



BANK OF GUYANA

BANKING SYSTEM  
*STATISTICAL*  
*ABSTRACT*

*Website: [www.bankofguyana.org.gy](http://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
1997	122797.7	44978.2	3,537.3	14370.5	28.1	27042.3	238.4	-	238.4	-	-	75043.8	2537.3
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													
Mar	111165.9	50573.4	-	24125.1	725.2	25723.1	1022.0	-	1022.0	-	-	46873.4	12697.1
Jun	111508.6	49021.1	-	29383.6	506.7	19130.8	2065.5	-	2065.5	-	-	46873.4	13548.7
Sep	111948.6	50950.3	-	29842.7	2004.1	19103.5	1022.0	-	1022.0	-	-	46873.4	13102.9
Dec	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	28702.8	103.4	21273.9	1024.7	-	1024.7	-	-	45771.8	17845.0
2006													
Jan	113094.1	50412.9	79.2	26011.8	103.4	24218.5	1024.7	-	1024.7	-	-	45771.8	15884.6
Feb	114877.7	52249.2	79.2	25122.6	2883.2	24164.2	1024.7	-	1024.7	-	-	45771.8	15832.0
Mar	115162.5	51130.5	79.0	23790.1	2883.2	24378.1	1138.9	-	1138.9	-	-	45771.8	17121.2
Apr	114507.7	50406.3	79.1	22399.4	2883.0	25044.8	1138.9	-	1138.9	-	-	45771.8	17190.6
May	114141.7	50777.3	79.1	25481.2	427.9	24789.2	1137.7	-	1137.7	-	-	45771.8	16454.8
Jun	113511.5	49176.6	79.1	23871.5	408.3	24817.8	1764.2	-	1764.2	-	-	45771.8	16798.9
Jul	114714.1	49285.3	79.1	23924.9	408.3	24873.0	2727.2	-	2727.2	-	-	45771.8	16929.8
Aug	117191.8	51838.0	79.1	26407.4	373.3	24978.1	2727.2	-	2727.2	-	-	45771.8	16854.7
Sep	121534.0	56456.7	79.1	30184.2	373.3	25820.0	2580.8	-	2580.8	-	-	45771.8	16724.7
Oct	123045.6	58247.0	79.4	31531.4	373.3	26262.8	2580.8	-	2580.8	-	-	45771.8	16446.0
Nov	126171.0	61343.0	79.4	33515.7	335.0	27412.9	2580.8	-	2580.8	-	-	45771.8	16475.4
Dec *	121061.8	55776.2	79.5	27580.3	310.5	27805.9	3070.1	-	3070.1	-	-	45771.8	16443.7
2007													
Jan	120587.7	57212.6	79.4	27556.0	310.5	29266.7	1033.4	-	1033.4	-	-	45771.8	16569.9

Source: Bank of Guyana

\* December 2006 figures 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					
1997	122797.7	12469.8	12331.8	138.0	80917.9	26935.3	44266.7	317.6	11502.3	-2104.0	4.3	18141.2	2822.4	8442.2
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														
Mar	111165.9	17540.7	17179.4	361.4	84565.0	35224.2	27640.9	61.7	18482.9	3155.3	1000.0	3987.7	3896.0	176.4
Jun	111508.6	17542.6	17169.3	373.3	84469.8	38437.7	26688.0	61.7	16514.1	2768.3	1000.0	3584.3	4161.0	750.9
Sep	111948.6	18144.0	17758.2	385.9	84715.9	36153.0	27932.0	61.7	17424.3	3145.0	1000.0	3816.9	4161.0	110.7
Dec	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														
Jan	113094.1	21517.9	21079.2	438.7	81028.3	37672.7	15526.3	61.7	24957.7	2810.0	1000.0	3480.9	4407.8	1659.3
Feb	114877.7	20799.7	20358.9	440.8	83754.2	39065.0	17875.8	61.7	24011.3	2740.5	1000.0	3475.7	4407.8	1440.4
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
Apr	114507.7	22321.6	21874.2	447.3	82578.1	40218.3	18212.1	61.7	21226.6	2859.4	1000.0	3383.3	4407.8	817.0
May	114141.7	22027.1	21575.5	451.6	81034.1	39239.8	17947.3	61.7	20771.1	3014.2	1000.0	3456.1	4274.9	2349.4
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
Jul	114714.1	21499.0	21041.9	457.1	83401.7	38602.5	17800.7	61.7	23777.8	3159.0	1000.0	3878.0	4274.9	660.6
Aug	117191.8	21672.2	21211.8	460.4	85456.7	39126.3	17743.0	61.7	25553.1	2972.6	1000.0	4044.7	4274.9	743.3
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
Oct	123045.6	23185.2	22715.7	469.5	89548.7	41475.5	20589.4	61.7	24602.2	2819.9	1000.0	4184.0	4274.9	852.7
Nov	126171.0	24121.9	23648.0	473.9	89428.1	41772.7	20504.2	61.7	22562.9	4526.8	1000.0	4196.0	4274.9	3150.0
Dec *	121061.8	28611.7	28132.8	479.0	81648.0	36682.9	20375.0	61.7	21902.3	2626.1	1000.0	4279.2	4274.9	1248.0
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

Source: Bank of Guyana

\* December 2006 figures are preliminary.

**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
1997	12331.8	8679.4	70.4	3027.2	24.5	456.1	3.7	169.1	1.4
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									
Mar.	13766.2	11762.9	85.4	1279.7	9.3	518.5	3.8	205.1	1.5
Jun.	13060.0	11217.5	85.9	1123.0	8.6	515.1	3.9	204.4	1.6
Sep.	13344.8	11655.0	87.3	940.3	7.0	538.6	4.0	210.9	1.6
Dec.	16526.1	14748.8	89.2	940.5	5.7	609.3	3.7	227.5	1.4
2002									
Mar.	14895.9	13249.4	88.9	834.8	5.6	590.2	4.0	221.5	1.5
Jun.	14238.8	12655.9	88.9	799.2	5.6	566.6	4.0	217.1	1.5
Sep.	14029.8	12425.8	88.6	806.6	5.7	572.6	4.1	224.9	1.6
Dec.	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									
Jan.	21079.2	19022.4	90.2	1070.9	5.1	703.9	3.3	281.9	1.3
Feb.	20358.9	18422.1	90.5	962.3	4.7	693.4	3.4	281.1	1.4
Mar.	20946.9	19054.0	91.0	904.1	4.3	708.4	3.4	280.4	1.3
Apr.	21874.2	19991.4	91.4	881.9	4.0	718.3	3.3	282.6	1.3
May	21575.5	19706.4	91.3	863.6	4.0	721.5	3.3	284.0	1.3
Jun.	21052.7	19190.6	91.2	856.4	4.1	722.6	3.4	283.0	1.3
Jul.	21041.9	19197.9	91.2	838.4	4.0	722.1	3.4	283.5	1.3
Aug.	21211.8	19329.5	91.1	849.0	4.0	742.1	3.5	291.2	1.4
Sep.	22034.9	20150.1	91.4	847.6	3.8	744.3	3.4	292.9	1.3
Oct.	22715.7	20797.4	91.6	864.3	3.8	757.9	3.3	296.1	1.3
Nov.	23648.0	21704.6	91.8	875.3	3.7	768.4	3.2	299.7	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

Source: Bank of Guyana

**BANK OF GUYANA: COINS ISSUE**  
(G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
1997	137965.0	70225.7	46658.3	21081.1
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				
Mar.	249978.2	112414.2	90842.7	46721.2
Jun.	257848.5	115128.4	93886.1	48834.0
Sep.	269056.9	120233.7	98099.4	50723.8
Dec.	282586.7	125847.1	103446.7	53292.9
2002				
Mar.	290474.7	128258.9	106997.1	55218.8
Jun.	298658.0	131437.7	110185.6	57034.8
Sep.	308232.1	135630.1	113685.8	58916.2
Dec.	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				
Jan.	438688.1	189746.6	166967.6	81974.0
Feb.	440798.7	190740.6	167796.3	82261.9
Mar.	444454.7	192668.4	168843.0	82943.3
Apr.	447345.5	193925.1	170029.4	83391.1
May	451568.5	196302.7	171314.0	83951.8
Jun.	454319.8	197418.4	172559.7	84341.6
Jul.	457063.8	198751.6	173389.8	84922.4
Aug.	460415.9	200148.5	174858.9	85408.5
Sep.	464238.3	201878.2	176386.1	85974.1
Oct.	469491.9	204399.2	178447.2	86645.5
Nov.	473929.9	206468.5	180149.0	87312.4
Dec.	478955.3	208704.5	182260.6	87990.2
2007				
Jan.	485098.2	211444.7	184336.7	89316.7

Source: Bank of Guyana



**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						
1997	89,290,729	4,963,726	782,677	4,181,049	-	9,631,037	2,302,744	3,834,771	3,493,522	3,777,663	52,116,931	317,585	-	3,429,724	15,054,063
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															
Mar	139,031,998	4,480,842	570,286	3,910,556	-	11,981,401	5,106,817	2,539,838	4,334,746	11,916,295	89,137,912	61,674	-	6,563,930	14,889,944
Jun	139,424,086	4,628,874	720,652	3,908,222	-	13,687,289	5,240,085	2,946,076	5,501,128	10,505,467	89,546,160	61,674	-	5,293,061	15,701,561
Sep	138,612,169	4,229,796	351,956	3,877,840	-	12,039,151	5,113,234	2,347,808	4,578,109	10,520,626	90,985,639	61,674	-	5,395,642	15,379,641
Dec	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															
Jan	163,986,141	9,821,007	892,456	8,928,551	-	21,685,057	3,642,778	8,820,381	9,221,898	10,270,800	101,934,169	61,674	-	3,940,192	16,273,242
Feb	164,840,819	9,464,579	640,461	8,824,118	-	21,322,921	2,639,241	9,433,895	9,249,785	9,901,074	103,215,435	61,674	-	4,478,059	16,397,077
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
Apr	169,118,352	10,832,196	496,777	10,335,419	-	21,194,192	2,465,753	9,316,368	9,412,071	9,212,891	106,778,904	61,674	-	4,097,679	16,940,816
May	170,160,196	10,210,393	636,562	9,573,831	-	20,335,507	2,440,620	8,537,624	9,357,263	10,796,233	107,096,890	61,674	-	4,121,687	17,537,812
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
Jul	169,737,920	10,511,170	563,615	9,947,555	-	19,910,009	2,076,394	8,553,864	9,279,751	8,857,398	108,444,788	61,674	-	3,960,036	17,992,845
Aug	174,240,142	11,099,844	463,699	10,636,145	-	20,107,139	2,129,229	8,679,193	9,298,717	8,535,846	111,907,156	61,674	-	4,202,604	18,325,879
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
Oct	176,593,591	11,170,828	932,239	10,238,589	-	20,886,828	2,245,946	9,367,754	9,273,128	8,748,185	112,976,210	61,674	-	4,174,535	18,575,331
Nov	177,727,376	11,179,798	809,675	10,370,123	-	19,876,373	2,636,493	7,977,816	9,262,064	8,007,853	115,336,184	61,674	-	5,438,953	17,826,541
Dec	180,208,270	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	-	6,917,025	17,835,134
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	7,852,396	118,589,388	61,674	-	5,638,207	18,141,580

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								
1997	69706.7	65525.6	9631.0	5796.3	2302.7	134.6	3358.9	3834.8	52116.9	6506.8	45610.1	3777.7	764.3	3013.4	4181.0
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	77414.1	74219.0	7786.0	6318.5	3877.9	20.8	2419.8	1467.6	58287.0	12697.0	45590.0	8146.0	933.8	7212.2	3195.1
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															
Mar	116946.2	113035.6	11981.4	9441.6	5106.8	195.6	4139.2	2539.8	89137.9	19147.8	69990.1	11916.3	932.3	10984.0	3910.6
Jun	117647.1	113738.9	13687.3	10741.2	5240.1	156.7	5344.5	2946.1	89546.2	19217.9	70328.2	10505.5	989.2	9516.3	3908.2
Sep	117423.3	113545.4	12039.2	9691.3	5113.2	161.1	4417.0	2347.8	90985.6	19574.9	71410.7	10520.6	1011.4	9509.2	3877.8
Dec	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															
Jan	142818.6	133890.0	21685.1	12864.7	3642.8	487.5	8734.4	8820.4	101934.2	15958.1	85976.1	10270.8	1125.0	9145.8	8928.6
Feb	143263.5	134439.4	21322.9	11889.0	2639.2	521.2	8728.6	9433.9	103215.4	16613.7	86601.8	9901.1	1134.7	8766.4	8824.1
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
Apr	147521.4	137186.0	21194.2	11877.8	2465.8	519.4	8892.7	9316.4	106778.9	17541.1	89237.8	9212.9	1196.6	8016.3	10335.4
May	147802.5	138228.6	20335.5	11797.9	2440.6	506.5	8850.8	8537.6	107096.9	17045.4	90051.5	10796.2	1225.2	9571.0	9573.8
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
Jul	147159.8	137212.2	19910.0	11356.1	2076.4	405.2	8874.5	8553.9	108444.8	17061.6	91383.1	8857.4	1239.8	7617.6	9947.6
Aug	151186.3	140550.1	20107.1	11427.9	2129.2	342.6	8956.1	8679.2	111907.2	18978.2	92928.9	8535.8	1291.7	7244.2	10636.1
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
Oct	152849.8	142611.2	20886.8	11519.1	2245.9	324.9	8948.2	9367.8	112976.2	18073.4	94902.8	8748.2	1317.5	7430.6	10238.6
Nov	153590.5	143220.4	19876.4	11898.6	2636.5	276.4	8985.7	7977.8	115336.2	20590.2	94746.0	8007.9	1333.0	6674.8	10370.1
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	160780.7	148973.1	22531.3	12894.7	2902.2	509.0	9483.5	9636.6	118589.4	21379.4	97210.0	7852.4	782.6	7069.8	11807.7

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								
1997	9647.5	8354.1	2568.8	812.7	677.2	112.2	23.3	1756.1	5186.4	3351.7	1834.7	598.9	204.5	394.5	1293.4
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	12635.9	11074.3	1748.3	909.5	875.8	16.9	16.9	838.8	8906.3	5866.7	3039.5	419.8	60.4	359.4	1561.6
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															
Mar	19449.4	17794.1	3349.6	2150.6	1959.8	120.6	70.2	1199.0	12210.8	8024.0	4186.9	2233.7	507.5	1726.2	1655.3
Jun	19878.7	18204.1	3834.5	2229.7	2080.0	82.1	67.6	1604.8	13258.3	7858.9	5399.4	1111.3	484.7	626.6	1674.7
Sep	19935.8	18174.3	3298.5	2025.4	1853.5	89.1	82.7	1273.1	13725.5	8660.8	5064.7	1150.3	502.6	647.8	1761.4
Dec	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															
Jan	27898.1	22249.0	5593.1	2127.0	1642.2	410.0	74.8	3466.1	14900.5	10030.4	4870.2	1755.4	87.0	1668.4	5649.0
Feb	28049.4	22555.2	5192.7	1949.8	1441.4	443.8	64.6	3242.9	15871.0	11080.5	4790.5	1491.6	98.9	1392.7	5494.1
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
Apr	29999.0	22855.3	5155.6	1945.2	1375.4	438.7	131.2	3210.4	16561.1	11204.7	5356.4	1138.7	151.9	986.8	7143.7
May	29766.4	23184.3	4705.5	1858.3	1356.8	425.7	75.9	2847.2	16538.5	11076.0	5462.5	1940.3	182.0	1758.3	6582.1
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
Jul	29078.6	22163.8	4194.2	1379.0	990.4	316.2	72.4	2815.2	16807.5	11076.1	5731.4	1162.1	197.2	964.8	6914.8
Aug	31752.0	24220.2	4519.2	1429.2	1040.0	259.7	129.5	3090.0	18864.3	12836.8	6027.6	836.7	150.2	686.5	7531.8
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
Oct	30947.6	23908.9	4593.5	1414.4	1081.4	244.4	88.6	3179.1	18298.2	12118.6	6179.7	1017.2	170.0	847.1	7038.6
Nov	31945.8	25311.3	4332.9	1295.1	990.7	196.8	107.6	3037.8	20083.8	13756.0	6327.8	894.6	184.5	710.1	6634.6
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

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								
1997	23090.5	22657.1	3003.4	2202.2	748.1	13.5	1440.5	801.3	16833.0	1636.6	15196.4	2820.7	506.2	2314.4	433.4
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	30419.6	29843.6	4001.9	3726.4	1319.6	3.9	2402.9	275.5	18407.4	3484.9	14922.5	7434.2	844.6	6589.6	576.1
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															
Mar	33003.3	31916.1	6140.9	5923.2	1887.9	17.5	4017.8	217.7	18190.1	2934.2	15255.8	7585.1	0.8	7584.3	1087.3
Jun	31845.9	30784.8	7457.9	7238.4	1995.3	17.6	5225.4	219.5	15368.1	2400.8	12967.4	7958.8	85.8	7872.9	1061.1
Sep	31006.3	29972.8	6779.4	6559.3	2209.1	17.6	4332.6	220.1	15165.9	2380.7	12785.2	8027.5	86.4	7941.1	1033.5
Dec	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															
Jan	33707.8	32754.3	11910.3	9235.7	557.9	21.5	8656.3	2674.6	14273.0	2150.3	12122.8	6570.9	603.9	5967.1	953.5
Feb	33966.2	32992.6	11987.3	8927.9	245.7	21.5	8660.6	3059.4	14414.7	2177.9	12236.8	6590.5	601.7	5988.9	973.6
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
Apr	33617.9	32718.2	12227.7	9027.4	247.7	21.6	8758.1	3200.3	14169.6	2089.7	12079.9	6320.9	604.7	5716.2	899.7
May	33312.1	32414.3	12285.3	9042.0	248.8	21.6	8771.6	3243.3	13936.4	1990.9	11945.6	6192.6	603.2	5589.3	897.8
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
Jul	33349.5	32474.7	12499.0	9066.3	245.9	21.6	8798.8	3432.7	14190.7	1979.0	12211.7	5784.9	603.0	5181.9	874.8
Aug	33662.7	32758.3	12597.8	9090.9	246.1	21.6	8823.2	3506.9	14480.3	1967.4	12512.9	5680.1	702.0	4978.2	904.4
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
Oct	34032.2	33138.3	12797.8	9120.0	246.3	17.6	8856.1	3677.8	14678.4	1966.1	12712.4	5662.1	705.3	4956.7	893.9
Nov	32902.5	32011.9	11848.3	9138.8	246.5	17.6	8874.6	2709.5	14657.6	1935.3	12722.4	5506.0	706.4	4799.6	890.6
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	34636.9	33763.8	12923.3	9892.5	496.7	17.7	9378.1	3030.8	15041.8	1985.5	13056.2	5798.7	500.0	5298.7	873.1

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								
1997	36968.7	34514.4	4058.8	2781.5	877.4	9.0	1,895.0	1277.4	30097.5	1518.4	28579.1	358.1	53.6	304.5	2454.3
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	34358.6	33301.1	2035.8	1682.5	1682.5	0.0	-	353.3	30973.3	3345.4	27627.9	292.0	28.8	263.2	1057.5
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															
Mar	64493.4	63325.4	2490.8	1367.7	1259.1	57.4	51.2	1123.1	58737.0	8189.6	50547.4	2097.5	424.0	1673.5	1168.0
Jun	65922.5	64750.0	2394.9	1273.1	1164.7	56.9	51.5	1121.8	60919.7	8958.3	51961.5	1435.4	418.7	1016.8	1172.5
Sep	66481.2	65398.3	1961.3	1106.7	1050.6	54.4	1.7	854.6	62094.2	8533.4	53560.8	1342.8	422.4	920.4	1082.9
Dec	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															
Jan	81212.8	78886.7	4181.6	1502.0	1442.7	56.0	3.3	2679.7	72760.6	3777.5	68983.1	1944.5	434.2	1510.3	2326.0
Feb	81248.0	78891.6	4142.9	1011.3	952.1	55.9	3.3	3131.6	72929.7	3355.2	69574.5	1819.0	434.2	1384.8	2356.4
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
Apr	83904.5	81612.4	3810.9	905.2	842.7	59.1	3.4	2905.7	76048.2	4246.8	71801.5	1753.3	440.0	1313.3	2292.0
May	84724.0	82630.1	3344.7	897.6	835.1	59.2	3.3	2447.1	76622.0	3978.6	72643.4	2663.4	440.0	2223.3	2093.9
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
Jul	84731.7	82573.7	3216.8	910.8	840.1	67.4	3.4	2305.9	77446.5	4006.5	73440.1	1910.4	439.6	1470.8	2158.0
Aug	85771.5	83571.6	2990.1	907.8	843.2	61.3	3.4	2082.2	78562.5	4174.0	74388.5	2019.0	439.6	1579.5	2199.9
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
Oct	87870.0	85564.0	3495.5	984.6	918.2	62.9	3.5	2510.9	79999.5	3988.8	76010.8	2069.0	442.2	1626.8	2306.0
Nov	88742.2	85897.2	3695.2	1464.6	1399.2	62.0	3.4	2230.6	80594.7	4898.9	75695.9	1607.3	442.2	1165.1	2845.0
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

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
1997	17513.0	3701.5	5.9	1853.4	16.8	23090.5
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						
Mar.	16513.8	4734.6	33.4	9650.0	2177.0	33108.8
Jun.	16943.6	4711.5	116.6	10521.5	1693.2	33986.4
Sep.	16088.7	4682.6	280.3	10879.6	1758.9	33690.1
Dec.	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						
Jan.	11466.9	4110.8	83.7	15007.4	3039.0	33707.8
Feb.	12361.8	4153.2	150.7	14271.9	3028.6	33966.2
Mar.	11860.3	4193.4	103.7	14550.7	3033.3	33741.5
Apr.	11639.9	4170.5	97.3	14654.1	3056.1	33617.9
May	11551.2	4051.0	98.8	14554.0	3057.1	33312.1
Jun.	12270.4	3965.9	98.8	13791.7	3092.7	33219.6
Jul.	12500.3	3940.5	80.9	13705.7	3122.1	33349.5
Aug.	12189.5	3912.1	79.9	14305.7	3175.5	33662.7
Sep.	12817.7	3890.4	79.9	13971.3	3169.8	33929.0
Oct.	12763.7	3895.1	153.4	13985.2	3234.9	34032.2
Nov.	12007.1	3975.3	144.0	13642.7	3133.4	32902.5
Dec.	11839.9	4594.3	144.0	14112.3	3122.1	33812.6
2007						
Jan.	11952.7	4419.3	171.5	14905.1	3188.3	34636.9

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				
1997	35928.4	12691.1	11998.7	692.5	347.9	36968.7
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						
Mar.	48667.1	11398.5	11502.4	-103.9	337.6	48900.8
Jun.	50449.9	21690.2	21767.8	-77.6	137.8	50510.1
Sep.	51768.4	14116.0	13621.4	494.5	286.0	52549.0
Dec.	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						
Jan.	79422.2	26590.6	24858.9	1731.7	58.9	81212.8
Feb.	81212.8	23111.6	23097.6	14.0	21.3	81248.0
Mar.	81248.0	27488.1	26192.6	1295.5	428.1	82971.6
Apr.	82971.6	23937.1	23252.8	684.4	248.5	83904.5
May	83904.5	28449.0	27653.5	795.5	24.0	84724.0
Jun.	84724.0	28681.4	28555.3	126.1	177.8	85027.9
Jul.	85027.9	28073.3	28451.7	-378.5	82.2	84731.7
Aug.	84731.7	29464.4	28453.2	1011.2	28.7	85771.5
Sep.	85771.5	29623.5	28949.3	674.2	447.4	86893.2
Oct.	86893.2	45293.4	44589.6	703.9	273.0	87870.0
Nov.	87870.0	33458.6	32609.9	848.8	23.4	88742.2
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

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
1997	541,088
1998	881,453
1999	1,186,599
2000	1,393,131
2001	1,317,397
2001	
Mar.	112,839
Jun.	107,551
Sep.	106,260
Dec.	107,094
2002	
Mar.	101,192
Jun.	95,028
Sep.	100,823
Dec.	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	
Jan.	132,979
Feb.	129,758
Mar.	152,684
Apr.	149,594
May	147,094
Jun.	164,857
Jul.	161,863
Aug.	182,877
Sep.	183,630
Oct.	180,019
Nov.	176,181
Dec.	167,641
2006	
Jan.	158,740
Feb.	156,299
Mar.	189,629
Apr.	155,521
May	194,057
Jun.	172,242
Jul.	197,420
Aug.	201,570
Sep.	195,559
Oct.	209,345
Nov.	206,695
Dec.	194,351
2007	
Jan.	206,595

Table 2.9

Period	Clearings 1)
1997	65,171
1998	70,059
1999	91,752
2000	107,599
2001	106,865
2001	
Mar.	8,312
Jun.	7,998
Sep.	8,411
Dec.	10,266
2002	
Mar.	8,512
Jun.	7,969
Sep.	8,962
Dec.	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	
Jan.	11,332
Feb.	9,245
Mar.	11,046
Apr.	10,410
May	11,407
Jun.	11,537
Jul.	9,696
Aug.	11,084
Sep.	11,275
Oct.	10,712
Nov.	11,154
Dec.	12,555
2006	
Jan.	11,232
Feb.	9,003
Mar.	11,446
Apr.	10,992
May	13,739
Jun.	11,709
Jul.	11,617
Aug.	13,313
Sep.	11,282
Oct.	12,642
Nov.	12,783
Dec.	13,692
2007	
Jan.	14,114

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 <sup>1</sup>								
1997	44540.1	43259.8	220.8	4.5	0.5	4.0	216.2	42920.9	34152.3	8768.6	118.2	9.9	108.2	1280.3
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														
Mar	39971.4	38502.0	2522.7	16.2	3.4	12.8	2506.5	35186.5	28019.6	7166.9	792.9	-	792.9	1469.4
Jun	39059.3	37456.0	2274.9	73.0	4.3	68.8	2201.9	34472.8	27267.9	7204.9	708.4	-	708.4	1603.2
Sep	39561.9	37834.1	2159.4	62.2	4.0	58.2	2097.2	35150.0	27772.4	7377.5	524.8	-	524.8	1727.8
Dec	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														
Jan	41689.8	40232.4	2237.2	7.4	4.8	2.6	2229.8	37516.8	27233.1	10283.8	478.4	-	478.4	1457.4
Feb	41370.8	40011.8	2580.8	5.5	3.7	1.8	2575.3	37025.4	26666.6	10358.7	405.6	-	405.6	1359.0
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
Apr	43194.2	41484.6	3099.2	7.3	3.8	3.4	3092.0	38041.3	27710.9	10330.4	344.0	-	344.0	1709.6
May	43859.2	42065.9	3137.7	4.3	1.5	2.8	3133.4	38593.6	28067.8	10525.8	334.6	-	334.6	1793.3
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
Jul	45951.6	44563.4	3520.1	54.6	2.6	52.0	3465.5	40706.8	30033.1	10673.7	336.5	-	336.5	1388.2
Aug	44953.4	43723.5	2796.9	70.1	1.9	68.2	2726.8	40623.9	29880.8	10743.0	302.8	-	302.8	1229.9
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
Oct	45555.7	44296.0	2601.1	89.4	4.9	84.4	2511.7	41246.8	29954.7	11292.1	448.1	-	448.1	1259.7
Nov	44754.6	43569.1	1662.7	84.9	1.1	83.8	1577.8	41439.5	29611.6	11827.9	466.9	-	466.9	1185.5
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

Source: Commercial Banks

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

<sup>1</sup> 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 <sup>1</sup>	
1997	28700.7	28325.2	219.9	4.1	0.0	4.0	215.8	28043.3	23135.5	4907.8	62.0	9.9	52.0	375.6
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														
Mar	22670.7	21718.6	2329.6	0.6	0.2	0.4	2329.0	19126.2	14342.5	4783.7	262.8	-	262.8	952.1
Jun	19885.5	18790.8	2073.5	49.1	0.1	48.9	2024.4	16583.3	13732.3	2851.0	134.0	-	134.0	1094.7
Sep	20175.2	18923.8	1958.7	39.0	0.1	38.9	1919.8	16899.0	14004.4	2894.5	66.0	-	66.0	1251.5
Dec	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														
Jan	21705.2	20468.9	2060.3	7.4	4.8	2.6	2052.8	18148.6	15412.6	2736.0	260.0	-	260.0	1236.3
Feb	21575.8	20435.8	2403.9	5.5	3.7	1.8	2398.4	17787.5	15088.9	2698.5	244.5	-	244.5	1140.0
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
Apr	22340.3	20870.8	2642.3	7.3	3.8	3.4	2635.1	18010.2	15339.4	2670.8	218.3	-	218.3	1469.5
May	22830.9	21265.8	2530.8	4.3	1.5	2.8	2526.5	18512.0	15768.3	2743.7	223.1	-	223.1	1565.1
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
Jul	23364.3	22189.3	2913.2	54.6	2.6	52.0	2858.6	19045.1	16457.0	2588.1	231.0	-	231.0	1175.0
Aug	22594.2	21614.7	2339.9	70.1	1.9	68.2	2269.9	19077.9	16512.4	2565.5	196.8	-	196.8	979.5
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
Oct	23473.7	22419.8	2194.1	89.4	4.9	84.4	2104.8	19877.9	17256.6	2621.4	347.8	-	347.8	1053.8
Nov	22862.2	21870.9	1255.8	84.9	1.1	83.8	1170.9	20245.7	17512.1	2733.6	369.4	-	369.4	991.4
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

Source: Commercial Banks

<sup>1</sup> Other Govt. consists of Local Government and NIS.



**COMMERCIAL BANKS: TERM LOANS AND ADVANCES<sup>1</sup>**  
(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								
1997	15839.3	14934.6	0.9	0.5	0.5	-	0.4	14877.6	11016.8	3860.8	56.2	-	56.2	904.7
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														
Mar	17,300.7	16,783.4	193.1	15.6	3.2	12.4	177.4	16,060.3	13,677.1	2,383.2	530.1	-	530.1	517.3
Jun	19,173.8	18,665.2	201.4	24.0	4.1	19.8	177.4	17,889.5	13,535.6	4,353.9	574.3	-	574.3	508.5
Sep	19,386.7	18,910.4	200.7	23.2	3.9	19.3	177.4	18,251.0	13,768.0	4,483.0	458.7	-	458.7	476.3
Dec	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														
Jan	19,984.6	19,763.5	176.9	-	-	-	176.9	19,368.2	11,820.5	7,547.8	218.3	-	218.3	221.2
Feb	19,795.0	19,576.0	176.9	-	-	-	176.9	19,237.9	11,577.7	7,660.2	161.1	-	161.1	219.0
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
Apr	20,853.9	20,613.8	456.9	-	-	-	456.9	20,031.1	12,371.5	7,659.6	125.7	-	125.7	240.1
May	21,028.2	20,800.1	606.9	-	-	-	606.9	20,081.7	12,299.6	7,782.1	111.5	-	111.5	228.1
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
Jul	22,587.3	22,374.1	606.9	-	-	-	606.9	21,661.7	13,576.1	8,085.6	105.5	-	105.5	213.2
Aug	22,359.1	22,108.8	456.9	-	-	-	456.9	21,546.0	13,368.4	8,177.5	106.0	-	106.0	250.3
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
Oct	22,082.0	21,876.2	406.9	-	-	-	406.9	21,368.9	12,698.1	8,670.8	100.3	-	100.3	205.9
Nov	21,892.4	21,698.2	406.9	-	-	-	406.9	21,193.8	12,099.4	9,094.3	97.5	-	97.5	194.1
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

Source: Commercial Banks

<sup>1</sup> 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.
<b>GENERAL GOVERNMENT</b>	<b>47.9</b>		<b>39.2</b>		<b>1.2</b>	<b>-</b>	<b>9.3</b>	<b>-</b>	<b>63.4</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>568.6</b>	<b>0.0</b>	<b>659.7</b>	<b>0.0</b>	<b>463.7</b>	<b>0.0</b>	<b>723.9</b>	<b>0.0</b>	<b>855.4</b>
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	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>683.0</b>	<b>41704.3</b>	<b>419.6</b>	<b>43621.7</b>	<b>851.6</b>	<b>41052.8</b>	<b>807.5</b>	<b>38308.3</b>	<b>821.7</b>	<b>29696.1</b>
<b>Agriculture</b>	<b>81.6</b>	<b>8061.4</b>	<b>2.3</b>	<b>8674.8</b>	<b>7.3</b>	<b>8133.5</b>	<b>127.6</b>	<b>6759.5</b>	<b>102.3</b>	<b>3468.8</b>
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
<b>Mining &amp; Quarrying</b>	<b>208.7</b>	<b>1017.6</b>	<b>229.5</b>	<b>803.1</b>	<b>660.4</b>	<b>702.6</b>	<b>486.9</b>	<b>680.7</b>	<b>320.9</b>	<b>697.5</b>
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
<b>Manufacturing</b>	<b>199.2</b>	<b>15817.1</b>	<b>182.7</b>	<b>16104.0</b>	<b>179.2</b>	<b>15079.7</b>	<b>190.0</b>	<b>13716.3</b>	<b>384.6</b>	<b>10078.2</b>
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
<b>Services</b>	<b>193.5</b>	<b>16808.2</b>	<b>5.1</b>	<b>18039.8</b>	<b>4.6</b>	<b>17136.9</b>	<b>3.0</b>	<b>17151.8</b>	<b>14.0</b>	<b>15451.5</b>
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
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>10461.7</b>	<b>0.0</b>	<b>9156.6</b>	<b>0.0</b>	<b>8761.5</b>	<b>0.0</b>	<b>9073.5</b>	<b>0.0</b>	<b>8825.5</b>
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
<b>TOTAL</b>	<b>730.8</b>	<b>53159.5</b>	<b>458.8</b>	<b>53438.0</b>	<b>852.8</b>	<b>50277.9</b>	<b>816.8</b>	<b>48105.7</b>	<b>885.2</b>	<b>39377.0</b>

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.
<b>GENERAL GOVERNMENT</b>	<b>16.2</b>	-	<b>73.0</b>	-	<b>62.2</b>	-	<b>50.2</b>	-
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>792.9</b>	<b>0.0</b>	<b>708.4</b>	<b>0.0</b>	<b>524.8</b>	<b>0.0</b>	<b>490.0</b>
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	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2506.5</b>	<b>28019.6</b>	<b>2201.9</b>	<b>27267.9</b>	<b>2097.2</b>	<b>27772.4</b>	<b>1265.4</b>	<b>26581.5</b>
<b><i>Agriculture</i></b>	<b>75.7</b>	<b>3626.0</b>	<b>0.9</b>	<b>3487.9</b>	<b>0.0</b>	<b>3220.3</b>	<b>0.0</b>	<b>3244.6</b>
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
<b><i>Mining &amp; Quarrying</i></b>	<b>321.3</b>	<b>643.1</b>	<b>140.2</b>	<b>647.8</b>	<b>293.3</b>	<b>668.8</b>	<b>60.3</b>	<b>409.9</b>
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
<b><i>Manufacturing</i></b>	<b>2091.8</b>	<b>9101.3</b>	<b>2050.7</b>	<b>8972.7</b>	<b>1802.4</b>	<b>9712.3</b>	<b>1201.0</b>	<b>8539.8</b>
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
<b><i>Services</i></b>	<b>17.7</b>	<b>14649.3</b>	<b>10.0</b>	<b>14159.5</b>	<b>1.5</b>	<b>14171.0</b>	<b>4.1</b>	<b>14387.2</b>
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
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>7166.9</b>	<b>0.0</b>	<b>7204.9</b>	<b>0.0</b>	<b>7377.5</b>	<b>0.0</b>	<b>8192.5</b>
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
<b>TOTAL</b>	<b>2522.7</b>	<b>35979.3</b>	<b>2274.9</b>	<b>35181.1</b>	<b>2159.4</b>	<b>35674.8</b>	<b>1315.6</b>	<b>35264.0</b>

Source: Commercial Banks

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

Table 2-13(c)

	2005											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>50.8</b>	-	<b>28.2</b>	-	<b>53.3</b>	-	<b>5.0</b>	-	<b>4.2</b>	-	<b>60.4</b>	-
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>457.1</b>	<b>0.0</b>	<b>439.2</b>	<b>0.0</b>	<b>438.9</b>	<b>0.0</b>	<b>597.4</b>	<b>0.0</b>	<b>588.1</b>	<b>0.0</b>	<b>453.8</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	220.4	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	435.0	-	199.3	-	417.2	-	584.3	-	566.4	-	429.3
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	12.0	-	12.9	-	14.3	-	12.8	-	13.5	-	21.3
Trust & Investment Companies	-	10.1	-	6.5	-	7.4	-	0.3	-	8.2	-	3.2
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>1321.0</b>	<b>26324.7</b>	<b>1399.0</b>	<b>26041.1</b>	<b>1673.6</b>	<b>26045.0</b>	<b>2242.9</b>	<b>26264.5</b>	<b>2301.1</b>	<b>26772.5</b>	<b>2366.9</b>	<b>27071.9</b>
<b><i>Agriculture</i></b>	<b>28.8</b>	<b>3237.0</b>	<b>5.0</b>	<b>3374.9</b>	<b>258.2</b>	<b>3387.0</b>	<b>272.1</b>	<b>3642.4</b>	<b>380.0</b>	<b>3617.3</b>	<b>398.0</b>	<b>3552.6</b>
Sugarcane	28.8	29.9	5.0	73.6	258.2	71.6	272.1	115.2	380.0	109.0	398.0	111.3
Paddy	0.0	1661.2	0.0	1676.9	0.0	1647.6	0.0	1583.0	0.0	1555.3	0.0	1490.2
Other Farming	0.0	114.8	0.0	115.3	0.0	118.0	0.0	119.8	0.0	119.5	0.0	115.8
Livestock	0.0	354.2	0.0	310.9	0.0	328.3	0.0	408.0	0.0	391.4	0.0	391.6
Forestry	0.0	32.6	0.0	33.1	0.0	34.9	0.0	36.4	0.0	36.2	0.0	73.9
Shrimp & Other Fishing	0.0	1044.3	0.0	1165.2	0.0	1186.7	0.0	1380.0	0.0	1405.9	0.0	1369.9
<b><i>Mining &amp; Quarrying</i></b>	<b>100.5</b>	<b>347.7</b>	<b>211.3</b>	<b>336.4</b>	<b>241.2</b>	<b>440.0</b>	<b>241.2</b>	<b>379.3</b>	<b>241.2</b>	<b>478.5</b>	<b>241.2</b>	<b>349.3</b>
Bauxite	100.5	96.8	211.3	97.5	241.2	98.4	241.2	99.2	241.2	111.2	241.2	99.8
Other	0.0	250.9	0.0	238.9	0.0	341.6	0.0	280.1	0.0	367.3	0.0	249.4
<b><i>Manufacturing</i></b>	<b>1191.7</b>	<b>8500.8</b>	<b>1182.4</b>	<b>8529.2</b>	<b>1173.1</b>	<b>7969.0</b>	<b>1725.0</b>	<b>8232.5</b>	<b>1665.5</b>	<b>8447.9</b>	<b>1714.8</b>	<b>8543.7</b>
Timber and Sawmilling	0.0	782.3	0.0	770.7	0.0	775.0	0.0	793.3	0.0	788.8	0.0	901.4
Other Constr. and Engin.	0.0	2286.4	0.0	2321.0	0.0	2266.1	0.0	2196.1	0.0	2499.6	0.0	2508.0
Sugar Molasses	0.0	1.4	0.0	2.9	0.0	2.7	551.9	187.4	511.0	162.1	570.2	440.6
Rice Milling	177.4	2386.9	177.4	2336.8	177.4	1918.8	177.4	1949.5	177.4	2028.6	176.9	1873.7
Beverages, Food & Tobacco	0.0	671.3	0.0	691.6	0.0	797.5	0.0	818.8	0.0	753.9	0.0	851.9
Textiles & Clothing	0.0	60.4	0.0	60.1	0.0	59.4	0.0	58.1	0.0	57.0	0.0	55.0
Electricity	1014.2	4.8	1004.9	10.0	995.6	9.8	995.6	9.9	977.0	4.4	967.7	11.2
Other Manufacturing	0.0	2307.3	0.0	2336.1	0.0	2139.7	0.0	2219.2	0.0	2153.6	0.0	1901.9
<b><i>Services</i></b>	<b>0.0</b>	<b>14239.3</b>	<b>0.3</b>	<b>13800.6</b>	<b>1.2</b>	<b>14249.0</b>	<b>4.7</b>	<b>14010.4</b>	<b>14.5</b>	<b>14228.7</b>	<b>12.9</b>	<b>14626.3</b>
Drainage & Irrigation	0.0	22.8	0.0	22.7	0.0	38.3	0.0	45.1	0.0	40.2	0.0	25.5
Transportation	0.0	1170.2	0.0	1157.8	0.0	1346.6	0.0	1082.7	0.0	1135.4	0.0	1214.4
Telecommunications	0.0	43.4	0.0	27.3	1.2	19.8	4.7	41.4	14.5	27.5	12.9	31.1
Entertaining & Catering	0.0	1369.6	0.0	1293.1	0.0	1792.2	0.0	1498.6	0.0	1494.2	0.0	1294.9
Distribution	0.0	8921.4	0.3	8678.3	0.0	8494.5	0.0	8836.6	0.0	8987.6	0.0	9565.1
Education	0.0	217.1	0.0	219.9	0.0	203.8	0.0	181.2	0.0	186.0	0.0	188.5
Health	0.0	121.0	0.0	128.5	0.0	147.6	0.0	153.5	0.0	134.0	0.0	123.5
Professional Services	0.0	441.1	0.0	442.9	0.0	423.4	0.0	403.8	0.0	418.3	0.0	415.1
Other Services	0.0	1932.6	0.0	1830.1	0.0	1782.8	0.0	1767.4	0.0	1805.6	0.0	1768.2
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>8416.7</b>	<b>0.0</b>	<b>8418.4</b>	<b>0.0</b>	<b>8432.5</b>	<b>0.0</b>	<b>8585.3</b>	<b>0.0</b>	<b>8780.2</b>	<b>0.0</b>	<b>8732.7</b>
Housing	-	2957.7	-	3081.6	-	3076.6	-	3080.3	-	3122.2	-	2886.4
Motor Cars	-	1974.6	-	2075.9	-	2142.6	-	2110.2	-	2081.1	-	2226.8
Other Durable Goods	-	295.7	-	317.6	-	321.5	-	325.2	-	312.5	-	358.2
Education	-	152.3	-	152.0	-	154.6	-	155.3	-	155.3	-	174.3
Travel	-	33.2	-	33.1	-	32.1	-	30.8	-	32.8	-	40.4
Other Purposes	-	3003.2	-	2758.3	-	2705.0	-	2883.5	-	3076.3	-	3046.5
<b>TOTAL</b>	<b>1371.8</b>	<b>35198.6</b>	<b>1427.2</b>	<b>34898.7</b>	<b>1727.0</b>	<b>34916.3</b>	<b>2247.9</b>	<b>35447.3</b>	<b>2305.3</b>	<b>36140.8</b>	<b>2427.3</b>	<b>36258.3</b>

Source: Commercial Banks

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

Table 2-13(d)

	2005											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>76.4</b>	-	<b>83.4</b>	-	<b>37.1</b>	-	<b>37.9</b>	-	<b>53.1</b>	-	<b>86.6</b>	-
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>485.8</b>	<b>0.0</b>	<b>412.0</b>	<b>0.0</b>	<b>475.7</b>	<b>0.0</b>	<b>534.8</b>	<b>0.0</b>	<b>531.4</b>	<b>0.0</b>	<b>532.5</b>
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	-	0.2
Insurance Companies	-	463.6	-	387.8	-	458.7	-	525.1	-	510.3	-	514.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	16.3	-	14.6	-	9.6	-	7.0	-	14.0	-	17.9
Trust & Investment Companies	-	5.9	-	9.7	-	7.4	-	2.8	-	7.1	-	0.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2884.4</b>	<b>27134.6</b>	<b>2926.9</b>	<b>26568.4</b>	<b>2841.7</b>	<b>26586.4</b>	<b>2904.2</b>	<b>26473.5</b>	<b>2573.9</b>	<b>26660.2</b>	<b>1485.5</b>	<b>26499.3</b>
<b>Agriculture</b>	<b>722.7</b>	<b>3580.7</b>	<b>770.1</b>	<b>3589.3</b>	<b>694.0</b>	<b>3555.3</b>	<b>750.8</b>	<b>3537.7</b>	<b>379.7</b>	<b>3615.0</b>	<b>146.2</b>	<b>3637.7</b>
Sugarcane	722.7	104.1	770.1	108.6	694.0	99.4	750.8	101.9	379.7	86.3	146.2	75.5
Paddy	0.0	1478.3	0.0	1494.4	0.0	1453.0	0.0	1408.5	0.0	1383.9	0.0	1411.0
Other Farming	0.0	109.4	0.0	108.5	0.0	111.8	0.0	116.2	0.0	132.7	0.0	111.5
Livestock	0.0	405.8	0.0	451.2	0.0	441.0	0.0	442.3	0.0	444.5	0.0	422.9
Forestry	0.0	63.4	0.0	71.3	0.0	71.8	0.0	69.9	0.0	81.5	0.0	76.3
Shrimp & Other Fishing	0.0	1419.7	0.0	1355.4	0.0	1378.4	0.0	1399.0	0.0	1486.1	0.0	1540.5
<b>Mining &amp; Quarrying</b>	<b>241.2</b>	<b>427.2</b>	<b>241.2</b>	<b>402.6</b>	<b>241.2</b>	<b>357.3</b>	<b>241.2</b>	<b>412.7</b>	<b>301.5</b>	<b>343.2</b>	<b>241.2</b>	<b>346.0</b>
Bauxite	241.2	99.7	241.2	100.5	241.2	99.3	241.2	99.2	301.5	99.0	241.2	99.9
Other	0.0	327.5	0.0	302.0	0.0	258.0	0.0	313.5	0.0	244.2	0.0	246.2
<b>Manufacturing</b>	<b>1907.7</b>	<b>8561.0</b>	<b>1912.4</b>	<b>8095.2</b>	<b>1905.4</b>	<b>8112.0</b>	<b>1910.8</b>	<b>8360.1</b>	<b>1891.3</b>	<b>8297.6</b>	<b>1098.1</b>	<b>8150.0</b>
Timber and Sawmilling	0.0	869.8	0.0	845.4	0.0	888.6	0.0	906.8	0.0	918.1	0.0	975.5
Other Constr. and Engin.	0.0	2562.6	0.0	2177.2	0.0	2185.9	0.0	2376.1	0.0	2511.4	0.0	2366.6
Sugar Molasses	763.0	418.8	786.4	419.8	788.7	415.5	803.3	391.7	793.2	97.4	0.0	87.9
Rice Milling	176.9	1764.2	176.9	1741.1	176.9	1771.6	176.9	1830.5	176.9	1777.5	176.9	1745.0
Beverages, Food & Tobacco	0.0	931.9	0.0	857.7	0.0	898.8	0.0	934.6	0.0	1068.6	0.0	895.4
Textiles & Clothing	0.0	54.4	0.0	51.4	0.0	52.5	0.0	53.2	0.0	48.5	0.0	49.8
Electricity	967.7	11.0	949.1	11.1	939.8	10.9	930.5	10.8	921.2	10.8	921.2	3.5
Other Manufacturing	0.0	1948.3	0.0	1991.4	0.0	1888.2	0.0	1856.3	0.0	1865.4	0.0	2026.4
<b>Services</b>	<b>12.8</b>	<b>14565.7</b>	<b>3.1</b>	<b>14481.4</b>	<b>1.1</b>	<b>14561.7</b>	<b>1.4</b>	<b>14163.0</b>	<b>1.4</b>	<b>14404.4</b>	<b>0.0</b>	<b>14365.5</b>
Drainage & Irrigation	0.0	24.8	0.0	24.9	0.0	33.2	0.0	28.5	0.0	38.0	0.0	38.3
Transportation	0.0	1152.6	0.0	1121.8	0.0	1203.8	0.0	1070.5	0.0	1227.3	0.0	1054.6
Telecommunications	12.8	30.8	3.1	25.6	1.1	17.7	1.4	19.9	0.0	22.4	0.0	23.7
Entertaining & Catering	0.0	1332.4	0.0	1382.3	0.0	1447.7	0.0	1364.8	0.0	1450.5	0.0	1400.1
Distribution	0.0	9476.5	0.0	9306.5	0.0	9054.1	0.0	8991.2	0.0	8894.2	0.0	9072.9
Education	0.0	168.0	0.0	174.8	0.0	167.6	0.0	156.5	0.0	140.3	0.0	142.1
Health	0.0	129.4	0.0	135.8	0.0	156.2	0.0	169.6	0.0	154.7	0.0	171.2
Professional Services	0.0	414.5	0.0	391.6	0.0	408.5	0.0	404.1	0.0	397.1	0.0	436.5
Other Services	0.0	1836.8	0.0	1918.2	0.0	2073.1	0.0	1957.9	1.4	2080.1	0.0	2026.0
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>8944.6</b>	<b>0.0</b>	<b>9269.9</b>	<b>0.0</b>	<b>9065.0</b>	<b>0.0</b>	<b>9291.7</b>	<b>0.0</b>	<b>9916.8</b>	<b>0.0</b>	<b>10303.0</b>
Housing	-	2943.9	-	3223.1	-	3190.3	-	2987.7	-	3210.5	-	3008.5
Motor Cars	-	2384.0	-	2456.9	-	2554.6	-	2601.0	-	2652.1	-	2721.9
Other Durable Goods	-	346.3	-	342.5	-	385.8	-	385.1	-	450.1	-	532.1
Education	-	170.3	-	184.9	-	205.6	-	212.7	-	215.5	-	217.4
Travel	-	46.0	-	48.0	-	53.5	-	54.3	-	54.1	-	55.3
Other Purposes	-	3053.9	-	3014.5	-	2675.2	-	3050.9	-	3334.5	-	3767.8
<b>TOTAL</b>	<b>2960.8</b>	<b>36564.9</b>	<b>3010.3</b>	<b>36250.4</b>	<b>2878.8</b>	<b>36127.1</b>	<b>2942.1</b>	<b>36300.1</b>	<b>2627.0</b>	<b>37108.4</b>	<b>1572.1</b>	<b>37334.8</b>

Source: Commercial Banks

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

Table 2-13(e)

	2006											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>7.4</b>	<b>-</b>	<b>5.5</b>	<b>-</b>	<b>2.8</b>	<b>-</b>	<b>7.3</b>	<b>-</b>	<b>4.3</b>	<b>-</b>	<b>55.8</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>478.4</b>	<b>0.0</b>	<b>405.6</b>	<b>0.0</b>	<b>372.5</b>	<b>0.0</b>	<b>344.0</b>	<b>0.0</b>	<b>334.6</b>	<b>0.0</b>	<b>311.5</b>
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	-	463.6	-	391.7	-	359.6	-	333.1	-	320.6	-	295.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	13.7	-	13.1	-	12.9	-	10.9	-	14.1	-	16.1
Trust & Investment Companies	-	1.1	-	0.8	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2229.8</b>	<b>27233.1</b>	<b>2575.3</b>	<b>26666.6</b>	<b>2859.2</b>	<b>27583.8</b>	<b>3092.0</b>	<b>27710.9</b>	<b>3133.4</b>	<b>28067.8</b>	<b>3453.9</b>	<b>29544.4</b>
<b>Agriculture</b>	<b>239.3</b>	<b>3723.3</b>	<b>281.8</b>	<b>3606.7</b>	<b>415.1</b>	<b>3675.9</b>	<b>893.7</b>	<b>3553.3</b>	<b>764.8</b>	<b>3604.6</b>	<b>683.3</b>	<b>3706.1</b>
Sugarcane	239.3	72.1	281.8	71.8	415.1	73.7	893.7	71.6	764.8	71.2	683.2	67.4
Paddy	0.0	1509.3	0.0	1369.2	0.0	1441.4	0.0	1372.3	0.0	1344.5	0.0	1397.0
Other Farming	0.0	114.9	0.0	114.1	0.0	113.7	0.0	113.4	0.0	86.1	0.0	86.9
Livestock	0.0	439.8	0.0	499.4	0.0	521.1	0.0	529.9	0.0	559.8	0.0	537.1
Forestry	0.0	72.9	0.0	82.6	0.0	85.1	0.0	69.6	0.0	66.4	0.1	69.8
Shrimp & Other Fishing	0.0	1514.3	0.0	1469.7	0.0	1441.0	0.0	1396.4	0.0	1476.6	0.0	1548.0
<b>Mining &amp; Quarrying</b>	<b>241.5</b>	<b>483.6</b>	<b>241.2</b>	<b>421.7</b>	<b>241.2</b>	<b>640.6</b>	<b>0.0</b>	<b>680.7</b>	<b>0.5</b>	<b>844.2</b>	<b>0.0</b>	<b>994.9</b>
Bauxite	241.2	99.7	241.2	80.4	241.2	181.1	0.0	182.6	0.0	184.2	0.0	185.7
Other	0.3	383.9	0.0	341.3	0.0	459.4	0.0	498.1	0.5	660.0	0.0	809.2
<b>Manufacturing</b>	<b>1748.5</b>	<b>8956.9</b>	<b>2047.5</b>	<b>8423.5</b>	<b>2202.9</b>	<b>8618.0</b>	<b>2198.3</b>	<b>9251.3</b>	<b>2368.1</b>	<b>9347.4</b>	<b>2770.4</b>	<b>10151.4</b>
Timber and Sawmilling	0.0	950.2	0.0	931.2	0.0	972.3	0.0	1096.2	0.0	997.7	0.0	1002.0
Other Constr. and Engin.	0.0	2636.7	0.0	2256.0	0.0	2500.2	0.0	2682.5	0.0	2655.6	0.0	3613.7
Sugar Molasses	669.0	164.9	977.3	133.8	1142.0	352.2	1137.4	650.8	1325.8	647.3	1737.4	640.5
Rice Milling	176.9	1692.5	176.9	1688.8	176.9	1708.4	176.9	1743.1	176.9	1779.8	176.9	1748.6
Beverages, Food & Tobacco	0.0	1037.6	0.0	986.0	0.0	915.6	0.0	948.1	0.0	1079.1	0.0	1010.6
Textiles & Clothing	0.0	48.3	0.0	48.2	0.0	46.6	0.0	45.6	0.0	43.7	0.0	38.8
Electricity	902.6	3.4	893.3	3.2	884.0	3.1	884.0	7.0	865.4	6.6	856.1	6.3
Other Manufacturing	0.0	2423.3	0.0	2376.3	0.0	2119.6	0.0	2078.1	0.0	2137.5	0.0	2090.9
<b>Services</b>	<b>0.4</b>	<b>14069.2</b>	<b>4.8</b>	<b>14214.7</b>	<b>0.0</b>	<b>14649.3</b>	<b>0.0</b>	<b>14225.6</b>	<b>0.0</b>	<b>14271.7</b>	<b>0.2</b>	<b>14692.0</b>
Drainage & Irrigation	0.0	38.0	0.0	37.9	0.0	37.9	0.0	37.7	0.0	45.7	0.0	48.4
Transportation	0.0	1253.2	0.0	1170.6	0.0	1171.7	0.0	1111.3	0.0	1064.9	0.0	1086.0
Telecommunications	0.0	25.0	0.0	38.3	0.0	26.1	0.0	40.2	0.0	38.3	0.0	34.7
Entertaining & Catering	0.0	1367.9	0.0	1341.9	0.0	1523.1	0.0	1632.5	0.0	1755.3	0.0	1801.5
Distribution	0.0	8592.8	0.0	8836.1	0.0	8946.0	0.0	8553.9	0.0	8556.2	0.0	9012.7
Education	0.0	142.5	0.0	136.5	0.0	122.1	0.0	120.0	0.0	124.0	0.0	120.3
Health	0.0	156.3	0.0	148.9	0.0	162.0	0.0	161.7	0.0	181.7	0.0	176.5
Professional Services	0.0	390.7	0.0	387.0	0.0	410.9	0.0	413.8	0.0	409.0	0.0	406.3
Other Services	0.4	2102.7	4.8	2117.5	0.0	2249.5	0.0	2154.6	0.0	2096.6	0.2	2005.7
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>10283.8</b>	<b>0.0</b>	<b>10358.7</b>	<b>0.0</b>	<b>10197.9</b>	<b>0.0</b>	<b>10330.4</b>	<b>0.0</b>	<b>10525.8</b>	<b>0.0</b>	<b>10496.6</b>
Housing	-	3024.6	-	2825.7	-	2849.4	-	2855.7	-	2850.8	-	2897.8
Motor Cars	-	2746.8	-	2690.2	-	2748.0	-	2785.7	-	2801.6	-	2810.9
Other Durable Goods	-	514.8	-	530.6	-	508.3	-	506.5	-	529.4	-	493.0
Education	-	215.0	-	211.2	-	211.0	-	211.8	-	209.2	-	215.4
Travel	-	47.9	-	45.3	-	42.9	-	42.4	-	42.3	-	48.2
Other Purposes	-	3734.6	-	4055.8	-	3838.4	-	3928.4	-	4092.5	-	4031.3
<b>TOTAL</b>	<b>2237.2</b>	<b>37995.2</b>	<b>2580.8</b>	<b>37431.0</b>	<b>2862.0</b>	<b>38154.2</b>	<b>3099.2</b>	<b>38385.4</b>	<b>3137.7</b>	<b>38928.2</b>	<b>3509.8</b>	<b>40352.5</b>

Source: Commercial Banks

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

Table 2-13(f)

	2006											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>54.6</b>	-	<b>70.1</b>	-	<b>126.6</b>	-	<b>89.4</b>	-	<b>84.9</b>	-	<b>91.3</b>	-
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>336.5</b>	<b>0.0</b>	<b>302.8</b>	<b>0.0</b>	<b>274.6</b>	<b>0.0</b>	<b>448.1</b>	<b>0.0</b>	<b>466.9</b>	<b>0.0</b>	<b>436.4</b>
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	-	324.8	-	289.6	-	263.4	-	243.4	-	255.4	-	422.1
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	11.7	-	13.2	-	11.0	-	5.0	-	8.0	-	14.2
Trust & Investment Companies	-	0.0	-	0.0	-	0.2	-	199.7	-	203.5	-	0.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>3465.5</b>	<b>30033.1</b>	<b>2726.8</b>	<b>29880.8</b>	<b>2467.9</b>	<b>29205.2</b>	<b>2511.7</b>	<b>29954.7</b>	<b>1577.8</b>	<b>29611.6</b>	<b>966.6</b>	<b>30595.7</b>
<b>Agriculture</b>	<b>680.0</b>	<b>3781.2</b>	<b>582.8</b>	<b>3641.0</b>	<b>380.0</b>	<b>3597.8</b>	<b>380.7</b>	<b>3605.7</b>	<b>380.0</b>	<b>3443.3</b>	<b>29.1</b>	<b>3525.8</b>
Sugarcane	680.0	69.7	582.8	66.6	380.0	70.6	380.7	64.8	380.0	68.7	29.1	63.0
Paddy	0.0	1377.2	0.0	1339.6	0.0	1157.9	0.0	1200.8	0.0	1048.3	0.0	1076.9
Other Farming	0.0	89.4	0.0	81.9	0.0	198.8	0.0	201.7	0.0	198.0	0.0	197.5
Livestock	0.0	563.6	0.0	533.1	0.0	554.8	0.0	520.9	0.0	463.8	0.0	517.8
Forestry	0.0	77.7	0.0	78.2	0.0	59.6	0.0	65.1	0.0	57.6	0.0	65.3
Shrimp & Other Fishing	0.0	1603.6	0.0	1541.6	0.0	1556.2	0.0	1552.4	0.0	1607.0	0.0	1605.2
<b>Mining &amp; Quarrying</b>	<b>1.3</b>	<b>1012.1</b>	<b>0.0</b>	<b>943.9</b>	<b>0.0</b>	<b>1015.2</b>	<b>0.1</b>	<b>1025.7</b>	<b>0.0</b>	<b>949.0</b>	<b>0.2</b>	<b>955.5</b>
Bauxite	0.0	187.3	0.0	189.0	0.0	190.5	0.0	192.1	0.0	193.6	0.0	195.3
Other	1.3	824.8	0.0	754.8	0.0	824.7	0.1	833.6	0.0	755.4	0.2	760.2
<b>Manufacturing</b>	<b>2784.2</b>	<b>10432.4</b>	<b>2143.9</b>	<b>10264.4</b>	<b>2087.9</b>	<b>9946.3</b>	<b>2130.9</b>	<b>10398.5</b>	<b>1197.8</b>	<b>10080.9</b>	<b>937.2</b>	<b>10145.1</b>
Timber and Sawmilling	0.0	1075.1	0.0	1234.2	0.0	1189.6	0.0	1219.6	0.0	1281.0	0.0	1402.5
Other Constr. and Engin.	0.0	3650.7	0.0	3604.6	0.0	3482.6	0.0	3555.5	0.0	3640.1	0.0	3701.0
Sugar Molasses	1760.5	653.8	1129.6	344.1	1123.5	347.8	1185.1	349.5	261.4	374.9	0.8	45.9
Rice Milling	176.9	1723.1	176.9	1747.8	126.9	1749.2	126.9	1878.5	126.9	1390.2	126.9	1399.8
Beverages, Food & Tobacco	0.0	1213.3	0.0	1144.2	0.0	1173.3	0.0	1184.7	0.0	1105.1	0.0	1332.2
Textiles & Clothing	0.0	40.4	0.0	37.0	0.0	37.1	0.0	36.0	0.0	46.8	0.0	45.8
Electricity	846.8	5.9	837.5	6.9	837.5	5.4	818.8	4.9	809.5	4.5	809.5	4.3
Other Manufacturing	0.0	2070.1	0.0	2145.5	0.0	1961.1	0.0	2170.0	0.0	2238.2	0.0	2213.5
<b>Services</b>	<b>0.1</b>	<b>14807.4</b>	<b>0.1</b>	<b>15031.5</b>	<b>0.0</b>	<b>14645.9</b>	<b>0.0</b>	<b>14924.7</b>	<b>0.0</b>	<b>15138.4</b>	<b>0.0</b>	<b>15969.3</b>
Drainage & Irrigation	0.0	39.8	0.0	39.0	0.0	37.9	0.0	37.9	0.0	35.5	0.0	30.9
Transportation	0.0	1066.1	0.0	1053.1	0.0	898.7	0.0	966.0	0.0	846.2	0.0	1150.8
Telecommunications	0.0	33.8	0.0	32.1	0.0	31.5	0.0	43.7	0.0	52.4	0.0	71.5
Entertaining & Catering	0.0	1783.0	0.0	1882.5	0.0	1804.8	0.0	1822.7	0.0	1913.9	0.0	1964.8
Distribution	0.0	9142.7	0.0	9288.1	0.0	9112.8	0.0	9317.1	0.0	9393.0	0.0	9767.8
Education	0.0	110.4	0.0	112.6	0.0	92.7	0.0	100.3	0.0	87.5	0.0	85.9
Health	0.0	182.0	0.0	170.8	0.0	177.4	0.0	150.6	0.0	194.0	0.0	206.9
Professional Services	0.0	404.4	0.0	455.6	0.0	407.7	0.0	417.9	0.0	406.8	0.0	477.1
Other Services	0.1	2045.0	0.1	1997.5	0.0	2082.3	0.0	2068.5	0.0	2209.1	0.0	2213.5
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>10673.7</b>	<b>0.0</b>	<b>10743.0</b>	<b>0.0</b>	<b>11187.5</b>	<b>0.0</b>	<b>11292.1</b>	<b>0.0</b>	<b>11827.9</b>	<b>0.0</b>	<b>12513.3</b>
Housing	-	3000.0	-	3044.4	-	3438.8	-	3488.0	-	3731.9	-	3759.1
Motor Cars	-	2798.1	-	2970.1	-	3111.9	-	3197.0	-	3335.0	-	3453.9
Other Durable Goods	-	478.7	-	499.1	-	499.4	-	521.7	-	547.2	-	636.2
Education	-	224.5	-	235.9	-	247.6	-	243.5	-	241.5	-	249.3
Travel	-	60.9	-	60.5	-	60.6	-	58.8	-	58.9	-	58.7
Other Purposes	-	4111.5	-	3933.1	-	3829.2	-	3783.1	-	3913.4	-	4356.1
<b>TOTAL</b>	<b>3520.1</b>	<b>41043.3</b>	<b>2796.9</b>	<b>40926.6</b>	<b>2594.4</b>	<b>40667.3</b>	<b>2601.1</b>	<b>41694.9</b>	<b>1662.7</b>	<b>41906.3</b>	<b>1057.9</b>	<b>43545.3</b>

Source: Commercial Banks

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

Table 2-13(g)

	<b>2007</b>	
	<b>Jan.</b>	
	<b>Pub.</b>	<b>Priv.</b>
<b>GENERAL GOVERNMENT</b>	<b>112.9</b>	-
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>272.1</b>
Pub. Finan. Instits.	0.0	-
Co-op Finan. Instits.	-	0.0
Insurance Companies	-	259.8
Building Societies	-	0.0
Credit Unions	-	-
Brokers and Money Lenders	-	12.3
Trust & Investment Companies	-	0.0
Pension Funds	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2228.9</b>	<b>30648.0</b>
<b><i>Agriculture</i></b>	<b>324.4</b>	<b>3517.2</b>
Sugarcane	324.4	72.4
Paddy	0.0	1206.0
Other Farming	0.0	79.9
Livestock	0.0	506.4
Forestry	0.0	43.0
Shrimp & Other Fishing	0.0	1609.4
<b><i>Mining &amp; Quarrying</i></b>	<b>0.1</b>	<b>920.0</b>
Bauxite	0.0	186.9
Other	0.1	733.1
<b><i>Manufacturing</i></b>	<b>1904.3</b>	<b>10417.9</b>
Timber and Sawmilling	0.0	1401.1
Other Constr. and Engin.	0.0	3775.4
Sugar Molasses	986.5	345.8
Rice Milling	126.9	1317.4
Beverages, Food & Tobacco	0.0	1266.1
Textiles & Clothing	0.0	42.0
Electricity	790.9	11.0
Other Manufacturing	0.0	2259.1
<b><i>Services</i></b>	<b>0.0</b>	<b>15792.9</b>
Drainage & Irrigation	0.0	30.6
Transportation	0.0	1155.7
Telecommunications	0.0	56.1
Entertaining & Catering	0.0	2146.6
Distribution	0.0	9480.6
Education	0.0	85.4
Health	0.0	195.2
Professional Services	0.0	433.9
Other Services	0.0	2209.0
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>12389.8</b>
Housing	-	3939.5
Motor Cars	-	3432.0
Other Durable Goods	-	630.7
Education	-	246.3
Travel	-	55.2
Other Purposes	-	4086.0
<b>TOTAL</b>	<b>2341.7</b>	<b>43309.9</b>

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	2) Treasury Bills	1) Req. Liquid Assets	Surplus (+) Deficit (-)
1997	22221.1	1341.7	2806.9	92.5	1080.6	2152.5	14746.9	15012.0	7209.1
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									
Mar.	30586.5	1232.7	1645.2	1020.9	795.8	3540.9	22351.0	19102.7	11483.8
Jun.	30664.7	1101.6	3176.6	1500.8	984.5	3684.0	20217.3	19199.6	11465.1
Sep.	31633.3	1130.3	3865.9	1609.9	892.2	3446.3	20688.8	19310.4	12322.9
Dec.	33533.8	1791.0	4996.7	1239.4	626.9	3454.1	21425.8	20153.5	13380.3
2002									
Mar.	34238.9	1334.2	6117.1	1320.4	1193.8	4073.9	20199.4	20441.2	13797.7
Jun.	38121.3	1214.5	8352.0	1398.0	951.1	4571.3	21634.3	20640.4	17480.9
Sep.	37543.3	1328.2	4763.3	298.5	564.6	3665.5	26923.1	21730.7	15812.6
Dec.	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									
Jan.	56026.2	2715.2	6723.6	3966.0	722.4	5747.9	36151.2	30419.7	25606.5
Feb.	56503.2	2203.1	6084.7	3353.3	222.9	6876.1	37763.1	30378.3	26124.8
Mar.	56777.7	1996.0	4185.0	3693.1	826.3	7511.8	38565.6	30580.9	26196.8
Apr.	55963.2	2129.4	1313.8	3704.3	1173.3	9625.3	38017.2	31706.0	24257.2
May	56077.1	2583.2	2857.0	3879.8	942.5	11282.5	34532.1	31474.3	24602.8
Jun.	54262.6	1745.7	4244.7	4081.9	948.5	10993.3	32248.5	31491.7	22770.9
Jul.	54052.5	2017.7	5987.4	4023.6	1018.1	9054.1	31951.7	31462.9	22589.6
Aug.	57159.1	2197.8	6622.4	3520.2	867.6	8448.3	35502.8	32168.7	24990.4
Sep.	58756.5	1844.4	5907.0	3278.4	705.8	9458.7	37562.3	32244.2	26512.3
Oct.	60972.3	2104.2	5443.6	3930.1	599.1	9369.8	39525.6	32640.0	28332.3
Nov.	59671.7	2440.1	3790.5	4298.4	813.5	7856.9	40472.3	33381.4	26290.3
Dec.	55577.2	2841.9	4116.5	3917.6	1878.6	6194.1	36628.5	33252.0	22325.2
2007									
Jan.	58474.6	2554.0	6511.5	5063.9	988.5	7472.5	35884.2	34500.8	23973.7

Source: Commercial Banks

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

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

**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 (-)
<b>2005</b>					<b>2006</b>				
<b>Feb.</b>	04th	15430.3	21884.1	6453.7	<b>Feb.</b>	03rd	17136.5	24645.6	7509.1
	11th	15496.8	22265.3	6768.5		10th	17139.7	26206.1	9066.4
	18th	15543.6	21549.9	6006.2		17th	17225.5	24247.0	7021.5
	25th	15537.8	21208.5	5670.7		24th	17229.1	23313.8	6084.7
<b>Mar.</b>	04th	15566.9	22214.9	6648.0	<b>Mar.</b>	03rd	17227.5	23955.4	6727.9
	11th	15660.6	20742.4	5081.8		10th	17269.9	23431.8	6161.9
	18th	15634.7	20634.4	4999.8		17th	17345.5	21472.8	4127.3
	25th	15713.9	20699.5	4985.6		24th	17325.7	21320.8	3995.1
<b>Apr.</b>	1st	15753.2	21490.6	5737.3	<b>Apr.</b>	31st	17350.7	21535.7	4185.0
	8th	15743.0	20168.2	4425.2		07th	17476.5	21575.8	4099.3
	15th	15795.0	18327.4	2532.4		14th	17612.6	22007.7	4395.0
	22nd	15758.3	20311.4	4553.1		21st	17731.5	22080.2	4348.7
	29th	15999.1	19797.4	3798.3		28th	17933.8	19247.6	1313.8
<b>May</b>	06th	16037.3	19125.7	3088.5	<b>May</b>	06th	17621.6	21158.0	3536.4
	13th	15957.0	18503.5	2546.5		13th	17937.8	21582.4	3644.6
	20th	15895.6	19548.6	3653.0		20th	17863.3	21400.3	3537.0
	27th	16063.6	21532.7	5469.1		27th	17824.4	20681.4	2857.0
<b>Jun.</b>	03rd	16113.2	21295.8	5182.5	<b>Jun.</b>	02nd	17819.3	21158.4	3339.1
	10th	16064.8	19339.9	3275.2		09th	17921.9	22575.8	4653.9
	17th	16027.3	19072.0	3044.7		16th	17985.3	21617.5	3632.2
	24th	16001.9	19044.7	3042.8		23th	17733.0	21851.6	4118.7
<b>Jul.</b>	01st	15950.9	18554.8	2603.8	<b>Jul.</b>	30th	17841.9	22086.6	4244.7
	08th	15869.0	18267.7	2398.7		07th	17887.0	23079.6	5192.6
	15th	15740.0	20020.7	4280.7		14th	17906.5	23286.1	5379.6
	22th	15735.2	19896.7	4161.5		21st	17855.7	23092.2	5236.6
	29th	15826.5	20019.4	4192.8		28th	17820.2	23807.6	5987.4
<b>Aug.</b>	05th	15845.4	20790.6	4945.2	<b>Aug.</b>	04th	17848.1	24666.4	6818.4
	12th	15893.1	21354.2	5461.1		11th	17917.3	24506.4	6589.1
	19th	15927.3	20525.1	4597.8		18th	18005.5	25660.0	7654.5
	26th	15990.6	19993.8	4003.2		25th	18182.6	24805.0	6622.4
<b>Sep.</b>	02nd	15919.0	21332.5	5413.5	<b>Sep.</b>	01st	18160.4	24895.8	6735.5
	09th	15913.3	20968.4	5055.1		08th	18153.7	25364.5	7210.8
	16th	15938.7	19996.5	4057.8		15th	18151.9	23466.9	5315.0
	23th	15722.7	21385.2	5662.5		22th	18242.1	24168.5	5926.4
	30th	15907.9	21658.0	5750.1		29th	18238.5	24145.5	5907.0
<b>Oct.</b>	07th	15952.7	21490.6	5537.9	<b>Oct.</b>	06th	18265.0	23339.6	5074.6
	14th	16031.0	19792.5	3761.5		13th	18354.0	23475.4	5121.3
	21st	16013.2	19638.9	3625.7		20th	18332.7	24380.3	6047.7
	28th	15996.6	19950.7	3954.1		27th	18463.0	23906.6	5443.6
<b>Nov.</b>	04th	15992.3	20219.2	4226.9	<b>Nov.</b>	03rd	18427.9	24566.1	6138.2
	11th	16108.4	21121.6	5013.2		10th	18585.2	24946.5	6361.2
	18th	16130.2	22844.2	6714.0		17th	18659.6	24985.4	6325.8
	25th	16194.7	22799.9	6605.2		24th	18857.1	22647.6	3790.5
<b>Dec.</b>	02nd	16269.5	22127.8	5858.3	<b>Dec.</b>	1st	18639.9	23362.8	4722.9
	09th	16372.8	24321.4	7948.6		8th	18697.6	24067.3	5369.7
	16th	16686.6	22986.0	6299.4		15th	18875.6	22296.7	3421.1
	23rd	16692.2	23818.3	7126.1		22nd	18733.6	23751.7	5018.1
	30th	16909.3	25109.2	8199.9		29th	18635.2	22751.7	4116.5
<b>2006</b>				<b>2007</b>					
<b>Jan.</b>	06th	16956.6	25654.1	8697.5	<b>Jan.</b>	05th	18882.2	25488.2	6606.0
	13th	17114.8	24688.0	7573.2		12th	18991.8	27146.2	8154.4
	20th	17210.9	24335.7	7124.8		19th	19304.0	25806.0	6502.1
	27th	17240.3	23963.8	6723.5		26th	19444.6	25956.1	6511.5

Source: Commercial Banks

**MONETARY SURVEY**  
(G\$ MILLION)

Table 3.1

End of Period	Foreign Assets (Net)			Domestic Credit						Money and Quasi-Money					Other (Net)	
	Total	Bank of Guyana	Commercial Banks	Total	Public Sector			Non-Bank Fin. Inst. (Net)	Private Sector	Total	Money			Quasi-Money Savings & Time Dep.		
					Total	Cent'l Gov't (Net)	Public Ent's. (Net)				Other Pub. Sect. (Net)	Total	Currency			Demand Deposits
1997	-6300.9	-4834.6	-1466.3	23926.8	-17277.0	-10974.2	-3618.6	-2684.3	-3659.5	44863.3	64319.2	17388.7	11192.7	6196.0	46930.5	-46693.3
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																
Mar	36436.6	22954.4	13482.1	27751.9	-8206.2	-1293.4	-33.4	-6879.4	-11123.4	47081.5	105806.2	28879.1	15893.2	12985.9	76927.1	-41617.7
Jun	37527.8	23492.0	14035.8	27483.8	-9821.0	-1476.1	-744.2	-7600.7	-9797.1	47101.9	106199.9	29912.0	16067.8	13844.3	76287.9	-41188.3
Sep	39381.4	24104.3	15277.1	27555.5	-10182.1	-2870.9	-250.6	-7060.5	-9995.8	47733.4	108079.2	30819.1	16480.4	14338.6	77260.2	-41142.4
Dec	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																
Jan	55443.7	37042.3	18401.4	27804.5	-15482.9	3137.7	-6590.6	-12029.9	-9792.4	53079.8	122474.5	35440.9	19201.0	16239.9	87033.6	-39226.3
Feb	55006.5	36115.8	18890.7	28888.4	-14488.1	4359.7	-6858.6	-11989.1	-9495.4	52871.9	123121.9	35777.4	18767.4	17010.1	87344.5	-39226.9
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
Apr	57408.8	36564.8	20844.0	32323.1	-12965.0	5528.0	-6224.4	-12268.6	-8868.8	54156.9	129020.7	38802.9	20491.6	18311.3	90217.8	-39288.8
May	59688.3	34651.1	25037.2	30093.0	-14137.2	3636.4	-5404.2	-12369.3	-10461.6	54691.8	128011.4	37452.9	19675.1	17777.9	90558.4	-38230.1
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
Jul	56149.0	34696.4	21452.6	35312.4	-13827.4	3648.4	-5088.3	-12387.4	-8520.9	57660.7	129427.5	37790.2	19728.5	18061.7	91637.3	-37966.0
Aug	55756.3	35698.9	20057.4	38122.8	-11534.0	6622.2	-5952.4	-12203.8	-8233.1	57889.8	132958.4	39915.6	19739.1	20176.5	93042.8	-39079.4
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
Oct	58081.9	39326.9	18755.1	39471.4	-10837.9	8027.3	-6856.1	-12009.2	-8300.1	58609.3	135428.7	40750.8	21247.2	19503.5	94678.0	-37875.4
Nov	62451.2	42264.0	20187.2	40173.7	-11823.1	8282.6	-6400.0	-13705.7	-7541.0	59537.7	138834.8	43582.4	21865.1	21717.3	95252.3	-36209.9
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	44476.5	-9917.3	10378.2	-7407.7	-12887.7	-7580.3	61974.1	143672.4	45642.4	23321.5	22320.9	98030.0	-37765.5

Source: Bank of Guyana and Commercial Banks.

**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
1997	149.9	315.3	165.4	-33.6	315.3	348.9	-10.2	24.3	34.5	-43.8	339.6	383.4
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												
Mar	163.8	256.1	92.4	116.4	256.1	139.7	68.4	91.4	23.0	184.7	347.5	162.8
Jun	161.6	246.5	84.9	118.2	246.5	128.3	70.6	94.1	23.5	188.8	340.6	151.8
Sep	163.9	255.1	91.2	120.5	255.1	134.6	76.4	97.9	21.5	196.9	353.0	156.1
Dec	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												
Jan	224.4	251.2	26.8	185.0	251.2	66.2	91.9	141.5	49.6	276.9	392.7	115.8
Feb	219.8	259.7	39.9	180.4	259.7	79.3	94.3	142.1	47.8	274.7	401.8	127.1
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
Apr	222.3	263.2	40.9	182.8	263.2	80.3	104.2	158.9	54.7	287.0	422.1	135.1
May	212.7	254.2	41.6	173.3	254.2	81.0	125.2	176.7	51.5	298.4	431.0	132.5
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
Jul	212.9	254.2	41.3	173.5	254.2	80.7	107.3	160.1	52.9	280.7	414.3	133.6
Aug	217.9	259.3	41.4	178.5	259.3	80.8	100.3	156.2	55.9	278.8	415.6	136.8
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
Oct	235.3	290.2	54.9	195.9	290.2	94.3	93.4	149.9	56.5	289.3	440.1	150.8
Nov	250.0	305.8	55.9	210.5	305.8	95.3	100.6	157.0	56.4	311.1	462.8	151.7
Dec*	222.3	278.0	55.8	182.9	278.0	95.2	93.9	148.6	54.7	276.7	426.6	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

Source: Bank of Guyana and Commercial Banks

\* December 2006 figures are preliminary.

**GUYANA: SELECTED INTEREST RATES 1)**  
(Percent Per Annum)

Table 4.1

	2003	2004				2005				2006												2007	
	Dec.	Mar.	Jun.	Sep.	Dec.	Mar.	Jun.	Sep.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	
<b>BANK OF GUYANA</b>																							
Bank Rate	5.50	5.50	5.50	6.00	6.00	6.00	6.00	6.00	6.00	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.50	6.50	6.75	6.75	6.75	6.75	
Treasury Bill Discount Rate																							
91 Days	3.40	3.47	3.52	3.80	3.79	3.84	3.80	3.76	3.74	3.88	3.88	3.85	3.85	3.85	3.85	3.85	4.02	3.98	4.14	4.14	4.16	4.16	
182 Days	3.37	3.98	3.97	3.99	3.96	3.97	3.95	3.90	3.84	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.18	4.18	4.18	4.18	4.18	
364 Days	4.01	3.88	4.13	4.44	4.13	4.17	4.19	3.97	4.21	4.07	4.21	4.30	4.24	4.24	4.11	4.11	4.15	4.25	4.21	4.16	4.24	4.19	
<b>COMMERCIAL BANKS</b>																							
Small Savings Rate	3.46	3.46	3.42	3.42	3.42	3.38	3.38	3.38	3.38	3.38	3.38	3.29	3.29	3.29	3.29	3.23	3.19	3.19	3.19	3.19	3.19	3.19	
Prime Lending Rate (weighted average 2)	15.71	15.50	15.25	15.68	15.65	15.15	14.91	15.16	15.24	14.63	15.41	15.30	15.08	16.45	14.82	14.62	14.46	14.32	14.41	14.45	14.47	14.52	
Prime Lending Rate 3)	14.88	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	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	
Comm. Banks' Lending Rate (weighted average )	15.65	15.45	15.19	14.61	14.31	14.21	13.80	13.53	13.50	13.34	13.32	13.20	13.24	13.18	12.84	12.79	12.83	12.80	12.81	12.73	13.12	12.89	
<b>HAND-IN-HAND TRUST CORP. INC. 4)</b>																							
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	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	16.00	16.00	
Average Deposit Rates	3.79	3.75	3.75	3.75	3.75	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	3.14	3.14	3.14	
<b>NEW BUILDING SOCIETY</b>																							
Deposits 5)	3.50	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	2.50	2.50	
Mortgage Rates	9.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	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	
Five dollar shares	4.75	4.00	4.00	4.00	4.00	4.00	4.00	4.00	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	
Save and prosper shares	6.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	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	

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.
1997	16.93	7.39	8.43	9.43	-	9.30
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						
Mar.	16.25	5.77	5.28	5.43	6.05	6.09
Jun.	16.25	4.79	4.12	4.28	4.63	4.71
Sep.	16.25	4.40	3.73	3.91	4.13	4.23
Dec.	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						
Jan.	14.54	3.38	2.59	2.90	3.38	3.25
Feb.	14.54	3.38	2.59	2.90	3.38	3.25
Mar.	14.54	3.38	2.59	2.90	3.38	3.25
Apr.	14.54	3.29	2.55	2.85	3.38	3.17
May	14.54	3.29	2.55	2.85	3.38	3.17
Jun.	14.54	3.29	2.55	2.85	3.38	3.17
Jul.	14.54	3.29	2.55	2.85	3.38	3.17
Aug.	14.54	3.23	2.55	2.85	3.38	3.17
Sep.	14.54	3.19	2.48	2.20	3.00	3.00
Oct.	14.54	3.19	2.48	2.20	3.00	3.00
Nov.	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

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	
1997	8.16	11.00	10.81	13.00	4.91	9.00	28.08	5.16	5.00	7.04	7.17	...	
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													
Mar.	5.88	8.25	5.70	13.00	1.16	7.50	14.30	1.81	1.25	3.97	...	4.25	
Jun.	5.49	7.75	4.67	7.75	2.81	7.50	13.81	1.71	1.25	3.98	...	4.25	
Sep.	3.93	6.25	4.18	7.25	2.51	7.50	16.69	1.63	1.25	3.79	...	4.25	
Dec.	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													
Jan.	3.88	6.25	5.01	8.25	5.69	10.00	13.30	4.23	5.26	4.39	...	3.25	
Feb.	3.88	6.25	5.00	8.50	5.83	10.00	13.24	4.44	5.50	4.38	...	3.25	
Mar.	3.85	6.25	5.43	8.75	6.22	12.00	13.18	4.51	5.53	4.40	...	3.50	
Apr.	3.85	6.25	5.68	8.75	5.87	12.00	13.07	4.59	5.75	4.42	...	3.50	
May	3.85	6.25	6.10	9.00	6.04	12.00	12.84	4.72	5.93	4.50	...	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	
Jul.	3.85	6.25	6.14	9.50	4.81	12.00	12.81	4.96	6.25	4.53	...	3.75	
Aug.	4.02	6.50	6.42	9.75	5.20	12.00	12.79	4.98	6.25	4.75	...	4.00	
Sep.	3.98	6.50	...	...	...	...	12.49	4.82	6.25	4.84	...	4.00	
Oct.	4.14	6.75	...	...	...	...	...	4.89	6.25	...	...	4.25	
Nov.	4.14	6.75	...	...	...	...	...	...	...	...	...	...	
Dec.	4.16	6.75	...	...	...	...	...	...	...	...	...	...	
2007													
Jan.	4.16	6.75	...	...	...	...	...	...	...	...	...	...	

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		
09	May	05	-	13	May	05	200.00	13	Mar.	06	-	17	Mar.	06	199.75
16	May	05	-	20	May	05	200.00	20	Mar.	06	-	24	Mar.	06	199.75
23	May	05	-	27	May	05	200.00	27	Mar.	06	-	31	Mar.	06	199.75
30	May	05	-	31	May	05	200.00	01	Apr.	06	-				199.75
01	Jun.	05	-	03	Jun.	05	200.00	02	Apr.	06	-	08	Apr.	06	199.75
06	Jun.	05	-	07	Jun.	05	200.00	09	Apr.	06	-				199.75
08	Jun.	05	-	10	Jun.	05	200.25	10	Apr.	06	-	15	Apr.	06	200.00
13	Jun.	05	-	17	Jun.	05	200.25	16	Apr.	06	-	22	Apr.	06	200.00
20	Jun.	05	-	24	Jun.	05	200.25	23	Apr.	06	-	29	Apr.	06	200.00
27	Jun.	05	-	30	Jun.	05	200.25	30	Apr.	06	-				200.00
01	Jul.	05	-				200.25	01	May	06		05	May	06	200.00
04	Jul.	05	-	08	Jul.	05	200.25	08	May	06		12	May	06	200.00
11	Jul.	05	-	15	Jul.	05	200.25	15	May	06		19	May	06	200.00
18	Jul.	05	-	22	Jul.	05	199.50	22	May	06		26	May	06	200.00
25	Jul.	05	-	29	Jul.	05	199.50	29	May	06		31	May	06	200.00
01	Aug.	05	-	05	Aug.	05	199.50	01	Jun.	06		02	Jun.	06	200.00
08	Aug.	05	-	12	Aug.	05	199.50	05	Jun.	06		09	Jun.	06	200.00
15	Aug.	05	-	19	Aug.	05	200.00	12	Jun.	06		16	Jun.	06	200.00
22	Aug.	05	-	26	Aug.	05	199.75	19	Jun.	06		23	Jun.	06	200.00
29	Aug.	05	-	31	Aug.	05	199.50	26	Jun.	06		30	Jun.	06	200.00
01	Sep.	05	-	02	Sep.	05	199.75	03	Jul.	06		07	Jul.	06	200.00
05	Sep.	05	-	09	Sep.	05	199.75	10	Jul.	06		14	Jul.	06	200.00
12	Sep.	05	-	16	Sep.	05	199.75	17	Jul.	06		21	Jul.	06	200.00
19	Sep.	05	-	23	Sep.	05	199.75	24	Jul.	06		28	Jul.	06	200.00
26	Sep.	05	-	30	Sep.	05	200.00	01	Aug.	06		04	Aug.	06	200.00
03	Oct.	05	-				200.00	07	Aug.	06		11	Aug.	06	200.00
04	Oct.	05	-	07	Oct.	05	199.75	14	Aug.	06		18	Aug.	06	200.00
10	Oct.	05	-	14	Oct.	05	199.75	21	Aug.	06		25	Aug.	06	200.00
17	Oct.	05	-	21	Oct.	05	199.75	28	Aug.	06		31	Aug.	06	200.00
24	Oct.	05	-	28	Oct.	05	200.00	01	Sep.	06					200.00
31	Oct.	05	-				199.75	04	Sep.	06		08	Sep.	06	200.00
01	Nov.	05	-	04	Nov.	05	199.75	11	Sep.	06		15	Sep.	06	200.00
07	Nov.	05	-	11	Nov.	05	200.00	18	Sep.	06		22	Sep.	06	200.00
14	Nov.	05	-	18	Nov.	05	199.75	25	Sep.	06		29	Sep.	06	200.00
21	Nov.	05	-	25	Nov.	05	199.75	02	Oct.	06		06	Oct.	06	200.00
28	Nov.	05	-	30	Nov.	05	199.75	09	Oct.	06		13	Oct.	06	200.00
01	Dec.	05	-	02	Dec.	05	199.75	16	Oct.	06		20	Oct.	06	200.75
05	Dec.	05	-	09	Dec.	05	200.00	23	Oct.	06		27	Oct.	06	200.75
12	Dec.	05	-	14	Dec.	05	200.00	30	Oct.	06		31	Oct.	06	200.75
15	Dec.	05	-	16	Dec.	05	200.25	01	Nov.	06		03	Nov.	06	200.75
19	Dec.	05	-	23	Dec.	05	200.25	05	Nov.	06		10	Nov.	06	200.75
26	Dec.	05	-	30	Dec.	05	200.25	13	Nov.	06		17	Nov.	06	200.75
02	Jan.	06	-	06	Jan.	06	200.25	20	Nov.	06		24	Nov.	06	200.75
09	Jan.	06	-	13	Jan.	06	200.25	27	Nov.	06		30	Nov.	06	200.75
16	Jan.	06	-	20	Jan.	06	200.25	01	Dec.	06					200.75
23	Jan.	06	-	27	Jan.	06	200.25	04	Dec.	06		08	Dec.	06	200.75
30	Jan.	06	-	31	Jan.	06	200.25	11	Dec.	06		15	Dec.	06	201.00
01	Feb.	06	-	03	Feb.	06	200.25	18	Dec.	06		22	Dec.	06	201.00
06	Feb.	06	-	10	Feb.	06	200.25	25	Dec.	06		29	Dec.	06	201.00
13	Feb.	06	-	17	Feb.	06	200.25	01	Jan.	07		05	Jan.	07	201.00
20	Feb.	06	-	24	Feb.	06	200.25	08	Jan.	07		12	Jan.	07	201.00
27	Feb.	06	-	28	Feb.	06	200.25	15	Jan.	07		19	Jan.	07	200.75
01	Mar.	06	-	03	Mar.	06	200.25	22	Jan.	07		26	Jan.	07	200.75
06	Mar.	06	-	10	Mar.	06	199.75	29	Jan.	07		31	Jan.	07	200.75

Note: Effective from October 1, 1991 the official exchange rate fluctuates either daily or periodically and is the 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
1997	144.00	142.58
1998	165.25	150.52
1999	180.50	177.65
2000	184.75	182.44
2001	189.50	187.32
2002		
Mar.	190.50	190.50
Jun.	190.75	190.51
Sep.	191.00	191.00
Dec.	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		
Jan.	200.25	200.25
Feb.	200.25	200.25
Mar.	199.75	199.82
Apr.	200.00	199.93
May	200.00	200.00
Jun.	200.00	200.00
Jul.	200.00	200.00
Aug.	200.00	200.00
Sep.	200.00	200.00
Oct.	200.75	200.41
Nov.	200.75	200.75
Dec.	201.00	200.92
2007		
Jan.	200.75	200.86

Source: Bank of Guyana

**MONTHLY AVERAGE MARKET EXCHANGE RATES**

Table 4.6

Month	Buying Rate											
	2005				2006				2007			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	150.66	198.94	352.82	246.15	161.39	198.81	338.49	230.00	167.15	200.93	373.68	254.31
Feb	151.18	199.38	353.86	247.33	159.59	199.55	340.31	230.28				
Mar	152.19	199.56	360.28	247.48	163.82	199.57	337.20	231.02				
Apr	151.99	199.63	358.86	245.86	161.65	199.71	340.17	232.82				
May	150.62	199.22	354.72	244.21	168.55	199.47	346.52	237.84				
Jun	151.65	199.74	347.87	237.38	170.17	199.24	355.50	243.51				
Jul	151.36	199.23	341.24	231.50	167.21	199.47	353.10	243.42				
Aug	153.90	198.84	338.26	233.91	168.18	199.52	360.60	246.27				
Sep	154.78	198.74	342.81	236.86	170.66	199.61	362.13	248.26				
Oct	159.09	198.64	340.74	231.24	171.05	200.45	366.70	245.37				
Nov	157.33	198.69	338.23	228.51	172.01	200.78	367.09	249.03				
Dec	159.69	199.06	338.46	228.07	167.80	200.79	375.84	253.99				

Month	Selling Rate											
	2005				2006				2007			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	160.89	202.63	368.42	256.09	169.55	202.21	352.74	240.14	175.82	204.34	386.62	262.03
Feb	160.62	202.67	372.55	255.16	168.77	201.60	351.00	242.90				
Mar	161.21	202.66	374.50	256.09	171.03	201.69	347.44	239.62				
Apr	161.28	202.52	374.64	252.60	171.84	202.23	353.48	241.74				
May	160.86	201.93	375.54	256.95	176.35	202.16	363.06	250.52				
Jun	161.13	202.34	363.93	249.38	177.39	202.36	368.05	250.32				
Jul	162.49	202.43	355.31	243.46	179.20	202.44	368.47	251.91				
Aug	162.31	201.26	352.33	244.52	175.62	200.14	369.20	254.38				
Sep	165.12	201.62	359.22	247.57	177.63	202.89	376.07	254.38				
Oct	168.08	201.96	355.37	242.44	180.37	203.43	376.64	253.64				
Nov	168.14	202.01	352.72	240.39	180.31	204.08	381.27	256.87				
Dec	167.21	201.64	351.13	237.64	177.05	203.91	387.71	261.56				

Month	Mid Rate											
	2005				2006				2007			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	155.78	200.78	360.62	251.12	165.47	200.51	345.62	235.07	171.49	202.64	380.15	258.17
Feb	155.90	201.03	363.20	251.24	164.18	200.57	345.66	236.59				
Mar	156.70	201.11	367.39	251.78	167.42	200.63	342.32	235.32				
Apr	156.63	201.08	366.75	249.23	166.75	200.97	346.82	237.28				
May	155.74	200.57	365.13	250.58	172.45	200.82	354.79	244.18				
Jun	156.39	201.04	355.90	243.38	173.78	200.80	361.78	246.91				
Jul	156.93	200.83	348.27	237.48	173.21	200.95	360.78	247.67				
Aug	158.11	200.05	345.30	239.21	171.90	199.83	364.90	250.33				
Sep	159.95	200.18	351.01	242.22	174.15	201.25	369.10	251.32				
Oct	163.59	200.30	348.06	236.84	175.71	201.94	371.67	249.51				
Nov	162.74	200.35	345.48	234.45	176.16	202.43	374.18	252.95				
Dec	163.45	200.35	344.79	232.86	172.42	202.35	381.78	257.78				

# STATISTICAL ABSTRACT

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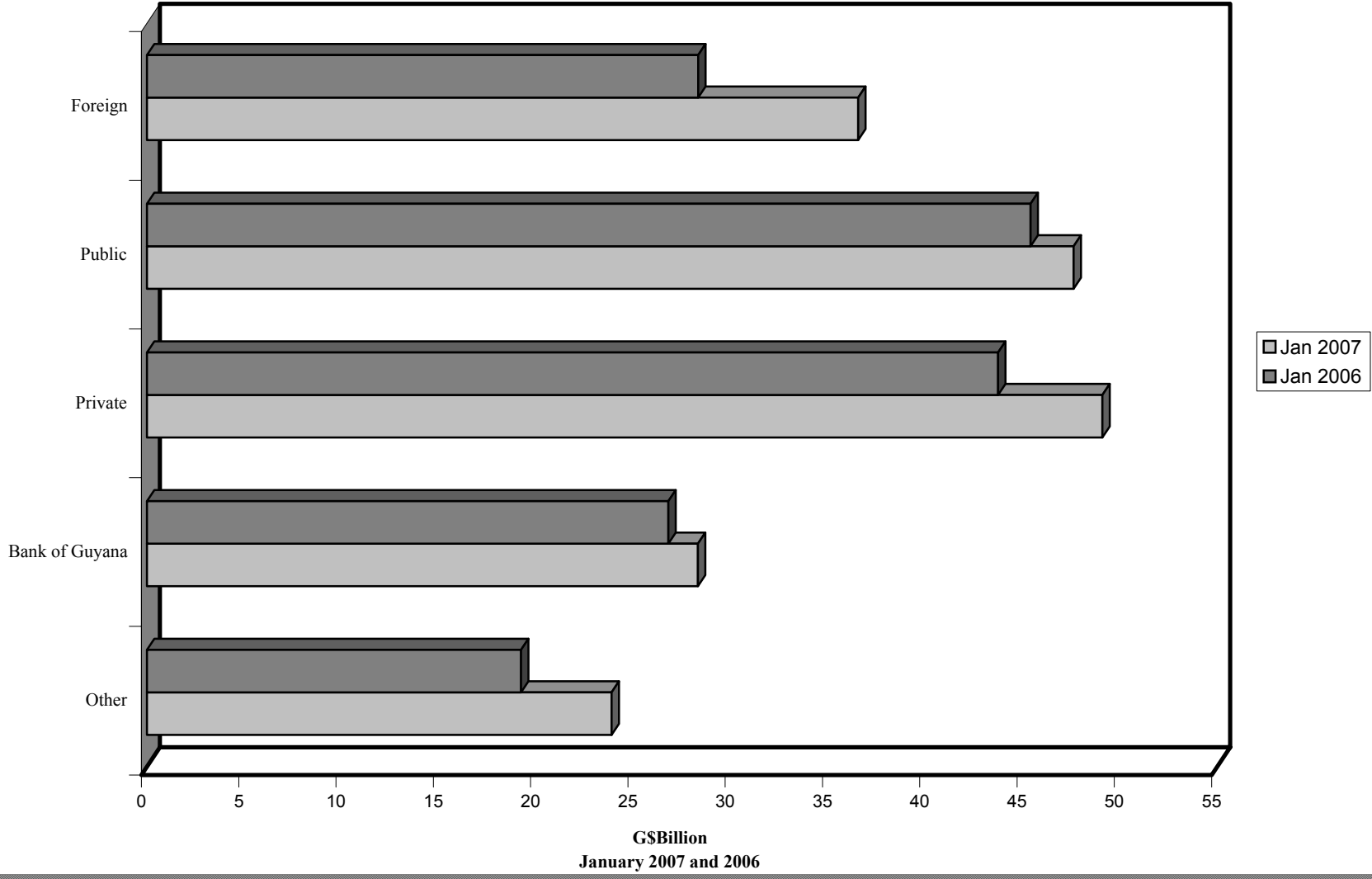
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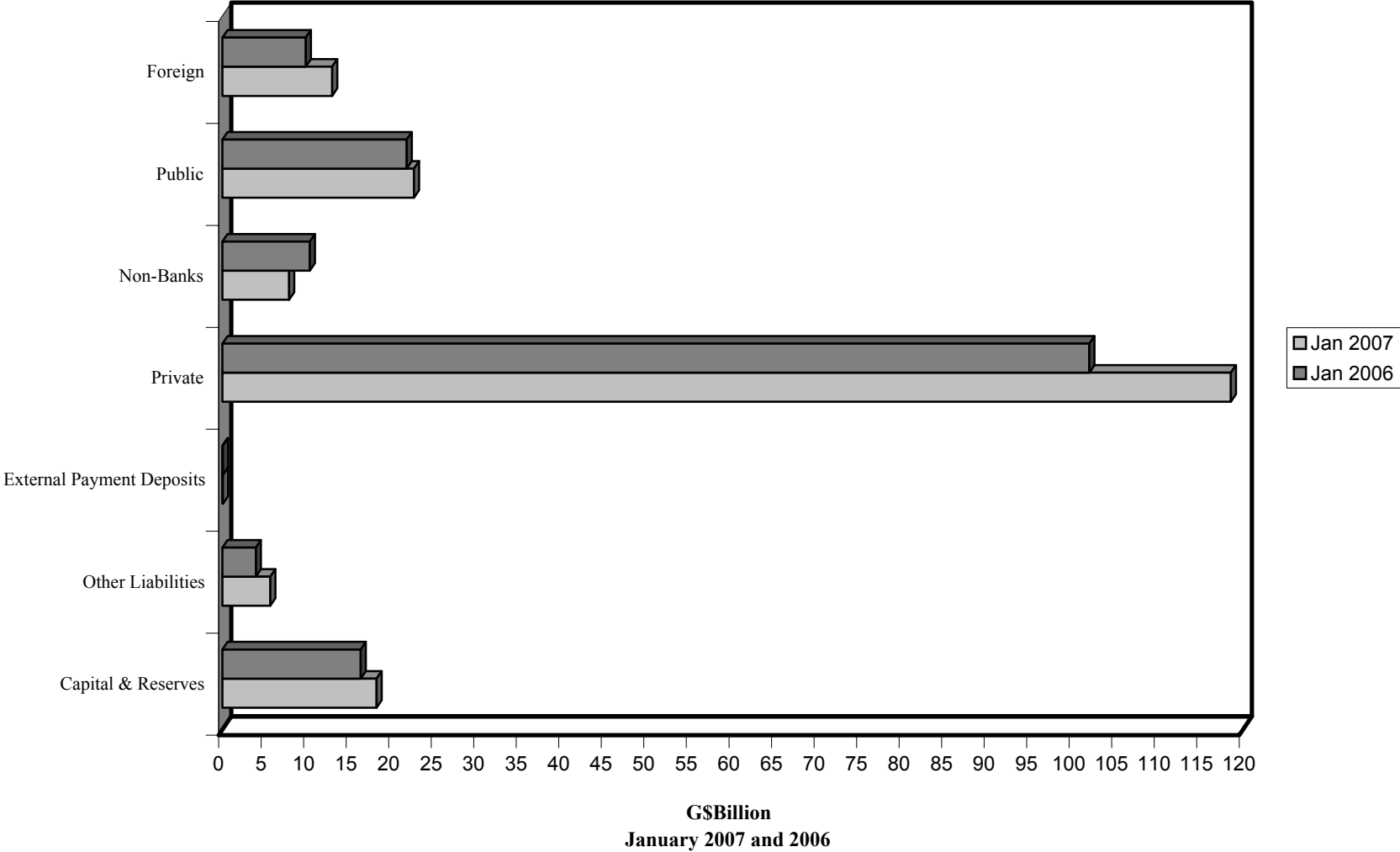
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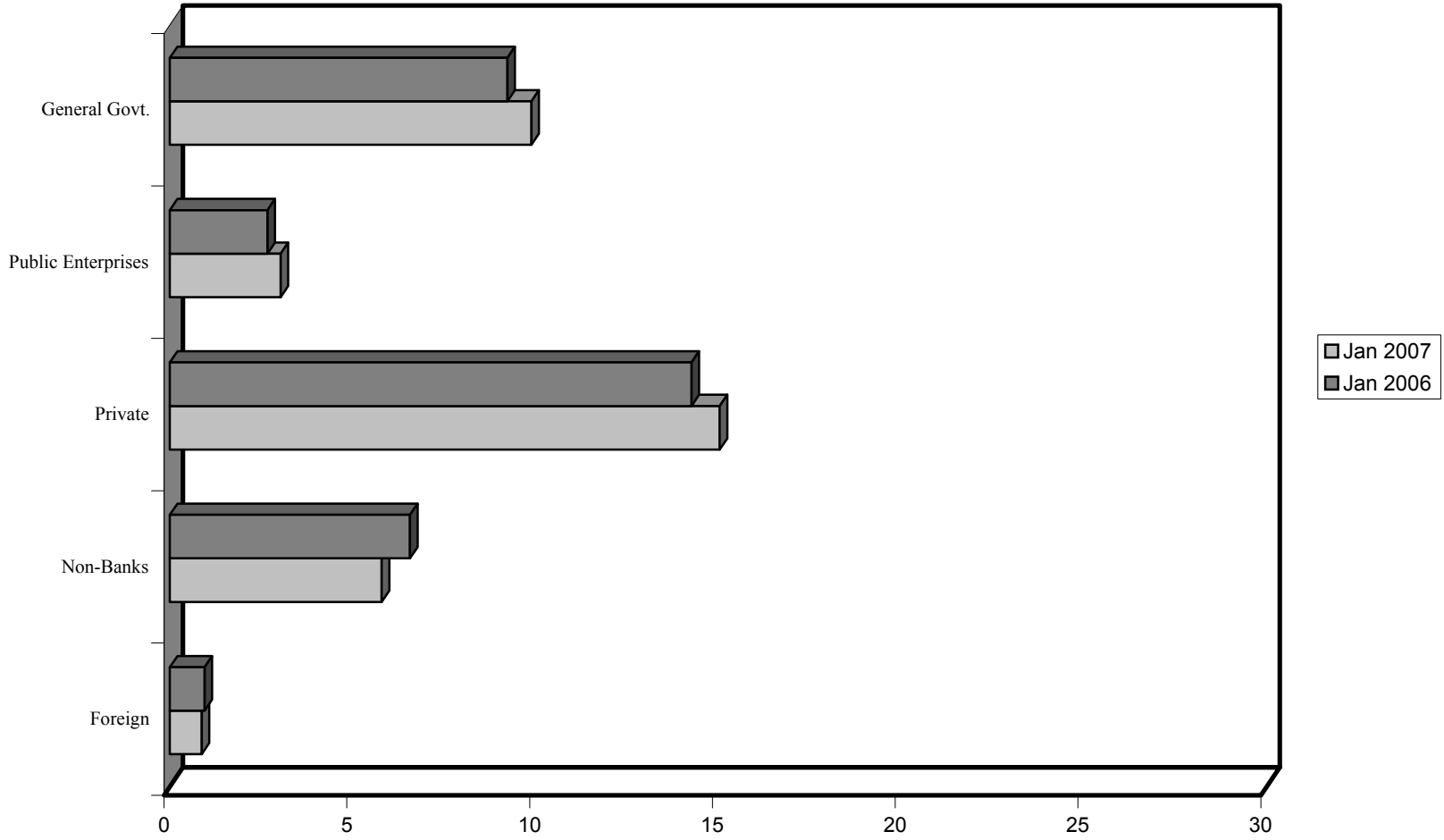
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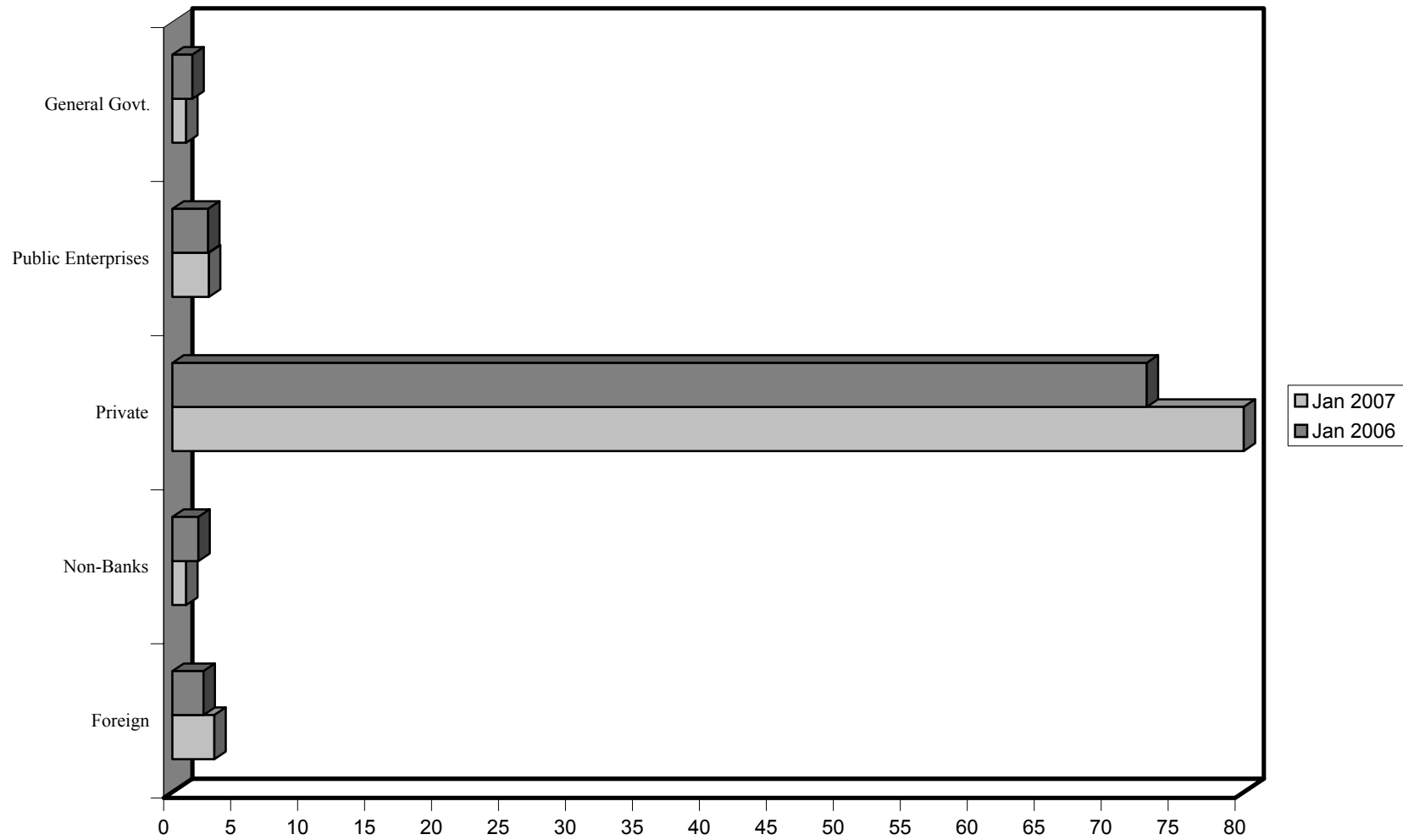


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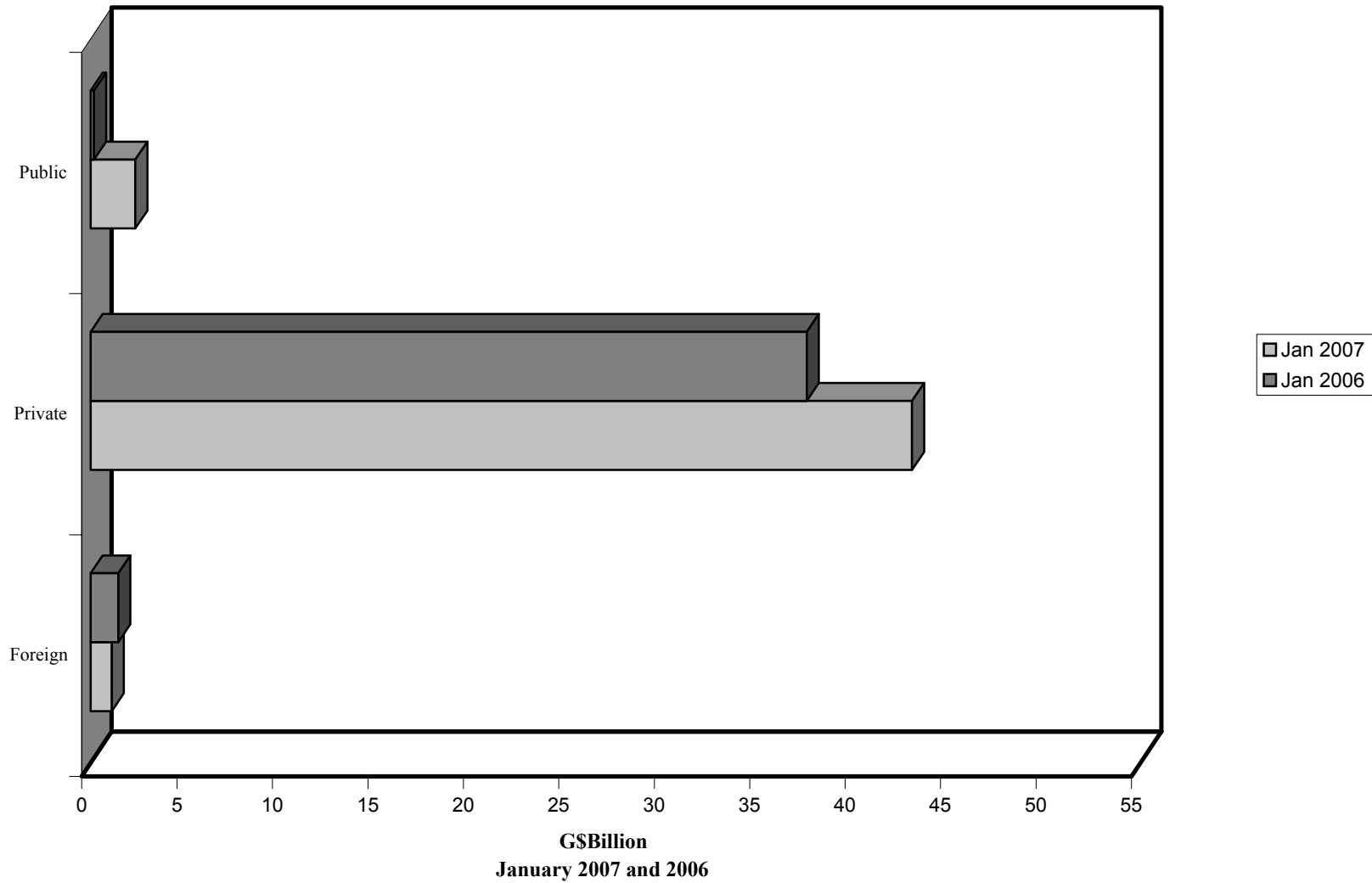
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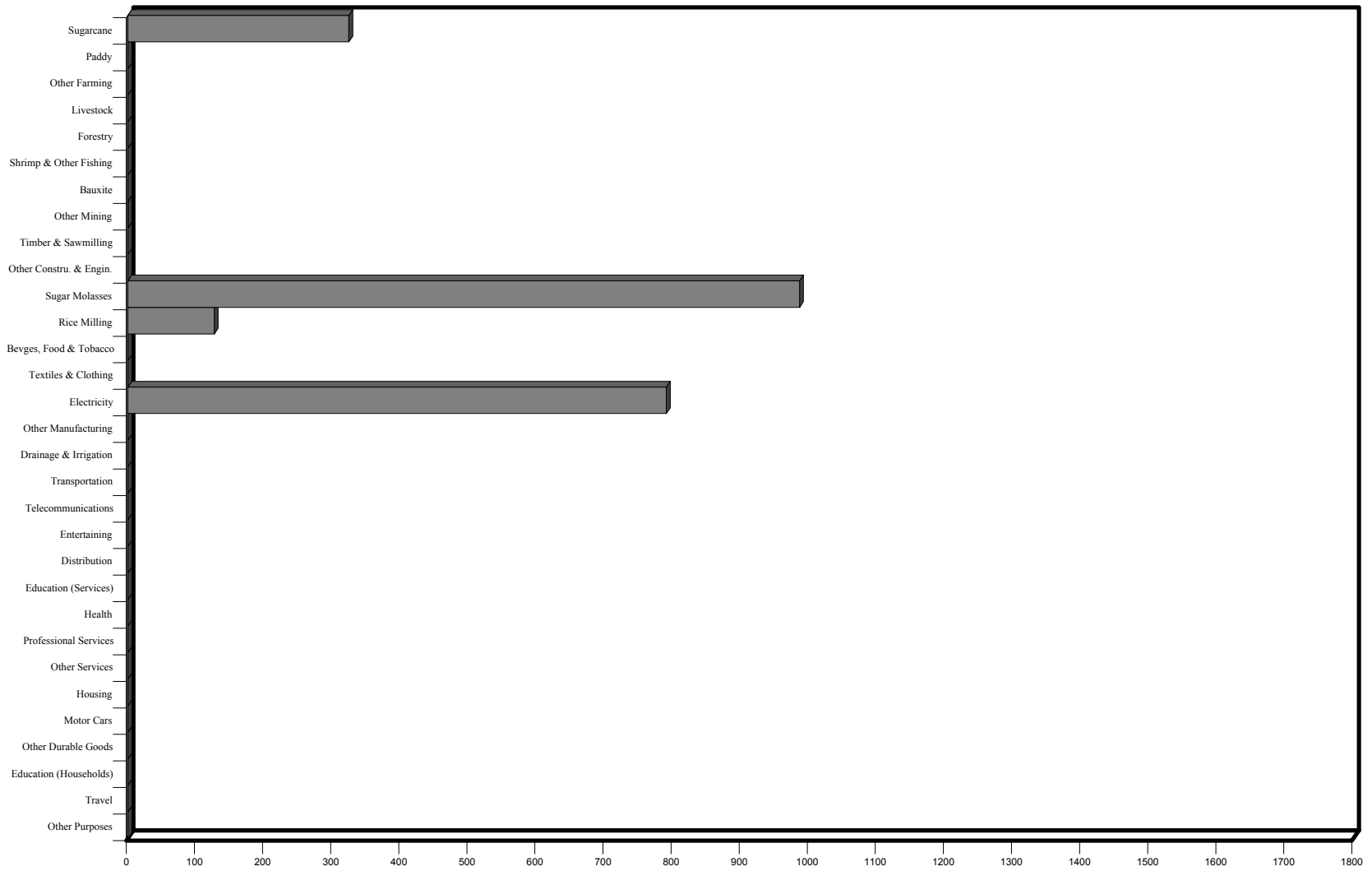
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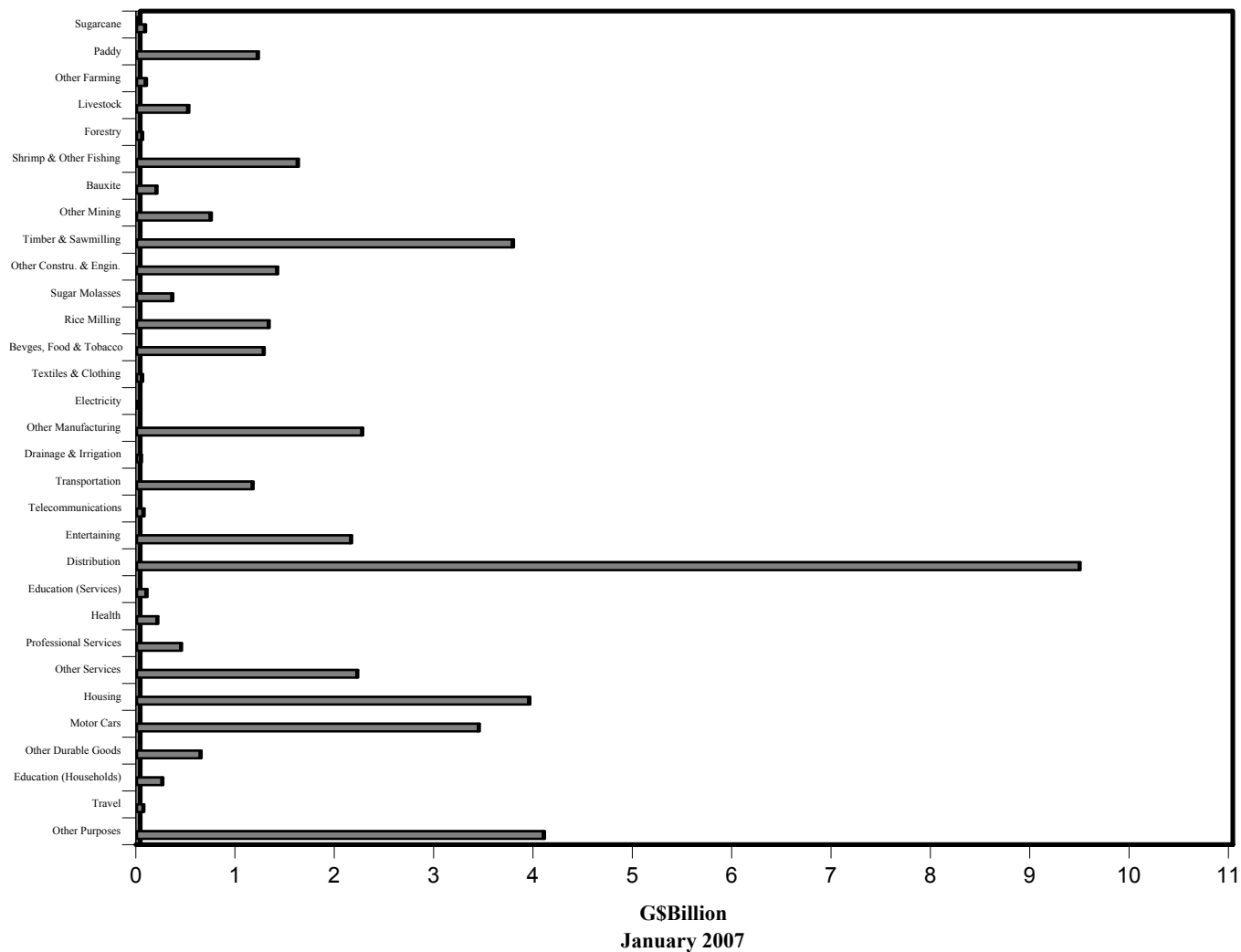


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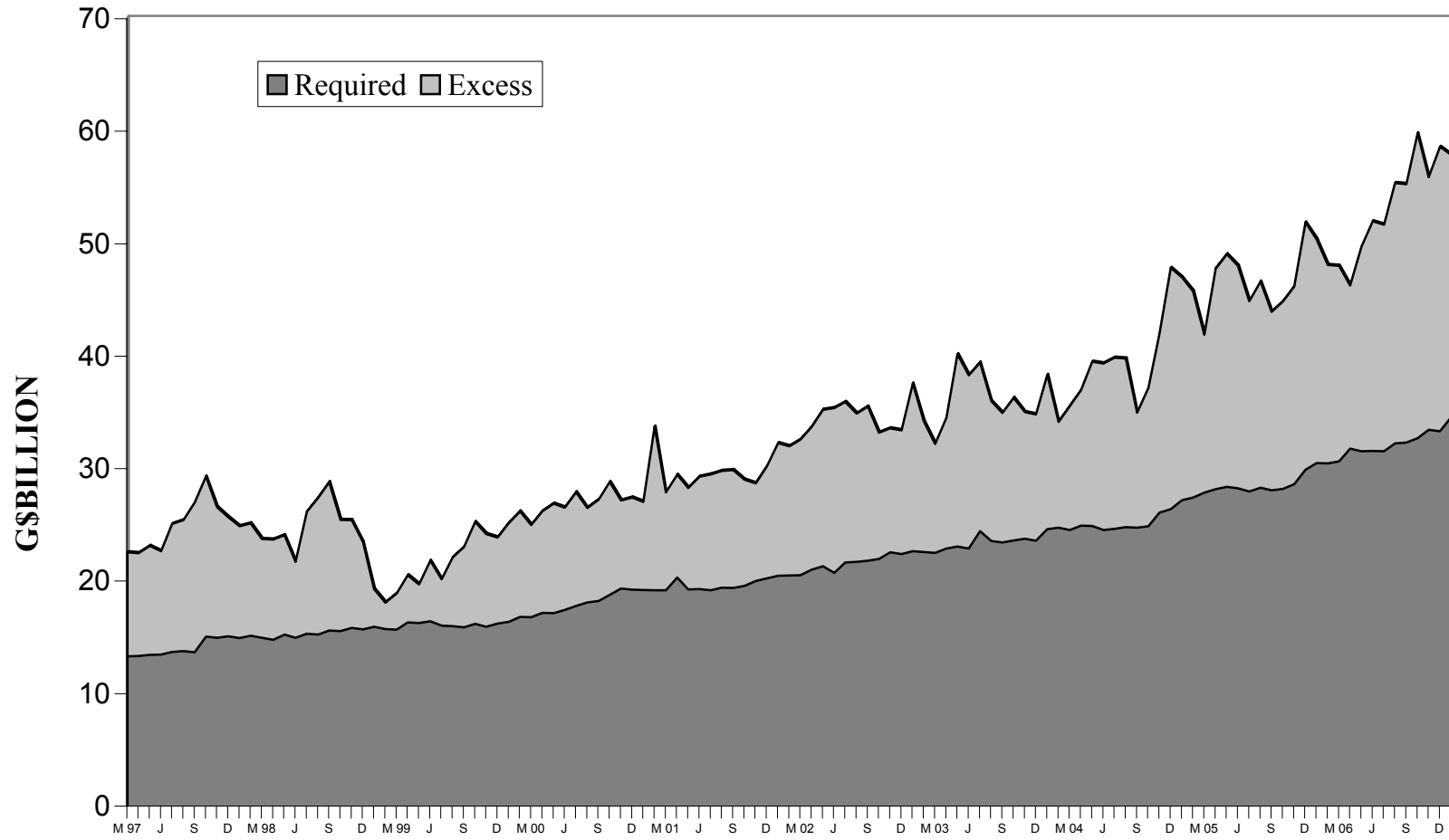


**GSMillion**  
**January 2007**

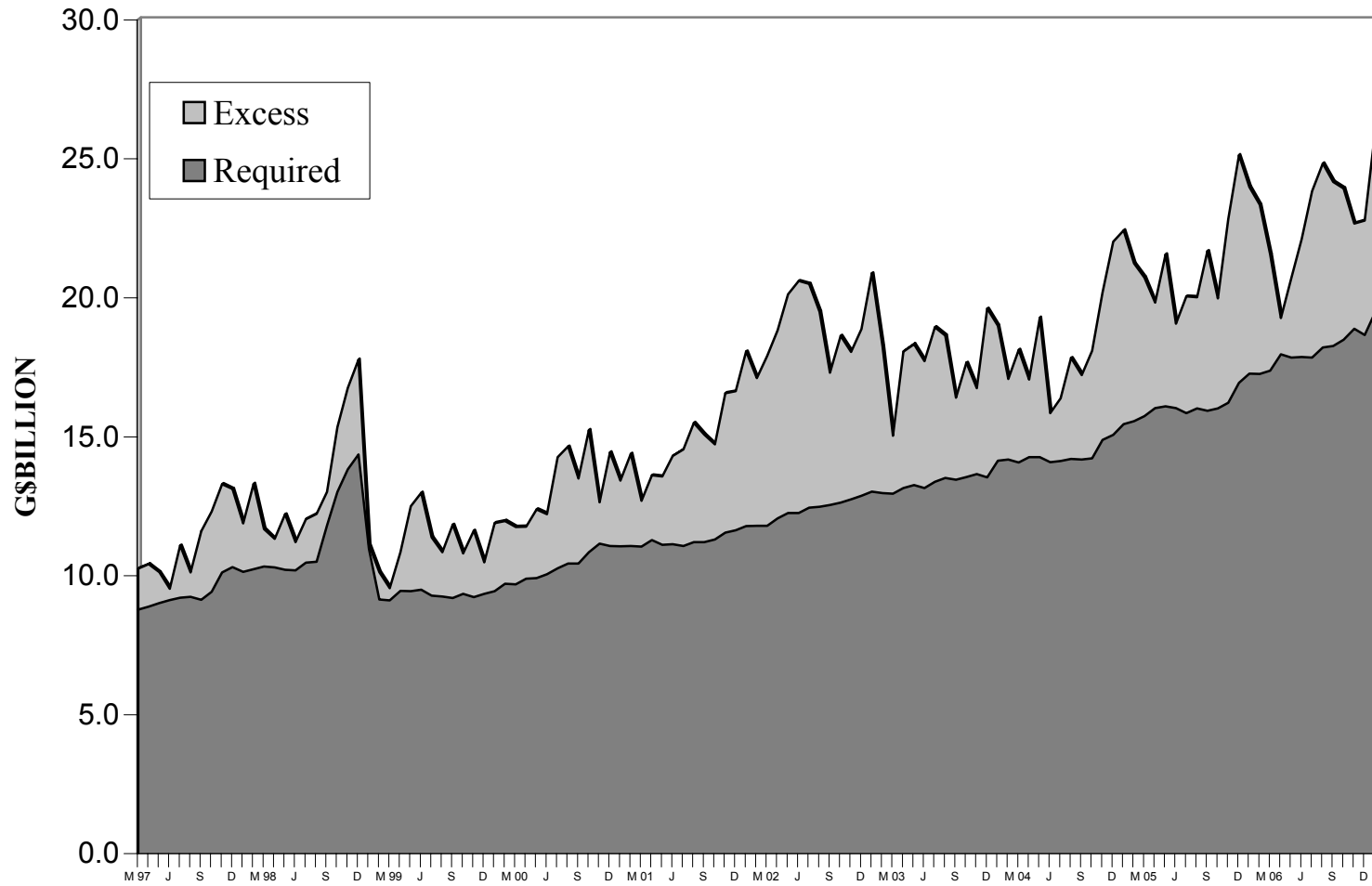
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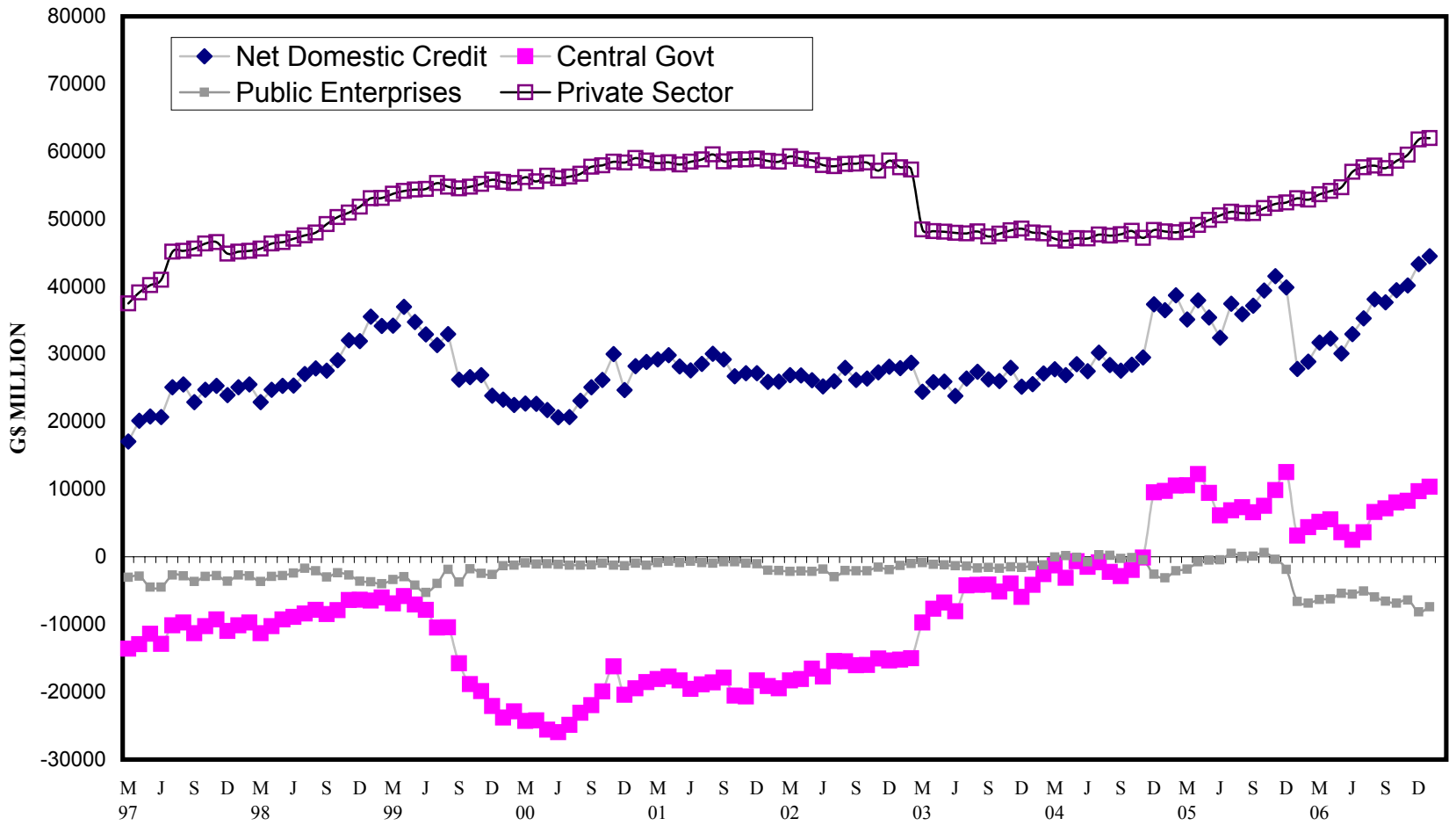
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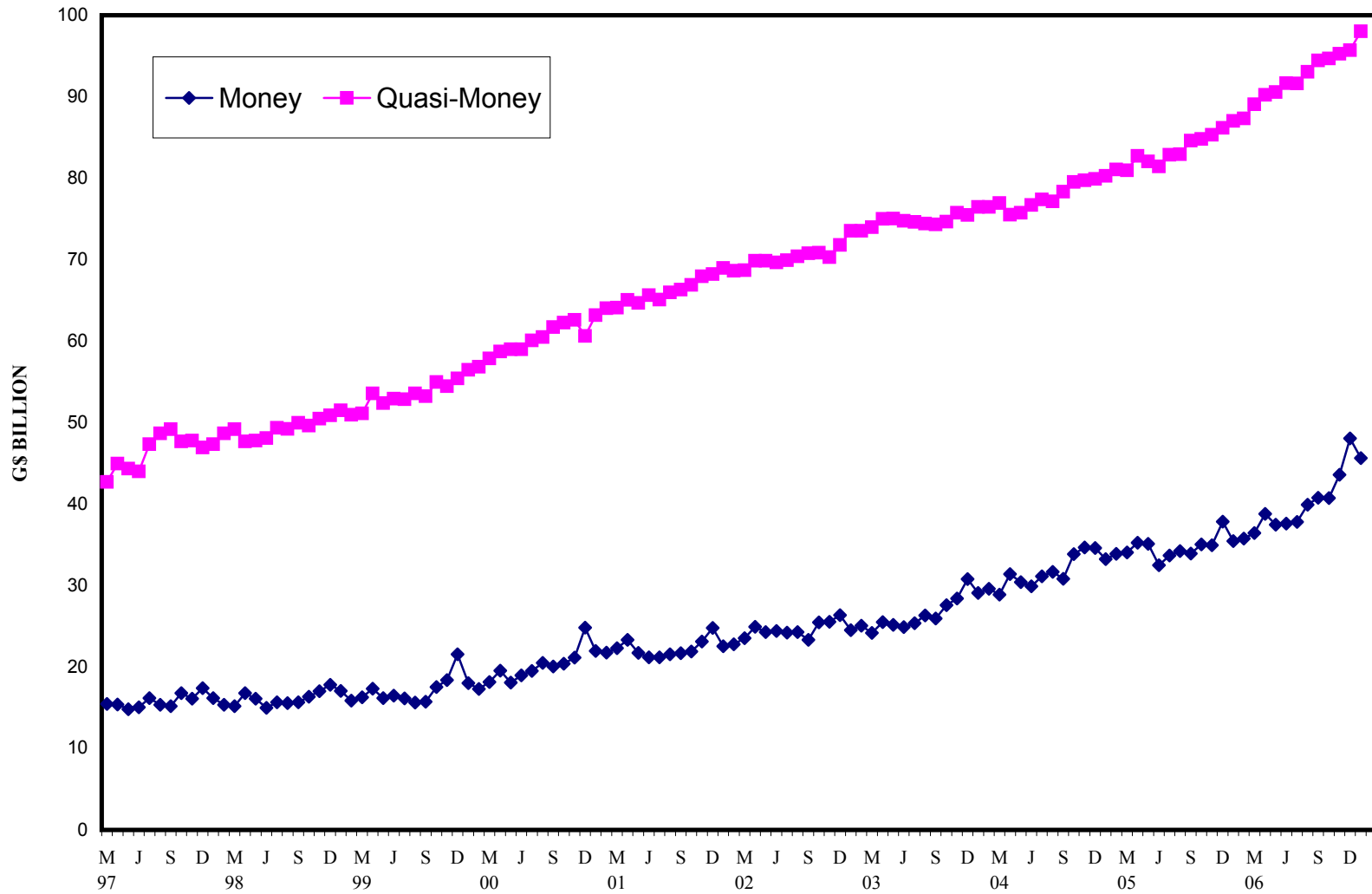
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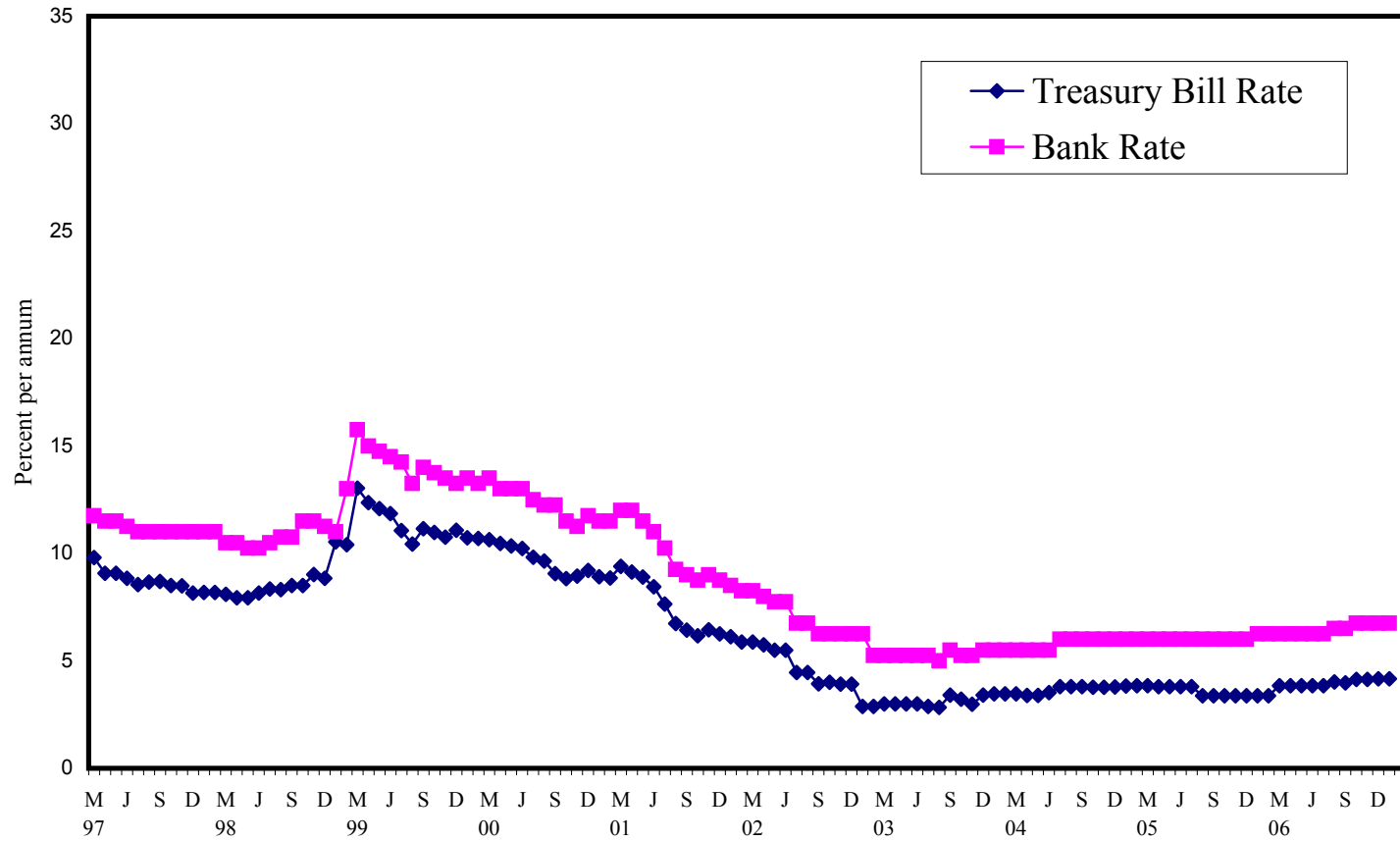
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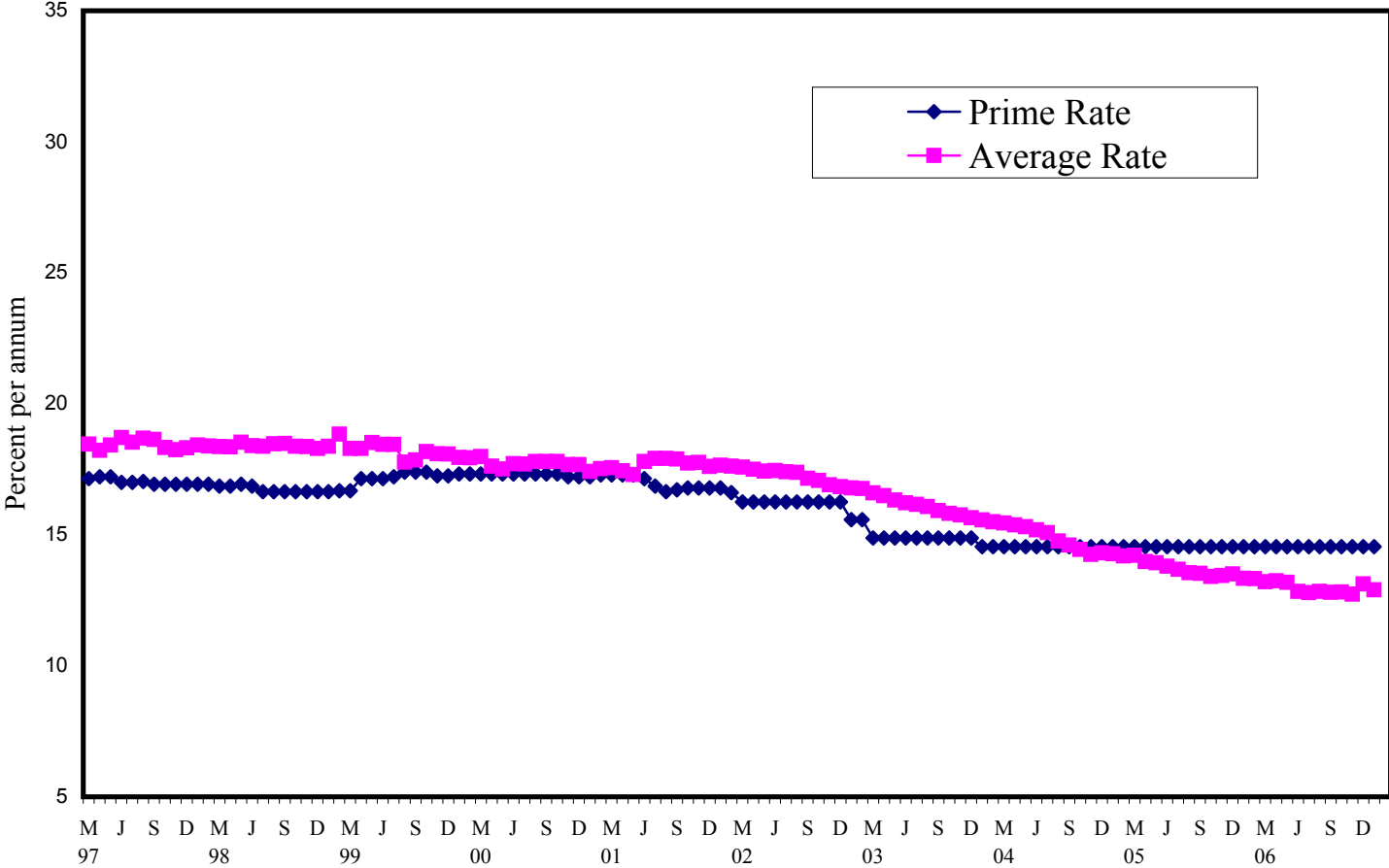
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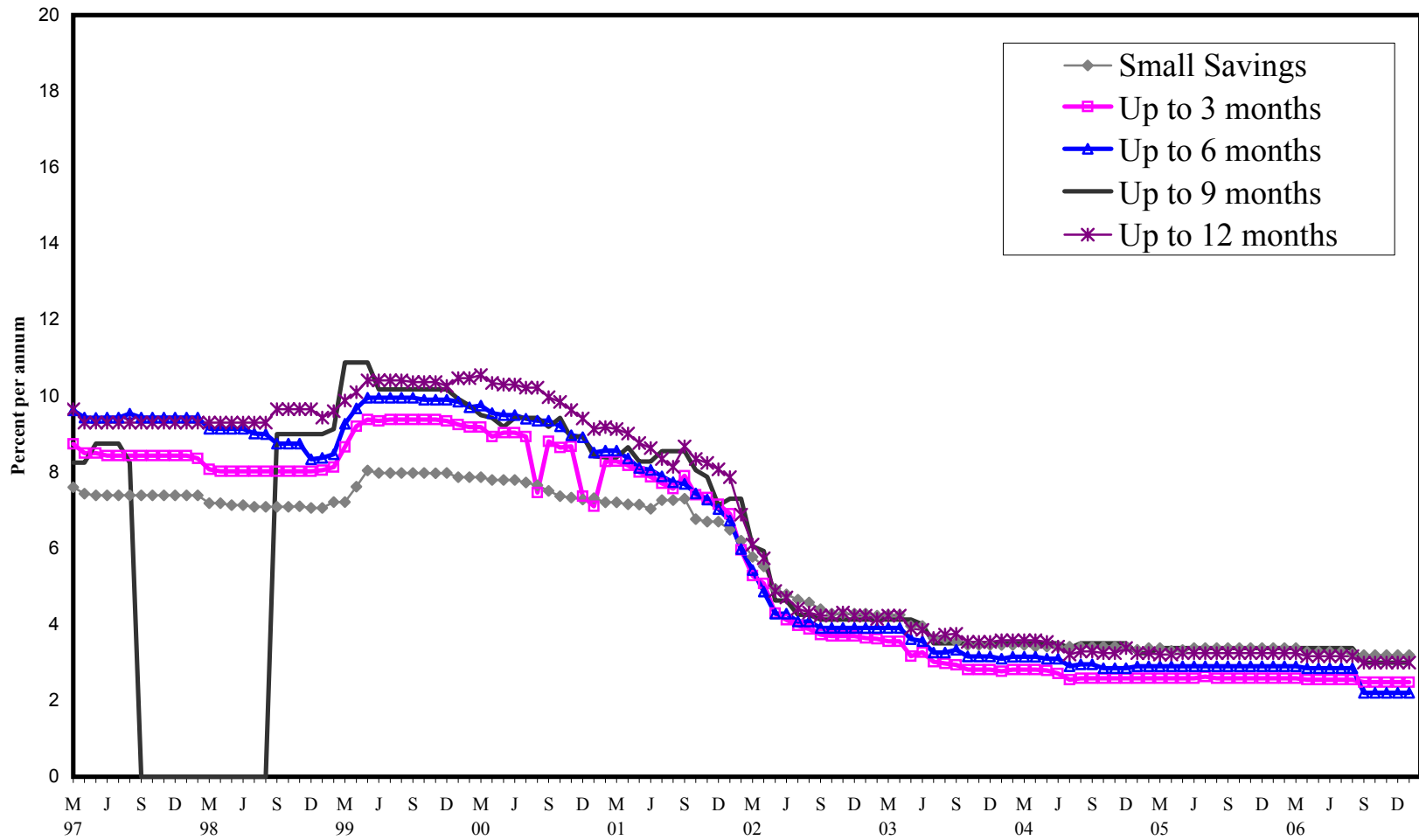
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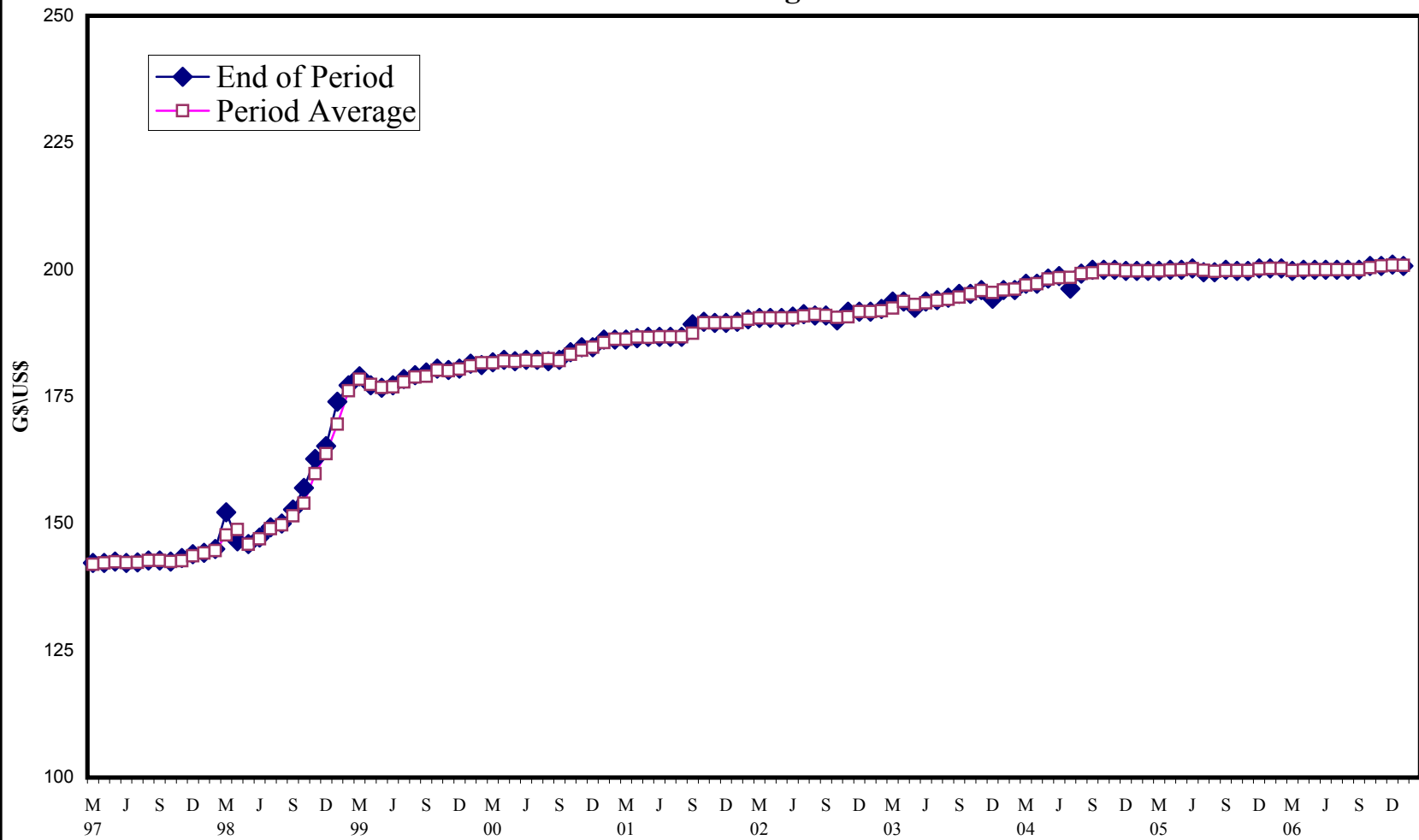
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## I. GENERAL NOTES

### 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 of 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.

**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.

**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 Commercial 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 26<sup>th</sup>, October 1998. The liquid assets base period has



been redefined as the Monday to Friday workweek immediately preceding 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 1<sup>st</sup> to 5<sup>th</sup> February 1999 while the reserve maintenance period was the 8<sup>th</sup> to 12<sup>th</sup> 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.

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