



BANK OF GUYANA

BANKING SYSTEM  
*STATISTICAL*  
*ABSTRACT*

RESEARCH DEPARTMENT

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# STATISTICAL ABSTRACT

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**BANK OF GUYANA: ASSETS**  
(G\$ MILLION)

Table 1.1

| End of Period | Total Assets | Foreign Assets |       |                  |              |                   | Claims on Central Government |            |         |          | Advances to Banks | Other                   |         |
|---------------|--------------|----------------|-------|------------------|--------------|-------------------|------------------------------|------------|---------|----------|-------------------|-------------------------|---------|
|               |              | Total          | Gold  | Foreign Balances | SDR Holdings | Market Securities | Total                        | Securities | T/Bills | Advances |                   | Non-Interest Debentures | Other   |
| 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          | 157013.9     | 73252.8        | -     | 38664.7          | 5.4          | 34582.7           | 1174.3                       | -          | 1174.3  | -        | -                 | 45537.8                 | 37049.0 |
| 2009          | 214867.0     | 127508.6       | -     | 18199.0          | 760.0        | 108549.7          | 2310.7                       | -          | 2310.7  | -        | -                 | 44431.6                 | 40616.0 |
| 2010          |              |                |       |                  |              |                   |                              |            |         |          |                   |                         |         |
| Mar           | 211779.5     | 123401.5       | -     | 13982.8          | 744.5        | 108674.2          | 1021.7                       | -          | 1021.7  | -        | -                 | 44431.6                 | 42924.6 |
| Jun           | 226292.4     | 137875.8       | -     | 42801.9          | 731.4        | 94342.5           | 1021.2                       | -          | 1021.2  | -        | -                 | 44431.6                 | 42963.7 |
| Sep           | 232470.2     | 144153.2       | -     | 55364.5          | 429.1        | 88359.6           | 1023.2                       | -          | 1023.2  | -        | -                 | 44431.6                 | 42862.2 |
| 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           | 234036.7     | 153034.0       | -     | 38335.6          | 713.0        | 113985.3          | 1023.5                       | -          | 1023.5  | -        | -                 | 44448.3                 | 35530.9 |
| Mar           | 239163.5     | 159404.4       | -     | 50058.4          | 428.3        | 108917.7          | 1023.1                       | -          | 1023.1  | -        | -                 | 44448.3                 | 34287.8 |
| Apr           | 246509.1     | 166684.6       | -     | 46258.1          | 1042.2       | 119384.3          | 1023.1                       | -          | 1023.1  | -        | -                 | 44448.3                 | 34353.1 |
| May           | 242928.6     | 158048.1       | -     | 46411.3          | 1093.6       | 110543.2          | 993.5                        | -          | 993.5   | -        | -                 | 44448.3                 | 39438.8 |
| Jun           | 234514.8     | 158764.9       | -     | 52310.7          | 1093.6       | 105360.6          | 993.4                        | -          | 993.4   | -        | -                 | 44448.3                 | 30308.2 |
| Jul           | 241783.0     | 163646.7       | -     | 37192.4          | 1789.7       | 124664.6          | 993.4                        | -          | 993.4   | -        | -                 | 44448.3                 | 32694.6 |
| Aug           | 243140.5     | 163254.9       | -     | 31489.0          | 1136.8       | 130629.2          | 993.4                        | -          | 993.4   | -        | -                 | 44448.3                 | 34443.9 |
| Sep           | 245316.7     | 164121.4       | -     | 31095.3          | 829.5        | 132196.6          | 993.4                        | -          | 993.4   | -        | -                 | 44448.3                 | 35753.7 |
| Oct           | 245633.3     | 162494.3       | -     | 35771.4          | 829.5        | 125893.5          | 993.4                        | -          | 993.4   | -        | -                 | 44448.3                 | 37697.4 |
| Nov           | 239045.1     | 162281.8       | -     | 35643.0          | 804.6        | 125834.2          | 993.3                        | -          | 993.3   | -        | -                 | 44448.3                 | 31321.7 |
| Dec           | 240564.4     | 162659.9       | -     | 30621.9          | 804.6        | 131233.3          | 995.1                        | -          | 995.1   | -        | -                 | 44109.5                 | 32799.8 |
| 2012          |              |                |       |                  |              |                   |                              |            |         |          |                   |                         |         |
| Jan           | 246347.4     | 166975.6       | -     | 36255.0          | 2793.5       | 127927.1          | 995.1                        | -          | 995.1   | -        | -                 | 44109.5                 | 34267.1 |
| Feb           | 247821.0     | 168582.1       | -     | 24405.4          | 2167.9       | 142008.7          | 993.6                        | -          | 993.6   | -        | -                 | 44109.5                 | 34135.8 |
| Mar           | 249005.4     | 165314.7       | -     | 13853.9          | 1554.0       | 149906.7          | 993.3                        | -          | 993.3   | -        | -                 | 44109.5                 | 38587.9 |
| Apr           | 249318.1     | 161693.7       | -     | 21994.8          | 1553.7       | 138145.2          | 1389.8                       | -          | 1389.8  | -        | -                 | 44109.5                 | 42125.1 |
| May           | 242423.2     | 156577.4       | -     | 17831.5          | 1480.5       | 137265.4          | 993.3                        | -          | 993.3   | -        | -                 | 44109.5                 | 40743.0 |
| Jun           | 238553.2     | 155549.8       | -     | 20667.7          | 1480.5       | 133401.6          | 1062.4                       | -          | 1062.4  | -        | -                 | 44109.5                 | 37831.4 |
| Jul           | 242299.6     | 160340.6       | -     | 26360.6          | 1480.5       | 132499.5          | 1062.4                       | -          | 1062.4  | -        | -                 | 44109.5                 | 36787.1 |
| Aug           | 249548.1     | 167133.0       | -     | 33978.8          | 883.5        | 132270.7          | 1062.4                       | -          | 1062.4  | -        | -                 | 44109.5                 | 37243.2 |
| Sep           | 259759.2     | 176871.8       | -     | 29485.9          | 294.8        | 147091.2          | 1062.4                       | -          | 1062.4  | -        | -                 | 44109.5                 | 37715.4 |
| Oct           | 257946.5     | 173923.5       | -     | 23691.6          | 379.7        | 149852.2          | 1062.4                       | -          | 1062.4  | -        | -                 | 44109.5                 | 38851.1 |
| Nov           | 259227.7     | 173767.5       | -     | 23183.8          | 374.4        | 150209.3          | 1138.2                       | -          | 1138.2  | -        | -                 | 44109.5                 | 40212.5 |
| Dec           | 259487.1     | 174968.2       | -     | 22541.5          | 374.4        | 152052.3          | 994.4                        | -          | 994.4   | -        | -                 | 43305.4                 | 40219.0 |
| 2013          |              |                |       |                  |              |                   |                              |            |         |          |                   |                         |         |
| Jan           | 251218.4     | 170847.4       | -     | 17822.6          | 1645.8       | 151378.9          | 994.4                        | -          | 994.4   | -        | -                 | 43305.4                 | 36071.1 |
| Feb           | 250509.7     | 165397.4       | -     | 11407.4          | 1052.0       | 152938.1          | 993.5                        | -          | 993.5   | -        | -                 | 43305.4                 | 40813.3 |
| Mar           | 251925.0     | 166751.3       | -     | 13220.4          | 463.3        | 153067.7          | 993.6                        | -          | 993.6   | -        | -                 | 43305.4                 | 40874.7 |
| Apr           | 251955.2     | 164655.7       | -     | 11486.1          | 1098.8       | 152070.7          | 993.4                        | -          | 993.4   | -        | -                 | 43305.4                 | 43000.6 |
| May           | 242471.8     | 156963.4       | -     | 11196.7          | 1063.9       | 144702.8          | 993.4                        | -          | 993.4   | -        | -                 | 43305.4                 | 41209.6 |
| Jun           | 231053.3     | 150223.6       | -     | 10144.5          | 1063.9       | 139015.2          | 993.4                        | -          | 993.4   | -        | -                 | 43305.4                 | 36530.9 |
| Jul           | 219355.0     | 138880.6       | -     | 8908.4           | 2301.3       | 127671.0          | 993.4                        | -          | 993.4   | -        | -                 | 43305.4                 | 36175.6 |
| Aug           | 219091.0     | 138622.0       | -     | 10917.6          | 1723.3       | 125981.1          | 993.4                        | -          | 993.4   | -        | -                 | 43305.4                 | 36170.2 |

Source: Bank of Guyana

**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   |         |                       |                |                 |        |
| 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          | 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          | 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          |                   |          |         |       |          |         |             |       |         |         |                       |                |                 |        |
| 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 |
| 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 |
| 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 |
| 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 | 153350.6 | 64765.0 | 19678.3     | 61.1  | 45226.9 | 23619.3 | 1000.0                | 6688.3         | 26746.9         | 1271.2 |
| Feb           | 234036.7          | 45974.7  | 45273.3 | 701.4 | 151671.2 | 68235.1 | 19396.8     | 61.1  | 41453.8 | 22524.4 | 1000.0                | 6577.2         | 26746.9         | 2066.7 |
| Mar           | 239163.5          | 45309.0  | 44603.6 | 705.4 | 157938.1 | 75445.0 | 19090.8     | 61.1  | 42072.3 | 21268.9 | 1000.0                | 3966.3         | 26746.9         | 4203.2 |
| Apr           | 246509.1          | 47898.4  | 47188.0 | 710.4 | 160922.4 | 75305.7 | 19076.2     | 61.1  | 42455.5 | 24024.0 | 1000.0                | 5328.5         | 26746.9         | 4612.8 |
| May           | 242928.6          | 47399.6  | 46685.4 | 714.2 | 156264.0 | 70589.5 | 22166.8     | 61.1  | 41321.8 | 22124.8 | 1000.0                | 7647.8         | 28867.5         | 1749.6 |
| Jun           | 234514.8          | 47401.9  | 46682.5 | 719.3 | 148287.4 | 72873.9 | 22067.8     | 61.0  | 40237.5 | 13047.1 | 1000.0                | 7264.3         | 28867.5         | 1693.7 |
| Jul           | 241783.0          | 48620.8  | 47896.2 | 724.7 | 151389.6 | 71907.0 | 22067.5     | 61.0  | 42112.9 | 15241.2 | 1000.0                | 9582.4         | 28867.5         | 2322.6 |
| Aug           | 243140.5          | 49827.4  | 49097.7 | 729.7 | 148232.9 | 70676.8 | 21475.4     | 61.0  | 39689.4 | 16330.3 | 1000.0                | 13218.8        | 28867.5         | 1993.8 |
| Sep           | 245316.7          | 50581.9  | 49845.1 | 736.8 | 148468.1 | 72517.9 | 21999.1     | 61.0  | 38081.3 | 15808.8 | 1000.0                | 14433.9        | 28867.5         | 1965.3 |
| Oct           | 245633.3          | 51968.0  | 51226.3 | 741.7 | 148095.3 | 68680.8 | 22128.9     | 61.0  | 39464.3 | 17760.3 | 1000.0                | 13714.8        | 28867.5         | 1987.7 |
| Nov           | 239045.1          | 53376.8  | 52628.6 | 748.2 | 139227.4 | 62740.8 | 21197.3     | 61.0  | 43292.4 | 11935.8 | 1000.0                | 14216.3        | 28867.5         | 2357.1 |
| Dec           | 240564.4          | 61656.4  | 60902.6 | 753.8 | 131578.4 | 60785.8 | 20844.9     | 61.0  | 36684.1 | 13202.5 | 1000.0                | 15917.4        | 28867.5         | 1544.7 |
| 2012          |                   |          |         |       |          |         |             |       |         |         |                       |                |                 |        |
| Jan           | 246347.4          | 54518.2  | 53761.4 | 756.8 | 143158.6 | 63455.6 | 21204.6     | 61.0  | 43387.4 | 15050.0 | 1000.0                | 16954.3        | 28867.5         | 1848.8 |
| Feb           | 247821.0          | 54459.6  | 53698.0 | 761.6 | 145661.4 | 60313.7 | 20584.5     | 61.0  | 48750.3 | 15951.9 | 1000.0                | 12017.4        | 28867.5         | 5815.2 |
| Mar           | 249005.4          | 54445.1  | 53679.1 | 766.0 | 147838.0 | 67446.4 | 19961.7     | 61.0  | 40162.5 | 20206.4 | 1000.0                | 11062.4        | 28867.5         | 5792.3 |
| Apr           | 249318.1          | 54671.9  | 53901.8 | 770.1 | 146191.1 | 61422.1 | 19927.2     | 61.0  | 39867.7 | 24913.0 | 1000.0                | 12912.8        | 28867.5         | 5674.8 |
| May           | 242423.2          | 55294.5  | 54519.3 | 775.2 | 141917.6 | 51512.0 | 19447.5     | 61.0  | 46130.3 | 24766.7 | 1000.0                | 15254.7        | 27681.1         | 1275.4 |
| Jun           | 238553.2          | 56178.0  | 55396.6 | 781.4 | 137505.6 | 50224.5 | 19595.6     | 61.0  | 46338.7 | 21285.7 | 1000.0                | 15003.2        | 27681.1         | 1185.3 |
| Jul           | 242299.6          | 56449.4  | 55664.5 | 784.9 | 139759.3 | 50226.6 | 19560.2     | 61.0  | 49634.1 | 20277.4 | 1000.0                | 16257.6        | 27681.1         | 1152.2 |
| Aug           | 249548.1          | 55934.4  | 55143.4 | 791.0 | 146734.1 | 53153.2 | 18946.9     | 61.0  | 53872.8 | 20700.2 | 1000.0                | 17033.1        | 27681.1         | 1165.4 |
| Sep           | 259759.2          | 56340.5  | 55542.9 | 797.6 | 156639.3 | 65786.5 | 18341.3     | 61.0  | 50922.0 | 21528.6 | 1000.0                | 16907.1        | 27681.1         | 1191.1 |
| Oct           | 257946.5          | 58147.4  | 57346.0 | 801.4 | 152758.1 | 61026.9 | 18335.9     | 61.0  | 50874.2 | 22460.1 | 1000.0                | 16803.6        | 27681.1         | 1556.3 |
| Nov           | 259227.7          | 59704.9  | 58898.8 | 806.1 | 151406.3 | 52172.9 | 18342.8     | 61.0  | 57021.0 | 23808.6 | 1000.0                | 18093.6        | 27681.1         | 1341.9 |
| Dec           | 259487.1          | 67988.0  | 67177.0 | 811.0 | 142901.4 | 57279.7 | 18341.4     | 61.0  | 45229.3 | 21990.1 | 1000.0                | 14436.0        | 27681.1         | 5480.5 |
| 2013          |                   |          |         |       |          |         |             |       |         |         |                       |                |                 |        |
| Jan           | 251218.4          | 58126.0  | 57312.5 | 813.5 | 146187.2 | 50490.7 | 18241.8     | 61.0  | 57673.5 | 19720.1 | 1000.0                | 12702.9        | 27681.1         | 5521.2 |
| Feb           | 250509.7          | 56830.1  | 56013.7 | 816.3 | 145993.3 | 47914.8 | 17777.2     | 61.0  | 57416.0 | 22824.3 | 1000.0                | 13507.2        | 27681.1         | 5498.0 |
| Mar           | 251925.0          | 58747.0  | 57926.4 | 820.5 | 145245.7 | 49611.9 | 17199.3     | 61.0  | 53251.6 | 25121.9 | 1000.0                | 13917.7        | 27681.1         | 5333.6 |
| Apr           | 251955.2          | 57080.2  | 56256.0 | 824.2 | 149354.1 | 51323.8 | 17172.8     | 61.0  | 54175.6 | 26620.9 | 1000.0                | 15688.1        | 27681.1         | 1151.7 |
| May           | 242471.8          | 58007.0  | 57176.3 | 830.7 | 142333.4 | 47922.1 | 17021.9     | 61.0  | 50965.4 | 26362.9 | 1000.0                | 13028.6        | 26939.4         | 1163.5 |
| Jun           | 231053.3          | 57226.3  | 56390.5 | 835.8 | 135850.0 | 44016.9 | 17026.6     | 61.0  | 52912.3 | 21833.2 | 1000.0                | 8901.3         | 26939.4         | 1136.3 |
| Jul           | 219355.0          | 57668.9  | 56829.2 | 839.7 | 123591.2 | 38280.4 | 17003.8     | 61.0  | 47769.0 | 20476.9 | 1000.0                | 8985.8         | 26939.4         | 1169.7 |
| Aug           | 219091.0          | 58254.2  | 57410.1 | 844.1 | 123626.6 | 34015.8 | 16447.4     | 61.0  | 51753.7 | 21348.7 | 1000.0                | 8030.7         | 26939.4         | 1240.2 |

Source: Bank of Guyana

# BANK OF GUYANA

## CURRENCY NOTES ISSUE (G\$Million)

Table 1.3

| Period | Total Issue<br>G\$Mn. | Denominations |                  |        |                  |        |                  |        |                  |
|--------|-----------------------|---------------|------------------|--------|------------------|--------|------------------|--------|------------------|
|        |                       | \$1000        |                  | \$500  |                  | \$100  |                  | \$20   |                  |
|        |                       | G\$Mn.        | % of Total Issue | G\$Mn. | % of Total Issue | G\$Mn. | % of Total Issue | G\$Mn. | % of Total Issue |
| 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   | 28132.8               | 25096.4       | 89.2             | 1898.4 | 6.7              | 822.7  | 2.9              | 315.3  | 1.1              |
| 2007   | 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   |                       |               |                  |        |                  |        |                  |        |                  |
| Mar    | 38349.4               | 35972.0       | 93.8             | 1040.5 | 2.7              | 950.0  | 2.5              | 387.0  | 1.0              |
| Jun    | 38919.7               | 36454.3       | 93.7             | 1086.0 | 2.8              | 981.7  | 2.5              | 397.7  | 1.0              |
| Sep    | 39584.6               | 37093.6       | 93.7             | 1078.1 | 2.7              | 1003.9 | 2.5              | 409.1  | 1.0              |
| Dec    | 49785.4               | 46662.9       | 93.7             | 1618.0 | 3.3              | 1080.5 | 2.2              | 423.9  | 0.9              |
| 2011   |                       |               |                  |        |                  |        |                  |        |                  |
| Mar    | 44603.6               | 41973.7       | 94.1             | 1181.1 | 2.6              | 1024.6 | 2.3              | 424.2  | 1.0              |
| Jun    | 46682.5               | 44097.3       | 94.5             | 1106.1 | 2.4              | 1048.9 | 2.2              | 430.2  | 0.9              |
| Sep    | 49845.1               | 47231.1       | 94.8             | 1045.6 | 2.1              | 1119.3 | 2.2              | 449.1  | 0.9              |
| Dec    | 60902.6               | 56977.9       | 93.6             | 2238.3 | 3.7              | 1213.1 | 2.0              | 473.4  | 0.8              |
| 2012   |                       |               |                  |        |                  |        |                  |        |                  |
| Jan    | 53761.4               | 50328.8       | 93.6             | 1785.6 | 3.3              | 1179.1 | 2.2              | 467.9  | 0.9              |
| Feb    | 53698.0               | 50438.4       | 93.9             | 1616.7 | 3.0              | 1176.8 | 2.2              | 466.1  | 0.9              |
| Mar    | 53679.1               | 50550.7       | 94.2             | 1499.9 | 2.8              | 1167.8 | 2.2              | 460.7  | 0.9              |
| Apr    | 53901.8               | 50932.0       | 94.5             | 1339.7 | 2.5              | 1167.6 | 2.2              | 462.5  | 0.9              |
| May    | 54519.4               | 51472.4       | 94.4             | 1364.5 | 2.5              | 1211.0 | 2.2              | 471.6  | 0.9              |
| Jun    | 55396.6               | 52313.8       | 94.4             | 1365.3 | 2.5              | 1239.6 | 2.2              | 477.8  | 0.9              |
| Jul    | 55664.5               | 52644.5       | 94.6             | 1311.2 | 2.4              | 1227.3 | 2.2              | 481.5  | 0.9              |
| Aug    | 55143.4               | 52077.2       | 94.4             | 1328.5 | 2.4              | 1243.9 | 2.3              | 493.7  | 0.9              |
| Sep    | 55542.9               | 52491.6       | 94.5             | 1289.3 | 2.3              | 1258.8 | 2.3              | 503.3  | 0.9              |
| Oct    | 57346.0               | 54299.4       | 94.7             | 1274.5 | 2.2              | 1261.6 | 2.2              | 510.5  | 0.9              |
| Nov    | 58898.8               | 55824.8       | 94.8             | 1279.8 | 2.2              | 1279.5 | 2.2              | 514.7  | 0.9              |
| Dec    | 67177.0               | 63944.3       | 95.2             | 1318.4 | 2.0              | 1377.4 | 2.1              | 536.9  | 0.8              |
| 2013   |                       |               |                  |        |                  |        |                  |        |                  |
| Jan    | 57312.5               | 54203.9       | 94.6             | 1256.5 | 2.2              | 1324.9 | 2.3              | 527.3  | 0.9              |
| Feb    | 56013.7               | 52965.7       | 94.6             | 1243.2 | 2.2              | 1284.6 | 2.3              | 520.3  | 0.9              |
| Mar    | 57926.4               | 54842.2       | 94.7             | 1279.5 | 2.2              | 1285.4 | 2.2              | 519.3  | 0.9              |
| Apr    | 56256.0               | 53216.9       | 94.6             | 1247.5 | 2.2              | 1274.0 | 2.3              | 517.6  | 0.9              |
| May    | 57176.3               | 54090.2       | 94.6             | 1268.2 | 2.2              | 1294.9 | 2.3              | 523.0  | 0.9              |
| Jun    | 56390.5               | 53245.4       | 94.4             | 1325.2 | 2.4              | 1295.3 | 2.3              | 524.6  | 0.9              |
| Jul    | 56829.2               | 53679.4       | 94.5             | 1329.2 | 2.3              | 1292.0 | 2.3              | 528.6  | 0.9              |
| Aug    | 57410.1               | 54215.7       | 94.4             | 1343.1 | 2.3              | 1312.4 | 2.3              | 538.9  | 0.9              |

Source: Bank of Guyana

## COINS ISSUE (G\$'000)

Table 1.4

| Period | Total Issue | Denominations |          |          |
|--------|-------------|---------------|----------|----------|
|        |             | \$10          | \$5      | \$1      |
| 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   | 478955.3    | 208704.5      | 182260.6 | 87990.2  |
| 2007   | 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   |             |               |          |          |
| Mar    | 647538.6    | 270924.7      | 251229.7 | 125384.3 |
| Jun    | 661897.1    | 277546.6      | 256937.1 | 127413.4 |
| Sep    | 679095.6    | 285699.4      | 263650.3 | 129745.9 |
| Dec    | 694676.4    | 292938.3      | 269350.7 | 132387.4 |
| 2011   |             |               |          |          |
| Mar    | 705406.8    | 297789.9      | 273641.0 | 133975.9 |
| Jun    | 719334.3    | 303884.4      | 279590.8 | 135859.0 |
| Sep    | 736793.2    | 312560.5      | 286077.7 | 138155.0 |
| Dec    | 753832.1    | 320943.8      | 292556.7 | 140331.5 |
| 2012   |             |               |          |          |
| Jan    | 756793.0    | 322107.2      | 293913.5 | 140772.3 |
| Feb    | 761583.7    | 324430.7      | 295795.2 | 141357.8 |
| Mar    | 765987.7    | 326460.3      | 297610.3 | 141917.1 |
| Apr    | 770117.5    | 328479.9      | 299074.7 | 142562.9 |
| May    | 775068.1    | 331125.0      | 300921.4 | 143021.7 |
| Jun    | 781396.7    | 334898.0      | 302952.9 | 143545.9 |
| Jul    | 784913.9    | 336627.9      | 304279.6 | 144006.4 |
| Aug    | 790991.1    | 339910.5      | 306427.7 | 144652.9 |
| Sep    | 797557.9    | 343406.0      | 308974.4 | 145177.5 |
| Oct    | 801403.0    | 345598.6      | 310194.8 | 145609.6 |
| Nov    | 806086.9    | 348103.4      | 311925.7 | 146057.8 |
| Dec    | 811006.2    | 350798.7      | 313501.7 | 146705.8 |
| 2013   |             |               |          |          |
| Jan    | 813483.8    | 352131.5      | 314420.5 | 146931.8 |
| Feb    | 816324.1    | 353703.7      | 315307.2 | 147313.3 |
| Mar    | 820521.6    | 355749.7      | 316999.6 | 147772.3 |
| Apr    | 824152.3    | 357528.0      | 318398.7 | 148225.6 |
| May    | 830661.9    | 361116.3      | 320800.1 | 148745.5 |
| Jun    | 835831.0    | 363804.2      | 322852.0 | 149174.9 |
| Jul    | 839699.5    | 365672.2      | 324439.8 | 149587.6 |
| Aug    | 844070.5    | 368050.3      | 325933.3 | 150086.9 |

Source: Bank of Guyana





**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  |                             |                |                      |                      |                            |        |         |                |
| 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          | 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          | 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          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| 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         |
| 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        |
| 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         |
| 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 | 10619.9        |
| 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        |
| 2012          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| Jan           | 272748.3                             | 261294.3        | 36657.6             | 13996.0            | 6517.5        | 408.3       | 7070.2 | 22661.6                     | 210589.1       | 39350.4              | 171238.7             | 14047.6                    | 280.3  | 13767.4 | 11454.0        |
| Feb           | 277840.2                             | 266455.7        | 37703.3             | 13948.9            | 6414.6        | 463.1       | 7071.2 | 23754.3                     | 214093.3       | 40571.1              | 173522.1             | 14659.1                    | 261.2  | 14397.9 | 11384.6        |
| Mar           | 276971.9                             | 267103.5        | 35812.6             | 13826.7            | 6300.6        | 416.8       | 7109.3 | 21985.9                     | 216421.9       | 41101.3              | 175320.6             | 14869.1                    | 55.3   | 14813.7 | 9868.3         |
| Apr           | 280470.0                             | 270927.5        | 36942.3             | 13511.6            | 6005.1        | 435.6       | 7070.9 | 23430.7                     | 218649.5       | 40709.2              | 177940.3             | 15335.6                    | 57.9   | 15277.7 | 9542.5         |
| May           | 284474.1                             | 275421.6        | 38073.6             | 13418.2            | 6109.9        | 447.9       | 6860.4 | 24655.3                     | 222037.3       | 41327.7              | 180709.6             | 15310.7                    | 46.3   | 15264.4 | 9052.5         |
| Jun           | 291979.9                             | 280751.0        | 39800.0             | 14480.5            | 6841.6        | 418.1       | 7220.7 | 25319.5                     | 224696.1       | 43270.4              | 181425.7             | 16255.0                    | 36.2   | 16218.8 | 11228.9        |
| Jul           | 297070.9                             | 285766.1        | 42725.0             | 15082.5            | 7843.2        | 411.9       | 6827.4 | 27642.5                     | 227115.1       | 44917.5              | 182197.6             | 15926.0                    | 45.3   | 15880.7 | 11304.8        |
| Aug           | 300840.4                             | 290970.4        | 43244.0             | 14144.9            | 6785.0        | 436.2       | 6923.6 | 29099.1                     | 230402.6       | 48727.5              | 181675.1             | 17323.9                    | 49.7   | 17274.2 | 9870.0         |
| Sep           | 301897.9                             | 292177.8        | 42298.5             | 13950.1            | 6643.1        | 441.8       | 6865.2 | 28348.4                     | 232684.5       | 48788.3              | 183896.2             | 17194.8                    | 43.3   | 17151.5 | 9720.1         |
| Oct           | 304849.2                             | 294957.6        | 42692.7             | 12855.2            | 6865.7        | 413.9       | 5575.6 | 29837.5                     | 236298.6       | 51381.4              | 184917.2             | 15966.3                    | 38.1   | 15928.2 | 9891.5         |
| Nov           | 318034.4                             | 307523.3        | 48766.2             | 15767.2            | 11746.2       | 396.7       | 3624.3 | 32999.0                     | 241576.4       | 52592.0              | 188984.4             | 17180.7                    | 28.5   | 17152.2 | 10511.1        |
| Dec           | 315716.4                             | 306717.7        | 55118.6             | 20792.1            | 13833.1       | 383.5       | 6575.5 | 34326.5                     | 233490.0       | 49169.9              | 184320.1             | 18109.1                    | 21.4   | 18087.7 | 8998.7         |
| 2013          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| Jan           | 322940.9                             | 313431.9        | 54004.8             | 18544.6            | 11420.2       | 441.4       | 6683.0 | 35460.2                     | 240382.6       | 49598.2              | 190784.4             | 19044.5                    | 22.4   | 19022.2 | 9508.9         |
| Feb           | 321482.5                             | 311644.1        | 55217.9             | 19226.4            | 12106.4       | 507.0       | 6613.0 | 35991.5                     | 236723.5       | 47085.6              | 189637.8             | 19702.7                    | 52.5   | 19650.2 | 9838.4         |
| Mar           | 323959.9                             | 314222.2        | 52267.1             | 19041.6            | 12014.4       | 460.1       | 6567.1 | 33225.5                     | 240507.8       | 49686.2              | 190821.6             | 21447.3                    | 526.8  | 20920.5 | 9737.7         |
| Apr           | 326845.6                             | 316768.1        | 51528.4             | 18485.3            | 12037.4       | 471.7       | 5976.2 | 33043.1                     | 242583.6       | 51130.1              | 191453.5             | 22656.1                    | 519.1  | 22137.0 | 10077.5        |
| May           | 325896.4                             | 315722.2        | 51480.9             | 18555.3            | 13455.4       | 453.5       | 4646.5 | 32925.6                     | 243371.0       | 51051.4              | 192319.6             | 20870.3                    | 194.0  | 20676.3 | 10174.2        |
| Jun           | 331924.2                             | 321382.5        | 56274.6             | 19343.8            | 13727.6       | 503.0       | 5113.1 | 36930.8                     | 242223.8       | 47888.5              | 194335.4             | 22884.0                    | 187.5  | 22696.6 | 10541.7        |
| Jul           | 328842.2                             | 318323.5        | 53182.6             | 21146.1            | 15204.0       | 467.4       | 5474.8 | 32036.5                     | 241967.2       | 48108.9              | 193858.3             | 23173.7                    | 174.5  | 22999.2 | 10518.7        |
| Aug           | 334053.6                             | 323093.7        | 54401.4             | 20748.0            | 15160.7       | 432.5       | 5154.8 | 33653.4                     | 245186.2       | 51147.0              | 194039.2             | 23506.1                    | 34.0   | 23472.1 | 10959.8        |

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 |                             |                |                      |                      |                            |        |         |                |
| 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          | 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          | 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          |                                      |                 |                     |                    |               |             |       |                             |                |                      |                      |                            |        |         |                |
| 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         |
| 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         |
| 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         |
| 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  | 1369.2  | 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         |
| 2012          |                                      |                 |                     |                    |               |             |       |                             |                |                      |                      |                            |        |         |                |
| Jan           | 52771.7                              | 47078.9         | 9930.3              | 3091.8             | 2693.4        | 257.3       | 141.1 | 6838.5                      | 35714.3        | 23264.4              | 12449.9              | 1434.3                     | 144.6  | 1289.8  | 5692.8         |
| Feb           | 54797.5                              | 49316.3         | 9584.3              | 2924.5             | 2547.2        | 253.4       | 124.0 | 6659.7                      | 38207.6        | 25392.4              | 12815.2              | 1524.4                     | 145.8  | 1378.5  | 5481.3         |
| Mar           | 51573.1                              | 46474.6         | 7709.5              | 2820.3             | 2422.0        | 255.3       | 143.0 | 4889.2                      | 37497.2        | 23693.3              | 13804.0              | 1267.8                     | 40.3   | 1227.6  | 5098.5         |
| Apr           | 52980.5                              | 47882.2         | 8652.6              | 2522.9             | 2158.4        | 280.3       | 84.3  | 6129.7                      | 37416.0        | 23591.1              | 13824.8              | 1813.7                     | 42.8   | 1770.9  | 5098.3         |
| May           | 52071.9                              | 47531.4         | 9313.0              | 2782.3             | 2316.1        | 280.7       | 185.5 | 6530.7                      | 36768.1        | 23181.7              | 13586.4              | 1450.3                     | 41.2   | 1409.1  | 4540.5         |
| Jun           | 54507.4                              | 48912.9         | 9560.8              | 2687.2             | 2251.7        | 249.1       | 186.4 | 6873.6                      | 37901.7        | 24092.1              | 13809.5              | 1450.4                     | 31.1   | 1419.4  | 5594.5         |
| Jul           | 59882.2                              | 54327.2         | 11043.1             | 2626.7             | 2272.9        | 240.6       | 113.2 | 8416.4                      | 41788.8        | 25518.9              | 16269.8              | 1495.3                     | 40.2   | 1455.2  | 5555.0         |
| Aug           | 63006.4                              | 57594.7         | 12532.0             | 2805.5             | 2350.8        | 262.8       | 191.9 | 9726.5                      | 43388.4        | 27540.7              | 15847.7              | 1674.3                     | 44.5   | 1629.8  | 5411.6         |
| Sep           | 61149.1                              | 55857.6         | 11051.7             | 2680.6             | 2289.8        | 270.8       | 120.0 | 8371.0                      | 43198.8        | 27315.2              | 15883.6              | 1607.1                     | 38.2   | 1568.9  | 5291.5         |
| Oct           | 64929.2                              | 59553.8         | 12447.7             | 2760.1             | 2420.3        | 242.5       | 97.3  | 9687.6                      | 45220.6        | 30338.4              | 14882.2              | 1885.5                     | 33.0   | 1852.5  | 5375.5         |
| Nov           | 72252.0                              | 66580.0         | 17931.5             | 7741.8             | 7366.0        | 218.7       | 157.2 | 10189.7                     | 46735.2        | 30585.7              | 16149.5              | 1913.2                     | 23.4   | 1889.8  | 5672.0         |
| Dec           | 71781.9                              | 67203.2         | 21018.5             | 9485.1             | 9186.5        | 201.0       | 97.6  | 11533.3                     | 44074.5        | 27526.5              | 16548.0              | 2110.2                     | 16.3   | 2094.0  | 4578.7         |
| 2013          |                                      |                 |                     |                    |               |             |       |                             |                |                      |                      |                            |        |         |                |
| Jan           | 70440.4                              | 65762.5         | 17510.4             | 7140.2             | 6684.8        | 262.5       | 193.0 | 10370.2                     | 46158.6        | 28447.6              | 17711.0              | 2093.4                     | 17.2   | 2076.2  | 4677.9         |
| Feb           | 66482.9                              | 61766.1         | 14920.8             | 4403.0             | 3905.1        | 323.6       | 174.2 | 10517.8                     | 45095.3        | 28493.6              | 16601.7              | 1749.9                     | 47.4   | 1702.5  | 4716.8         |
| Mar           | 65953.7                              | 61290.4         | 12423.9             | 4081.0             | 3688.6        | 274.0       | 118.4 | 8342.9                      | 46188.0        | 28452.6              | 17735.4              | 2678.4                     | 521.7  | 2156.8  | 4663.3         |
| Apr           | 67235.2                              | 62408.9         | 13387.3             | 4084.4             | 3695.7        | 287.6       | 101.1 | 9302.9                      | 46293.1        | 28488.5              | 17804.6              | 2728.6                     | 514.0  | 2214.6  | 4826.3         |
| May           | 65290.4                              | 60292.3         | 14198.7             | 5383.7             | 5002.0        | 268.8       | 113.0 | 8815.0                      | 43696.5        | 26400.5              | 17296.0              | 2397.1                     | 188.7  | 2208.4  | 4998.1         |
| Jun           | 70020.9                              | 64579.9         | 18729.4             | 5670.3             | 5209.2        | 301.1       | 160.0 | 13059.0                     | 43307.2        | 25902.2              | 17405.0              | 2543.3                     | 182.2  | 2361.1  | 5441.0         |
| Jul           | 67389.4                              | 61853.3         | 15242.8             | 6318.6             | 5934.3        | 269.3       | 115.0 | 8924.1                      | 44228.7        | 27523.2              | 16705.5              | 2381.8                     | 169.4  | 2212.4  | 5536.0         |
| Aug           | 70204.5                              | 64545.3         | 16400.4             | 6427.2             | 5988.7        | 250.3       | 188.2 | 9973.2                      | 45796.7        | 28699.6              | 17097.1              | 2348.2                     | 28.9   | 2319.4  | 5659.2         |

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  |                             |                |                      |                      |                            |        |         |                |
| 2003          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| 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          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| 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          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| 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          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| 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          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| 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          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| 2008          | 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          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| 2009          | 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          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| 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          |
| 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          |
| 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          |
| 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          |
| 2012          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| Jan           | 49980.4                              | 49396.3         | 16195.9             | 7602.3             | 664.2         | 13.9        | 6924.2 | 8593.6                      | 23123.4        | 2936.5               | 20186.9              | 10077.0                    | 100.6  | 9976.4  | 584.1          |
| Feb           | 50639.8                              | 50064.3         | 16582.1             | 7620.4             | 664.2         | 13.9        | 6942.3 | 8961.7                      | 23347.4        | 3513.0               | 19834.4              | 10134.8                    | 100.3  | 10034.5 | 575.5          |
| Mar           | 51495.1                              | 50920.3         | 17192.4             | 7683.3             | 703.8         | 18.2        | 6961.3 | 9509.1                      | 23368.6        | 3533.1               | 19835.5              | 10359.3                    | 0.0    | 10359.3 | 574.8          |
| Apr           | 51836.2                              | 51263.2         | 17423.4             | 7704.6             | 704.8         | 18.2        | 6981.6 | 9718.8                      | 23187.4        | 3458.9               | 19728.5              | 10652.4                    | 0.0    | 10652.4 | 573.0          |
| May           | 53489.3                              | 52911.0         | 17679.4             | 7393.6             | 705.6         | 18.2        | 6669.8 | 10285.8                     | 24144.2        | 4199.5               | 19944.7              | 11087.4                    | 0.0    | 11087.4 | 578.3          |
| Jun           | 55137.9                              | 54559.2         | 18364.7             | 7753.1             | 705.7         | 18.2        | 7029.2 | 10611.7                     | 24298.9        | 4522.5               | 19776.4              | 11895.6                    | 0.0    | 11895.6 | 578.7          |
| Jul           | 56166.1                              | 55594.0         | 18535.2             | 7432.9             | 705.8         | 18.2        | 6708.9 | 11102.3                     | 25246.9        | 4938.9               | 20308.0              | 11811.8                    | 0.0    | 11811.8 | 572.1          |
| Aug           | 56991.3                              | 56420.2         | 19047.5             | 7331.3             | 586.6         | 18.2        | 6726.6 | 11716.2                     | 24959.0        | 4826.7               | 20132.3              | 12413.7                    | 0.0    | 12413.7 | 571.0          |
| Sep           | 57581.1                              | 57012.1         | 20019.1             | 7464.3             | 706.0         | 18.2        | 6740.1 | 12554.8                     | 25561.6        | 5056.9               | 20504.7              | 11431.4                    | 0.0    | 11431.4 | 569.0          |
| Oct           | 57345.3                              | 56776.9         | 18794.5             | 6197.6             | 706.2         | 18.2        | 5473.1 | 12596.9                     | 26557.1        | 5553.9               | 21003.2              | 11425.3                    | 0.0    | 11425.3 | 568.4          |
| Nov           | 58389.8                              | 57821.7         | 19079.9             | 4189.0             | 708.5         | 18.2        | 3462.3 | 14890.9                     | 26897.4        | 4596.5               | 22300.9              | 11844.4                    | 0.0    | 11844.4 | 568.1          |
| Dec           | 57752.5                              | 57207.6         | 22366.7             | 7292.9             | 801.6         | 18.2        | 6473.0 | 15073.8                     | 22471.3        | 4267.6               | 18203.6              | 12369.6                    | 0.0    | 12369.6 | 544.9          |
| 2013          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| Jan           | 60458.9                              | 59917.3         | 21667.0             | 7219.0             | 715.6         | 18.2        | 6485.1 | 14448.0                     | 24634.6        | 4483.3               | 20151.3              | 13615.8                    | 0.0    | 13615.8 | 541.6          |
| Feb           | 61475.0                              | 60936.4         | 21953.5             | 7169.0             | 716.3         | 18.9        | 6433.9 | 14784.5                     | 24450.5        | 4471.2               | 19979.3              | 14532.3                    | 0.0    | 14532.3 | 538.6          |
| Mar           | 63217.7                              | 62686.6         | 22365.3             | 7185.9             | 723.3         | 18.9        | 6443.7 | 15179.4                     | 24795.0        | 4868.4               | 19926.6              | 15526.2                    | 0.0    | 15526.2 | 531.1          |
| Apr           | 62503.6                              | 61975.0         | 21735.8             | 6602.5             | 713.5         | 18.9        | 5870.1 | 15133.3                     | 24776.4        | 5214.0               | 19562.4              | 15462.8                    | 0.0    | 15462.8 | 528.6          |
| May           | 62007.3                              | 61478.5         | 20905.2             | 5261.5             | 714.1         | 18.9        | 4528.4 | 15643.8                     | 26258.3        | 6661.2               | 19597.1              | 14315.0                    | 0.2    | 14314.8 | 528.8          |
| Jun           | 63160.4                              | 62632.9         | 21712.8             | 5681.4             | 714.5         | 18.9        | 4948.0 | 16031.4                     | 24291.5        | 4718.1               | 19573.4              | 16628.6                    | 0.2    | 16628.4 | 527.5          |
| Jul           | 65221.9                              | 64701.8         | 22032.6             | 5688.0             | 714.5         | 18.9        | 4954.5 | 16344.6                     | 25127.2        | 4836.6               | 20290.5              | 17542.1                    | 0.0    | 17542.1 | 520.2          |
| Aug           | 65642.3                              | 65107.9         | 22324.1             | 5694.9             | 714.6         | 18.9        | 4961.4 | 16629.2                     | 24890.2        | 5024.3               | 19865.9              | 17893.6                    | 0.0    | 17893.6 | 534.4          |

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 |                             |                |                      |                      |                            |        |         |                |
| 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          | 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          | 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          |                                      |                 |                     |                    |               |             |       |                             |                |                      |                      |                            |        |         |                |
| 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         |
| 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         |
| 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         |
| 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         |
| 2012          |                                      |                 |                     |                    |               |             |       |                             |                |                      |                      |                            |        |         |                |
| Jan           | 169996.1                             | 164819.1        | 10531.4             | 3301.9             | 3160.0        | 137.1       | 4.9   | 7229.5                      | 151751.3       | 13149.4              | 138601.9             | 2536.4                     | 35.1   | 2501.3  | 5177.0         |
| Feb           | 172403.0                             | 167075.1        | 11536.9             | 3404.0             | 3203.3        | 195.8       | 4.9   | 8132.9                      | 152538.3       | 11665.7              | 140872.6             | 3000.0                     | 15.1   | 2984.9  | 5327.8         |
| Mar           | 173903.7                             | 169708.7        | 10910.7             | 3323.0             | 3174.8        | 143.3       | 5.0   | 7587.7                      | 155556.0       | 13874.9              | 141681.1             | 3241.9                     | 15.1   | 3226.8  | 4195.1         |
| Apr           | 175653.4                             | 171782.1        | 10866.4             | 3284.1             | 3142.0        | 137.2       | 5.0   | 7582.2                      | 158046.2       | 13659.1              | 144387.1             | 2869.5                     | 15.1   | 2854.4  | 3871.3         |
| May           | 178912.9                             | 174979.2        | 11081.2             | 3242.4             | 3088.3        | 149.0       | 5.1   | 7838.8                      | 161125.0       | 13946.5              | 147178.5             | 2773.1                     | 5.1    | 2768.0  | 3933.7         |
| Jun           | 182334.6                             | 177278.9        | 11874.5             | 4040.2             | 3884.3        | 150.8       | 5.1   | 7834.2                      | 162495.5       | 14655.7              | 147839.8             | 2909.0                     | 5.1    | 2903.9  | 5055.7         |
| Jul           | 181022.7                             | 175844.9        | 13146.7             | 5022.9             | 4864.6        | 153.2       | 5.2   | 8123.7                      | 160079.4       | 14459.6              | 145619.8             | 2618.9                     | 5.1    | 2613.7  | 5177.7         |
| Aug           | 180842.8                             | 176955.4        | 11664.5             | 4008.1             | 3847.7        | 155.2       | 5.1   | 7656.4                      | 162055.1       | 16360.1              | 145695.0             | 3235.9                     | 5.1    | 3230.8  | 3887.3         |
| Sep           | 183167.7                             | 179308.0        | 11227.7             | 3805.2             | 3647.2        | 152.7       | 5.2   | 7422.6                      | 163924.1       | 16416.2              | 147507.9             | 4156.2                     | 5.1    | 4151.1  | 3859.7         |
| Oct           | 182574.6                             | 178627.0        | 11450.6             | 3897.5             | 3739.1        | 153.2       | 5.2   | 7553.1                      | 164520.9       | 15489.1              | 149031.8             | 2655.5                     | 5.1    | 2650.4  | 3947.6         |
| Nov           | 187392.7                             | 183121.6        | 11754.8             | 3836.4             | 3671.7        | 159.8       | 4.8   | 7918.4                      | 167943.7       | 17409.7              | 150534.0             | 3423.1                     | 5.1    | 3418.0  | 4271.1         |
| Dec           | 186182.1                             | 182307.0        | 11733.4             | 4014.0             | 3844.9        | 164.2       | 4.9   | 7719.4                      | 166944.3       | 17375.8              | 149568.5             | 3629.3                     | 5.1    | 3624.1  | 3875.1         |
| 2013          |                                      |                 |                     |                    |               |             |       |                             |                |                      |                      |                            |        |         |                |
| Jan           | 192041.6                             | 187752.1        | 14827.4             | 4185.4             | 4019.8        | 160.7       | 4.9   | 10642.0                     | 169589.4       | 16667.3              | 152922.1             | 3335.3                     | 5.1    | 3330.2  | 4289.5         |
| Feb           | 193524.7                             | 188941.7        | 18343.6             | 7654.4             | 7485.0        | 164.5       | 4.9   | 10689.2                     | 167177.6       | 14120.8              | 153056.8             | 3420.5                     | 5.1    | 3415.4  | 4583.0         |
| Mar           | 194788.5                             | 190245.2        | 17477.9             | 7774.7             | 7602.5        | 167.2       | 5.0   | 9703.2                      | 169524.7       | 16365.1              | 153159.6             | 3242.6                     | 5.1    | 3237.5  | 4543.3         |
| Apr           | 197106.8                             | 192384.2        | 16405.4             | 7798.4             | 7628.2        | 165.2       | 5.0   | 8606.9                      | 171514.2       | 17427.7              | 154086.5             | 4464.7                     | 5.1    | 4459.6  | 4722.6         |
| May           | 198598.7                             | 193951.4        | 16377.0             | 7910.2             | 7739.3        | 165.8       | 5.1   | 8466.8                      | 173416.2       | 17989.7              | 155426.5             | 4158.2                     | 5.1    | 4153.1  | 4647.3         |
| Jun           | 198742.9                             | 194169.7        | 15832.4             | 7992.1             | 7804.0        | 183.0       | 5.1   | 7840.3                      | 174625.1       | 17268.2              | 157356.9             | 3712.2                     | 5.1    | 3707.0  | 4573.3         |
| Jul           | 196230.8                             | 191768.4        | 15907.3             | 9139.5             | 8555.2        | 179.1       | 405.2 | 6767.8                      | 172611.3       | 15749.1              | 156862.2             | 3249.8                     | 5.1    | 3244.7  | 4462.5         |
| Aug           | 198206.7                             | 193440.5        | 15677.0             | 8625.9             | 8457.4        | 163.3       | 5.2   | 7051.1                      | 174499.3       | 17423.1              | 157076.2             | 3264.2                     | 5.1    | 3259.1  | 4766.2         |

Source: Commercial Banks

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

Table 2.6

| <b>End Of Period</b> | <b>Up To 3 Months</b> | <b>Exceeding 3 &amp; Up To 6 Months</b> | <b>Exceeding 6 &amp; Up To 9 Months</b> | <b>Up To 12 Months</b> | <b>Exceeding 12 Months</b> | <b>Total</b> |
|----------------------|-----------------------|---|---|------------------------|----------------------------|--------------|
| 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                 | 11839.9               | 4594.3                                  | 144.0                                   | 14112.3                | 3122.1                     | 33812.6      |
| 2007                 | 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                 |                       |   |   |                        |                            |              |
| Mar                  | 18184.8               | 5335.7                                  | 574.3                                   | 18258.2                | 2897.1                     | 45250.2      |
| Jun                  | 16564.9               | 6208.6                                  | 502.3                                   | 20446.3                | 2288.9                     | 46010.9      |
| Sep                  | 18278.3               | 6009.8                                  | 514.8                                   | 19846.7                | 2103.3                     | 46752.8      |
| Dec                  | 17213.4               | 6135.1                                  | 882.6                                   | 17359.7                | 3391.6                     | 44982.3      |
| 2011                 |                       |   |   |                        |                            |              |
| Mar                  | 18791.2               | 7340.1                                  | 367.0                                   | 14963.5                | 3384.3                     | 44846.0      |
| Jun                  | 18202.0               | 7438.3                                  | 342.9                                   | 18034.4                | 3334.9                     | 47352.4      |
| Sep                  | 20920.0               | 7178.1                                  | 370.9                                   | 20273.9                | 1864.8                     | 50607.8      |
| Dec                  | 26385.6               | 7271.0                                  | 1964.9                                  | 14625.0                | 1694.5                     | 51941.0      |
| 2012                 |                       |   |   |                        |                            |              |
| Jan                  | 24218.3               | 7678.8                                  | 594.2                                   | 15939.9                | 1549.2                     | 49980.4      |
| Feb                  | 24902.6               | 8013.0                                  | 1759.4                                  | 14473.0                | 1491.8                     | 50639.8      |
| Mar                  | 25166.7               | 8083.2                                  | 1662.2                                  | 14961.8                | 1621.2                     | 51495.1      |
| Apr                  | 25816.9               | 8368.2                                  | 1143.1                                  | 14987.6                | 1520.3                     | 51836.2      |
| May                  | 22034.3               | 8573.5                                  | 1126.6                                  | 20263.3                | 1491.6                     | 53489.3      |
| Jun                  | 27362.4               | 8408.3                                  | 1232.1                                  | 16653.5                | 1481.7                     | 55137.9      |
| Jul                  | 22949.4               | 9111.6                                  | 1155.1                                  | 21267.1                | 1682.9                     | 56166.1      |
| Aug                  | 24656.6               | 7137.0                                  | 1146.0                                  | 22412.3                | 1639.4                     | 56991.3      |
| Sep                  | 26467.6               | 6886.4                                  | 1166.5                                  | 19187.7                | 3873.0                     | 57581.1      |
| Oct                  | 25776.5               | 7601.5                                  | 470.6                                   | 19861.9                | 3634.9                     | 57345.3      |
| Nov                  | 27386.5               | 7761.5                                  | 592.8                                   | 18940.0                | 3709.0                     | 58389.8      |
| Dec                  | 24271.5               | 7755.0                                  | 401.2                                   | 24108.5                | 1216.3                     | 57752.5      |
| 2013                 |                       |   |   |                        |                            |              |
| Jan                  | 24608.8               | 7596.3                                  | 508.9                                   | 26758.1                | 986.8                      | 60458.9      |
| Feb                  | 24579.2               | 8465.7                                  | 364.8                                   | 27030.3                | 1034.9                     | 61475.0      |
| Mar                  | 25093.6               | 8533.9                                  | 418.1                                   | 27936.5                | 1235.6                     | 63217.7      |
| Apr                  | 25770.1               | 8678.2                                  | 410.8                                   | 26798.1                | 846.5                      | 62503.6      |
| May                  | 26095.4               | 10605.5                                 | 233.2                                   | 24032.2                | 1040.9                     | 62007.3      |
| Jun                  | 27590.0               | 8209.9                                  | 305.2                                   | 26081.4                | 973.9                      | 63160.4      |
| Jul                  | 27251.9               | 7842.7                                  | 305.6                                   | 28754.4                | 1067.4                     | 65221.9      |
| Aug                  | 27515.1               | 7492.0                                  | 297.9                                   | 29358.6                | 978.8                      | 65642.3      |

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 |         |                               |  |                                   |
| 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   | 88742.2                            | 31616.0                           | 31979.9 | -363.8                        | 221.2  | 88599.5                           |
| 2007   | 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   |                                    |                                   |         |                               |  |                                   |
| Mar    | 139645.5                           | 41110.3                           | 43419.0 | -2308.7                       | 604.1  | 137940.9                          |
| Jun    | 140749.8                           | 38455.9                           | 38435.2 | 20.7                          | 307.7  | 141078.2                          |
| Sep    | 143063.8                           | 39483.6                           | 40762.8 | -1279.2                       | 313.8  | 142098.4                          |
| Dec    | 145669.0                           | 52055.3                           | 44136.8 | 7918.5                        | 254.6  | 153842.0                          |
| 2011   |                                    |                                   |         |                               |  |                                   |
| Mar    | 154230.6                           | 60676.1                           | 57221.0 | 3455.0                        | 332.7  | 158018.3                          |
| Jun    | 163117.0                           | 65534.4                           | 64963.9 | 570.5                         | 254.1  | 163941.7                          |
| Sep    | 162586.5                           | 66192.8                           | 67350.5 | -1157.7                       | 302.7  | 161731.5                          |
| Dec    | 166569.0                           | 90509.7                           | 89592.3 | 917.4                         | 226.4  | 167712.8                          |
| 2012   |                                    |                                   |         |                               |  |                                   |
| Jan    | 167712.8                           | 72896.0                           | 70685.7 | 2210.3                        | 73.1   | 169996.2                          |
| Feb    | 169996.2                           | 63429.5                           | 61067.6 | 2361.9                        | 44.9   | 172403.0                          |
| Mar    | 172403.0                           | 70464.0                           | 69255.2 | 1208.9                        | 291.9  | 173903.7                          |
| Apr    | 173903.7                           | 70582.3                           | 69168.3 | 1414.1                        | 335.6  | 175653.4                          |
| May    | 175653.4                           | 71206.1                           | 67974.2 | 3231.9                        | 27.6   | 178912.9                          |
| Jun    | 178912.9                           | 70789.5                           | 67571.5 | 3218.0                        | 203.7  | 182334.6                          |
| Jul    | 182334.6                           | 78587.7                           | 79933.1 | -1345.4                       | 33.5   | 181022.7                          |
| Aug    | 181022.7                           | 64637.9                           | 64851.9 | -213.9                        | 34.1   | 180842.8                          |
| Sep    | 180842.8                           | 60805.8                           | 58743.2 | 2062.7                        | 262.3  | 183167.7                          |
| Oct    | 183167.7                           | 69662.4                           | 70590.3 | -927.9                        | 334.8  | 182574.6                          |
| Nov    | 182574.6                           | 71502.2                           | 66785.0 | 4717.2                        | 100.9  | 187392.7                          |
| Dec    | 187392.7                           | 64396.3                           | 66029.6 | -1633.3                       | 422.6  | 186182.1                          |
| 2013   |                                    |                                   |         |                               |  |                                   |
| Jan    | 186182.1                           | 66335.0                           | 60702.9 | 5632.1                        | 227.4  | 192041.6                          |
| Feb    | 192041.6                           | 62072.0                           | 60684.2 | 1387.8                        | 95.3   | 193524.7                          |
| Mar    | 193524.7                           | 55750.4                           | 54799.7 | 950.7                         | 313.2  | 194788.5                          |
| Apr    | 194788.5                           | 64787.9                           | 62581.0 | 2206.9                        | 111.4  | 197106.8                          |
| May    | 197106.8                           | 67021.0                           | 65640.4 | 1380.6                        | 111.3  | 198598.7                          |
| Jun    | 198598.7                           | 65937.5                           | 66077.6 | -140.0                        | 284.2  | 198742.9                          |
| Jul    | 198742.9                           | 72136.3                           | 74763.2 | -2626.9                       | 114.9  | 196230.8                          |
| Aug    | 196230.8                           | 65667.7                           | 64244.0 | 1423.7                        | 552.2  | 198206.7                          |

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

| Period | Debits  |
|--------|---------|
| 2003   | 110,920 |
| 2004   | 159,657 |
| 2005   | 167,641 |
| 2006   | 194,351 |
| 2007   | 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   |         |
| Mar    | 471,629 |
| Jun    | 301,534 |
| Sep    | 286,312 |
| Dec    | 312,715 |
| 2011   |         |
| Mar    | 312,147 |
| Jun    | 318,674 |
| Sep    | 305,269 |
| Dec    | 356,107 |
| 2012   |         |
| Jan    | 321,816 |
| Feb    | 326,165 |
| Mar    | 344,340 |
| Apr    | 327,104 |
| May    | 473,001 |
| Jun    | 450,926 |
| Jul    | 455,445 |
| Aug    | 416,019 |
| Sep    | 380,570 |
| Oct    | 411,733 |
| Nov    | 405,840 |
| Dec    | 381,533 |
| 2013   |         |
| Jan    | 404,806 |
| Feb    | 390,629 |
| Mar    | 368,173 |
| Apr    | 415,771 |
| May    | 406,478 |
| Jun    | 389,088 |
| Jul    | 446,705 |
| Aug    | 411,461 |

Table 2.9

| Period  | Clearings <sup>1)</sup> |
|---------|-------------------------|
| 2003    | 121,087                 |
| 2004    | 116,996                 |
| 2005    | 131,454                 |
| 2006    | 145,949                 |
| 2007    | 170,539                 |
| 2008    |                         |
| 1st Qtr | 44,119                  |
| 2nd Qtr | 49,340                  |
| 3rd Qtr | 50,411                  |
| 4th Qtr | 53,366                  |
| 2009    |                         |
| 1st Qtr | 47,938                  |
| 2nd Qtr | 49,599                  |
| 3rd Qtr | 50,410                  |
| 4th Qtr | 58,087                  |
| 2010    |                         |
| 1st Qtr | 52,376                  |
| 2nd Qtr | 53,650                  |
| 3rd Qtr | 52,926                  |
| 4th Qtr | 67,398                  |
| 2011    |                         |
| 1st Qtr | 64,818                  |
| 2nd Qtr | 72,159                  |
| 3rd Qtr | 74,016                  |
| 4th Qtr | 79,480                  |
| 2012    |                         |
| Jan     | 25,882                  |
| Feb     | 22,490                  |
| Mar     | 24,098                  |
| Apr     | 24,454                  |
| May     | 24,682                  |
| Jun     | 25,449                  |
| Jul     | 25,698                  |
| Aug     | 24,424                  |
| Sep     | 22,942                  |
| Oct     | 26,676                  |
| Nov     | 27,839                  |
| Dec     | 28,964                  |
| 2013    |                         |
| Jan     | 29,162                  |
| Feb     | 22,573                  |
| Mar     | 22,496                  |
| Apr     | 26,636                  |
| May     | 26,344                  |
| Jun     | 24,712                  |
| Jul     | 26,646                  |
| Aug     | 27,640                  |

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<sup>1</sup>**  
(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 <sup>2</sup> |                             |                |                      |                      |                     |        |         |               |
| 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          | 60467.1                               | 60003.2         | 2274.2              | 64.3               | 13.5          | 50.7                     | 2209.9                      | 57633.3        | 39503.0              | 18130.2              | 95.8                | -      | 95.8    | 463.9         |
| 2009          | 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          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| 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        |
| 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        |
| 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        |
| 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        | 54060.5              | 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           | 93160.8                               | 91989.7         | 4092.5              | 61.7               | 1.9           | 59.8                     | 4030.9                      | 87866.1        | 63331.0              | 24535.2              | 31.1                | -      | 31.1    | 1171.1        |
| 2012          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| Jan           | 93258.6                               | 90902.9         | 3572.1              | 94.3               | 37.3          | 57.0                     | 3477.8                      | 87247.4        | 62986.2              | 24261.2              | 83.4                | -      | 83.4    | 2355.7        |
| Feb           | 96266.8                               | 93695.3         | 3545.3              | 64.5               | 1.7           | 62.8                     | 3480.8                      | 90029.6        | 65741.6              | 24288.0              | 120.4               | -      | 120.4   | 2571.5        |
| Mar           | 96481.5                               | 95380.1         | 4355.9              | 61.8               | 0.8           | 61.0                     | 4294.0                      | 90902.3        | 66510.1              | 24392.2              | 122.0               | -      | 122.0   | 1101.4        |
| Apr           | 99670.7                               | 98437.7         | 4517.7              | 63.2               | 2.8           | 60.5                     | 4454.5                      | 93829.8        | 71044.9              | 22785.0              | 90.2                | -      | 90.2    | 1233.0        |
| May           | 101217.1                              | 100006.4        | 3890.6              | 62.0               | 0.9           | 61.1                     | 3828.6                      | 96073.7        | 70928.5              | 25145.2              | 42.0                | -      | 42.0    | 1210.7        |
| Jun           | 101257.1                              | 100148.5        | 3695.7              | 67.4               | 0.5           | 66.9                     | 3628.3                      | 96368.3        | 70857.7              | 25510.6              | 84.5                | -      | 84.5    | 1108.6        |
| Jul           | 102144.9                              | 100775.6        | 4072.4              | 10.0               | 0.2           | 9.9                      | 4062.4                      | 96586.3        | 70024.6              | 26561.7              | 116.9               | -      | 116.9   | 1369.2        |
| Aug           | 106355.7                              | 105151.0        | 4070.8              | 19.1               | 0.3           | 18.8                     | 4051.7                      | 100895.9       | 73523.0              | 27372.9              | 184.3               | -      | 184.3   | 1204.7        |
| Sep           | 108258.3                              | 107002.0        | 3625.7              | 63.1               | 1.7           | 61.4                     | 3562.5                      | 103154.5       | 75115.3              | 28039.2              | 221.8               | -      | 221.8   | 1256.3        |
| Oct           | 110066.3                              | 108745.1        | 4143.1              | 47.7               | 0.5           | 47.2                     | 4095.4                      | 104416.7       | 76066.5              | 28350.2              | 185.2               | -      | 185.2   | 1321.2        |
| Nov           | 111168.7                              | 109749.1        | 4105.5              | 66.9               | 1.2           | 65.6                     | 4038.6                      | 105360.1       | 77181.6              | 28178.5              | 283.5               | -      | 283.5   | 1419.6        |
| Dec           | 112220.2                              | 111024.8        | 3724.5              | 63.3               | 2.1           | 61.2                     | 3661.2                      | 106940.8       | 80136.9              | 26803.9              | 359.5               | -      | 359.5   | 1195.4        |
| 2013          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| Jan           | 113663.0                              | 112692.7        | 4259.5              | 7.8                | 3.1           | 4.7                      | 4251.8                      | 108040.8       | 79033.5              | 29007.3              | 392.3               | -      | 392.3   | 970.4         |
| Feb           | 115340.7                              | 114373.9        | 4543.7              | 10.0               | 3.8           | 6.3                      | 4533.7                      | 109183.5       | 80232.0              | 28951.5              | 646.7               | -      | 646.7   | 966.8         |
| Mar           | 114643.3                              | 113369.8        | 4843.5              | 12.4               | 3.6           | 8.8                      | 4831.1                      | 107893.4       | 80082.8              | 27810.7              | 632.9               | -      | 632.9   | 1273.6        |
| Apr           | 115806.3                              | 114964.4        | 5174.7              | 7.3                | 0.0           | 7.2                      | 5167.4                      | 109096.1       | 81386.0              | 27710.2              | 693.7               | -      | 693.7   | 841.9         |
| May           | 115717.7                              | 114846.5        | 5028.0              | 8.8                | 1.2           | 7.7                      | 5019.2                      | 109136.7       | 81494.5              | 27642.3              | 681.7               | -      | 681.7   | 871.2         |
| Jun           | 117902.6                              | 116966.7        | 5009.9              | 259.9              | 251.8         | 8.2                      | 4750.0                      | 111192.6       | 82687.7              | 28504.8              | 764.3               | -      | 764.3   | 935.8         |
| Jul           | 117687.7                              | 116858.4        | 5279.9              | 9.7                | 0.8           | 9.0                      | 5270.2                      | 110787.4       | 81419.8              | 29367.6              | 791.1               | -      | 791.1   | 829.2         |
| Aug           | 116633.6                              | 115725.1        | 5296.0              | 11.4               | 2.7           | 8.7                      | 5284.6                      | 109582.6       | 80471.1              | 29111.5              | 846.4               | -      | 846.4   | 908.5         |

Source: Commercial Banks

<sup>1</sup> Total Loans and Advances do not include Real Estate Mortgage Loans (see general notes).

<sup>2</sup> Other Govt. consists of Local Government and NIS.

**COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES<sup>1</sup>**  
(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 <sup>2</sup> |                             |                |                      |                      |                            |                     |        |         |               |
| 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          | 82377.4                               | 81913.5         | 2274.2              | 64.3               | 13.5          | 50.7                     | 2209.9                      | 57633.3        | 39503.0              | 18130.2              | 21910.3                    | 95.8                | -      | 95.8    | 463.9         |
| 2009          | 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          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                            |                     |        |         |               |
| 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        |
| 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        |
| 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        |
| 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        | 54060.5              | 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                              | 132184.3        | 4092.5              | 61.7               | 1.9           | 59.8                     | 4030.9                      | 87866.1        | 63331.0              | 24535.2              | 40194.6                    | 31.1                | -      | 31.1    | 1171.1        |
| 2012          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                            |                     |        |         |               |
| Jan           | 133887.0                              | 131531.3        | 3572.1              | 94.3               | 37.3          | 57.0                     | 3477.8                      | 87247.4        | 62986.2              | 24261.2              | 40628.4                    | 83.4                | -      | 83.4    | 2355.7        |
| Feb           | 136736.5                              | 134165.0        | 3545.3              | 64.5               | 1.7           | 62.8                     | 3480.8                      | 90029.6        | 65741.6              | 24288.0              | 40469.7                    | 120.4               | -      | 120.4   | 2571.5        |
| Mar           | 137429.6                              | 136328.2        | 4355.9              | 61.8               | 0.8           | 61.0                     | 4294.0                      | 90902.3        | 66510.1              | 24392.2              | 40948.1                    | 122.0               | -      | 122.0   | 1101.4        |
| Apr           | 142639.5                              | 141406.6        | 4517.7              | 63.2               | 2.8           | 60.5                     | 4454.5                      | 93829.8        | 71044.9              | 22785.0              | 42968.8                    | 90.2                | -      | 90.2    | 1233.0        |
| May           | 143209.8                              | 141999.0        | 3890.6              | 62.0               | 0.9           | 61.1                     | 3828.6                      | 96073.7        | 70928.5              | 25145.2              | 41992.6                    | 42.0                | -      | 42.0    | 1210.7        |
| Jun           | 143708.3                              | 142599.7        | 3695.7              | 67.4               | 0.5           | 66.9                     | 3628.3                      | 96368.3        | 70857.7              | 25510.6              | 42451.2                    | 84.5                | -      | 84.5    | 1108.6        |
| Jul           | 144885.3                              | 143516.1        | 4072.4              | 10.0               | 0.2           | 9.9                      | 4062.4                      | 96586.3        | 70024.6              | 26561.7              | 42740.5                    | 116.9               | -      | 116.9   | 1369.2        |
| Aug           | 150102.4                              | 148897.7        | 4070.8              | 19.1               | 0.3           | 18.8                     | 4051.7                      | 100895.9       | 73523.0              | 27372.9              | 43746.7                    | 184.3               | -      | 184.3   | 1204.7        |
| Sep           | 152449.7                              | 151193.4        | 3625.7              | 63.1               | 1.7           | 61.4                     | 3562.5                      | 103154.5       | 75115.3              | 28039.2              | 44191.4                    | 221.8               | -      | 221.8   | 1256.3        |
| Oct           | 154677.9                              | 153356.7        | 4143.1              | 47.7               | 0.5           | 47.2                     | 4095.4                      | 104416.7       | 76066.5              | 28350.2              | 44611.6                    | 185.2               | -      | 185.2   | 1321.2        |
| Nov           | 156234.1                              | 154814.6        | 4105.5              | 66.9               | 1.2           | 65.6                     | 4038.6                      | 105360.1       | 77181.6              | 28178.5              | 45065.5                    | 283.5               | -      | 283.5   | 1419.6        |
| Dec           | 160691.3                              | 159495.9        | 3724.5              | 63.3               | 2.1           | 61.2                     | 3661.2                      | 106940.8       | 80136.9              | 26803.9              | 48471.1                    | 359.5               | -      | 359.5   | 1195.4        |
| 2013          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                            |                     |        |         |               |
| Jan           | 159670.4                              | 158700.1        | 4259.5              | 7.8                | 3.1           | 4.7                      | 4251.8                      | 108040.8       | 79033.5              | 29007.3              | 46007.4                    | 392.3               | -      | 392.3   | 970.4         |
| Feb           | 161861.4                              | 160894.7        | 4543.7              | 10.0               | 3.8           | 6.3                      | 4533.7                      | 109183.5       | 80232.0              | 28951.5              | 46520.8                    | 646.7               | -      | 646.7   | 966.8         |
| Mar           | 164067.1                              | 162793.5        | 4843.5              | 12.4               | 3.6           | 8.8                      | 4831.1                      | 107893.4       | 80082.8              | 27810.7              | 49423.7                    | 632.9               | -      | 632.9   | 1273.6        |
| Apr           | 166454.7                              | 165612.8        | 5174.7              | 7.3                | 0.0           | 7.2                      | 5167.4                      | 109096.1       | 81386.0              | 27710.2              | 50648.4                    | 693.7               | -      | 693.7   | 841.9         |
| May           | 167160.2                              | 166289.0        | 5028.0              | 8.8                | 1.2           | 7.7                      | 5019.2                      | 109136.7       | 81494.5              | 27642.3              | 51442.5                    | 681.7               | -      | 681.7   | 871.2         |
| Jun           | 169978.9                              | 169043.1        | 5009.9              | 259.9              | 251.8         | 8.2                      | 4750.0                      | 111192.6       | 82687.7              | 28504.8              | 52076.4                    | 764.3               | -      | 764.3   | 935.8         |
| Jul           | 170735.3                              | 169906.1        | 5279.9              | 9.7                | 0.8           | 9.0                      | 5270.2                      | 110787.4       | 81419.8              | 29367.6              | 53047.6                    | 791.1               | -      | 791.1   | 829.2         |
| Aug           | 170653.4                              | 169744.8        | 5296.0              | 11.4               | 2.7           | 8.7                      | 5284.6                      | 109582.6       | 80471.1              | 29111.5              | 54019.8                    | 846.4               | -      | 846.4   | 908.5         |

Source: Commercial Banks

<sup>1</sup> Total Loans and Advances includes Real Estate Mortgage Loans (see general notes).

<sup>2</sup> Other Govt. consists of Local Government and NIS.



**COMMERCIAL BANKS: DEMAND LOANS AND ADVANCES<sup>1</sup>**  
(G\$ Million)

Table 2.11

| End of Period | Total Loans Residents & Non-Residents | Total Residents | Public Sector       |                    |               |                             |        | Private Sector       |                      |         | Non-Bank Fin. Inst. |         |                          | Non-Residents |
|---------------|---------------------------------------|-----------------|---------------------|--------------------|---------------|-----------------------------|--------|----------------------|----------------------|---------|---------------------|---------|--------------------------|---------------|
|               |                                       |                 | Total Public Sector | General Government |               | Public Non-Fin. Enterprises | Total  | Business Enterprises | Individual Customers | Total   | Public              | Private |                          |               |
|               |                                       |                 |                     | Total              | Central Gov't |                             |        |                      |                      |         |                     |         | Other Gov't <sup>2</sup> |               |
| 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          | 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          | 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          |                                       |                 |                     |                    |               |                             |        |                      |                      |         |                     |         |                          |               |
| 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         |
| 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        |
| 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        |
| 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           | 49321.0                               | 48313.5         | 3234.1              | 58.0               | 1.9           | 56.1                        | 3176.1 | 45051.1              | 36210.2              | 8840.9  | 28.3                | -       | 28.3                     | 1007.5        |
| 2012          |                                       |                 |                     |                    |               |                             |        |                      |                      |         |                     |         |                          |               |
| Jan           | 49882.7                               | 47699.2         | 3103.7              | 82.3               | 28.9          | 53.4                        | 3021.4 | 44514.7              | 35783.5              | 8731.2  | 80.8                | -       | 80.8                     | 2183.5        |
| Feb           | 52910.3                               | 50501.6         | 3117.9              | 60.9               | 1.7           | 59.2                        | 3056.9 | 47265.8              | 38513.0              | 8752.7  | 117.9               | -       | 117.9                    | 2408.7        |
| Mar           | 51577.8                               | 50636.2         | 3525.5              | 58.3               | 0.8           | 57.6                        | 3467.1 | 46991.1              | 38135.9              | 8855.3  | 119.6               | -       | 119.6                    | 941.5         |
| Apr           | 54944.5                               | 53866.0         | 3687.1              | 59.7               | 2.8           | 56.9                        | 3627.4 | 50090.9              | 41045.5              | 9045.3  | 88.0                | -       | 88.0                     | 1078.5        |
| May           | 53693.9                               | 52631.5         | 3058.7              | 58.6               | 0.9           | 57.8                        | 3000.1 | 49532.7              | 40394.1              | 9138.6  | 40.0                | -       | 40.0                     | 1062.5        |
| Jun           | 53477.1                               | 52517.8         | 2862.1              | 64.0               | 0.5           | 63.5                        | 2798.0 | 49573.1              | 40401.3              | 9171.8  | 82.7                | -       | 82.7                     | 959.2         |
| Jul           | 53556.5                               | 52334.7         | 3237.4              | 6.7                | 0.2           | 6.5                         | 3230.7 | 48982.1              | 39309.1              | 9673.0  | 115.2               | -       | 115.2                    | 1221.7        |
| Aug           | 54858.9                               | 53798.9         | 3234.5              | 15.9               | 0.3           | 15.6                        | 3218.6 | 50393.5              | 40412.3              | 9981.2  | 170.9               | -       | 170.9                    | 1060.0        |
| Sep           | 55265.9                               | 54163.9         | 2787.9              | 60.0               | 1.7           | 58.3                        | 2727.9 | 51274.4              | 41137.8              | 10136.6 | 101.5               | -       | 101.5                    | 1102.0        |
| Oct           | 55824.2                               | 54653.7         | 3303.8              | 44.6               | 0.5           | 44.1                        | 3259.2 | 51282.0              | 40890.4              | 10391.7 | 67.9                | -       | 67.9                     | 1170.5        |
| Nov           | 57098.8                               | 55936.6         | 3264.6              | 63.8               | 1.2           | 62.6                        | 3200.8 | 52597.6              | 42169.8              | 10427.8 | 74.4                | -       | 74.4                     | 1162.2        |
| Dec           | 59431.1                               | 58501.3         | 3282.4              | 60.4               | 2.1           | 58.2                        | 3222.0 | 55174.9              | 44578.3              | 10596.6 | 44.1                | -       | 44.1                     | 929.7         |
| 2013          |                                       |                 |                     |                    |               |                             |        |                      |                      |         |                     |         |                          |               |
| Jan           | 59250.7                               | 58545.5         | 3815.9              | 4.9                | 3.1           | 1.8                         | 3811.0 | 54649.3              | 43868.7              | 10780.7 | 80.3                | -       | 80.3                     | 705.2         |
| Feb           | 60661.9                               | 59969.6         | 3698.9              | 7.2                | 3.8           | 3.4                         | 3691.7 | 56218.8              | 45310.9              | 10907.9 | 51.9                | -       | 51.9                     | 692.3         |
| Mar           | 61456.3                               | 60456.2         | 4031.8              | 9.7                | 3.6           | 6.1                         | 4022.1 | 56378.9              | 45002.4              | 11376.5 | 45.5                | -       | 45.5                     | 1000.1        |
| Apr           | 62088.4                               | 61517.1         | 4360.6              | 4.6                | 0.0           | 4.6                         | 4356.0 | 57092.1              | 45463.7              | 11628.5 | 64.4                | -       | 64.4                     | 571.3         |
| May           | 61348.0                               | 60745.2         | 4211.0              | 6.3                | 1.2           | 5.1                         | 4204.8 | 56475.9              | 45031.2              | 11444.7 | 58.3                | -       | 58.3                     | 602.8         |
| Jun           | 62386.1                               | 61716.8         | 4190.1              | 257.4              | 251.8         | 5.6                         | 3932.8 | 57379.7              | 45471.4              | 11908.3 | 147.0               | -       | 147.0                    | 669.3         |
| Jul           | 60928.0                               | 60361.9         | 3957.4              | 7.3                | 0.8           | 6.6                         | 3950.1 | 56218.6              | 44036.5              | 12182.0 | 186.0               | -       | 186.0                    | 566.0         |
| Aug           | 60262.9                               | 59626.4         | 3970.7              | 9.1                | 2.7           | 6.4                         | 3961.6 | 55417.7              | 43196.4              | 12221.3 | 238.1               | -       | 238.1                    | 636.5         |

Source: Commercial Banks

<sup>1</sup> Demand Loans and Advances do not include Real Estate Mortgage Loans.

<sup>2</sup> Other Govt. consists of Local Government and NIS.

**COMMERCIAL BANKS: TERM LOANS AND ADVANCES<sup>1</sup>**  
(G\$ Million)

Table 2.12

| End of Period | Total Loans Residents & Non-Residents | Total Residents | Public Sector       |                    |               |                          |                             | Private Sector |                      |                      | Non-Bank Fin. Inst. |        |         | Non-Residents |
|---------------|---------------------------------------|-----------------|---------------------|--------------------|---------------|--------------------------|-----------------------------|----------------|----------------------|----------------------|---------------------|--------|---------|---------------|
|               |                                       |                 | Total Public Sector | General Government |               |                          | Public Non-Fin. Enterprises | Total          | Business Enterprises | Individual Customers | Total               | Public | Private |               |
|               |                                       |                 |                     | Total              | Central Gov't | Other Gov't <sup>2</sup> |                             |                |                      |                      |                     |        |         |               |
| 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          | 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          |
| 2009          | 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          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| 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         |
| 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         |
| 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         |
| 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           | 43,839.8                              | 43,676.2        | 858.5               | 3.7                | -             | 3.7                      | 854.8                       | 42,815.0       | 27,120.7             | 15,694.3             | 2.8                 | -      | 2.8     | 163.6         |
| 2012          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| Jan           | 43,375.8                              | 43,203.7        | 468.4               | 12.0               | 8.4           | 3.6                      | 456.4                       | 42,732.7       | 27,202.6             | 15,530.0             | 2.6                 | -      | 2.6     | 172.2         |
| Feb           | 43,356.5                              | 43,193.7        | 427.4               | 3.5                | -             | 3.5                      | 423.9                       | 42,763.8       | 27,228.5             | 15,535.2             | 2.5                 | -      | 2.5     | 162.8         |
| Mar           | 44,903.8                              | 44,743.8        | 830.4               | 3.5                | -             | 3.5                      | 826.9                       | 43,911.1       | 28,374.2             | 15,536.9             | 2.3                 | -      | 2.3     | 159.9         |
| Apr           | 44,726.2                              | 44,571.7        | 830.6               | 3.5                | -             | 3.5                      | 827.1                       | 43,739.0       | 29,999.3             | 13,739.6             | 2.2                 | -      | 2.2     | 154.4         |
| May           | 47,523.2                              | 47,374.9        | 831.9               | 3.4                | -             | 3.4                      | 828.5                       | 46,541.0       | 30,534.4             | 16,006.6             | 2.0                 | -      | 2.0     | 148.3         |
| Jun           | 47,780.0                              | 47,630.7        | 833.6               | 3.4                | -             | 3.4                      | 830.2                       | 46,795.2       | 30,456.4             | 16,338.8             | 1.9                 | -      | 1.9     | 149.3         |
| Jul           | 48,588.4                              | 48,440.9        | 835.0               | 3.3                | -             | 3.3                      | 831.7                       | 47,604.2       | 30,715.5             | 16,888.7             | 1.7                 | -      | 1.7     | 147.5         |
| Aug           | 51,496.8                              | 51,352.0        | 836.3               | 3.2                | -             | 3.2                      | 833.2                       | 50,502.4       | 33,110.7             | 17,391.7             | 13.3                | -      | 13.3    | 144.7         |
| Sep           | 52,992.4                              | 52,838.1        | 837.7               | 3.1                | -             | 3.1                      | 834.6                       | 51,880.1       | 33,977.5             | 17,902.5             | 120.3               | -      | 120.3   | 154.3         |
| Oct           | 54,242.1                              | 54,091.4        | 839.3               | 3.2                | -             | 3.2                      | 836.2                       | 53,134.7       | 35,176.1             | 17,958.5             | 117.4               | -      | 117.4   | 150.8         |
| Nov           | 54,069.8                              | 53,812.5        | 840.9               | 3.0                | -             | 3.0                      | 837.8                       | 52,762.5       | 35,011.9             | 17,750.6             | 209.1               | -      | 209.1   | 257.4         |
| Dec           | 52,789.1                              | 52,523.5        | 442.1               | 2.9                | -             | 2.9                      | 439.2                       | 51,765.9       | 35,558.6             | 16,207.3             | 315.5               | -      | 315.5   | 265.6         |
| 2013          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| Jan           | 54,412.4                              | 54,147.2        | 443.6               | 2.9                | -             | 2.9                      | 440.7                       | 53,391.5       | 35,164.9             | 18,226.6             | 312.1               | -      | 312.1   | 265.2         |
| Feb           | 54,678.7                              | 54,404.3        | 844.9               | 2.9                | -             | 2.9                      | 842.0                       | 52,964.6       | 34,921.1             | 18,043.6             | 594.8               | -      | 594.8   | 274.4         |
| Mar           | 53,187.1                              | 52,913.6        | 811.7               | 2.7                | -             | 2.7                      | 809.0                       | 51,514.5       | 35,080.4             | 16,434.1             | 587.4               | -      | 587.4   | 273.5         |
| Apr           | 53,717.9                              | 53,447.3        | 814.1               | 2.6                | -             | 2.6                      | 811.4                       | 52,004.0       | 35,922.3             | 16,081.7             | 629.2               | -      | 629.2   | 270.6         |
| May           | 54,369.7                              | 54,101.2        | 817.0               | 2.6                | -             | 2.6                      | 814.5                       | 52,660.8       | 36,463.2             | 16,197.6             | 623.4               | -      | 623.4   | 268.4         |
| Jun           | 55,516.5                              | 55,250.0        | 819.8               | 2.6                | -             | 2.6                      | 817.2                       | 53,812.9       | 37,216.4             | 16,596.5             | 617.3               | -      | 617.3   | 266.5         |
| Jul           | 56,759.7                              | 56,496.5        | 1,322.5             | 2.4                | -             | 2.4                      | 1,320.1                     | 54,568.9       | 37,383.2             | 17,185.6             | 605.1               | -      | 605.1   | 263.2         |
| Aug           | 56,370.7                              | 56,098.6        | 1,325.4             | 2.3                | -             | 2.3                      | 1,323.0                     | 54,164.9       | 37,274.7             | 16,890.2             | 608.3               | -      | 608.3   | 272.0         |

Source: Commercial Banks

<sup>1</sup> Term Loans and Advances do not include Real Estate Mortgage Loans.

<sup>2</sup> Other Govt. consists of Local Government and NIS.

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

Table 2-13(a)

|                               | 2003         |                | 2004          |                | 2005          |                | 2006          |                | 2007           |                 |
|-------------------------------|--------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|----------------|-----------------|
|                               | Dec.         |                | Dec.          |                | Dec.          |                | Dec.          |                | Dec.           |                 |
|                               | Pub.         | Priv.          | Pub.          | Priv.          | Pub.          | Priv.          | Pub.          | Priv.          | Pub.           | Priv.           |
| <b>GENERAL GOVERNMENT</b>     | <b>63.4</b>  | <b>-</b>       | <b>50.2</b>   | <b>-</b>       | <b>86.6</b>   | <b>-</b>       | <b>91.3</b>   | <b>-</b>       | <b>89.5</b>    | <b>-</b>        |
| <b>FINANCIAL INSTITUTIONS</b> | <b>0.0</b>   | <b>855.4</b>   | <b>0.0</b>    | <b>490.0</b>   | <b>0.0</b>    | <b>532.5</b>   | <b>0.0</b>    | <b>436.4</b>   | <b>0.0</b>     | <b>37.8</b>     |
| Pub. Finan. Instits.          | -            | -              | 0.0           | -              | 0.0           | -              | 0.0           | -              | 0.0            | -               |
| Co-op Finan. Instits.         | -            | -              | -             | 0.0            | -             | 0.2            | -             | 0.0            | -              | 0.0             |
| Insurance Companies           | -            | 769.6          | -             | 474.2          | -             | 514.4          | -             | 422.1          | -              | 22.3            |
| Building Societies            | -            | 0.0            | -             | 0.0            | -             | 0.0            | -             | 0.0            | -              | 0.0             |
| Credit Unions                 | -            | -              | -             | -              | -             | -              | -             | -              | -              | -               |
| Brokers and Money Lenders     | -            | 13.0           | -             | 15.7           | -             | 17.9           | -             | 14.2           | -              | 15.5            |
| Trust & Investment Companies  | -            | 72.8           | -             | 0.2            | -             | 0.0            | -             | 0.0            | -              | 0.0             |
| Pension Funds                 | -            | -              | -             | -              | -             | -              | -             | -              | -              | 0.0             |
| <b>BUSINESS ENTERPRISES</b>   | <b>821.7</b> | <b>29696.1</b> | <b>1265.4</b> | <b>26581.5</b> | <b>1485.5</b> | <b>26499.3</b> | <b>966.6</b>  | <b>30595.7</b> | <b>1,239.6</b> | <b>32,956.5</b> |
| <b>Agriculture</b>            | <b>102.3</b> | <b>3468.8</b>  | <b>0.0</b>    | <b>3244.6</b>  | <b>146.2</b>  | <b>3637.7</b>  | <b>29.1</b>   | <b>3525.8</b>  | <b>369.7</b>   | <b>2,984.5</b>  |
| Sugarcane                     | 102.3        | 120.3          | 0.0           | 28.3           | 146.2         | 75.5           | 29.1          | 63.0           | 369.7          | 129.8           |
| Paddy                         | 0.0          | 1813.3         | 0.0           | 1653.8         | 0.0           | 1411.0         | 0.0           | 1076.9         | 0.0            | 942.5           |
| Other Farming                 | 0.0          | 93.4           | 0.0           | 117.0          | 0.0           | 111.5          | 0.0           | 197.5          | 0.0            | 54.8            |
| Livestock                     | 0.0          | 419.2          | 0.0           | 372.4          | 0.0           | 422.9          | 0.0           | 517.8          | 0.0            | 637.8           |
| Forestry                      | 0.0          | 72.0           | 0.0           | 29.7           | 0.0           | 76.3           | 0.0           | 65.3           | 0.0            | 50.2            |
| Shrimp & Other Fishing        | 0.0          | 950.6          | 0.0           | 1043.4         | 0.0           | 1540.5         | 0.0           | 1605.2         | 0.0            | 1,169.5         |
| <b>Mining &amp; Quarrying</b> | <b>320.9</b> | <b>697.5</b>   | <b>60.3</b>   | <b>409.9</b>   | <b>241.2</b>  | <b>346.0</b>   | <b>0.2</b>    | <b>955.5</b>   | <b>1.1</b>     | <b>822.8</b>    |
| Bauxite                       | 320.9        | 0.0            | 60.3          | 96.0           | 241.2         | 99.9           | 0.0           | 195.3          | 0.0            | 0.0             |
| Other                         | 0.0          | 697.5          | 0.0           | 314.0          | 0.0           | 246.2          | 0.2           | 760.2          | 1.1            | 822.8           |
| <b>Manufacturing</b>          | <b>384.6</b> | <b>10078.2</b> | <b>1201.0</b> | <b>8539.8</b>  | <b>1098.1</b> | <b>8150.0</b>  | <b>937.2</b>  | <b>10145.1</b> | <b>864.7</b>   | <b>10,634.6</b> |
| Timber and Sawmilling         | 0.0          | 1212.8         | 0.0           | 823.7          | 0.0           | 975.5          | 0.0           | 1402.5         | 0.0            | 1,747.1         |
| Other Construction and Engin. | 0.0          | 2184.9         | 0.0           | 2332.1         | 0.0           | 2366.6         | 0.0           | 3701.0         | 0.0            | 3,346.8         |
| Sugar Molasses                | 0.0          | 504.8          | 0.0           | 3.5            | 0.0           | 87.9           | 0.8           | 45.9           | 0.0            | 8.3             |
| Rice Milling                  | 177.4        | 3557.5         | 177.4         | 2482.8         | 176.9         | 1745.0         | 126.9         | 1399.8         | 80.0           | 1,556.4         |
| Beverages, Food & Tobacco     | 0.0          | 536.7          | 0.0           | 540.9          | 0.0           | 895.4          | 0.0           | 1332.2         | 0.0            | 1,315.3         |
| Textiles & Clothing           | 0.0          | 54.7           | 0.0           | 65.9           | 0.0           | 49.8           | 0.0           | 45.8           | 0.0            | 48.9            |
| Electricity                   | 0.0          | 0.0            | 1023.6        | 4.9            | 921.2         | 3.5            | 809.5         | 4.3            | 784.7          | 6.3             |
| Other Manufacturing           | 207.1        | 2026.9         | 0.0           | 2286.0         | 0.0           | 2026.4         | 0.0           | 2213.5         | 0.0            | 2,605.4         |
| <b>Services</b>               | <b>14.0</b>  | <b>15451.5</b> | <b>4.1</b>    | <b>14387.2</b> | <b>0.0</b>    | <b>14365.5</b> | <b>0.0</b>    | <b>15969.3</b> | <b>4.1</b>     | <b>18,514.7</b> |
| Drainage & Irrigation         | 0.0          | 28.0           | 0.0           | 25.8           | 0.0           | 38.3           | 0.0           | 30.9           | 0.0            | 25.5            |
| Transportation                | 0.0          | 956.5          | 0.0           | 1143.7         | 0.0           | 1054.6         | 0.0           | 1150.8         | 3.2            | 1,608.2         |
| Telecommunications            | 14.0         | 85.9           | 0.0           | 25.8           | 0.0           | 23.7           | 0.0           | 71.5           | 0.0            | 28.5            |
| Entertaining & Catering       | 0.0          | 1794.7         | 0.0           | 1368.5         | 0.0           | 1400.1         | 0.0           | 1964.8         | 0.0            | 1,984.2         |
| Distribution                  | 0.0          | 9245.5         | 0.0           | 8988.3         | 0.0           | 9072.9         | 0.0           | 9767.8         | 0.3            | 10,990.9        |
| Education                     | 0.0          | 252.3          | 0.0           | 216.7          | 0.0           | 142.1          | 0.0           | 85.9           | 0.0            | 75.1            |
| Health                        | 0.0          | 138.3          | 0.0           | 148.6          | 0.0           | 171.2          | 0.0           | 206.9          | 0.0            | 217.4           |
| Professional Services         | 0.0          | 561.7          | 0.0           | 518.1          | 0.0           | 436.5          | 0.0           | 477.1          | 0.0            | 654.5           |
| Other Services                | 0.0          | 2388.6         | 4.1           | 1951.6         | 0.0           | 2026.0         | 0.0           | 2213.5         | 0.7            | 2,930.4         |
| <b>HOUSEHOLDS</b>             | <b>0.0</b>   | <b>8825.5</b>  | <b>0.0</b>    | <b>8192.5</b>  | <b>0.0</b>    | <b>10303.0</b> | <b>0.0</b>    | <b>12513.3</b> | <b>0.0</b>     | <b>15,762.9</b> |
| Housing                       | -            | 3648.3         | -             | 2622.1         | -             | 3008.5         | -             | 3759.1         | -              | 4,242.6         |
| Motor Cars                    | -            | 1786.7         | -             | 2156.3         | -             | 2721.9         | -             | 3453.9         | -              | 4,324.8         |
| Other Durable Goods           | -            | 688.0          | -             | 310.1          | -             | 532.1          | -             | 636.2          | -              | 744.0           |
| Education                     | -            | 125.6          | -             | 169.0          | -             | 217.4          | -             | 249.3          | -              | 274.8           |
| Travel                        | -            | 15.8           | -             | 33.5           | -             | 55.3           | -             | 58.7           | -              | 68.9            |
| Other Purpose                 | -            | 2561.0         | -             | 2901.4         | -             | 3767.8         | -             | 4356.1         | -              | 6,107.7         |
| <b>TOTAL</b>                  | <b>885.2</b> | <b>39377.0</b> | <b>1315.6</b> | <b>35264.0</b> | <b>1572.1</b> | <b>37334.8</b> | <b>1057.9</b> | <b>43545.3</b> | <b>1,329.1</b> | <b>48,757.2</b> |

Source: Commercial Banks

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

Table 2-13(b)

|                               | 2008           |                 |                |                 |                |                 |                |                 |
|-------------------------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|
|                               | Mar.           |                 | Jun.           |                 | Sep.           |                 | Dec.           |                 |
|                               | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           |
| <b>GENERAL GOVERNMENT</b>     | <b>84.2</b>    | <b>-</b>        | <b>96.5</b>    | <b>-</b>        | <b>95.0</b>    | <b>-</b>        | <b>90.1</b>    | <b>-</b>        |
| <b>FINANCIAL INSTITUTIONS</b> | <b>0.0</b>     | <b>38.3</b>     | <b>0.0</b>     | <b>94.7</b>     | <b>0.0</b>     | <b>61.8</b>     | <b>0.0</b>     | <b>109.2</b>    |
| 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             |
| <b>BUSINESS ENTERPRISES</b>   | <b>3,149.7</b> | <b>34,185.9</b> | <b>2,623.0</b> | <b>34,550.6</b> | <b>2,673.8</b> | <b>37,519.2</b> | <b>2,998.1</b> | <b>41,147.6</b> |
| <b>Agriculture</b>            | <b>498.3</b>   | <b>3,274.9</b>  | <b>455.6</b>   | <b>3,518.3</b>  | <b>640.3</b>   | <b>3,531.4</b>  | <b>903.9</b>   | <b>3,934.1</b>  |
| 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         |
| <b>Mining &amp; Quarrying</b> | <b>0.3</b>     | <b>759.4</b>    | <b>1.0</b>     | <b>1,568.3</b>  | <b>0.1</b>     | <b>1,731.7</b>  | <b>1.4</b>     | <b>1,674.3</b>  |
| 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         |
| <b>Manufacturing</b>          | <b>2,651.1</b> | <b>10,378.3</b> | <b>2,166.3</b> | <b>10,162.5</b> | <b>2,031.8</b> | <b>10,382.0</b> | <b>2,091.1</b> | <b>11,658.5</b> |
| 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         |
| <b>Services</b>               | <b>0.0</b>     | <b>19,773.3</b> | <b>0.1</b>     | <b>19,301.6</b> | <b>1.7</b>     | <b>21,874.0</b> | <b>1.7</b>     | <b>23,880.7</b> |
| 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         |
| <b>HOUSEHOLDS</b>             | <b>0.0</b>     | <b>15,085.3</b> | <b>0.0</b>     | <b>16,190.0</b> | <b>0.0</b>     | <b>15,919.8</b> | <b>0.0</b>     | <b>17,406.0</b> |
| 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         |
| <b>TOTAL</b>                  | <b>3,233.9</b> | <b>49,309.4</b> | <b>2,719.5</b> | <b>50,835.4</b> | <b>2,768.8</b> | <b>53,500.8</b> | <b>3,088.2</b> | <b>58,662.8</b> |

Source: Commercial Banks

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

Table 2-13(c)

|                               | 2009           |                 |                |                 |                |                 |                |                 |
|-------------------------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|
|                               | Mar.           |                 | Jun            |                 | Sep            |                 | Dec            |                 |
|                               | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           |
| <b>GENERAL GOVERNMENT</b>     | <b>79.3</b>    | <b>-</b>        | <b>74.4</b>    | <b>-</b>        | <b>73.3</b>    | <b>-</b>        | <b>75.6</b>    | <b>-</b>        |
| <b>FINANCIAL INSTITUTIONS</b> | <b>0.0</b>     | <b>199.3</b>    | <b>0.0</b>     | <b>106.9</b>    | <b>0.0</b>     | <b>79.3</b>     | <b>0.0</b>     | <b>103.0</b>    |
| 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             |
| <b>BUSINESS ENTERPRISES</b>   | <b>2,951.5</b> | <b>39,954.3</b> | <b>2,998.5</b> | <b>39,232.1</b> | <b>2,788.0</b> | <b>39,778.0</b> | <b>2,641.3</b> | <b>42,109.3</b> |
| <b>Agriculture</b>            | <b>922.6</b>   | <b>4,062.3</b>  | <b>991.5</b>   | <b>4,135.2</b>  | <b>772.2</b>   | <b>4,541.1</b>  | <b>754.9</b>   | <b>5,086.9</b>  |
| 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         |
| <b>Mining &amp; Quarrying</b> | <b>0.2</b>     | <b>1,659.6</b>  | <b>0.2</b>     | <b>1,640.0</b>  | <b>1.7</b>     | <b>1,548.2</b>  | <b>0.7</b>     | <b>1,505.8</b>  |
| 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         |
| <b>Manufacturing</b>          | <b>2,027.6</b> | <b>11,306.4</b> | <b>2,004.9</b> | <b>12,184.0</b> | <b>2,013.0</b> | <b>10,980.5</b> | <b>1,884.7</b> | <b>10,441.8</b> |
| 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         |
| <b>Services</b>               | <b>1.2</b>     | <b>22,926.0</b> | <b>1.9</b>     | <b>21,272.9</b> | <b>1.0</b>     | <b>22,708.3</b> | <b>0.9</b>     | <b>25,074.8</b> |
| 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         |
| <b>HOUSEHOLDS</b>             | <b>0.0</b>     | <b>16,840.3</b> | <b>0.0</b>     | <b>16,869.2</b> | <b>0.0</b>     | <b>17,191.7</b> | <b>0.0</b>     | <b>16,583.8</b> |
| Housing                       | 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         |
| <b>TOTAL</b>                  | <b>3,030.8</b> | <b>56,994.0</b> | <b>3,072.9</b> | <b>56,208.2</b> | <b>2,861.3</b> | <b>57,049.0</b> | <b>2,716.9</b> | <b>58,796.1</b> |

Source: Commercial Banks

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

Table 2-13(d)

|                               | 2010           |                 |                |                 |                |                 |                |                 |
|-------------------------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|
|                               | Mar            |                 | Jun            |                 | Sep            |                 | Dec            |                 |
|                               | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           |
| <b>GENERAL GOVERNMENT</b>     | <b>53.2</b>    | <b>-</b>        | <b>59.7</b>    | <b>-</b>        | <b>63.7</b>    | <b>-</b>        | <b>55.3</b>    | <b>-</b>        |
| <b>FINANCIAL INSTITUTIONS</b> | <b>0.0</b>     | <b>51.1</b>     | <b>0.0</b>     | <b>19.6</b>     | <b>0.0</b>     | <b>31.1</b>     | <b>0.0</b>     | <b>15.5</b>     |
| Pub. Finan. Instits.          | 0.0            | -               | 0.0            | -               | 0.0            | -               | 0.0            | -               |
| Co-op Finan. Instits.         | -              | 1.3             | -              | 1.4             | -              | 10.5            | -              | 0.1             |
| Insurance Companies           | -              | 42.6            | -              | 10.4            | -              | 15.4            | -              | 13.4            |
| Building Societies            | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| Credit Unions                 | -              | -               | -              | -               | -              | -               | -              | -               |
| Brokers and Money Lenders     | -              | 7.3             | -              | 7.8             | -              | 5.3             | -              | 1.9             |
| Trust & Investment Companies  | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| Pension Funds                 | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| <b>BUSINESS ENTERPRISES</b>   | <b>2,884.1</b> | <b>43,718.7</b> | <b>3,070.1</b> | <b>46,341.0</b> | <b>3,422.5</b> | <b>47,727.9</b> | <b>3,085.2</b> | <b>50,886.2</b> |
| <b>Agriculture</b>            | <b>1,003.7</b> | <b>6,188.1</b>  | <b>879.1</b>   | <b>6,853.7</b>  | <b>993.4</b>   | <b>6,941.1</b>  | <b>868.1</b>   | <b>6,755.2</b>  |
| Sugarcane                     | 1,003.5        | 1,568.5         | 879.1          | 1,754.9         | 989.9          | 1,907.1         | 866.0          | 1,695.0         |
| Paddy                         | 0.0            | 2,647.4         | 0.0            | 2,693.6         | 0.0            | 2,654.5         | 0.0            | 2,682.1         |
| Other Farming                 | 0.0            | 62.0            | 0.0            | 51.6            | 0.0            | 66.0            | 0.0            | 66.0            |
| Livestock                     | 0.0            | 593.7           | 0.0            | 1,045.8         | 0.0            | 981.3           | 0.0            | 930.6           |
| Forestry                      | 0.2            | 116.2           | 0.0            | 106.6           | 3.6            | 132.2           | 2.0            | 163.3           |
| Shrimp & Other Fishing        | 0.0            | 1,200.4         | 0.0            | 1,201.3         | 0.0            | 1,200.1         | 0.0            | 1,218.1         |
| <b>Mining &amp; Quarrying</b> | <b>0.1</b>     | <b>1,552.3</b>  | <b>0.2</b>     | <b>1,776.7</b>  | <b>0.0</b>     | <b>2,644.8</b>  | <b>2.2</b>     | <b>2,582.0</b>  |
| Bauxite                       | 0.0            | 0.0             | 0.0            | 0.0             | 0.0            | 0.0             | 0.1            | 0.0             |
| Other                         | 0.1            | 1,552.3         | 0.2            | 1,776.7         | 0.0            | 2,644.8         | 2.1            | 2,582.0         |
| <b>Manufacturing</b>          | <b>1,879.9</b> | <b>11,383.5</b> | <b>2,190.2</b> | <b>12,462.6</b> | <b>2,460.8</b> | <b>12,694.6</b> | <b>2,214.9</b> | <b>12,861.3</b> |
| Timber and Sawmilling         | 0.0            | 1,635.3         | 0.0            | 1,638.0         | 2.1            | 1,480.5         | 0.0            | 1,613.3         |
| Other Constr. and Engin.      | 0.0            | 3,273.1         | 0.0            | 3,813.3         | 0.0            | 4,211.8         | 0.0            | 4,108.9         |
| Sugar Molasses                | 1,394.7        | 7.7             | 1,422.5        | 583.0           | 1,736.7        | 514.6           | 1,548.3        | 290.7           |
| Rice Milling                  | 47.7           | 1,358.4         | 44.0           | 1,619.6         | 39.0           | 1,392.8         | 36.4           | 1,399.8         |
| Beverages, Food & Tobacco     | 0.0            | 1,615.5         | 0.0            | 1,739.9         | 0.0            | 2,257.8         | 0.0            | 2,178.6         |
| Textiles & Clothing           | 0.0            | 64.0            | 0.0            | 65.5            | 0.0            | 72.7            | 0.0            | 78.3            |
| Electricity                   | 437.5          | 11.6            | 723.7          | 41.2            | 683.0          | 69.2            | 630.3          | 59.8            |
| Other Manufacturing           | 0.0            | 3,417.9         | 0.0            | 2,962.1         | 0.0            | 2,695.0         | 0.0            | 3,131.8         |
| <b>Services</b>               | <b>0.5</b>     | <b>24,594.8</b> | <b>0.5</b>     | <b>25,248.0</b> | <b>0.0</b>     | <b>25,882.5</b> | <b>0.0</b>     | <b>28,687.7</b> |
| Drainage & Irrigation         | 0.0            | 11.4            | 0.0            | 16.5            | 0.0            | 8.0             | 0.0            | 6.9             |
| Transportation                | 0.0            | 2,446.2         | 0.0            | 2,806.2         | 0.0            | 2,868.7         | 0.0            | 3,014.8         |
| Telecommunications            | 0.0            | 51.8            | 0.0            | 91.1            | 0.0            | 95.1            | 0.0            | 98.4            |
| Entertaining & Catering       | 0.0            | 2,078.0         | 0.0            | 2,437.1         | 0.0            | 2,869.0         | 0.0            | 2,914.6         |
| Distribution                  | 0.0            | 13,376.3        | 0.0            | 13,420.9        | 0.0            | 15,188.0        | 0.0            | 17,287.4        |
| Education                     | 0.0            | 82.6            | 0.0            | 47.3            | 0.0            | 221.3           | 0.0            | 218.7           |
| Health                        | 0.0            | 342.6           | 0.0            | 380.4           | 0.0            | 489.1           | 0.0            | 490.0           |
| Professional Services         | 0.0            | 679.3           | 0.0            | 883.8           | 0.0            | 922.1           | 0.0            | 1,015.1         |
| Other Services                | 0.5            | 5,526.8         | 0.5            | 5,164.8         | 0.0            | 3,221.0         | 0.0            | 3,641.8         |
| <b>HOUSEHOLDS</b>             | <b>0.0</b>     | <b>15,918.5</b> | <b>0.0</b>     | <b>15,881.4</b> | <b>0.0</b>     | <b>17,651.5</b> | <b>0.0</b>     | <b>18,768.0</b> |
| Home Improvement              | 0.0            | 4,290.9         | 0.0            | 4,441.5         | 0.0            | 4,920.3         | 0.0            | 5,147.1         |
| Motor Cars                    | 0.0            | 3,818.8         | 0.0            | 3,910.5         | 0.0            | 4,449.1         | 0.0            | 4,432.0         |
| Other Durable Goods           | 0.0            | 298.9           | 0.0            | 281.0           | 0.0            | 322.3           | 0.0            | 437.9           |
| Education                     | 0.0            | 155.5           | 0.0            | 160.0           | 0.0            | 149.3           | 0.0            | 201.5           |
| Travel                        | 0.0            | 10.8            | 0.0            | 13.3            | 0.0            | 16.2            | 0.0            | 23.1            |
| Other Purposes                | 0.0            | 7,343.7         | 0.0            | 7,075.2         | 0.0            | 7,794.4         | 0.0            | 8,526.3         |
| <b>TOTAL</b>                  | <b>2,937.3</b> | <b>59,688.3</b> | <b>3,129.8</b> | <b>62,242.0</b> | <b>3,498.1</b> | <b>65,877.2</b> | <b>3,140.5</b> | <b>69,669.6</b> |

Source: Commercial Banks

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

Table 2-13(e)

|                               | 2011           |                 |                |                 |                |                 |                |                 |
|-------------------------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|
|                               | Mar            |                 | June           |                 | Sep            |                 | Dec            |                 |
|                               | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           |
| <b>GENERAL GOVERNMENT</b>     | <b>66.2</b>    | <b>-</b>        | <b>61.5</b>    | <b>-</b>        | <b>62.7</b>    | <b>-</b>        | <b>61.7</b>    | <b>-</b>        |
| <b>FINANCIAL INSTITUTIONS</b> | <b>0.0</b>     | <b>27.7</b>     | <b>0.0</b>     | <b>27.9</b>     | <b>0.0</b>     | <b>25.7</b>     | <b>0.0</b>     | <b>31.1</b>     |
| Pub. Finan. Instits.          | 0.0            | -               | 0.0            | -               | 0.0            | -               | 0.0            | -               |
| Co-op Finan. Instits.         | -              | 16.3            | -              | 11.6            | -              | 10.7            | -              | 0.1             |
| Insurance Companies           | -              | 11.4            | -              | 9.3             | -              | 11.0            | -              | 6.5             |
| Building Societies            | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| Credit Unions                 | -              | -               | -              | -               | -              | -               | -              | -               |
| Brokers and Money Lenders     | -              | 0.0             | -              | 7.0             | -              | 4.0             | -              | 24.5            |
| Trust & Investment Companies  | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| Pension Funds                 | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| <b>BUSINESS ENTERPRISES</b>   | <b>3,186.0</b> | <b>53,520.9</b> | <b>3,186.6</b> | <b>55,070.1</b> | <b>3,226.3</b> | <b>60,710.0</b> | <b>4,030.9</b> | <b>64,567.3</b> |
| <b>Agriculture</b>            | <b>882.9</b>   | <b>7,698.3</b>  | <b>907.9</b>   | <b>8,126.7</b>  | <b>937.5</b>   | <b>9,093.1</b>  | <b>1,542.9</b> | <b>9,617.9</b>  |
| Sugarcane                     | 876.7          | 2,021.6         | 907.9          | 2,110.1         | 937.3          | 2,222.3         | 1,542.9        | 2,338.1         |
| Paddy                         | 0.0            | 3,022.9         | 0.0            | 3,024.3         | 0.0            | 3,683.8         | 0.0            | 3,865.6         |
| Other Farming                 | 0.0            | 71.6            | 0.0            | 66.5            | 0.0            | 77.5            | 0.0            | 114.9           |
| Livestock                     | 0.0            | 995.5           | 0.0            | 1,210.1         | 0.0            | 1,215.0         | 0.0            | 1,219.9         |
| Forestry                      | 6.1            | 219.3           | 0.0            | 319.5           | 0.2            | 518.1           | 0.0            | 586.7           |
| Shrimp & Other Fishing        | 0.0            | 1,367.4         | 0.0            | 1,396.2         | 0.0            | 1,376.4         | 0.0            | 1,492.8         |
| <b>Mining &amp; Quarrying</b> | <b>1.4</b>     | <b>2,582.5</b>  | <b>1.3</b>     | <b>2,704.2</b>  | <b>0.8</b>     | <b>2,650.7</b>  | <b>0.4</b>     | <b>2,806.1</b>  |
| Bauxite                       | 0.0            | 0.0             | 0.0            | 0.0             | 0.0            | 0.0             | 0.0            | 0.0             |
| Other                         | 1.4            | 2,582.5         | 1.3            | 2,704.2         | 0.8            | 2,650.7         | 0.4            | 2,806.1         |
| <b>Manufacturing</b>          | <b>2,301.8</b> | <b>13,612.3</b> | <b>2,277.4</b> | <b>13,131.7</b> | <b>2,239.3</b> | <b>14,596.2</b> | <b>2,414.5</b> | <b>16,674.9</b> |
| Timber and Sawmilling         | 0.0            | 1,362.7         | 0.0            | 1,281.4         | 0.0            | 1,293.1         | 0.0            | 1,385.8         |
| Other Constr. and Engin.      | 0.0            | 4,823.0         | 0.0            | 4,461.2         | 0.0            | 5,158.7         | 0.0            | 7,167.9         |
| Sugar Molasses                | 1,686.6        | 536.2           | 1,714.1        | 459.6           | 1,728.3        | 546.4           | 1,871.5        | 564.7           |
| Rice Milling                  | 32.6           | 1,401.8         | 28.7           | 1,414.4         | 24.7           | 1,477.6         | 20.8           | 1,605.5         |
| Beverages, Food & Tobacco     | 0.0            | 2,128.1         | 0.0            | 2,409.8         | 0.0            | 2,548.1         | 0.0            | 2,691.6         |
| Textiles & Clothing           | 0.0            | 127.5           | 0.0            | 123.3           | 0.0            | 100.4           | 0.0            | 143.6           |
| Electricity                   | 582.7          | 63.4            | 534.7          | 61.5            | 486.2          | 96.8            | 522.2          | 68.0            |
| Other Manufacturing           | 0.0            | 3,169.6         | 0.0            | 2,920.5         | 0.0            | 3,375.2         | 0.0            | 3,047.8         |
| <b>Services</b>               | <b>0.0</b>     | <b>29,627.8</b> | <b>0.0</b>     | <b>31,107.5</b> | <b>48.7</b>    | <b>34,370.0</b> | <b>73.1</b>    | <b>35,468.3</b> |
| Drainage & Irrigation         | 0.0            | 7.5             | 0.0            | 6.2             | 0.0            | 17.7            | 0.0            | 17.6            |
| Transportation                | 0.0            | 2,951.1         | 0.0            | 2,912.1         | 0.0            | 3,123.3         | 0.0            | 3,329.7         |
| Telecommunications            | 0.0            | 179.3           | 0.0            | 231.7           | 0.0            | 227.0           | 0.0            | 221.7           |
| Entertaining & Catering       | 0.0            | 2,991.4         | 0.0            | 2,635.1         | 0.0            | 2,982.1         | 0.0            | 2,891.8         |
| Distribution                  | 0.0            | 17,899.4        | 0.0            | 18,905.2        | 0.0            | 20,389.0        | 2.6            | 21,556.2        |
| Education                     | 0.0            | 229.6           | 0.0            | 249.2           | 0.0            | 405.0           | 0.0            | 472.1           |
| Health                        | 0.0            | 568.1           | 0.0            | 518.5           | 0.0            | 616.9           | 0.0            | 663.1           |
| Professional Services         | 0.0            | 1,119.2         | 0.0            | 1,105.4         | 0.0            | 1,202.4         | 0.0            | 1,207.9         |
| Other Services                | 0.0            | 3,682.2         | 0.0            | 4,544.0         | 48.7           | 5,406.6         | 70.5           | 5,108.1         |
| <b>HOUSEHOLDS</b>             | <b>0.0</b>     | <b>17,398.6</b> | <b>0.0</b>     | <b>18,783.7</b> | <b>0.0</b>     | <b>19,879.6</b> | <b>0.0</b>     | <b>21,631.8</b> |
| Home Improvement              | 0.0            | 5,154.6         | 0.0            | 5,533.2         | 0.0            | 5,876.9         | 0.0            | 6,304.3         |
| Motor Cars                    | 0.0            | 4,329.0         | 0.0            | 4,382.0         | 0.0            | 5,060.3         | 0.0            | 5,115.9         |
| Other Durable Goods           | 0.0            | 344.7           | 0.0            | 325.6           | 0.0            | 317.8           | 0.0            | 479.1           |
| Education                     | 0.0            | 204.8           | 0.0            | 201.3           | 0.0            | 223.6           | 0.0            | 233.6           |
| Travel                        | 0.0            | 21.2            | 0.0            | 20.9            | 0.0            | 16.8            | 0.0            | 20.9            |
| Other Purposes                | 0.0            | 7,344.3         | 0.0            | 8,320.7         | 0.0            | 8,384.3         | 0.0            | 9,478.0         |
| <b>TOTAL</b>                  | <b>3,252.2</b> | <b>70,947.2</b> | <b>3,248.1</b> | <b>73,881.8</b> | <b>3,289.0</b> | <b>80,615.3</b> | <b>4,092.5</b> | <b>86,230.1</b> |

Source: Commercial Banks

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

Table 2-13(f)

|                                      | 2012           |                 |                |                 |                |                 |                |                 |                |                 |                |                 |
|--------------------------------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|
|                                      | Jan            |                 | Feb            |                 | Mar            |                 | Apr            |                 | May            |                 | Jun            |                 |
|                                      | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           |
| <b>GENERAL GOVERNMENT</b>            | <b>94.3</b>    | <b>-</b>        | <b>64.5</b>    | <b>-</b>        | <b>61.6</b>    | <b>-</b>        | <b>63.0</b>    | <b>-</b>        | <b>62.0</b>    | <b>-</b>        | <b>67.4</b>    | <b>-</b>        |
| <b>FINANCIAL INSTITUTIONS</b>        | <b>0.0</b>     | <b>83.5</b>     | <b>0.0</b>     | <b>120.4</b>    | <b>0.0</b>     | <b>122.0</b>    | <b>0.0</b>     | <b>90.2</b>     | <b>0.0</b>     | <b>42.0</b>     | <b>0.0</b>     | <b>84.6</b>     |
| Pub. Finan. Instits.                 | 0.0            | -               | 0.0            | -               | 0.0            | -               | 0.0            | -               | 0.0            | -               | 0.0            | -               |
| Co-op Finan. Instits.                | -              | 14.0            | -              | 8.9             | -              | 10.2            | -              | 14.0            | -              | 14.8            | -              | 3.0             |
| Insurance Companies                  | -              | 7.2             | -              | 49.2            | -              | 62.1            | -              | 33.9            | -              | 10.8            | -              | 9.9             |
| Building Societies                   | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| Credit Unions                        | -              | -               | -              | -               | -              | -               | -              | -               | -              | -               | -              | -               |
| Brokers and Money Lenders            | -              | 62.3            | -              | 62.3            | -              | 49.7            | -              | 42.3            | -              | 16.4            | -              | 71.7            |
| 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             |
| <b>BUSINESS ENTERPRISES</b>          | <b>3,477.8</b> | <b>64,353.6</b> | <b>3,480.8</b> | <b>67,186.9</b> | <b>4,207.9</b> | <b>67,929.9</b> | <b>4,455.6</b> | <b>72,069.1</b> | <b>3,828.6</b> | <b>72,333.9</b> | <b>3,628.3</b> | <b>72,413.2</b> |
| <b><i>Agriculture</i></b>            | <b>1,426.5</b> | <b>9,621.1</b>  | <b>1,196.9</b> | <b>9,766.3</b>  | <b>1,521.8</b> | <b>10,204.7</b> | <b>1,689.0</b> | <b>11,111.4</b> | <b>1,324.5</b> | <b>10,977.9</b> | <b>1,334.7</b> | <b>10,956.0</b> |
| Sugarcane                            | 1,425.6        | 2,376.3         | 1,194.4        | 2,407.9         | 1,521.2        | 2,533.1         | 1,682.9        | 2,560.4         | 1,324.5        | 2,473.3         | 1,333.9        | 2,483.8         |
| Paddy                                | 0.0            | 4,116.4         | 0.0            | 4,115.9         | 0.5            | 4,402.1         | 0.0            | 5,165.7         | 0.0            | 5,125.8         | 0.0            | 5,176.9         |
| Other Farming                        | 0.0            | 130.0           | 0.0            | 150.5           | 0.0            | 133.7           | 0.0            | 156.4           | 0.0            | 146.7           | 0.0            | 105.9           |
| Livestock                            | 0.0            | 1,214.2         | 0.0            | 1,254.6         | 0.0            | 1,275.3         | 0.0            | 1,253.5         | 0.0            | 1,257.0         | 0.0            | 1,273.9         |
| Forestry                             | 0.9            | 491.0           | 2.5            | 543.4           | 0.1            | 558.5           | 6.1            | 554.4           | 0.0            | 579.4           | 0.7            | 495.1           |
| Shrimp & Other Fishing               | 0.0            | 1,293.2         | 0.0            | 1,294.0         | 0.0            | 1,302.1         | 0.0            | 1,420.9         | 0.0            | 1,395.7         | 0.0            | 1,420.4         |
| <b><i>Mining &amp; Quarrying</i></b> | <b>0.0</b>     | <b>3,196.1</b>  | <b>0.2</b>     | <b>3,259.6</b>  | <b>0.2</b>     | <b>3,398.4</b>  | <b>0.4</b>     | <b>3,480.9</b>  | <b>0.1</b>     | <b>3,398.9</b>  | <b>0.2</b>     | <b>3,525.0</b>  |
| Bauxite                              | 0.0            | 0.0             | 0.0            | 23.4            | 0.0            | 23.6            | 0.0            | 0.0             | 0.0            | 0.0             | 0.0            | 0.0             |
| Other                                | 0.0            | 3,196.1         | 0.2            | 3,236.2         | 0.2            | 3,374.8         | 0.4            | 3,480.9         | 0.1            | 3,398.9         | 0.2            | 3,525.0         |
| <b><i>Manufacturing</i></b>          | <b>2,001.5</b> | <b>16,220.7</b> | <b>2,266.7</b> | <b>17,473.1</b> | <b>2,603.0</b> | <b>18,092.2</b> | <b>2,676.7</b> | <b>19,878.8</b> | <b>2,414.0</b> | <b>20,570.5</b> | <b>2,205.1</b> | <b>19,836.0</b> |
| Timber and Sawmilling                | 0.0            | 1,328.2         | 0.0            | 1,315.7         | 0.0            | 1,286.2         | 0.0            | 1,385.3         | 0.0            | 1,490.7         | 0.7            | 1,522.6         |
| Other Constr. and Engin.             | 0.0            | 7,469.2         | 0.0            | 8,093.7         | 0.0            | 8,717.0         | 0.0            | 9,357.6         | 0.0            | 9,381.9         | 0.0            | 9,001.6         |
| Sugar Molasses                       | 1,561.3        | 402.5           | 1,804.3        | 573.7           | 1,869.6        | 673.8           | 1,859.0        | 574.0           | 1,785.8        | 513.6           | 1,834.4        | 555.5           |
| Rice Milling                         | 19.5           | 1,386.4         | 18.1           | 1,376.1         | 18.1           | 1,519.0         | 15.5           | 2,373.3         | 14.1           | 2,653.8         | 12.7           | 2,521.6         |
| Beverages, Food & Tobacco            | 0.0            | 2,547.3         | 0.0            | 3,040.1         | 0.0            | 3,007.9         | 0.0            | 3,052.0         | 0.0            | 3,031.4         | 0.0            | 2,953.6         |
| Textiles & Clothing                  | 0.0            | 134.4           | 0.0            | 128.4           | 0.0            | 156.0           | 0.0            | 152.9           | 0.0            | 116.0           | 0.0            | 131.7           |
| Electricity                          | 420.8          | 83.3            | 444.3          | 83.4            | 715.3          | 83.3            | 802.2          | 71.3            | 614.1          | 139.7           | 357.2          | 140.7           |
| Other Manufacturing                  | 0.0            | 2,869.4         | 0.0            | 2,862.0         | 0.0            | 2,649.0         | 0.0            | 2,912.6         | 0.0            | 3,243.3         | 0.0            | 3,008.6         |
| <b><i>Services</i></b>               | <b>49.7</b>    | <b>35,315.9</b> | <b>17.0</b>    | <b>36,687.9</b> | <b>82.8</b>    | <b>36,234.6</b> | <b>89.5</b>    | <b>37,597.9</b> | <b>90.0</b>    | <b>37,386.7</b> | <b>88.4</b>    | <b>38,096.2</b> |
| Drainage & Irrigation                | 0.0            | 17.3            | 0.0            | 17.7            | 0.0            | 17.8            | 0.0            | 13.0            | 0.0            | 12.9            | 0.0            | 13.0            |
| Transportation                       | 0.0            | 3,465.5         | 0.0            | 3,493.5         | 0.0            | 3,955.4         | 0.0            | 4,197.8         | 0.0            | 4,233.7         | 0.0            | 4,329.6         |
| Telecommunications                   | 0.0            | 226.9           | 0.0            | 219.5           | 0.0            | 191.3           | 0.0            | 198.6           | 0.0            | 189.6           | 0.0            | 207.8           |
| Entertaining & Catering              | 0.0            | 2,824.5         | 0.0            | 2,613.5         | 0.0            | 2,577.7         | 0.0            | 2,508.9         | 0.0            | 2,503.2         | 0.0            | 2,664.4         |
| Distribution                         | 0.0            | 21,223.4        | 0.0            | 22,777.1        | 0.0            | 21,717.4        | 0.0            | 22,773.9        | 0.0            | 22,650.3        | 0.0            | 22,345.6        |
| Education                            | 0.0            | 625.3           | 0.0            | 662.3           | 0.0            | 704.8           | 0.0            | 767.7           | 0.0            | 767.7           | 0.0            | 951.2           |
| Health                               | 0.0            | 690.7           | 0.0            | 683.6           | 0.0            | 862.8           | 0.0            | 909.6           | 0.0            | 970.5           | 0.0            | 1,056.8         |
| Professional Services                | 0.0            | 1,133.1         | 0.0            | 1,233.5         | 0.0            | 1,082.0         | 0.0            | 1,082.6         | 0.0            | 1,075.4         | 0.0            | 1,093.1         |
| Other Services                       | 49.7           | 5,109.1         | 17.0           | 4,987.2         | 82.8           | 5,125.3         | 89.5           | 5,145.8         | 90.0           | 4,983.4         | 88.4           | 5,434.8         |
| <b>HOUSEHOLDS</b>                    | <b>0.0</b>     | <b>21,240.4</b> | <b>0.0</b>     | <b>21,200.8</b> | <b>0.0</b>     | <b>21,328.5</b> | <b>0.0</b>     | <b>21,638.3</b> | <b>0.0</b>     | <b>22,109.5</b> | <b>0.0</b>     | <b>22,283.5</b> |
| Home Improvement                     | 0.0            | 6,312.9         | 0.0            | 6,304.4         | 0.0            | 6,311.6         | 0.0            | 6,441.2         | 0.0            | 6,581.9         | 0.0            | 6,850.5         |
| Motor Cars                           | 0.0            | 5,078.2         | 0.0            | 5,157.8         | 0.0            | 5,173.1         | 0.0            | 5,175.7         | 0.0            | 5,208.7         | 0.0            | 5,390.2         |
| Other Durable Goods                  | 0.0            | 472.7           | 0.0            | 456.3           | 0.0            | 446.4           | 0.0            | 430.5           | 0.0            | 425.4           | 0.0            | 442.5           |
| Education                            | 0.0            | 236.0           | 0.0            | 226.7           | 0.0            | 226.4           | 0.0            | 224.5           | 0.0            | 226.4           | 0.0            | 227.7           |
| Travel                               | 0.0            | 21.4            | 0.0            | 22.0            | 0.0            | 23.6            | 0.0            | 27.4            | 0.0            | 29.9            | 0.0            | 33.3            |
| Other Purposes                       | 0.0            | 9,119.3         | 0.0            | 9,033.6         | 0.0            | 9,147.4         | 0.0            | 9,339.0         | 0.0            | 9,637.2         | 0.0            | 9,339.4         |
| <b>TOTAL</b>                         | <b>3,572.1</b> | <b>85,677.5</b> | <b>3,545.3</b> | <b>88,508.2</b> | <b>4,269.4</b> | <b>89,380.4</b> | <b>4,518.5</b> | <b>93,797.6</b> | <b>3,890.6</b> | <b>94,485.4</b> | <b>3,695.7</b> | <b>94,781.3</b> |

Source: Commercial Banks



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

Table 2-13(g)

|                                      | 2012           |                 |                |                 |                |                  |                |                  |                |                  |                |                  |
|--------------------------------------|----------------|-----------------|----------------|-----------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|
|                                      | Jul            |                 | Aug            |                 | Sep            |                  | Oct            |                  | Nov            |                  | Dec            |                  |
|                                      | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            |
| <b>GENERAL GOVERNMENT</b>            | <b>10.0</b>    | -               | <b>19.1</b>    | -               | <b>63.1</b>    | -                | <b>47.7</b>    | -                | <b>66.9</b>    | -                | <b>63.3</b>    | -                |
| <b>FINANCIAL INSTITUTIONS</b>        | <b>0.0</b>     | <b>116.9</b>    | <b>0.0</b>     | <b>184.3</b>    | <b>0.0</b>     | <b>221.9</b>     | <b>0.0</b>     | <b>185.3</b>     | <b>0.0</b>     | <b>283.5</b>     | <b>0.0</b>     | <b>359.5</b>     |
| Pub. Finan. Instits.                 | 0.0            | -               | 0.0            | -               | 0.0            | -                | 0.0            | -                | 0.0            | -                | 0.0            | -                |
| Co-op Finan. Instits.                | -              | 14.0            | -              | 27.5            | -              | 29.4             | -              | 26.0             | -              | 69.5             | -              | 63.3             |
| Insurance Companies                  | -              | 16.9            | -              | 55.2            | -              | 72.6             | -              | 42.1             | -              | 39.8             | -              | 10.9             |
| Building Societies                   | -              | 0.0             | -              | 0.0             | -              | 0.0              | -              | 0.0              | -              | 0.0              | -              | 0.0              |
| Credit Unions                        | -              | -               | -              | -               | -              | -                | -              | -                | -              | -                | -              | -                |
| Brokers and Money Lenders            | -              | 85.9            | -              | 101.6           | -              | 119.9            | -              | 117.2            | -              | 114.2            | -              | 225.2            |
| Trust & Investment Companies         | -              | 0.0             | -              | 0.0             | -              | 0.0              | -              | 0.0              | -              | 60.0             | -              | 60.0             |
| Pension Funds                        | -              | 0.0             | -              | 0.0             | -              | 0.0              | -              | 0.0              | -              | 0.0              | -              | 0.0              |
| <b>BUSINESS ENTERPRISES</b>          | <b>4,062.4</b> | <b>71,614.0</b> | <b>4,051.7</b> | <b>75,096.0</b> | <b>3,562.5</b> | <b>76,591.8</b>  | <b>4,095.4</b> | <b>77,592.0</b>  | <b>4,038.6</b> | <b>79,041.1</b>  | <b>3,661.2</b> | <b>81,875.4</b>  |
| <i><b>Agriculture</b></i>            | <b>1,778.4</b> | <b>10,893.6</b> | <b>1,840.8</b> | <b>10,761.7</b> | <b>1,365.9</b> | <b>11,168.7</b>  | <b>1,784.1</b> | <b>11,120.1</b>  | <b>1,357.2</b> | <b>11,217.7</b>  | <b>891.8</b>   | <b>11,331.7</b>  |
| Sugarcane                            | 1,773.1        | 2,491.7         | 1,840.8        | 2,472.9         | 1,365.9        | 2,500.2          | 1,779.8        | 2,523.3          | 1,354.0        | 2,502.5          | 891.5          | 2,558.3          |
| Paddy                                | 0.0            | 5,003.3         | 0.0            | 4,978.2         | 0.0            | 5,165.8          | 0.0            | 5,116.4          | 0.0            | 5,136.3          | 0.0            | 5,163.0          |
| Other Farming                        | 0.0            | 176.9           | 0.0            | 173.0           | 0.0            | 168.8            | 0.0            | 157.4            | 0.0            | 280.3            | 0.0            | 291.9            |
| Livestock                            | 0.0            | 1,341.3         | 0.0            | 1,229.6         | 0.0            | 1,385.7          | 0.0            | 1,371.6          | 0.0            | 1,379.1          | 0.0            | 1,401.1          |
| Forestry                             | 5.4            | 447.4           | 0.0            | 489.5           | 0.0            | 637.5            | 4.3            | 669.1            | 3.2            | 655.9            | 0.3            | 602.8            |
| Shrimp & Other Fishing               | 0.0            | 1,433.0         | 0.0            | 1,418.6         | 0.0            | 1,310.7          | 0.0            | 1,282.3          | 0.0            | 1,263.7          | 0.0            | 1,314.7          |
| <i><b>Mining &amp; Quarrying</b></i> | <b>0.1</b>     | <b>4,334.3</b>  | <b>0.1</b>     | <b>4,457.3</b>  | <b>1.3</b>     | <b>4,289.1</b>   | <b>0.4</b>     | <b>4,369.6</b>   | <b>0.4</b>     | <b>3,868.9</b>   | <b>1.2</b>     | <b>4,247.4</b>   |
| 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                                | 0.1            | 4,334.3         | 0.1            | 4,457.3         | 1.3            | 4,289.1          | 0.4            | 4,369.6          | 0.4            | 3,868.9          | 1.2            | 4,247.4          |
| <i><b>Manufacturing</b></i>          | <b>2,176.4</b> | <b>18,257.8</b> | <b>2,135.1</b> | <b>19,242.8</b> | <b>2,106.4</b> | <b>20,440.2</b>  | <b>2,221.0</b> | <b>21,152.8</b>  | <b>2,590.6</b> | <b>22,314.1</b>  | <b>2,677.9</b> | <b>22,213.8</b>  |
| Timber and Sawmilling                | 0.0            | 1,529.1         | 0.0            | 1,546.5         | 0.0            | 1,821.0          | 0.0            | 1,834.8          | 0.0            | 1,906.8          | 0.0            | 1,979.1          |
| Other Constr. and Engin.             | 0.0            | 8,530.3         | 0.0            | 8,918.8         | 0.0            | 9,699.6          | 0.0            | 10,065.3         | 0.0            | 9,791.4          | 0.0            | 9,056.4          |
| Sugar Molasses                       | 1,844.3        | 24.9            | 1,821.2        | 545.9           | 1,791.4        | 507.9            | 1,943.8        | 568.4            | 1,618.4        | 365.6            | 1,625.4        | 21.5             |
| Rice Milling                         | 11.4           | 2,272.2         | 10.0           | 2,084.4         | 8.7            | 2,276.3          | 7.3            | 2,414.0          | 5.9            | 3,247.9          | 4.5            | 3,317.6          |
| Beverages, Food & Tobacco            | 0.0            | 2,720.1         | 0.0            | 2,503.6         | 0.0            | 2,699.4          | 0.0            | 2,633.0          | 0.0            | 3,637.1          | 0.0            | 3,795.2          |
| Textiles & Clothing                  | 0.0            | 137.4           | 0.0            | 135.6           | 0.0            | 109.9            | 0.0            | 137.5            | 0.0            | 152.2            | 0.0            | 192.1            |
| Electricity                          | 320.8          | 157.8           | 303.9          | 154.8           | 306.4          | 162.3            | 269.9          | 164.8            | 966.3          | 181.0            | 1,047.9        | 172.5            |
| Other Manufacturing                  | 0.0            | 2,886.0         | 0.0            | 3,353.3         | 0.0            | 3,163.7          | 0.0            | 3,335.0          | 0.0            | 3,032.2          | 0.0            | 3,679.4          |
| <i><b>Services</b></i>               | <b>107.4</b>   | <b>38,128.3</b> | <b>75.7</b>    | <b>40,634.2</b> | <b>88.9</b>    | <b>40,693.8</b>  | <b>89.8</b>    | <b>40,949.5</b>  | <b>90.4</b>    | <b>41,640.4</b>  | <b>90.4</b>    | <b>44,082.5</b>  |
| Drainage & Irrigation                | 0.0            | 12.8            | 0.0            | 13.0            | 0.0            | 12.8             | 0.0            | 4.7              | 0.0            | 4.6              | 0.0            | 4.5              |
| Transportation                       | 0.0            | 4,284.4         | 0.0            | 4,205.1         | 0.3            | 4,043.7          | 0.0            | 4,021.6          | 0.0            | 4,109.0          | 0.0            | 3,698.3          |
| Telecommunications                   | 0.0            | 218.1           | 0.0            | 211.5           | 0.0            | 219.7            | 0.0            | 193.2            | 0.0            | 188.7            | 0.0            | 195.6            |
| Entertaining & Catering              | 0.0            | 2,759.6         | 0.0            | 2,648.0         | 0.0            | 2,832.4          | 0.0            | 2,760.4          | 0.0            | 3,314.6          | 0.0            | 3,383.4          |
| Distribution                         | 0.0            | 22,265.7        | 0.0            | 24,971.7        | 0.0            | 24,986.3         | 0.0            | 25,057.1         | 0.0            | 24,542.0         | 0.0            | 26,398.6         |
| Education                            | 0.0            | 803.6           | 0.0            | 819.4           | 0.0            | 832.9            | 0.0            | 867.2            | 0.0            | 840.6            | 0.0            | 850.5            |
| Health                               | 0.0            | 1,059.6         | 0.0            | 1,029.1         | 0.0            | 1,018.1          | 0.0            | 998.0            | 0.0            | 1,019.9          | 0.0            | 1,043.9          |
| Professional Services                | 0.0            | 1,134.6         | 0.0            | 1,071.0         | 0.0            | 1,106.2          | 0.0            | 1,126.0          | 0.0            | 1,149.8          | 0.0            | 1,287.1          |
| Other Services                       | 107.4          | 5,590.0         | 75.7           | 5,665.5         | 88.6           | 5,641.7          | 89.8           | 5,921.3          | 90.4           | 6,471.3          | 90.4           | 7,220.7          |
| <b>HOUSEHOLDS</b>                    | <b>0.0</b>     | <b>23,289.1</b> | <b>0.0</b>     | <b>24,141.8</b> | <b>0.0</b>     | <b>24,858.8</b>  | <b>0.0</b>     | <b>25,137.3</b>  | <b>0.0</b>     | <b>24,793.6</b>  | <b>0.0</b>     | <b>23,365.5</b>  |
| Home Improvement                     | 0.0            | 7,439.3         | 0.0            | 7,329.6         | 0.0            | 7,869.5          | 0.0            | 7,062.8          | 0.0            | 7,050.1          | 0.0            | 4,760.9          |
| Motor Cars                           | 0.0            | 5,666.5         | 0.0            | 6,086.6         | 0.0            | 7,521.0          | 0.0            | 7,530.0          | 0.0            | 7,580.4          | 0.0            | 7,570.9          |
| Other Durable Goods                  | 0.0            | 437.6           | 0.0            | 434.7           | 0.0            | 574.7            | 0.0            | 582.7            | 0.0            | 630.4            | 0.0            | 721.4            |
| Education                            | 0.0            | 240.7           | 0.0            | 285.6           | 0.0            | 437.8            | 0.0            | 432.2            | 0.0            | 421.2            | 0.0            | 429.0            |
| Travel                               | 0.0            | 41.9            | 0.0            | 50.0            | 0.0            | 100.4            | 0.0            | 100.1            | 0.0            | 101.1            | 0.0            | 110.7            |
| Other Purposes                       | 0.0            | 9,463.1         | 0.0            | 9,955.2         | 0.0            | 8,355.4          | 0.0            | 9,429.5          | 0.0            | 9,010.4          | 0.0            | 9,772.6          |
| <b>TOTAL</b>                         | <b>4,072.4</b> | <b>95,019.9</b> | <b>4,070.8</b> | <b>99,422.1</b> | <b>3,625.7</b> | <b>101,672.5</b> | <b>4,143.1</b> | <b>102,914.5</b> | <b>4,105.5</b> | <b>104,118.3</b> | <b>3,724.5</b> | <b>105,600.5</b> |

Source: Commercial Banks

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

Table 2-13(h)

|                               | 2013           |                  |                |                  |                |                  |                |                  |                |                  |                |                  |
|-------------------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|
|                               | Jan            |                  | Feb            |                  | Mar            |                  | Apr            |                  | May            |                  | Jun            |                  |
|                               | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            |
| <b>GENERAL GOVERNMENT</b>     | <b>7.8</b>     | <b>-</b>         | <b>10.0</b>    | <b>-</b>         | <b>12.4</b>    | <b>-</b>         | <b>7.3</b>     | <b>-</b>         | <b>8.8</b>     | <b>-</b>         | <b>259.9</b>   | <b>-</b>         |
| <b>FINANCIAL INSTITUTIONS</b> | <b>0.0</b>     | <b>392.3</b>     | <b>0.0</b>     | <b>646.7</b>     | <b>0.0</b>     | <b>632.9</b>     | <b>0.0</b>     | <b>693.7</b>     | <b>0.0</b>     | <b>681.7</b>     | <b>0.0</b>     | <b>764.3</b>     |
| Pub. Finan. Instits.          | 0.0            | -                | 0.0            | -                | 0.0            | -                | 0.0            | -                | 0.0            | -                | 0.0            | -                |
| Co-op Finan. Instits.         | -              | 56.3             | -              | 61.3             | -              | 69.4             | -              | 121.4            | -              | 116.2            | -              | 113.9            |
| Insurance Companies           | -              | 53.4             | -              | 318.8            | -              | 299.0            | -              | 277.4            | -              | 273.9            | -              | 290.1            |
| Building Societies            | -              | 0.0              | -              | 0.0              | -              | 0.0              | -              | 0.0              | -              | 0.0              | -              | 0.0              |
| Credit Unions                 | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Brokers and Money Lenders     | -              | 222.6            | -              | 206.5            | -              | 208.7            | -              | 246.1            | -              | 242.9            | -              | 316.3            |
| Trust & Investment Companies  | -              | 60.0             | -              | 60.0             | -              | 55.8             | -              | 48.7             | -              | 48.7             | -              | 44.0             |
| Pension Funds                 | -              | 0.0              | -              | 0.0              | -              | 0.0              | -              | 0.0              | -              | 0.0              | -              | 0.0              |
| <b>BUSINESS ENTERPRISES</b>   | <b>4,251.8</b> | <b>80,839.1</b>  | <b>4,533.7</b> | <b>82,131.7</b>  | <b>4,831.1</b> | <b>82,677.1</b>  | <b>5,167.4</b> | <b>84,220.6</b>  | <b>5,019.2</b> | <b>84,129.3</b>  | <b>4,750.0</b> | <b>84,896.4</b>  |
| <b>Agriculture</b>            | <b>1,286.1</b> | <b>11,319.3</b>  | <b>1,697.7</b> | <b>11,133.0</b>  | <b>1,891.1</b> | <b>11,284.6</b>  | <b>2,055.7</b> | <b>11,134.5</b>  | <b>1,914.3</b> | <b>11,100.5</b>  | <b>1,581.4</b> | <b>11,310.8</b>  |
| Sugarcane                     | 1,286.1        | 2,580.4          | 1,690.6        | 2,619.0          | 1,889.9        | 2,672.9          | 2,052.2        | 2,482.2          | 1,913.9        | 2,517.3          | 1,581.4        | 2,510.7          |
| Paddy                         | 0.0            | 5,179.5          | 0.0            | 5,094.4          | 0.0            | 5,146.4          | 0.0            | 5,149.6          | 0.0            | 5,029.4          | 0.0            | 5,411.1          |
| Other Farming                 | 0.0            | 290.0            | 0.0            | 292.6            | 0.0            | 298.0            | 0.0            | 319.6            | 0.0            | 319.0            | 0.0            | 322.0            |
| Livestock                     | 0.0            | 1,454.8          | 0.0            | 1,413.7          | 0.0            | 1,428.9          | 0.0            | 1,421.8          | 0.0            | 1,498.8          | 0.0            | 1,343.1          |
| Forestry                      | 0.0            | 630.1            | 7.1            | 573.2            | 1.2            | 553.2            | 3.6            | 560.9            | 0.3            | 568.3            | 0.0            | 496.6            |
| Shrimp & Other Fishing        | 0.0            | 1,184.5          | 0.0            | 1,140.1          | 0.0            | 1,185.2          | 0.0            | 1,200.5          | 0.0            | 1,167.7          | 0.0            | 1,227.3          |
| <b>Mining &amp; Quarrying</b> | <b>0.8</b>     | <b>4,219.9</b>   | <b>0.0</b>     | <b>4,290.5</b>   | <b>2.6</b>     | <b>4,213.7</b>   | <b>0.3</b>     | <b>4,662.1</b>   | <b>0.2</b>     | <b>4,624.8</b>   | <b>1.8</b>     | <b>4,567.0</b>   |
| Bauxite                       | 0.0            | 0.0              | 0.0            | 41.4             | 0.0            | 0.0              | 0.0            | 0.0              | 0.0            | 0.0              | 0.0            | 0.0              |
| Other                         | 0.8            | 4,219.9          | 0.0            | 4,249.1          | 2.6            | 4,213.7          | 0.3            | 4,662.1          | 0.2            | 4,624.8          | 1.8            | 4,567.0          |
| <b>Manufacturing</b>          | <b>2,872.5</b> | <b>22,338.7</b>  | <b>2,746.1</b> | <b>23,060.8</b>  | <b>2,848.8</b> | <b>23,620.9</b>  | <b>3,029.6</b> | <b>23,899.0</b>  | <b>3,013.9</b> | <b>24,223.1</b>  | <b>3,058.2</b> | <b>24,574.3</b>  |
| Timber and Sawmilling         | 0.0            | 2,004.1          | 0.0            | 2,003.2          | 0.0            | 2,056.9          | 0.0            | 1,987.6          | 0.0            | 2,003.1          | 0.0            | 1,995.9          |
| Other Constr. and Engin.      | 0.0            | 9,335.7          | 0.0            | 9,862.3          | 0.0            | 9,882.4          | 0.0            | 10,152.7         | 0.0            | 10,424.1         | 0.0            | 10,413.5         |
| Sugar Molasses                | 1,838.6        | 23.5             | 1,731.0        | 0.0              | 1,827.8        | 0.0              | 1,847.9        | 0.0              | 1,849.7        | 0.0              | 1,808.6        | 0.0              |
| Rice Milling                  | 3.1            | 3,065.3          | 1.8            | 3,077.6          | 0.4            | 3,221.1          | 0.0            | 2,917.1          | 0.0            | 2,810.7          | 0.0            | 2,850.8          |
| Beverages, Food & Tobacco     | 0.0            | 3,758.7          | 0.0            | 3,790.4          | 0.0            | 3,897.8          | 0.0            | 4,230.5          | 0.0            | 4,013.1          | 0.0            | 4,208.5          |
| Textiles & Clothing           | 0.0            | 174.4            | 0.0            | 178.5            | 0.0            | 194.1            | 0.0            | 182.4            | 0.0            | 187.0            | 0.0            | 150.5            |
| Electricity                   | 1,030.7        | 170.3            | 1,013.4        | 190.3            | 1,020.6        | 182.3            | 1,181.7        | 174.1            | 1,164.2        | 169.8            | 1,249.6        | 186.1            |
| Other Manufacturing           | 0.0            | 3,806.7          | 0.0            | 3,958.5          | 0.0            | 4,186.3          | 0.0            | 4,254.5          | 0.0            | 4,615.3          | 0.0            | 4,768.9          |
| <b>Services</b>               | <b>92.5</b>    | <b>42,961.3</b>  | <b>89.9</b>    | <b>43,647.4</b>  | <b>88.5</b>    | <b>43,557.9</b>  | <b>81.8</b>    | <b>44,525.0</b>  | <b>90.9</b>    | <b>44,180.9</b>  | <b>108.5</b>   | <b>44,444.4</b>  |
| Drainage & Irrigation         | 0.0            | 4.4              | 0.0            | 4.3              | 0.0            | 4.2              | 0.0            | 4.2              | 0.0            | 5.1              | 0.0            | 1.3              |
| Transportation                | 0.0            | 3,697.3          | 0.0            | 3,703.8          | 0.0            | 3,830.3          | 0.0            | 3,756.3          | 0.0            | 3,875.3          | 0.0            | 4,257.8          |
| Telecommunications            | 0.0            | 184.9            | 0.0            | 220.2            | 0.0            | 252.2            | 0.0            | 242.6            | 0.0            | 240.1            | 0.0            | 236.3            |
| Entertaining & Catering       | 0.0            | 2,885.5          | 0.0            | 2,889.8          | 0.0            | 3,440.3          | 0.0            | 3,399.8          | 0.0            | 3,360.2          | 0.0            | 3,526.4          |
| Distribution                  | 1.0            | 25,975.9         | 0.0            | 26,471.9         | 0.0            | 25,172.5         | 0.0            | 26,558.2         | 0.0            | 27,004.3         | 1.0            | 27,045.4         |
| Education                     | 0.0            | 858.4            | 0.0            | 866.1            | 0.0            | 1,016.5          | 0.0            | 1,034.8          | 0.0            | 1,047.6          | 0.0            | 1,071.8          |
| Health                        | 0.0            | 1,006.7          | 0.0            | 1,013.3          | 0.0            | 1,014.1          | 0.0            | 985.0            | 0.0            | 1,161.1          | 0.0            | 1,086.6          |
| Professional Services         | 0.0            | 1,218.7          | 0.0            | 1,224.5          | 0.0            | 1,258.4          | 0.0            | 1,202.9          | 0.0            | 1,160.1          | 0.0            | 1,381.2          |
| Other Services                | 91.5           | 7,129.5          | 89.9           | 7,253.5          | 88.5           | 7,569.2          | 81.8           | 7,341.3          | 90.9           | 6,327.2          | 107.5          | 5,837.7          |
| <b>HOUSEHOLDS</b>             | <b>0.0</b>     | <b>25,502.9</b>  | <b>0.0</b>     | <b>25,357.3</b>  | <b>0.0</b>     | <b>23,493.6</b>  | <b>0.0</b>     | <b>23,178.5</b>  | <b>0.0</b>     | <b>23,289.2</b>  | <b>0.0</b>     | <b>24,535.7</b>  |
| Home Improvement              | 0.0            | 7,237.4          | 0.0            | 7,484.3          | 0.0            | 5,066.0          | 0.0            | 5,172.4          | 0.0            | 5,333.1          | 0.0            | 5,429.4          |
| Motor Cars                    | 0.0            | 7,554.3          | 0.0            | 7,558.5          | 0.0            | 7,572.4          | 0.0            | 7,277.5          | 0.0            | 7,352.7          | 0.0            | 7,451.7          |
| Other Durable Goods           | 0.0            | 709.6            | 0.0            | 704.9            | 0.0            | 701.4            | 0.0            | 674.8            | 0.0            | 645.1            | 0.0            | 631.7            |
| Education                     | 0.0            | 437.3            | 0.0            | 431.4            | 0.0            | 412.7            | 0.0            | 403.8            | 0.0            | 381.5            | 0.0            | 377.5            |
| Travel                        | 0.0            | 108.0            | 0.0            | 107.4            | 0.0            | 112.6            | 0.0            | 117.5            | 0.0            | 95.2             | 0.0            | 111.4            |
| Other Purposes                | 0.0            | 9,456.2          | 0.0            | 9,070.7          | 0.0            | 9,628.6          | 0.0            | 9,532.6          | 0.0            | 9,481.6          | 0.0            | 10,533.9         |
| <b>TOTAL</b>                  | <b>4,259.5</b> | <b>106,734.3</b> | <b>4,543.7</b> | <b>108,135.7</b> | <b>4,843.5</b> | <b>106,803.5</b> | <b>5,174.7</b> | <b>108,092.8</b> | <b>5,028.0</b> | <b>108,100.2</b> | <b>5,009.9</b> | <b>110,196.4</b> |

Source: Commercial Banks

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

Table 2-13(i)

|                               | 2013           |                  | 2013           |                  |
|-------------------------------|----------------|------------------|----------------|------------------|
|                               | Jul            |                  | Aug            |                  |
|                               | Pub.           | Priv.            | Pub.           | Priv.            |
| <b>GENERAL GOVERNMENT</b>     | <b>9.7</b>     | <b>-</b>         | <b>11.4</b>    | <b>-</b>         |
| <b>FINANCIAL INSTITUTIONS</b> | <b>0.0</b>     | <b>791.1</b>     | <b>0.0</b>     | <b>846.4</b>     |
| Pub. Finan. Instits.          | 0.0            | -                | 0.0            | -                |
| Co-op Finan. Instits.         | -              | 114.7            | -              | 127.7            |
| Insurance Companies           | -              | 322.5            | -              | 332.7            |
| Building Societies            | -              | 0.0              | -              | 0.0              |
| Credit Unions                 | -              | -                | -              | -                |
| Brokers and Money Lenders     | -              | 312.2            | -              | 346.7            |
| Trust & Investment Companies  | -              | 41.7             | -              | 39.2             |
| Pension Funds                 | -              | 0.0              | -              | 0.0              |
| <b>BUSINESS ENTERPRISES</b>   | <b>5,270.2</b> | <b>84,097.5</b>  | <b>5,284.6</b> | <b>83,219.0</b>  |
| <b>Agriculture</b>            | <b>1,677.8</b> | <b>11,504.6</b>  | <b>1,678.6</b> | <b>10,977.2</b>  |
| Sugarcane                     | 1,677.8        | 2,576.1          | 1,678.6        | 2,618.5          |
| Paddy                         | 0.0            | 5,404.2          | 0.0            | 5,047.6          |
| Other Farming                 | 0.0            | 320.6            | 0.0            | 325.0            |
| Livestock                     | 0.0            | 1,490.7          | 0.0            | 1,388.8          |
| Forestry                      | 0.0            | 562.3            | 0.0            | 486.6            |
| Shrimp & Other Fishing        | 0.0            | 1,150.7          | 0.0            | 1,110.7          |
| <b>Mining &amp; Quarrying</b> | <b>0.0</b>     | <b>4,574.2</b>   | <b>0.6</b>     | <b>4,382.5</b>   |
| Bauxite                       | 0.0            | 2.4              | 0.0            | 0.0              |
| Other                         | 0.0            | 4,571.8          | 0.6            | 4,382.5          |
| <b>Manufacturing</b>          | <b>3,472.5</b> | <b>25,374.0</b>  | <b>3,487.9</b> | <b>25,157.5</b>  |
| Timber and Sawmilling         | 0.0            | 1,898.2          | 0.0            | 1,939.4          |
| Other Constr. and Engin.      | 0.0            | 10,481.3         | 0.0            | 10,822.1         |
| Sugar Molasses                | 2,343.5        | 0.0              | 2,270.0        | 0.0              |
| Rice Milling                  | 0.0            | 3,587.8          | 0.0            | 3,230.8          |
| Beverages, Food & Tobacco     | 0.0            | 5,350.0          | 0.0            | 5,123.9          |
| Textiles & Clothing           | 0.0            | 163.3            | 0.0            | 141.6            |
| Electricity                   | 1,129.1        | 192.0            | 1,217.8        | 198.8            |
| Other Manufacturing           | 0.0            | 3,701.5          | 0.0            | 3,700.9          |
| <b>Services</b>               | <b>119.9</b>   | <b>42,644.7</b>  | <b>117.6</b>   | <b>42,701.8</b>  |
| Drainage & Irrigation         | 0.0            | 1.8              | 0.0            | 1.1              |
| Transportation                | 0.0            | 4,185.1          | 0.0            | 4,304.1          |
| Telecommunications            | 0.0            | 212.8            | 0.0            | 206.8            |
| Entertaining & Catering       | 0.0            | 3,594.3          | 0.0            | 3,639.7          |
| Distribution                  | 0.0            | 25,123.8         | 0.0            | 25,342.8         |
| Education                     | 0.0            | 1,095.4          | 0.0            | 1,097.4          |
| Health                        | 0.0            | 1,144.5          | 0.0            | 1,145.5          |
| Professional Services         | 0.0            | 1,450.8          | 0.0            | 1,399.9          |
| Other Services                | 119.9          | 5,836.1          | 117.6          | 5,564.6          |
| <b>HOUSEHOLDS</b>             | <b>0.0</b>     | <b>24,905.8</b>  | <b>0.0</b>     | <b>24,589.5</b>  |
| Home Improvement              | 0.0            | 5,599.6          | 0.0            | 5,685.6          |
| Motor Cars                    | 0.0            | 7,526.7          | 0.0            | 7,715.8          |
| Other Durable Goods           | 0.0            | 621.2            | 0.0            | 607.7            |
| Education                     | 0.0            | 392.9            | 0.0            | 445.5            |
| Travel                        | 0.0            | 122.9            | 0.0            | 129.9            |
| Other Purposes                | 0.0            | 10,642.6         | 0.0            | 10,005.0         |
| <b>TOTAL</b>                  | <b>5,279.9</b> | <b>109,794.4</b> | <b>5,296.1</b> | <b>108,655.0</b> |

Source: Commercial Banks

**COMMERCIAL BANKS: LIQUID ASSETS**  
(G\$ Million)

Table 2.14

| End Of Period | Total Liquid Assets | Cash In Bank | Excess Reserve | Bals Due From H/Q Own Branch Abroad | Net Bals Due From Com Banks In Guy. | Bals Due From Other Banks Abroad | Treasury Bills <sup>1)</sup> | Req. Liquid Assets <sup>2)</sup> | Surplus (+) Deficit (-) |
|---------------|---------------------|--------------|----------------|-------------------------------------|-------------------------------------|----------------------------------|------------------------------|----------------------------------|-------------------------|
| 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          | 55577.2             | 2841.9       | 4116.5         | 3917.6                              | 1878.6                              | 6194.1                           | 36628.5                      | 33252.0                          | 22325.2                 |
| 2007          | 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          |                     |              |                |                                     |                                     |                                  |                              |                                  |                         |
| Mar           | 90743.0             | 3589.3       | 5192.1         | 6877.0                              | 1310.8                              | 9492.5                           | 64281.3                      | 47202.0                          | 43541.1                 |
| Jun           | 90282.7             | 3205.6       | 6902.5         | 7218.1                              | 1295.5                              | 8542.6                           | 63118.4                      | 48325.6                          | 41957.1                 |
| Sep           | 90311.3             | 3439.1       | 8648.3         | 6674.9                              | 857.5                               | 7293.3                           | 63398.2                      | 49047.0                          | 41264.2                 |
| Dec           | 105036.7            | 5154.5       | 15766.9        | 7608.9                              | 3917.7                              | 8187.6                           | 64401.1                      | 51915.9                          | 53120.8                 |
| 2011          |                     |              |                |                                     |                                     |                                  |                              |                                  |                         |
| Mar           | 105953.8            | 4267.2       | 10255.8        | 7642.6                              | 1583.3                              | 10839.7                          | 71365.1                      | 54702.5                          | 51251.3                 |
| Jun           | 108611.1            | 3752.1       | 8952.4         | 7149.6                              | 1963.4                              | 15662.4                          | 71131.1                      | 55670.2                          | 52940.9                 |
| Sep           | 106048.5            | 3482.4       | 7634.5         | 8032.7                              | 2141.7                              | 14789.5                          | 69967.7                      | 56069.9                          | 49978.6                 |
| Dec           | 109980.8            | 4984.5       | 4865.9         | 7941.3                              | 2837.0                              | 17637.2                          | 71714.9                      | 58662.5                          | 51318.3                 |
| 2012          |                     |              |                |                                     |                                     |                                  |                              |                                  |                         |
| Jan           | 104935.7            | 4339.2       | 10978.5        | 6548.7                              | 1770.5                              | 11447.3                          | 69851.5                      | 57927.2                          | 47008.6                 |
| Feb           | 108281.9            | 4615.7       | 15075.0        | 9713.0                              | 1462.2                              | 11358.5                          | 66057.5                      | 58345.9                          | 49936.0                 |
| Mar           | 104272.2            | 3928.4       | 7084.9         | 7101.0                              | 2113.4                              | 14870.7                          | 69173.9                      | 57711.4                          | 46560.8                 |
| Apr           | 99570.7             | 3581.4       | 4261.4         | 6810.0                              | 2555.2                              | 14224.1                          | 68138.6                      | 59265.2                          | 40305.5                 |
| May           | 103589.0            | 4567.4       | 10905.7        | 7173.9                              | 2035.1                              | 13993.6                          | 64913.2                      | 60016.0                          | 43573.0                 |
| Jun           | 110730.0            | 4193.1       | 11114.9        | 7521.7                              | 2383.6                              | 19279.0                          | 66237.7                      | 61833.8                          | 48896.2                 |
| Jul           | 114357.5            | 4374.4       | 13691.7        | 7079.1                              | 2031.9                              | 20951.0                          | 66229.4                      | 63242.4                          | 51115.1                 |
| Aug           | 114922.4            | 3870.0       | 16904.6        | 7229.3                              | 2064.3                              | 17675.6                          | 67178.7                      | 63675.7                          | 51246.7                 |
| Sep           | 115098.1            | 3786.1       | 15500.1        | 7621.4                              | 3088.0                              | 17505.9                          | 67596.5                      | 62631.7                          | 52466.4                 |
| Oct           | 115154.5            | 4800.5       | 13448.6        | 7219.4                              | 3237.3                              | 18774.9                          | 67673.8                      | 65371.4                          | 49783.1                 |
| Nov           | 126199.3            | 4555.1       | 19614.5        | 7635.9                              | 5692.8                              | 22421.8                          | 66279.3                      | 67218.7                          | 58980.7                 |
| Dec           | 127182.6            | 7982.5       | 8075.2         | 8282.5                              | 10100.5                             | 24179.4                          | 68562.5                      | 66848.1                          | 60334.5                 |
| 2013          |                     |              |                |                                     |                                     |                                  |                              |                                  |                         |
| Jan           | 126638.9            | 5078.2       | 17684.9        | 8397.6                              | 8803.3                              | 15738.8                          | 70936.0                      | 68334.9                          | 58304.0                 |
| Feb           | 121094.3            | 4705.3       | 17567.3        | 7543.6                              | 3679.0                              | 12624.4                          | 74974.8                      | 68395.0                          | 52699.2                 |
| Mar           | 121663.3            | 4796.8       | 14717.9        | 8056.2                              | 4365.7                              | 11630.8                          | 78095.8                      | 68241.7                          | 53421.5                 |
| Apr           | 119367.0            | 4354.1       | 13484.5        | 7197.2                              | 3411.7                              | 11132.0                          | 79787.6                      | 69324.8                          | 50042.2                 |
| May           | 119094.4            | 4772.9       | 12798.4        | 7459.0                              | 2803.8                              | 11959.9                          | 79300.5                      | 68361.7                          | 50732.8                 |
| Jun           | 121558.3            | 3795.3       | 14581.6        | 7434.6                              | 3737.6                              | 13876.1                          | 78133.1                      | 69499.3                          | 52058.9                 |
| Jul           | 121189.5            | 4310.4       | 11838.3        | 8032.4                              | 4307.7                              | 17202.9                          | 75497.8                      | 68850.1                          | 52339.4                 |
| Aug           | 126908.0            | 4707.8       | 14648.6        | 7400.0                              | 3812.9                              | 21093.4                          | 75245.3                      | 70183.1                          | 56724.9                 |

Source: Commercial Banks

<sup>1)</sup> Treasury Bills figures have been revised from December 2004 to November 2005.

<sup>2)</sup> 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 (-) |
|---------------------------|------------------------|-------------------|-----------------|-------------------------|---------------------------|---------------------------|-------------------|-----------------|-------------------------|
| <b>2011</b><br><b>Sep</b> | 02nd                   | 31693.7           | 41583.6         | 9889.9                  | <b>2012</b><br><b>Sep</b> | 07th                      | 35554.5           | 52583.6         | 17029.1                 |
|                           | 09th                   | 32056.1           | 39643.6         | 7587.4                  |                           | 14th                      | 35751.7           | 49005.5         | 13253.8                 |
|                           | 16th                   | 31969.3           | 38737.6         | 6768.3                  |                           | 21st                      | 35606.9           | 49799.5         | 14192.6                 |
|                           | 23rd                   | 31976.2           | 37833.2         | 5857.0                  |                           | 28th                      | 35253.4           | 50753.5         | 15500.1                 |
|                           | 30th                   | 31653.1           | 39287.5         | 7634.5                  |                           | <b>Oct</b>                | 05th              | 36038.5         | 49408.2                 |
| <b>Oct</b>                | 07th                   | 31850.4           | 40687.5         | 8837.1                  | 12th                      |                           | 36738.6           | 48744.5         | 12005.9                 |
|                           | 14th                   | 32140.8           | 41757.7         | 9616.9                  | 19th                      |                           | 36638.9           | 48505.5         | 11866.6                 |
|                           | 21st                   | 32186.9           | 39226.2         | 7039.3                  | 26th                      |                           | 36675.2           | 50123.8         | 13448.6                 |
|                           | 28th                   | 32021.1           | 39581.4         | 7560.3                  | <b>Nov</b>                | 02nd                      | 36517.4           | 51060.9         | 14543.5                 |
| <b>Nov</b>                | 04th                   | 32553.9           | 40572.5         | 8018.7                  |                           | 09th                      | 36842.7           | 50746.5         | 13903.8                 |
|                           | 11th                   | 32592.4           | 37708.9         | 5116.6                  |                           | 16th                      | 37432.4           | 52574.1         | 15141.7                 |
|                           | 18th                   | 32531.0           | 39711.6         | 7180.6                  |                           | 23rd                      | 37633.6           | 55649.0         | 18015.4                 |
|                           | 25th                   | 33240.4           | 42870.5         | 9630.1                  | 30th                      | 37624.4                   | 57238.9           | 19614.5         |                         |
| <b>Dec</b>                | 02nd                   | 33222.9           | 42206.0         | 8983.2                  | <b>Dec</b>                | 07th                      | 38096.2           | 57152.2         | 19056.0                 |
|                           | 09th                   | 33111.1           | 40451.3         | 7340.2                  |                           | 14th                      | 38221.3           | 50923.5         | 12702.2                 |
|                           | 16th                   | 33159.6           | 38368.3         | 5208.7                  |                           | 21st                      | 37889.8           | 46913.9         | 9024.1                  |
|                           | 23rd                   | 33311.4           | 36785.1         | 3473.6                  |                           | 28th                      | 37466.3           | 45541.5         | 8075.2                  |
|                           | 30th                   | 33007.4           | 37873.2         | 4865.9                  |                           | <b>2013</b><br><b>Jan</b> | 04th              | 37861.8         | 52063.0                 |
| <b>2012</b><br><b>Jan</b> | 06th                   | 32672.9           | 42282.6         | 9609.6                  | 11th                      |                           | 38415.4           | 57296.6         | 18881.2                 |
|                           | 13th                   | 32867.1           | 47604.7         | 14737.7                 | 18th                      |                           | 38092.8           | 58166.0         | 20073.3                 |
|                           | 20th                   | 32920.5           | 45903.7         | 12983.1                 | 25th                      |                           | 38270.5           | 55955.4         | 17684.9                 |
|                           | 27th                   | 32650.9           | 43629.3         | 10978.5                 | <b>Feb</b>                |                           | 01st              | 38231.0         | 57461.1                 |
|                           | <b>Feb</b>             | 03rd              | 32363.2         | 44780.1                 |                           | 12416.9                   | 08th              | 38339.1         | 57370.5                 |
| 10th                      |                        | 32561.2           | 46648.3         | 14087.1                 |                           | 15th                      | 38475.6           | 56894.4         | 18418.8                 |
| 17th                      |                        | 32989.3           | 46486.9         | 13497.6                 |                           | 22nd                      | 38476.6           | 56043.9         | 17567.3                 |
| 24th                      |                        | 32880.0           | 47955.0         | 15075.0                 |                           | <b>Mar</b>                | 01st              | 38196.3         | 56378.6                 |
| <b>Mar</b>                |                        | 02nd              | 32941.3         | 46410.1                 | 13468.8                   |                           | 08th              | 38585.9         | 55037.6                 |
|                           | 09th                   | 32735.9           | 45685.1         | 12949.2                 | 15th                      |                           | 38642.2           | 53888.8         | 15246.6                 |
|                           | 16th                   | 32848.2           | 41747.0         | 8898.8                  | 22nd                      |                           | 38449.5           | 53693.7         | 15244.3                 |
|                           | 23rd                   | 32815.2           | 39928.8         | 7113.5                  | 29th                      |                           | 38419.4           | 53137.3         | 14717.9                 |
|                           | 30th                   | 32608.4           | 39693.2         | 7084.9                  | <b>Apr</b>                | 05th                      | 38530.4           | 52752.6         | 14222.2                 |
| <b>Apr</b>                | 06th                   | 32732.0           | 39589.6         | 6857.6                  |                           | 12th                      | 38378.6           | 55796.3         | 17417.8                 |
|                           | 13th                   | 33211.7           | 39403.1         | 6191.4                  |                           | 19th                      | 38803.5           | 56758.7         | 17955.2                 |
|                           | 20th                   | 33301.1           | 41464.8         | 8163.7                  |                           | 26th                      | 38994.8           | 52479.3         | 13484.5                 |
|                           | 27th                   | 33452.9           | 37714.3         | 4261.4                  |                           | <b>May</b>                | 03rd              | 38769.6         | 50589.7                 |
|                           | <b>May</b>             | 04th              | 33294.6         | 38689.9                 | 5395.3                    |                           | 10th              | 38670.0         | 52496.5                 |
| 11th                      |                        | 33537.6           | 42119.0         | 8581.4                  | 17th                      |                           | 38831.6           | 54308.9         | 15477.3                 |
| 18th                      |                        | 33633.4           | 47050.5         | 13417.1                 | 24th                      |                           | 39000.6           | 51965.6         | 12965.0                 |
| 25th                      |                        | 33865.7           | 44771.4         | 10905.7                 | 31st                      |                           | 38538.2           | 51336.6         | 12798.4                 |
| <b>Jun</b>                |                        | 01st              | 33636.6         | 46057.8                 | 12421.1                   | <b>Jun</b>                | 07th              | 38693.1         | 52953.9                 |
|                           | 08th                   | 33999.3           | 47879.4         | 13880.1                 | 14th                      |                           | 38912.1           | 50928.2         | 12016.1                 |
|                           | 15th                   | 34825.8           | 46439.5         | 11613.7                 | 21st                      |                           | 39253.3           | 51932.5         | 12679.3                 |
|                           | 22nd                   | 34643.4           | 46879.2         | 12235.8                 | 28th                      |                           | 39100.2           | 53681.8         | 14581.6                 |
|                           | 29th                   | 34887.0           | 46001.9         | 11114.9                 | <b>Jul</b>                |                           | 05th              | 39380.5         | 44827.2                 |
| <b>Jul</b>                | 06th                   | 34709.7           | 48235.4         | 13525.7                 |                           | 12th                      | 38939.2           | 40268.9         | 1329.7                  |
|                           | 13th                   | 35281.3           | 49001.4         | 13720.1                 |                           | 19th                      | 38833.2           | 42709.8         | 3876.5                  |
|                           | 20th                   | 35361.6           | 50418.9         | 15057.4                 |                           | 26th                      | 38784.6           | 50622.9         | 11838.3                 |
|                           | 27th                   | 35564.9           | 49256.6         | 13691.7                 |                           | <b>Aug</b>                | 02nd              | 38801.0         | 55657.7                 |
|                           | <b>Aug</b>             | 03rd              | 35458.8         | 50184.7                 | 14725.9                   |                           | 09th              | 39236.0         | 54703.5                 |
| 10th                      |                        | 35405.8           | 51845.8         | 16440.0                 | 16th                      |                           | 39621.0           | 53743.8         | 14122.8                 |
| 17th                      |                        | 35735.0           | 53916.0         | 18181.0                 | 23rd                      |                           | 39564.6           | 52315.2         | 12750.6                 |
| 24th                      |                        | 36013.5           | 52677.9         | 16664.5                 | 30th                      |                           | 39471.3           | 54119.8         | 14648.6                 |
| 31st                      |                        | 35791.0           | 52695.6         | 16904.6                 |                           |                           |                   |                 |                         |

Source: Commercial Banks

**BANK OF GUYANA**  
**FOREIGN EXCHANGE INTERVENTION**  
 US\$ Million

Table 2.16 (a)

| Period Ended | Purchases | Sales | Net Purchases/<br>(Sales) |
|--------------|-----------|-------|---------------------------|
| 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         |           |       |                           |
| Mar          | -         | 16.15 | (16.15)                   |
| Jun          | -         | -     | -                         |
| Sep          | 5.00      | 7.50  | (2.50)                    |
| Dec          | -         | 0.90  | (0.90)                    |
| 2011         |           |       |                           |
| Mar          | 4.00      | 5.00  | (1.00)                    |
| Jun          | -         | 2.00  | (2.00)                    |
| Sep          | -         | 26.00 | (26.00)                   |
| Dec          | 1.00      | 3.90  | (2.90)                    |
| 2012         |           |       |                           |
| Jan          | 0.25      | 7.82  | (7.57)                    |
| Feb          | -         | 13.81 | (13.81)                   |
| Mar          | -         | 13.70 | (13.70)                   |
| Apr          | -         | 8.75  | (8.75)                    |
| May          | -         | 6.30  | (6.30)                    |
| Jun          | -         | 10.85 | (10.85)                   |
| Jul          | -         | 5.45  | (5.45)                    |
| Aug          | -         | 5.00  | (5.00)                    |
| Sep          | -         | 19.75 | (19.75)                   |
| Oct          | -         | 6.00  | (6.00)                    |
| Nov          | -         | 7.30  | (7.30)                    |
| Dec          | -         | 36.75 | (36.75)                   |
| 2013         |           |       |                           |
| Jan          | -         | 9.55  | (9.55)                    |
| Feb          | -         | 5.00  | (5.00)                    |
| Mar          | -         | 3.50  | (3.50)                    |
| Apr          | -         | 4.50  | (4.50)                    |
| May          | -         | 5.00  | (5.00)                    |
| Jun          | -         | 4.55  | (4.55)                    |
| Jul          | -         | 49.85 | (49.85)                   |
| Aug          | -         | 17.50 | (17.50)                   |

**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         |        |
| Mar          | -      |
| Jun          | 0.10   |
| Sep          | -      |
| Dec          | -      |
| 2011         |        |
| Mar          | -      |
| Jun          | -      |
| Sep          | 14.10  |
| Dec          | 3.72   |
| 2012         |        |
| Jan          | 5.11   |
| Feb          | 0.40   |
| Mar          | -      |
| Apr          | -      |
| May          | 5.20   |
| Jun          | -      |
| Jul          | 12.00  |
| Aug          | 13.00  |
| Sep          | 4.00   |
| Oct          | -      |
| Nov          | 0.15   |
| Dec          | -      |
| 2013         |        |
| Jan          | 1.00   |
| Feb          | -      |
| Mar          | -      |
| Apr          | 1.67   |
| May          | -      |
| Jun          | 8.62   |
| Jul          | 0.12   |
| Aug          | 2.98   |

Source: Bank of Guyana

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

Table 2.17

| <b>Period Ended</b> | <b>Total</b> | <b>91-Day Bills</b> | <b>182-Day Bills</b> | <b>364- Day Bills</b> |
|---------------------|--------------|---------------------|----------------------|-----------------------|
| 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                | 36,703.0     | 800.0               | 5,806.1              | 30,096.9              |
| 2007                | 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                |              |                     |                      |                       |
| Mar                 | 65,714.0     | 4,994.6             | 12,476.9             | 48,242.6              |
| Jun                 | 64,392.7     | 5,025.0             | 14,724.9             | 44,642.8              |
| Sep                 | 64,688.5     | 3,000.0             | 16,190.5             | 45,498.0              |
| Dec                 | 65,514.2     | 0.0                 | 7,721.6              | 57,792.6              |
| 2011                |              |                     |                      |                       |
| Mar                 | 72,416.4     | 4,000.0             | 7,086.8              | 61,329.6              |
| Jun                 | 72,245.0     | 4,000.0             | 7,085.5              | 61,159.5              |
| Sep                 | 71,767.5     | 6,000.0             | 4,046.3              | 61,721.3              |
| Dec                 | 72,548.6     | 3,500.0             | 7,345.9              | 61,702.7              |
| 2012                |              |                     |                      |                       |
| Jan                 | 70,651.9     | 6,500.0             | 4,987.1              | 59,164.8              |
| Feb                 | 66,951.9     | 7,000.0             | 4,987.1              | 54,964.8              |
| Mar                 | 70,069.2     | 7,000.0             | 7,554.4              | 55,514.8              |
| Apr                 | 68,974.4     | 8,000.0             | 7,554.4              | 53,420.0              |
| May                 | 65,674.4     | 4,000.0             | 8,254.4              | 53,420.0              |
| Jun                 | 66,973.8     | 4,000.0             | 8,253.8              | 54,720.0              |
| Jul                 | 66,973.8     | 3,000.0             | 8,253.8              | 55,720.0              |
| Aug                 | 67,991.3     | 3,000.0             | 8,253.8              | 56,737.5              |
| Sep                 | 68,291.3     | 3,000.0             | 4,253.8              | 61,037.5              |
| Oct                 | 68,491.3     | 0.0                 | 8,253.8              | 60,237.5              |
| Nov                 | 66,804.0     | 0.0                 | 4,000.0              | 62,804.0              |
| Dec                 | 69,256.6     | 3,241.7             | 4,253.5              | 61,761.5              |
| 2013                |              |                     |                      |                       |
| Jan                 | 71,594.5     | 3,241.7             | 6,253.5              | 62,099.4              |
| Feb                 | 75,694.5     | 3,241.7             | 6,253.5              | 66,199.4              |
| Mar                 | 78,802.8     | 4,000.0             | 6,253.5              | 68,549.4              |
| Apr                 | 80,447.6     | 4,000.0             | 7,253.5              | 69,194.1              |
| May                 | 80,521.9     | 4,000.0             | 7,252.8              | 69,269.1              |
| Jun                 | 78,671.9     | 2,150.0             | 7,252.8              | 69,269.1              |
| Jul                 | 75,127.8     | 2,143.6             | 5,221.4              | 67,762.8              |
| Aug                 | 75,977.8     | 4,650.0             | 5,252.8              | 66,075.0              |

Source: Bank of Guyana.





**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 |
| 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          | 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          | 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          |                        |        |             |                    |        |             |                    |        |             |                    |        |             |
| 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       |
| 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       |
| 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       |
| 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        | 192.5              | 260.7  | 68.3        | 907.5              | 1058.8 | 151.3       |
| 2012          |                        |        |             |                    |        |             |                    |        |             |                    |        |             |
| Jan           | 767.1                  | 815.9  | 48.9        | 732.5              | 815.9  | 83.5        | 161.5              | 225.8  | 64.3        | 894.0              | 1041.7 | 147.8       |
| Feb           | 814.1                  | 860.3  | 46.1        | 779.5              | 860.3  | 80.7        | 180.4              | 247.2  | 66.7        | 960.0              | 1107.4 | 147.5       |
| Mar           | 767.6                  | 810.6  | 43.1        | 733.0              | 810.6  | 77.7        | 192.7              | 249.9  | 57.2        | 925.7              | 1060.5 | 134.8       |
| Apr           | 745.2                  | 788.3  | 43.1        | 710.6              | 788.3  | 77.7        | 189.5              | 246.8  | 57.3        | 900.2              | 1035.1 | 134.9       |
| May           | 727.2                  | 769.2  | 42.0        | 692.6              | 769.2  | 76.6        | 196.8              | 249.3  | 52.5        | 889.4              | 1018.5 | 129.1       |
| Jun           | 719.3                  | 761.5  | 42.2        | 684.7              | 761.5  | 76.8        | 208.8              | 273.9  | 65.1        | 893.5              | 1035.4 | 141.9       |
| Jul           | 742.0                  | 783.9  | 41.9        | 707.4              | 783.9  | 76.5        | 216.2              | 281.7  | 65.5        | 923.6              | 1065.5 | 142.0       |
| Aug           | 786.0                  | 825.5  | 39.5        | 751.4              | 825.5  | 74.1        | 206.2              | 266.6  | 60.4        | 957.6              | 1092.1 | 134.5       |
| Sep           | 834.9                  | 872.1  | 37.1        | 800.3              | 872.1  | 71.8        | 212.7              | 271.5  | 58.8        | 1013.0             | 1143.6 | 130.6       |
| Oct           | 817.5                  | 854.6  | 37.1        | 782.8              | 854.6  | 71.7        | 218.8              | 276.9  | 58.1        | 1001.7             | 1131.5 | 129.8       |
| Nov           | 813.7                  | 850.7  | 37.0        | 779.1              | 850.7  | 71.6        | 250.6              | 312.2  | 61.7        | 1029.6             | 1162.9 | 133.2       |
| Dec           | 825.2                  | 862.2  | 37.0        | 790.6              | 862.2  | 71.6        | 257.5              | 313.4  | 55.9        | 1048.1             | 1175.6 | 127.5       |
| 2013          |                        |        |             |                    |        |             |                    |        |             |                    |        |             |
| Jan           | 797.3                  | 834.4  | 37.1        | 762.7              | 834.4  | 71.7        | 228.2              | 285.4  | 57.2        | 990.9              | 1119.8 | 128.9       |
| Feb           | 781.1                  | 814.8  | 33.7        | 746.5              | 814.8  | 68.3        | 208.3              | 268.8  | 60.5        | 954.8              | 1083.5 | 128.8       |
| Mar           | 781.1                  | 811.6  | 30.6        | 746.5              | 811.6  | 65.1        | 208.5              | 268.9  | 60.4        | 955.0              | 1080.5 | 125.6       |
| Apr           | 772.6                  | 803.3  | 30.8        | 738.0              | 803.3  | 65.4        | 202.6              | 263.0  | 60.5        | 940.5              | 1066.4 | 125.8       |
| May           | 733.5                  | 764.0  | 30.5        | 698.9              | 764.0  | 65.1        | 213.7              | 270.5  | 56.8        | 912.6              | 1034.6 | 122.0       |
| Jun           | 701.3                  | 732.0  | 30.7        | 666.7              | 732.0  | 65.2        | 221.8              | 279.9  | 58.1        | 888.5              | 1011.9 | 123.4       |
| Jul           | 649.6                  | 691.6  | 42.1        | 615.0              | 691.6  | 76.7        | 245.3              | 302.9  | 57.5        | 860.3              | 994.5  | 134.2       |
| Aug           | 646.6                  | 674.7  | 28.1        | 612.1              | 674.7  | 62.7        | 259.1              | 318.6  | 59.5        | 871.2              | 993.3  | 122.2       |

Source: Bank of Guyana and Commercial Banks

**GUYANA: SELECTED INTEREST RATES <sup>1</sup>**  
(Percent Per Annum)

Table 4.1

|  | 2003  |       | 2004  |       | 2005  |       | 2006  |       | 2007  |       | 2008  |       | 2009  |       | 2010  |       | 2011  |       |       |       | 2012  |       |       |       |       |       |       |       | 2013  |       |       |       |       |       |       |       |       |       |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|  | Dec   | Dec   | Dec   | Dec   | Dec   | Dec   | Dec   | Dec   | Dec   | Dec   | Mar   | Jun   | Sep   | Dec   | Jan   | Feb   | Mar   | Apr   | May   | Jun   | Jul   | Aug   | Sep   | Oct   | Nov   | Dec   | Jan   | Feb   | Mar   | Apr   | May   | Jun   | Jul   | Aug   |       |       |       |       |
| <b>BANK OF GUYANA</b>                              |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Bank Rate  | 5.50  | 6.00  | 6.00  | 6.75  | 6.50  | 6.75  | 6.75  | 6.25  | 5.25  | 5.25  | 5.25  | 5.50  | 5.50  | 5.50  | 5.50  | 5.50  | 5.50  | 5.50  | 5.50  | 5.25  | 5.25  | 5.25  | 5.25  | 5.25  | 5.25  | 5.25  | 5.25  | 5.25  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  |
| Treasury Bill Discount Rate                        |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 91 Days  | 3.40  | 3.79  | 3.74  | 4.16  | 3.90  | 4.19  | 4.18  | 3.78  | 2.69  | 2.35  | 2.06  | 2.35  | 2.16  | 2.00  | 2.00  | 1.82  | 1.82  | 1.82  | 1.54  | 1.54  | 1.54  | 1.54  | 1.54  | 1.45  | 1.45  | 1.45  | 1.45  | 1.45  | 1.45  | 1.45  | 1.45  | 1.45  | 1.45  | 1.45  | 1.45  | 1.45  | 1.45  | 1.45  |
| 182 Days   | 3.37  | 3.96  | 3.84  | 4.18  | 3.92  | 4.48  | 4.35  | 3.70  | 2.73  | 2.73  | 2.20  | 2.43  | 2.43  | 2.43  | 1.96  | 1.96  | 1.97  | 1.97  | 1.97  | 1.97  | 1.97  | 1.97  | 1.72  | 1.72  | 1.72  | 1.72  | 1.25  | 1.25  | 1.25  | 1.21  | 1.21  | 1.21  | 1.21  | 1.21  | 1.21  | 1.21  | 1.21  |       |
| 364 Days   | 4.01  | 4.13  | 4.21  | 4.24  | 4.35  | 4.81  | 4.47  | 3.59  | 2.53  | 2.43  | 2.17  | 2.51  | 2.35  | 2.11  | 2.07  | 1.99  | 1.99  | 1.99  | 1.82  | 1.95  | 1.82  | 1.80  | 1.74  | 1.66  | 1.54  | 1.25  | 1.15  | 1.17  | 1.18  | 1.20  | 1.20  | 1.20  | 1.68  | 2.01  |       |       |       |       |
| <b>COMMERCIAL BANKS</b>                            |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Small Savings Rate                                 | 3.46  | 3.42  | 3.38  | 3.19  | 3.15  | 3.04  | 2.78  | 2.67  | 2.56  | 2.23  | 2.11  | 1.99  | 1.99  | 1.97  | 1.80  | 1.78  | 1.75  | 1.75  | 1.73  | 1.72  | 1.69  | 1.69  | 1.69  | 1.69  | 1.55  | 1.48  | 1.47  | 1.33  | 1.33  | 1.33  | 1.33  | 1.33  | 1.33  | 1.33  | 1.33  | 1.33  | 1.33  |       |
| Prime Lending Rate (weighted average) <sup>2</sup> | 16.69 | 15.91 | 15.24 | 14.47 | 13.89 | 13.91 | 14.22 | 15.06 | 15.08 | 14.90 | 14.88 | 14.33 | 14.66 | 14.78 | 14.23 | 14.24 | 14.17 | 14.06 | 14.15 | 14.10 | 13.97 | 14.03 | 12.55 | 12.50 | 12.43 | 12.47 | 12.46 | 12.49 | 12.45 | 12.38 | 12.39 | 12.36 | 12.39 | 12.36 | 12.39 | 12.36 | 12.39 |       |
| Prime Lending Rate <sup>3</sup>                    | 14.88 | 14.54 | 14.54 | 14.54 | 14.71 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.00 | 14.00 | 14.00 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 | 13.83 |       |
| Comm. Banks' Lending Rate (weighted average)       | 15.58 | 10.85 | 13.50 | 13.12 | 12.40 | 12.35 | 12.17 | 11.95 | 11.72 | 11.65 | 11.63 | 11.68 | 11.89 | 12.02 | 11.56 | 11.49 | 11.46 | 11.46 | 11.72 | 11.41 | 11.35 | 11.33 | 11.16 | 11.08 | 11.06 | 11.15 | 11.16 | 11.21 | 11.21 | 11.13 | 11.09 | 11.07 |       |       |       |       |       |       |
| <b>HAND-IN-HAND TRUST CORP. INC.</b>               |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Domestic Mortgages                                 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 |       |
| Commercial Mortgages                               | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 |
| Average Deposit Rates                              | 3.79  | 3.75  | 3.23  | 3.14  | 3.23  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 2.44  | 2.44  | 2.44  | 2.44  | 2.44  | 2.44  | 2.65  | 2.65  | 2.65  | 2.30  | 2.30  | 2.30  | 2.30  | 2.30  | 2.30  | 2.30  | 2.30  | 2.30  | 2.30  | 2.30  | 2.30  | 2.30  | 2.30  | 2.30  | 1.78  |       |
| <b>NEW BUILDING SOCIETY</b>                        |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Deposits <sup>4</sup>                              | 3.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.00  | 2.00  | 1.75  | 1.75  | 1.75  | 1.75  | 1.75  | 1.75  | 1.75  | 1.75  | 1.75  | 1.75  | 1.75  | 1.75  | 1.75  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  |       |       |
| Mortgage Rates <sup>5</sup>                        | 9.95  | 8.95  | 8.95  | 7.50  | 7.50  | 7.50  | 8.45  | 7.35  | 7.35  | 7.35  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.85  | 6.45  | 6.45  |       |
| Five dollar shares                                 | 4.75  | 4.00  | 4.00  | 3.80  | 3.80  | 3.80  | 3.80  | 3.30  | 2.50  | 2.50  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.00  | 2.00  | 2.00  | 2.00  | 2.00  | 2.00  | 2.00  | 2.00  | 2.00  | 2.00  | 2.00  | 2.00  | 2.00  | 2.00  |       |
| Save and prosper shares                            | 6.00  | 5.00  | 5.00  | 4.50  | 4.50  | 4.50  | 4.00  | 3.00  | 3.00  | 3.00  | 2.60  | 2.60  | 2.60  | 2.60  | 2.60  | 2.60  | 2.60  | 2.60  | 2.60  | 2.60  | 2.60  | 2.60  | 2.60  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  |       |       |

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

1) End of period rates.

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

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

4) Small savings rate

5) Effective November 2009, the mortgage rate for New Building Society is reflected as an average rate.

**COMMERCIAL BANKS: SELECTED INTEREST RATES**  
(Percent Per Annum)

Table 4.2

| End Of Period | Commercial Banks                 |                     |                    |                    |                                  |                     |
|---------------|----------------------------------|---------------------|--------------------|--------------------|----------------------------------|---------------------|
|               | Prime Lending Rate <sup>1)</sup> | Small Savings Deps. | 3 Mths. Time Deps. | 6 Mths. Time Deps. | 9 Mths. Time Deps. <sup>2)</sup> | 12 Mths. Time Deps. |
| 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          | 14.54                            | 3.19                | 2.48               | 2.20               | 3.00                             | 3.00                |
| 2007          | 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          |                                  |                     |                    |                    |                                  |                     |
| Mar           | 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                |
| Sep           | 14.54                            | 2.71                | 2.32               | 2.00               | 2.75                             | 2.88                |
| Dec           | 14.54                            | 2.67                | 2.28               | 2.55               | 3.00                             | 2.88                |
| 2011          |                                  |                     |                    |                    |                                  |                     |
| Mar           | 14.54                            | 2.56                | 2.18               | 2.39               | ...                              | 2.78                |
| Jun           | 14.54                            | 2.23                | 1.83               | 2.08               | ...                              | 2.40                |
| Sep           | 14.54                            | 2.11                | 1.77               | 1.98               | ...                              | 2.26                |
| Dec           | 14.00                            | 1.99                | 1.83               | 2.00               | ...                              | 2.20                |
| 2012          |                                  |                     |                    |                    |                                  |                     |
| Jan           | 14.00                            | 1.99                | 1.85               | 2.00               | ...                              | 2.20                |
| Feb           | 14.00                            | 1.97                | 1.81               | 1.95               | ...                              | 2.15                |
| Mar           | 13.83                            | 1.80                | 1.57               | 1.71               | ...                              | 1.89                |
| Apr           | 13.83                            | 1.78                | 1.60               | 1.71               | ...                              | 1.89                |
| May           | 13.83                            | 1.75                | 1.59               | 1.70               | ...                              | 1.88                |
| Jun           | 13.83                            | 1.75                | 1.47               | 1.65               | ...                              | 1.83                |
| Jul           | 13.83                            | 1.71                | 1.43               | 1.60               | ...                              | 1.79                |
| Aug           | 13.83                            | 1.72                | 1.43               | 1.60               | ...                              | 1.79                |
| Sep           | 13.83                            | 1.69                | 1.39               | 1.58               | ...                              | 1.76                |
| Oct           | 13.83                            | 1.69                | 1.39               | 1.58               | ...                              | 1.76                |
| Nov           | 13.83                            | 1.69                | 1.39               | 1.58               | ...                              | 1.76                |
| Dec           | 13.83                            | 1.69                | 1.39               | 1.58               | ...                              | 1.76                |
| 2013          |                                  |                     |                    |                    |                                  |                     |
| Jan           | 13.83                            | 1.55                | 1.39               | 1.60               | ...                              | 1.61                |
| Feb           | 13.83                            | 1.48                | 1.21               | 1.43               | ...                              | 1.55                |
| Mar           | 13.83                            | 1.47                | 1.21               | 1.36               | ...                              | 1.53                |
| Apr           | 13.83                            | 1.33                | 1.09               | 1.25               | ...                              | 1.40                |
| May           | 13.83                            | 1.33                | 1.09               | 1.25               | ...                              | 1.40                |
| Jun           | 13.83                            | 1.33                | 1.09               | 1.25               | ...                              | 1.39                |
| Jul           | 13.83                            | 1.33                | 1.09               | 1.25               | ...                              | 1.39                |
| Aug           | 13.83                            | 1.33                | 1.09               | 1.25               | ...                              | 1.39                |

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 <sup>1</sup> | Treas Bill | Bank Rate | Treas Bill | Bank Rate |
| 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   | 4.16       | 6.75      | 6.74         | 10.00     | 6.56       | 12.00     | 12.31                   | 4.84       | 6.25      | 5.08       | 4.50      |
| 2007   | 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   |            |           |              |           |            |           |                         |            |           |            |           |
| Mar    | 3.84       | 6.50      | 1.28         | 7.00      | 3.30       | 7.00      | 10.49                   | 0.15       | 0.75      | 0.51       | 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      |
| Sep    | 3.78       | 6.25      | 0.34         | 6.25      | 3.35       | 7.00      | 7.99                    | 0.15       | 0.75      | 0.51       | 1.75      |
| Dec    | 3.78       | 6.25      | 0.37         | 5.75      | 3.35       | 7.00      | 7.48                    | 0.15       | 0.75      | 0.50       | 1.75      |
| 2011   |            |           |              |           |            |           |                         |            |           |            |           |
| Mar    | 2.69       | 5.25      | 0.40         | 5.25      | 3.42       | 7.00      | 6.63                    | 0.11       | 0.75      | 0.56       | 1.75      |
| Jun    | 2.35       | 5.25      | 0.98         | 5.25      | 3.38       | 7.00      | 6.61                    | 0.04       | 0.75      | 0.52       | 2.25      |
| Sep    | 2.06       | 5.25      | 0.25         | 5.00      | 3.42       | 7.00      | 6.56                    | 0.01       | 0.75      | 0.46       | 2.25      |
| Dec    | 2.35       | 5.50      | 0.28         | 5.00      | 3.43       | 7.00      | 6.46                    | 0.01       | 0.75      | 0.30       | 1.75      |
| 2012   |            |           |              |           |            |           |                         |            |           |            |           |
| Jan    | 2.16       | 5.50      | 0.22         | 5.00      | 3.44       | 7.00      | 6.53                    | 0.03       | 0.75      | 0.32       | 1.75      |
| Feb    | 2.00       | 5.50      | 0.10         | 5.00      | 3.45       | 7.00      | 6.57                    | 0.09       | 0.75      | 0.39       | 1.75      |
| Mar    | 2.00       | 5.50      | 0.04         | 5.00      | 3.45       | 7.00      | 6.47                    | 0.08       | 0.75      | 0.42       | 1.75      |
| Apr    | 1.82       | 5.50      | 0.10         | 5.00      | 3.47       | 7.00      | 6.44                    | 0.08       | 0.75      | 0.42       | 1.75      |
| May    | 1.82       | 5.50      | 0.31         | 5.00      | 3.48       | 7.00      | 6.44                    | 0.09       | 0.75      | 0.36       | 1.75      |
| Jun    | 1.82       | 5.50      | 0.50         | 5.00      | 3.48       | 7.00      | 6.47                    | 0.09       | 0.75      | 0.34       | 1.75      |
| Jul    | 1.54       | 5.25      | 0.60         | 5.00      | 3.48       | 7.00      | 6.52                    | 0.10       | 0.75      | 0.29       | 1.50      |
| Aug    | 1.54       | 5.25      | 0.60         | 5.00      | 3.49       | 7.00      | 6.63                    | 0.10       | 0.75      | 0.24       | 1.50      |
| Sep    | 1.54       | 5.25      | 0.52         | 4.75      | 3.52       | 7.00      | 6.57                    | 0.11       | 0.75      | 0.25       | 1.50      |
| Oct    | 1.54       | 5.25      | 0.54         | 4.75      | 3.54       | 7.00      | 6.69                    | 0.10       | 0.75      | 0.24       | 1.50      |
| Nov    | 1.54       | 5.25      | 0.46         | 4.75      | 3.59       | 7.00      | 6.90                    | 0.09       | 0.75      | 0.22       | 1.50      |
| Dec    | 1.45       | 5.25      | 0.39         | 4.75      | 3.61       | 7.00      | 7.18                    | 0.07       | 0.75      | 0.25       | 1.50      |
| 2013   |            |           |              |           |            |           |                         |            |           |            |           |
| Jan    | 1.45       | 5.25      | 0.35         | 4.75      | 3.60       | 7.00      | 7.18                    | 0.07       | 0.75      | 0.27       | 1.50      |
| Feb    | 1.45       | 5.25      | 0.24         | 4.75      | 3.60       | 7.00      | 5.75                    | 0.10       | 0.75      | 0.31       | 1.50      |
| Mar    | 1.19       | 5.00      | 0.18         | 4.75      | 3.60       | 7.00      | 6.22                    | 0.09       | 0.75      | 0.34       | 1.50      |
| Apr    | 1.19       | 5.00      | 0.15         | 4.75      | 3.54       | 7.00      | 6.44                    | 0.06       | 0.75      | 0.34       | 1.50      |
| May    | 1.19       | 5.00      | 0.15         | 4.75      | 3.47       | 7.00      | 7.12                    | 0.04       | 0.75      | 0.31       | 1.00      |
| Jun    | 1.20       | 5.00      | 0.15         | 4.75      | 3.36       | 7.00      | ...                     | 0.05       | 0.75      | 0.31       | 1.00      |
| Jul    | 1.20       | 5.00      | 0.14         | 4.75      | 3.25       | 7.00      | ...                     | 0.05       | 0.75      | 0.31       | ...       |
| Aug    | 1.36       | 5.00      | 0.14         | 4.75      | 3.25       | 7.00      | ...                     | 0.05       | 0.75      | 0.31       | ...       |

Source: Statistical Reports from Central Banks

<sup>1</sup> This is the 6 months treasury bill rate.

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

Table 4.4

| Date |     |    |   |    |     | Rate   |        | Date |     |     |    |   |    | Rate   |        |        |
|------|-----|----|---|----|-----|--------|--------|------|-----|-----|----|---|----|--------|--------|--------|
| 21   | Jan | 13 |   |    |     | 204.50 |        | 13   | May | 13  |    |   |    | 206.00 |        |        |
| 22   | Jan | 13 | - | 23 | Jan | 13     | 204.75 |      | 15  | May | 13 |   |    |        | 205.50 |        |
| 25   | Jan | 13 |   |    |     |        | 204.25 |      | 16  | May | 13 |   |    |        | 204.75 |        |
| 28   | Jan | 13 | - | 31 | Jan | 13     | 204.75 |      | 17  | May | 13 |   |    |        | 206.00 |        |
| 01   | Feb | 13 |   |    |     |        | 205.00 |      | 20  | May | 13 |   |    |        | 205.00 |        |
| 04   | Feb | 13 | - | 05 | Feb | 13     | 204.50 |      | 21  | May | 13 |   |    |        | 205.25 |        |
| 06   | Feb | 13 | - | 07 | Feb | 13     | 204.75 |      | 22  | May | 13 |   |    |        | 205.75 |        |
| 08   | Feb | 13 |   |    |     |        | 205.00 |      | 23  | May | 13 |   |    |        | 206.00 |        |
| 11   | Feb | 13 | - | 12 | Feb | 13     | 204.75 |      | 28  | May | 13 |   |    |        | 204.75 |        |
| 13   | Feb | 13 |   |    |     |        | 204.50 |      | 29  | May | 13 |   |    |        | 205.75 |        |
| 14   | Feb | 13 |   |    |     |        | 204.75 |      | 30  | May | 13 |   |    |        | 206.25 |        |
| 15   | Feb | 13 |   |    |     |        | 205.00 |      | 31  | May | 13 |   |    |        | 205.75 |        |
| 18   | Feb | 13 |   |    |     |        | 204.50 |      | 03  | Jun | 13 |   |    |        | 205.75 |        |
| 19   | Feb | 13 |   |    |     |        | 204.75 |      | 04  | Jun | 13 |   |    |        | 205.25 |        |
| 20   | Feb | 13 | - | 22 | Feb | 13     | 204.50 |      | 05  | Jun | 13 |   |    |        | 205.75 |        |
| 25   | Feb | 13 | - | 26 | Feb | 13     | 204.50 |      | 06  | Jun | 13 | - | 07 | Jun    | 13     | 206.00 |
| 27   | Feb | 13 |   |    |     |        | 204.25 |      | 10  | Jun | 13 |   |    |        | 206.50 |        |
| 28   | Feb | 13 |   |    |     |        | 204.75 |      | 11  | Jun | 13 |   |    |        | 206.25 |        |
| 01   | Mar | 13 |   |    |     |        | 205.25 |      | 12  | Jun | 13 | - | 13 | Jun    | 13     | 206.00 |
| 04   | Mar | 13 |   |    |     |        | 204.00 |      | 14  | Jun | 13 |   |    |        | 207.00 |        |
| 05   | Mar | 13 |   |    |     |        | 204.50 |      | 17  | Jun | 13 |   |    |        | 206.00 |        |
| 06   | Mar | 13 | - | 08 | Mar | 13     | 204.75 |      | 18  | Jun | 13 |   |    |        | 205.50 |        |
| 11   | Mar | 13 | - | 12 | Mar | 13     | 205.00 |      | 19  | Jun | 13 |   |    |        | 207.00 |        |
| 13   | Mar | 13 | - | 14 | Mar | 13     | 204.75 |      | 20  | Jun | 13 |   |    |        | 206.25 |        |
| 15   | Mar | 13 |   |    |     |        | 205.00 |      | 21  | Jun | 13 |   |    |        | 206.50 |        |
| 18   | Mar | 13 | - | 19 | Mar | 13     | 205.00 |      | 24  | Jun | 13 |   |    |        | 205.50 |        |
| 20   | Mar | 13 |   |    |     |        | 205.25 |      | 25  | Jun | 13 |   |    |        | 206.25 |        |
| 21   | Mar | 13 | - | 22 | Mar | 13     | 205.00 |      | 26  | Jun | 13 |   |    |        | 206.00 |        |
| 25   | Mar | 13 |   |    |     |        | 205.25 |      | 27  | Jun | 13 |   |    |        | 205.75 |        |
| 26   | Mar | 13 |   |    |     |        | 204.75 |      | 28  | Jun | 13 |   |    |        | 206.00 |        |
| 28   | Mar | 13 |   |    |     |        | 205.50 |      | 02  | Jul | 13 |   |    |        | 206.25 |        |
| 02   | Apr | 13 |   |    |     |        | 205.00 |      | 03  | Jul | 13 |   |    |        | 206.50 |        |
| 03   | Apr | 13 | - | 04 | Apr | 13     | 205.25 |      | 04  | Jul | 13 |   |    |        | 207.00 |        |
| 05   | Apr | 13 |   |    |     |        | 205.00 |      | 05  | Jul | 13 |   |    |        | 206.00 |        |
| 08   | Apr | 13 |   |    |     |        | 205.25 |      | 08  | Jul | 13 |   |    |        | 206.50 |        |
| 09   | Apr | 13 |   |    |     |        | 205.00 |      | 10  | Jul | 13 | - | 11 | Jul    | 13     | 203.75 |
| 10   | Apr | 13 |   |    |     |        | 204.50 |      | 12  | Jul | 13 |   |    |        | 205.50 |        |
| 11   | Apr | 13 |   |    |     |        | 205.00 |      | 15  | Jul | 13 | - | 17 | Jul    | 13     | 205.00 |
| 12   | Apr | 13 |   |    |     |        | 204.75 |      | 18  | Jul | 13 |   |    |        | 205.50 |        |
| 15   | Apr | 13 | - | 16 | Apr | 13     | 204.75 |      | 19  | Jul | 13 |   |    |        | 205.00 |        |
| 17   | Apr | 13 |   |    |     |        | 204.50 |      | 22  | Jul | 13 |   |    |        | 206.00 |        |
| 18   | Apr | 13 | - | 19 | Apr | 13     | 205.25 |      | 23  | Jul | 13 |   |    |        | 205.75 |        |
| 22   | Apr | 13 |   |    |     |        | 205.50 |      | 24  | Jul | 13 | - | 26 | Jul    | 13     | 205.00 |
| 23   | Apr | 13 |   |    |     |        | 205.00 |      | 29  | Jul | 13 | - | 31 | Jul    | 13     | 205.00 |
| 24   | Apr | 13 |   |    |     |        | 205.75 |      | 02  | Aug | 13 |   |    |        | 205.00 |        |
| 25   | Apr | 13 |   |    |     |        | 205.00 |      | 05  | Aug | 13 | - | 07 | Aug    | 13     | 205.00 |
| 26   | Apr | 13 |   |    |     |        | 205.75 |      | 08  | Aug | 13 |   |    |        | 204.50 |        |
| 29   | Apr | 13 |   |    |     |        | 205.50 |      | 09  | Aug | 13 |   |    |        | 205.00 |        |
| 30   | Apr | 13 |   |    |     |        | 205.00 |      | 12  | Aug | 13 | - | 14 | Aug    | 13     | 205.00 |
| 02   | May | 13 |   |    |     |        | 205.25 |      | 15  | Aug | 13 |   |    |        | 204.75 |        |
| 03   | May | 13 |   |    |     |        | 205.75 |      | 16  | Aug | 13 |   |    |        | 205.00 |        |
| 07   | May | 13 |   |    |     |        | 206.25 |      | 19  | Aug | 13 | - | 21 | Aug    | 13     | 205.00 |
| 09   | May | 13 |   |    |     |        | 205.25 |      | 22  | Aug | 13 | - | 23 | Aug    | 13     | 205.50 |
| 10   | May | 13 |   |    |     |        | 205.50 |      | 26  | Aug | 13 | - | 30 | Aug    | 13     | 205.50 |

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

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

Table 4.5

| <b>Years</b> | <b>End of Period</b> | <b>Average for the Period</b> |
|--------------|----------------------|-------------------------------|
| 2003         | 194.25               | 193.81                        |
| 2004         | 199.75               | 198.32                        |
| 2005         | 200.25               | 199.88                        |
| 2006         | 201.00               | 200.19                        |
| 2007         | 203.50               | 202.48                        |
| 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         |                      |                               |
| Mar          | 203.00               | 203.84                        |
| Jun          | 203.75               | 203.78                        |
| Sep          | 203.50               | 203.66                        |
| Dec          | 203.50               | 202.58                        |
| 2011         |                      |                               |
| Mar          | 204.00               | 204.02                        |
| Jun          | 204.00               | 204.16                        |
| Sep          | 204.00               | 204.03                        |
| Dec          | 203.75               | 204.13                        |
| 2012         |                      |                               |
| Jan          | 204.50               | 204.20                        |
| Feb          | 204.50               | 204.24                        |
| Mar          | 204.00               | 204.24                        |
| Apr          | 205.00               | 204.38                        |
| May          | 203.50               | 204.32                        |
| Jun          | 204.25               | 204.31                        |
| Jul          | 204.50               | 204.26                        |
| Aug          | 204.50               | 204.32                        |
| Sep          | 204.50               | 204.48                        |
| Oct          | 204.25               | 204.47                        |
| Nov          | 204.25               | 204.54                        |
| Dec          | 204.50               | 204.53                        |
| 2013         |                      |                               |
| Jan          | 204.75               | 204.60                        |
| Feb          | 204.75               | 204.65                        |
| Mar          | 204.50               | 204.91                        |
| Apr          | 205.00               | 205.09                        |
| May          | 205.75               | 205.80                        |
| Jun          | 206.00               | 206.06                        |
| Jul          | 205.00               | 205.41                        |
| Aug          | 205.50               | 205.13                        |

**MONTHLY AVERAGE MARKET EXCHANGE RATES**

Table 4.6

| Month | Buying Rate |        |        |        |        |        |        |        |        |        |        |        |
|-------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|       | 2011        |        |        |        | 2012   |        |        |        | 2013   |        |        |        |
|       | CN\$        | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   |
| Jan   | 191.13      | 201.38 | 308.04 | 259.70 | 190.11 | 202.52 | 304.55 | 254.89 | 194.94 | 202.48 | 316.01 | 259.79 |
| Feb   | 193.85      | 201.62 | 311.00 | 263.11 | 193.64 | 202.61 | 311.98 | 259.21 | 193.76 | 201.60 | 308.72 | 263.57 |
| Mar   | 191.70      | 201.71 | 315.73 | 269.94 | 194.63 | 202.65 | 313.01 | 260.51 | 192.26 | 201.37 | 301.77 | 258.23 |
| Apr   | 199.43      | 201.45 | 320.61 | 277.30 | 194.37 | 202.35 | 314.47 | 261.45 | 191.00 | 201.03 | 303.19 | 255.70 |
| May   | 199.16      | 201.33 | 321.68 | 275.92 | 195.05 | 202.48 | 315.66 | 257.63 | 192.89 | 201.28 | 305.33 | 257.40 |
| Jun   | 198.30      | 201.23 | 319.02 | 275.14 | 193.34 | 202.79 | 310.53 | 250.38 | 191.57 | 202.23 | 307.33 | 259.65 |
| Jul   | 199.35      | 200.96 | 318.43 | 270.80 | 193.02 | 203.00 | 309.40 | 247.33 | 190.16 | 202.97 | 302.14 | 259.47 |
| Aug   | 197.87      | 201.01 | 320.05 | 276.63 | 193.35 | 202.47 | 309.94 | 244.24 | 190.60 | 202.69 | 304.17 | 262.70 |
| Sep   | 195.49      | 202.34 | 314.76 | 271.85 | 196.93 | 202.08 | 315.37 | 252.18 |        |        |        |        |
| Oct   | 188.88      | 202.77 | 308.21 | 267.11 | 197.43 | 202.17 | 316.93 | 254.69 |        |        |        |        |
| Nov   | 192.02      | 202.18 | 313.62 | 268.24 | 197.12 | 202.45 | 315.56 | 254.68 |        |        |        |        |
| Dec   | 190.27      | 202.34 | 308.69 | 255.73 | 195.74 | 202.56 | 313.66 | 255.60 |        |        |        |        |

| Month | Selling Rate |        |        |        |        |        |        |        |        |        |        |        |
|-------|--------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|       | 2011         |        |        |        | 2012   |        |        |        | 2013   |        |        |        |
|       | CN\$         | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   |
| Jan   | 199.28       | 204.11 | 317.49 | 267.48 | 194.19 | 205.53 | 318.76 | 264.55 | 205.09 | 205.55 | 328.20 | 269.27 |
| Feb   | 200.97       | 204.39 | 324.27 | 273.85 | 200.99 | 205.66 | 321.98 | 269.02 | 202.25 | 205.22 | 322.60 | 272.86 |
| Mar   | 199.85       | 204.40 | 325.71 | 277.99 | 203.32 | 205.82 | 320.26 | 271.61 | 201.22 | 204.98 | 313.15 | 270.71 |
| Apr   | 206.88       | 204.53 | 329.53 | 287.20 | 202.06 | 205.68 | 324.06 | 270.89 | 200.38 | 204.82 | 314.21 | 265.41 |
| May   | 208.28       | 204.26 | 331.03 | 288.88 | 203.49 | 205.50 | 327.25 | 270.36 | 203.15 | 205.43 | 319.03 | 269.72 |
| Jun   | 205.45       | 204.27 | 332.80 | 284.10 | 201.24 | 205.73 | 320.70 | 260.62 | 202.05 | 205.98 | 312.73 | 269.71 |
| Jul   | 207.40       | 204.17 | 327.21 | 286.34 | 201.91 | 205.89 | 320.84 | 259.44 | 200.01 | 206.61 | 319.56 | 269.50 |
| Aug   | 206.78       | 203.99 | 330.82 | 286.08 | 202.45 | 205.36 | 322.58 | 257.08 | 199.88 | 206.28 | 320.81 | 272.07 |
| Sep   | 203.89       | 204.94 | 323.59 | 281.63 | 205.08 | 205.24 | 326.28 | 263.10 |        |        |        |        |
| Oct   | 197.50       | 205.35 | 318.85 | 275.79 | 206.37 | 205.01 | 328.50 | 264.43 |        |        |        |        |
| Nov   | 200.08       | 205.07 | 325.58 | 276.07 | 205.44 | 205.34 | 326.47 | 263.98 |        |        |        |        |
| Dec   | 198.90       | 205.21 | 319.97 | 270.07 | 204.25 | 205.58 | 327.31 | 266.40 |        |        |        |        |

| Month | Mid Rate |        |        |        |        |        |        |        |        |        |        |        |
|-------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|       | 2011     |        |        |        | 2012   |        |        |        | 2013   |        |        |        |
|       | CN\$     | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   |
| Jan   | 195.20   | 202.74 | 312.77 | 263.59 | 192.15 | 204.02 | 311.66 | 259.72 | 200.02 | 204.01 | 322.11 | 264.53 |
| Feb   | 197.41   | 203.01 | 317.63 | 268.48 | 197.31 | 204.14 | 316.98 | 264.12 | 198.01 | 203.41 | 315.66 | 268.22 |
| Mar   | 195.78   | 203.05 | 320.72 | 273.97 | 198.97 | 204.24 | 316.64 | 266.06 | 196.74 | 203.17 | 307.46 | 264.47 |
| Apr   | 203.16   | 202.99 | 325.07 | 282.25 | 198.22 | 204.01 | 319.26 | 266.17 | 195.69 | 202.93 | 308.70 | 260.55 |
| May   | 203.72   | 202.79 | 326.35 | 282.40 | 199.27 | 203.99 | 321.45 | 264.00 | 198.02 | 203.36 | 312.18 | 263.56 |
| Jun   | 201.87   | 202.75 | 325.91 | 279.62 | 197.29 | 204.26 | 315.61 | 255.50 | 196.81 | 204.10 | 310.03 | 264.68 |
| Jul   | 203.38   | 202.57 | 322.82 | 278.57 | 197.46 | 204.45 | 315.12 | 253.39 | 195.08 | 204.79 | 310.85 | 264.48 |
| Aug   | 202.33   | 202.50 | 325.43 | 281.36 | 197.90 | 203.91 | 316.26 | 250.66 | 195.24 | 204.48 | 312.49 | 267.39 |
| Sep   | 199.69   | 203.64 | 319.17 | 276.74 | 201.01 | 203.66 | 320.83 | 257.64 |        |        |        |        |
| Oct   | 193.19   | 204.06 | 313.53 | 271.45 | 201.90 | 203.59 | 322.71 | 259.56 |        |        |        |        |
| Nov   | 196.05   | 203.63 | 319.60 | 272.15 | 201.28 | 203.90 | 321.01 | 259.33 |        |        |        |        |
| Dec   | 194.58   | 203.78 | 314.33 | 262.90 | 200.00 | 204.07 | 320.49 | 261.00 |        |        |        |        |

# STATISTICAL ABSTRACT

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### GRAPHS

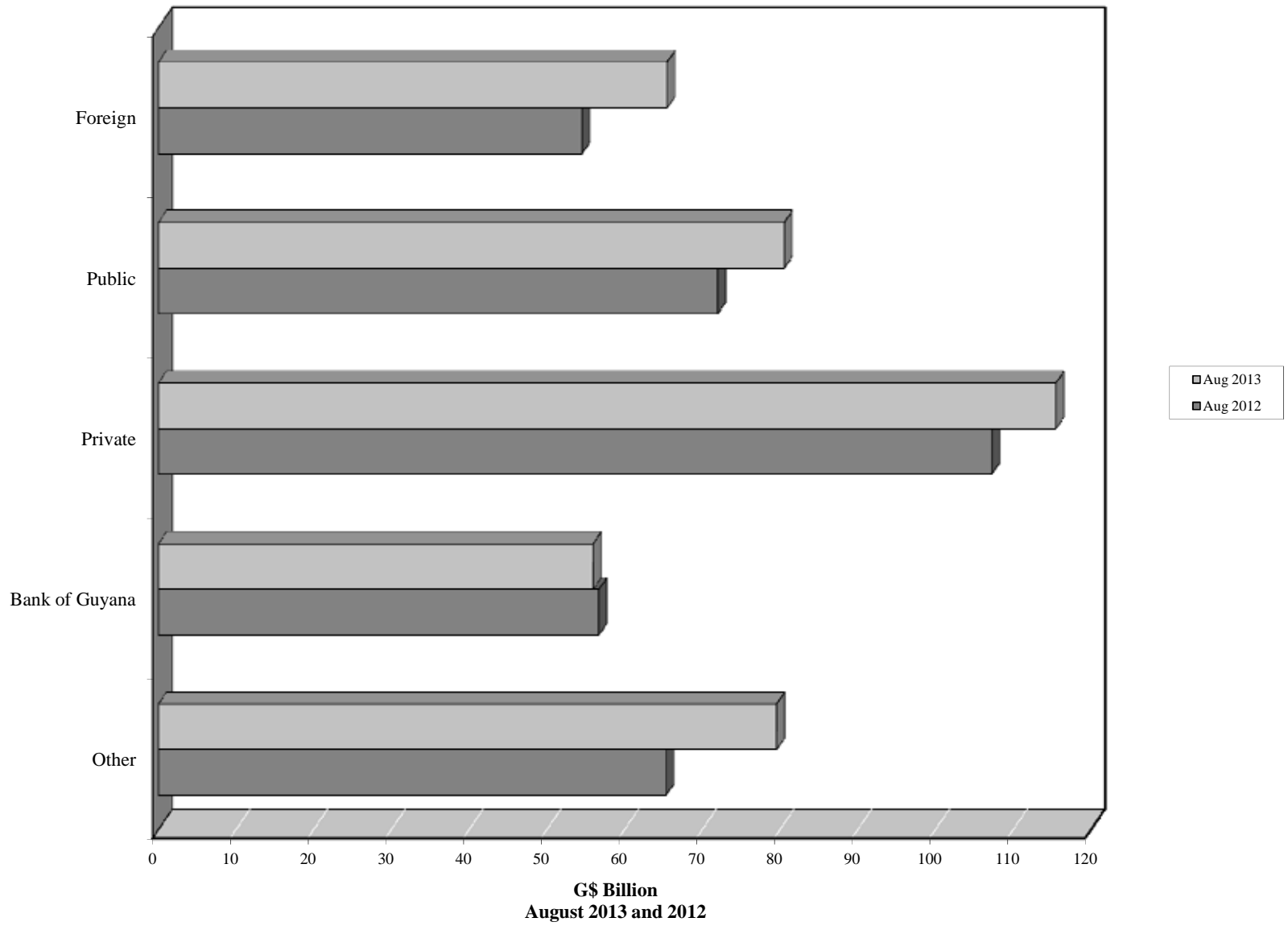
- I - Commercial Banks: Assets (August 2013 & 2012)
- II - Commercial Banks: Liabilities, Capital and Reserves (August 2013 & 2012)
- III - Commercial Banks: Time Deposits (August 2013 & 2012)
- IV - Commercial Banks: Savings Deposits (August 2013 & 2012)
- V - Commercial Banks: Loans and Advances by Sectors (August 2013 & 2012)
- VI - Commercial Banks: Credit to Public Sector by Economic Activity (August 2013)
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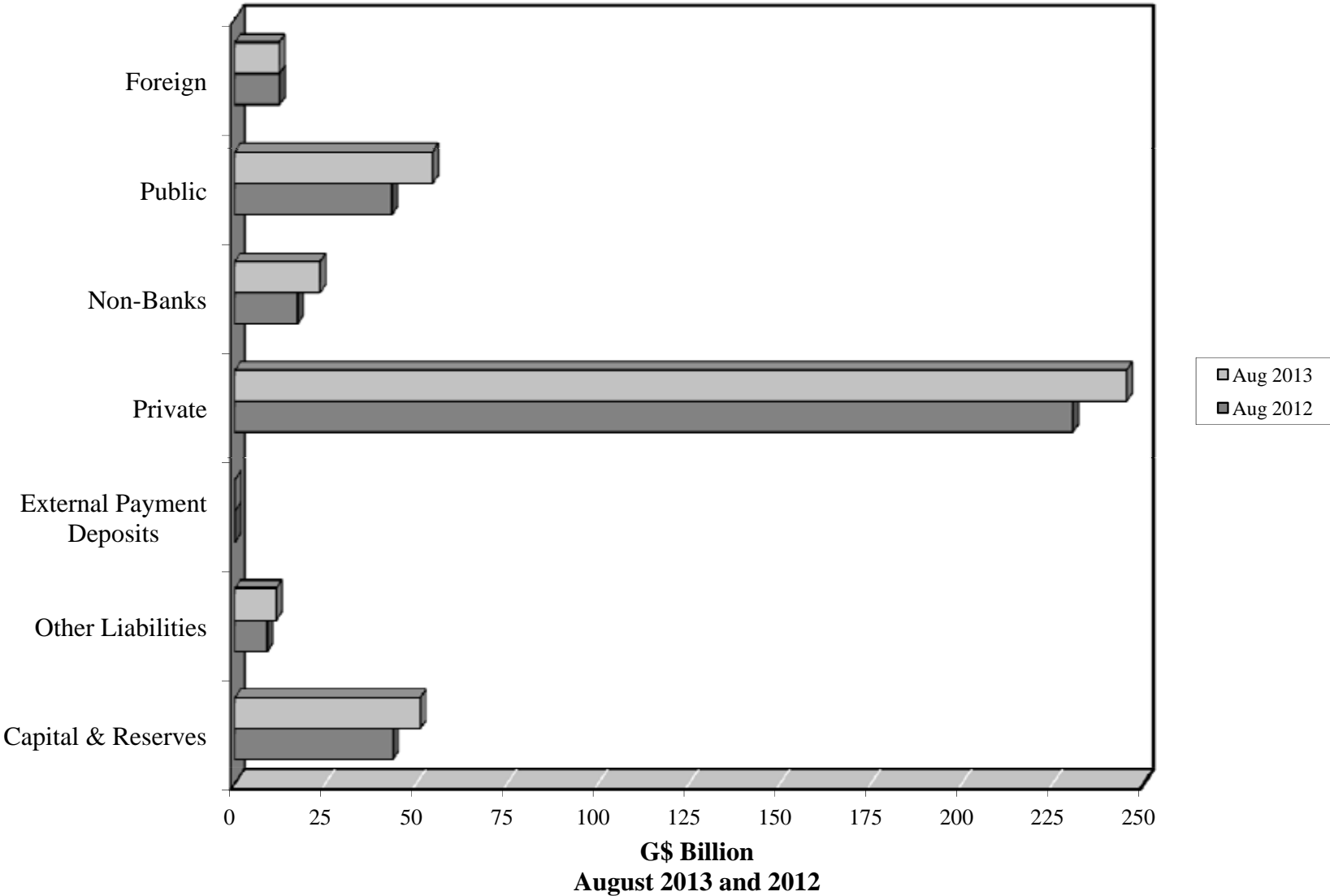
NOTES TO THE TABLES



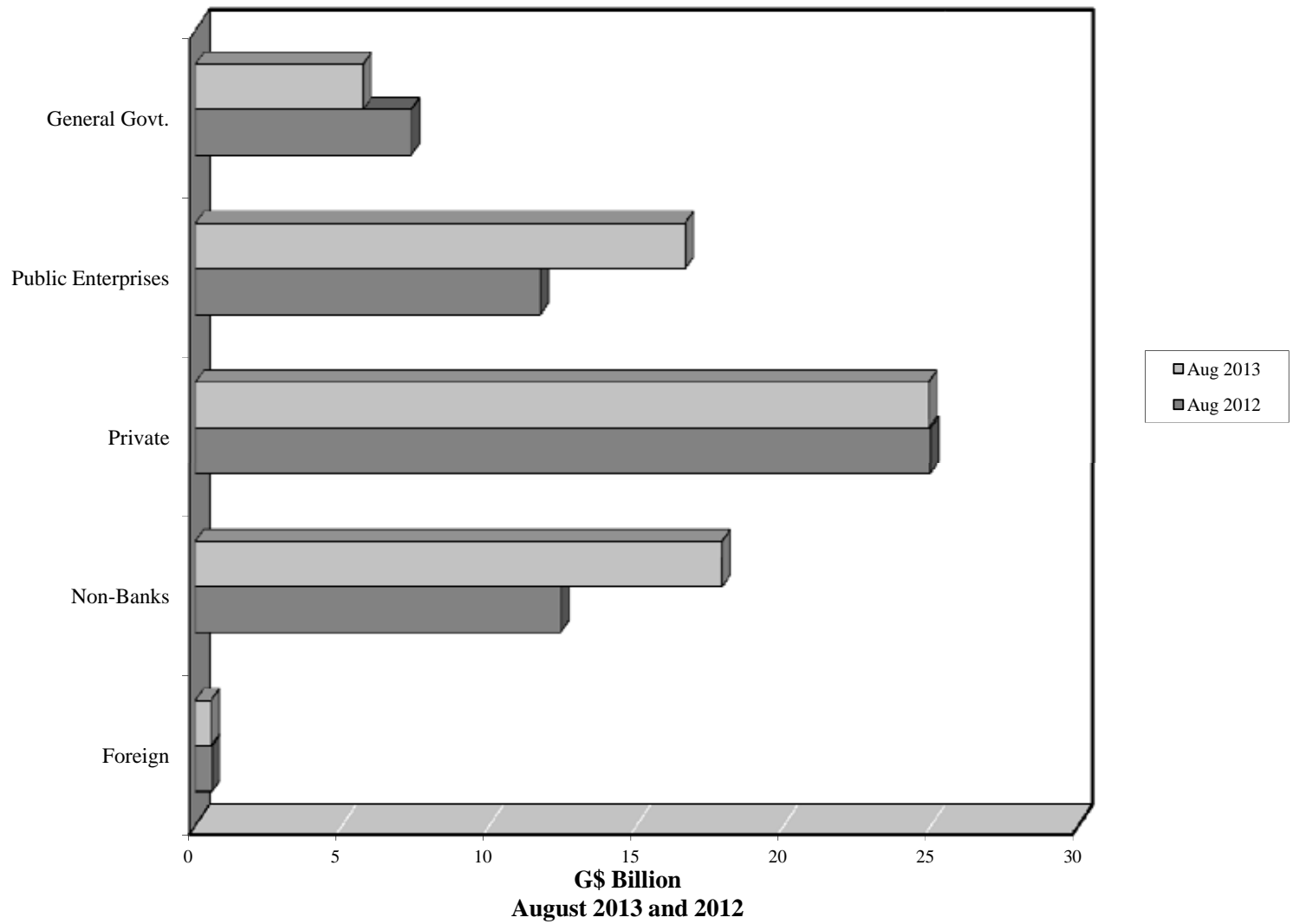
**Graph I**  
**Commercial Banks: Assets**



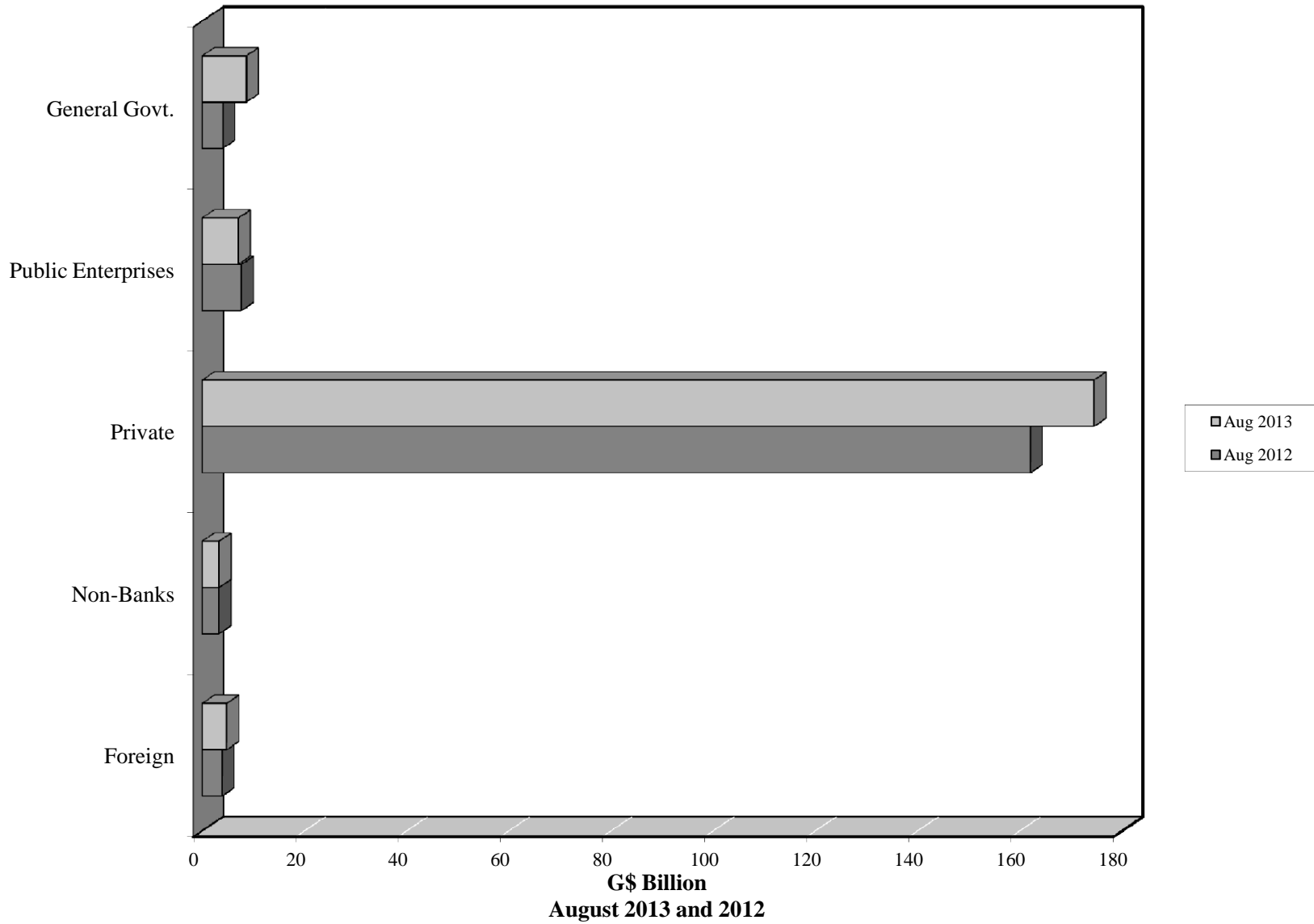
**Graph II**  
**Commercial Banks: Liabilities, Capital and Reserves**



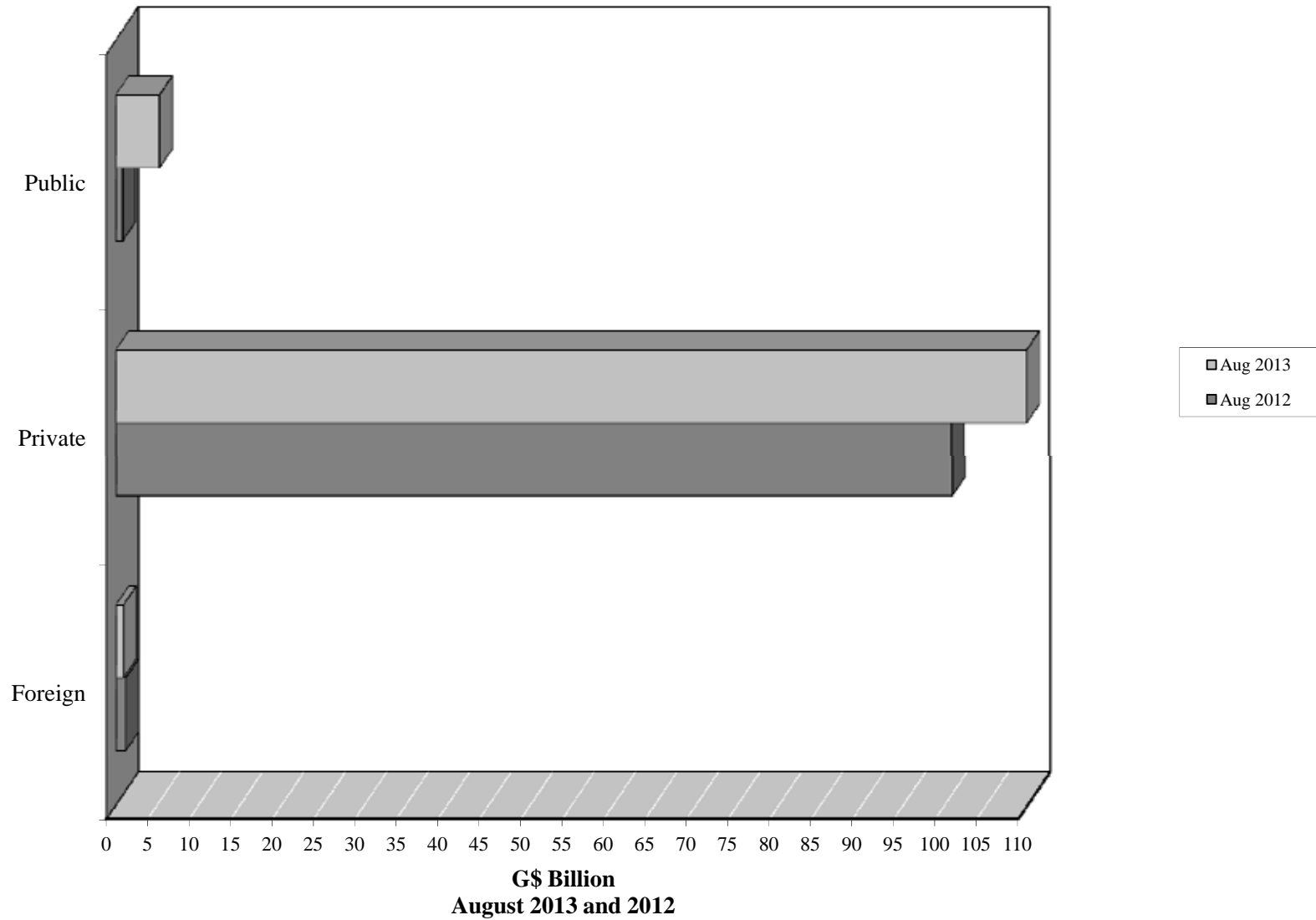
**Graph III**  
**Commercial Banks: Time Deposits**



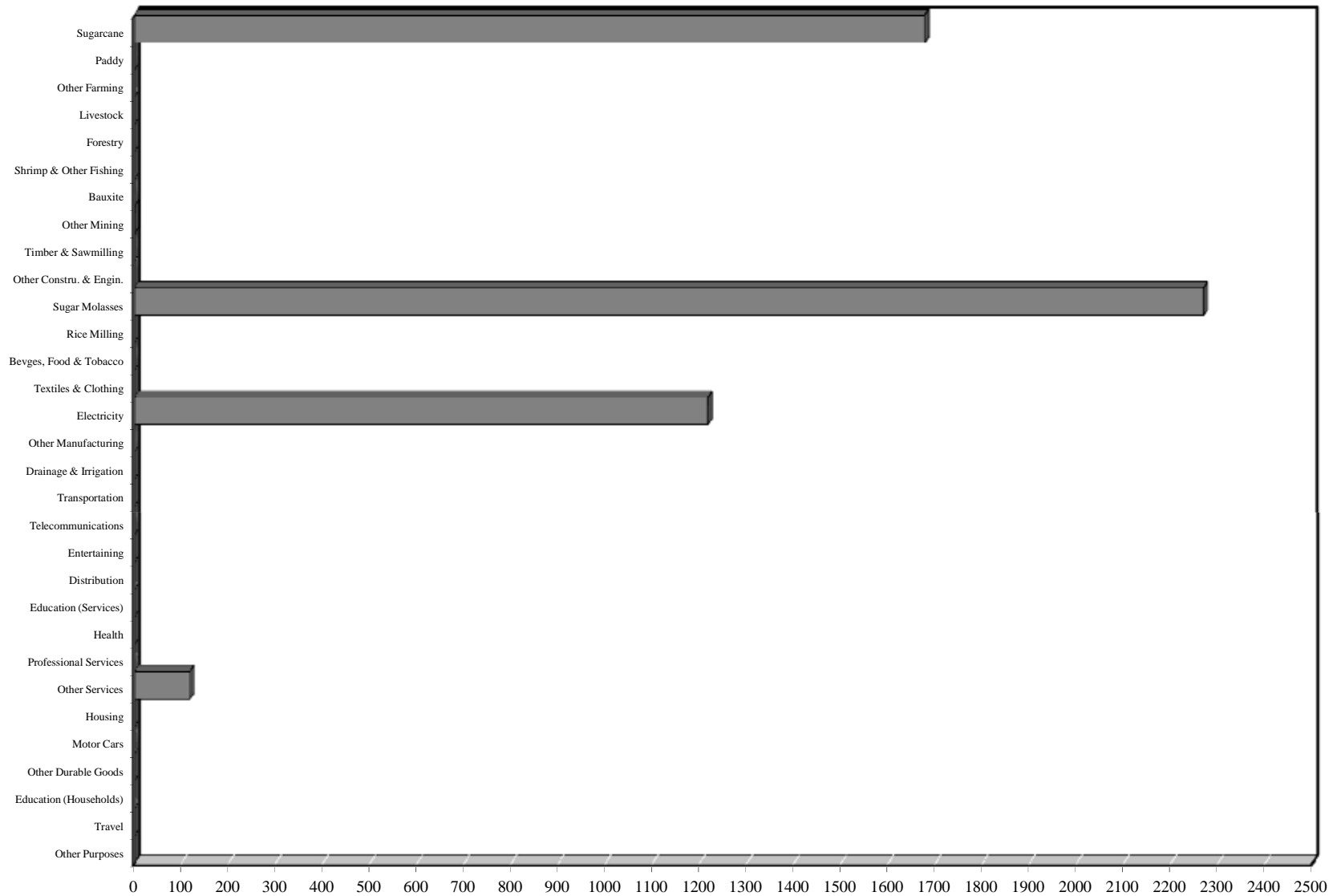
**Graph IV**  
**Commercial Banks: Savings Deposits**



**Graph V**  
**Commercial Banks: Loans and Advances by Sector**

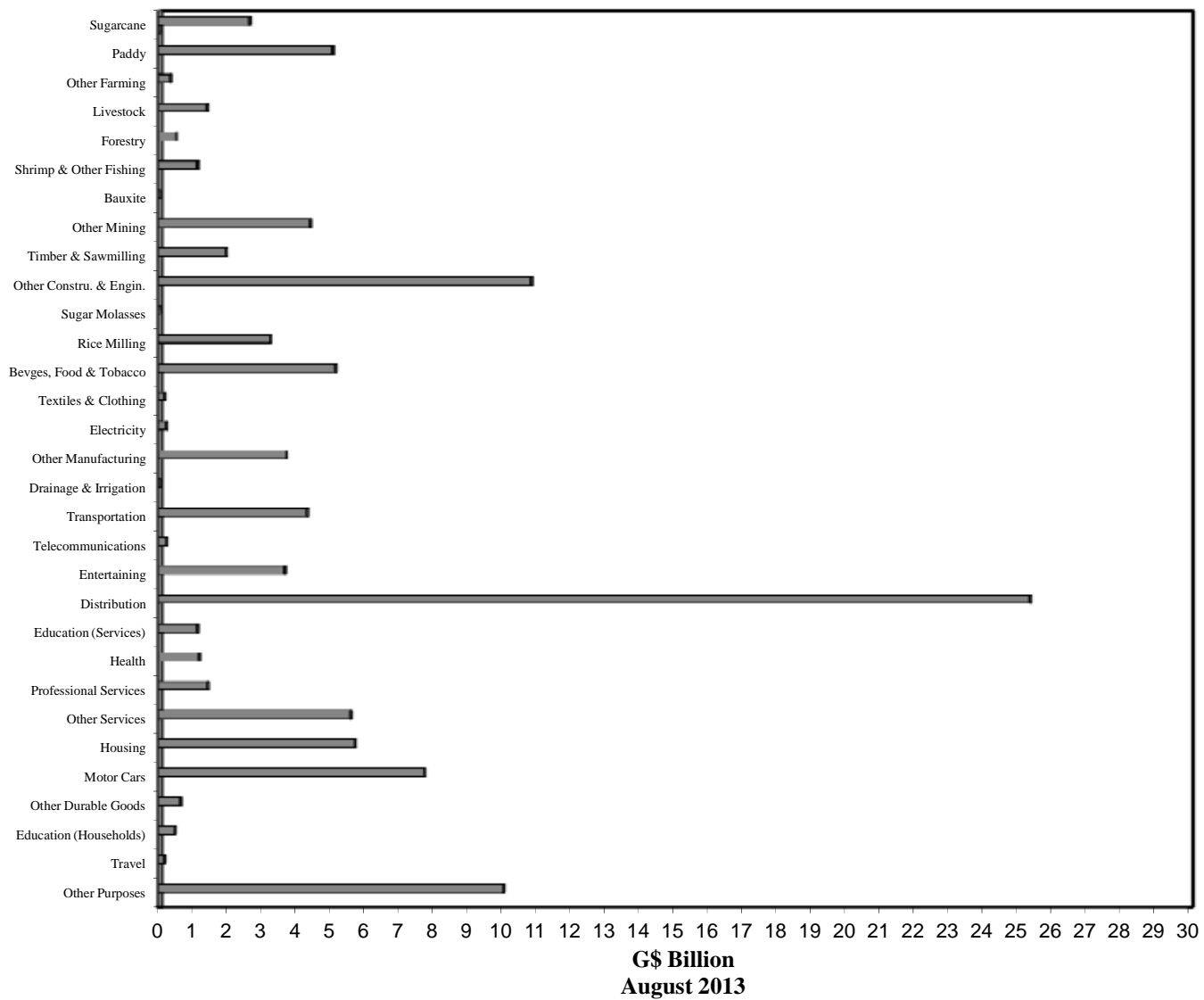


**Graph VI**  
**Commercial Banks: Credit to Public Sector by Economic Activity**

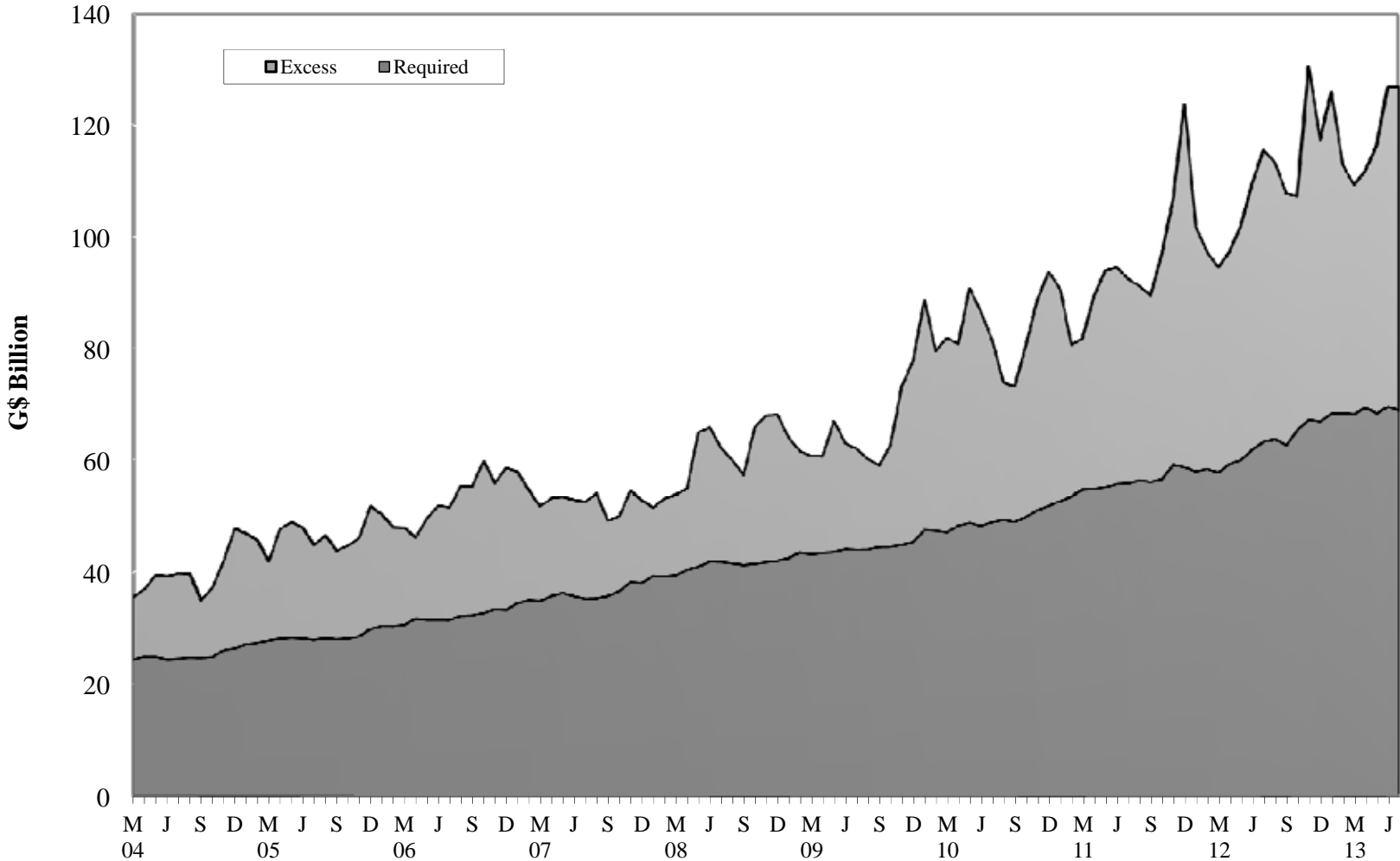


**G\$ Million**  
**August 2013**

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

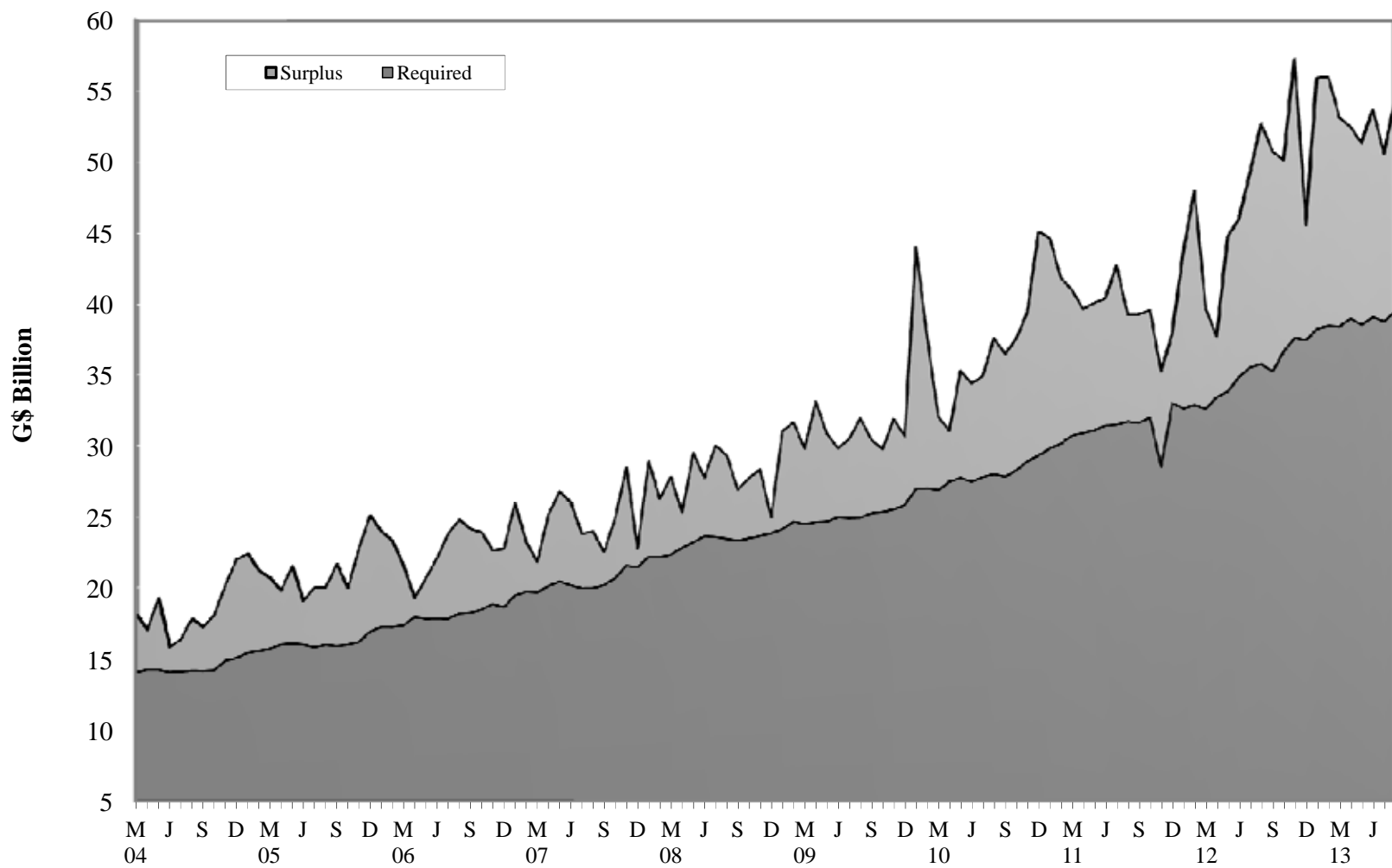


**Graph VIII**  
**Commercial Banks: Liquid Assets**



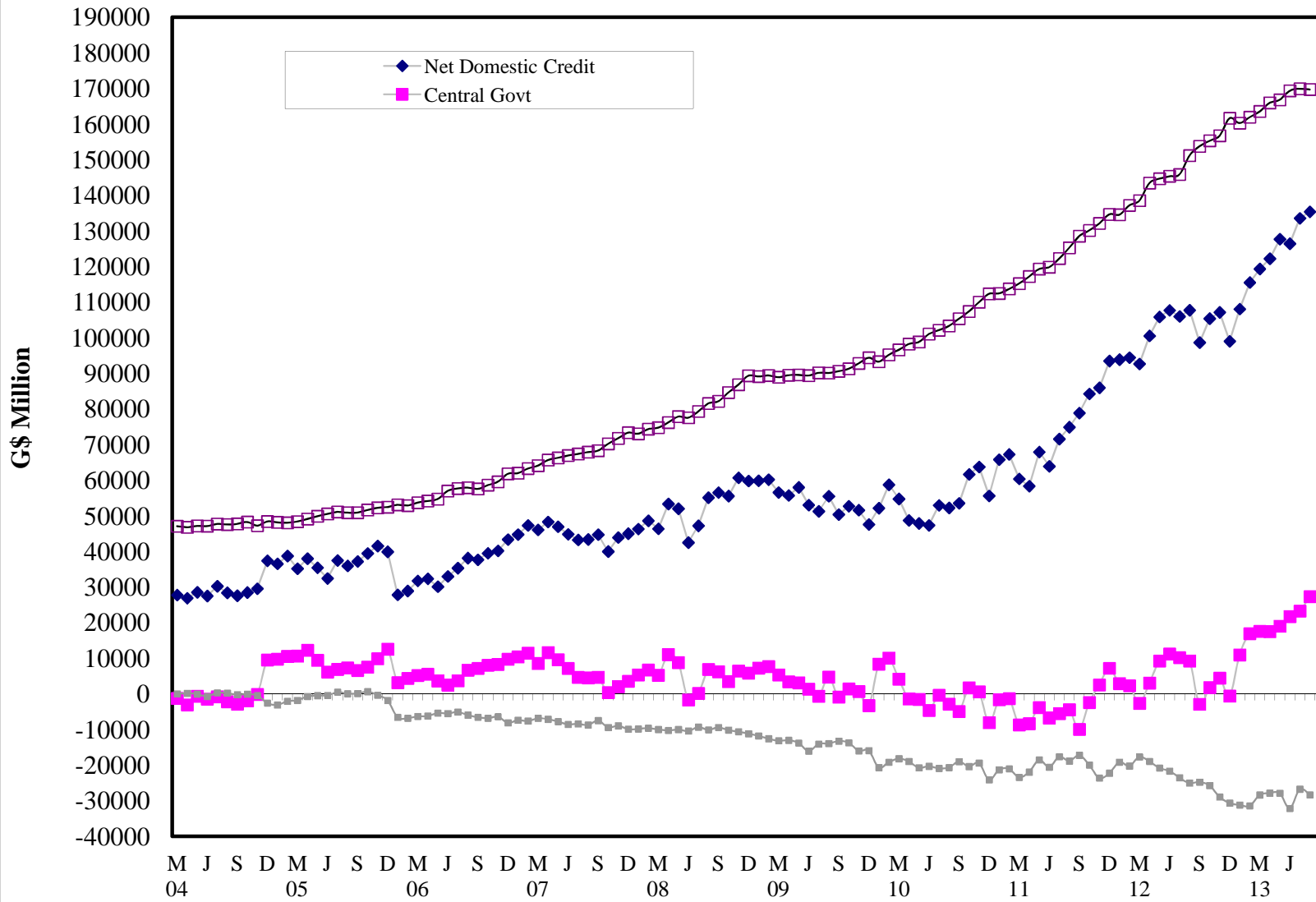


**Graph IX**  
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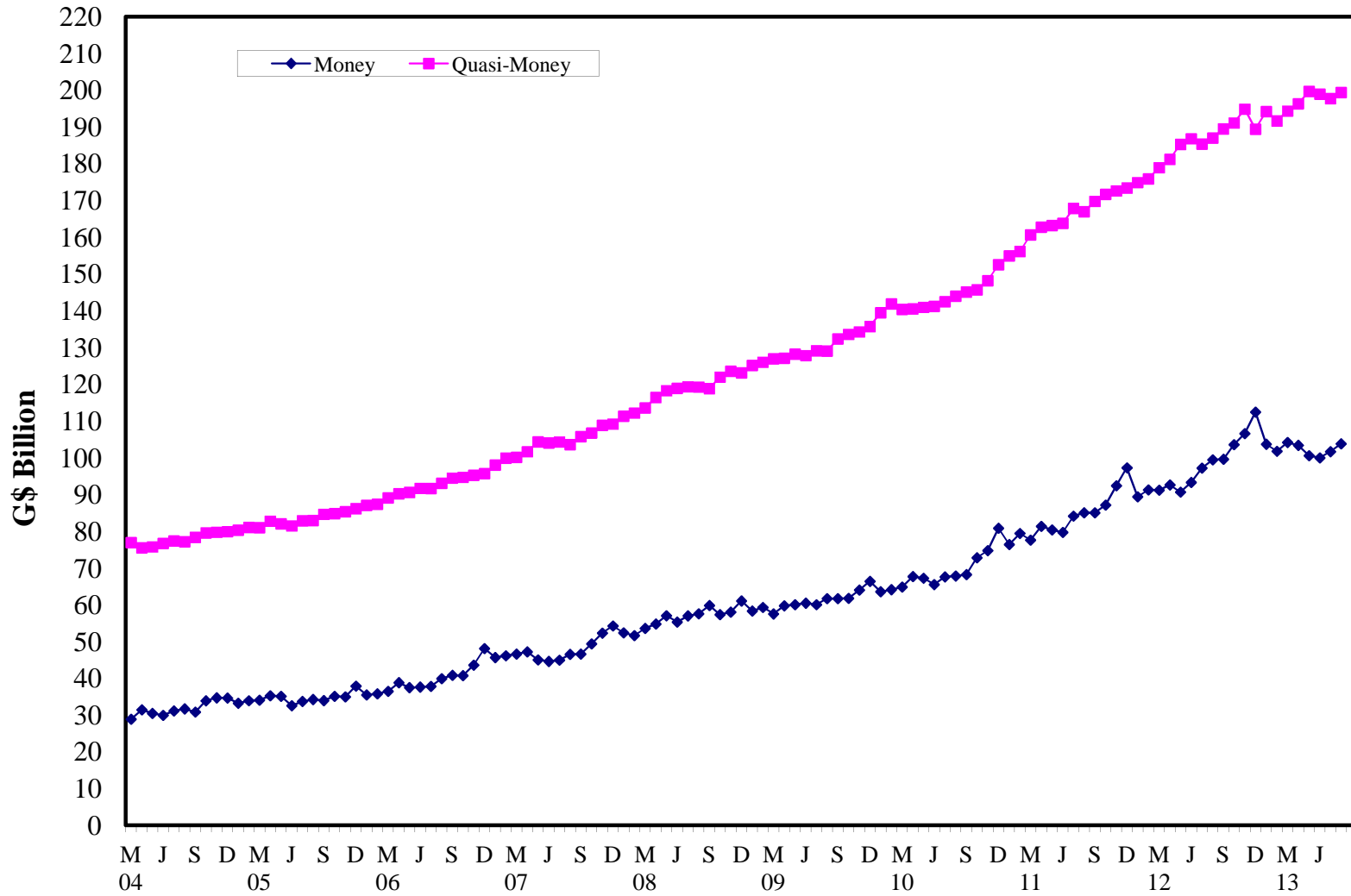


# Graph X

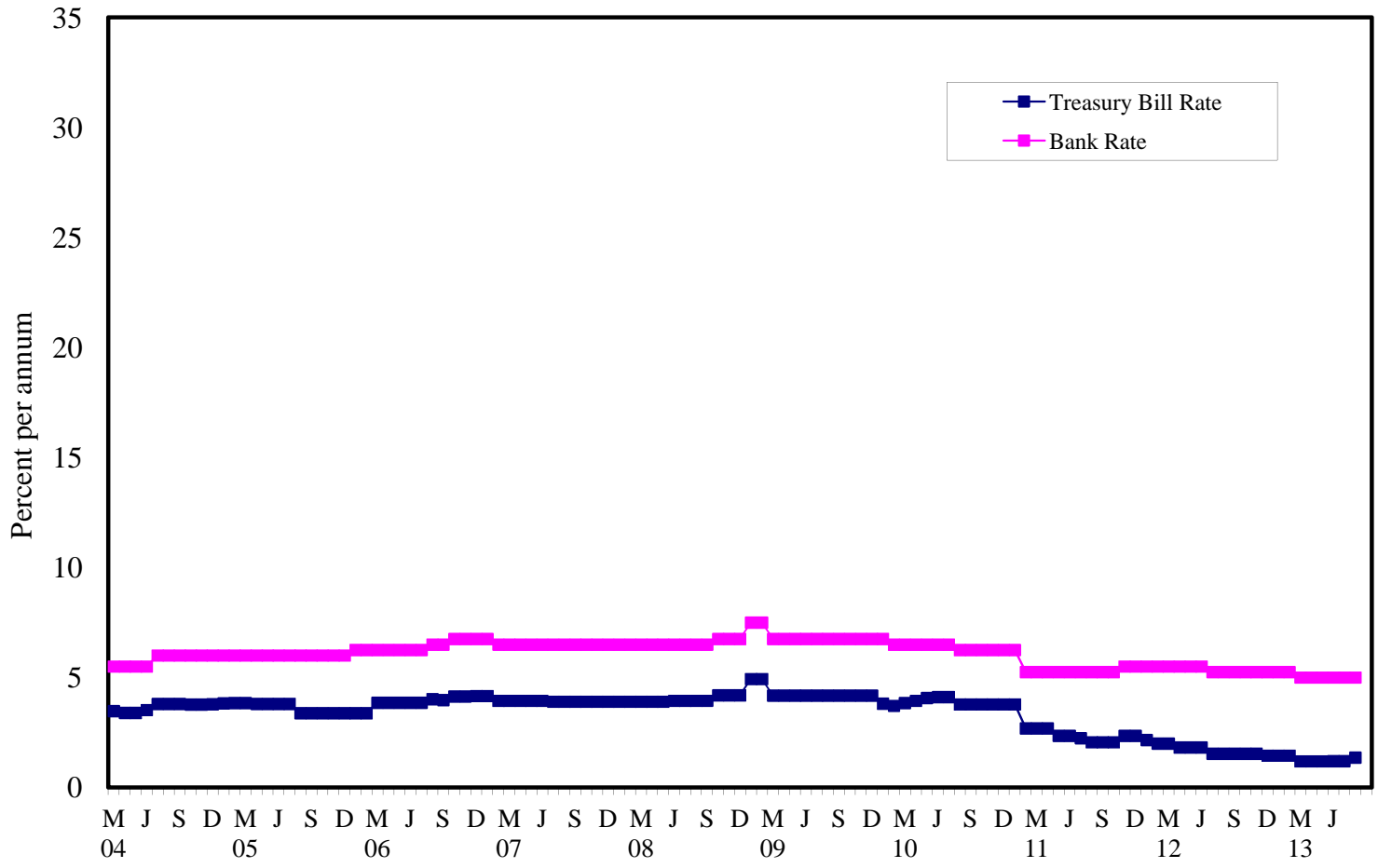
## Banking System: Net Domestic Credit



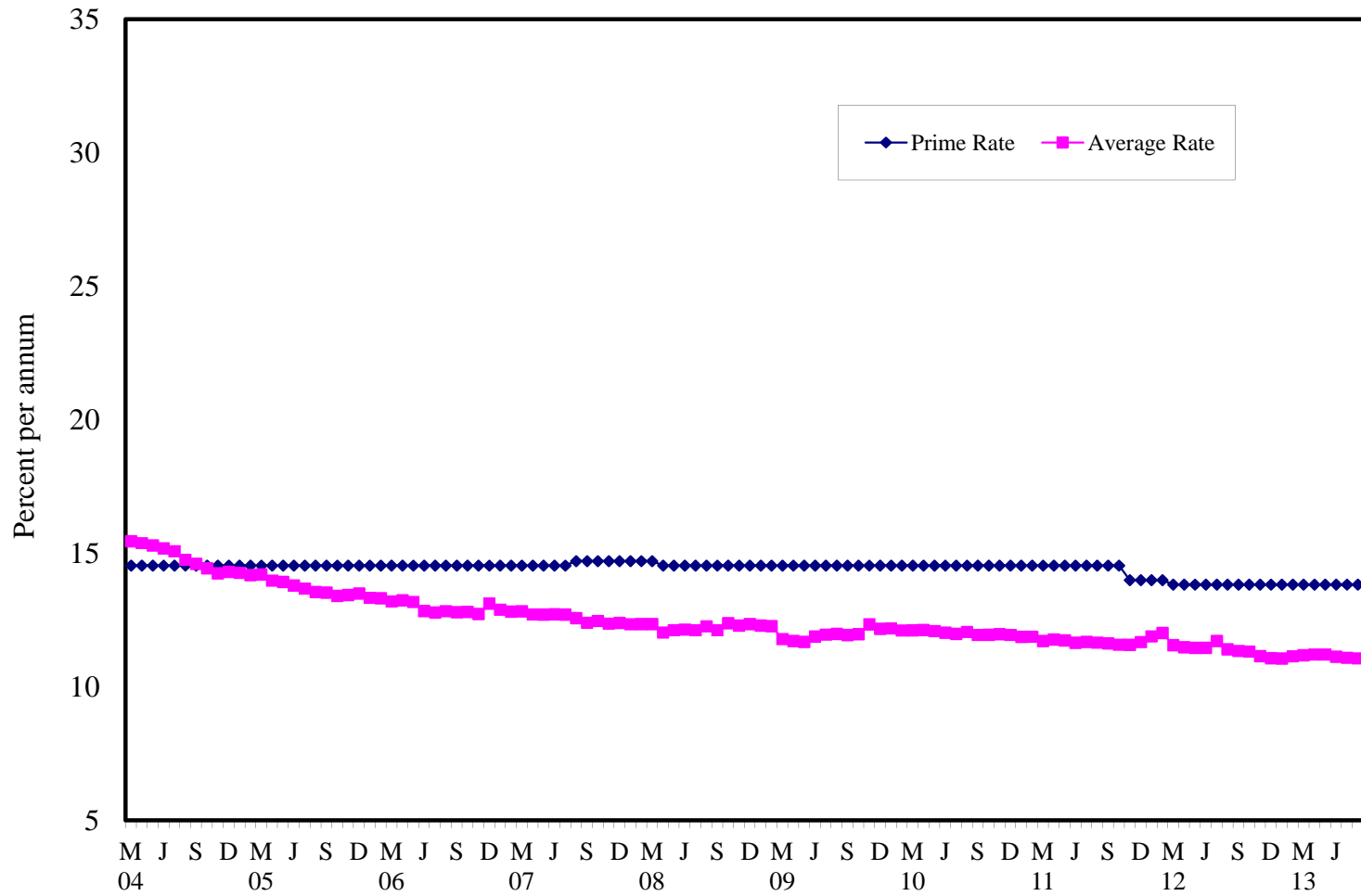
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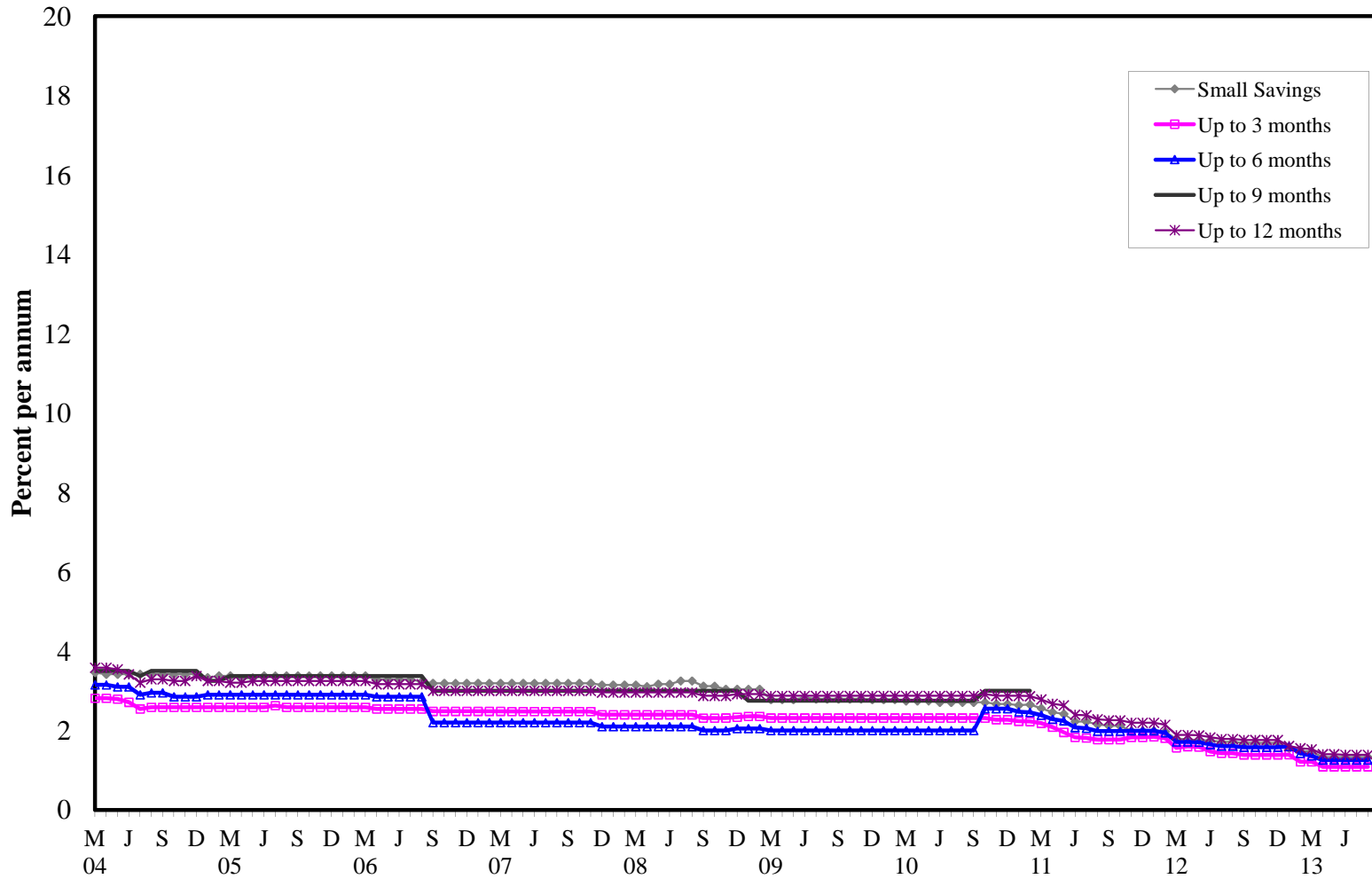


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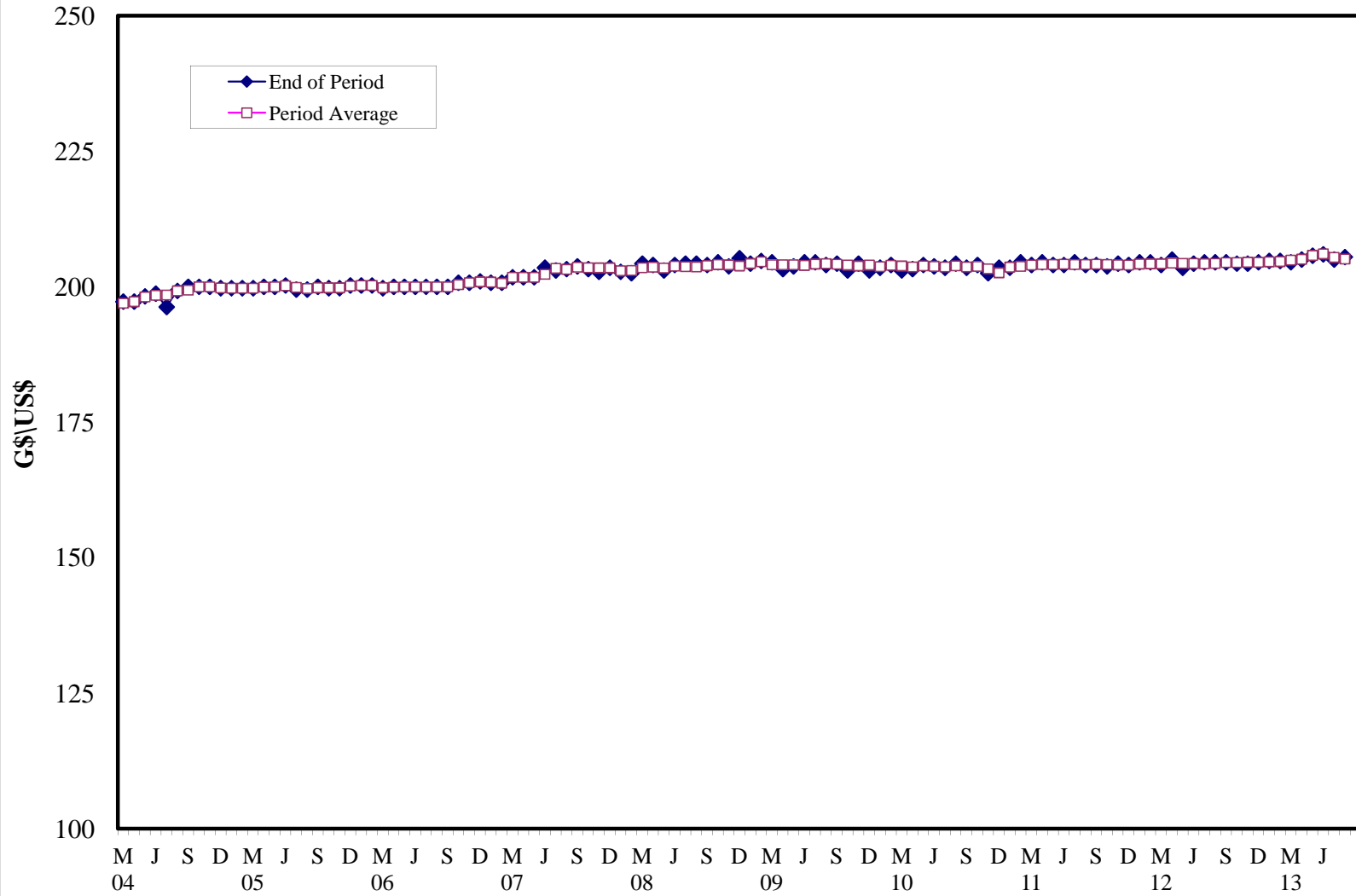


\* Weighted average

**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 26<sup>th</sup>, October 1998. The liquid assets base period has been redefined as the Monday to Friday workweek immediately preceding the liquid asset maintenance period. The liquid asset requirement is determined by applying the prescribed percentages to the weekly average of the daily liabilities balances at the close of business of each of the five days of the liquid asset base period. Figures for Treasury Bills were reclassified from December 2000 to December 2002.

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

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

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

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

**TABLE 2.16(a): Foreign Exchange Intervention**

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

**TABLE 2.16(b): Interbank Trade**

This comprises of foreign currency (US, Euro, Pounds Sterling and Canadian) 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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