

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

Table 4.1

	2004	2005	2006	2007												2008										
	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
BANK OF GUYANA																										
Bank Rate	6.00	6.00	6.75	6.75	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.75
Treasury Bill Discount Rate																										
91 Days	3.79	3.74	4.16	4.16	3.94	3.94	3.94	3.94	3.94	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.94	3.94	3.94	3.94	4.19	
182 Days	3.96	3.84	4.18	4.18	3.95	4.00	4.00	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.96	3.96	3.89	3.89	3.89	3.89	3.92	4.07	4.07	4.07
364 Days	4.13	4.21	4.24	4.19	4.25	4.23	4.23	4.10	4.19	4.19	4.05	4.05	4.35	4.35	4.35	4.15	4.46	4.34	4.24	4.24	4.30	4.61	4.64	4.76	4.88	
COMMERCIAL BANKS																										
Small Savings Rate	3.42	3.38	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.15	3.15	3.15	3.15	3.11	3.08	3.08	3.08	3.08	2.95	2.95	
Prime Lending Rate (weighted average 2)	15.65	15.24	14.47	14.52	14.46	14.33	14.04	13.99	13.97	14.05	14.09	13.96	13.90	13.80	13.89	13.94	13.93	13.98	14.01	13.94	13.94	13.88	13.85	13.82	13.83	
Prime Lending Rate 3)	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.54	14.54	14.54	14.54	14.54	14.54	14.54	
Comm. Banks' Lending Rate (weighted average)	14.31	13.50	13.12	12.89	12.82	12.83	12.71	12.71	12.72	12.71	12.58	12.40	12.47	12.37	12.40	12.35	12.35	12.35	12.04	12.12	12.15	12.13	12.27	12.13	12.39	
HAND-IN-HAND TRUST CORP. INC. 4)																										
Domestic Mortgages	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	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	16.00	16.00	16.00	
Average Deposit Rates	3.75	3.23	3.14	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	
NEW BUILDING SOCIETY																										
Deposits 5)	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	
Mortgage Rates	8.95	8.95	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	
Five dollar shares	4.00	4.00	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	
Save and prosper shares	5.00	5.00	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	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