



BANK OF GUYANA

BANKING SYSTEM
STATISTICAL
ABSTRACT

Website: www.bankofguyana.org.gy

RESEARCH DEPARTMENT

December 2011

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
2001	113735.4	54014.8	233.4	30672.1	463.1	22646.2	1022.5	-	1022.5	-	-	47992.7	10705.4
2002	112695.2	53577.6	39.3	36881.8	828.1	15828.4	1120.3	-	1120.3	-	-	47440.6	10556.6
2003	115630.9	52816.9	-	28863.3	873.6	23080.0	2330.7	-	2330.7	-	-	46873.4	13609.9
2004	106935.9	44909.9	114.2	22377.3	1318.0	21100.5	1174.3	-	1174.3	-	-	46873.4	13978.3
2005	114800.9	50159.3	79.2	17338.9	103.4	32637.9	1024.7	-	1024.7	-	-	45771.8	17845.0
2006	121408.4	55721.8	79.5	16776.8	310.5	38555.0	3070.1	-	3070.1	-	-	45415.9	17200.7
2007	130792.1	63594.8	-	14314.9	93.3	49186.6	1024.8	-	1024.8	-	-	44688.3	21484.2
2008													
Mar	141882.2	71967.8	-	16239.9	154.7	55573.1	1022.1	-	1022.1	-	-	44688.3	24204.0
Jun	150684.3	77702.7	-	19495.1	102.8	58104.8	1021.5	-	1021.5	-	-	44688.3	27271.8
Sep	157656.9	74849.1	-	26463.8	67.8	48317.5	1021.5	-	1021.5	-	-	44688.3	37098.0
Dec	157013.9	73252.8	-	38664.7	5.4	34582.7	1174.3	-	1174.3	-	-	45537.8	37049.0
2009													
Mar	162805.9	82892.8	-	42474.7	9.8	40408.2	1071.1	-	1071.1	-	-	45537.8	33304.3
Jun	168078.6	88258.8	-	24874.6	21.0	63363.2	1021.3	-	1021.3	-	-	45537.8	33260.6
Sep	204083.0	120052.2	-	56283.5	797.2	62971.5	1021.4	-	1021.4	-	-	45537.8	37471.7
Dec	214867.0	127508.6	-	18199.0	760.0	108549.7	2310.7	-	2310.7	-	-	44431.6	40616.0
2010													
Jan	214078.2	126637.0	-	19745.8	760.0	106131.2	2013.0	-	2013.0	-	-	44431.6	40996.4
Feb	211426.7	124179.0	-	16373.6	744.5	107060.9	1021.7	-	1021.7	-	-	44431.6	41794.3
Mar	211779.5	123401.5	-	13982.8	744.5	108674.2	1021.7	-	1021.7	-	-	44431.6	42924.6
Apr	218406.3	129789.9	-	21189.4	744.3	107856.2	1021.3	-	1021.3	-	-	44431.6	43163.5
May	220439.1	133106.9	-	34212.8	732.6	98161.5	1021.2	-	1021.2	-	-	44431.6	41879.3
Jun	226292.4	137875.8	-	42801.9	731.4	94342.5	1021.2	-	1021.2	-	-	44431.6	42963.7
Jul	221027.0	133986.7	-	38447.5	731.4	94807.9	1021.2	-	1021.2	-	-	44431.6	41587.4
Aug	230081.8	142915.7	-	51318.9	429.1	91167.7	1023.2	-	1023.2	-	-	44431.6	41711.2
Sep	232470.2	144153.2	-	55364.5	429.1	88359.6	1023.2	-	1023.2	-	-	44431.6	42862.2
Oct	229275.8	142985.8	-	44749.9	429.1	97806.8	1023.2	-	1023.2	-	-	44431.6	40835.2
Nov	229516.9	144927.0	-	32358.5	407.5	112161.1	1023.2	-	1023.2	-	-	44431.6	39135.0
Dec	240418.2	158740.2	-	38949.0	407.5	119383.7	1026.1	-	1026.1	-	-	44448.3	36203.7
2011													
Jan	233634.4	150936.9	-	37560.2	407.5	112969.2	1026.1	-	1026.1	-	-	44448.3	37223.1
Feb	233082.4	153034.0	-	38335.6	713.0	113985.3	1023.5	-	1023.5	-	-	44448.3	34576.6
Mar	238485.1	159404.4	-	50058.4	428.3	108917.7	1023.1	-	1023.1	-	-	44448.3	33609.3
Apr	245449.3	166684.6	-	46258.1	1042.2	119384.3	1023.1	-	1023.1	-	-	44448.3	33293.4
May	242238.7	158048.1	-	46411.3	1093.6	110543.2	993.5	-	993.5	-	-	44448.3	38748.9
Jun	233835.1	158764.9	-	52310.7	1093.6	105360.6	993.4	-	993.4	-	-	44448.3	29628.4
Jul	241289.0	163646.7	-	37192.4	1789.7	124664.6	993.4	-	993.4	-	-	44448.3	32200.6
Aug	242244.9	163254.9	-	31489.0	1136.8	130629.2	993.4	-	993.4	-	-	44448.3	33548.3
Sep	244681.2	164121.4	-	31095.3	829.5	132196.6	993.4	-	993.4	-	-	44448.3	35118.2
Oct	244950.4	162494.3	-	35771.4	829.5	125893.5	993.4	-	993.4	-	-	44448.3	37014.4
Nov	238033.6	162281.8	-	35643.0	804.6	125834.2	993.3	-	993.3	-	-	44448.3	30310.2
Dec *	239355.6	161924.8	-	30622.2	804.6	130497.9	995.1	-	995.1	-	-	44448.3	31987.4

Source: Bank of Guyana

* Figures for December 2011 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					
2001	113735.4	16808.6	16526.1	282.6	87492.1	36537.4	31617.7	62.2	15727.7	3547.1	1000.0	4197.8	3430.1	806.7
2002	112695.2	17178.1	16860.6	317.5	86244.3	36201.2	29086.9	62.0	19039.0	1855.2	1000.0	4223.1	3509.0	540.7
2003	115630.9	19774.1	19419.5	354.5	86475.8	35680.0	27887.8	61.7	19834.5	3011.8	1000.0	4062.7	3896.0	422.2
2004	106935.9	21778.0	21380.9	397.1	75538.1	24785.7	25626.5	61.7	21451.9	3612.3	1000.0	4173.6	4161.0	285.2
2005	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	121408.4	28611.7	28132.8	479.0	81684.8	36674.5	20375.0	61.7	21902.3	2671.2	1000.0	4447.5	4274.9	1389.6
2007	130792.1	33213.6	32675.7	537.9	85021.9	36481.0	20361.0	61.7	21207.8	6910.3	1000.0	4649.3	4468.0	2439.2
2008														
Mar	141882.2	31246.0	30696.8	549.3	97339.2	37128.3	20670.5	61.7	27914.9	11563.9	1000.0	5406.4	4468.0	2422.6
Jun	150684.3	30960.2	30396.7	563.5	107205.2	44895.4	21332.4	61.7	28689.2	12226.5	1000.0	5443.8	4813.1	1262.1
Sep	157656.9	31255.0	30673.7	581.2	110891.9	39923.8	21091.6	61.7	29128.2	20686.6	1000.0	6529.5	4813.1	3167.5
Dec	157013.9	37854.8	37258.2	596.6	105058.4	40933.3	21128.9	61.7	20276.1	22658.5	1000.0	6887.5	4813.1	1400.1
2009														
Mar	162805.9	33724.3	33124.4	599.9	114667.1	45318.9	20824.9	61.7	29881.6	18580.1	1000.0	4816.0	4813.1	3785.4
Jun	168078.6	34219.5	33608.9	610.7	122017.7	51678.1	19926.4	61.7	30823.3	19528.3	1000.0	4865.4	4438.7	1537.3
Sep	204083.0	35658.5	35033.9	624.6	133830.9	56735.7	20072.2	61.7	30654.5	26306.9	1000.0	5577.4	26603.0	1413.2
Dec	214867.0	42134.6	41495.9	638.6	140687.8	61065.4	19610.5	61.7	29943.1	30007.2	1000.0	2635.9	26603.0	1805.7
2010														
Jan	214078.7	38089.5	37449.1	640.4	142578.0	54775.9	19628.7	61.7	38119.2	29992.5	1000.0	2575.5	26603.0	3232.7
Feb	211426.7	38734.0	38089.2	644.8	138988.6	53006.3	19568.9	61.1	35030.6	31321.7	1000.0	2908.2	26603.0	3192.8
Mar	211779.5	38997.0	38349.4	647.5	139954.6	59182.8	19534.3	61.1	31712.2	29464.2	1000.0	1810.8	26603.0	3414.0
Apr	218406.3	39371.8	38719.0	652.9	146807.1	64633.4	19525.7	61.1	32756.8	29830.2	1000.0	2973.4	26603.0	1650.9
May	220439.1	39918.8	39261.3	657.5	146002.4	62792.2	19608.3	61.1	35165.5	28375.3	1000.0	5138.2	26746.9	1632.7
Jun	226292.4	39581.6	38919.7	661.9	150459.0	66144.4	20297.6	61.1	34798.5	29157.5	1000.0	6870.2	26746.9	1634.7
Jul	221027.0	40106.4	39438.0	668.4	143756.1	60998.2	19601.7	61.1	35338.4	27756.7	1000.0	7761.0	26746.9	1656.6
Aug	230081.8	40108.5	39435.7	672.8	150582.4	64830.8	19340.2	61.1	38125.1	28225.2	1000.0	10010.4	26746.9	1633.4
Sep	232470.2	40263.7	39584.7	679.1	152552.4	66710.8	19310.3	61.1	36294.8	30175.3	1000.0	10264.6	26746.9	1642.6
Oct	229275.8	42063.8	41381.6	682.2	147598.0	60390.2	19372.7	61.1	39189.3	28584.7	1000.0	10213.3	26746.9	1653.7
Nov	229516.9	43733.3	43045.3	688.1	146400.6	62026.9	19397.8	61.1	39554.4	25360.4	1000.0	9777.3	26746.9	1858.7
Dec	240418.2	50480.1	49785.4	694.7	153738.6	69718.8	19641.6	61.1	41340.8	22976.3	1000.0	7111.2	26746.9	1341.5
2011														
Jan	233634.4	44577.5	43880.3	697.2	153350.5	64765.0	19678.3	61.1	45226.9	23619.2	1000.0	6688.3	26746.9	1271.2
Feb	233082.4	45974.7	45273.3	701.4	151671.2	68235.1	19396.8	61.1	41453.8	22524.4	1000.0	6577.2	26746.9	1112.3
Mar	238485.1	45309.0	44603.6	705.4	157938.1	75445.0	19090.8	61.1	42072.3	21268.9	1000.0	3966.3	26746.9	3524.7
Apr	245449.3	47898.4	47188.0	710.4	160922.4	75305.7	19076.2	61.1	42455.5	24024.0	1000.0	5328.5	26746.9	3553.1
May	242238.7	47399.6	46685.4	714.2	156264.0	70589.5	22166.8	61.1	41321.8	22124.8	1000.0	7647.8	28867.5	1059.7
Jun	233835.1	47401.9	46682.5	719.3	148287.4	72873.9	22067.8	61.0	40237.5	13047.1	1000.0	7264.3	28867.5	1014.0
Jul	241289.0	48620.8	47896.2	724.7	151389.6	71907.0	22067.5	61.0	42112.9	15241.2	1000.0	9582.4	28867.5	1828.6
Aug	242244.9	49827.4	49097.7	729.7	148232.9	70676.8	21475.4	61.0	39689.4	16330.3	1000.0	13218.8	28867.5	1098.3
Sep	244681.2	50581.9	49845.1	736.8	148468.1	72517.9	21999.1	61.0	38081.3	15808.8	1000.0	14433.9	28867.5	1329.8
Oct	244950.4	51968.0	51226.3	741.7	148095.3	68680.8	22128.9	61.0	39464.3	17760.3	1000.0	13714.8	28867.5	1304.8
Nov	238033.6	53376.8	52628.6	748.2	139227.4	62740.8	21197.3	61.0	43292.4	11935.8	1000.0	14216.3	28867.5	1345.6
Dec *	239355.6	61656.4	60902.6	753.8	131076.3	60781.6	20844.9	61.0	36684.1	12704.7	1000.0	15600.1	28867.5	1155.2

Source: Bank of Guyana

* Figures for December 2011 are preliminary

BANK OF GUYANA

CURRENCY NOTES ISSUE (G\$Million)

Table 1.3

Period	Total Issue G\$m.	Denominations							
		\$1000		\$500		\$100		\$20	
		G\$m.	% of Total Issue	G\$m.	% of Total Issue	G\$m.	% of Total Issue	G\$m.	% of Total Issue
2001	16526.1	14748.8	89.2	940.5	5.7	609.3	3.7	227.5	1.4
2002	16860.6	15156.7	89.9	849.1	5.0	620.6	3.7	234.2	1.4
2003	19419.5	17645.3	90.9	855.9	4.4	667.1	3.4	251.3	1.3
2004	21380.9	19515.0	91.3	889.0	4.2	705.6	3.3	271.3	1.3
2005	23498.3	21128.8	89.9	1315.8	5.6	759.0	3.2	294.7	1.3
2006									
Mar	20946.9	19054.0	91.0	904.1	4.3	708.4	3.4	280.4	1.3
Jun	21052.7	19190.6	91.2	856.4	4.1	722.6	3.4	283.0	1.3
Sep	22034.9	20150.1	91.4	847.6	3.8	744.3	3.4	292.9	1.3
Dec	28132.8	25096.4	89.2	1898.4	6.7	822.7	2.9	315.3	1.1
2007									
Mar	25701.4	23487.8	91.4	1120.7	4.4	780.6	3.0	312.3	1.2
Jun	25204.8	23122.6	91.7	983.5	3.9	783.1	3.1	315.7	1.3
Sep	25952.9	23873.3	92.0	939.4	3.6	813.3	3.1	326.9	1.3
Dec	32675.7	30392.0	93.0	1047.6	3.2	888.1	2.7	348.0	1.1
2008									
Mar	30696.8	28551.0	93.0	986.9	3.2	822.6	2.7	336.3	1.1
Jun	30396.7	28247.1	92.9	960.7	3.2	842.8	2.8	346.1	1.1
Sep	30673.7	28488.1	92.9	952.2	3.1	873.4	2.8	360.0	1.2
Dec	37258.2	34892.0	93.6	1049.2	2.8	938.9	2.5	378.0	1.0
2009									
Mar	33124.4	30873.6	93.2	1013.8	3.1	872.8	2.6	364.2	1.1
Jun	33608.9	31306.2	93.1	1034.6	3.1	897.5	2.7	370.5	1.1
Sep	35033.9	32682.6	93.3	1050.5	3.0	921.3	2.6	379.5	1.1
Dec	41495.9	39023.5	94.0	1094.1	2.6	983.9	2.4	394.5	1.0
2010									
Jan	37449.1	35061.3	93.6	1057.4	2.8	945.5	2.5	384.9	1.0
Feb	38089.2	35680.6	93.7	1077.8	2.8	947.2	2.5	383.6	1.0
Mar	38349.4	35972.0	93.8	1040.5	2.7	950.0	2.5	387.0	1.0
Apr	38719.0	36279.6	93.7	1081.3	2.8	967.2	2.5	390.9	1.0
May	39261.3	36759.8	93.6	1112.5	2.8	989.2	2.5	399.9	1.0
Jun	38919.7	36454.3	93.7	1086.0	2.8	981.7	2.5	397.7	1.0
Jul	39438.0	36969.5	93.7	1088.8	2.8	980.5	2.5	399.2	1.0
Aug	39435.7	36909.8	93.6	1110.8	2.8	1005.7	2.6	409.5	1.0
Sep	39584.6	37093.6	93.7	1078.1	2.7	1003.9	2.5	409.1	1.0
Oct	41381.6	38889.3	94.0	1084.6	2.6	1000.2	2.4	407.5	1.0
Nov	43045.2	40482.3	94.0	1121.2	2.6	1028.3	2.4	413.5	1.0
Dec	49785.4	46662.9	93.7	1618.0	3.3	1080.5	2.2	423.9	0.9
2011									
Jan	43880.3	41121.7	93.7	1304.7	3.0	1034.3	2.4	419.7	1.0
Feb	45273.3	42579.4	94.0	1241.8	2.7	1032.1	2.3	419.9	0.9
Mar	44603.6	41973.7	94.1	1181.1	2.6	1024.6	2.3	424.2	1.0
Apr	47188.0	44565.0	94.4	1164.9	2.5	1034.1	2.2	424.1	0.9
May	46685.4	44068.5	94.4	1146.8	2.5	1039.4	2.2	430.7	0.9
Jun	46682.5	44097.3	94.5	1106.1	2.4	1048.9	2.2	430.2	0.9
Jul	47896.2	45293.1	94.6	1096.4	2.3	1070.2	2.2	436.5	0.9
Aug	49097.7	46495.4	94.7	1042.4	2.1	1111.2	2.3	448.7	0.9
Sep	49845.1	47231.1	94.8	1045.6	2.1	1119.3	2.2	449.1	0.9
Oct	51226.3	48539.9	94.8	1132.2	2.2	1099.4	2.1	454.8	0.9
Nov	52628.6	49344.7	93.8	1663.8	3.2	1163.4	2.2	456.7	0.9
Dec	60902.6	56977.9	93.6	2238.3	3.7	1213.1	2.0	473.4	0.8

Source: Bank of Guyana

COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
2001	282586.7	125847.1	103446.7	53292.9
2002	317516.4	139041.0	117271.4	61204.0
2003	354545.8	154315.8	132104.3	68125.7
2004	397113.0	172541.0	149645.1	74926.8
2005	437939.3	189688.5	166503.0	81747.8
2006				
Mar	444454.7	192668.4	168843.0	82943.3
Jun	454319.8	197418.4	172559.7	84341.6
Sep	464238.3	201878.2	176386.1	85974.1
Dec	478955.3	208704.5	182260.6	87990.2
2007				
Mar	495040.7	214982.6	187811.0	92247.1
Jun	508139.5	219829.0	192139.5	96171.0
Sep	522312.5	222269.5	200051.3	99991.7
Dec	537947.3	222047.3	211583.7	104316.3
2008				
Mar	549250.3	227498.9	215280.8	106470.6
Jun	563477.2	233952.6	220011.5	109513.2
Sep	581229.2	243146.3	225609.9	112473.0
Dec	596610.3	250048.9	231043.4	115518.0
2009				
Mar	599931.6	251001.2	232151.3	116779.0
Jun	610684.7	255834.3	236222.4	118628.0
Sep	624585.6	262016.0	241468.1	121101.6
Dec	638631.0	267770.9	247289.5	123570.7
2010				
Jan	640365.8	268180.0	248035.7	124150.2
Feb	644794.8	270176.6	249825.6	124792.5
Mar	647538.6	270924.7	251229.7	125384.3
Apr	652852.8	273426.6	253263.5	126162.8
May	657507.5	275626.6	255140.7	126740.3
Jun	661897.1	277546.6	256937.1	127413.4
Jul	668426.3	280860.3	259357.0	128209.0
Aug	672811.0	282687.4	261138.0	128985.6
Sep	679095.6	285699.4	263650.3	129745.9
Oct	682238.6	287090.8	264810.0	130337.9
Nov	688063.9	289978.4	266841.0	131244.5
Dec	694676.4	292938.3	269350.7	132387.4
2011				
Jan	697213.9	294076.9	270254.4	132882.6
Feb	701365.9	296013.1	272020.2	133332.6
Mar	705406.8	297789.9	273641.0	133975.9
Apr	710367.5	300069.9	275656.6	134641.1
May	714167.8	301806.5	277275.2	135086.1
Jun	719334.3	303884.4	279590.8	135859.0
Jul	724667.2	306486.6	281640.1	136540.6
Aug	729697.6	308863.4	283456.2	137378.1
Sep	736793.2	312560.5	286077.7	138155.0
Oct	741679.5	314957.7	287935.9	138785.9
Nov	748193.3	318138.1	290506.2	139549.0
Dec	753832.1	320943.8	292556.7	140331.5

Source: Bank of Guyana

COMMERCIAL BANKS: ASSETS
(G\$ THOUSANDS)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector						Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana					
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises	Other			Total	Deposits	External Payment Deposits	Currency	Other	
							Total	Securities	Loans										
2001	124,325,837	10,784,082	4,693,479	1,302,137	4,788,466	21,618,879	20,766,067	20,766,067	-	851,603	1,209	463,662	53,897,876	18,340,127	16,607,502	62,239	1,670,386	19,221,211	
2002	135,041,638	13,034,284	2,936,306	1,551,060	8,546,918	24,772,996	23,958,389	23,956,186	2,203	807,464	7,143	723,927	55,041,306	21,030,989	19,200,543	62,044	1,768,402	20,438,136	
2003	134,996,502	18,008,279	5,636,526	1,476,168	10,895,585	33,132,083	32,248,132	32,246,933	1,199	821,744	62,207	855,478	44,851,255	21,882,609	19,935,021	61,674	1,885,914	16,266,798	
2004	146,765,810	21,769,312	7,543,422	1,557,163	12,668,727	39,482,288	38,166,777	38,166,676	101	1,265,422	50,089	489,981	40,838,902	23,318,495	21,024,435	61,674	2,232,386	20,866,832	
2005	162,730,902	28,654,563	10,425,188	1,430,216	16,799,159	41,999,363	40,432,632	40,427,232	5,400	1,485,511	81,220	532,463	43,016,883	26,565,174	24,093,968	61,674	2,409,532	21,962,456	
2006	180,216,127	29,861,247	10,111,712	1,365,568	18,383,967	47,078,700	46,021,292	46,020,789	503	966,579	90,829	436,376	49,147,688	28,443,132	25,721,749	61,674	2,659,709	25,248,984	
2007	203,975,095	49,624,950	24,551,656	692,892	24,380,402	44,364,708	43,035,615	43,035,613	2	1,239,604	89,489	37,780	56,824,220	24,129,271	20,654,545	61,675	3,413,051	28,994,166	
2008																			
Mar	216,549,059	47,035,050	19,268,728	397,463	27,368,859	50,015,138	46,793,257	46,781,236	12,021	3,149,710	72,171	38,254	57,183,911	30,253,020	27,241,735	61,675	2,949,610	32,023,686	
Jun	224,401,511	50,490,078	20,657,718	342,871	29,489,489	51,871,114	49,191,591	49,151,655	39,936	2,622,966	56,557	94,713	58,800,816	30,494,676	28,389,493	61,675	2,043,508	32,650,114	
Sep	226,614,411	46,325,487	18,962,136	370,555	26,992,795	53,397,446	50,668,145	50,628,571	39,574	2,673,828	55,473	61,822	61,790,365	30,799,897	28,436,055	61,675	2,302,167	34,239,394	
Dec	232,629,338	49,506,412	18,857,418	534,452	30,114,542	53,997,380	50,944,988	50,909,207	35,781	2,998,114	54,278	109,182	67,233,108	25,183,900	21,819,846	61,675	3,302,379	36,599,356	
2009																			
Mar	240,424,702	44,270,855	14,051,148	607,049	29,612,658	58,022,113	55,016,577	54,991,292	25,285	2,951,540	53,996	199,311	65,374,761	32,618,150	29,869,739	61,675	2,686,736	39,939,511	
Jun	244,227,884	45,008,209	15,540,772	556,264	28,911,174	59,849,070	56,796,881	56,776,203	20,678	2,998,507	53,681	106,935	64,834,741	32,637,732	30,294,360	61,675	2,281,697	41,791,196	
Sep	247,322,521	43,458,156	13,894,095	949,524	28,614,537	62,984,381	60,143,073	60,123,100	19,973	2,788,015	53,293	79,285	65,489,535	33,661,700	30,754,881	61,675	2,845,144	41,649,464	
Dec	253,760,117	44,979,255	16,641,713	1,092,254	27,245,288	62,081,020	59,386,644	59,364,110	22,534	2,641,342	53,034	103,006	66,979,883	35,829,870	32,070,443	61,675	3,697,752	43,787,082	
2010																			
Jan	265,058,350	44,076,382	14,312,000	1,032,076	28,732,306	68,499,998	65,438,268	65,420,112	18,156	3,006,384	55,346	98,458	65,530,831	42,811,471	40,135,502	61,675	2,614,293	44,041,210	
Feb	264,366,591	43,747,569	14,856,930	1,102,310	27,788,330	69,230,159	66,424,124	66,406,263	17,861	2,761,627	44,408	76,014	67,150,564	39,703,123	36,836,337	61,134	2,805,652	44,459,161	
Mar	264,216,729	37,139,664	16,369,546	1,091,334	19,678,784	70,019,805	67,096,237	67,082,469	13,768	2,884,140	39,427	51,082	67,849,007	34,971,735	31,654,543	61,134	3,256,058	54,185,437	
Apr	268,512,606	48,122,444	16,932,083	1,200,604	29,989,757	70,110,900	67,321,175	67,308,846	12,329	2,745,574	44,151	40,150	69,004,569	34,897,108	32,279,050	61,134	2,556,924	46,337,435	
May	271,061,119	48,296,420	16,451,421	1,437,266	30,407,734	68,415,599	65,601,890	65,590,323	11,567	2,773,962	39,747	28,300	68,997,587	37,690,754	34,638,010	61,134	2,991,610	47,632,458	
Jun	270,725,292	47,347,826	15,760,776	1,420,178	30,166,872	68,965,647	65,848,341	65,835,889	12,452	3,070,072	47,234	19,584	70,680,298	37,159,668	34,329,124	61,134	2,769,410	46,552,269	
Jul	273,209,639	48,246,557	17,301,125	1,317,534	29,627,898	68,344,294	64,923,981	64,910,073	13,908	3,377,764	42,549	11,240	71,240,783	36,906,757	34,274,157	61,134	2,571,466	48,460,008	
Aug	277,847,939	46,045,799	15,058,682	1,266,534	29,720,583	70,002,210	65,951,200	65,939,979	11,221	4,005,690	45,320	23,550	71,925,399	40,475,047	37,541,158	61,134	2,872,755	49,375,934	
Sep	275,425,177	44,228,666	13,968,252	1,256,510	29,003,904	69,504,105	66,033,155	66,017,909	15,246	3,422,531	48,419	31,134	73,328,260	39,532,455	36,416,714	61,134	3,054,607	48,800,557	
Oct	281,274,079	45,489,858	15,467,828	1,250,652	28,771,378	69,612,299	66,125,459	66,116,063	9,396	3,434,485	52,355	30,170	74,102,367	41,156,707	38,544,627	61,134	2,550,946	50,882,679	
Nov	287,266,604	46,670,805	15,890,458	1,246,594	29,533,753	70,380,892	66,956,817	66,948,260	8,557	3,371,004	53,071	25,402	76,561,423	42,159,865	39,076,970	61,134	3,021,761	51,468,217	
Dec	296,125,557	47,126,271	15,796,562	1,332,277	29,997,432	70,197,827	67,065,560	67,057,343	8,217	3,085,191	47,077	15,450	78,307,675	45,384,428	40,842,683	61,134	4,480,611	55,093,906	
2011																			
Jan	295,271,128	44,306,879	13,898,835	1,233,790	29,174,254	72,398,781	69,121,959	69,103,678	18,281	3,233,951	42,871	32,318	77,672,246	47,904,478	44,683,083	61,134	3,160,261	52,956,427	
Feb	299,989,816	46,199,676	15,843,619	1,063,342	29,292,715	76,110,724	72,947,662	72,936,347	11,315	3,120,189	42,872	21,211	78,591,217	44,400,930	40,583,532	61,112	3,756,286	54,666,059	
Mar	303,709,203	49,574,151	18,482,363	1,038,141	30,053,647	76,014,813	72,777,655	72,762,580	15,075	3,186,043	51,115	27,683	79,534,851	45,329,864	41,678,001	61,112	3,590,751	53,227,841	
Apr	307,498,967	49,082,670	18,785,690	830,102	29,466,877	76,339,655	73,034,330	73,025,487	8,843	3,253,612	51,713	24,927	81,070,860	44,984,026	41,880,433	61,112	3,042,481	55,996,829	
May	309,073,391	49,379,515	21,607,408	1,115,430	26,656,676	76,202,291	72,940,276	72,915,671	24,605	3,209,326	52,689	26,157	82,191,649	44,958,217	41,546,235	61,112	3,350,570	56,315,562	
Jun	308,851,925	50,801,267	22,812,070	1,262,778	26,726,419	76,101,481	72,862,264	72,853,361	8,903	3,186,649	52,568	27,883	82,312,977	43,522,325	40,153,145	61,040	3,308,140	56,085,993	
Jul	313,876,206	48,722,499	20,018,828	1,069,744	27,633,927	76,791,835	73,503,091	73,494,206	8,885	3,235,665	53,079	27,110	84,287,904	45,188,726	42,391,587	61,040	2,736,099	58,858,133	
Aug	318,783,906	52,646,305	23,446,993	1,005,177	28,194,135	76,648,131	73,586,106	73,569,805	16,301	2,999,861	62,165	48,816	86,756,412	42,299,605	39,114,107	61,040	3,124,458	60,384,637	
Sep	313,745,399	49,349,489	22,822,185	957,118	25,570,187	74,958,374	71,680,564	71,669,389	11,175	3,226,270	51,540	25,722	89,338,922	41,910,795	38,507,345	61,040	3,342,410	58,162,096	
Oct	321,429,053	51,055,556	23,575,759	930,951	26,548,847	76,688,133	73,499,191	73,487,849	11,342	3,182,127	6,755	75,971	90,579,141	41,964,083	38,628,316	61,040	3,274,727	61,068,167	
Nov	329,813,873	56,779,164	28,913,422	1,319,383	26,546,359	75,726,714	72,293,649	72,293,203	446	3,381,458	51,607	23,118	92,083,692	45,934,329	42,734,881	61,040	3,138,408	59,264,857	
Dec	328,312,690	53,298,626	25,578,505	1,171,100	26,549,021	77,508,157	73,417,496	73,415,632	1,864	4,030,858	59,803	31,078	94,228,505	41,055,577	36,206,647	61,040	4,787,890	62,190,748	

Source: Commercial Banks

COMMERCIAL BANKS : LIABILITIES, CAPITAL AND RESERVES
(G\$ THOUSAND)

Table 2.1 (b)

End of Period	Total Liabilities	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
2001	124,325,837	4,190,114	1,268,314	2,921,800	-	7,643,860	3,783,884	1,892,619	1,967,357	8,008,540	76,682,347	62,239	-	5,016,241	22,722,496
2002	135,041,638	5,316,744	1,093,082	4,223,662	-	10,279,996	4,453,279	2,708,221	3,118,496	9,221,579	81,622,447	62,044	-	6,261,913	22,276,915
2003	134,996,502	4,892,078	850,048	4,042,030	-	11,988,950	5,070,966	2,403,226	4,514,758	9,853,680	86,841,777	61,674	-	6,703,710	14,654,633
2004	146,765,810	7,108,116	450,506	6,657,610	-	14,051,174	5,249,027	3,848,610	4,953,537	10,513,896	92,872,660	61,674	-	7,215,594	14,942,696
2005	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	180,216,127	10,836,777	761,491	10,075,286	-	21,432,413	2,945,704	9,119,988	9,366,721	8,539,591	114,585,656	61,674	-	7,015,384	17,744,632
2007	203,975,095	11,169,120	714,191	10,454,929	-	24,862,530	4,302,450	11,162,399	9,397,681	9,334,233	131,001,549	61,674	-	6,749,262	20,796,727
2008															
Mar	216,549,059	11,244,978	1,491,331	9,753,647	-	28,359,174	5,722,059	13,154,041	9,483,074	10,349,349	136,824,007	61,674	-	7,432,418	22,277,459
Jun	224,401,511	10,822,035	1,080,431	9,741,604	-	29,924,927	7,271,860	13,056,194	9,596,873	10,766,940	143,645,350	61,674	-	5,874,519	23,306,066
Sep	226,614,411	9,749,067	1,237,575	8,511,492	-	27,681,645	5,786,511	12,115,673	9,779,461	9,916,194	144,984,582	61,674	-	9,811,491	24,409,757
Dec	232,629,338	9,591,596	1,393,261	8,198,335	-	29,720,704	5,587,763	14,203,403	9,929,537	11,121,764	146,970,062	61,674	-	10,500,192	24,663,346
2009															
Mar	240,424,702	9,965,898	1,163,271	8,802,627	-	31,771,576	5,670,689	16,119,121	9,981,766	11,733,151	151,598,233	61,674	-	7,569,109	27,725,061
Jun	244,227,884	10,826,765	1,736,744	9,090,021	-	31,076,142	5,060,085	19,080,720	6,935,338	11,822,237	154,817,676	61,674	-	8,254,456	27,368,933
Sep	247,322,521	10,689,933	1,121,542	9,568,391	-	28,762,347	5,580,501	16,065,701	7,116,145	12,369,022	158,942,003	61,674	-	7,608,980	28,888,562
Dec	253,760,117	11,655,167	1,413,259	10,241,908	-	29,586,350	4,184,078	18,572,497	6,829,775	13,995,545	160,574,514	61,674	-	8,805,885	29,080,981
2010															
Jan	265,058,350	11,471,479	1,431,148	10,040,331	-	35,132,903	4,554,332	23,696,561	6,882,010	15,384,129	165,578,146	61,674	-	7,673,249	29,756,769
Feb	264,366,591	11,882,178	1,870,557	10,011,621	-	33,435,250	4,620,071	21,962,439	6,852,740	13,306,704	168,225,686	61,133	-	7,500,573	29,955,066
Mar	264,216,729	11,286,182	1,454,122	9,832,060	-	32,983,276	5,027,465	21,082,542	6,873,269	14,480,588	167,509,382	61,133	-	7,421,073	30,475,093
Apr	268,512,606	11,777,977	1,593,940	10,184,037	-	34,097,331	5,370,685	21,750,602	6,976,044	15,093,019	169,208,778	61,133	-	7,393,402	30,880,966
May	271,061,119	11,998,941	1,690,476	10,308,465	-	36,111,386	5,651,056	23,541,652	6,918,678	15,054,022	169,348,410	61,133	-	7,166,457	31,320,771
Jun	270,725,292	13,031,279	2,589,566	10,441,713	-	35,965,344	5,639,966	23,414,760	6,910,618	14,808,961	168,001,161	61,133	-	7,034,455	31,822,959
Jul	273,209,639	12,778,298	2,938,980	9,839,318	-	36,846,796	5,583,856	24,313,293	6,949,647	13,663,092	170,624,043	61,133	-	6,981,839	32,254,438
Aug	277,847,939	13,836,560	4,150,307	9,686,253	-	36,860,953	5,263,786	24,700,628	6,896,539	13,710,055	172,771,697	61,133	-	7,768,701	32,838,840
Sep	275,425,177	11,959,241	2,044,592	9,914,649	-	35,128,923	5,561,246	23,221,343	6,346,334	13,740,413	173,322,333	61,133	-	7,962,498	33,250,636
Oct	281,274,079	12,371,549	2,109,274	10,262,275	-	36,122,060	5,321,963	24,452,392	6,347,705	14,191,528	175,259,328	61,133	-	9,429,517	33,838,964
Nov	287,266,604	13,370,283	2,989,974	10,380,309	-	35,327,113	5,642,997	23,486,403	6,197,713	15,910,016	178,346,154	61,133	-	9,628,733	34,623,172
Dec	296,125,557	14,368,672	2,933,802	11,434,870	-	38,350,122	6,622,523	27,208,453	4,519,146	15,622,028	182,722,518	61,133	-	11,072,937	33,928,147
2011															
Jan	295,271,128	13,864,949	3,023,462	10,841,487	-	36,213,934	7,282,469	24,545,987	4,385,478	15,391,845	187,161,886	61,133	-	8,161,672	34,415,709
Feb	299,989,816	14,347,331	3,160,614	11,186,717	-	35,869,509	7,311,796	24,164,173	4,393,540	15,970,301	189,170,040	61,112	-	9,248,842	35,322,681
Mar	303,709,203	14,396,183	3,779,237	10,616,946	-	39,187,511	7,326,692	27,488,395	4,372,424	14,219,309	193,144,896	61,112	-	7,423,114	35,277,080
Apr	307,498,967	14,575,845	3,204,684	11,371,161	-	38,287,859	7,371,650	25,917,873	4,998,336	17,125,726	195,157,918	61,112	-	6,824,231	35,466,277
May	309,073,391	14,962,482	3,604,469	11,358,013	-	36,975,292	7,457,119	22,466,479	7,051,694	17,771,554	196,222,939	61,112	-	6,439,866	36,640,146
Jun	308,851,925	13,678,813	3,137,422	10,541,391	-	38,680,799	7,971,230	23,776,168	6,933,402	17,210,975	197,286,403	61,040	-	5,184,562	36,749,333
Jul	313,876,206	13,389,213	2,903,629	10,485,584	-	36,699,331	8,344,644	20,876,884	7,477,804	16,004,338	203,835,108	61,040	-	5,932,680	37,954,496
Aug	318,783,906	13,584,302	3,053,674	10,530,628	-	37,989,343	8,612,281	21,859,563	7,517,498	16,269,557	202,771,255	61,040	-	9,964,806	38,143,603
Sep	313,745,399	13,105,241	3,117,146	9,988,095	-	38,479,830	10,357,845	20,492,981	7,629,004	13,330,441	204,697,168	61,040	-	6,580,749	37,490,931
Oct	321,429,053	13,130,954	2,824,228	10,306,726	-	39,102,162	8,469,686	23,166,805	7,465,671	13,877,186	207,514,735	61,040	-	9,311,653	38,431,323
Nov	329,813,873	13,297,369	3,307,510	9,989,859	-	42,699,832	8,295,330	27,037,258	7,367,244	14,818,914	211,468,856	61,040	-	8,183,236	39,284,625
Dec	328,312,690	13,910,822	3,823,369	10,087,453	-	40,401,893	6,680,287	26,298,356	7,423,250	15,194,900	208,437,560	61,040	-	11,210,475	39,096,001

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								
2001	95256.5	92334.7	7643.9	5751.2	3783.9	263.5	1703.9	1892.6	76682.3	13967.2	62715.1	8008.5	608.3	7400.3	2921.8
2002	105347.7	101124.0	10280.0	7571.8	4453.3	196.5	2922.0	2708.2	81622.4	16407.2	65215.3	9221.6	526.8	8694.8	4223.7
2003	112726.4	108684.4	11989.0	9585.7	5071.0	144.7	4370.0	2403.2	86841.8	18500.8	68341.0	9853.7	863.4	8990.3	4042.0
2004	124095.3	117437.7	14051.2	10202.6	5249.0	147.8	4805.7	3848.6	92872.7	15016.6	77856.1	10513.9	1165.5	9348.4	6657.6
2005	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	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	175653.2	165198.3	24862.5	13700.1	4302.5	282.3	9115.4	11162.4	131001.5	21872.0	109129.6	9334.2	875.7	8458.5	10454.9
2008															
Mar	185286.2	175532.5	28359.2	15205.1	5722.1	308.4	9174.7	13154.0	136824.0	23399.1	113424.9	10349.3	915.2	9434.1	9753.6
Jun	194078.8	184337.2	29924.9	16868.7	7271.9	320.6	9276.3	13056.2	143645.4	24426.6	119218.8	10766.9	988.1	9778.8	9741.6
Sep	191093.9	182582.4	27681.6	15566.0	5786.5	336.3	9443.2	12115.7	144984.6	27874.8	117109.8	9916.2	361.7	9554.5	8511.5
Dec	196010.9	187812.5	29720.7	15517.3	5587.8	324.1	9605.4	14203.4	146970.1	28611.2	118358.9	11121.8	1188.8	9932.9	8198.3
2009															
Mar	203905.6	195103.0	31771.6	15652.5	5670.7	350.6	9631.2	16119.1	151598.2	30469.8	121128.4	11733.2	1211.0	10522.2	8802.6
Jun	206806.1	197716.1	31076.1	11995.4	5060.1	375.2	6560.1	19080.7	154817.7	29707.8	125109.9	11822.2	1288.9	10533.3	9090.0
Sep	209641.8	200073.4	28762.3	12696.6	5580.5	363.0	6753.2	16065.7	158942.0	32379.3	126562.7	12369.0	1281.1	11087.9	9568.4
Dec	214398.3	204156.4	29586.3	11013.9	4184.1	328.5	6501.3	18572.5	160574.5	28967.5	131607.0	13995.5	1142.1	12853.5	10241.9
2010															
Jan	226135.5	216095.2	35132.9	11436.3	4554.3	384.2	6497.8	23696.6	165578.1	30837.4	134740.7	15384.1	1082.5	14301.6	10040.3
Feb	224979.3	214967.6	33435.3	11472.8	4620.1	333.0	6519.8	21962.4	168225.7	32131.4	136094.3	13306.7	1064.1	12242.6	10011.6
Mar	224805.3	214973.2	32983.3	11900.7	5027.5	356.0	6517.3	21082.5	167509.4	30498.9	137010.4	14480.6	1207.2	13273.4	9832.1
Apr	228583.2	218399.1	34097.3	12346.7	5370.7	400.7	6575.3	21750.6	169208.8	31125.8	138083.0	15093.0	1289.8	13803.3	10184.0
May	230822.3	220513.8	36111.4	12569.7	5651.1	355.1	6563.6	23541.7	169348.4	31016.0	138332.5	15054.0	1205.9	13848.1	10308.5
Jun	229217.2	218775.5	35965.3	12550.6	5640.0	357.8	6552.9	23414.8	168001.2	28759.0	139242.2	14809.0	1208.3	13600.7	10441.7
Jul	230973.2	221133.9	36846.8	12533.5	5583.9	352.8	6596.8	24313.3	170624.0	30164.0	140460.0	13663.1	1191.4	12471.7	9839.3
Aug	233029.0	223342.7	36861.0	12160.3	5263.8	323.0	6573.5	24700.6	172771.7	32396.6	140375.1	13710.1	1448.8	12261.2	9686.3
Sep	232106.3	222191.7	35128.9	11907.6	5561.2	306.0	6040.3	23221.3	173322.3	32016.4	141305.9	13740.4	1463.2	12277.2	9914.6
Oct	235835.2	225572.9	36122.1	11669.7	5322.0	346.1	6001.6	24452.4	175259.3	32765.2	142494.2	14191.5	1538.2	12653.4	10262.3
Nov	239963.6	229583.3	35327.1	11840.7	5643.0	311.2	5886.5	23486.4	178346.2	32084.3	146261.8	15910.0	1543.1	14366.9	10380.3
Dec	248129.5	236694.7	38350.1	11141.7	6622.5	396.5	4122.7	27208.5	182722.5	32714.6	150007.9	15622.0	871.8	14750.2	11434.9
2011															
Jan	249609.2	238767.7	36213.9	11667.9	7282.5	428.1	3957.4	24546.0	187161.9	34975.6	152186.3	15391.8	880.5	14511.3	10841.5
Feb	252196.6	241009.9	35869.5	11705.3	7311.8	404.7	3988.8	24164.2	189170.0	36334.3	152835.8	15970.3	879.3	15091.0	11186.7
Mar	257168.7	246551.7	39187.5	11699.1	7326.7	444.0	3928.4	27488.4	193144.9	36711.7	156433.2	14219.3	463.6	13755.7	10616.9
Apr	261942.7	250571.5	38287.9	12370.0	7371.6	466.8	4531.5	25917.9	195157.9	36990.6	158167.4	17125.7	1184.1	15941.6	11371.2
May	262327.8	250969.8	36975.3	14508.8	7457.1	446.8	6604.9	22466.5	196222.9	35571.2	160651.8	17771.6	1169.5	16602.1	11358.0
Jun	263719.6	253178.2	38680.8	14904.6	7971.2	449.7	6483.7	23776.2	197286.4	35480.7	161805.7	17211.0	1173.5	16037.5	10541.4
Jul	267024.4	256538.8	36699.3	15822.4	8344.6	407.1	7070.7	20876.9	203835.1	39283.2	164551.9	16004.3	1055.7	14948.6	10485.6
Aug	267560.8	257030.2	37989.3	16129.8	8612.3	460.8	7056.7	21859.6	202771.3	38745.3	164026.0	16269.6	1038.7	15230.9	10530.6
Sep	266495.5	256507.4	38479.8	17986.8	10357.8	505.9	7123.1	20493.0	204697.2	37888.7	166808.5	13330.4	1030.0	12300.4	9988.1
Oct	270800.8	260494.1	39102.2	15935.4	8469.7	404.6	7061.1	23166.8	207514.7	38658.9	168855.8	13877.2	1016.6	12860.6	10306.7
Nov	278977.5	268987.6	42699.8	15662.6	8295.3	368.6	6998.7	27037.3	211468.9	38909.1	172559.7	14818.9	999.7	13819.2	9989.9
Dec	274121.8	264034.4	40401.9	14103.5	6680.3	339.1	7084.2	26298.4	208437.6	38201.5	170236.0	15194.9	984.7	14210.2	10087.5

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	
2001	13489.3	11975.4	2852.6	1659.6	1556.3	82.6	20.8	1193.0	8454.3	5117.9	3336.4	668.5	104.5	564.0	1513.9
2002	15864.3	14039.8	3627.7	1981.2	1845.8	98.7	36.7	1646.5	9839.9	6095.8	3744.1	572.2	40.6	531.6	1824.6
2003	17821.0	15874.1	3355.7	2107.8	1973.7	70.0	64.0	1248.0	11375.3	7455.8	3919.5	1143.1	437.0	706.0	1946.9
2004	23171.4	19042.9	4318.9	2398.8	2215.7	70.6	112.5	1920.1	12984.4	9469.6	3514.8	1739.5	652.7	1086.8	4128.5
2005	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	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	36809.7	30074.1	6931.7	1888.1	1614.9	181.6	91.5	5043.6	21842.8	15063.1	6779.8	1299.6	126.3	1173.3	6735.6
2008															
Mar	39145.5	33481.5	8935.3	1988.6	1694.9	215.3	78.4	6946.8	23250.2	15487.8	7762.4	1296.0	165.6	1130.4	5664.0
Jun	42088.4	36315.2	10248.8	4486.0	4156.9	215.7	113.4	5762.8	24737.9	16278.2	8459.7	1328.5	238.1	1090.5	5773.2
Sep	39424.5	33954.1	6637.0	2536.0	2202.2	226.4	107.4	4101.0	26196.9	17838.5	8358.4	1120.2	165.0	955.2	5470.4
Dec	38800.1	33362.8	7559.9	2314.9	2001.1	205.4	108.4	5245.0	23852.4	16301.6	7550.8	1950.6	891.1	1059.5	5437.3
2009															
Mar	40532.6	34716.2	7935.5	2709.9	2398.6	222.2	89.1	5225.7	24703.2	17001.9	7701.3	2077.5	1012.9	1064.6	5816.4
Jun	44134.5	38396.4	9003.3	2718.9	2357.3	248.9	112.7	6284.4	27023.5	18661.6	8361.9	2369.6	1091.1	1278.5	5738.2
Sep	41289.4	35542.5	6770.9	2549.4	2194.7	239.5	115.1	4221.6	26638.9	18468.8	8170.0	2132.7	1083.3	1049.4	5746.8
Dec	39696.0	34228.9	7581.9	2140.9	1823.4	192.7	124.8	5441.0	24845.5	15865.5	8980.0	1801.6	236.0	1565.6	5467.0
2010															
Jan	46982.9	41526.8	11417.7	2088.0	1739.7	249.8	98.5	9329.7	26104.5	17014.6	9089.9	4004.6	183.0	3821.6	5456.1
Feb	40466.9	34753.6	6898.2	2135.7	1825.2	197.4	113.1	4762.5	26376.1	17198.5	9177.7	1479.3	161.7	1317.5	5713.3
Mar	41614.2	36131.9	7324.1	2566.6	2240.5	220.1	106.1	4757.5	27159.3	17723.3	9436.0	1648.4	375.2	1273.2	5482.3
Apr	43461.3	37754.8	7357.2	2606.0	2184.5	268.1	153.5	4751.1	28717.2	19712.8	9004.4	1680.4	384.7	1295.7	5706.5
May	44611.9	38907.3	8515.9	2646.4	2288.3	223.1	135.0	5869.5	28416.4	18983.8	9432.6	1975.0	383.5	1591.6	5704.6
Jun	42128.0	36294.8	7727.2	2445.3	2094.4	235.4	115.5	5281.9	26816.6	17407.4	9409.2	1751.0	383.6	1367.4	5833.2
Jul	43996.7	38840.4	8918.3	2457.2	2076.3	230.6	150.2	6461.1	28180.0	18273.9	9906.1	1742.2	371.6	1370.5	5156.3
Aug	43360.7	38501.9	7917.6	2199.0	1875.5	202.3	121.2	5718.6	28810.7	19378.4	9432.2	1773.6	626.9	1146.7	4858.8
Sep	43255.1	38365.5	8017.7	2350.2	1993.9	197.0	159.3	5667.5	28997.9	19287.3	9710.6	1349.9	188.0	1161.9	4889.6
Oct	45569.1	40403.1	8578.9	2252.1	1907.4	237.5	107.2	6326.8	30171.0	19438.1	10732.9	1653.2	266.7	1386.5	5166.0
Nov	46578.6	41032.3	8610.0	2244.6	1971.3	200.8	72.5	6365.4	30597.3	18928.0	11669.3	1825.1	267.1	1557.9	5546.3
Dec	49305.2	43315.6	10539.3	2556.4	2094.6	272.2	189.6	7982.9	30193.0	18545.2	11647.8	2583.3	303.3	2280.0	5989.6
2011															
Jan	49838.0	43975.3	9542.0	3327.5	2886.8	301.2	139.5	6214.5	32251.8	20183.0	12068.8	2181.5	307.0	1874.5	5862.7
Feb	51689.2	45780.8	9928.2	3364.3	2928.1	277.6	158.6	6563.9	33041.9	21388.6	11653.3	2810.8	296.3	2514.5	5908.4
Mar	54304.4	48710.5	13278.3	3248.8	2851.4	310.8	86.5	10029.6	33349.8	21932.4	11417.4	2082.4	314.6	1767.8	5593.9
Apr	52652.1	46216.6	10936.0	3558.8	3116.8	314.8	127.2	7377.2	33126.3	21306.7	11819.6	2154.3	335.1	1819.2	6435.5
May	50877.9	44943.4	9294.0	3725.9	3290.3	298.2	137.3	5568.1	33553.0	21440.7	12112.3	2096.4	320.4	1776.1	5934.4
Jun	52425.6	46526.7	11248.3	4499.5	4087.0	290.1	122.4	6748.9	33509.7	20653.3	12856.4	1768.7	316.5	1452.2	5898.8
Jul	54711.9	48819.5	10482.4	4925.5	4490.1	248.5	186.9	5556.8	35971.8	23178.2	12793.5	2365.4	206.5	2158.9	5892.3
Aug	55336.0	49558.4	11580.7	5063.9	4602.8	305.5	155.6	6516.7	35807.0	22874.8	12932.2	2170.6	186.1	1984.5	5777.6
Sep	54156.2	48825.0	12438.0	6667.3	6115.0	348.4	203.9	5770.7	34938.9	21953.2	12985.7	1448.1	176.0	1272.1	5331.3
Oct	54492.8	48619.0	11237.7	4711.2	4345.8	247.2	118.2	6526.5	35828.5	22940.4	12888.1	1552.8	162.1	1390.7	5873.8
Nov	60873.2	55253.8	14593.1	4548.1	4199.8	219.0	129.2	10045.1	38863.5	24601.1	14262.3	1797.2	158.0	1639.2	5619.5
Dec	54468.0	48682.3	11753.1	3085.4	2720.9	189.3	175.2	8667.7	35014.1	22553.5	12460.6	1915.1	149.2	1765.9	5785.7

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	
2001	33133.8	32754.2	3062.0	3005.5	1239.7	82.7	1683.1	56.6	23188.3	3844.9	19343.4	6503.9	503.3	6000.7	379.5
2002	33798.4	32702.5	4849.7	4354.8	1427.4	42.1	2885.2	494.9	20308.8	3413.5	16895.3	7544.0	486.2	7057.8	1095.9
2003	33379.5	32351.1	6137.3	5921.0	1648.3	17.5	4255.2	216.3	18624.3	3114.2	15510.1	7589.5	0.8	7588.7	1028.4
2004	30520.2	29412.0	7131.9	6973.3	2360.6	21.4	4591.3	158.6	15051.6	2002.3	13049.2	7228.5	86.9	7141.5	1108.2
2005	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	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	37190.6	36394.7	13921.1	9611.4	574.0	17.6	9019.7	4309.8	15582.9	1901.5	13681.5	6890.6	703.4	6187.2	795.9
2008															
Mar	39890.5	39088.4	14544.7	9698.1	588.5	17.7	9091.9	4846.5	16481.8	1909.4	14572.3	8062.0	703.4	7358.6	802.0
Jun	41313.3	40533.2	15124.3	9765.8	589.8	17.7	9158.3	5358.5	16872.3	1991.0	14881.3	8536.6	703.6	7833.0	780.1
Sep	40988.2	40245.1	16153.3	10690.0	1343.4	15.5	9331.1	5463.3	16248.5	2612.0	13636.5	7843.3	180.1	7663.1	743.1
Dec	41568.5	40847.2	16706.6	10866.1	1357.6	15.5	9493.0	5840.5	15645.9	2489.4	13156.5	8494.7	281.1	8213.6	721.3
2009															
Mar	43540.2	42830.5	16964.1	10935.5	1381.6	15.5	9538.4	6028.6	17761.3	3235.0	14526.3	8105.1	181.4	7923.7	709.7
Jun	41219.2	40515.2	14214.6	7677.2	1218.2	15.5	6443.5	6537.4	18326.0	3497.7	14828.3	7974.5	181.1	7793.4	704.0
Sep	41901.1	41195.3	13887.3	7869.7	1220.1	15.5	6634.1	6017.6	18918.3	3856.9	15061.5	8389.7	181.1	8208.5	705.8
Dec	43938.7	43174.3	14211.4	7003.3	615.3	15.6	6372.5	7208.1	18541.2	3098.2	15443.0	10421.7	889.3	9532.5	764.4
2010															
Jan	44396.0	43700.7	14200.1	7035.8	625.0	15.5	6395.2	7164.3	19817.6	2816.3	17001.2	9683.0	882.7	8800.3	695.3
Feb	44866.9	44177.8	14404.8	7043.1	625.1	15.6	6402.4	7361.7	19822.4	2683.5	17138.9	9950.6	885.6	9065.1	689.2
Mar	45250.2	44544.0	14469.2	7051.7	629.2	15.6	6406.9	7417.6	20112.6	2728.3	17384.2	9962.2	815.2	9147.0	706.2
Apr	45500.5	44821.9	14648.6	7063.2	630.1	15.6	6417.6	7585.4	19433.5	2154.9	17278.6	10739.8	888.2	9851.6	678.6
May	45460.6	44777.8	14879.3	7071.0	631.2	15.6	6424.3	7808.3	19633.8	2211.8	17422.1	10264.6	805.6	9459.0	682.8
Jun	46010.9	45331.7	14951.0	7079.6	631.1	15.6	6432.9	7871.5	19769.9	2326.2	17443.7	10610.7	807.8	9803.0	679.2
Jul	45768.3	45085.3	15090.8	7088.8	631.2	15.6	6442.1	8002.0	20061.7	2254.4	17807.3	9932.8	802.9	9129.8	683.0
Aug	46604.4	45848.8	15265.0	7094.6	631.2	15.6	6447.7	8170.5	20617.9	2269.1	18348.8	9965.9	805.0	9161.0	755.6
Sep	46752.8	45998.4	14992.3	6523.3	631.3	15.6	5876.3	8469.1	20587.3	2279.3	18308.1	10418.8	1258.3	9160.5	754.4
Oct	46636.0	45885.0	15240.2	6535.0	631.4	13.9	5889.7	8705.2	20231.1	2490.6	17740.5	10413.6	1254.5	9159.1	751.0
Nov	47716.0	46961.2	15495.4	6459.0	635.8	13.9	5809.3	9036.4	20130.6	2257.7	17872.9	11335.2	1259.0	10076.2	754.9
Dec	44982.3	44250.6	13823.4	4580.0	635.8	15.6	3928.6	9243.4	19879.9	2385.7	17494.2	10547.3	551.5	9995.8	731.7
2011															
Jan	45902.0	45164.9	11918.8	4477.5	648.4	15.6	3813.4	7441.3	23926.8	3031.8	20894.9	9319.3	554.6	8764.8	737.2
Feb	46276.8	45539.6	12145.0	4490.6	649.3	15.6	3825.7	7654.4	24102.4	3038.2	21064.2	9292.3	564.0	8728.3	737.2
Mar	44846.0	44113.3	12391.2	4506.4	653.6	15.6	3837.2	7884.8	23123.6	2576.8	20546.8	8598.4	100.0	8498.4	732.7
Apr	46604.1	45871.9	13363.8	5069.1	653.6	15.6	4399.9	8294.7	22314.4	2910.4	19404.1	10193.7	800.0	9393.7	732.2
May	48332.9	47604.3	14566.6	7133.3	654.7	15.6	6463.0	7433.3	22752.3	2263.6	20488.7	10285.4	800.0	9485.4	728.6
Jun	47352.4	46727.1	14876.2	7027.2	654.8	15.6	6356.8	7849.0	21604.8	2303.7	19301.1	10246.1	807.8	9438.3	625.2
Jul	48502.9	47891.3	15518.4	7549.7	654.8	15.6	6879.3	7968.7	22049.0	2330.8	19718.2	10324.0	800.0	9524.0	611.6
Aug	49638.3	49027.2	16102.7	7567.0	654.9	15.6	6896.5	8535.6	22451.7	2466.0	19985.7	10472.9	803.3	9669.5	611.1
Sep	50607.8	49995.7	16175.6	7585.3	655.3	15.6	6914.5	8590.3	22995.2	2520.5	20474.7	10824.9	804.8	10020.1	612.1
Oct	51193.0	50585.6	16934.2	7610.0	656.2	15.6	6938.2	9324.2	22767.8	2639.8	20128.0	10883.6	805.2	10078.4	607.4
Nov	51535.3	50927.9	17452.5	7537.9	655.1	18.1	6864.8	9914.5	22913.4	2521.9	20391.5	10562.1	806.7	9755.4	607.3
Dec	51941.0	51338.2	17819.7	7573.2	655.1	13.9	6904.2	10246.4	22874.5	2548.6	20325.9	10644.0	800.5	9843.6	602.8

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								
2001	48633.5	47605.1	1729.2	1086.1	987.9	98.2	-	643.1	45039.8	5004.5	40035.4	836.1	0.5	835.6	1028.4
2002	55684.9	54381.7	1802.6	1235.8	1180.1	55.7	-	566.8	51473.8	6897.8	44575.9	1105.3	0.0	1105.3	1303.2
2003	61526.0	60459.2	2496.0	1557.0	1449.0	57.2	50.8	939.0	56842.2	7930.8	48911.4	1121.1	425.6	695.5	1066.7
2004	70403.7	68982.9	2600.3	830.4	672.7	55.8	101.9	1769.9	64836.7	3544.6	61292.1	1545.9	425.9	1120.0	1420.9
2005	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	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	101653.0	98729.5	4009.7	2200.7	2113.5	83.0	4.2	1809.0	93575.8	4907.4	88668.3	1144.0	46.1	1098.0	2923.4
2008															
Mar	106250.2	102962.6	4879.2	3518.4	3438.7	75.4	4.3	1360.8	97092.0	6001.9	91090.2	991.4	46.3	945.1	3287.6
Jun	110677.1	107488.8	4551.9	2616.9	2525.2	87.2	4.5	1934.9	102035.2	6157.4	95877.8	901.8	46.5	855.3	3188.3
Sep	110681.3	108383.2	4891.3	2340.0	2240.9	94.4	4.7	2551.4	102539.1	7424.3	95114.8	952.7	16.5	936.2	2298.1
Dec	115642.3	113602.5	5454.3	2336.3	2229.1	103.2	4.0	3118.0	107471.8	9820.3	97651.5	676.5	16.6	659.9	2039.8
2009															
Mar	119832.8	117556.3	6872.0	2007.1	1890.5	112.8	3.7	4864.9	109133.7	10232.9	98900.8	1550.5	16.6	1533.9	2276.5
Jun	121452.4	118804.5	7858.3	1599.3	1484.6	110.9	3.9	6258.9	109468.2	7548.5	101919.7	1478.1	16.7	1461.4	2647.8
Sep	126451.3	123335.5	8104.1	2277.5	2165.7	107.9	3.9	5826.5	113384.8	10053.6	103331.2	1846.6	16.7	1829.9	3115.8
Dec	130763.6	126753.2	7793.0	1869.6	1745.4	120.2	4.0	5923.4	117187.9	10003.8	107184.0	1772.2	16.8	1755.4	4010.5
2010															
Jan	134756.7	130867.7	9515.1	2312.6	2189.6	118.8	4.1	7202.5	119656.1	11006.5	108649.6	1696.5	16.8	1679.7	3889.0
Feb	139645.5	136036.3	12132.3	2294.0	2169.8	120.0	4.2	9838.3	122027.2	12249.5	109777.7	1876.8	16.8	1860.0	3609.2
Mar	137940.9	134297.4	11189.9	2282.4	2157.8	120.3	4.2	8907.5	120237.5	10047.3	110190.2	2870.0	16.8	2853.1	3643.6
Apr	139621.3	135822.4	12091.6	2677.5	2556.2	117.0	4.3	9414.1	121058.1	9258.1	111800.0	2672.8	16.8	2655.9	3798.9
May	140749.8	136828.7	12716.2	2852.4	2731.6	116.4	4.4	9863.8	121298.2	9820.3	111477.8	2814.4	16.9	2797.5	3921.1
Jun	141078.2	137148.9	13287.1	3025.8	2914.5	106.8	4.5	10261.3	121414.6	9025.4	112389.2	2447.2	16.9	2430.3	3929.3
Jul	141208.3	137208.2	12837.7	2987.6	2876.4	106.6	4.6	9850.2	122382.3	9635.7	112746.6	1988.2	16.9	1971.3	4000.1
Aug	143063.8	138992.0	13678.3	2866.8	2757.1	105.1	4.6	10811.5	123343.2	10749.1	112594.1	1970.5	16.9	1953.6	4071.8
Sep	142098.4	137827.8	12118.9	3034.1	2936.0	93.4	4.7	9084.8	123737.1	10449.9	113287.2	1971.8	16.9	1954.9	4270.6
Oct	143630.1	139284.9	12302.9	2882.6	2783.1	94.8	4.7	9420.3	124857.2	10836.5	114020.8	2124.7	16.9	2107.7	4345.2
Nov	145669.0	141589.8	11221.8	3137.2	3035.9	96.6	4.7	8084.6	127618.3	10898.7	116719.6	2749.8	16.9	2732.8	4079.2
Dec	153842.0	149128.4	13987.4	4005.2	3892.1	108.7	4.4	9982.2	132649.7	11783.8	120865.9	2491.4	17.0	2474.4	4713.5
2011															
Jan	153869.1	149627.5	14753.2	3863.0	3747.3	111.3	4.5	10890.1	130983.3	11760.8	119222.5	3891.0	19.0	3872.0	4241.6
Feb	154230.6	149689.4	13796.4	3850.5	3734.3	111.6	4.6	9945.9	132025.8	11907.5	120118.3	3867.3	19.0	3848.2	4541.1
Mar	158018.3	153727.9	13517.9	3943.9	3821.7	117.6	4.7	9574.0	136671.5	12202.5	124469.1	3538.5	49.0	3489.5	4290.3
Apr	162686.4	158483.0	13988.1	3742.1	3601.3	136.4	4.5	10246.0	139717.1	12773.4	126943.7	4777.8	49.1	4728.7	4203.4
May	163117.0	158422.1	13114.7	3649.6	3512.1	133.0	4.6	9465.1	139917.6	11866.8	128050.8	5389.8	49.1	5340.6	4695.0
Jun	163941.7	159924.3	12556.2	3377.9	3229.4	144.0	4.5	9178.3	142171.9	12523.7	129648.2	5196.1	49.1	5147.0	4017.3
Jul	163809.6	159827.9	10698.6	3347.2	3199.7	143.0	4.5	7351.4	145814.4	13774.1	132040.2	3315.0	49.2	3265.8	3981.7
Aug	162586.5	158444.6	10306.0	3498.8	3354.6	139.7	4.6	6807.2	144512.6	13404.4	131108.1	3626.1	49.2	3576.8	4141.9
Sep	161731.5	157686.8	9866.2	3734.2	3587.6	142.0	4.6	6132.0	146763.1	13415.0	133348.1	1057.5	49.2	1008.3	4044.7
Oct	165115.0	161289.5	10930.3	3614.1	3467.7	141.8	4.7	7316.1	148918.4	13078.7	135839.7	1440.8	49.3	1391.5	3825.5
Nov	166569.0	162805.9	10654.2	3576.6	3440.4	131.4	4.7	7077.6	149692.0	11786.1	137905.9	2459.7	35.1	2424.6	3763.1
Dec	167712.8	164013.8	10829.1	3444.9	3304.2	135.9	4.8	7384.2	150549.0	13099.4	137449.6	2635.7	35.1	2600.7	3699.0

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
2001	16307.9	4547.0	79.7	10022.0	2177.2	33133.8
2002	15645.2	4609.1	318.6	11116.5	2109.1	33798.4
2003	13909.0	5502.0	71.9	12528.3	1368.3	33379.5
2004	12760.7	4553.8	32.3	12359.1	814.3	30520.2
2005	11434.3	4070.2	85.3	15305.8	3003.8	33899.3
2006						
Mar	11860.3	4193.4	103.7	14550.7	3033.3	33741.5
Jun	12270.4	3965.9	98.8	13791.7	3092.7	33219.6
Sep	12817.7	3890.4	79.9	13971.3	3169.8	33929.0
Dec	11839.9	4594.3	144.0	14112.3	3122.1	33812.6
2007						
Mar	11897.6	4417.2	176.0	14594.3	3174.3	34259.4
Jun	12437.8	4409.9	174.0	15016.0	3227.5	35265.3
Sep	11607.3	4603.9	49.5	15704.0	3454.4	35419.0
Dec	12519.5	5241.3	18.7	17372.9	2038.3	37190.6
2008						
Mar	14034.1	5490.5	32.5	18207.7	2125.5	39890.5
Jun	14625.3	5502.8	54.3	18339.6	2791.4	41313.3
Sep	15061.5	4390.7	330.5	18507.7	2697.8	40988.2
Dec	15068.5	4321.7	1168.4	18332.2	2677.6	41568.5
2009						
Mar	17012.9	5176.3	478.3	18054.5	2818.1	43540.2
Jun	18079.9	4066.2	1070.5	14981.4	3021.3	41219.2
Sep	17132.7	4117.4	1059.6	16461.3	3130.1	41901.1
Dec	17485.9	4943.3	593.5	18133.1	2782.9	43938.7
2010						
Jan	18009.5	4983.4	676.7	17868.7	2857.7	44396.0
Feb	18231.4	5169.4	527.1	18037.8	2901.3	44866.9
Mar	18184.8	5335.7	574.3	18258.2	2897.1	45250.2
Apr	15875.8	6395.0	564.1	19875.9	2789.8	45500.5
May	16424.5	6303.7	508.0	19944.4	2280.1	45460.6
Jun	16564.9	6208.6	502.3	20446.3	2288.9	46010.9
Jul	16911.5	6216.0	551.1	19841.3	2248.4	45768.3
Aug	17520.8	6129.4	568.1	20177.1	2209.0	46604.4
Sep	18278.3	6009.8	514.8	19846.7	2103.3	46752.8
Oct	18108.5	6077.2	469.8	19818.5	2162.0	46636.0
Nov	18099.7	6105.0	691.7	19452.7	3367.0	47716.0
Dec	17213.4	6135.1	882.6	17359.7	3391.6	44982.3
2011						
Jan	18643.3	6568.8	879.9	15160.3	4649.7	45902.0
Feb	18755.6	7164.5	760.0	15042.3	4554.4	46276.8
Mar	18791.2	7340.1	367.0	14963.5	3384.3	44846.0
Apr	19852.7	7751.6	344.1	15208.6	3447.1	46604.1
May	19295.7	7667.9	288.7	17712.9	3367.6	48332.9
Jun	18202.0	7438.3	342.9	18034.4	3334.9	47352.4
Jul	19011.3	7284.2	381.5	19967.0	1858.9	48502.9
Aug	19911.6	7107.2	410.4	20249.6	1959.5	49638.3
Sep	20920.0	7178.1	370.9	20273.9	1864.8	50607.8
Oct	21616.4	6958.1	500.5	20286.0	1832.0	51193.0
Nov	26438.7	7004.3	578.2	15637.1	1876.8	51535.3
Dec	26385.6	7271.0	1964.9	14625.0	1694.5	51941.0

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				
2001	47453.2	14021.6	13014.9	1006.7	173.7	48633.5
2002	53913.0	17222.8	15603.1	1619.8	152.2	55684.9
2003	61792.4	20283.0	20798.3	-515.4	248.9	61526.0
2004	68433.5	25707.5	23977.3	1730.2	240.0	70403.7
2005	77179.3	26246.7	24171.8	2075.0	167.9	79422.2
2006						
Mar	81248.0	27488.1	26192.6	1295.5	428.1	82971.6
Jun	84724.0	28681.4	28555.3	126.1	177.8	85027.9
Sep	85771.5	29623.5	28949.3	674.2	447.4	86893.2
Dec	88742.2	31616.0	31979.9	-363.8	221.2	88599.5
2007						
Mar	92173.1	35532.0	35233.4	298.6	393.6	92865.3
Jun	97557.0	31575.4	32517.9	-942.5	274.9	96889.4
Sep	95821.6	32545.9	30763.6	1782.3	438.1	98042.0
Dec	102881.9	32336.5	33753.8	-1417.2	188.4	101653.0
2008						
Mar	105728.3	29801.1	29710.4	90.7	431.2	106250.2
Jun	110305.2	46438.8	46317.2	121.6	250.3	110677.1
Sep	111556.9	40408.3	41693.5	-1285.2	409.6	110681.3
Dec	115546.5	40026.0	40141.5	-115.6	211.3	115642.3
2009						
Mar	118823.5	35887.5	35227.3	660.2	349.1	119832.8
Jun	120683.2	38301.1	37730.1	571.0	198.2	121452.4
Sep	123621.1	35941.5	33416.3	2525.2	305.0	126451.3
Dec	129545.3	60547.3	59543.1	1004.2	214.2	130763.6
2010						
Jan	130763.6	43335.1	39427.0	3908.0	85.0	134756.7
Feb	134756.7	44983.0	40131.7	4851.4	37.5	139645.5
Mar	139645.5	41110.3	43419.0	-2308.7	604.1	137940.9
Apr	137940.9	42630.1	41388.4	1241.7	438.7	139621.3
May	139621.3	43196.5	42111.1	1085.4	43.1	140749.8
Jun	140749.8	38455.9	38435.2	20.7	307.7	141078.2
Jul	141078.2	38685.5	38649.0	36.5	93.5	141208.3
Aug	141208.3	40794.6	38984.4	1810.2	45.3	143063.8
Sep	143063.8	39483.6	40762.8	-1279.2	313.8	142098.4
Oct	142098.4	40926.9	39850.9	1076.1	455.6	143630.1
Nov	143630.1	54798.6	52801.5	1997.1	41.8	145669.0
Dec	145669.0	52055.3	44136.8	7918.5	254.6	153842.0
2011						
Jan	153842.0	40855.6	40924.8	-69.2	96.3	153869.1
Feb	153869.1	44755.8	44435.9	319.9	41.5	154230.6
Mar	154230.6	60676.1	57221.0	3455.0	332.7	158018.3
Apr	158018.3	69180.2	64970.3	4210.0	458.2	162686.4
May	162686.4	64746.9	64367.2	379.7	50.9	163117.0
Jun	163117.0	65534.4	64963.9	570.5	254.1	163941.7
Jul	163941.7	63777.1	63965.0	-187.9	55.8	163809.6
Aug	163809.6	66857.5	68135.5	-1278.0	54.8	162586.5
Sep	162586.5	66192.8	67350.5	-1157.7	302.7	161731.5
Oct	161731.5	67937.6	64966.9	2970.7	412.8	165115.0
Nov	165115.0	72426.0	71013.9	1412.1	41.9	166569.0
Dec	166569.0	90509.7	89592.3	917.4	226.4	167712.8

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2001	107,094
2002	103,269
2003	110,920
2004	159,657
2005	167,641
2006	
Mar	189,629
Jun	172,242
Sep	195,559
Dec	194,351
2007	
Mar	217,974
Jun	231,633
Sep	209,247
Dec	215,212
2008	
Mar	214,287
Jun	249,345
Sep	277,598
Dec	276,220
2009	
Mar	268,265
Jun	295,451
Sep	427,671
Dec	315,248
2010	
Jan	259,153
Feb	269,888
Mar	471,629
Apr	282,399
May	278,856
Jun	301,534
Jul	269,387
Aug	278,887
Sep	286,312
Oct	293,101
Nov	279,863
Dec	312,715
2011	
Jan	279,302
Feb	249,546
Mar	312,147
Apr	275,883
May	320,879
Jun	318,674
Jul	276,685
Aug	304,187
Sep	305,269
Oct	295,601
Nov	315,515
Dec	356,107

Table 2.9

Period	Clearings ¹⁾
2001	106,865
2002	110,233
2003	121,087
2004	98,286
2005	131,454
2006	
Mar	12,110
Jun	12,357
Sep	11,817
Dec	14,344
2007	
Mar	13,914
Jun	13,777
Sep	13,237
Dec	17,509
2008	
Mar	14,239
Jun	16,847
Sep	17,954
Dec	20,569
2009	
Mar	15,825
Jun	17,731
Sep	17,146
Dec	22,703
2010	
Jan	18,411
Feb	15,697
Mar	18,268
Apr	17,548
May	16,696
Jun	19,406
Jul	17,919
Aug	16,764
Sep	18,243
Oct	17,585
Nov	21,796
Dec	28,018
2011	
Jan	22,796
Feb	18,976
Mar	23,045
Apr	23,010
May	24,356
Jun	24,793
Jul	23,745
Aug	26,080
Sep	24,192
Oct	23,648
Nov	29,022
Dec	26,810

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 (a)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ¹								
2001	52432.9	51130.7	852.8	1.2	-	1.2	851.6	49814.2	41052.8	8761.5	463.7	-	463.7	1302.1
2002	50473.6	48922.6	816.8	9.3	2.2	7.1	807.5	47381.8	38308.3	9073.5	723.9	-	723.9	1551.1
2003	41738.4	40262.2	885.2	63.4	1.2	62.2	821.7	38521.6	29696.1	8825.5	855.5	-	855.5	1476.2
2004	38136.7	36579.6	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	490.0	-	490.0	1557.2
2005	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	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	52021.3	51328.4	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	37.8	-	37.8	692.9
2008														
Mar	54237.1	53839.6	3233.9	84.2	12.0	72.2	3149.7	50567.5	34185.9	16381.6	38.3	-	38.3	397.5
Jun	55318.1	54975.2	2719.5	96.5	39.9	56.6	2623.0	52161.1	34550.6	17610.4	94.7	-	94.7	342.9
Sep	58212.1	57841.5	2768.9	95.0	39.6	55.5	2673.8	55010.8	37056.9	17954.0	61.8	-	61.8	370.6
Dec	64117.2	63582.7	3088.2	90.1	35.8	54.3	2998.1	60385.4	40739.0	19646.4	109.2	-	109.2	534.5
2009														
Mar	62513.4	61906.3	3030.8	79.3	25.3	54.0	2951.5	58676.2	39535.9	19140.4	199.3	-	199.3	607.0
Jun	61785.1	61228.8	3072.9	74.4	20.7	53.7	2998.5	58049.0	38778.0	19271.0	106.9	-	106.9	556.3
Sep	62851.4	61901.8	2861.3	73.3	20.0	53.3	2788.0	58961.3	39341.0	19620.2	79.3	-	79.3	949.5
Dec	64398.2	63305.9	2716.9	75.6	22.5	53.0	2641.3	60486.0	41661.8	18824.2	103.0	-	103.0	1092.3
2010														
Jan	63301.2	62269.1	3079.9	73.5	18.2	55.3	3006.4	59090.8	40102.8	18987.9	98.5	-	98.5	1032.1
Feb	64720.8	63618.5	2823.9	62.3	17.9	44.4	2761.6	60718.6	41589.8	19128.8	76.0	-	76.0	1102.3
Mar	65487.9	64396.6	2937.3	53.2	13.8	39.4	2884.1	61408.2	43029.9	18378.3	51.1	-	51.1	1091.3
Apr	66614.5	65413.9	2802.1	56.5	12.3	44.2	2745.6	62571.7	44310.6	18261.1	40.2	-	40.2	1200.6
May	66583.8	65146.6	2825.3	51.3	11.6	39.7	2774.0	62293.0	43965.9	18327.0	28.3	-	28.3	1437.3
Jun	68559.2	67139.1	3129.8	59.7	12.5	47.2	3070.1	63989.7	45620.0	18369.7	19.6	-	19.6	1420.2
Jul	69381.6	68064.1	3434.2	56.5	13.9	42.5	3377.8	64618.6	45921.3	18697.3	11.2	-	11.2	1317.5
Aug	70748.0	69481.4	4062.2	56.5	11.2	45.3	4005.7	65395.6	46035.0	19360.6	23.6	-	23.6	1266.5
Sep	71629.4	70372.9	3486.2	63.7	15.2	48.4	3422.5	66855.6	46875.7	19979.9	31.1	-	31.1	1256.5
Oct	72416.5	71165.9	3496.2	61.8	9.4	52.4	3434.5	67639.4	47390.2	20249.2	30.2	0.0	30.2	1250.7
Nov	74279.2	73032.6	3432.6	61.6	8.6	53.1	3371.0	69574.6	48780.4	20794.2	25.4	0.0	25.4	1246.6
Dec	75879.5	74547.2	3140.5	55.3	8.2	47.1	3085.2	71391.3	50007.8	21383.5	15.5	0.0	15.4	1332.3
2011														
Jan	75332.1	74098.3	3295.1	61.2	18.3	42.9	3234.0	70770.9	50821.5	19949.4	32.3	0.0	32.3	1233.8
Feb	75912.4	74849.1	3174.4	54.2	11.3	42.9	3120.2	71653.5	51800.8	19852.7	21.2	-	21.2	1063.3
Mar	76956.3	75918.2	3252.2	66.2	15.1	51.1	3186.0	72638.3	52888.9	19749.3	27.7	-	27.7	1038.1
Apr	78348.7	77518.6	3314.2	60.6	8.8	51.7	3253.6	74179.5	53579.2	20600.2	24.9	-	24.9	830.1
May	79778.6	78663.1	3286.6	77.3	24.6	52.7	3209.3	75350.4	54313.2	21037.2	26.2	-	26.2	1115.4
Jun	80092.9	78830.1	3248.1	61.5	8.9	52.6	3186.6	75554.1	54600.5	21493.6	27.9	-	27.9	1262.8
Jul	81914.3	80844.5	3297.6	62.0	8.9	53.1	3235.7	77519.8	55626.5	21893.3	27.1	-	27.1	1069.7
Aug	84215.6	83210.4	3078.3	78.5	16.3	62.2	2999.9	80083.3	58052.6	22030.7	48.8	-	48.8	1005.2
Sep	87176.8	86219.7	3289.0	62.7	11.2	51.5	3226.3	82905.0	60224.5	22680.4	25.7	-	25.7	957.1
Oct	88360.0	87429.0	3200.3	18.1	11.3	6.8	3182.2	84154.8	61008.3	23146.5	74.0	-	74.0	931.0
Nov	90443.9	89124.6	3433.5	52.1	0.4	51.6	3381.5	85665.9	61828.3	23837.6	25.1	-	25.1	1319.4
Dec	93151.1	91980.0	4092.5	61.7	1.9	59.8	4030.9	87856.4	63219.4	24637.0	31.1	-	31.1	1171.1

Source: Commercial Banks

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

COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES
(G\$ Million)

Table 2.10 (b)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Real Estate Mortgage Loans	Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers		Total	Public	Private	
				Total	Central Gov't	Other Gov't ¹									
2001	56345.0	55042.8	852.8	1.2	-	1.2	851.6	49814.2	41052.8	8761.5	3912.1	463.7	-	463.7	1302.1
2002	53987.1	52436.0	816.8	9.3	2.2	7.1	807.5	47381.8	38308.3	9073.5	3513.5	723.9	-	723.9	1551.1
2003	45370.8	43894.7	885.2	63.4	1.2	62.2	821.7	38521.6	29696.1	8825.5	3632.5	855.5	-	855.5	1476.2
2004	45569.2	44012.0	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	7432.4	490.0	-	490.0	1557.2
2005	49638.8	48208.6	1572.1	86.6	5.4	81.2	1485.5	36802.3	26499.3	10303.0	9301.7	532.5	-	532.5	1430.2
2006	58492.6	57127.0	1057.9	91.3	0.5	90.8	966.6	43109.0	30595.7	12513.3	12523.7	436.4	-	436.4	1365.6
2007	68423.9	67731.0	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	16402.5	37.8	-	37.8	692.9
2008															
Mar	71688.1	71290.7	3233.9	84.2	12.0	72.2	3149.7	50567.5	34185.9	16381.6	17451.1	38.3	-	38.3	397.5
Jun	73903.9	73561.1	2719.5	96.5	39.9	56.6	2623.0	52161.1	34550.6	17610.4	18585.8	94.7	-	94.7	342.9
Sep	78456.2	78085.6	2768.9	95.0	39.6	55.5	2673.8	55010.8	37056.9	17954.0	20244.1	61.8	-	61.8	370.6
Dec	86027.5	85493.0	3088.2	90.1	35.8	54.3	2998.1	60385.4	40739.0	19646.4	21910.3	109.2	-	109.2	534.5
2009															
Mar	85827.6	85220.5	3030.8	79.3	25.3	54.0	2951.5	58676.2	39535.9	19140.4	23314.2	199.3	-	199.3	607.0
Jun	86158.1	85601.9	3072.9	74.4	20.7	53.7	2998.5	58049.0	38778.0	19271.0	24373.0	106.9	-	106.9	556.3
Sep	87804.4	86854.9	2861.3	73.3	20.0	53.3	2788.0	58961.3	39341.0	19260.2	24953.1	79.3	-	79.3	949.5
Dec	91664.6	90572.3	2716.9	75.6	22.5	53.0	2641.3	60486.0	41661.8	18824.2	27266.4	103.0	-	103.0	1092.3
2010															
Jan	90897.9	89865.8	3079.9	73.5	18.2	55.3	3006.4	59090.8	40102.8	18987.9	27596.7	98.5	-	98.5	1032.1
Feb	92642.4	91540.1	2823.9	62.3	17.9	44.4	2761.6	60718.6	41589.8	19128.8	27921.6	76.0	-	76.0	1102.3
Mar	94090.6	92999.2	2937.3	53.2	13.8	39.4	2884.1	61408.2	43029.9	18378.3	28602.6	51.1	-	51.1	1091.3
Apr	95697.7	94497.0	2802.1	56.5	12.3	44.2	2745.6	62571.7	44310.6	18261.1	29083.2	40.2	-	40.2	1206.1
May	96246.5	94809.3	2825.3	51.3	11.6	39.7	2774.0	62293.0	43965.9	18327.0	29662.7	28.3	-	28.3	1437.3
Jun	98776.6	97356.4	3129.8	59.7	12.5	47.2	3070.1	63989.7	45620.0	18369.7	30217.4	19.6	-	19.6	1420.2
Jul	100105.1	98787.5	3434.2	56.5	13.9	42.5	3377.8	64618.6	45921.3	18697.3	30723.4	11.2	-	11.2	1317.5
Aug	101977.4	100710.9	4062.2	56.5	11.2	45.3	4005.7	65395.6	46035.0	19360.6	31229.4	23.6	-	23.6	1266.5
Sep	103499.3	102242.8	3486.2	63.7	15.2	48.4	3422.5	66855.6	46875.7	19979.9	31869.9	31.1	-	31.1	1256.5
Oct	105550.6	104299.9	3496.2	61.8	9.4	52.4	3434.5	67639.4	47390.2	20249.2	33134.1	30.2	0.0	30.2	1250.7
Nov	107487.6	106241.0	3432.6	61.6	8.6	53.1	3371.0	69574.6	48780.4	20794.2	33208.4	25.4	0.0	25.4	1246.6
Dec	109689.6	108357.3	3140.5	55.3	8.2	47.1	3085.2	71391.3	50007.8	21383.5	33810.1	15.5	0.0	15.4	1332.3
2011															
Jan	109895.1	108661.3	3295.1	61.2	18.3	42.9	3234.0	70770.9	50821.5	19949.4	34563.0	32.3	0.0	32.3	1233.8
Feb	110816.4	109753.1	3174.4	54.2	11.3	42.9	3120.2	71653.5	51800.8	19852.7	34904.0	21.2	-	21.2	1063.3
Mar	112417.3	111379.1	3252.2	66.2	15.1	51.1	3186.0	72638.3	52888.9	19749.3	35460.9	27.7	-	27.7	1038.1
Apr	114266.9	113436.8	3314.2	60.6	8.8	51.7	3253.6	74179.5	53579.2	20600.2	35918.3	24.9	-	24.9	830.1
May	116674.1	115558.7	3286.6	77.3	24.6	52.7	3209.3	75350.4	54313.2	21037.2	36895.5	26.2	-	26.2	1115.4
Jun	117396.8	116134.0	3248.1	61.5	8.9	52.6	3186.6	75554.1	54600.5	21493.6	37303.9	27.9	-	27.9	1262.8
Jul	119658.3	118588.5	3297.6	62.0	8.9	53.1	3235.7	77519.8	55626.5	21893.3	37744.0	27.1	-	27.1	1069.7
Aug	122497.8	121492.6	3078.3	78.5	16.3	62.2	2999.9	80083.3	58052.6	22030.7	38282.2	48.8	-	48.8	1005.2
Sep	126170.2	125213.1	3289.0	62.7	11.2	51.5	3226.3	82905.0	60224.5	22680.4	38993.4	25.7	-	25.7	957.1
Oct	127708.8	126777.8	3200.3	18.1	11.3	6.8	3182.2	84154.8	61008.3	23146.5	39348.8	74.0	-	74.0	931.0
Nov	130263.2	128943.8	3433.5	52.1	0.4	51.6	3381.5	85665.9	61828.3	23837.6	39819.2	25.1	-	25.1	1319.4
Dec	133355.4	132184.4	4092.5	61.7	1.9	59.8	4030.9	87856.4	63219.4	24637.0	40204.3	31.1	-	31.1	1171.1

Source: Commercial Banks

Note: Total Loans and Advances includes Real Estate Mortgage Loans (see general notes).

COMMERCIAL BANKS: DEMAND LOANS AND ADVANCES
(G\$ Million)

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government		Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't								Other Gov't ¹	
2001	30014.5	29388.9	699.2	1.2	-	1.2	698.0	28648.1	24141.0	4507.1	41.6	-	41.6	625.7
2002	28382.0	27382.0	673.5	1.1	1.1	0.0	672.3	26450.6	22057.1	4393.5	257.9	-	257.9	1000.1
2003	23154.6	22200.8	695.0	50.7	0.1	50.6	644.3	21202.9	16178.3	5024.6	302.9	-	302.9	953.8
2004	19732.7	18516.8	1138.2	50.2	0.1	50.1	1088.0	17210.7	14451.6	2759.2	167.9	-	167.9	1215.9
2005	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	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	27946.3	27351.1	1249.1	89.5	0.0	89.5	1159.6	26068.2	20089.0	5979.1	33.8	-	33.8	595.2
2008														
Mar	28947.5	28690.9	2575.3	84.2	12.0	72.2	2491.1	26081.4	20701.1	5380.3	34.3	-	34.3	256.6
Jun	29421.5	29215.0	2058.7	96.5	39.9	56.6	1962.2	27065.6	20934.2	6131.4	90.7	-	90.7	206.5
Sep	31708.4	31509.3	2077.6	68.4	16.7	51.6	2009.3	29371.6	23088.7	6282.8	60.1	-	60.1	199.1
Dec	36392.1	36025.8	2194.2	64.3	13.5	50.7	2129.9	33739.9	26635.6	7104.3	91.8	-	91.8	366.2
2009														
Mar	35752.7	35318.2	2134.5	55.7	4.9	50.8	2078.8	33001.5	25969.2	7032.3	182.2	-	182.2	434.4
Jun	34737.1	34363.9	2173.3	52.4	1.7	50.7	2120.9	32100.0	24946.9	7153.1	90.6	-	90.6	373.2
Sep	34406.7	33640.1	1958.1	52.5	1.8	50.7	1905.7	31618.5	24594.6	7023.9	63.5	-	63.5	766.6
Dec	37112.4	36195.6	1845.0	56.1	5.3	50.7	1788.9	34262.9	26966.6	7296.3	87.7	-	87.7	916.8
2010														
Jan	35458.7	34600.2	2206.9	54.3	1.2	53.1	2152.6	32295.9	25102.9	7193.0	97.4	-	97.4	858.4
Feb	36986.8	36056.9	1949.9	43.7	1.4	42.2	1906.2	34032.4	26561.3	7471.0	74.7	-	74.7	929.9
Mar	37684.2	36760.6	2067.3	40.0	2.5	37.5	2027.3	34643.5	27711.2	6932.3	49.8	-	49.8	923.5
Apr	38885.3	37849.3	1930.9	43.7	1.4	42.3	1887.2	35879.5	28976.0	6903.5	38.9	-	38.9	1036.0
May	38519.2	37243.6	1953.0	39.0	1.0	38.0	1914.0	35268.8	28195.9	7072.9	21.8	-	21.8	1275.6
Jun	40152.8	38891.2	2256.5	47.9	1.9	46.0	2208.6	36621.5	29467.4	7154.1	13.3	-	13.3	1261.5
Jul	39792.1	38646.4	2559.9	45.1	3.7	41.4	2514.7	36081.5	28813.9	7267.6	5.1	-	5.1	1145.7
Aug	40624.9	39531.0	3189.7	48.3	2.9	45.3	3141.4	36322.6	28774.8	7547.8	18.7	-	18.7	1093.9
Sep	40887.5	39800.2	2612.2	55.5	7.1	48.4	2556.7	37161.6	29316.7	7844.9	26.4	-	26.4	1087.3
Oct	40997.0	39921.8	2620.9	53.8	1.5	52.4	2567.1	37275.3	29288.0	7987.3	25.5	0.0	25.5	1075.2
Nov	42075.9	40999.8	2555.9	53.8	0.8	53.1	2502.1	38423.0	30180.3	8242.7	20.9	0.0	20.9	1076.2
Dec	43379.1	42214.1	2662.3	47.6	0.5	47.1	2614.7	39540.7	30941.4	8599.4	11.1	0.0	11.1	1165.0
2011														
Jan	41323.9	40257.5	2449.4	53.6	10.7	42.9	2395.8	37780.1	30531.3	7248.8	28.1	0.0	28.1	1066.3
Feb	41291.4	40392.8	2327.5	46.8	3.9	42.9	2280.7	38048.2	30897.1	7151.2	17.1	-	17.1	898.7
Mar	41797.7	40921.4	2403.9	58.9	7.8	51.1	2345.0	38493.8	31232.4	7261.5	23.7	-	23.7	876.3
Apr	41773.0	41103.2	2464.4	53.4	1.7	51.7	2411.0	38617.7	31036.4	7581.3	21.1	-	21.1	669.9
May	43033.6	42074.9	2435.4	70.3	17.6	52.7	2365.2	39617.0	31802.6	7814.4	22.4	-	22.4	958.8
Jun	42477.4	41371.4	2394.5	53.6	1.0	52.6	2341.0	38952.6	31126.8	7825.8	24.3	-	24.3	1106.0
Jul	42937.9	42025.0	2442.6	54.2	1.1	53.1	2388.4	39558.8	31660.6	7898.1	23.6	-	23.6	912.8
Aug	43732.1	42895.2	2216.8	65.7	7.5	58.3	2151.1	40632.8	32960.7	7672.2	45.5	-	45.5	836.9
Sep	45095.9	44308.1	2426.1	50.1	2.4	47.7	2376.0	41859.5	34007.3	7852.1	22.5	-	22.5	787.8
Oct	45864.6	45099.2	2336.2	5.8	2.9	3.0	2330.4	42692.0	34456.9	8235.1	70.9	-	70.9	765.4
Nov	47363.2	46213.5	2548.6	48.3	0.4	47.9	2500.2	43642.8	34992.9	8649.9	22.2	-	22.2	1149.7
Dec	49758.4	48750.9	3234.1	58.0	1.9	56.1	3176.1	45488.5	36530.9	8957.6	28.3	-	28.3	1007.5

Source: Commercial Banks

¹ Other Govt. consists of Local Government and NIS.

COMMERCIAL BANKS: TERM LOANS AND ADVANCES¹
(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								
2001	22,418.3	21,741.8	153.6	0.0	0.0	0.0	153.6	21,166.2	16,911.8	4,254.4	422.0	0.0	422.0	676.5
2002	22,091.6	21,540.6	143.4	8.2	1.1	7.1	135.1	20,931.2	16,251.2	4,680.0	466.0	0.0	466.0	551.0
2003	18,583.8	18,061.4	190.2	12.7	1.1	11.6	177.4	17,318.7	13,517.8	3,800.9	552.6	0.0	552.6	522.4
2004	18,404.0	18,062.8	177.4	0.0	0.0	0.0	177.4	17,563.2	12,129.9	5,433.3	322.1	0.0	322.1	341.2
2005	19,718.9	19,495.0	176.9	0.0	0.0	0.0	176.9	19,071.3	11,508.0	7,563.3	246.8	0.0	246.8	223.9
2006	21,951.6	21,774.7	126.9	0.0	0.0	0.0	126.9	21,556.7	12,109.5	9,447.2	91.1	0.0	91.1	176.9
2007	24,075.1	23,977.4	80.0	-	-	-	80.0	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7
2008														
Mar	25,289.6	25,148.7	658.6	-	-	-	658.6	24,486.1	13,484.8	11,001.3	4.0	-	4.0	140.9
Jun	25,896.6	25,760.2	660.7	-	-	-	660.7	25,095.5	13,616.5	11,479.0	4.0	-	4.0	136.4
Sep	26,503.6	26,332.2	691.2	26.7	22.9	3.8	664.5	25,639.3	13,968.1	11,671.1	1.7	-	1.7	171.5
Dec	27,725.1	27,556.9	894.0	25.8	22.3	3.5	868.2	26,645.5	14,103.4	12,542.1	17.4	-	17.4	168.2
2009														
Mar	26,760.7	26,588.1	896.3	23.6	20.4	3.2	872.7	25,674.7	13,566.7	12,108.0	17.1	-	17.1	172.6
Jun	27,048.0	26,864.9	899.6	22.0	19.0	3.0	877.6	25,949.0	13,831.1	12,117.9	16.3	-	16.3	183.1
Sep	28,444.7	28,261.7	903.2	20.8	18.2	2.6	882.4	27,342.8	14,746.5	12,596.3	15.8	-	15.8	183.0
Dec	27,285.8	27,110.4	871.9	19.5	17.2	2.3	852.4	26,223.1	14,695.2	11,527.9	15.3	-	15.3	175.4
2010														
Jan	27,842.5	27,668.9	872.9	19.2	16.9	2.2	853.8	26,794.9	15,000.0	11,794.9	1.1	-	1.1	173.6
Feb	27,734.0	27,561.6	874.0	18.6	16.4	2.2	855.4	26,686.2	15,028.5	11,657.7	1.3	-	1.3	172.4
Mar	27,803.8	27,636.0	870.1	13.2	11.2	2.0	856.9	26,764.7	15,318.7	11,446.0	1.3	-	1.3	167.8
Apr	27,729.2	27,564.6	871.2	12.8	10.9	1.9	858.4	26,692.2	15,334.6	11,357.6	1.2	-	1.2	164.6
May	28,064.6	27,902.9	872.3	12.3	10.6	1.7	860.0	27,024.2	15,770.1	11,254.2	6.5	-	6.5	161.7
Jun	28,406.5	28,247.8	873.3	11.8	10.6	1.2	861.5	27,368.2	16,152.7	11,215.6	6.3	-	6.3	158.6
Jul	29,589.5	29,417.7	874.4	11.3	10.2	1.1	863.0	28,537.1	17,107.5	11,429.7	6.2	-	6.2	171.8
Aug	30,123.1	29,950.5	872.5	8.3	8.3	-	864.2	29,073.1	17,260.2	11,812.8	4.9	-	4.9	172.6
Sep	30,741.9	30,572.7	874.0	8.2	8.2	-	865.8	29,694.0	17,559.0	12,135.0	4.8	-	4.8	169.2
Oct	31,419.5	31,244.1	875.3	7.9	7.9	-	867.4	30,364.1	18,102.3	12,261.9	4.6	-	4.6	175.4
Nov	32,203.3	32,032.9	876.7	7.8	7.8	-	868.9	31,151.6	18,600.2	12,551.5	4.5	-	4.5	170.4
Dec	32,500.4	32,333.1	478.2	7.7	7.7	-	470.5	31,850.5	19,066.4	12,784.1	4.4	-	4.4	167.3
2011														
Jan	34,008.2	33,840.7	845.7	7.5	7.5	-	838.2	32,990.8	20,290.2	12,700.6	4.3	-	4.3	167.5
Feb	34,621.0	34,456.3	846.9	7.4	7.4	-	839.5	33,605.3	20,903.8	12,701.5	4.1	-	4.1	164.7
Mar	35,158.6	34,996.8	848.3	7.3	7.3	-	841.1	34,144.4	21,656.6	12,487.9	4.0	-	4.0	161.8
Apr	36,575.6	36,415.4	849.8	7.2	7.2	-	842.6	35,561.8	22,542.9	13,018.9	3.9	-	3.9	160.2
May	36,744.9	36,588.3	851.2	7.0	7.0	-	844.1	35,733.4	22,510.6	13,222.8	3.7	-	3.7	156.7
Jun	37,615.4	37,458.6	853.6	7.9	7.9	-	845.7	36,601.5	22,933.7	13,667.8	3.6	-	3.6	156.8
Jul	38,976.4	38,819.5	855.0	7.8	7.8	-	847.2	37,961.0	23,965.9	13,995.2	3.5	-	3.5	156.9
Aug	40,483.5	40,315.2	861.5	12.8	8.8	3.9	848.7	39,450.4	25,091.9	14,358.5	3.3	-	3.3	168.3
Sep	42,080.9	41,911.6	862.9	12.6	8.8	3.9	850.2	41,045.5	26,217.2	14,828.3	3.2	-	3.2	169.3
Oct	42,495.4	42,329.9	864.0	12.3	8.5	3.8	851.8	41,462.8	26,551.4	14,911.3	3.0	-	3.0	165.5
Nov	43,080.7	42,911.0	885.0	3.7	-	3.7	881.2	42,023.2	26,835.4	15,187.8	2.9	-	2.9	169.7
Dec	43,392.8	43,229.1	858.5	3.7	-	3.7	854.8	42,367.9	26,688.5	15,679.4	2.8	-	2.8	163.6

Source: Commercial Banks

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

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

Table 2-13(a)

	2001		2002		2003		2004		2005	
	Dec.		Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	1.2	-	9.3	-	63.4	-	50.2	-	86.6	-
FINANCIAL INSTITUTIONS	0.0	463.7	0.0	723.9	0.0	855.4	0.0	490.0	0.0	532.5
Pub. Finan. Instits.	0.0	-	-	-	-	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	-	-	-	-	0.0	-	0.2
Insurance Companies	-	385.6	-	655.6	-	769.6	-	474.2	-	514.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	8.6	-	9.2	-	13.0	-	15.7	-	17.9
Trust & Investment Companies	-	69.5	-	59.2	-	72.8	-	0.2	-	0.0
Pension Funds	-	0.0	-	0.0	-	-	-	-	-	-
BUSINESS ENTERPRISES	851.6	41052.8	807.5	38308.3	821.7	29696.1	1265.4	26581.5	1485.5	26499.3
Agriculture	7.3	8133.5	127.6	6759.5	102.3	3468.8	0.0	3244.6	146.2	3637.7
Sugarcane	0.0	122.2	107.8	114.0	102.3	120.3	0.0	28.3	146.2	75.5
Paddy	6.3	5370.5	4.7	4008.2	0.0	1813.3	0.0	1653.8	0.0	1411.0
Other Farming	0.0	179.0	0.0	139.7	0.0	93.4	0.0	117.0	0.0	111.5
Livestock	0.0	573.7	0.0	647.4	0.0	419.2	0.0	372.4	0.0	422.9
Forestry	1.0	935.3	15.1	639.8	0.0	72.0	0.0	29.7	0.0	76.3
Shrimp & Other Fishing	0.0	952.7	0.0	1210.4	0.0	950.6	0.0	1043.4	0.0	1540.5
Mining & Quarrying	660.4	702.6	486.9	680.7	320.9	697.5	60.3	409.9	241.2	346.0
Bauxite	660.4	0.0	486.9	0.5	320.9	0.0	60.3	96.0	241.2	99.9
Other	0.0	702.6	0.0	680.2	0.0	697.5	0.0	314.0	0.0	246.2
Manufacturing	179.2	15079.7	190.0	13716.3	384.6	10078.2	1201.0	8539.8	1098.1	8150.0
Timber and Sawmilling	0.0	2093.4	0.0	1478.3	0.0	1212.8	0.0	823.7	0.0	975.5
Other Construction and Engin.	0.0	2463.0	0.0	2171.9	0.0	2184.9	0.0	2332.1	0.0	2366.6
Sugar Molasses	0.0	997.8	0.0	550.5	0.0	504.8	0.0	3.5	0.0	87.9
Rice Milling	162.7	5145.3	174.4	6199.6	177.4	3557.5	177.4	2482.8	176.9	1745.0
Beverages, Food & Tobacco	0.0	753.1	0.0	505.0	0.0	536.7	0.0	540.9	0.0	895.4
Textiles & Clothing	16.5	69.5	15.6	66.3	0.0	54.7	0.0	65.9	0.0	49.8
Electricity	0.0	0.1	0.0	0.2	0.0	0.0	1023.6	4.9	921.2	3.5
Other Manufacturing	0.0	3557.4	0.0	2744.5	207.1	2026.9	0.0	2286.0	0.0	2026.4
Services	4.6	17136.9	3.0	17151.8	14.0	15451.5	4.1	14387.2	0.0	14365.5
Drainage & Irrigation	0.0	61.3	0.0	43.5	0.0	28.0	0.0	25.8	0.0	38.3
Transportation	0.0	1364.9	0.0	1012.8	0.0	956.5	0.0	1143.7	0.0	1054.6
Telecommunications	0.0	16.1	0.0	4.8	14.0	85.9	0.0	25.8	0.0	23.7
Entertaining & Catering	0.0	1651.2	0.0	1652.8	0.0	1794.7	0.0	1368.5	0.0	1400.1
Distribution	0.0	10091.9	0.0	9938.4	0.0	9245.5	0.0	8988.3	0.0	9072.9
Education	0.0	102.0	0.0	379.1	0.0	252.3	0.0	216.7	0.0	142.1
Health	0.0	156.9	0.0	107.0	0.0	138.3	0.0	148.6	0.0	171.2
Professional Services	0.0	775.6	0.0	637.8	0.0	561.7	0.0	518.1	0.0	436.5
Other Services	4.6	2917.1	3.0	3375.5	0.0	2388.6	4.1	1951.6	0.0	2026.0
HOUSEHOLDS	0.0	8761.5	0.0	9073.5	0.0	8825.5	0.0	8192.5	0.0	10303.0
Housing	-	3177.6	-	3850.7	-	3648.3	-	2622.1	-	3008.5
Motor Cars	-	1386.7	-	1417.8	-	1786.7	-	2156.3	-	2721.9
Other Durable Goods	-	479.7	-	656.7	-	688.0	-	310.1	-	532.1
Education	-	96.9	-	99.4	-	125.6	-	169.0	-	217.4
Travel	-	10.6	-	11.9	-	15.8	-	33.5	-	55.3
Other Purpose	-	3610.0	-	3037.1	-	2561.0	-	2901.4	-	3767.8
TOTAL	852.8	50277.9	816.8	48105.7	885.2	39377.0	1315.6	35264.0	1572.1	37334.8

Source: Commercial Banks

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

Table 2-13(b)

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

Source: Commercial Banks

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

Table 2-13(c)

	2007							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	119.1	-	118.0	-	115.7	-	89.5	-
FINANCIAL INSTITUTIONS	0.0	246.6	0.0	209.8	0.0	208.5	0.0	37.8
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	232.1	-	185.5	-	195.6	-	22.3
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	14.5	-	24.3	-	12.9	-	15.5
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	-	-	-	-	0.0	-	0.0
BUSINESS ENTERPRISES	2855.7	31402.3	2820.3	30774.1	2,797.6	30,975.4	1,239.6	32,956.5
Agriculture	517.4	3574.8	416.6	3027.8	433.6	2,866.1	369.7	2,984.5
Sugarcane	517.4	63.9	416.6	60.6	433.6	131.1	369.7	129.8
Paddy	0.0	1202.1	0.0	1022.5	0.0	1,049.7	0.0	942.5
Other Farming	0.0	77.1	0.0	76.0	0.0	62.2	0.0	54.8
Livestock	0.0	563.6	0.0	600.3	0.0	611.8	0.0	637.8
Forestry	0.0	48.4	0.0	49.9	0.0	28.9	0.0	50.2
Shrimp & Other Fishing	0.0	1619.6	0.0	1218.6	0.0	982.4	0.0	1,169.5
Mining & Quarrying	0.1	942.6	0.0	958.3	0.6	1,002.2	1.1	822.8
Bauxite	0.1	184.9	0.0	179.3	0.1	0.0	0.0	0.0
Other	0.0	757.7	0.0	779.0	0.5	1,002.2	1.1	822.8
Manufacturing	2338.2	10394.8	2403.7	10376.6	2,363.4	9,995.7	864.7	10,634.6
Timber and Sawmilling	0.0	1514.9	0.0	1664.2	0.0	1,722.5	0.0	1,747.1
Other Constr. and Engin.	0.0	4124.9	0.0	3747.6	0.0	3,553.0	0.0	3,346.8
Sugar Molasses	1429.7	2.4	1603.1	4.3	1,508.2	6.3	0.0	8.3
Rice Milling	126.9	1339.1	46.9	1517.6	80.0	1,279.3	80.0	1,556.4
Beverages, Food & Tobacco	0.0	1364.4	0.0	1244.4	0.0	1,267.7	0.0	1,315.3
Textiles & Clothing	0.0	36.0	0.0	70.4	0.0	60.9	0.0	48.9
Electricity	781.6	9.9	753.7	8.2	775.2	6.9	784.7	6.3
Other Manufacturing	0.0	2003.1	0.0	2119.9	0.0	2,099.2	0.0	2,605.4
Services	0.0	16490.2	0.0	16411.3	0.0	17,111.4	4.1	18,514.7
Drainage & Irrigation	0.0	46.3	0.0	32.7	0.0	29.5	0.0	25.5
Transportation	0.0	1414.5	0.0	1424.5	0.0	1,303.2	3.2	1,608.2
Telecommunications	0.0	39.3	0.0	113.3	0.0	24.1	0.0	28.5
Entertaining & Catering	0.0	2179.6	0.0	2203.7	0.0	2,080.2	0.0	1,984.2
Distribution	0.0	9908.9	0.0	9686.3	0.0	10,469.5	0.3	10,990.9
Education	0.0	78.8	0.0	78.0	0.0	82.4	0.0	75.1
Health	0.0	198.5	0.0	160.7	0.0	189.0	0.0	217.4
Professional Services	0.0	438.4	0.0	492.8	0.0	609.0	0.0	654.5
Other Services	0.0	2185.9	0.0	2219.4	0.0	2,324.4	0.7	2,930.4
HOUSEHOLDS	0.0	12259.5	0.0	13109.3	0.0	13,768.5	0.0	15,762.9
Housing	-	3895.3	-	4081.2	-	5,069.2	-	4,242.6
Motor Cars	-	3284.5	-	3797.0	-	2,712.4	-	4,324.8
Other Durable Goods	-	606.1	-	591.0	-	587.8	-	744.0
Education	-	237.0	-	251.5	-	278.1	-	274.8
Travel	-	61.0	-	66.5	-	85.0	-	68.9
Other Purposes	-	4175.7	-	4322.3	-	5,035.9	-	6,107.7
TOTAL	2,974.9	43,908.5	2,938.3	44,093.2	2,913.4	44,952.4	1,329.1	48,757.2

Source: Commercial Banks

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

Table 2-13(d)

	2008							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	84.2	-	96.5	-	95.0	-	90.1	-
FINANCIAL INSTITUTIONS	0.0	38.3	0.0	94.7	0.0	61.8	0.0	109.2
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	1.7	-	37.6
Insurance Companies	-	24.8	-	80.9	-	49.4	-	57.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	13.4	-	13.8	-	10.8	-	14.1
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	3,149.7	34,185.9	2,623.0	34,550.6	2,673.8	37,519.2	2,998.1	41,147.6
Agriculture	498.3	3,274.9	455.6	3,518.3	640.3	3,531.4	903.9	3,934.1
Sugarcane	498.3	126.2	455.6	123.5	640.3	282.5	903.9	593.8
Paddy	0.0	1,168.5	0.0	1,233.5	0.0	1,156.6	0.0	1,133.7
Other Farming	0.0	91.4	0.0	95.4	0.0	97.4	0.0	91.7
Livestock	0.0	627.5	0.0	864.9	0.0	815.9	0.0	741.3
Forestry	0.0	53.8	0.0	52.7	0.0	91.4	0.0	112.1
Shrimp & Other Fishing	0.0	1,207.4	0.0	1,148.4	0.0	1,087.6	0.0	1,261.7
Mining & Quarrying	0.3	759.4	1.0	1,568.3	0.1	1,731.7	1.4	1,674.3
Bauxite	0.0	20.6	0.0	0.0	0.1	0.0	0.0	0.0
Other	0.3	738.8	1.0	1,568.3	0.0	1,731.7	1.4	1,674.3
Manufacturing	2,651.1	10,378.3	2,166.3	10,162.5	2,031.8	10,382.0	2,091.1	11,658.5
Timber and Sawmilling	0.0	1,898.3	0.0	1,766.0	0.0	1,940.4	0.0	2,125.7
Other Constr. and Engin.	0.0	3,371.1	0.0	3,005.8	0.0	2,586.6	0.0	2,964.6
Sugar Molasses	1,325.6	1.4	1,172.8	1.2	1,086.8	388.5	1,397.6	1.1
Rice Milling	358.6	1,182.5	360.7	1,711.9	69.4	1,580.2	65.8	2,852.4
Beverages, Food & Tobacco	0.0	1,121.7	0.0	955.8	0.0	1,196.0	0.0	1,372.9
Textiles & Clothing	0.0	108.8	0.0	84.7	0.0	83.3	0.0	77.9
Electricity	966.9	4.8	632.7	4.8	875.5	16.0	627.7	17.5
Other Manufacturing	0.0	2,689.7	0.0	2,632.2	0.0	2,591.1	0.0	2,246.5
Services	0.0	19,773.3	0.1	19,301.6	1.7	21,874.0	1.7	23,880.7
Drainage & Irrigation	0.0	24.3	0.0	22.9	0.0	22.0	0.0	20.5
Transportation	0.0	2,159.5	0.0	2,035.2	0.0	2,220.6	0.0	2,356.9
Telecommunications	0.0	44.1	0.0	61.1	0.0	80.7	0.0	80.2
Entertaining & Catering	0.0	2,078.2	0.0	1,984.6	0.0	1,901.9	0.0	1,873.9
Distribution	0.0	11,593.7	0.0	11,681.5	1.7	13,258.9	0.1	14,605.7
Education	0.0	67.7	0.0	58.0	0.0	30.4	0.0	24.7
Health	0.0	204.6	0.0	203.0	0.0	220.0	0.0	266.2
Professional Services	0.0	547.0	0.0	509.6	0.0	598.9	0.0	684.0
Other Services	0.0	3,054.3	0.1	2,745.6	0.0	3,540.6	1.6	3,968.6
HOUSEHOLDS	0.0	15,085.3	0.0	16,190.0	0.0	15,919.8	0.0	17,406.0
Housing	-	4,736.9	-	5,411.5	0.0	5,053.0	0.0	5,502.3
Motor Cars	-	4,547.4	-	3,883.6	0.0	4,055.8	0.0	4,000.2
Other Durable Goods	-	648.2	-	807.9	0.0	587.9	0.0	626.7
Education	-	275.0	-	355.1	0.0	271.6	0.0	273.7
Travel	-	65.4	-	109.2	0.0	57.6	0.0	66.6
Other Purposes	-	4,812.3	-	5,622.8	0.0	5,893.8	0.0	6,936.6
TOTAL	3,233.9	49,309.4	2,719.5	50,835.4	2,768.8	53,500.8	3,088.2	58,662.8

Source: Commercial Banks

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

Table 2-13(e)

	2009							
	Mar.		Jun		Sep		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	79.3	-	74.4	-	73.3	-	75.6	-
FINANCIAL INSTITUTIONS	0.0	199.3	0.0	106.9	0.0	79.3	0.0	103.0
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	25.4	-	28.4	-	29.3	-	31.9
Insurance Companies	-	144.2	-	66.4	-	12.5	-	63.2
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	28.2	-	12.1	-	37.5	-	8.0
Trust & Investment Companies	-	1.6	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	2,951.5	39,954.3	2,998.5	39,232.1	2,788.0	39,778.0	2,641.3	42,109.3
Agriculture	922.6	4,062.3	991.5	4,135.2	772.2	4,541.1	754.9	5,086.9
Sugarcane	922.4	704.6	991.5	935.6	772.2	1,077.0	754.9	1,333.4
Paddy	0.0	1,265.2	0.0	1,077.9	0.0	1,513.7	0.0	1,818.3
Other Farming	0.3	94.0	0.0	71.1	0.0	66.4	0.0	55.2
Livestock	0.0	716.6	0.0	727.3	0.0	627.7	0.0	597.5
Forestry	0.0	106.8	0.0	152.4	0.0	119.3	0.0	105.6
Shrimp & Other Fishing	0.0	1,175.0	0.0	1,170.9	0.0	1,137.0	0.0	1,176.9
Mining & Quarrying	0.2	1,659.6	0.2	1,640.0	1.7	1,548.2	0.7	1,505.8
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.2	1,659.6	0.2	1,640.0	1.7	1,548.2	0.7	1,505.8
Manufacturing	2,027.6	11,306.4	2,004.9	12,184.0	2,013.0	10,980.5	1,884.7	10,441.8
Timber and Sawmilling	0.0	2,062.4	0.0	2,064.8	0.0	1,998.1	0.0	1,656.9
Other Constr. and Engin.	0.0	3,279.7	0.0	3,123.2	0.0	3,588.7	0.0	2,645.0
Sugar Molasses	1,416.1	0.9	1,425.0	0.9	1,427.2	0.7	1,367.9	0.8
Rice Milling	62.3	2,338.0	58.7	2,224.4	55.1	1,341.1	51.4	1,538.0
Beverages, Food & Tobacco	0.0	1,250.9	0.0	1,387.4	0.0	1,559.8	0.0	1,654.0
Textiles & Clothing	0.0	80.5	0.0	70.2	0.0	65.5	0.0	61.8
Electricity	549.2	16.9	521.3	17.0	530.7	11.1	465.4	11.7
Other Manufacturing	0.0	2,277.2	0.0	3,296.1	0.0	2,415.4	0.0	2,873.6
Services	1.2	22,926.0	1.9	21,272.9	1.0	22,708.3	0.9	25,074.8
Drainage & Irrigation	0.0	18.9	0.0	16.0	0.0	15.3	0.0	13.1
Transportation	0.0	2,440.7	0.8	2,346.1	0.0	2,546.3	0.0	2,452.2
Telecommunications	0.0	55.2	0.0	81.9	0.0	67.1	0.0	63.7
Entertaining & Catering	0.0	1,866.1	0.0	1,855.9	0.0	1,805.6	0.0	1,959.0
Distribution	0.0	14,034.9	0.0	12,327.1	0.0	12,406.1	0.0	13,849.3
Education	0.2	35.8	0.1	17.8	0.0	20.2	0.0	23.6
Health	0.0	342.1	0.0	265.9	0.0	300.8	0.0	337.2
Professional Services	0.0	498.0	0.0	588.6	0.0	608.1	0.0	781.6
Other Services	1.0	3,634.2	1.0	3,773.5	1.0	4,938.9	0.9	5,595.2
HOUSEHOLDS	0.0	16,840.3	0.0	16,869.2	0.0	17,191.7	0.0	16,583.8
Home Improvement	0.0	4,727.4	0.0	4,754.7	0.0	4,665.9	0.0	3,857.4
Motor Cars	0.0	3,276.5	0.0	3,307.1	0.0	3,832.1	0.0	3,836.0
Other Durable Goods	0.0	395.2	0.0	356.5	0.0	296.0	0.0	349.6
Education	0.0	172.7	0.0	160.5	0.0	166.7	0.0	164.3
Travel	0.0	14.2	0.0	12.5	0.0	10.9	0.0	11.7
Other Purposes	0.0	8,254.4	0.0	8,277.9	0.0	8,220.1	0.0	8,364.8
TOTAL	3,030.8	56,994.0	3,072.9	56,208.2	2,861.3	57,049.0	2,716.9	58,796.1

Source: Commercial Banks

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

Table 2-13(f)

	2010											
	Jan		Feb		Mar		Apr		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	73.5	-	62.3	-	53.2	-	56.5	-	51.3	-	59.7	-
FINANCIAL INSTITUTIONS	0.0	98.5	0.0	76.0	0.0	51.1	0.0	40.2	0.0	28.3	0.0	19.6
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	16.2	-	14.8	-	1.3	-	1.4	-	1.2	-	1.4
Insurance Companies	-	79.0	-	49.6	-	42.6	-	26.4	-	14.4	-	10.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	3.3	-	11.6	-	7.3	-	12.4	-	12.7	-	7.8
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	3,006.4	40,607.0	2,761.6	42,135.3	2,884.1	43,718.7	2,745.6	45,017.3	2,774.0	44,656.6	3,070.1	46,341.0
<i>Agriculture</i>	1,075.0	5,440.8	864.4	5,258.7	1,003.7	6,188.1	897.5	6,415.0	884.6	6,218.9	879.1	6,853.7
Sugarcane	1,074.7	1,399.8	864.4	1,509.9	1,003.5	1,568.5	897.5	1,627.7	884.0	1,687.9	879.1	1,754.9
Paddy	0.0	2,021.9	0.0	1,806.0	0.0	2,647.4	0.0	2,722.8	0.0	2,562.0	0.0	2,693.6
Other Farming	0.0	60.9	0.0	58.9	0.0	62.0	0.0	58.6	0.0	55.4	0.0	51.6
Livestock	0.0	666.1	0.0	559.5	0.0	593.7	0.0	680.5	0.0	616.7	0.0	1,045.8
Forestry	0.4	113.3	0.1	110.2	0.2	116.2	0.0	93.1	0.5	93.3	0.0	106.6
Shrimp & Other Fishing	0.0	1,178.9	0.0	1,214.2	0.0	1,200.4	0.0	1,232.4	0.0	1,203.7	0.0	1,201.3
<i>Mining & Quarrying</i>	1.0	1,495.9	0.8	1,511.8	0.1	1,552.3	0.2	1,517.5	0.9	1,412.7	0.2	1,776.7
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	1.0	1,495.9	0.8	1,511.8	0.1	1,552.3	0.2	1,517.5	0.9	1,412.7	0.2	1,776.7
<i>Manufacturing</i>	1,929.7	10,228.3	1,895.7	11,369.2	1,879.9	11,383.5	1,847.3	11,559.4	1,888.0	11,594.3	2,190.2	12,462.6
Timber and Sawmilling	0.0	1,580.6	0.0	1,613.4	0.0	1,635.3	0.0	1,587.2	0.0	1,485.5	0.0	1,638.0
Other Constr. and Engin.	0.0	2,790.1	0.0	3,757.5	0.0	3,273.1	0.0	3,604.2	0.0	3,368.5	0.0	3,813.3
Sugar Molasses	1,409.2	0.8	1,386.3	0.8	1,394.7	7.7	1,372.7	7.3	1,423.9	33.0	1,422.5	583.0
Rice Milling	50.2	1,320.7	49.0	1,334.0	47.7	1,358.4	46.5	1,402.4	45.2	1,515.7	44.0	1,619.6
Beverages, Food & Tobacco	0.0	1,448.8	0.0	1,552.5	0.0	1,615.5	0.0	1,482.7	0.0	1,762.5	0.0	1,739.9
Textiles & Clothing	0.0	60.5	0.0	59.5	0.0	64.0	0.0	62.7	0.0	61.2	0.0	65.5
Electricity	470.3	11.7	460.3	11.5	437.5	11.6	428.2	11.8	418.9	11.1	723.7	41.2
Other Manufacturing	0.0	3,015.2	0.0	3,039.9	0.0	3,417.9	0.0	3,401.0	0.0	3,356.7	0.0	2,962.1
<i>Services</i>	0.7	23,442.0	0.7	23,995.5	0.5	24,594.8	0.5	25,525.4	0.5	25,430.7	0.5	25,248.0
Drainage & Irrigation	0.0	12.2	0.0	11.9	0.0	11.4	0.0	15.7	0.0	14.6	0.0	16.5
Transportation	0.0	2,405.4	0.0	2,484.6	0.0	2,446.2	0.0	2,514.8	0.0	2,509.6	0.0	2,806.2
Telecommunications	0.0	72.3	0.0	57.2	0.0	51.8	0.0	45.1	0.0	43.3	0.0	91.1
Entertaining & Catering	0.0	2,086.3	0.0	2,047.0	0.0	2,078.0	0.0	2,043.1	0.0	2,112.1	0.0	2,437.1
Distribution	0.0	12,666.2	0.0	13,032.3	0.0	13,376.3	0.0	14,126.4	0.0	14,477.3	0.0	13,420.9
Education	0.0	37.0	0.0	36.0	0.0	82.6	0.0	42.7	0.0	38.1	0.0	47.3
Health	0.0	324.9	0.0	314.7	0.0	342.6	0.0	383.4	0.0	336.2	0.0	380.4
Professional Services	0.0	823.3	0.0	673.3	0.0	679.3	0.0	683.8	0.0	616.6	0.0	883.8
Other Services	0.7	5,014.5	0.7	5,338.5	0.5	5,526.8	0.5	5,670.2	0.5	5,283.1	0.5	5,164.8
HOUSEHOLDS	0.0	16,689.7	0.0	16,777.2	0.0	15,918.5	0.0	15,787.6	0.0	15,866.3	0.0	15,881.4
Home Improvement	0.0	4,255.5	0.0	4,306.8	0.0	4,290.9	0.0	4,359.6	0.0	4,343.3	0.0	4,441.5
Motor Cars	0.0	3,836.5	0.0	3,833.1	0.0	3,818.8	0.0	3,820.5	0.0	3,820.6	0.0	3,910.5
Other Durable Goods	0.0	329.4	0.0	322.4	0.0	298.9	0.0	295.4	0.0	286.8	0.0	281.0
Education	0.0	161.6	0.0	161.4	0.0	155.5	0.0	152.3	0.0	150.4	0.0	160.0
Travel	0.0	11.1	0.0	11.1	0.0	10.8	0.0	10.7	0.0	11.4	0.0	13.3
Other Purposes	0.0	8,095.5	0.0	8,142.4	0.0	7,343.7	0.0	7,149.1	0.0	7,253.7	0.0	7,075.2
TOTAL	3,079.9	57,395.2	2,823.9	58,988.5	2,937.3	59,688.3	2,802.1	60,845.1	2,825.3	60,551.2	3,129.8	62,242.0

Source: Commercial Banks

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

Table 2-13(g)

	2010											
	Jul		Aug		Sep		Oct		Nov		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	56.5	-	56.5	-	63.7	-	61.8	-	61.6	-	55.3	-
FINANCIAL INSTITUTIONS	0.0	11.2	0.0	23.6	0.0	31.1	0.0	30.2	0.0	25.4	0.0	15.5
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	1.2	-	4.1	-	10.5	-	10.9	-	12.7	-	0.1
Insurance Companies	-	10.1	-	14.2	-	15.4	-	11.6	-	12.7	-	13.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	0.0	-	5.2	-	5.3	-	7.7	-	0.0	-	1.9
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	3,377.8	46,715.6	4,005.7	46,876.5	3,422.5	47,727.9	3,434.5	48,194.5	3,371.0	49,620.4	3,085.2	50,886.2
Agriculture	939.1	6,953.2	1,533.2	6,890.8	993.4	6,941.1	973.7	6,972.7	916.9	6,978.2	868.1	6,755.2
Sugarcane	938.7	1,784.8	1,532.6	1,833.2	989.9	1,907.1	973.7	1,939.8	910.3	1,936.4	866.0	1,695.0
Paddy	0.0	2,834.0	0.0	2,716.1	0.0	2,654.5	0.0	2,568.3	0.0	2,668.9	0.0	2,682.1
Other Farming	0.0	61.7	0.0	64.6	0.0	66.0	0.0	62.7	0.0	67.2	0.0	66.0
Livestock	0.0	999.0	0.0	975.5	0.0	981.3	0.0	980.3	0.0	977.5	0.0	930.6
Forestry	0.4	119.3	0.6	116.9	3.6	132.2	0.0	152.0	6.5	142.2	2.0	163.3
Shrimp & Other Fishing	0.0	1,154.4	0.0	1,184.5	0.0	1,200.1	0.0	1,269.5	0.0	1,186.0	0.0	1,218.1
Mining & Quarrying	0.0	2,649.2	0.0	2,635.8	0.0	2,644.8	0.0	2,644.8	0.0	2,596.2	2.2	2,582.0
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Other	0.0	2,649.2	0.0	2,635.8	0.0	2,644.8	0.0	2,644.8	0.0	2,596.2	2.1	2,582.0
Manufacturing	2,438.3	12,869.7	2,472.5	12,825.7	2,460.8	12,694.6	2,460.8	12,694.6	2,449.3	13,310.2	2,214.9	12,861.3
Timber and Sawmilling	0.0	1,600.5	0.0	1,575.6	2.1	1,480.5	2.1	1,480.5	0.0	1,601.4	0.0	1,613.3
Other Constr. and Engin.	0.0	4,082.3	0.0	4,139.6	0.0	4,211.8	0.0	4,211.8	0.0	4,240.8	0.0	4,108.9
Sugar Molasses	1,665.7	583.2	1,738.2	583.3	1,736.7	514.6	1,736.7	514.6	1,765.7	582.2	1,548.3	290.7
Rice Milling	42.7	1,523.5	41.5	1,496.5	39.0	1,392.8	39.0	1,392.8	37.7	1,500.9	36.4	1,399.8
Beverages, Food & Tobacco	0.0	2,003.6	0.0	2,285.0	0.0	2,257.8	0.0	2,257.8	0.0	2,257.7	0.0	2,178.6
Textiles & Clothing	0.0	79.1	0.0	71.1	0.0	72.7	0.0	72.7	0.0	69.9	0.0	78.3
Electricity	729.9	66.8	692.9	64.8	683.0	69.2	683.0	69.2	646.0	68.9	630.3	59.8
Other Manufacturing	0.0	2,930.7	0.0	2,609.8	0.0	2,695.0	0.0	2,695.0	0.0	2,988.5	0.0	3,131.8
Services	0.4	24,243.4	0.0	24,524.1	0.0	25,882.5	0.0	25,882.5	4.8	26,735.7	0.0	28,687.7
Drainage & Irrigation	0.0	9.4	0.0	31.9	0.0	8.0	0.0	8.0	0.0	7.8	0.0	6.9
Transportation	0.0	2,768.1	0.0	2,731.6	0.0	2,868.7	0.0	2,868.7	0.4	2,910.3	0.0	3,014.8
Telecommunications	0.0	100.0	0.0	99.8	0.0	95.1	0.0	95.1	0.0	106.0	0.0	98.4
Entertaining & Catering	0.0	2,441.4	0.0	2,736.7	0.0	2,869.0	0.0	2,869.0	0.0	2,889.7	0.0	2,914.6
Distribution	0.0	14,216.6	0.0	14,402.7	0.0	15,188.0	0.0	15,188.0	0.0	15,867.9	0.0	17,287.4
Education	0.0	61.3	0.0	65.1	0.0	221.3	0.0	221.3	0.0	216.1	0.0	218.7
Health	0.0	413.7	0.0	411.0	0.0	489.1	0.0	489.1	0.0	482.2	0.0	490.0
Professional Services	0.0	916.9	0.0	859.8	0.0	922.1	0.0	922.1	0.0	917.8	0.0	1,015.1
Other Services	0.4	3,316.0	0.0	3,185.6	0.0	3,221.0	0.0	3,221.0	4.4	3,337.9	0.0	3,641.8
HOUSEHOLDS	0.0	16,129.4	0.0	16,739.2	0.0	17,651.5	0.0	17,651.5	0.0	18,196.0	0.0	18,768.0
Home Improvement	0.0	4,428.0	0.0	4,632.7	0.0	4,920.3	0.0	4,920.3	0.0	5,177.1	0.0	5,147.1
Motor Cars	0.0	4,038.1	0.0	4,243.3	0.0	4,449.1	0.0	4,449.1	0.0	4,429.4	0.0	4,432.0
Other Durable Goods	0.0	272.2	0.0	271.0	0.0	322.3	0.0	322.3	0.0	351.7	0.0	437.9
Education	0.0	157.0	0.0	157.9	0.0	149.3	0.0	149.3	0.0	195.9	0.0	201.5
Travel	0.0	16.5	0.0	16.2	0.0	16.2	0.0	16.2	0.0	15.2	0.0	23.1
Other Purposes	0.0	7,217.5	0.0	7,418.0	0.0	7,794.4	0.0	7,794.4	0.0	8,026.8	0.0	8,526.3
TOTAL	3,434.2	62,856.2	4,062.2	63,639.2	3,498.1	65,877.2	3,496.2	65,876.2	3,432.6	67,841.7	3,140.5	69,669.6

Source: Commercial Banks

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

Table 2-13(h)

	2011											
	Jan		Feb		Mar		Apr		May		June	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	61.2	-	54.2	-	66.2	-	60.6	-	77.3	-	61.5	-
FINANCIAL INSTITUTIONS	0.0	32.3	0.0	21.2	0.0	27.7	0.0	24.9	0.0	26.2	0.0	27.9
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	10.3	-	8.5	-	16.3	-	12.7	-	9.1	-	11.6
Insurance Companies	-	16.6	-	11.2	-	11.4	-	9.9	-	10.5	-	9.3
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	5.4	-	1.5	-	0.0	-	2.3	-	6.5	-	7.0
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	3,234.0	51,256.2	3,120.2	52,352.5	3,186.0	53,520.9	3,253.6	54,383.1	3,209.3	55,283.9	3,186.6	55,070.1
<i>Agriculture</i>	882.1	7,329.9	835.2	7,232.1	882.9	7,698.3	937.7	8,019.6	896.4	8,077.3	907.9	8,126.7
Sugarcane	881.8	1,961.9	830.6	1,978.0	876.7	2,021.6	937.0	2,071.2	896.3	2,083.6	907.9	2,110.1
Paddy	0.0	2,927.5	0.0	3,062.9	0.0	3,022.9	0.0	3,099.9	0.0	2,989.9	0.0	3,024.3
Other Farming	0.0	68.6	0.0	74.7	0.0	71.6	0.0	63.3	0.0	64.0	0.0	66.5
Livestock	0.0	1,023.2	0.0	1,036.3	0.0	995.5	0.0	1,023.8	0.0	1,210.9	0.0	1,210.1
Forestry	0.3	163.3	4.6	139.3	6.1	219.3	0.7	358.1	0.1	310.7	0.0	319.5
Shrimp & Other Fishing	0.0	1,185.6	0.0	940.8	0.0	1,367.4	0.0	1,403.3	0.0	1,418.2	0.0	1,396.2
<i>Mining & Quarrying</i>	2.3	2,543.5	1.2	2,537.7	1.4	2,582.5	0.8	2,554.7	0.9	2,544.9	1.3	2,704.2
Bauxite	1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	1.0	2,543.5	1.2	2,537.7	1.4	2,582.5	0.8	2,554.7	0.9	2,544.9	1.3	2,704.2
<i>Manufacturing</i>	2,349.5	13,296.3	2,283.3	13,434.8	2,301.8	13,612.3	2,315.0	13,234.5	2,311.5	13,724.1	2,277.4	13,131.7
Timber and Sawmilling	0.0	1,592.1	0.0	1,445.6	0.0	1,362.7	0.0	1,319.9	0.0	1,299.5	0.0	1,281.4
Other Constr. and Engin.	0.0	4,104.5	0.0	4,525.8	0.0	4,823.0	0.0	4,295.2	0.0	4,334.0	0.0	4,461.2
Sugar Molasses	1,699.9	574.5	1,651.0	486.3	1,686.6	536.2	1,696.3	526.0	1,730.7	565.7	1,714.1	459.6
Rice Milling	35.1	1,237.4	33.9	1,277.1	32.6	1,401.8	31.3	1,550.8	30.0	1,646.8	28.7	1,414.4
Beverages, Food & Tobacco	0.0	2,228.4	0.0	2,241.4	0.0	2,128.1	0.0	2,154.9	0.0	2,303.5	0.0	2,409.8
Textiles & Clothing	0.0	101.0	0.0	101.3	0.0	127.5	0.0	126.5	0.0	134.2	0.0	123.3
Electricity	614.5	63.1	598.5	55.3	582.7	63.4	587.5	58.1	550.8	63.9	534.7	61.5
Other Manufacturing	0.0	3,395.4	0.0	3,301.9	0.0	3,169.6	0.0	3,203.2	0.0	3,376.4	0.0	2,920.5
<i>Services</i>	0.0	28,086.3	0.5	29,147.9	0.0	29,627.8	0.0	30,574.2	0.5	30,937.6	0.0	31,107.5
Drainage & Irrigation	0.0	6.1	0.0	5.9	0.0	7.5	0.0	7.6	0.0	6.6	0.0	6.2
Transportation	0.0	2,924.8	0.0	2,972.9	0.0	2,951.1	0.0	2,924.3	0.0	2,954.3	0.0	2,912.1
Telecommunications	0.0	92.0	0.0	92.4	0.0	179.3	0.0	184.5	0.0	191.6	0.0	231.7
Entertaining & Catering	0.0	2,897.5	0.0	2,908.5	0.0	2,991.4	0.0	3,111.2	0.0	3,117.1	0.0	2,635.1
Distribution	0.0	16,747.5	0.5	17,579.1	0.0	17,899.4	0.0	18,439.8	0.0	18,410.2	0.0	18,905.2
Education	0.0	228.8	0.0	233.2	0.0	229.6	0.0	230.1	0.0	244.0	0.0	249.2
Health	0.0	481.2	0.0	520.8	0.0	568.1	0.0	567.4	0.0	567.2	0.0	518.5
Professional Services	0.0	1,109.0	0.0	1,014.2	0.0	1,119.2	0.0	1,159.7	0.0	1,151.2	0.0	1,105.4
Other Services	0.0	3,599.5	0.0	3,820.8	0.0	3,682.2	0.0	3,949.5	0.5	4,295.3	0.0	4,544.0
HOUSEHOLDS	0.0	17,786.7	0.0	17,589.5	0.0	17,398.6	0.0	18,084.8	0.0	18,370.6	0.0	18,783.7
Home Improvement	0.0	5,016.2	0.0	5,166.7	0.0	5,154.6	0.0	5,405.1	0.0	5,463.2	0.0	5,533.2
Motor Cars	0.0	4,442.5	0.0	4,412.5	0.0	4,329.0	0.0	4,403.8	0.0	4,329.6	0.0	4,382.0
Other Durable Goods	0.0	357.9	0.0	352.4	0.0	344.7	0.0	344.0	0.0	331.0	0.0	325.6
Education	0.0	201.5	0.0	202.1	0.0	204.8	0.0	216.7	0.0	207.7	0.0	201.3
Travel	0.0	21.9	0.0	22.5	0.0	21.2	0.0	19.8	0.0	18.2	0.0	20.9
Other Purposes	0.0	7,746.7	0.0	7,433.3	0.0	7,344.3	0.0	7,695.4	0.0	8,020.9	0.0	8,320.7
TOTAL	3,295.1	69,075.2	3,174.4	69,963.2	3,252.2	70,947.2	3,314.2	72,492.8	3,286.6	73,680.7	3,248.1	73,881.8

Source: Commercial Banks

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

Table 2-13(i)

	2011											
	July		Aug		Sep		Oct		Nov		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	62.0	-	78.5	-	62.7	-	18.1	-	52.1	-	61.7	-
FINANCIAL INSTITUTIONS	0.0	27.1	0.0	48.8	0.0	25.7	0.0	74.0	0.0	25.1	0.0	31.1
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	8.3	-	11.7	-	10.7	-	3.0	-	10.2	-	0.1
Insurance Companies	-	18.3	-	10.0	-	11.0	-	7.0	-	5.0	-	6.5
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	0.5	-	27.2	-	4.0	-	10.9	-	10.0	-	24.5
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	53.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	3,235.7	56,713.1	2,999.9	59,023.4	3,226.3	60,710.0	3,182.2	62,116.4	3,381.5	62,991.7	4,030.9	64,567.3
<i>Agriculture</i>	951.8	8,452.8	704.5	8,632.7	937.5	9,093.1	1,334.0	9,214.5	983.3	9,182.4	1,542.9	9,617.9
Sugarcane	950.3	2,115.3	703.6	2,218.7	937.3	2,222.3	1,334.0	2,265.4	983.3	2,331.1	1,542.9	2,338.1
Paddy	0.0	3,214.1	0.0	3,484.1	0.0	3,683.8	0.0	3,741.2	0.0	3,576.9	0.0	3,865.6
Other Farming	0.0	174.4	0.0	78.6	0.0	77.5	0.0	75.4	0.0	100.8	0.0	114.9
Livestock	0.0	1,159.1	0.0	1,097.8	0.0	1,215.0	0.0	1,162.6	0.0	1,179.3	0.0	1,219.9
Forestry	1.5	330.9	0.9	395.7	0.2	518.1	0.0	526.5	0.0	552.5	0.0	586.7
Shrimp & Other Fishing	0.0	1,459.0	0.0	1,357.8	0.0	1,376.4	0.0	1,443.3	0.0	1,441.8	0.0	1,492.8
<i>Mining & Quarrying</i>	1.3	2,609.2	1.5	2,604.2	0.8	2,650.7	0.1	2,701.6	2.8	2,664.7	0.4	2,806.1
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	1.3	2,609.2	1.5	2,604.2	0.8	2,650.7	0.1	2,701.6	2.8	2,664.7	0.4	2,806.1
<i>Manufacturing</i>	2,280.9	13,916.7	2,259.2	14,358.2	2,239.3	14,596.2	1,798.7	14,823.3	2,317.7	14,871.4	2,414.5	16,674.9
Timber and Sawmilling	0.0	1,275.2	0.0	1,257.8	0.0	1,293.1	0.0	1,225.6	0.0	1,236.0	0.0	1,385.8
Other Constr. and Engin.	0.0	4,840.1	0.0	5,283.3	0.0	5,158.7	0.0	5,735.7	0.0	5,767.3	0.0	7,167.9
Sugar Molasses	1,714.3	474.9	1,730.7	430.3	1,728.3	546.4	1,305.3	561.0	1,842.0	532.6	1,871.5	564.7
Rice Milling	27.4	1,373.4	26.1	1,366.0	24.7	1,477.6	23.4	1,704.5	22.1	1,572.8	20.8	1,605.5
Beverages, Food & Tobacco	0.0	2,687.3	0.0	2,605.3	0.0	2,548.1	0.0	2,460.3	0.0	2,533.3	0.0	2,691.6
Textiles & Clothing	0.0	103.5	0.0	100.1	0.0	100.4	0.0	99.4	0.0	97.0	0.0	143.6
Electricity	539.2	88.5	502.5	86.7	486.2	96.8	470.0	92.7	453.6	75.4	522.2	68.0
Other Manufacturing	0.0	3,073.8	0.0	3,228.7	0.0	3,375.2	0.0	2,944.2	0.0	3,056.9	0.0	3,047.8
<i>Services</i>	1.6	31,734.3	34.6	33,428.3	48.7	34,370.0	49.4	35,377.1	77.6	36,273.2	73.1	35,468.3
Drainage & Irrigation	0.0	7.0	0.0	6.0	0.0	17.7	0.0	18.7	0.0	18.0	0.0	17.6
Transportation	0.0	3,105.4	0.0	3,077.8	0.0	3,123.3	0.0	3,289.9	0.0	3,447.1	0.0	3,329.7
Telecommunications	0.0	230.0	0.0	237.3	0.0	227.0	0.0	209.8	0.0	229.7	0.0	221.7
Entertaining & Catering	0.0	2,646.4	0.0	2,693.7	0.0	2,982.1	0.0	2,980.1	0.0	2,959.7	0.0	2,891.8
Distribution	0.0	19,345.0	0.0	20,874.1	0.0	20,389.0	0.0	20,861.6	0.0	21,192.9	2.6	21,556.2
Education	0.0	245.0	0.0	310.5	0.0	405.0	0.0	415.0	0.0	409.1	0.0	472.1
Health	0.0	517.7	0.0	539.0	0.0	616.9	0.0	614.5	0.0	674.2	0.0	663.1
Professional Services	0.0	1,149.4	0.0	962.6	0.0	1,202.4	0.0	1,225.4	0.0	1,171.5	0.0	1,207.9
Other Services	1.6	4,488.4	34.6	4,727.2	48.7	5,406.6	49.4	5,762.1	77.6	6,171.1	70.5	5,108.1
HOUSEHOLDS	0.0	19,110.3	0.0	19,360.8	0.0	19,879.6	0.0	20,351.4	0.0	20,978.6	0.0	21,631.8
Home Improvement	0.0	5,640.4	0.0	5,715.8	0.0	5,876.9	0.0	6,049.1	0.0	6,185.6	0.0	6,304.3
Motor Cars	0.0	4,628.8	0.0	4,839.7	0.0	5,060.3	0.0	5,090.5	0.0	5,085.1	0.0	5,115.9
Other Durable Goods	0.0	328.2	0.0	321.5	0.0	317.8	0.0	327.7	0.0	382.6	0.0	479.1
Education	0.0	197.8	0.0	202.0	0.0	223.6	0.0	231.5	0.0	234.8	0.0	233.6
Travel	0.0	22.4	0.0	23.4	0.0	16.8	0.0	22.5	0.0	22.2	0.0	20.9
Other Purposes	0.0	8,292.6	0.0	8,258.5	0.0	8,384.3	0.0	8,630.1	0.0	9,068.4	0.0	9,478.0
TOTAL	3,297.6	75,850.5	3,078.3	78,433.0	3,289.0	80,615.3	3,200.3	82,541.8	3,433.5	83,995.5	4,092.5	86,230.1

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	Treasury Bills ¹⁾	Req. Liquid Assets ²⁾	Surplus (+) Deficit (-)
2001	33533.8	1791.0	4996.7	1239.4	626.9	3454.1	21425.8	20153.5	13380.3
2002	37300.1	1866.0	6006.1	395.6	899.3	2540.7	25592.3	22330.0	14970.0
2003	39992.5	2022.9	6066.7	478.5	773.9	5436.2	25214.1	23510.0	16482.5
2004	48954.7	2455.9	6956.2	589.1	883.8	6954.3	31115.4	26330.9	22623.8
2005	56441.6	2811.1	8199.9	2901.0	1604.5	7524.1	33401.0	29826.1	26615.5
2006									
Mar	56777.7	1996.0	4185.0	3693.1	826.3	7511.8	38565.6	30580.9	26196.8
Jun	54262.6	1745.7	4244.7	4081.9	948.5	10993.3	32248.5	31491.7	22770.9
Sep	58756.5	1844.4	5907.0	3278.4	705.8	9458.7	37562.3	32244.2	26512.3
Dec	55577.2	2841.9	4116.5	3917.6	1878.6	6194.1	36628.5	33252.0	22325.2
2007									
Mar	55511.6	2172.9	2157.7	3183.2	855.0	9933.0	37209.8	34875.6	20636.0
Jun	54596.0	2500.3	5851.4	3500.5	1095.7	8119.6	33528.5	35681.4	18914.6
Sep	50823.6	2580.2	2328.9	2755.9	419.6	7012.1	35726.9	35723.2	15100.4
Dec	65050.9	3736.8	1331.3	3095.4	1056.3	21456.3	34374.9	38071.4	26979.5
2008									
Mar	71073.2	3334.0	5498.1	868.9	1811.7	18399.8	41160.7	39503.9	31569.3
Jun	72499.8	2525.5	4133.6	3553.8	1651.5	17104.0	43531.4	41880.0	30619.8
Sep	70948.9	2708.6	3618.2	3783.0	1715.9	15175.2	43947.9	41304.3	29644.6
Dec	67347.2	3677.2	1109.7	2155.4	-497.9	16655.4	44247.5	42098.1	25249.2
2009									
Mar	74621.5	3030.3	5303.7	3744.9	2943.0	10306.2	49293.2	43213.0	31408.4
Jun	75451.2	2672.7	4844.0	4726.3	1408.6	10814.5	50985.2	44211.3	31240.0
Sep	78404.3	3063.8	5162.7	5134.7	1847.3	8759.4	54436.5	44574.5	33829.8
Dec	80573.7	3992.0	4840.1	3885.9	1468.5	12755.8	53631.4	45458.6	35115.1
2010									
Jan	95418.7	2988.1	17058.0	5174.6	1408.7	9137.4	59651.9	47598.1	47820.6
Feb	92507.8	3229.7	10589.3	5816.9	1306.3	9040.0	62525.5	47473.9	45033.9
Mar	90743.0	3589.3	5192.1	6877.0	1310.8	9492.5	64281.3	47202.0	43541.1
Apr	89118.1	2983.4	3579.9	7618.6	1124.0	9313.5	64498.7	48396.0	40722.1
May	91783.8	3304.4	7561.3	7734.1	1680.3	8717.3	62786.4	48836.7	42947.1
Jun	90282.7	3205.6	6902.5	7218.1	1295.5	8542.6	63118.4	48325.6	41957.1
Jul	91270.3	2956.8	7137.5	6993.3	1654.1	10307.8	62220.9	49015.9	42254.4
Aug	93110.8	3288.9	9560.4	6323.6	1967.3	8735.1	63235.5	49382.5	43728.3
Sep	90311.3	3439.1	8648.3	6674.9	857.5	7293.3	63398.2	49047.0	41264.2
Oct	92830.5	2985.9	9263.8	7177.6	1625.7	8290.2	63487.3	49945.1	42885.4
Nov	96914.4	3649.3	10483.9	7845.5	2182.1	8044.9	64708.6	51140.6	45773.7
Dec	105036.7	5154.5	15766.9	7608.9	3917.7	8187.6	64401.1	51915.9	53120.8
2011									
Jan	101097.9	3702.7	14834.0	6826.2	1823.5	7072.7	66838.9	52771.3	48326.6
Feb	105019.4	4361.5	11693.8	6735.7	2480.0	9107.9	70640.5	53554.2	51465.2
Mar	105953.8	4267.2	10255.8	7642.6	1583.3	10839.7	71365.1	54702.5	51251.3
Apr	104247.5	3380.4	8725.4	7876.4	2046.2	10909.2	71309.9	54835.7	49411.8
May	107996.6	3764.4	8986.9	7825.8	2441.2	13781.6	71196.7	55104.6	52892.0
Jun	108611.1	3752.1	8952.4	7149.6	1963.4	15662.4	71131.1	55670.2	52940.9
Jul	109287.3	3199.3	11204.7	6585.5	3108.6	13433.3	71755.9	55822.9	53464.4
Aug	108960.5	3649.9	7530.7	7773.8	2510.1	15673.2	71822.7	56329.3	52631.1
Sep	106048.5	3482.4	7634.5	8032.7	2141.7	14789.5	69967.7	56069.9	49978.6
Oct	110530.3	3461.9	7560.3	7943.7	4140.1	15632.1	71792.3	56512.4	54018.0
Nov	111545.2	3335.6	6665.5	8642.4	2036.0	20271.0	70594.8	59110.7	52434.5
Dec	109980.8	4984.5	4865.9	7941.3	2837.0	17637.2	71714.9	58662.5	51318.3

Source: Commercial Banks

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

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

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS

(G\$ Million)

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)
2010 Jan	01st	25813.0	36769.4	10956.4	2011 Jan	07th	29927.1	48306.8	18379.7
	08th	26308.6	39899.4	13590.8		14th	30066.2	48625.9	18559.7
	15th	26628.2	45454.7	18826.5		21st	29990.4	46530.3	16539.9
	22nd	27167.3	43331.7	16164.4		28th	29832.0	44666.0	14834.0
	29th	26986.6	44044.6	17058.0					
Feb	05th	27262.1	42228.4	14966.4	Feb	04th	29737.7	45084.3	15346.6
	12th	27330.8	41845.3	14514.5		11th	30226.4	42947.0	12720.7
	19th	27396.0	38624.4	11228.4		18th	30239.6	40836.4	10596.8
	26th	27048.5	37637.9	10589.3		25th	30164.9	41858.7	11693.8
Mar	05th	27079.0	38871.0	11792.0	Mar	04th	29857.5	44133.8	14276.2
	12th	27186.2	37628.9	10442.6		11th	30542.7	43018.5	12475.8
	19th	26958.5	34695.8	7737.4		18th	30601.0	40557.2	9956.3
	26th	26884.9	32077.0	5192.1		25th	30742.2	40998.0	10255.8
Apr	02nd	26914.0	32996.1	6082.2	Apr	01st	30639.8	41278.4	10638.6
	09th	27120.0	34697.6	7577.6		08th	30575.3	42575.8	12000.5
	16th	27345.6	37140.3	9794.7		15th	30800.4	43052.1	12251.7
	23rd	27658.3	34738.0	7079.6		22nd	30731.7	41281.2	10549.4
	30th	27499.4	31079.3	3579.9		29th	30928.6	39654.0	8725.4
May	07th	27346.6	33741.1	6394.6	May	06th	31215.1	41696.9	10481.8
	14th	27528.7	34486.3	6957.5		13th	31211.0	43132.9	11921.9
	21st	27668.9	35765.9	8097.0		20th	31141.6	43342.5	12200.9
	28th	27745.5	35306.7	7561.3		27th	31111.4	40098.3	8986.9
Jun	04th	27695.0	36281.4	8586.5	Jun	03rd	31205.5	38663.6	7458.1
	11th	27773.3	33781.7	6008.4		10th	31173.2	41975.6	10802.4
	18th	27636.0	33917.3	6281.3		17th	31407.5	40846.5	9439.0
	25th	27495.9	34398.4	6902.5		24th	31460.8	40413.3	8952.4
Jul	02nd	27654.7	34806.6	7151.9	Jul	01st	31311.0	39026.5	7715.5
	09th	27455.0	35552.1	8097.2		08th	31095.2	40583.4	9488.2
	16th	27571.5	36381.2	8809.7		15th	31492.2	39719.9	8227.7
	23rd	27973.8	35602.0	7628.2		22nd	31591.3	41866.7	10275.4
	30th	27809.8	34947.2	7137.5		29th	31508.7	42713.4	11204.7
Aug	06th	27718.4	36398.2	8679.7	Aug	05th	31642.9	42747.4	11104.4
	13th	27915.0	37112.3	9197.3		12th	31898.4	39936.8	8038.4
	20th	27936.1	37297.0	9360.8		19th	31724.8	39178.0	7453.2
	27th	28022.5	37582.9	9560.4		26th	31743.0	39273.7	7530.7
Sep	03rd	27934.2	38431.1	10496.9	Sep	02nd	31693.7	41583.6	9889.9
	10th	28057.1	35909.8	7852.7		09th	32056.1	39643.6	7587.4
	17th	28043.6	33849.0	5805.4		16th	31969.3	38737.6	6768.3
	24th	27825.6	36473.9	8648.3		23rd	31976.2	37833.2	5857.0
Oct	01st	27872.2	37550.4	9678.2	Oct	30th	31653.1	39287.5	7634.5
	08th	28240.2	39016.1	10775.9		07th	31850.4	40687.5	8837.1
	15th	28117.6	39495.6	11378.1		14th	32140.8	41757.7	9616.9
	22nd	28267.1	38593.7	10326.6		21st	32186.9	39226.2	7039.3
	29th	28300.6	37564.3	9263.8		28th	32021.1	39581.4	7560.3
Nov	05th	28423.2	38935.8	10512.6	Nov	04th	32553.9	40572.5	8018.7
	12th	28962.0	40178.0	11216.0		11th	32592.4	37708.9	5116.6
	19th	28989.7	39182.7	10193.0		18th	32531.0	39711.6	7180.6
	26th	28938.2	39422.1	10483.9		25th	28557.4	35222.9	6665.5
Dec	03rd	28967.8	41050.7	12082.9	Dec	02nd	33222.9	42206.0	8983.2
	10th	29150.9	39111.4	9960.5		09th	33111.1	40451.3	7340.2
	17th	29268.9	35819.4	6550.5		16th	33159.6	38368.3	5208.7
	24th	29147.7	37913.3	8765.6		23rd	33311.4	36785.1	3473.6
	31st	29335.0	45101.9	15766.9		30th	33007.4	37873.2	4865.9

Source: Commercial Banks

BANK OF GUYANA
FOREIGN EXCHANGE INTERVENTION
 US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2001	8.92	21.42	(12.50)
2002	-	1.97	(1.97)
2003	2.90	1.00	1.90
2004	5.51	3.87	1.64
2005	15.87	3.94	11.93
2006	11.57	24.00	(12.43)
2007	23.15	23.07	0.08
2008			
Mar	1.00	-	1.00
Jun	1.75	2.00	(0.25)
Sep	-	2.90	(2.90)
Dec	11.40	37.45	(26.05)
2009			
Mar	8.38	9.85	(1.47)
Jun	4.60	2.65	1.95
Sep	-	16.70	(16.70)
Dec	6.00	7.70	(1.70)
2010			
Jan	-	4.00	(4.00)
Feb	-	9.00	(9.00)
Mar	-	16.15	(16.15)
Apr	0.75	4.00	(3.25)
May	4.00	4.00	-
Jun	-	-	-
Jul	-	2.00	(2.00)
Aug	-	-	-
Sep	5.00	7.50	(2.50)
Oct	-	4.00	(4.00)
Nov	-	3.50	(3.50)
Dec	-	0.90	(0.90)
2011			
Jan	-	16.00	(16.00)
Feb	-	12.00	(12.00)
Mar	4.00	5.00	(1.00)
Apr	-	2.00	(2.00)
May	0.50	15.00	(14.50)
Jun	-	2.00	(2.00)
Jul	3.00	10.00	(7.00)
Aug	-	22.50	(22.50)
Sep	-	26.00	(26.00)
Oct	-	17.50	(17.50)
Nov	-	11.50	(11.50)
Dec	1.00	3.90	(2.90)

Source: Bank of Guyana

COMMERCIAL BANKS
INTERBANK TRADE
 US\$ Million

Table 2.16 (b)

Period Ended	Volume
2007	32.07
2008	
Mar	3.40
Jun	4.20
Sep	-
Dec	0.10
2009	
Mar	2.00
Jun	0.96
Sep	2.00
Dec	7.60
2010	
Jan	2.00
Feb	-
Mar	-
Apr	-
May	1.00
Jun	0.10
Jul	-
Aug	3.20
Sep	-
Oct	-
Nov	-
Dec	-
2011	
Jan	-
Feb	-
Mar	-
Apr	-
May	-
Jun	-
Jul	-
Aug	-
Sep	14.10
Oct	0.41
Nov	0.82
Dec	3.72

COMMERCIAL BANKS HOLDINGS OF TREASURY BILLS
(G\$ Million)

Table 2.17

Period Ended	Total	91-Day Bills	182-Day Bills	364- Day Bills
2001	21,973.0	2,539.8	7,077.0	12,356.3
2002	24,856.9	1,500.0	8,469.0	14,887.9
2003	25,225.3	1,650.0	7,984.7	15,590.7
2004	31,260.7	2,832.2	7,646.0	20,782.5
2005	33,401.7	1,350.0	7,015.4	25,036.3
2006				
Mar	38,789.5	3,400.0	5,775.4	29,614.1
Jun	32,324.9	0.0	1,956.4	30,368.6
Sep	37,669.3	4,524.5	1,806.4	31,338.5
Dec	36,703.0	800.0	5,806.1	30,096.9
2007				
Mar	37,287.8	2,000.0	7,456.1	27,831.7
Jun	33,585.5	0.0	5,456.3	28,129.2
Sep	35,799.2	2,000.0	4,256.3	29,542.9
Dec	34,415.7	0.0	2,256.3	32,159.4
2008				
Mar	41,484.6	0.0	3,756.3	37,728.3
Jun	43,688.1	1,000.0	3,756.3	38,931.8
Sep	44,651.3	0.0	4,456.3	40,195.0
Dec	44,991.2	1,000.0	6,956.2	37,035.0
2009				
Mar	50,791.2	2,000.0	6,756.2	42,035.0
Jun	52,461.8	0.0	4,256.8	48,205.0
Sep	55,921.4	0.0	2,756.8	53,164.6
Dec	55,951.5	0.0	8,976.9	46,974.6
2010				
Jan	60,851.5	1,500.0	11,476.9	47,874.6
Feb	63,679.5	3,000.0	12,976.9	47,702.6
Mar	65,714.0	4,994.6	12,476.9	48,242.6
Apr	65,996.7	5,994.6	11,776.9	48,225.3
May	64,095.2	5,644.6	11,725.4	46,725.3
Jun	64,392.7	5,025.0	14,724.9	44,642.8
Jul	63,446.7	2,525.0	14,224.9	46,696.8
Aug	64,597.9	4,375.0	16,224.9	43,998.0
Sep	64,688.5	3,000.0	16,190.5	45,498.0
Oct	64,683.1	3,000.0	13,190.5	48,492.6
Nov	65,514.5	0.0	10,721.9	54,792.6
Dec	65,514.2	0.0	7,721.6	57,792.6
2011				
Jan	67,644.2	0.0	9,721.6	57,922.6
Feb	71,651.2	4,000.0	6,421.6	61,229.6
Mar	72,416.4	4,000.0	7,086.8	61,329.6
Apr	72,683.8	4,000.0	7,086.8	61,597.0
May	72,383.8	4,000.0	7,086.8	61,297.0
Jun	72,245.0	4,000.0	7,085.5	61,159.5
Jul	72,249.7	6,000.0	5,444.3	60,805.4
Aug	72,946.5	5,180.9	5,244.3	62,521.3
Sep	71,767.5	6,000.0	4,046.3	61,721.3
Oct	72,499.1	3,180.9	3,791.5	65,526.7
Nov	71,251.7	3,500.0	7,091.5	60,660.2
Dec	72,548.6	3,500.0	7,345.9	61,702.7

Source: Bank of Guyana.

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		
					Total	Cent'l Gov't (Net)	Public Ent's. (Net)				Other Pub. Sect. (Net)	Total	Currency	Demand Deposits	Savings & Time Dep.	
2001	30136.4	23542.4	6594.0	26052.6	-24212.6	-18287.5	-1041.0	-4884.1	-7544.9	57810.0	93035.5	24807.4	15138.3	9669.1	68228.1	-36846.5
2002	32203.2	24539.4	7663.8	29141.2	-22025.9	-15330.5	-1900.8	-4794.7	-7497.7	58664.8	98147.3	26364.8	15409.7	10955.1	71782.6	-36802.9
2003	38080.0	25011.4	13068.6	25198.9	-14396.7	-5926.8	-1581.5	-6888.3	-8998.2	48593.7	106259.1	30792.7	17888.2	12904.5	75466.5	-42980.2
2004	34001.5	19424.9	14576.6	37419.2	-942.9	9551.6	-2583.2	-7911.3	-10023.9	48386.0	114494.6	34606.3	19545.6	15060.7	79888.2	-43073.9
2005	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	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	83094.4	44643.2	38451.2	44988.5	-19061.9	3522.2	-9922.8	-12661.2	-9296.5	73346.9	163399.4	54240.7	29800.6	24440.1	109158.7	-35316.5
2008																
Mar	88271.4	52488.2	35783.2	46355.9	-18088.0	5210.3	-10004.3	-13294.0	-10311.1	74755.1	167164.0	53590.3	28296.4	25293.9	113573.8	-32536.7
Jun	97967.7	58299.6	39668.0	42479.3	-24385.7	-1708.9	-10433.2	-12243.6	-10672.2	77537.2	174210.3	55302.8	28916.7	26386.2	118907.4	-33763.4
Sep	92713.6	56137.2	36576.4	56514.6	-15785.6	6224.6	-9441.8	-12568.3	-9854.4	82154.6	178594.8	59807.1	28952.8	30854.3	118787.7	-29366.5
Dec	94141.7	54230.5	39911.1	59775.5	-18546.5	5843.6	-11205.3	-13184.8	-11012.6	89334.6	184153.0	61035.3	34552.4	26482.9	123117.7	-30235.9
2009																
Mar	98740.7	64439.4	34301.3	56546.2	-20830.6	5343.4	-13167.6	-13006.4	-11533.8	88910.6	184399.7	57504.7	31037.5	26467.1	126895.0	-29112.8
Jun	103615.4	69446.8	34168.6	53016.2	-24620.1	1325.4	-16082.2	-9863.2	-11715.3	89351.5	188227.0	60432.8	31937.8	28495.0	127794.2	-31595.4
Sep	133896.3	101138.7	32757.6	50358.1	-27939.2	-906.5	-13277.7	-13755.0	-12289.7	90587.1	194001.3	61698.2	32813.3	28884.8	132303.1	-9746.9
Dec	142008.0	108694.2	33313.8	47222.3	-33275.3	-3306.8	-15931.2	-14037.3	-13892.5	94390.1	202094.2	66365.1	38436.8	27928.3	135729.1	-12863.9
2010																
Jan	140502.9	107922.0	32581.0	52157.9	-25827.7	8366.3	-20690.2	-13503.8	-15285.7	93271.3	203034.6	63560.9	35475.2	28085.7	139473.7	-10373.8
Feb	138998.5	107133.1	31865.4	58720.7	-23264.5	10064.8	-19200.8	-14128.5	-13230.7	95215.9	205957.1	64107.5	35928.4	28179.1	141849.5	-8237.8
Mar	130790.9	104954.5	25836.4	54730.0	-27435.9	4153.0	-18198.4	-13390.5	-14429.5	96595.4	205159.2	64809.2	35740.9	29068.3	140350.1	-19638.4
Apr	147569.2	111243.9	36325.3	48715.6	-34470.3	-1416.3	-19005.0	-14048.9	-15052.9	98238.8	208164.7	67673.2	36814.9	30858.3	140491.6	-11879.9
May	151096.9	114818.5	36278.4	47864.4	-35921.3	-1574.8	-20767.7	-13578.8	-15025.7	98811.4	208146.8	67214.8	36927.2	30287.6	140932.0	-9185.6
Jun	153988.1	119679.7	34308.4	47323.8	-38935.6	-4669.5	-20344.7	-13921.4	-14789.4	101048.7	206674.3	65489.8	36812.2	28677.5	141184.6	-5362.4
Jul	150678.4	115228.1	35450.3	52941.5	-35522.0	-391.6	-20935.5	-14194.8	-13651.9	102115.3	210013.3	67569.3	37534.9	30034.3	142444.0	-6393.4
Aug	156681.7	124490.4	32191.3	52228.7	-37390.7	-2874.9	-20694.9	-13820.8	-13686.5	103305.9	211778.4	67817.4	37235.8	30581.6	143961.0	-2868.0
Sep	157928.9	125669.3	32259.7	52752.3	-38887.6	-4970.4	-19798.8	-14118.4	-13709.3	105349.2	212558.4	68233.9	37209.1	31024.8	144324.4	-1877.1
Oct	161889.5	128771.2	33118.3	61026.7	-32199.4	1681.8	-21017.9	-12863.3	-14161.4	107387.5	217900.7	72812.4	39512.9	33299.5	145088.4	5015.5
Nov	162990.5	129690.0	33300.5	63050.7	-31050.1	555.4	-20115.4	-11490.0	-15884.6	109985.4	222455.0	74706.2	40711.6	33994.6	147748.8	3586.3
Dec	173121.3	140363.7	32757.6	55446.5	-41280.3	-8004.4	-24123.3	-9152.7	-15606.6	112333.4	233361.6	80832.1	45999.4	34832.6	152529.5	-4793.8
2011																
Jan	162822.0	132380.1	30441.9	65776.0	-31315.3	-1654.1	-21312.0	-8349.2	-15359.5	112450.9	231292.1	76382.0	41417.3	34964.8	154910.0	-2694.0
Feb	166556.3	134704.0	31852.3	67244.0	-30517.7	-1330.4	-21044.0	-8143.3	-15949.1	113710.8	235551.8	79423.6	42218.4	37205.2	156128.2	-1751.4
Mar	176461.5	141283.6	35178.0	59511.6	-41497.4	-8725.6	-24302.4	-8469.4	-14191.6	115200.6	237401.3	77606.1	41718.3	35887.9	159795.1	-1428.1
Apr	182943.0	148436.2	34506.8	57626.7	-42466.4	-8374.6	-22664.3	-11427.5	-17100.8	117193.9	243353.1	81321.5	44855.9	36465.6	162031.6	-2783.4
May	175950.2	141533.2	34417.0	67191.6	-34355.0	-3867.6	-19257.2	-11230.3	-17745.4	119292.0	242846.8	80176.9	44048.7	36128.2	162669.9	295.0
Jun	177746.4	140623.9	37122.5	63897.5	-38741.1	-6744.2	-20589.5	-11407.4	-17183.1	119821.7	243483.9	79707.2	44093.7	35613.5	163776.7	-1840.1
Jul	187069.8	151736.5	35333.3	71551.3	-34708.2	-5509.8	-17641.2	-11557.1	-15977.2	122236.7	252002.6	84139.3	45884.7	38254.5	167863.4	6618.5
Aug	193426.5	154806.4	38620.1	74881.6	-34141.1	-4464.3	-18859.7	-10817.2	-16220.7	125243.4	251999.2	85035.0	46702.9	38332.1	166964.2	16308.9
Sep	183412.1	147173.2	36238.9	78850.9	-36381.6	-9956.5	-17266.7	-9158.3	-13304.7	128537.2	254795.8	85037.5	47239.5	37798.0	169758.3	7467.2
Oct	183163.1	145243.8	37919.3	84236.7	-32092.9	-2412.6	-19984.6	-9695.6	-13803.2	130132.7	258808.6	87122.3	48693.2	38429.1	171686.3	8591.1
Nov	188749.1	145267.3	43481.8	85959.5	-31354.4	2496.1	-23655.8	-10194.7	-14793.8	132107.7	265005.6	92400.2	50238.4	42161.8	172605.4	9703.1
Dec *	185083.5	145695.7	39387.8	93981.2	-25492.6	7196.0	-22267.5	-10421.1	-15163.8	134637.6	270691.2	97267.7	56868.5	40399.2	173423.5	8373.4

Source: Bank of Guyana and Commercial Banks.

* Figures for December 2011 are preliminary

INTERNATIONAL RESERVES AND FOREIGN ASSETS
(US\$ Million)

Table 3.2

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
2001	187.4	285.1	97.6	124.2	285.1	160.8	28.8	46.4	17.5	153.1	331.4	178.4
2002	183.4	279.5	96.2	128.0	279.5	151.5	40.0	65.9	25.9	167.9	345.4	177.5
2003	176.2	271.5	95.4	128.8	271.5	142.8	67.3	92.7	25.4	196.0	364.2	168.2
2004	136.6	224.7	88.1	97.2	224.7	127.5	73.0	109.0	36.0	170.2	333.7	163.5
2005	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	221.5	277.3	55.8	182.1	277.3	95.2	93.9	148.6	54.7	275.9	425.8	149.9
2007	254.0	312.5	58.6	219.4	312.5	93.2	188.9	243.9	54.9	408.3	556.4	148.1
2008												
Mar	291.6	352.5	60.9	257.0	352.5	95.5	175.2	230.3	55.1	432.2	582.8	150.6
Jun	320.4	380.9	60.5	285.8	380.9	95.1	194.5	247.5	53.0	480.2	628.4	148.2
Sep	309.8	367.5	57.7	275.2	367.5	92.3	179.3	227.1	47.8	454.5	594.6	140.1
Dec	298.8	355.9	57.1	264.2	355.9	91.7	194.5	241.2	46.7	458.7	597.1	138.4
2009												
Mar	349.7	405.1	55.4	315.1	405.1	90.0	167.7	216.5	48.8	482.8	621.6	138.8
Jun	374.2	431.7	57.5	339.6	431.7	92.1	167.1	220.1	53.0	506.7	651.8	145.1
Sep	529.8	588.5	58.7	495.2	588.5	93.3	160.4	212.8	52.4	655.6	801.3	145.7
Dec	569.4	627.5	58.1	534.8	627.5	92.7	163.9	221.3	57.4	698.7	848.8	150.1
2010												
Jan	565.0	622.6	57.6	530.3	622.6	92.2	160.1	216.6	56.5	690.4	839.1	148.7
Feb	559.8	616.6	56.8	525.2	616.6	91.4	156.2	214.4	58.2	681.4	831.0	149.7
Mar	551.7	607.9	56.3	517.0	607.9	90.9	127.3	183.0	55.7	644.3	790.9	146.6
Apr	582.0	638.0	56.0	547.3	638.0	90.6	178.7	236.8	58.0	726.0	874.7	148.7
May	597.5	652.1	54.6	562.8	652.1	89.3	177.8	236.7	58.9	740.7	888.8	148.2
Jun	622.0	676.8	54.8	587.4	676.8	89.4	168.4	232.4	64.0	755.8	909.2	153.4
Jul	600.9	657.1	56.3	566.2	657.1	90.9	174.2	237.1	62.9	740.4	894.2	153.8
Aug	644.1	698.6	54.5	609.5	698.6	89.1	157.6	225.4	67.8	767.1	924.1	157.0
Sep	652.2	708.4	56.2	617.5	708.4	90.9	158.5	217.3	58.8	776.1	925.7	149.7
Oct	665.8	722.6	56.8	631.2	722.6	91.4	162.3	223.0	60.6	793.6	945.6	152.1
Nov	675.1	730.2	55.1	640.4	730.2	89.8	164.4	230.5	66.0	804.9	960.7	155.8
Dec	724.4	780.0	55.6	689.7	780.0	90.3	161.0	231.6	70.6	850.7	1011.6	160.9
2011												
Jan	685.1	741.6	56.4	650.5	741.6	91.1	149.6	217.7	68.1	800.1	959.3	159.2
Feb	693.3	748.7	55.4	658.7	748.7	90.0	155.8	225.9	70.2	814.5	974.6	160.1
Mar	727.2	781.5	54.3	692.6	781.5	89.0	172.4	243.0	70.6	865.0	1024.5	159.5
Apr	760.5	816.0	55.6	725.8	816.0	90.2	168.7	240.0	71.3	894.6	1056.0	161.4
May	728.4	783.3	54.9	693.8	783.3	89.5	168.7	242.1	73.3	862.5	1025.3	162.8
Jun	724.0	778.8	54.9	689.3	778.8	89.5	182.0	249.0	67.1	871.3	1027.8	156.5
Jul	779.3	834.2	54.8	744.7	834.2	89.4	173.4	239.1	65.7	918.1	1073.3	155.1
Aug	792.5	844.7	52.2	757.9	844.7	86.8	189.1	257.8	68.7	947.0	1102.5	155.5
Sep	756.1	805.2	49.2	721.4	805.2	83.8	177.6	241.9	64.3	899.1	1047.2	148.1
Oct	746.6	796.5	50.0	712.0	796.5	84.6	185.9	250.3	64.4	897.9	1046.8	149.0
Nov	745.0	793.8	48.9	710.4	793.8	83.5	212.6	277.6	65.0	923.0	1071.5	148.5
Dec*	749.7	798.1	48.4	715.1	798.1	83.0	193.3	261.6	68.3	908.4	1059.6	151.3

Source: Bank of Guyana and Commercial Banks

* Figures for December 2011 are preliminary

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. ²⁾	12 Mths. Time Deps.
2001	16.79	6.70	7.15	7.03	7.13	8.07
2002	16.25	4.29	3.70	3.91	4.13	4.23
2003	14.88	3.46	2.81	3.16	3.50	3.54
2004	14.54	3.42	2.59	2.85	3.50	3.38
2005	14.54	3.38	2.59	2.90	3.38	3.25
2006						
Mar	14.54	3.38	2.59	2.90	3.38	3.25
Jun	14.54	3.29	2.55	2.85	3.38	3.17
Sep	14.54	3.19	2.48	2.20	3.00	3.00
Dec	14.54	3.19	2.48	2.20	3.00	3.00
2007						
Mar	14.54	3.19	2.48	2.20	3.00	3.00
Jun	14.54	3.19	2.48	2.20	3.00	3.00
Sep	14.71	3.19	2.48	2.20	3.00	3.00
Dec	14.71	3.15	2.40	2.10	3.00	2.96
2008						
Mar	14.71	3.15	2.40	2.10	3.00	2.96
Jun	14.54	3.17	2.40	2.10	3.00	2.96
Sep	14.54	3.12	2.31	2.00	3.00	2.88
Dec	14.54	3.04	2.34	2.05	3.00	2.92
2009						
Mar	14.54	2.78	2.32	2.00	2.75	2.88
Jun	14.54	2.82	2.32	2.00	2.75	2.88
Sep	14.54	2.80	2.32	2.00	2.75	2.88
Dec	14.54	2.78	2.32	2.00	2.75	2.88
2010						
Jan	14.54	2.78	2.32	2.00	2.75	2.88
Feb	14.54	2.78	2.32	2.00	2.75	2.88
Mar	14.54	2.75	2.32	2.00	2.75	2.88
Apr	14.54	2.75	2.32	2.00	2.75	2.88
May	14.54	2.75	2.32	2.00	2.75	2.88
Jun	14.54	2.71	2.32	2.00	2.75	2.88
Jul	14.54	2.71	2.32	2.00	2.75	2.88
Aug	14.54	2.71	2.32	2.00	2.75	2.88
Sep	14.54	2.71	2.32	2.00	2.75	2.88
Oct	14.54	2.71	2.32	2.55	3.00	2.92
Nov	14.54	2.67	2.28	2.55	3.00	2.88
Dec	14.54	2.67	2.28	2.55	3.00	2.88
2011						
Jan	14.54	2.64	2.23	2.47	3.00	2.88
Feb	14.54	2.65	2.23	2.46	3.00	2.87
Mar	14.54	2.56	2.18	2.39	...	2.78
Apr	14.54	2.46	2.08	2.29	...	2.68
May	14.54	2.42	1.95	2.25	...	2.63
Jun	14.54	2.23	1.83	2.08	...	2.40
Jul	14.54	2.22	1.81	2.06	...	2.38
Aug	14.54	2.16	1.77	1.98	...	2.28
Sep	14.54	2.11	1.77	1.98	...	2.26
Oct	14.54	2.11	1.77	1.98	...	2.26
Nov	14.00	1.99	1.83	2.00	...	2.20
Dec	14.00	1.99	1.83	2.00	...	2.20

Source: Commercial Banks

- 1) Arithmetic average of the Prime Lending Rate as reported by the Commercial Banks.
 2) Commercial banks are no longer offering 9 mths time deposits (effective March 2011).

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	Treas Bill	Bank Rate
2001	6.25	8.75	6.33	13.00	1.97	7.50	17.03	1.72	1.25	3.83			4.25
2002	3.91	6.25	4.39	7.25	1.51	7.50	17.01	1.20	0.75	3.84			3.75
2003	3.40	5.50	4.79	7.00	0.77	7.50	23.46	0.89	2.00	3.83			3.00
2004	3.79	6.00	4.70	7.00	2.76	7.50	14.94	2.20	3.15	4.68			3.00
2005	3.74	6.00	4.95	8.00	6.22	10.00	13.55	3.89	5.16	4.43			3.25
2006													
Mar	3.85	6.25	5.43	8.75	6.22	12.00	13.18	4.51	5.53	4.40			3.50
Jun	3.85	6.25	6.12	9.25	6.19	12.00	12.82	4.79	6.02	4.54			3.75
Sep	3.98	6.50	6.70	10.00	6.21	12.00	12.49	4.82	6.25	4.84			4.00
Dec	4.16	6.75	6.74	10.00	6.56	12.00	12.31	4.84	6.25	5.08			4.50
2007													
Mar	3.94	6.50	6.80	10.00	5.74	12.00	11.65	4.96	6.25	5.33			4.75
Jun	3.94	6.50	6.90	10.00	5.76	12.00	12.13	4.63	6.25	5.67			5.00
Sep	3.90	6.50	6.97	10.00	5.16	12.00	14.29	4.01	5.53	5.69			5.00
Dec	3.90	6.50	7.00	10.00	4.90	12.00	13.34	3.08	4.83	5.30			5.00
2008													
Mar	3.90	6.50	7.00	10.25	4.70	12.00	14.22	1.38	3.04	4.88			5.00
Jun	3.94	6.50	7.05	10.25	4.16	12.00	14.43	1.89	2.25	5.11			5.25
Sep	3.94	6.50	7.05	10.75	3.48	12.00	15.35	1.46	2.25	4.74			5.25
Dec	4.19	6.75	6.94	10.75	4.81	10.00	24.45	0.04	0.86	1.30			3.00
2009													
Mar	4.18	6.75	3.26	10.50	3.85	10.00	21.77	0.25	0.50	0.60			2.50
Jun	4.18	6.75	2.56	9.50	3.85	7.00	21.05	0.17	0.50	0.50			1.75
Sep	4.18	6.75	1.85	8.25	3.56	7.00	17.35	0.13	0.50	0.38			1.75
Dec	4.18	6.75	1.36	7.25	3.44	7.00	16.80	0.07	0.50	0.36			1.75
2010													
Jan	3.81	6.75	1.36	7.00	3.40	7.00	12.50	0.06	0.50	0.49			1.75
Feb	3.71	6.50	1.29	7.00	3.33	7.00	11.01	0.10	0.59	0.49			1.75
Mar	3.84	6.50	1.28	7.00	3.30	7.00	10.49	0.15	0.75	0.51			1.75
Apr	3.94	6.50	1.15	7.00	3.26	7.00	9.99	0.15	0.75	0.51			1.75
May	4.07	6.50	1.27	7.00	3.24	7.00	9.91	0.16	0.75	0.50			1.75
Jun	4.11	6.50	1.00	7.00	3.23	7.00	9.26	0.12	0.75	0.48			1.75
Jul	4.11	6.50	0.85	7.00	3.27	7.00	8.73	0.16	0.75	0.50			1.75
Aug	3.78	6.25	0.48	7.00	3.29	7.00	8.24	0.15	0.75	0.49			1.75
Sep	3.78	6.25	0.34	6.25	3.35	7.00	7.99	0.15	0.75	0.51			1.75
Oct	3.78	6.25	0.28	6.00	3.30	7.00	7.93	0.13	0.75	0.51			1.75
Nov	3.78	6.25	0.48	5.75	3.30	7.00	...	0.13	0.75	0.49			1.75
Dec	3.78	6.25	0.37	5.75	3.35	7.00	...	0.15	0.75	0.50			1.75
2011													
Jan	3.78	6.25	0.41	5.50	3.36	7.00	...	0.15	0.75	0.51			1.75
Feb	2.69	5.25	0.47	5.25	3.37	7.00	...	0.14	0.75	0.54			1.75
Mar	2.69	5.25	0.40	5.25	3.42	7.00	...	0.11	0.75	0.56			1.75
Apr	2.69	5.25	0.47	5.25	2.42	7.00	...	0.06	0.75	0.57			2.00
May	2.35	5.25	1.23	5.25	3.38	7.00	...	...	...	...			...
Jun	2.35	5.25	0.98	5.25	3.38	7.00	...	...	...	...			...
Jul	2.24	5.25	0.94	5.00	3.38	7.00	...	...	...	...			...
Aug	2.06	5.25	0.47	5.00	3.42	7.00	...	...	...	...			...
Sep	2.06	5.25	0.25	5.00	3.42	7.00	...	...	...	...			...
Oct	2.06	5.25	...	...	3.44	7.00	...	...	...	...			...
Nov	2.35	5.50	...	...	3.45	7.00	...	...	...	...			...
Dec	2.35	5.50	...	...	3.43	7.00	...	...	...	...			...

Source: Statistical Reports from Central Banks

**CHANGES IN BANK OF GUYANA TRANSACTION EXCHANGE RATE
(G\$US\$)**

Table 4.4

Date						Rate	Date						Rate		
23	Jun	11	-	24	Jun	11	204.00	30	Sep	11				204.00	
27	Jun	11					204.00	03	Oct	11				203.75	
28	Jun	11					204.25	04	Oct	11				203.25	
29	Jun	11					203.50	05	Oct	11				203.75	
30	Jun	11					204.00	06	Oct	11				203.50	
01	Jul	11					204.50	07	Oct	11				203.75	
05	Jul	11					204.25	10	Oct	11				203.50	
06	Jul	11					204.00	11	Oct	11				203.25	
07	Jul	11					203.75	12	Oct	11				204.00	
08	Jul	11					204.00	13	Oct	11				203.75	
11	Jul	11	-	12	Jul	11	204.25	14	Oct	11				203.50	
13	Jul	11	-	14	Jul	11	204.00	17	Oct	11				203.75	
15	Jul	11					203.75	18	Oct	11				204.50	
18	Jul	11	-	19	Jul	11	204.25	19	Oct	11				204.25	
20	Jul	11					204.00	20	Oct	11				203.75	
21	Jul	11	-	22	Jul	11	204.25	21	Oct	11				204.00	
25	Jul	11					204.25	24	Oct	11				203.75	
26	Jul	11					204.00	25	Oct	11				204.25	
27	Jul	11	-	28	Jul	11	204.25	27	Oct	11				203.75	
29	Jul	11					203.75	28	Oct	11				204.25	
02	Aug	11	-	03	Aug	11	204.25	31	Oct	11				204.00	
04	Aug	11					204.00	01	Nov	11				204.50	
05	Aug	11					203.75	02	Nov	11				203.75	
08	Aug	11					203.75	03	Nov	11				204.00	
09	Aug	11					204.50	04	Nov	11				204.25	
10	Aug	11	-	12	Aug	11	204.25	08	Nov	11				204.50	
15	Aug	11					203.50	09	Nov	11				204.00	
16	Aug	11					204.00	10	Nov	11				204.25	
17	Aug	11					204.25	11	Nov	11				204.00	
18	Aug	11	-	19	Aug	11	204.00	14	Nov	11				204.50	
22	Aug	11					204.25	15	Nov	11	-	16	Nov	11	204.25
23	Aug	11					204.00	17	Nov	11				204.00	
24	Aug	11					203.75	18	Nov	11				204.25	
25	Aug	11	-	26	Aug	11	204.00	21	Nov	11	-	22	Nov	11	204.50
29	Aug	11					203.75	23	Nov	11	-	25	Nov	11	204.25
30	Aug	11					204.00	29	Nov	11				204.25	
31	Aug	11					204.25	30	Nov	11				204.50	
01	Sep	11					204.00	01	Dec	11				204.50	
02	Sep	11					203.75	02	Dec	11				203.75	
05	Sep	11					204.25	05	Dec	11				204.50	
06	Sep	11					204.00	06	Dec	11				203.75	
07	Sep	11					203.75	07	Dec	11				204.50	
08	Sep	11					204.00	08	Dec	11	-	09	Dec	11	204.25
09	Sep	11					203.75	12	Dec	11				204.25	
12	Sep	11					204.25	13	Dec	11				203.75	
13	Sep	11					204.00	14	Dec	11	-	16	Dec	11	204.25
14	Sep	11					203.75	19	Dec	11				203.75	
15	Sep	11	-	16	Sep	11	204.00	20	Dec	11				204.25	
19	Sep	11	-	20	Sep	11	204.00	21	Dec	11				204.00	
21	Sep	11	-	22	Sep	11	204.50	22	Dec	11				204.25	
23	Sep	11					203.75	23	Dec	11				204.00	
26	Sep	11					204.25	28	Dec	11				204.25	
27	Sep	11	-	28	Sep	11	204.00	29	Dec	11				204.00	
29	Sep	11					204.25	30	Dec	11				203.75	

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

**EXCHANGE RATE
(G\$US\$)**

Table 4.5

Years	End of Period	Average for the Period
2001	189.50	187.32
2002	191.75	191.75
2003	194.25	195.50
2004	199.75	199.78
2005	200.25	200.14
2006		
Mar	199.75	199.82
Jun	200.00	200.00
Sep	200.00	200.00
Dec	201.00	200.92
2007		
Mar	201.75	201.75
Jun	203.50	202.30
Sep	203.75	203.60
Dec	203.50	203.49
2008		
Mar	204.25	203.50
Jun	204.00	203.82
Sep	204.00	203.90
Dec	205.25	203.84
2009		
Mar	204.50	204.08
Jun	204.50	203.95
Sep	204.25	204.18
Dec	203.25	203.49
2010		
Jan	203.50	203.70
Feb	204.00	203.97
Mar	203.00	203.84
Apr	203.25	203.65
May	204.00	203.86
Jun	203.75	203.78
Jul	203.50	203.65
Aug	204.25	203.86
Sep	203.50	203.66
Oct	204.00	203.77
Nov	202.50	203.31
Dec	203.50	202.58
2011		
Jan	203.50	203.63
Feb	204.50	203.78
Mar	204.00	204.02
Apr	204.50	204.11
May	204.00	204.13
Jun	204.00	204.16
Jul	203.75	204.11
Aug	204.25	204.05
Sep	204.00	204.03
Oct	204.00	203.81
Nov	204.50	204.25
Dec	203.75	204.13

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 4.6

Month	Buying Rate											
	2009				2010				2011			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	145.98	200.59	285.48	258.45	179.08	201.63	310.72	276.47	191.13	201.38	308.04	259.70
Feb	155.50	200.88	284.13	255.34	178.65	201.70	306.00	262.38	193.85	201.62	311.00	263.11
Mar	154.49	200.73	280.52	232.93	182.75	201.45	298.23	265.66	191.70	201.71	315.73	269.94
Apr	147.53	200.23	285.81	254.00	186.68	200.99	299.09	263.55	199.43	201.45	320.61	277.30
May	160.16	200.40	295.77	262.49	184.64	200.89	290.53	250.51	199.16	201.33	321.68	275.92
Jun	168.97	200.60	310.92	270.29	184.64	201.11	288.29	243.38	198.30	201.23	319.02	275.14
Jul	167.33	200.63	314.52	269.93	186.08	201.07	299.60	250.02	199.35	200.96	318.43	270.80
Aug	172.48	200.61	317.84	270.25	185.27	201.29	304.19	250.94	197.87	201.01	320.05	276.63
Sep	172.73	200.65	317.61	272.68	185.93	201.24	303.62	254.18	195.49	202.34	314.76	271.85
Oct	178.41	201.45	316.52	275.76	187.47	201.21	308.35	266.80	188.88	202.77	308.21	267.11
Nov	178.72	201.27	322.14	281.86	187.72	201.41	305.75	267.09	192.02	202.18	313.62	268.24
Dec	179.28	201.67	319.28	281.84	191.00	201.41	304.44	256.66	190.27	202.34	308.69	255.73

Month	Selling Rate											
	2009				2010				2011			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	152.80	204.07	314.72	269.61	187.96	204.33	329.43	290.43	199.28	204.11	317.49	267.48
Feb	170.81	204.22	307.15	265.28	186.96	204.36	320.78	279.24	200.97	204.39	324.27	273.85
Mar	165.59	204.14	305.02	242.53	189.91	204.01	311.93	277.19	199.85	204.40	325.71	277.99
Apr	165.76	203.69	308.79	272.29	193.62	203.59	315.88	279.14	206.88	204.53	329.53	287.20
May	171.60	203.66	311.67	276.01	192.77	203.42	301.97	265.67	208.28	204.26	331.03	288.88
Jun	178.20	203.87	328.44	280.95	191.27	203.70	298.57	254.71	205.45	204.27	332.80	284.10
Jul	176.84	203.98	332.59	280.57	192.65	203.62	307.84	259.76	207.40	204.17	327.21	286.34
Aug	181.37	204.00	335.74	283.79	193.37	203.66	318.80	261.94	206.78	203.99	330.82	286.08
Sep	182.22	204.04	333.84	285.08	192.30	203.58	316.79	262.87	203.89	204.94	323.59	281.63
Oct	186.64	204.27	332.74	290.93	194.98	203.51	319.27	275.49	197.50	205.35	318.85	275.79
Nov	185.91	204.49	335.37	295.94	195.22	203.65	321.70	274.74	200.08	205.07	325.58	276.07
Dec	186.72	204.40	334.08	293.05	196.33	204.23	317.00	264.77	198.90	205.21	319.97	270.07

Month	Mid Rate											
	2009				2010				2011			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	149.39	202.33	300.10	264.03	183.52	202.98	320.07	283.45	195.20	202.74	312.77	263.59
Feb	163.15	202.55	295.64	260.31	182.80	203.03	313.39	270.81	197.41	203.01	317.63	268.48
Mar	160.04	202.44	292.77	237.73	186.33	202.73	305.08	271.42	195.78	203.05	320.72	273.97
Apr	156.64	201.96	297.30	263.14	190.15	202.29	307.49	271.35	203.16	202.99	325.07	282.25
May	165.88	202.03	303.72	269.25	188.71	202.15	296.25	258.09	203.72	202.79	326.35	282.40
Jun	173.58	202.23	319.68	275.62	187.96	202.40	293.43	249.04	201.87	202.75	325.91	279.62
Jul	172.09	202.30	323.56	275.25	189.37	202.34	303.72	254.89	203.38	202.57	322.82	278.57
Aug	176.93	202.30	326.79	277.02	189.32	202.47	311.50	256.44	202.33	202.50	325.43	281.36
Sep	177.48	202.35	325.72	278.88	189.12	202.41	310.20	258.52	199.69	203.64	319.17	276.74
Oct	182.52	202.86	324.63	283.34	191.22	202.36	313.81	271.14	193.19	204.06	313.53	271.45
Nov	182.31	202.88	328.76	288.90	191.47	202.53	313.73	270.92	196.05	203.63	319.60	272.15
Dec	183.00	203.03	326.68	287.44	193.66	202.82	310.72	260.71	194.58	203.78	314.33	262.90

STATISTICAL ABSTRACT

CONTENTS (continued)

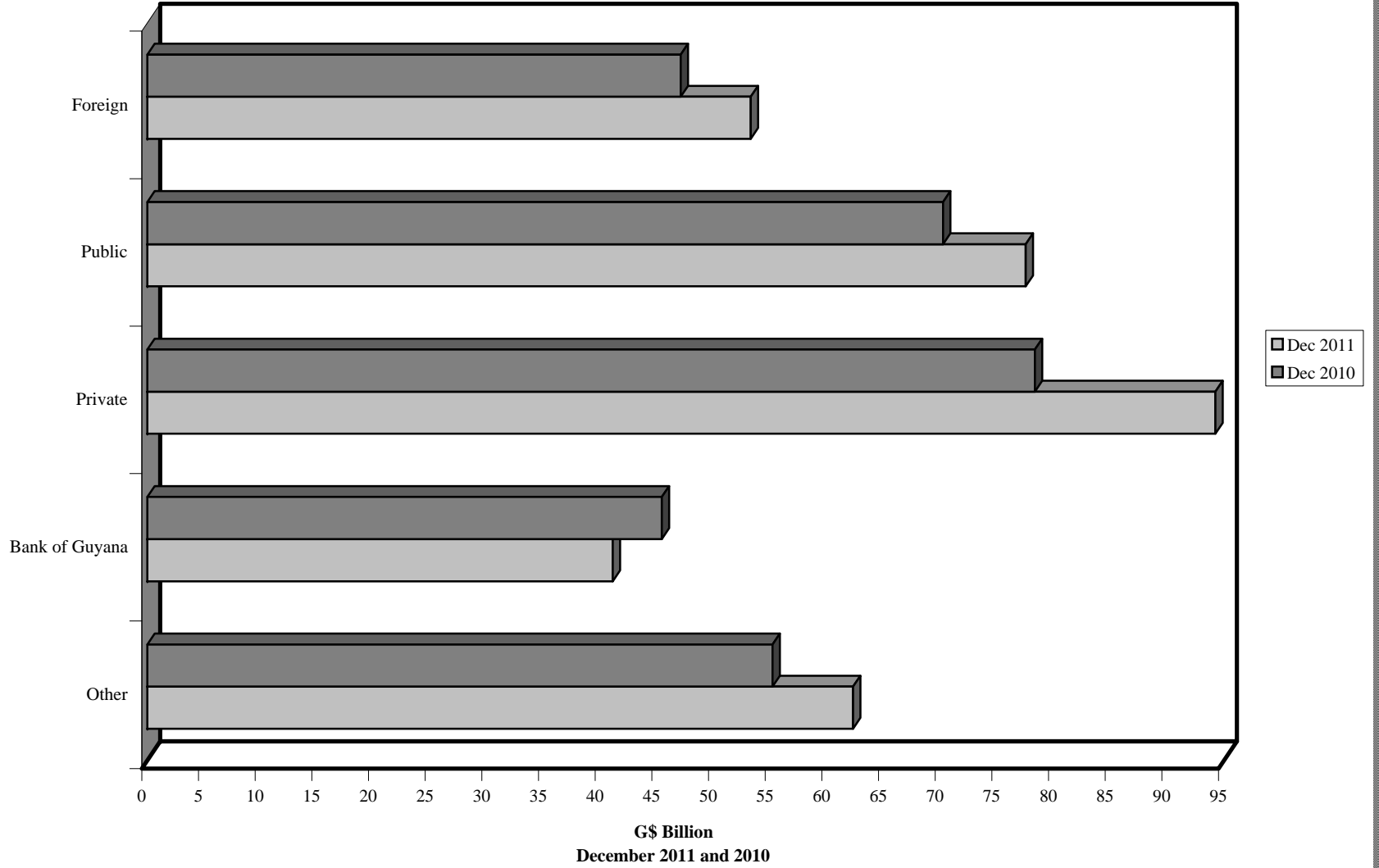
GRAPHS

I	-	Commercial Banks: Assets (December 2011 & 2010)
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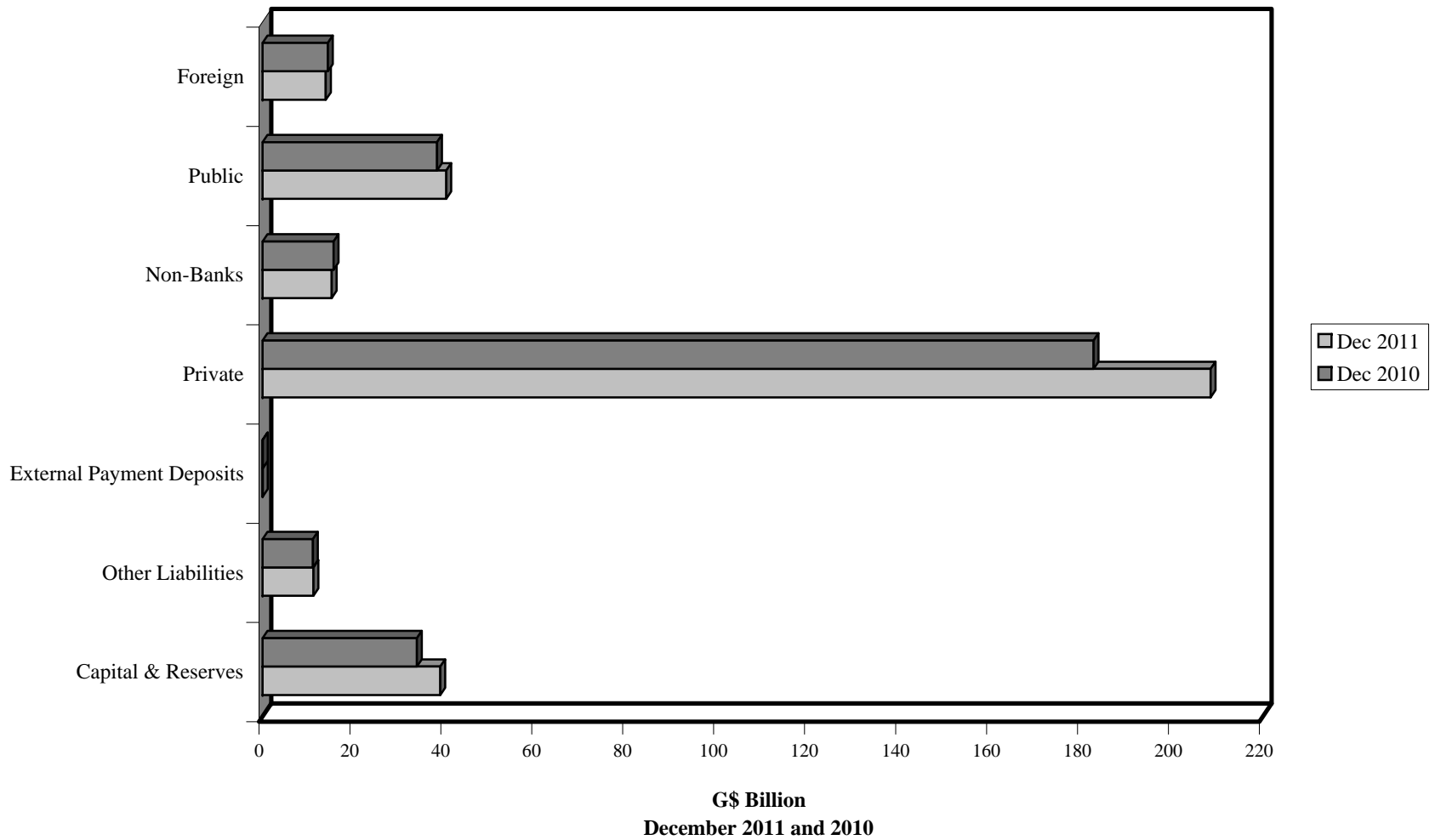
GENERAL NOTES

NOTES TO THE TABLES

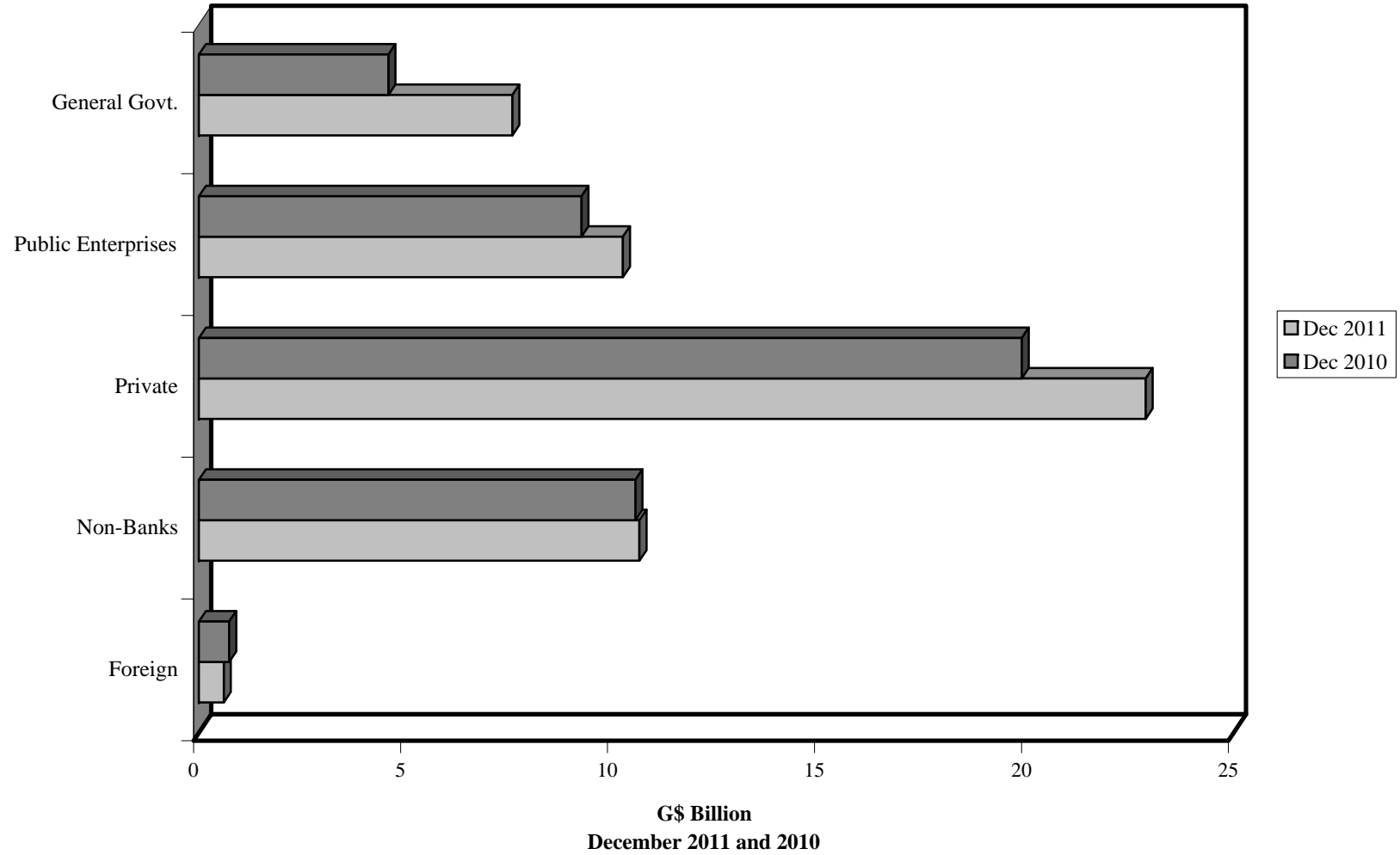
Graph I
Commercial Banks: Assets



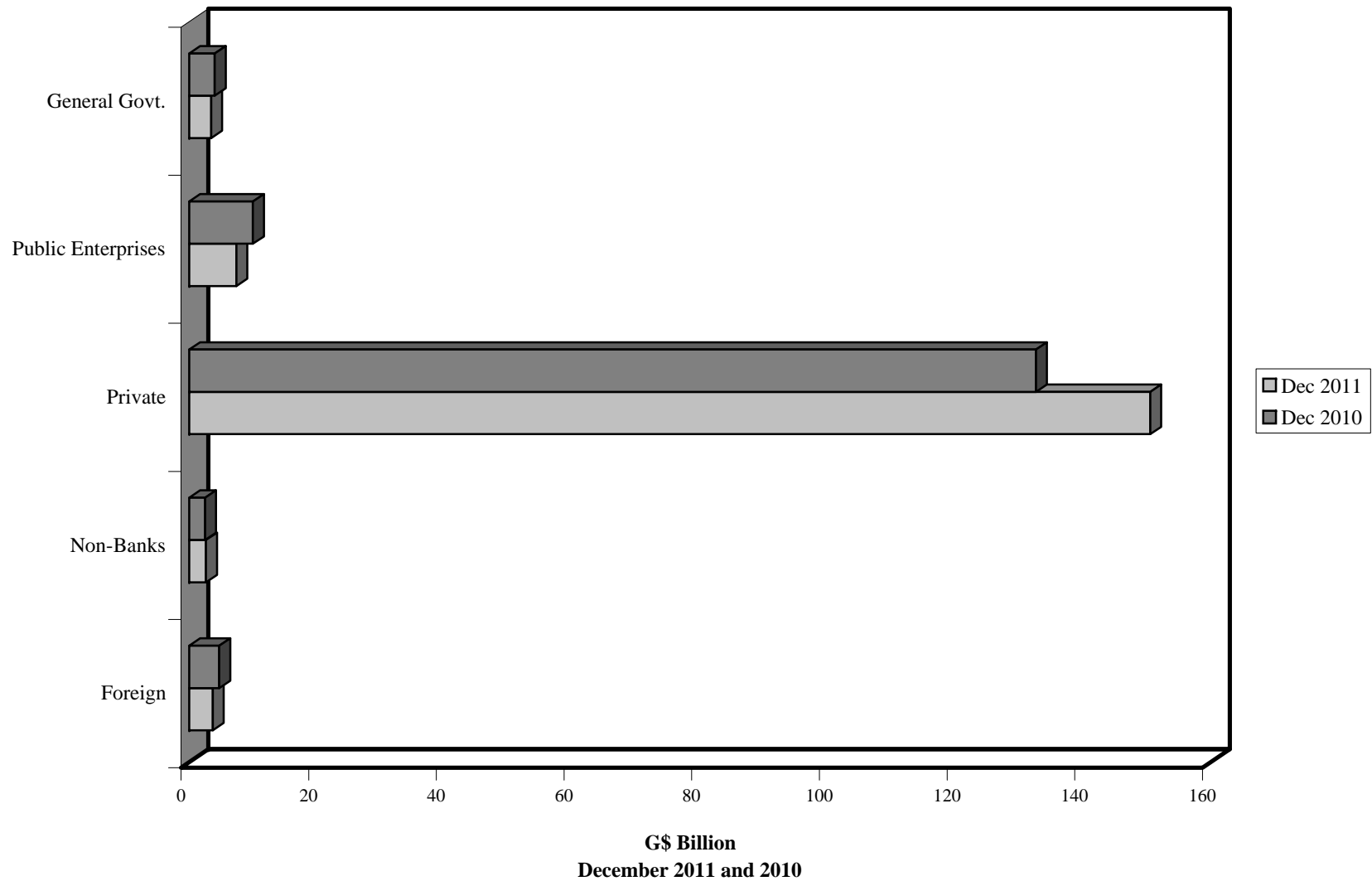
Graph II
Commercial Banks: Liabilities, Capital and Reserves



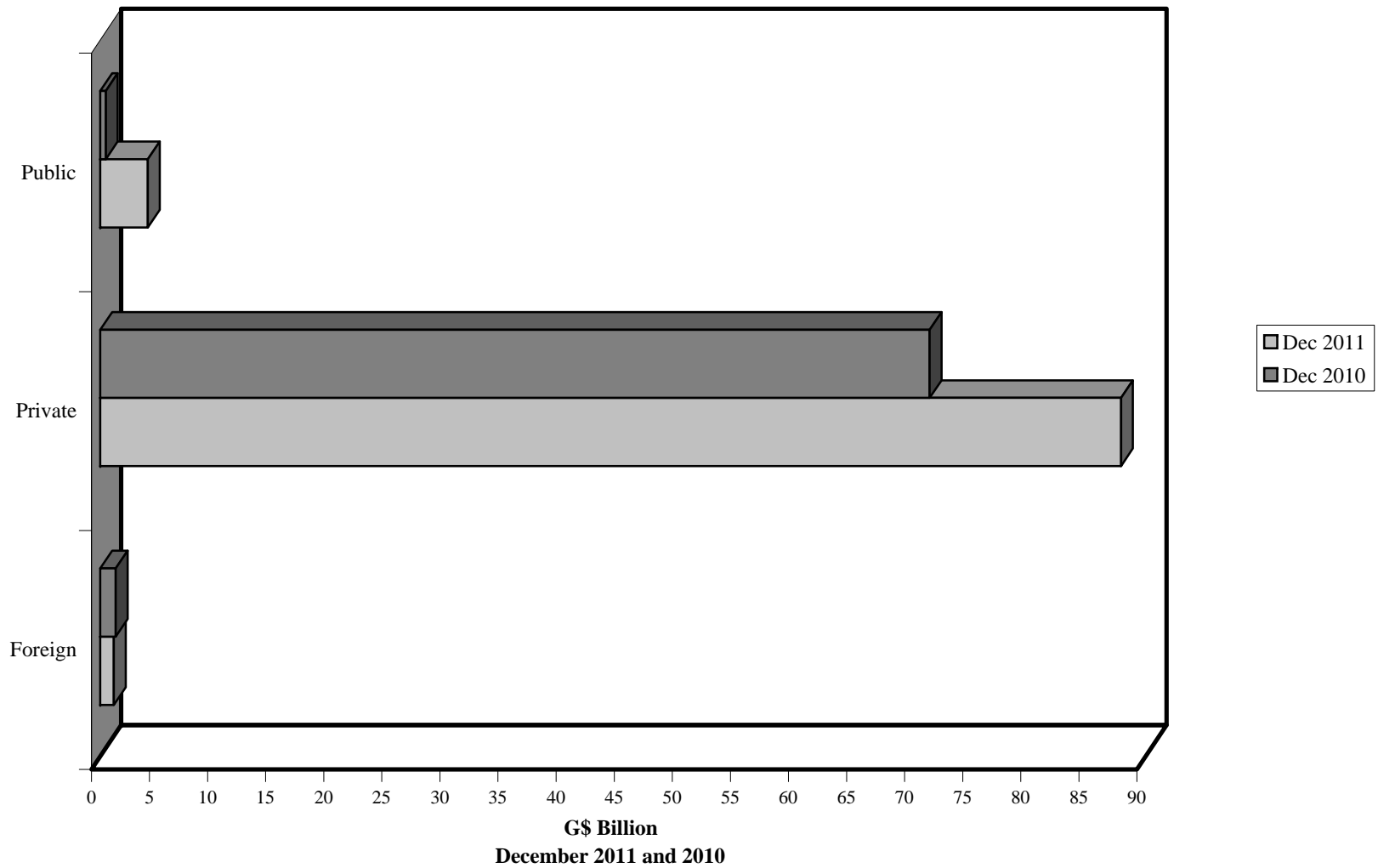
Graph III
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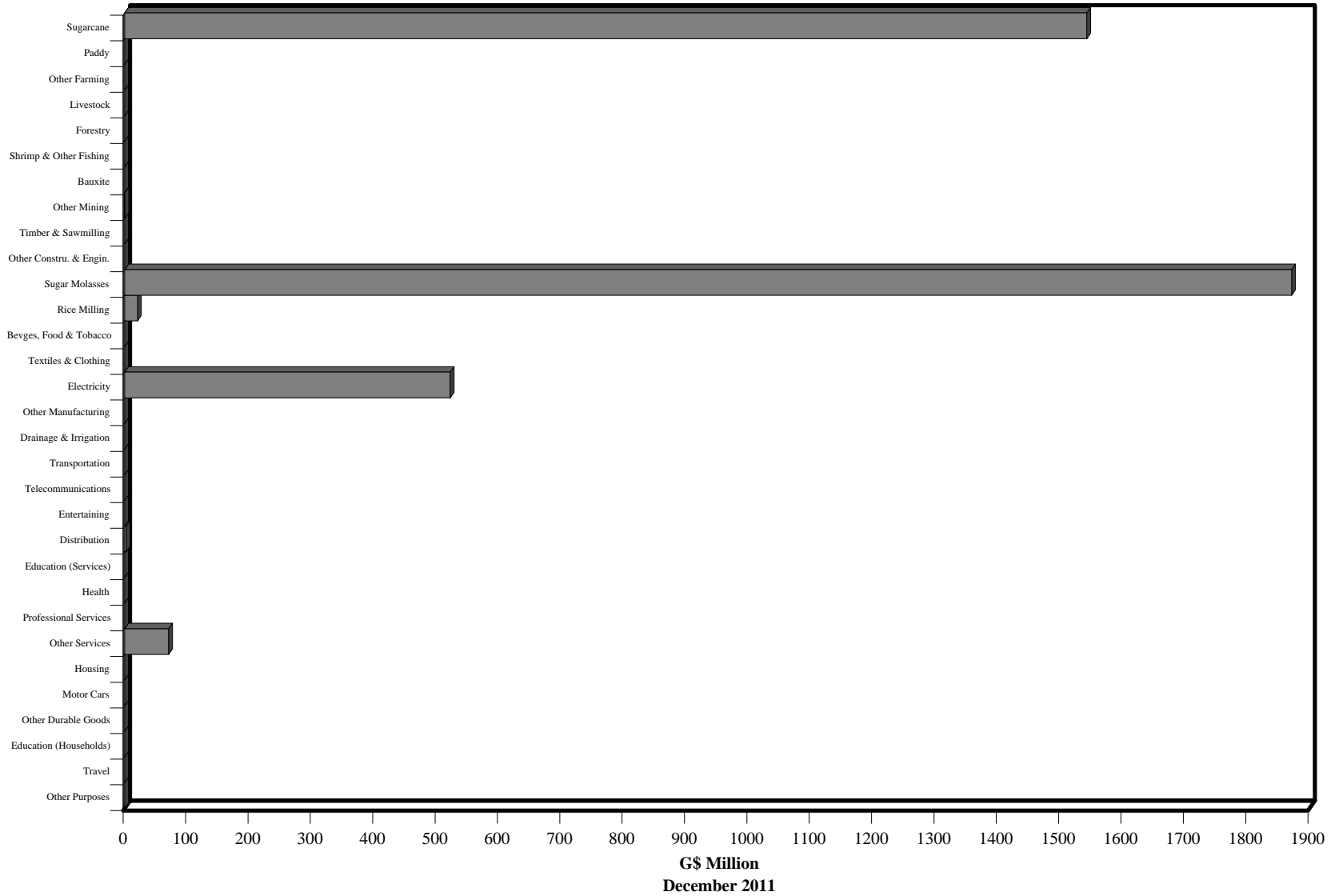
Graph IV
Commercial Banks: Savings Deposits



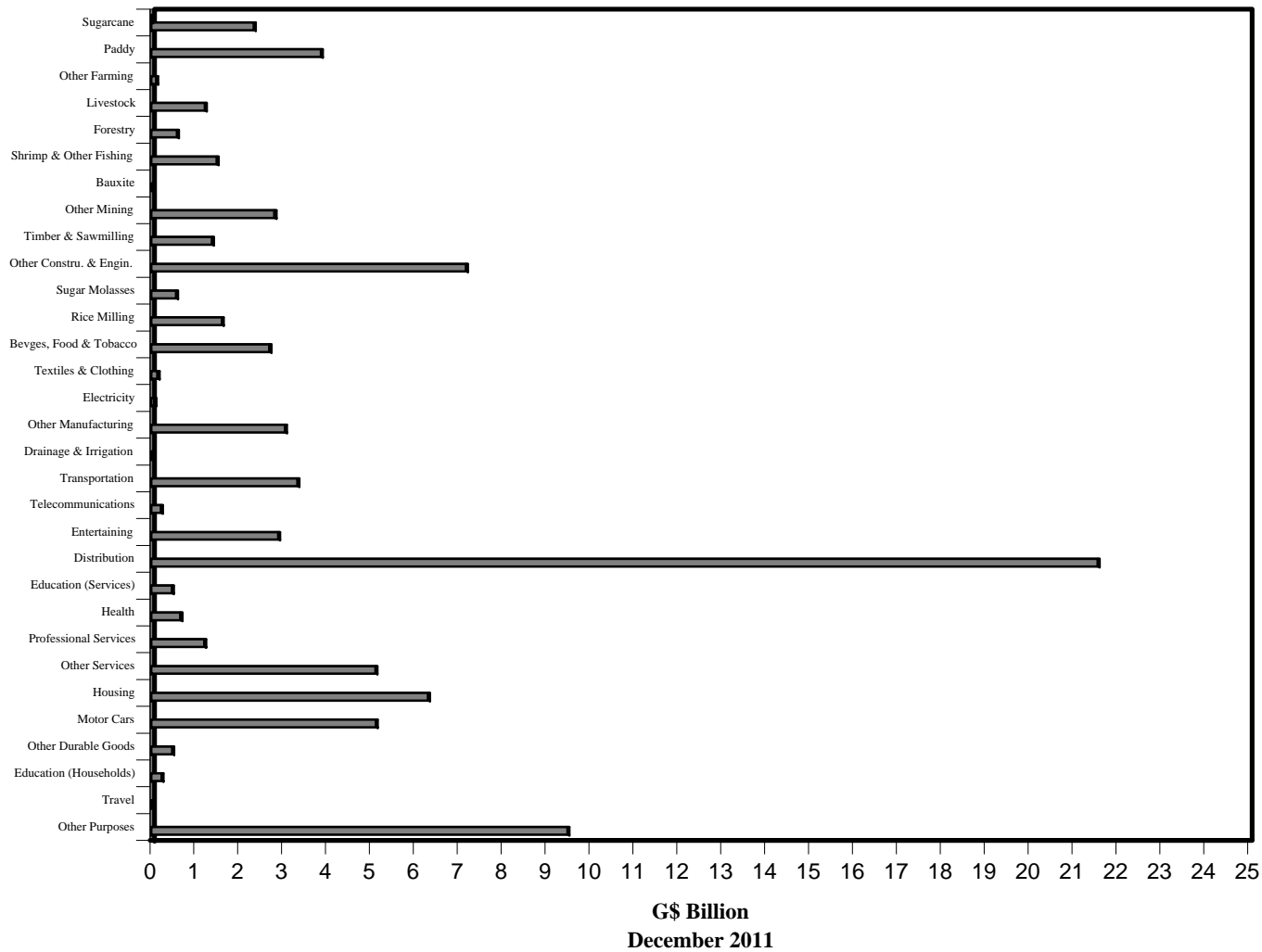
Graph V
Commercial Banks: Loans and Advances by Sector



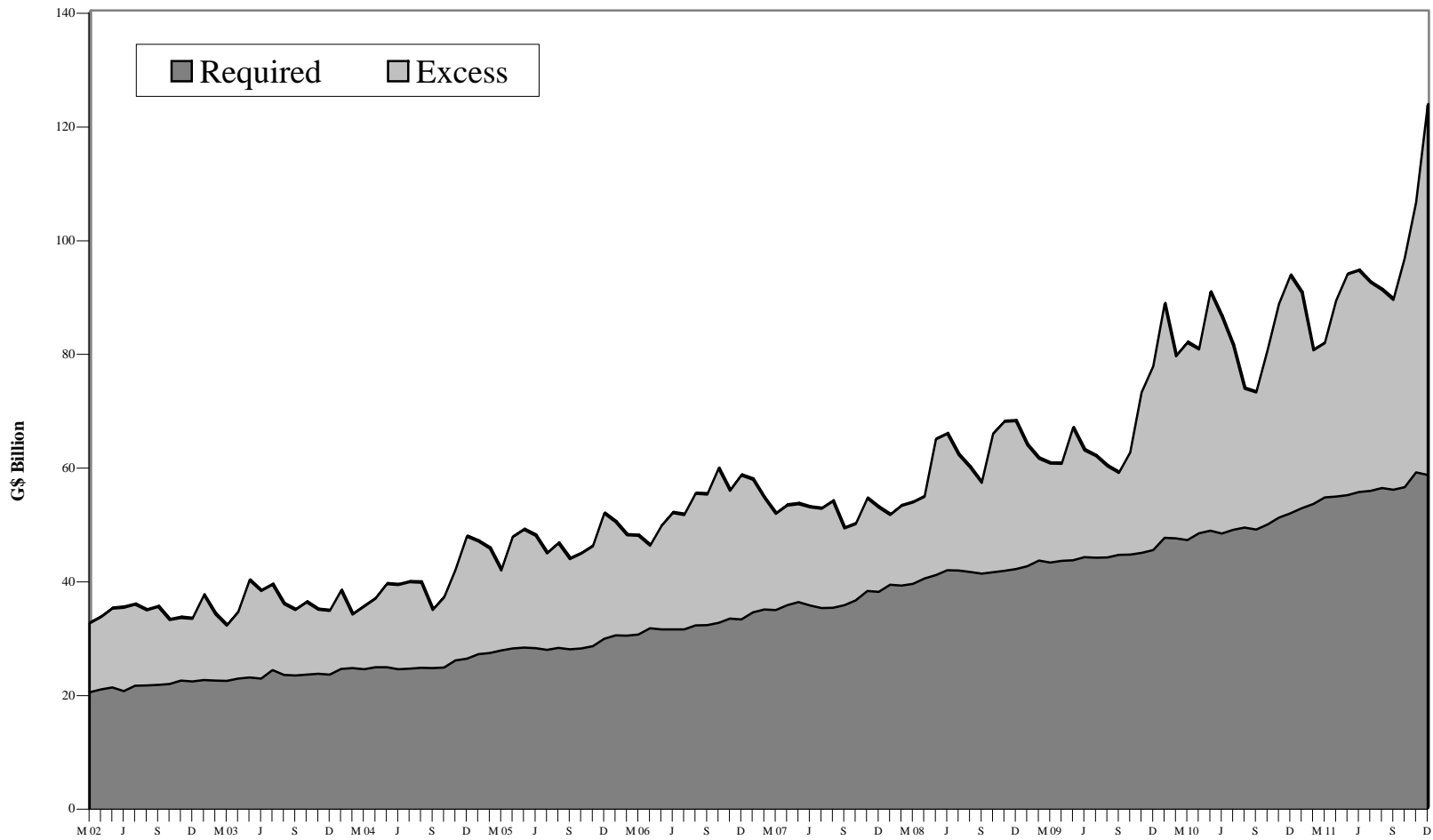
Graph VI
Commercial Banks: Credit to Public Sector by Economic Activity



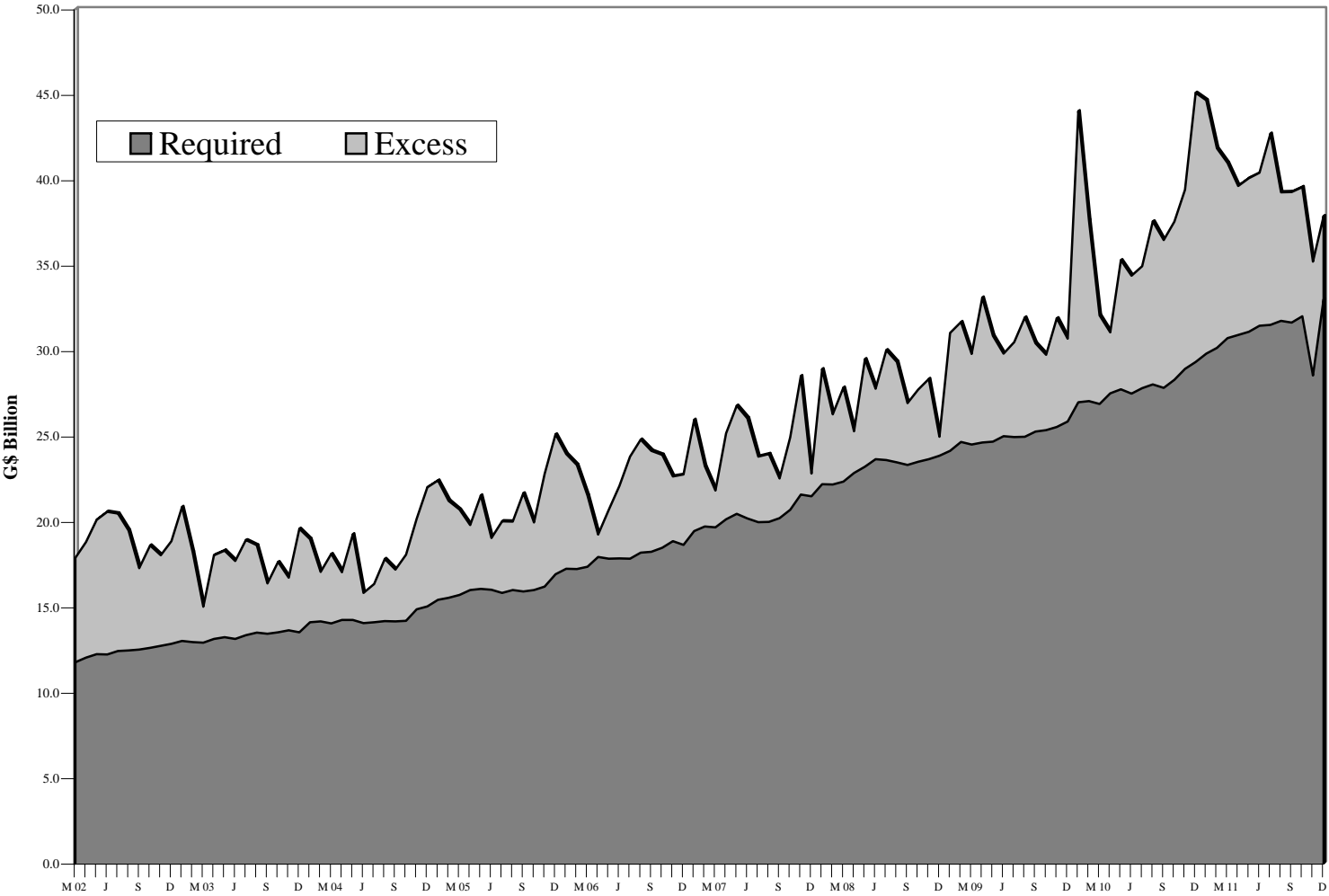
Graph VII
Commercial Banks: Credit to Private Sector by Economic Activity



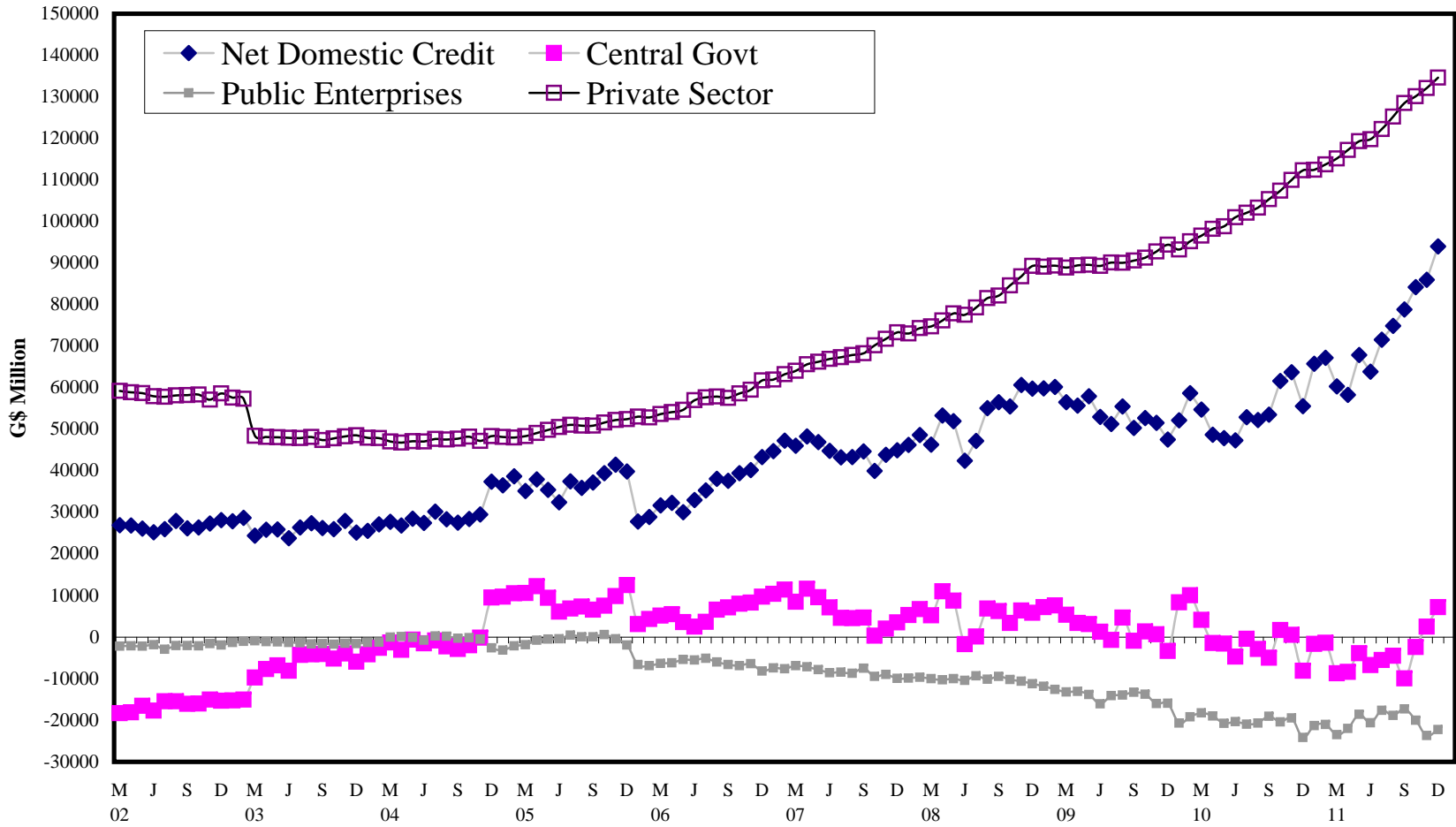
Graph VIII
Commercial Banks: Liquid Assets



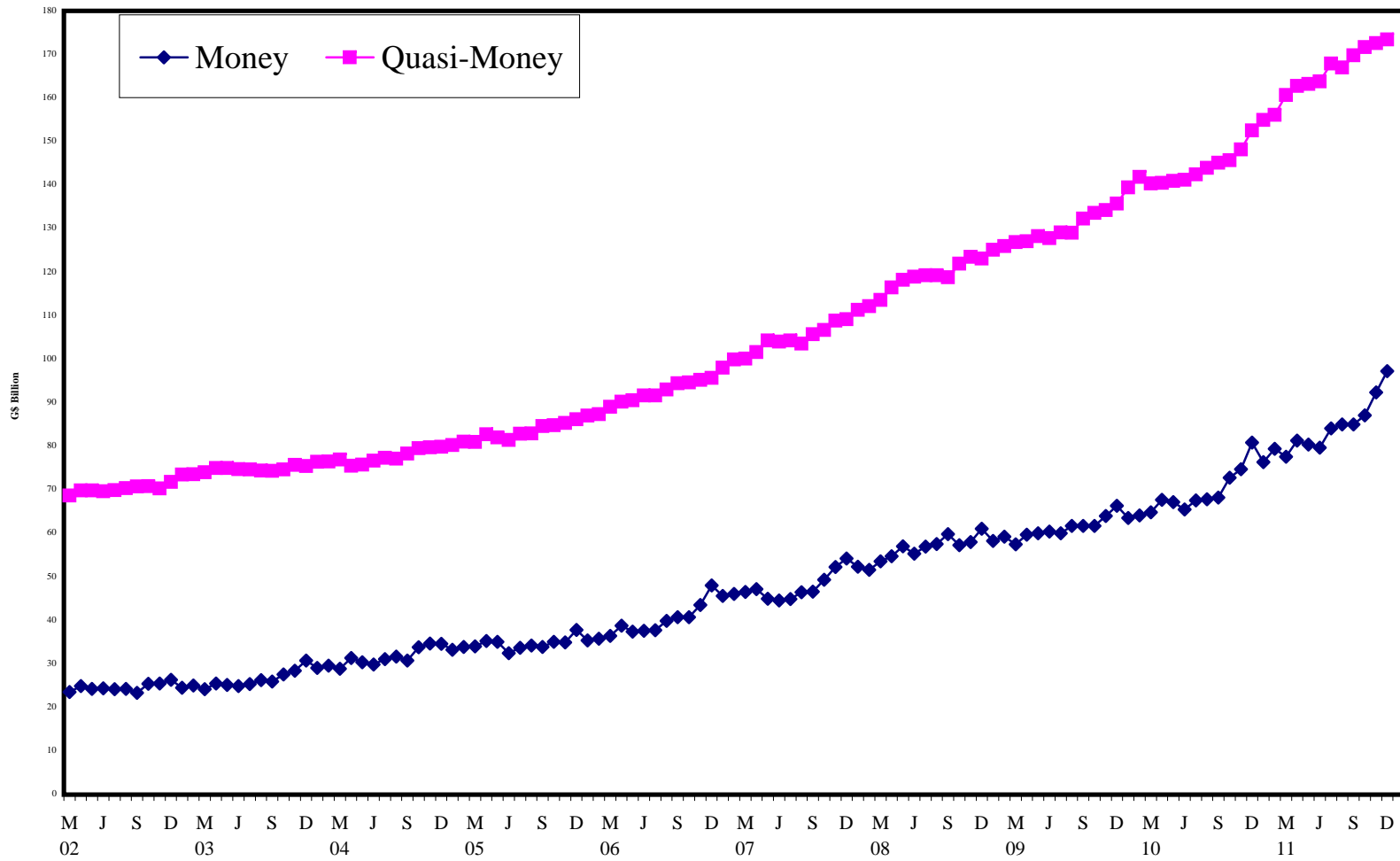
Graph IX
Commercial Banks: Reserve Requirements



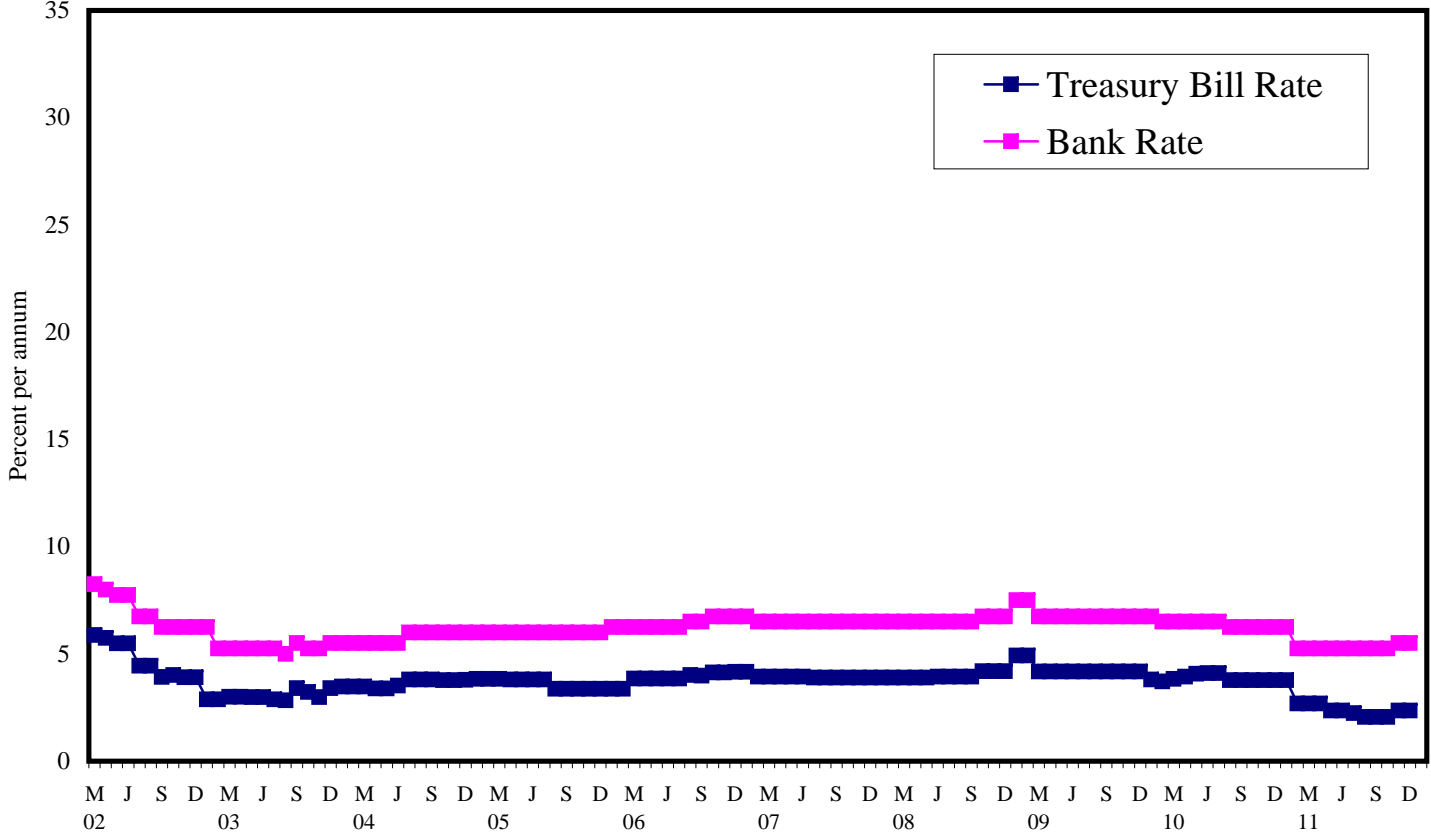
Graph X
Banking System: Net Domestic Credit



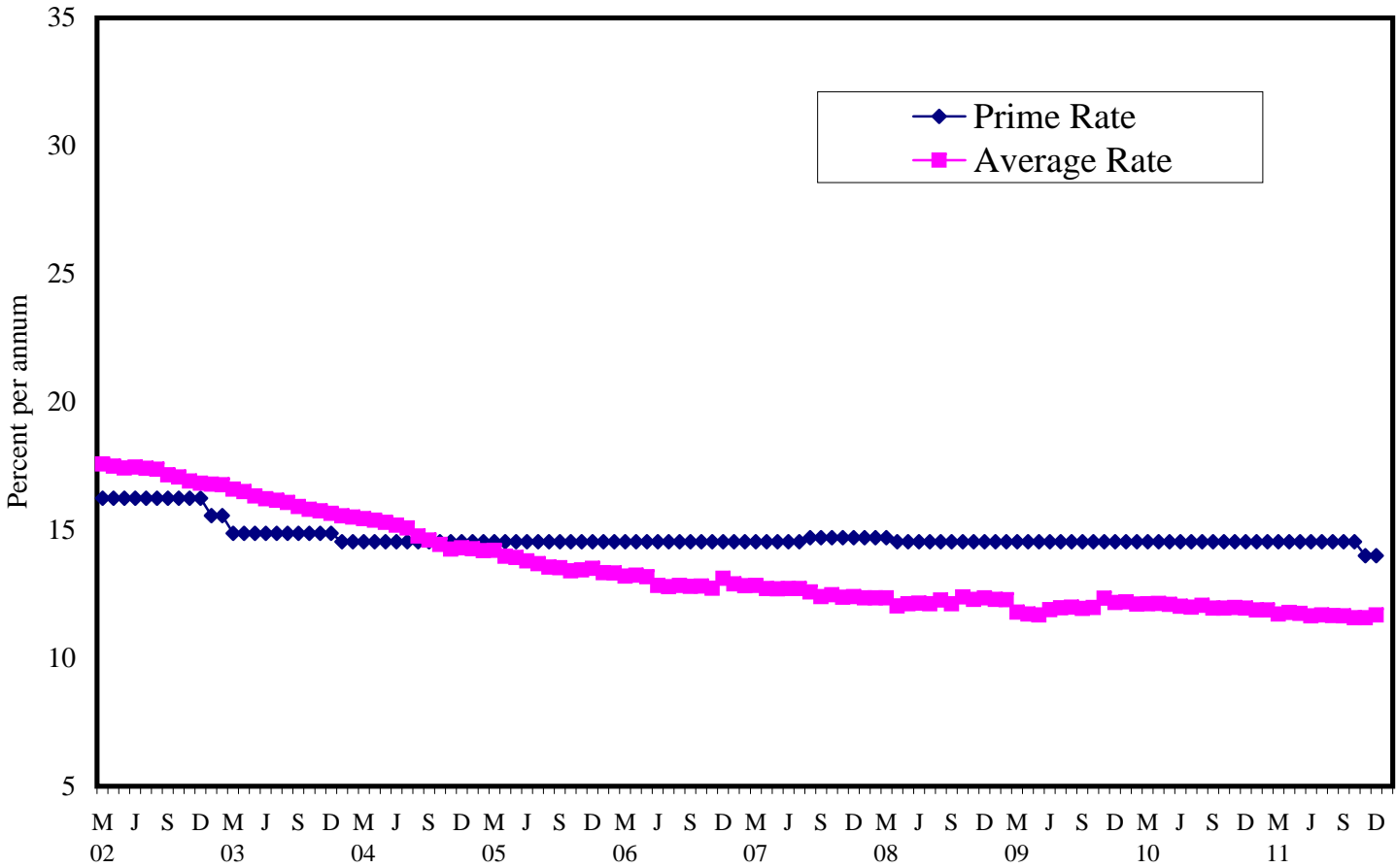
Graph XI
Banking System: Money and Quasi-Money



Graph XII
Bank Rate and 91-days Treasury Bill Rate

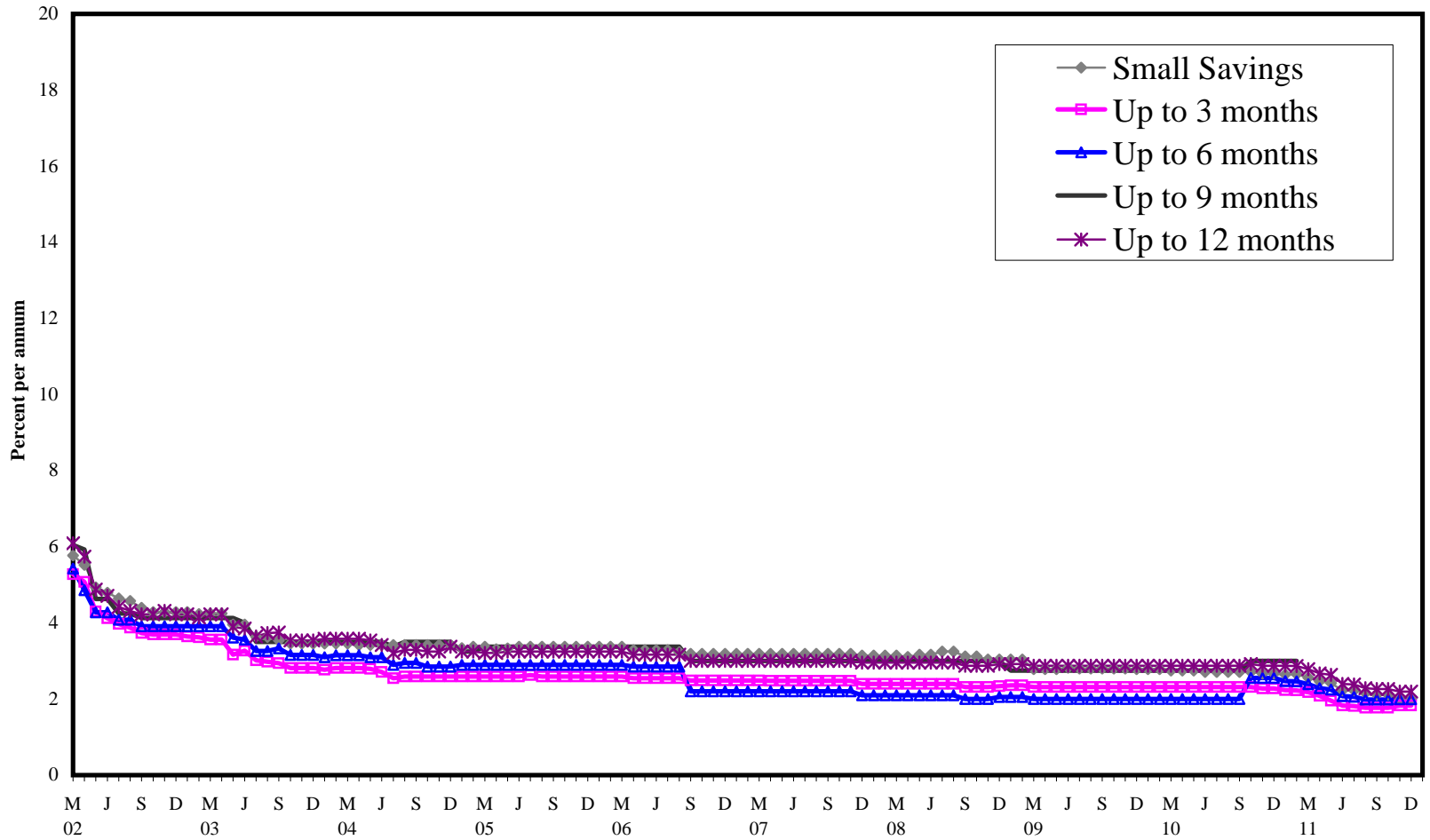


Graph XIII
Commercial Banks: Prime and Average* Lending Rate

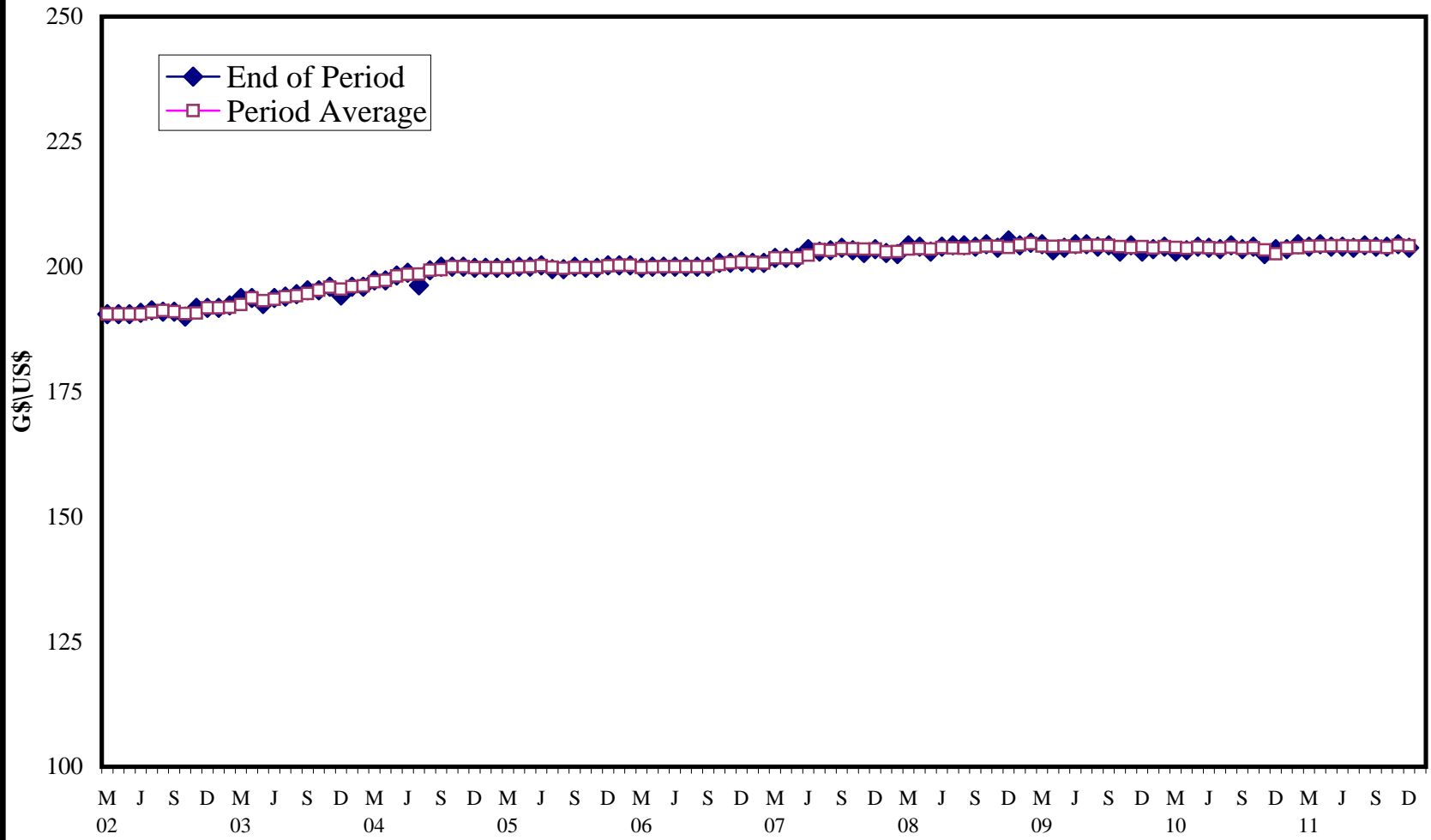


* Weighted average

Graph XIV
Commercial Banks: Time and Savings Deposit Rates



Graph XV
Market Exchange Rate



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 (e.g. 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 (e.g. 1989/90) to indicate a crop year or fiscal year.
- = Means incomplete data due probably to under-reporting or partial response by respondents.
- * Means preliminary figures.
- ** Means revised figures.

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

Acknowledgement

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

II. NOTES TO THE TABLES

TABLE 1.1: Bank of Guyana: Assets

Foreign Assets

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

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

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

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

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 reflects 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 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 2.10(b): Commercial Banks: Total Loans and Advances

The data covers total Loans and Advances to Residents and Non-Residents including Real Estate Mortgage Loans effective December 2001.

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. Figures under the 'other purposes' sub-category has been reclassified to exclude credit card transactions effective from March 2007. 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, and fixed date debenture to the Commercial Banks.

Prior to March 1989, the legally required level of liquid assets to be held by the Commercial Banks against their deposit liabilities was calculated as the sum of 20 percent of demand liabilities and 15 percent of time liabilities. During the period March 31, 1989 to May 15, 1991 the determination of the required liquid assets held by the banks was based on actual holdings on specified dates. Accordingly, from March 31, 1989 to June 30, 1990 required liquid assets were stipulated as the actual holdings on March 15, 1989. Between July 30, 1990 and February 19, 1991 the required liquid assets was based on the assets held by the banks on September 30, 1989. Further, between February 20, 1991 and May 14, 1991 the required balances were set as at the end of July 30, 1990.

With effect from May 15, 1991, however, the basis for calculating required liquid assets was changed to 25 percent of demand liabilities and 20 percent of time liabilities. Further, amendments to the liquid asset requirements became effective on 26th, October 1998. The liquid assets base period has been redefined as the Monday to Friday workweek immediately 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 1st to 5th February 1999 while the reserve maintenance period was the 8th to 12th February 1999. However, reserve balances for the Non-Bank licensed Financial Institutions are excluded from table 2.15.

TABLE 2.16(a): Foreign Exchange Intervention

This comprises of Bank of Guyana's purchases and sales to the Commercial Banks.

TABLE 2.16(b): Interbank Trade

This comprises of US dollar purchases and sales amongst the Commercial Banks.

TABLE 2.17: Commercial Banks holdings of treasury bills

These are short-term government securities held by the Commercial Banks with maturities of 91 days, 182 days and 364 days. Data are at face value.

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

Reflects 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 rate 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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