

**MINISTRY OF FINANCE AND ECONOMIC MANAGEMENT**  
GOVERNMENT OF THE COOK ISLANDS

**COOK ISLANDS**  
**STATISTICAL BULLETIN**

**BANKING STATISTICS**  
**December Quarter 2020**

**Assets & Liabilities** – Net foreign assets for the December quarter 2020 decreased to 277.1 million when compared to September quarter 2020 (297.0 million) for all banks surveyed.

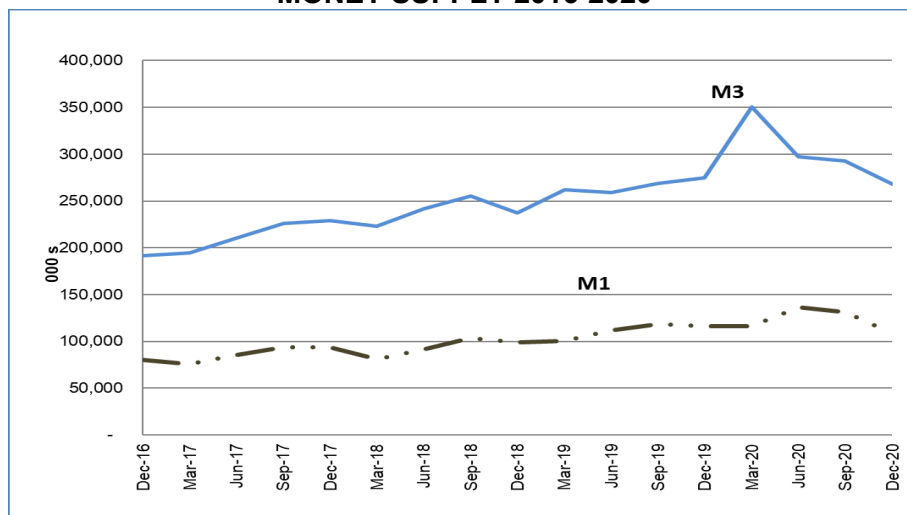
**Loans & Advances by Industry** – Total lending for the December quarter 2020 was recorded at 279.1 million declined by 1.8 per cent when compared to the September quarter 2020.

Growths in borrowing were seen for, Finance and Insurance by 32.1 per cent, Accommodation Services by 2.4 per cent, Mining and Manufacturing by 1.7 per cent and Construction 1.2 per cent. Reductions in borrowing of 4.0 per cent or more were seen in, Public Administration 27.8 per cent, Real Estate by 22.3 per cent, Agriculture 6.5 per cent, Restaurant and Bars 5.5 percent, Transportation by 4.8 per cent, Arts Recreation and Other Services by 4.0 per cent.

**Money Supply** – Narrow money (M1) for the December quarter 2020 decreased by 17.1 per cent over the September 2020 quarter. Broad Money (M3) also decreased by 8.5 per cent. The overall decrease was due to fall in demand deposits by 17.2 percent.

**Interest Rates** – All rates remained the same through the December quarter 2020 when compared to September quarter 2020 except for ANZ rates which reverted to March Quarter 2020 figures.

**MONEY SUPPLY 2016-2020**



Further information about this release can be obtained from the Statistics Office.

Taggy Tangimetua

Government Statistician  
June 2021

**Notes:**

The value of overseas assets owned by a nation, minus the value of its domestic assets that are owned by foreigners, adjusted for changes in valuation and exchange rates. A nation's Net Foreign Assets (NFA) position is also defined as the cumulative change in its current account over time. The net foreign assets position indicates whether the nation is a net creditor or debtor to the rest of the world. A positive NFA balance means that it is a net lender, while a negative NFA balance shows that it is a net borrower.

An alternative definition of "Net Foreign Assets" from the World Bank is that it is the sum of foreign assets held by monetary authorities and deposit money banks, less their foreign liabilities.

## **Explanatory Notes:**

### **Introduction**

Banking Statistics is a measure of banking activities carried out by the four commercial banks operating here in the Cook Islands.

### **Scope**

These Four (4) banks are Australia and New Zealand banking group (ANZ), Bank of the South Pacific (BSP) Bank of the Cook Islands (BCI) and Capital Security Bank (CSB).

The survey does not cover offshore banking activities of the other financial institutions operating in the Cook Islands that do not offer banking facilities that residents can access, like deposit taking and loan facilities, etc.

### **Data collection**

Banking Statistics data was traditionally collected via banking survey forms sent to the commercial banks to fill out and return. At the start of 2013, the data for this series was collected from the Financial Supervisory Commission (FSC) using the prudential report forms. The reasons for the change in data collection include: the FSC already collects the data from the banks in its role as the monitoring agency for financial institutions; collecting the data from the FSC reduces respondent burden on the banks; and information derived from the data received from the FSC raises the reliability of the data for users.

### **Data processing**

FSC provides a report via email to our office for processing into the banking statistics series.

### **Residents:**

*Individuals and households* – Resides or intends to reside in the Cook Islands for one year or longer.

*Legal and social entities* – Includes government departments and government owned organisations, branches of foreign direct investors, corporations, companies, and non-profit institutions. A legal or social enterprise which has a centre of economic interest in the

Cook Islands e.g. produces goods and services or owns land and buildings located in the Cook Islands. An international bank, financial institution or trust company which has a physical presence and conducts business in the Cook Islands, whether with residents, non-residents or both, is classified as resident. Cook Islands' embassies and consulates abroad are also considered to be residents.

### **Non Residents:**

(Includes residents of New Zealand)

*Individuals and households* – Resident outside the Cook Islands or someone who intend to reside in the Cook Islands for less than one year.

*Legal and social entities* – Includes foreign governments, foreign banks, international banks, foreign embassies, international organisations corporations or companies with no centre of economic interest in the Cook Islands (but which may have a registered office in the Cook Islands).

### **Public Enterprises:**

These are government owned and/or controlled enterprises which obtain their revenue primarily from the sale of goods and services on a commercial basis.



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# Banking Statistics: December 2020 quarter

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## Key

(r)	Revised Figures
(p)	Provisional Figures
...	not available
..	not applicable
-	nil or zero

## For more information about Banking Statistics

<http://www.mfem.gov.ck/banking-statistics>

## For more information:

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**Table 1 Assets and Liabilities**

Period	NET		Claims On			LIQUID			OTHER			CAPITAL ACCOUNT
	FOREIGN ASSETS <sup>1</sup>	DOMESTIC CREDIT <sup>2</sup>	Government (net)	Public Enterprises	Private Sector	LIABILITIES <sup>3</sup>	Demand	Savings	Term	ITEMS (NET) <sup>4</sup>		
<b>Year end June</b>						<b>\$'000</b>						
2017	157,660	111,262	-118,035	-	229,297	210,231	84,990	45,279	79,962	4,541	63,232	
2018	190,551	121,858	-109,372	1,615	229,615	241,464	91,275	53,199	96,990	(11,989)	58,956	
2019	274,116	74,120	-155,440	1,351	228,209	259,081	111,646	59,305	88,130	(24,073)	65,082	
2020	298,688	107,097	(128,932)	171	235,858	297,384	136,313	70,084	90,987	(26,251)	81,270	
<b>QUARTER</b>												
<b>2016</b>												
Mar	96,154	156,547	-86,018	1,457	241,108	190,621	68,100	44,745	77,776	9,192	70,272	
Jun	102,557	136,313	-93,491	1,077	228,727	187,155	71,845	42,258	73,052	18,145	69,860	
Sep	129,478	115,313	-109,807	311	224,809	188,846	70,268	43,190	75,388	13,004	68,949	
Dec	137,593	113,996	-114,736	110	228,622	191,779	79,715	40,916	71,148	7,249	67,150	
<b>2017</b>												
Mar	136,134	110,480	-119,576	-	230,056	194,621	75,839	43,019	75,763	13,289	65,282	
Jun	157,660	111,262	-118,035	-	229,297	210,231	84,990	45,279	79,962	4,541	63,232	
Sep	158,927	134,988	-91,382	-	226,370	226,071	93,505	47,495	85,071	(4,768)	63,076	
Dec	188,049	136,870	-95,570	-	232,440	228,833	93,238	50,070	85,525	(31,077)	65,009	
<b>2018</b>												
Mar	185,540	129,135	-99,677	781	228,031	223,051	80,779	48,703	93,569	(27,159)	64,465	
Jun	190,551	121,858	-109,372	1,615	229,615	241,464	91,275	53,199	96,990	(11,989)	58,956	
Sep	207,647	128,735	-100,301	1,910	227,126	255,462	103,503	55,423	96,536	(20,072)	60,848	
Dec	238,439	87,125	-142,698	2,259	227,564	237,126	99,102	55,410	82,614	(24,939)	63,499	
<b>2019</b>												
Mar	243,726	109,602	-121,392	1,708	229,286	261,715	100,524	55,534	105,657	(27,121)	64,492	
Jun	274,116	74,120	-155,440	1,351	228,209	259,081	111,646	59,305	88,130	(24,073)	65,082	
Sep	288,765	77,584	-149,458	839	226,203	268,975	117,985	61,468	89,522	(31,145)	68,239	
Dec	310,346	59,052	-170,266	269	229,049	274,572	116,077	63,018	95,477	(26,651)	68,175	
<b>2020</b>												
Mar (p)	313,643	143,928	-87,973	195	231,706	350,211	115,960	66,419	167,832	(35,519)	70,995	
Jun (p)	298,688	107,097	-128,932	171	235,858	297,384	136,313	70,084	90,987	(26,251)	81,270	
Sep (p)	297,024	100,209	-136,854	96	236,967	292,542	131,208	72,613	88,721	(21,663)	82,105	
Dec (p)	277,116	75,577	-161,142	18	236,701	267,552	108,694	72,333	86,525	(4,164)	80,040	

Source: Financial Supervisory Commission

1. Net foreign assets is the gross foreign assets less foreign liabilities of the financial institutions surveyed.
2. Net Domestic Credit represents net lending to government, gross lending to public enterprises and to the private sector by the financial institutions surveyed.
3. Liquid Liabilities is total demand, savings and term deposits of the public enterprises and private sector held by the financial institutions surveyed.
4. Other items(net) represents all other assets and liabilities of the financial institutions surveyed including capital.

**Table 2 Loans and Advances by Industry**

Industry	Year end June				Quarterly																			
	2017	2018	2019	2020	Mar-16	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20	Dec-20
	NZD thousand																							
<b>Primary industries</b>	<b>226</b>	<b>272</b>	<b>603</b>	<b>658</b>	<b>154</b>	<b>185</b>	<b>167</b>	<b>156</b>	<b>154</b>	<b>226</b>	<b>170</b>	<b>195</b>	<b>285</b>	<b>272</b>	<b>311</b>	<b>713</b>	<b>490</b>	<b>603</b>	<b>603</b>	<b>644</b>	<b>667</b>	<b>658</b>	<b>623</b>	<b>601</b>
Agriculture	31	58	171	280	35	35	31	26	35	31	36	29	72	58	56	419	156	171	149	230	290	280	246	230
Fishing incl Pearls	195	214	432	378	119	150	136	130	119	195	134	166	213	214	255	294	334	432	445	414	377	378	377	371
<b>Goods-producing industries</b>	<b>38,857</b>	<b>38,566</b>	<b>40,622</b>	<b>45,557</b>	<b>36,536</b>	<b>34,066</b>	<b>36,056</b>	<b>35,481</b>	<b>36,536</b>	<b>38,857</b>	<b>37,992</b>	<b>37,969</b>	<b>39,584</b>	<b>38,566</b>	<b>37,661</b>	<b>38,901</b>	<b>39,823</b>	<b>40,622</b>	<b>40,622</b>	<b>43,501</b>	<b>45,177</b>	<b>45,557</b>	<b>45,954</b>	<b>46,521</b>
Mining and Manufacturing	3,998	3,180	3,022	3,064	3,818	3,106	3,538	3,911	3,818	3,998	3,817	3,379	3,444	3,180	2,693	2,633	2,751	3,022	3,383	3,203	3,105	3,064	2,659	2,705
Electricity, Water, Waste	657	593	273	132	685	715	690	710	685	657	632	735	688	593	478	167	348	273	200	139	133	132	255	250
Construction	34,202	34,793	37,327	42,361	32,033	30,245	31,828	30,880	32,033	34,202	33,543	33,855	35,452	34,793	34,490	36,101	36,724	37,327	38,376	40,159	41,939	42,361	43,040	43,566
<b>Service industries</b>	<b>249,714</b>	<b>233,363</b>	<b>240,341</b>	<b>231,700</b>	<b>255,654</b>	<b>264,252</b>	<b>256,211</b>	<b>257,837</b>	<b>255,654</b>	<b>249,714</b>	<b>246,814</b>	<b>229,382</b>	<b>229,081</b>	<b>233,363</b>	<b>238,540</b>	<b>244,896</b>	<b>245,330</b>	<b>240,341</b>	<b>240,341</b>	<b>224,204</b>	<b>232,092</b>	<b>231,700</b>	<b>237,787</b>	<b>231,997</b>
Trade	11,530	11,011	9,545	11,527	11,793	11,729	12,778	12,104	11,793	11,530	11,161	12,232	11,738	11,011	10,224	9,527	10,028	9,545	10,870	11,272	11,672	11,527	11,395	11,092
Transportation	6,483	8,923	7,165	6,535	6,686	7,482	7,358	6,909	6,686	6,483	6,248	6,310	6,815	8,923	8,706	8,892	8,189	7,165	6,260	5,979	6,218	6,535	5,835	5,556
Accommodation Services	59,972	61,179	61,768	65,700	60,386	65,066	61,969	59,984	60,386	59,972	59,253	59,135	59,253	61,179	59,817	57,824	58,092	61,768	59,711	59,311	62,502	65,700	68,813	70,466
Restaurants and Bars	3,790	3,504	2,578	2,853	2,474	1,986	1,877	2,541	2,474	3,790	3,674	3,571	3,733	3,504	3,461	3,469	3,927	2,578	2,984	3,035	2,887	2,853	3,170	2,996
Information and Communication	82	58	99	46	94	137	165	149	94	82	73	68	62	58	104	111	105	99	92	89	49	46	43	42
Finance and Insurance	50,335	30,381	41,321	32,908	55,114	59,420	56,736	56,915	55,114	50,335	48,100	30,736	29,434	30,381	36,466	43,763	43,949	41,321	40,104	29,413	36,579	32,908	38,358	50,671
Real Estate	80,826	81,778	80,683	82,096	80,845	80,656	82,398	80,918	80,845	80,826	81,451	79,087	80,651	81,778	83,047	83,376	83,083	80,683	79,460	78,736	79,003	82,096	81,011	62,922
Travel Agents, Tour Operators	3,018	2,028	2,154	2,713	3,050	1,040	2,233	3,362	3,050	3,018	2,682	2,548	2,228	2,028	2,125	2,067	2,009	2,154	1,855	1,788	2,121	2,713	2,735	2,669
Professional, Administrative, etc.	3,645	3,918	4,705	5,198	3,694	3,131	3,009	3,447	3,694	3,645	3,568	3,928	4,195	3,918	3,922	4,222	4,472	4,705	4,868	5,124	5,393	5,198	5,080	5,102
Public Administration	11	7	-	4	11	-	12	15	11	11	14	20	15	7	3	1	-	-	-	8	6	4	18	13
Education	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Human Health and Social Work	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Arts, Recreation, Other Services	30,022	30,576	30,323	22,120	31,507	33,605	28,676	31,513	31,507	30,022	30,590	31,747	30,957	30,576	30,665	31,644	31,476	30,323	29,209	29,449	25,662	22,120	21,329	20,468
<b>Total</b>	<b>288,797</b>	<b>272,201</b>	<b>281,566</b>	<b>277,915</b>	<b>292,344</b>	<b>298,503</b>	<b>292,434</b>	<b>293,474</b>	<b>292,344</b>	<b>288,797</b>	<b>284,976</b>	<b>267,546</b>	<b>268,950</b>	<b>272,201</b>	<b>276,512</b>	<b>284,510</b>	<b>285,643</b>	<b>281,566</b>	<b>281,566</b>	<b>268,349</b>	<b>277,936</b>	<b>277,915</b>	<b>284,364</b>	<b>279,119</b>

**Table 3 Money Supply**

Period	Narrow Money (M1)			Broad Money (M3)	
	Notes & Coins in Circulation	Demand Deposits	M1 Total	Term/Savings Deposits	M3 Total
<b>Year end June</b>			<b>\$'000</b>		
2016	137	71,845	71,982	115,310	187,292
2017	137	84,990	85,127	125,241	210,368
2018	137	91,275	91,412	150,189	241,601
2019	137	111,646	111,783	147,435	259,218
2020	137	136,313	136,450	161,071	297,521
<b>QUARTER</b>					
<b>2016</b>					
Mar	137	68,100	68,237	122,521	190,758
Jun	137	71,845	71,982	115,310	187,292
Sep	137	70,268	70,405	118,578	188,983
Dec	137	79,715	79,852	112,064	191,916
<b>2017</b>					
Mar	137	75,839	75,976	118,782	194,758
Jun	137	84,990	85,127	125,241	210,368
Sep	137	93,505	93,642	132,566	226,208
Dec	137	93,238	93,375	135,595	228,970
<b>2018</b>					
Mar	137	80,779	80,916	142,272	223,188
Jun	137	91,275	91,412	150,189	241,601
Sep	137	103,503	103,640	151,959	255,599
Dec	137	99,102	99,239	138,024	237,263
<b>2019</b>					
Mar	137	100,524	100,663	161,191	261,854
Jun	137	111,646	111,783	147,435	259,218
Sep	137	117,985	118,123	150,990	269,113
Dec	137	116,077	116,214	158,495	274,709
<b>2020</b>					
Mar (p)	137	115,960	116,097	234,251	350,348
Jun (p)	137	136,313	136,450	161,071	297,521
Sep (p)	137	131,208	131,345	161,334	292,679
Dec (p)	137	108,694	108,831	158,858	267,689
			<b>Percentage change over previous quarter</b>		
<b>2017</b>					
Mar	-	(4.9)	(4.9)	6.0	1.5
Jun	-	12.1	12.0	5.4	8.0
Sep	-	10.0	10.0	5.8	7.5
Dec	-	(0.3)	(0.3)	2.3	1.2
<b>2018</b>					
Mar	-	(13.4)	(13.3)	4.9	(2.5)
Jun	-	13.0	13.0	5.6	8.2
Sep	-	13.4	13.4	1.2	5.8
Dec	-	(4.3)	(4.2)	(9.2)	(7.2)
<b>2019</b>					
Mar	-	1.4	1.4	16.8	10.4
Jun	-	11.1	11.0	(8.5)	(1.0)
Sep	-	5.7	5.7	2.4	3.8
Dec	-	(1.6)	(1.6)	5.0	2.1
<b>2020</b>					
Mar (p)	-	(0.1)	(0.1)	47.8	27.5
Jun (p)	-	17.6	17.5	(31.2)	(15.1)
Sep (p)	-	(3.7)	(3.7)	0.2	(1.6)
Dec (p)	-	(17.2)	(17.1)	(1.5)	(8.5)

Source: Financial Supervisory Commission

**Table 4 Interest Rates**

Period	Personal Savings Accounts Balance up to \$300			Fixed Term Deposits 3 Months			Housing Loans Owner occupied			Business Loans Base rates only			Personal Loans Secured							
	ANZ	BSP	BCI	CSB	ANZ	BSP	BCI	CSB	ANZ	BSP	BCI	CSB	ANZ	BSP	BCI	CSB				
<b>Year end June</b>	(%)																			
2016	0.18	0.00	0.00	..	3.27	3.25	3.30	1.10	9.50	9.50	8.25	6.90	9.50	9.50	7.70	..	15.80	16.25	12.50	1.77
2017	0.30	0.25	0.00	..	3.10	3.25	3.25	0.00	9.50	9.50	8.25	0.00	9.50	9.50	7.70	..	15.80	16.25	12.50	1.77
2018	0.10	2.50	0.00	..	2.40	3.25	3.25	0.00	9.50	9.50	8.25	0.00	9.50	9.50	7.70	..	15.80	16.25	12.50	0.00
2019	0.10	0.25	0.00	..	2.40	3.25	3.25	0.00	9.50	9.50	8.25	0.00	10.50	9.50	7.70	..	15.80	16.25	12.50	0.00
2020	0.10	0.25	0.00	..	2.40	3.25	3.25	0.00	9.00	8.25	8.25	0.00	10.00	9.50	7.70	..	15.30	10.25	12.50	0.00
<b>QUARTER</b>																				
<b>2015</b>																				
Mar	0.24	0.00	0.00	..	3.68	3.25	3.30	1.10	9.50	9.50	8.99	6.90	9.50	9.50	8.20	..	15.80	16.25	12.50	..
Jun	0.22	0.00	0.00	..	3.54	3.25	3.30	1.10	9.50	9.50	8.49	6.90	9.50	9.50	7.70	..	15.80	16.25	12.50	..
Sep	0.27	0.00	0.00	..	3.62	3.25	3.30	1.10	9.50	9.50	8.49	6.90	9.50	9.50	7.70	..	15.80	16.25	12.50	..
Dec	0.34	0.00	0.00	..	3.54	3.25	3.30	1.10	9.50	9.50	8.49	6.90	9.50	9.50	7.70	..	15.80	16.25	12.50	..
<b>2016</b>																				
Mar	0.34	0.00	0.00	..	3.01	3.25	3.30	1.10	9.50	9.50	8.49	6.90	9.50	9.50	7.70	..	15.80	16.25	12.50	1.77
Jun	0.18	0.00	0.00	..	3.27	3.25	3.30	1.10	9.50	9.50	8.25	6.90	9.50	9.50	7.70	..	15.80	16.25	12.50	1.77
Sep	0.30	0.25	0.00	..	3.10	3.25	3.30	1.17	9.50	9.50	8.25	6.90	9.50	9.50	7.70	..	15.80	16.25	12.50	1.77
Dec	0.30	0.25	0.00	..	3.10	3.25	3.25	0.20	9.50	9.50	8.25	6.90	9.50	9.50	7.70	..	15.80	16.25	13.50	1.77
<b>2017</b>																				
Mar	0.30	0.25	0.00	..	3.10	3.25	3.25	0.85	9.50	9.50	8.25	6.90	9.50	9.50	7.70	..	15.80	16.25	12.50	0.00
Jun	0.30	0.25	0.00	..	3.10	3.25	3.25	0.00	9.50	9.50	8.25	0.00	9.50	9.50	7.70	..	15.80	16.25	12.50	0.00
Sep	0.30	0.25	0.00	..	3.10	3.25	3.25	0.00	9.50	9.50	8.25	0.00	9.50	9.50	7.70	..	15.80	16.25	12.50	0.00
Dec	0.10	0.25	0.00	..	2.30	3.25	3.25	0.00	9.50	9.50	8.25	0.00	9.50	9.50	7.70	..	15.80	16.25	12.50	0.00
<b>2018</b>																				
Mar	0.10	0.25	0.00	..	2.40	3.25	3.25	0.00	9.50	9.50	8.25	0.00	9.50	9.50	7.70	..	15.80	16.25	12.50	0.00
Jun	0.10	0.25	0.00	..	2.40	3.25	3.25	0.00	9.50	9.50	8.25	0.00	9.50	9.50	7.70	..	15.80	16.25	12.50	0.00
Sep	0.10	0.25	0.00	..	2.40	3.25	3.25	0.00	9.50	9.50	8.25	0.00	9.50	9.50	7.70	..	15.80	16.25	12.50	0.00
Dec	0.10	0.25	0.00	..	2.40	3.25	3.25	0.00	9.50	9.50	8.25	0.00	9.50	9.50	7.70	..	15.80	16.25	12.50	0.00
<b>2019</b>																				
Mar	0.10	0.25	0.00	..	2.40	3.25	3.25	0.00	9.50	8.25	8.25	0.00	9.50	9.50	7.70	..	15.80	16.25	12.50	0.00
Jun	0.10	0.25	0.00	..	2.40	3.25	3.25	0.00	9.50	9.50	8.25	0.00	10.50	9.50	7.70	..	15.80	16.25	12.50	0.00
Sep	0.10	0.25	0.00	..	2.40	3.25	3.25	0.00	9.50	8.25	8.25	0.00	10.50	9.50	7.70	..	15.80	10.25	12.50	0.00
Dec	0.10	0.25	0.00	..	2.40	3.25	3.25	0.00	9.50	8.25	8.25	0.00	10.50	9.50	7.70	..	15.80	10.25	12.50	0.00
<b>2020</b>																				
Mar	0.10	0.25	0.00	..	2.40	3.25	3.25	0.00	9.50	8.25	8.25	0.00	10.50	9.50	7.70	..	15.80	10.25	12.50	0.00
Jun	0.10	0.25	0.00	..	1.20	3.25	3.25	0.00	9.00	8.25	8.25	0.00	10.00	9.50	7.70	..	15.30	10.25	12.50	0.00
Sep	0.10	0.25	0.00	..	1.20	3.25	3.25	0.00	9.00	8.25	8.25	0.00	10.00	9.50	7.70	..	15.30	10.25	12.50	0.00
Dec	0.10	0.25	0.00	..	2.40	3.25	3.25	0.00	9.50	8.25	8.25	0.00	10.50	9.50	7.70	..	15.80	10.25	12.50	0.00

Source: Financial Supervisory Commission  
note: BSP began operating September 2015