

EASTERN CARIBBEAN CENTRAL BANK

Commercial Banks' Statistics

Grenada

December 2009

In thousands of Eastern Caribbean dollars

TABLE 1 - COMMERCIAL BANKS' ASSETS

Period Ended	CLAIMS ON					INVESTMENTS				Total Assets
	CENTRAL BANK		Other Local Banks	Other ECCB Area Banks	Loans and Advances	Treasury Bills	Gov't Securities	Foreign Assets	Other Assets	
	Cash	Statutory Reserves & Deposits								
Dec-98	21,703	54,400	2,163	5,583	797,062	21,269	13,899	80,622	89,229	1,085,930
Dec-99	36,102	47,762	2,745	6,181	870,292	19,411	25,441	111,861	116,912	1,236,707
Dec-00	32,041	60,167	577	14,947	978,292	22,004	46,440	98,823	133,810	1,387,101
Dec-01	34,632	72,989	1,051	50,594	1,064,328	20,800	39,698	167,253	115,197	1,566,542
Dec-02	31,141	107,032	786	46,427	1,085,454	33,787	45,851	212,329	162,783	1,725,590
Dec-03	33,104	116,394	824	63,651	1,088,880	34,403	52,853	288,152	162,944	1,841,205
Dec-04	31,815	192,305	1,775	225,402	1,140,234	34,368	66,819	467,723	149,204	2,309,645
Dec-05	36,055	112,757	4,427	242,131	1,252,144	33,951	49,755	338,483	168,176	2,237,879
Dec-06	36,096	116,179	354	205,572	1,436,327	35,328	53,119	284,489	187,454	2,354,918
Dec-07	41,331	133,693	585	141,095	1,620,439	35,454	67,562	275,511	230,554	2,546,224
Dec-08	46,001	131,266	102	123,823	1,819,358	33,025	65,340	256,620	267,151	2,742,686
Dec-09 ^P	42,305	126,309	103	123,257	1,942,478	33,040	59,309	231,826	222,582	2,781,209

TABLE 2 - COMMERCIAL BANKS' LIABILITIES

Period Ended	EC\$ DEPOSITS					BALANCES DUE TO					Total Liabilities
	Demand	Time	Savings	Foreign Currency Deposits	Total Deposits	ECCB	Other Local Banks	Other ECCB Area Banks	Foreign Liabilities	Other Liabilities	
Dec-98	144,398	268,100	485,096	49,086	946,680	2,719	2,467	2,928	35,558	95,578	1,085,930
Dec-99	157,536	301,048	560,253	65,409	1,084,246	23	2,361	3,544	32,221	114,312	1,236,707
Dec-00	162,859	355,771	611,619	91,671	1,221,920	25	696	3,425	34,635	126,400	1,387,101
Dec-01	166,482	412,642	667,894	97,496	1,344,514	7	293	7,549	75,656	138,523	1,566,542
Dec-02	212,425	398,745	783,268	102,754	1,497,192	4	862	9,009	61,220	157,303	1,725,590
Dec-03	225,604	380,680	875,927	117,311	1,599,522	1,863	-	14,858	30,056	194,906	1,841,205
Dec-04	411,901	368,288	1,088,003	111,487	1,979,679	21	-	95,934	38,978	195,033	2,309,645
Dec-05	319,001	331,305	1,098,735	147,791	1,896,832	575	4,000	121,147	30,114	185,211	2,237,879
Dec-06	315,957	386,633	1,144,958	114,344	1,961,892	10	-	137,976	34,530	220,510	2,354,918
Dec-07	338,660	455,273	1,177,117	164,439	2,135,489	25	529	101,758	65,649	242,774	2,546,224
Dec-08	312,489	540,455	1,264,490	156,200	2,273,634	17	103	95,754	107,117	266,061	2,742,686
Dec-09 ^P	272,899	612,657	1,283,990	161,445	2,330,991	21	191	71,143	99,352	279,511	2,781,209

Source: Eastern Caribbean Central Bank

^P = Provisional

01-Mar-10

EASTERN CARIBBEAN CENTRAL BANK

Commercial Banks' Statistics

Grenada

December 2009

In thousands of Eastern Caribbean dollars

TABLE 3 - COMMERCIAL BANKS' TOTAL DEPOSITS BY DEPOSITORS

RESIDENTS' DEPOSITS									
Period Ended	Central & Local Government	Statutory Bodies & Local Corps.	Business Firms	Private Individuals	Non-Bank Financial Institutions	Subsidiaries & Affiliates	Foreign Currency	Non-Residents Deposits	Total Deposits
Dec-98	21,063	48,334	74,965	581,829	38,504	-	33,844	148,141	946,680
Dec-99	30,268	58,542	98,217	649,259	35,998	100	47,801	164,061	1,084,246
Dec-00	31,070	63,970	116,144	729,669	37,709	-	73,913	169,445	1,221,920
Dec-01	16,637	68,692	163,220	782,197	46,248	-	80,888	186,632	1,344,514
Dec-02	20,799	104,748	137,098	875,688	62,817	-	84,417	211,625	1,497,192
Dec-03	24,894	91,642	126,217	953,509	57,474	1	99,394	246,391	1,599,522
Dec-04	50,015	111,975	144,730	1,148,104	105,146	353	94,476	324,880	1,979,679
Dec-05	62,323	77,914	158,019	1,104,123	42,144	-	130,436	321,873	1,896,832
Dec-06	54,681	116,452	173,468	1,127,527	31,753	-	95,757	362,254	1,961,892
Dec-07	31,385	142,291	208,321	1,207,918	32,488	-	143,843	369,243	2,135,489
Dec-08	40,651	174,462	221,370	1,272,422	30,557	-	131,621	402,551	2,273,634
Dec-09 ^P	36,055	186,919	196,552	1,323,580	51,121	-	138,172	398,592	2,330,991

TABLE 4 - COMMERCIAL BANKS' TOTAL LOANS & ADVANCES BY BORROWERS

RESIDENTS' LOANS & ADVANCES								
Period Ended	Central & Local Government	Statutory Bodies Local Corps.	Business Firms	Private Individuals	Non-Bank Financial Institutions	Subsidiaries & Affiliates	Non-Residents Loans	Total Loans & Advances
Dec-98	50,536	18,656	322,692	360,425	4,838	-	39,915	797,062
Dec-99	36,469	18,594	333,096	432,187	5,153	-	44,793	870,292
Dec-00	36,142	22,726	375,062	501,643	4,551	-	38,168	978,292
Dec-01	57,586	58,374	337,982	545,433	6,855	-	58,098	1,064,328
Dec-02	60,854	65,227	327,975	562,549	7,133	-	61,716	1,085,454
Dec-03	75,406	20,168	334,850	593,285	5,244	-	59,927	1,088,880
Dec-04	60,165	12,721	363,795	628,948	5,340	-	69,265	1,140,234
Dec-05	48,118	31,281	370,573	713,454	2,082	-	86,636	1,252,144
Dec-06	58,325	43,487	442,944	776,558	2,188	-	112,825	1,436,327
Dec-07	84,669	27,641	499,082	886,363	7,181	-	115,503	1,620,439
Dec-08	99,985	56,187	545,158	995,693	11,070	-	111,265	1,819,358
Dec-09 ^P	113,403	60,963	560,454	1,087,571	10,775	-	109,312	1,942,478

Source: Eastern Caribbean Central Bank

^P = Provisional

27-Feb-10

EASTERN CARIBBEAN CENTRAL BANK

Commercial Banks' Statistics

Grenada

December-09

In thousands of Eastern Caribbean dollars

TABLE 5 - SECTORAL DISTRIBUTION OF CREDITS

	Dec-01	Dec-02	Dec-03	Dec-04	Dec-05	Dec-06	Dec-07	Dec-08	Dec-09 ^P
Agriculture	9,114	18,148	16,902	17,049	7,307	6,346	19,033	23,706	23,792
Fisheries	5,055	4,654	4,695	3,930	3,947	3,986	2,745	2,331	2,177
Manufacturing	32,086	36,375	43,139	31,097	33,173	30,547	23,257	38,899	35,761
Food & Non-Alcoholic Beverages	5,252	8,151	11,276	12,305	13,048	13,097	10,839	18,201	15,967
Clothing & Accessories	3,472	3,297	2,712	2,083	2,468	1,523	1,255	1,229	997
Other Industries	23,362	24,927	29,151	16,709	17,657	15,927	11,163	19,469	18,797
Distributive Trades	91,212	85,318	82,720	84,274	99,055	123,914	120,679	149,369	134,961
Tourism	53,984	57,172	43,914	68,676	70,322	97,413	136,932	138,916	148,165
Entertainment	17,211	18,419	18,333	9,621	11,457	13,207	14,892	45,849	14,826
Transport	87,137	76,905	38,571	35,439	46,968	46,026	43,565	42,248	87,065
Public Utilities	34,054	31,879	34,267	32,575	12,770	18,316	10,597	4,941	2,797
Construction	34,501	28,808	30,839	53,689	64,843	76,098	77,692	85,146	91,668
Government Services	59,887	60,872	73,222	63,605	55,367	69,935	90,042	109,892	122,777
Professional Services	55,768	37,626	40,353	57,589	77,896	100,327	106,195	97,650	109,376
Financial Institutions	5,713	7,765	10,125	5,955	7,137	4,457	15,136	17,695	16,324
Personal	578,606	621,513	651,800	676,735	761,902	845,755	959,674	1,062,716	1,152,789
Acquisition of Property	340,521	334,378	377,773	378,176	459,770	518,669	548,762	593,489	633,619
House & Land Purchase 1\	111,592	115,063	161,669	162,858	207,508	239,903	200,029	222,148	244,070
Home Const. & Renovation	228,929	219,315	216,104	215,318	252,262	278,766	348,733	371,341	389,549
Durable Consumer Goods	43,104	40,879	40,936	45,074	49,149	48,021	55,738	64,142	61,647
Other Personal Loans	194,981	246,256	233,091	253,485	252,983	279,065	355,174	405,085	457,523
Total Loans and Advances	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
Personal Loans as % of Total Loans	54.4	57.3	59.9	59.4	60.8	58.9	59.2	58.4	59.3
Aquisition of property as % of Personal Loans	32.0	30.8	34.7	33.2	36.7	36.1	33.9	32.6	32.6
% of Long Term Loans to Total Loans & Advances 12	63.9	66.9	67.6	71.4	67.9	67.9	67.6	63.7	66.5

TABLE 6 - COMMERCIAL BANKS' OVERDRAFTS & LOANS BY MATURITY

	Dec-01	Dec-02	Dec-03	Dec-04	Dec-05	Dec-06	Dec-07	Dec-08	Dec-09 ^P
Overdrafts	141,081	131,406	144,975	121,889	110,568	112,815	110,432	152,700	132,162
Total Loans	923,247	954,048	943,905	1,018,345	1,141,576	1,323,512	1,510,007	1,666,658	1,810,316
Up to 1 year	44,478	66,415	67,241	81,480	116,976	153,497	167,186	243,273	178,560
1 to 5 years	198,511	161,550	140,487	122,438	174,429	195,434	247,582	264,841	340,097
Over 5 years	680,258	726,083	736,177	814,427	850,171	974,581	1,095,239	1,158,544	1,291,659
Total Loans & Overdrafts	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

1\ Previously Home Construction, House & Land Purchase

2\ Long Term Loans are Loans over 5 years

^P = Provisional

01-Mar-10

Grenada
Detailed Monetary Survey
In thousands of Eastern Caribbean dollars

	Dec-98	Dec-99	Dec-00	Dec-01	Dec-02	Dec-03	Dec-04	Dec-05	Dec-06	Dec-07	Dec-08	Dec-09 ^P
2.1.3.1.2 Commercial Bank Credit	80,488	64,913	85,121	105,380	115,599	143,933	124,147	101,982	113,714	142,773	161,868	168,883
To Central Government	80,488	64,913	85,121	102,661	115,599	143,933	124,147	101,982	113,714	142,773	161,868	168,882
2.1.3.1.2.1 Commercial Banks' Loans & Advances	50,536	36,469	36,142	54,867	60,854	75,406	60,165	48,118	58,325	84,669	99,985	113,402
2.1.3.1.2.2 Commercial Banks' Treasury Bills Holdings	16,053	14,195	16,788	15,584	23,489	29,850	26,511	26,564	26,549	26,549	31,549	31,564
2.1.3.1.2.3 Commercial Banks' Debenture Holdings	13,899	14,249	32,191	32,210	31,256	38,677	37,471	27,300	28,840	31,555	30,334	23,916
To Local Government	-	-	-	2,719	-	-	-	-	-	-	-	1
2.1.3.1.2.4 Commercial Banks' Loans & Advances	-	-	-	2,719	-	-	-	-	-	-	-	1
2.1.3.2 Deposits of General Government	27,986	37,540	38,980	21,766	50,097	32,327	54,510	88,885	78,377	44,762	47,183	74,137
2.1.3.2.1 Deposits of Central Government	27,986	37,506	38,980	21,743	50,064	32,327	54,510	88,885	78,377	44,762	47,183	74,137
2.1.3.2.1.1 At the Commercial Banks	22,546	31,845	33,055	19,415	22,495	26,809	51,716	85,183	68,834	43,450	45,423	39,570
2.1.3.2.1.2 At the Central Bank	5,440	5,661	5,925	2,328	27,569	5,518	2,794	3,702	9,543	1,312	1,760	34,567
2.1.3.2.2 Deposits of Local Government	-	34	-	23	33	-	-	-	-	-	-	-
2.1.3.2.2.1 At the Commercial Banks	-	34	-	23	33	-	-	-	-	-	-	-
2.1.3.2.2.2 At the Central Bank	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Other Items (Net)	(45,475)	(41,822)	(62,164)	(86,049)	(88,096)	(126,593)	(127,404)	(98,313)	(110,783)	(132,975)	(96,191)	(110,710)
3. MONETARY LIABILITIES (M2)	789,416	892,071	1,024,259	1,137,285	1,230,502	1,318,190	1,591,946	1,515,817	1,517,663	1,685,328	1,753,655	1,812,095
3.1 MONEY SUPPLY (M1)	174,952	186,807	196,555	207,563	239,996	268,085	409,636	334,069	325,561	376,202	355,521	324,328
3.1.1 Currency with the Public	64,076	64,750	71,138	70,197	75,152	84,684	102,098	105,264	104,496	107,774	103,400	106,662
3.1.1.1 Currency in Circulation	85,779	100,852	103,179	104,829	106,293	117,788	133,913	141,319	140,592	149,105	149,401	148,967
3.1.1.2 Cash at Commercial Banks	21,703	36,102	32,041	34,632	31,141	33,104	31,815	36,055	36,096	41,331	46,001	42,305
3.1.2 Private Sector Demand Deposits	110,876	122,057	125,417	137,366	164,844	183,401	307,538	228,805	221,065	268,428	252,121	217,666
3.2 QUASI MONEY	614,464	705,264	827,704	929,722	990,506	1,050,105	1,182,310	1,181,748	1,192,102	1,309,126	1,398,134	1,487,767
3.2.1 Private Sector Savings Deposits	393,262	441,295	495,193	541,324	635,739	695,399	850,243	866,235	899,125	915,828	980,585	1,014,415
3.2.2 Private Sector Time Deposits	191,160	220,222	262,912	312,975	275,020	258,401	240,552	209,246	212,558	264,471	291,643	339,172
3.2.3 Private Sector Foreign Currency Deposits	30,042	43,747	69,599	75,423	79,747	96,305	91,515	106,267	80,419	128,827	125,906	134,180

Source: Eastern Caribbean Central Bank

^P = Provisional

01-Mar-10