



BANK OF GUYANA

BANKING SYSTEM  
*STATISTICAL*  
*ABSTRACT*

RESEARCH DEPARTMENT

August 2015

# 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
2005	114,800.9	50,159.3	79.2	17,338.9	103.4	32,637.9	1,024.7	-	1,024.7	-	-	45,771.8	17,845.0
2006	121,408.4	55,721.8	79.5	16,776.8	310.5	38,555.0	3,070.1	-	3,070.1	-	-	45,415.9	17,200.7
2007	130,792.1	63,594.8	-	14,314.9	93.3	49,186.6	1,024.8	-	1,024.8	-	-	44,688.3	21,484.2
2008	157,013.9	73,252.8	-	38,664.7	5.4	34,582.7	1,174.3	-	1,174.3	-	-	45,537.8	37,049.0
2009	214,867.0	127,508.6	-	18,199.0	760.0	108,549.7	2,310.7	-	2,310.7	-	-	44,431.6	40,616.0
2010	240,418.2	158,740.2	-	38,949.0	407.5	119,383.7	1,026.1	-	1,026.1	-	-	44,448.3	36,203.7
2011	240,564.4	162,659.9	-	30,621.9	804.6	131,233.3	995.1	-	995.1	-	-	44,109.5	32,799.8
2012													
Mar	249,005.4	165,314.7	-	13,853.9	1,554.0	149,906.7	993.3	-	993.3	-	-	44,109.5	38,587.9
Jun	238,553.2	155,549.8	-	20,667.7	1,480.5	133,401.6	1,062.4	-	1,062.4	-	-	44,109.5	37,831.4
Sep	259,759.2	176,871.8	-	29,485.9	294.8	147,091.2	1,062.4	-	1,062.4	-	-	44,109.5	37,715.4
Dec	259,487.1	174,968.2	-	22,541.5	374.4	152,052.3	994.4	-	994.4	-	-	43,305.4	40,219.0
2013													
Jan	251,218.4	170,847.4	-	17,822.6	1,645.8	151,378.9	994.4	-	994.4	-	-	43,305.4	36,071.1
Feb	250,509.7	165,397.4	-	11,407.4	1,052.0	152,938.1	993.5	-	993.5	-	-	43,305.4	40,813.3
Mar	251,925.0	166,751.3	-	13,220.4	463.3	153,067.7	993.6	-	993.6	-	-	43,305.4	40,874.7
Apr	251,955.2	164,655.7	-	11,486.1	1,098.8	152,070.7	993.4	-	993.4	-	-	43,305.4	43,000.6
May	242,471.8	156,963.4	-	11,196.7	1,063.9	144,702.8	993.4	-	993.4	-	-	43,305.4	41,209.6
Jun	231,053.3	150,223.6	-	10,144.5	1,063.9	139,015.2	993.4	-	993.4	-	-	43,305.4	36,530.9
Jul	219,355.0	138,880.6	-	8,908.4	2,301.3	127,671.0	993.4	-	993.4	-	-	43,305.4	36,175.6
Aug	219,091.0	138,622.0	-	10,917.6	1,723.3	125,981.1	993.4	-	993.4	-	-	43,305.4	36,170.2
Sep	212,985.0	135,493.6	-	12,039.3	1,150.4	122,304.0	993.4	-	993.4	-	-	43,305.4	33,192.5
Oct	214,103.7	139,648.1	-	18,875.2	1,357.1	119,415.9	993.4	-	993.4	-	-	43,305.4	30,156.8
Nov	207,635.2	143,341.3	-	20,173.1	1,352.3	121,816.0	993.5	-	993.5	-	-	43,305.4	19,995.0
Dec	234,686.8	160,196.1	14,868.6	23,822.7	1,352.3	120,152.6	3,483.3	-	3,483.3	-	-	42,050.6	28,956.7
2014													
Jan	230,511.5	157,243.6	15,426.1	16,474.0	1,352.3	123,991.3	2,986.3	-	2,986.3	-	-	42,050.6	28,231.0
Feb	223,380.4	149,678.8	16,411.0	12,154.6	771.6	120,341.5	993.7	-	993.7	-	-	42,050.6	30,657.3
Mar	222,120.7	146,402.8	16,032.7	12,172.6	198.7	117,998.8	2,985.6	-	2,985.6	-	-	42,050.6	30,681.6
Apr	219,600.6	144,244.9	16,007.9	11,498.8	198.5	116,539.7	993.5	-	993.5	-	-	42,050.6	32,311.6
May	215,876.6	139,849.3	15,537.1	10,815.3	197.1	113,299.8	993.5	-	993.5	-	-	42,050.6	32,983.3
Jun	210,577.6	137,708.5	16,268.1	14,060.9	197.1	107,182.4	1,393.4	-	1,393.4	-	-	42,050.6	29,425.0
Jul	207,386.2	132,031.2	16,045.1	11,262.6	1,094.4	103,629.2	1,393.4	-	1,393.4	-	-	42,050.6	31,910.8
Aug	203,001.7	129,210.3	15,930.4	12,025.0	781.6	100,473.3	1,393.5	-	1,393.5	-	-	42,050.6	30,347.3
Sep	203,204.3	130,167.1	21,238.5	12,491.6	188.9	96,248.0	1,590.4	-	1,590.4	-	-	42,050.6	29,396.1
Oct	199,492.3	128,066.3	20,593.5	10,332.4	188.9	96,951.6	1,590.4	-	1,590.4	-	-	42,050.6	27,784.9
Nov	199,329.2	128,591.2	20,790.9	10,347.7	185.4	97,267.1	1,890.4	-	1,890.4	-	-	42,050.6	26,797.0
Dec	207,977.1	137,486.9	25,012.2	15,085.5	505.4	96,883.9	1,598.3	-	1,598.3	-	-	42,081.5	26,810.4
2015													
Jan	206,464.2	136,102.9	15,654.8	26,140.7	1,721.4	92,585.9	1,598.3	-	1,598.3	-	-	42,081.5	26,681.6
Feb	202,660.6	131,994.4	14,930.0	20,764.6	1,124.7	95,175.1	1,597.2	-	1,597.2	-	-	42,081.5	26,987.6
Mar	198,591.0	127,270.1	15,097.9	18,391.8	532.0	93,248.3	1,596.9	-	1,596.9	-	-	42,081.5	27,642.6
Apr	196,816.5	126,899.7	14,921.3	18,679.5	531.5	92,767.4	1,596.9	-	1,596.9	-	-	42,081.5	26,238.5
May	194,159.4	128,408.2	14,994.9	20,491.1	479.4	92,442.9	1,191.5	-	1,191.5	-	-	42,081.5	22,478.3
Jun	195,433.3	129,442.9	15,528.8	20,153.9	479.4	93,280.8	993.4	-	993.4	-	-	42,081.5	22,915.5
Jul	195,376.8	128,622.3	14,497.0	21,279.5	1,321.6	91,524.1	993.4	-	993.4	-	-	42,081.5	23,679.7
Aug	195,690.9	129,401.3	15,107.0	22,069.9	1,049.3	91,175.0	993.4	-	993.4	-	-	42,081.5	23,214.7

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					
2005	114,800.9	23,936.2	23,498.3	437.9	80,355.2	21,809.0	29,175.8	61.7	24,616.7	4,692.0	1,000.0	3,837.1	4,407.8	1,264.6
2006	121,408.4	28,611.7	28,132.8	479.0	81,684.8	36,674.5	20,375.0	61.7	21,902.3	2,671.2	1,000.0	4,447.5	4,274.9	1,389.6
2007	130,792.1	33,213.6	32,675.7	537.9	85,021.9	36,481.0	20,361.0	61.7	21,207.8	6,910.3	1,000.0	4,649.3	4,468.0	2,439.2
2008	157,013.9	37,854.8	37,258.2	596.6	105,058.4	40,933.3	21,128.9	61.7	20,276.1	22,658.5	1,000.0	6,887.5	4,813.1	1,400.1
2009	214,867.0	42,134.6	41,495.9	638.6	140,687.8	61,065.4	19,610.5	61.7	29,943.1	30,007.2	1,000.0	2,635.9	26,603.0	1,805.7
2010	240,418.2	50,480.1	49,785.4	694.7	153,738.6	69,718.8	19,641.6	61.1	41,340.8	22,976.3	1,000.0	7,111.2	26,746.9	1,341.5
2011	240,564.4	61,656.4	60,902.6	753.8	131,578.4	60,785.8	20,844.9	61.0	36,684.1	13,202.5	1,000.0	15,917.4	28,867.5	1,544.7
2012														
Mar	249,005.4	54,445.1	53,679.1	766.0	147,838.0	67,446.4	19,961.7	61.0	40,162.5	20,206.4	1,000.0	11,062.4	28,867.5	5,792.3
Jun	238,553.2	56,178.0	55,396.6	781.4	137,505.6	50,224.5	19,595.6	61.0	46,338.7	21,285.7	1,000.0	15,003.2	27,681.1	1,185.3
Sep	259,759.2	56,340.5	55,542.9	797.6	156,639.3	65,786.5	18,341.3	61.0	50,922.0	21,528.6	1,000.0	16,907.1	27,681.1	1,191.1
Dec	259,487.1	67,988.0	67,177.0	811.0	142,901.4	57,279.7	18,341.4	61.0	45,229.3	21,990.1	1,000.0	14,436.0	27,681.1	5,480.5
2013														
Jan	251,218.4	58,126.0	57,312.5	813.5	146,187.2	50,490.7	18,241.8	61.0	57,673.5	19,720.1	1,000.0	12,702.9	27,681.1	5,521.2
Feb	250,509.7	56,830.1	56,013.7	816.3	145,993.3	47,914.8	17,777.2	61.0	57,416.0	22,824.3	1,000.0	13,507.2	27,681.1	5,498.0
Mar	251,925.0	58,747.0	57,926.4	820.5	145,245.7	49,611.9	17,199.3	61.0	53,251.6	25,121.9	1,000.0	13,917.7	27,681.1	5,333.6
Apr	251,955.2	57,080.2	56,256.0	824.2	149,354.1	51,323.8	17,172.8	61.0	54,175.6	26,620.9	1,000.0	15,688.1	27,681.1	1,151.7
May	242,471.8	58,007.0	57,176.3	830.7	142,333.4	47,922.1	17,021.9	61.0	50,965.4	26,362.9	1,000.0	13,028.6	26,939.4	1,163.5
Jun	231,053.3	57,226.3	56,390.5	835.8	135,850.0	44,016.9	17,026.6	61.0	52,912.3	21,833.2	1,000.0	8,901.3	26,939.4	1,136.3
Jul	219,355.0	57,668.9	56,829.2	839.7	123,591.2	38,280.4	17,003.8	61.0	47,769.0	20,476.9	1,000.0	8,985.8	26,939.4	1,169.7
Aug	219,091.0	58,254.2	57,410.1	844.1	123,626.6	34,015.8	16,447.4	61.0	51,753.7	21,348.7	1,000.0	8,030.7	26,939.4	1,240.2
Sep	212,985.0	56,924.2	56,076.6	847.6	117,945.4	29,080.7	15,874.4	61.0	54,429.1	18,500.2	1,000.0	9,063.0	26,939.4	1,113.0
Oct	214,103.7	59,415.6	58,564.1	851.6	115,190.9	31,354.6	15,871.3	61.0	52,729.7	15,174.3	1,000.0	10,338.5	26,939.4	1,219.3
Nov	207,635.2	59,946.7	59,089.1	857.6	104,595.2	29,001.2	15,944.2	61.0	53,551.7	6,037.1	1,000.0	10,369.8	26,939.4	4,784.1
Dec	234,686.8	67,464.8	66,604.5	860.3	126,878.5	52,146.3	15,906.7	61.0	47,465.9	11,298.5	1,000.0	9,000.1	26,939.4	3,403.9
2014														
Jan	230,511.5	61,193.6	60,328.8	864.8	128,209.3	46,584.3	16,260.0	61.0	51,400.8	13,903.2	1,000.0	12,095.4	26,939.4	1,073.9
Feb	223,380.4	61,894.0	61,026.0	868.0	118,349.0	38,726.9	15,617.1	61.0	48,176.6	15,767.3	1,000.0	7,833.6	26,939.4	7,364.5
Mar	222,120.7	62,476.0	61,605.4	870.6	117,706.5	39,481.2	15,049.9	61.0	47,020.6	16,093.8	1,000.0	7,083.2	26,939.4	6,915.6
Apr	219,600.6	65,384.6	64,509.7	874.9	111,469.3	34,982.0	15,572.4	61.0	43,918.0	16,935.8	1,000.0	8,041.9	26,939.4	6,765.5
May	215,876.6	65,816.1	64,936.4	879.7	104,103.7	28,954.7	9,869.1	61.0	49,022.0	16,196.8	1,000.0	9,386.3	26,939.4	8,631.2
Jun	210,577.6	65,467.6	64,584.7	882.9	104,063.7	38,113.8	9,764.8	61.0	43,785.3	12,338.7	1,000.0	9,773.9	27,868.3	2,404.1
Jul	207,386.2	66,821.7	65,935.5	886.3	99,800.6	29,783.1	9,370.8	61.0	46,686.2	13,899.5	1,000.0	9,820.4	27,868.3	2,075.2
Aug	203,001.7	65,722.0	64,832.0	890.0	95,910.7	24,862.6	9,088.7	61.0	48,990.7	12,907.6	1,000.0	11,192.1	27,868.3	1,308.6
Sep	203,204.3	64,913.8	64,017.9	895.8	98,590.5	30,246.2	8,517.7	61.0	47,407.8	12,357.8	1,000.0	9,501.1	27,868.3	1,330.7
Oct	199,492.3	68,776.6	67,875.2	901.4	90,343.4	20,667.7	8,518.4	61.0	50,277.5	10,818.7	1,000.0	10,136.8	27,868.3	1,367.2
Nov	199,329.2	71,150.9	70,245.7	905.2	86,668.6	16,597.1	8,505.1	61.0	50,869.3	10,636.1	1,000.0	11,374.6	27,868.3	1,266.8
Dec	207,977.1	78,800.8	77,887.5	913.2	87,061.0	21,417.6	8,523.6	61.0	47,012.8	10,045.9	1,000.0	12,400.7	27,868.3	846.3
2015														
Jan	206,464.2	72,664.3	71,749.5	914.8	89,005.7	15,728.0	8,547.6	61.0	54,347.6	10,321.4	1,000.0	11,560.5	27,868.3	4,365.5
Feb	202,660.6	72,654.3	71,736.6	917.8	86,456.2	14,030.3	7,960.8	61.0	54,084.1	10,320.0	1,000.0	10,342.1	27,868.3	4,339.8
Mar	198,591.0	73,256.0	72,334.2	921.8	81,591.5	15,297.3	7,346.8	61.0	47,468.8	11,417.6	1,000.0	10,630.2	27,868.3	4,245.0
Apr	196,816.5	74,214.6	73,287.6	927.0	82,281.1	15,877.7	7,343.4	61.0	49,600.0	9,398.8	1,000.0	10,732.9	27,868.3	719.8
May	194,159.4	74,813.9	73,883.4	930.5	81,483.4	10,452.4	7,321.0	61.0	55,408.5	8,240.4	1,000.0	10,832.1	25,291.7	738.3
Jun	195,433.3	73,260.2	72,324.9	935.3	85,287.5	8,523.0	7,167.2	61.0	60,619.0	8,917.3	1,000.0	9,955.0	25,291.7	638.9
Jul	195,376.8	72,341.6	71,403.1	938.5	86,810.6	7,325.7	7,175.8	61.0	62,747.6	9,500.4	1,000.0	9,168.7	25,291.7	764.3
Aug	195,690.9	71,484.0	70,541.5	942.5	86,779.1	9,332.5	7,070.5	61.0	62,597.9	7,717.2	1,000.0	10,468.8	25,291.7	667.2

Source: Bank of Guyana

## BANK OF GUYANA

### CURRENCY NOTES ISSUE (G\$ MILLION)

Table 1.3

Period	Total Issue G\$Mn.	Denominations									
		\$5000		\$1000		\$500		\$100		\$20	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
2005	23,498.3	-	-	21,128.8	89.9	1,315.8	5.6	759.0	3.2	294.7	1.3
2006	28,132.8	-	-	25,096.4	89.2	1,898.4	6.7	822.7	2.9	315.3	1.1
2007	32,675.7	-	-	30,392.0	93.0	1,047.6	3.2	888.1	2.7	348.0	1.1
2008	37,258.2	-	-	34,892.0	93.6	1,049.2	2.8	938.9	2.5	378.0	1.0
2009	41,495.9	-	-	39,023.5	94.0	1,094.1	2.6	983.9	2.4	394.5	1.0
2010	49,785.4	-	-	46,662.9	93.7	1,618.0	3.3	1,080.5	2.2	423.9	0.9
2011	60,902.6	-	-	56,977.9	93.6	2,238.3	3.7	1,213.1	2.0	473.4	0.8
2012											
Mar	53,679.1	-	-	50,550.7	94.2	1,499.9	2.8	1,167.8	2.2	460.7	0.9
Jun	55,396.6	-	-	52,313.8	94.4	1,365.3	2.5	1,239.6	2.2	477.8	0.9
Sep	55,542.9	-	-	52,491.6	94.5	1,289.3	2.3	1,258.8	2.3	503.3	0.9
Dec	67,177.0	-	-	63,944.3	95.2	1,318.4	2.0	1,377.4	2.1	536.9	0.8
2013											
Jan	57,312.5	-	-	54,203.9	94.6	1,256.5	2.2	1,324.9	2.3	527.3	0.9
Feb	56,013.7	-	-	52,965.7	94.6	1,243.2	2.2	1,284.6	2.3	520.3	0.9
Mar	57,926.4	-	-	54,842.2	94.7	1,279.5	2.2	1,285.4	2.2	519.3	0.9
Apr	56,256.0	-	-	53,216.9	94.6	1,247.5	2.2	1,274.0	2.3	517.6	0.9
May	57,176.3	-	-	54,090.2	94.6	1,268.2	2.2	1,294.9	2.3	523.0	0.9
Jun	56,390.5	-	-	53,245.4	94.4	1,325.2	2.4	1,295.3	2.3	524.6	0.9
Jul	56,829.2	-	-	53,679.4	94.5	1,329.2	2.3	1,292.0	2.3	528.6	0.9
Aug	57,410.1	-	-	54,215.7	94.4	1,343.1	2.3	1,312.4	2.3	538.9	0.9
Sep	56,076.6	-	-	53,006.5	94.5	1,228.8	2.2	1,302.6	2.3	538.7	1.0
Oct	58,564.1	-	-	55,500.5	94.8	1,219.1	2.1	1,304.8	2.2	539.7	0.9
Nov	59,089.1	-	-	55,957.3	94.7	1,246.2	2.1	1,339.3	2.3	546.3	0.9
Dec	66,604.5	5,037.6	7.6	58,258.1	87.5	1,339.3	2.0	1,404.0	2.1	565.6	0.8
2014											
Jan	60,328.8	6,411.7	10.6	50,695.6	84.0	1,288.4	2.1	1,378.5	2.3	554.6	0.9
Feb	61,026.0	8,128.2	13.3	49,698.6	81.4	1,298.4	2.1	1,350.7	2.2	550.1	0.9
Mar	61,605.4	9,292.3	15.1	49,185.5	79.8	1,263.6	2.1	1,319.9	2.1	544.1	0.9
Apr	64,509.7	10,133.0	15.7	51,215.7	79.4	1,261.1	2.0	1,348.0	2.1	551.8	0.9
May	64,936.4	13,222.3	20.4	48,467.3	74.6	1,326.6	2.0	1,359.9	2.1	560.3	0.9
Jun	64,584.7	15,423.4	23.9	45,919.6	71.1	1,330.6	2.1	1,348.0	2.1	563.1	0.9
Jul	65,935.5	17,730.8	26.9	44,985.4	68.2	1,302.8	2.0	1,354.6	2.1	561.8	0.9
Aug	64,832.0	18,640.4	28.8	42,942.5	66.2	1,296.0	2.0	1,383.4	2.1	569.7	0.9
Sep	64,017.9	19,961.2	31.2	40,854.0	63.8	1,263.7	2.0	1,370.5	2.1	568.7	0.9
Oct	67,875.2	23,044.9	34.0	41,566.7	61.2	1,311.6	1.9	1,379.4	2.0	572.5	0.8
Nov	70,245.7	25,346.8	36.1	41,639.9	59.3	1,282.1	1.8	1,399.2	2.0	577.7	0.8
Dec	77,887.5	29,812.3	38.3	44,736.3	57.4	1,287.6	1.7	1,452.6	1.9	598.9	0.8
2015											
Jan	71,749.5	29,897.2	41.7	38,596.4	53.8	1,256.1	1.8	1,409.2	2.0	590.6	0.8
Feb	71,736.6	31,405.0	43.8	37,100.7	51.7	1,237.8	1.7	1,407.0	2.0	586.1	0.8
Mar	72,334.2	33,765.1	46.7	35,379.8	48.9	1,196.2	1.7	1,412.1	2.0	581.0	0.8
Apr	73,287.6	36,078.4	49.2	33,969.1	46.4	1,216.1	1.7	1,433.8	2.0	590.2	0.8
May	73,883.4	37,652.6	51.0	33,004.2	44.7	1,201.0	1.6	1,432.0	1.9	593.6	0.8
Jun	72,324.9	38,179.5	52.8	30,913.3	42.7	1,200.4	1.7	1,438.1	2.0	593.7	0.8
Jul	71,403.1	38,961.5	54.6	29,188.1	40.9	1,202.8	1.7	1,452.4	2.0	598.4	0.8
Aug	70,541.5	39,298.2	55.7	27,969.7	39.7	1,209.4	1.7	1,460.9	2.1	603.2	0.9

Source: Bank of Guyana

### COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
2005	437,939.3	189,688.5	166,503.0	81,747.8
2006	478,955.3	208,704.5	182,260.6	87,990.2
2007	537,947.3	222,047.3	211,583.7	104,316.3
2008	596,610.3	250,048.9	231,043.4	115,518.0
2009	638,631.0	267,770.9	247,289.5	123,570.7
2010	694,676.4	292,938.3	269,350.7	132,387.4
2011	753,832.1	320,943.8	292,556.7	140,331.5
2012				
Mar	765,987.7	326,460.3	297,610.3	141,917.1
Jun	781,396.7	334,898.0	302,952.9	143,545.9
Sep	797,557.9	343,406.0	308,974.4	145,177.5
Dec	811,006.2	350,798.7	313,501.7	146,705.8
2013				
Jan	813,483.8	352,131.5	314,420.5	146,931.8
Feb	816,324.1	353,703.7	315,307.2	147,313.3
Mar	820,521.6	355,749.7	316,999.6	147,772.3
Apr	824,152.3	357,528.0	318,398.7	148,225.6
May	830,661.9	361,116.3	320,800.1	148,745.5
Jun	835,831.0	363,804.2	322,852.0	149,174.9
Jul	839,699.5	365,672.2	324,439.8	149,587.6
Aug	844,070.5	368,050.3	325,933.3	150,086.9
Sep	847,642.4	369,785.0	327,332.3	150,525.1
Oct	851,550.2	371,870.0	328,781.6	150,898.7
Nov	857,568.1	375,309.1	330,834.2	151,424.7
Dec	860,268.1	376,390.4	331,968.8	151,908.9
2014				
Jan	864,768.0	378,899.2	333,719.6	152,149.2
Feb	867,992.3	380,587.1	334,984.8	152,420.3
Mar	870,551.3	381,805.9	335,916.5	152,828.9
Apr	874,925.4	383,552.1	337,974.0	153,399.3
May	879,661.2	385,988.0	339,888.9	153,784.3
Jun	882,891.7	387,342.7	341,523.3	154,025.7
Jul	886,258.3	388,078.3	343,578.4	154,601.6
Aug	889,985.8	388,105.6	346,803.6	155,076.6
Sep	895,813.4	390,373.6	349,955.5	155,484.3
Oct	901,388.5	393,393.4	351,970.3	156,024.8
Nov	905,231.7	395,115.6	353,730.4	156,385.7
Dec	913,216.5	399,870.2	356,395.4	156,950.9
2015				
Jan	914,844.3	400,580.5	357,075.2	157,188.5
Feb	917,760.6	402,233.7	358,022.6	157,504.3
Mar	921,785.0	404,186.6	359,795.0	157,803.5
Apr	927,034.2	407,010.2	361,685.5	158,338.5
May	930,515.6	408,486.3	363,377.1	158,652.3
Jun	935,251.0	411,268.3	365,004.8	158,977.9
Jul	938,463.0	413,036.9	366,137.2	159,288.9
Aug	942,472.3	414,905.2	367,823.9	159,743.2

Source: Bank of Guyana



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

Table 2.1 (b)

End of Period	Total Liabilities	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
2005	162,730.9	10,572.6	855.0	9,717.6	-	19,923.0	7,371.8	3,361.5	9,189.7	9,910.0	100,618.1	61.7	-	5,526.8	16,118.8
2006	180,216.1	10,836.8	761.5	10,075.3	-	21,432.4	2,945.7	9,120.0	9,366.7	8,539.6	114,585.7	61.7	-	7,015.4	17,744.6
2007	203,975.1	11,169.1	714.2	10,454.9	-	24,862.5	4,302.5	11,162.4	9,397.7	9,334.2	131,001.5	61.7	-	6,749.3	20,796.7
2008	232,629.3	9,591.6	1,393.3	8,198.3	-	29,720.7	5,587.8	14,203.4	9,929.5	11,121.8	146,970.1	61.7	-	10,500.2	24,663.3
2009	253,760.1	11,655.2	1,413.3	10,241.9	-	29,586.3	4,184.1	18,572.5	6,829.8	13,995.5	160,574.5	61.7	-	8,805.9	29,081.0
2010	296,125.6	14,368.7	2,933.8	11,434.9	-	38,350.1	6,622.5	27,208.5	4,519.1	15,622.0	182,722.5	61.1	-	11,072.9	33,928.1
2011	328,165.6	13,910.8	3,823.4	10,087.5	-	40,401.9	6,680.3	26,298.4	7,423.3	15,194.9	208,437.6	61.0	-	11,558.3	38,601.1
2012															
Mar	327,633.4	11,657.9	1,789.6	9,868.3	-	35,812.6	6,300.6	21,985.9	7,526.1	14,869.1	216,421.9	61.0	-	8,033.3	40,777.7
Jun	343,827.7	13,288.7	2,059.9	11,228.9	-	39,800.0	6,841.6	25,319.5	7,638.8	16,255.0	224,696.1	61.0	-	7,962.8	41,764.0
Sep	356,945.8	12,025.7	2,305.5	9,720.1	-	42,298.5	6,643.1	28,348.4	7,307.0	17,194.8	232,684.5	61.0	-	8,575.5	44,105.9
Dec	378,123.6	11,430.1	2,431.3	8,998.7	-	55,118.6	13,833.1	34,326.5	6,959.0	18,109.1	233,490.0	61.0	-	14,843.8	45,070.9
2013															
Jan	382,370.0	11,705.4	2,196.5	9,508.9	-	54,004.8	11,420.2	35,460.2	7,124.4	19,044.5	240,382.6	61.0	-	11,043.5	46,128.2
Feb	383,115.9	12,385.0	2,546.6	9,838.4	-	55,217.9	12,106.4	35,991.5	7,120.0	19,702.7	236,723.5	61.0	-	10,867.1	48,158.6
Mar	384,804.7	12,413.6	2,675.8	9,737.7	-	52,267.1	12,014.4	33,225.5	7,027.2	21,447.3	240,507.8	61.0	-	9,723.4	48,384.5
Apr	387,209.6	12,400.5	2,323.0	10,077.5	-	51,528.4	12,037.4	33,043.1	6,447.9	22,656.1	242,583.6	61.0	-	8,946.2	49,033.7
May	385,934.7	11,694.0	1,519.8	10,174.2	-	51,480.9	13,455.4	32,925.6	5,100.0	20,870.3	243,371.0	61.0	-	8,883.2	49,574.3
Jun	391,477.7	11,972.9	1,431.2	10,541.7	-	56,274.6	13,727.6	36,930.8	5,616.1	22,884.0	242,223.8	61.0	-	8,307.5	49,753.8
Jul	392,877.1	11,795.3	1,276.6	10,518.7	-	53,182.6	15,204.0	32,036.5	5,942.2	23,173.7	241,967.2	61.0	-	12,465.1	50,232.1
Aug	397,832.6	12,227.9	1,268.1	10,959.8	-	54,401.4	15,160.7	33,653.4	5,587.4	23,506.1	245,186.2	61.0	-	11,391.9	51,058.0
Sep	398,266.3	11,172.7	1,134.2	10,038.5	-	57,077.4	15,117.1	36,471.7	5,488.6	24,508.1	243,852.1	61.0	-	10,620.5	50,974.4
Oct	402,113.0	13,075.0	1,522.3	11,552.8	-	55,535.0	14,864.8	35,089.1	5,581.1	24,325.2	245,512.9	61.0	-	12,003.1	51,600.7
Nov	405,650.7	12,218.8	1,373.5	10,845.4	-	61,688.5	14,891.9	41,214.5	5,582.1	24,232.1	244,593.4	61.0	-	10,720.6	52,136.2
Dec	413,604.7	12,624.3	2,364.9	10,259.4	-	61,244.4	14,339.3	42,698.2	4,206.9	26,041.7	242,915.4	61.0	-	18,356.3	52,361.5
2014															
Jan	402,916.9	13,001.6	1,938.0	11,063.6	-	54,648.8	13,575.7	34,157.8	6,915.2	23,189.6	243,723.1	61.0	-	15,360.3	52,932.6
Feb	399,569.9	12,856.3	1,666.0	11,190.3	-	52,153.5	12,980.1	31,857.7	7,315.6	23,017.0	245,759.9	61.0	-	11,851.3	53,870.9
Mar	397,445.7	11,139.2	1,566.6	9,572.5	-	51,980.0	12,252.7	32,362.5	7,364.8	20,814.1	245,805.2	61.0	-	13,357.8	54,288.4
Apr	401,516.2	12,178.4	2,079.5	10,098.9	-	51,682.3	12,067.3	32,265.4	7,349.6	21,039.8	248,162.7	61.0	-	13,102.9	55,289.0
May	401,734.3	11,868.7	1,961.9	9,906.8	-	52,299.7	11,958.5	34,070.7	6,270.5	21,465.2	248,484.4	61.0	-	11,804.7	55,750.6
Jun	403,401.0	12,145.8	2,314.5	9,831.3	-	54,847.5	11,993.4	35,970.1	6,884.0	20,962.7	248,981.8	61.0	-	9,649.9	56,752.2
Jul	404,593.8	12,651.6	2,814.6	9,837.0	-	54,883.0	12,389.0	35,489.2	7,004.7	20,990.8	248,876.5	61.0	-	9,920.0	57,210.8
Aug	407,091.6	11,705.1	2,218.1	9,487.0	-	54,549.1	11,829.3	35,847.4	6,872.4	21,531.2	251,918.3	61.0	-	9,245.7	58,081.1
Sep	407,964.9	11,354.0	2,247.9	9,106.1	-	54,471.4	9,972.6	37,491.9	7,006.8	22,199.0	250,745.0	61.0	-	11,073.9	58,060.6
Oct	414,628.6	11,953.5	2,360.9	9,592.6	-	54,495.0	10,790.4	36,919.8	6,784.8	22,767.9	253,340.7	61.0	-	13,215.5	58,795.1
Nov	415,765.3	11,650.7	2,405.7	9,244.9	-	56,250.4	10,168.9	39,342.7	6,738.7	22,920.1	254,549.8	61.0	-	10,584.6	59,748.7
Dec	421,804.0	12,625.5	3,117.7	9,507.9	-	59,667.1	13,127.3	39,506.4	7,033.3	22,739.7	247,393.5	61.0	-	19,362.1	59,955.0
2015															
Jan	419,757.6	11,592.5	2,273.4	9,319.1	-	60,644.5	13,530.6	39,903.5	7,210.4	22,666.5	253,347.6	61.0	-	10,835.2	60,610.4
Feb	425,074.1	13,018.5	2,944.8	10,073.6	-	63,158.1	12,128.3	43,701.4	7,328.4	24,776.3	250,651.9	61.0	-	11,394.9	62,013.2
Mar	426,224.7	12,358.6	2,484.2	9,874.4	-	61,216.2	12,001.0	41,933.4	7,281.8	23,951.0	254,844.6	61.0	-	10,818.2	62,975.0
Apr	429,056.5	12,334.5	2,416.9	9,917.5	-	62,383.4	11,861.6	42,990.4	7,531.4	22,844.4	258,306.8	61.0	-	9,801.3	63,325.1
May	432,667.9	11,326.4	2,205.7	9,120.6	-	66,158.4	11,778.7	46,085.3	8,294.4	23,314.6	258,102.5	61.0	-	9,786.2	63,918.8
Jun	437,161.2	11,887.1	2,540.1	9,347.0	-	70,285.2	11,774.0	49,381.6	9,129.7	23,410.0	255,673.7	61.0	-	10,911.4	64,932.8
Jul	437,784.1	12,634.7	2,926.9	9,707.8	-	68,780.7	11,586.5	48,158.0	9,036.2	24,425.0	255,352.5	61.0	-	11,070.0	65,460.1
Aug	437,576.2	12,164.4	2,177.8	9,986.5	-	67,740.9	11,358.1	47,619.7	8,763.2	23,882.4	256,439.0	61.0	-	10,477.3	66,811.2

Source: Commercial Banks

**COMMERCIAL BANKS: TOTAL DEPOSITS**  
(G\$ Million)

Table 2.2

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2005	140,168.6	130,451.1	19,923.0	16,561.5	7,371.8	247.8	8,941.9	3,361.5	100,618.1	15,316.5	85,301.7	9,910.0	1,112.2	8,797.7	9,717.6
2006	154,632.9	144,557.7	21,432.4	12,312.4	2,945.7	298.1	9,068.6	9,120.0	114,585.7	18,332.8	96,252.9	8,539.6	1,348.5	7,191.1	10,075.3
2007	175,653.2	165,198.3	24,862.5	13,700.1	4,302.5	282.3	9,115.4	11,162.4	131,001.5	21,872.0	109,129.6	9,334.2	875.7	8,458.5	10,454.9
2008	196,010.9	187,812.5	29,720.7	15,517.3	5,587.8	324.1	9,605.4	14,203.4	146,970.1	28,611.2	118,358.9	11,121.8	1,188.8	9,932.9	8,198.3
2009	214,398.3	204,156.4	29,586.3	11,013.9	4,184.1	328.5	6,501.3	18,572.5	160,574.5	28,967.5	131,607.0	13,995.5	1,142.1	12,853.5	10,241.9
2010	248,129.5	236,694.7	38,350.1	11,141.7	6,622.5	396.5	4,122.7	27,208.5	182,722.5	32,714.6	150,007.9	15,622.0	871.8	14,750.2	11,434.9
2011	274,121.8	264,034.4	40,401.9	14,103.5	6,680.3	339.1	7,084.2	26,298.4	208,437.6	38,201.5	170,236.0	15,194.9	984.7	14,210.2	10,087.5
2012															
Mar	276,971.9	267,103.5	35,812.6	13,826.7	6,300.6	416.8	7,109.3	21,985.9	216,421.9	41,101.3	175,320.6	14,869.1	55.3	14,813.7	9,868.3
Jun	291,979.9	280,751.0	39,800.0	14,480.5	6,841.6	418.1	7,220.7	25,319.5	224,696.1	43,270.4	181,425.7	16,255.0	36.2	16,218.8	11,228.9
Sep	301,897.9	292,177.8	42,298.5	13,950.1	6,643.1	441.8	6,865.2	32,684.5	232,684.5	48,788.3	183,896.2	17,194.8	43.3	17,151.5	9,720.1
Dec	315,716.4	306,717.7	55,118.6	20,792.1	13,833.1	383.5	6,575.5	34,326.5	233,490.0	49,169.9	184,320.1	18,109.1	21.4	18,087.7	8,998.7
2013															
Jan	322,940.9	313,431.9	54,004.8	18,544.6	11,420.2	441.4	6,683.0	35,460.2	240,382.6	49,555.8	190,826.8	19,044.5	22.4	19,022.2	9,508.9
Feb	321,482.5	311,644.1	55,217.9	19,226.4	12,106.4	507.0	6,613.0	35,991.5	236,723.5	47,085.6	189,637.8	19,702.7	52.5	19,650.2	9,838.4
Mar	323,959.9	314,222.2	52,267.1	19,041.6	12,014.4	460.1	6,567.1	33,225.5	240,507.8	49,686.2	190,821.6	21,447.3	526.8	20,920.5	9,737.7
Apr	326,845.6	316,768.1	51,528.4	18,485.3	12,037.4	471.7	5,976.2	33,043.1	242,583.6	51,130.1	191,453.5	22,656.1	519.1	22,137.0	10,077.5
May	325,896.4	315,722.2	51,480.9	18,555.3	13,455.4	453.5	4,646.5	32,925.6	243,371.0	51,051.4	192,319.6	20,870.3	194.0	20,676.3	10,174.2
Jun	331,924.2	321,382.5	56,274.6	19,343.8	13,727.6	503.0	5,113.1	36,930.8	242,223.8	47,888.5	194,335.4	22,884.0	187.5	22,696.6	10,541.7
Jul	328,842.2	318,323.5	53,182.6	21,146.1	15,204.0	467.4	5,474.8	32,036.5	241,967.2	48,108.9	193,858.3	23,173.7	174.5	22,999.2	10,518.7
Aug	334,053.6	323,093.7	54,401.4	20,748.0	15,160.7	432.5	5,154.8	33,653.4	245,186.2	51,147.0	194,039.2	23,506.1	34.0	23,472.1	10,959.8
Sep	335,476.1	325,437.6	57,077.4	20,605.7	15,117.1	404.7	5,083.9	36,471.7	243,852.1	49,590.4	194,261.7	24,508.1	52.6	24,455.5	10,038.5
Oct	336,925.9	325,373.1	55,535.0	20,445.9	14,864.8	408.0	5,173.1	35,089.1	245,512.9	48,513.6	196,999.3	24,325.2	53.7	24,271.5	11,552.8
Nov	341,359.4	330,514.0	61,688.5	20,474.0	14,891.9	391.0	5,191.1	41,214.5	244,593.4	45,292.2	199,301.2	24,232.1	47.6	24,184.5	10,845.4
Dec	340,461.0	330,201.6	61,244.4	18,546.2	14,339.3	394.0	3,812.9	42,698.2	242,915.4	46,990.3	195,925.2	26,041.7	65.6	25,976.1	10,259.4
2014															
Jan	332,625.0	321,561.4	54,648.8	20,490.9	13,575.7	644.1	6,271.2	34,157.8	243,723.1	46,587.8	197,135.2	23,189.6	60.1	23,129.5	11,063.6
Feb	332,120.7	320,930.4	52,153.5	20,295.8	12,980.1	651.3	6,664.4	31,857.7	245,759.9	49,605.8	196,154.1	23,017.0	56.0	22,961.0	11,190.3
Mar	328,171.8	318,599.3	51,980.0	19,617.5	12,252.7	620.6	6,744.2	32,362.5	245,805.2	50,346.4	195,458.7	20,814.1	38.7	20,775.4	9,572.5
Apr	330,983.7	320,884.8	51,682.3	19,416.8	12,067.3	651.3	6,698.3	32,265.4	248,162.7	51,319.5	196,843.2	21,039.8	239.9	20,799.9	10,098.9
May	332,156.1	322,249.3	52,299.7	18,229.0	11,958.5	574.0	5,696.5	34,070.7	248,484.4	50,025.9	198,458.5	21,465.2	56.6	21,408.6	9,906.8
Jun	334,623.3	324,792.0	54,847.5	18,877.4	11,993.4	549.7	6,334.3	35,970.1	248,981.8	50,541.2	198,440.6	20,962.7	36.1	20,926.6	9,831.3
Jul	334,587.3	324,750.3	54,883.0	19,393.7	12,389.0	617.6	6,387.1	35,489.2	248,876.5	52,227.0	196,649.5	20,990.8	33.2	20,957.6	9,837.0
Aug	337,485.6	327,998.6	54,549.1	18,701.7	11,829.3	516.3	6,356.1	35,847.4	251,918.3	54,261.7	197,656.6	21,531.2	29.6	21,501.6	9,487.0
Sep	336,521.5	327,415.3	54,471.4	16,979.5	9,972.6	503.3	6,503.5	37,491.9	250,745.0	55,382.4	195,362.5	22,199.0	34.7	22,164.3	9,106.1
Oct	340,196.1	330,603.5	54,495.0	17,575.2	10,790.4	496.4	6,288.4	36,919.8	253,340.7	55,587.4	197,753.3	22,767.9	35.0	22,732.9	9,592.6
Nov	342,965.2	333,720.2	56,250.4	16,907.6	10,168.9	451.1	6,287.6	39,342.7	254,549.8	55,521.3	199,028.6	22,920.1	31.6	22,888.4	9,244.9
Dec	339,308.2	329,800.3	59,667.1	20,160.6	13,127.3	519.2	6,514.1	39,506.4	247,393.5	50,583.7	196,809.8	22,739.7	18.7	22,721.0	9,507.9
2015															
Jan	345,977.6	336,658.5	60,644.5	20,741.0	13,530.6	609.7	6,600.7	39,903.5	253,347.6	52,537.2	200,810.4	22,666.5	21.7	22,644.8	9,319.1
Feb	348,660.0	338,586.4	63,158.1	19,456.7	12,128.3	685.9	6,642.4	43,701.4	250,651.9	51,519.3	199,132.6	24,776.3	18.6	24,757.8	10,073.6
Mar	349,886.3	340,011.8	61,216.2	19,282.8	12,001.0	706.9	6,574.9	41,933.4	254,844.6	55,051.2	199,793.4	23,951.0	23.6	23,927.4	9,874.4
Apr	353,452.2	343,534.6	62,383.4	19,393.1	11,861.6	727.6	6,803.8	42,990.4	258,306.8	56,867.0	201,439.8	22,844.4	20.0	22,824.3	9,917.5
May	356,696.1	347,575.5	66,158.4	20,073.1	11,778.7	667.1	7,627.3	46,085.3	258,102.5	53,883.1	204,219.5	23,314.6	16.3	23,298.3	9,120.6
Jun	358,715.9	349,368.9	70,285.2	20,903.6	11,774.0	673.6	8,456.1	49,381.6	255,673.7	54,205.1	201,468.6	23,410.0	12.5	23,397.5	9,347.0
Jul	358,266.0	348,558.2	68,780.7	20,622.7	11,586.5	624.0	8,412.2	48,158.0	255,352.5	54,995.5	200,357.0	24,425.0	18.0	24,407.0	9,707.8
Aug	358,048.8	348,062.3	67,740.9	20,121.3	11,358.1	507.4	8,255.9	47,619.7	256,439.0	57,094.3	199,344.6	23,882.4	14.9	23,867.4	9,986.5

Source: Commercial Banks



**COMMERCIAL BANKS: DEMAND DEPOSITS**

(G\$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2005	26,847.2	20,521.9	4,590.6	3,200.6	2,907.4	170.4	122.8	1,390.0	14,445.6	9,815.4	4,630.2	1,485.6	175.7	1,309.9	6,325.3
2006	32,220.8	25,421.8	5,372.0	1,489.3	1,152.7	215.7	120.9	3,882.7	18,878.9	12,235.9	6,643.0	1,170.9	196.2	974.6	6,799.0
2007	36,809.7	30,074.1	6,931.7	1,888.1	1,614.9	181.6	91.5	5,043.6	21,842.8	15,063.1	6,779.8	1,299.6	126.3	1,173.3	6,735.6
2008	38,800.1	33,362.8	7,559.9	2,314.9	2,001.1	205.4	108.4	5,245.0	23,852.4	16,301.6	7,550.8	1,950.6	891.1	1,059.5	5,437.3
2009	39,696.0	34,228.9	7,581.9	2,140.9	1,823.4	192.7	124.8	5,441.0	24,845.5	15,865.5	8,980.0	1,801.6	236.0	1,565.6	5,467.0
2010	49,305.2	43,315.6	10,539.3	2,556.4	2,094.6	272.2	189.6	7,982.9	30,193.0	18,545.2	11,647.8	2,583.3	303.3	2,280.0	5,989.6
2011	54,468.0	48,682.3	11,753.1	3,085.4	2,720.9	189.3	175.2	8,667.7	35,014.1	22,553.5	12,460.6	1,915.1	149.2	1,765.9	5,785.7
2012															
Mar	51,573.1	46,474.6	7,709.5	2,820.3	2,422.0	255.3	143.0	4,889.2	37,497.2	23,693.3	13,804.0	1,267.8	40.3	1,227.6	5,098.5
Jun	54,507.4	48,912.9	9,560.8	2,687.2	2,251.7	249.1	186.4	6,873.6	37,901.7	24,092.1	13,809.5	1,450.4	31.1	1,419.4	5,594.5
Sep	61,149.1	55,857.6	11,051.7	2,680.6	2,289.8	270.8	120.0	8,371.0	43,198.8	27,315.2	15,883.6	1,607.1	38.2	1,568.9	5,291.5
Dec	71,781.9	67,203.2	21,018.5	9,485.1	9,186.5	201.0	97.6	11,533.3	44,074.5	27,526.5	16,548.0	2,110.2	16.3	2,094.0	4,578.7
2013															
Jan	70,440.4	65,762.5	17,510.4	7,140.2	6,684.8	262.5	193.0	10,370.2	46,158.6	28,447.6	17,711.0	2,093.4	17.2	2,076.2	4,677.9
Feb	66,482.9	61,766.1	14,920.8	4,403.0	3,905.1	323.6	174.2	10,517.8	45,095.3	28,493.6	16,601.7	1,749.9	47.4	1,702.5	4,716.8
Mar	65,953.7	61,290.4	12,423.9	4,081.0	3,688.6	274.0	118.4	8,342.9	46,188.0	28,452.6	17,735.4	2,678.4	521.7	2,156.8	4,663.3
Apr	67,235.2	62,408.9	13,387.3	4,084.4	3,695.7	287.6	101.1	9,302.9	46,293.1	28,488.5	17,804.6	2,728.6	514.0	2,214.6	4,826.3
May	65,290.4	60,292.3	14,198.7	5,383.7	5,002.0	268.8	113.0	8,815.0	43,696.5	26,400.5	17,296.0	2,397.1	188.7	2,208.4	4,998.1
Jun	70,020.9	64,579.9	18,729.4	5,670.3	5,209.2	301.1	160.0	13,059.0	43,307.2	25,902.2	17,405.0	2,543.3	182.2	2,361.1	5,441.0
Jul	67,389.4	61,853.3	15,242.8	6,318.6	5,934.3	269.3	115.0	8,924.1	44,228.7	27,523.2	16,705.5	2,381.8	169.4	2,212.4	5,536.0
Aug	70,204.5	64,545.3	16,400.4	6,427.2	5,988.7	250.3	188.2	9,973.2	45,796.7	28,699.6	17,097.1	2,348.2	28.9	2,319.4	5,659.2
Sep	71,791.2	66,885.9	18,593.2	6,301.7	5,962.3	227.4	112.1	12,291.5	46,574.6	27,667.5	18,907.1	1,718.0	47.5	1,670.6	4,905.4
Oct	69,684.8	63,357.6	16,455.7	6,016.7	5,639.4	240.4	136.9	10,439.0	45,129.5	26,472.8	18,656.7	1,772.4	48.6	1,723.9	6,327.2
Nov	68,703.5	63,091.1	16,997.5	6,139.5	5,749.3	210.0	180.2	10,858.1	43,634.1	25,689.9	17,944.1	2,459.5	42.5	2,417.0	5,612.4
Dec	73,135.9	67,601.6	19,337.2	5,250.2	4,905.9	217.1	127.2	14,087.1	44,689.7	26,686.1	18,003.6	3,574.6	60.5	3,514.1	5,534.3
2014															
Jan	70,491.5	64,565.0	16,377.5	4,805.6	4,131.6	451.0	223.0	11,572.0	45,329.0	28,018.6	17,310.4	2,858.6	55.0	2,803.6	5,926.5
Feb	70,526.5	64,873.6	13,477.2	4,134.9	3,521.8	457.4	155.7	9,342.4	47,453.3	30,033.3	17,420.1	3,943.0	50.8	3,892.2	5,652.9
Mar	69,579.8	64,694.9	13,690.3	3,602.1	2,957.4	415.7	228.9	10,088.2	47,618.2	30,138.8	17,479.5	3,386.4	33.5	3,352.8	4,884.9
Apr	67,286.9	62,239.6	13,240.3	3,246.7	2,620.6	448.3	177.8	9,993.6	46,154.6	29,112.0	17,042.5	2,844.7	234.8	2,609.9	5,047.3
May	67,506.6	62,402.6	13,664.6	3,008.1	2,396.6	375.6	235.9	10,656.6	44,825.8	28,415.3	16,410.5	3,912.1	51.5	3,860.7	5,104.1
Jun	70,454.1	65,590.4	15,895.8	3,042.0	2,486.1	357.8	198.1	12,853.9	46,713.6	29,517.8	17,195.8	2,981.0	31.0	2,950.0	4,863.7
Jul	72,201.4	67,412.2	16,580.1	3,308.5	2,634.3	429.1	245.1	13,271.6	48,410.1	31,465.9	16,944.2	2,422.0	28.1	2,393.9	4,789.2
Aug	73,841.8	69,219.4	17,452.3	3,665.9	3,138.6	317.5	209.8	13,786.4	49,440.8	32,301.8	17,139.0	2,326.2	24.5	2,301.8	4,622.5
Sep	74,373.7	69,846.9	17,684.0	3,616.2	3,070.0	299.8	246.4	14,067.8	49,401.1	32,798.4	16,602.7	2,761.7	29.6	2,732.2	4,526.9
Oct	73,761.7	68,939.9	16,903.2	4,460.7	3,898.8	283.6	278.3	12,442.6	49,482.5	32,326.7	17,155.9	2,554.1	29.9	2,524.2	4,821.9
Nov	74,843.0	69,861.3	17,438.3	3,772.6	3,293.6	236.5	242.5	13,665.7	50,013.3	32,738.7	17,274.6	2,409.7	26.5	2,383.2	4,981.7
Dec	77,395.1	72,382.8	20,557.2	6,111.1	5,568.2	302.0	240.9	14,446.1	48,939.9	31,251.5	17,688.4	2,885.8	13.6	2,872.2	5,012.3
2015															
Jan	79,961.2	74,966.9	22,154.4	6,717.3	6,063.3	383.6	270.3	15,437.2	49,884.9	31,543.6	18,341.3	2,927.5	16.6	2,911.0	4,994.4
Feb	81,825.0	76,189.4	24,254.6	6,388.0	5,640.3	459.5	288.2	17,866.6	49,261.7	31,776.9	17,484.8	2,673.1	13.5	2,659.7	5,635.5
Mar	82,746.7	77,352.7	21,740.7	5,909.3	5,227.8	478.3	203.2	15,831.5	52,483.9	34,734.3	17,749.6	3,128.0	18.4	3,109.6	5,394.0
Apr	80,594.3	75,169.6	21,467.9	5,681.2	4,925.4	493.5	262.3	15,786.7	50,591.4	33,077.0	17,514.4	3,110.4	14.9	3,095.5	5,424.7
May	83,083.6	77,940.6	24,898.0	5,416.1	4,794.5	439.0	182.6	19,481.9	49,913.7	31,962.7	17,951.0	3,128.9	11.1	3,117.8	5,143.0
Jun	85,633.7	80,676.0	27,554.3	5,367.2	4,702.8	438.5	225.9	22,187.2	50,322.7	32,934.5	17,388.1	2,799.0	7.4	2,791.6	4,957.8
Jul	85,001.4	79,889.8	26,880.7	5,206.5	4,559.9	397.0	249.6	21,674.2	49,670.7	33,548.6	16,122.1	3,338.3	12.9	3,325.4	5,111.6
Aug	85,619.6	80,280.5	25,652.8	4,837.6	4,351.7	275.9	210.0	20,815.1	52,163.9	35,883.7	16,280.2	2,463.9	9.8	2,454.1	5,339.0

Source: Commercial Banks

**COMMERCIAL BANKS: TIME DEPOSITS**

(G\$Million)

Table 2.4

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2005	33,899.3	32,943.1	12,103.3	11,941.1	3,103.7	21.5	8,815.8	162.2	14,349.0	2,178.4	12,170.7	6,490.8	502.3	5,988.4	956.2
2006	33,812.6	32,929.0	12,133.4	9,208.6	246.7	17.7	8,944.3	2,924.8	15,053.9	1,908.7	13,145.2	5,741.7	707.5	5,034.1	883.6
2007	37,190.6	36,394.7	13,921.1	9,611.4	574.0	17.6	9,019.7	4,309.8	15,582.9	1,901.5	13,681.5	6,890.6	703.4	6,187.2	795.9
2008	41,568.5	40,847.2	16,706.6	10,866.1	1,357.6	15.5	9,493.0	5,840.5	15,645.9	2,489.4	13,156.5	8,494.7	281.1	8,213.6	721.3
2009	43,938.7	43,174.3	14,211.4	7,003.3	615.3	15.6	6,372.5	7,208.1	18,541.2	3,098.2	15,443.0	10,421.7	889.3	9,532.5	764.4
2010	44,982.3	44,250.6	13,823.4	4,580.0	635.8	15.6	3,928.6	9,243.4	19,879.9	2,385.7	17,494.2	10,547.3	551.5	9,995.8	731.7
2011	51,941.0	51,338.2	17,819.7	7,573.2	655.1	13.9	6,904.2	10,246.4	22,874.5	2,548.6	20,325.9	10,644.0	800.5	9,843.6	602.8
2012															
Mar	51,495.1	50,920.3	17,192.4	7,683.3	703.8	18.2	6,961.3	9,509.1	23,368.6	3,533.1	19,835.5	10,359.3	-	10,359.3	574.8
Jun	55,137.9	54,559.2	18,364.7	7,753.1	705.7	18.2	7,029.2	10,611.7	24,298.9	4,522.5	19,776.4	11,895.6	-	11,895.6	578.7
Sep	57,581.1	57,012.1	20,019.1	7,464.3	706.0	18.2	6,740.1	12,554.8	25,561.6	5,056.9	20,504.7	11,431.4	-	11,431.4	569.0
Dec	57,752.5	57,207.6	22,366.7	7,292.9	801.6	18.2	6,473.0	15,073.8	22,471.3	4,267.6	18,203.6	12,369.6	-	12,369.6	544.9
2013															
Jan	60,458.9	59,917.3	21,667.0	7,219.0	715.6	18.2	6,485.1	14,448.0	24,634.6	4,483.3	20,151.3	13,615.8	-	13,615.8	541.6
Feb	61,475.0	60,936.4	21,953.5	7,169.0	716.3	18.9	6,433.9	14,784.5	24,450.5	4,471.2	19,979.3	14,532.3	-	14,532.3	538.6
Mar	63,217.7	62,686.6	22,365.3	7,185.9	723.3	18.9	6,443.7	15,179.4	24,795.0	4,868.4	19,926.6	15,526.2	-	15,526.2	531.1
Apr	62,503.6	61,975.0	21,735.8	6,602.5	713.5	18.9	5,870.1	15,133.3	24,776.4	5,214.0	19,562.4	15,462.8	-	15,462.8	528.6
May	62,007.3	61,478.5	20,905.2	5,261.5	714.1	18.9	4,528.4	15,643.8	26,258.3	6,661.2	19,597.1	14,315.0	0.2	14,314.8	528.8
Jun	63,160.4	62,632.9	21,712.8	5,681.4	714.5	18.9	4,948.0	16,031.4	24,291.5	4,718.1	19,573.4	16,628.6	0.2	16,628.4	527.5
Jul	65,221.9	64,701.8	22,032.6	5,688.0	714.5	18.9	4,954.5	16,344.6	25,127.2	4,836.6	20,290.5	17,542.1	-	17,542.1	520.2
Aug	65,642.3	65,107.9	22,324.1	5,694.9	714.6	18.9	4,961.4	16,629.2	24,890.2	5,024.3	19,865.9	17,893.6	-	17,893.6	534.4
Sep	65,815.6	65,276.8	22,604.4	5,701.2	715.6	18.9	4,966.6	16,903.2	23,227.5	5,147.1	18,080.3	19,444.9	-	19,444.9	538.8
Oct	66,025.6	65,504.7	23,082.8	5,765.6	715.7	18.9	5,031.0	17,317.2	23,022.8	5,070.3	17,952.6	19,399.0	-	19,399.0	521.0
Nov	65,761.6	65,240.9	23,358.7	5,742.2	717.6	18.9	5,005.7	17,616.4	22,771.7	2,875.7	19,896.0	19,110.5	-	19,110.5	520.7
Dec	66,048.8	65,530.7	21,878.3	4,417.0	717.7	19.0	3,680.4	17,461.3	24,505.8	5,000.0	19,505.8	19,146.7	-	19,146.7	518.1
2014															
Jan	61,663.2	61,145.9	20,407.7	6,784.5	722.7	18.9	6,042.9	13,623.2	23,534.0	5,244.6	18,289.4	17,204.2	-	17,204.2	517.3
Feb	60,204.6	59,689.4	21,000.3	7,194.2	721.9	19.0	6,453.3	13,806.1	23,569.6	5,460.1	18,109.5	15,119.5	-	15,119.5	515.2
Mar	58,765.2	58,241.1	21,514.3	7,202.9	723.9	19.0	6,460.0	14,311.5	23,260.3	5,070.7	18,189.6	13,466.5	-	13,466.5	524.1
Apr	59,827.6	59,314.1	21,448.3	7,208.3	723.9	19.0	6,465.4	14,240.0	23,585.0	5,428.5	18,156.5	14,280.9	-	14,280.9	513.5
May	60,916.6	60,407.1	21,939.3	6,198.9	724.5	19.0	5,455.4	15,740.4	24,729.8	5,600.3	19,129.5	13,737.9	-	13,737.9	509.5
Jun	63,253.6	62,744.4	22,915.7	6,874.6	724.7	19.0	6,130.9	16,041.0	25,276.1	6,512.5	18,763.6	14,552.6	-	14,552.6	509.2
Jul	64,337.9	63,840.8	24,080.7	7,565.2	1,409.5	19.0	6,136.7	16,515.5	24,579.8	6,639.0	17,940.8	15,180.3	-	15,180.3	497.2
Aug	66,088.8	65,608.1	24,960.6	7,571.1	1,411.1	19.0	6,141.0	17,389.6	25,479.6	7,415.2	18,064.4	15,167.9	-	15,167.9	480.7
Sep	65,924.0	65,454.9	25,510.2	7,692.3	1,421.4	19.0	6,251.8	17,817.9	25,210.1	7,489.3	17,720.8	14,734.6	-	14,734.6	469.1
Oct	66,848.2	66,395.5	25,696.9	7,438.6	1,414.9	19.0	6,004.7	18,258.3	25,177.8	7,755.7	17,422.1	15,520.7	-	15,520.7	452.7
Nov	67,907.6	67,456.6	26,238.7	7,477.1	1,418.5	19.0	6,039.6	18,761.6	25,486.7	8,193.4	17,293.3	15,731.2	-	15,731.2	450.9
Dec	65,215.2	64,764.5	26,561.9	7,397.8	1,311.1	19.0	6,067.7	19,164.1	22,621.0	5,336.8	17,284.2	15,581.6	-	15,581.6	450.7
2015															
Jan	65,861.5	65,412.8	25,695.8	7,445.6	1,301.9	19.0	6,124.6	18,250.3	24,207.6	6,181.1	18,026.5	15,509.3	-	15,509.3	448.8
Feb	66,295.7	65,847.3	26,469.5	7,472.4	1,305.1	19.0	6,148.2	18,997.1	22,912.5	5,692.8	17,219.7	16,465.3	-	16,465.3	448.4
Mar	67,193.3	66,744.2	27,429.1	7,992.3	1,807.3	19.0	6,166.0	19,436.8	22,890.5	5,711.2	17,179.3	16,424.6	-	16,424.6	449.1
Apr	67,981.1	67,547.8	27,848.9	8,020.3	1,815.7	19.0	6,185.5	19,828.6	23,969.8	6,679.5	17,290.3	15,729.1	-	15,729.1	433.3
May	69,108.5	68,676.7	29,309.0	9,082.6	1,825.2	19.0	7,238.4	20,226.4	23,810.9	5,722.5	18,088.4	15,556.8	-	15,556.8	431.8
Jun	70,468.5	70,009.0	30,495.5	9,824.4	1,831.4	19.1	7,974.0	20,671.1	22,970.3	6,222.2	16,748.1	16,543.1	-	16,543.1	459.5
Jul	72,037.2	71,578.5	30,807.2	9,757.7	1,831.7	19.9	7,906.0	21,049.6	24,026.5	6,667.1	17,359.4	16,744.7	-	16,744.7	458.7
Aug	72,288.7	71,838.6	31,030.0	9,644.5	1,835.5	20.0	7,789.0	21,385.5	24,017.3	6,747.4	17,269.9	16,791.3	-	16,791.3	450.1

Source: Commercial Banks

COMMERCIAL BANKS: SAVINGS DEPOSITS

(G\$Million)

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2005	79,422.2	76,986.1	3,229.2	1,419.9	1,360.7	55.9	3.3	1,809.3	71,823.4	3,322.7	68,500.7	1,933.5	434.2	1,499.4	2,436.0
2006	88,599.5	86,206.9	3,927.0	1,614.5	1,546.3	64.8	3.4	2,312.5	80,652.8	4,188.2	76,464.7	1,627.1	444.8	1,182.3	2,392.6
2007	101,653.0	98,729.5	4,009.7	2,200.7	2,113.5	83.0	4.2	1,809.0	93,575.8	4,907.4	88,668.3	1,144.0	46.1	1,098.0	2,923.4
2008	115,642.3	113,602.5	5,454.3	2,336.3	2,229.1	103.2	4.0	3,118.0	107,471.8	9,820.3	97,651.5	676.5	16.6	659.9	3,039.8
2009	130,763.6	126,753.2	7,793.0	1,869.6	1,745.4	120.2	4.0	5,923.4	117,187.9	10,003.8	107,184.0	1,772.2	16.8	1,755.4	4,010.5
2010	153,842.0	149,128.4	13,987.4	4,005.2	3,892.1	108.7	4.4	9,982.2	132,649.7	11,783.8	120,865.9	2,491.4	17.0	2,474.4	4,713.5
2011	167,712.8	164,013.8	10,829.1	3,444.9	3,304.2	135.9	4.8	7,384.2	150,549.0	13,099.4	137,449.6	2,635.7	35.1	2,600.7	3,699.0
2012															
Mar	173,903.7	169,708.7	10,910.7	3,323.0	3,174.8	143.3	5.0	7,587.7	155,556.0	13,874.9	141,681.1	3,241.9	15.1	3,226.8	4,195.1
Jun	182,334.6	177,278.9	11,874.5	4,040.2	3,884.3	150.8	5.1	7,834.2	162,495.5	14,655.7	147,839.8	2,909.0	5.1	2,903.9	5,055.7
Sep	183,167.7	179,308.0	11,227.7	3,805.2	3,647.2	152.7	5.2	7,422.6	163,924.1	16,416.2	147,507.9	4,156.2	5.1	4,151.1	3,859.7
Dec	186,182.1	182,307.0	11,733.4	4,014.0	3,844.9	164.2	4.9	7,719.4	166,944.3	17,375.8	149,568.5	3,629.3	5.1	3,624.1	3,875.1
2013															
Jan	192,041.6	187,752.1	14,827.4	4,185.4	4,019.8	160.7	4.9	10,642.0	169,589.4	16,624.9	152,964.5	3,335.3	5.1	3,330.2	4,289.5
Feb	193,524.7	188,941.7	18,343.6	7,654.4	7,485.0	164.5	4.9	10,689.2	167,177.6	14,120.8	153,056.8	3,420.5	5.1	3,415.4	4,583.0
Mar	194,788.5	190,245.2	17,477.9	7,774.7	7,602.5	167.2	5.0	9,703.2	169,524.7	16,365.1	153,159.6	3,242.6	5.1	3,237.5	4,543.3
Apr	197,106.8	192,384.2	16,405.4	7,798.4	7,628.2	165.2	5.0	8,606.9	171,514.2	17,427.7	154,086.5	4,464.7	5.1	4,459.6	4,722.6
May	198,598.7	193,951.4	16,377.0	7,910.2	7,739.3	165.8	5.1	8,466.8	173,416.2	17,989.7	155,426.5	4,158.2	5.1	4,153.1	4,647.3
Jun	198,742.9	194,169.7	15,832.4	7,992.1	7,804.0	183.0	5.1	7,840.3	174,625.1	17,268.2	157,356.9	3,712.2	5.1	3,707.0	4,573.3
Jul	196,230.8	191,768.4	15,907.3	9,139.5	8,555.2	179.1	405.2	6,767.8	172,611.3	15,749.1	156,862.2	3,249.8	5.1	3,244.7	4,462.5
Aug	198,206.7	193,440.5	15,677.0	8,625.9	8,457.4	163.3	5.2	7,051.1	174,499.3	17,423.1	157,076.2	3,264.2	5.1	3,259.1	4,766.2
Sep	197,869.3	193,274.9	15,879.8	8,602.8	8,439.2	158.4	5.2	7,277.0	174,050.0	16,775.7	157,274.2	3,345.2	5.1	3,340.0	4,594.4
Oct	201,215.4	196,510.8	15,996.5	8,663.6	8,509.7	148.7	5.2	7,332.9	177,360.5	16,970.5	160,390.0	3,153.8	5.1	3,148.7	4,704.6
Nov	206,894.2	202,182.0	21,332.3	8,592.4	8,425.0	162.1	5.2	12,739.9	178,187.7	16,726.6	161,461.1	2,662.0	5.1	2,656.9	4,712.3
Dec	201,276.3	197,069.3	20,028.9	8,879.1	8,715.8	158.0	5.3	11,149.9	173,720.0	15,304.2	158,415.8	3,320.4	5.1	3,315.3	4,207.0
2014															
Jan	200,470.2	195,850.5	17,863.6	8,900.9	8,721.4	174.1	5.3	8,962.7	174,860.1	13,324.7	161,535.4	3,126.8	5.1	3,121.6	4,619.7
Feb	201,389.6	196,367.4	17,675.9	8,966.7	8,736.3	175.0	55.4	8,709.2	174,737.0	14,112.5	160,624.5	3,954.5	5.1	3,949.4	5,022.2
Mar	199,826.8	195,663.2	16,775.4	8,812.6	8,571.4	185.9	55.3	7,962.8	174,926.6	15,137.0	159,789.6	3,961.2	5.1	3,956.1	4,163.6
Apr	203,869.2	199,331.1	16,993.7	8,961.9	8,722.7	184.0	55.2	8,031.9	178,423.1	16,779.0	161,644.1	3,914.3	5.1	3,909.1	4,538.1
May	203,732.9	199,439.6	16,695.8	9,022.0	8,837.4	179.4	5.2	7,673.7	178,928.7	16,010.2	162,918.5	3,815.1	5.1	3,810.0	4,293.2
Jun	200,915.7	196,457.2	16,036.0	8,960.8	8,782.6	172.9	5.3	7,075.2	176,992.1	14,511.0	162,481.1	3,429.1	5.1	3,424.0	4,458.5
Jul	198,047.9	193,497.3	14,222.1	8,520.0	8,345.2	169.5	5.3	5,702.1	175,886.6	14,122.1	161,764.5	3,388.5	5.1	3,383.4	4,550.7
Aug	197,555.0	193,171.1	12,136.1	7,464.7	7,279.6	179.8	5.4	4,671.4	176,997.9	14,544.6	162,453.3	4,037.1	5.1	4,032.0	4,383.9
Sep	196,223.7	192,113.5	11,277.1	5,671.0	5,481.2	184.5	5.3	5,606.2	176,133.7	15,094.7	161,039.0	4,702.7	5.1	4,697.5	4,110.2
Oct	199,586.2	195,268.2	11,894.8	5,675.9	5,476.8	193.8	5.4	6,218.9	178,680.3	15,505.0	163,175.3	4,693.1	5.1	4,687.9	4,318.0
Nov	200,214.6	196,402.3	12,573.3	5,657.9	5,456.9	195.6	5.4	6,915.4	179,049.9	14,589.1	164,460.7	4,779.1	5.1	4,774.0	3,812.4
Dec	196,697.8	192,653.0	12,547.9	6,651.7	6,248.1	198.2	205.5	5,896.3	175,832.7	13,995.5	161,837.2	4,272.4	5.1	4,267.3	4,044.8
2015															
Jan	200,154.8	196,278.9	12,794.2	6,578.2	6,165.4	207.1	205.7	6,216.0	179,255.0	14,812.5	164,442.5	4,229.6	5.1	4,224.5	3,875.9
Feb	200,539.3	196,549.7	12,433.9	5,596.3	5,182.9	207.4	206.0	6,837.7	178,477.8	14,049.6	164,428.2	5,637.9	5.1	5,632.8	3,989.7
Mar	199,946.3	195,914.9	12,046.4	5,381.3	4,965.9	209.6	205.7	6,665.1	179,470.2	14,605.7	164,864.5	4,398.3	5.1	4,393.2	4,031.4
Apr	204,876.8	200,817.2	13,066.7	5,691.6	5,120.6	215.0	356.0	7,375.1	183,745.7	17,110.5	166,635.1	4,004.9	5.1	3,999.8	4,059.6
May	204,504.0	200,958.2	11,951.4	5,574.3	5,159.0	209.0	206.3	6,377.1	184,377.9	16,197.8	168,180.0	4,628.9	5.1	4,623.8	3,545.9
Jun	202,613.7	198,684.0	12,235.3	5,712.1	5,239.8	216.0	256.2	6,523.3	182,380.8	15,048.4	167,332.4	4,067.9	5.1	4,062.7	3,929.7
Jul	201,227.5	197,090.0	11,092.7	5,658.5	5,194.9	207.1	256.6	5,434.2	181,655.3	14,779.7	166,875.5	4,342.0	5.1	4,336.9	4,137.5
Aug	200,140.6	195,943.2	11,058.2	5,639.1	5,170.9	211.4	256.8	5,419.1	180,257.8	14,463.3	165,794.5	4,627.2	5.1	4,622.1	4,197.4

Source: Commercial Banks

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

Table 2.6

End Of Period	Up To 3 Months	Exceeding 3 & Up To 6 Months	Exceeding 6 & Up To 9 Months	Up To 12 Months	Exceeding 12 Months	Total
2005	11,434.3	4,070.2	85.3	15,305.8	3,003.8	33,899.3
2006	11,839.9	4,594.3	144.0	14,112.3	3,122.1	33,812.6
2007	12,519.5	5,241.3	18.7	17,372.9	2,038.3	37,190.6
2008	15,068.5	4,321.7	1,168.4	18,332.2	2,677.6	41,568.5
2009	17,485.9	4,943.3	593.5	18,133.1	2,782.9	43,938.7
2010	17,213.4	6,135.1	882.6	17,359.7	3,391.6	44,982.3
2011	26,385.6	7,271.0	1,964.9	14,625.0	1,694.5	51,941.0
2012						
Mar	25,166.7	8,083.2	1,662.2	14,961.8	1,621.2	51,495.1
Jun	27,362.4	8,408.3	1,232.1	16,653.5	1,481.7	55,137.9
Sep	26,467.6	6,886.4	1,166.5	19,187.7	3,873.0	57,581.1
Dec	24,271.5	7,755.0	401.2	24,108.5	1,216.3	57,752.5
2013						
Jan	24,608.8	7,596.3	508.9	26,758.1	986.8	60,458.9
Feb	24,579.2	8,465.7	364.8	27,030.3	1,034.9	61,475.0
Mar	25,093.6	8,533.9	418.1	27,936.5	1,235.6	63,217.7
Apr	25,770.1	8,678.2	410.8	26,798.1	846.5	62,503.6
May	26,095.4	10,605.5	233.2	24,032.2	1,040.9	62,007.3
Jun	27,590.0	8,209.9	305.2	26,081.4	973.9	63,160.4
Jul	27,251.9	7,842.7	305.6	28,754.4	1,067.4	65,221.9
Aug	27,515.1	7,492.0	297.9	29,358.6	978.8	65,642.3
Sep	27,568.1	7,323.4	303.2	29,783.7	837.2	65,815.6
Oct	26,836.7	7,514.4	227.9	30,581.4	865.4	66,025.6
Nov	26,894.0	7,567.9	451.0	29,988.4	860.3	65,761.6
Dec	29,052.4	7,270.3	656.2	28,153.8	916.0	66,048.8
2014						
Jan	24,085.1	7,300.8	694.1	28,575.8	1,007.4	61,663.2
Feb	23,286.0	7,601.4	516.7	27,877.3	923.2	60,204.6
Mar	23,177.9	8,030.8	351.6	26,347.9	857.0	58,765.2
Apr	23,510.7	7,732.8	406.3	27,204.2	973.6	59,827.6
May	25,809.3	7,308.7	679.7	26,195.5	923.5	60,916.6
Jun	26,657.5	7,656.9	720.4	27,199.5	1,019.4	63,253.6
Jul	26,954.0	7,210.5	625.8	28,619.9	927.8	64,337.9
Aug	28,038.4	7,129.3	551.7	29,073.9	1,295.5	66,088.8
Sep	27,183.8	7,238.9	551.0	29,190.6	1,759.7	65,924.0
Oct	27,874.0	7,420.2	709.5	29,084.4	1,760.1	66,848.2
Nov	28,443.0	7,682.9	562.3	29,383.2	1,836.2	67,907.6
Dec	23,617.4	7,811.5	487.2	31,390.4	1,908.7	65,215.2
2015						
Jan	23,909.6	8,066.7	319.4	31,427.6	2,138.3	65,861.5
Feb	23,679.0	8,007.0	322.2	32,411.7	1,875.8	66,295.7
Mar	24,134.4	7,688.2	641.0	32,751.2	1,978.5	67,193.3
Apr	24,879.3	8,238.5	623.2	32,187.0	2,053.2	67,981.1
May	25,509.3	7,553.7	924.1	32,978.3	2,143.2	69,108.5
Jun	24,895.1	7,969.9	988.9	35,126.0	1,488.6	70,468.5
Jul	26,035.1	8,024.3	893.9	35,603.7	1,480.3	72,037.2
Aug	26,545.5	7,768.1	792.2	35,652.1	1,530.7	72,288.7

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				
2005	77,179.3	26,246.7	24,171.8	2,075.0	167.9	79,422.2
2006	88,742.2	31,616.0	31,979.9	(363.8)	221.2	88,599.5
2007	102,881.9	32,336.5	33,753.8	(1,417.2)	188.4	101,653.0
2008	115,546.5	40,026.0	40,141.5	(115.6)	211.3	115,642.3
2009	129,545.3	60,547.3	59,543.1	1,004.2	214.2	130,763.6
2010	145,669.0	52,055.3	44,136.8	7,918.5	254.6	153,842.0
2011	166,569.0	90,509.7	89,592.3	917.4	226.4	167,712.8
2012						
Mar	172,403.0	70,464.0	69,255.2	1,208.9	291.9	173,903.7
Jun	178,912.9	70,789.5	67,571.5	3,218.0	203.7	182,334.6
Sep	180,842.8	60,805.8	58,743.2	2,062.7	262.3	183,167.7
Dec	187,392.7	64,396.3	66,029.6	(1,633.3)	422.6	186,182.1
2013						
Jan	186,182.1	66,335.0	60,702.9	5,632.1	227.4	192,041.6
Feb	192,041.6	62,072.0	60,684.2	1,387.8	95.3	193,524.7
Mar	193,524.7	55,750.4	54,799.7	950.7	313.2	194,788.5
Apr	194,788.5	64,787.9	62,581.0	2,206.9	111.4	197,106.8
May	197,106.8	67,021.0	65,640.4	1,380.6	111.3	198,598.7
Jun	198,598.7	65,937.5	66,077.6	(140.0)	284.2	198,742.9
Jul	198,742.9	72,136.3	74,763.2	(2,626.9)	114.9	196,230.8
Aug	196,230.8	65,667.7	64,244.0	1,423.7	552.2	198,206.7
Sep	198,206.7	65,201.7	65,936.4	(734.7)	397.3	197,869.3
Oct	197,869.3	71,874.8	68,611.6	3,263.1	82.9	201,215.4
Nov	201,215.4	68,753.8	63,186.0	5,567.9	111.0	206,894.2
Dec	206,894.2	72,664.7	78,432.7	(5,767.9)	150.0	201,276.3
2014						
Jan	201,276.3	69,998.6	70,900.2	(901.6)	95.5	200,470.2
Feb	200,470.2	63,531.5	62,690.0	841.5	77.9	201,389.6
Mar	201,389.6	64,495.8	66,156.0	(1,660.2)	97.3	199,826.8
Apr	199,826.8	70,637.5	66,698.5	3,939.1	103.3	203,869.2
May	203,869.2	71,488.3	71,732.0	(243.7)	107.3	203,732.9
Jun	203,732.9	73,473.3	76,557.8	(3,084.5)	267.3	200,915.7
Jul	200,915.7	83,076.6	86,060.5	(2,983.9)	116.1	198,047.9
Aug	198,047.9	77,909.1	78,491.4	(582.2)	89.3	197,555.0
Sep	197,555.0	77,292.2	78,896.9	(1,604.6)	273.3	196,223.7
Oct	196,223.7	73,907.7	70,662.4	3,245.3	117.1	199,586.2
Nov	199,586.2	69,595.7	69,084.4	511.3	117.2	200,214.6
Dec	200,214.6	81,073.1	84,863.6	(3,790.5)	273.7	196,697.8
2015						
Jan	196,697.8	66,012.2	62,626.9	3,385.3	71.7	200,154.8
Feb	200,154.8	52,179.9	51,864.9	315.0	69.5	200,539.3
Mar	200,539.3	57,343.0	58,181.1	(838.1)	245.0	199,946.3
Apr	199,946.3	61,691.3	56,857.6	4,833.7	96.9	204,876.8
May	204,876.8	53,729.5	54,200.1	(470.6)	97.9	204,504.0
Jun	204,504.0	57,135.2	59,279.2	(2,144.0)	253.6	202,613.7
Jul	202,613.7	58,153.3	59,619.3	(1,466.0)	79.7	201,227.5
Aug	201,227.5	53,503.9	54,690.1	(1,186.2)	99.3	200,140.6

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2005	167,641.1
2006	194,351.2
2007	215,212.1
2008	276,220.2
2009	315,248.3
2010	312,714.6
2011	356,107.3
2012	
Mar	344,339.7
Jun	450,925.9
Sep	380,570.3
Dec	381,533.4
2013	
Jan	428,801.3
Feb	390,629.2
Mar	368,172.9
Apr	415,771.4
May	406,477.6
Jun	389,088.4
Jul	446,705.5
Aug	411,461.2
Sep	415,872.1
Oct	445,079.9
Nov	412,278.4
Dec	439,549.5
2014	
Jan	428,801.3
Feb	277,199.4
Mar	410,162.0
Apr	421,542.4
May	424,086.1
Jun	455,937.3
Jul	474,568.7
Aug	295,298.9
Sep	706,015.0
Oct	668,263.8
Nov	615,641.2
Dec	679,084.3
2015	
Jan	611,987.0
Feb	580,852.0
Mar	642,040.0
Apr	598,933.8
May	522,068.8
Jun	656,457.2
Jul	657,351.7
Aug	900,309.9

Source: Commercial Banks

Table 2.9

Period	Clearings <sup>1)</sup>
2005	131,454.0
2006	145,948.9
2007	170,539.1
2008	197,236.1
2009	206,034.8
2010	226,350.4
2011	290,472.8
2012	
1st Qtr	72,470.7
2nd Qtr	74,585.7
3rd Qtr	73,063.4
4th Qtr	83,479.4
2013	
Jan	29,161.8
Feb	22,572.6
Mar	22,496.3
Apr	26,635.8
May	26,344.4
Jun	24,712.2
Jul	26,646.4
Aug	27,639.7
Sep	26,569.9
Oct	28,762.4
Nov	30,475.0
Dec	29,185.0
2014	
Jan	26,739.0
Feb	21,548.7
Mar	24,964.9
Apr	25,444.3
May	26,211.4
Jun	28,000.0
Jul	28,425.1
Aug	24,427.0
Sep	27,362.0
Oct	28,765.9
Nov	26,352.3
Dec	33,033.9
2015	
Jan	27,876.1
Feb	22,214.1
Mar	25,192.1
Apr	26,988.1
May	23,903.9
Jun	25,347.6
Jul	23,680.7
Aug	15,473.0

Source: Bank of Guyana

<sup>1)</sup> Data reflect normal clearings at the Bank of Guyana. This excludes the returns of normal clearing, 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 <sup>3</sup>			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>								
2005	40,337.1	38,906.9	1,572.1	86.6	5.4	81.2	1,485.5	36,802.3	26,499.3	10,303.0	532.5	-	532.5	1,430.2
2006	45,968.8	44,603.2	1,057.9	91.3	0.5	90.8	966.6	43,109.0	30,595.7	12,513.3	436.4	-	436.4	1,365.6
2007	52,021.3	51,328.4	1,329.1	89.5	0.0	89.5	1,239.6	49,961.5	32,956.5	17,005.1	37.8	-	37.8	692.9
2008	64,117.2	63,582.7	3,088.2	90.1	35.8	54.3	2,998.1	60,385.4	40,739.0	19,646.4	109.2	-	109.2	534.5
2009	64,398.2	63,305.9	2,716.9	75.6	22.5	53.0	2,641.3	60,486.0	41,661.8	18,824.2	103.0	-	103.0	1,092.3
2010	75,879.5	74,547.2	3,140.5	55.3	8.2	47.1	3,085.2	71,391.3	50,007.8	21,383.5	15.5	0.0	15.4	1,332.3
2011	93,160.8	91,989.7	4,092.5	61.7	1.9	59.8	4,030.9	87,866.1	63,331.0	24,535.2	31.1	-	31.1	1,171.1
2012														
Mar	94,750.2	93,648.7	4,355.9	61.8	0.8	61.0	4,294.0	89,170.9	66,606.6	22,564.3	122.0	-	122.0	1,101.4
Jun	99,285.5	98,176.9	3,695.7	67.4	0.5	66.9	3,628.3	94,396.7	70,951.3	23,445.4	84.5	-	84.5	1,108.6
Sep	105,624.2	104,367.9	3,625.7	63.1	1.7	61.4	3,562.5	100,520.4	75,147.4	25,373.0	221.8	-	221.8	1,256.3
Dec	112,220.2	111,024.8	3,724.5	63.3	2.1	61.2	3,661.2	106,940.8	80,136.9	26,803.9	359.5	-	359.5	1,195.4
2013														
Jan	110,968.5	109,998.1	4,259.5	7.8	3.1	4.7	4,251.8	105,346.2	78,899.4	26,446.8	392.3	-	392.3	970.4
Feb	112,535.3	111,568.6	4,543.7	10.0	3.8	6.3	4,533.7	106,378.2	80,097.8	26,280.4	646.7	-	646.7	966.8
Mar	114,244.0	112,970.5	4,843.5	12.4	3.6	8.8	4,831.1	107,494.1	79,683.4	27,810.7	632.9	-	632.9	1,273.6
Apr	115,806.3	114,964.4	5,174.7	7.3	0.0	7.2	5,167.4	109,096.1	81,386.0	27,710.2	693.7	-	693.7	841.9
May	115,717.7	114,846.5	5,028.0	8.8	1.2	7.7	5,019.2	109,136.7	81,494.5	27,642.3	681.7	-	681.7	871.2
Jun	117,902.6	116,966.7	5,009.9	259.9	251.8	8.2	4,750.0	111,192.6	82,687.7	28,504.8	764.3	-	764.3	935.8
Jul	117,687.7	116,858.4	5,279.9	9.7	0.8	9.0	5,270.2	110,787.4	81,419.8	29,367.6	791.1	-	791.1	829.2
Aug	116,633.6	115,725.1	5,296.0	11.4	2.7	8.7	5,284.6	109,582.6	80,471.1	29,111.5	846.4	-	846.4	908.5
Sep	120,085.8	119,172.7	5,067.3	20.7	1.3	19.4	5,046.6	113,275.7	82,978.4	30,297.3	829.6	-	829.6	913.1
Oct	122,096.1	121,316.2	4,798.0	10.1	1.0	9.1	4,787.9	115,724.0	85,081.0	30,643.1	794.1	-	794.1	779.9
Nov	125,280.5	124,397.4	4,924.6	8.7	0.7	7.9	4,916.0	118,673.3	86,949.3	31,724.0	799.5	-	799.5	883.1
Dec	127,519.5	125,551.5	2,595.5	8.0	1.4	6.7	2,587.5	122,120.1	91,207.8	30,912.4	835.9	-	835.9	1,967.9
2014														
Jan	126,876.9	125,043.2	3,212.3	5.1	1.2	3.9	3,207.2	120,941.4	90,107.0	30,834.4	889.5	-	889.5	1,833.8
Feb	127,666.2	125,764.3	3,559.9	2.5	0.5	1.9	3,557.5	121,298.1	91,008.3	30,289.8	906.2	-	906.2	1,901.9
Mar	128,196.3	126,253.1	3,553.9	6.7	4.8	1.9	3,547.1	121,804.1	91,811.6	29,992.5	895.1	-	895.1	1,943.3
Apr	131,144.1	129,079.7	3,629.7	3.6	1.7	1.9	3,626.2	124,538.7	94,872.9	29,665.8	911.2	-	911.2	2,064.4
May	130,176.3	128,132.5	3,862.2	3.4	0.9	2.5	3,858.8	123,433.4	93,811.4	29,622.1	836.9	-	836.9	2,043.8
Jun	130,566.5	128,525.0	3,729.8	5.5	1.3	4.1	3,724.4	123,913.3	94,647.6	29,265.7	881.9	-	881.9	2,041.5
Jul	129,543.5	127,570.0	2,299.0	11.2	1.2	10.0	2,287.9	124,357.6	94,759.1	29,598.4	913.4	-	913.4	1,973.6
Aug	130,591.9	128,470.0	2,696.7	9.0	4.3	4.7	2,687.7	124,839.2	94,592.6	30,246.6	934.1	-	934.1	2,121.9
Sep	132,071.3	130,067.3	2,988.1	5.0	0.1	4.9	2,983.1	126,106.8	96,216.0	29,890.9	972.3	-	972.3	2,004.0
Oct	133,446.5	131,369.9	2,691.1	9.7	4.3	5.4	2,681.4	127,916.0	97,583.2	30,332.8	762.8	-	762.8	2,076.6
Nov	134,726.3	131,828.6	2,687.5	17.8	10.1	7.7	2,669.7	128,386.8	97,830.6	30,556.2	754.3	-	754.3	2,897.7
Dec	139,341.8	136,383.4	2,419.5	20.7	20.2	0.5	2,398.8	132,557.6	101,655.9	30,901.7	1,406.2	-	1,406.2	2,958.4
2015														
Jan	136,153.4	133,295.7	2,509.3	1.9	1.5	0.4	2,507.3	129,391.6	99,163.6	30,228.0	1,394.8	-	1,394.8	2,857.7
Feb	134,740.2	132,023.1	2,454.0	6.2	5.8	0.4	2,447.8	128,215.5	98,255.4	29,960.1	1,353.6	-	1,353.6	2,717.1
Mar	134,530.4	132,070.9	2,119.9	0.9	0.5	0.4	2,119.0	128,580.6	98,993.7	29,586.9	1,370.5	-	1,370.5	2,459.5
Apr	135,588.6	132,904.5	2,687.8	194.6	194.3	0.3	2,493.1	128,821.7	99,134.9	29,686.8	1,395.0	-	1,395.0	2,684.1
May	135,332.2	132,948.4	2,496.1	1.8	1.4	0.3	2,494.4	129,031.3	98,868.5	30,162.8	1,420.9	-	1,420.9	2,383.8
Jun	134,832.5	132,417.7	1,830.1	2.5	2.2	0.3	1,827.6	129,144.5	99,178.4	29,966.1	1,443.1	-	1,443.1	2,414.8
Jul	133,949.9	131,749.3	2,040.4	6.3	6.1	0.3	2,034.1	128,146.9	97,308.1	30,838.8	1,561.9	-	1,561.9	2,200.6
Aug	136,915.2	134,523.1	2,539.3	1.3	0.9	0.4	2,538.0	130,328.5	98,337.6	31,990.8	1,655.4	-	1,655.4	2,392.0

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.

<sup>3</sup> Figures have been revised from January 2012 - March 2013 to reflect reclassifications by two commercial banks.

**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 <sup>3</sup>			Real Estate Mortgage Loans <sup>3</sup>	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>									
2005	49,638.8	48,208.6	1,572.1	86.6	5.4	81.2	1,485.5	36,802.3	26,499.3	10,303.0	9,301.7	532.5	-	532.5	1,430.2
2006	58,492.6	57,127.0	1,057.9	91.3	0.5	90.8	966.6	43,109.0	30,595.7	12,513.3	12,523.7	436.4	-	436.4	1,365.6
2007	68,423.9	67,731.0	1,329.1	89.5	0.0	89.5	1,239.6	49,961.5	32,956.5	17,005.1	16,402.5	37.8	-	37.8	692.9
2008	86,027.5	85,493.0	3,088.2	90.1	35.8	54.3	2,998.1	60,385.4	40,739.0	19,646.4	21,910.3	109.2	-	109.2	534.5
2009	91,664.6	90,572.3	2,716.9	75.6	22.5	53.0	2,641.3	60,486.0	41,661.8	18,824.2	27,266.4	103.0	-	103.0	1,092.3
2010	109,689.6	108,357.3	3,140.5	55.3	8.2	47.1	3,085.2	71,391.3	50,007.8	21,383.5	33,810.1	15.5	0.0	15.4	1,332.3
2011	133,355.4	132,184.3	4,092.5	61.7	1.9	59.8	4,030.9	87,866.1	63,331.0	24,535.2	40,194.6	31.1	-	31.1	1,171.1
2012															
Mar	137,429.6	136,328.2	4,355.9	61.8	0.8	61.0	4,294.0	89,170.9	66,606.6	22,564.3	42,679.5	122.0	-	122.0	1,101.4
Jun	143,708.3	142,599.7	3,695.7	67.4	0.5	66.9	3,628.3	94,396.7	70,951.3	23,445.4	44,422.8	84.5	-	84.5	1,108.6
Sep	152,449.7	151,193.4	3,625.7	63.1	1.7	61.4	3,562.5	100,520.4	75,147.4	25,373.0	46,825.5	221.8	-	221.8	1,256.3
Dec	160,691.3	159,495.9	3,724.5	63.3	2.1	61.2	3,661.2	106,940.8	80,136.9	26,803.9	48,471.1	359.5	-	359.5	1,195.4
2013															
Jan	159,670.4	158,700.1	4,259.5	7.8	3.1	4.7	4,251.8	105,346.2	78,899.4	26,446.8	48,702.0	392.3	-	392.3	970.4
Feb	161,861.4	160,894.7	4,543.7	10.0	3.8	6.3	4,533.7	106,378.2	80,097.8	26,280.4	49,326.1	646.7	-	646.7	966.8
Mar	164,067.1	162,793.5	4,843.5	12.4	3.6	8.8	4,831.1	107,494.1	79,683.4	27,810.7	49,823.1	632.9	-	632.9	1,273.6
Apr	166,454.7	165,612.8	5,174.7	7.3	0.0	7.2	5,167.4	109,096.1	81,386.0	27,710.2	50,648.4	693.7	-	693.7	841.9
May	167,160.2	166,289.0	5,028.0	8.8	1.2	7.7	5,019.2	109,136.7	81,494.5	27,642.3	51,442.5	681.7	-	681.7	871.2
Jun	169,978.9	169,043.1	5,009.9	259.9	251.8	8.2	4,750.0	111,192.6	82,687.7	28,504.8	52,076.4	764.3	-	764.3	935.8
Jul	170,735.3	169,906.1	5,279.9	9.7	0.8	9.0	5,270.2	110,787.4	81,419.8	29,367.6	53,047.6	791.1	-	791.1	829.2
Aug	170,653.4	169,744.8	5,296.0	11.4	2.7	8.7	5,284.6	109,582.6	80,471.1	29,111.5	54,019.8	846.4	-	846.4	908.5
Sep	174,941.6	174,028.5	5,067.3	20.7	1.3	19.4	5,046.6	113,275.7	82,978.4	30,297.3	54,855.8	829.6	-	829.6	913.1
Oct	177,719.4	176,939.5	4,798.0	10.1	1.0	9.1	4,787.9	115,724.0	85,081.0	30,643.1	55,623.3	794.1	-	794.1	779.9
Nov	181,607.4	180,724.3	4,924.6	8.7	0.7	7.9	4,916.0	118,673.3	86,949.3	31,724.0	56,326.9	799.5	-	799.5	883.1
Dec	184,172.5	182,204.6	2,595.5	8.0	1.4	6.7	2,587.5	122,120.1	91,207.8	30,912.4	56,653.1	835.9	-	835.9	1,967.9
2014															
Jan	184,269.2	182,435.4	3,212.3	5.1	1.2	3.9	3,207.2	120,941.4	90,107.0	30,834.4	57,392.3	889.5	-	889.5	1,833.8
Feb	185,762.4	183,860.4	3,559.9	2.5	0.5	1.9	3,557.5	121,298.1	91,008.3	30,289.8	58,096.2	906.2	-	906.2	1,901.9
Mar	186,847.7	184,904.4	3,553.9	6.7	4.8	1.9	3,547.1	121,804.1	91,811.6	29,992.5	58,651.4	895.1	-	895.1	1,943.3
Apr	191,095.6	189,031.2	3,629.7	3.6	1.7	1.9	3,626.2	124,538.7	94,872.9	29,665.8	59,951.5	911.2	-	911.2	2,064.4
May	190,585.8	188,542.0	3,862.2	3.4	0.9	2.5	3,858.8	123,433.4	93,811.4	29,622.1	60,409.5	836.9	-	836.9	2,043.8
Jun	191,469.6	189,428.1	3,729.8	5.5	1.3	4.1	3,724.4	123,913.3	94,647.6	29,265.7	60,903.0	881.9	-	881.9	2,041.5
Jul	190,935.8	188,962.2	2,299.0	11.2	1.2	10.0	2,287.9	124,357.6	94,759.1	29,598.4	61,392.2	913.4	-	913.4	1,973.6
Aug	192,635.3	190,513.4	2,696.7	9.0	4.3	4.7	2,687.7	124,839.2	94,592.6	30,246.6	62,043.4	934.1	-	934.1	2,121.9
Sep	194,725.1	192,721.0	2,988.1	5.0	0.1	4.9	2,983.1	126,106.8	96,216.0	29,890.9	62,653.8	972.3	-	972.3	2,004.0
Oct	196,703.4	194,626.9	2,691.1	9.7	4.3	5.4	2,681.4	127,916.0	97,583.2	30,332.8	63,257.0	762.8	-	762.8	2,076.6
Nov	198,676.5	195,778.8	2,687.5	17.8	10.1	7.7	2,669.7	128,386.8	97,830.6	30,556.2	63,950.2	754.3	-	754.3	2,897.7
Dec	203,457.3	200,498.9	2,419.5	20.7	20.2	0.5	2,398.8	132,557.6	101,655.9	30,901.7	64,115.6	1,406.2	-	1,406.2	2,958.4
2015															
Jan	200,830.4	197,972.7	2,509.3	1.9	1.5	0.4	2,507.3	129,391.6	99,163.6	30,228.0	64,677.0	1,394.8	-	1,394.8	2,857.7
Feb	201,101.2	198,384.1	2,454.0	6.2	5.8	0.4	2,447.8	128,215.5	98,255.4	29,960.1	66,361.0	1,353.6	-	1,353.6	2,717.1
Mar	201,583.8	199,124.4	2,119.9	0.9	0.5	0.4	2,119.0	128,580.6	98,993.7	29,586.9	67,053.4	1,370.5	-	1,370.5	2,459.5
Apr	203,496.7	200,812.6	2,687.8	194.6	194.3	0.3	2,493.1	128,821.7	99,134.9	29,686.8	67,908.1	1,395.0	-	1,395.0	2,684.1
May	203,568.3	201,184.5	2,496.1	1.8	1.4	0.3	2,494.4	129,031.3	98,868.5	30,162.8	68,236.1	1,420.9	-	1,420.9	2,383.8
Jun	204,503.5	202,088.7	1,830.1	2.5	2.2	0.3	1,827.6	129,144.5	99,178.4	29,966.1	69,671.0	1,443.1	-	1,443.1	2,414.8
Jul	204,147.7	201,947.1	2,040.4	6.3	6.1	0.3	2,034.1	128,146.9	97,308.1	30,838.8	70,197.8	1,561.9	-	1,561.9	2,200.6
Aug	207,181.1	204,789.1	2,539.3	1.3	0.9	0.4	2,538.0	130,328.5	98,337.6	31,990.8	70,265.9	1,655.4	-	1,655.4	2,392.0

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.

<sup>3</sup> Figures have been revised from January 2012 - March 2013 to reflect reclassifications by two commercial banks.



**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 <sup>3</sup>			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>								
2005	20,618.2	19,411.9	1,395.2	86.6	5.4	81.2	1,308.6	17,731.0	14,991.3	2,739.7	285.7	-	285.7	1,206.3
2006	24,017.2	22,828.5	931.0	91.3	0.5	90.8	839.7	21,552.2	18,486.2	3,066.1	345.3	-	345.3	1,188.7
2007	27,946.3	27,351.1	1,249.1	89.5	0.0	89.5	1,159.6	26,068.2	20,089.0	5,979.1	33.8	-	33.8	595.2
2008	36,392.1	36,025.8	2,194.2	64.3	13.5	50.7	2,129.9	33,739.9	26,635.6	7,104.3	91.8	-	91.8	366.2
2009	37,112.4	36,195.6	1,845.0	56.1	5.3	50.7	1,788.9	34,262.9	26,966.6	7,296.3	87.7	-	87.7	916.8
2010	43,379.1	42,214.1	2,662.3	47.6	0.5	47.1	2,614.7	39,540.7	30,941.4	8,599.4	11.1	0.0	11.1	1,165.0
2011	49,321.0	48,313.5	3,234.1	58.0	1.9	56.1	3,176.1	45,051.1	36,210.2	8,840.9	28.3	-	28.3	1,007.5
2012														
Mar	51,083.2	50,141.7	3,525.5	58.3	0.8	57.6	3,467.1	46,496.6	37,810.2	8,686.3	119.6	-	119.6	941.5
Jun	52,858.0	51,898.8	2,862.1	64.0	0.5	63.5	2,798.0	48,954.0	40,015.3	8,938.7	82.7	-	82.7	959.2
Sep	54,598.5	53,496.5	2,787.9	60.0	1.7	58.3	2,727.9	50,607.0	40,772.2	9,834.9	101.5	-	101.5	1,102.0
Dec	59,431.1	58,501.3	3,282.4	60.4	2.1	58.2	3,222.0	55,174.9	44,578.3	10,596.6	44.1	-	44.1	929.7
2013														
Jan	58,686.3	57,981.1	3,815.9	4.9	3.1	1.8	3,811.0	54,084.9	43,464.3	10,620.5	80.3	-	80.3	705.2
Feb	60,101.6	59,409.2	3,698.9	7.2	3.8	3.4	3,691.7	55,658.5	44,909.5	10,749.0	51.9	-	51.9	692.3
Mar	60,917.9	59,917.8	4,031.8	9.7	3.6	6.1	4,022.1	55,840.5	44,603.0	11,237.5	45.5	-	45.5	1,000.1
Apr	62,088.4	61,517.1	4,360.6	4.6	0.0	4.6	4,356.0	57,092.1	45,463.7	11,628.5	64.4	-	64.4	571.3
May	61,348.0	60,745.2	4,211.0	6.3	1.2	5.1	4,204.8	56,475.9	45,031.2	11,444.7	58.3	-	58.3	602.8
Jun	62,386.1	61,716.8	4,190.1	257.4	251.8	5.6	3,932.8	57,379.7	45,471.4	11,908.3	147.0	-	147.0	669.3
Jul	60,928.0	60,361.9	3,957.4	7.3	0.8	6.6	3,950.1	56,218.6	44,036.5	12,182.0	186.0	-	186.0	566.0
Aug	60,262.9	59,626.4	3,970.7	9.1	2.7	6.4	3,961.6	55,417.7	43,196.4	12,221.3	238.1	-	238.1	636.5
Sep	62,873.4	62,219.3	3,739.2	18.4	1.3	17.1	3,720.8	58,322.2	45,257.8	13,064.4	157.9	-	157.9	654.1
Oct	63,748.0	63,225.1	3,467.1	7.9	1.0	6.9	3,459.2	59,629.7	46,465.0	13,164.7	128.3	-	128.3	522.9
Nov	65,828.3	65,189.2	3,590.8	6.5	0.7	5.8	3,584.3	61,458.1	47,847.9	13,610.1	140.3	-	140.3	639.2
Dec	65,589.3	64,885.9	1,818.9	6.0	1.4	4.6	1,812.9	62,876.1	51,423.4	11,452.7	191.0	-	191.0	703.3
2014														
Jan	64,851.5	64,279.6	2,432.9	3.1	1.2	1.9	2,429.8	61,666.8	49,912.0	11,754.8	179.8	-	179.8	571.9
Feb	65,361.3	64,718.6	2,412.4	0.6	0.5	0.0	2,411.8	62,104.8	50,679.4	11,425.4	201.4	-	201.4	642.7
Mar	65,690.6	65,003.1	2,403.3	4.8	4.8	0.0	2,398.5	62,399.0	51,066.2	11,332.8	200.8	-	200.8	687.5
Apr	68,508.0	67,696.3	2,476.4	1.8	1.7	0.2	2,474.5	64,999.1	53,785.7	11,213.4	220.9	-	220.9	811.7
May	67,801.0	67,007.2	2,705.9	1.6	0.9	0.8	2,704.2	64,141.8	52,830.2	11,311.6	159.6	-	159.6	793.8
Jun	68,445.7	67,651.8	2,589.7	3.7	1.3	2.4	2,586.0	64,843.2	53,874.5	10,968.7	218.9	-	218.9	794.0
Jul	67,110.1	66,381.2	1,503.1	9.4	1.2	8.3	1,493.7	64,622.2	53,695.4	10,926.7	256.0	-	256.0	728.8
Aug	68,221.0	67,342.0	2,100.5	7.4	4.3	3.0	2,093.1	64,960.5	53,719.3	11,241.2	281.0	-	281.0	879.1
Sep	67,765.6	67,013.2	2,390.5	3.3	0.1	3.2	2,387.2	64,297.4	53,256.7	11,040.8	325.3	-	325.3	752.4
Oct	68,023.1	67,196.5	2,092.4	8.4	4.3	4.1	2,084.0	64,981.8	54,004.8	10,977.0	122.4	-	122.4	826.6
Nov	67,845.5	66,956.7	2,087.4	16.5	10.1	6.3	2,070.9	64,752.3	53,767.5	10,984.7	117.1	-	117.1	888.8
Dec	71,883.3	70,896.9	2,192.5	20.3	20.2	0.1	2,172.3	68,580.9	57,599.6	10,981.3	123.4	-	123.4	986.5
2015														
Jan	69,574.3	68,667.7	2,280.9	1.5	1.5	-	2,279.3	66,271.7	55,303.0	10,968.7	115.1	-	115.1	906.6
Feb	68,667.0	67,898.8	2,224.3	5.8	5.8	0.0	2,218.5	65,596.2	54,803.0	10,793.2	78.3	-	78.3	768.3
Mar	68,408.4	67,856.7	1,688.7	0.5	0.5	0.0	1,688.2	66,087.9	55,338.7	10,749.2	80.2	-	80.2	551.7
Apr	69,993.9	69,197.2	2,287.1	194.3	194.3	0.0	2,092.8	66,818.1	55,923.2	10,894.9	92.0	-	92.0	796.7
May	69,697.7	69,199.0	2,092.6	1.4	1.4	0.0	2,091.1	66,986.1	56,102.7	10,883.4	120.4	-	120.4	498.7
Jun	69,769.0	69,103.5	1,425.2	2.2	2.2	-	1,423.0	67,498.7	56,426.5	11,072.2	179.6	-	179.6	665.6
Jul	68,875.1	68,401.3	1,634.1	6.1	6.1	0.0	1,628.0	66,462.8	55,163.5	11,299.3	304.4	-	304.4	473.8
Aug	71,084.3	70,397.0	1,831.7	1.2	0.9	0.3	1,830.5	68,162.1	56,145.1	12,017.0	403.3	-	403.3	687.2

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.

<sup>3</sup> Figures have been revised from January 2012 - March 2013 to reflect reclassifications by two commercial banks.

**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 <sup>3</sup>			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>								
2005	19,718.9	19,495.0	176.9	-	-	-	176.9	19,071.3	11,508.0	7,563.3	246.8	-	246.8	223.9
2006	21,951.6	21,774.7	126.9	-	-	-	126.9	21,556.7	12,109.5	9,447.2	91.1	-	91.1	176.9
2007	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	27,725.1	27,556.9	894.0	25.8	22.3	3.5	868.2	26,645.5	14,103.4	12,542.1	17.4	-	17.4	168.2
2009	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	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	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
<b>2012</b>														
Mar	43,667.0	43,507.0	830.4	3.5	-	3.5	826.9	42,674.3	28,796.3	13,878.0	2.3	-	2.3	159.9
Jun	46,427.5	46,278.2	833.6	3.4	-	3.4	830.2	45,442.7	30,935.9	14,506.7	1.9	-	1.9	149.3
Sep	51,025.7	50,871.4	837.7	3.1	-	3.1	834.6	49,913.4	34,375.2	15,538.2	120.3	-	120.3	154.3
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
<b>2013</b>														
Jan	52,282.2	52,017.0	443.6	2.9	-	2.9	440.7	51,261.4	35,435.1	15,826.3	312.1	-	312.1	265.2
Feb	52,433.8	52,159.3	844.9	2.9	-	2.9	842.0	50,719.7	35,188.3	15,531.4	594.8	-	594.8	274.4
Mar	53,326.1	53,052.6	811.7	2.7	-	2.7	809.0	51,653.5	35,080.4	16,573.2	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
Sep	57,212.4	56,953.4	1,328.1	2.3	-	2.3	1,325.8	54,953.5	37,720.7	17,232.9	671.7	-	671.7	259.0
Oct	58,348.0	58,091.1	1,331.0	2.3	-	2.3	1,328.7	56,094.3	38,615.9	17,478.4	665.8	-	665.8	256.9
Nov	59,452.2	59,208.2	1,333.8	2.2	-	2.2	1,331.6	57,215.2	39,101.3	18,113.9	659.2	-	659.2	244.0
Dec	61,930.2	60,665.6	776.7	2.1	-	2.1	774.6	59,244.1	39,784.4	19,459.7	644.9	-	644.9	1,264.6
<b>2014</b>														
Jan	62,025.5	60,763.6	779.3	2.0	-	2.0	777.3	59,274.5	40,194.9	19,079.6	709.8	-	709.8	1,261.9
Feb	62,304.9	61,045.7	1,147.6	1.9	-	1.9	1,145.6	59,193.3	40,329.0	18,864.4	704.8	-	704.8	1,259.3
Mar	62,505.7	61,250.0	1,150.6	1.9	-	1.9	1,148.7	59,405.1	40,745.4	18,659.7	694.3	-	694.3	1,255.7
Apr	62,636.1	61,383.4	1,153.4	1.7	-	1.7	1,151.6	59,539.6	41,087.2	18,452.5	690.4	-	690.4	1,252.8
May	62,375.4	61,125.3	1,156.3	1.7	-	1.7	1,154.5	59,291.7	40,981.2	18,310.5	677.4	-	677.4	1,250.1
Jun	62,120.8	60,873.3	1,140.2	1.7	-	1.7	1,138.4	59,070.1	40,773.2	18,297.0	663.0	-	663.0	1,247.5
Jul	62,433.5	61,188.7	795.9	1.7	-	1.7	794.2	59,735.4	41,063.7	18,671.7	657.4	-	657.4	1,244.7
Aug	62,370.9	61,128.0	596.2	1.7	-	1.7	594.5	59,878.7	40,873.3	19,005.4	653.1	-	653.1	1,242.8
Sep	64,305.7	63,054.1	597.6	1.7	-	1.7	596.0	61,809.4	42,959.3	18,850.1	647.1	-	647.1	1,251.6
Oct	65,423.3	64,173.4	598.7	1.3	-	1.3	597.4	62,934.2	43,578.4	19,355.8	640.4	-	640.4	1,250.0
Nov	66,880.8	64,871.9	600.2	1.3	-	1.3	598.8	63,634.5	44,063.0	19,571.5	637.2	-	637.2	2,008.9
Dec	67,458.4	65,486.5	227.0	0.4	-	0.4	226.5	63,976.7	44,056.3	19,920.4	1,282.8	-	1,282.8	1,971.9
<b>2015</b>														
Jan	66,579.2	64,628.0	228.4	0.4	-	0.4	228.0	63,119.9	43,860.6	19,259.3	1,279.7	-	1,279.7	1,951.2
Feb	66,073.1	64,124.4	229.8	0.4	-	0.4	229.3	62,619.3	43,452.4	19,166.8	1,275.3	-	1,275.3	1,948.8
Mar	66,122.0	64,214.2	431.2	0.4	-	0.4	430.8	62,492.7	43,655.0	18,837.7	1,290.3	-	1,290.3	1,907.8
Apr	65,594.6	63,707.2	400.7	0.3	-	0.3	400.3	62,003.6	43,211.7	18,791.9	1,303.0	-	1,303.0	1,887.4
May	65,634.5	63,749.4	403.5	0.3	-	0.3	403.2	62,045.3	42,765.9	19,279.4	1,300.5	-	1,300.5	1,885.1
Jun	65,063.5	63,314.3	405.0	0.3	-	0.3	404.6	61,645.8	42,751.9	18,894.0	1,263.5	-	1,263.5	1,749.2
Jul	65,074.8	63,348.0	406.3	0.2	-	0.2	406.1	61,684.2	42,144.6	19,539.5	1,257.5	-	1,257.5	1,726.8
Aug	65,830.9	64,126.1	707.6	0.1	-	0.1	707.6	62,166.4	42,192.5	19,973.9	1,252.1	-	1,252.1	1,704.8

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.

<sup>3</sup> Figures have been revised from January 2012 - March 2013 to reflect reclassifications by two commercial banks.

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

Table 2-13(a)

	2005		2006		2007		2008	
	Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>86.6</b>	<b>-</b>	<b>91.3</b>	<b>-</b>	<b>89.5</b>	<b>-</b>	<b>90.1</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>-</b>	<b>532.5</b>	<b>-</b>	<b>436.4</b>	<b>-</b>	<b>37.8</b>	<b>-</b>	<b>109.2</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	0.2	-	-	-	-	-	37.6
Insurance Companies	-	514.4	-	422.1	-	22.3	-	57.4
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	17.9	-	14.2	-	15.5	-	14.1
Trust & Investment Companies	-	-	-	0.0	-	-	-	-
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>1,485.5</b>	<b>26,499.3</b>	<b>966.6</b>	<b>30,595.7</b>	<b>1,239.6</b>	<b>32,956.5</b>	<b>2,998.1</b>	<b>41,147.6</b>
<b>Agriculture</b>	<b>146.2</b>	<b>3,637.7</b>	<b>29.1</b>	<b>3,525.8</b>	<b>369.7</b>	<b>2,984.5</b>	<b>903.9</b>	<b>3,934.1</b>
Sugarcane	146.2	75.5	29.1	63.0	369.7	129.8	903.9	593.8
Paddy	-	1,411.0	-	1,076.9	-	942.5	-	1,133.7
Other Farming	-	111.5	-	197.5	-	54.8	-	91.7
Livestock	-	422.9	-	517.8	-	637.8	-	741.3
Forestry	-	76.3	-	65.3	-	50.2	-	112.1
Shrimp & Other Fishing	-	1,540.5	-	1,605.2	-	1,169.5	-	1,261.7
<b>Mining &amp; Quarrying</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>	<b>1.4</b>	<b>1,674.3</b>
Bauxite	241.2	99.9	-	195.3	-	-	-	-
Other	-	246.2	0.2	760.2	1.1	822.8	1.4	1,674.3
<b>Manufacturing</b>	<b>1,098.1</b>	<b>8,150.0</b>	<b>937.2</b>	<b>10,145.1</b>	<b>864.7</b>	<b>10,634.6</b>	<b>2,091.1</b>	<b>11,658.5</b>
Timber and Sawmilling	-	975.5	-	1,402.5	-	1,747.1	-	2,125.7
Other Constr. and Engin.	-	2,366.6	-	3,701.0	-	3,346.8	-	2,964.6
Sugar Molasses	-	87.9	0.8	45.9	-	8.3	1,397.6	1.1
Rice Milling	176.9	1,745.0	126.9	1,399.8	80.0	1,556.4	65.8	2,852.4
Beverages, Food & Tobacco	-	895.4	-	1,332.2	-	1,315.3	-	1,372.9
Textiles & Clothing	-	49.8	-	45.8	-	48.9	-	77.9
Electricity	921.2	3.5	809.5	4.3	784.7	6.3	627.7	17.5
Other Manufacturing	-	2,026.4	-	2,213.5	-	2,605.4	-	2,246.5
<b>Services</b>	<b>-</b>	<b>14,365.5</b>	<b>-</b>	<b>15,969.3</b>	<b>4.1</b>	<b>18,514.7</b>	<b>1.7</b>	<b>23,880.7</b>
Drainage & Irrigation	-	38.3	-	30.9	-	25.5	-	20.5
Transportation	-	1,054.6	-	1,150.8	3.2	1,608.2	-	2,356.9
Telecommunications	-	23.7	-	71.5	-	28.5	-	80.2
Entertaining & Catering	-	1,400.1	-	1,964.8	-	1,984.2	-	1,873.9
Distribution	-	9,072.9	-	9,767.8	0.3	10,990.9	0.1	14,605.7
Education	-	142.1	-	85.9	-	75.1	-	24.7
Health	-	171.2	-	206.9	-	217.4	-	266.2
Professional Services	-	436.5	-	477.1	-	654.5	-	684.0
Other Services	-	2,026.0	-	2,213.5	0.7	2,930.4	1.6	3,968.6
<b>HOUSEHOLDS</b>	<b>-</b>	<b>10,303.0</b>	<b>-</b>	<b>12,513.3</b>	<b>-</b>	<b>15,762.9</b>	<b>-</b>	<b>17,406.0</b>
Housing	-	3,008.5	-	3,759.1	-	4,242.6	-	5,502.3
Motor Cars	-	2,721.9	-	3,453.9	-	4,324.8	-	4,000.2
Other Durable Goods	-	532.1	-	636.2	-	744.0	-	626.7
Education	-	217.4	-	249.3	-	274.8	-	273.7
Travel	-	55.3	-	58.7	-	68.9	-	66.6
Other Purposes	-	3,767.8	-	4,356.1	-	6,107.7	-	6,936.6
<b>TOTAL</b>	<b>1,572.1</b>	<b>37,334.8</b>	<b>1,057.9</b>	<b>43,545.3</b>	<b>1,329.1</b>	<b>48,757.2</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(b)

	2009		2010		2011	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>75.6</b>	-	<b>55.3</b>	-	<b>61.7</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>103.0</b>	<b>0.0</b>	<b>15.5</b>	-	<b>31.1</b>
Pub. Finan. Instits.	-	-	0.0	-	-	-
Co-op Finan. Instits.	-	31.9	-	0.1	-	0.1
Insurance Companies	-	63.2	-	13.4	-	6.5
Building Societies	-	-	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	8.0	-	1.9	-	24.5
Trust & Investment Companies	-	-	-	0.0	-	-
Pension Funds	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2,641.3</b>	<b>42,109.3</b>	<b>3,085.2</b>	<b>50,886.2</b>	<b>4,030.9</b>	<b>64,567.3</b>
<b>Agriculture</b>	<b>754.9</b>	<b>5,086.9</b>	<b>868.1</b>	<b>6,755.2</b>	<b>1,542.9</b>	<b>9,617.9</b>
Sugarcane	754.9	1,333.4	866.0	1,695.0	1,542.9	2,338.1
Paddy	-	1,818.3	-	2,682.1	-	3,865.6
Other Farming	-	55.2	-	66.0	-	114.9
Livestock	-	597.5	-	930.6	-	1,219.9
Forestry	-	105.6	2.0	163.3	-	586.7
Shrimp & Other Fishing	-	1,176.9	-	1,218.1	-	1,492.8
<b>Mining &amp; Quarrying</b>	<b>0.7</b>	<b>1,505.8</b>	<b>2.2</b>	<b>2,582.0</b>	<b>0.4</b>	<b>2,806.1</b>
Bauxite	-	-	0.1	-	-	-
Other	0.7	1,505.8	2.1	2,582.0	0.4	2,806.1
<b>Manufacturing</b>	<b>1,884.7</b>	<b>10,441.8</b>	<b>2,214.9</b>	<b>12,861.3</b>	<b>2,414.5</b>	<b>16,674.9</b>
Timber and Sawmilling	-	1,656.9	-	1,613.3	-	1,385.8
Other Constr. and Engin.	-	2,645.0	-	4,108.9	-	7,167.9
Sugar Molasses	1,367.9	0.8	1,548.3	290.7	1,871.5	564.7
Rice Milling	51.4	1,538.0	36.4	1,399.8	20.8	1,605.5
Beverages, Food & Tobacco	-	1,654.0	-	2,178.6	-	2,691.6
Textiles & Clothing	-	61.8	-	78.3	-	143.6
Electricity	465.4	11.7	630.3	59.8	522.2	68.0
Other Manufacturing	-	2,873.6	-	3,131.8	-	3,047.8
<b>Services</b>	<b>0.9</b>	<b>25,074.8</b>	-	<b>28,687.7</b>	<b>73.1</b>	<b>35,468.3</b>
Drainage & Irrigation	-	13.1	-	6.9	-	17.6
Transportation	-	2,452.2	-	3,014.8	-	3,329.7
Telecommunications	-	63.7	-	98.4	-	221.7
Entertaining & Catering	-	1,959.0	-	2,914.6	-	2,891.8
Distribution	-	13,849.3	-	17,287.4	2.6	21,556.2
Education	-	23.6	-	218.7	-	472.1
Health	-	337.2	-	490.0	-	663.1
Professional Services	-	781.6	-	1,015.1	-	1,207.9
Other Services	0.9	5,595.2	-	3,641.8	70.5	5,108.1
<b>HOUSEHOLDS</b>	-	<b>16,583.8</b>	-	<b>18,768.0</b>	-	<b>21,631.8</b>
Housing	-	3,857.4	-	5,147.1	-	6,304.3
Motor Cars	-	3,836.0	-	4,432.0	-	5,115.9
Other Durable Goods	-	349.6	-	437.9	-	479.1
Education	-	164.3	-	201.5	-	233.6
Travel	-	11.7	-	23.1	-	20.9
Other Purposes	-	8,364.8	-	8,526.3	-	9,478.0
<b>TOTAL</b>	<b>2,716.9</b>	<b>58,796.1</b>	<b>3,140.5</b>	<b>69,669.6</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(c)

	2012							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>61.8</b>	-	<b>67.4</b>	-	<b>63.1</b>	-	<b>63.3</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>122.0</b>	-	<b>84.6</b>	-	<b>221.9</b>	-	<b>359.5</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	10.2	-	3.0	-	29.4	-	63.3
Insurance Companies	-	62.1	-	9.9	-	72.6	-	10.9
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	49.7	-	71.7	-	119.9	-	225.2
Trust & Investment Companies	-	-	-	-	-	-	-	60.0
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>4,294.0</b>	<b>68,026.4</b>	<b>3,628.3</b>	<b>72,506.8</b>	<b>3,562.5</b>	<b>76,623.9</b>	<b>3,661.2</b>	<b>81,875.4</b>
<b>Agriculture</b>	<b>1,521.8</b>	<b>10,204.7</b>	<b>1,334.7</b>	<b>10,958.0</b>	<b>1,365.9</b>	<b>11,170.8</b>	<b>891.8</b>	<b>11,331.7</b>
Sugarcane	1,521.2	2,533.1	1,333.9	2,483.8	1,365.9	2,500.2	891.5	2,558.3
Paddy	0.5	4,402.1	-	5,176.9	-	5,165.8	-	5,163.0
Other Farming	-	133.7	-	105.9	-	168.8	-	291.9
Livestock	-	1,275.3	-	1,273.9	-	1,385.7	-	1,401.1
Forestry	0.1	558.5	0.7	495.1	-	637.5	0.3	602.8
Shrimp & Other Fishing	-	1,302.1	-	1,422.4	-	1,312.8	-	1,314.7
<b>Mining &amp; Quarrying</b>	<b>0.2</b>	<b>3,394.7</b>	<b>0.2</b>	<b>3,521.5</b>	<b>1.3</b>	<b>4,285.5</b>	<b>1.2</b>	<b>4,247.4</b>
Bauxite	-	23.6	-	-	-	-	-	-
Other	0.2	3,371.1	0.2	3,521.5	1.3	4,285.5	1.2	4,247.4
<b>Manufacturing</b>	<b>2,689.2</b>	<b>18,179.6</b>	<b>2,205.1</b>	<b>19,847.4</b>	<b>2,106.4</b>	<b>20,197.9</b>	<b>2,677.9</b>	<b>22,213.8</b>
Timber and Sawmilling	-	1,286.2	0.7	1,522.6	-	1,819.3	-	1,979.1
Other Constr. and Engin.	-	8,804.4	-	9,074.4	-	9,459.1	-	9,056.4
Sugar Molasses	1,955.8	673.8	1,834.4	555.5	1,791.4	507.9	1,625.4	21.5
Rice Milling	18.1	1,519.0	12.7	2,521.6	8.7	2,276.3	4.5	3,317.6
Beverages, Food & Tobacco	-	3,009.2	-	2,954.9	-	3,456.2	-	3,795.2
Textiles & Clothing	-	156.0	-	131.7	-	109.9	-	192.1
Electricity	715.3	83.3	357.2	140.7	306.4	162.3	1,047.9	172.5
Other Manufacturing	-	2,647.7	-	2,945.9	-	2,406.9	-	3,679.4
<b>Services</b>	<b>82.8</b>	<b>36,247.4</b>	<b>88.4</b>	<b>38,179.8</b>	<b>88.9</b>	<b>40,969.6</b>	<b>90.4</b>	<b>44,082.5</b>
Drainage & Irrigation	-	17.8	-	13.0	-	12.8	-	4.5
Transportation	-	3,953.3	-	4,327.6	0.3	4,042.0	-	3,698.3
Telecommunications	-	191.3	-	207.8	-	219.7	-	195.6
Entertaining & Catering	-	3,094.5	-	3,175.4	-	3,332.3	-	3,383.4
Distribution	0.0	21,429.3	-	22,125.3	-	24,744.7	-	26,398.6
Education	-	704.8	-	951.2	-	832.9	0.0	850.5
Health	-	862.8	-	1,056.8	-	1,018.1	-	1,043.9
Professional Services	-	1,096.5	-	1,093.1	-	1,106.2	-	1,287.1
Other Services	82.8	4,897.2	88.4	5,229.6	88.6	5,660.9	90.4	7,220.7
<b>HOUSEHOLDS</b>	-	<b>19,500.6</b>	-	<b>20,218.3</b>	-	<b>22,192.7</b>	-	<b>23,365.5</b>
Home Improvement	-	4,575.0	-	4,869.6	-	5,321.0	-	4,760.9
Motor Cars	-	5,188.9	-	5,410.0	-	7,537.8	-	7,570.9
Other Durable Goods	-	446.4	-	442.5	-	574.7	-	721.4
Education	-	215.2	-	216.5	-	426.8	-	429.0
Travel	-	23.6	-	33.3	-	100.4	-	110.7
Other Purposes	-	9,051.5	-	9,246.3	-	8,232.0	-	9,772.6
<b>TOTAL</b>	<b>4,355.9</b>	<b>87,649.0</b>	<b>3,695.7</b>	<b>92,809.6</b>	<b>3,625.7</b>	<b>99,038.4</b>	<b>3,724.5</b>	<b>105,600.5</b>

Source: Commercial Banks

<sup>1</sup> Figures for the private sector have been revised from January 2012 - March 2013 due to reclassifications by two commercial banks.

**COMMERCIAL BANKS: LOANS & ADVANCES  
TO RESIDENTS BY SECTOR <sup>1</sup>**  
(G\$ Million)

Table 2-13(d)

	2013											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	7.8	-	10.0	-	12.4	-	7.3	-	8.8	-	259.9	-
<b>FINANCIAL INSTITUTIONS</b>	-	392.3	-	646.7	-	632.9	-	693.7	-	681.7	-	764.3
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	4,251.8	80,705.0	4,533.7	81,997.6	4,831.1	82,277.7	5,167.4	84,220.6	5,019.2	84,129.3	4,750.0	84,896.4
<b>Agriculture</b>	1,286.1	11,321.5	1,697.7	11,137.3	1,891.1	11,284.6	2,055.7	11,134.5	1,914.3	11,100.5	1,581.4	11,310.8
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	-	5,179.5	-	5,094.4	-	5,146.4	-	5,149.6	-	5,029.4	-	5,411.1
Other Farming	-	290.0	-	292.6	-	298.0	-	319.6	-	319.0	-	322.0
Livestock	-	1,454.8	-	1,415.7	-	1,428.9	-	1,421.8	-	1,498.8	-	1,343.1
Forestry	-	630.1	7.1	573.2	1.2	553.2	3.6	560.9	0.3	568.3	-	496.6
Shrimp & Other Fishing	-	1,186.7	-	1,142.4	-	1,185.2	-	1,200.5	-	1,167.7	-	1,227.3
<b>Mining &amp; Quarrying</b>	0.8	4,216.3	0.0	4,287.0	2.6	4,213.7	0.3	4,662.1	0.2	4,624.8	1.8	4,567.0
Bauxite	-	-	-	41.4	-	-	-	-	-	-	-	-
Other	0.8	4,216.3	0.0	4,245.6	2.6	4,213.7	0.3	4,662.1	0.2	4,624.8	1.8	4,567.0
<b>Manufacturing</b>	2,872.5	22,082.4	2,746.1	23,015.7	2,848.8	23,620.9	3,029.6	23,899.0	3,013.9	24,223.1	3,058.2	24,574.3
Timber and Sawmilling	-	2,002.5	-	2,001.6	-	2,056.9	-	1,987.6	-	2,003.1	-	1,995.9
Other Constr. and Engin.	-	9,080.8	-	9,915.4	-	9,882.4	-	10,152.7	-	10,424.1	-	10,413.5
Sugar Molasses	1,838.6	23.5	1,731.0	-	1,827.8	-	1,847.9	-	1,849.7	-	1,808.6	-
Rice Milling	3.1	3,065.3	1.8	3,077.6	0.4	3,221.1	-	2,917.1	-	2,810.7	-	2,850.8
Beverages, Food & Tobacco	-	3,760.0	-	3,791.7	-	3,897.8	-	4,230.5	-	4,013.1	-	4,208.5
Textiles & Clothing	-	174.6	-	178.8	-	194.1	-	182.4	-	187.0	-	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	-	3,805.4	-	3,860.4	-	4,186.3	-	4,254.5	-	4,615.3	-	4,768.9
<b>Services</b>	92.5	43,084.7	89.9	43,557.5	88.5	43,158.5	81.8	44,525.0	90.9	44,180.9	108.5	44,444.4
Drainage & Irrigation	-	4.4	-	4.3	-	4.2	-	4.2	-	5.1	-	1.3
Transportation	-	3,692.3	-	3,699.0	-	3,830.3	-	3,756.3	-	3,875.3	-	4,257.8
Telecommunications	-	184.9	-	220.2	-	252.2	-	242.6	-	240.1	-	236.3
Entertaining & Catering	-	3,390.8	-	3,389.8	-	3,440.3	-	3,399.8	-	3,360.2	-	3,526.4
Distribution	1.0	25,804.6	-	26,218.6	-	25,079.0	-	26,558.2	-	27,004.3	1.0	27,045.4
Education	-	858.4	-	866.1	-	1,016.5	-	1,034.8	-	1,047.6	-	1,071.8
Health	-	1,006.7	-	1,013.3	-	1,014.1	-	985.0	-	1,161.1	-	1,086.6
Professional Services	-	1,218.7	-	1,224.5	-	1,258.4	-	1,202.9	-	1,160.1	-	1,381.2
Other Services	91.5	6,923.9	89.9	6,921.8	88.5	7,263.4	81.8	7,341.3	90.9	6,327.2	107.5	5,837.7
<b>HOUSEHOLDS</b>	-	22,942.4	-	22,686.1	-	23,493.6	-	23,178.5	-	23,289.2	-	24,535.7
Home Improvement	-	4,780.7	-	4,912.1	-	5,066.0	-	5,172.4	-	5,333.1	-	5,429.4
Motor Cars	-	7,558.5	-	7,562.2	-	7,572.4	-	7,277.5	-	7,352.7	-	7,451.7
Other Durable Goods	-	709.7	-	705.0	-	701.4	-	674.8	-	645.1	-	631.7
Education	-	426.4	-	420.5	-	412.7	-	403.8	-	381.5	-	377.5
Travel	-	108.0	-	107.4	-	112.6	-	117.5	-	95.2	-	111.4
Other Purposes	-	9,359.2	-	8,978.9	-	9,628.6	-	9,532.6	-	9,481.6	-	10,533.9
<b>TOTAL</b>	4,259.5	104,039.7	4,543.7	105,330.4	4,843.5	106,404.2	5,174.7	108,092.8	5,028.0	108,100.2	5,009.9	110,196.4

Source: Commercial Banks

<sup>1</sup> Figures for the private sector have been revised from January 2012 - March 2013 due to reclassifications by two commercial banks.

**COMMERCIAL BANKS: LOANS & ADVANCES  
TO RESIDENTS BY SECTOR<sup>1</sup>**  
(G\$ Million)

Table 2-13(e)

	2013											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	9.7	-	11.4	-	20.7	-	10.1	-	8.7	-	8.0	-
<b>FINANCIAL INSTITUTIONS</b>	-	791.1	-	846.4	-	829.6	-	794.2	-	799.5	-	835.9
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	114.7	-	127.7	-	112.6	-	119.0	-	122.2	-	100.3
Insurance Companies	-	322.5	-	332.7	-	303.1	-	265.6	-	270.3	-	265.2
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	312.2	-	346.7	-	379.6	-	375.2	-	373.6	-	441.0
Trust & Investment Companies	-	41.7	-	39.2	-	34.3	-	34.3	-	33.4	-	29.3
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	5,270.2	84,097.5	5,284.6	83,219.0	5,046.6	85,820.7	4,787.9	87,871.0	4,916.0	90,023.8	2,587.5	94,992.3
<b>Agriculture</b>	1,677.8	11,504.6	1,678.6	10,977.2	1,681.0	11,217.2	1,291.5	12,297.4	1,378.3	12,485.0	587.8	13,340.6
Sugarcane	1,677.8	2,576.1	1,678.6	2,618.5	1,678.7	2,824.7	1,290.0	2,839.4	1,378.3	2,866.4	587.8	2,882.8
Paddy	-	5,404.2	-	5,047.6	-	4,993.0	-	5,529.9	-	5,569.2	-	5,980.6
Other Farming	-	320.6	-	325.0	-	322.7	-	308.9	-	322.3	-	365.0
Livestock	-	1,490.7	-	1,388.8	-	1,303.0	-	1,350.0	-	1,447.9	-	1,752.0
Forestry	-	562.3	-	486.6	2.4	536.9	1.5	1,112.9	-	1,115.3	-	1,163.7
Shrimp & Other Fishing	-	1,150.7	-	1,110.7	-	1,236.9	-	1,156.2	0.0	1,164.0	-	1,196.5
<b>Mining &amp; Quarrying</b>	0.0	4,574.2	0.6	4,382.5	0.2	4,581.6	1.1	4,804.0	0.8	4,837.6	1.4	5,207.7
Bauxite	-	2.4	-	-	-	-	-	-	-	-	-	-
Other	0.0	4,571.8	0.6	4,382.5	0.2	4,581.6	1.1	4,804.0	0.8	4,837.6	1.4	5,207.7
<b>Manufacturing</b>	3,472.5	25,374.0	3,487.9	25,157.5	3,248.0	24,745.0	3,375.2	25,083.5	3,413.9	25,827.4	1,936.0	26,887.6
Timber and Sawmilling	-	1,898.2	-	1,939.4	-	1,927.6	-	1,950.7	-	1,993.2	-	2,256.7
Other Constr. and Engin.	-	10,481.3	-	10,822.1	-	10,712.2	-	10,816.7	-	11,171.0	-	11,083.0
Sugar Molasses	2,343.5	-	2,270.0	-	2,154.4	-	2,299.4	-	2,343.3	-	1,909.1	-
Rice Milling	-	3,587.8	-	3,230.8	-	2,951.1	-	3,284.1	-	3,659.6	-	3,876.5
Beverages, Food & Tobacco	-	5,350.0	-	5,123.9	-	5,087.2	-	5,373.3	-	5,541.3	-	6,241.9
Textiles & Clothing	-	163.3	-	141.6	-	142.4	-	151.4	-	144.7	-	174.0
Electricity	1,129.1	192.0	1,217.8	198.8	1,093.6	212.9	1,075.8	203.5	1,070.6	218.0	26.9	0.3
Other Manufacturing	-	3,701.5	-	3,700.9	-	3,711.6	-	3,303.9	-	3,099.6	-	3,255.1
<b>Services</b>	119.9	42,644.7	117.6	42,701.8	117.3	45,276.8	120.1	45,686.0	123.0	46,873.8	62.3	49,556.4
Drainage & Irrigation	-	1.8	-	1.1	-	0.9	-	0.8	-	0.6	-	0.6
Transportation	-	4,185.1	-	4,304.1	-	4,318.5	-	4,360.3	6.3	4,414.0	-	4,518.0
Telecommunications	-	212.8	-	206.8	-	197.5	-	279.3	-	280.2	-	280.6
Entertaining & Catering	-	3,594.3	-	3,639.7	-	3,767.4	-	3,715.7	-	3,807.1	-	3,890.2
Distribution	-	25,123.8	-	25,342.8	-	27,432.2	0.3	27,013.8	-	27,440.2	-	29,222.9
Education	-	1,095.4	-	1,097.4	-	1,107.0	-	1,108.1	-	1,113.8	-	1,136.4
Health	-	1,144.5	-	1,145.5	-	1,248.6	-	1,233.7	-	1,220.0	-	1,290.7
Professional Services	-	1,450.8	-	1,399.9	-	1,364.6	-	1,433.6	-	1,465.4	-	1,525.8
Other Services	119.9	5,836.1	117.6	5,564.6	117.3	5,840.1	119.8	6,540.9	116.7	7,132.5	62.3	7,691.2
<b>HOUSEHOLDS</b>	-	24,905.8	-	24,589.5	-	25,636.2	-	26,040.9	-	26,834.8	-	25,309.2
Home Improvement	-	5,599.6	-	5,685.6	-	5,757.4	-	5,781.8	-	5,884.3	-	6,037.8
Motor Cars	-	7,526.7	-	7,715.8	-	7,866.8	-	7,883.2	-	7,992.0	-	7,983.3
Other Durable Goods	-	621.2	-	607.7	-	595.9	-	620.9	-	648.4	-	743.6
Education	-	392.9	-	445.5	-	501.1	-	526.5	-	535.0	-	522.6
Travel	-	122.9	-	129.9	-	136.6	-	138.8	-	130.0	-	125.7
Other Purposes	-	10,642.6	-	10,005.0	-	10,778.3	-	11,089.7	-	11,645.2	-	9,896.2
<b>TOTAL</b>	5,279.9	109,794.4	5,296.1	108,655.0	5,067.3	112,286.4	4,798.0	114,706.0	4,924.6	117,658.1	2,595.5	121,137.4

Source: Commercial Banks

<sup>1</sup> Figures for the private sector have been revised from January 2012 - March 2013 due to reclassifications by two commercial banks.

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

Table 2-13(f)

	2014											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	5.1	-	2.5	-	6.7	-	3.6	-	3.4	-	5.5	-
<b>FINANCIAL INSTITUTIONS</b>	-	889.6	-	906.2	-	895.1	-	911.2	-	836.9	-	881.9
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	116.5	-	101.6	-	95.7	-	117.4	-	96.6	-	82.7
Insurance Companies	-	262.1	-	257.2	-	253.9	-	272.5	-	275.4	-	285.7
Building Societies	-	0.0	-	0.0	-	0.0	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	482.9	-	519.2	-	520.5	-	473.0	-	443.2	-	502.9
Trust & Investment Companies	-	28.1	-	28.1	-	24.9	-	48.4	-	21.7	-	10.6
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	3,207.2	93,916.8	3,557.5	94,630.9	3,547.2	95,443.5	3,626.2	98,596.8	3,858.8	97,385.7	3,724.4	98,262.1
<b>Agriculture</b>	980.8	13,343.3	1,324.8	13,164.6	1,305.2	13,263.2	1,419.0	13,240.2	1,411.1	13,300.9	1,436.1	13,618.8
Sugarcane	980.8	2,867.3	1,324.8	2,901.8	1,304.5	2,898.9	1,418.4	2,829.7	1,406.7	2,760.4	1,436.1	2,807.8
Paddy	-	5,953.3	-	5,882.2	-	6,028.3	-	6,069.8	-	6,209.8	-	6,375.0
Other Farming	-	367.3	-	367.3	-	371.9	-	376.9	-	372.2	-	386.8
Livestock	-	1,911.0	-	1,859.0	-	1,821.3	-	1,743.9	-	1,697.5	-	1,767.2
Forestry	-	1,152.7	-	1,123.2	0.7	1,151.6	0.5	1,129.7	4.5	1,138.6	-	1,138.7
Shrimp & Other Fishing	0.0	1,091.8	-	1,031.1	-	991.2	-	1,090.3	-	1,122.4	-	1,143.4
<b>Mining &amp; Quarrying</b>	0.5	5,365.7	0.6	5,255.4	0.3	5,369.3	1.1	5,283.2	0.1	5,643.3	1.3	5,742.5
Bauxite	-	3.0	-	3.0	-	3.0	-	3.0	-	2.9	-	2.9
Other	0.5	5,362.7	0.6	5,252.5	0.3	5,366.3	1.1	5,280.1	0.1	5,640.4	1.3	5,739.5
<b>Manufacturing</b>	2,170.5	26,733.4	2,170.0	27,913.4	2,178.1	28,055.2	2,128.2	29,171.3	2,375.9	29,135.5	2,197.4	28,553.8
Timber and Sawmilling	-	2,048.7	-	2,089.6	-	1,964.2	-	2,212.3	-	2,184.4	-	2,234.1
Other Constr. and Engin.	-	10,853.8	-	11,288.1	-	11,504.3	-	11,655.1	-	12,099.9	-	11,920.4
Sugar Molasses	2,161.2	-	2,170.0	-	2,178.1	-	2,119.1	-	2,158.0	-	2,183.2	-
Rice Milling	-	3,755.2	-	3,931.9	-	3,960.4	-	4,245.4	-	4,386.7	-	4,123.9
Beverages, Food & Tobacco	-	6,407.8	-	6,571.5	-	6,542.7	-	6,785.8	-	6,884.4	-	6,648.7
Textiles & Clothing	-	160.6	-	148.2	-	148.2	-	149.9	-	172.6	-	174.7
Electricity	9.3	1.1	-	7.4	-	4.9	9.1	8.0	217.9	-	14.2	0.8
Other Manufacturing	-	3,506.2	-	3,876.8	-	3,930.5	-	4,114.8	-	3,407.5	-	3,451.1
<b>Services</b>	55.3	48,474.4	62.0	48,297.5	63.6	48,755.7	77.9	50,902.1	71.7	49,305.9	89.6	50,347.0
Drainage & Irrigation	-	0.5	-	0.3	-	0.2	-	0.2	-	0.2	-	0.2
Transportation	-	4,632.0	-	4,724.3	-	4,734.2	0.6	5,204.7	-	5,493.6	-	5,465.3
Telecommunications	-	284.1	-	296.1	-	319.9	-	374.6	-	318.8	-	315.1
Entertaining & Catering	-	3,859.9	-	3,806.3	-	3,809.0	-	3,853.0	-	3,865.7	-	3,852.7
Distribution	-	28,413.6	-	28,242.0	-	28,375.9	-	29,864.4	-	27,934.1	-	28,907.7
Education	-	1,127.3	-	1,135.1	-	1,140.4	-	1,142.3	-	1,129.6	-	1,142.5
Health	-	1,222.6	-	1,212.8	-	1,188.5	-	1,198.8	-	1,411.9	-	1,172.8
Professional Services	-	1,562.4	-	1,591.5	-	1,630.9	-	1,655.0	-	1,588.0	-	1,607.5
Other Services	55.3	7,372.2	62.0	7,289.1	63.6	7,556.7	77.3	7,609.1	71.7	7,564.0	89.6	7,883.2
<b>HOUSEHOLDS</b>	-	25,158.2	-	24,799.3	-	24,521.6	-	24,101.8	-	24,176.3	-	23,745.5
Home Improvement	-	5,978.1	-	6,344.2	-	6,424.4	-	6,442.8	-	6,588.9	-	6,536.4
Motor Cars	-	7,920.6	-	7,893.3	-	7,798.7	-	7,807.1	-	7,723.6	-	7,827.6
Other Durable Goods	-	722.4	-	708.3	-	702.8	-	684.2	-	656.0	-	640.7
Education	-	515.2	-	512.5	-	503.3	-	507.8	-	499.0	-	480.9
Travel	-	122.1	-	120.9	-	122.7	-	125.1	-	128.0	-	136.6
Other Purposes	-	9,899.8	-	9,220.2	-	8,969.7	-	8,534.9	-	8,580.7	-	8,123.4
<b>TOTAL</b>	3,212.3	119,964.6	3,559.9	120,336.5	3,553.9	120,860.1	3,629.7	123,609.9	3,862.2	122,398.9	3,729.8	122,889.4

Source: Commercial Banks



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

Table 2-13(g)

	2014											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	11.2	-	9.0	-	5.0	-	9.7	-	17.8	-	20.7	-
<b>FINANCIAL INSTITUTIONS</b>	-	913.4	-	934.1	-	972.3	-	762.8	-	754.3	-	1,406.2
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	111.9	-	107.0	-	114.3	-	84.8	-	88.4	-	77.5
Insurance Companies	-	288.8	-	243.4	-	263.7	-	246.7	-	237.8	-	226.5
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	506.9	-	581.3	-	591.9	-	428.9	-	425.7	-	447.7
Trust & Investment Companies	-	5.8	-	2.3	-	2.3	-	2.3	-	2.3	-	654.5
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	2,287.9	98,691.6	2,687.7	98,593.9	2,983.1	99,781.0	2,681.4	101,403.3	2,669.7	101,672.2	2,398.8	105,654.4
<b><i>Agriculture</i></b>	698.6	13,090.0	880.7	12,223.6	854.0	11,780.3	883.0	11,953.1	871.9	11,907.6	770.6	12,008.2
Sugarcane	698.6	2,561.0	880.7	2,578.9	854.0	2,589.7	883.0	2,555.0	871.9	2,557.6	770.6	2,544.1
Paddy	-	6,128.6	-	5,509.2	-	5,118.1	-	5,175.1	-	5,016.5	-	5,151.1
Other Farming	-	359.0	-	375.3	-	389.2	-	486.5	-	577.6	-	593.6
Livestock	-	1,659.7	-	1,701.2	-	1,691.1	-	1,661.8	-	1,669.3	-	1,639.3
Forestry	-	1,252.6	-	950.9	-	904.1	-	980.4	-	966.7	-	990.2
Shrimp & Other Fishing	-	1,129.1	-	1,108.1	-	1,088.2	-	1,094.3	-	1,119.8	-	1,090.0
<b><i>Mining &amp; Quarrying</i></b>	0.2	5,274.7	1.8	5,718.1	1.1	5,734.1	0.7	5,700.1	0.6	5,321.1	1.1	5,456.8
Bauxite	-	2.9	-	2.9	-	-	-	-	-	-	-	-
Other	0.2	5,271.8	1.8	5,715.1	1.1	5,734.1	0.7	5,700.1	0.6	5,321.1	1.1	5,456.8
<b><i>Manufacturing</i></b>	1,502.1	29,132.4	1,767.7	29,109.9	2,042.4	29,578.8	1,722.5	29,864.9	1,718.7	30,683.4	1,536.4	31,169.4
Timber and Sawmilling	-	2,223.3	-	2,308.8	-	2,246.6	-	2,229.0	-	2,276.7	-	2,419.1
Other Constr. and Engin.	-	12,261.5	-	12,266.2	-	12,842.9	-	13,062.1	-	13,145.7	-	13,422.6
Sugar Molasses	1,493.0	-	1,752.1	-	1,736.1	-	1,722.5	-	1,718.7	-	1,536.4	-
Rice Milling	-	4,012.9	-	3,899.8	-	3,982.6	-	3,790.7	-	4,059.4	-	4,213.7
Beverages, Food & Tobacco	-	6,664.8	-	6,629.5	-	6,669.4	-	6,544.1	-	6,777.5	-	6,728.9
Textiles & Clothing	-	163.5	-	187.7	-	168.6	-	192.2	-	186.6	-	187.5
Electricity	9.1	0.8	15.7	0.8	306.2	0.8	0.0	0.7	0.0	9.2	0.0	12.1
Other Manufacturing	-	3,805.6	-	3,817.2	-	3,668.0	-	4,046.2	-	4,228.2	-	4,185.6
<b><i>Services</i></b>	87.0	51,194.6	37.4	51,542.3	85.6	52,687.8	75.2	53,885.2	78.6	53,760.2	90.7	57,020.0
Drainage & Irrigation	-	0.2	-	0.2	-	0.2	-	0.2	-	0.2	-	0.3
Transportation	-	5,820.0	-	5,672.6	-	6,871.5	-	6,790.7	-	7,027.8	-	7,066.9
Telecommunications	-	305.7	-	330.8	-	400.2	-	398.1	-	459.2	-	435.8
Entertaining & Catering	-	3,719.1	-	3,725.6	-	3,664.7	-	3,708.8	-	3,732.2	-	4,016.1
Distribution	-	29,165.1	-	28,945.2	-	28,753.7	-	28,655.4	-	27,865.2	-	29,649.9
Education	-	1,154.4	-	1,153.2	-	1,150.5	-	1,125.6	-	1,124.0	-	1,125.7
Health	-	1,148.5	-	1,126.2	-	1,117.9	-	1,147.8	-	1,126.0	-	1,119.9
Professional Services	-	1,786.1	-	2,166.6	-	2,179.7	-	2,138.0	-	2,241.3	-	2,422.6
Other Services	87.0	8,095.3	37.4	8,421.9	85.6	8,549.4	75.2	9,920.6	78.6	10,184.4	90.7	11,182.7
<b>HOUSEHOLDS</b>	-	23,788.3	-	24,223.9	-	24,320.9	-	24,494.2	-	24,705.1	-	24,848.1
Home Improvement	-	6,393.6	-	6,456.9	-	6,420.1	-	6,417.5	-	6,586.5	-	6,565.3
Motor Cars	-	8,070.2	-	8,357.2	-	8,397.3	-	8,412.9	-	8,389.5	-	8,217.2
Other Durable Goods	-	638.3	-	648.5	-	630.6	-	644.5	-	699.8	-	751.9
Education	-	551.6	-	682.3	-	747.8	-	749.6	-	761.3	-	696.4
Travel	-	144.6	-	160.9	-	160.0	-	157.6	-	152.7	-	143.8
Other Purposes	-	7,990.0	-	7,918.0	-	7,965.1	-	8,112.2	-	8,115.2	-	8,473.5
<b>TOTAL</b>	2,299.0	123,393.3	2,696.7	123,751.9	2,988.1	125,074.3	2,691.1	126,660.3	2,687.5	127,131.6	2,419.5	131,908.7

Source: Commercial Banks

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

Table 2-13(h)

	2015											
	Jan.		Feb.		Mar		Apr		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	1.9	-	6.2	-	0.9	-	194.6	-	1.8	-	2.5	-
<b>FINANCIAL INSTITUTIONS</b>	-	1,394.8	-	1,353.6	-	1,370.5	-	1,395.0	-	1,420.9	-	1,443.1
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	83.6	-	47.6	-	47.0	-	46.7	-	57.2	-	16.9
Insurance Companies	-	231.6	-	224.6	-	224.9	-	233.7	-	217.6	-	216.7
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	425.1	-	427.0	-	424.1	-	422.2	-	453.8	-	517.1
Trust & Investment Companies	-	654.5	-	654.5	-	674.5	-	692.3	-	692.3	-	692.3
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	2,507.3	103,118.4	2,447.8	102,182.4	2,119.0	102,920.5	2,493.1	103,091.5	2,494.4	103,338.6	1,827.6	103,467.6
<b><i>Agriculture</i></b>	852.0	12,387.1	779.9	11,508.6	511.9	11,105.4	830.4	12,454.7	863.4	12,749.5	499.0	12,719.8
Sugarcane	846.8	2,549.8	776.3	2,520.8	511.9	2,450.6	830.4	2,398.5	863.4	2,389.9	499.0	2,247.9
Paddy	5.1	5,469.2	3.6	4,595.1	-	4,394.2	-	5,478.6	-	6,134.8	-	6,536.5
Other Farming	-	712.2	-	674.8	-	801.8	-	821.2	-	728.1	-	789.5
Livestock	-	1,645.9	-	1,770.6	-	1,688.7	-	1,923.0	-	1,690.9	-	1,291.4
Forestry	-	967.5	-	967.6	-	954.3	-	965.6	-	975.3	-	982.3
Shrimp & Other Fishing	-	1,042.6	-	979.8	-	815.8	-	867.9	-	830.5	-	872.2
<b><i>Mining &amp; Quarrying</i></b>	0.9	5,560.7	0.6	5,330.1	0.6	5,341.1	1.2	5,140.7	0.1	5,185.4	0.1	5,407.3
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	0.9	5,560.7	0.6	5,330.1	0.6	5,341.1	1.2	5,140.7	0.1	5,185.4	0.1	5,407.3
<b><i>Manufacturing</i></b>	1,564.5	31,187.9	1,577.7	31,140.3	1,534.7	30,964.6	1,580.3	30,788.7	1,540.6	30,044.6	1,238.9	30,045.7
Timber and Sawmilling	-	2,360.7	-	2,355.8	-	2,386.7	-	2,386.8	-	2,340.2	-	2,354.8
Other Constr. and Engin.	-	13,513.3	-	13,413.7	-	13,809.2	-	13,969.7	-	13,883.9	-	13,662.5
Sugar Molasses	1,564.5	-	1,577.7	-	1,534.7	-	1,580.3	-	1,540.6	-	1,238.9	-
Rice Milling	-	4,217.4	-	4,273.5	-	3,669.8	-	3,289.1	-	2,759.4	-	2,814.5
Beverages, Food & Tobacco	-	6,794.7	-	6,729.6	-	6,780.2	-	6,722.2	-	6,687.1	-	6,691.9
Textiles & Clothing	-	175.1	-	171.5	-	142.5	-	143.7	-	165.3	-	105.6
Electricity	0.0	8.8	-	8.6	0.0	9.4	0.0	9.2	0.0	8.0	-	7.8
Other Manufacturing	-	4,117.9	-	4,187.6	-	4,166.9	-	4,268.0	-	4,200.6	-	4,408.5
<b><i>Services</i></b>	90.0	53,982.7	89.6	54,203.4	71.9	55,509.4	81.2	54,707.3	90.3	55,359.1	89.7	55,294.9
Drainage & Irrigation	-	0.3	-	0.3	-	0.2	-	0.2	-	0.2	-	0.2
Transportation	-	6,934.1	-	7,015.2	-	7,075.0	-	6,918.4	-	6,879.8	-	6,677.9
Telecommunications	-	390.1	-	395.1	-	404.3	-	421.8	-	423.0	-	387.1
Entertaining & Catering	-	3,882.1	-	3,885.9	-	4,102.3	-	4,121.9	-	4,141.0	-	4,063.3
Distribution	-	27,656.7	-	28,228.9	-	28,769.6	-	28,546.2	-	29,243.4	-	29,587.5
Education	-	1,112.9	-	1,124.3	-	1,104.4	-	1,108.6	-	1,106.1	-	1,098.1
Health	-	1,064.7	-	1,054.3	-	1,124.1	-	1,177.3	-	1,213.7	-	1,240.8
Professional Services	-	2,342.4	-	2,343.1	-	2,407.9	-	2,382.7	-	2,441.5	-	2,365.3
Other Services	90.0	10,599.4	89.6	10,156.2	71.9	10,521.6	81.2	10,030.2	90.3	9,910.4	89.7	9,874.7
<b>HOUSEHOLDS</b>	-	24,216.0	-	23,961.5	-	23,575.2	-	23,629.4	-	23,611.0	-	23,509.6
Home Improvement	-	6,642.1	-	6,733.6	-	6,696.9	-	6,692.8	-	6,897.6	-	7,142.0
Motor Cars	-	8,178.5	-	8,176.6	-	7,987.3	-	8,014.0	-	7,975.9	-	7,507.1
Other Durable Goods	-	740.9	-	733.9	-	742.2	-	758.7	-	754.6	-	704.6
Education	-	678.2	-	663.2	-	636.2	-	615.6	-	608.7	-	414.6
Travel	-	142.5	-	148.8	-	147.3	-	159.1	-	165.7	-	179.0
Other Purposes	-	7,833.7	-	7,505.4	-	7,365.4	-	7,389.1	-	7,208.6	-	7,562.4
<b>TOTAL</b>	2,509.3	128,729.2	2,454.0	127,497.5	2,119.9	127,866.2	2,687.8	128,115.9	2,496.1	128,370.5	1,830.1	128,420.2

Source: Commercial Banks

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

Table 2-13(i)

	2015			
	Jul		Aug	
	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>6.3</b>	-	<b>1.3</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>1,561.9</b>	-	<b>1,655.4</b>
Pub. Finan. Instits.	-	-	-	-
Co-op Finan. Instits.	-	24.3	-	30.3
Insurance Companies	-	214.8	-	207.8
Building Societies	-	-	-	-
Credit Unions	-	-	-	-
Brokers and Money Lenders	-	630.5	-	724.9
Trust & Investment Companies	-	692.3	-	692.3
Pension Funds	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2,034.1</b>	<b>101,823.3</b>	<b>2,538.0</b>	<b>102,901.3</b>
<b>Agriculture</b>	<b>484.2</b>	<b>11,964.7</b>	<b>877.6</b>	<b>11,550.6</b>
Sugarcane	482.1	2,258.1	877.0	2,258.8
Paddy	-	5,965.7	-	5,531.6
Other Farming	-	694.0	-	781.7
Livestock	-	1,188.7	-	1,165.2
Forestry	2.1	965.4	0.6	948.3
Shrimp & Other Fishing	-	892.7	-	865.0
<b>Mining &amp; Quarrying</b>	<b>0.2</b>	<b>4,931.5</b>	<b>0.6</b>	<b>5,006.0</b>
Bauxite	-	-	-	-
Other	0.2	4,931.5	0.6	5,006.0
<b>Manufacturing</b>	<b>1,459.4</b>	<b>30,066.0</b>	<b>1,570.6</b>	<b>30,505.2</b>
Timber and Sawmilling	-	2,393.8	-	2,354.4
Other Constr. and Engin.	-	13,913.7	-	14,086.7
Sugar Molasses	1,459.4	-	1,570.6	-
Rice Milling	-	2,562.0	-	3,149.5
Beverages, Food & Tobacco	-	6,727.1	-	6,181.9
Textiles & Clothing	-	120.5	-	130.1
Electricity	-	7.6	0.0	7.4
Other Manufacturing	-	4,341.2	-	4,595.2
<b>Services</b>	<b>90.4</b>	<b>54,861.2</b>	<b>89.2</b>	<b>55,839.6</b>
Drainage & Irrigation	-	0.2	-	0.1
Transportation	-	6,559.9	-	6,479.3
Telecommunications	-	384.5	-	375.6
Entertaining & Catering	-	4,054.0	-	4,129.6
Distribution	-	29,980.1	-	30,392.0
Education	-	1,088.4	-	1,487.6
Health	-	1,215.7	-	1,177.5
Professional Services	-	2,462.3	-	2,459.3
Other Services	90.4	9,116.1	89.2	9,338.6
<b>HOUSEHOLDS</b>	-	<b>24,091.1</b>	-	<b>25,060.6</b>
Home Improvement	-	7,295.7	-	7,373.1
Motor Cars	-	7,625.6	-	7,824.6
Other Durable Goods	-	719.3	-	722.3
Education	-	504.5	-	654.0
Travel	-	223.2	-	237.7
Other Purposes	-	7,722.8	-	8,248.9
<b>TOTAL</b>	<b>2,040.4</b>	<b>127,476.3</b>	<b>2,539.3</b>	<b>129,617.3</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 (-)
2005	56,441.6	2,811.1	8,199.9	2,901.0	1,604.5	7,524.1	33,401.0	29,826.1	26,615.5
2006	55,577.2	2,841.9	4,116.5	3,917.6	1,878.6	6,194.1	36,628.5	33,252.0	22,325.2
2007	65,050.9	3,736.8	1,331.3	3,095.4	1,056.3	21,456.3	34,374.9	38,071.4	26,979.5
2008	67,347.2	3,677.2	1,109.7	2,155.4	(497.9)	16,655.4	44,247.5	42,098.1	25,249.2
2009	80,573.7	3,992.0	4,840.1	3,885.9	3,885.9	1,468.5	53,631.4	45,458.6	35,115.1
2010	105,036.7	5,154.5	15,766.9	7,608.9	3,917.7	8,187.6	64,401.1	51,915.9	53,120.8
2011	109,980.8	4,984.5	4,865.9	7,941.3	2,837.0	17,637.2	71,714.9	58,662.5	51,318.3
2012									
Mar	104,272.2	3,928.4	7,084.9	7,101.0	2,113.4	14,870.7	69,173.9	57,711.4	46,560.8
Jun	110,730.0	4,193.1	11,114.9	7,521.7	2,383.6	19,279.0	66,237.7	61,833.8	48,896.2
Sep	115,098.1	3,786.1	15,500.1	7,621.4	3,088.0	17,505.9	67,596.5	62,631.7	52,466.4
Dec	121,094.3	4,705.3	17,567.3	7,543.6	3,679.0	12,624.4	74,974.8	68,395.0	52,699.2
2013									
Jan	126,638.9	5,078.2	17,684.9	8,397.6	8,803.3	15,738.8	70,936.0	68,334.9	58,304.0
Feb	121,094.3	4,705.3	17,567.3	7,543.6	3,679.0	12,624.4	74,974.8	68,395.0	52,699.2
Mar	121,663.3	4,796.8	14,717.9	8,056.2	4,365.7	11,630.8	78,095.8	68,241.7	53,421.5
Apr	119,367.0	4,354.1	13,484.5	7,197.2	3,411.7	11,132.0	79,787.6	69,324.8	50,042.2
May	119,094.4	4,772.9	12,798.4	7,459.0	2,803.8	11,959.9	79,300.5	68,361.7	50,732.8
Jun	121,558.3	3,795.3	14,581.6	7,434.6	3,737.6	13,876.1	78,133.1	69,499.3	52,058.9
Jul	121,189.5	4,310.4	11,838.3	8,032.4	4,307.7	17,202.9	75,497.8	68,850.1	52,339.4
Aug	126,908.0	4,707.8	14,648.6	7,400.0	3,812.9	21,093.4	75,245.3	70,183.1	56,724.9
Sep	121,803.4	4,346.1	15,087.5	7,610.5	2,845.4	18,862.5	73,051.3	70,676.2	51,127.2
Oct	121,835.1	5,108.1	13,276.6	7,915.5	3,548.2	17,516.4	74,470.3	70,487.8	51,347.3
Nov	121,797.1	4,837.1	13,034.8	6,600.0	3,720.7	16,660.4	76,944.1	70,984.6	50,812.4
Dec	124,030.1	7,306.9	6,028.0	7,188.9	7,635.2	16,439.5	79,431.6	68,064.6	55,965.5
2014									
Jan	116,104.9	4,868.0	10,962.8	7,730.9	4,321.4	12,730.4	75,491.4	71,226.0	44,878.9
Feb	112,901.3	4,487.7	9,239.4	7,366.9	3,886.7	12,792.8	75,127.8	69,607.7	43,293.6
Mar	111,119.9	4,716.3	8,527.7	8,156.0	3,877.8	12,088.6	73,753.4	68,668.5	42,451.4
Apr	106,129.8	5,630.9	3,985.2	9,080.2	3,067.0	12,055.6	72,310.9	69,436.6	36,693.1
May	107,522.6	5,417.5	10,927.3	8,151.9	1,694.3	14,795.2	66,536.3	69,793.0	37,729.5
Jun	109,252.5	5,253.5	3,855.1	10,459.0	2,793.0	18,447.4	68,444.4	70,510.6	38,741.9
Jul	108,483.8	5,634.8	6,776.1	12,406.6	2,727.6	16,030.8	64,907.9	70,449.7	38,034.0
Aug	113,358.6	4,654.3	11,388.9	11,095.7	3,641.2	18,619.1	63,959.4	70,078.8	43,279.8
Sep	108,445.5	4,628.4	7,718.7	11,944.9	2,736.4	17,028.9	64,388.2	70,469.3	37,976.2
Oct	109,116.7	4,810.0	10,749.4	11,303.3	2,641.2	18,080.0	61,532.9	71,300.0	37,816.7
Nov	112,442.9	5,421.8	11,352.3	11,836.2	2,619.0	19,204.9	62,008.8	71,568.5	40,874.5
Dec	107,163.7	6,898.3	6,229.7	13,095.1	2,817.0	17,116.3	61,007.3	71,659.2	35,504.5
2015									
Jan	112,136.3	5,632.2	14,234.7	10,516.4	2,455.8	17,729.7	61,567.5	72,293.9	39,842.4
Feb	115,705.4	5,775.3	12,854.9	12,496.1	2,232.7	21,764.1	60,582.2	73,377.2	42,328.2
Mar	114,189.5	6,364.3	5,661.1	14,212.3	1,960.1	26,072.2	59,919.5	73,258.2	40,931.3
Apr	115,858.5	5,830.6	8,044.5	11,498.6	2,159.1	29,665.3	58,660.3	73,571.2	42,287.3
May	117,118.9	6,191.8	13,542.7	11,432.9	2,426.8	24,930.6	58,594.0	74,567.7	42,551.2
Jun	119,805.3	6,622.5	17,070.0	10,233.3	1,977.4	25,440.6	58,461.5	75,259.8	44,545.5
Jul	118,052.0	5,216.6	18,745.3	9,592.9	2,003.0	21,043.5	61,450.7	76,174.3	41,877.7
Aug	115,846.4	5,247.0	19,740.4	7,866.7	1,917.4	19,744.5	61,330.3	76,003.8	39,842.6

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	Day Of Res.	Required	Actual	Surplus (+)		End of	Day Of Res.	Required	Actual	Surplus (+)
Period	Per.(Week)	Reserves	Reserves	Deficit (-)		Period	Per.(Week)	Reserves	Reserves	Deficit (-)
<b>2013</b>						<b>2014</b>				
<b>Sep</b>	06th	39,472.9	56,290.8	16,817.9		<b>Sep</b>	05th	39,632.0	50,442.2	10,810.2
	13th	39,813.0	54,375.6	14,562.6			12th	39,975.5	48,429.9	8,454.4
	20th	39,782.5	54,967.4	15,184.9			19th	39,866.6	46,026.8	6,160.2
	27th	39,719.9	54,807.5	15,087.5			26th	39,456.1	47,174.8	7,718.7
<b>Oct</b>	04th	39,534.1	54,097.5	14,563.4		<b>Oct</b>	03rd	39,462.5	48,171.6	8,709.1
	11th	39,711.1	51,747.6	12,036.4			10th	39,737.3	51,870.9	12,133.5
	18th	39,514.0	53,429.1	13,915.0			17th	40,064.7	50,668.6	10,603.8
	25th	39,685.5	52,962.1	13,276.6			24th	40,173.3	49,320.5	9,147.2
<b>Nov</b>	01st	39,647.3	50,962.0	11,314.7			31st	39,933.1	50,682.4	10,749.4
	08th	39,522.1	50,452.8	10,930.8		<b>Nov</b>	07th	40,120.3	49,581.6	9,461.3
	15th	39,509.4	51,844.8	12,335.4			14th	40,177.5	50,610.1	10,432.6
	22nd	39,898.0	53,107.0	13,209.1			21st	40,136.9	50,235.7	10,098.8
	29th	40,028.1	53,063.0	13,034.8			28th	40,095.0	51,447.2	11,352.3
<b>Dec</b>	06th	40,190.5	49,253.5	9,062.9		<b>Dec</b>	05th	40,319.4	51,285.1	10,965.6
	13th	39,972.9	43,199.5	3,226.6			12th	40,643.6	49,244.2	8,600.6
	20th	40,022.5	42,506.6	2,484.1			19th	40,576.0	47,151.7	6,575.7
	27th	40,062.0	46,090.0	6,028.0			26th	40,054.9	46,284.6	6,229.7
<b>2014</b>						<b>2015</b>				
<b>Jan</b>	03rd	40,577.0	50,358.0	9,781.0		<b>Jan</b>	02nd	40,274.5	48,307.9	8,033.3
	10th	40,433.3	53,440.4	13,007.1			09th	40,477.5	51,445.5	10,968.0
	17th	40,820.9	54,271.2	13,450.3			16th	40,528.8	54,775.6	14,246.8
	24th	40,177.0	52,002.4	11,825.3			23rd	40,492.8	53,416.0	12,923.2
	31st	39,919.3	50,882.1	10,962.8			30th	40,398.8	54,633.5	14,234.7
<b>Feb</b>	07th	39,528.5	47,507.5	7,979.0		<b>Feb</b>	06th	40,791.4	55,669.6	14,878.2
	14th	39,067.0	49,332.0	10,265.0			13th	41,121.0	56,373.5	15,252.4
	21st	39,268.1	48,033.6	8,765.5			20th	41,330.3	53,145.5	11,815.1
	28th	39,102.3	48,341.7	9,239.4			27th	40,930.7	53,785.6	12,854.9
<b>Mar</b>	07th	38,967.9	46,435.3	7,467.4		<b>Mar</b>	06th	41,047.1	52,614.1	11,567.0
	14th	39,041.0	43,540.5	4,499.5			13th	41,414.3	48,668.5	7,254.2
	21st	38,634.9	44,318.4	5,683.5			20th	41,058.9	49,238.5	8,179.5
	28th	38,587.3	47,115.0	8,527.7			27th	40,954.2	46,615.3	5,661.1
<b>Apr</b>	04th	38,945.5	46,370.9	7,425.4		<b>Apr</b>	03rd	40,970.9	45,525.6	4,554.7
	11th	38,950.5	46,615.0	7,664.5			10th	40,838.9	46,199.6	5,360.7
	18th	39,212.1	45,040.7	5,828.6			17th	40,896.8	49,450.9	8,554.1
	25th	39,055.2	43,040.4	3,985.2			24th	41,164.1	49,208.6	8,044.5
<b>May</b>	02nd	39,067.0	41,217.4	2,150.4		<b>May</b>	01st	41,272.7	49,293.5	8,020.8
	09th	39,214.9	39,118.5	(96.4)			08th	41,637.6	51,665.2	10,027.5
	16th	38,945.9	47,933.4	8,987.6			15th	41,894.5	52,828.5	10,934.0
	23rd	39,330.7	48,221.2	8,890.5			22nd	41,806.3	54,976.6	13,170.3
	30th	39,250.2	50,177.5	10,927.3			29th	41,692.4	55,235.1	13,542.7
<b>Jun</b>	06th	39,163.1	51,232.3	12,069.2		<b>Jun</b>	05th	41,885.9	54,951.4	13,065.5
	13th	39,625.0	47,849.0	8,224.0			12th	42,004.8	50,534.1	8,529.2
	20th	39,332.4	44,806.9	5,474.5			19th	41,625.5	56,635.0	15,009.5
	27th	39,607.6	43,462.7	3,855.1			26th	42,037.6	59,107.7	17,070.0
<b>Jul</b>	04th	39,411.1	44,246.6	4,835.5		<b>Jul</b>	03rd	42,068.9	58,416.8	16,347.9
	11th	39,586.4	45,171.3	5,584.9			10th	42,057.4	58,145.1	16,087.7
	18th	39,344.8	45,567.7	6,222.9			17th	42,047.6	60,089.3	18,041.7
	25th	39,502.7	46,278.7	6,776.1			24th	41,797.9	63,727.0	21,929.1
<b>Aug</b>	01st	39,246.4	47,163.3	7,917.0			31st	42,533.1	61,278.4	18,745.3
	08th	39,402.2	46,445.1	7,042.9		<b>Aug</b>	07th	42,366.7	61,383.5	19,016.8
	15th	39,399.9	48,042.6	8,642.7			14th	42,183.7	62,492.4	20,308.7
	22nd	39,425.9	48,200.3	8,774.5			21st	42,347.9	62,928.7	20,580.8
	29th	39,303.8	50,692.7	11,388.9			28th	42,462.4	62,202.8	19,740.4

Source: Commercial Banks

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

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2005	15.87	3.94	11.93
2006	11.57	24.00	(12.43)
2007	23.15	23.07	0.08
2008	60.10	70.35	(10.25)
2009	41.27	83.77	(42.50)
2010	-	0.90	(0.90)
2011	1.00	3.90	(2.90)
2012			
Mar	-	13.70	(13.70)
Jun	-	10.85	(10.85)
Sep	-	19.75	(19.75)
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)
Sep	-	12.50	(12.50)
Oct	-	19.00	(19.00)
Nov	-	19.25	(19.25)
Dec	-	13.40	(13.40)
2014			
Jan	-	11.60	(11.60)
Feb	-	1.85	(1.85)
Mar	-	0.60	(0.60)
Apr	-	0.20	(0.20)
May	-	0.20	(0.20)
Jun	-	0.40	(0.40)
Jul	-	0.20	(0.20)
Aug	-	0.40	(0.40)
Sep	-	0.05	(0.05)
Oct	-	0.10	(0.10)
Nov	-	0.40	(0.40)
Dec	-	0.30	(0.30)
2015			
Jan	-	0.10	(0.10)
Feb	-	0.30	(0.30)
Mar	-	-	-
Apr	-	0.10	(0.10)
May	-	-	-
Jun	-	0.20	(0.20)
Jul	-	0.20	(0.20)
Aug	-	0.20	(0.20)

Source: Bank of Guyana

**COMMERCIAL BANKS**  
**INTERBANK TRADE**  
 US\$ Million

Table 2.16 (b)

Period Ended	Volume
2007	32.07
2008	32.90
2009	26.06
2010	-
2011	3.72
2012	
Mar	-
Jun	-
Sep	4.00
Dec	-
2013	
Jan	1.00
Feb	-
Mar	-
Apr	1.67
May	-
Jun	8.62
Jul	0.12
Aug	2.98
Sep	4.08
Oct	-
Nov	-
Dec	6.00
2014	
Jan	2.00
Feb	3.31
Mar	-
Apr	-
May	6.40
Jun	5.42
Jul	12.15
Aug	3.60
Sep	9.40
Oct	17.80
Nov	8.00
Dec	12.40
2015	
Jan	16.45
Feb	10.70
Mar	6.00
Apr	15.00
May	-
Jun	-
Jul	4.15
Aug	2.20

Source: Commercial Banks

**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>
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	44,991.2	1,000.0	6,956.2	37,035.0
2009	55,951.5	0.0	8,976.9	46,974.6
2010	65,514.2	0.0	7,721.6	57,792.6
2011	72,548.6	3,500.0	7,345.9	61,702.7
2012				
Mar	70,069.2	7,000.0	7,554.4	55,514.8
Jun	66,973.8	4,000.0	8,253.8	54,720.0
Sep	68,291.3	3,000.0	4,253.8	61,037.5
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
Sep	73,827.8	2,500.0	5,252.8	66,075.0
Oct	75,327.8	2,500.0	6,752.8	66,075.0
Nov	77,828.2	4,000.0	6,753.3	67,075.0
Dec	80,328.2	7,000.0	6,753.3	66,575.0
2014				
Jan	76,428.2	7,000.0	7,353.3	62,075.0
Feb	75,828.2	7,000.0	7,353.3	61,475.0
Mar	74,828.2	4,000.0	7,353.3	63,475.0
Apr	74,028.2	4,000.0	7,353.3	62,675.0
May	66,253.6	3,000.0	6,653.7	56,600.0
Jun	69,253.6	6,000.0	6,653.7	56,600.0
Jul	65,653.6	6,000.0	6,053.7	53,600.0
Aug	64,753.6	6,000.0	6,053.7	52,700.0
Sep	65,253.6	6,000.0	6,053.7	53,200.0
Oct	62,433.7	6,000.0	4,253.7	52,180.0
Nov	62,433.6	6,000.0	4,253.6	52,180.0
Dec	61,933.6	6,000.0	4,253.6	51,680.0
2015				
Jan	61,933.6	6,000.0	4,253.6	51,680.0
Feb	61,633.6	10,000.0	4,253.6	47,380.0
Mar	60,933.6	10,000.0	4,253.6	46,680.0
Apr	59,633.6	10,000.0	253.6	49,380.0
May	59,551.8	6,918.2	253.6	52,380.0
Jun	59,633.6	7,000.0	253.6	52,380.0
Jul	62,328.5	6,694.9	253.6	55,380.0
Aug	62,240.1	6,714.7	253.6	55,271.9

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
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	724.4	780.0	55.6	689.7	780.0	90.3	161.0	231.6	70.6	850.7	1,011.6	160.9
2011	749.7	798.1	48.4	715.1	798.1	83.0	192.5	260.7	68.3	907.5	1,058.8	151.3
2012												
Mar	767.6	810.6	43.1	733.0	810.6	77.7	192.7	249.9	57.2	925.7	1,060.5	134.8
Jun	719.3	761.5	42.2	684.7	761.5	76.8	208.8	273.9	65.1	893.5	1,035.4	141.9
Sep	834.9	872.1	37.1	800.3	872.1	71.8	212.7	271.5	58.8	1,013.0	1,143.6	130.6
Dec	825.2	862.2	37.0	790.6	862.2	71.6	257.5	313.4	55.9	1,048.1	1,175.6	127.5
2013												
Jan	797.3	834.4	37.1	762.7	834.4	71.7	228.2	285.4	57.2	990.9	1,119.8	128.9
Feb	781.1	814.8	33.7	746.5	814.8	68.3	208.3	268.8	60.5	954.8	1,083.5	128.8
Mar	781.1	811.6	30.6	746.5	811.6	65.1	208.5	268.9	60.4	955.0	1,080.5	125.6
Apr	772.6	803.3	30.8	738.0	803.3	65.4	202.6	263.0	60.5	940.5	1,066.4	125.8
May	733.5	764.0	30.5	698.9	764.0	65.1	213.7	270.5	56.8	912.6	1,034.6	122.0
Jun	701.3	732.0	30.7	666.7	732.0	65.2	221.8	279.9	58.1	888.5	1,011.9	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
Sep	634.0	659.5	25.6	599.4	659.5	60.2	253.1	307.5	54.4	852.5	967.0	114.5
Oct	656.5	682.2	25.6	621.9	682.2	60.2	236.8	300.5	63.6	858.8	982.6	123.9
Nov	653.0	678.6	25.6	618.4	678.6	60.2	228.3	287.7	59.3	846.7	966.2	119.5
Dec	751.2	776.9	25.7	716.6	776.9	60.3	238.6	299.9	61.2	955.3	1,076.7	121.5
2014												
Jan	736.2	761.7	25.6	701.6	761.7	60.2	215.8	278.8	63.0	917.4	1,040.6	123.1
Feb	703.8	726.7	22.9	669.2	726.7	57.5	216.1	278.5	62.4	885.3	1,005.2	119.9
Mar	688.5	708.6	20.0	653.9	708.6	54.6	223.1	277.0	53.9	877.0	985.6	108.6
Apr	678.5	698.6	20.1	641.4	698.6	57.2	224.4	283.4	59.0	865.8	982.0	116.2
May	651.3	671.2	20.0	647.8	671.2	23.4	234.7	292.2	57.5	882.5	963.4	80.9
Jun	650.4	670.5	20.0	647.0	670.5	23.5	264.9	323.7	58.8	911.9	994.2	82.3
Jul	618.2	636.6	18.4	614.7	636.6	21.9	265.3	326.5	61.3	879.9	963.1	83.2
Aug	608.8	625.7	16.9	605.3	625.7	20.3	275.8	332.5	56.7	881.1	958.1	77.0
Sep	616.6	630.3	13.7	613.1	630.3	17.2	275.6	330.6	55.0	888.8	960.9	72.2
Oct	607.5	621.4	13.8	604.1	621.4	17.3	280.7	338.6	57.9	884.8	959.9	75.2
Nov	609.1	622.7	13.6	605.6	622.7	17.0	294.9	351.3	56.4	900.5	974.0	73.5
Dec*	652.2	665.6	13.4	648.7	665.6	16.9	296.4	357.6	61.1	945.2	1,023.2	78.0
2015												
Jan	645.4	658.4	13.1	641.9	658.4	16.5	289.9	346.1	56.1	931.8	1,004.5	72.7
Feb	628.9	639.3	10.4	625.4	639.3	13.9	307.8	370.9	63.0	933.2	1,010.2	76.9
Mar	608.7	616.4	7.7	605.3	616.4	11.1	341.8	401.6	59.8	947.0	1,018.0	71.0
Apr	606.5	614.3	7.8	603.0	614.3	11.3	352.7	412.4	59.7	955.7	1,026.7	71.0
May	614.1	621.8	7.7	610.6	621.8	11.2	339.4	394.3	54.8	950.0	1,016.1	66.0
Jun	619.0	626.9	7.8	615.6	626.9	11.3	326.8	384.3	57.6	942.3	1,011.2	68.9
Jul	615.1	622.8	7.7	611.6	622.8	11.2	306.7	367.8	61.2	918.3	990.7	72.4
Aug	615.2	621.7	6.5	611.8	621.7	10.0	297.0	355.9	58.9	908.8	977.7	68.9

Source: Bank of Guyana and Commercial Banks

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

Table 4.1

	2005	2006	2007	2008	2009	2010	2011	2012	2013				2014												2015										
	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	6.00	6.75	6.50	6.75	6.75	6.25	5.50	5.25	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	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	3.74	4.16	3.90	4.19	4.18	3.78	2.35	1.45	1.19	1.20	1.36	1.45	1.45	1.52	1.52	1.52	1.53	1.59	1.59	1.61	1.58	1.58	1.65	1.67	1.67	1.70	1.73	1.73	1.83	1.89	1.89	1.92			
182 Days	3.84	4.18	3.92	4.48	4.35	3.70	2.43	1.72	1.25	1.21	1.21	1.55	1.56	1.56	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81			
364 Days	4.21	4.24	4.35	4.81	4.47	3.59	2.51	1.54	1.17	1.20	2.00	2.14	2.17	2.24	2.27	2.27	2.27	2.27	2.27	2.38	2.39	2.38	2.28	2.32	2.37	2.32	2.38	2.39	2.35	2.38	2.38	2.40	2.39		
<b>COMMERCIAL BANKS</b>																																			
Small Savings Rate	3.38	3.19	3.15	3.04	2.78	2.67	1.99	1.69	1.47	1.33	1.33	1.33	1.33	1.31	1.25	1.25	1.25	1.25	1.25	1.25	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26		
Prime Lending Rate (weighted average) <sup>2</sup>	15.24	14.47	13.89	13.91	14.22	15.06	14.33	12.50	12.46	12.38	11.35	12.30	11.26	11.22	11.19	11.15	11.17	11.20	11.20	11.20	11.07	11.06	11.02	11.01	10.94	10.91	10.92	10.90	10.86	10.82	10.80	10.80			
Prime Lending Rate <sup>3</sup>	14.54	14.54	14.71	14.54	14.54	14.54	14.00	13.83	13.83	13.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83			
Comm. Banks' Lending Rate (weighted average)	13.50	13.12	12.40	12.35	12.17	11.95	11.68	11.08	11.18	11.13	11.04	11.16	10.96	10.95	10.95	10.86	10.91	10.89	10.91	10.90	11.02	10.93	10.97	10.86	10.90	11.10	10.80	10.83	10.77	10.74	10.78	10.78			
<b>HAND-IN-HAND TRUST CORP. INC.</b>																																			
Domestic Mortgages	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	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	13.00	13.00	13.00	12.00	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	13.00	13.00	13.00			
Average Deposit Rates	3.23	3.14	3.23	3.00	3.00	3.00	3.00	2.30	2.30	2.30	1.78	1.78	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	2.30	2.30	2.30	2.30	2.30			
<b>NEW BUILDING SOCIETY</b>																																			
Deposits <sup>4</sup>	2.50	2.50	2.50	2.50	2.50	2.50	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	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>	8.95	7.50	7.50	7.50	8.45	7.35	6.85	6.85	6.85	6.85	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45			
Five dollar shares	4.00	3.80	3.80	3.80	3.80	3.30	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	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	5.00	4.50	4.50	4.50	4.50	4.00	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	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00			

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 Deposits	3 Months Time Deposits	6 Months Time Deposits	9 Months Time Deposits <sup>2)</sup>	12 Months Time Deposits
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	14.54	3.04	2.34	2.05	3.00	2.92
2009	14.54	2.78	2.32	2.00	2.75	2.88
2010	14.54	2.67	2.28	2.55	3.00	2.88
2011	14.00	1.99	1.83	2.00	...	2.20
2012						
Mar	13.83	1.80	1.57	1.71	...	1.89
Jun	13.83	1.75	1.47	1.65	...	1.83
Sep	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
Sep	12.83	1.33	1.09	1.25	...	1.39
Oct	12.83	1.33	1.09	1.25	...	1.39
Nov	12.83	1.33	1.09	1.25	...	1.39
Dec	12.83	1.33	1.09	1.25	...	1.39
2014						
Jan	12.83	1.33	1.09	1.25	...	1.39
Feb	12.83	1.31	1.07	1.24	...	1.39
Mar	12.83	1.25	1.07	1.24	...	1.39
Apr	12.83	1.25	1.07	1.24	...	1.60
May	12.83	1.25	1.07	1.24	...	1.60
Jun	12.83	1.25	1.07	1.24	...	1.60
Jul	12.83	1.25	1.02	1.20	...	1.53
Aug	12.83	1.25	1.02	1.20	...	1.53
Sep	12.83	1.26	1.10	1.26	...	1.40
Oct	12.83	1.26	1.10	1.26	...	1.40
Nov	12.83	1.26	1.10	1.26	...	1.40
Dec	12.83	1.26	1.10	1.26	...	1.40
2015						
Jan	12.83	1.26	1.10	1.26	...	1.40
Feb	12.83	1.26	1.10	1.26	...	1.40
Mar	12.83	1.26	1.10	1.26	...	1.40
Apr	12.83	1.26	1.10	1.26	...	1.40
May	12.83	1.26	1.10	1.26	...	1.40
Jun	12.83	1.26	1.13	1.29	...	1.43
Jul	12.83	1.26	1.13	1.29	...	1.43
Aug	12.83	1.26	1.13	1.29	...	1.43

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
	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill <sup>1</sup>	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate
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	4.19	6.75	6.94	10.75	4.81	10.00	24.45	0.04	0.86	1.30	3.00
2009	4.18	6.75	1.36	7.25	3.44	7.00	16.80	0.07	0.50	0.36	1.75
2010	3.78	6.25	0.37	5.75	3.35	7.00	7.48	0.15	0.75	0.50	1.75
2011	2.35	5.50	0.28	5.00	3.43	7.00	6.46	0.01	0.75	0.30	1.75
2012											
Mar	2.00	5.50	0.04	5.00	3.45	7.00	6.47	0.08	0.75	0.42	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
Sep	1.54	5.25	0.52	4.75	3.52	7.00	6.57	0.11	0.75	0.25	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	3.57	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	6.39	0.06	0.75	0.34	1.50
May	1.19	5.00	0.15	4.75	3.47	7.00	6.44	0.04	0.75	0.31	1.00
Jun	1.20	5.00	0.15	4.75	3.36	7.00	7.12	0.05	0.75	0.31	1.00
Jul	1.20	5.00	0.14	4.75	3.25	7.00	8.13	0.04	0.75	0.31	1.00
Aug	1.36	5.00	0.14	4.75	3.17	7.00	8.13	0.04	0.75	0.28	1.00
Sep	1.36	5.00	0.14	4.75	3.13	7.00	7.95	0.02	0.75	0.29	1.00
Oct	1.36	5.00	0.07	4.75	3.24	7.00	7.84	0.05	0.75	0.31	1.00
Nov	1.43	5.00	0.11	4.75	3.60	7.00	7.82	0.07	0.75	0.29	0.75
Dec	1.45	5.00	0.06	4.75	3.24	7.00	8.25	0.07	0.75	0.26	0.75
2014											
Jan	1.45	5.00	0.05	4.75	3.29	7.00	8.72	0.04	0.75	0.32	0.75
Feb	1.52	5.00	0.05	4.75	3.19	7.00	8.78	0.05	0.75	0.36	0.75
Mar	1.52	5.00	0.06	4.75	3.34	7.00	9.11	0.05	0.75	0.39	0.75
Apr	1.52	5.00	0.06	4.75	3.28	7.00	9.03	0.03	0.75	0.37	0.75
May	1.53	5.00	0.14	4.75	3.30	7.00	8.93	0.03	0.75	0.28	0.75
Jun	1.59	5.00	0.12	4.75	3.38	7.00	8.37	0.04	0.75	0.36	0.40
Jul	1.59	5.00	0.13	4.75	3.28	7.00	7.90	0.03	0.75	0.43	0.40
Aug	1.61	5.00	0.10	4.75	3.30	7.00	7.80	0.03	0.75	0.40	0.40
Sep	1.58	5.00	0.11	4.75	3.17	7.00	...	0.02	0.75	0.44	0.30
Oct	1.58	5.00	0.12	4.75	3.29	7.00	7.73	0.02	0.75	0.39	0.30
Nov	1.65	5.00	0.12	4.75	3.04	7.00	7.39	0.02	0.75	0.41	0.30
Dec	1.67	5.00	0.10	4.75	2.55	7.00	7.14	0.03	0.75	0.41	0.30
2015											
Jan	1.67	5.00	0.10	4.75	2.17	7.00	6.99	0.03	0.75	0.38	0.30
Feb	1.70	5.00	0.16	4.75	3.26	7.00	...	0.02	0.75	0.34	0.30
Mar	1.73	5.00	0.11	4.75	3.34	7.00	7.00	0.03	0.75	0.43	0.30
Apr	1.73	5.00	0.04	4.75	2.89	7.00	6.79	0.02	0.75	0.43	0.30
May	1.83	5.00	0.06	4.75	3.07	7.00	...	0.02	0.75	0.45	0.30
Jun	1.89	5.00	0.58	4.75	2.78	7.00	...	0.02	0.75	0.47	0.30
Jul	1.89	5.00	0.40	4.75	2.71	7.00	6.60	0.03	0.75	0.49	0.30
Aug	1.92	5.00	...	...	...	...	6.49	...	...	...	...

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		
04	Mar	14	-	07	Mar	14	206.50	07	Oct	14	-	10	Oct	14	206.50
10	Mar	14	-	11	Mar	14	206.50	13	Oct	14	-	17	Oct	14	206.50
12	Mar	14	-	13	Mar	14	206.00	20	Oct	14	-	22	Oct	14	206.50
14	Mar	14					206.50	24	Oct	14					206.50
18	Mar	14	-	19	Mar	14	206.00	27	Oct	14	-	31	Oct	14	206.50
20	Mar	14					206.50	03	Nov	14	-	07	Nov	14	206.50
21	Mar	14					206.00	10	Nov	14	-	14	Nov	14	206.50
24	Mar	14	-	28	Mar	14	206.50	17	Nov	14	-	21	Nov	14	206.50
31	Mar	14					206.50	24	Nov	14	-	28	Nov	14	206.50
01	Apr	14					206.00	01	Dec	14	-	05	Dec	14	206.50
02	Apr	14					206.50	08	Dec	14	-	12	Dec	14	206.50
03	Apr	14					206.00	15	Dec	14	-	19	Dec	14	206.50
04	Apr	14					206.50	22	Dec	14	-	24	Dec	14	206.50
07	Apr	14	-	08	Apr	14	206.00	29	Dec	14	-	31	Dec	14	206.50
09	Apr	14					206.25	02	Jan	15	-				206.50
10	Apr	14					206.00	06	Jan	15	-	09	Jan	15	206.50
11	Apr	14					206.50	12	Jan	15	-	16	Jan	15	206.50
14	Apr	14	-	17	Apr	14	206.50	19	Jan	15	-	23	Jan	15	206.50
22	Apr	14	-	24	Apr	14	206.50	26	Jan	15	-	30	Jan	15	206.50
25	Apr	14					206.00	02	Feb	15	-	06	Feb	15	206.50
28	Apr	14	-	30	Apr	14	206.50	09	Feb	15	-	13	Feb	15	206.50
11	Apr	14					206.50	16	Feb	15	-	20	Feb	15	206.50
14	Apr	14	-	17	Apr	14	206.50	24	Feb	15	-	27	Feb	15	206.50
22	Apr	14	-	24	Apr	14	206.50	01	Mar	15	-	05	Mar	15	206.50
25	Apr	14					206.00	09	Mar	15	-	13	Mar	15	206.50
28	Apr	14	-	30	Apr	14	206.50	16	Mar	15	-	20	Mar	15	206.50
02	May	14					206.50	23	Mar	15	-	27	Mar	15	206.50
06	May	14	-	09	May	14	206.50	30	Mar	15	-	31	Mar	15	206.50
12	May	14					206.00	01	Apr	15	-	02	Apr	15	206.50
13	May	14	-	16	May	14	206.50	07	Apr	15	-	10	Apr	15	206.50
19	May	14	-	23	May	14	206.50	13	Apr	15	-	17	Apr	15	206.50
27	May	14	-	30	May	14	206.50	20	Apr	15	-	24	Apr	15	206.50
02	Jun	14	-	06	Jun	14	206.50	27	Apr	15	-	30	Apr	15	206.50
09	Jun	14	-	13	Jun	14	206.50	04	May	15					206.50
16	Jun	14	-	20	Jun	14	206.50	06	May	15	-	08	May	15	206.50
23	Jun	14	-	27	Jun	14	206.50	12	May	15	-	15	May	15	206.50
30	Jun	14					206.50	18	May	15	-	22	May	15	206.50
01	Jul	14	-	04	Jul	14	206.50	25	May	15					206.50
08	Jul	14	-	11	Jul	14	206.50	27	May	15	-	29	May	15	206.50
14	Jul	14	-	18	Jul	14	206.50	01	Jun	15	-	05	Jun	15	206.50
21	Jul	14	-	25	Jul	14	206.50	08	Jun	15	-	12	Jun	15	206.50
28	Jul	14	-	31	Jul	14	206.50	15	Jun	15	-	19	Jun	15	206.50
04	Aug	14	-	08	Aug	14	206.50	22	Jun	15	-	26	Jun	15	206.50
11	Aug	14	-	15	Aug	14	206.50	29	Jun	15	-	30	Jun	15	206.50
18	Aug	14	-	22	Aug	14	206.50	01	Jul	15	-	03	Jul	15	206.50
25	Aug	14	-	29	Aug	14	206.50	07	Jul	15	-	10	Jul	15	206.50
01	Sep	14					206.50	13	Jul	15	-	17	Jul	15	206.50
02	Sep	14					206.00	20	Jul	15	-	24	Jul	15	206.50
03	Sep	14	-	05	Sep	14	206.50	27	Jul	15	-	31	Jul	15	206.50
08	Sep	14	-	12	Sep	14	206.50	03	Aug	15	-	07	Aug	15	206.50
15	Sep	14	-	19	Sep	14	206.50	10	Aug	15	-	14	Aug	15	206.50
22	Sep	14	-	26	Sep	14	206.50	17	Aug	15	-	21	Aug	15	206.50
29	Sep	14	-	30	Sep	14	206.50	24	Aug	15	-	28	Aug	15	206.50
01	Oct	14	-	03	Oct	14	206.50	31	Aug	15					206.50

Source: Bank of Guyana

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>
2005	200.25	199.88
2006	201.00	200.19
2007	203.50	202.48
2008	205.25	203.63
2009	203.25	204.09
2010	203.50	203.64
2011	203.75	204.02
2012		
Mar	204.00	204.24
Jun	204.25	204.31
Sep	204.50	204.48
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
Sep	205.50	205.42
Oct	205.50	205.50
Nov	206.00	205.98
Dec	206.25	206.08
2014		
Jan	206.50	206.35
Feb	206.00	206.42
Mar	206.50	206.33
Apr	206.50	206.34
May	206.50	206.47
Jun	206.50	206.50
Jul	206.50	206.50
Aug	206.50	206.50
Sep	206.50	206.48
Oct	206.50	206.50
Nov	206.50	206.50
Dec	206.50	206.50
2015		
Jan	206.50	206.50
Feb	206.50	206.50
Mar	206.50	206.50
Apr	206.50	206.50
May	206.50	206.50
Jun	206.50	206.50
Jul	206.50	206.50
Aug	206.50	206.50

Source: Bank of Guyana

## MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 4.6

Month	Buying Rate											
	2013				2014				2015			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	194.94	202.48	316.01	259.79	187.40	204.22	324.37	271.15	168.18	205.55	305.23	239.00
Feb	193.76	201.60	308.72	263.57	182.64	204.99	328.86	270.00	161.07	205.80	307.44	235.95
Mar	192.26	201.37	301.77	258.23	181.87	205.56	328.68	273.73	158.03	205.39	300.14	217.70
Apr	191.00	201.03	303.19	255.70	181.68	205.70	329.57	271.44	156.85	203.70	293.64	209.25
May	192.89	201.28	305.33	257.40	181.76	205.63	329.66	272.60	158.67	202.97	296.29	210.99
Jun	191.57	202.23	307.33	259.65	187.00	205.75	314.43	277.87	157.52	203.03	295.66	209.95
Jul	190.16	202.97	302.14	259.47	183.81	205.58	332.80	270.95	156.74	204.05	296.32	210.60
Aug	190.60	202.69	304.17	262.70	183.01	205.20	331.60	267.15	153.49	204.83	302.16	211.77
Sep	190.68	202.22	309.71	262.09	181.69	205.14	326.34	261.08				
Oct	191.47	202.45	315.04	264.39	179.92	205.42	320.91	254.67				
Nov	191.00	202.74	315.69	265.63	184.02	205.62	319.46	253.46				
Dec	190.90	203.69	323.31	267.73	174.82	205.66	315.42	247.78				

Month	Selling Rate											
	2013				2014				2015			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	205.09	205.55	328.20	269.27	197.56	208.37	337.81	280.80	187.07	209.46	335.54	268.14
Feb	202.25	205.22	322.60	272.86	194.61	208.75	342.55	281.74	181.59	209.34	334.55	259.81
Mar	201.22	204.98	313.15	270.71	192.91	208.18	342.38	280.68	177.42	208.98	327.53	247.70
Apr	200.38	204.82	314.21	265.41	194.53	209.14	341.47	282.57	171.04	208.10	320.27	228.68
May	203.15	205.43	319.03	269.72	195.61	209.03	347.10	283.92	178.99	207.42	320.88	230.40
Jun	202.05	205.98	312.73	269.71	195.57	209.22	318.61	280.52	172.72	207.92	322.30	231.90
Jul	200.01	206.61	319.56	269.50	197.45	208.08	352.45	284.74	172.26	208.50	325.87	231.73
Aug	199.88	206.28	320.81	272.07	195.72	208.88	351.40	282.21	169.01	208.87	324.32	229.92
Sep	200.26	206.07	323.64	272.30	193.71	208.65	344.56	275.13				
Oct	200.79	206.33	329.00	275.84	192.65	208.81	346.26	275.34				
Nov	200.52	206.88	329.16	277.54	190.94	208.55	342.58	270.73				
Dec	199.72	207.94	335.46	280.34	188.68	209.54	339.30	271.68				

Month	Mid Rate											
	2013				2014				2015			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	200.02	204.01	322.11	264.53	192.48	206.29	331.09	275.97	177.63	207.50	320.38	253.57
Feb	198.01	203.41	315.66	268.22	188.62	206.87	335.70	275.87	171.33	207.57	320.99	247.88
Mar	196.74	203.17	307.46	264.47	187.39	206.87	335.53	277.20	167.73	207.18	313.83	232.70
Apr	195.69	202.93	308.70	260.55	188.10	207.42	335.52	277.00	163.94	205.90	306.96	218.97
May	198.02	203.36	312.18	263.56	188.68	207.33	338.38	278.26	168.83	205.20	308.59	220.69
Jun	196.81	204.10	310.03	264.68	191.28	207.49	316.52	279.19	165.12	205.48	308.98	220.92
Jul	195.08	204.79	310.85	264.48	190.63	206.83	342.62	277.85	164.50	206.27	311.09	221.16
Aug	195.24	204.48	312.49	267.39	189.36	207.04	341.50	274.68	161.25	206.85	313.24	220.85
Sep	195.47	204.14	316.67	267.19	187.70	206.90	335.45	268.10				
Oct	196.13	204.39	322.02	270.11	186.28	207.12	333.58	265.00				
Nov	195.76	204.81	322.43	271.58	187.48	207.08	331.02	262.10				
Dec	195.31	205.81	329.38	274.04	181.75	207.60	327.36	259.73				

Source: Commercial Banks and Non-Bank Cambios.

# STATISTICAL ABSTRACT

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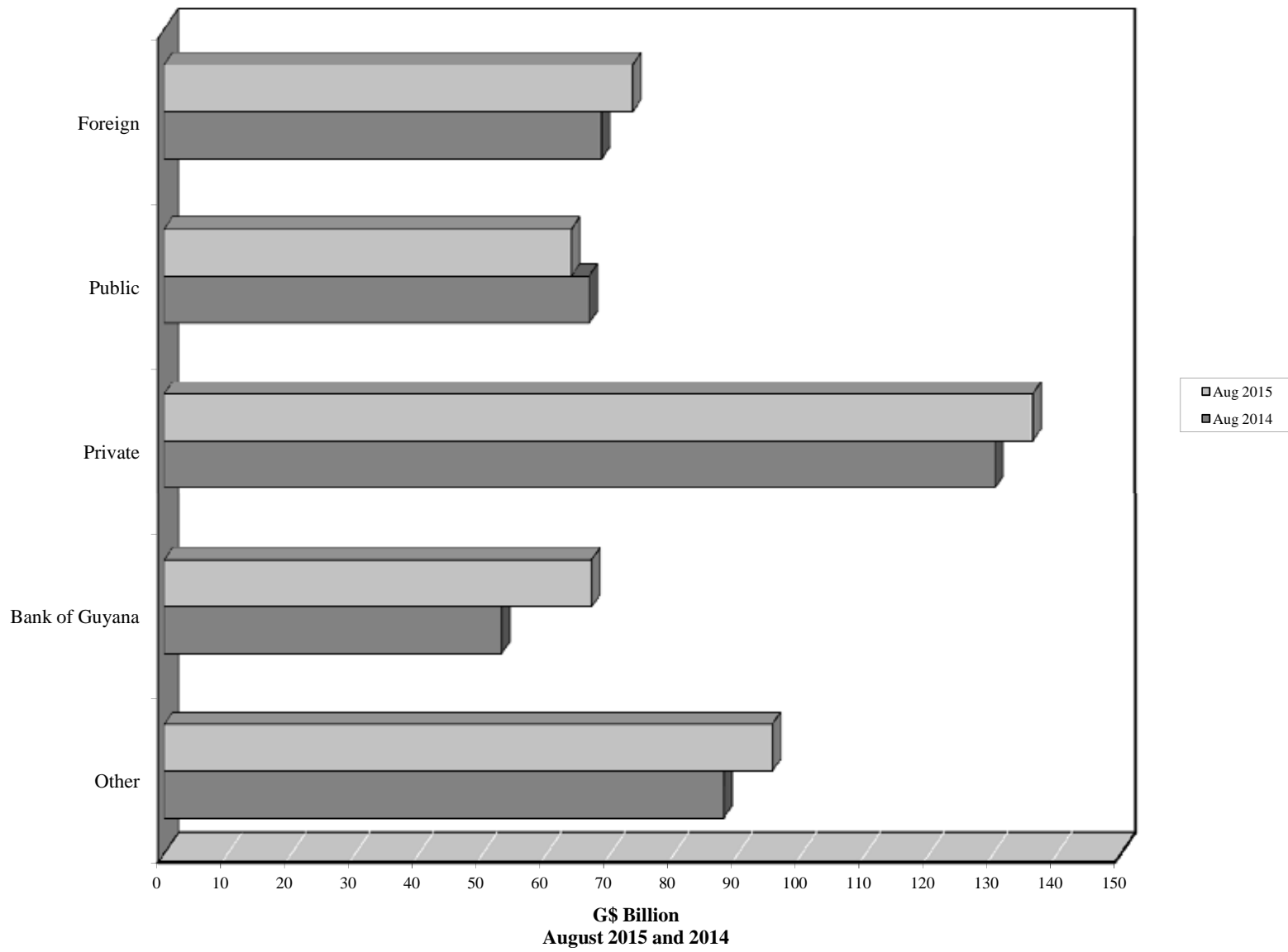
- I - Commercial Banks: Assets (August 2015 & 2014)
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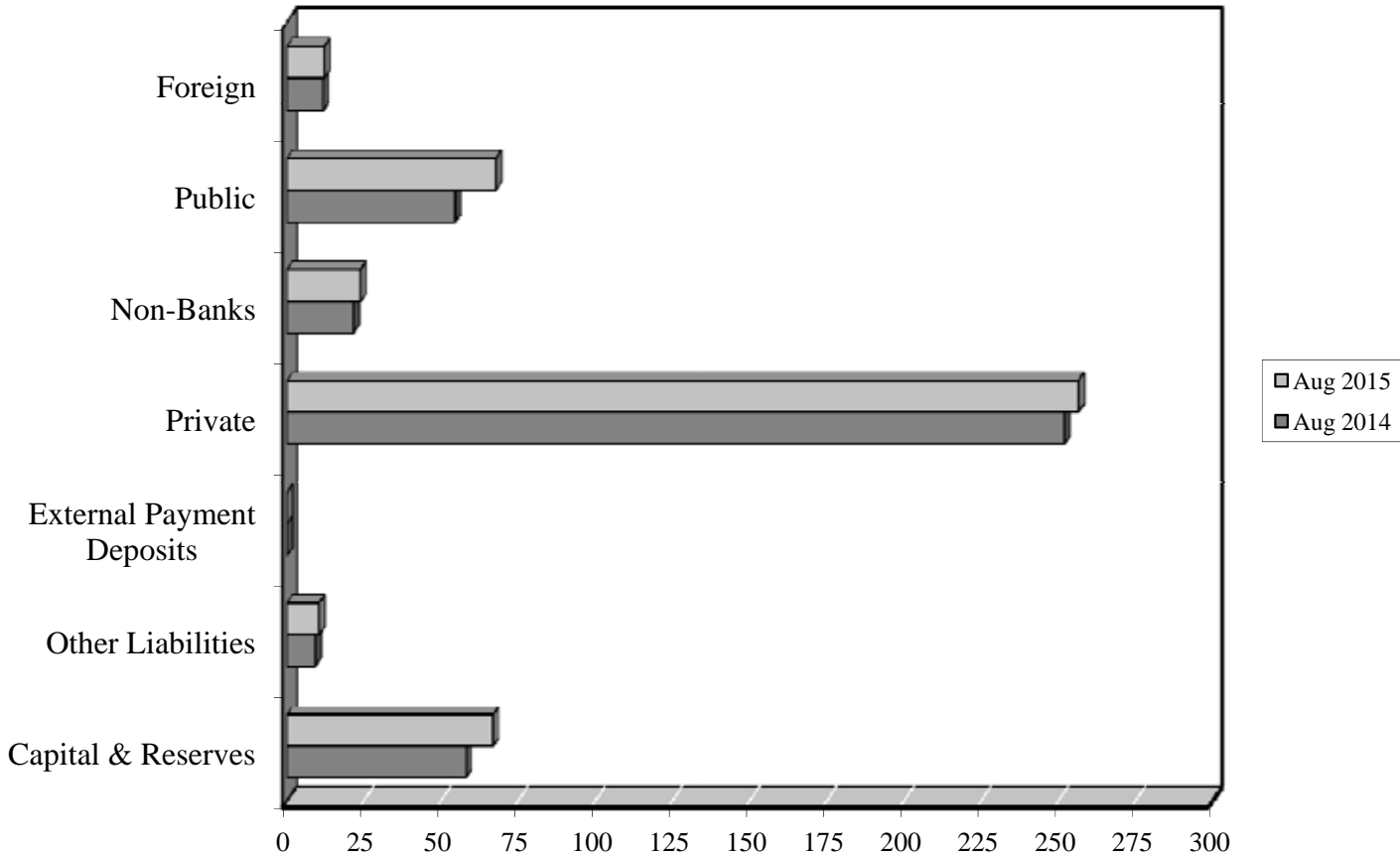


**Graph I**  
**Commercial Banks: Assets**



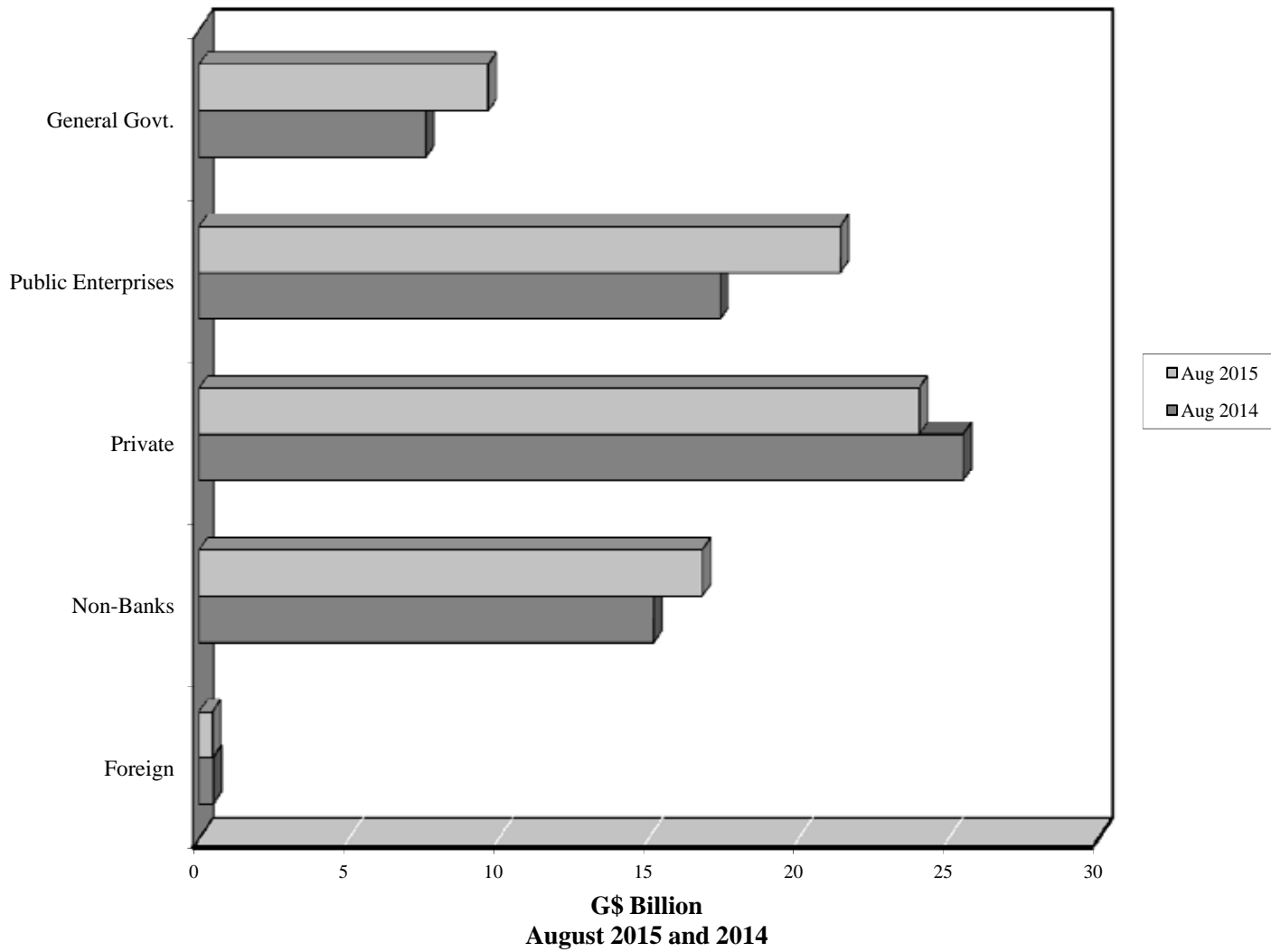
# Graph II

## Commercial Banks: Liabilities, Capital and Reserves

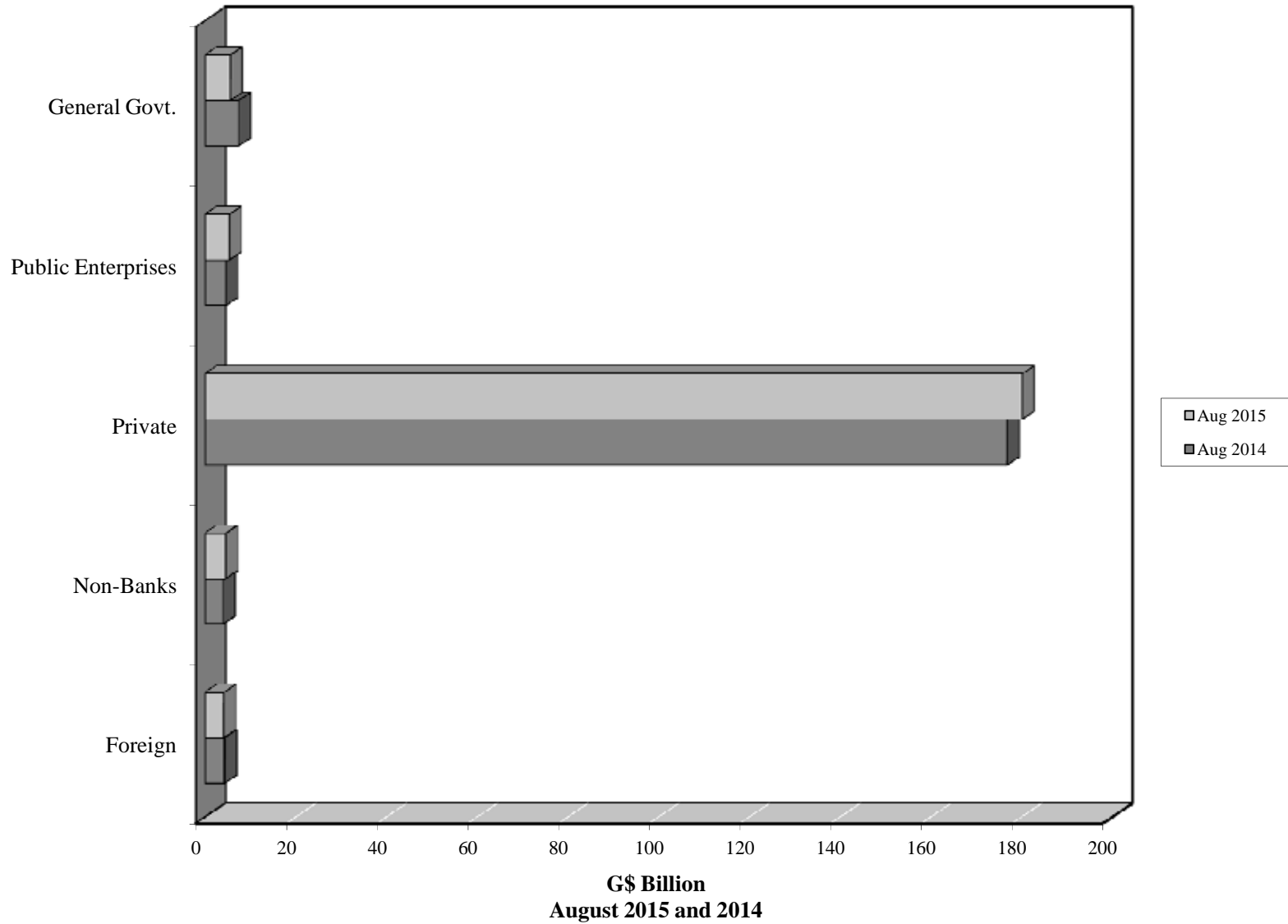


G\$ Billion  
August 2015 and 2014

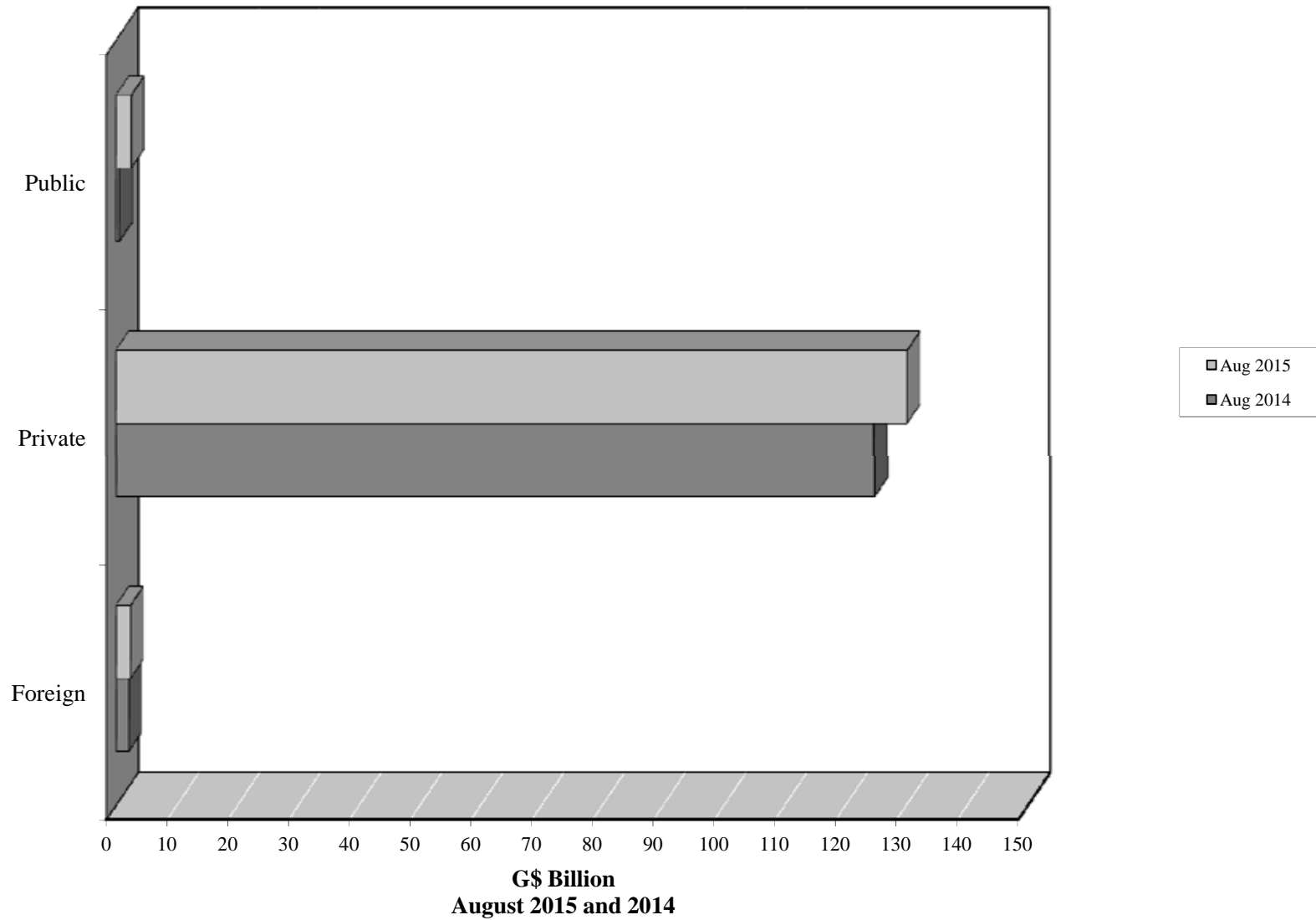
**Graph III**  
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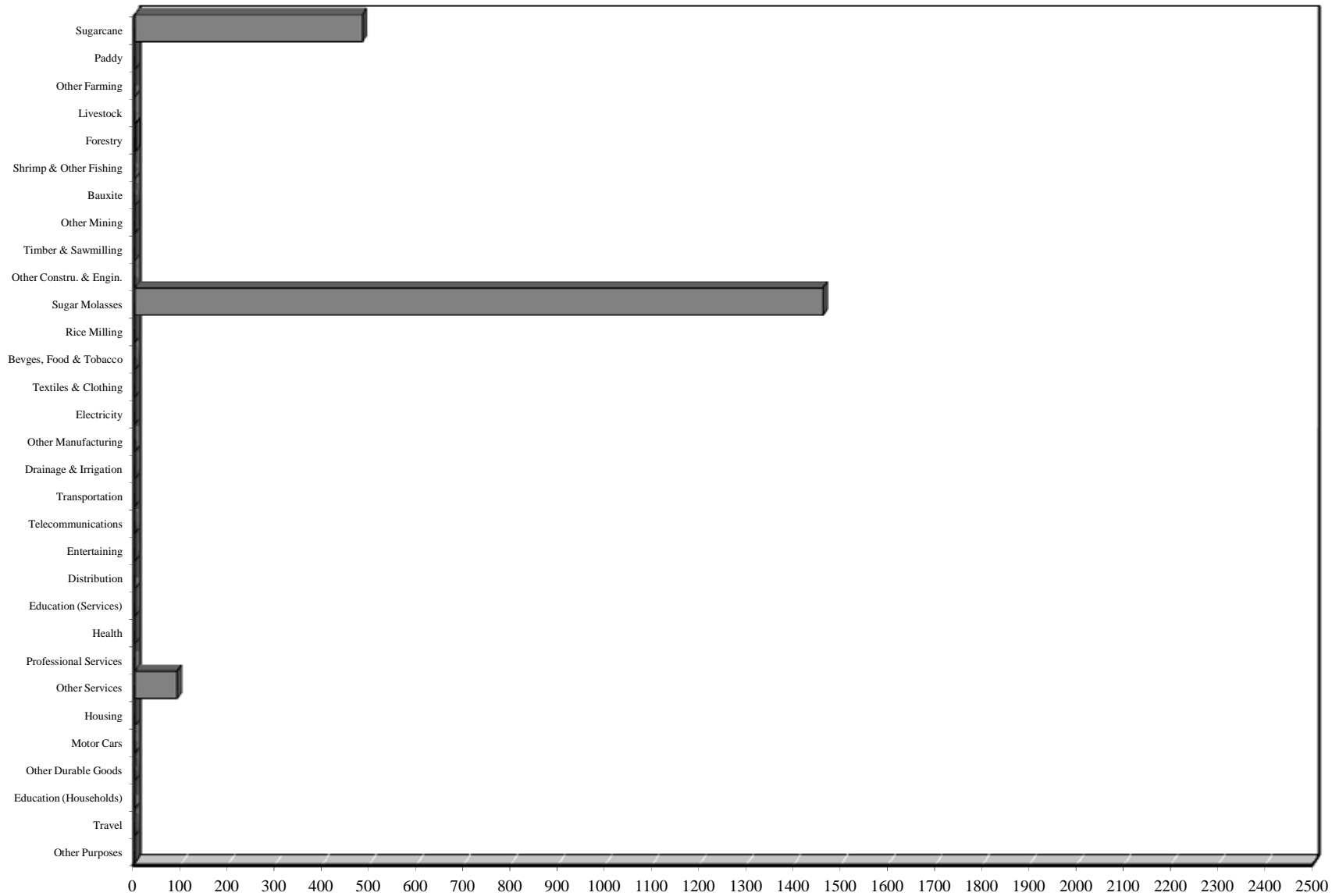
**Graph IV**  
**Commercial Banks: Savings Deposits**



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

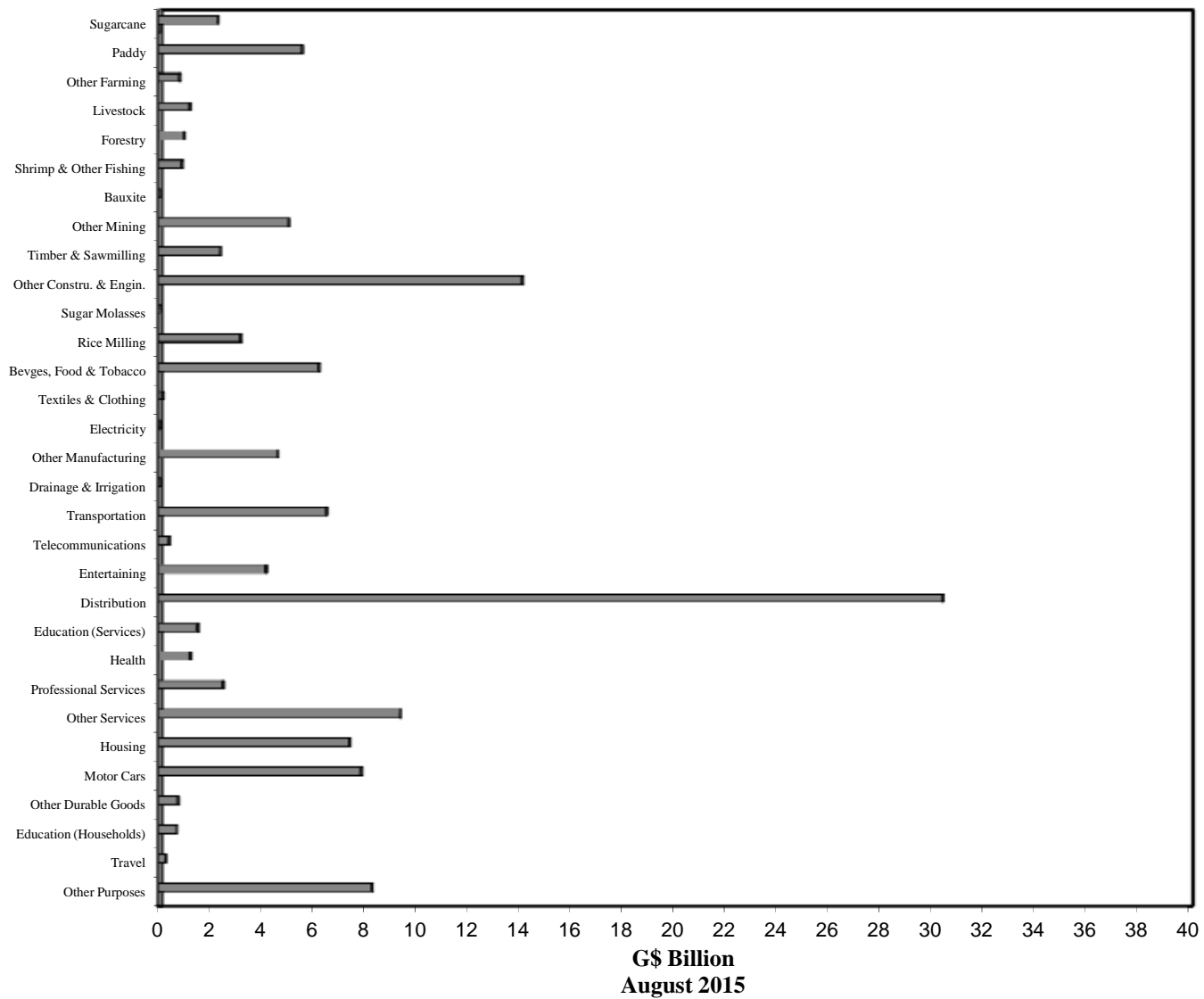


**Graph VI**  
**Commercial Banks: Credit to Public Sector by Economic Activity**

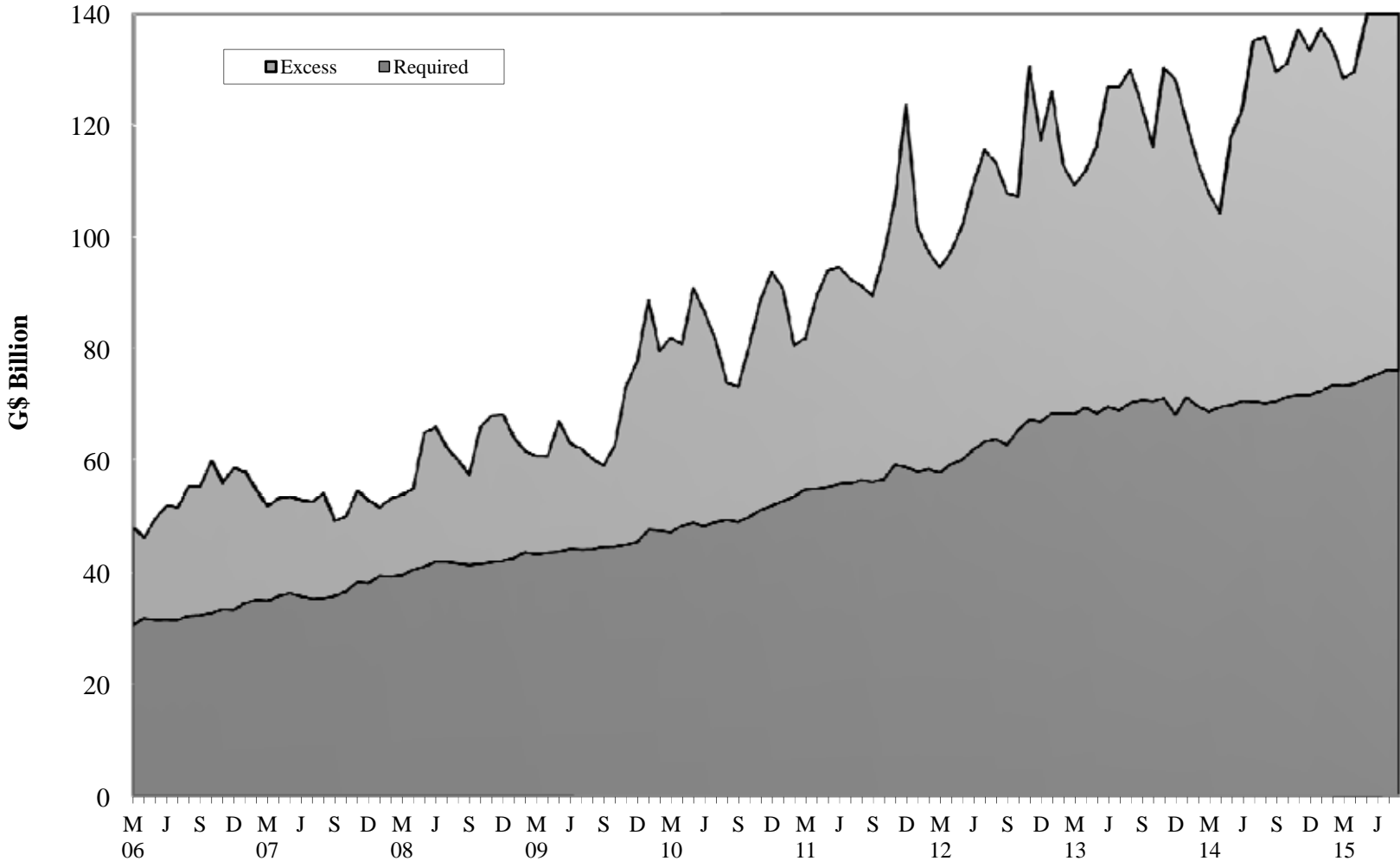


**G\$ Million**  
**August 2015**

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

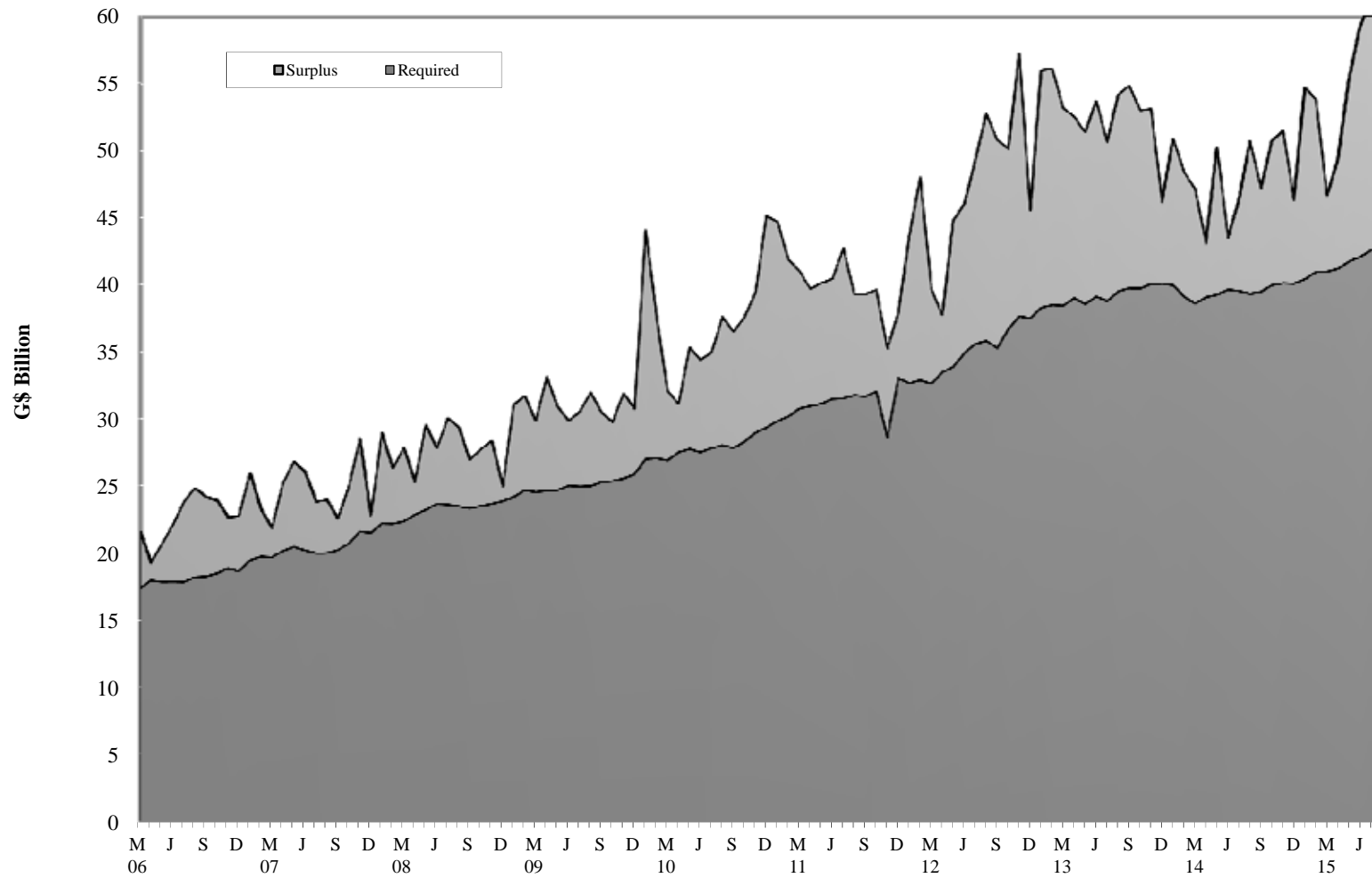


**Graph VIII**  
**Commercial Banks: Liquid Assets**



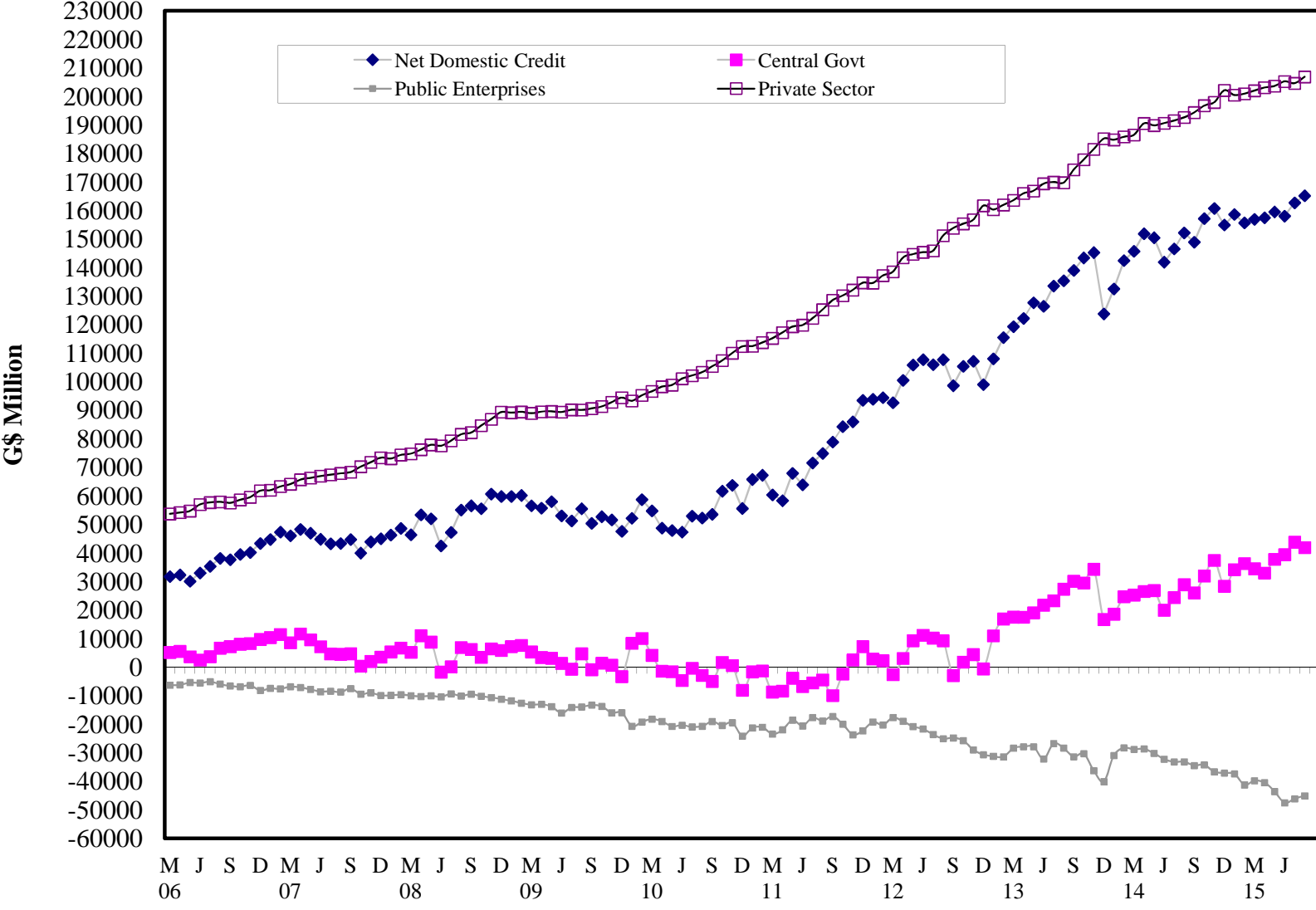


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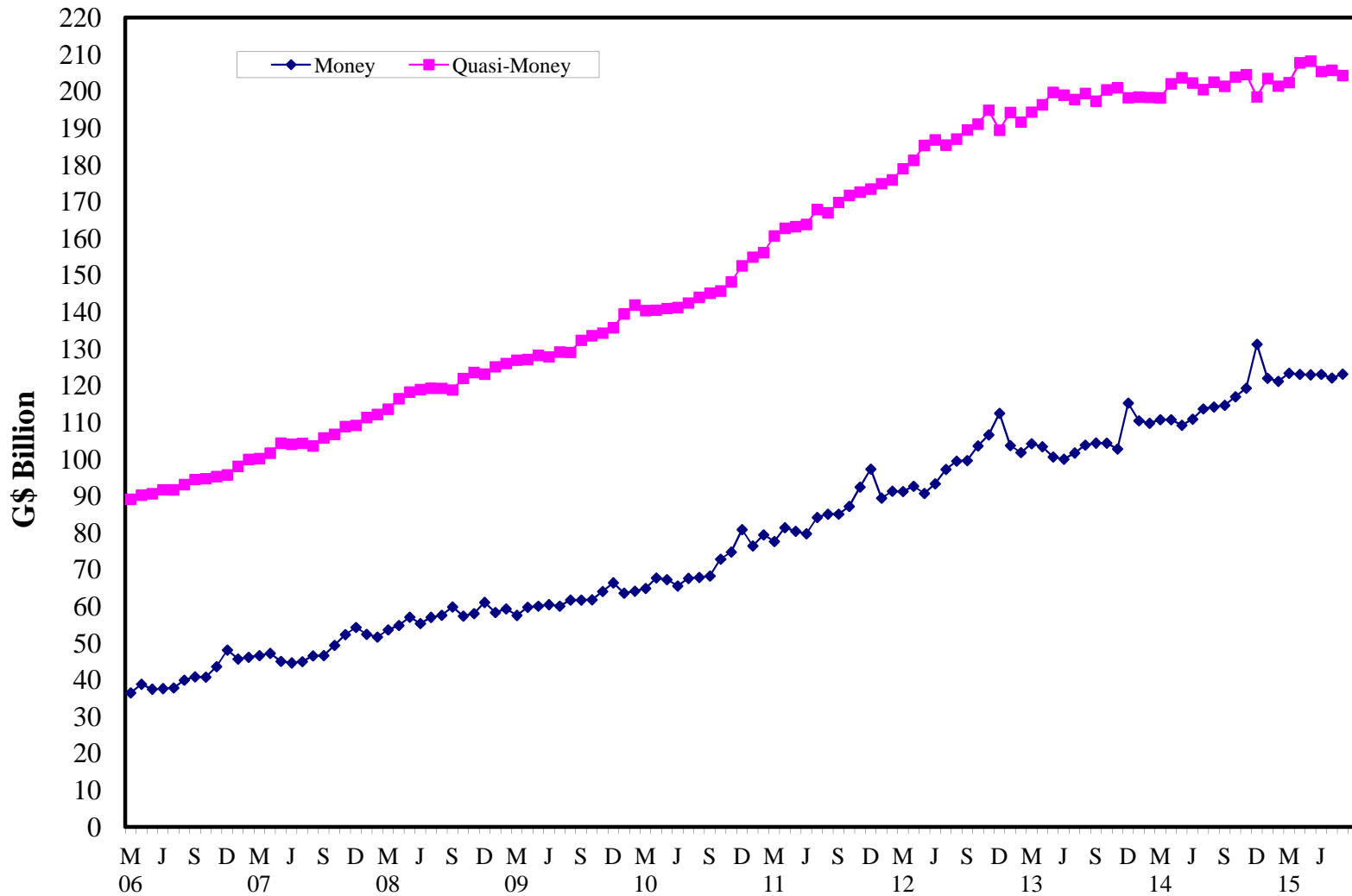


# Graph X

## Banking System: Net Domestic Credit

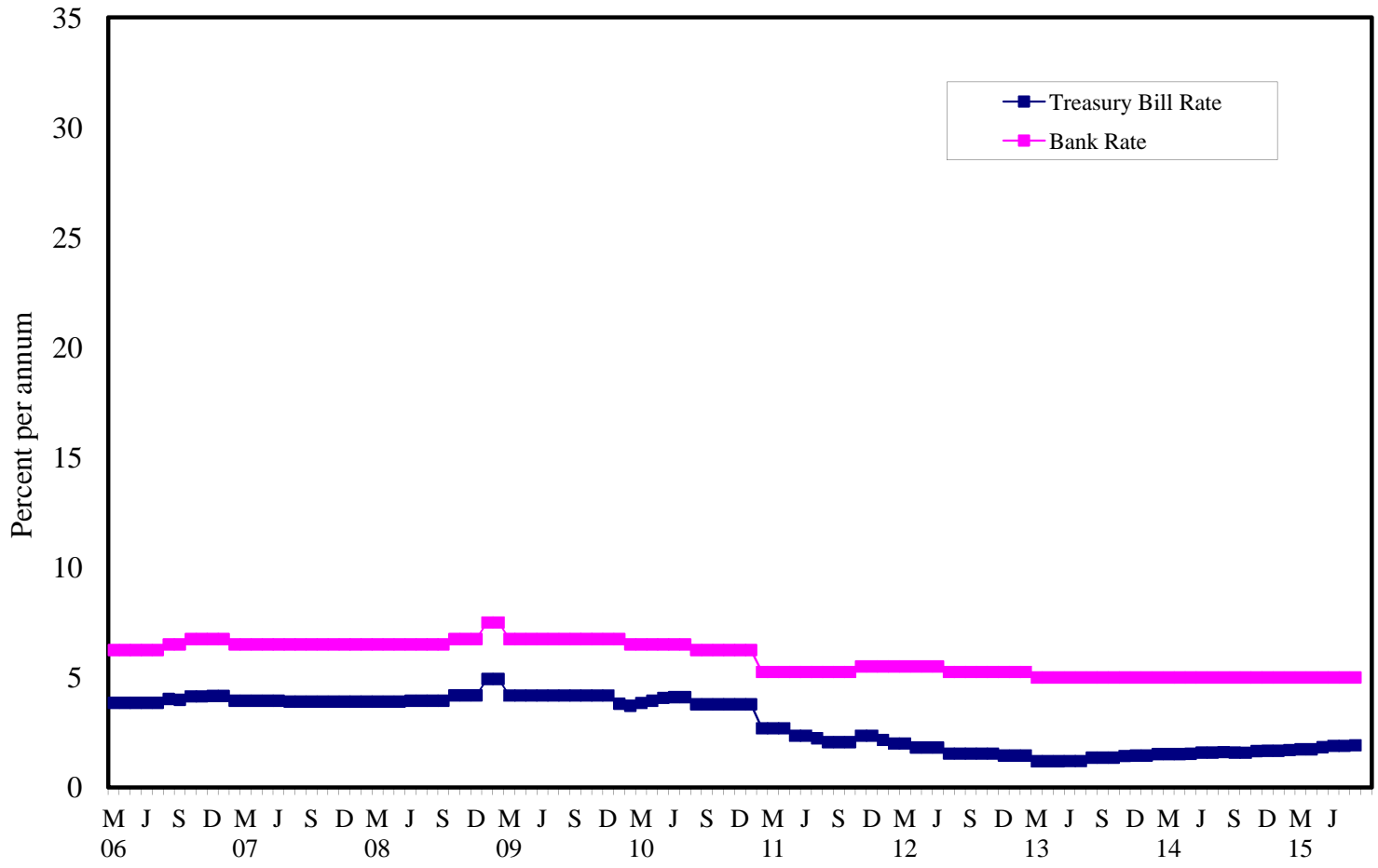


**Graph XI**  
**Banking System: Money and Quasi-Money**

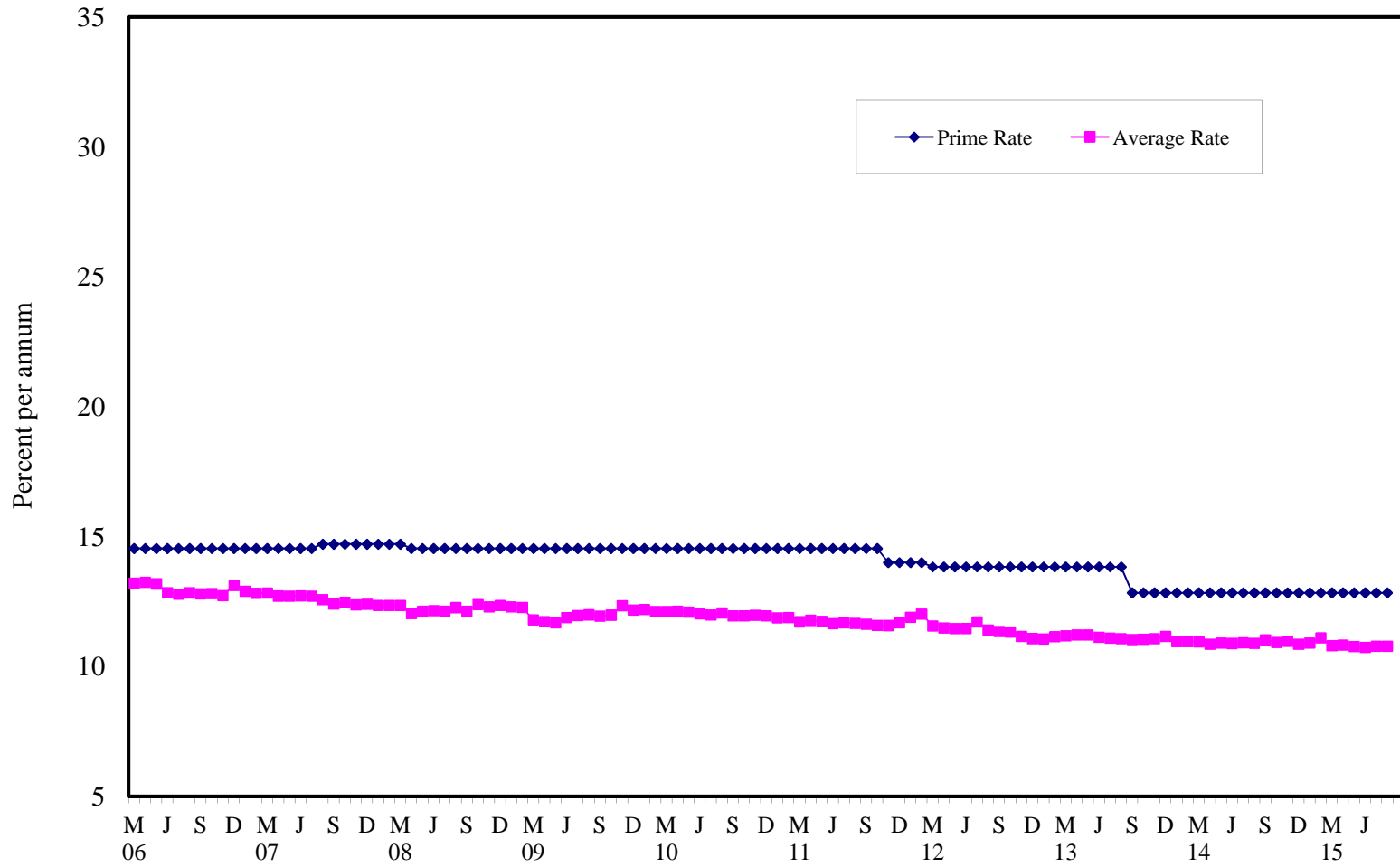


# Graph XII

## Bank Rate and 91-days Treasury Bill Rate

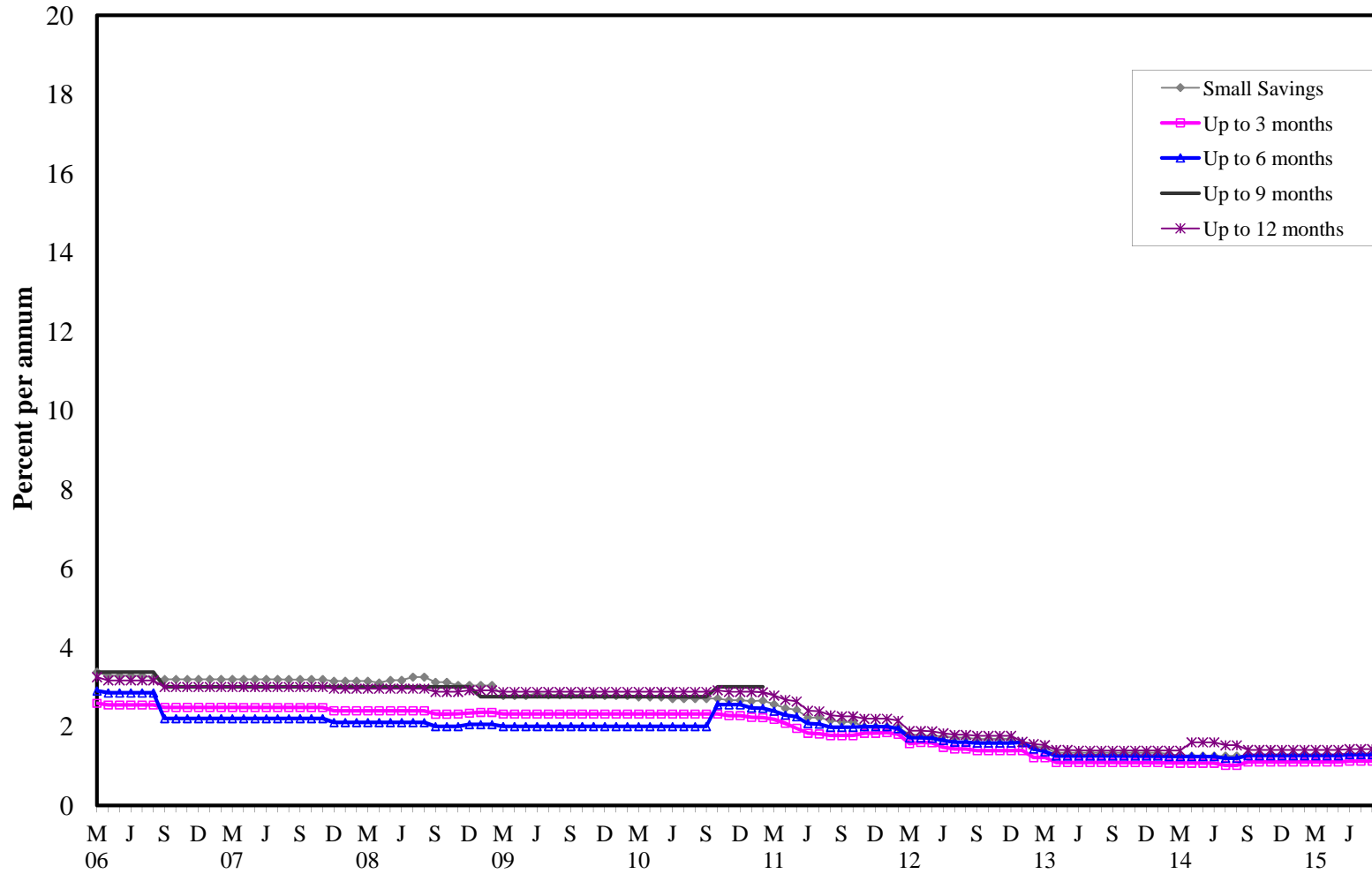


**Graph XIII**  
**Commercial Banks: Prime and Average\* Lending Rate**

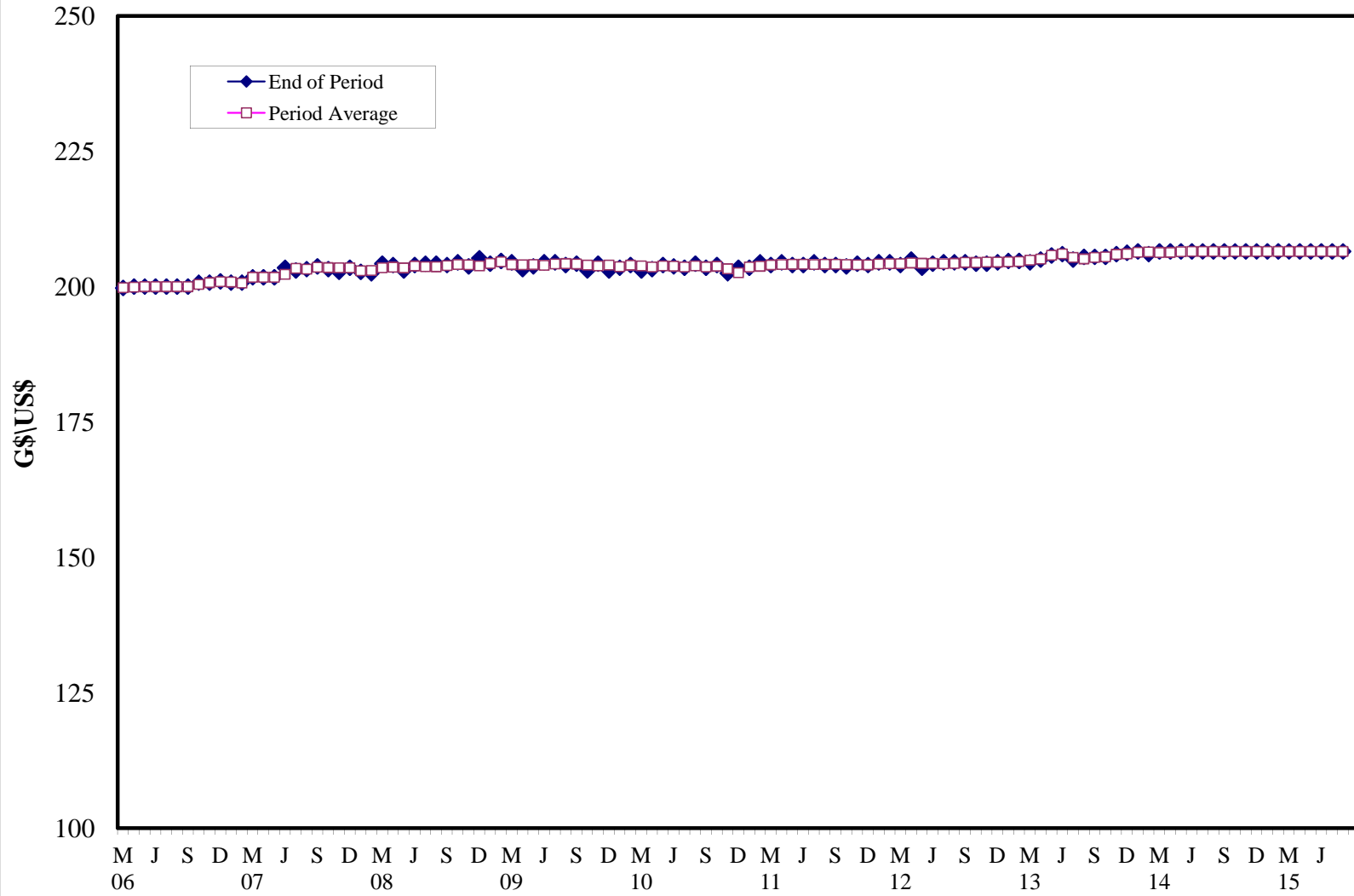


\* Weighted average

### Graph XIV Commercial Banks: Time and Savings Deposit Rates



**Graph XV**  
**Market Exchange Rate**



## I. GENERAL NOTES

### Symbols Used

- ... Indicates that data are not available;
- Indicates that the figure is zero or less than half the final digit shown or that the item does not exist;
- Used between two period (e.g. 2010-11 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. 2010/11) 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 comprises 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.

**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' reserve deposits which includes statutory reserves 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.

**Other Deposits:** Includes deposits of National Insurance Scheme (N.I.S.), Guyana Gold Board (US \$ Deposits), Guyana Energy Agency (GEA) and Linden Economic Advancement 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 less withdrawal of mutilated or spoiled legal tender notes. With the intent of enhancing the efficiency of the Payment System, the Bank of Guyana introduced a G\$5,000 note in 2013.

**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 were 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 (now Republic Bank Guyana 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 Table 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 Table 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. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit have been revised from January 2012 to March 2013.

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. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013.

**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. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013. 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. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013. 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. Due to a reclassification by two Commercial Banks, figures under the Private Sector have been revised from January 2012 to March 2013. 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 Bank of Guyana's purchases and sales of US Dollars to the Commercial Banks.

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

This comprises 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.

**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. 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 previous 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**

The end of period exchange rate is the weighted official rate used by the Bank of Guyana for transactions. The period average exchange rate reflects the weighted average rate for the respective periods.

**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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