

**ANTIGUA AND BARBUDA'S COMMERCIAL BANK'S ASSETS  
& LIABILITIES**

2020

(EC\$ MN)

LIABILITIES	Dec-20 <sup>P</sup>
Deposits	3905.0
Bank Cheques And Drafts Issued And Outstanding	23.6
Due To ECCB	0.1
Due To Banks In Country	0.3
Due To Banks In Other ECCB Area Countries	242.1
Due To Banks In Non-ECCB Area Caricom Countries	51.3
Due To Banks In Non-Caricom Countries	16.6
Repurchase Agreements	0.0
Other Borrowings	0.0
Financial Derivatives	0.0
Debentures	0.0
Capital Paid - Up Or Assigned	147.2
Reserves	114.5
Undistributed Profits	184.4
General Provisions	38.8
Other Liabilities	198.2
a. Trade Credit and Advances Payable	1.9
b. Settlement Account Payable	23.4
c. Other Accounts Payable	53.3
d. Dividends Payable	3.8
e. Other Liabilities to Residents	63.6
f. Other Liabilities to Non-Residents	52.1
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>4922.0</b>

ASSETS	Dec-20 <sup>P</sup>
Cash	68.0
a. EC Dollar Cash	60.6
b. Foreign Currency Cash	7.4
Due From ECCB	428.0
Bank Cheques And Drafts Held For Collection	13.5
Due From Banks In Country	0.3
Due From Banks In Other ECCB Area Countries	105.1
Due From Banks In Non-ECCB Area Caricom Countries	61.8
Due From Banks In Non-Caricom Countries	616.2
Loans And Advances, Overdrafts, Repos, Bills Discour	2859.9
Specific Provision For Impaired Assets <i>(less)</i>	-127.5
Investments	658.0
Financial Derivatives	0.0
Nonfinancial Assets	77.4
Other Assets	161.5
a. Prepayment Insurance	0.5
b. Settlement Account Receivable	1.8
c. Dividends Receivable	0.0
d. Other Accounts Receivable	62.3
e. Trade Credit and Advances	0.0
f. Other Resident Assets	96.8
g. Other Non-Resident Assets	0.2
<b>TOTAL ASSETS</b>	<b>4922.0</b>

Source: Eastern Caribbean Central Bank

P = Provisional; R = Revised

**ANTIGUA AND BARBUDA'S COMMERCIAL BANK'S**

**SECTORAL DISTRIBUTION OF CREDIT: 2020**

(EC\$ MN)	
Sectors	2020
Agriculture or Forestry and Fishing	1.6
Agriculture	1.2
Forestry	0.3
Fishing and Aquaculture	0.1
Mining and Quarrying	0.0
Manufacturing	20.3
Electricity or Gas or Steam and Air Conditioning	51.6
Water Supply or Sewerage and Waste Management	0.0
Construction and Land Development	455.9
Construction and Renovations	314.0
Residential or Single - Family Home	242.6
Non-Residential	71.5
Land and Infrastructure Development	141.9
Wholesale and Retail Trade or Repair - of Motor Vehicles and Motorcycles	208.5
Transport and Storage	92.1
Accommodation and Food Service Activities	275.5
Information and Communication	0.231
Financial Intermediation	76.1
Real Estate Activities	358.1
House Purchases	193.4
Non-House Purchases	3.1
Residential Land Purchases	43.1
Non-Residential Land Purchases	33.8
Other Real Estate Activities (Including Rental or Leased Properties)	84.7
Professional or Scientific and Technical Services	94.3
Administrative and Support Services Activities	5.3
Public Administration and Social Security	432.4
Education (Including Student Loans)	17.4
Human Health and Social Work Activities	9.2
Arts or Entertainment and Recreation	20.3
Other Service Activities	8.8
Private Households	732.4
Durable Consumer Goods	16.4
Medical Loans	0.9
Personal Travel Loans	1.2
Personal Vehicle Loans	60.7
Other Personal Loans	653.1
<b>Commercial Banks: Total Amount of Loans</b>	<b>2,859.9</b>

Source: Eastern Caribbean Central Bank

**ANTIGUA AND BARBUDA'S MONETARY SURVEY: 2020**

**(EC\$ MN)**

<b>Monetary Survey</b>	<b>2020</b>
<b>NET FOREIGN ASSETS</b>	<b>1,587.9</b>
ECCB (Imputed Reserves)	598.6
OTHER DEPOSITORY CORPORATIONS (COMMERCIAL BANKS)	989.3
<b>NET DOMESTIC ASSETS</b>	<b>1,937.1</b>
PUBLIC SECTOR CREDIT	564.3
NET CLAIMS ON CENTRAL GOVERNMENT	493.3
FROM CENTRAL BANK	135.6
FROM OTHER DEPOSITORY CORPORATIONS	357.8
CREDIT TO REST OF PUBLIC SECTOR	71.0
CLAIMS ON STATE AND LOCAL GOVERNMENT	0.0
CLAIMS ON PUBLIC NON-FINANCIAL CORPORATIONS	70.98
CLAIMS ON OTHER FINANCIAL CORPORATIONS	7.5
CREDIT TO PRIVATE SECTOR	2,049.4
OTHER ITEMS (NET)	-684.1
<b>BROAD MONEY LIABILITIES (M2)</b>	<b>3,525.0</b>
NARROW MONEY (M1)	1,069.8
CURRENCY OUTSIDE DEPOSITORY CORPORATIONS	212.3
CURRENCY ISSUED BY CENTRAL BANK (CURRENCY IN CIRCULATION)	272.9
LESS HOLDINGS OF NATIONAL CURRENCY BY ODC (COMMERCIAL BANKS)	60.6
TRANSFERABLE DEPOSITS, IN NATIONAL CURRENCY	857.6
OTHER DEPOSITS, IN NATIONAL CURRENCY	2,121.0
FOREIGN CURRENCY DEPOSITS	334.1

Source: Eastern Caribbean Central Bank

**ANTIGUA AND BARBUDA'S  
COMMERCIAL BANK'S INTEREST RATES  
2016 - 2020**

Period Ended	(Percentage)				
	2016	2017	2018	2019	2020
<b>Savings</b>					
Min.	2.0	2.0	2.0	2.0	2.0
Max.	2.5	2.5	2.5	2.5	2.5
<b>Deposits</b>					
3 Months					
Min.	0.1	0.1	0.1	0.1	0.0
Max.	2.0	2.0	2.0	2.0	2.0
6 Months					
Min.	0.1	0.1	0.1	0.1	0.0
Max.	2.0	2.0	2.0	2.0	2.0
12 Months					
Min.	0.1	0.1	0.1	0.1	0.1
Max.	3.0	3.0	3.0	3.0	2.5
<b>Prime Lending</b>					
Min.	9.8	9.8	9.8	9.8	9.8
Max.	...	...	...	...	11.0
<b>Other Lending Rates</b>					
Min.	4.0	6.0	6.0	6.0	...
Max.	23.3	22.0	22.0	22.0	...

Source: ECCB Financial Statistics Yearbook