BANK OF GUYANA

BANKING SYSTEM
STATISTICAL ABSTRACT

Website: www.bankofguyana.org.gy

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STATISTICAL ABSTRACT

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BANK OF GUYANA: ASSETS
(G$ MILLION)

Table 1.1

End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
1998	118159.0	45162.7	3,441.0	13072.8	33.6	28615.3	1020.3	-	1020.3	-	-	67960.7	4015.4
1999	126515.8	48305.1	-	19551.9	220.9	28532.3	1567.0	-	1567.0	-	-	68723.3	7920.4
2000	130940.3	54654.7	39.1	29260.4	1687.8	23667.4	2178.2	-	2178.2	-	-	68268.5	5839.0
2001	113735.4	54014.8	233.4	30672.1	463.1	22646.2	1022.5	-	1022.5	-	-	47992.7	10705.4
2002	112695.2	53577.6	39.3	36881.8	828.1	15828.4	1120.3	-	1120.3	-	-	47440.6	10556.6
2003	115630.9	52816.9	-	28863.3	873.6	23080.0	2330.7	-	2330.7	-	-	46873.4	13609.9
2004	106935.9	44909.9	114.2	22377.3	1318.0	21100.5	1174.3	-	1174.3	-	-	46873.4	13978.3
2005													
Mar	111338.7	47895.0	265.5	22465.9	2526.0	22637.6	1122.3	-	1122.3	-	-	45669.3	16652.2
Jun	111308.8	46616.9	410.8	22771.8	636.1	22798.2	1021.9	-	1021.9	-	-	45669.3	18000.7
Sep	111851.9	47653.4	345.9	24125.2	501.9	22680.3	1021.8	-	1021.8	-	-	45669.3	17507.3
Dec	114800.9	50159.3	79.2	17338.9	103.4	32637.9	1024.7	-	1024.7	-	-	45771.8	17845.0
2006													
Mar	115162.5	51130.5	79.0	12455.1	2883.2	35713.2	1138.9	-	1138.9	-	-	45771.8	17121.2
Jun	113511.5	49176.6	79.1	12373.9	408.3	36315.4	1764.2	-	1764.2	-	-	45771.8	16798.9
Sep	121534.0	56456.7	79.1	18778.2	373.3	37226.1	2580.8	-	2580.8	-	-	45771.8	16724.7
Dec	121408.4	55721.8	79.5	16776.8	310.5	38555.0	3070.1	-	3070.1	-	-	45415.9	17200.7
2007													
Jan	120587.7	57212.6	79.4	16358.8	310.5	40463.9	1033.4	-	1033.4	-	-	45415.9	16925.9
Feb	119453.1	56390.1	79.4	14465.1	269.9	41575.7	1033.4	-	1033.4	-	-	45415.9	16613.8
Mar	119404.2	56974.9	79.8	13717.4	269.9	42907.8	1033.4	-	1033.4	-	-	45415.9	15980.1
Apr	119606.1	55980.7	79.8	12679.9	269.7	42951.2	1319.7	-	1319.7	-	-	45415.9	16889.8
May	117157.8	53709.2	79.8	9545.4	226.6	43857.4	1021.6	-	1021.6	-	-	45415.9	17011.1
Jun	119109.8	55181.7	80.5	10880.3	210.4	44010.5	1021.6	-	1021.6	-	-	45415.9	17490.7
Jul	121492.0	57707.7	80.3	13660.6	210.4	43756.5	1021.6	-	1021.6	-	-	45415.9	17346.8
Aug	122203.9	58665.2	80.4	14638.7	164.8	43781.3	1021.5	-	1021.5	-	-	45415.9	17101.4
Sep	125510.2	62300.4	-	16804.9	164.8	45330.7	1021.5	-	1021.5	-	-	45415.9	16772.4
Oct	128954.6	63610.8	-	17857.5	164.8	45588.4	3016.1	-	3016.1	-	-	45415.9	16911.8
Nov	129600.5	66108.3	-	18081.9	121.7	47904.6	1021.5	-	1021.5	-	-	45415.9	17054.8
Dec*	127273.4	63592.0	-	14312.0	93.3	49186.8	1024.8	-	1024.8	-	-	45415.9	17240.7
2008													
Jan	138311.8	69167.4	-	22809.3	93.3	46264.8	1024.8	-	1024.8	-	-	45415.9	22703.8
Feb	136919.8	67339.3	-	15379.1	54.9	51905.4	1022.1	-	1022.1	-	-	45415.9	23142.6

Source: Bank of Guyana
* Figures for December 2007 are preliminary

BANK OF GUYANA: LIABILITIES

(G$ MILLION)

Table 1.2

End of Period	Total Liabilities	Currency			Deposits						Capital and Reserves		Allocation SDRs	Other
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Cap.	Other Reserves		
								EPDs	Other					
1998	118159.0	12516.9	12347.0	169.9	75507.7	21461.5	40663.1	310.2	14344.6	-1271.8	1000.0	18258.1	2838.2	8038.0
1999	126515.8	15620.3	15413.7	206.6	84906.9	33448.9	40368.5	77.0	10418.5	594.1	1000.0	18126.3	3480.0	3382.3
2000	130940.3	16215.2	15969.0	246.2	88090.4	38037.4	36059.6	75.6	13495.4	422.4	1000.0	19241.1	3493.4	2900.3
2001	113735.4	16808.6	16526.1	282.6	87492.1	36537.4	31617.7	62.2	15727.7	3547.1	1000.0	4197.8	3430.1	806.7
2002	112695.2	17178.1	16860.6	317.5	86244.3	36201.2	29086.9	62.0	19039.0	1855.2	1000.0	4223.1	3509.0	540.7
2003	115630.9	19774.1	19419.5	354.5	86475.8	35680.0	27887.8	61.7	19834.5	3011.8	1000.0	4062.7	3896.0	422.2
2004	106935.9	21778.0	21380.9	397.1	75538.1	24785.7	25626.5	61.7	21451.9	3612.3	1000.0	4173.6	4161.0	285.2
2005														
Mar	111338.7	20137.1	19730.8	406.3	81587.7	26990.2	28237.1	61.7	21162.9	5135.8	1000.0	3873.2	4161.0	579.8
Jun	111308.8	19601.3	19187.1	414.2	81730.3	28990.7	27789.0	61.7	19080.7	5808.1	1000.0	3810.6	4407.8	758.8
Sep	111851.9	19714.4	19289.3	425.2	81942.8	25296.2	30272.4	61.7	21902.4	4410.1	1000.0	4004.0	4407.8	782.9
Dec	114800.9	23936.2	23498.3	437.9	80355.2	21809.0	29175.8	61.7	24616.7	4692.0	1000.0	3837.1	4407.8	1264.6
2006														
Mar	115162.5	21391.4	20946.9	444.5	83460.1	40773.7	18189.8	61.7	21787.3	2647.5	1000.0	3513.3	4407.8	1389.9
Jun	113511.5	21507.0	21052.7	454.3	82003.2	39152.6	17803.6	61.7	22271.7	2713.6	1000.0	3639.6	4274.9	1086.7
Sep	121534.0	22499.1	22034.9	464.2	88999.7	40544.0	20401.9	61.7	24994.3	2997.8	1000.0	4016.4	4274.9	743.9
Dec	121408.4	28611.7	28132.8	479.0	81684.8	36674.5	20375.0	61.7	21902.3	2671.2	1000.0	4447.5	4274.9	1389.6
2007														
Jan	120587.7	25613.7	25128.6	485.1	83134.2	33274.1	20296.9	61.7	26501.6	2999.9	1000.0	4453.7	4274.9	2111.2
Feb	119453.1	25677.6	25186.5	491.1	81960.1	35192.9	19475.2	61.7	24207.5	3022.9	1000.0	3727.7	4274.9	2812.8
Mar	119404.2	26196.4	25701.4	495.0	81460.2	36426.3	19396.2	61.7	22498.0	3078.0	1000.0	3849.1	4274.9	2623.6
Apr	119606.1	26390.5	25891.3	499.1	80012.7	30050.0	19350.0	61.7	26980.0	3571.0	1000.0	3889.2	4274.9	4038.8
May	117157.8	25973.3	25469.2	504.1	80267.6	29639.4	19387.2	61.7	27731.6	3447.8	1000.0	3907.0	4274.9	1735.0
Jun	119109.8	25713.0	25204.8	508.1	82887.8	33445.8	20106.4	61.7	26225.5	3048.5	1000.0	4006.8	4468.0	1034.2
Jul	121492.0	25606.0	25092.7	513.4	85256.5	37973.8	19942.7	61.7	23759.5	3518.7	1000.0	4135.3	4468.0	1026.1
Aug	122203.9	26139.4	25620.5	518.9	85269.3	38078.1	19891.7	61.7	23786.3	3451.5	1000.0	4363.6	4468.0	963.6
Sep	125510.2	26475.2	25952.9	522.3	83872.0	37251.8	20146.5	61.7	22999.5	3412.4	1000.0	4424.2	4468.0	5270.9
Oct	128954.6	27702.8	27175.8	527.1	90042.8	40981.5	20035.9	61.7	26020.4	2943.4	1000.0	4689.2	4468.0	1051.7
Nov	129600.5	28411.1	27878.8	532.3	89899.5	38235.5	20064.7	61.7	28387.1	3150.4	1000.0	4890.3	4468.0	931.6
Dec *	127273.4	33213.6	32675.7	537.9	81454.7	36481.3	20381.1	61.7	21207.8	3322.8	1000.0	5904.8	4468.0	1232.2
2008														
Jan	138311.8	29655.5	29112.8	542.7	95620.7	36676.5	20308.4	61.7	30408.6	8165.6	1000.0	5790.7	4468.0	1776.9
Feb	136919.8	29684.9	29138.5	546.4	94557.4	38120.4	20564.4	61.7	26534.5	9276.4	1000.0	6051.5	4468.0	1158.0

Source: Bank of Guyana

* Figures for December 2007 are peliminary

BANK OF GUYANA

CURRENCY NOTES ISSUE
(G$Million)

Table 1.3

Period	Total Issue G$Mn.	Denominations							
		$1000		$500		$100		$20	
		G$Mn.	% of Total Issue	G$Mn.	% of Total Issue	G$Mn.	% of Total Issue	G$Mn.	% of Total Issue
1998	12347.0	10099.2	81.8	1587.5	12.9	480.4	3.9	179.8	1.5
1999	15413.7	13506.4	87.6	1140.8	7.4	561.2	3.6	205.3	1.3
2000	15969.0	12777.5	80.0	2411.3	15.1	567.6	3.6	212.6	1.3
2001	16526.1	14748.8	89.2	940.5	5.7	609.3	3.7	227.5	1.4
2002	16860.6	15156.7	89.9	849.1	5.0	620.6	3.7	234.2	1.4
2003									
Mar	15233.4	13648.7	89.6	780.5	5.1	579.2	3.8	225.0	1.5
Jun	15107.6	13517.1	89.5	774.7	5.1	588.1	3.9	227.8	1.5
Sep	15328.7	13759.2	89.8	754.5	4.9	585.9	3.8	229.1	1.5
Dec	19419.5	17645.3	90.9	855.9	4.4	667.1	3.4	251.3	1.3
2004									
Mar	17179.4	15523.1	90.4	793.1	4.6	622.5	3.6	240.7	1.4
Jun	17169.3	15498.1	90.3	808.0	4.7	622.5	3.6	240.7	1.4
Sep	17758.2	16032.2	90.3	822.1	4.6	652.1	3.7	251.8	1.4
Dec	21380.9	19515.0	91.3	889.0	4.2	705.6	3.3	271.3	1.3
2005									
Mar	19730.8	17983.2	91.1	825.6	4.2	658.5	3.3	263.6	1.3
Jun	19187.1	17456.5	91.0	800.6	4.2	665.9	3.5	264.2	1.4
Sep	19289.3	17538.2	90.9	797.0	4.1	682.2	3.5	271.9	1.4
Dec	23498.3	21128.8	89.9	1315.8	5.6	759.0	3.2	294.7	1.3
2006									
Mar	20946.9	19054.0	91.0	904.1	4.3	708.4	3.4	280.4	1.3
Jun	21052.7	19190.6	91.2	856.4	4.1	722.6	3.4	283.0	1.3
Sep	22034.9	20150.1	91.4	847.6	3.8	744.3	3.4	292.9	1.3
Dec	28132.8	25096.4	89.2	1898.4	6.7	822.7	2.9	315.3	1.1
2007									
Jan	25128.7	22742.8	90.5	1312.3	5.2	766.4	3.0	307.2	1.2
Feb	25186.5	22915.4	91.0	1187.4	4.7	774.3	3.1	309.4	1.2
Mar	25701.4	23487.8	91.4	1120.7	4.4	780.6	3.0	312.3	1.2
Apr	25891.3	23726.3	91.6	1057.4	4.1	789.8	3.1	317.8	1.2
May	25469.2	23385.6	91.8	985.5	3.9	782.5	3.1	315.7	1.2
Jun	25204.8	23122.6	91.7	983.5	3.9	783.1	3.1	315.7	1.3
Jul	25092.7	23017.0	91.7	972.6	3.9	783.6	3.1	319.6	1.3
Aug	25620.5	23503.0	91.7	979.3	3.8	810.3	3.2	327.9	1.3
Sep	25952.9	23873.3	92.0	939.4	3.6	813.3	3.1	326.9	1.3
Oct	27175.8	25057.0	92.2	962.6	3.5	823.0	3.0	333.1	1.2
Nov	27878.8	25733.9	92.3	966.6	3.5	843.8	3.0	334.5	1.2
Dec	32675.7	30392.0	93.0	1047.6	3.2	888.1	2.7	348.0	1.1
2008									
Jan	29112.8	26976.1	92.7	949.1	3.3	845.2	2.9	342.4	1.2
Feb	29138.5	27011.7	92.7	967.1	3.3	821.0	2.8	338.6	1.2

Source: Bank of Guyana

COINS ISSUE
(G$'000)

Table 1.4

Period	Total Issue	Denominations		
		$10	$5	$1
1998	169944.5	81041.3	59809.6	29093.7
1999	206596.8	95769.0	73722.0	37105.9
2000	246192.4	111767.7	89033.1	45391.6
2001	282586.7	125847.1	103446.7	53292.9
2002	317516.4	139041.0	117271.4	61204.0
2003				
Mar.	322103.6	140042.0	119402.5	62659.1
Jun.	330891.8	143579.5	122985.6	64326.7
Sep.	340875.8	147690.5	126844.3	66341.0
Dec.	354545.8	154315.8	132104.3	68125.7
2004				
Mar.	361360.2	156142.5	135379.8	69837.9
Jun.	373313.1	161955.8	139846.7	71510.6
Sep.	385853.0	167627.1	145093.1	73132.9
Dec.	397113.0	172541.0	149645.1	74926.8
2005				
Mar.	406309.1	175799.7	154007.8	76501.6
Jun.	414209.3	178823.4	157370.2	78015.7
Sep.	425156.9	183686.7	161970.6	79499.6
Dec.	437939.3	189688.5	166503.0	81747.8
2006				
Mar.	444454.7	192668.4	168843.0	82943.3
Jun.	454319.8	197418.4	172559.7	84341.6
Sep.	464238.3	201878.2	176386.1	85974.1
Dec	478955.3	208704.5	182260.6	87990.2
2007				
Jan	485098.2	211444.7	184336.7	89316.7
Feb	491100.5	213896.0	186456.6	90747.9
Mar	495040.7	214982.6	187811.0	92247.1
Apr	499144.2	216334.9	189358.5	93450.8
May	504109.8	218446.9	190838.8	94824.0
Jun	508139.5	219829.0	192139.5	96171.0
Jul	513377.5	221839.8	194178.8	97358.9
Aug	518940.6	222282.0	197580.2	99078.5
Sep	522312.5	222269.5	200051.3	99991.7
Oct	527063.1	222344.1	203459.6	101259.4
Nov	532309.2	222267.7	207301.2	102740.4
Dec	537947.3	222047.3	211583.7	104316.3
2008				
Jan.	542716.0	224661.8	212994.2	105060.0
Feb	546382.7	226449.8	214126.3	105806.5

Source: Bank of Guyana

COMMERCIAL BANKS: ASSETS
(G$ THOUSANDS)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector						Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana				Other
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises	Other			Total	Deposits	External Payment Deposits	Currency	
							Total	Securities	Loans									
1998	100,494,733	3,969,361	2,693,500	570,119	705,742	18,151,096	15,850,882	15,850,241	641	410,206	1,890,008	195,051	48,872,172	16,069,725	14,576,155	310,233	1,183,337	13,237,328
1999	104,127,717	7,893,742	4,959,704	419,616	2,514,422	15,454,043	13,345,716	13,345,478	238	682,976	1,425,351	568,594	52,165,992	12,418,927	10,143,167	76,972	2,198,788	15,626,419
2000	117,745,982	8,223,770	4,553,178	763,443	2,907,149	23,193,719	20,264,178	20,264,138	40	419,617	2,509,924	659,748	52,778,294	15,509,505	13,713,790	75,608	1,720,107	17,380,946
2001	124,325,837	10,784,082	4,693,479	1,302,137	4,788,466	21,618,879	20,766,067	20,766,067	-	851,603	1,209	463,662	53,897,876	18,340,127	16,607,502	62,239	1,670,386	19,221,211
2002	135,041,638	13,034,284	2,936,306	1,551,060	8,546,918	24,772,996	23,958,389	23,956,186	2,203	807,464	7,143	723,927	55,041,306	21,030,989	19,200,543	62,044	1,768,402	20,438,136
2003	134,996,502	18,008,279	5,636,526	1,476,168	10,895,585	33,132,083	32,248,132	32,246,933	1,199	821,744	62,207	855,478	44,851,255	21,882,609	19,935,021	61,674	1,885,914	16,266,798
2004	146,765,810	21,769,312	7,543,422	1,557,163	12,668,727	39,482,288	38,166,777	38,166,676	101	1,265,422	50,089	489,981	40,838,902	23,318,495	21,024,435	61,674	2,232,386	20,866,832
2005																		
Mar	151,682,410	22,916,447	7,755,906	1,454,216	13,706,325	44,762,371	43,035,644	43,035,416	228	1,673,633	53,094	438,888	40,907,633	22,733,484	20,655,395	61,674	2,016,415	19,923,587
Jun	153,011,887	27,050,653	10,758,708	1,471,348	14,820,597	42,808,645	40,381,852	40,381,331	521	2,366,868	59,925	453,790	42,339,632	21,244,548	19,168,203	61,674	2,014,671	19,114,619
Sep	154,381,672	27,567,457	9,381,318	1,734,064	16,452,075	40,083,165	37,204,663	37,204,354	309	2,841,738	36,764	475,723	41,832,985	23,326,111	21,730,534	61,674	1,533,903	21,096,231
Dec	162,730,902	28,654,563	10,425,188	1,430,216	16,799,159	41,999,363	40,432,632	40,427,232	5,400	1,485,511	81,220	532,463	43,016,883	26,565,174	24,093,968	61,674	2,409,532	21,962,456
2006																		
Mar	165,836,191	28,597,117	11,204,867	1,453,199	15,939,051	50,247,319	47,386,144	47,385,286	858	2,859,225	1,950	372,481	43,700,101	23,182,406	21,300,348	61,674	1,820,384	19,736,767
Jun	170,159,896	33,825,320	15,075,123	1,722,475	17,027,722	45,158,539	41,652,796	41,648,787	4,009	3,453,935	51,808	311,529	45,791,740	23,729,658	22,073,425	61,674	1,594,559	21,343,110
Sep	174,452,240	30,694,213	12,737,055	1,162,617	16,794,541	49,557,263	46,977,216	46,962,830	14,386	2,467,862	112,185	274,593	45,714,394	26,581,272	24,795,160	61,674	1,724,438	21,630,505
Dec	180,216,127	29,861,247	10,111,712	1,365,568	18,383,967	47,078,700	46,021,292	46,020,789	503	966,579	90,829	436,376	49,147,688	28,443,132	25,721,749	61,674	2,659,709	25,248,984
2007																		
Jan	185,732,212	36,555,649	12,536,346	1,106,800	22,912,503	47,618,393	45,284,176	45,276,644	7,532	2,228,877	105,340	272,096	49,098,410	28,313,851	25,959,952	61,674	2,292,225	23,873,813
Feb	188,512,647	37,136,293	11,300,782	1,079,475	24,756,036	50,467,441	47,802,365	47,796,667	5,698	2,558,477	106,599	249,819	50,141,823	25,910,962	23,587,273	61,674	2,262,015	24,606,309
Mar	186,671,746	38,025,323	13,116,229	903,053	24,006,041	49,051,364	46,077,406	46,076,483	923	2,855,743	118,215	246,612	50,715,929	23,759,415	21,869,786	61,674	1,827,955	24,873,103
Apr	192,688,376	40,467,315	12,862,125	1,164,824	26,440,366	46,246,120	43,246,438	43,244,771	1,667	2,873,650	126,032	217,281	50,981,483	28,551,268	26,504,863	61,674	1,984,731	26,224,909
May	192,906,568	42,067,352	13,207,121	988,228	27,872,003	44,063,540	41,048,627	41,048,218	409	2,899,237	115,676	185,709	50,898,886	29,487,549	27,192,349	61,674	2,233,526	26,203,532
Jun	192,100,391	40,451,343	11,620,060	720,038	28,111,245	45,259,107	42,321,302	42,320,848	454	2,820,297	117,508	209,805	51,138,193	27,818,166	25,758,012	61,674	1,998,480	27,223,777
Jul	192,357,020	40,283,285	10,924,837	644,311	28,714,137	47,399,644	44,385,081	44,384,838	243	2,896,137	118,426	170,253	51,286,026	25,399,014	23,258,551	61,674	2,078,789	27,818,798
Aug	192,293,660	40,025,240	10,573,718	710,491	28,741,031	47,512,440	44,311,349	44,309,711	1,638	3,085,714	115,377	171,144	51,503,409	25,746,439	23,601,318	61,674	2,083,447	27,334,988
Sep	193,918,797	41,586,433	9,767,993	675,873	31,142,567	47,398,214	44,484,864	44,484,860	4	2,797,626	115,724	208,496	51,563,093	25,150,895	23,052,813	61,675	2,036,407	28,011,666
Oct	200,559,820	45,608,552	19,366,484	1,279,747	24,962,321	44,909,252	41,940,666	41,940,572	94	2,864,006	104,580	35,282	53,231,628	27,582,713	24,980,694	61,675	2,540,344	29,192,393
Nov	204,734,586	45,634,661	18,673,564	1,085,265	25,875,832	45,801,009	42,921,702	42,921,324	378	2,794,640	84,667	36,452	54,311,890	29,910,893	27,840,221	61,675	2,008,997	29,039,681
Dec	203,845,165	49,624,950	24,551,656	692,892	24,380,402	44,364,708	43,035,615	43,035,613	2	1,239,604	89,489	37,780	55,582,049	24,129,271	20,654,545	61,675	3,413,051	30,106,407
2008																		
Jan	210,645,593	45,074,935	19,602,236	630,239	24,842,460	49,539,273	46,695,106	46,694,785	321	2,761,813	82,354	35,161	56,301,857	32,034,626	29,452,007	61,675	2,520,944	27,659,741
Feb	212,359,614	45,677,526	18,599,568	578,117	26,499,841	52,285,441	49,416,806	49,416,009	797	2,792,221	76,414	57,366	57,079,974	27,877,703	25,881,303	61,675	1,934,725	29,381,604

Source: Commercial Banks

COMMERCIAL BANKS : LIABILITIES, CAPITAL AND RESERVES

(G$ THOUSAND)

Table 2.1 (b)

End of Period	Total Liabilities	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
1998	100,494,733	5,283,883	1,090,731	4,193,152	-	10,040,516	1,680,181	4,010,707	4,349,628	5,898,442	56,422,262	310,233	-	3,154,589	19,384,808
1999	104,127,717	4,662,897	767,983	3,894,914	-	7,270,542	3,789,090	3,301,907	179,545	5,796,269	62,152,230	76,972	-	2,692,217	21,476,590
2000	117,745,982	4,875,522	1,435,647	3,439,875	-	9,134,106	4,825,956	1,739,348	2,568,802	8,454,689	69,937,199	75,608	-	2,992,043	22,276,815
2001	124,325,837	4,190,114	1,268,314	2,921,800	-	7,643,860	3,783,884	1,892,619	1,967,357	8,008,540	76,682,347	62,239	-	5,016,241	22,722,496
2002	135,041,638	5,316,744	1,093,082	4,223,662	-	10,279,996	4,453,279	2,708,221	3,118,496	9,221,579	81,622,447	62,044	-	6,261,913	22,276,915
2003	134,996,502	4,892,078	850,048	4,042,030	-	11,988,950	5,070,966	2,403,226	4,514,758	9,853,680	86,841,777	61,674	-	6,703,710	14,654,633
2004	146,765,810	7,108,116	450,506	6,657,610	-	14,051,174	5,249,027	3,848,610	4,953,537	10,513,896	92,872,660	61,674	-	7,215,594	14,942,696
2005															
Mar	151,682,410	7,101,922	601,714	6,500,208	-	16,009,556	6,816,524	3,498,443	5,694,589	11,755,293	95,499,468	61,674	-	6,054,076	15,200,421
Jun	153,011,887	8,839,207	540,049	8,299,158	-	15,904,352	6,542,066	2,801,554	6,560,732	12,423,907	95,437,700	61,674	-	4,624,546	15,720,501
Sep	154,381,672	8,249,949	661,128	7,588,821	-	16,138,904	6,592,200	2,748,007	6,798,697	9,671,841	99,386,521	61,674	-	5,332,626	15,540,157
Dec	162,730,902	10,572,576	855,016	9,717,560	-	19,922,999	7,371,844	3,361,451	9,189,704	9,909,956	100,618,120	61,674	-	5,526,802	16,118,775
2006															
Mar	165,836,191	10,003,920	652,505	9,351,415	-	21,288,071	2,833,360	9,198,587	9,256,124	9,238,138	104,536,922	61,674	-	4,071,433	16,636,033
Jun	170,159,896	10,567,628	641,512	9,926,116	-	20,318,770	2,025,320	8,976,332	9,317,118	9,282,428	108,167,359	61,674	-	4,217,806	17,544,231
Sep	174,452,240	10,267,092	415,620	9,851,472	-	20,464,669	2,103,452	9,042,253	9,318,964	8,535,125	113,294,728	61,674	-	3,951,268	17,877,684
Dec	180,216,127	10,836,777	761,491	10,075,286	-	21,432,413	2,945,704	9,119,988	9,366,721	8,539,591	114,585,656	61,674	-	7,015,384	17,744,632
2007															
Jan	185,732,212	12,917,691	1,110,033	11,807,658	-	22,531,276	2,902,203	9,636,591	9,992,482	7,602,396	118,589,388	61,674	-	5,888,207	18,141,580
Feb	188,512,647	12,941,471	1,427,485	11,513,986	-	22,622,061	2,440,679	10,182,509	9,998,873	7,137,004	120,498,328	61,674	-	6,769,786	18,482,323
Mar	186,671,746	12,447,112	988,747	11,458,365	-	21,326,209	2,396,249	9,714,221	9,215,739	7,782,250	120,253,289	61,674	-	6,288,715	18,512,497
Apr	192,688,376	13,207,662	971,988	12,235,674	-	22,337,697	3,144,441	10,005,079	9,188,177	9,445,162	122,159,585	61,674	-	6,426,689	19,049,907
May	192,906,568	12,031,906	812,941	11,218,965	-	22,963,413	3,117,517	10,690,201	9,155,695	8,814,277	124,102,564	61,674	-	5,447,050	19,485,684
Jun	192,100,391	11,735,057	569,074	11,165,983	-	23,616,743	2,972,328	11,405,112	9,239,303	8,737,881	123,376,543	61,674	-	5,341,968	19,230,525
Jul	192,357,020	9,910,926	695,808	9,215,118	-	23,503,617	3,045,810	11,329,398	9,128,409	8,366,460	124,355,129	61,674	-	6,357,994	19,801,220
Aug	192,293,660	9,420,251	629,585	8,790,666	-	23,908,524	2,974,016	11,819,488	9,115,020	8,430,510	124,673,759	61,674	-	5,485,395	20,313,547
Sep	193,918,797	9,696,505	602,113	9,094,392	-	23,461,727	3,830,510	10,297,281	9,333,936	8,725,271	126,041,218	61,674	-	5,565,328	20,367,074
Oct	200,559,820	10,686,512	517,455	10,169,057	-	25,552,136	3,861,211	12,288,518	9,402,407	8,525,202	129,309,524	61,674	-	5,942,667	20,482,105
Nov	204,734,586	11,323,795	467,129	10,856,666	-	25,037,584	3,939,292	11,764,146	9,334,146	8,521,256	133,026,774	61,674	-	5,889,801	20,873,702
Dec	203,845,165	11,169,120	714,191	10,454,929	-	24,862,530	4,302,450	11,162,399	9,397,681	9,334,233	131,001,549	61,674	-	6,602,028	20,814,031
2008															
Jan	210,645,593	10,986,674	743,803	10,242,871	-	28,087,680	5,954,053	12,626,040	9,507,587	9,804,459	134,696,582	61,674	-	5,617,574	21,390,950
Feb	212,359,614	11,367,569	1,264,278	10,103,291	-	27,823,412	5,856,528	12,427,993	9,538,891	10,332,922	134,264,739	61,674	-	6,340,106	22,169,192

Source: Commercial Banks

COMMERCIAL BANKS: TOTAL DEPOSITS

(G$ Million)

Table 2.2

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1998	76554.4	72361.2	10040.5	6029.8	1680.2	248.1	4101.6	4010.7	56422.3	6943.5	49478.7	5898.4	429.1	5469.4	4193.2
1999	77552.8	73657.9	5709.4	3316.6	3217.9	80.3	18.4	2392.8	62152.2	7955.8	54196.4	5796.3	1528.6	4267.7	3894.9
2000	90965.9	87526.0	9134.1	7394.8	4826.0	110.4	2458.4	1739.3	69937.2	13165.3	56771.9	8454.7	1006.5	7448.2	3439.9
2001	95256.5	92334.7	7643.9	5751.2	3783.9	263.5	1703.9	1892.6	76682.3	13967.2	62715.1	8008.5	608.3	7400.3	2921.8
2002	105347.7	101124.0	10280.0	7571.8	4453.3	196.5	2922.0	2708.2	81622.4	16407.2	65215.3	9221.6	526.8	8694.8	4223.7
2003	112726.4	108684.4	11989.0	9585.7	5071.0	144.7	4370.0	2403.2	86841.8	18500.8	68341.0	9853.7	863.4	8990.3	4042.0
2004	124095.3	117437.7	14051.2	10202.6	5249.0	147.8	4805.7	3848.6	92872.7	15016.6	77856.1	10513.9	1165.5	9348.4	6657.6
2005															
Mar	129764.5	123264.3	16009.6	12511.1	6816.5	203.8	5490.8	3498.4	95499.5	16108.6	79390.9	11755.3	779.1	10976.2	6500.2
Jun	132065.1	123766.0	15904.4	13102.8	6542.1	194.0	6366.8	2801.6	95437.7	14406.1	81031.6	12423.9	1009.9	11414.1	8299.2
Sep	132786.1	125197.3	16138.9	13390.9	6592.2	192.0	6606.7	2748.0	99386.5	15404.9	83981.6	9671.8	1061.7	8610.1	7588.8
Dec	140168.6	130451.1	19923.0	16561.5	7371.8	247.8	8941.9	3361.5	100618.1	15316.5	85301.7	9910.0	1112.2	8797.7	9717.6
2006															
Mar	144414.5	135063.1	21288.1	12089.5	2833.4	516.6	8739.5	9198.6	104536.9	16554.3	87982.7	9238.1	1161.1	8077.0	9351.4
Jun	147694.7	137768.6	20318.8	11342.4	2025.3	395.4	8921.7	8976.3	108167.4	16801.3	91366.1	9282.4	1244.1	8038.3	9926.1
Sep	152146.0	142294.5	20464.7	11422.4	2103.5	348.1	8970.8	9042.3	113294.7	18409.2	94885.6	8535.1	1298.0	7237.2	9851.5
Dec	154632.9	144557.7	21432.4	12312.4	2945.7	298.1	9068.6	9120.0	114585.7	18332.8	96252.9	8539.6	1348.5	7191.1	10075.3
2007															
Jan	160530.7	148723.1	22531.3	12894.7	2902.2	509.0	9483.5	9636.6	118589.4	21379.4	97210.0	7602.4	782.6	6819.8	11807.7
Feb	161771.4	150257.4	22622.1	12439.6	2440.7	537.4	9461.5	10182.5	120498.3	21385.8	99112.5	7137.0	710.0	6427.0	11514.0
Mar	160820.1	149361.7	21326.2	11612.0	2396.2	393.9	8821.9	9714.2	120253.3	21211.8	99041.5	7782.3	616.2	7166.1	11458.4
Apr	166178.1	153942.4	22337.7	12332.6	3144.4	402.2	8786.0	10005.1	122159.6	21539.4	100620.2	9445.2	473.7	8971.4	12235.7
May	167099.2	155880.3	22963.4	12273.2	3117.5	316.7	8839.0	10690.2	124102.6	22050.2	102052.3	8814.3	487.9	8326.4	11219.0
Jun	166897.2	155731.2	23616.7	12211.6	2972.3	341.9	8897.4	11405.1	123376.5	20602.9	102773.7	8737.9	535.7	8202.2	11166.0
Jul	165440.3	156225.2	23503.6	12174.2	3045.8	344.9	8783.5	11329.4	124355.1	21448.1	102907.0	8366.5	553.5	7813.0	9215.1
Aug	165803.5	157012.8	23908.5	12089.0	2974.0	303.4	8811.6	11819.5	124673.8	21696.9	102976.8	8430.5	565.3	7865.2	8790.7
Sep	167322.6	158228.2	23461.7	13164.4	3830.5	318.1	9015.8	10297.3	126041.2	20223.7	105817.6	8725.3	577.4	8147.9	9094.4
Oct	173555.9	163386.9	25552.1	13263.6	3861.2	337.3	9065.1	12288.5	129309.5	23426.2	105883.4	8525.2	586.1	7939.1	10169.1
Nov	177442.3	166585.6	25037.6	13273.4	3939.3	296.0	9038.1	11764.1	133026.8	25259.4	107767.4	8521.3	594.1	7927.1	10856.7
Dec	175653.2	165198.3	24862.5	13700.1	4302.5	282.3	9115.4	11162.4	131001.5	21872.0	109129.6	9334.2	875.7	8458.5	10454.9
2008															
Jan	182831.6	172588.7	28087.7	15461.6	5954.1	326.8	9180.8	12626.0	134696.6	23660.7	111035.9	9804.5	896.2	8908.2	10242.9
Feb	182524.4	172421.1	27823.4	15395.4	5856.5	338.9	9200.0	12428.0	134264.7	22225.7	112039.0	10332.9	896.1	9436.8	10103.3

Source: Commercial Banks

COMMERCIAL BANKS: DEMAND DEPOSITS
(G$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1998	9312.8	7827.7	1727.8	715.0	544.7	139.8	30.5	1012.7	5547.3	3169.3	2378.0	552.7	195.2	357.5	1485.0
1999	12617.2	10692.9	3309.4	1561.6	875.8	16.9	16.9	838.8	6720.5	3548.0	3172.5	662.9	119.1	543.9	1924.3
2000	14039.3	12461.5	2507.3	1593.5	1497.3	40.7	55.5	913.8	9318.7	6166.3	3152.4	635.5	151.7	483.8	1577.8
2001	13489.3	11975.4	2852.6	1659.6	1556.3	82.6	20.8	1193.0	8454.3	5117.9	3336.4	668.5	104.5	564.0	1513.9
2002	15864.3	14039.8	3627.7	1981.2	1845.8	98.7	36.7	1646.5	9839.9	6095.8	3744.1	572.2	40.6	531.6	1824.6
2003	17821.0	15874.1	3355.7	2107.8	1973.7	70.0	64.0	1248.0	11375.3	7455.8	3919.5	1143.1	437.0	706.0	1946.9
2004	23171.4	19042.9	4318.9	2398.8	2215.7	70.6	112.5	1920.1	12984.4	9469.6	3514.8	1739.5	652.7	1086.8	4128.5
2005															
Mar	26838.4	23385.2	5008.7	2806.0	2569.5	125.8	110.7	2202.7	14524.5	9901.9	4622.7	3852.0	353.3	3498.7	3453.2
Jun	27582.7	22468.4	4690.7	2862.2	2677.1	116.6	68.5	1828.5	13986.9	9316.3	4670.6	3790.8	79.3	3711.5	5114.3
Sep	25215.4	20895.3	4195.4	2533.5	2309.6	113.9	110.1	1661.9	14780.0	10279.0	4501.0	1919.9	128.1	1791.8	4320.1
Dec	26847.2	20521.9	4590.6	3200.6	2907.4	170.4	122.8	1390.0	14445.6	9815.4	4630.2	1485.6	175.7	1309.9	6325.3
2006															
Mar	27701.4	21369.1	4718.7	2022.3	1445.3	436.3	140.6	2696.5	15481.5	10481.0	5000.5	1168.8	115.5	1053.3	6332.4
Jun	29447.2	22526.0	4658.3	1505.6	1057.5	314.8	133.3	3152.7	16502.5	10882.3	5620.2	1365.2	198.3	1166.9	6921.2
Sep	31323.8	24613.4	4698.1	1462.8	1065.3	266.8	130.6	3235.3	18838.4	12550.4	6288.0	1076.9	155.8	921.1	6710.4
Dec	32220.8	25421.8	5372.0	1489.3	1152.7	215.7	120.9	3882.7	18878.9	12235.9	6643.0	1170.9	196.2	974.6	6799.0
2007															
Jan	35220.1	27415.1	5841.3	1964.0	1443.3	418.9	101.8	3877.3	20559.4	13952.4	6606.9	1014.5	137.8	876.7	7805.0
Feb	35064.4	27270.0	5688.3	1650.5	1133.5	449.6	67.4	4037.8	20599.4	13795.2	6804.2	982.3	164.1	818.2	7794.3
Mar	33695.5	26571.4	5545.5	1581.1	1122.5	305.5	153.2	3964.4	20132.3	13338.6	6793.7	893.7	69.3	824.3	7124.1
Apr	35869.6	27931.4	5372.8	1593.6	1200.3	316.0	77.3	3779.3	20513.5	13889.3	6624.2	2045.1	45.9	1999.2	7938.1
May	34327.8	26886.9	5900.4	1597.3	1249.8	228.6	118.9	4303.2	19795.4	13322.0	6473.5	1191.0	59.0	1132.0	7440.9
Jun	34742.5	27391.2	6844.8	1600.2	1196.7	252.9	150.6	5244.6	19332.2	12763.0	6569.2	1214.2	109.7	1104.5	7351.3
Jul	33300.0	27572.7	6512.4	1755.9	1375.0	255.3	125.6	4756.6	20065.6	13542.3	6523.4	994.7	123.4	871.3	5727.3
Aug	34157.4	28885.6	6950.5	1744.2	1421.1	212.9	110.2	5206.3	21082.6	14770.1	6312.5	852.5	138.5	714.0	5271.7
Sep	33861.6	28396.3	7189.9	1812.3	1490.6	227.5	94.2	5377.6	20300.0	13965.3	6334.7	906.5	151.4	755.1	5465.3
Oct	35715.9	29955.7	6424.0	1769.9	1412.7	236.6	120.6	4654.1	22596.7	15910.2	6686.5	935.0	158.9	776.1	5760.2
Nov	38330.6	31851.1	6721.1	1614.6	1293.2	200.9	120.5	5106.6	24204.9	17448.8	6756.1	925.1	165.3	759.8	6479.6
Dec	36809.7	30074.1	6931.7	1888.1	1614.9	181.6	91.5	5043.6	21842.8	15063.1	6779.8	1299.6	126.3	1173.3	6735.6
2008															
Jan	38976.2	32662.6	8476.9	1977.4	1630.7	219.7	127.0	6499.4	23401.7	16093.7	7308.0	784.0	144.6	639.4	6313.6
Feb	37207.5	31222.1	7978.6	2195.0	1833.4	236.4	125.3	5783.5	22107.6	14561.7	7545.9	1136.0	147.2	988.7	5985.4

Source: Commercial Banks

COMMERCIAL BANKS: TIME DEPOSITS
(G$Million)

Table 2.4

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1998	25848.7	25006.2	3288.6	2555.8	592.0	95.2	1868.6	732.8	17047.5	1771.4	15276.1	4670.2	187.8	4482.4	842.5
1999	25579.1	24818.3	1163.1	899.3	881.5	16.3	1.5	263.8	18885.4	2287.2	16598.2	4769.8	1403.5	3366.3	760.8
2000	33249.1	32615.6	4128.5	3848.7	1429.0	16.7	2402.9	279.9	21013.7	3545.2	17468.5	7473.4	854.6	6618.8	633.5
2001	33133.8	32754.2	3062.0	3005.5	1239.7	82.7	1683.1	56.6	23188.3	3844.9	19343.4	6503.9	503.3	6000.7	379.5
2002	33798.4	32702.5	4849.7	4354.8	1427.4	42.1	2885.2	494.9	20308.8	3413.5	16895.3	7544.0	486.2	7057.8	1095.9
2003	33379.5	32351.1	6137.3	5921.0	1648.3	17.5	4255.2	216.3	18624.3	3114.2	15510.1	7589.5	0.8	7588.7	1028.4
2004	30520.2	29412.0	7131.9	6973.3	2360.6	21.4	4591.3	158.6	15051.6	2002.3	13049.2	7228.5	86.9	7141.5	1108.2
2005															
Mar	30100.9	29039.2	8110.4	7926.8	2552.6	21.4	5352.8	183.6	14799.2	1986.7	12812.5	6129.5	0.0	6129.5	1061.7
Jun	31392.1	30357.6	9069.4	8908.8	2766.5	21.5	6120.8	160.6	14219.6	2020.5	12199.1	7068.6	502.1	6566.6	1034.5
Sep	31563.4	30526.4	9452.1	9290.7	2901.0	21.5	6368.2	161.4	15016.5	2131.3	12885.2	6057.8	502.3	5555.5	1037.0
Dec	33899.3	32943.1	12103.3	11941.1	3103.7	21.5	8815.8	162.2	14349.0	2178.4	12170.7	6490.8	502.3	5988.4	956.2
2006															
Mar	33741.5	32853.9	12032.7	8864.8	247.7	21.6	8595.6	3167.9	14390.4	2104.0	12286.5	6430.8	608.7	5822.0	887.7
Jun	33219.6	32359.7	12402.2	9052.5	245.8	21.6	8785.1	3349.7	13920.3	1903.2	12017.1	6037.2	603.2	5434.0	859.9
Sep	33929.0	33023.6	12693.0	9100.7	246.3	17.6	8836.8	3592.3	14689.0	1961.5	12727.6	5641.6	700.0	4941.6	905.5
Dec	33812.6	32929.0	12133.4	9208.6	246.7	17.7	8944.3	2924.8	15053.9	1908.7	13145.2	5741.7	707.5	5034.1	883.6
2007															
Jan	34386.9	33513.8	12923.3	9892.5	496.7	17.7	9378.1	3030.8	15041.8	1985.5	13056.2	5548.7	500.0	5048.7	873.1
Feb	34534.0	33661.7	13262.9	9945.2	537.2	17.7	9390.4	3317.7	14970.4	2017.4	12953.0	5428.4	401.1	5027.4	872.2
Mar	34259.4	33398.8	12672.7	9203.5	520.9	17.7	8665.0	3469.2	14910.0	2040.7	12869.3	5816.2	401.2	5415.0	860.5
Apr	34417.3	33563.6	12790.2	9223.4	500.8	17.7	8704.9	3566.8	14906.1	2023.4	12882.7	5867.3	402.2	5465.2	853.7
May	35214.4	34364.6	12850.2	9205.8	471.7	17.7	8716.4	3644.4	15250.4	2066.6	13183.7	6264.0	403.2	5860.8	849.9
Jun	35265.3	34429.6	13116.1	9232.5	471.9	17.6	8743.0	3883.6	14890.8	1810.7	13080.1	6422.7	400.2	6022.5	835.7
Jul	35692.8	34868.8	13130.9	9143.6	472.0	17.6	8654.0	3987.3	15146.3	2001.5	13144.8	6591.6	404.3	6187.3	824.0
Aug	35824.5	35003.9	13298.3	9188.0	473.0	17.6	8697.4	4110.2	14898.0	1744.2	13153.8	6807.6	401.0	6406.7	820.6
Sep	35419.0	34598.2	12382.5	9408.3	473.1	17.6	8917.6	2974.2	15295.1	1883.7	13411.4	6920.6	400.1	6520.5	820.8
Oct	35974.4	35164.2	12949.0	9431.3	473.2	17.6	8940.5	3517.7	15394.5	1886.6	13507.9	6820.6	401.2	6419.4	810.2
Nov	36229.8	35420.1	13556.7	9505.1	574.0	17.6	8913.5	4051.5	15055.7	1859.4	13196.3	6807.8	402.9	6404.8	809.7
Dec	37190.6	36394.7	13921.1	9611.4	574.0	17.6	9019.7	4309.8	15582.9	1901.5	13681.5	6890.6	703.4	6187.2	795.9
2008															
Jan	38711.0	37916.2	14063.0	9650.4	583.2	17.6	9049.6	4412.6	15799.6	1881.6	13918.0	8053.6	705.6	7348.0	794.8
Feb	39588.5	38787.9	14306.4	9672.1	584.0	17.7	9070.4	4634.3	16428.4	1884.2	14544.3	8053.1	702.8	7350.3	800.6

Source: Commercial Banks

COMMERCIAL BANKS: SAVINGS DEPOSITS
(G$Million)

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1998	41392.9	39527.2	5024.2	2758.9	543.4	13.0	2,202.5	2265.2	33827.5	2002.8	31824.6	675.6	46.1	629.5	1865.6
1999	40917.6	39707.8	2798.0	1507.8	1460.6	47.1	-	1290.3	36546.3	2120.6	34425.7	363.5	6.0	357.5	1209.8
2000	43677.4	42448.9	2498.3	1952.6	1899.7	53.0	0.0	545.7	39604.8	3453.9	36150.9	345.8	0.3	345.5	1228.5
2001	48633.5	47605.1	1729.2	1086.1	987.9	98.2	-	643.1	45039.8	5004.5	40035.4	836.1	0.5	835.6	1028.4
2002	55684.9	54381.7	1802.6	1235.8	1180.1	55.7	-	566.8	51473.8	6897.8	44575.9	1105.3	0.0	1105.3	1303.2
2003	61526.0	60459.2	2496.0	1557.0	1449.0	57.2	50.8	939.0	56842.2	7930.8	48911.4	1121.1	425.6	695.5	1066.7
2004	70403.7	68982.9	2600.3	830.4	672.7	55.8	101.9	1769.9	64836.7	3544.6	61292.1	1545.9	425.9	1120.0	1420.9
2005															
Mar	72825.2	70839.9	2890.5	1778.3	1694.5	56.5	27.3	1112.2	66175.7	4220.1	61955.7	1773.7	425.8	1348.0	1985.3
Jun	73090.3	70939.9	2144.3	1331.8	1098.4	55.9	177.5	812.5	67231.2	3069.4	64161.8	1564.5	428.5	1136.0	2150.3
Sep	76007.3	73775.6	2491.4	1566.7	1381.6	56.7	128.4	924.7	69590.0	2994.6	66595.4	1694.2	431.3	1262.9	2231.7
Dec	79422.2	76986.1	3229.2	1419.9	1360.7	55.9	3.3	1809.3	71823.4	3322.7	68500.7	1933.5	434.2	1499.4	2436.0
2006															
Mar	82971.6	80840.2	4536.6	1202.4	1140.3	58.7	3.4	3334.2	74665.0	3969.3	70695.7	1638.6	436.9	1201.6	2131.4
Jun	85027.9	82882.9	3258.3	784.4	722.0	59.0	3.4	2473.9	77744.5	4015.9	73728.7	1880.1	442.7	1437.4	2145.0
Sep	86893.2	84657.5	3073.6	859.0	791.9	63.6	3.4	2214.6	79767.3	3897.3	75870.0	1816.7	442.2	1374.5	2235.6
Dec	88599.5	86206.9	3927.0	1614.5	1546.3	64.8	3.4	2312.5	80652.8	4188.2	76464.7	1627.1	444.8	1182.3	2392.6
2007															
Jan	90923.6	87794.1	3766.6	1038.2	962.2	72.5	3.6	2728.5	82988.3	5441.4	77546.9	1039.2	144.8	894.4	3129.5
Feb	92173.1	89325.6	3670.8	843.8	770.0	70.1	3.7	2827.0	84928.5	5573.3	79355.3	726.3	144.8	581.5	2847.4
Mar	92865.3	89391.5	3108.0	827.4	752.9	70.7	3.7	2280.6	85211.1	5832.6	79378.5	1072.4	145.6	926.8	3473.7
Apr	95891.3	92447.4	4174.7	1515.7	1443.4	68.5	3.7	2659.0	86740.0	5626.7	81113.2	1532.7	25.6	1507.1	3443.9
May	97557.0	94628.8	4212.8	1470.2	1396.0	70.4	3.8	2742.6	89056.8	6661.7	82395.1	1359.2	25.6	1333.6	2928.2
Jun	96889.4	93910.4	3655.8	1379.0	1303.8	71.4	3.8	2276.8	89153.5	6029.2	83124.4	1101.0	25.8	1075.2	2979.1
Jul	96447.5	93783.7	3860.3	1274.8	1198.9	71.9	4.0	2585.6	89143.2	5904.3	83238.8	780.2	25.8	754.4	2663.9
Aug	95821.6	93123.2	3659.7	1156.8	1079.9	72.9	4.0	2503.0	88693.1	5182.6	83510.5	770.4	25.8	744.6	2698.3
Sep	98042.0	95233.7	3889.4	1943.9	1866.9	73.0	4.0	1945.6	90446.1	4374.7	86071.4	898.2	25.9	872.3	2808.3
Oct	101865.7	98267.0	6179.1	2062.4	1975.3	83.1	4.1	4116.8	91318.3	5629.4	85688.9	769.5	25.9	743.6	3598.7
Nov	102881.9	99314.4	4759.8	2153.7	2072.1	77.5	4.1	2606.1	93766.2	5951.2	87815.0	788.4	25.9	762.5	3567.4
Dec	101653.0	98729.5	4009.7	2200.7	2113.5	83.0	4.2	1809.0	93575.8	4907.4	88668.3	1144.0	46.1	1098.0	2923.4
2008															
Jan	105144.4	102009.9	5547.8	3833.8	3740.2	89.4	4.2	1714.0	95495.2	5685.4	89809.8	966.8	46.1	920.8	3134.5
Feb	105728.3	102411.0	5538.5	3528.3	3439.1	84.9	4.3	2010.2	95728.7	5779.8	89948.9	1143.9	46.1	1097.8	3317.3

Source: Commercial Banks

COMMERCIAL BANKS: TIME DEPOSITS BY MATURITY
(G$ Million)

Table 2.6

End Of Period	Up To 3 Months	Exceeding 3 & Up To 6 Months	Exceeding 6 & Up To 9 Months	Up To 12 Months	Exceeding 12 Months	Total
1998	17020.6	5151.1	2.8	3655.0	19.2	25848.7
1999	14820.6	3906.5	1475.3	4715.0	661.7	25579.1
2000	16979.5	5389.5	14.0	9844.4	1021.6	33249.1
2001	16307.9	4547.0	79.7	10022.0	2177.2	33133.8
2002	15645.2	4609.1	318.6	11116.5	2109.1	33798.4
2003						
Mar	15451.0	4934.5	9.7	10492.1	2045.0	32932.4
Jun	15787.7	4689.7	104.3	11202.1	2020.0	33803.8
Sep	14915.1	4843.2	128.2	11970.8	1335.0	33192.2
Dec	13909.0	5502.0	71.9	12528.3	1368.3	33379.5
2004						
Mar	13626.1	5127.8	352.4	12472.3	1424.7	33003.3
Jun	13176.4	3896.1	458.1	13219.1	1096.2	31845.9
Sep	13115.1	4127.2	181.9	12492.2	1089.9	31006.3
Dec	12760.7	4553.8	32.3	12359.1	814.3	30520.2
2005						
Mar	11903.8	4122.1	5.8	13158.3	910.8	30100.9
Jun	11251.3	3806.2	326.7	15103.0	904.8	31392.1
Sep	12431.4	3865.7	71.2	12238.4	2956.8	31563.4
Dec	11434.3	4070.2	85.3	15305.8	3003.8	33899.3
2006						
Mar	11860.3	4193.4	103.7	14550.7	3033.3	33741.5
Jun	12270.4	3965.9	98.8	13791.7	3092.7	33219.6
Sep	12817.7	3890.4	79.9	13971.3	3169.8	33929.0
Dec	11839.9	4594.3	144.0	14112.3	3122.1	33812.6
2007						
Jan	11702.7	4419.3	171.5	14905.1	3188.3	34386.9
Feb	11906.3	4396.5	174.0	14875.6	3181.5	34534.0
Mar	11897.6	4417.2	176.0	14594.3	3174.3	34259.4
Apr	12254.0	4387.0	176.2	14437.8	3162.2	34417.3
May	12464.9	4351.8	175.8	14978.3	3243.5	35214.4
Jun	12437.8	4409.9	174.0	15016.0	3227.5	35265.3
Jul	12729.4	4437.8	168.8	15118.4	3238.4	35692.8
Aug	12675.6	4569.3	107.1	15206.1	3266.4	35824.5
Sep	11607.3	4603.9	49.5	15704.0	3454.4	35419.0
Oct	11829.6	4992.1	20.6	17251.9	1880.1	35974.4
Nov	11878.1	5014.1	19.0	17436.4	1882.2	36229.8
Dec	12519.5	5241.3	18.7	17372.9	2038.3	37190.6
2008						
Jan	12536.3	5311.1	13.5	18748.5	2101.7	38711.0
Feb	13268.0	5501.0	27.1	18716.6	2075.8	39588.5

Source: Commercial Banks

COMMERCIAL BANKS: DEBITS AND CREDITS ON SAVINGS ACCOUNTS
(G$ Million)

Table 2.7

Period	Savings Deposits At Beg. Of Period	Credits	Debits	Net Credits (+) Or Debits (-)	Interest Accrued/ Credited To Acc. During The Period	Savings Deposits at end of Period
		On Savings Acc. During The Period				
1998	40108.9	11735.7	10703.1	1032.6	251.4	41392.9
1999	39322.6	16112.8	14675.7	1437.1	157.9	40917.6
2000	43787.8	10022.0	10330.3	-308.3	197.9	43677.4
2001	47453.2	14021.6	13014.9	1006.7	173.7	48633.5
2002	53913.0	17222.8	15603.1	1619.8	152.2	55684.9
2003						
Mar	57883.4	16624.0	16957.2	-333.3	390.0	57940.2
Jun	58651.2	18138.0	19057.6	-919.6	487.3	58219.0
Sep	59460.9	18898.0	18663.5	234.5	428.6	60124.0
Dec	61792.4	20283.0	20798.3	-515.4	248.9	61526.0
2004						
Mar	63327.7	21987.9	21329.5	658.3	507.3	64493.4
Jun	65212.0	25970.2	25888.1	81.9	628.4	65922.5
Sep	65454.6	26372.8	26169.6	203.2	823.4	66481.2
Dec	68433.5	25707.5	23977.3	1730.2	240.0	70403.7
2005						
Mar	72350.8	25518.1	25554.5	-36.4	510.8	72825.2
Jun	72773.3	21983.8	21822.1	161.7	155.3	73090.3
Sep	74441.3	22358.2	21199.6	1158.6	407.4	76007.3
Dec	77179.3	26246.7	24171.8	2075.0	167.9	79422.2
2006						
Mar	81248.0	27488.1	26192.6	1295.5	428.1	82971.6
Jun	84724.0	28681.4	28555.3	126.1	177.8	85027.9
Sep	85771.5	29623.5	28949.3	674.2	447.4	86893.2
Dec	88742.2	31616.0	31979.9	-363.8	221.2	88599.5
2007						
Jan	88599.5	35288.2	32990.3	2297.9	26.2	90923.6
Feb	90923.6	101014.0	99787.8	1226.2	23.2	92173.1
Mar	92173.1	35532.0	35233.4	298.6	393.6	92865.3
Apr	92865.3	34209.9	31409.1	2800.8	225.2	95891.3
May	95891.3	32936.4	31271.3	1665.1	0.6	97557.0
Jun	97557.0	31575.4	32517.9	-942.5	274.9	96889.4
Jul	96889.4	32945.5	33388.9	-443.4	1.5	96447.5
Aug	96447.5	34095.7	34724.1	-628.4	2.5	95821.6
Sep	95821.6	32545.9	30763.6	1782.3	438.1	98042.0
Oct	98042.0	35781.4	32678.7	3102.7	721.0	101865.7
Nov	101865.7	33418.9	32403.7	1015.2	1.0	102881.9
Dec	102881.9	32336.5	33753.8	-1417.2	188.4	101653.0
2008						
Jan	101653.0	29938.5	26455.5	3483.0	8.4	105144.4
Feb	105144.4	32229.3	31655.0	574.3	9.7	105728.3

Source: Commercial Banks

COMMERCIAL BANKS : DEBITS AND CLEARING BALANCES
(G$ MILLION)

DEBITS ON CHEQUING ACCOUNTS

Table 2.8

Period	Debits
1998	881,453
1999	1,186,599
2000	1,393,131
2001	1,317,397
2002	103,269
2003	
Mar	98,909
Jun	96,104
Sep	101,567
Dec	110,920
2004	
Mar	109,478
Jun	109,613
Sep	111,541
Dec	159,657
2005	
Mar	152,684
Jun	164,857
Sep	183,630
Dec	167,641
2006	
Mar	189,629
Jun	172,242
Sep	195,559
Dec	194,351
2007	
Jan	206,595
Feb	196,399
Mar	217,974
Apr	199,970
May	237,337
Jun	231,633
Jul	229,145
Aug	226,891
Sep	209,247
Oct	241,203
Nov	218,380
Dec	215,212
2008	
Jan	255,922
Feb	228,153

CLEARING BALANCES

Table 2.9

Period	Clearings 1)
1998	70,059
1999	91,752
2000	107,599
2001	106,865
2002	10,969
2003	
Mar	9,707
Jun	9,179
Sep	9,447
Dec	16,312
2004	
Mar	10,012
Jun	9,589
Sep	9,798
Dec	13,049
2005	
Mar	11,046
Jun	11,537
Sep	11,275
Dec	12,555
2006	
Mar	11,446
Jun	11,709
Sep	11,282
Dec	13,692
2007	
Jan	14,114
Feb	10,801
Mar	13,183
Apr	13,865
May	14,324
Jun	13,138
Jul	14,118
Aug	13,973
Sep	13,237
Oct	14,242
Nov	16,666
Dec	17,509
2008	
Jan	16,540
Feb	13,340

Sources : Bank of Guyana and Commercial Banks

1) Data reflect normal clearings at the Bank of Guyana. This excludes the returns of normal clearings, high value items and clearings done at the 4 regional clearings house facilities.

COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES

(G$ Million)

Table 2.10

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't[1]								
1998	50048.2	49478.1	410.8	0.6	0.6	0.0	410.2	48872.2	38925.4	9946.8	195.1	29.8	165.3	570.1
1999	53885.0	53465.4	730.8	47.9	0.2	47.6	683.0	52166.0	41704.3	10461.7	568.6	-	568.6	419.6
2000	54660.3	53896.9	458.8	39.2	0.0	39.2	419.6	52778.3	43621.7	9156.6	659.7	0.0	659.7	763.4
2001	52432.9	51130.7	852.8	1.2	-	1.2	851.6	49814.2	41052.8	8761.5	463.7	-	463.7	1302.1
2002	50473.6	48922.6	816.8	9.3	2.2	7.1	807.5	47381.8	38308.3	9073.5	723.9	-	723.9	1551.1
2003	41738.4	40262.2	885.2	63.4	1.2	62.2	821.7	38521.6	29696.1	8825.5	855.5	-	855.5	1476.2
2004	38136.7	36579.6	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	490.0	-	490.0	1557.2
2005														
Mar	38097.5	36643.3	1727.0	53.3	0.2	53.1	1673.6	34477.5	26045.0	8432.5	438.9	-	438.9	1454.2
Jun	40157.0	38685.6	2427.3	60.4	0.5	59.9	2366.9	35804.5	27071.9	8732.7	453.8	-	453.8	1471.3
Sep	40739.9	39005.9	2878.8	37.1	0.3	36.8	2841.7	35651.3	26586.4	9065.0	475.7	-	475.7	1734.1
Dec	40337.1	38906.9	1572.1	86.6	5.4	81.2	1485.5	36802.3	26499.3	10303.0	532.5	-	532.5	1430.2
2006														
Mar	42469.4	41016.2	2862.0	2.8	0.9	2.0	2859.2	37781.7	27583.8	10197.9	372.5	-	372.5	1453.2
Jun	45584.7	43862.3	3509.8	55.8	4.0	51.8	3453.9	40041.0	29544.4	10496.6	311.5	-	311.5	1722.5
Sep	44424.3	43261.7	2594.4	126.6	14.4	112.2	2467.9	40392.7	29205.2	11187.5	274.6	-	274.6	1162.6
Dec	45968.8	44603.2	1057.9	91.3	0.5	90.8	966.6	43109.0	30595.7	12513.3	436.4	-	436.4	1365.6
2007														
Jan	46758.4	45651.6	2341.7	112.9	7.5	105.3	2228.9	43037.8	30648.0	12389.8	272.1	-	272.1	1106.8
Feb	47594.9	46515.4	2670.8	112.3	5.7	106.6	2558.5	43594.8	30943.9	12650.9	249.8	-	249.8	1079.5
Mar	48571.4	47668.4	2974.9	119.1	0.9	118.2	2855.7	44446.9	31402.3	13044.5	246.6	-	246.6	903.1
Apr	49139.9	47975.1	3001.3	127.7	1.7	126.0	2873.7	44756.4	31439.1	13317.3	217.3	-	217.3	1164.8
May	48718.6	47730.4	3015.3	116.1	0.4	115.7	2899.2	44529.3	30900.4	13629.0	185.7	-	185.7	988.2
Jun	48739.9	48019.9	2938.3	118.0	0.5	117.5	2820.3	44871.8	30774.1	14097.8	209.8	-	209.8	720.0
Jul	48851.3	48207.0	3014.8	118.7	0.2	118.4	2896.1	45021.9	30640.0	14381.9	170.3	-	170.3	644.3
Aug	49356.3	48645.8	3202.7	117.0	1.6	115.4	3085.7	45271.9	30521.7	14750.2	171.1	-	171.1	710.5
Sep	49634.0	48958.2	2913.4	115.7	0.0	115.7	2797.6	45836.3	30975.4	14860.9	208.5	-	208.5	675.9
Oct	51796.4	50516.7	2968.7	104.7	0.1	104.6	2864.0	47512.7	32003.6	15509.1	35.3	-	35.3	1279.7
Nov	52621.9	51536.6	2879.7	85.0	0.4	84.7	2794.6	48620.5	32249.7	16370.8	36.5	-	36.5	1085.3
Dec	52021.3	51328.4	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	37.8	-	37.8	692.9
2008														
Jan	52956.7	52326.5	2844.5	82.7	0.3	82.4	2761.8	49446.8	33071.8	16375.0	35.2	-	35.2	630.2
Feb	53698.1	53120.0	2869.4	77.2	0.8	76.4	2792.2	50193.2	33939.4	16253.8	57.4	-	57.4	578.1

Source: Commercial Banks

Note: Loans and Advances do not include Real Estate Mortgage Loans.

[1] Other Govt. consists of Local Government and NIS.

COMMERCIAL BANKS: DEMAND LOANS AND ADVANCES

(G$ Million)

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't [1]								
1998	32419.5	32132.8	358.0	0.2	0.2	-	357.8	31586.9	26406.6	5180.2	188.0	29.8	158.2	286.7
1999	34959.1	34591.5	640.8	47.9	0.2	47.6	593.0	33929.5	27367.8	6561.7	21.2	-	21.2	367.7
2000	33058.4	32446.6	368.0	39.2	0.0	39.2	328.8	31888.0	26090.7	5797.4	190.6	0.0	190.6	611.8
2001	30014.5	29388.9	699.2	1.2	-	1.2	698.0	28648.1	24141.0	4507.1	41.6	-	41.6	625.7
2002	28382.0	27382.0	673.5	1.1	1.1	0.0	672.3	26450.6	22057.1	4393.5	257.9	-	257.9	1000.1
2003	23154.6	22200.8	695.0	50.7	0.1	50.6	644.3	21202.9	16178.3	5024.6	302.9	-	302.9	953.8
2004	19732.7	18516.8	1138.2	50.2	0.1	50.1	1088.0	17210.7	14451.6	2759.2	167.9	-	167.9	1215.9
2005														
Mar	19314.8	18194.2	1549.5	53.3	0.2	53.1	1496.2	16481.4	13887.9	2593.5	163.3	-	163.3	1120.6
Jun	20361.2	19192.3	1970.4	60.4	0.5	59.9	1909.9	17010.2	14481.7	2528.5	211.7	-	211.7	1168.9
Sep	21101.1	19623.1	2421.9	37.1	0.3	36.8	2384.8	16981.1	14463.2	2517.8	220.2	-	220.2	1478.0
Dec	20618.2	19411.9	1395.2	86.6	5.4	81.2	1308.6	17731.0	14991.3	2739.7	285.7	-	285.7	1206.3
2006														
Mar	22106.5	20869.8	2405.1	2.8	0.9	2.0	2402.3	18230.1	15538.0	2692.1	234.6	-	234.6	1236.7
Jun	23381.9	21874.7	2902.8	55.8	4.0	51.8	2847.0	18768.9	16081.7	2687.2	203.0	-	203.0	1507.2
Sep	22385.5	21444.0	2187.5	126.6	14.4	112.2	2060.9	19085.0	16384.8	2700.2	171.5	-	171.5	941.5
Dec	24017.2	22828.5	931.0	91.3	0.5	90.8	839.7	21552.2	18486.2	3066.1	345.3	-	345.3	1188.7
2007														
Jan	24538.1	23598.2	2214.8	112.9	7.5	105.3	2102.0	21203.3	18353.9	2849.4	180.0	-	180.0	939.9
Feb	24851.0	23921.0	2243.8	112.3	5.7	106.6	2131.6	21518.3	18567.8	2950.5	158.9	-	158.9	929.9
Mar	26149.9	25380.9	2199.6	119.1	0.9	118.2	2080.5	23022.6	19124.3	3898.3	158.7	-	158.7	769.0
Apr	26706.0	25651.1	2267.0	127.7	1.7	126.0	2139.3	23223.8	19112.9	4110.9	160.3	-	160.3	1054.8
May	26288.4	25406.2	2279.0	116.1	0.4	115.7	2162.9	22945.5	18665.0	4280.5	181.7	-	181.7	882.2
Jun	25938.6	25321.7	2279.9	118.0	0.5	117.5	2162.0	22835.9	18322.4	4513.5	205.8	-	205.8	616.9
Jul	25685.8	25141.2	2354.5	118.7	0.2	118.4	2235.8	22620.4	18006.4	4614.0	166.3	-	166.3	544.6
Aug	25603.6	24990.5	2540.4	117.0	1.6	115.4	2423.4	22283.0	17489.3	4793.7	167.2	-	167.2	613.1
Sep	25871.6	25290.8	2216.0	115.7	0.0	115.7	2100.2	22870.4	18111.9	4758.5	204.5	-	204.5	580.8
Oct	27789.0	26602.1	2269.3	104.7	0.1	104.6	2164.6	24301.5	19097.1	5204.4	31.3	-	31.3	1187.0
Nov	28363.3	27368.5	2178.3	85.0	0.4	84.7	2093.2	25157.7	19492.7	5665.1	32.5	-	32.5	994.8
Dec	27946.3	27351.1	1249.1	89.5	0.0	89.5	1159.6	26068.2	20089.0	5979.1	33.8	-	33.8	595.2
2008														
Jan	28027.0	27492.0	2187.3	82.7	0.3	82.4	2104.6	25273.5	19784.6	5489.0	31.2	-	31.2	535.0
Feb	28468.9	27983.5	2211.5	77.2	0.8	76.4	2134.3	25718.6	20493.3	5225.3	53.4	-	53.4	485.4

Source: Commercial Banks

[1] Other Govt. consists of Local Government and NIS.

COMMERCIAL BANKS: TERM LOANS AND ADVANCES[1]

(G$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't								
1998	17628.7	17345.3	52.9	0.4	0.4	-	52.5	17285.3	12518.7	4766.6	7.1	-	7.1	283.4
1999	18925.9	18874.0	90.0	-	-	-	90.0	18236.5	14336.5	3900.0	547.4	-	547.4	51.9
2000	21601.9	21450.3	90.8	-	-	-	90.8	20890.3	17531.1	3359.2	469.2	-	469.2	151.7
2001	22418.3	21741.8	153.6	-	-	-	153.6	21166.2	16911.8	4254.4	422.0	-	422.0	676.5
2002	22091.6	21540.6	143.4	8.2	1.1	7.1	135.1	20931.2	16251.2	4680.0	466.0	-	466.0	551.0
2003	18583.8	18061.4	190.2	12.7	1.1	11.6	177.4	17318.7	13517.8	3800.9	552.6	-	552.6	522.4
2004	18,404.0	18,062.8	177.4	-	-	-	177.4	17,563.2	12,129.9	5,433.3	322.1	-	322.1	341.2
2005														
Mar	18,782.7	18,449.1	177.4	-	-	-	177.4	17,996.1	12,157.1	5,839.0	275.6	-	275.6	333.6
Jun	19,795.8	19,493.3	456.9	-	-	-	456.9	18,794.3	12,590.1	6,204.2	242.0	-	242.0	302.5
Sep	19,638.8	19,382.7	456.9	-	-	-	456.9	18,670.3	12,123.1	6,547.1	255.5	-	255.5	256.1
Dec	19,718.9	19,495.0	176.9	-	-	-	176.9	19,071.3	11,508.0	7,563.3	246.8	-	246.8	223.9
2006														
Mar	20,362.9	20,146.4	456.9	-	-	-	456.9	19,551.6	12,045.7	7,505.8	137.9	-	137.9	216.5
Jun	22,202.8	21,987.6	606.9	-	-	-	606.9	21,272.1	13,462.7	7,809.4	108.6	-	108.6	215.2
Sep	22,038.9	21,817.7	406.9	-	-	-	406.9	21,307.7	12,820.5	8,487.2	103.1	-	103.1	221.1
Dec	21,951.6	21,774.7	126.9	-	-	-	126.9	21,556.7	12,109.5	9,447.2	91.1	-	91.1	176.9
2007														
Jan	22,220.3	22,053.4	126.9	-	-	-	126.9	21,834.5	12,294.1	9,540.3	92.1	-	92.1	166.9
Feb	22,743.9	22,594.4	426.9	-	-	-	426.9	22,076.6	12,376.1	9,700.4	90.9	-	90.9	149.5
Mar	22,421.5	22,287.4	775.3	-	-	-	775.3	21,424.2	12,278.0	9,146.2	87.9	-	87.9	134.1
Apr	22,433.9	22,323.9	734.3	-	-	-	734.3	21,532.7	12,326.2	9,206.4	57.0	-	57.0	110.0
May	22,430.2	22,324.1	736.3	-	-	-	736.3	21,583.8	12,235.4	9,348.5	4.0	-	4.0	106.0
Jun	22,801.3	22,698.2	658.3	-	-	-	658.3	22,035.9	12,451.7	9,584.2	4.0	-	4.0	103.1
Jul	23,165.5	23,065.8	660.3	-	-	-	660.3	22,401.5	12,633.6	9,767.9	4.0	-	4.0	99.7
Aug	23,752.7	23,655.2	662.3	-	-	-	662.3	22,988.9	13,032.5	9,956.5	4.0	-	4.0	97.4
Sep	23,762.4	23,667.3	697.4	-	-	-	697.4	22,966.0	12,863.6	10,102.4	4.0	-	4.0	95.1
Oct	24,007.4	23,914.6	699.4	-	-	-	699.4	23,211.2	12,906.5	10,304.8	4.0	-	4.0	92.8
Nov	24,258.6	24,168.1	701.4	-	-	-	701.4	23,462.7	12,757.0	10,705.7	4.0	-	4.0	90.4
Dec	24,075.1	23,977.4	80.0	-	-	-	80.0	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7
2008														
Jan	24,929.7	24,834.5	657.2	-	-	-	657.2	24,173.3	13,287.2	10,886.1	4.0	-	4.0	95.2
Feb	25,229.2	25,136.4	657.9	-	-	-	657.9	24,474.6	13,446.1	11,028.4	4.0	-	4.0	92.7

Source: Commercial Banks

[1] Term Loans and Advances do not include Real Estate Mortgage Loans.

COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR
(G$ Million)

Table 2.13(a)

	1999		2000		2001		2002		2003	
	Dec.		Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	**47.9**		**39.2**		**1.2**	**-**	**9.3**	-	**63.4**	-
FINANCIAL INSTITUTIONS	**0.0**	**568.6**	**0.0**	**659.7**	**0.0**	**463.7**	**0.0**	**723.9**	**0.0**	**855.4**
Pub. Finan. Instits.	-		0.0	-	0.0	-	-	-	-	-
Co-op Finan. Instits.		-	-	0.0	-	0.0	-	-	-	-
Insurance Companies	-	485.8	-	557.0	-	385.6	-	655.6	-	769.6
Building Societies	-	1.3	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	6.2	-	3.0	-	8.6	-	9.2	-	13.0
Trust & Investment Companies	-	75.3	-	99.8	-	69.5	-	59.2	-	72.8
Pension Funds	-	0.0	-	0.0	-	0.0	-	-	-	-
BUSINESS ENTERPRISES	**683.0**	**41704.3**	**419.6**	**43621.7**	**851.6**	**41052.8**	**807.5**	**38308.3**	**821.7**	**29696.1**
Agriculture	**81.6**	**8061.4**	**2.3**	**8674.8**	**7.3**	**8133.5**	**127.6**	**6759.5**	**102.3**	**3468.8**
Sugarcane	70.3	62.7	2.3	43.3	0.0	122.2	107.8	114.0	102.3	120.3
Paddy	10.3	5418.9	0.0	5732.1	6.3	5370.5	4.7	4008.2	0.0	1813.3
Other Farming	0.0	332.4	0.0	372.5	0.0	179.0	0.0	139.7	0.0	93.4
Livestock	0.0	882.7	0.0	887.0	0.0	573.7	0.0	647.4	0.0	419.2
Forestry	0.9	711.3	0.0	684.9	1.0	935.3	15.1	639.8	0.0	72.0
Shrimp & Other Fishing	0.0	653.4	0.0	955.0	0.0	952.7	0.0	1210.4	0.0	950.6
Mining & Quarrying	**208.7**	**1017.6**	**229.5**	**803.1**	**660.4**	**702.6**	**486.9**	**680.7**	**320.9**	**697.5**
Bauxite	208.7	2.5	229.5	0.0	660.4	0.0	486.9	0.5	320.9	0.0
Other	0.0	1015.2	0.0	803.1	0.0	702.6	0.0	680.2	0.0	697.5
Manufacturing	**199.2**	**15817.1**	**182.7**	**16104.0**	**179.2**	**15079.7**	**190.0**	**13716.3**	**384.6**	**10078.2**
Timber and Sawmilling	0.0	2284.7	0.0	2715.0	0.0	2093.4	0.0	1478.3	0.0	1212.8
Other Construction and Engin.	0.0	2726.0	0.0	2458.7	0.0	2463.0	0.0	2171.9	0.0	2184.9
Sugar Molasses	0.0	140.9	0.0	535.2	0.0	997.8	0.0	550.5	0.0	504.8
Rice Milling	156.5	6098.1	149.9	5884.0	162.7	5145.3	174.4	6199.6	177.4	3557.5
Beverages, Food & Tobacco	0.0	1239.4	0.0	1048.9	0.0	753.1	0.0	505.0	0.0	536.7
Textiles & Clothing	42.6	122.9	32.8	87.8	16.5	69.5	15.6	66.3	0.0	54.7
Electricity	0.0	2.1	0.0	1.3	0.0	0.1	0.0	0.2	0.0	0.0
Other Manufacturing	0.0	3202.9	0.0	3373.1	0.0	3557.4	0.0	2744.5	207.1	2026.9
Services	**193.5**	**16808.2**	**5.1**	**18039.8**	**4.6**	**17136.9**	**3.0**	**17151.8**	**14.0**	**15451.5**
Drainage & Irrigation	0.0	172.9	0.0	75.4	0.0	61.3	0.0	43.5	0.0	28.0
Transportation	52.9	954.1	0.0	1297.3	0.0	1364.9	0.0	1012.8	0.0	956.5
Telecommunications	-	1.7	0.0	35.7	0.0	16.1	0.0	4.8	14.0	85.9
Entertaining & Catering	-	1430.9	0.0	1681.1	0.0	1651.2	0.0	1652.8	0.0	1794.7
Distribution	140.6	10144.7	0.0	10727.7	0.0	10091.9	0.0	9938.4	0.0	9245.5
Education	-	81.4	0.0	78.6	0.0	102.0	0.0	379.1	0.0	252.3
Health	-	135.8	0.0	142.0	0.0	156.9	0.0	107.0	0.0	138.3
Professional Services	-	773.9	0.0	799.2	0.0	775.6	0.0	637.8	0.0	561.7
Other Services	-	3112.9	5.1	3202.8	4.6	2917.1	3.0	3375.5	0.0	2388.6
HOUSEHOLDS	**0.0**	**10461.7**	**0.0**	**9156.6**	**0.0**	**8761.5**	**0.0**	**9073.5**	**0.0**	**8825.5**
Housing	-	3333.9	-	4147.7	-	3177.6	-	3850.7	-	3648.3
Motor Cars	-	961.6	-	968.3	-	1386.7	-	1417.8	-	1786.7
Other Durable Goods	-	320.1	-	118.6	-	479.7	-	656.7	-	688.0
Education	-	86.4	-	93.4	-	96.9	-	99.4	-	125.6
Travel	-	42.6	-	15.7	-	10.6	-	11.9	-	15.8
Other Purpose	-	5717.1	-	3812.9	-	3610.0	-	3037.1	-	2561.0
TOTAL	**730.8**	**53159.5**	**458.8**	**53438.0**	**852.8**	**50277.9**	**816.8**	**48105.7**	**885.2**	**39377.0**

Source: Commercial Banks

COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR
(G$ Million)

Table 2-13(b)

	2004							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	**16.2**	-	**73.0**	-	**62.2**	-	**50.2**	-
FINANCIAL INSTITUTIONS	**0.0**	**792.9**	**0.0**	**708.4**	**0.0**	**524.8**	**0.0**	**490.0**
Pub. Finan. Instits.	-	-	-	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	-	-	-	-	0.0	-	0.0
Insurance Companies	-	779.6	-	697.7	-	515.1	-	474.2
Building Societies	-	0.0	-	1.2	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	13.3	-	9.5	-	9.7	-	15.7
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.2
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	**2506.5**	**28019.6**	**2201.9**	**27267.9**	**2097.2**	**27772.4**	**1265.4**	**26581.5**
Agriculture	**75.7**	**3626.0**	**0.9**	**3487.9**	**0.0**	**3220.3**	**0.0**	**3244.6**
Sugarcane	75.7	119.1	0.9	118.4	0.0	170.7	0.0	28.3
Paddy	0.0	1842.9	0.0	1693.3	0.0	1651.9	0.0	1653.8
Other Farming	0.0	116.8	0.0	112.3	0.0	115.2	0.0	117.0
Livestock	0.0	390.1	0.0	386.5	0.0	242.3	0.0	372.4
Forestry	0.0	14.2	0.0	28.3	0.0	33.4	0.0	29.7
Shrimp & Other Fishing	0.0	1142.9	0.0	1149.1	0.0	1006.9	0.0	1043.4
Mining & Quarrying	**321.3**	**643.1**	**140.2**	**647.8**	**293.3**	**668.8**	**60.3**	**409.9**
Bauxite	321.3	0.0	140.2	0.0	293.3	0.0	60.3	96.0
Other	0.0	643.1	0.0	647.8	0.0	668.8	0.0	314.0
Manufacturing	**2091.8**	**9101.3**	**2050.7**	**8972.7**	**1802.4**	**9712.3**	**1201.0**	**8539.8**
Timber and Sawmilling	0.0	938.0	0.0	1005.2	0.0	1061.9	0.0	823.7
Other Constr. and Engin.	0.0	2106.1	0.0	2007.5	0.0	2344.6	0.0	2332.1
Sugar Molasses	586.1	468.7	573.5	469.2	356.8	672.2	0.0	3.5
Rice Milling	177.4	3306.3	177.4	3267.5	177.4	3131.0	177.4	2482.8
Beverages, Food & Tobacco	0.0	459.2	0.0	558.1	0.0	563.0	0.0	540.9
Textiles & Clothing	0.0	55.1	0.0	54.5	0.0	51.6	0.0	65.9
Electricity	1107.3	0.0	1079.4	0.0	1051.5	0.0	1023.6	4.9
Other Manufacturing	221.0	1767.8	220.4	1610.8	216.7	1888.1	0.0	2286.0
Services	**17.7**	**14649.3**	**10.0**	**14159.5**	**1.5**	**14171.0**	**4.1**	**14387.2**
Drainage & Irrigation	0.0	25.9	0.0	24.0	0.0	27.7	0.0	25.8
Transportation	0.0	1066.1	0.0	1263.6	0.0	1217.9	0.0	1143.7
Telecommunications	17.7	117.8	10.0	31.3	1.5	13.8	0.0	25.8
Entertaining & Catering	0.0	1751.0	0.0	1641.7	0.0	1956.4	0.0	1368.5
Distribution	0.0	8556.5	0.0	8128.4	0.0	8332.4	0.0	8988.3
Education	0.0	243.5	0.0	235.2	0.0	225.4	0.0	216.7
Health	0.0	132.0	0.0	144.5	0.0	147.6	0.0	148.6
Professional Services	0.0	509.4	0.0	570.1	0.0	594.8	0.0	518.1
Other Services	0.0	2247.2	0.0	2120.7	0.0	1655.0	4.1	1951.6
HOUSEHOLDS	**0.0**	**7166.9**	**0.0**	**7204.9**	**0.0**	**7377.5**	**0.0**	**8192.5**
Housing	-	2504.6	-	2471.4	-	2465.6	-	2622.1
Motor Cars	-	1488.6	-	1780.7	-	2030.3	-	2156.3
Other Durable Goods	-	684.0	-	666.9	-	539.1	-	310.1
Education	-	123.9	-	116.9	-	140.2	-	169.0
Travel	-	14.3	-	14.0	-	18.4	-	33.5
Other Purposes	-	2351.4	-	2155.1	-	2184.0	-	2901.4
TOTAL	**2522.7**	**35979.3**	**2274.9**	**35181.1**	**2159.4**	**35674.8**	**1315.6**	**35264.0**

Source: Commercial Banks

COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR
(G$ Million)

Table 2-13(c)

	2005							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	**53.3**	-	**60.4**	-	**37.1**	-	**86.6**	-
FINANCIAL INSTITUTIONS	**0.0**	**438.9**	**0.0**	**453.8**	**0.0**	**475.7**	**0.0**	**532.5**
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.2
Insurance Companies	-	417.2	-	429.3	-	458.7	-	514.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	14.3	-	21.3	-	9.6	-	17.9
Trust & Investment Companies	-	7.4	-	3.2	-	7.4	-	0.0
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	**1673.6**	**26045.0**	**2366.9**	**27071.9**	**2841.7**	**26586.4**	**1485.5**	**26499.3**
Agriculture	**258.2**	**3387.0**	**398.0**	**3552.6**	**694.0**	**3555.3**	**146.2**	**3637.7**
Sugarcane	258.2	71.6	398.0	111.3	694.0	99.4	146.2	75.5
Paddy	0.0	1647.6	0.0	1490.2	0.0	1453.0	0.0	1411.0
Other Farming	0.0	118.0	0.0	115.8	0.0	111.8	0.0	111.5
Livestock	0.0	328.3	0.0	391.6	0.0	441.0	0.0	422.9
Forestry	0.0	34.9	0.0	73.9	0.0	71.8	0.0	76.3
Shrimp & Other Fishing	0.0	1186.7	0.0	1369.9	0.0	1378.4	0.0	1540.5
Mining & Quarrying	**241.2**	**440.0**	**241.2**	**349.3**	**241.2**	**357.3**	**241.2**	**346.0**
Bauxite	241.2	98.4	241.2	99.8	241.2	99.3	241.2	99.9
Other	0.0	341.6	0.0	249.4	0.0	258.0	0.0	246.2
Manufacturing	**1173.1**	**7969.0**	**1714.8**	**8543.7**	**1905.4**	**8112.0**	**1098.1**	**8150.0**
Timber and Sawmilling	0.0	775.0	0.0	901.4	0.0	888.6	0.0	975.5
Other Constr. and Engin.	0.0	2266.1	0.0	2508.0	0.0	2185.9	0.0	2366.6
Sugar Molasses	0.0	2.7	570.2	440.6	788.7	415.5	0.0	87.9
Rice Milling	177.4	1918.8	176.9	1873.7	176.9	1771.6	176.9	1745.0
Beverages, Food & Tobacco	0.0	797.5	0.0	851.9	0.0	898.8	0.0	895.4
Textiles & Clothing	0.0	59.4	0.0	55.0	0.0	52.5	0.0	49.8
Electricity	995.6	9.8	967.7	11.2	939.8	10.9	921.2	3.5
Other Manufacturing	0.0	2139.7	0.0	1901.9	0.0	1888.2	0.0	2026.4
Services	**1.2**	**14249.0**	**12.9**	**14626.3**	**1.1**	**14561.7**	**0.0**	**14365.5**
Drainage & Irrigation	0.0	38.3	0.0	25.5	0.0	33.2	0.0	38.3
Transportation	0.0	1346.6	0.0	1214.4	0.0	1203.8	0.0	1054.6
Telecommunications	1.2	19.8	12.9	31.1	1.1	17.7	0.0	23.7
Entertaining & Catering	0.0	1792.2	0.0	1294.9	0.0	1447.7	0.0	1400.1
Distribution	0.0	8494.5	0.0	9565.1	0.0	9054.1	0.0	9072.9
Education	0.0	203.8	0.0	188.5	0.0	167.6	0.0	142.1
Health	0.0	147.6	0.0	123.5	0.0	156.2	0.0	171.2
Professional Services	0.0	423.4	0.0	415.1	0.0	408.5	0.0	436.5
Other Services	0.0	1782.8	0.0	1768.2	0.0	2073.1	0.0	2026.0
HOUSEHOLDS	**0.0**	**8432.5**	**0.0**	**8732.7**	**0.0**	**9065.0**	**0.0**	**10303.0**
Housing	-	3076.6	-	2886.4	-	3190.3	-	3008.5
Motor Cars	-	2142.6	-	2226.8	-	2554.6	-	2721.9
Other Durable Goods	-	321.5	-	358.2	-	385.8	-	532.1
Education	-	154.6	-	174.3	-	205.6	-	217.4
Travel	-	32.1	-	40.4	-	53.5	-	55.3
Other Purposes	-	2705.0	-	3046.5	-	2675.2	-	3767.8
TOTAL	**1727.0**	**34916.3**	**2427.3**	**36258.3**	**2878.8**	**36127.1**	**1572.1**	**37334.8**

Source: Commercial Banks

COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR
(G$ Million)

Table 2-13(d)

	2006							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	**2.8**	-	**55.8**	-	**126.6**	-	**91.3**	-
FINANCIAL INSTITUTIONS	**0.0**	**372.5**	**0.0**	**311.5**	**0.0**	**274.6**	**0.0**	**436.4**
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	359.6	-	295.4	-	263.4	-	422.1
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	12.9	-	16.1	-	11.0	-	14.2
Trust & Investment Companies	-	0.0	-	0.0	-	0.2	-	0.0
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	**2859.2**	**27583.8**	**3453.9**	**29544.4**	**2467.9**	**29205.2**	**966.6**	**30595.7**
Agriculture	**415.1**	**3675.9**	**683.3**	**3706.1**	**380.0**	**3597.8**	**29.1**	**3525.8**
Sugarcane	415.1	73.7	683.2	67.4	380.0	70.6	29.1	63.0
Paddy	0.0	1441.4	0.0	1397.0	0.0	1157.9	0.0	1076.9
Other Farming	0.0	113.7	0.0	86.9	0.0	198.8	0.0	197.5
Livestock	0.0	521.1	0.0	537.1	0.0	554.8	0.0	517.8
Forestry	0.0	85.1	0.1	69.8	0.0	59.6	0.0	65.3
Shrimp & Other Fishing	0.0	1441.0	0.0	1548.0	0.0	1556.2	0.0	1605.2
Mining & Quarrying	**241.2**	**640.6**	**0.0**	**994.9**	**0.0**	**1015.2**	**0.2**	**955.5**
Bauxite	241.2	181.1	0.0	185.7	0.0	190.5	0.0	195.3
Other	0.0	459.4	0.0	809.2	0.0	824.7	0.2	760.2
Manufacturing	**2202.9**	**8618.0**	**2770.4**	**10151.4**	**2087.9**	**9946.3**	**937.2**	**10145.1**
Timber and Sawmilling	0.0	972.3	0.0	1002.0	0.0	1189.6	0.0	1402.5
Other Constr. and Engin.	0.0	2500.2	0.0	3613.7	0.0	3482.6	0.0	3701.0
Sugar Molasses	1142.0	352.2	1737.4	640.5	1123.5	347.8	0.8	45.9
Rice Milling	176.9	1708.4	176.9	1748.6	126.9	1749.2	126.9	1399.8
Beverages, Food & Tobacco	0.0	915.6	0.0	1010.6	0.0	1173.3	0.0	1332.2
Textiles & Clothing	0.0	46.6	0.0	38.8	0.0	37.1	0.0	45.8
Electricity	884.0	3.1	856.1	6.3	837.5	5.4	809.5	4.3
Other Manufacturing	0.0	2119.6	0.0	2090.9	0.0	1961.1	0.0	2213.5
Services	**0.0**	**14649.3**	**0.2**	**14692.0**	**0.0**	**14645.9**	**0.0**	**15969.3**
Drainage & Irrigation	0.0	37.9	0.0	48.4	0.0	37.9	0.0	30.9
Transportation	0.0	1171.7	0.0	1086.0	0.0	898.7	0.0	1150.8
Telecommunications	0.0	26.1	0.0	34.7	0.0	31.5	0.0	71.5
Entertaining & Catering	0.0	1523.1	0.0	1801.5	0.0	1804.8	0.0	1964.8
Distribution	0.0	8946.0	0.0	9012.7	0.0	9112.8	0.0	9767.8
Education	0.0	122.1	0.0	120.3	0.0	92.7	0.0	85.9
Health	0.0	162.0	0.0	176.5	0.0	177.4	0.0	206.9
Professional Services	0.0	410.9	0.0	406.3	0.0	407.7	0.0	477.1
Other Services	0.0	2249.5	0.2	2005.7	0.0	2082.3	0.0	2213.5
HOUSEHOLDS	**0.0**	**10197.9**	**0.0**	**10496.6**	**0.0**	**11187.5**	**0.0**	**12513.3**
Housing	-	2849.4	-	2897.8	-	3438.8	-	3759.1
Motor Cars	-	2748.0	-	2810.9	-	3111.9	-	3453.9
Other Durable Goods	-	508.3	-	493.0	-	499.4	-	636.2
Education	-	211.0	-	215.4	-	247.6	-	249.3
Travel	-	42.9	-	48.2	-	60.6	-	58.7
Other Purposes	-	3838.4	-	4031.3	-	3829.2	-	4356.1
TOTAL	**2862.0**	**38154.2**	**3509.8**	**40352.5**	**2594.4**	**40667.3**	**1057.9**	**43545.3**

Source: Commercial Banks

COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR
(G$ Million)

Table 2-13(e)

	2007											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	**112.9**	-	**112.3**	-	**119.1**	-	**127.7**	-	**116.1**	-	**118.0**	-
FINANCIAL INSTITUTIONS	**0.0**	**272.1**	**0.0**	**249.8**	**0.0**	**246.6**	**0.0**	**217.3**	**0.0**	**185.7**	**0.0**	**209.8**
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	259.8	-	236.6	-	232.1	-	204.5	-	171.8	-	185.5
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	12.3	-	13.2	-	14.5	-	12.7	-	13.9	-	24.3
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.1	-	0.0	-	0.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	**2228.9**	**30648.0**	**2558.5**	**30943.9**	**2855.7**	**31402.3**	**2873.7**	**31647.7**	**2899.2**	**30900.4**	**2820.3**	**30774.1**
Agriculture	**324.4**	**3517.2**	**503.5**	**3541.4**	**517.4**	**3574.8**	**432.5**	**3464.9**	**489.2**	**3046.5**	**416.6**	**3027.8**
Sugarcane	324.4	72.4	503.5	64.2	517.4	63.9	432.5	59.7	489.2	59.9	416.6	60.6
Paddy	0.0	1206.0	0.0	1195.4	0.0	1202.1	0.0	1113.9	0.0	1016.0	0.0	1022.5
Other Farming	0.0	79.9	0.0	77.8	0.0	77.1	0.0	76.3	0.0	74.0	0.0	76.0
Livestock	0.0	506.4	0.0	577.7	0.0	563.6	0.0	526.1	0.0	593.9	0.0	600.3
Forestry	0.0	43.0	0.0	44.1	0.0	48.4	0.0	49.8	0.0	45.6	0.0	49.9
Shrimp & Other Fishing	0.0	1609.4	0.0	1582.2	0.0	1619.6	0.0	1639.1	0.0	1257.1	0.0	1218.6
Mining & Quarrying	**0.1**	**920.0**	**0.0**	**885.6**	**0.1**	**942.6**	**0.3**	**990.8**	**0.1**	**923.1**	**0.0**	**958.3**
Bauxite	0.0	186.9	0.0	188.3	0.1	184.9	0.0	186.4	0.0	188.0	0.0	179.3
Other	0.1	733.1	0.0	697.3	0.0	757.7	0.3	804.4	0.1	735.1	0.0	779.0
Manufacturing	**1904.3**	**10417.9**	**2045.9**	**10629.9**	**2338.2**	**10394.8**	**2438.9**	**10779.9**	**2409.9**	**10786.3**	**2403.7**	**10376.6**
Timber and Sawmilling	0.0	1401.1	0.0	1468.3	0.0	1514.9	0.0	1565.3	0.0	1562.6	0.0	1664.2
Other Constr. and Engin.	0.0	3775.4	0.0	3907.5	0.0	4124.9	0.0	4062.9	0.0	3654.1	0.0	3747.6
Sugar Molasses	986.5	345.8	1137.3	349.7	1429.7	2.4	1549.0	2.7	1529.2	2.8	1603.1	4.3
Rice Milling	126.9	1317.4	126.9	1411.3	126.9	1339.1	126.9	1397.6	126.9	1431.1	46.9	1517.6
Beverages, Food & Tobacco	0.0	1266.1	0.0	1192.7	0.0	1364.4	0.0	1311.9	0.0	1397.4	0.0	1244.4
Textiles & Clothing	0.0	42.0	0.0	39.6	0.0	36.0	0.0	70.4	0.0	69.5	0.0	70.4
Electricity	790.9	11.0	781.6	10.5	781.6	9.9	763.0	9.3	753.7	359.1	753.7	8.2
Other Manufacturing	0.0	2259.1	0.0	2250.4	0.0	2003.1	0.0	2359.8	0.0	2309.8	0.0	2119.9
Services	**0.0**	**15792.9**	**9.2**	**15887.0**	**0.0**	**16490.2**	**1.9**	**16412.1**	**0.1**	**16144.4**	**0.0**	**16411.3**
Drainage & Irrigation	0.0	30.6	0.0	30.1	0.0	46.3	0.0	41.8	0.0	41.9	0.0	32.7
Transportation	0.0	1155.7	0.0	1164.2	0.0	1414.5	0.0	1493.1	0.0	1490.9	0.0	1424.5
Telecommunications	0.0	56.1	0.0	52.0	0.0	39.3	0.0	44.9	0.0	38.9	0.0	113.3
Entertaining & Catering	0.0	2146.6	0.0	2141.8	0.0	2179.6	0.0	2157.1	0.0	2243.8	0.0	2203.7
Distribution	0.0	9480.6	0.0	9574.4	0.0	9908.9	0.0	9774.0	0.0	9452.9	0.0	9686.3
Education	0.0	85.4	0.0	88.6	0.0	78.8	0.0	83.5	0.0	81.2	0.0	78.0
Health	0.0	195.2	0.0	206.8	0.0	198.5	0.0	178.1	0.0	190.9	0.0	160.7
Professional Services	0.0	433.9	0.0	431.5	0.0	438.4	0.0	471.7	0.0	497.8	0.0	492.8
Other Services	0.0	2209.0	9.2	2197.5	0.0	2185.9	1.9	2168.0	0.1	2106.2	0.0	2219.4
HOUSEHOLDS	**0.0**	**12389.8**	**0.0**	**12650.9**	**0.0**	**13044.5**	**0.0**	**13108.7**	**0.0**	**13629.0**	**0.0**	**14097.8**
Housing	-	3939.5	-	3968.9	-	3895.3	-	4118.9	-	4130.2	-	4081.2
Motor Cars	-	3432.0	-	3502.6	-	3284.5	-	3202.1	-	3460.1	-	3797.0
Other Durable Goods	-	630.7	-	648.7	-	606.1	-	621.6	-	600.4	-	591.0
Education	-	246.3	-	241.2	-	237.0	-	245.8	-	246.1	-	251.5
Travel	-	55.2	-	54.3	-	61.0	-	61.2	-	61.7	-	66.5
Other Purposes	-	4086.0	-	4235.2	-	4960.7	-	4859.1	-	5130.4	-	5310.7
TOTAL	**2341.7**	**43309.9**	**2670.8**	**43844.7**	**2974.9**	**44693.5**	**3001.3**	**44973.7**	**3015.3**	**44715.0**	**2938.3**	**45081.6**

Source: Commercial Banks

COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR
(G$ Million)

Table 2-13(f)

	2007											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	**118.7**	-	**117.0**	-	**115.7**	-	**104.7**	-	**85.0**	-	**89.5**	-
FINANCIAL INSTITUTIONS	**0.0**	**170.3**	**0.0**	**171.1**	**0.0**	**208.5**	**0.0**	**35.3**	**0.0**	**36.5**	**0.0**	**37.8**
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	164.4	-	158.6	-	195.6	-	26.2	-	21.6	-	22.3
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	5.9	-	12.5	-	12.9	-	9.1	-	14.8	-	15.5
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	**2,896.1**	**30,640.0**	**3,085.7**	**30,521.7**	**2,797.6**	**30,975.4**	**2,864.0**	**32,003.6**	**2,794.6**	**32,249.7**	**1,239.6**	**32,956.5**
Agriculture	**417.7**	**2,965.5**	**642.8**	**2,836.6**	**433.6**	**2,866.1**	**448.8**	**2,936.1**	**420.2**	**2,921.2**	**369.7**	**2,984.5**
Sugarcane	417.7	60.9	642.8	61.2	433.6	131.1	448.8	131.6	420.2	131.3	369.7	129.8
Paddy	0.0	1,094.9	0.0	1,108.1	0.0	1,049.7	0.0	971.4	0.0	913.9	0.0	942.5
Other Farming	0.0	59.3	0.0	64.7	0.0	62.2	0.0	58.0	0.0	51.0	0.0	54.8
Livestock	0.0	572.0	0.0	537.7	0.0	611.8	0.0	651.1	0.0	610.5	0.0	637.8
Forestry	0.0	27.6	0.0	31.4	0.0	28.9	0.0	33.8	0.0	32.5	0.0	50.2
Shrimp & Other Fishing	0.0	1,150.8	0.0	1,033.5	0.0	982.4	0.0	1,090.2	0.0	1,182.0	0.0	1,169.5
Mining & Quarrying	**0.0**	**864.2**	**0.1**	**1,000.8**	**0.6**	**1,002.2**	**0.0**	**938.4**	**0.8**	**943.8**	**1.1**	**822.8**
Bauxite	0.0	170.7	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	693.5	0.1	1,000.8	0.5	1,002.2	0.0	938.4	0.8	943.8	1.1	822.8
Manufacturing	**2,475.4**	**10,065.1**	**2,442.8**	**9,913.0**	**2,363.4**	**9,995.7**	**2,415.2**	**10,314.8**	**2,373.5**	**10,616.1**	**864.7**	**10,634.6**
Timber and Sawmilling	0.0	1,704.4	0.0	1,704.2	0.0	1,722.5	0.0	1,703.6	0.0	1,666.6	0.0	1,747.1
Other Constr. and Engin.	0.0	3,574.2	0.0	3,300.7	0.0	3,553.0	0.0	3,494.0	0.0	3,588.1	0.0	3,346.8
Sugar Molasses	1,642.7	5.4	1,496.7	6.6	1,508.2	6.3	1,446.5	7.0	1,595.7	7.8	0.0	8.3
Rice Milling	46.9	1,414.9	46.9	1,316.1	80.0	1,279.3	80.0	1,348.4	80.0	1,691.1	80.0	1,556.4
Beverages, Food & Tobacco	0.0	1,207.9	0.0	1,241.6	0.0	1,267.7	0.0	1,429.9	0.0	1,478.7	0.0	1,315.3
Textiles & Clothing	0.0	65.5	0.0	62.6	0.0	60.9	0.0	57.4	0.0	56.1	0.0	48.9
Electricity	785.8	7.6	899.1	6.8	775.2	6.9	888.7	8.3	697.9	31.4	784.7	6.3
Other Manufacturing	0.0	2,085.2	0.0	2,274.3	0.0	2,099.2	0.0	2,266.2	0.0	2,096.4	0.0	2,605.4
Services	**3.0**	**16,745.3**	**0.0**	**16,771.3**	**0.0**	**17,111.4**	**0.0**	**17,814.4**	**0.0**	**17,768.6**	**4.1**	**18,514.7**
Drainage & Irrigation	0.0	31.1	0.0	30.8	0.0	29.5	0.0	28.9	0.0	27.9	0.0	25.5
Transportation	0.0	1,252.3	0.0	1,449.7	0.0	1,303.2	0.0	1,481.1	0.0	1,474.4	3.2	1,608.2
Telecommunications	0.0	110.0	0.0	105.8	0.0	24.1	0.0	472.2	0.0	30.2	0.0	28.5
Entertaining & Catering	0.0	2,220.5	0.0	2,150.4	0.0	2,080.2	0.0	1,589.8	0.0	2,018.8	0.0	1,984.2
Distribution	2.9	9,998.9	0.0	9,984.4	0.0	10,469.5	0.0	10,816.9	0.0	10,779.5	0.3	10,990.9
Education	0.0	83.2	0.0	84.1	0.0	82.4	0.0	85.3	0.0	78.0	0.0	75.1
Health	0.0	176.9	0.0	181.7	0.0	189.0	0.0	212.3	0.0	203.0	0.0	217.4
Professional Services	0.0	638.7	0.0	599.2	0.0	609.0	0.0	573.4	0.0	607.9	0.0	654.5
Other Services	0.1	2,233.7	0.0	2,185.2	0.0	2,324.4	0.0	2,554.6	0.0	2,548.9	0.7	2,930.4
HOUSEHOLDS	**0.0**	**14,381.9**	**0.0**	**14,750.2**	**0.0**	**14,860.9**	**0.0**	**15,509.1**	**0.0**	**16,370.8**	**0.0**	**17,005.1**
Housing	-	4,128.2	-	4,146.9	-	5,069.2	-	4,922.4	-	4,337.0	-	4,242.6
Motor Cars	-	3,897.3	-	3,956.3	-	2,712.4	-	2,788.0	-	4,249.9	-	4,324.8
Other Durable Goods	-	589.9	-	571.4	-	587.8	-	586.0	-	638.8	-	744.0
Education	-	256.0	-	260.7	-	278.1	-	274.5	-	273.0	-	274.8
Travel	-	75.6	-	75.4	-	85.0	-	75.1	-	70.6	-	68.9
Other Purposes	-	5,434.8	-	5,739.5	-	6,128.3	-	6,863.0	-	6,801.6	-	7,349.9
TOTAL	**3,014.8**	**45,192.2**	**3,202.7**	**45,443.1**	**2,913.4**	**46,044.8**	**2,968.7**	**47,548.0**	**2,879.7**	**48,656.9**	**1,329.1**	**49,999.3**

Source: Commercial Banks

COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR
(G$ Million)

Table 2-13(g)

	2008		2008	
	Jan.		Feb.	
	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	**82.7**	-	**77.2**	-
FINANCIAL INSTITUTIONS	**0.0**	**35.2**	**0.0**	**57.4**
Pub. Finan. Instits.	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0
Insurance Companies	-	21.1	-	31.8
Building Societies	-	0.0	-	0.0
Credit Unions	-	-	-	-
Brokers and Money Lenders	-	14.1	-	25.6
Trust & Investment Companies	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0
BUSINESS ENTERPRISES	**2,761.8**	**33,071.8**	**2,792.2**	**33,939.4**
Agriculture	**496.6**	**3,042.5**	**418.8**	**3,133.8**
Sugarcane	496.6	128.4	418.8	128.1
Paddy	0.0	1,060.9	0.0	1,145.5
Other Farming	0.0	48.3	0.0	53.9
Livestock	0.0	626.4	0.0	668.4
Forestry	0.0	46.8	0.0	30.1
Shrimp & Other Fishing	0.0	1,131.7	0.0	1,107.9
Mining & Quarrying	**0.9**	**754.2**	**1.4**	**765.9**
Bauxite	0.0	19.8	0.0	0.0
Other	0.9	734.5	1.4	765.9
Manufacturing	**2,263.5**	**9,686.1**	**2,371.9**	**10,005.4**
Timber and Sawmilling	0.0	1,780.2	0.0	1,830.2
Other Constr. and Engin.	0.0	3,145.4	0.0	3,392.1
Sugar Molasses	1,222.4	1.4	1,253.0	1.4
Rice Milling	357.2	1,313.8	357.9	1,177.7
Beverages, Food & Tobacco	0.0	1,132.0	0.0	1,133.2
Textiles & Clothing	0.0	93.2	0.0	90.8
Electricity	683.8	24.9	761.0	27.5
Other Manufacturing	0.0	2,195.1	0.0	2,352.4
Services	**0.8**	**19,589.0**	**0.0**	**20,034.2**
Drainage & Irrigation	0.0	25.1	0.0	24.9
Transportation	0.0	2,000.5	0.0	2,112.7
Telecommunications	0.0	35.1	0.0	50.8
Entertaining & Catering	0.0	2,028.1	0.0	2,033.2
Distribution	0.1	11,939.6	0.0	12,138.1
Education	0.0	70.9	0.0	75.9
Health	0.0	224.3	0.0	217.3
Professional Services	0.0	572.9	0.0	604.0
Other Services	0.7	2,692.4	0.0	2,777.3
HOUSEHOLDS	**0.0**	**15,126.0**	**0.0**	**14,976.8**
Housing	-	3,989.4	-	5,001.3
Motor Cars	-	4,409.1	-	4,487.9
Other Durable Goods	-	691.7	-	667.5
Education	-	272.6	-	289.2
Travel	-	66.7	-	66.9
Other Purposes	-	5,696.5	-	4,464.1
TOTAL	**2,844.5**	**48,233.0**	**2,869.4**	**48,973.6**

Source: Commercial Banks

COMMERCIAL BANKS: LIQUID ASSETS
(G$ Million)

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Trea-sury Bills 1)	Req. Liquid Assets 2)	Surplus (+) Deficit (-)
1998	21062.0	1319.0	3412.6	102.7	486.5	2590.8	13150.4	15620.5	5441.5
1999	20909.7	2312.7	1133.0	891.1	1058.9	4068.6	11445.5	16155.2	4754.5
2000	31611.2	1897.4	3370.3	1061.2	882.3	3491.9	20908.1	19158.1	12453.2
2001	33533.8	1791.0	4996.7	1239.4	626.9	3454.1	21425.8	20153.5	13380.3
2002	37300.1	1866.0	6006.1	395.6	899.3	2540.7	25592.3	22330.0	14970.0
2003									
Mar	35717.9	1455.3	2091.0	793.4	632.6	3251.6	27493.9	22419.6	13298.3
Jun	37150.5	1335.2	4565.5	318.5	920.8	3362.1	26648.5	22809.0	14341.6
Sep	38635.3	1479.3	2941.7	205.2	579.7	3731.7	29697.6	23356.8	15278.4
Dec	39992.5	2022.9	6066.7	478.5	773.9	5436.2	25214.1	23510.0	16482.5
2004									
Mar	42237.5	1756.4	4058.3	466.2	558.1	4664.1	30734.3	24461.4	17776.0
Jun	42866.0	1572.6	1769.2	644.7	609.4	5400.2	32870.0	24465.0	18401.0
Sep	41284.9	1915.2	3040.9	636.3	384.6	5400.8	29907.1	24664.3	16620.7
Dec	48954.7	2455.9	6956.2	589.1	883.8	6954.3	31115.4	26330.9	22623.8
2005									
Mar	51888.1	2252.2	4985.6	1206.2	881.6	6549.7	36012.9	27797.8	24052.3
Jun	49861.0	2208.1	3042.8	2644.0	488.0	8114.8	33363.4	28180.8	21634.5
Sep	48532.5	1968.2	5750.0	2186.2	1254.0	7195.2	30178.9	27997.9	20534.6
Dec	56441.6	2811.1	8199.9	2901.0	1604.5	7524.1	33401.0	29826.1	26615.5
2006									
Mar	56777.7	1996.0	4185.0	3693.1	826.3	7511.8	38565.6	30580.9	26196.8
Jun	54262.6	1745.7	4244.7	4081.9	948.5	10993.3	32248.5	31491.7	22770.9
Sep	58756.5	1844.4	5907.0	3278.4	705.8	9458.7	37562.3	32244.2	26512.3
Dec	55577.2	2841.9	4116.5	3917.6	1878.6	6194.1	36628.5	33252.0	22325.2
2007									
Jan	58224.6	2554.0	6511.5	5063.9	738.5	7472.5	35884.2	34500.8	23723.7
Feb	57075.7	2594.3	3539.0	5398.2	1237.4	5902.5	38404.2	34979.4	22096.3
Mar	55511.6	2172.9	2157.7	3183.2	855.0	9933.0	37209.8	34875.6	20636.0
Apr	56005.6	2413.1	5042.8	3104.5	1159.3	9757.6	34528.2	35712.8	20292.8
May	55192.4	2546.9	6340.1	3864.7	747.4	9342.4	32350.9	36266.4	18926.0
Jun	54596.0	2500.3	5851.4	3500.5	1095.7	8119.6	33528.5	35681.4	18914.6
Jul	53986.9	2816.3	3841.9	3429.8	780.9	7495.0	35622.9	35247.9	18739.0
Aug	53495.8	2640.3	3973.7	2918.3	760.3	7655.4	35547.8	35304.3	18191.6
Sep	50823.6	2580.2	2328.9	2755.9	419.6	7012.1	35726.9	35723.2	15100.4
Oct	60971.6	2790.3	4231.7	2849.5	1304.3	16517.0	33278.8	36567.0	24404.6
Nov	62599.6	2337.3	6936.5	3105.2	392.1	15568.4	34260.1	38225.5	24374.1
Dec	65050.9	3736.8	1331.3	3095.4	1056.3	21456.3	34374.9	38071.4	26979.5
2008									
Jan	67519.4	2820.9	6726.1	1044.3	340.0	18558.0	38030.2	39339.5	28180.0
Feb	66713.2	2273.2	4111.0	1086.2	977.5	17513.4	40752.0	39206.5	27506.7

Source: Commercial Banks

1) Treasury Bills figures have been revised from December 2004 to November 2005.

2) Statutory reserve deposits are included in the calculation of the required liquid assets.

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS

(G$ Million)

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)
2006					**2007**				
Mar.	03rd	17227.5	23955.4	6727.9	**Mar.**	02nd	19628.0	22262.3	2634.3
	10th	17269.9	23431.8	6161.9		09th	19507.3	23453.7	3946.3
	17th	17345.5	21472.8	4127.3		16th	19952.5	23678.0	3725.4
	24th	17325.7	21320.8	3995.1		23rd	19833.6	22625.4	2791.9
	31st	17350.7	21535.7	4185.0		30th	19663.7	21821.4	2157.7
Apr.	07th	17476.5	21575.8	4099.3	**Apr.**	06th	19528.7	22215.7	2687.0
	14th	17612.6	22007.7	4395.0		13th	19721.5	23857.8	4136.3
	21st	17731.5	22080.2	4348.7		20th	19990.6	27355.7	7365.0
	28th	17933.8	19247.6	1313.8		27th	20133.0	25175.8	5042.8
May	06th	17621.6	21158.0	3536.4	**May**	04th	20147.4	24081.0	3933.6
	13th	17937.8	21582.4	3644.6		11th	20305.4	25356.6	5051.3
	20th	17863.3	21400.3	3537.0		18th	20291.4	26316.9	6025.5
	27th	17824.4	20681.4	2857.0		25th	20451.3	26791.3	6340.1
Jun.	02nd	17819.3	21158.4	3339.1	**Jun.**	01st	20275.8	24178.4	3902.6
	09th	17921.9	22575.8	4653.9		08th	20213.1	25256.1	5043.0
	16th	17985.3	21617.5	3632.2		15th	20335.2	23856.5	3521.3
	23rd	17733.0	21851.6	4118.7		22nd	20289.9	25648.7	5358.8
	30th	17841.9	22086.6	4244.7		29th	20188.2	26039.7	5851.4
Jul.	07th	17887.0	23079.6	5192.6	**Jul.**	06th	20107.6	26460.4	6352.8
	14th	17906.5	23286.1	5379.6		13th	20149.6	25850.1	5700.5
	21st	17855.7	23092.2	5236.6		20th	20230.4	23283.3	3052.9
	28th	17820.2	23807.6	5987.4		27th	19967.7	23809.6	3841.9
Aug.	04th	17848.1	24666.4	6818.4	**Aug.**	03rd	20024.7	25173.8	5149.1
	11th	17917.3	24506.4	6589.1		10th	20127.0	25366.9	5239.9
	18th	18005.5	25660.0	7654.5		17th	20187.8	24931.6	4743.8
	25th	18182.6	24805.0	6622.4		24th	20042.6	23754.3	3711.7
						31st	19979.1	23952.8	3973.7
Sep.	01st	18160.4	24895.8	6735.5					
	08th	18153.7	25364.5	7210.8	**Sep.**	07th	19956.7	24270.4	4313.8
	15th	18151.9	23466.9	5315.0		14th	20102.4	22291.1	2188.7
	22nd	18242.1	24168.5	5926.4		21st	20093.3	22589.4	2496.1
	29th	18238.5	24145.5	5907.0		28th	20201.0	22529.9	2328.9
Oct.	06th	18265.0	23339.6	5074.6	**Oct.**	05th	20268.3	22895.3	2627.0
	13th	18354.0	23475.4	5121.3		12th	20408.0	23286.9	2878.9
	20th	18332.7	24380.3	6047.7		19th	20626.0	24294.6	3668.6
	27th	18463.0	23906.6	5443.6		26th	20692.9	24924.6	4231.7
Nov.	03rd	18427.9	24566.1	6138.2	**Nov.**	02nd	20884.5	25368.6	4484.1
	10th	18585.2	24946.5	6361.2		09th	21051.9	26926.2	5874.3
	17th	18659.6	24985.4	6325.8		16th	21300.4	26732.7	5432.3
	24th	18857.1	22647.6	3790.5		23rd	21398.9	26463.7	5064.9
						30th	21578.5	28515.0	6936.5
Dec.	1st	18639.9	23362.8	4722.9					
	8th	18697.6	24067.3	5369.7	**Dec.**	07th	21599.4	28295.1	6695.7
	15th	18875.6	22296.7	3421.1		14th	21802.4	25268.4	3466.0
	22nd	18733.6	23751.7	5018.1		21st	21640.3	23322.1	1681.8
	29th	18635.2	22751.7	4116.5		28th	21477.4	22808.6	1331.3
2007					**2008**				
Jan.	05th	18882.2	25488.2	6606.0	**Jan.**	04th	21389.6	27576.5	6186.9
	12th	18991.8	27146.2	8154.4		11th	21738.8	30065.4	8326.6
	19th	19304.0	25806.0	6502.1		18th	22001.7	30426.4	8424.7
	26th	19444.6	25956.1	6511.5		25th	22190.8	28916.8	6726.1
Feb.	02nd	19429.6	26602.5	7173.0	**Feb.**	01st	22052.4	27227.8	5175.5
	09th	19462.0	24426.2	4964.2		08th	22108.5	27987.8	5879.3
	16th	19579.0	23888.3	4309.2		15th	22214.1	27776.1	5562.0
	23rd	19709.6	23248.6	3539.0		22nd	22239.7	26427.7	4188.0
						29th	22166.3	26277.3	4111.0

Source: Commercial Banks

MONETARY SURVEY
(G$ MILLION)

Table 3.1

End of Period	Foreign Assets (Net)			Domestic Credit							Money and Quasi-Money					Other (Net)
					Public Sector				Non-Bank Fin. Inst. (Net)	Private Sector		Money			Quasi-Money	
	Total	Bank of Guyana	Commercial Banks	Total	Total	Cent'l Gov't (Net)	Public Ent's. (Net)	Other Pub. Sect. (Net)			Total	Total	Currency	Demand Deposits	Savings & Time Dep.	
1998	-71.2	1229.8	-1301.0	31947.0	-14187.9	-6340.9	-3600.5	-4246.5	-5703.4	51838.3	68695.6	17820.7	11334.2	6486.4	50874.9	-36819.9
1999	11591.9	8361.0	3230.8	23860.3	-26735.3	-22080.0	-2618.9	-2036.4	-5227.7	55823.3	77007.7	21576.0	13422.2	8153.9	55431.7	-41555.5
2000	23181.5	19835.1	3346.4	25006.4	-25848.3	-20421.0	-1319.7	-4107.6	-7486.2	58341.0	85445.1	24826.6	14495.1	10331.6	60618.5	-37257.1
2001	30136.4	23542.4	6594.0	26052.6	-24212.6	-18287.5	-1041.0	-4884.1	-7544.9	57810.0	93035.5	24807.4	15138.3	9669.1	68228.1	-36846.5
2002	32203.2	24539.4	7663.8	29141.2	-22025.9	-15330.5	-1900.8	-4794.7	-7497.7	58664.8	98147.3	26364.8	15409.7	10955.1	71782.6	-36802.9
2003	38080.0	25011.4	13068.6	25198.9	-14396.7	-5926.8	-1581.5	-6888.3	-8998.2	48593.7	106259.1	30792.7	17888.2	12904.5	75466.5	-42980.2
2004	34001.5	19424.9	14576.6	37419.2	-942.9	9551.6	-2583.2	-7911.3	-10023.9	48386.0	114494.6	34606.3	19545.6	15060.7	79888.2	-43073.9
2005																
Mar	36598.2	20873.3	15724.9	35152.0	-1910.9	10596.5	-1824.8	-10682.6	-11316.4	48379.3	115034.8	34059.9	18120.7	15939.2	80974.9	-43284.6
Jun	39249.3	21146.4	18102.9	32417.6	-6138.0	6116.2	-434.7	-11819.5	-11970.1	50525.7	113958.5	32507.8	17586.7	14921.1	81450.8	-42291.7
Sep	39266.5	20061.6	19204.8	37177.2	-4495.4	6583.4	93.7	-11172.5	-9196.1	50868.7	118535.8	33929.3	18180.5	15748.7	84606.5	-42092.1
Dec	42234.9	24244.0	17990.9	39895.8	-3155.3	12521.8	-1875.9	-13801.1	-9377.5	52428.6	124011.5	37839.0	21526.7	16312.3	86172.5	-41880.7
2006																
Mar	53456.7	34967.8	18488.9	31731.6	-13078.5	5163.2	-6339.4	-11902.3	-8865.7	53675.7	125516.3	36460.8	19571.0	16889.8	89055.4	-40328.0
Jun	56252.4	33071.7	23180.7	32984.5	-15017.7	2484.3	-5522.4	-11979.6	-8970.9	56973.1	129267.3	37602.5	19912.5	17690.0	91664.9	-40030.4
Sep	57931.7	37629.5	20302.2	37652.8	-11623.7	7155.8	-6574.4	-12205.2	-8260.5	57537.1	135227.9	40771.6	20774.7	19996.9	94456.3	-39643.4
Dec	55458.9	36594.8	18864.0	43300.4	-10385.0	9716.4	-8153.4	-11947.9	-8103.2	61788.6	143776.7	48069.9	25952.0	22117.9	95706.8	-45017.4
2007																
Jan	61430.4	37913.5	23516.9	44734.8	-9909.0	10386.6	-7407.7	-12887.8	-7330.3	61974.1	143672.4	45642.4	23321.5	22320.9	98030.0	-37507.2
Feb	63033.2	38958.8	24074.4	47292.1	-9092.6	11447.4	-7624.0	-12915.9	-6887.2	63271.9	146015.4	46116.5	23415.6	22700.8	99898.9	-35690.0
Mar	63603.4	38066.4	25537.0	46056.4	-10501.3	8533.5	-6858.5	-12176.3	-7535.6	64093.3	146672.5	46551.5	24368.5	22183.0	100121.0	-37012.7
Apr	64777.9	37566.1	27211.7	48282.4	-8148.4	11616.9	-7131.4	-12633.9	-9227.9	65658.6	148820.3	47174.2	24405.8	22768.4	101646.1	-35760.0
May	65454.8	35467.3	29987.5	46922.7	-10721.0	9558.6	-7791.0	-12488.6	-8628.6	66272.2	149310.3	45003.1	23739.8	21263.4	104307.1	-36932.8
Jun	65430.0	36720.4	28709.6	44811.9	-13585.8	7170.0	-8584.8	-12171.0	-8528.1	66925.8	148635.5	44591.1	23714.5	20876.6	104044.3	-38393.5
Jul	69811.2	39438.9	30372.4	43238.2	-15930.5	4632.3	-8433.3	-12129.6	-8196.2	67364.9	149233.7	44944.2	23527.2	21417.0	104289.5	-36184.3
Aug	70702.3	40097.3	30605.0	43351.9	-16259.2	4526.0	-8733.8	-12051.4	-8259.4	67870.5	150086.7	46495.6	24056.0	22439.6	103591.2	-36032.5
Sep	75440.5	43555.2	31885.3	44720.7	-15060.3	4669.3	-7499.7	-12229.9	-8516.8	68297.7	152350.0	46608.8	24438.8	22170.0	105741.2	-32188.9
Oct	79800.0	44882.6	34917.4	40419.5	-21307.1	359.4	-9424.5	-12242.0	-8489.9	70216.4	156053.0	49340.2	25162.5	24177.7	106712.9	-35833.6
Nov	81396.1	47089.9	34306.2	43903.9	-19356.5	2013.7	-8969.5	-12400.6	-8484.8	71745.1	161114.4	52292.5	26402.1	25890.4	108821.9	-35814.4
Dec *	83094.4	44643.2	38451.2	45014.8	-19032.6	3521.9	-9922.8	-12631.8	-9296.5	73343.9	163399.4	54240.7	29800.6	24440.1	109158.7	-35290.2
2008																
Jan	84263.5	50175.3	34088.3	41137.5	-22121.1	5334.6	-9864.2	-17591.5	-9769.3	73027.9	163653.2	52358.3	27134.5	25223.8	111294.9	-38252.1
Feb	82426.7	48116.8	34310.0	42388.5	-21668.2	6707.3	-9635.8	-18739.7	-10275.6	74332.2	163768.1	51610.9	27750.1	23860.8	112157.2	-38952.9

Source: Bank of Guyana and Commercial Banks.
* Figures for December 2007 are preliminary

INTERNATIONAL RESERVES AND FOREIGN ASSETS

(US$ Million)

Table 3.2

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
1998	122.2	276.4	154.2	7.4	276.4	268.9	-7.9	23.5	31.4	-0.4	299.9	300.3
1999	126.8	267.0	140.2	46.3	267.0	220.7	17.9	40.1	22.2	64.2	307.2	243.0
2000	178.4	295.8	117.4	107.4	295.8	188.4	18.1	38.8	20.7	125.5	334.6	209.1
2001	187.4	285.1	97.6	124.2	285.1	160.8	28.8	46.4	17.5	153.1	331.4	178.4
2002	183.4	279.5	96.2	128.0	279.5	151.5	40.0	65.9	25.9	167.9	345.4	177.5
2003	176.2	271.5	95.4	128.8	271.5	142.8	67.3	92.7	25.4	196.0	364.2	168.2
2004	136.6	224.7	88.1	97.2	224.7	127.5	73.0	109.0	36.0	170.2	333.7	163.5
2005												
Mar	143.9	242.2	98.3	104.5	242.2	137.7	78.7	114.7	36.0	183.2	356.9	173.7
Jun	145.0	232.0	87.0	105.6	232.0	126.4	90.4	135.1	44.7	196.0	367.0	171.0
Sep	139.7	238.4	98.7	100.3	238.4	138.1	96.0	137.8	41.8	196.3	376.2	179.9
Dec	160.5	251.4	90.9	121.1	251.4	130.3	89.8	143.1	53.3	210.9	394.5	183.6
2006												
Mar	214.5	254.6	40.1	175.1	254.6	79.5	92.6	143.2	50.6	267.6	397.7	130.1
Jun	204.8	245.9	41.1	165.4	245.9	80.6	115.9	169.1	53.2	281.3	415.1	133.8
Sep	227.6	282.3	54.7	188.1	282.3	94.2	101.5	153.5	52.0	289.7	435.8	146.1
Dec	221.5	277.3	55.8	182.1	277.3	95.2	93.9	148.6	54.7	275.9	425.8	149.9
2007												
Jan	228.3	283.5	55.2	188.9	283.5	94.7	117.1	182.1	65.0	306.0	465.6	159.6
Feb	228.7	284.4	55.8	194.1	284.4	90.4	119.9	185.0	65.1	314.0	469.4	155.4
Mar	223.3	279.2	56.0	188.7	279.2	90.6	126.6	188.5	61.9	315.3	467.7	152.5
Apr	220.8	277.3	56.5	186.2	277.3	91.1	134.9	200.6	65.7	321.1	477.9	156.8
May	210.4	266.5	56.1	175.8	266.5	90.7	148.6	208.5	59.9	324.4	475.0	150.5
Jun	215.0	271.2	56.2	180.4	271.2	90.7	141.1	198.8	57.7	321.5	470.0	148.4
Jul	228.9	285.6	56.7	194.3	285.6	91.3	149.6	198.4	48.8	343.9	484.0	140.1
Aug	231.9	288.7	56.8	197.3	288.7	91.4	150.6	196.9	46.3	347.9	485.6	137.7
Sep	248.3	306.0	57.7	213.8	306.0	92.3	156.5	204.1	47.6	370.3	510.1	139.9
Oct	255.4	313.7	58.3	220.8	313.7	92.8	171.8	224.4	52.6	392.6	538.1	145.4
Nov	266.9	325.8	58.9	232.3	325.8	93.5	169.2	225.1	55.9	401.5	550.9	149.4
Dec*	254.0	312.5	58.6	219.4	312.5	93.2	188.9	243.9	54.9	408.3	556.4	148.1
2008												
Jan	282.1	341.2	59.1	247.5	341.2	93.7	168.1	222.3	54.2	415.6	563.5	147.9
Feb	272.2	331.9	59.7	237.6	331.9	94.3	169.4	225.6	56.1	407.0	557.5	150.4

Source: Bank of Guyana and Commercial Banks

* Figures for December 2007 are preliminary

GUYANA: SELECTED INTEREST RATES 1)

(Percent Per Annum)

Table 4.1

	2004	2005	2006				2007												2008	
	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
BANK OF GUYANA																				
Bank Rate	6.00	6.00	6.25	6.25	6.50	6.75	6.75	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
Treasury Bill Discount Rate																				
91 Days	3.79	3.74	3.85	3.85	3.98	4.16	4.16	3.94	3.94	3.94	3.94	3.94	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90
182 Days	3.96	3.84	4.11	4.11	4.18	4.18	4.18	3.95	4.00	4.00	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.96	3.96
364 Days	4.13	4.21	4.30	4.11	4.25	4.24	4.19	4.25	4.23	4.23	4.10	4.19	4.19	4.05	4.05	4.35	4.35	4.35	4.15	4.46
COMMERCIAL BANKS																				
Small Savings Rate	3.42	3.38	3.38	3.29	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.15	3.15	3.15
Prime Lending Rate (weighted average 2)	15.65	15.24	15.30	14.82	14.32	14.47	14.52	14.46	14.33	14.04	13.99	13.97	14.05	14.09	13.96	13.90	13.80	13.89	13.94	13.93
Prime Lending Rate 3)	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.71	14.71	14.71	14.71	14.71	14.71	14.71
Comm. Banks' Lending Rate (weighted average)	14.31	13.50	13.20	12.84	12.80	13.12	12.89	12.82	12.83	12.71	12.71	12.72	12.71	12.58	12.40	12.47	12.37	12.40	12.35	12.35
HAND-IN-HAND TRUST CORP. INC. 4)																				
Domestic Mortgages	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
Commercial Mortgages	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00
Average Deposit Rates	3.75	3.23	3.23	3.23	3.23	3.14	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23
NEW BUILDING SOCIETY																				
Deposits 5)	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
Mortgage Rates	8.95	8.95	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
Five dollar shares	4.00	4.00	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80
Save and prosper shares	5.00	5.00	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50

Source: Bank of Guyana, Commercial Banks and other Financial Institutions

1) End of period rates.

2) The prime lending rate reported by the banks has been weighted by the amount of loans issued at the corresponding rate.

3) The average prime lending rate actually used by commercial banks applicable to loans and advances.

4) Effective from March 2004 GNCB Trust Company has been re-named Hand-in Hand Trust Corp. Inc.

5) Small savings rate

COMMERCIAL BANKS: SELECTED INTEREST RATES
(Percent Per Annum)

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate 1)	Small Savings Deps.	3 Mths. Time Deps.	6 Mths. Time Deps.	9 Mths. Time Deps.	12 Mths. Time Deps.
1998	16.64	7.06	8.02	8.34	9.00	9.65
1999	17.25	7.97	9.34	9.90	10.17	10.26
2000	17.21	7.28	7.37	8.92	8.96	9.41
2001	16.79	6.70	7.15	7.03	7.13	8.07
2002	16.25	4.29	3.70	3.91	4.13	4.23
2003						
Mar	14.88	4.25	3.56	3.91	4.13	4.23
Jun	14.88	3.96	3.27	3.56	4.00	3.85
Sep	14.88	3.54	2.94	3.33	3.50	3.75
Dec	14.88	3.46	2.81	3.16	3.50	3.54
2004						
Mar	14.54	3.46	2.81	3.15	3.50	3.58
Jun	14.54	3.42	2.71	3.10	3.50	3.42
Sep	14.54	3.42	2.59	2.95	3.50	3.29
Dec	14.54	3.42	2.59	2.85	3.50	3.38
2005						
Mar	14.54	3.38	2.59	2.90	3.38	3.21
Jun	14.54	3.38	2.59	2.90	3.38	3.25
Sep	14.54	3.38	2.59	2.90	3.38	3.25
Dec	14.54	3.38	2.59	2.90	3.38	3.25
2006						
Mar	14.54	3.38	2.59	2.90	3.38	3.25
Jun	14.54	3.29	2.55	2.85	3.38	3.17
Sep	14.54	3.19	2.48	2.20	3.00	3.00
Dec	14.54	3.19	2.48	2.20	3.00	3.00
2007						
Jan	14.54	3.19	2.48	2.20	3.00	3.00
Feb	14.54	3.19	2.48	2.20	3.00	3.00
Mar	14.54	3.19	2.48	2.20	3.00	3.00
Apr	14.54	3.19	2.48	2.20	3.00	3.00
May	14.54	3.19	2.48	2.20	3.00	3.00
Jun	14.54	3.19	2.48	2.20	3.00	3.00
Jul	14.54	3.19	2.48	2.20	3.00	3.00
Aug	14.71	3.19	2.48	2.20	3.00	3.00
Sep	14.71	3.19	2.48	2.20	3.00	3.00
Oct	14.71	3.19	2.48	2.20	3.00	3.00
Nov	14.71	3.19	2.48	2.20	3.00	3.00
Dec	14.71	3.15	2.40	2.10	3.00	2.96
2008						
Jan	14.71	3.15	2.40	2.10	3.00	2.96
Feb	14.71	3.15	2.40	2.10	3.00	2.96

Source: Commercial Banks

1) Arithmetic average of the Prime Lending Rate as reported by the Commercial Banks.

COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.		Euro Area
	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Treas Bill	Bank Rate	Treas Bill	Bank Rate 1)	Bank Rate
1998	8.84	11.25	11.88	13.00	5.70	9.00	23.52	4.42	4.50	5.72	7.06	…
1999	11.07	13.25	10.09	13.00	6.05	10.00	20.61	5.23	5.00	5.49	...	4.00
2000	9.20	11.75	10.85	13.00	3.85	10.00	20.16	5.83	6.00	5.63	...	5.75
2001	6.25	8.75	6.33	13.00	1.97	7.50	17.03	1.72	1.25	3.83	...	4.25
2002	3.91	6.25	4.39	7.25	1.51	7.50	17.01	1.20	0.75	3.84	…	3.75
2003												
Mar	3.00	5.25	4.30	7.25	2.50	7.50	33.47	1.12	2.25	3.47	…	3.50
Jun	2.99	5.25	…	7.25	1.91	7.50	29.92	0.94	2.20	3.47	…	3.00
Sep	3.40	5.50	4.80	7.00	1.24	7.50	23.42	0.94	2.00	3.52	…	3.00
Dec	3.40	5.50	4.79	7.00	0.77	7.50	23.46	0.89	2.00	3.83	…	3.00
2004												
Mar	3.47	5.50	4.82	7.00	0.37	7.50	15.23	0.94	2.00	4.13	…	3.00
Jun	3.52	5.50	4.78	7.00	0.30	7.50	14.98	1.28	2.01	4.61	…	3.00
Sep	3.80	6.00	4.75	7.00	1.79	7.50	14.80	1.67	2.58	4.69	…	3.00
Dec	3.79	6.00	4.70	7.00	2.76	7.50	14.94	2.20	3.15	4.68	…	3.00
2005												
Mar	3.84	6.00	4.74	7.25	3.28	7.50	13.46	2.76	3.58	4.77	…	3.00
Jun	3.80	6.00	4.83	7.25	4.75	7.50	12.88	3.00	4.01	4.62	…	3.00
Sep	3.76	6.00	4.93	7.75	5.28	10.00	13.15	3.46	4.59	4.40	…	3.00
Dec	3.74	6.00	4.95	8.00	6.22	10.00	13.55	3.89	5.15	4.43	…	3.25
2006												
Mar	3.85	6.25	5.43	8.75	6.22	12.00	13.18	4.51	5.53	4.40	…	3.50
Jun	3.85	6.25	6.12	9.25	6.19	12.00	12.82	4.79	6.02	4.54	…	3.75
Sep	3.98	6.50	6.70	10.00	6.21	12.00	12.49	4.82	6.25	4.84	…	4.00
Dec	4.16	6.75	6.74	10.00	6.56	12.00	12.31	4.84	6.25	5.08	…	4.50
2007												
Jan	4.16	6.75	6.80	10.00	6.91	12.00	11.99	4.96	6.25	5.30	…	4.50
Feb	3.94	6.50	6.75	10.00	6.85	12.00	11.94	5.02	6.25	5.34	…	4.50
Mar	3.94	6.50	6.80	10.00	5.74	12.00	11.65	4.96	6.25	5.33	…	4.75
Apr	3.94	6.50	6.81	10.00	5.77	12.00	11.81	4.87	6.25	5.43	…	4.75
May	3.94	6.50	7.05	10.00	5.85	12.00	11.96	4.77	6.25	5.55	…	4.75
Jun	3.94	6.50	6.90	10.00	5.76	12.00	12.13	4.63	6.25	5.67	…	5.00
Jul	3.90	6.50	6.91	10.00	5.61	12.00	12.16	4.83	6.25	5.77	…	5.00
Aug	3.90	6.50	6.86	10.00	5.37	12.00	12.21	4.71	6.01	5.79	…	5.00
Sep	3.90	6.50	6.97	10.00	5.16	12.00	14.29	4.01	5.53	5.69	…	5.00
Oct	3.90	6.50	…	…	5.00	12.00	13.61	3.96	5.24	5.61	…	5.00
Nov	3.90	6.50	…	…	…	…	13.57	3.49	5.00	…	…	5.00
Dec	3.90	6.50	…	…	…	…	…	3.08	4.83	…	…	…
2008												
Jan	3.90	6.50	…	…	…	…	…	…	…	…	…	…
Feb	3.90	6.50	…	…	…	…	…	…	…	…	…	…

Source: Statistical Reports from Central Banks & International Financial Statistics (IMF)

1) This rate has been discontinued with effect from 1998.

CHANGES IN BANK OF GUYANA TRANSACTION EXCHANGE RATE

(G$\US$)

Table 4.4

Date						Rate		Date						Rate
20	Aug	07	- 21	Aug	07	203.25		28	Nov	07	- 29	Nov	07	203.75
22	Aug	07	-			203.50		30	Nov	07	-			202.75
23	Aug	07	-			204.00		03	Dec	07	-			203.50
24	Aug	07	-			203.25		04	Dec	07	-			203.25
27	Aug	07	-			203.25		05	Dec	07	-			203.50
28	Aug	07	- 29	Aug	07	202.25		06	Dec	07	-			203.25
30	Aug	07	-			202.75		07	Dec	07	- 11	Dec	07	203.50
31	Aug	07	-			203.25		12	Dec	07	-			203.75
03	Sep	07	-			204.00		13	Dec	07	-			203.50
04	Sep	07	-			203.75		14	Dec	07	- 17	Dec	07	203.00
05	Sep	07	-			202.50		18	Dec	07	-			203.25
06	Sep	07	-			203.00		19	Dec	07	-			203.75
07	Sep	07	-			204.00		21	Dec	07	-			203.25
10	Sep	07	- 11	Sep	07	203.75		24	Dec	07	- 27	Dec	07	203.75
12	Sep	07	-			203.50		28	Dec	07	- 31	Dec	07	203.50
13	Sep	07	-			203.75		02	Jan	08	-			203.25
14	Sep	07	-			204.00		03	Jan	08	-			203.00
17	Sep	07	-			203.75		04	Jan	08	-			202.75
18	Sep	07	-			203.50		07	Jan	08	-			203.50
19	Sep	07	-			203.25		08	Jan	08	-			202.50
20	Sep	07	-			203.50		09	Jan	08	-			203.00
21	Sep	07	-			203.75		10	Jan	08	-			203.50
24	Sep	07	- 25	Sep	07	203.50		11	Jan	08	-			202.75
26	Sep	07	- 28	Sep	07	203.75		14	Jan	08	-			203.25
01	Oct	07	-			203.50		15	Jan	08	-			203.50
02	Oct	07	-			203.75		16	Jan	08	-			203.25
03	Oct	07	-			203.00		17	Jan	08	-			203.50
04	Oct	07	-			203.75		18	Jan	08	-			202.25
05	Oct	07	- 08	Oct	07	203.25		21	Jan	08	-			202.75
09	Oct	07	- 11	Oct	07	203.50		22	Jan	08	-			203.00
12	Oct	07	- 15	Oct	07	203.75		23	Jan	08	-			202.75
16	Oct	07	-			203.25		24	Jan	08	-			203.00
17	Oct	07	-			203.75		25	Jan	08	- 28	Jan	08	202.75
18	Oct	07	- 22	Oct	07	203.25		29	Jan	08	-			203.25
23	Oct	07	-			203.75		30	Jan	08	-			202.25
24	Oct	07	-			203.00		31	Jan	08	-			202.75
25	Oct	07	-			203.50		01	Feb	08	-			203.50
28	Oct	07	-			203.50		04	Feb	08	-			203.00
29	Oct	07	-			203.75		05	Feb	08	-			202.50
30	Oct	07	-			203.50		06	Feb	08	-			203.50
31	Oct	07	-			203.25		07	Feb	08	-			203.75
01	Nov	07	- 02	Nov	07	203.50		08	Feb	08	-			203.00
05	Nov	07	-			203.25		11	Feb	08	- 12	Feb	08	203.50
06	Nov	07	- 12	Nov	07	203.75		13	Feb	08	-			203.75
13	Nov	07	-			203.25		14	Feb	08	- 15	Feb	08	202.25
14	Nov	07	-			203.75		18	Feb	08	-			202.75
15	Nov	07	-			203.00		19	Feb	08	-			203.00
16	Nov	07	- 19	Nov	07	203.50		20	Feb	08	-			202.50
20	Nov	07	-			203.75		21	Feb	08	-			203.50
21	Nov	07	-			203.00		22	Feb	08	-			202.75
22	Nov	07	-			203.50		25	Feb	08	-			202.25
23	Nov	07	-			203.75		26	Feb	08	- 27	Feb	08	203.00
26	Nov	07	-			203.50		28	Feb	08	-			203.25
27	Nov	07	-			203.25		29	Feb	08	-			202.50

Note: Effective from October 1, 1991 the official exchange rate fluctuates either daily or periodically and is the weighted average of the Telegraphic Transfer Rates of the three (3) largest Commercial Banks.

EXCHANGE RATE
(G$\US$)

Table 4.5

Years	End of Period	Average for the Period
1998	165.25	150.52
1999	180.50	177.65
2000	184.75	182.44
2001	189.50	187.32
2002	191.75	191.75
2003		
Mar	193.75	192.41
Jun	193.75	193.45
Sep	195.25	194.61
Dec	194.25	195.50
2004		
Mar	197.25	196.97
Jun	198.75	198.43
Sep	200.00	199.38
Dec	199.75	199.78
2005		
Mar	199.75	199.75
Jun	200.25	200.19
Sep	200.00	199.82
Dec	200.25	200.14
2006		
Mar	199.75	199.82
Jun	200.00	200.00
Sep	200.00	200.00
Dec	201.00	200.92
2007		
Jan	200.75	200.86
Feb	200.75	200.67
Mar	201.75	201.75
Apr	201.75	201.75
May	201.75	201.75
Jun	203.50	202.30
Jul	203.00	203.39
Aug	203.25	203.23
Sep	203.75	203.60
Oct	203.25	203.52
Nov	202.75	203.49
Dec	203.50	203.49
2008		
Jan	202.75	202.94
Feb	202.50	203.00

Source: Bank of Guyana

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 4.6

Month	Buying Rate											
	2006				2007				2008			
	CN$	US$	£	EURO	CN$	US$	£	EURO	CN$	US$	£	EURO
Jan	161.39	198.81	338.49	230.00	167.15	200.93	373.68	254.31	190.80	200.55	385.67	278.42
Feb	159.59	199.55	340.31	230.28	167.18	200.97	379.56	254.72	190.41	200.83	381.07	283.07
Mar	163.82	199.57	337.20	231.02	166.74	200.46	378.46	254.48				
Apr	161.65	199.71	340.17	232.82	168.02	200.09	384.55	258.27				
May	168.55	199.47	346.52	237.84	170.12	200.24	387.99	261.00				
Jun	170.17	199.24	355.50	243.51	177.21	199.81	385.69	258.96				
Jul	167.21	199.47	353.10	243.42	180.09	199.83	389.58	263.10				
Aug	168.18	199.52	360.60	246.27	180.47	199.45	390.08	262.06				
Sep	170.66	199.61	362.13	248.26	183.15	199.97	389.26	267.02				
Oct	171.05	200.45	366.70	245.37	217.70	200.18	394.14	272.20				
Nov	172.01	200.78	367.09	249.03	199.75	199.96	400.87	277.61				
Dec	167.80	200.79	375.84	253.99	192.67	200.46	396.32	278.78				

Month	Selling Rate											
	2006				2007				2008			
	CN$	US$	£	EURO	CN$	US$	£	EURO	CN$	US$	£	EURO
Jan	169.55	202.21	352.74	240.14	175.82	204.34	386.62	262.03	195.15	203.32	391.71	287.12
Feb	168.77	201.60	351.00	242.90	174.94	204.33	390.99	261.98	193.84	203.54	395.53	292.01
Mar	171.03	201.69	347.44	239.62	174.00	204.06	388.52	262.01				
Apr	171.84	202.23	353.48	241.74	176.55	203.87	393.48	266.16				
May	176.35	202.16	363.06	250.52	180.29	203.48	397.85	269.65				
Jun	177.39	202.36	368.05	250.32	184.59	203.32	398.47	269.40				
Jul	179.20	202.44	368.47	251.91	189.30	203.21	403.26	270.28				
Aug	175.62	202.07	369.20	254.38	188.61	202.47	398.00	273.35				
Sep	177.63	202.89	376.07	254.38	191.54	203.14	404.08	275.19				
Oct	180.37	203.43	376.64	253.64	199.49	203.13	406.63	279.46				
Nov	180.31	204.08	381.27	256.87	207.34	203.51	414.00	285.82				
Dec	177.05	203.91	387.71	261.56	199.77	203.50	408.22	282.48				

Month	Mid Rate											
	2006				2007				2008			
	CN$	US$	£	EURO	CN$	US$	£	EURO	CN$	US$	£	EURO
Jan	165.47	200.51	345.62	235.07	171.49	202.64	380.15	258.17	192.98	201.93	388.69	282.77
Feb	164.18	200.57	345.66	236.59	171.06	202.65	385.28	258.35	192.12	202.19	388.30	287.54
Mar	167.42	200.63	342.32	235.32	170.37	202.26	383.49	258.24				
Apr	166.75	200.97	346.82	237.28	172.29	201.98	389.02	262.22				
May	172.45	200.82	354.79	244.18	175.21	201.86	392.92	265.32				
Jun	173.78	200.80	361.78	246.91	180.90	201.56	392.08	264.18				
Jul	173.21	200.95	360.78	247.67	184.69	201.52	396.42	266.69				
Aug	171.90	200.79	364.90	250.33	184.54	200.96	394.04	267.71				
Sep	174.15	201.25	369.10	251.32	187.35	201.56	396.67	271.11				
Oct	175.71	201.94	371.67	249.51	208.59	201.66	400.39	275.83				
Nov	176.16	202.43	374.18	252.95	203.55	201.74	407.43	281.72				
Dec	172.42	202.35	381.78	257.78	196.22	201.98	402.27	280.63				

STATISTICAL ABSTRACT

CONTENTS (continued)

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IV	-	Commercial Banks: Savings Deposits (February 2008 & 2007)
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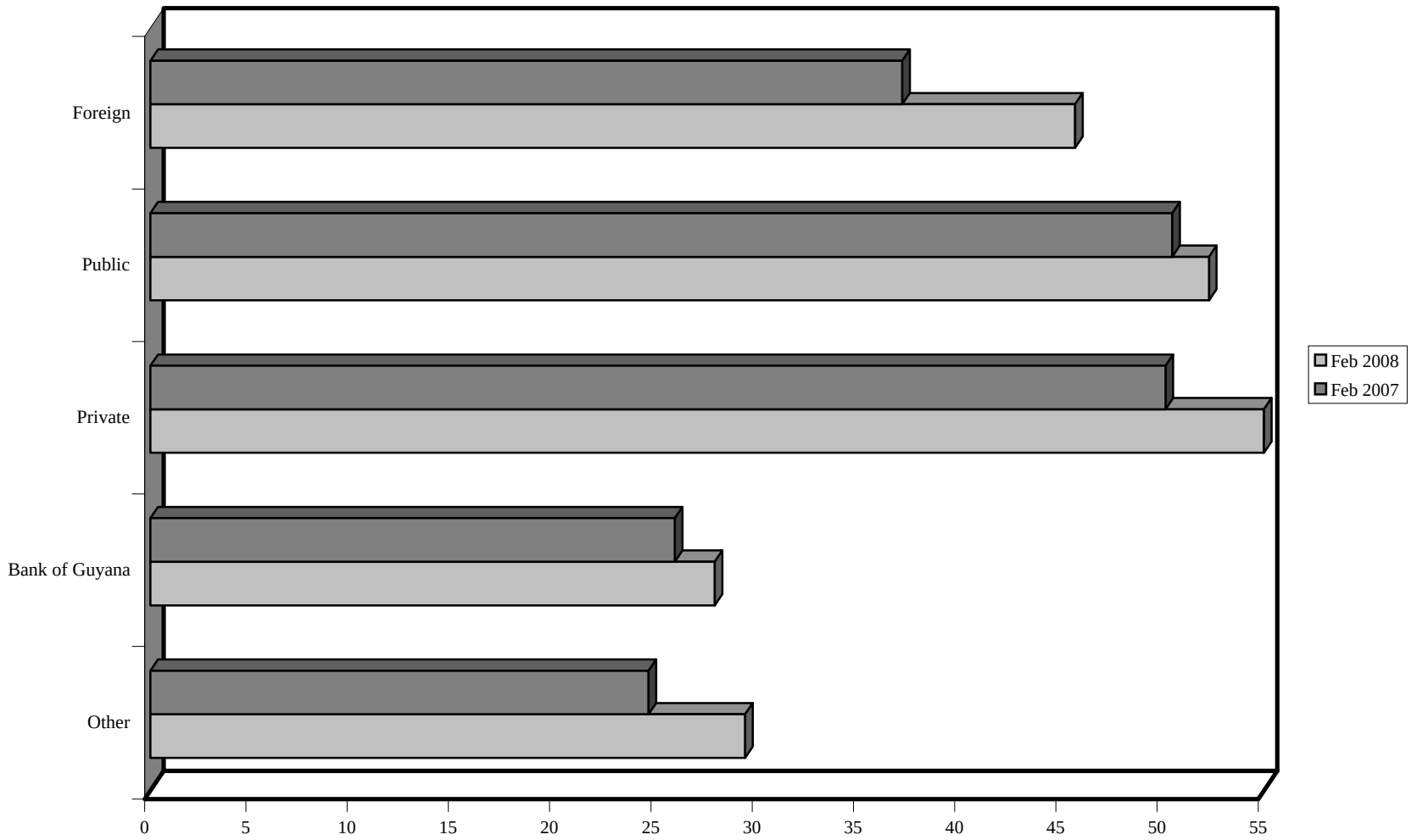
XV	-	Market Exchange Rates (March 1998 – February 2008)

GENERAL NOTES

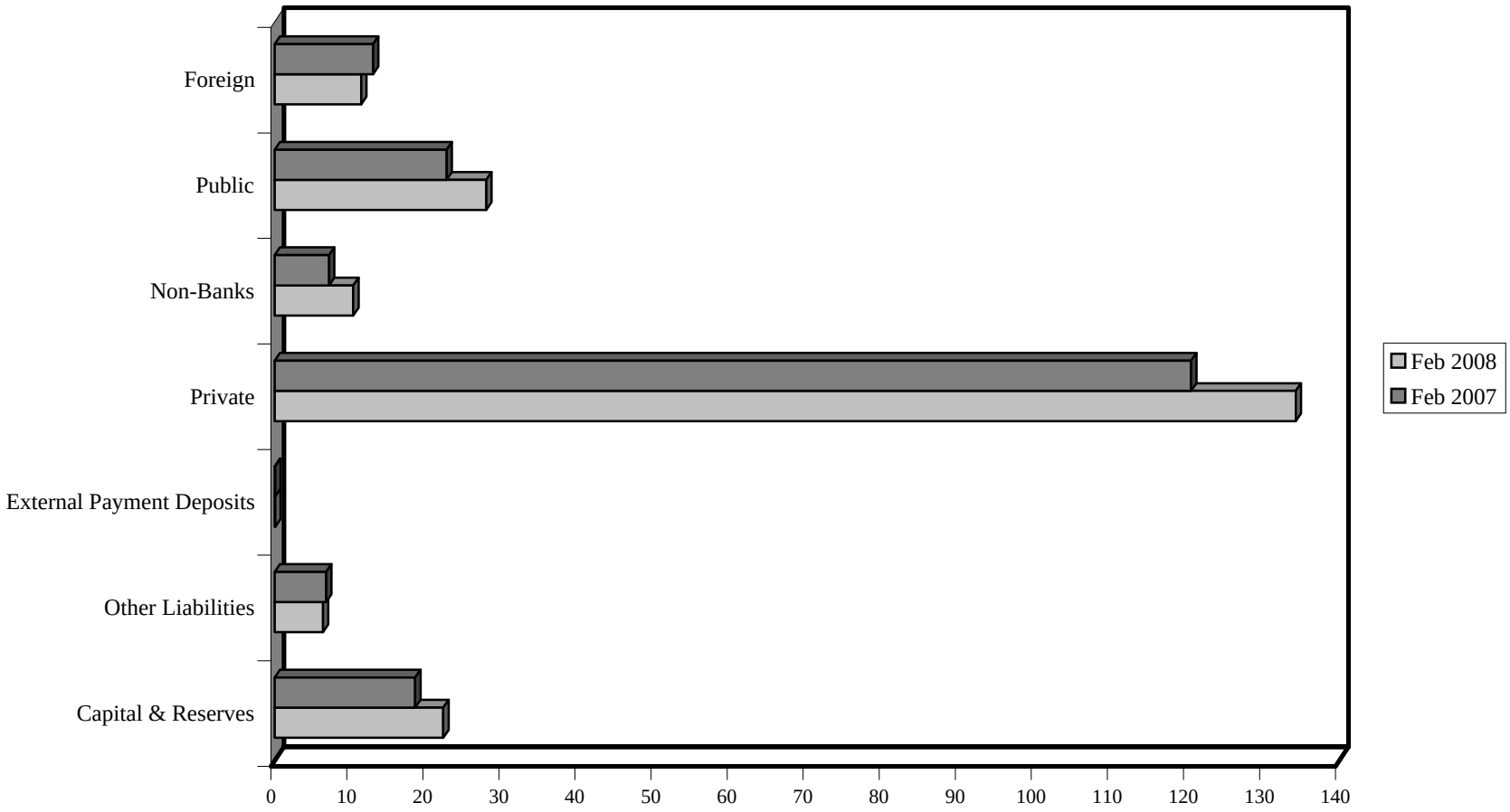
NOTES TO THE TABLES

Graph I
Commercial Banks: Assets



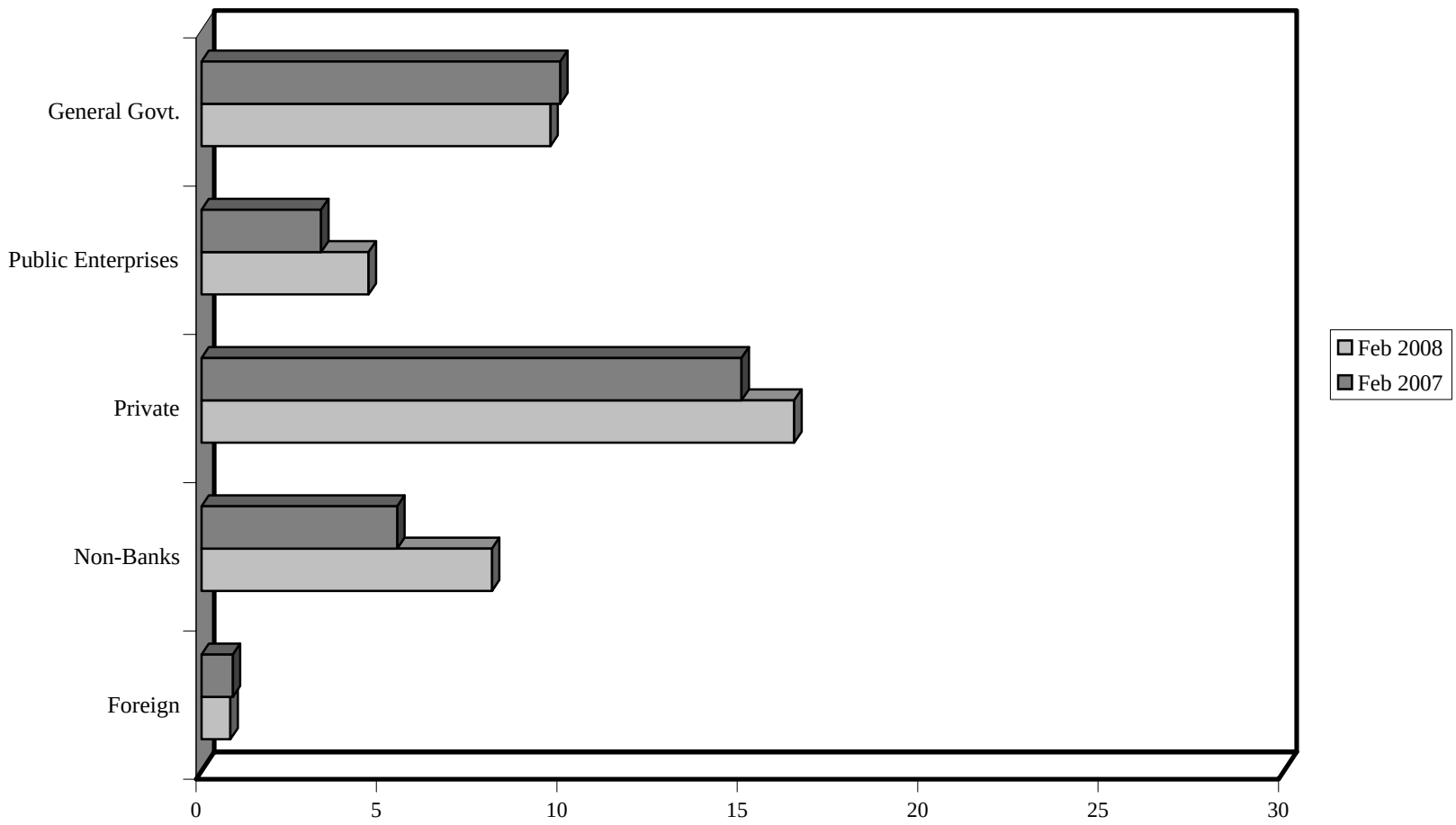
G$ Billion
February 2008 and 2007

Graph II
Commercial Banks: Liabilities, Capital and Reserves



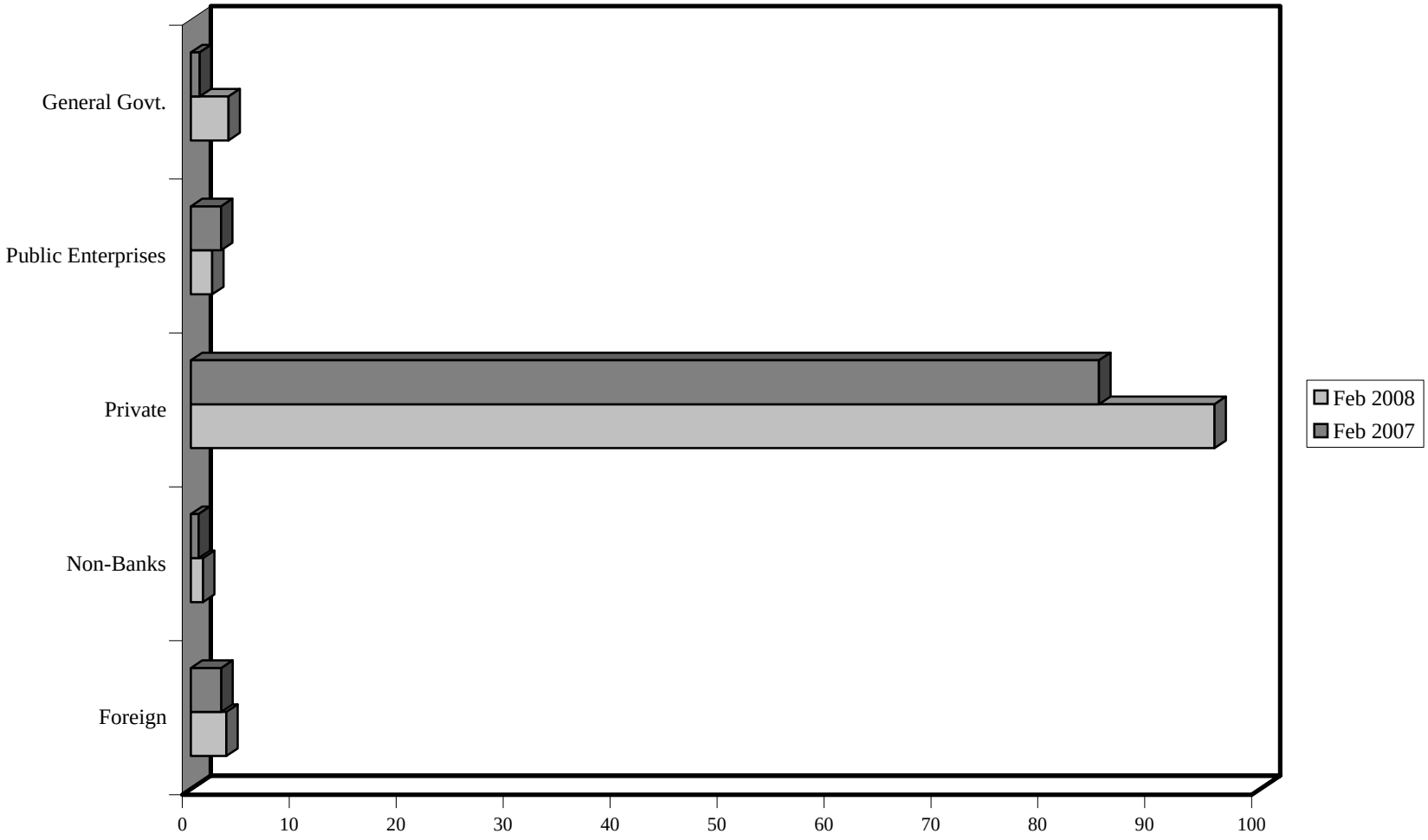
G$ Billion
February 2008 and 2007

Graph III
Commercial Banks: Time Deposits



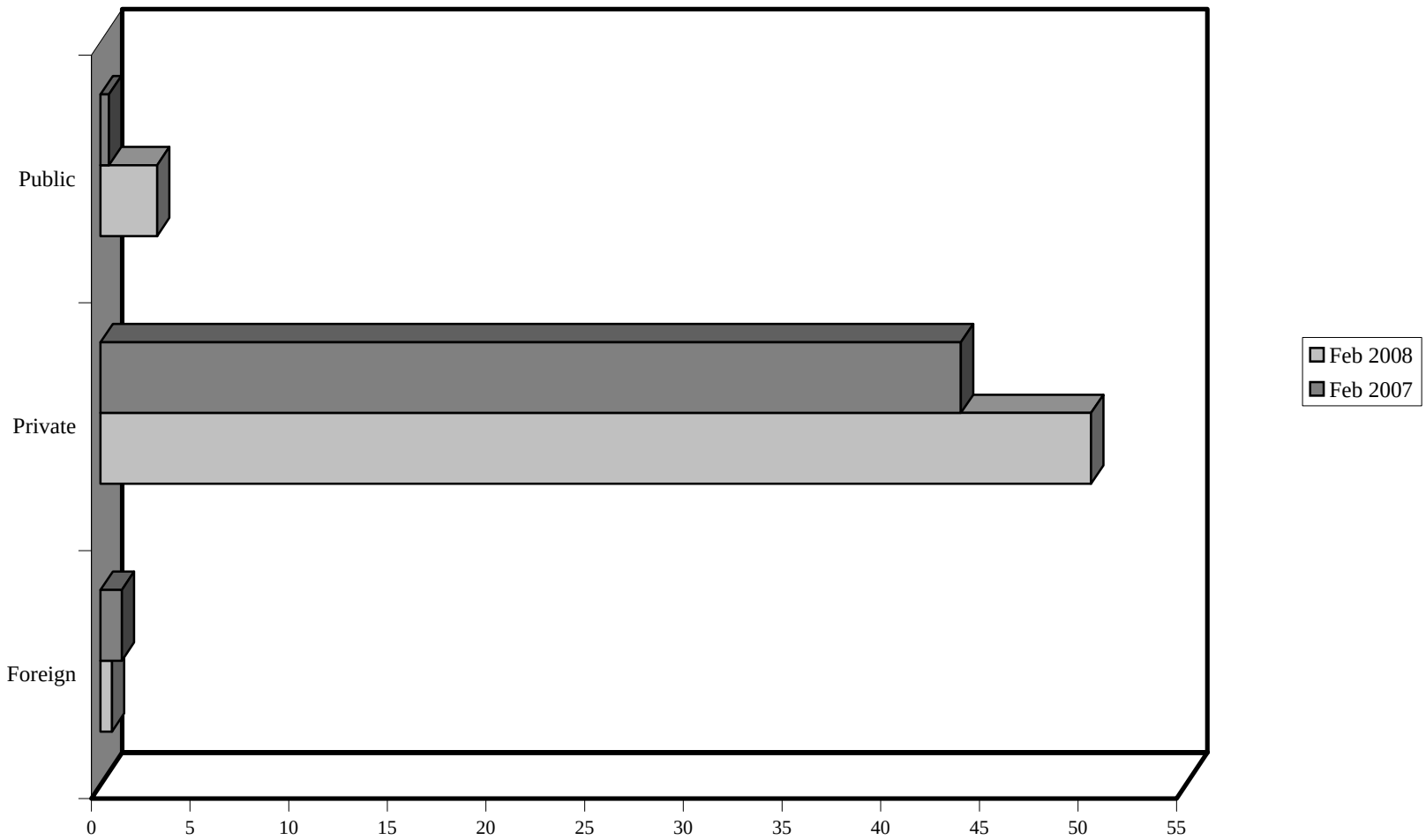
G$ Billion
February 2008 and 2007

Graph IV
Commercial Banks: Savings Deposits



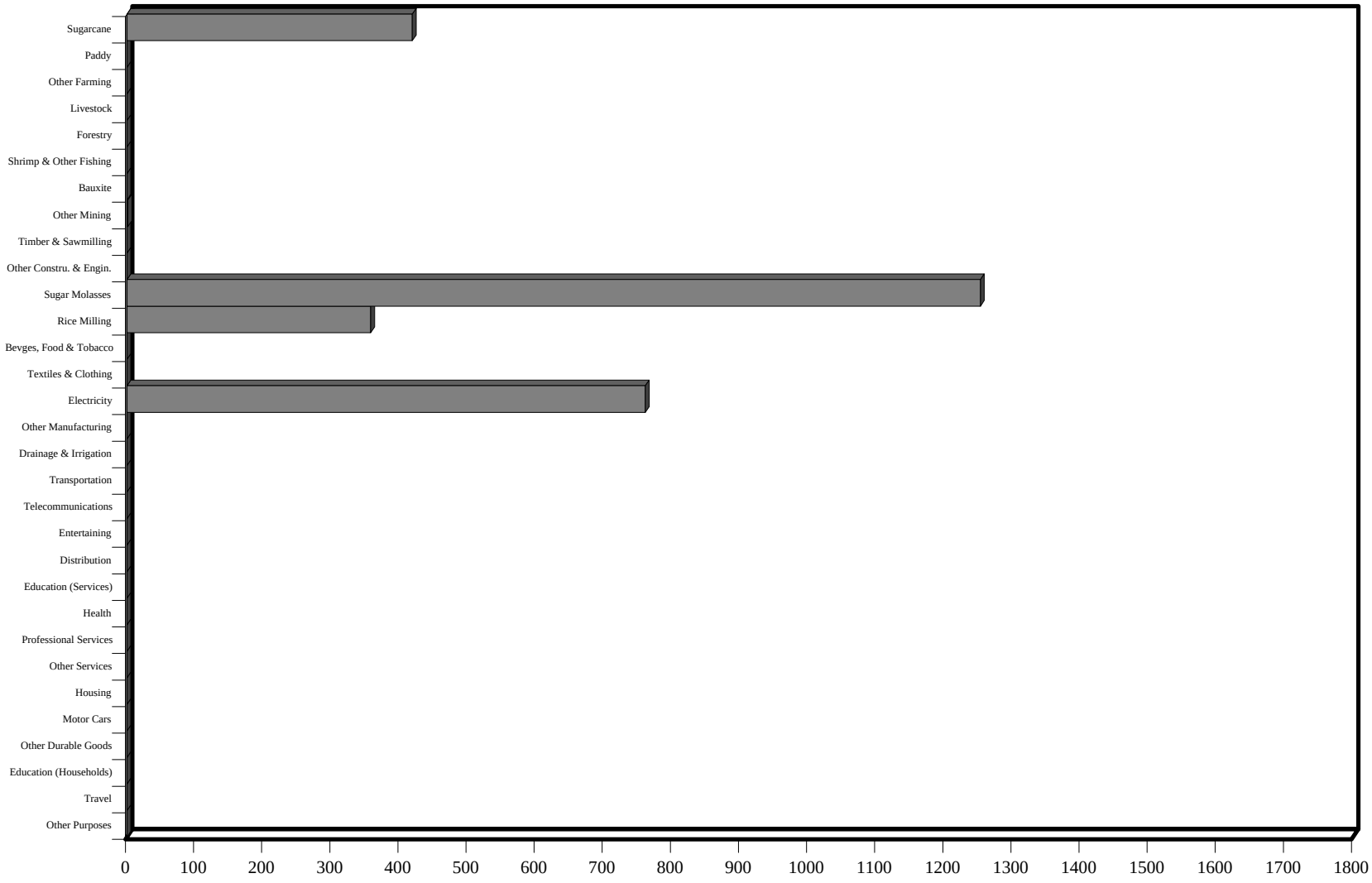
G$ Billion
February 2008 and 2007

Graph V
Commercial Banks: Loans and Advances by Sector



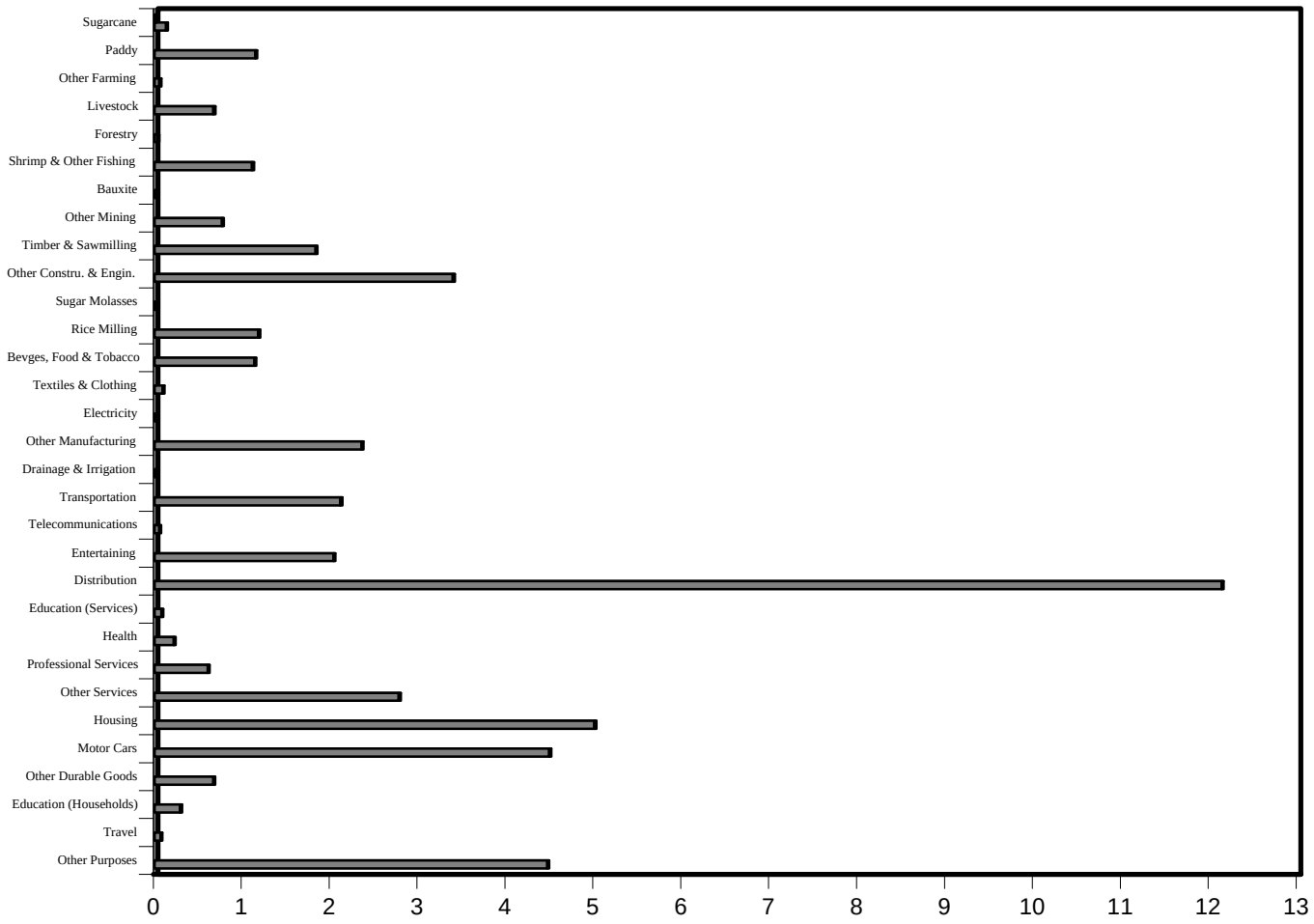
G$ Billion
February 2008 and 2007

Graph VI
Commercial Banks: Credit to Public Sector by Economic Activity



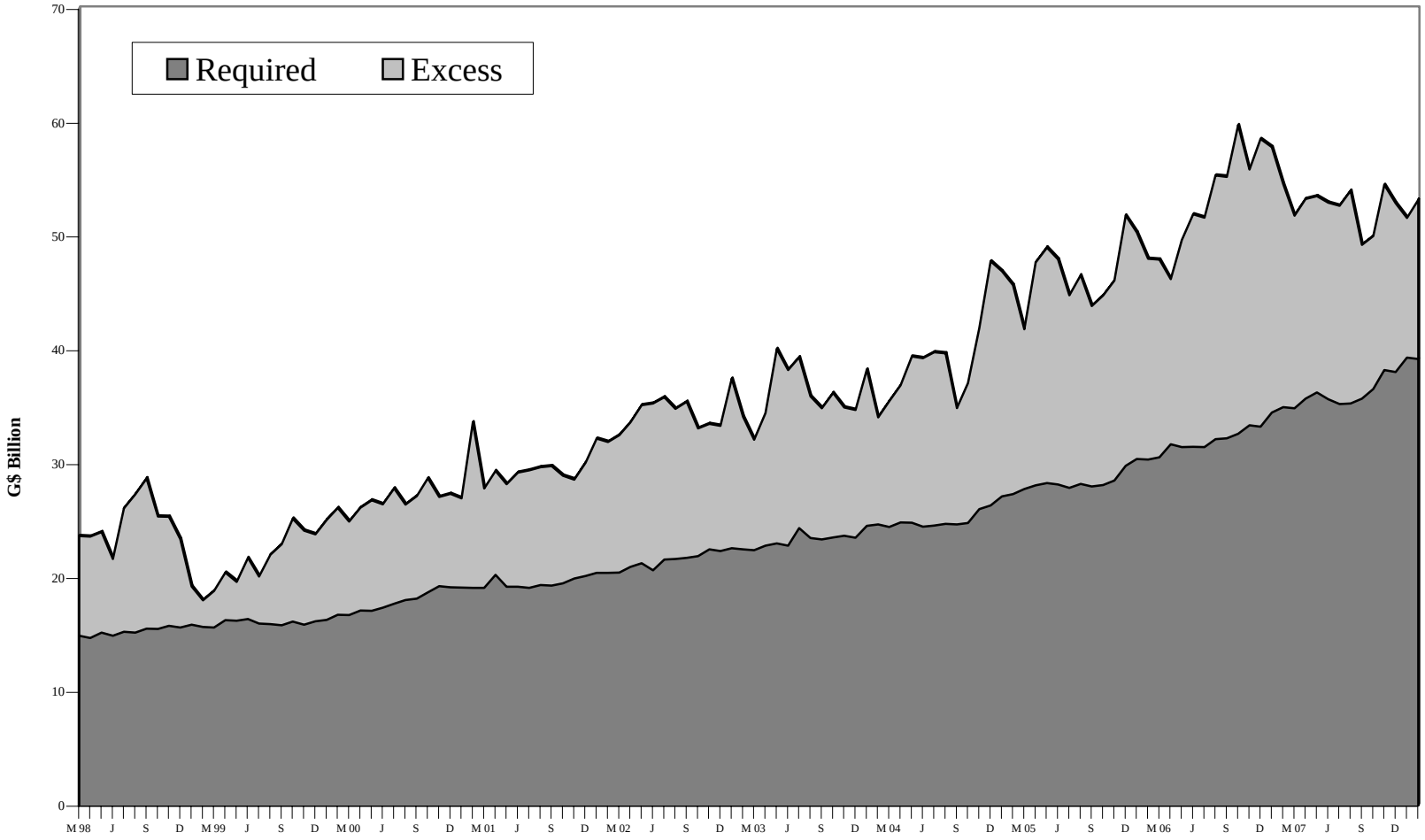
February 2008

Graph VII
Commercial Banks: Credit to Private Sector by Economic Activity

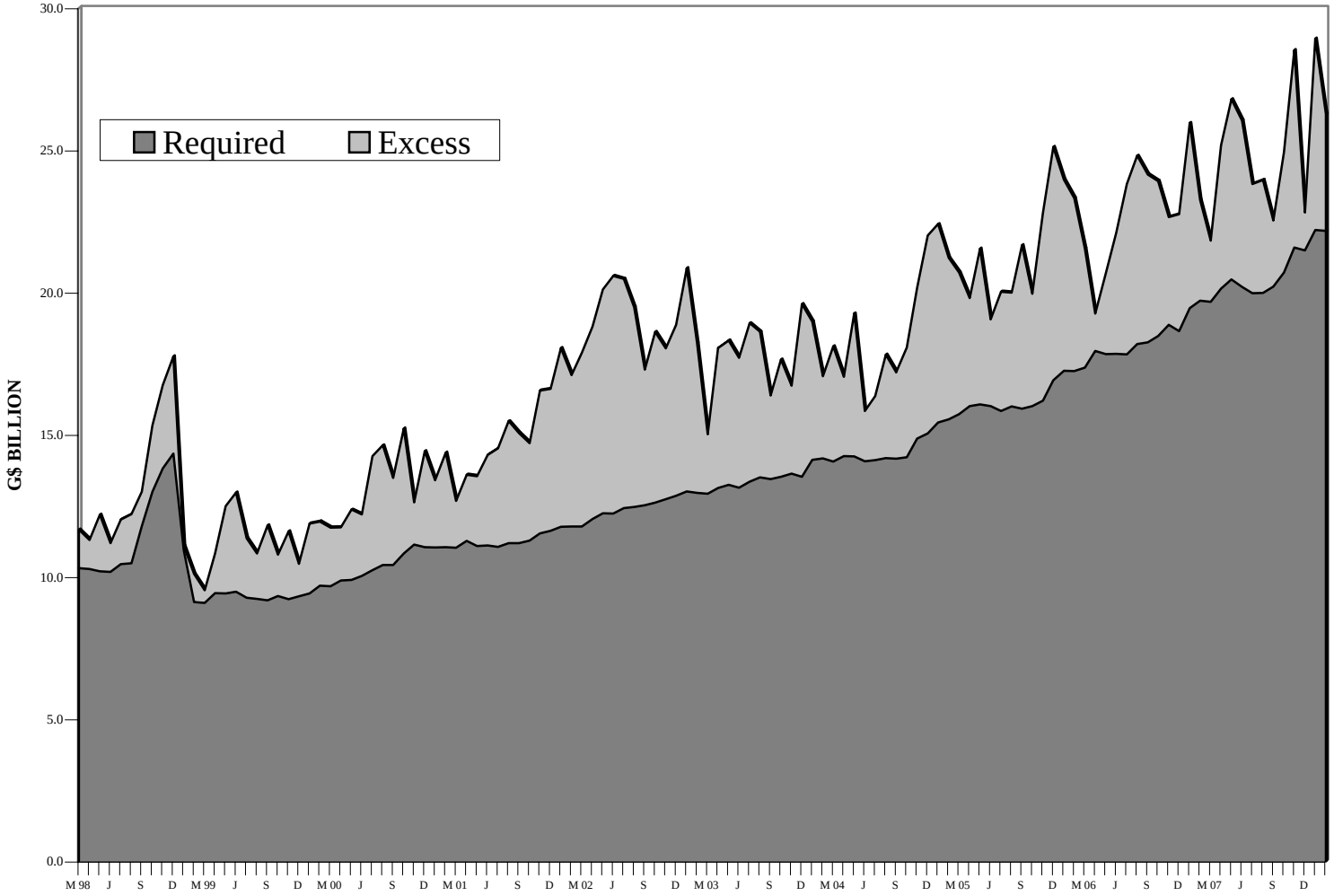


G$ Billion
February 2008

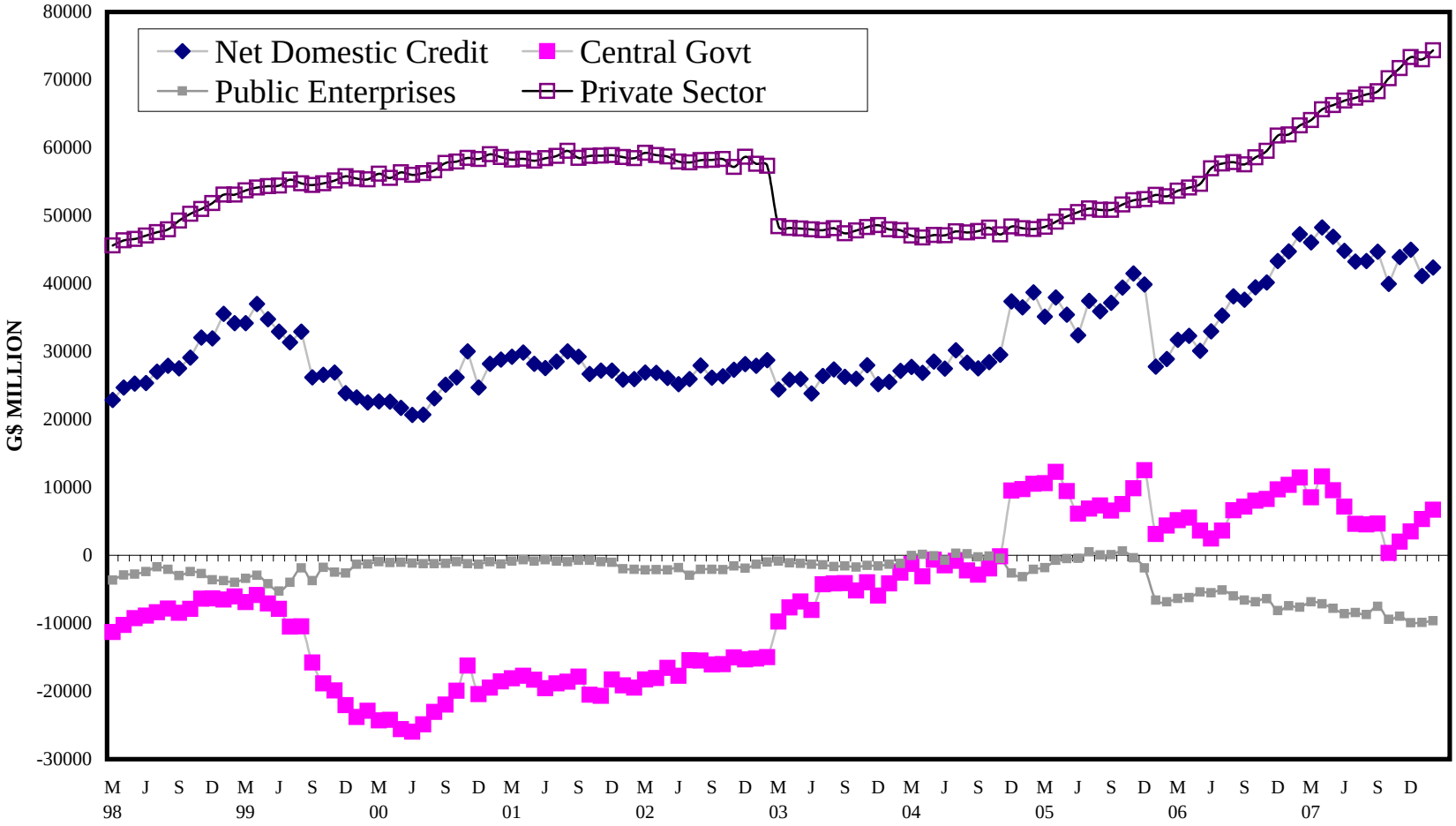
Graph VIII
Commercial Banks: Liquid Assets



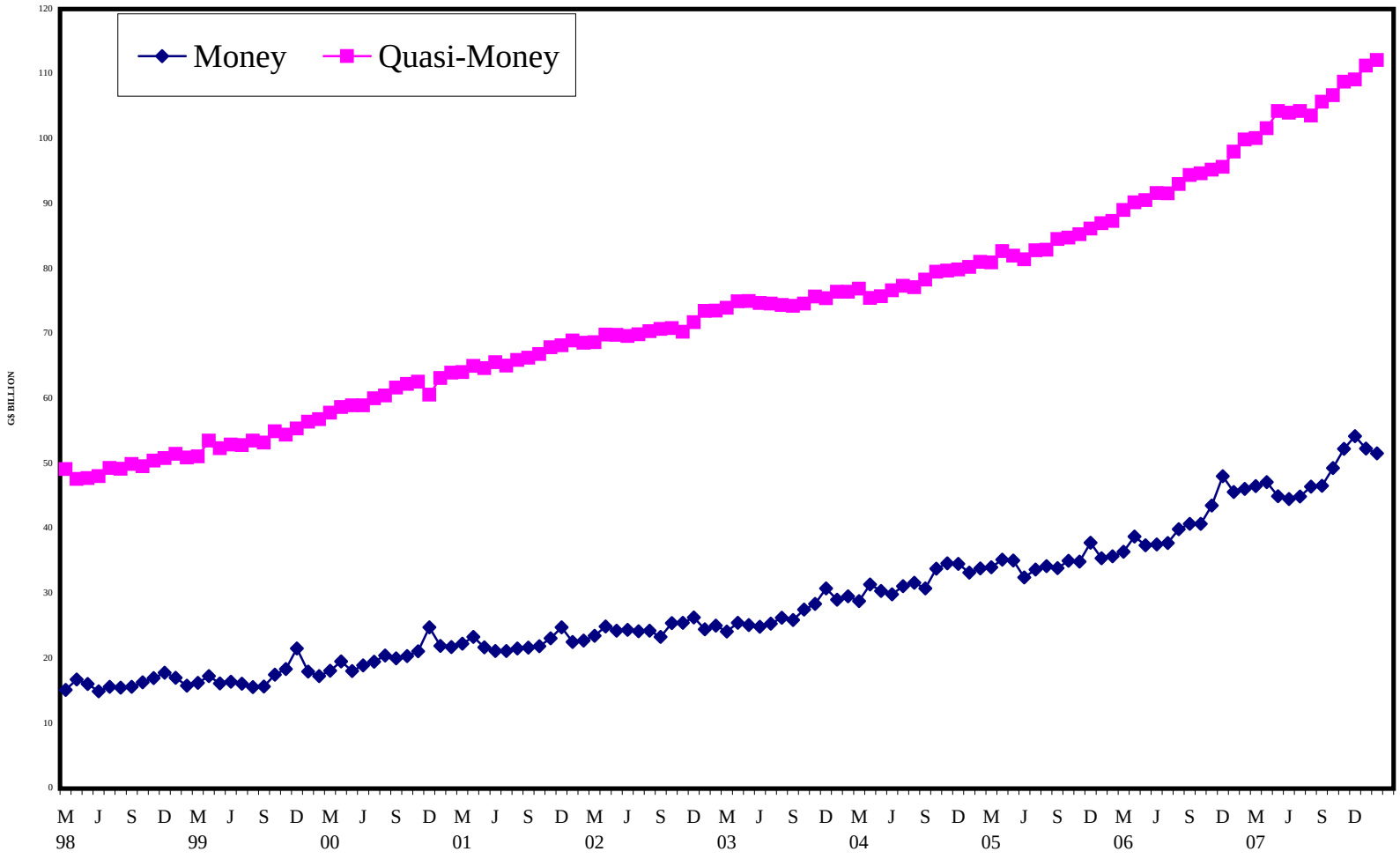
Graph IX
Commercial Banks: Reserve Requirements



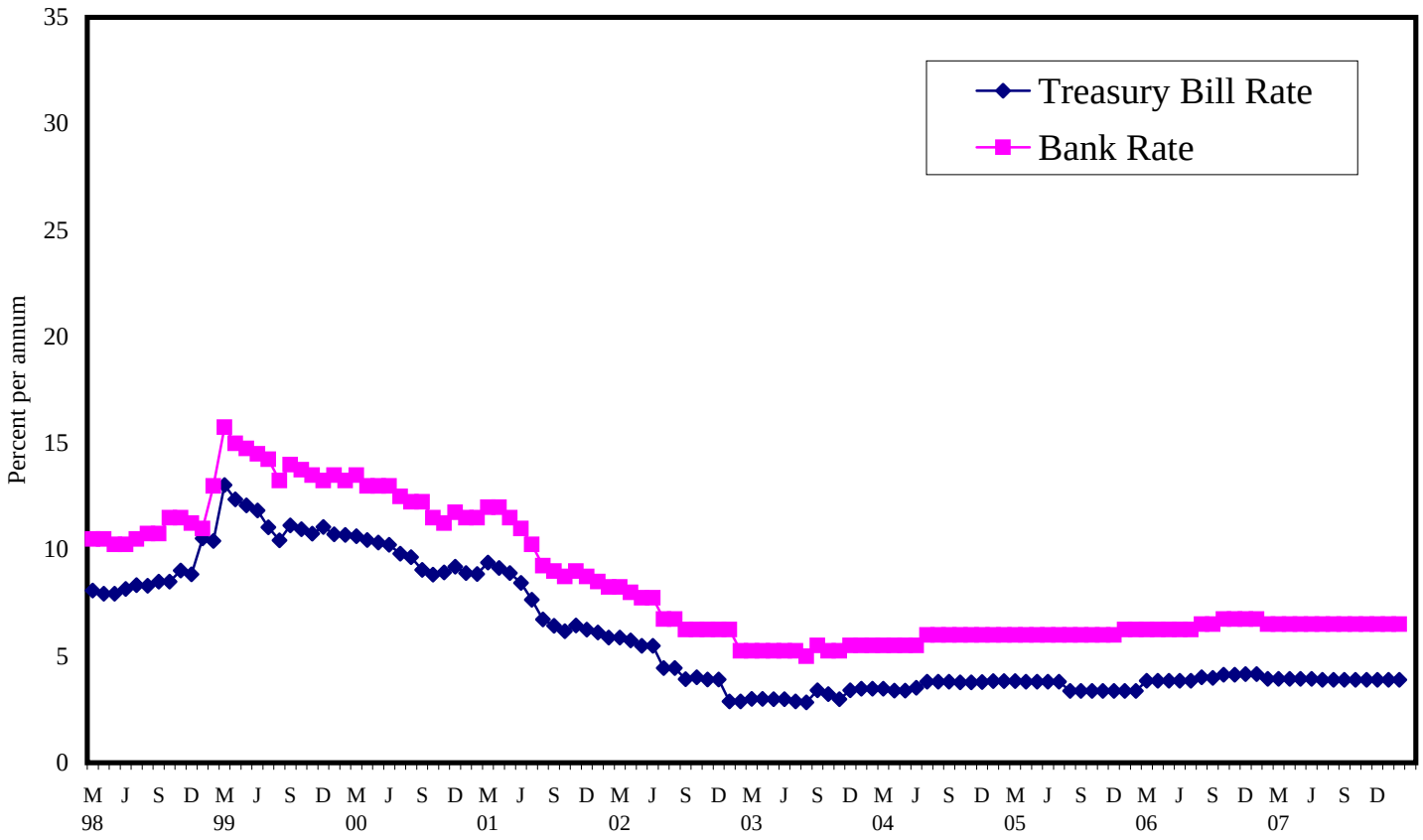
Graph X
Banking System: Net Domestic Credit



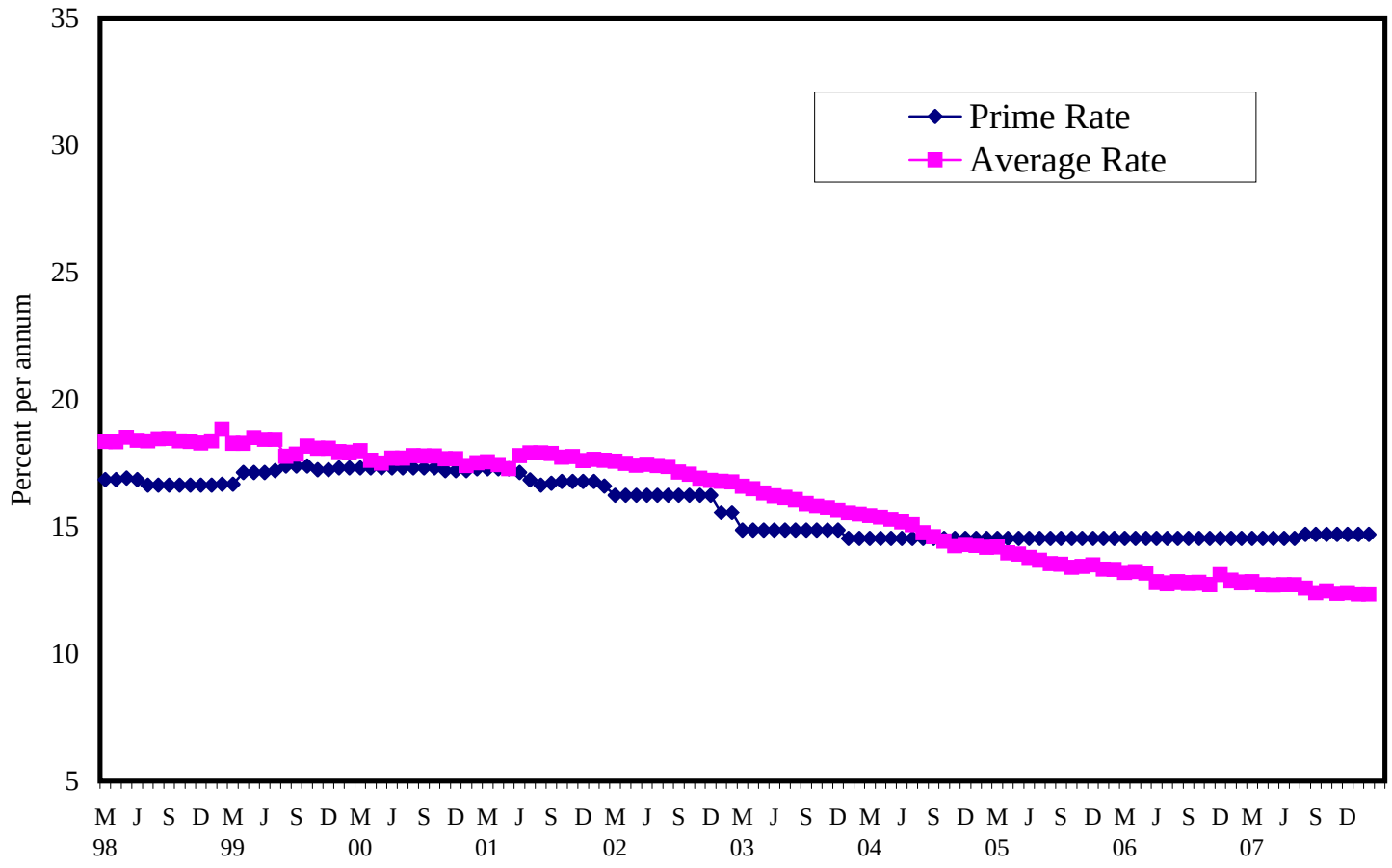
Graph XI
Banking System: Money and Quasi-Money



Graph XII
Bank Rate and 91-days Treasury Bill Rate

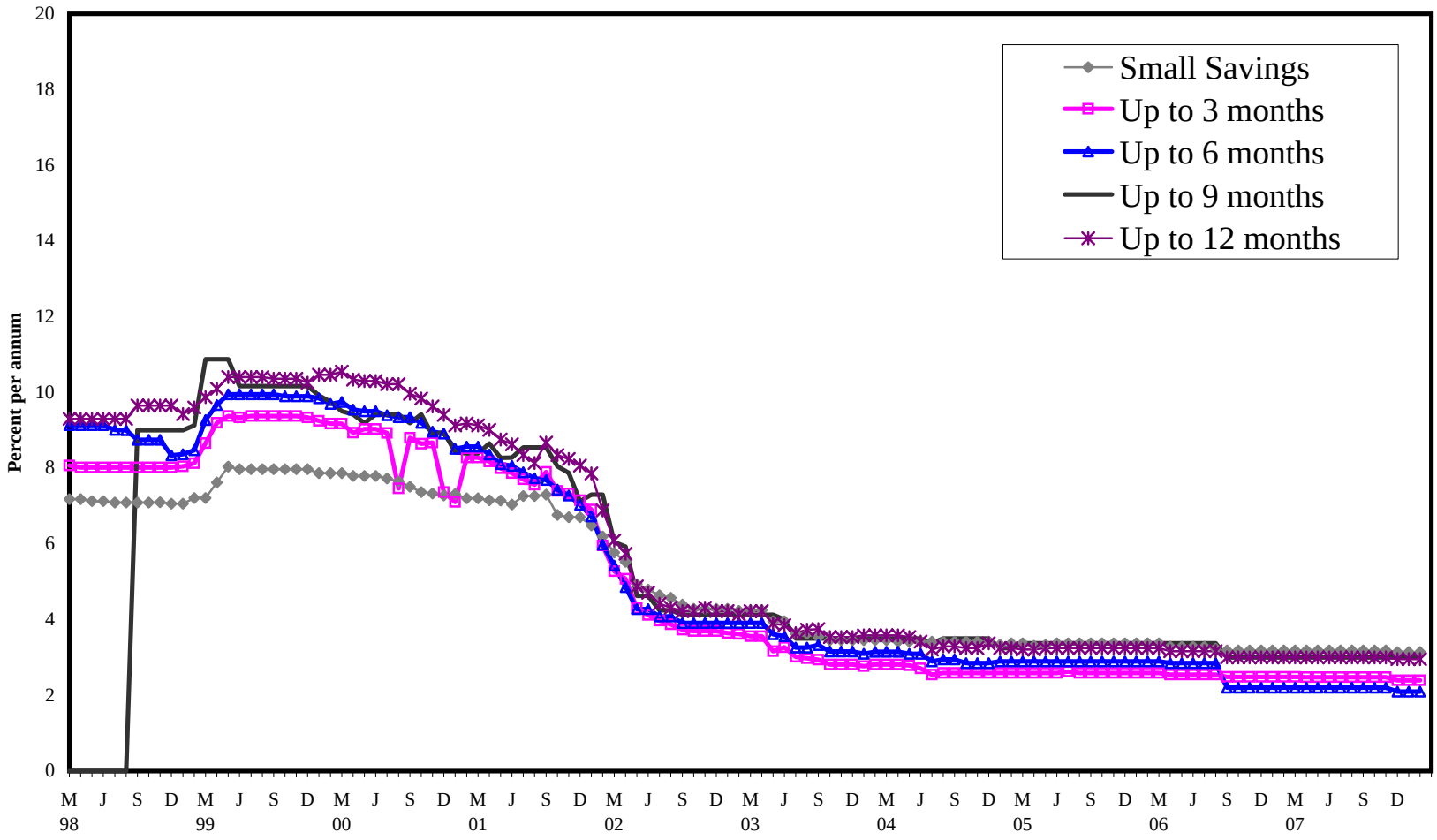


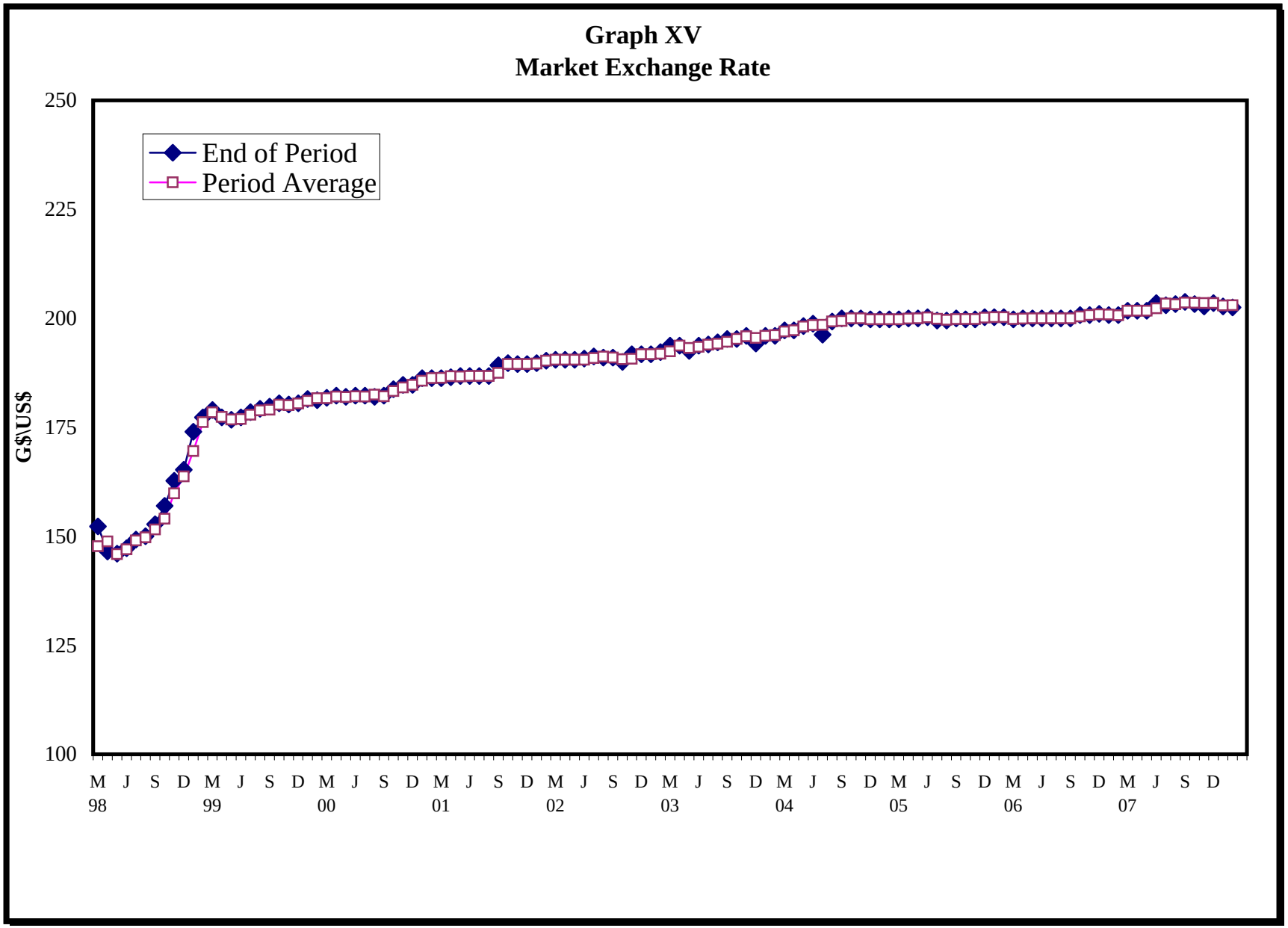
Graph XIII
Commercial Banks: Prime and Average* Lending Rate



* Weighted average

Graph XIV
Commercial Banks: Time and Savings Deposit Rates




Graph XV
Market Exchange Rate
End of Period
Period Average
G$\US$
250
225
200
175
150
125
100
M J S D M J S D M J S D M J S D M J S D M J S D M J S D M J S D M J S D M J S D
98
99
00
01
02
03
04
05
06
07

I. GENERAL NOTES

Symbols Used

...	Indicates that data are not available;
-	Indicates that the figure is zero or less than half the final digit shown or that the item does not exist;
-	Used between two period (eg 1989-90 or July-September) to indicate the years or months covered including the beginning and the ending year or month as the case may be;
/	Used between years (eg 1989/90) to indicate a crop year or fiscal year.
†	Means incomplete data due probably to under-reporting or partial response by respondents.
*	Means preliminary figures.
**	Means revised figures.

In some cases, the individual items do not always sum up to the totals due to rounding.

Acknowledgement

The Bank of Guyana wishes to express its appreciation for the assistance received from the Ministry of Finance, State Planning Secretariat, Commercial Banks, Bureau of Statistics, some Public Corporations and other Private Sector agencies in the compilation of the data.

II. NOTES TO THE TABLES

TABLE 1.1: **Bank of Guyana: Assets**

Foreign Assets

Balances with Foreign Banks: Deposits of the Central Bank with Foreign Banks. The data also include holdings of foreign notes and gold. Figures from December 2005 to December 2006 were restated to reflect the audited statemets.

Gold Tranche with the I.M.F.: One quarter of Guyana's subscription to the International Monetary Fund (I.M.F.) quota, which is made in gold and/or convertible currencies.

Holdings of Special Drawing Rights: Unused portion of the Special Drawing Rights (S.D.R.s) allocated by the I.M.F.

Money Market Securities: Holdings of short-and long-term debt instruments of foreign governments and the International Bank for Reconstruction and Development (I.B.R.D.) recorded at cost. Figures from December 2005 to December 2006 were restated to reflect the audited statemets.

Claims on the Central Government: Holdings of the Government of Guyana Treasury Bills, Debentures valued at cost and Advances from the Bank of Guyana. The Bank of Guyana Act No. 19 of 1998 section 46 has since removed the possibility of advances to Government since it restricted the Central Bank from extending credit directly or indirectly to the Government from that date.

Advances to Commercial Banks: Short term credit to Commercial Banks.

Other Assets: Include fixed assets such as land and buildings, furniture and equipment. Cheques in the process of collection, notes and coins issued by the British Caribbean Currency Board, non-interest-bearing debentures, and other miscellaneous assets are also included.

TABLE 1.2: **Bank of Guyana: Liabilities**

Currency Issue: Notes and Coins issued by the Bank.
Value of notes issued for October 1999 and August 2000 does not correspond with figures in table 1.3 due to an accounting discrepancy.

Government Deposits: Current account deposits of the Central Government which includes sterilised amount from open market type operation with effect from 1994.

Deposits of International Organisations: Obligations to the I.M.F.; local currency component of the subscription to the I.M.F. quota; deposits of the I.B.R.D, the Caribbean Development Bank (C.D.B.) and foreign central banks. Other foreign liabilities of the Bank of Guyana are also included.

Bank Deposits-EPDs: Guyana dollar deposits with the Bank of Guyana made by Commercial Banks on behalf of their customers pending foreign exchange releases to meet foreign obligations which fell

into arrears prior to 1990. This scheme was discontinued for foreign obligations after 1990.

Bank Deposits-Other: Commercial Banks' interest earning deposits and statutory reserve deposits with Bank of Guyana are recorded here. With effect from December 1994, special interest earning deposits of the Commercial Banks were discontinued in favour of unremunerated required free reserves. The removal of remuneration for these deposits coincided with the issue of three-year debentures to sterilise the prevailing excess liquidity levels of banks.

Other Deposits: Includes deposits of National Insurance Scheme (N.I.S.), Livestock Development Fund, Guyana Pension Scheme, Mayor and City Council, Sinking Funds, Guyana Co-operative Agricultural and Industrial Development Bank, Export Development Fund No. 1, Guyana/Libya Agricultural Development Company Limited, and Guyana/Libyan Fishing Company among others.

Authorised Share Capital: The enactment of the Bank of Guyana Act No. 19 of 1998 provided for the increase in the capital for the Bank as part of the reform process.

Other Reserves: These reserves include General, Revaluation and Contingency Reserves.

Allocation of S.D.R.'s: Liability accruing from the SDRs allocated to Guyana, which are valued at the equivalent of Guyana dollar amount converted through the S.D.R./U.S. dollar cross rate.

Other Liabilities: Include provision for accrued expenses, items in transit; private investment fund; and miscellaneous items. The decline in Other Liabilities from November 30, 2002 to December 31, 2002 reflect the charging of valuation changes to Other and Government Deposits.

TABLE 1.3: **Bank of Guyana: Currency Notes Issue**

Total issue of less withdrawal of mutilated or spoiled legal tender notes. In December 1996, the Bank of Guyana introduced a G$1,000 as part of its currency reform process. This was followed by the removal from the legal tender of the G$10, G$5, and G$1 notes with effect from January 1997 and their conversion to coins the new legal tender until June 30, 1997.

TABLE 1.4: **Bank of Guyana: Coins Issue**

Total issue of **less** withdrawals of defaced legal tender coins. The Bank of Guyana as part of its currency reform programme introduced with effect from January 1, 1997, G$10, G$5, G$1 coins as legal tender and removed from the specie the use of cents.

TABLE 2.1(a): **Commercial Banks: Assets**

Balances due from Banks abroad: Deposits of Commercial Banks with Non-Resident foreign banks included head offices and branches.

Loans to Non-Residents: Commercial Bank lending to Non-Resident customers.
Due to re-classification at a Commercial Bank, figures for Private Sector and Non-Resident loans have been revised from December 2000 to May 2002. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for loans to Non – Residents, Private Sector and Public Financial Enterprises include accrued interest with effect from December 2002.

Other Foreign Assets: Include foreign currency holdings and all other claims on Non-Residents by Commercial Banks. Due to reclassification at a Commercial Bank figures for Public Sector Other and Foreign Sector Other were revised from September 2002 to February 2003.

Securities: The total volume of Central Government Treasury Bills recorded at cost and debentures held by commercial banks. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for Securities include accrued interest from Dec. 2002.

Loans: Central Government borrowing from the Commercial Banks. See note above under loans to Non-Residents.

Public Enterprises: Loans and Advances extended by Commercial Banks to Public Financial Business Enterprises. Public Non-Financial Enterprises are defined as enterprises in which Government owns above 50 per cent of the share capital. See note above under loans to Non – Residents.

Other: Commercial Banks' claims on Local Government and the National Insurance Scheme. See note above under loans to Non-Residents

Non-Bank Financial Institutions: Loans issued to Public and Private Non-Bank Financial Institutions by Commercials Banks'. See note above under loans to Non-Residents

Private Sector: Lending through loans and advances to Private Non-Financial Business Enterprises and Individual Customers. See note above under loans to Non-Residents.
The decline in Private Sector Loans and Advances resulted partly from a reclassification of some loans at one Commercial Bank. See note above under loans to Non-Residents.
The acquisition of Guyana National Co-operative Bank (GNCB)'s assets net of loans valued G$8,473.0 million by the National bank of Industry and Commerce Limited on March 15' 2003 resulted in the decline in Private Sector Loans and Advances during March 2003.

Deposits with Bank of Guyana: Include statutory reserve deposits and interest earning deposits of the Commercial Banks. Effective December 28, 1994, interest-earning deposits discontinued.

External Payment Deposits (E.P.D): Guyana dollar deposits with the Bank of Guyana made by Commercial Banks on behalf of their customers, pending foreign exchange releases to meet external obligations.

Currency: Commercial Banks' holdings of local notes and coins.

Other Assets: Include balances due from other Commercial Banks, Real Estate Mortgage Loans, fixed assets such as land and building, furniture, equipment and other miscellaneous assets.

TABLE 2.1(b): **Commercial Banks: Liabilities, Capital and Reserves**

Balances due to Other Banks abroad: Foreign claims made on local Commercial Banks by Head Offices and other banks abroad.

Non-Resident Deposits: Total deposits made by Non-Resident customers with Commercial Banks. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for deposits to Non-Residents, Private Sector and Public Financial Enterprises include accrued interest with effect from December 2002.

Other: Include all other foreign claims on Commercial Banks.

Central Government Deposits: Total demand, time and savings deposits made by the Central Government with Commercial Banks. See note above under deposits to Non-Residents.

Public Enterprise Deposits: Total demand, time and savings deposits made by Public Non-Financial Enterprises with the Commercial Banks. Due to the sale of Aroaima Bauxite Company to the government and a reclassification of its accounts from the Private to Public Sector, figures from January 2002 to April 2002 have been revised. See note above under deposits to Non-Residents.
Other Public Deposits: Include total deposits of Local Government and National Insurance Scheme. See note above under deposits to non-residents. See note on Table 2.4 Commercial

Banks: Time Deposits.

Non-Bank Financial Institutions Deposits: Consist of total deposits made by Public and Private Financial Institutions. See note above under deposits to Non-Residents. See note on Table 2.4: Commercial Banks: Time Deposits.
Private Sector Deposits: Include total demand, time and savings deposits of Private non-financial Business Enterprises and individual customers. See note above under Public Enterprises Deposits. See note above under deposits to non-residents.

External Payment Deposits: Comprise customers' deposits (public and private sector) with commercial banks on account of External Liabilities prior to 1990 and awaiting foreign exchange releases from the BOG.

Bank of Guyana: Commercial Bank short-term borrowing from the Bank of Guyana.

Other Liabilities: Other liabilities of the Commercial Banks include manager's cheques, acceptances, provision for taxes and other miscellaneous liabilities.

Capital and Reserve: The acquisition of Guyana National Co-operative Bank (GNCB)'s assets net of loans valued G$8,473.0 million by the National Bank of Industry and Commerce Limited on March 15, 2003 resulted in the decline in the capital and reserve of the banking systems during March 2003.

TABLE 2.2: **Commercial Banks: Total Deposits**
Total demand, savings and time deposits of Residents and Non-Residents excluding inter-bank deposits are presented. Foreign currencies denominated deposits are also included here. See note under Public Enterprises Deposits for Tables 2.1 (b) above. See note under Non – Resident Deposits for Table 2.1(b) above.

TABLE 2.3: **Commercial Banks: Demand Deposits**
Current account deposits of Residents and Non-Residents; inter-bank deposits are excluded. See note under Public Enterprises Deposits for Tables 2.1 (b) above.

TABLE 2.4: **Commercial Banks: Time Deposits**
Fixed deposits of Residents and Non-Residents with a minimum withdrawal notice of three months; exclude inter-bank deposits. See note under Non-Resident deposits for Table 2.1(b) above. Due to a reclassification of N.I.S and Non-Bank Financial Institutions' time deposits, figures from December 2003 to April 2005 were revised.

TABLE 2.5: **Commercial Banks: Savings Deposits**
Deposits with minimum withdrawal notice of one day; exclude inter-bank deposits. See note under Public Enterprises Deposits for Tables 2.1 (b) above. See note non-resident deposits for Table 2.1(b) above.

TABLE 2.6: **Commercial Banks: Time Deposits by Maturity**
Includes deposits of both Residents and Non-Residents. See note under Commercial Banks: Time Deposits for table 2.4 above.

TABLE 2.7: **Commercial Banks: Savings Deposits**
Includes deposits by both Residents and Non-Residents. Ending balance on savings accounts for November 2002 do not equate to the opening balance for December 2002 due to the addition of accrued interest to the December 2002 opening balance. The ending balance for February 2003 saving accounts differs from the opening balance for March 2003 due to the reclassification from

demand and time accounts to saving accounts.

TABLE 2.9: **Commercial Banks: Clearing Balances**
Comprise total amount of cheques cleared by and debited to the accounts of the Commercial Banks. A National Clearing House was established at the Bank of Guyana during 1998 whereby large (in excess of G$500,000) and small valued cheques are cleared. Data recorded after 1998 in this table reflect the value of small valued cheques cleared over the reporting period.

TABLE 2.10: **Commercial Banks: Total Loans and Advances**
The data include Loans and Advances to Residents and Non-Residents. Real Estate Mortgage Loans and inter-bank loans are excluded. The total of loans and advances to the private sector differs from total credit to the private sector in Table 3.1(Monetary Survey). The totals for credit to the private sector in Table 3.1 include local securities, other credit instruments and real estate mortgage loans. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above

TABLE 2.11: **Commercial Banks: Demand Loans and Advances**
The data cover lending for short periods including overnight loans to Residents and Non-Residents and exclude inter-bank loans. See note under Private Sector For Table 2.1(a) above.

TABLE 2.12: **Commercial Banks: Term Loans and Advances**
The Loans and Advances are for longer periods extended to Residents and Non-Residents; inter-bank lending is excluded. See note under Private Sector for Table 2.1(a) above. See note under loans to Non-Residents for Table 2.1(a) above.

TABLE 2.13: **Commercial Banks: Loans and Advances to Residents by Sector**
The data provided record balances at the end of the respective period and therefore indicates the indebtedness of the respective industries at the end of the reporting period. The value of credit obtained by each industry for a given period can be obtained by taking the difference between the balances at the end of the desired period and that immediately preceding. The balances in this table exclude inter-bank loans, real estate mortgage loans, local securities and other credit instruments. It should be noted that gross indebtedness of the sugar and rice industry can be obtained by adding the balances of sugar cane and sugar and molasses manufacturing of sugar, and paddy and rice milling for rice respectively. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

TABLE 2.14: **Commercial Banks: Liquid Assets**
The liquid assets comprise Bank of Guyana notes and coins, foreign currency held by banks, (special interest earning) deposits held at the Bank of Guyana (BOG), balances due from other Commercial Banks - both local and foreign, Government of Guyana Treasury Bills. The special reserves deposits (SRDs) established in 1969, discontinued in 1994 as the Bank of Guyana sought to develop its capacity to manage the excess reserves of the bank more effectively. Approximately, 75-80 per cent of the SRDs were absorbed through a sale of three year, variable rate, fixed date debenture to the Commercial Banks.

Prior to March 1989, the legally required level of liquid assets to be held by the Commercial Banks against their deposit liabilities was calculated as the sum of 20 percent of demand liabilities and 15 percent of time liabilities. During the period March 31, 1989 to May 15, 1991 the determination of the required liquid assets held by the banks was based on actual holdings on specified dates. Accordingly, from March 31, 1989 to June 30, 1990 required liquid assets were stipulated as the actual holdings on March 15, 1989. Between July 30, 1990 and February 19, 1991 the required liquid assets was based on the assets held by the banks on September 30, 1989. Further, between February

20, 1991 and May 14, 1991 the required balances were set as at the end of July 30, 1990.

With effect from May 15, 1991, however, the basis for calculating required liquid assets was changed to 25 percent of demand liabilities and 20 percent of time liabilities. Further, amendments to the liquid asset requirements became effective on 26th, October 1998. The liquid assets base period has been redefined as the Monday to Friday workweek immediately preceeding the liquid asset maintenance period. The liquid asset requirement is determined by applying the prescribed percentages to the weekly average of the daily liabilities balances at the close of business of each of the five days of the liquid asset base period. Figures for Treasury Bills were reclassified from December 2000 to December 2002.

TABLE 2.15: **Commercial Banks: Minimum Reserve Requirements**

Prior to May 16, 1991, the minimum required reserves of the Commercial Banks were calculated as 6 percent of demand liabilities and 4 percent of time liabilities. Their percentages were changed with effect from May 16, 1991, to 11 percent of demand liabilities and 9 percent of time liabilities. Commencing April 7, 1994, the minimum required reserves of the Commercial Banks were again revised to the sum of 16 percent of demand liabilities and 14 percent of time liabilities.

On June 29, 1998, in addition to Commercial Banks, other licensed Financial Institutions were required to maintain balances with the Central Bank against their deposits and other liabilities. Further, the required reserve period has been changed on Monday to Friday workweek instead of the Wednesday to Thursday week used previously. The required reserve period has been referred to as the reserve base period. The week following the current reserve base period, i.e. the reserve maintenance period is also based on the Monday to Friday workweek. The deposits and other liabilities to which the required reserve ratio(s) are applied are referred to as the reserve base. During the reserve maintenance period, all licensed Financial Institutions subject to reserve requirement are required to maintain reserves against the relevant deposit and other liabilities.

Effective February 1, 1999, the required reserve ratio applicable to all liabilities of licensed Financial Institutions was lowered to twelve per cent (12 %). The first reserve base period for which the revised requirements became relevant was the 1st to 5th February 1999 while the reserve maintenance period was the 8th to 12th February 1999. However, reserve balances for the Non-Bank licensed Financial Institutions are excluded from table 2.15.

TABLE 3.1: **Monetary Survey**

A consolidation of the balance sheets of the Bank of Guyana and Commercial Banks.

Foreign Assets (net)

Bank of Guyana: Gross foreign assets **less** gross foreign liabilities.

Commercial Banks: Gross foreign assets **less** gross foreign liabilities. See note under Loans to Non-Residents for Table 2.1 (a) above.

Domestic Credit

Government (net): Gross lending to Central Government by the banking system (a sum of Holdings of debentures, bonds, Treasury Bills and loans and advances **less** total deposits of the Central Government).

Public Enterprise (net): Gross borrowing by Non-Financial Public Enterprises from the banking system **less** their deposits. See notes under Public Enterprises Deposits for Table 2.1 (b) and Commercial Banks: Time Deposits for Table 2.4 above.

Other Public Sector (net): Gross borrowing from the banking system by local authorities and municipalities **less** their total deposits and other Public Sector funds. See note under loans to Non-

Residents for Table 2.1(b) above.

Non-Bank Financial Institution (net): Gross borrowing from the banking system by the non-bank financial intermediaries with the banking system **less** their deposits. See notes under loans to Non-Residents for Table 2.1(b) and Commercial Banks: Time Deposits for Table 2.4 above.

Private Sector: Gross borrowing from the banking system. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

Money and Quasi-Money

Money: Currency outside banks **plus** private sector demand deposits, managers' cheques and acceptances. See note under Public Enterprises Deposits for Table 2.1 (b) above

Currency: Currency issue (Table 1.2) **less** currency holdings by Commercial Banks (Table 2.1(a)). **Quasi-money**: Time and savings deposits held by the Private Sector. See note under Public Enterprises Deposits for Table 2.1 (b) above.

Demand deposits: Balances of the Private Sector including managers' cheques and acceptances. See note under Public Enterprises Deposits for Table 2.1 (b) above.

Savings and Time deposits: Balances held by Private Sector. See note under Loans to Non-Residents for Table 2.1 (a) above.

Other (net): Includes the net sum of all assets and liabilities of the Bank of Guyana and the Commercial Banks not shown elsewhere.

TABLE 3.2: International Reserves and Foreign Assets

International Reserves

Bank of Guyana Foreign Assets: Data include gold holdings, balances with foreign banks, foreign notes, foreign cash in the process of collection, gold tranche with I.M.F., S.D.R. holdings and money securities.

Bank of Guyana Foreign Liabilities: Data include total short-term liabilities, short-term liabilities in arrears and total medium-term liabilities in arrears. The liabilities include interest obligations. Rescheduled short-term liabilities are excluded.

Foreign Assets

Bank of Guyana Foreign Assets: The composition of the assets is identical to that of International Reserves foreign assets above.

Bank of Guyana Foreign Liabilities: Data includes all short-term liabilities (current, arrears and rescheduled) and all medium-term liabilities (current, arrears and rescheduled). The liabilities include interest obligations.

Commercial Bank Foreign Assets: Data includes foreign currencies in banks, net balances due from Head Office and other branches abroad, balances due from other banks abroad, foreign treasury bills and securities and credit to non-residents. See note under loans to Non-Residents for Table 2.1(a) above.

Commercial Bank Foreign Liabilities: Data includes net balances due to Head Office and other branches abroad, balances due to other banks abroad and deposits of non-residents.

TABLE 4.1: **Guyana: Selected Interest Rates**

Interest rates at Commercial Banks and Non-Bank Financial Institutions on loans and deposits. The small savings rate represents an arithmetic average of savings deposit rates as reported by the Commercial Banks. Treasury bill rates for all maturities reflect rates at the end of the reporting period. Special deposits have been discontinued with effect from December 1994. NBS deposit rate for September, October and December 2001 have been revised. Small savings rate for November 2001 has been revised. The rates for the Five dollar shares, Save and prosper shares and the deposits for NBS have been revised for July 2002. The average deposit rates for GNCB Trust Company has been revised for the period of September 2002. Due to the modification of the interest rate structure, figures for the Commercial Banks' weighted average lending rate from September 2005 have been revised.

TABLE 4.2: **Commercial Banks: Selected Interest Rates**

Arithmetic average of interest rates as reported by the Commercial Banks.

TABLE 4.3: **Comparative Treasury Bills Rates and Bank Rates**

The average discount rate on three month Treasury Bills for the U.K., U.S.A., Barbados, Trinidad, Guyana and Jamaica. The U.K. and U.S. rates are the average discount rates at the last tender in each month. The rates for the CARICOM territories are those rates of monthly tender held towards the end of the month. Treasury bills rates for Barbados for 2001 have been revised. The Euro area Bank Rate is the rate at which other Monetary Financial Institutions obtain overnight liquidity from the National Central Bank against eligible assets.

TABLE 4.4: **Changes in Bank of Guyana Transaction Exchange Rates**

The Guyana dollar was fixed in Pound Sterling at the rate of £1 to G$4.80 until October of 1975 when it was linked to the US$1 to G$2.55.

On June 2, 1981, the Guyana dollar was pegged to a composite basket of currencies consisting of the United States dollar, Pound Sterling, Deutsche Mark, Trinidad and Tobago dollar and the Japanese Yen. The exchange rates was fixed at US$1 to G$3.00. The US dollar was the intervention currency used to determine the exchange rate.

From January 11,1984, the composite basket of currencies was adjusted to include the Pound Sterling, Deutsche Mark, Japanese Yen, French Franc and the Netherlands Guilder, the US dollar, although nor part of the revised basket, remained as the intervention currency. The United States dollar/Guyana dollar exchange rate was announced weekly. From October 1984 until January 1987, the exchange rate was maintained in the range of G$4.15 to G$4.40 per US dollar.

Effective January 19, 1987, the Guyana dollar was devalued to G$10 to US$1, effective from April 3, 1989 the Guyana dollar was devalued moving from G$33 per US$ to US$1. On June 15, 1990, the Guyana dollar was devalued from G$33.00 per US$ to G$45.00 per US$. Transactions for this rate were confined to payments in respect of oil imports and external debt services and proceeds from sugar and rice exports.

On February 21, 1991, the Guyana dollar was devalued from G$45.00 to US$ to G$101.75 thereby unifying the official exchange rate with the market determined rate prevailing at that date. The US dollar continued to be the intervention currency. From February 25, 1991, the exchange rate was fixed on a weekly basis. During the period February to September 1991, the exchange rate was determined by the pervious week free market exchange rate of the Commercial Banks and Non-Bank dealers.

From October 1991, the average weighted daily exchange rate was telegraphic transfers for the three largest Commercial Banks was utilised to determine the exchange rate for the Bank of Guyana daily transactions.

TABLE 4.5: **Exchange Rate**

Yearly figures were revised to reflect the average for the year.

TABLE 4.6: **Monthly Average Market Exchange Rate**

On March 13, 1990, the authorities established the cambio system for foreign currency transactions. Under the system, transactions in the cambio market were conducted freely with licensed dealers (banks and non-banks) setting the rate at which foreign exchange could be bought and sold. The rates are referred to as the market exchange rates. Data collection for the Euro started in January 2004.

The buying rate is a weighted average of the purchase rates of all licensed foreign exchange dealers for the month.

The selling rate is a weighted average of the sales rates of all licensed foreign exchange dealers for the month.

The mid-rate is the average buying and selling rates of all licensed foreign exchange dealers. The rate is based on transactions in foreign notes only.

BANK OF GUYANA

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