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	Banks and Banking
	Money and Monetary Policy
	Banks
	Depository Institutions
	Micro Finance Institutions
	Mortgages
	Monetary Policy, Central Banking, and the Supply of Money and Credit: General
	Interest Rates: Determination, Term Structure, and Effects
	Banking
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	Finance
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Sommario/riassunto	The paper analyzes the determinants of banking spreads in Barbados, with a view to identifying the role of the monetary policy regime in explaining high spreads. The paper finds that interest rate spreads for Barbados are higher than would be suggested by its macroeconomic performance. Banking concentration and bank-specific variables, including bank size and provisions for nonperforming loans, do not have an important role in explaining variations in bank spreads. Rather, it appears that monetary policy variables, such as reserve requirements and capital controls, are the most important determinants of spreads.