

**ST. KITTS AND NEVIS' COMMERCIAL BANK'S ASSETS &  
LIABILITIES**

**2020**

	<b>(EC\$ MN)</b>
<b>LIABILITIES</b>	<b>Dec-20<sup>P</sup></b>
Deposits	4273.4
Bank Cheques And Drafts Issued And Outstanding	10.3
Due To ECCB	0.7
Due To Banks In Country	5.4
Due To Banks In Other ECCB Area Countries	485.5
Due To Banks In Non-ECCB Area Caricom Countries	935.0
Due To Banks In Non-Caricom Countries	7.1
Repurchase Agreements	0.0
Other Borrowings	54.1
Financial Derivatives	0.0
Debentures	0.0
Capital Paid - Up Or Assigned	179.3
Reserves	368.5
Undistributed Profits	237.2
General Provisions	25.5
Other Liabilities	108.3
a.Trade Credit and Advances Payable	0.1
b.Settlement Account Payable	2.7
c. Other Accounts Payable	25.0
d.Dividends Payable	3.8
e. Other Liabilities to Residents	51.4
f. Other Liabilities to Non-Residents	25.4
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>6690.2</b>

	<b>Dec-20<sup>P</sup></b>
<b>ASSETS</b>	
Cash	48.8
a. EC Dollar Cash	37.8
b. Foreign Currency Cash	11.0
Due From ECCB	611.0
Bank Cheques And Drafts Held For Collection	13.3
Due From Banks In Country	4.9
Due From Banks In Other ECCB Area Countries	611.7
Due From Banks In Non-ECCB Area Caricom Countries	617.7
Due From Banks In Non-Caricom Countries	297.7
Loans And Advances, Overdrafts, Repos, Bills Discounted And Credit Cards	1976.3
Specific Provision For Impaired Assets ( <i>less</i> )	-125.9
Investments	1791.5
Financial Derivatives	0.0
Nonfinancial Assets	79.3
Other Assets	764.0
a. Prepayment Insurance	0.1
b. Settlement Account Receivable	5.6
c.Dividends Receivable	0.0
d. Other Accounts Receivable	8.9
e. Trade Credit and Advances	0.0
f. Other Resident Assets	749.4
g. Other Non-Resident Assets	0.0
<b>TOTAL ASSETS</b>	<b>6690.2</b>

Source: ECCB website-Monthly Financial Statistics Report

P = Provisional

**ST. KITTS AND NEVIS' COMMERCIAL BANK'S**

**SECTORAL DISTRIBUTION OF CREDIT: 2020**

	(EC\$ MN)
<b>Sectors</b>	<b>2020</b>
Agriculture or Forestry and Fishing	0.7
Agriculture	0.5
Forestry	0.0
Fishing and Aquaculture	0.1
Mining and Quarrying	0.1
Manufacturing	14.8
Electricity or Gas or Steam and Air Conditioning	2.0
Water Supply or Sewerage and Waste Management	-
Construction and Land Development	498.0
Construction and Renovations	323.4
Residential or Single - Family Home	273.1
Non-Residential	50.3
Land and Infrastructure Development	174.5
Wholesale and Retail Trade or Repair - of Motor Vehicles and Motorcycles	81.6
Transport and Storage	90.6
Accommodation and Food Service Activities	161.0
Information and Communication	8.357
Financial Intermediation	14.6
Real Estate Activities	195.0
House Purchases	151.7
Non-House Purchases	-
Residential Land Purchases	19.0
Non-Residential Land Purchases	-
Other Real Estate Activities (Including Rental or Leased Properties)	24.3
Professional or Scientific and Technical Services	91.8
Administrative and Support Services Activities	36.4
Public Administration and Social Security	230.8
Education (Including Student Loans)	8.8
Human Health and Social Work Activities	2.4
Arts or Entertainment and Recreation	0.6
Other Service Activities	0.1
Private Households	538.6
Durable Consumer Goods	12.1
Medical Loans	0.2
Personal Travel Loans	0.8
Personal Vehicle Loans	14.0
Other Personal Loans	511.5
<b>Commercial Banks: Total Amount of Loans</b>	<b>1,976.3</b>

Source: ECCB website-Monthly Financial Statistics Report

ST. KITTS AND NEVIS' MONETARY SURVEY: 2020

	(EC\$ MN)
Monetary Survey	2020
<b>NET FOREIGN ASSETS</b>	<b>2,513.7</b>
ECCB (Imputed Reserves)	957.3
OTHER DEPOSITORY CORPORATIONS (COMMERCIAL BANKS)	1,556.3
<b>NET DOMESTIC ASSETS</b>	<b>257.9</b>
PUBLIC SECTOR CREDIT	-942.0
NET CLAIMS ON CENTRAL GOVERNMENT	-1,058.9
FROM CENTRAL BANK	-38.3
FROM OTHER DEPOSITORY CORPORATIOI	-1,020.6
CREDIT TO REST OF PUBLIC SECTOR	116.9
CLAIMS ON STATE AND LOCAL GOVERNMENT	0.0
CLAIMS ON PUBLIC NON-FINANCIAL CORPORATIONS	116.92
CLAIMS ON OTHER FINANCIAL CORPORATIONS	89.0
CREDIT TO PRIVATE SECTOR	1,467.9
OTHER ITEMS (NET)	-357.0
<b>BROAD MONEY LIABILITIES (M2)</b>	<b>2,771.5</b>
NARROW MONEY (M1)	589.4
CURRENCY OUTSIDE DEPOSITORY CORPORATIONS	220.8
CURRENCY ISSUED BY CENTRAL BANK (CURRENCY IN CIRCULATION)	258.6
LESS HOLDINGS OF NATIONAL CURRENCY BY ODC (COMMERCIAL BANKS)	37.8
TRANSFERABLE DEPOSITS, IN NATIONAL CURRENCY	368.6
OTHER DEPOSITS, IN NATIONAL CURRENCY	1,634.1
FOREIGN CURRENCY DEPOSITS	548.1

Source: ECCB website-Monthly Financial Statistics Report

**ST. KITTS AND NEVIS'**  
**COMMERCIAL BANK'S INTEREST RATES**  
**2016 - 2020**

Period Ended	(Percentage)				
	2016	2017	2018	2019	2020
<b>Savings</b>					
Min.	2.0	2.0	0.8	0.8	2.0
Max.	2.5	2.5	2.5	5.0	2.8
<b>Deposits</b>					
3 Months					
Min.	0.0	0.0	0.0	0.0	1.0
Max.	3.3	3.3	2.0	2.0	2.0
6 Months					
Min.	0.0	0.0	0.0	0.1	0.0
Max.	3.3	3.3	2.0	2.0	2.0
12 Months					
Min.	0.0	0.0	0.0	0.1	0.1
Max.	3.8	3.8	5.0	5.0	4.3
<b>Prime Lending</b>					
Min.	5.0	5.0	5.0	5.0	8.5
Max.	...	...	...	...	10.0
<b>Other Lending Rates</b>					
Min.	5.0	5.0	5.0	5.0	...
Max.	22.0	22.0	22.0	21.5	...

Source: ECCB website-Monthly Financial Statistics Report