671	4,161	126,294	3,814,496
2009 Jan.	129,072	120,638	2,156,955	1,303,435	13,193	2,305	129,691	3,855,289
Feb.	131,760	113,526	2,131,756	1,296,798	17,323	2,746	126,528	3,820,437
Mar.	128,026	140,684	2,150,157	1,252,945	17,308	2,068	125,758	3,816,946
Apr.	132,441	140,304	2,160,830	1,235,101	17,393	2,311	125,400	3,813,780
May	126,337	141,079	2,187,651	1,222,416	17,215	2,099	123,302	3,820,099
Jun.	122,607	140,466	2,216,383	1,202,680	18,965	3,860	120,983	3,825,944
Jul.	124,794	139,393	2,246,563	1,187,945	17,429	8,242	121,518	3,845,884
Aug.	127,072	138,206	2,229,604	1,221,297	17,660	2,833	120,277	3,856,949
Sep.	120,886	144,604	2,238,261	1,228,082	15,100	2,305	126,238	3,875,476
Oct.	118,572	137,912	2,254,989	1,230,679	20,542	2,050	126,210	3,890,954
Nov.	106,399	136,007	2,265,191	1,234,527	20,613	1,718	123,216	3,887,671
Dec. <sup>P</sup>	107,639	135,648	2,288,182	1,240,899	14,920	5,396	121,749	3,914,433

Source: Eastern Caribbean Central Bank

**Table 8.13A**  
**Saint Lucia**  
**Sectoral Distribution of Commercial Banks' Credit**  
**In thousands of Eastern Caribbean dollars**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Agriculture	26,178	35,285	30,182	29,352	28,498	26,516	25,943	30,671	36,789	36,749
Fisheries	3,856	5,843	4,729	5,157	4,873	5,007	4,518	5,224	6,292	7,712
Mining & Quarrying	959	1,245	3,893	3,919	3,668	4,962	8,479	7,555	12,917	24,408
Manufacturing	45,515	52,567	52,974	50,318	46,896	54,941	58,809	54,706	72,751	70,148
Utilities	20,226	31,351	37,522	22,343	21,713	20,661	42,495	114,345	122,279	122,681
Construction and Land Development	84,537	99,928	110,900	101,419	108,482	121,765	166,394	243,966	310,635	429,595
Distributive Trades	200,347	198,921	214,045	197,788	195,163	227,717	236,185	239,379	253,598	290,646
Tourism	139,951	152,845	190,200	176,027	204,091	270,901	473,688	756,039	851,698	737,198
Entertainment & Catering	15,265	19,763	21,992	22,737	19,255	22,868	32,341	37,880	31,845	29,084
Transportation & Storage	55,797	48,955	33,211	27,970	24,029	50,153	88,822	112,367	116,666	113,014
Financial Institutions	12,454	9,503	15,226	26,899	17,196	43,093	42,004	37,767	38,247	78,061
Professional and other Services	119,023	134,448	135,891	124,975	168,218	218,535	369,995	505,727	594,194	705,723
Government Services	124,228	125,484	112,331	67,481	102,487	149,916	154,853	215,734	202,472	158,423
Personal	801,180	793,094	758,118	799,923	863,147	957,545	1,028,207	1,149,438	1,164,113	1,110,991
Acquisition of Property	378,292	319,506	325,695	343,831	413,384	464,950	503,289	513,102	575,833	602,395
House & Land Purchases	138,524	149,820	148,383	163,987	194,219	244,917	265,684	218,639	261,844	268,281
Home Const. & Renovation	239,768	169,686	177,312	179,844	219,165	220,033	237,605	294,463	313,989	334,114
Durable Consumer Goods	103,760	90,067	63,861	64,755	80,512	109,669	138,896	187,887	199,198	168,304
Other Personal Loans	319,128	383,521	368,562	391,337	369,251	382,926	386,022	448,449	389,082	340,292
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>1,649,516</b>	<b>1,709,232</b>	<b>1,721,214</b>	<b>1,656,308</b>	<b>1,807,716</b>	<b>2,174,580</b>	<b>2,732,733</b>	<b>3,510,798</b>	<b>3,814,496</b>	<b>3,914,433</b>
% of Long Term Loans to Total Loans and Advances *	56.3	58.5	63.4	70.4	68.8	66.9	64.7	62.8	67.2	70.3

Source: Eastern Caribbean Central Bank

\* Long Term loans are loans over 5 years.

**Table 8.13B**  
**Saint Lucia**  
**Commercial Banks' Overdrafts & Loans by Maturity**  
**In thousands of Eastern Caribbean dollars**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Overdrafts	268,864	257,034	236,940	181,411	182,133	174,502	171,538	183,735	230,124	222,821
Total Loans & Advances										
Up to 1 year	73,183	72,951	62,644	46,606	116,122	123,914	285,939	440,248	146,134	210,228
1 to 5 years	378,243	378,596	330,823	262,165	266,594	420,894	507,015	681,877	873,294	728,732
Over 5 years	929,226	1,000,651	1,090,807	1,166,126	1,242,867	1,455,270	1,768,241	2,204,938	2,564,944	2,752,652
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>1,649,516</b>	<b>1,709,232</b>	<b>1,721,214</b>	<b>1,656,308</b>	<b>1,807,716</b>	<b>2,174,580</b>	<b>2,732,733</b>	<b>3,510,798</b>	<b>3,814,496</b>	<b>3,914,433</b>

Source: Eastern Caribbean Central Bank

**Table 8.14**  
**Saint Lucia**  
**Commercial Banks' Selected Interest Rates**  
**In per cent**

Period Ended	DEPOSITS								LENDING			WEIGHTED RATES**	
	Savings		TIME						Prime Lending	Other Lending Rates *		Average Lending	Average Deposit
			3 Months		6 Months		12 Months			Min	Max		
Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max		
2000 Dec.	4.00	6.00	2.00	9.25	2.00	9.25	2.00	9.25	9.50	7.50	23.00	13.05	4.92
2001 Dec.	4.00	6.00	2.00	6.00	2.00	6.25	2.00	6.50	9.50	6.00	23.00	12.78	4.77
2002 Dec.	3.00	5.50	2.00	6.00	2.00	6.00	2.00	6.00	9.50	6.00	23.00	12.48	3.83
2003 Dec.	3.00	4.75	1.00	3.00	1.00	5.25	1.00	5.50	9.50	6.00	23.50	15.29	6.77
2004 Dec.	3.00	4.75	1.00	5.25	1.00	5.50	1.00	5.75	9.50	6.00	23.50	10.68	2.84
2005 Mar.	3.00	4.75	1.00	3.00	1.00	3.00	1.00	4.00	9.50	6.00	23.50	10.86	2.83
Jun.	3.00	4.75	1.00	3.00	1.00	3.00	1.00	4.00	9.50	6.00	23.50	9.67	2.77
Sep.	3.00	4.75	1.00	3.00	1.00	3.00	1.00	4.00	9.50	6.00	23.50	10.66	2.77
Dec.	3.00	4.75	1.00	3.00	1.00	3.00	1.00	4.00	9.50	6.00	23.50	10.52	2.69
2006 Mar.	3.00	4.75	1.00	3.00	1.00	3.00	1.00	4.00	9.50	6.00	23.50	10.56	2.75
Jun.	3.00	4.75	1.00	3.00	1.00	3.00	1.00	4.00	9.50	6.00	23.50	10.60	2.85
Sep.	3.00	4.75	1.00	3.00	1.00	3.00	1.00	4.00	9.50	6.00	23.50	10.45	2.89
Dec.	3.00	4.00	1.00	3.00	1.00	3.00	1.00	4.00	9.50	6.00	24.00	10.20	2.91
2007 Mar.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	10.11	2.95
Jun.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	10.05	3.05
Sep.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.89	3.13
Dec.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	8.84	3.07
2008 Jan.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.10	3.21
Feb.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	#VALUE!	24.00	9.10	3.21
Mar.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.10	3.21
Apr.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.03	3.13
May	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.03	3.13
Jun.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.03	3.13
Jul.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.54	3.21
Aug.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.54	3.21
Sep.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.54	3.21
Oct.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.59	3.18
Nov.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.59	3.18
Dec.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.59	3.18
2009 Jan.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.35	3.10
Feb.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.35	3.10
Mar.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.35	3.10
Apr.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.52	3.14
May	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.52	3.14
Jun.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	24.00	9.52	3.14
Jul.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	23.00	7.49	2.84
Aug.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.50	6.00	23.00	7.49	2.84
Sep.	3.00	4.25	2.00	3.50	2.25	3.75	2.00	4.00	9.50	6.00	23.00	7.49	2.84
Oct.	3.00	4.25	2.00	3.50	2.25	3.75	2.00	4.00	9.50	6.00	23.00	9.73	3.21
Nov.	3.00	4.25	2.00	3.50	2.25	3.75	2.00	4.00	9.50	6.00	23.00	9.73	3.21
Dec. <sup>P</sup>	3.00	4.25	2.00	3.50	2.25	3.75	2.00	4.00	9.50	6.00	23.00	9.73	3.21

Source: Eastern Caribbean Central Bank

\* Includes Other Lending, Nominal Add-on and Effective Add-on Interest Rates

\*\* Data available only quarterly. Quarterly data repeated for respective months

# St Vincent and the Grenadines

**Table 9.1**  
**St Vincent and the Grenadines**  
**Commercial Banks' Reserve Requirements**  
**In thousands of Eastern Caribbean dollars**

As at last Wednesday of the Month	AVERAGE RESERVES HELD			Required Reserves	Excess Reserves
	With Central Bank	Cash in till	Total		
2000 Dec.	43,647	11,784	55,431	49,259	6,172
2001 Dec.	40,249	15,368	55,617	50,853	4,764
2002 Dec.	50,480	15,936	66,416	54,601	11,815
2003 Dec.	75,923	21,010	96,933	67,254	29,679
2004 Dec.	68,318	27,822	96,140	67,506	28,634
2005 Mar.	63,597	21,146	84,743	68,083	16,660
Jun.	65,633	20,477	86,110	67,946	18,164
Sep.	63,252	21,169	84,421	69,929	14,492
Dec.	74,985	20,564	95,549	71,240	24,309
2006 Mar.	83,541	23,339	106,880	73,198	33,682
Jun.	108,607	20,356	128,963	73,982	54,981
Sep.	109,232	17,168	126,400	74,917	51,483
Dec.	73,950	15,497	89,447	75,244	14,203
2007 Mar.	95,444	19,252	114,696	79,312	35,384
Jun.	91,345	20,738	112,083	80,907	31,176
Sep.	91,065	20,973	112,038	82,682	29,356
Dec.	85,730	21,083	106,813	83,141	23,672
2008 Jan.	87,723	24,064	111,787	83,401	28,386
Feb.	90,052	22,818	112,870	83,500	29,370
Mar.	108,474	19,509	127,983	85,058	42,925
Apr.	93,725	22,522	116,247	84,940	31,307
May	107,948	22,728	130,676	86,086	44,590
Jun.	108,266	21,148	129,414	87,376	42,038
Jul.	105,947	24,779	130,726	87,075	43,651
Aug.	95,411	23,039	118,450	84,832	33,618
Sep.	91,045	22,065	113,110	85,759	27,351
Oct.	97,761	19,471	117,232	86,306	30,926
Nov.	96,738	21,342	118,080	86,005	32,075
Dec.	83,840	22,377	106,217	84,148	22,069
2009 Jan.	111,544	26,479	138,023	85,420	52,603
Feb.	105,649	23,301	128,950	85,979	42,971
Mar.	133,660	21,818	155,478	86,819	68,659
Apr.	158,855	20,490	179,345	85,418	93,927
May	153,892	17,714	171,606	86,426	85,180
Jun.	93,212	20,897	114,109	87,355	26,754
Jul.	104,419	22,064	126,483	87,064	39,419
Aug.	114,431	21,604	136,035	86,714	49,321
Sep.	115,489	19,379	134,868	85,786	49,082
Oct.	118,586	18,243	136,829	86,084	50,745
Nov.	103,051	23,936	126,987	85,520	41,467
Dec. <sup>P</sup>	94,557	25,359	119,916	85,332	34,584

Source: Eastern Caribbean Central Bank

**Table 9.2**  
**St Vincent and the Grenadines**  
**Net International Reserves and Net Domestic Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	MONETARY BASE					ECCB Foreign Assets (net) NIR	NET DOMESTIC ASSETS		
	COMMERCIAL BANKS RESERVE POSITION			Currency with the Public	Monetary Base		Net Claims on Public Sector	Credit to Commercial Banks	Net Domestic Assets
	Deposits at ECCB	Cash at Commercial Banks	Total						
2000 Dec.	86,216	18,201	104,417	52,109	156,527	147,019	9,473	35	9,508
2001 Dec.	96,074	24,025	120,099	51,513	171,612	164,074	7,524	14	7,538
2002 Dec.	74,303	25,110	99,413	54,025	153,438	141,733	11,684	21	11,705
2003 Dec.	75,370	28,029	103,399	56,654	160,053	136,194	23,855	5	23,859
2004 Dec.	81,082	24,260	105,342	64,387	169,729	200,349	(30,626)	6	(30,620)
2005 Mar.	108,564	17,964	126,528	63,503	190,031	224,322	(34,298)	7	(34,291)
Jun.	67,804	16,512	84,316	65,012	149,328	185,911	(36,599)	15	(36,584)
Sep.	74,586	14,806	89,392	62,658	152,050	186,488	(34,460)	22	(34,438)
Dec.	69,005	29,544	98,549	74,437	172,985	185,750	(12,768)	3	(12,764)
2006 Mar.	90,513	15,321	105,834	69,685	175,519	175,902	(399)	16	(383)
Jun.	112,378	14,228	126,606	65,689	192,295	205,904	(13,622)	14	(13,609)
Sep.	114,071	13,177	127,248	69,301	196,549	211,943	(15,415)	22	(15,393)
Dec.	93,507	20,900	114,407	80,499	194,906	210,427	(15,575)	55	(15,521)
2007 Mar.	99,376	13,080	112,456	80,670	193,125	218,039	(24,943)	29	(24,914)
Jun.	92,833	15,164	107,997	80,934	188,931	212,021	(23,099)	9	(23,090)
Sep.	115,212	14,104	129,316	75,537	204,853	230,699	(25,854)	7	(25,846)
Dec.	109,937	31,534	141,471	89,816	231,287	232,684	(1,403)	6	(1,397)
2008 Jan.	94,091	25,667	119,758	78,074	197,832	218,978	(5,397)	19	(21,146)
Feb.	95,589	22,010	117,599	85,135	202,734	220,964	(2,472)	12	(18,231)
Mar.	100,251	27,538	127,789	66,256	194,045	215,391	(21,346)	0	(21,346)
Apr.	109,834	21,970	131,804	79,215	211,020	235,660	(24,457)	24	(24,640)
May	104,286	20,683	124,969	82,810	207,779	234,490	(26,519)	16	(26,711)
Jun.	116,527	20,957	137,484	80,215	217,699	242,010	(8,344)	10	(24,311)
Jul.	112,169	21,529	133,698	81,208	214,906	243,415	(28,329)	28	(28,509)
Aug.	95,645	15,367	111,012	79,370	190,382	223,868	(13,800)	23	(33,487)
Sep.	90,044	24,084	114,128	72,410	186,539	223,523	(17,285)	11	(36,984)
Oct.	84,131	18,137	102,268	76,958	179,225	214,466	(15,549)	17	(35,241)
Nov.	106,231	21,498	127,729	71,358	199,087	207,663	(8,601)	25	(8,576)
Dec.	111,721	34,952	146,673	80,535	227,208	223,880	3,311	17	3,328
2009 Jan.	98,757	22,805	121,562	68,035	189,597	210,799	(1,505)	13	(21,202)
Feb.	110,089	15,579	125,668	69,945	195,613	217,413	(21,815)	15	(21,800)
Mar.	137,185	18,383	155,568	61,934	217,503	238,064	(20,583)	22	(20,562)
Apr.	161,600	16,908	178,508	61,715	240,223	242,455	(2,253)	20	(2,232)
May	166,649	15,835	182,484	60,185	242,669	262,614	(19,961)	16	(19,945)
Jun.	99,899	20,898	120,797	56,359	177,156	197,460	(20,312)	8	(20,304)
Jul.	88,652	18,035	106,687	58,904	165,591	181,512	(15,945)	24	(15,921)
Aug.	113,041	16,672	129,713	55,310	185,022	205,932	(20,925)	15	(20,910)
Sep.	113,001	19,380	132,381	51,805	184,186	200,177	(16,001)	11	(15,990)
Oct.	117,566	13,714	131,280	55,864	187,144	204,283	(17,165)	26	(17,138)
Nov.	107,983	20,167	128,150	53,202	181,352	198,611	(17,277)	18	(17,259)
Dec. <sup>P</sup>	94,942	26,155	121,097	63,501	184,597	203,029	(18,441)	10	(18,431)

Source: Eastern Caribbean Central Bank

**Table 9.3**  
**St Vincent and the Grenadines**  
**Commercial Banks' Assets**  
**In thousands of Eastern Caribbean dollars**

Period Ended	CLAIMS ON				Loans & Advances	INVESTMENTS			Foreign Assets	Other Assets	Total Assets
	CENTRAL BANK		Other Local Banks	Other ECCU Banks		ECCU Treasury Bills	ECCU Government Securities	Other ECCU Investments			
	Cash	Deposits									
2000 Dec.	18,201	92,829	5,000	156,640	682,811	32,468	47,728	37,977	68,842	45,319	1,187,815
2001 Dec.	24,025	116,435	-	87,278	711,710	41,029	48,256	38,217	126,440	45,264	1,238,654
2002 Dec.	25,110	82,485	-	69,697	787,290	64,922	41,180	53,990	127,416	43,042	1,295,132
2003 Dec.	28,029	74,381	-	44,159	783,263	37,623	46,150	92,199	205,540	46,685	1,358,029
2004 Dec.	24,260	81,815	-	67,388	823,533	26,951	60,136	90,813	238,849	23,343	1,437,088
2005 Mar.	17,964	108,655	5,000	41,688	819,036	38,667	46,163	91,275	276,069	50,248	1,494,765
Jun.	16,512	68,554	-	92,463	840,551	30,961	61,632	75,658	246,917	16,876	1,450,124
Sep.	14,806	69,691	-	97,217	858,966	15,652	81,208	72,671	286,526	25,997	1,522,734
Dec.	29,544	68,952	-	89,288	887,346	23,327	77,391	72,652	299,834	37,153	1,585,487
2006 Mar.	15,321	91,624	-	97,808	896,863	19,625	64,538	75,654	278,189	36,307	1,575,929
Jun.	14,228	112,720	-	101,359	910,796	30,190	59,087	69,645	280,551	41,378	1,619,954
Sep.	13,177	106,631	-	95,039	951,278	31,510	63,128	69,648	245,061	40,037	1,615,509
Dec.	20,900	87,260	-	172,424	1,003,304	24,750	58,768	70,257	229,878	43,148	1,710,689
2007 Mar.	13,080	93,846	-	208,178	1,064,094	15,984	42,543	71,062	282,214	35,001	1,826,002
Jun.	15,164	92,437	-	239,211	1,062,810	13,815	40,967	71,562	294,420	43,685	1,874,071
Sep.	14,104	103,961	-	238,547	1,106,227	15,438	46,238	77,074	220,235	58,942	1,880,766
Dec.	31,534	116,072	-	246,809	1,174,129	11,827	46,184	78,244	204,765	60,152	1,969,716
2008 Jan.	25,667	99,402	-	273,489	1,171,561	11,827	43,954	88,861	205,992	58,429	1,979,182
Feb.	22,010	103,857	-	254,234	1,175,727	11,827	43,857	88,861	230,982	45,090	1,976,445
Mar.	27,538	99,575	-	225,636	1,176,462	8,113	41,145	91,561	220,144	66,202	1,956,376
Apr.	21,970	112,244	-	225,796	1,194,093	11,079	40,947	91,811	237,004	54,242	1,989,186
May	20,683	94,324	-	222,629	1,210,354	14,814	40,890	91,813	218,678	63,375	1,977,560
Jun.	20,957	113,209	-	219,272	1,207,388	14,803	46,411	84,121	217,724	67,152	1,991,037
Jul.	21,529	112,833	-	221,103	1,203,386	12,656	39,182	84,986	198,964	78,420	1,973,059
Aug.	15,367	110,368	-	249,475	1,220,524	12,659	37,282	85,134	196,078	76,097	2,002,984
Sep.	24,084	97,291	-	293,159	1,220,201	16,305	40,198	55,359	211,527	70,403	2,028,527
Oct.	18,137	86,352	-	321,618	1,233,970	17,473	42,534	51,388	208,364	68,953	2,048,789
Nov.	21,498	102,705	5,000	328,160	1,252,706	13,748	39,927	51,389	174,720	71,930	2,061,783
Dec.	34,952	117,086	5,000	321,520	1,252,312	8,230	37,152	48,523	171,560	76,033	2,072,368
2009 Jan.	22,805	105,467	5,156	336,913	1,253,399	25,746	36,876	48,523	224,727	71,563	2,131,175
Feb.	15,579	114,921	5,000	342,384	1,273,459	25,897	36,421	48,506	161,705	76,053	2,099,925
Mar.	18,383	138,992	5,156	284,611	1,249,434	24,811	52,674	48,506	175,949	43,412	2,041,928
Apr.	16,908	152,100	156	308,421	1,242,966	18,954	53,067	48,506	175,066	55,792	2,071,936
May	15,835	147,272	156	322,591	1,267,188	19,946	54,626	48,131	209,956	33,323	2,119,024
Jun.	20,898	101,549	156	265,945	1,255,030	33,697	53,840	60,895	186,022	48,432	2,026,464
Jul.	18,035	94,112	5,156	269,200	1,261,458	31,161	53,839	61,939	175,090	55,462	2,025,452
Aug.	16,672	115,386	5,000	273,157	1,266,020	31,426	53,504	53,101	146,525	50,622	2,011,413
Sep.	19,380	98,172	5,000	280,334	1,263,211	21,440	53,021	57,258	145,428	43,191	1,986,435
Oct.	13,714	111,173	5,000	279,403	1,256,381	24,859	53,021	53,988	146,941	31,206	1,975,686
Nov.	20,167	106,952	5,000	257,234	1,262,492	31,616	53,020	53,988	141,360	31,897	1,963,726
Dec. <sup>P</sup>	26,155	97,255	9,000	262,142	1,213,126	34,346	97,262	53,987	132,250	33,021	1,958,544

Source: Eastern Caribbean Central Bank



**Table 9.4**  
**St Vincent and the Grenadines**  
**Commercial Banks' Liabilities**  
 In thousands of Eastern Caribbean dollars

Period Ended	EC\$ DEPOSITS			Foreign Currency Deposits	Total Deposits	BALANCES DUE TO			Foreign Liabilities	Other Liabilities	Total Capital (Equity)	Total Liabilities and Equity
	Demand	Time	Savings			ECCB	Other Local Banks	Other ECCU Banks				
2000 Dec.	192,075	336,196	385,027	57,172	970,470	7,680	-	10,408	29,766	93,789	75,702	1,187,815
2001 Dec.	228,000	354,102	413,244	46,898	1,042,244	3,149	-	18,997	44,083	48,673	81,508	1,238,654
2002 Dec.	238,469	370,896	445,443	36,714	1,091,522	3,465	12,322	26,109	28,665	42,689	90,360	1,295,132
2003 Dec.	258,376	351,703	490,866	34,393	1,135,338	1,859	-	71,558	6,605	53,388	89,281	1,358,029
2004 Dec.	283,862	269,105	555,404	49,072	1,157,443	1,705	-	66,580	17,887	111,287	82,186	1,437,088
2005 Mar.	306,776	257,580	551,677	42,711	1,158,744	1,708	10,000	112,454	21,803	104,271	85,785	1,494,765
Jun.	284,446	248,986	560,056	39,819	1,133,307	15	5,000	102,522	16,638	103,511	89,131	1,450,124
Sep.	284,404	239,439	593,459	45,804	1,163,106	24	-	102,232	25,262	104,294	127,816	1,522,734
Dec.	318,407	223,577	629,104	46,509	1,217,597	3	-	105,132	16,079	102,467	144,209	1,585,487
2006 Mar.	330,590	210,194	626,887	44,318	1,211,989	17	-	104,971	14,456	103,461	141,035	1,575,929
Jun.	352,145	205,289	636,188	43,929	1,237,551	6,394	-	104,532	13,161	108,096	150,220	1,619,954
Sep.	327,417	197,726	668,823	48,249	1,242,215	2,172	-	80,437	21,340	111,993	157,352	1,615,509
Dec.	338,117	193,216	670,407	76,490	1,278,230	272	-	136,871	9,686	123,391	162,239	1,710,689
2007 Mar.	360,309	198,054	695,427	79,045	1,332,835	252	-	186,218	14,915	122,544	169,238	1,826,002
Jun.	363,489	202,952	704,102	77,944	1,348,487	228	-	199,573	18,293	129,875	177,615	1,874,071
Sep.	366,816	204,660	730,127	73,641	1,375,244	225	-	194,238	27,745	101,084	182,230	1,880,766
Dec.	375,630	204,830	741,500	74,863	1,396,823	9	-	262,608	14,061	107,452	188,763	1,969,716
2008 Jan.	388,491	206,821	737,801	74,946	1,408,059	107	-	248,211	23,085	112,167	187,553	1,979,182
Feb.	393,484	212,075	752,207	78,135	1,435,901	14	-	224,523	22,678	100,925	192,404	1,976,445
Mar.	391,614	209,498	745,225	71,212	1,417,549	5	-	212,066	25,148	106,761	194,847	1,956,376
Apr.	400,487	212,992	757,527	82,072	1,453,078	30	-	208,779	22,361	108,926	196,012	1,989,186
May	396,735	224,265	749,057	81,737	1,451,794	22	-	197,647	19,455	112,449	196,193	1,977,560
Jun.	380,572	222,727	784,209	76,749	1,464,257	13	-	189,344	28,937	114,489	193,997	1,991,037
Jul.	375,162	204,969	777,682	66,774	1,424,587	30	-	204,849	34,431	110,509	198,653	1,973,059
Aug.	377,386	205,046	807,546	69,751	1,459,729	25	-	195,638	22,684	117,827	207,081	2,002,984
Sep.	375,963	206,051	795,004	65,313	1,442,331	11	4,000	199,635	35,780	141,707	205,063	2,028,527
Oct.	375,211	202,728	795,913	69,680	1,443,532	24	-	211,452	25,019	162,314	206,448	2,048,789
Nov.	358,895	213,957	771,101	66,051	1,410,004	35	5,000	239,098	33,883	166,050	207,713	2,061,783
Dec.	367,457	219,820	764,175	84,052	1,435,504	18	5,000	217,333	33,837	173,819	206,857	2,072,368
2009 Jan.	357,536	225,015	758,989	94,098	1,435,638	13	5,000	219,746	28,553	233,806	208,419	2,131,175
Feb.	372,608	224,689	766,496	96,681	1,460,474	18	5,000	201,313	29,194	193,530	210,396	2,099,925
Mar.	351,486	230,094	758,074	95,941	1,435,595	26	5,000	153,172	41,095	207,642	199,398	2,041,928
Apr.	356,318	234,754	764,612	90,774	1,446,458	21	-	154,156	40,112	224,940	206,249	2,071,936
May	372,516	229,409	780,747	90,294	1,472,966	19	-	153,813	41,095	249,983	201,148	2,119,024
Jun.	365,592	234,623	796,636	73,900	1,470,751	9	-	169,788	45,152	140,134	200,630	2,026,464
Jul.	353,778	235,269	801,978	70,501	1,461,526	25	5,000	175,107	42,167	142,406	199,221	2,025,452
Aug.	362,891	235,979	764,721	76,370	1,439,961	15	8,000	163,109	47,107	149,075	204,146	2,011,413
Sep.	357,582	228,503	787,945	74,317	1,448,347	12	5,000	148,442	32,718	143,135	208,781	1,986,435
Oct.	351,995	229,833	774,713	72,058	1,428,599	3,897	5,000	155,622	45,491	131,526	205,551	1,975,686
Nov.	346,412	236,130	771,871	74,491	1,428,904	3,890	5,000	157,978	29,330	133,122	205,502	1,963,726
Dec. <sup>P</sup>	351,528	235,890	757,580	72,100	1,417,098	3,879	9,000	152,615	29,086	139,419	207,447	1,958,544

Source: Eastern Caribbean Central Bank

**Table 9.5**  
**St Vincent and the Grenadines**  
**Commercial Banks' Net External Position**  
**In thousands of Eastern Caribbean dollars**

Period Ended	EXTERNAL ASSETS *						EXTERNAL LIABILITIES**				Net External Assets
	Foreign Currency	Due from Banks Abroad	Investments	Loans to Non-Residents	Other	Total	Due to Banks Abroad	Non-Residents Deposits	Other	Total	
2000 Dec.	4,073	50,867	13,637	7,082	265	75,924	29,712	102,726	54	132,492	(56,568)
2001 Dec.	3,726	105,678	13,555	16,168	3,481	142,608	44,031	120,990	52	165,073	(22,465)
2002 Dec.	5,589	104,418	17,943	15,948	(534)	143,364	28,612	118,277	53	146,942	(3,578)
2003 Dec.	7,139	125,635	73,005	15,371	(239)	220,911	6,577	126,197	28	132,802	88,109
2004 Dec.	3,646	63,232	170,037	6,905	1,934	245,754	17,800	121,623	87	139,510	106,244
2005 Mar.	2,442	71,842	201,701	7,022	84	283,091	21,803	119,432	-	141,235	141,856
Jun.	2,728	36,197	206,200	6,962	1,792	253,879	16,515	118,619	123	135,257	118,622
Sep.	2,368	44,253	237,608	19,621	2,297	306,147	25,090	116,300	172	141,562	164,585
Dec.	3,742	69,124	224,524	20,474	2,444	320,308	15,907	122,996	172	139,075	181,233
2006 Mar.	2,883	54,443	218,383	20,498	2,480	298,687	14,187	107,291	269	121,747	176,940
Jun.	2,953	99,868	175,233	21,133	2,497	301,684	12,900	105,907	261	119,068	182,616
Sep.	2,783	80,887	158,975	23,169	2,416	268,230	21,051	115,599	289	136,939	131,291
Dec.	3,327	46,771	177,511	25,133	2,269	255,011	7,119	128,034	2,567	137,720	117,291
2007 Mar.	3,443	82,062	194,590	26,099	2,119	308,313	11,667	128,602	3,248	143,517	164,796
Jun.	3,382	117,776	171,872	25,813	1,390	320,233	14,234	132,007	4,059	150,300	169,933
Sep.	2,526	51,128	164,710	24,456	1,871	244,691	23,299	135,329	4,446	163,074	81,617
Dec.	4,128	56,097	143,679	24,152	861	228,917	8,689	153,716	5,372	167,777	61,140
2008 Jan.	4,233	58,186	142,717	24,905	856	230,897	17,620	160,776	5,465	183,861	47,036
Feb.	5,302	85,037	139,785	25,081	858	256,063	16,925	160,991	5,753	183,669	72,394
Mar.	6,475	72,885	139,954	31,005	830	251,149	19,093	159,216	6,055	184,364	66,785
Apr.	3,511	84,915	147,719	20,993	859	257,997	16,433	159,162	5,928	181,523	76,474
May	3,909	79,262	134,643	20,933	864	239,611	13,278	158,687	6,177	178,142	61,469
Jun.	4,169	87,671	124,706	21,151	1,178	238,875	22,584	163,864	6,353	192,801	46,074
Jul.	3,448	55,993	138,670	21,058	853	220,022	27,995	163,444	6,436	197,875	22,147
Aug.	4,956	49,929	140,338	24,982	855	221,060	16,006	169,797	6,678	192,481	28,579
Sep.	4,274	52,320	154,102	24,723	831	236,250	28,780	169,358	7,000	205,138	31,112
Oct.	2,793	65,097	139,404	24,608	1,070	232,972	17,960	177,781	7,059	202,800	30,172
Nov.	4,795	36,142	133,483	39,970	300	214,690	26,670	167,340	7,213	201,223	13,467
Dec.	8,338	31,077	131,301	39,045	844	210,605	26,357	159,345	7,480	193,182	17,423
2009 Jan.	5,666	97,281	121,750	38,973	30	263,700	21,752	155,935	6,801	184,488	79,212
Feb.	4,674	35,159	121,839	39,558	33	201,263	22,281	154,256	6,913	183,450	17,813
Mar.	5,375	64,176	106,358	38,662	40	214,611	34,020	155,792	7,075	196,887	17,724
Apr.	4,150	58,861	111,987	37,976	68	213,042	32,947	154,949	7,165	195,061	17,981
May	3,535	91,639	114,761	27,053	21	237,009	33,469	155,087	7,626	196,182	40,827
Jun.	4,329	74,444	107,246	26,943	3	212,965	37,086	156,508	8,066	201,660	11,305
Jul.	4,619	71,843	98,623	27,120	5	202,210	33,937	156,396	8,230	198,563	3,647
Aug.	4,053	52,277	90,190	27,543	5	174,068	38,702	154,229	8,405	201,336	(27,268)
Sep.	3,212	39,830	102,169	27,528	217	172,956	24,175	154,076	8,543	186,794	(13,838)
Oct.	4,792	42,159	99,848	27,520	142	174,461	36,818	151,358	8,673	196,849	(22,388)
Nov.	5,621	46,133	89,444	27,629	162	168,989	20,623	152,941	8,707	182,271	(13,282)
Dec. <sup>P</sup>	6,793	25,803	99,504	27,842	150	160,092	20,009	157,216	9,077	186,302	(26,210)

Source: Eastern Caribbean Central Bank

\* External Assets includes Loans to Non-Residents

\*\* External Liabilities includes Non-Residents Deposits

**Table 9.6**  
**St Vincent and the Grenadines**  
**Monetary Survey**  
 In thousands of Eastern Caribbean dollars

Period Ended	Net Foreign Assets	DOMESTIC CREDIT* (of which)				MONETARY LIABILITIES (M2)*							Other Items (net)
		Government (net)	Private Sector Credit	Other Public Sector (net)	Total	Money Supply (M1)	QUASI-MONEY				Total Monetary Liabilities (M2)		
							Private Sector Time Deposits	Private Sector Savings Deposits	Private Sector Foreign Currency Deposits	Total			
2000 Dec.	280,222	62,161	602,796	(140,756)	524,200	228,961	166,412	277,955	10,889	455,256	684,217	(120,205)	
2001 Dec.	253,951	43,980	614,857	(120,940)	537,897	249,893	177,822	287,328	9,114	474,264	724,157	(67,691)	
2002 Dec.	272,829	85,985	641,519	(131,617)	595,887	258,977	190,801	310,044	11,303	512,148	771,125	(97,591)	
2003 Dec.	313,383	47,178	647,750	(120,894)	574,034	274,715	177,783	325,166	10,925	513,874	788,589	(98,828)	
2004 Dec.	426,842	9,133	676,997	(63,189)	622,941	311,460	153,256	386,266	27,705	567,227	878,687	(171,096)	
2005 Mar.	404,512	13,496	686,156	(56,780)	642,872	332,775	144,585	402,097	21,509	568,191	900,966	(146,417)	
Jun.	393,430	40,582	677,738	(63,874)	654,446	314,902	121,602	414,569	16,788	552,959	867,861	(180,016)	
Sep.	423,822	26,707	689,794	(65,506)	650,994	304,984	117,289	419,965	21,568	558,822	863,806	(211,010)	
Dec.	429,863	74,423	692,435	(66,619)	700,239	349,457	115,259	440,852	14,959	571,070	920,527	(209,576)	
2006 Mar.	428,109	59,903	703,670	(56,100)	707,473	359,134	109,919	445,636	13,814	569,369	928,503	(207,079)	
Jun.	459,241	59,309	712,668	(63,595)	708,382	371,471	103,493	452,496	17,186	573,175	944,646	(222,976)	
Sep.	427,321	47,128	744,376	(69,522)	721,982	343,523	94,906	456,179	15,796	566,881	910,404	(238,898)	
Dec.	428,390	68,682	788,248	(60,328)	796,603	361,658	98,744	483,687	31,957	614,388	976,046	(248,946)	
2007 Mar.	474,330	29,523	851,932	(48,702)	832,753	385,032	100,213	512,342	46,963	659,518	1,044,550	(262,534)	
Jun.	490,952	31,045	859,831	(60,318)	830,557	388,452	104,465	522,565	41,607	668,637	1,057,089	(264,420)	
Sep.	431,536	20,641	878,035	(55,602)	843,073	374,540	107,112	519,674	37,443	664,229	1,038,769	(235,841)	
Dec.	352,463	87,826	899,203	(53,153)	933,875	391,075	103,598	520,861	40,873	665,332	1,056,407	(229,931)	
2008 Jan.	378,300	63,375	888,079	(42,757)	908,698	372,795	107,620	526,405	44,110	678,135	1,050,930	(236,068)	
Feb.	407,379	64,300	865,137	(18,675)	910,763	387,103	108,679	534,340	48,047	691,066	1,078,169	(239,973)	
Mar.	386,866	71,741	854,524	(35,790)	890,475	373,911	105,870	523,469	38,004	667,343	1,041,254	(236,087)	
Apr.	425,239	73,908	872,153	(34,213)	911,848	393,048	108,458	541,129	46,160	695,747	1,088,795	(248,292)	
May.	417,905	83,214	887,334	(43,317)	927,230	387,056	113,339	541,158	48,347	702,844	1,089,900	(255,235)	
Jun.	415,886	74,167	883,757	(45,204)	912,720	387,497	109,997	542,785	43,672	696,454	1,083,951	(244,655)	
Jul.	379,200	65,702	889,034	(38,585)	916,150	381,842	110,555	536,963	35,910	683,428	1,065,270	(230,080)	
Aug.	395,945	75,306	897,825	(72,947)	900,184	376,000	109,610	538,684	37,746	686,040	1,062,040	(234,090)	
Sep.	406,052	59,472	908,902	(60,999)	907,375	360,534	111,568	532,324	35,880	679,772	1,040,306	(273,121)	
Oct.	414,185	44,097	915,682	(37,528)	922,251	359,059	107,184	534,606	37,993	679,783	1,038,842	(297,594)	
Nov.	357,761	83,972	925,780	(28,450)	981,302	349,248	109,437	538,670	36,339	684,446	1,033,694	(305,369)	
Dec.	384,944	108,292	926,440	(49,203)	985,529	374,574	115,003	544,855	36,762	696,620	1,071,194	(299,278)	
2009 Jan.	450,435	98,652	934,998	(47,515)	986,135	353,939	119,480	548,138	51,217	718,835	1,072,774	(363,796)	
Feb.	410,256	107,284	943,747	(53,128)	997,903	363,651	117,232	556,579	47,653	721,464	1,085,115	(323,043)	
Mar.	428,897	117,239	926,452	(53,670)	990,021	340,544	123,028	546,256	47,420	716,704	1,057,248	(361,670)	
Apr.	461,981	123,604	919,313	(50,598)	992,319	349,624	125,931	546,509	47,495	719,935	1,069,559	(384,741)	
May.	546,131	88,025	925,074	(50,295)	962,804	346,053	128,032	552,737	45,081	725,850	1,071,903	(437,032)	
Jun.	402,054	78,406	929,060	(51,357)	956,109	332,581	133,570	567,701	33,784	735,055	1,067,636	(290,527)	
Jul.	377,868	77,683	936,947	(44,024)	970,606	333,334	134,056	568,094	32,440	734,590	1,067,924	(280,550)	
Aug.	376,926	91,623	936,678	(45,816)	982,485	338,447	130,103	558,553	29,055	717,711	1,056,158	(303,254)	
Sep.	399,677	72,434	944,599	(32,251)	984,782	337,914	120,414	572,178	30,397	722,989	1,060,903	(323,555)	
Oct.	389,959	87,357	931,002	(26,986)	991,373	341,755	120,383	572,335	30,724	723,442	1,065,197	(316,135)	
Nov.	360,600	105,128	934,711	(28,903)	1,010,936	333,572	121,951	574,458	29,925	726,334	1,059,906	(311,630)	
Dec. <sup>P</sup>	361,269	127,606	942,775	(41,227)	1,029,154	348,386	121,651	575,022	29,963	726,636	1,075,022	(315,401)	

Source: Eastern Caribbean Central Bank

\*See Definitions and Notes to Statistical Tables for updates to methodology

**Table 9.7**  
**St Vincent and the Grenadines**  
**Commercial Banks' Demand Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Demand Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	491	7,004	70,766	89,378	16,708	-	7,728	192,075
2001 Dec.	1,359	9,467	65,764	101,888	30,728	-	18,794	228,000
2002 Dec.	2,721	5,551	67,875	117,262	19,815	-	25,245	238,469
2003 Dec.	3,979	5,444	80,314	116,728	21,019	-	30,892	258,376
2004 Dec.	3,139	6,745	94,213	128,436	24,257	167	26,905	283,862
2005 Mar.	3,200	4,342	110,709	130,839	27,564	160	29,962	306,776
Jun.	3,619	7,196	104,981	120,504	24,405	-	23,741	284,446
Sep.	5,470	7,237	99,865	123,517	18,944	-	29,371	284,404
Dec.	4,826	7,568	126,980	126,292	21,748	-	30,993	318,407
2006 Mar.	3,034	5,569	136,237	129,394	23,818	-	32,538	330,590
Jun.	2,779	10,147	159,694	129,278	16,810	-	33,437	352,145
Sep.	2,257	12,637	119,936	140,345	13,941	-	38,301	327,417
Dec.	2,834	12,892	128,114	135,697	17,348	-	41,232	338,117
2007 Mar.	2,968	14,470	142,777	140,258	21,327	-	38,509	360,309
Jun.	2,348	12,997	150,361	137,950	19,207	-	40,626	363,489
Sep.	2,775	21,664	147,044	133,974	17,985	-	43,374	366,816
Dec.	2,767	22,188	134,005	147,854	19,365	35	49,416	375,630
2008 Jan.	3,372	31,708	124,103	150,305	20,278	35	58,690	388,491
Feb.	3,904	26,663	131,248	148,829	21,850	41	60,949	393,484
Mar.	3,414	27,535	140,033	142,110	25,479	33	53,010	391,614
Apr.	2,859	29,231	141,073	147,841	24,852	67	54,564	400,487
May	4,679	30,310	141,612	139,887	22,656	91	57,500	396,735
Jun.	5,076	15,253	140,611	142,954	23,630	87	52,961	380,572
Jul.	4,403	17,878	139,867	141,799	18,764	204	52,247	375,162
Aug.	4,114	16,661	134,942	140,788	20,819	81	59,981	377,386
Sep.	4,992	21,852	127,132	137,713	23,199	80	60,995	375,963
Oct.	4,880	22,579	123,138	141,268	17,633	62	65,651	375,211
Nov.	3,944	22,109	121,124	138,081	18,685	-	54,952	358,895
Dec.	3,677	20,847	132,321	142,006	19,712	-	48,894	367,457
2009 Jan.	4,591	21,492	125,511	138,443	21,880	70	45,549	357,536
Feb.	7,859	23,695	129,282	139,907	24,454	63	47,348	372,608
Mar.	5,832	19,632	118,285	139,434	20,776	115	47,412	351,486
Apr.	4,163	19,584	129,075	139,185	19,546	103	44,662	356,318
May	5,379	35,616	124,051	142,911	18,810	96	45,653	372,516
Jun.	5,625	36,802	119,723	141,409	15,001	89	46,943	365,592
Jul.	6,431	28,883	113,504	145,524	15,314	88	44,034	353,778
Aug.	6,619	27,841	119,672	146,027	17,360	78	45,294	362,891
Sep.	6,288	18,013	122,549	143,947	19,549	64	47,172	357,582
Oct.	6,070	14,961	122,302	146,693	16,759	137	45,073	351,995
Nov.	6,650	12,719	121,784	142,390	16,196	-	46,673	346,412
Dec. <sup>P</sup>	6,159	10,169	125,026	140,671	19,149	39	50,315	351,528

Source: Eastern Caribbean Central Bank

**Table 9.8**  
**St Vincent and the Grenadines**  
**Commercial Banks' Savings Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Savings Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	59,541	1,392	11,726	265,803	426	-	46,139	385,027
2001 Dec.	59,781	11,351	11,386	273,645	2,297	-	54,784	413,244
2002 Dec.	62,352	13,199	10,373	293,614	6,057	-	59,848	445,443
2003 Dec.	89,016	8,340	16,899	303,893	4,374	-	68,344	490,866
2004 Dec.	97,068	6,334	5,767	378,138	2,309	52	65,736	555,404
2005 Mar.	79,108	4,847	4,459	393,957	3,629	52	65,625	551,677
Jun.	75,299	4,719	6,055	404,953	3,561	-	65,469	560,056
Sep.	101,530	6,534	7,718	409,342	2,905	-	65,430	593,459
Dec.	115,804	7,644	8,653	421,539	10,660	-	64,804	629,104
2006 Mar.	109,278	7,634	8,112	430,052	7,472	-	64,339	626,887
Jun.	108,392	9,121	7,590	442,321	2,585	-	66,179	636,188
Sep.	132,568	11,303	7,672	443,794	4,713	-	68,773	668,823
Dec.	107,622	8,116	9,253	467,318	7,116	-	70,982	670,407
2007 Mar.	103,842	4,376	9,593	494,087	8,662	-	74,867	695,427
Jun.	101,685	2,780	11,631	494,974	15,960	-	77,072	704,102
Sep.	126,181	6,521	11,723	502,038	5,913	-	77,751	730,127
Dec.	125,993	6,679	13,784	499,033	8,044	-	87,967	741,500
2008 Jan.	118,217	7,210	13,192	504,033	9,180	-	85,969	737,801
Feb.	117,103	14,064	13,897	504,808	15,635	-	86,700	752,207
Mar.	117,145	14,875	13,058	499,978	10,433	-	89,736	745,225
Apr.	114,411	12,571	12,919	511,062	17,142	6	89,416	757,527
May	106,501	13,554	14,949	505,537	20,666	6	87,844	749,057
Jun.	123,263	29,969	17,229	504,462	21,088	6	88,192	784,209
Jul.	119,035	35,106	17,194	506,332	13,437	-	86,578	777,682
Aug.	118,592	64,924	22,132	504,113	12,439	-	85,346	807,546
Sep.	123,004	54,588	16,598	506,799	8,927	-	85,088	795,004
Oct.	124,852	49,342	15,911	506,678	12,017	-	87,113	795,913
Nov.	109,448	35,486	16,940	511,050	10,680	-	87,497	771,101
Dec.	106,907	26,618	18,453	516,889	9,513	-	85,795	764,175
2009 Jan.	100,091	24,433	17,155	518,663	12,320	-	86,327	758,989
Feb.	97,798	27,184	17,390	520,818	18,371	-	84,935	766,496
Mar.	97,180	29,599	18,690	514,656	12,910	-	85,039	758,074
Apr.	106,903	26,734	18,936	512,673	14,900	-	84,466	764,612
May	126,358	18,000	15,696	517,205	19,836	-	83,652	780,747
Jun.	125,882	19,082	14,792	521,374	31,535	-	83,971	796,636
Jul.	126,194	24,575	14,957	523,401	29,736	-	83,115	801,978
Aug.	101,564	22,117	15,143	521,920	21,490	-	82,487	764,721
Sep.	114,959	19,128	26,842	524,227	21,109	-	81,680	787,945
Oct.	104,829	16,473	26,481	525,614	20,240	-	81,076	774,713
Nov.	98,430	18,463	29,716	524,489	20,253	-	80,520	771,871
Dec. <sup>P</sup>	84,415	18,256	30,747	526,411	17,864	-	79,887	757,580

Source: Eastern Caribbean Central Bank

**Table 9.9**  
**St Vincent and the Grenadines**  
**Commercial Banks' Time Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Time Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	2,682	154,070	46,622	90,491	29,299	-	13,032	336,196
2001 Dec.	22,282	134,219	57,585	85,492	34,745	-	19,779	354,102
2002 Dec.	24,760	137,409	74,405	82,016	34,380	-	17,926	370,896
2003 Dec.	26,139	133,426	57,449	80,023	40,311	-	14,355	351,703
2004 Dec.	1,347	98,429	44,988	79,386	28,882	-	16,073	269,105
2005 Mar.	1,395	94,601	50,432	74,011	20,142	-	16,999	257,580
Jun.	7,495	97,602	41,554	70,742	9,306	-	22,287	248,986
Sep.	9,542	95,702	34,211	69,201	13,877	-	16,906	239,439
Dec.	2,219	86,977	33,113	68,264	13,882	-	19,122	223,577
2006 Mar.	1,317	81,829	33,591	61,967	14,361	-	17,129	210,194
Jun.	1,317	82,874	28,415	61,388	13,690	-	17,605	205,289
Sep.	1,317	82,978	22,607	60,567	11,732	-	18,525	197,726
Dec.	1,317	73,019	29,038	59,341	10,365	-	20,136	193,216
2007 Mar.	1,369	76,388	25,214	56,535	18,464	-	20,084	198,054
Jun.	1,369	75,788	25,210	56,783	22,472	-	21,330	202,952
Sep.	1,370	75,853	24,110	55,494	27,508	-	20,325	204,660
Dec.	1,370	76,217	24,491	57,731	21,376	-	23,645	204,830
2008 Jan.	1,370	76,222	26,041	56,466	25,113	-	21,609	206,821
Feb.	1,370	79,606	26,879	57,901	23,899	-	22,420	212,075
Mar.	1,424	79,625	27,014	57,926	20,930	-	22,579	209,498
Apr.	1,424	79,885	27,844	59,684	20,930	-	23,225	212,992
May	1,424	85,889	28,210	64,172	20,957	-	23,613	224,265
Jun.	1,424	85,898	30,150	64,864	14,983	-	25,408	222,727
Jul.	1,424	65,413	31,393	64,153	15,009	-	27,577	204,969
Aug.	2,495	65,443	30,657	63,921	15,032	-	27,498	205,046
Sep.	1,424	65,455	31,776	64,745	15,047	-	27,604	206,051
Oct.	1,424	66,561	32,140	65,214	9,830	-	27,559	202,728
Nov.	1,424	76,566	32,775	65,587	11,075	-	26,530	213,957
Dec.	1,424	76,887	32,905	72,021	10,077	-	26,506	219,820
2009 Jan.	1,424	77,428	33,690	75,106	10,684	-	26,683	225,015
Feb.	1,424	79,539	34,224	76,977	6,031	-	26,494	224,689
Mar.	1,480	79,562	35,608	76,453	10,967	-	26,024	230,094
Apr.	1,480	79,597	35,239	76,656	14,036	-	27,746	234,754
May	1,480	72,361	35,413	76,444	16,175	-	27,536	229,409
Jun.	1,480	72,169	36,375	76,443	20,752	-	27,404	234,623
Jul.	1,480	72,392	38,320	77,295	18,441	-	27,341	235,269
Aug.	1,481	72,434	37,031	76,123	16,949	-	31,961	235,979
Sep.	1,481	72,453	37,774	72,875	9,765	-	34,155	228,503
Oct.	1,481	73,112	36,889	72,725	10,769	-	34,857	229,833
Nov.	1,481	73,140	37,378	71,800	12,773	-	39,558	236,130
Dec. <sup>P</sup>	1,481	72,035	35,062	71,822	14,767	-	40,723	235,890

Source: Eastern Caribbean Central Bank

**Table 9.10**  
**St Vincent and the Grenadines**  
**Commercial Banks' Foreign Currency Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Foreign Currency Deposits
	Central & Local Government	Statutory Bodies	Private Businesses	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	40	221	3,899	4,743	1,885	362	46,022	57,172
2001 Dec.	-	-	5,036	2,557	1,521	-	37,784	46,898
2002 Dec.	702	-	6,964	2,729	1,610	-	24,709	36,714
2003 Dec.	504	2,460	9,560	914	451	-	20,504	34,393
2004 Dec.	760	1,830	22,891	3,288	1,526	-	18,777	49,072
2005 Mar.	1,624	1,350	17,141	3,140	1,228	-	18,228	42,711
Jun.	2,003	1,645	13,721	3,014	53	-	19,383	39,819
Sep.	1,767	3,659	16,203	5,190	175	-	18,810	45,804
Dec.	1,768	11,289	12,018	2,783	158	-	18,493	46,509
2006 Mar.	18,160	8,468	10,948	2,732	134	-	3,876	44,318
Jun.	17,654	5,628	14,301	2,703	182	-	3,461	43,929
Sep.	17,826	7,156	12,152	3,002	642	-	7,471	48,249
Dec.	18,654	10,205	12,784	17,716	1,457	-	15,674	76,490
2007 Mar.	18,391	3,098	27,159	19,320	484	-	10,593	79,045
Jun.	18,991	8,032	21,503	19,350	754	-	9,314	77,944
Sep.	16,478	9,636	16,270	20,252	921	-	10,084	73,641
Dec.	15,852	7,916	17,988	21,635	1,250	-	10,222	74,863
2008 Jan.	15,083	5,467	22,303	20,794	1,013	-	10,286	74,946
Feb.	15,088	5,513	26,489	20,419	1,139	-	9,487	78,135
Mar.	16,587	5,593	22,348	13,266	2,390	-	11,028	71,212
Apr.	16,340	5,021	26,271	16,169	3,720	-	14,551	82,072
May	15,821	6,362	26,049	18,522	3,776	-	11,207	81,737
Jun.	15,640	7,283	24,863	17,719	1,090	-	10,154	76,749
Jul.	15,814	7,251	17,664	17,347	899	-	7,799	66,774
Aug.	15,503	7,042	19,698	17,067	981	-	9,460	69,751
Sep.	14,986	6,970	18,202	17,273	405	-	7,477	65,313
Oct.	14,835	5,012	20,211	17,379	403	-	11,840	69,680
Nov.	14,864	1,393	18,855	17,070	414	-	13,455	66,051
Dec.	15,104	17,064	20,118	16,125	519	-	15,122	84,052
2009 Jan.	15,273	16,943	20,162	15,135	15,920	-	10,665	94,098
Feb.	14,136	16,929	17,703	18,710	11,240	-	17,963	96,681
Mar.	13,733	17,880	17,443	18,609	11,368	-	16,908	95,941
Apr.	13,440	17,923	17,565	18,502	11,428	-	11,916	90,774
May	13,399	16,923	18,503	15,141	11,437	-	14,891	90,294
Jun.	13,643	16,882	18,012	15,154	618	-	9,591	73,900
Jul.	13,477	11,873	16,839	14,873	728	-	12,711	70,501
Aug.	12,856	18,073	13,816	14,903	336	-	16,386	76,370
Sep.	13,708	17,615	15,025	15,042	330	-	12,597	74,317
Oct.	13,565	17,046	15,509	14,833	382	-	10,723	72,058
Nov.	11,939	19,108	14,696	14,813	416	-	13,519	74,491
Dec. <sup>P</sup>	13,794	13,635	14,903	14,656	404	-	14,708	72,100

Source: Eastern Caribbean Central Bank

**Table 9.11**  
**St Vincent and the Grenadines**  
**Commercial Banks' Total Deposits by Depositors**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Deposits
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	62,754	162,687	133,013	450,415	48,318	362	112,921	970,470
2001 Dec.	83,422	155,037	139,771	463,582	69,291	-	131,141	1,042,244
2002 Dec.	90,535	156,159	159,617	495,621	61,862	-	127,728	1,091,522
2003 Dec.	119,638	149,670	164,222	501,558	66,155	-	134,095	1,135,338
2004 Dec.	102,314	113,338	167,859	589,248	56,974	219	127,491	1,157,443
2005 Mar.	85,327	105,140	182,741	601,947	52,563	212	130,814	1,158,744
Jun.	88,416	111,162	166,311	599,213	37,325	-	130,880	1,133,307
Sep.	118,309	113,132	157,997	607,250	35,901	-	130,517	1,163,106
Dec.	124,617	113,478	180,764	618,878	46,448	-	133,412	1,217,597
2006 Mar.	131,789	103,500	188,888	624,145	45,785	-	117,882	1,211,989
Jun.	130,142	107,770	210,000	635,690	33,267	-	120,682	1,237,551
Sep.	153,968	114,074	162,367	647,708	31,028	-	133,070	1,242,215
Dec.	130,427	104,232	179,189	680,072	36,286	-	148,024	1,278,230
2007 Mar.	126,570	98,332	204,743	710,200	48,937	-	144,053	1,332,835
Jun.	124,393	99,597	208,705	709,057	58,393	-	148,342	1,348,487
Sep.	146,804	113,674	199,147	711,758	52,327	-	151,534	1,375,244
Dec.	145,982	113,000	190,268	726,253	50,035	35	171,250	1,396,823
2008 Jan.	138,042	120,607	185,639	731,598	55,584	35	176,554	1,408,059
Feb.	137,465	125,846	198,513	731,957	62,523	41	179,556	1,435,901
Mar.	138,570	127,628	202,453	713,280	59,232	33	176,353	1,417,549
Apr.	135,034	126,708	208,107	734,756	66,644	73	181,756	1,453,078
May	128,425	136,115	210,820	728,118	68,055	97	180,164	1,451,794
Jun.	145,403	138,403	212,853	729,999	60,791	93	176,715	1,464,257
Jul.	140,676	125,648	206,118	729,631	48,109	204	174,201	1,424,587
Aug.	140,704	154,070	207,429	725,889	49,271	81	182,285	1,459,729
Sep.	144,406	148,865	193,708	726,530	47,578	80	181,164	1,442,331
Oct.	145,991	143,494	191,400	730,539	39,883	62	192,163	1,443,532
Nov.	129,680	135,554	189,694	731,788	40,854	-	182,434	1,410,004
Dec.	127,112	141,416	203,797	747,041	39,821	-	176,317	1,435,504
2009 Jan.	121,379	140,296	196,518	747,347	60,804	70	169,224	1,435,638
Feb.	121,217	147,347	198,599	756,412	60,096	63	176,740	1,460,474
Mar.	118,225	146,673	190,026	749,152	56,021	115	175,383	1,435,595
Apr.	125,986	143,838	200,815	747,016	59,910	103	168,790	1,446,458
May	146,616	142,900	193,663	751,701	66,258	96	171,732	1,472,966
Jun.	146,630	144,935	188,902	754,380	67,906	89	167,909	1,470,751
Jul.	147,582	137,723	183,620	761,093	64,219	88	167,201	1,461,526
Aug.	122,520	140,465	185,662	758,973	56,135	78	176,128	1,439,961
Sep.	136,436	127,209	202,190	756,091	50,753	64	175,604	1,448,347
Oct.	125,945	121,592	201,181	759,865	48,150	137	171,729	1,428,599
Nov.	118,500	123,430	203,574	753,492	49,638	-	180,270	1,428,904
Dec. <sup>P</sup>	105,849	114,095	205,738	753,560	52,184	39	185,633	1,417,098

Source: Eastern Caribbean Central Bank



**Table 9.12**  
**St Vincent and the Grenadines**  
**Commercial Banks' Total Loans & Advances by Borrowers**  
**In thousands of Eastern Caribbean dollars**

Period Ended	RESIDENTS						Non-Residents	Total Loans & Advances
	Central & Local Government	Statutory Bodies	Private Business	Households	Non-Bank Financial Institutions	Subsidiaries & Affiliates		
2000 Dec.	56,416	22,061	228,784	363,304	4,558	-	7,688	682,811
2001 Dec.	52,416	29,013	218,279	387,171	8,347	-	16,484	711,710
2002 Dec.	104,440	24,543	217,206	416,177	5,076	-	19,848	787,290
2003 Dec.	98,061	28,780	231,222	404,246	5,222	-	15,732	783,263
2004 Dec.	104,295	50,155	204,856	438,301	5,147	-	20,779	823,533
2005 Mar.	90,978	48,363	209,711	442,022	5,730	-	22,232	819,036
Jun.	106,598	47,293	221,298	436,059	7,321	-	21,982	840,551
Sep.	108,293	47,634	230,464	445,371	5,959	-	21,245	858,966
Dec.	133,625	46,868	213,168	465,061	6,206	-	22,418	887,346
2006 Mar.	131,390	47,406	211,112	477,511	6,987	-	22,457	896,863
Jun.	136,525	44,182	228,046	472,198	7,364	-	22,481	910,796
Sep.	142,561	44,553	242,063	489,060	8,193	-	24,848	951,278
Dec.	149,294	43,906	272,843	502,257	8,088	-	26,916	1,003,304
2007 Mar.	139,594	49,633	327,246	511,711	7,915	-	27,995	1,064,094
Jun.	140,725	39,344	326,337	520,643	7,791	-	27,970	1,062,810
Sep.	148,603	58,074	334,311	526,928	11,236	-	27,075	1,106,227
Dec.	193,992	59,983	350,619	540,836	2,188	-	26,511	1,174,129
2008 Jan.	183,727	77,854	345,465	534,985	2,069	-	27,461	1,171,561
Feb.	181,194	107,175	317,105	540,416	2,056	-	27,781	1,175,727
Mar.	199,281	91,844	308,362	538,568	2,034	-	36,373	1,176,462
Apr.	198,106	92,858	322,958	541,515	2,120	-	36,536	1,194,093
May	199,486	92,804	326,481	553,285	2,008	-	36,290	1,210,354
Jun.	199,502	93,205	324,817	551,393	1,987	-	36,484	1,207,388
Jul.	195,901	87,069	324,502	556,998	1,974	-	36,942	1,203,386
Aug.	210,212	81,464	326,204	564,099	1,962	-	36,583	1,220,524
Sep.	194,877	88,333	327,278	569,903	2,160	1	37,649	1,220,201
Oct.	178,780	106,275	330,244	577,586	2,292	-	38,793	1,233,970
Nov.	182,259	107,107	335,840	582,251	2,129	-	43,120	1,252,706
Dec.	197,484	92,349	329,309	588,682	2,889	-	41,599	1,252,312
2009 Jan.	189,530	92,784	332,884	593,517	3,037	-	41,647	1,253,399
Feb.	198,419	94,524	339,657	595,387	3,107	36	42,329	1,273,459
Mar.	193,674	93,558	318,789	595,699	6,403	1	41,310	1,249,434
Apr.	195,372	93,357	325,175	581,940	6,638	-	40,484	1,242,966
May	195,631	92,609	328,657	584,537	6,319	1	59,434	1,267,188
Jun.	184,195	93,582	329,923	581,736	6,305	1	59,288	1,255,030
Jul.	182,106	94,247	340,493	578,681	6,633	1	59,297	1,261,458
Aug.	176,274	94,949	334,097	595,128	6,386	1	59,185	1,266,020
Sep.	169,577	94,960	338,573	594,729	6,218	-	59,154	1,263,211
Oct.	171,766	94,617	339,286	585,259	6,147	1	59,305	1,256,381
Nov.	175,468	94,538	339,833	588,444	6,125	-	58,084	1,262,492
Dec. <sup>P</sup>	139,709	72,879	343,711	592,669	6,086	-	58,072	1,213,126

Source: Eastern Caribbean Central Bank

**Table 9.13A**  
**St Vincent and the Grenadines**  
**Commercial Banks' Total Loans and Advances by Sectoral Distribution**  
 In thousands of Eastern Caribbean dollars

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Agriculture	20,735	21,853	14,671	14,608	12,282	11,401	10,734	12,951	15,870	1,809
Fisheries	714	552	676	730	622	709	1,080	1,685	2,040	1,211
Mining & Quarrying	457	644	745	1,268	634	380	194	140	105	197
Manufacturing	26,904	18,253	19,122	19,891	16,879	18,272	38,288	42,851	52,584	60,145
Utilities	2,161	2,464	1,696	3,493	5,433	5,449	8,655	33,663	25,847	18,370
Construction and Land Development	30,366	26,000	22,231	22,450	28,377	22,087	36,219	43,024	48,255	47,549
Distributive Trades	95,903	95,076	88,410	84,598	87,894	98,698	90,152	86,810	91,936	105,736
Tourism	29,747	30,508	29,942	17,919	28,719	28,844	28,865	41,164	40,141	36,238
Entertainment & Catering	7,876	7,999	8,181	5,176	5,438	4,403	5,123	5,207	6,037	7,321
Transportation & Storage	24,190	23,711	20,930	23,970	21,420	18,918	20,599	65,224	35,050	27,292
Financial Institutions	7,853	13,749	10,787	32,444	11,118	7,894	6,043	3,373	2,695	6,583
Professional and other Services	28,229	31,478	33,906	28,198	28,054	36,944	63,691	73,408	86,311	111,855
Government Services	55,861	52,123	103,346	98,665	122,897	151,650	164,030	195,830	232,611	176,580
Personal	351,815	387,300	432,647	429,853	453,766	481,697	529,631	568,799	612,830	612,240
Acquisition of Property	208,348	231,185	279,464	283,625	307,390	332,002	360,201	341,704	358,488	350,423
House & Land Purchases	66,604	87,789	99,670	121,764	107,737	137,594	159,614	109,445	113,039	108,948
Home Const. & Renovation	141,744	143,396	179,794	161,861	199,653	194,408	200,587	232,259	245,449	241,475
Durable Consumer Goods	20,387	24,446	20,930	20,045	17,729	18,992	23,145	24,815	24,116	25,650
Other Personal Loans	123,080	131,669	132,253	126,183	128,647	130,703	146,285	202,280	230,226	236,167
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>682,811</b>	<b>711,710</b>	<b>787,290</b>	<b>783,263</b>	<b>823,533</b>	<b>887,346</b>	<b>1,003,304</b>	<b>1,174,129</b>	<b>1,252,312</b>	<b>1,213,126</b>
% of Long Term Loans to Total Loans and Advances*	63.5	65.9	70.8	72.2	71.5	73.3	71.4	67.9	66.8	68.2

Source: Eastern Caribbean Central Bank

\* Long Term loans are loans over 5 years.

**Table 9.13B**  
**St Vincent and the Grenadines**  
**Commercial Banks' Overdrafts & Loans by Maturity**  
 In thousands of Eastern Caribbean dollars

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 <sup>P</sup>
Overdrafts	119,176	101,064	95,424	118,156	128,021	121,088	137,550	136,930	161,640	129,237
Total Loans & Advances										
Up to 1 year	19,339	29,962	20,720	27,082	24,560	22,149	37,726	47,875	66,096	64,288
1 to 5 years	110,757	111,896	114,049	72,746	81,741	93,326	111,247	192,359	188,081	192,643
Over 5 years	433,539	468,788	557,097	565,279	589,211	650,783	716,781	796,965	836,495	826,958
<b>Total Loans &amp; Advances and Overdrafts</b>	<b>682,811</b>	<b>711,710</b>	<b>787,290</b>	<b>783,263</b>	<b>823,533</b>	<b>887,346</b>	<b>1,003,304</b>	<b>1,174,129</b>	<b>1,252,312</b>	<b>1,213,126</b>

Source: Eastern Caribbean Central Bank

**Table 9.14**  
**St Vincent and the Grenadines**  
**Commercial Banks' Selected Interest Rates**  
**In per cent**

Period Ended	DEPOSITS								LENDING			WEIGHTED RATES**	
	Savings		TIME						Prime Lending	Other Lending Rates *		Average Lending	Average Deposit
			3 Months		6 Months		12 Months			Min	Max		
Min	Max	Min	Max	Min	Max	Min	Max	Min	Max				
2000 Dec.	4.00	5.00	1.50	5.50	1.50	5.75	2.00	7.00	9.50	5.00	16.50	11.49	4.49
2001 Dec.	4.00	5.00	1.50	6.00	1.50	5.75	2.00	7.00	9.00	7.00	21.46	11.85	4.51
2002 Dec.	3.00	5.00	3.10	6.00	2.50	5.00	2.00	7.00	9.00	7.00	21.46	11.37	4.19
2003 Dec.	3.00	5.00	2.25	5.25	2.75	4.50	1.00	7.50	9.00	6.40	21.00	12.04	4.54
2004 Dec.	3.00	4.50	1.00	3.25	1.00	3.50	1.00	4.00	9.00	3.00	21.64	8.79	2.78
2005 Mar.	3.00	4.50	1.00	3.25	1.00	3.50	1.00	4.00	9.00	3.00	21.64	9.32	2.72
Jun.	3.00	4.50	1.00	2.50	1.00	3.25	1.00	3.75	9.00	4.00	21.64	9.45	2.76
Sep.	3.00	4.50	1.00	2.50	1.00	3.25	1.00	3.75	9.00	3.50	21.64	9.78	3.00
Dec.	3.00	4.50	1.00	2.50	1.00	3.25	1.00	3.75	9.00	3.50	21.64	9.76	2.93
2006 Mar.	3.00	4.50	1.00	2.50	1.00	3.25	1.00	3.75	9.00	3.50	21.64	9.44	2.83
Jun.	3.00	4.50	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	21.64	9.92	2.80
Sep.	3.00	4.50	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	21.64	9.67	2.87
Dec.	3.00	4.50	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	21.64	9.90	2.75
2007 Mar.	3.00	4.50	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	21.64	9.74	2.72
Jun.	3.00	4.50	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	21.64	9.39	2.70
Sep.	3.00	4.50	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	21.64	9.66	2.75
Dec.	3.00	4.50	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	21.64	9.62	2.79
2008 Jan.	3.00	4.50	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.62	2.67
Feb.	3.00	4.50	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.62	2.67
Mar.	3.00	4.50	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.62	2.67
Apr.	3.00	4.50	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.39	2.73
May	3.00	4.50	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.39	2.73
Jun.	3.00	6.00	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.39	2.73
Jul.	3.00	6.00	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.39	2.79
Aug.	3.00	6.00	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.39	2.79
Sep.	3.00	6.00	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.39	2.79
Oct.	3.00	6.00	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.60	2.76
Nov.	3.00	6.00	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.60	2.76
Dec.	3.00	6.00	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.60	2.76
2009 Jan.	3.00	6.00	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.49	2.79
Feb.	3.00	4.25	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.49	2.79
Mar.	3.00	6.00	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	9.49	2.79
Apr.	3.00	6.00	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	8.97	2.91
May	3.00	6.00	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	8.97	2.91
Jun.	3.00	6.00	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	8.97	2.91
Jul.	3.00	6.00	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	8.92	2.96
Aug.	3.00	6.00	1.00	3.50	1.00	3.75	1.00	4.00	9.00	3.50	20.00	8.92	2.96
Sep.	3.00	6.00	2.25	3.50	2.25	3.75	2.75	4.00	9.00	3.50	20.00	8.92	2.96
Oct.	3.00	6.00	2.25	3.50	2.25	3.75	2.75	4.00	9.00	3.50	20.00	9.14	2.93
Nov.	3.00	6.00	2.25	3.50	2.25	3.75	2.75	4.00	9.00	3.50	20.00	9.14	2.93
Dec. <sup>P</sup>	3.00	6.00	2.25	3.50	2.25	3.75	2.75	4.00	9.00	3.50	20.00	9.14	2.93

Source: Eastern Caribbean Central Bank

\* Includes Other Lending, Nominal Add-on and Effective Add-on Interest Rates

\*\*Data available only quarterly. Quarterly data repeated for respective

# Definitions and Notes to Statistical Tables

## **DEFINITIONS AND NOTES TO STATISTICAL TABLES**

### **EASTERN CARIBBEAN CENTRAL BANK**

#### **TABLE 1.A EASTERN CARIBBEAN CENTRAL BANK – ASSETS**

*Fixed and Call Deposits* – Deposits of the ECCB held with foreign banks.

*Securities* – Holdings of short and long term debt instruments of foreign governments and supranational organisations recorded at the lower of cost and market value.

*Foreign Currencies and Balances* – Foreign notes and coins in the process of redemption and balances held with foreign central banks and other foreign institutions; also include clearing account balances with regional central banks and the amount due from the CARICOM Multilateral Clearing Facility (CMCF).

*Local Government Debentures* – Long term debt instruments of participating member governments of the ECCB recorded at cost.

*Local Treasury Bills* – Short-term debt instruments of participating member governments of the ECCB recorded at cost.

#### ***Loans and Advances***

*Loans* – Balance owed to the ECCB by the member governments on the special deposit liabilities assumed by the ECCB. Prior to the establishment of the ECCB, commercial banks were required to hold special deposits with ministries of finance. On 15 March 1984, the ECCB assumed member governments' special deposit liabilities to commercial banks. The agreement between each of the participating governments and the ECCB provides for the special deposit liabilities assumed by the ECCB to be repaid by the governments over twenty years with a moratorium of five years from the effective date.

*Advances* – Under Article 40 (1) (a) of The ECCB Agreement the ECCB is authorised to “make temporary advances to each Participating Government to meet its seasonal needs in an amount not to exceed during a given financial year of that Participating Government five per cent of its average annual recurrent revenue of that Government as determined by the Bank, over the three preceding financial years.”

## **TABLE 1.B EASTERN CARIBBEAN CENTRAL BANK – LIABILITIES**

***Currency in Circulation*** – The total EC dollar notes and coins issued to the public which are the liabilities of the ECCB.

***Bankers' Reserves*** – Balances of the commercial banks at the ECCB held to facilitate cheque clearing requirements. These deposits are non-interest bearing. Statutory reserves are also included.

***Foreign Liabilities*** – The ECCB's liabilities to: -

1. International Institutions
2. Central Banks and Regional Institutions

***Bankers' Fixed Deposits*** – Interest bearing deposits from commercial banks held with the ECCB. These deposits must be made in foreign currency.

***General Reserve*** – Article 6 (1) of the ECCB Agreement provides for the establishment and maintenance of a general reserve with allocations to be made out of net profits to maintain it at a specified level.

## EASTERN CARIBBEAN CURRENCY UNION AND COUNTRIES

### TABLE 1 COMMERCIAL BANKS' RESERVE REQUIREMENTS

*Average Reserves Held – Total* - This includes the reserves held with the ECCB plus the cash in till.

*Required Reserves* – The reserve requirement is computed on a weekly basis, a week being reckoned from Thursday to Wednesday. The reserve is based on the average deposit liabilities at the close of business on the previous four Wednesdays. The average deposit liabilities for each of the previous four weeks is computed by

- i) determining the balance at the close of business on each of the previous four Wednesdays
- ii) finding the sum of these four balances and dividing by four to determine the average balance. All amounts should be expressed in multiples of one thousand and rounded to the nearest thousand.

The minimum reserve requirement is six per cent of the average balance computed above.

*Excess Reserves* – Average reserves held less the required reserves.

### TABLE 2 NET INTERNATIONAL RESERVES AND NET DOMESTIC ASSETS

This table is a summary of the assets and liabilities of the countries with the ECCB.

*Commercial Banks Reserve Position* – Deposits at the ECCB plus cash in till at the commercial banks.

*Currency with the Public* – Total currency of the ECCB less cash held at commercial banks.

*Monetary Base* – The sum of the commercial banks reserve position plus currency with the public.

*Net International Reserves* – Imputed share of net international reserves held by the ECCB.

*Net Claims on Public Sector* – The sum of the ECCB's holdings of government debentures, treasury bills, loans and advances to central government, interest due on government securities and claims on statutory bodies less central government deposits, statutory body deposits, government operating accounts, statutory bodies operating and

call accounts, investments held for participating governments and sinking fund call accounts.

***Credit to Commercial Banks*** –The sum of loans to commercial banks, deposits with commercial banks and long term loans receivable (IPIP).

***Net Domestic Assets*** – The sum of net claims on the public sector, credit to the commercial banks and other unclassified items net. It is also equal to the monetary base less the net international reserves.

### TABLE 3      **COMMERCIAL BANKS' ASSETS**

This is a summary of the assets of all the commercial banks operating in the Eastern Caribbean Currency Union (ECCU). It is compiled from the consolidation of the monthly statements of assets and liabilities of the commercial banks.

***Cash and Deposits at ECCB*** – Total cash holdings (local and foreign) held by each reporting bank and all liquid balances held with the ECCB. Included also are fixed deposits and call accounts.

***Claims on Other Local Banks*** – All fixed, term, formal or contracted balances due from banks in the territory of the reporting bank.

***Claims on Other ECCU Banks*** – All fixed, term, formal or contracted balances due from banks in territories other than that of the reporting bank.

***Loans and Advances*** – Extension of credit through overdrafts, loans and advances, and the discounting of commercial bills and promissory notes. Excluded are all forms of credit to commercial banks. Only funds actually disbursed are reported.

***Investments*** – The total acquisition of all (non) marketable securities (government or non-government), non-bank time and certificates of deposit, treasury bills and other instruments of an investment nature.

***Foreign Assets*** – Balances due from banks and financial institutions abroad, foreign currency, foreign investments and other external assets.



#### **TABLE 4      COMMERCIAL BANKS' LIABILITIES**

This is a summary of the liabilities of commercial banks. It is compiled from the consolidation of the monthly statements of assets and liabilities of the commercial banks.

*EC\$ Deposits* – All deposits other than interbank deposits, regardless of the currency of denomination and ownership. Demand deposits are withdrawable by cheque or otherwise transferable; savings deposits are interest-bearing deposits which are not payable on demand; time deposits are interest-bearing deposits denominated in EC dollars or foreign currency, placed for a fixed period and subject to a penalty for premature withdrawal.

*Balances due to ECCB* – All borrowings from as well as any other balances due to the ECCB.

*Balances due to Other Local Banks* – All fixed, term or contracted interbank borrowing and all other interbank balances such as overdrawn current account balances.

*Balances due to Other ECCU Banks* – Same as above except that items refer to balances due to banks in member territories other than that of the reporting bank.

*Foreign Liabilities* – Balances due to banks and financial institutions abroad and other external liabilities.

#### **TABLE 5      COMMERCIAL BANKS' NET EXTERNAL POSITION**

This table presents a summary of the net external position of the commercial banking sector. It includes balances due to and due from banks abroad, foreign currency, foreign investments and other external assets and liabilities. Also included are loans and deposits of non-residents in non ECCU territories.

#### **TABLE 6      MONETARY SURVEY**

This survey of money and credit is based on the operations of the banking system. It is compiled from the consolidation of the monthly statements of assets and liabilities of the ECCB and commercial banks.

*Net Foreign Assets* – Total foreign assets of the ECCB and the commercial banks less total foreign liabilities of the ECCB and commercial banks.

***Domestic Credit to Central Government (Net)***

1. ECCB and commercial bank total holdings of treasury bills, debentures and interest due on securities plus
2. ECCB and commercial bank advances to central government less
3. Total central government deposits held with the ECCB and commercial banks less
4. Sinking fund call account and government operating account held with the ECCB.

***Domestic Credit to the Private Sector*** – Commercial banks’ loans and advances to residents and non-residents of the private sector (*households, private businesses, non-bank financial institutions and subsidiaries and affiliates*) plus investments in shares in private companies.

***Domestic Credit to Other Public Sector*** – Commercial banks’ loans and advances and investments to national insurance (social security scheme) and non-financial public enterprises less national insurance and non-financial public enterprises deposits held with commercial banks.

***Total Domestic Credit*** – The sum of government net, private sector credit and other public sector net.

***Money Supply (M1)*** – The sum of currency with the public and demand deposits.

***Currency with the Public*** – Total currency liabilities of the ECCU less commercial banks’ holdings of local currency cash.

***Demand Deposits*** – Total residents’ demand deposits of households, private businesses, non-bank financial institutions and subsidiaries and affiliates.

***Savings Deposits*** – Total residents’ savings deposits of households, private businesses, non-bank financial institutions and subsidiaries and affiliates.

***Time Deposits*** – Total residents’ time deposits of households, private businesses, non-bank financial institutions and subsidiaries and affiliates.

***Foreign Currency Deposits*** – Total residents’ foreign currency deposits of households, private businesses, non-bank financial institutions and subsidiaries and affiliates.

**TABLE 7 COMMERCIAL BANKS’ DEMAND DEPOSITS BY DEPOSITORS**

This table presents demand deposits by residents and non-residents. Residents are broken down into central and local government, statutory bodies, private sector, households, non-bank financial institutions and subsidiaries and affiliates.

**TABLE 8      COMMERCIAL BANKS' SAVINGS DEPOSITS BY DEPOSITORS**

This table presents savings deposits by residents and non-residents. Residents are broken down into central and local government, statutory bodies, private sector, households, non-bank financial institutions and subsidiaries and affiliates.

**TABLE 9      COMMERCIAL BANKS' TIME DEPOSITS BY DEPOSITORS**

This table presents time deposits by residents and non-residents. Residents are broken down into central and local government, statutory bodies, private sector, households, non-bank financial institutions and subsidiaries and affiliates.

**TABLE 10     COMMERCIAL BANKS' FOREIGN DEPOSITS BY DEPOSITORS**

This table presents foreign currency deposits by residents and non-residents. Residents are broken down into central and local government, statutory bodies, private sector, households, non-bank financial institutions and subsidiaries and affiliates.

**TABLE 11     COMMERCIAL BANKS' TOTAL DEPOSITS BY DEPOSITORS**

This table presents total deposits by residents and non-residents. Residents are broken down into central and local government, statutory bodies, private sector, households, non-bank financial institutions and subsidiaries and affiliates.

**TABLE 12     COMMERCIAL BANKS' TOTAL LOANS & ADVANCES BY BORROWERS**

This table classifies total loans and advances by residents and non-residents. Residents are broken down into central and local government, statutory bodies, private sector, households, non-bank financial institutions and subsidiaries and affiliates.

**TABLE 13A    COMMERCIAL BANKS' LOANS & ADVANCES BY SECTORAL DISTRIBUTION**

This table presents commercial banks' loans and advances by sectoral distribution.

**TABLE 13B COMMERCIAL BANKS' OVERDRAFTS & LOANS BY MATURITY**

This table presents commercial banks' overdrafts and classifies loans by maturity.

**TABLE 14 COMMERCIAL BANKS SELECTED INTEREST RATES**

This table presents the minimum and maximum deposit and lending rates of each country based on the minimum and maximum for the group of banks operating in the country.

**ECCB CLEARING BANKS  
AS AT DECEMBER 2009**

Territory	Name of Institution	Locally Incorporated		Foreign Incorporated
		Locally Owned (Indigenous)	Foreign Owned	
Anguilla	FirstCaribbean International Bank (Barbados) Ltd			X
	Caribbean Commercial Bank (Anguilla) Ltd	X		
	National Bank of Anguilla Ltd	X		
	Scotiabank Anguilla Ltd		X	
Antigua and Barbuda	ABI Bank	X		
	Antigua Commercial Bank	X		
	Bank of Antigua Ltd	X		
	Bank of Nova Scotia			X
	Caribbean Union Bank Ltd.	X		
	FirstCaribbean International Bank (Barbados) Ltd			X
	RBTT Bank Caribbean Ltd (ANU)		X	
	Royal Bank of Canada			X
Dominica	Bank of Nova Scotia			X
	FirstCaribbean International Bank (Barbados) Ltd			X
	National Bank of Dominica	X		
	Royal Bank of Canada			X
Grenada	Bank of Nova Scotia			X
	FirstCaribbean International Bank (Barbados) Ltd			X
	Grenada Co-operative Bank	X		
	Republic Bank (Grenada) Ltd		X	
	RBTT Bank Grenada Ltd		X	
Montserrat	Bank of Montserrat Ltd	X		
	Royal Bank of Canada			X
St Kitts and Nevis	Bank of Nova Scotia			X
	Bank of Nevis Ltd	X		
	FirstCaribbean International Bank (Barbados) Ltd			X
	RBTT Bank (SKN) Ltd		X	
	RBTT Bank Caribbean Ltd (SKN)			
	Royal Bank of Canada			X
	St Kitts-Nevis-Anguilla National Bank Ltd	X		
St Lucia	Bank of Nova Scotia			X
	Bank of St Lucia Ltd	X		
	FirstCaribbean International Bank (Barbados) Ltd			X
	RBTT Bank Caribbean Ltd (SLU)		X	
	Royal Bank of Canada		X	X
1st National Bank St Lucia Ltd.	X			
St Vincent and the Grenadines	Bank of Nova Scotia			X
	FirstCaribbean International Bank (Barbados) Ltd			X
	National Commercial Bank (SVG) Ltd	X		
	RBTT Bank Caribbean Ltd (SVG)		X	
<b>TOTAL</b>	<b>40</b>	<b>14</b>	<b>8</b>	<b>18</b>