

# EASTERN CARIBBEAN CENTRAL BANK

## Commercial Banks' Statistics

### Anguilla

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	3,360	32,385	5,000	26,737	308,716	1,968	-	219,877	23,829	621,872
Dec-99	4,743	39,770	6,436	29,453	358,751	-	-	198,196	31,929	669,278
Dec-00	2,433	46,838	10,473	32,731	457,547	-	-	202,711	35,286	788,019
Dec-01	3,208	58,058	13,716	40,915	491,228	-	-	219,638	37,034	863,797
Dec-02	3,667	59,122	13,570	47,982	520,009	4,960	1,000	273,482	46,591	970,383
Dec-03	4,037	77,460	13,446	42,660	576,859	5,900	8,628	271,133	63,319	1,063,442
Dec-04	4,687	78,258	15,446	70,139	662,328	1,000	14,434	402,443	105,114	1,353,849
Dec-05	4,829	92,577	15,946	85,568	799,018	-	14,260	508,653	119,824	1,640,675
Dec-06	4,881	99,622	3,043	84,531	938,797	-	19,904	512,464	134,335	1,797,577
Dec-07	6,506	107,046	-	125,332	1,268,268	-	24,026	413,011	151,687	2,095,876
Dec-08	8,706	85,988	4,409	77,640	1,470,115	-	24,489	316,617	147,808	2,135,772
Dec-09 <sup>P</sup>	6,449	98,667	30,346	50,294	1,539,713	1,399	9,736	292,873	158,900	2,188,377

**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	13,560	61,945	45,238	348,864	469,607	1,816	5,000	160	86,969	58,320	621,872
Dec-99	14,227	71,864	49,332	377,077	512,500	5	-	6,351	82,826	67,596	669,278
Dec-00	15,924	81,939	52,517	471,600	621,980	3,517	10,000	335	71,609	80,578	788,019
Dec-01	15,698	90,317	49,242	528,116	683,373	21	13,529	1,971	63,125	101,778	863,797
Dec-02	17,482	99,949	52,783	613,377	783,591	17	13,446	493	54,018	118,818	970,383
Dec-03	19,765	113,948	55,755	675,156	864,624	2,219	13,446	7,059	46,504	129,590	1,063,442
Dec-04	26,641	142,359	64,027	772,485	1,005,512	2,359	15,446	34,772	77,099	218,661	1,353,849
Dec-05	30,745	162,039	73,721	901,172	1,167,677	15	15,946	32,323	111,839	312,875	1,640,675
Dec-06	43,113	185,962	85,270	997,997	1,312,342	3,021	6,035	28,349	125,685	322,145	1,797,577
Dec-07	55,507	206,404	106,585	1,117,806	1,486,302	10,013	-	48,146	188,359	363,056	2,095,876
Dec-08	45,119	204,596	108,101	1,094,940	1,452,756	1,725	4,320	100,851	174,763	401,357	2,135,772
Dec-09 <sup>P</sup>	41,731	216,036	105,334	1,037,085	1,400,186	3,269	30,346	158,111	191,018	405,447	2,188,377

Source: Eastern Caribbean Central Bank

<sup>P</sup> = Provisional

01-Mar-10

# EASTERN CARIBBEAN CENTRAL BANK

## Commercial Banks' Statistics

### Anguilla

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	2,506	24,155	11,190	71,831	2,456	-	271,484	85,985	469,607
Dec-99	242	29,679	16,421	76,572	3,603	13	288,620	97,350	512,500
Dec-00	248	38,027	17,204	83,248	4,896	53	346,509	131,795	621,980
Dec-01	295	40,917	18,181	84,511	4,414	20	407,040	127,995	683,373
Dec-02	2,070	45,861	20,769	89,738	4,378	19	463,363	157,393	783,591
Dec-03	7,726	46,085	24,059	98,995	4,999	-	490,794	191,966	864,624
Dec-04	13,015	52,804	24,662	101,981	5,045	10	606,675	201,320	1,005,512
Dec-05	17,036	56,322	30,689	130,038	6,722	11	813,192	113,667	1,167,677
Dec-06	26,765	60,612	44,934	150,067	5,693	11	914,427	109,833	1,312,342
Dec-07	30,998	66,718	52,109	181,681	6,239	13	1,022,185	126,359	1,486,302
Dec-08	32,769	72,586	47,553	154,185	5,295	13	988,862	151,493	1,452,756
Dec-09 <sup>P</sup>	18,711	75,973	38,761	187,920	8,841	14	919,024	150,942	1,400,186

**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	1,758	7,895	127,112	133,789	-	-	38,162	308,716	
Dec-99	1,850	7,888	168,702	167,433	243	4,303	8,332	358,751	
Dec-00	12,513	7,607	208,762	214,949	229	3,841	9,646	457,547	
Dec-01	16,112	7,376	217,851	238,510	369	-	11,010	491,228	
Dec-02	21,679	8,201	229,721	247,852	301	-	12,255	520,009	
Dec-03	23,317	5,173	271,121	263,698	361	-	13,189	576,859	
Dec-04	53,525	3,622	297,487	288,262	375	-	19,057	662,328	
Dec-05	76,410	3,622	367,613	333,916	825	-	16,632	799,018	
Dec-06	81,771	2,532	409,827	421,779	3,229	-	19,659	938,797	
Dec-07	106,787	2,161	530,178	598,109	4,635	-	26,398	1,268,268	
Dec-08	113,457	3,210	658,549	679,421	3,971	1	11,506	1,470,115	
Dec-09 <sup>P</sup>	138,264	2,047	710,540	666,853	4,598	-	17,411	1,539,713	

Source: Eastern Caribbean Central Bank

<sup>P</sup> = Provisional

27-Feb-10

# EASTERN CARIBBEAN CENTRAL BANK

## Commercial Banks' Statistics

### Anguilla

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 <sup>P</sup>
Agriculture	1,852	1,832	2,458	1,699	1,458	1,379	2,220	1,808	996
Fisheries	1,791	1,697	1,536	1,246	724	579	621	333	433
Manufacturing	8,031	13,273	12,805	19,235	18,585	16,582	14,936	14,070	13,941
Food & Non-Alcoholic Beverages	1,835	1,864	1,842	1,833	1,420	1,448	321	206	171
Clothing & Accessories	21	222	306	219	193	195	137	92	1,198
Other Industries	6,175	11,187	10,657	17,183	16,972	14,939	14,478	13,772	12,572
Distributive Trades	37,647	40,127	35,846	39,731	41,293	42,474	54,940	64,832	74,874
Tourism	92,262	94,733	113,509	120,428	149,865	173,359	208,056	245,292	284,639
Entertainment	6,626	5,662	6,076	6,870	6,743	8,243	7,974	9,994	11,722
Transport	13,458	17,070	16,956	16,177	18,409	23,001	25,604	27,277	26,705
Public Utilities	12,219	10,862	4,741	7,159	9,187	8,411	6,728	16,497	12,724
Construction	21,073	19,631	26,403	32,063	48,957	46,420	83,423	122,901	141,597
Government Services	16,113	21,679	23,317	57,246	76,410	81,772	106,933	116,088	139,753
Professional Services	40,301	40,038	42,218	49,955	62,648	76,492	95,714	100,472	98,310
Financial Institutions	1,617	1,323	984	437	8,179	10,831	12,306	11,945	5,278
Personal	238,238	252,082	290,010	310,082	356,560	449,254	648,813	738,606	728,741
Acquisition of Property	138,593	157,938	160,505	180,138	210,050	255,115	364,774	425,472	429,306
House & Land Purchase 1\	49,377	52,368	49,987	56,541	75,273	86,556	99,078	106,911	121,678
Home Const. & Renovation	89,216	105,570	110,518	123,597	134,777	168,559	265,696	318,561	307,628
Durable Consumer Goods	31,654	27,898	24,216	25,037	33,679	63,068	110,107	116,230	98,491
Other Personal Loans	67,991	66,246	105,289	104,907	112,831	131,071	173,932	196,904	200,944
<b>Total Loans and Advances</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>
<b>Personal Loans as % of Total Loans</b>	<b>48.5</b>	<b>48.5</b>	<b>50.3</b>	<b>46.8</b>	<b>44.6</b>	<b>47.9</b>	<b>51.2</b>	<b>50.2</b>	<b>47.3</b>
<b>Aquisition of property as % of Personal Loans</b>	<b>28.2</b>	<b>30.4</b>	<b>27.8</b>	<b>27.2</b>	<b>26.3</b>	<b>27.2</b>	<b>28.8</b>	<b>28.9</b>	<b>27.9</b>
<b>% of Long Term Loans to Total Loans &amp; Advances 12</b>	<b>71.9</b>	<b>73.8</b>	<b>72.6</b>	<b>70.2</b>	<b>68.5</b>	<b>69.6</b>	<b>70.5</b>	<b>70.8</b>	<b>62.8</b>

**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 <sup>P</sup>
Overdrafts	50,618	44,718	53,009	64,953	54,640	76,521	122,783	171,355	126,798
Total Loans	440,610	475,291	523,850	597,375	744,378	862,276	1,145,485	1,298,760	1,412,915
Up to 1 year	16,548	25,315	54,132	29,404	31,501	33,693	49,982	63,120	78,345
1 to 5 years	70,816	65,955	51,094	103,269	165,681	175,408	201,909	194,452	367,395
Over 5 years	353,246	384,021	418,624	464,702	547,196	653,175	893,594	1,041,188	967,175
<b>Total Loans &amp; Overdrafts</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

1\ Previously Home Construction, House & Land Purchase

2\ Long Term Loans are Loans over 5 years

<sup>P</sup> = Provisional

01-Mar-10



**Anguilla**  
**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 <sup>P</sup>
2.1.3.1.2 Commercial Bank Credit	1,758	1,850	12,513	16,112	21,679	23,317	53,525	76,410	81,771	106,787	113,457	138,264
To Central Government	1,758	1,850	12,513	16,112	21,679	23,317	53,525	76,410	81,771	106,787	113,457	138,264
2.1.3.1.2.1 Commercial Banks' Loans & Advances	1,758	1,850	12,513	16,112	21,679	23,317	53,525	76,410	81,771	106,787	113,457	138,264
2.1.3.1.2.2 Commercial Banks' Treasury Bills Holdings	-	-	-	-	-	-	-	-	-	-	-	-
2.1.3.1.2.3 Commercial Banks' Debenture Holdings	-	-	-	-	-	-	-	-	-	-	-	-
To Local Government	-	-	-	-	-	-	-	-	-	-	-	-
2.1.3.1.2.4 Commercial Banks' Loans & Advances	-	-	-	-	-	-	-	-	-	-	-	-
2.1.3.2 Deposits of General Government	5,498	2,814	955	1,297	2,988	10,973	16,819	23,123	58,814	48,421	48,716	30,020
2.1.3.2.1 Deposits of Central Government	5,498	2,814	955	1,297	2,988	10,973	16,819	23,123	58,814	48,421	48,716	30,020
2.1.3.2.1.1 At the Commercial Banks	4,241	2,089	570	897	2,719	10,675	16,768	22,964	58,641	47,911	48,662	29,538
2.1.3.2.1.2 At the Central Bank	1,257	725	385	400	269	298	51	159	173	510	54	482
2.1.3.2.2 Deposits of Local Government	-	-	-	-	-	-	-	-	-	-	-	-
2.1.3.2.2.1 At the Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
2.1.3.2.2.2 At the Central Bank	-	-	-	-	-	-	-	-	-	-	-	-
<b>2.2 Other Items (Net)</b>	<b>(47,171)</b>	<b>(39,473)</b>	<b>(55,591)</b>	<b>(77,230)</b>	<b>(89,399)</b>	<b>(98,219)</b>	<b>(188,054)</b>	<b>(260,196)</b>	<b>(258,306)</b>	<b>(297,589)</b>	<b>(334,328)</b>	<b>(342,370)</b>
<b>3. MONETARY LIABILITIES (M2)</b>	<b>345,087</b>	<b>374,946</b>	<b>440,142</b>	<b>499,130</b>	<b>557,708</b>	<b>597,966</b>	<b>711,880</b>	<b>943,890</b>	<b>1,050,839</b>	<b>1,192,406</b>	<b>1,125,175</b>	<b>1,071,525</b>
<b>3.1 MONEY SUPPLY (M1)</b>	<b>18,118</b>	<b>19,640</b>	<b>21,985</b>	<b>21,722</b>	<b>20,396</b>	<b>25,716</b>	<b>27,778</b>	<b>32,383</b>	<b>46,927</b>	<b>55,174</b>	<b>52,851</b>	<b>48,349</b>
3.1.1 Currency with the Public	8,448	8,720	8,762	8,977	8,246	8,976	9,513	9,579	13,524	12,440	15,386	16,402
3.1.1.1 Currency in Circulation	11,808	13,463	11,195	12,185	11,913	13,013	14,200	14,408	18,405	18,946	24,092	22,851
3.1.1.2 Cash at Commercial Banks	3,360	4,743	2,433	3,208	3,667	4,037	4,687	4,829	4,881	6,506	8,706	6,449
3.1.2 Private Sector Demand Deposits	9,670	10,920	13,223	12,745	12,150	16,740	18,265	22,804	33,403	42,734	37,465	31,947
<b>3.2 QUASI MONEY</b>	<b>326,969</b>	<b>355,306</b>	<b>418,157</b>	<b>477,408</b>	<b>537,312</b>	<b>572,250</b>	<b>684,102</b>	<b>911,507</b>	<b>1,003,912</b>	<b>1,137,232</b>	<b>1,072,324</b>	<b>1,023,176</b>
3.2.1 Private Sector Savings Deposits	41,533	44,986	49,400	47,006	50,148	52,476	60,328	70,598	81,251	96,338	101,131	101,182
3.2.2 Private Sector Time Deposits	34,274	40,703	42,778	47,375	52,606	58,837	53,105	74,058	86,051	100,970	68,450	102,407
3.2.3 Private Sector Foreign Currency Deposits	251,162	269,617	325,979	383,027	434,558	460,937	570,669	766,851	836,610	939,924	902,743	819,587

Source: Eastern Caribbean Central Bank

<sup>P</sup> = Provisional

01-Mar-10