



BANK OF GUYANA

BANKING SYSTEM
STATISTICAL
ABSTRACT

RESEARCH DEPARTMENT

February 2017

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
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	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	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													
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
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
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
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
Sep	190,978.6	126,188.9	15,066.8	17,614.6	511.4	92,996.1	993.3	-	993.3	-	-	42,081.5	21,714.9
Oct	189,432.8	124,826.0	15,168.7	15,892.6	511.4	93,253.4	993.3	-	993.3	-	-	42,081.5	21,531.9
Nov	185,914.7	121,567.9	14,169.5	13,790.4	508.3	93,099.7	993.3	-	993.3	-	-	42,081.5	21,272.0
Dec	188,778.9	123,599.3	14,258.1	15,257.4	508.3	93,575.6	995.1	-	995.1	-	-	42,185.9	21,998.5
2016													
Jan	194,068.3	129,069.1	14,937.9	18,968.5	1,089.2	94,073.5	995.1	-	995.1	-	-	42,185.9	21,818.2
Feb	223,983.7	132,674.3	14,781.4	25,960.5	816.8	91,115.6	995.1	-	995.1	-	-	42,185.9	48,128.4
Mar	219,173.2	127,827.0	14,774.8	24,614.7	548.2	87,889.3	993.4	-	993.4	-	-	42,185.9	48,166.9
Apr	215,748.1	124,908.6	15,264.7	18,971.6	547.3	90,125.0	993.4	-	993.4	-	-	42,185.9	47,660.2
May	218,177.3	126,387.5	14,498.2	19,435.9	548.3	91,905.1	993.4	-	993.4	-	-	42,185.9	48,610.5
Jun	223,070.8	131,021.0	12,510.2	26,400.1	548.3	91,562.4	993.4	-	993.4	-	-	42,185.9	48,870.5
Jul	219,635.0	127,481.3	9,355.5	25,130.1	548.3	92,447.4	993.4	-	993.4	-	-	42,185.9	48,974.4
Aug	218,818.1	127,022.7	8,414.5	24,294.4	545.2	93,768.7	993.4	-	993.4	-	-	42,185.9	48,616.1
Sep	217,524.6	126,050.7	8,500.6	27,007.1	274.4	90,268.6	993.5	-	993.5	-	-	42,185.9	48,294.4
Oct	224,954.2	129,203.8	9,209.3	32,482.4	274.4	87,237.7	1,193.5	-	1,193.5	-	-	42,185.9	52,371.0
Nov	224,042.5	128,262.3	7,601.1	25,801.7	269.9	94,589.6	1,193.5	-	1,193.5	-	-	42,185.9	52,400.7
Dec *	222,710.1	127,049.6	7,420.0	24,343.2	269.9	95,016.4	995.1	-	995.1	-	-	42,185.9	52,479.5
2017													
Jan	217,465.9	119,519.1	6,683.9	21,618.5	269.9	90,946.8	995.1	-	995.1	-	-	42,185.9	54,765.8
Feb	218,945.3	121,907.6	5,687.4	24,542.6	254.3	91,423.3	993.8	-	993.8	-	-	42,185.9	53,858.0

Source: Bank of Guyana

* Figures for December 2016 are preliminary.

BANK OF GUYANA: LIABILITIES, CAPITAL & RESERVES
(G\$ MILLION)

Table 1.2

End of Period	Total Liabilities, Capital & Reserves	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					
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	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	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														
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
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
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
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
Sep	190,978.6	71,368.4	70,422.0	946.4	81,522.6	4,673.3	6,351.1	61.0	62,895.1	7,542.0	1,000.0	11,154.7	25,291.7	641.2
Oct	189,432.8	73,274.1	72,321.8	952.3	77,280.8	5,023.9	6,351.1	61.0	58,422.0	7,422.8	1,000.0	11,627.6	25,291.7	958.6
Nov	185,914.7	74,582.3	73,624.6	957.6	73,212.8	(2,229.2)	6,351.1	61.0	61,935.1	7,094.8	1,000.0	10,759.0	25,291.7	1,068.9
Dec	188,778.9	83,593.9	82,631.0	962.8	66,212.2	(2,339.6)	6,351.0	61.0	54,545.0	7,594.7	1,000.0	11,158.7	25,291.7	1,522.4
2016														
Jan	194,068.3	76,851.4	75,885.4	966.0	76,719.1	(3,878.8)	6,356.6	61.0	66,456.7	7,723.6	1,000.0	9,343.8	25,291.7	4,862.2
Feb	223,983.7	77,827.8	76,859.1	968.7	103,488.4	(4,721.0)	32,494.2	61.0	67,934.7	7,719.5	1,000.0	11,495.2	25,291.7	4,880.6
Mar	219,173.2	79,845.8	78,871.3	974.5	96,252.1	(8,444.1)	32,224.4	61.0	64,791.3	7,619.4	1,000.0	11,986.7	25,291.7	4,796.8
Apr	215,748.1	79,081.5	78,103.8	977.7	92,953.1	(14,967.2)	32,217.8	61.0	68,217.5	7,424.0	1,000.0	12,565.4	25,291.7	4,856.3
May	218,177.3	80,794.7	79,811.5	983.1	93,308.0	(16,371.7)	32,632.0	61.0	69,421.1	7,565.6	1,000.0	12,675.9	25,488.0	4,910.7
Jun	223,070.8	79,366.2	78,382.7	983.5	101,439.4	(3,775.1)	32,624.6	60.8	63,249.8	9,279.3	1,000.0	14,550.1	25,488.0	1,227.1
Jul	219,635.0	80,781.4	79,797.2	984.3	96,191.8	(7,343.3)	32,640.8	60.8	63,344.2	7,489.2	1,000.0	15,020.9	25,488.0	1,153.0
Aug	218,818.1	79,188.0	78,202.2	985.8	96,686.4	(12,470.7)	32,645.4	60.8	69,174.9	7,275.9	1,000.0	15,271.1	25,488.0	1,184.6
Sep	217,524.6	79,557.5	78,567.2	990.3	95,006.4	(13,258.9)	32,374.6	60.8	69,328.8	6,501.1	1,000.0	15,308.0	25,488.0	1,164.6
Oct	224,954.2	81,622.4	80,627.8	994.6	101,174.8	(11,225.1)	32,363.7	60.8	69,381.4	10,594.0	1,000.0	14,698.4	25,488.0	970.6
Nov	224,042.5	81,854.3	80,856.4	997.9	100,950.1	(16,526.1)	32,363.7	60.8	74,571.2	10,480.5	1,000.0	13,706.4	25,488.0	1,043.7
Dec *	222,710.1	91,314.4	90,311.8	1,002.6	88,734.3	(21,308.1)	32,361.3	60.8	67,295.3	10,325.0	1,000.0	14,141.9	25,488.0	2,031.5
2017														
Jan	217,465.9	84,638.1	83,233.1	1,404.9	93,194.2	(32,225.0)	32,367.2	60.8	81,669.3	11,321.9	1,000.0	12,141.5	25,488.0	1,004.2
Feb	218,945.3	84,066.7	83,059.4	1,007.4	94,569.4	(26,442.5)	32,371.6	60.8	77,480.5	11,099.0	1,000.0	12,884.4	25,488.0	936.8

Source: Bank of Guyana

* Figures for December 2016 are preliminary.

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

Table 2.1 (b)

End of Period	Total Liabilities, Capital & Reserves	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						
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	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	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															
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
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
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
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
Sep	433,831.1	11,912.6	2,086.2	9,826.4	-	68,142.1	10,657.5	48,727.3	8,757.3	23,531.4	254,443.9	61.0	-	9,957.5	65,782.5
Oct	433,386.2	13,139.8	3,335.4	9,804.5	-	61,984.7	10,436.1	42,784.0	8,764.6	23,562.5	258,428.5	61.0	-	10,224.3	65,985.4
Nov	441,629.4	14,198.6	4,151.3	10,047.3	-	66,547.0	11,531.9	46,383.1	8,632.1	23,516.3	256,538.5	61.0	-	13,289.3	67,478.8
Dec	442,903.2	17,224.7	4,654.9	12,569.8	-	68,179.2	10,952.8	47,220.0	10,006.3	25,026.0	250,636.5	61.0	-	14,811.9	66,963.8
2016															
Jan	448,936.8	14,596.0	2,135.4	12,460.6	-	72,376.7	11,338.1	50,969.9	10,068.8	25,915.6	255,615.3	61.0	-	12,880.9	67,491.2
Feb	452,177.6	14,829.9	1,890.4	12,939.6	-	73,012.0	11,007.3	52,047.9	9,956.8	25,993.2	256,020.6	61.0	-	13,582.1	68,678.8
Mar	455,249.7	15,211.5	2,026.3	13,185.2	-	75,832.2	12,063.0	53,732.0	10,037.2	25,742.2	256,009.5	61.0	-	12,975.1	69,418.3
Apr	456,803.3	14,720.8	1,837.0	12,883.8	-	74,293.9	10,971.9	53,303.5	10,018.4	26,013.2	258,738.9	61.0	-	13,019.7	69,955.7
May	459,047.8	14,716.0	1,451.5	13,264.4	-	76,028.0	10,722.9	55,225.7	10,079.5	27,759.2	258,112.7	61.0	-	11,884.6	70,486.2
Jun	455,469.7	14,344.0	1,457.0	12,886.9	-	78,055.3	10,945.1	56,911.8	10,198.4	25,538.0	256,596.0	60.8	-	11,755.1	69,120.5
Jul	459,795.2	14,455.9	1,733.7	12,722.1	-	77,755.2	10,729.3	56,772.8	10,253.1	26,661.7	258,070.1	60.8	-	12,527.2	70,264.2
Aug	465,368.2	15,664.1	1,876.1	13,788.0	-	78,615.6	10,523.6	57,958.1	10,133.8	26,904.1	260,491.0	60.8	-	12,599.4	71,033.2
Sep	467,018.0	15,314.3	1,619.6	13,694.7	-	78,960.9	10,386.3	58,426.4	10,148.1	27,357.7	259,176.3	60.8	-	12,795.4	73,352.6
Oct	465,313.7	15,000.5	1,495.0	13,505.5	-	73,481.4	12,196.7	51,127.9	10,156.8	27,600.0	262,477.0	60.8	-	12,794.9	73,899.1
Nov	472,488.8	16,179.8	2,148.8	14,030.9	-	73,788.1	12,073.5	51,483.6	10,231.0	28,572.8	263,737.3	60.8	-	15,077.9	75,072.1
Dec	467,298.4	15,967.0	2,900.9	13,066.1	-	73,409.0	10,661.6	52,351.1	10,396.3	28,392.4	259,478.7	60.8	-	15,970.0	74,020.5
2017															
Jan	475,511.0	16,263.5	2,178.5	14,085.0	-	76,952.9	10,701.6	55,688.3	10,563.0	29,053.6	264,637.5	60.8	-	13,310.5	75,232.2
Feb	468,711.3	16,546.9	2,219.4	14,327.5	-	65,851.5	10,280.0	45,011.7	10,559.8	30,048.2	266,876.7	60.8	-	13,554.7	75,772.4

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	
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	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	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															
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
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
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
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
Sep	83,942.0	78,617.1	25,357.4	4,184.3	3,493.4	516.5	174.4	21,173.0	50,988.1	35,947.2	15,040.8	2,271.7	17.1	2,254.6	5,324.8
Oct	84,837.9	79,680.9	24,558.3	3,964.8	3,270.9	404.7	289.2	20,593.5	52,643.5	36,558.3	16,085.2	2,479.1	281.5	2,197.6	5,157.0
Nov	84,358.1	78,943.7	26,465.1	3,819.1	3,317.4	291.9	209.8	22,645.9	50,284.1	34,820.8	15,463.3	2,194.5	28.8	2,165.7	5,414.4
Dec	83,099.2	78,248.6	28,626.8	4,223.5	3,740.2	208.6	274.7	24,403.3	46,460.4	31,307.0	15,153.4	3,161.4	39.1	3,122.3	4,850.6
2016															
Jan	88,473.4	83,549.1	31,374.1	4,512.0	3,939.3	255.0	317.7	26,862.0	49,176.0	32,686.9	16,489.1	2,999.0	56.3	2,942.7	4,924.3
Feb	90,959.7	85,557.0	31,639.8	4,263.4	3,792.3	267.6	203.5	27,376.4	51,006.3	35,204.2	15,802.1	2,911.0	52.0	2,859.0	5,402.7
Mar	91,601.0	85,863.5	32,619.9	4,524.9	3,981.7	297.4	245.8	28,095.0	50,419.0	33,969.5	16,449.4	2,824.7	47.7	2,777.0	5,737.5
Apr	88,741.9	83,185.1	31,555.5	4,437.8	3,938.8	293.5	205.6	27,117.7	49,023.8	32,346.8	16,677.0	2,605.8	43.4	2,562.4	5,556.9
May	92,643.0	86,960.9	33,225.7	4,248.4	3,778.8	293.5	176.1	28,977.3	50,259.9	34,613.6	15,646.3	3,475.3	41.4	3,433.8	5,682.2
Jun	93,506.4	88,199.6	34,747.9	4,359.2	3,814.0	301.4	243.7	30,388.7	50,896.6	34,186.4	16,710.3	2,555.1	38.9	2,516.2	5,306.8
Jul	95,341.6	90,415.7	33,902.2	4,215.7	3,659.4	298.9	257.4	29,686.5	53,741.0	37,248.4	16,492.6	2,772.5	36.7	2,735.7	4,925.9
Aug	97,665.7	92,157.6	34,500.5	4,074.6	3,483.4	294.0	297.2	30,425.9	55,484.8	39,730.1	15,754.7	2,172.3	34.2	2,138.2	5,508.1
Sep	95,644.1	90,228.3	34,859.3	3,934.1	3,341.2	314.4	278.5	30,925.1	53,074.6	37,457.1	15,617.5	2,294.4	31.1	2,263.3	5,415.9
Oct	96,583.4	91,191.2	34,553.9	4,331.2	3,773.6	345.0	212.5	30,222.7	54,420.3	38,108.2	16,312.1	2,217.1	26.9	2,190.2	5,392.1
Nov	98,715.9	92,938.1	34,043.1	3,995.0	3,494.0	319.9	181.0	30,048.1	56,522.9	40,341.8	16,181.1	2,372.1	34.9	2,337.2	5,779.9
Dec	98,938.6	91,143.0	34,897.1	3,982.7	3,455.6	297.4	229.7	30,914.4	53,271.1	34,508.2	18,763.0	2,974.7	32.2	2,942.5	7,795.6
2017															
Jan	107,835.3	99,011.1	37,392.6	4,094.2	3,537.5	378.9	177.9	33,298.4	58,859.6	40,559.0	18,300.5	2,758.9	30.0	2,728.9	8,824.1
Feb	98,186.6	89,316.1	25,765.1	3,498.6	2,929.1	428.6	140.9	22,266.5	60,766.5	43,193.3	17,573.2	2,784.5	37.8	2,746.7	8,870.5

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								
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	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	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															
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
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
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
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
Sep	72,126.9	71,677.0	31,486.4	9,649.8	1,831.8	20.0	7,797.9	21,836.6	23,602.2	6,642.8	16,959.3	16,588.5	-	16,588.5	449.9
Oct	67,241.4	66,799.6	25,875.9	9,505.5	1,674.5	20.0	7,810.9	16,370.5	24,366.6	6,660.3	17,706.3	16,557.1	-	16,557.1	441.7
Nov	67,811.0	67,373.8	26,460.9	9,567.1	1,677.6	20.0	7,869.4	16,893.8	23,779.2	6,346.1	17,433.1	17,133.6	-	17,133.6	437.3
Dec	70,074.8	69,631.2	27,965.3	10,747.0	1,681.6	20.0	9,045.3	17,218.4	23,879.5	6,768.6	17,110.9	17,786.3	-	17,786.3	443.7
2016															
Jan	71,406.1	70,962.1	28,429.4	10,761.4	1,684.9	20.0	9,056.5	17,668.0	24,280.1	6,871.4	17,408.7	18,252.5	-	18,252.5	444.0
Feb	72,273.7	71,829.6	28,383.2	10,776.9	1,688.2	20.1	9,068.7	17,606.3	25,027.0	7,709.8	17,317.2	18,419.4	-	18,419.4	444.1
Mar	72,561.6	72,117.3	28,724.9	10,795.8	1,692.5	20.1	9,083.3	17,929.1	24,689.6	7,296.0	17,393.5	18,702.9	-	18,702.9	444.4
Apr	71,878.4	71,434.2	29,066.3	10,811.1	1,695.6	20.1	9,095.4	18,255.3	24,021.4	6,520.4	17,501.0	18,346.5	-	18,346.5	444.2
May	73,088.0	72,644.9	29,482.5	10,905.1	1,700.0	20.1	9,185.0	18,577.4	24,426.5	7,252.6	17,173.9	18,736.0	-	18,736.0	443.0
Jun	72,326.3	71,887.6	29,786.2	10,953.1	1,702.9	20.1	9,230.1	18,833.1	23,568.6	6,754.1	16,814.4	18,532.8	-	18,532.8	438.7
Jul	73,559.8	73,122.8	30,119.1	10,988.2	1,706.6	20.1	9,261.5	19,130.9	23,321.3	7,238.6	16,082.7	19,682.3	-	19,682.3	437.0
Aug	74,366.5	73,930.3	30,464.5	11,019.3	1,710.1	20.1	9,289.1	19,445.2	23,246.1	7,147.6	16,098.5	20,219.7	-	20,219.7	436.2
Sep	75,906.9	75,472.3	31,355.9	11,041.2	1,713.9	22.1	9,305.2	20,314.7	23,644.9	7,664.0	15,980.9	20,471.5	-	20,471.5	434.6
Oct	67,941.1	67,506.3	23,740.2	11,054.8	1,717.3	22.1	9,315.5	12,685.4	23,510.1	7,544.4	15,965.7	20,256.0	-	20,256.0	434.8
Nov	68,749.7	68,314.8	23,592.4	10,775.1	1,720.8	22.1	9,032.2	12,817.3	23,588.7	7,613.6	15,975.0	21,133.7	-	21,133.7	434.9
Dec	68,792.1	68,354.4	24,253.3	10,909.4	1,724.6	22.1	9,162.7	13,343.9	23,572.0	7,715.7	15,856.3	20,529.1	-	20,529.1	437.7
2017															
Jan	69,031.9	68,589.0	24,305.2	10,619.0	1,727.9	22.1	8,869.0	13,686.2	23,172.2	7,222.6	15,949.6	21,111.5	-	21,111.5	442.9
Feb	70,472.4	70,031.3	24,544.0	10,630.8	1,731.0	22.1	8,877.6	13,913.3	23,203.5	7,341.2	15,862.2	22,283.8	-	22,283.8	441.1

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								
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	2,039.8
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	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	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															
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
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
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
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
Sep	199,874.9	195,823.3	11,298.3	5,580.6	5,332.3	241.8	6.6	5,717.7	179,853.7	13,344.4	166,509.3	4,671.3	5.1	4,666.1	4,051.6
Oct	201,700.9	197,495.2	11,550.4	5,730.5	5,490.7	233.1	6.7	5,820.0	181,418.5	15,144.9	166,273.6	4,526.3	5.1	4,521.2	4,205.7
Nov	204,480.0	200,284.3	13,621.0	6,777.7	6,536.8	234.2	6.7	6,843.3	182,475.2	16,498.7	165,976.5	4,188.1	5.1	4,183.0	4,195.6
Dec	203,237.5	195,962.0	11,587.1	5,988.7	5,530.9	251.0	206.7	5,598.4	180,296.6	18,229.1	162,067.6	4,078.3	5.1	4,073.2	7,275.5
2016															
Jan	206,488.7	199,396.4	12,573.2	6,133.4	5,714.0	212.4	207.0	6,439.8	182,159.2	18,611.0	163,548.1	4,664.0	5.1	4,658.9	7,092.3
Feb	204,732.0	197,639.2	12,989.1	5,923.8	5,526.8	189.7	207.2	7,065.3	179,987.3	17,465.5	162,521.8	4,662.8	5.1	4,657.7	7,092.8
Mar	206,606.3	199,603.0	14,487.5	6,779.5	6,388.9	183.5	207.1	7,708.0	180,900.9	18,251.9	162,649.0	4,214.6	5.1	4,209.5	7,003.3
Apr	211,309.4	204,426.7	13,672.1	5,741.5	5,337.5	196.6	207.3	7,930.6	185,693.7	20,678.7	165,015.0	5,060.9	5.1	5,055.7	6,882.7
May	209,433.3	202,294.1	13,319.9	5,648.9	5,244.1	197.3	207.6	7,670.9	183,426.3	19,334.5	164,091.8	5,548.0	5.1	5,542.9	7,139.2
Jun	207,243.5	200,102.1	13,521.1	5,831.1	5,428.1	195.1	207.8	7,690.0	182,130.8	17,861.4	164,269.5	4,450.1	5.1	4,445.0	7,141.4
Jul	206,307.8	198,948.6	13,733.8	5,778.5	5,363.3	207.1	208.1	7,955.3	181,007.8	17,136.5	163,871.3	4,207.0	5.1	4,201.9	7,359.1
Aug	207,766.4	199,922.7	13,650.6	5,563.6	5,330.1	225.4	8.1	8,087.0	181,760.1	18,426.4	163,333.8	4,512.0	5.1	4,506.9	7,843.7
Sep	207,638.5	199,794.3	12,745.7	5,559.1	5,331.2	219.9	8.0	7,186.6	182,456.7	18,260.4	164,196.4	4,591.8	5.1	4,586.7	7,844.2
Oct	212,539.4	204,860.9	15,187.3	6,967.5	6,705.8	253.7	8.0	8,219.9	184,546.7	18,596.2	165,950.5	5,126.9	5.1	5,121.7	7,678.6
Nov	212,663.5	204,845.3	16,152.6	7,534.4	6,858.7	267.7	408.1	8,618.1	183,625.7	18,830.2	164,795.6	5,067.0	5.1	5,061.8	7,818.2
Dec	206,615.5	201,782.8	14,258.7	6,165.9	5,481.4	275.9	408.5	8,092.8	182,635.6	15,504.5	167,131.1	4,888.6	5.1	4,883.4	4,832.8
2017															
Jan	207,861.9	203,043.9	15,255.0	6,551.4	5,436.2	256.4	858.7	8,703.7	182,605.7	14,672.4	167,933.3	5,183.2	5.1	5,178.0	4,818.0
Feb	208,444.9	203,429.0	15,542.3	6,710.5	5,619.9	230.9	859.6	8,831.9	182,906.7	14,638.1	168,268.6	4,979.9	5.1	4,974.8	5,015.9

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
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
2013	29,052.4	7,270.3	656.2	28,153.8	916.0	66,048.8
2014						
Mar	23,177.9	8,030.8	351.6	26,347.9	857.0	58,765.2
Jun	26,657.5	7,656.9	720.4	27,199.5	1,019.4	63,253.6
Sep	27,183.8	7,238.9	551.0	29,190.6	1,759.7	65,924.0
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
Sep	26,298.9	7,833.2	615.2	36,061.1	1,318.5	72,126.9
Oct	21,992.3	6,831.6	1,230.0	35,920.3	1,267.1	67,241.4
Nov	21,806.3	6,336.0	1,104.9	37,306.8	1,257.1	67,811.0
Dec	22,019.2	5,489.1	1,191.1	40,024.8	1,350.5	70,074.8
2016						
Jan	22,684.9	5,553.9	1,169.9	40,613.1	1,384.2	71,406.1
Feb	23,275.7	5,676.1	1,222.7	40,641.0	1,458.2	72,273.7
Mar	23,352.4	5,857.9	1,206.0	40,666.5	1,478.7	72,561.6
Apr	23,199.2	4,724.4	2,038.0	40,395.5	1,521.3	71,878.4
May	24,067.0	5,301.7	3,339.2	38,913.5	1,466.7	73,088.0
Jun	24,126.8	5,149.4	1,451.6	40,301.8	1,296.7	72,326.3
Jul	24,514.1	5,188.5	1,332.5	41,320.5	1,204.2	73,559.8
Aug	25,255.9	5,187.7	1,286.7	41,540.4	1,095.9	74,366.5
Sep	26,752.1	5,123.3	1,461.5	41,446.6	1,123.4	75,906.9
Oct	18,704.9	5,775.3	837.7	41,489.6	1,133.5	67,941.1
Nov	18,661.5	5,741.6	975.7	42,161.1	1,209.8	68,749.7
Dec	18,277.4	5,919.5	851.1	42,525.3	1,218.8	68,792.1
2017						
Jan	18,080.8	6,000.3	740.2	43,000.9	1,209.7	69,031.9
Feb	18,315.9	6,143.6	707.5	44,095.7	1,209.7	70,472.4

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				
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
2013	206,894.2	72,664.7	78,432.7	(5,767.9)	150.0	201,276.3
2014						
Mar	201,389.6	64,495.8	66,156.0	(1,660.2)	97.3	199,826.8
Jun	203,732.9	73,473.3	76,557.8	(3,084.5)	267.3	200,915.7
Sep	197,555.0	77,292.2	78,896.9	(1,604.6)	273.3	196,223.7
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
Sep	200,140.6	51,581.1	52,106.2	(525.1)	259.4	199,874.9
Oct	199,874.9	55,658.3	53,927.6	1,730.7	95.3	201,700.9
Nov	201,700.9	54,890.9	52,209.0	2,682.0	97.1	204,480.0
Dec	204,480.0	69,457.8	70,961.0	(1,503.2)	260.7	203,237.5
2016						
Jan	203,237.5	56,394.9	53,219.6	3,175.3	75.9	206,488.7
Feb	206,488.7	53,579.2	55,410.6	(1,831.4)	74.6	204,732.0
Mar	204,732.0	52,648.0	51,312.0	1,336.0	538.4	206,606.3
Apr	206,606.3	57,222.7	52,617.7	4,605.0	98.0	211,309.4
May	211,309.4	51,842.3	53,782.0	(1,939.7)	63.7	209,433.3
Jun	209,433.3	58,863.2	61,319.7	(2,456.5)	266.6	207,243.5
Jul	207,243.5	52,802.2	53,817.6	(1,015.5)	79.8	206,307.8
Aug	206,307.8	66,318.6	65,037.4	1,281.1	177.5	207,766.4
Sep	207,766.4	64,016.3	64,407.0	(390.6)	262.7	207,638.5
Oct	207,638.5	66,131.4	61,328.6	4,802.8	98.1	212,539.4
Nov	212,539.4	56,571.0	56,545.0	26.0	98.0	212,663.5
Dec	212,663.5	58,363.7	64,686.8	(6,323.1)	275.1	206,615.5
2017						
Jan	206,615.5	56,872.9	55,708.2	1,164.6	81.8	207,861.9
Feb	207,861.9	49,133.3	48,631.9	501.4	81.5	208,444.9

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2007	215,212.1
2008	276,220.2
2009	315,248.3
2010	312,714.6
2011	356,107.3
2012	381,533.4
2013	439,549.5
2014	
Mar	410,162.0
Jun	455,937.3
Sep	706,015.0
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
Sep	637,324.4
Oct	642,330.7
Nov	606,899.1
Dec	684,992.4
2016	
Jan	601,958.2
Feb	595,978.8
Mar	384,016.8
Apr	411,033.2
May	382,849.1
Jun	424,117.0
Jul	386,774.2
Aug	427,744.0
Sep	433,109.8
Oct	428,887.0
Nov	450,548.1
Dec	440,285.6
2017	
Jan	437,831.8
Feb	402,289.0

Source: Commercial Banks

Table 2.9

Period	Clearings ¹⁾
2007	170,539.1
2008	197,236.1
2009	206,034.8
2010	226,350.4
2011	290,472.8
2012	303,599.2
2013	321,201.4
2014	
Mar	24,964.9
Jun	28,000.0
Sep	27,362.0
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	20,171.6
Sep	23,804.5
Oct	21,354.3
Nov	21,354.3
Dec	71,867.7
2016	
Jan	64,504.7
Feb	59,093.3
Mar	65,693.7
Apr	70,917.3
May	60,299.1
Jun	67,060.4
Jul	63,548.8
Aug	67,600.5
Sep	75,531.8
Oct	81,908.6
Nov	83,098.8
Dec	86,544.7
2017	
Jan	93,109.7
Feb	74,240.9

Source: Bank of Guyana

¹⁾ 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 ADVANCES¹

(G\$ Million)

Table 2.10 (a)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			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 ²								
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	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	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														
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
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
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
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
Sep	136,117.7	133,641.2	1,841.6	4.6	1.8	2.8	1,837.0	130,080.0	98,028.7	32,051.2	1,719.7	-	1,719.7	2,476.5
Oct	137,844.9	135,240.6	2,261.5	26.9	23.3	3.6	2,234.6	131,210.7	98,680.9	32,529.8	1,768.4	-	1,768.4	2,604.3
Nov	139,643.4	136,849.5	2,256.6	5.1	0.6	4.6	2,251.4	133,142.1	99,455.3	33,686.8	1,450.8	-	1,450.8	2,793.9
Dec	142,840.1	140,111.6	1,998.2	44.3	0.0	44.3	1,953.9	136,609.3	101,671.8	34,937.5	1,504.1	-	1,504.1	2,728.5
2016														
Jan	139,837.1	136,998.5	2,045.0	48.3	3.8	44.5	1,996.8	133,376.9	98,754.5	34,622.5	1,576.5	-	1,576.5	2,838.6
Feb	138,674.4	135,950.0	2,069.9	38.5	7.2	31.4	2,031.4	132,859.8	98,049.9	34,809.9	1,020.3	-	1,020.3	2,724.5
Mar	139,293.0	136,159.3	1,912.0	1.2	0.1	1.1	1,910.8	133,434.8	98,936.8	34,498.0	812.5	-	812.5	3,133.7
Apr	138,792.3	135,766.3	1,552.4	42.3	3.7	38.6	1,510.1	133,239.3	98,005.9	35,233.4	974.5	-	974.5	3,026.1
May	139,900.7	137,141.5	1,940.4	27.0	5.4	21.6	1,913.4	134,381.1	98,570.4	35,810.6	820.1	-	820.1	2,759.2
Jun	139,588.4	136,827.9	1,974.3	96.2	0.2	96.0	1,878.1	134,053.3	98,285.3	35,768.0	800.3	-	800.3	2,760.6
Jul	141,211.3	138,242.6	1,952.8	95.1	0.0	95.1	1,857.7	135,426.3	99,383.5	36,042.8	863.5	-	863.5	2,968.7
Aug	139,257.2	136,567.6	1,833.9	145.7	1.0	144.7	1,688.2	133,723.1	97,649.3	36,073.7	1,010.7	-	1,010.7	2,689.5
Sep	141,035.6	138,154.8	2,067.1	158.9	1.4	157.5	1,908.2	135,089.0	99,308.1	35,780.9	998.6	-	998.6	2,880.9
Oct	140,417.5	137,812.1	2,065.6	161.8	0.7	161.1	1,903.8	134,727.4	99,164.1	35,563.3	1,019.1	-	1,019.1	2,605.4
Nov	142,813.9	140,389.6	2,020.2	137.0	4.6	132.4	1,883.2	137,217.4	100,709.4	36,508.0	1,152.0	-	1,152.0	2,424.3
Dec	144,593.3	141,908.1	1,935.7	162.0	0.7	161.3	1,773.7	138,719.7	101,987.7	36,732.0	1,252.7	-	1,252.7	2,685.2
2017														
Jan	140,803.1	138,379.7	1,339.1	113.3	1.1	112.3	1,225.7	135,821.3	99,322.0	36,499.3	1,219.3	-	1,219.3	2,423.4
Feb	139,012.2	137,115.1	1,581.5	71.4	0.8	70.5	1,510.1	134,610.9	98,481.0	36,130.0	922.7	-	922.7	1,897.1

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

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

COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES¹
(G\$ Million)

Table 2.10 (b)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³				Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total ⁴	Business Enterprises	Individual Customers	Real Estate Mortgage Loans ³	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²									
2007	68,423.9	67,731.0	1,329.1	89.5	0.0	89.5	1,239.6	66,364.1	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	82,295.7	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	87,752.4	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	105,201.4	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	128,060.7	63,331.0	24,535.2	40,194.6	31.1	-	31.1	1,171.1
2012	160,691.3	159,495.9	3,724.5	63.3	2.1	61.2	3,661.2	155,411.9	80,136.9	26,803.9	48,471.1	359.5	-	359.5	1,195.4
2013	184,172.5	182,204.6	2,595.5	8.0	1.4	6.7	2,587.5	178,773.2	91,207.8	30,912.4	56,653.1	835.9	-	835.9	1,967.9
2014															
Mar	186,847.7	184,904.4	3,553.9	6.7	4.8	1.9	3,547.1	180,455.5	91,811.6	29,992.5	58,651.4	895.1	-	895.1	1,943.3
Jun	191,469.6	189,428.1	3,729.8	5.5	1.3	4.1	3,724.4	184,816.4	94,647.6	29,265.7	60,903.0	881.9	-	881.9	2,041.5
Sep	194,725.1	192,721.0	2,988.1	5.0	0.1	4.9	2,983.1	188,760.6	96,216.0	29,890.9	62,653.8	972.3	-	972.3	2,004.0
Dec	203,457.3	200,498.9	2,419.5	20.7	20.2	0.5	2,398.8	196,673.2	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	194,068.6	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	194,576.5	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	195,634.0	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	196,729.8	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	197,267.4	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	198,815.5	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	198,344.8	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	200,594.4	98,337.6	31,990.8	70,265.9	1,655.4	-	1,655.4	2,392.0
Sep	206,654.3	204,177.8	1,841.6	4.6	1.8	2.8	1,837.0	200,616.5	98,028.7	32,051.2	70,536.5	1,719.7	-	1,719.7	2,476.5
Oct	208,961.9	206,357.5	2,261.5	26.9	23.3	3.6	2,234.6	202,327.7	98,680.9	32,529.8	71,117.0	1,768.4	-	1,768.4	2,604.3
Nov	211,049.3	208,255.4	2,256.6	5.1	0.6	4.6	2,251.4	204,548.0	99,455.3	33,686.8	71,405.9	1,450.8	-	1,450.8	2,793.9
Dec	214,488.9	211,760.4	1,998.2	44.3	0.0	44.3	1,953.9	208,258.0	101,671.8	34,937.5	71,648.8	1,504.1	-	1,504.1	2,728.5
2016															
Jan	211,998.6	209,160.0	2,045.0	48.3	3.8	44.5	1,996.8	205,538.5	98,754.5	34,622.5	72,161.5	1,576.5	-	1,576.5	2,838.6
Feb	210,786.0	208,061.6	2,069.9	38.5	7.2	31.4	2,031.4	204,971.4	98,049.9	34,809.9	72,111.6	1,020.3	-	1,020.3	2,724.5
Mar	211,374.0	208,240.3	1,912.0	1.2	0.1	1.1	1,910.8	205,515.8	98,936.8	34,498.0	72,081.0	812.5	-	812.5	3,133.7
Apr	211,357.7	208,331.6	1,552.4	42.3	3.7	38.6	1,510.1	205,804.6	98,005.9	35,233.4	72,565.3	974.5	-	974.5	3,026.1
May	212,501.6	209,742.4	1,940.4	27.0	5.4	21.6	1,913.4	206,981.9	98,570.4	35,810.6	72,600.9	820.1	-	820.1	2,759.2
Jun	212,686.8	209,926.2	1,974.3	96.2	0.2	96.0	1,878.1	207,151.6	98,285.3	35,768.0	73,098.3	800.3	-	800.3	2,760.6
Jul	214,659.3	211,690.6	1,952.8	95.1	0.0	95.1	1,857.7	208,874.3	99,383.5	36,042.8	73,448.0	863.5	-	863.5	2,968.7
Aug	212,791.0	210,101.5	1,833.9	145.7	1.0	144.7	1,688.2	207,256.9	97,649.3	36,073.7	73,533.8	1,010.7	-	1,010.7	2,689.5
Sep	214,983.6	212,102.7	2,067.1	158.9	1.4	157.5	1,908.2	209,037.0	99,308.1	35,780.9	73,947.9	998.6	-	998.6	2,880.9
Oct	214,407.5	211,802.0	2,065.6	161.8	0.7	161.1	1,903.8	208,717.3	99,164.1	35,563.3	73,989.9	1,019.1	-	1,019.1	2,605.4
Nov	217,417.6	214,993.3	2,020.2	137.0	4.6	132.4	1,883.2	211,821.1	100,709.4	36,508.0	74,603.7	1,152.0	-	1,152.0	2,424.3
Dec	219,135.7	216,450.5	1,935.7	162.0	0.7	161.3	1,773.7	213,262.0	101,987.7	36,732.0	74,542.4	1,252.7	-	1,252.7	2,685.2
2017															
Jan	215,541.1	213,117.7	1,339.1	113.3	1.1	112.3	1,225.7	210,559.3	99,322.0	36,499.3	74,738.0	1,219.3	-	1,219.3	2,423.4
Feb	213,945.5	212,048.5	1,581.5	71.4	0.8	70.5	1,510.1	209,544.3	98,481.0	36,130.0	74,933.3	922.7	-	922.7	1,897.1

Source: Commercial Banks

¹ Total Loans and Advances includes Real Estate Mortgage Loans (see general notes).

² Other Govt. consists of Local Government and NIS.

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

⁴ Total Private Sector figure has been revised to include Real Estate Mortgage Loans.

COMMERCIAL BANKS: DEMAND LOANS AND ADVANCES¹
(G\$ Million)

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			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 ²								
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	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	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														
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
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
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
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
Sep	69,623.2	68,966.9	1,132.5	4.6	1.8	2.7	1,128.0	67,362.4	55,720.1	11,642.3	472.0	-	472.0	656.3
Oct	71,295.5	70,625.9	1,550.9	26.8	23.3	3.5	1,524.2	68,548.2	56,695.7	11,852.4	526.8	-	526.8	669.6
Nov	72,373.4	71,934.4	1,544.6	5.1	0.6	4.5	1,539.6	69,839.4	57,403.8	12,435.6	550.4	-	550.4	439.0
Dec	75,563.7	75,043.5	1,532.4	44.2	0.0	44.2	1,488.1	72,904.0	60,092.7	12,811.3	607.1	-	607.1	520.3
2016														
Jan	72,700.4	72,066.3	1,591.6	48.2	3.8	44.4	1,543.4	69,791.6	57,384.0	12,407.7	683.1	-	683.1	634.1
Feb	71,555.5	70,979.1	1,616.6	38.5	7.2	31.3	1,578.1	69,232.1	56,767.6	12,464.5	130.4	-	130.4	576.4
Mar	71,344.7	70,646.3	1,457.2	1.1	0.1	1.0	1,456.0	69,040.1	56,603.1	12,437.0	149.1	-	149.1	698.4
Apr	70,011.8	69,418.2	996.2	42.2	3.7	38.6	954.0	68,107.3	55,783.6	12,323.7	314.7	-	314.7	593.7
May	70,740.8	70,344.4	1,382.7	26.9	5.4	21.6	1,355.8	68,797.8	56,148.7	12,649.1	163.9	-	163.9	396.5
Jun	67,362.6	66,811.7	543.0	96.1	0.2	95.9	446.9	66,112.8	53,695.9	12,416.9	155.8	-	155.8	550.9
Jul	66,773.3	66,012.2	520.1	95.1	0.0	95.1	425.0	65,269.4	52,702.5	12,566.9	222.8	-	222.8	761.1
Aug	65,159.0	64,607.5	399.7	145.7	1.0	144.7	254.1	63,832.9	51,183.6	12,649.3	374.9	-	374.9	551.5
Sep	66,916.5	66,149.8	629.5	156.9	1.4	155.5	472.6	65,153.6	52,717.3	12,436.4	366.6	-	366.6	766.8
Oct	65,980.6	65,466.0	626.5	159.7	0.7	159.0	466.8	64,448.6	52,358.4	12,090.2	390.9	-	390.9	514.6
Nov	68,190.6	67,613.5	579.8	135.0	4.6	130.4	444.8	66,506.1	53,634.3	12,871.8	527.6	-	527.6	577.1
Dec	70,898.3	70,190.2	596.8	160.1	0.7	159.4	436.7	68,961.1	56,130.8	12,830.3	632.3	-	632.3	708.1
2017														
Jan	68,506.9	67,867.1	198.8	111.4	1.1	110.4	87.3	67,065.5	54,236.5	12,829.0	602.8	-	602.8	639.8
Feb	67,256.8	67,045.0	439.9	69.5	0.8	68.7	370.4	66,295.0	53,700.1	12,594.9	310.1	-	310.1	211.8

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

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

COMMERCIAL BANKS: TERM LOANS AND ADVANCES¹
(G\$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			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 ²								
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
2012	52,789.1	52,523.5	442.1	2.9	-	2.9	439.2	51,765.9	35,558.6	16,207.3	315.5	-	315.5	265.6
2013	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
2014														
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
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
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
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
2015														
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
Sep	66,494.5	64,674.4	709.0	0.1	-	0.1	709.0	62,717.6	42,308.7	20,409.0	1,247.7	-	1,247.7	1,820.2
Oct	66,549.4	64,614.7	710.5	0.1	-	0.1	710.4	62,662.5	41,985.2	20,677.3	1,241.7	-	1,241.7	1,934.7
Nov	67,270.0	64,915.1	711.9	0.1	-	0.1	711.9	63,302.7	42,051.5	21,251.3	900.5	-	900.5	2,354.9
Dec	67,276.4	65,068.1	465.9	0.1	-	0.1	465.8	63,705.3	41,579.2	22,126.2	896.9	-	896.9	2,208.2
2016														
Jan	67,136.6	64,932.1	453.4	0.1	-	0.1	453.3	63,585.3	41,370.5	22,214.8	893.4	-	893.4	2,204.5
Feb	67,119.0	64,970.9	453.4	0.1	-	0.1	453.3	63,627.7	41,282.2	22,345.5	889.9	-	889.9	2,148.1
Mar	67,948.4	65,513.0	454.8	0.1	-	0.1	454.7	64,394.7	42,333.7	22,061.1	663.5	-	663.5	2,435.3
Apr	68,780.5	66,348.1	556.2	0.1	-	0.1	556.2	65,132.0	42,222.3	22,909.8	659.9	-	659.9	2,432.4
May	69,159.9	66,797.1	557.7	0.1	-	0.1	557.6	65,583.3	42,421.7	23,161.6	656.2	-	656.2	2,362.8
Jun	72,225.9	70,016.2	1,431.3	0.1	-	0.1	1,431.2	67,940.5	44,589.3	23,351.1	644.5	-	644.5	2,209.7
Jul	74,438.0	72,230.3	1,432.7	0.1	-	0.1	1,432.7	70,156.9	46,681.0	23,475.9	640.7	-	640.7	2,207.7
Aug	74,098.1	71,960.1	1,434.2	0.1	-	0.1	1,434.1	69,890.1	46,465.8	23,424.4	635.8	-	635.8	2,138.0
Sep	74,119.1	72,005.0	1,437.6	2.1	-	2.1	1,435.5	69,935.4	46,590.8	23,344.5	632.0	-	632.0	2,114.1
Oct	74,436.9	72,346.1	1,439.1	2.1	-	2.1	1,437.0	70,278.8	46,805.7	23,473.1	628.2	-	628.2	2,090.8
Nov	74,623.2	72,776.1	1,440.4	2.0	-	2.0	1,438.4	70,711.3	47,075.1	23,636.2	624.3	-	624.3	1,847.1
Dec	73,695.0	71,717.9	1,338.9	2.0	-	2.0	1,336.9	69,758.6	45,856.9	23,901.7	620.4	-	620.4	1,977.1
2017														
Jan	72,296.2	70,512.6	1,140.3	1.9	-	1.9	1,138.4	68,755.8	45,085.5	23,670.2	616.5	-	616.5	1,783.6
Feb	71,755.4	70,070.1	1,141.6	1.8	-	1.8	1,139.7	68,316.0	44,780.9	23,535.1	612.6	-	612.6	1,685.3

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

³ 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)

	2006		2007		2008		2009	
	Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	91.3	-	89.5	-	90.1	-	75.6	-
FINANCIAL INSTITUTIONS	-	436.4	-	37.8	-	109.2	-	103.0
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	37.6	-	31.9
Insurance Companies	-	422.1	-	22.3	-	57.4	-	63.2
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	14.2	-	15.5	-	14.1	-	8.0
Trust & Investment Companies	-	0.0	-	-	-	-	-	-
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	966.6	30,595.7	1,239.6	32,956.5	2,998.1	41,147.6	2,641.3	42,109.3
Agriculture	29.1	3,525.8	369.7	2,984.5	903.9	3,934.1	754.9	5,086.9
Sugarcane	29.1	63.0	369.7	129.8	903.9	593.8	754.9	1,333.4
Paddy	-	1,076.9	-	942.5	-	1,133.7	-	1,818.3
Other Farming	-	197.5	-	54.8	-	91.7	-	55.2
Livestock	-	517.8	-	637.8	-	741.3	-	597.5
Forestry	-	65.3	-	50.2	-	112.1	-	105.6
Shrimp & Other Fishing	-	1,605.2	-	1,169.5	-	1,261.7	-	1,176.9
Mining & Quarrying	0.2	955.5	1.1	822.8	1.4	1,674.3	0.7	1,505.8
Bauxite	-	195.3	-	-	-	-	-	-
Other	0.2	760.2	1.1	822.8	1.4	1,674.3	0.7	1,505.8
Manufacturing	937.2	10,145.1	864.7	10,634.6	2,091.1	11,658.5	1,884.7	10,441.8
Timber and Sawmilling	-	1,402.5	-	1,747.1	-	2,125.7	-	1,656.9
Other Constr. and Engin.	-	3,701.0	-	3,346.8	-	2,964.6	-	2,645.0
Sugar Molasses	0.8	45.9	-	8.3	1,397.6	1.1	1,367.9	0.8
Rice Milling	126.9	1,399.8	80.0	1,556.4	65.8	2,852.4	51.4	1,538.0
Beverages, Food & Tobacco	-	1,332.2	-	1,315.3	-	1,372.9	-	1,654.0
Textiles & Clothing	-	45.8	-	48.9	-	77.9	-	61.8
Electricity	809.5	4.3	784.7	6.3	627.7	17.5	465.4	11.7
Other Manufacturing	-	2,213.5	-	2,605.4	-	2,246.5	-	2,873.6
Services	-	15,969.3	4.1	18,514.7	1.7	23,880.7	0.9	25,074.8
Drainage & Irrigation	-	30.9	-	25.5	-	20.5	-	13.1
Transportation	-	1,150.8	3.2	1,608.2	-	2,356.9	-	2,452.2
Telecommunications	-	71.5	-	28.5	-	80.2	-	63.7
Entertaining & Catering	-	1,964.8	-	1,984.2	-	1,873.9	-	1,959.0
Distribution	-	9,767.8	0.3	10,990.9	0.1	14,605.7	-	13,849.3
Education	-	85.9	-	75.1	-	24.7	-	23.6
Health	-	206.9	-	217.4	-	266.2	-	337.2
Professional Services	-	477.1	-	654.5	-	684.0	-	781.6
Other Services	-	2,213.5	0.7	2,930.4	1.6	3,968.6	0.9	5,595.2
HOUSEHOLDS	-	12,513.3	-	15,762.9	-	17,406.0	-	16,583.8
Housing	-	3,759.1	-	4,242.6	-	5,502.3	-	3,857.4
Motor Cars	-	3,453.9	-	4,324.8	-	4,000.2	-	3,836.0
Other Durable Goods	-	636.2	-	744.0	-	626.7	-	349.6
Education	-	249.3	-	274.8	-	273.7	-	164.3
Travel	-	58.7	-	68.9	-	66.6	-	11.7
Other Purposes	-	4,356.1	-	6,107.7	-	6,936.6	-	8,364.8
TOTAL	1,057.9	43,545.3	1,329.1	48,757.2	3,088.2	58,662.8	2,716.9	58,796.1

Source: Commercial Banks

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

Table 2-13(b)

	2010		2011		2012	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	55.3	-	61.7	-	63.3	-
FINANCIAL INSTITUTIONS	0.0	15.5	-	31.1	-	359.5
Pub. Finan. Instits.	0.0	-	-	-	-	-
Co-op Finan. Instits.	-	0.1	-	0.1	-	63.3
Insurance Companies	-	13.4	-	6.5	-	10.9
Building Societies	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	1.9	-	24.5	-	225.2
Trust & Investment Companies	-	0.0	-	-	-	60.0
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	3,085.2	50,886.2	4,030.9	64,567.3	3,661.2	81,875.4
Agriculture	868.1	6,755.2	1,542.9	9,617.9	891.8	11,331.7
Sugarcane	866.0	1,695.0	1,542.9	2,338.1	891.5	2,558.3
Paddy	-	2,682.1	-	3,865.6	-	5,163.0
Other Farming	-	66.0	-	114.9	-	291.9
Livestock	-	930.6	-	1,219.9	-	1,401.1
Forestry	2.0	163.3	-	586.7	0.3	602.8
Shrimp & Other Fishing	-	1,218.1	-	1,492.8	-	1,314.7
Mining & Quarrying	2.2	2,582.0	0.4	2,806.1	1.2	4,247.4
Bauxite	0.1	-	-	-	-	-
Other	2.1	2,582.0	0.4	2,806.1	1.2	4,247.4
Manufacturing	2,214.9	12,861.3	2,414.5	16,674.9	2,677.9	22,213.8
Timber and Sawmilling	-	1,613.3	-	1,385.8	-	1,979.1
Other Constr. and Engin.	-	4,108.9	-	7,167.9	-	9,056.4
Sugar Molasses	1,548.3	290.7	1,871.5	564.7	1,625.4	21.5
Rice Milling	36.4	1,399.8	20.8	1,605.5	4.5	3,317.6
Beverages, Food & Tobacco	-	2,178.6	-	2,691.6	-	3,795.2
Textiles & Clothing	-	78.3	-	143.6	-	192.1
Electricity	630.3	59.8	522.2	68.0	1,047.9	172.5
Other Manufacturing	-	3,131.8	-	3,047.8	-	3,679.4
Services	-	28,687.7	73.1	35,468.3	90.4	44,082.5
Drainage & Irrigation	-	6.9	-	17.6	-	4.5
Transportation	-	3,014.8	-	3,329.7	-	3,698.3
Telecommunications	-	98.4	-	221.7	-	195.6
Entertaining & Catering	-	2,914.6	-	2,891.8	-	3,383.4
Distribution	-	17,287.4	2.6	21,556.2	-	26,398.6
Education	-	218.7	-	472.1	0.0	850.5
Health	-	490.0	-	663.1	-	1,043.9
Professional Services	-	1,015.1	-	1,207.9	-	1,287.1
Other Services	-	3,641.8	70.5	5,108.1	90.4	7,220.7
HOUSEHOLDS	-	18,768.0	-	21,631.8	-	23,365.5
Housing	-	5,147.1	-	6,304.3	-	4,760.9
Motor Cars	-	4,432.0	-	5,115.9	-	7,570.9
Other Durable Goods	-	437.9	-	479.1	-	721.4
Education	-	201.5	-	233.6	-	429.0
Travel	-	23.1	-	20.9	-	110.7
Other Purposes	-	8,526.3	-	9,478.0	-	9,772.6
TOTAL	3,140.5	69,669.6	4,092.5	86,230.1	3,724.5	105,600.5

Source: Commercial Banks

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

Table 2-13(c)

	2013							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	12.4	-	259.9	-	20.7	-	8.0	-
FINANCIAL INSTITUTIONS	-	632.9	-	764.3	-	829.6	-	835.9
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	69.4	-	113.9	-	112.6	-	100.3
Insurance Companies	-	299.0	-	290.1	-	303.1	-	265.2
Building Societies	-	0.0	-	0.0	-	0.0	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	208.7	-	316.3	-	379.6	-	441.0
Trust & Investment Companies	-	55.8	-	44.0	-	34.3	-	29.3
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	4,831.1	82,277.7	4,750.0	84,896.4	5,046.6	85,820.7	2,587.5	94,992.3
Agriculture	1,891.1	11,284.6	1,581.4	11,310.8	1,681.0	11,217.2	587.8	13,340.6
Sugarcane	1,889.9	2,672.9	1,581.4	2,510.7	1,678.7	2,824.7	587.8	2,882.8
Paddy	-	5,146.4	-	5,411.1	-	4,993.0	-	5,980.6
Other Farming	-	298.0	-	322.0	-	322.7	-	365.0
Livestock	-	1,428.9	-	1,343.1	-	1,303.0	-	1,752.0
Forestry	1.2	553.2	-	496.6	2.4	536.9	-	1,163.7
Shrimp & Other Fishing	-	1,185.2	-	1,227.3	-	1,236.9	-	1,196.5
Mining & Quarrying	2.6	4,213.7	1.8	4,567.0	0.2	4,581.6	1.4	5,207.7
Bauxite	-	-	-	-	-	-	-	-
Other	2.6	4,213.7	1.8	4,567.0	0.2	4,581.6	1.4	5,207.7
Manufacturing	2,848.8	23,620.9	3,058.2	24,574.3	3,248.0	24,745.0	1,936.0	26,887.6
Timber and Sawmilling	-	2,056.9	-	1,995.9	-	1,927.6	-	2,256.7
Other Constr. and Engin.	-	9,882.4	-	10,413.5	-	10,712.2	-	11,083.0
Sugar Molasses	1,827.8	-	1,808.6	-	2,154.4	-	1,909.1	-
Rice Milling	0.4	3,221.1	-	2,850.8	-	2,951.1	-	3,876.5
Beverages, Food & Tobacco	-	3,897.8	-	4,208.5	-	5,087.2	-	6,241.9
Textiles & Clothing	-	194.1	-	150.5	-	142.4	-	174.0
Electricity	1,020.6	182.3	1,249.6	186.1	1,093.6	212.9	26.9	0.3
Other Manufacturing	-	4,186.3	-	4,768.9	-	3,711.6	-	3,255.1
Services	88.5	43,158.5	108.5	44,444.4	117.3	45,276.8	62.3	49,556.4
Drainage & Irrigation	-	4.2	-	1.3	-	0.9	-	0.6
Transportation	-	3,830.3	-	4,257.8	-	4,318.5	-	4,518.0
Telecommunications	-	252.2	-	236.3	-	197.5	-	280.6
Entertaining & Catering	-	3,440.3	-	3,526.4	-	3,767.4	-	3,890.2
Distribution	-	25,079.0	1.0	27,045.4	-	27,432.2	-	29,222.9
Education	-	1,016.5	-	1,071.8	-	1,107.0	-	1,136.4
Health	-	1,014.1	-	1,086.6	-	1,248.6	-	1,290.7
Professional Services	-	1,258.4	-	1,381.2	-	1,364.6	-	1,525.8
Other Services	88.5	7,263.4	107.5	5,837.7	117.3	5,840.1	62.3	7,691.2
HOUSEHOLDS	-	23,493.6	-	24,535.7	-	25,636.2	-	25,309.2
Home Improvement	-	5,066.0	-	5,429.4	-	5,757.4	-	6,037.8
Motor Cars	-	7,572.4	-	7,451.7	-	7,866.8	-	7,983.3
Other Durable Goods	-	701.4	-	631.7	-	595.9	-	743.6
Education	-	412.7	-	377.5	-	501.1	-	522.6
Travel	-	112.6	-	111.4	-	136.6	-	125.7
Other Purposes	-	9,628.6	-	10,533.9	-	10,778.3	-	9,896.2
TOTAL	4,843.5	106,404.2	5,009.9	110,196.4	5,067.3	112,286.4	2,595.5	121,137.4

Source: Commercial Banks

¹ 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 ¹**
(G\$ Million)

Table 2-13(d)

	2014							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	6.7	-	5.5	-	5.0	-	20.7	-
FINANCIAL INSTITUTIONS	-	895.1	-	881.9	-	972.3	-	1,406.2
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	95.7	-	82.7	-	114.3	-	77.5
Insurance Companies	-	253.9	-	285.7	-	263.7	-	226.5
Building Societies	-	0.0	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	520.5	-	502.9	-	591.9	-	447.7
Trust & Investment Companies	-	24.9	-	10.6	-	2.3	-	654.5
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	3,547.2	95,443.5	3,724.4	98,262.1	2,983.1	99,781.0	2,398.8	105,654.4
Agriculture	1,305.2	13,263.2	1,436.1	13,618.8	854.0	11,780.3	770.6	12,008.2
Sugarcane	1,304.5	2,898.9	1,436.1	2,807.8	854.0	2,589.7	770.6	2,544.1
Paddy	-	6,028.3	-	6,375.0	-	5,118.1	-	5,151.1
Other Farming	-	371.9	-	386.8	-	389.2	-	593.6
Livestock	-	1,821.3	-	1,767.2	-	1,691.1	-	1,639.3
Forestry	0.7	1,151.6	-	1,138.7	-	904.1	-	990.2
Shrimp & Other Fishing	-	991.2	-	1,143.4	-	1,088.2	-	1,090.0
Mining & Quarrying	0.3	5,369.3	1.3	5,742.5	1.1	5,734.1	1.1	5,456.8
Bauxite	-	3.0	-	2.9	-	-	-	-
Other	0.3	5,366.3	1.3	5,739.5	1.1	5,734.1	1.1	5,456.8
Manufacturing	2,178.1	28,055.2	2,197.4	28,553.8	2,042.4	29,578.8	1,536.4	31,169.4
Timber and Sawmilling	-	1,964.2	-	2,234.1	-	2,246.6	-	2,419.1
Other Constr. and Engin.	-	11,504.3	-	11,920.4	-	12,842.9	-	13,422.6
Sugar Molasses	2,178.1	-	2,183.2	-	1,736.1	-	1,536.4	-
Rice Milling	-	3,960.4	-	4,123.9	-	3,982.6	-	4,213.7
Beverages, Food & Tobacco	-	6,542.7	-	6,648.7	-	6,669.4	-	6,728.9
Textiles & Clothing	-	148.2	-	174.7	-	168.6	-	187.5
Electricity	-	4.9	14.2	0.8	306.2	0.8	0.0	12.1
Other Manufacturing	-	3,930.5	-	3,451.1	-	3,668.0	-	4,185.6
Services	63.6	48,755.7	89.6	50,347.0	85.6	52,687.8	90.7	57,020.0
Drainage & Irrigation	-	0.2	-	0.2	-	0.2	-	0.3
Transportation	-	4,734.2	-	5,465.3	-	6,871.5	-	7,066.9
Telecommunications	-	319.9	-	315.1	-	400.2	-	435.8
Entertaining & Catering	-	3,809.0	-	3,852.7	-	3,664.7	-	4,016.1
Distribution	-	28,375.9	-	28,907.7	-	28,753.7	-	29,649.9
Education	-	1,140.4	-	1,142.5	-	1,150.5	-	1,125.7
Health	-	1,188.5	-	1,172.8	-	1,117.9	-	1,119.9
Professional Services	-	1,630.9	-	1,607.5	-	2,179.7	-	2,422.6
Other Services	63.6	7,556.7	89.6	7,883.2	85.6	8,549.4	90.7	11,182.7
HOUSEHOLDS	-	24,521.6	-	23,745.5	-	24,320.9	-	24,848.1
Home Improvement	-	6,424.4	-	6,536.4	-	6,420.1	-	6,565.3
Motor Cars	-	7,798.7	-	7,827.6	-	8,397.3	-	8,217.2
Other Durable Goods	-	702.8	-	640.7	-	630.6	-	751.9
Education	-	503.3	-	480.9	-	747.8	-	696.4
Travel	-	122.7	-	136.6	-	160.0	-	143.8
Other Purposes	-	8,969.7	-	8,123.4	-	7,965.1	-	8,473.5
TOTAL	3,553.9	120,860.1	3,729.8	122,889.4	2,988.1	125,074.3	2,419.5	131,908.7

Source: Commercial Banks

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

Table 2-13(e)

	2015							
	Mar		Jun		Sep		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	0.9	-	2.5	-	4.6	-	44.3	-
FINANCIAL INSTITUTIONS	-	1,370.5	-	1,443.1	-	1,719.7	-	1,504.1
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	47.0	-	16.9	-	27.2	-	13.4
Insurance Companies	-	224.9	-	216.7	-	224.4	-	222.1
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	424.1	-	517.1	-	775.7	-	576.2
Trust & Investment Companies	-	674.5	-	692.3	-	692.3	-	692.3
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	2,119.0	102,920.5	1,827.6	103,467.6	1,837.0	102,723.2	1,953.9	106,542.4
Agriculture	511.9	11,105.4	499.0	12,719.8	486.1	11,395.3	708.4	11,689.5
Sugarcane	511.9	2,450.6	499.0	2,247.9	486.1	2,231.6	708.4	2,029.4
Paddy	-	4,394.2	-	6,536.5	-	5,140.5	-	5,506.7
Other Farming	-	801.8	-	789.5	-	804.1	-	1,110.8
Livestock	-	1,688.7	-	1,291.4	-	1,228.8	-	1,197.3
Forestry	-	954.3	-	982.3	-	953.9	-	859.8
Shrimp & Other Fishing	-	815.8	-	872.2	-	1,036.4	-	985.4
Mining & Quarrying	0.6	5,341.1	0.1	5,407.3	0.4	5,009.4	0.8	4,893.8
Bauxite	-	-	-	-	-	-	-	-
Other	0.6	5,341.1	0.1	5,407.3	0.4	5,009.4	0.8	4,893.8
Manufacturing	1,534.7	30,964.6	1,238.9	30,045.7	1,260.4	30,117.2	1,244.8	30,224.3
Timber and Sawmilling	-	2,386.7	-	2,354.8	-	2,413.6	-	2,420.6
Other Constr. and Engin.	-	13,809.2	-	13,662.5	-	14,085.0	-	13,988.8
Sugar Molasses	1,534.7	-	1,238.9	-	1,260.4	0.1	1,244.8	-
Rice Milling	-	3,669.8	-	2,814.5	-	2,895.1	-	3,301.2
Beverages, Food & Tobacco	-	6,780.2	-	6,691.9	-	6,079.2	-	5,927.0
Textiles & Clothing	-	142.5	-	105.6	-	136.6	-	128.4
Electricity	0.0	9.4	-	7.8	-	7.2	-	6.5
Other Manufacturing	-	4,166.9	-	4,408.5	-	4,500.5	-	4,451.9
Services	71.9	55,509.4	89.7	55,294.9	90.1	56,201.4	0.0	59,734.8
Drainage & Irrigation	-	0.2	-	0.2	-	0.1	-	0.1
Transportation	-	7,075.0	-	6,677.9	-	6,383.1	-	6,168.4
Telecommunications	-	404.3	-	387.1	-	356.5	-	345.5
Entertaining & Catering	-	4,102.3	-	4,063.3	-	3,946.2	-	3,801.8
Distribution	-	28,769.6	-	29,587.5	-	30,754.2	-	33,996.3
Education	-	1,104.4	-	1,098.1	-	1,489.4	-	1,445.1
Health	-	1,124.1	-	1,240.8	-	1,215.0	-	1,258.2
Professional Services	-	2,407.9	-	2,365.3	-	2,504.5	-	2,510.9
Other Services	71.9	10,521.6	89.7	9,874.7	90.1	9,552.4	0.0	10,208.5
HOUSEHOLDS	-	23,575.2	-	23,509.6	-	24,920.0	-	27,589.2
Home Improvement	-	6,696.9	-	7,142.0	-	7,462.1	-	8,042.5
Motor Cars	-	7,987.3	-	7,507.1	-	8,001.3	-	7,971.4
Other Durable Goods	-	742.2	-	704.6	-	705.9	-	1,083.2
Education	-	636.2	-	414.6	-	765.7	-	687.8
Travel	-	147.3	-	179.0	-	241.5	-	229.3
Other Purposes	-	7,365.4	-	7,562.4	-	7,743.5	-	9,574.9
TOTAL	2,119.9	127,866.2	1,830.1	128,420.2	1,841.6	129,362.9	1,998.2	135,635.6

Source: Commercial Banks

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

Table 2-13(f)

	2016											
	Jan		Feb		Mar		Apr		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	48.3	-	38.5	-	1.2	-	42.3	-	27.0	-	96.2	-
FINANCIAL INSTITUTIONS	-	1,576.5	-	1,020.3	-	812.5	-	974.5	-	820.1	-	800.3
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	12.8	-	12.3	-	11.7	-	11.1	-	10.5	-	9.9
Insurance Companies	-	226.4	-	229.5	-	192.6	-	274.0	-	222.2	-	253.5
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	644.9	-	86.2	-	138.7	-	219.8	-	117.7	-	75.3
Trust & Investment Companies	-	692.3	-	692.3	-	469.6	-	469.6	-	469.6	-	461.6
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,996.8	103,695.4	2,031.4	102,979.5	1,910.8	103,811.8	1,510.1	103,172.7	1,913.4	103,721.3	1,878.1	103,399.2
Agriculture	749.9	11,748.7	776.6	11,576.4	695.0	11,938.5	528.0	11,550.7	857.9	11,649.2	853.4	11,462.0
Sugarcane	748.7	2,031.7	772.8	2,038.3	694.8	2,031.6	527.8	1,989.2	857.9	1,995.4	848.8	2,007.0
Paddy	-	5,604.4	-	5,638.9	-	5,978.9	-	5,615.8	-	5,684.3	-	5,553.6
Other Farming	-	1,098.1	-	1,038.7	-	1,098.4	-	1,075.4	-	1,089.5	-	1,080.6
Livestock	-	1,194.9	-	1,162.1	-	1,214.2	-	1,221.5	-	1,184.2	-	1,136.4
Forestry	1.2	834.4	3.7	820.7	0.2	841.3	0.2	837.5	-	805.4	4.7	836.9
Shrimp & Other Fishing	-	985.2	-	877.6	-	774.1	-	811.2	-	890.5	-	847.5
Mining & Quarrying	0.1	4,981.5	0.4	4,984.6	0.1	4,948.3	0.4	4,949.8	0.3	4,778.9	0.0	4,458.5
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	0.1	4,981.5	0.4	4,984.6	0.1	4,948.3	0.4	4,949.8	0.3	4,778.9	0.0	4,458.5
Manufacturing	1,246.6	30,140.1	1,254.4	30,265.3	1,215.4	30,447.6	981.6	30,922.5	1,055.2	31,028.6	1,024.6	29,713.1
Timber and Sawmilling	-	2,365.5	-	2,296.5	-	2,341.7	-	2,424.6	-	2,339.7	-	1,756.8
Other Constr. and Engin.	-	13,740.2	-	13,705.6	-	14,112.4	-	14,016.1	-	13,650.7	-	13,310.1
Sugar Molasses	1,246.6	-	1,254.4	-	1,215.4	-	981.6	-	1,055.2	-	1,024.6	-
Rice Milling	-	3,400.7	-	3,270.6	-	2,997.9	-	3,011.2	-	3,157.9	-	2,970.8
Beverages, Food & Tobacco	-	6,166.4	-	6,235.4	-	6,437.8	-	6,526.2	-	6,927.6	-	6,600.3
Textiles & Clothing	-	115.8	-	125.2	-	122.3	-	130.6	-	139.5	-	149.5
Electricity	0.0	6.6	0.0	6.4	0.0	6.2	0.0	6.0	0.0	5.9	0.0	5.6
Other Manufacturing	-	4,345.0	-	4,625.7	-	4,429.1	-	4,807.8	-	4,807.3	-	4,919.9
Services	0.1	56,825.1	0.0	56,153.2	0.3	56,477.4	0.1	55,749.8	0.0	56,264.6	0.1	57,765.6
Drainage & Irrigation	-	0.1	-	0.1	-	0.1	-	0.2	-	0.1	-	0.1
Transportation	-	6,142.4	-	6,068.7	-	5,936.2	-	5,802.9	-	5,918.4	-	5,901.6
Telecommunications	-	354.5	-	346.8	-	346.0	-	346.1	-	330.9	-	323.0
Entertaining & Catering	-	3,845.6	-	3,844.6	-	3,629.8	-	3,792.4	-	3,743.9	-	3,757.0
Distribution	-	31,437.7	-	31,077.7	-	31,348.2	-	30,755.1	-	31,677.3	-	31,583.6
Education	-	1,450.0	-	1,549.1	-	1,539.0	-	1,544.4	-	1,542.3	-	1,642.5
Health	-	1,156.3	-	1,173.0	-	1,160.9	-	1,089.8	-	1,102.3	-	1,103.6
Professional Services	-	2,515.7	-	2,509.2	-	2,505.1	-	2,468.6	-	2,550.7	-	2,731.7
Other Services	0.1	9,922.8	0.0	9,584.0	0.3	10,012.2	0.1	9,950.1	0.0	9,398.7	0.1	10,722.7
HOUSEHOLDS	-	27,157.6	-	27,351.8	-	27,048.6	-	27,472.8	-	28,007.3	-	28,006.7
Home Improvement	-	8,034.5	-	8,108.7	-	8,167.5	-	8,288.9	-	8,232.0	-	8,302.8
Motor Cars	-	8,001.5	-	7,936.3	-	7,824.2	-	7,954.3	-	7,863.0	-	7,867.4
Other Durable Goods	-	1,068.5	-	1,044.9	-	1,013.6	-	1,042.6	-	1,061.6	-	1,075.0
Education	-	664.0	-	630.5	-	603.6	-	587.7	-	585.2	-	621.0
Travel	-	225.0	-	224.2	-	221.5	-	233.3	-	247.4	-	268.9
Other Purposes	-	9,164.0	-	9,407.1	-	9,218.1	-	9,365.9	-	10,018.1	-	9,871.7
TOTAL	2,045.0	132,429.5	2,069.9	131,351.5	1,912.0	131,672.9	1,552.4	131,620.0	1,940.4	132,548.7	1,974.3	132,206.2

Source: Commercial Banks

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

Table 2-13(g)

	2016											
	Jul		Aug		Sep		Oct		Nov		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	95.1	-	145.7	-	158.9	-	161.8	-	137.0	-	162.0	-
FINANCIAL INSTITUTIONS	-	863.5	-	1,010.7	-	998.6	-	1,019.1	-	1,152.0	-	1,252.7
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	9.3	-	8.8	-	8.2	-	7.6	-	7.0	-	6.4
Insurance Companies	-	291.6	-	377.2	-	311.8	-	269.8	-	310.0	-	318.9
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	101.0	-	164.3	-	218.3	-	281.3	-	374.6	-	467.0
Trust & Investment Companies	-	461.6	-	460.4	-	460.4	-	460.4	-	460.4	-	460.4
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,857.7	104,434.5	1,688.2	102,665.4	1,908.2	104,456.8	1,903.8	104,087.2	1,883.2	105,660.0	1,225.7	103,502.0
Agriculture	831.6	11,426.5	663.4	11,073.0	882.8	11,576.2	878.9	11,264.7	858.5	11,311.1	301.0	11,056.3
Sugarcane	824.3	2,008.6	661.6	2,001.4	881.0	1,990.9	878.8	1,982.4	856.3	1,961.2	292.2	1,921.6
Paddy	-	5,434.4	-	5,258.5	-	5,586.5	-	5,351.7	-	5,441.3	-	5,174.3
Other Farming	-	1,075.5	-	1,062.5	0.3	1,067.0	0.0	1,055.2	-	1,066.2	-	1,058.8
Livestock	-	1,205.9	-	1,115.9	-	1,160.8	-	1,122.0	-	1,136.5	-	1,206.3
Forestry	7.3	791.1	1.8	786.3	1.5	796.2	-	791.3	2.2	795.8	8.8	791.2
Shrimp & Other Fishing	-	911.0	-	848.5	-	974.7	-	962.1	-	910.1	-	904.1
Mining & Quarrying	0.0	4,086.9	0.0	4,208.8	0.7	4,260.7	0.3	3,920.7	0.0	4,037.9	1.3	4,415.3
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	0.0	4,086.9	0.0	4,208.8	0.7	4,260.7	0.3	3,920.7	0.0	4,037.9	1.3	4,415.3
Manufacturing	1,024.6	29,209.1	1,024.8	28,621.3	1,024.6	29,004.9	1,024.6	28,819.3	1,024.6	29,979.5	923.4	27,961.5
Timber and Sawmilling	-	1,782.8	-	1,843.8	-	1,837.0	-	1,761.5	-	1,711.2	-	1,701.5
Other Constr. and Engin.	-	13,221.6	-	13,034.4	-	13,005.1	-	12,887.0	-	12,647.3	-	11,518.3
Sugar Molasses	1,024.6	-	1,024.7	-	1,024.6	-	1,024.6	-	1,024.6	-	921.7	-
Rice Milling	-	2,913.4	-	2,836.5	-	2,873.1	-	3,020.5	-	3,152.1	-	2,884.5
Beverages, Food & Tobacco	-	6,400.2	-	6,208.9	-	6,233.4	-	5,906.4	-	7,320.6	-	6,968.5
Textiles & Clothing	-	107.9	-	132.3	-	125.9	-	130.0	-	115.4	-	110.7
Electricity	0.0	16.5	0.0	16.3	0.0	5.1	0.0	4.9	0.0	4.7	1.7	4.5
Other Manufacturing	-	4,766.7	-	4,549.1	-	4,925.3	-	5,108.9	-	5,028.2	-	4,773.4
Services	1.5	59,711.9	0.0	58,762.3	0.0	59,614.9	0.0	60,082.6	0.0	60,331.6	0.0	60,068.8
Drainage & Irrigation	-	0.0	-	0.0	-	0.2	-	0.0	-	0.0	-	0.0
Transportation	-	5,885.4	-	5,792.4	-	5,655.9	-	5,526.0	-	5,437.8	-	5,660.1
Telecommunications	-	315.9	-	312.1	-	367.9	-	364.1	-	364.2	-	301.3
Entertaining & Catering	-	3,841.8	-	3,854.2	-	4,041.6	-	3,863.3	-	3,913.6	-	3,869.6
Distribution	0.4	32,518.9	-	31,227.0	-	31,274.7	-	32,428.0	-	31,925.7	-	31,150.1
Education	-	1,638.6	-	1,638.3	-	1,635.1	-	1,635.5	-	1,642.4	-	1,622.5
Health	-	1,087.8	-	1,056.3	-	1,114.9	-	1,110.4	-	1,080.9	-	1,046.1
Professional Services	-	2,644.7	-	2,877.1	-	2,845.0	-	2,869.6	-	2,810.0	-	2,672.0
Other Services	1.1	11,778.8	0.0	12,004.8	0.0	12,679.8	0.0	12,285.8	0.0	13,156.8	0.0	13,747.2
HOUSEHOLDS	-	28,237.7	-	28,200.3	-	27,985.7	-	27,762.4	-	28,642.6	-	29,381.5
Home Improvement	-	8,388.9	-	8,385.5	-	8,427.0	-	8,503.8	-	8,522.4	-	8,649.5
Motor Cars	-	7,840.7	-	7,770.1	-	7,763.7	-	7,694.1	-	7,710.5	-	7,630.1
Other Durable Goods	-	1,045.9	-	997.1	-	962.7	-	963.6	-	1,071.0	-	1,145.9
Education	-	834.9	-	1,083.5	-	1,172.2	-	1,152.8	-	1,109.2	-	974.4
Travel	-	297.2	-	302.5	-	317.5	-	309.9	-	297.4	-	277.3
Other Purposes	-	9,830.2	-	9,661.5	-	9,342.5	-	9,138.2	-	9,932.1	-	10,704.4
TOTAL	1,952.8	133,535.7	1,833.9	131,876.4	2,067.1	133,441.1	2,065.6	132,868.7	2,020.2	135,454.6	1,387.8	134,136.2

Source: Commercial Banks

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

Table 2-13(h)

	2017			
	Jan.		Feb.	
	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	113.3	-	71.4	-
FINANCIAL INSTITUTIONS	-	1,219.3	-	922.7
Pub. Finan. Instits.	-	-	-	-
Co-op Finan. Instits.	-	5.8	-	5.3
Insurance Companies	-	275.2	-	271.6
Building Societies	-	-	-	-
Credit Unions	-	-	-	-
Brokers and Money Lenders	-	477.9	-	185.4
Trust & Investment Companies	-	460.4	-	460.4
Pension Funds	-	-	-	-
BUSINESS ENTERPRISES	1,225.7	103,502.0	1,510.1	102,633.6
Agriculture	301.0	11,056.3	368.3	10,776.1
Sugarcane	292.2	1,921.6	368.3	1,920.9
Paddy	-	5,174.3	-	4,995.4
Other Farming	-	1,058.8	-	1,055.5
Livestock	-	1,206.3	-	1,161.8
Forestry	8.8	791.2	-	790.4
Shrimp & Other Fishing	-	904.1	-	852.1
Mining & Quarrying	1.3	4,415.3	1.7	4,019.3
Bauxite	-	-	-	-
Other	1.3	4,415.3	1.7	4,019.3
Manufacturing	923.4	27,961.5	1,139.7	28,436.2
Timber and Sawmilling	-	1,701.5	-	1,723.1
Other Constr. and Engin.	-	11,518.3	-	11,699.2
Sugar Molasses	921.7	-	1,139.7	0.0
Rice Milling	-	2,884.5	-	2,860.9
Beverages, Food & Tobacco	-	6,968.5	-	7,086.9
Textiles & Clothing	-	110.7	-	97.1
Electricity	1.7	4.5	0.0	4.3
Other Manufacturing	-	4,773.4	-	4,964.7
Services	0.0	60,068.8	0.4	59,402.0
Drainage & Irrigation	-	0.0	-	0.0
Transportation	-	5,660.1	-	5,526.9
Telecommunications	-	301.3	-	331.7
Entertaining & Catering	-	3,869.6	-	4,007.3
Distribution	-	31,150.1	-	30,639.4
Education	-	1,622.5	0.2	1,625.0
Health	-	1,046.1	-	1,045.0
Professional Services	-	2,672.0	-	2,614.8
Other Services	0.0	13,747.2	0.2	13,611.8
HOUSEHOLDS	-	29,381.5	-	29,013.4
Home Improvement	-	8,649.5	-	8,726.1
Motor Cars	-	7,630.1	-	7,589.5
Other Durable Goods	-	1,145.9	-	1,123.8
Education	-	974.4	-	926.4
Travel	-	277.3	-	280.1
Other Purposes	-	10,704.4	-	10,367.4
TOTAL	1,339.1	134,102.8	1,581.5	132,569.6

Source: Commercial Banks

COMMERCIAL BANKS: LIQUID ASSETS
(G\$ Million)

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Treasury Bills 1)	Req. Liquid Assets 2)	Surplus (+) Deficit (-)
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	1,468.5	12,755.8	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
2013	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									
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
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
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
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
Sep	116,570.7	6,223.5	19,725.0	9,052.3	1,657.0	18,951.6	60,961.3	75,201.0	41,369.7
Oct	115,433.9	5,559.5	16,994.3	11,405.1	2,208.9	18,531.1	60,734.9	73,778.7	41,655.2
Nov	117,093.6	5,844.9	19,067.7	10,443.5	1,740.3	18,090.0	61,907.2	75,296.3	41,797.3
Dec	114,813.4	8,416.9	11,096.4	7,767.9	2,230.5	21,597.8	63,704.0	74,970.8	39,842.6
2016									
Jan	122,211.7	6,161.5	22,351.5	6,677.5	1,460.0	21,373.2	64,188.0	77,374.7	44,837.0
Feb	128,805.9	6,715.6	25,117.4	6,562.9	1,381.4	24,650.1	64,378.6	78,188.4	50,617.4
Mar	129,390.0	7,042.0	20,901.9	7,438.7	1,631.3	27,041.7	65,334.4	78,142.4	51,247.7
Apr	126,179.5	6,087.2	20,169.0	6,397.9	1,954.5	26,378.5	65,192.3	78,561.8	47,617.7
May	137,877.9	7,326.6	23,756.6	7,682.3	10,631.9	25,504.8	62,975.7	79,260.9	58,617.0
Jun	123,915.8	6,150.7	17,802.2	6,308.2	879.8	26,370.1	66,404.8	78,907.1	45,008.7
Jul	125,345.0	6,330.7	18,712.6	7,115.3	1,089.8	25,693.6	66,403.0	79,644.9	45,700.1
Aug	135,100.5	6,327.2	23,668.6	6,940.0	6,284.5	25,421.8	66,458.3	80,162.5	54,938.0
Sep	121,852.4	5,914.6	19,175.0	6,010.9	1,705.2	22,854.9	66,191.6	79,939.9	41,912.4
Oct	124,512.3	6,037.7	24,825.9	5,668.6	1,862.3	20,249.2	65,868.7	79,256.7	45,255.7
Nov	123,172.2	6,864.3	28,552.2	3,926.8	1,665.9	15,989.3	66,173.7	80,534.0	42,638.3
Dec	121,602.7	8,959.1	24,299.0	4,920.3	2,620.2	14,632.0	66,172.0	80,014.2	41,588.5
2017									
Jan	130,718.2	7,554.5	36,636.0	3,916.8	1,490.9	14,959.3	66,160.7	73,512.3	57,205.9
Feb	124,571.6	6,299.4	31,909.7	3,845.9	2,549.2	17,282.3	62,685.0	66,973.5	57,598.0

Source: Commercial Banks

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

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

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS
(G\$ Million)

Table 2.15

End of	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 (-)
2015						2016				
Mar	06th	41,047.1	52,614.1	11,567.0		Mar	04th	43,607.1	72,269.6	28,662.5
	13th	41,414.3	48,668.5	7,254.2			11th	43,811.6	69,106.6	25,295.0
	20th	41,058.9	49,238.5	8,179.5			18th	43,829.0	66,696.0	22,867.0
	27th	40,954.2	46,615.3	5,661.1			25th	43,623.3	64,525.3	20,901.9
Apr	03rd	40,970.9	45,525.6	4,554.7		Apr	01st	43,680.3	65,649.9	21,969.6
	10th	40,838.9	46,199.6	5,360.7			08th	43,667.8	66,714.1	23,046.3
	17th	40,896.8	49,450.9	8,554.1			15th	43,670.3	69,064.0	25,393.7
	24th	41,164.1	49,208.6	8,044.5			22nd	43,928.1	69,230.4	25,302.3
May	01st	41,272.7	49,293.5	8,020.8			29th	43,880.9	64,049.9	20,169.0
	08th	41,637.6	51,665.2	10,027.5		May	06th	43,662.0	65,485.7	21,823.7
	15th	41,894.5	52,828.5	10,934.0			13th	43,807.7	66,079.5	22,271.8
	22nd	41,806.3	54,976.6	13,170.3			20th	44,270.6	68,189.7	23,919.2
	29th	41,692.4	55,235.1	13,542.7			27th	44,280.4	68,037.0	23,756.6
Jun	05th	41,885.9	54,951.4	13,065.5		Jun	03rd	44,239.7	67,700.5	23,460.8
	12th	42,004.8	50,534.1	8,529.2			10th	44,337.0	65,309.8	20,972.8
	19th	41,625.5	56,635.0	15,009.5			17th	44,294.8	62,320.5	18,025.7
	26th	42,037.6	59,107.7	17,070.0			24th	44,026.7	61,828.9	17,802.2
Jul	03rd	42,068.9	58,416.8	16,347.9		Jul	1st	43,739.1	63,285.8	19,546.7
	10th	42,057.4	58,145.1	16,087.7			8th	44,073.3	63,839.1	19,765.8
	17th	42,047.6	60,089.3	18,041.7			15th	44,366.5	64,122.5	19,755.9
	24th	41,797.9	63,727.0	21,929.1			22nd	44,515.9	64,235.2	19,719.3
	31st	42,533.1	61,278.4	18,745.3			29th	44,387.4	63,100.0	18,712.6
Aug	07th	42,366.7	61,383.5	19,016.8		Aug	5th	44,244.3	64,445.9	20,201.5
	14th	42,183.7	62,492.4	20,308.7			12th	44,436.2	64,961.1	20,524.8
	21st	42,347.9	62,928.7	20,580.8			19th	44,382.3	67,531.3	23,148.9
	28th	42,462.4	62,202.8	19,740.4			26th	44,694.2	68,362.8	23,668.6
Sep	04th	42,273.1	66,091.5	23,818.4		Sep	02nd	44,582.8	68,970.1	24,387.3
	11th	42,542.3	63,609.0	21,066.7			09th	44,793.3	67,205.7	22,412.3
	18th	42,251.5	62,568.9	20,317.4			16th	44,681.4	66,092.7	21,411.3
	25th	42,028.8	61,753.8	19,725.0			23rd	44,441.9	68,405.7	23,963.8
Oct	02nd	41,751.1	57,290.7	15,539.6			30th	44,612.7	63,787.8	19,175.0
	09th	41,206.7	55,445.0	14,238.2		Oct	07th	44,019.6	62,450.2	18,430.6
	16th	41,103.2	57,977.2	16,874.0			14th	43,718.5	64,689.1	20,970.6
	23rd	41,301.8	57,468.7	16,166.9			21st	43,877.0	66,916.3	23,039.2
	30th	41,217.2	58,211.5	16,994.3			28th	44,194.3	69,020.1	24,825.9
Nov	06th	41,486.8	59,798.9	18,312.1		Nov	04th	43,624.8	71,493.9	27,869.1
	13th	42,033.7	60,646.8	18,613.1			11th	43,653.3	71,429.4	27,776.0
	20th	42,158.0	61,035.2	18,877.2			18th	44,549.5	73,629.6	29,080.1
	27th	42,056.6	61,124.3	19,067.7			25th	44,891.1	73,443.3	28,552.2
Dec	04th	41,943.7	58,300.3	16,356.6		Dec	02nd	44,505.7	73,082.8	28,577.2
	11th	42,218.8	53,487.7	11,268.9			09th	44,115.1	67,996.1	23,881.0
	18th	42,231.5	50,934.1	8,702.5			16th	44,326.9	65,751.2	21,424.2
	25th	41,933.9	53,030.3	11,096.4			23rd	44,151.6	65,793.3	21,641.8
2016						2017				
Jan	01st	42,277.5	57,226.9	14,949.4		Jan	06th	44,425.4	73,203.7	28,778.2
	08th	42,658.6	62,816.5	20,157.9			13th	44,553.8	78,288.6	33,734.8
	15th	43,270.3	65,115.1	21,844.8			20th	44,883.8	79,912.7	35,028.9
	22nd	43,403.3	65,153.0	21,749.7			27th	45,034.1	81,670.1	36,636.0
	29th	43,179.6	65,531.1	22,351.5		Feb	03rd	45,282.0	83,122.7	37,840.7
Feb	05th	43,211.2	65,892.5	22,681.3			10th	45,367.9	83,671.0	38,303.1
	12th	43,597.5	67,428.1	23,830.6			17th	45,506.0	79,096.1	33,590.1
	19th	43,746.4	66,923.0	23,176.6			24th	44,966.2	76,875.9	31,909.7
	26th	43,601.1	68,718.5	25,117.4						

Source: Commercial Banks

BANK OF GUYANA
FOREIGN EXCHANGE INTERVENTION
 US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
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	-	36.75	(36.75)
2013	-	13.40	(13.40)
2014			
Mar	-	0.60	(0.60)
Jun	-	0.40	(0.40)
Sep	-	0.05	(0.05)
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	5.00	0.20	4.80
Aug	-	0.20	(0.20)
Sep	0.55	1.25	(0.70)
Oct	-	0.30	(0.30)
Nov	-	0.30	(0.30)
Dec	-	2.80	(2.80)
2016			
Jan	-	5.90	(5.90)
Feb	-	1.40	(1.40)
Mar	-	2.20	(2.20)
Apr	-	0.60	(0.60)
May	-	0.70	(0.70)
Jun	-	1.10	(1.10)
Jul	-	0.90	(0.90)
Aug	-	0.40	(0.40)
Sep	-	2.20	(2.20)
Oct	0.20	2.00	(1.80)
Nov	0.50	3.80	(3.30)
Dec	-	6.10	(6.10)
2017			
Jan	-	2.90	(2.90)
Feb	-	0.40	(0.40)

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	-
2013	6.00
2014	
Mar	-
Jun	5.42
Sep	9.40
Dec	12.40
2015	
Jan	16.45
Feb	10.70
Mar	6.00
Apr	15.00
May	-
Jun	-
Jul	4.15
Aug	2.20
Sep	1.00
Oct	2.00
Nov	8.40
Dec	10.00
2016	
Jan	6.60
Feb	1.00
Mar	1.60
Apr	-
May	-
Jun	-
Jul	4.00
Aug	-
Sep	12.30
Oct	-
Nov	4.54
Dec	0.80
2017	
Jan	2.53
Feb	0.23

Source: Commercial Banks

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

Table 2.17

Period Ended	Total	91-Day Bills	182-Day Bills	364- Day Bills
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
2013	80,328.2	7,000.0	6,753.3	66,575.0
2014				
Mar	74,828.2	4,000.0	7,353.3	63,475.0
Jun	69,253.6	6,000.0	6,653.7	56,600.0
Sep	65,253.6	6,000.0	6,053.7	53,200.0
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
Sep	61,927.3	6,401.8	253.6	55,271.9
Oct	61,697.3	6,401.8	253.6	55,041.9
Nov	62,914.2	6,251.8	253.6	56,408.8
Dec	64,740.4	6,578.0	253.6	57,908.8
2016				
Jan	65,240.4	6,578.0	2,253.6	56,408.8
Feb	65,480.1	7,017.7	2,253.6	56,208.8
Mar	66,390.1	7,627.7	2,253.6	56,508.8
Apr	66,190.1	7,627.7	2,253.6	56,308.8
May	63,879.6	8,317.3	2,253.5	53,308.8
Jun	67,279.6	8,717.3	2,253.5	56,308.8
Jul	67,279.6	8,717.3	2,253.5	56,308.8
Aug	67,370.4	8,600.0	2,253.5	56,516.9
Sep	67,170.4	4,800.0	5,853.5	56,516.9
Oct	66,820.4	4,800.0	5,853.5	56,166.9
Nov	67,153.4	5,000.0	5,853.4	56,300.0
Dec	67,153.4	5,000.0	5,853.4	56,300.0
2017				
Jan	67,153.4	5,000.0	5,853.4	56,300.0
Feb	63,653.4	5,000.0	5,853.4	52,800.0

Source: Bank of Guyana

INTERNATIONAL RESERVES AND FOREIGN ASSETS

(US\$ Million)

Table 3.2

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
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	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	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												
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
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
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
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
Sep	607.2	611.1	3.9	603.8	611.1	7.4	280.5	338.2	57.7	884.3	949.4	65.1
Oct	600.6	604.5	3.9	597.1	604.5	7.4	287.4	351.1	63.6	884.5	955.5	71.0
Nov	584.8	588.6	3.8	581.4	588.6	7.3	281.1	349.8	68.8	862.4	938.5	76.0
Dec	594.7	598.5	3.8	591.2	598.5	7.3	273.7	357.1	83.4	864.9	955.7	90.7
2016												
Jan	621.1	624.9	3.8	617.6	624.9	7.3	283.4	354.1	70.7	901.0	979.0	78.0
Feb	639.8	642.3	2.6	636.3	642.3	6.0	289.5	361.3	71.8	925.8	1,003.6	77.8
Mar	617.7	619.0	1.3	614.3	619.0	4.8	303.5	377.2	73.7	917.7	996.2	78.4
Apr	603.3	604.6	1.3	599.9	604.6	4.8	303.4	374.6	71.3	903.2	979.3	76.1
May	611.1	612.4	1.3	607.6	612.4	4.8	310.6	381.9	71.3	918.2	994.3	76.0
Jun	633.3	634.6	1.3	629.9	634.6	4.8	311.4	380.9	69.5	941.3	1,015.5	74.2
Jul	617.4	618.6	1.3	613.9	618.6	4.8	316.2	386.2	70.0	930.1	1,004.8	74.8
Aug	613.8	615.1	1.3	610.3	615.1	4.8	317.0	392.9	75.9	927.3	1,007.9	80.6
Sep	610.4	610.4	-	606.9	610.4	3.5	314.2	388.3	74.2	921.1	998.7	77.6
Oct	625.8	625.8	-	622.3	625.8	3.5	307.6	380.2	72.6	929.9	1,006.0	76.1
Nov	623.5	623.5	-	620.0	623.5	3.5	286.7	365.1	78.4	906.7	988.6	81.8
Dec*	615.7	615.7	-	612.2	615.7	3.5	278.1	355.4	77.3	890.3	971.1	80.8
2017												
Jan	598.9	598.9	-	595.5	598.9	3.5	273.8	352.6	78.8	869.3	951.5	82.2
Feb	594.4	594.4	-	590.9	594.4	3.5	282.0	362.2	80.1	872.9	956.5	83.6

Source: Bank of Guyana and Commercial Banks

* Figures for December 2016 are preliminary.

GUYANA: SELECTED INTEREST RATES ¹
(Percent Per Annum)

Table 4.1

	2007	2008	2009	2010	2011	2012	2013	2014	2015				2016										2017				
	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	
BANK OF GUYANA																											
Bank Rate	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
Treasury Bill Discount Rate																											
91 Days	3.90	4.19	4.18	3.78	2.35	1.45	1.45	1.67	1.73	1.89	1.90	1.92	1.92	1.92	1.91	1.91	1.87	1.89	1.89	1.85	1.85	1.85	1.68	1.68	1.68	1.68	1.54
182 Days	3.92	4.48	4.35	3.70	2.43	1.72	1.55	1.81	1.81	1.81	1.81	1.81	1.73	1.73	1.73	1.73	1.73	1.73	1.71	1.71	1.68	1.68	1.68	1.68	1.65	1.65	
364 Days	4.35	4.81	4.47	3.59	2.51	1.54	2.14	2.37	2.39	2.38	2.28	2.38	2.33	2.28	2.23	2.27	2.27	2.26	2.24	2.20	2.17	2.16	2.14	2.13	2.08	1.79	
COMMERCIAL BANKS																											
Small Savings Rate (average)	3.15	3.04	2.78	2.67	1.99	1.69	1.33	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	1.26	1.26	1.26	1.26	1.26	1.26	
Prime Lending Rate (weighted average) ²	13.89	13.91	14.22	15.06	14.33	12.50	12.30	11.01	10.92	10.82	10.61	10.65	10.84	10.83	10.78	10.77	10.76	10.75	10.74	10.72	10.71	10.69	10.65	10.65	10.66	10.62	
Prime Lending Rate ³	14.71	14.54	14.54	14.54	14.00	13.83	12.83	12.83	12.83	12.83	12.83	12.83	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	
Comm. Banks' Lending Rate (weighted average)	12.40	12.35	12.17	11.95	11.68	11.08	11.16	10.86	10.80	10.74	10.56	10.56	10.52	10.55	10.50	10.47	10.51	10.46	10.43	10.46	10.40	10.43	10.42	10.43	10.44	10.43	
HAND-IN-HAND TRUST CORP. INC.																											
Domestic Mortgages	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	
Commercial Mortgages	16.00	16.00	16.00	16.00	16.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	
Average Deposit Rates	3.23	3.00	3.00	3.00	3.00	2.30	1.78	2.30	2.30	2.30	2.30	2.30	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	
NEW BUILDING SOCIETY																											
Deposits ⁴	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	
Mortgage Rates ⁵	7.50	7.50	8.45	7.35	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	
Five dollar shares	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	
Save and prosper shares	4.50	4.50	4.50	4.00	2.60	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	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 ¹⁾	Small Savings Deposits	3 Months Time Deposits	6 Months Time Deposits	9 Months Time Deposits ²⁾	12 Months Time Deposits
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	13.83	1.69	1.39	1.58	...	1.76
2013	12.83	1.33	1.09	1.25	...	1.39
2014						
Mar	12.83	1.25	1.07	1.24	...	1.39
Jun	12.83	1.25	1.07	1.24	...	1.60
Sep	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
Sep	12.83	1.26	1.13	1.29	...	1.43
Oct	12.83	1.26	1.13	1.29	...	1.43
Nov	12.83	1.26	1.13	1.29	...	1.43
Dec	12.83	1.26	1.13	1.29	...	1.43
2016						
Jan	13.00	1.26	1.17	1.33	...	1.47
Feb	13.00	1.26	1.17	1.33	...	1.47
Mar	13.00	1.26	1.17	1.33	...	1.47
Apr	13.00	1.26	1.17	1.33	...	1.47
May	13.00	1.26	1.17	1.33	...	1.47
Jun	13.00	1.26	1.17	1.33	...	1.47
Jul	13.00	1.26	1.17	1.33	...	1.47
Aug	13.00	1.26	1.17	1.33	...	1.47
Sep	13.00	1.26	1.17	1.33	...	1.47
Oct	13.00	1.26	1.17	1.33	...	1.47
Nov	13.00	1.26	1.17	1.33	...	1.47
Dec	13.00	1.26	1.17	1.33	...	1.47
2017						
Jan	13.00	1.26	1.17	1.33	...	1.47
Feb	13.00	1.26	1.17	1.33	...	1.47

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 ¹	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate
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	1.45	5.25	0.39	4.75	3.61	7.00	7.18	0.07	0.75	0.25	1.50
2013	1.45	5.00	0.06	4.75	3.24	7.00	8.25	0.07	0.75	0.26	0.75
2014											
Mar	1.52	5.00	0.06	4.75	3.34	7.00	9.11	0.05	0.75	0.39	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
Sep	1.58	5.00	0.11	4.75	3.17	7.00	...	0.02	0.75	0.44	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	6.88	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	6.57	0.02	0.75	0.45	0.30
Jun	1.89	5.00	0.58	4.75	2.78	7.00	6.48	0.02	0.75	0.47	0.30
Jul	1.89	5.00	0.37	4.75	2.40	7.00	6.60	0.03	0.75	0.49	0.30
Aug	1.92	5.00	0.40	4.75	3.11	7.00	6.49	0.07	0.75	0.46	0.30
Sep	1.90	5.00	0.52	4.75	2.03	7.00	6.35	0.02	0.75	0.46	0.30
Oct	1.92	5.00	0.86	4.75	3.08	7.00	6.23	0.02	0.75	0.48	0.30
Nov	1.92	5.00	0.86	4.75	3.26	7.00	6.15	0.13	0.75	0.48	0.30
Dec	1.92	5.00	0.97	4.75	1.76	7.00	5.96	0.23	0.87	0.46	0.30
2016											
Jan	1.92	5.00	1.01	4.75	3.44	7.00	5.94	0.26	1.00	0.48	0.30
Feb	1.92	5.00	1.15	4.75	3.58	7.00	6.00	0.31	1.00	0.47	0.30
Mar	1.91	5.00	1.15	4.75	3.18	7.00	5.66	0.30	1.00	0.45	0.25
Apr	1.91	5.00	1.15	4.75	3.45	7.00	5.82	0.23	1.00	0.45	0.25
May	1.87	5.00	1.20	4.75	3.48	7.00	5.80	0.28	1.00	0.44	0.25
Jun	1.89	5.00	1.20	4.75	3.16	7.00	5.86	0.27	1.00	0.40	0.25
Jul	1.89	5.00	1.19	4.75	3.22	7.00	5.77	0.30	1.00	0.37	0.25
Aug	1.85	5.00	1.19	4.75	3.35	7.00	5.73	0.30	1.00	0.23	0.25
Sep	1.85	5.00	1.16	4.75	3.10	7.00	5.86	0.29	1.00	0.21	0.25
Oct	1.85	5.00	1.20	4.75	3.33	7.00	5.70	0.29	1.00	0.17	0.25
Nov	1.68	5.00	0.65	4.75	3.28	7.00	5.70	0.45	1.00	0.14	0.25
Dec	1.68	5.00	0.65	4.75	3.10	7.00	5.68	...	...	0.14	0.25
2017											
Jan	1.68	5.00	1.19	4.75	3.40	7.00	5.62	...	...	0.14	0.25
Feb	1.54	5.00	1.01	4.75	3.46	7.00	5.92	...	...	0.11	0.25

Source: Statistical Reports from Central Banks

¹ 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		
22	Jun	15	-	26	Jun	15	206.50	25	Apr	16	-	29	Apr	16	206.50
29	Jun	15	-	30	Jun	15	206.50	03	May	16	-	04	May	16	206.50
01	Jul	15	-	03	Jul	15	206.50	06	May	16					206.50
07	Jul	15	-	10	Jul	15	206.50	09	May	16	-	13	May	16	206.50
13	Jul	15	-	17	Jul	15	206.50	16	May	16	-	20	May	16	206.50
20	Jul	15	-	24	Jul	15	206.50	23	May	16	-	25	May	16	206.50
27	Jul	15	-	31	Jul	15	206.50	27	May	16					206.50
03	Aug	15	-	07	Aug	15	206.50	30	May	16	-	31	May	16	206.50
10	Aug	15	-	14	Aug	15	206.50	01	Jun	16	-	03	Jun	16	206.50
17	Aug	15	-	21	Aug	15	206.50	06	Jun	16	-	10	Jun	16	206.50
24	Aug	15	-	28	Aug	15	206.50	13	Jun	16	-	17	Jun	16	206.50
31	Aug	15					206.50	20	Jun	16	-	24	Jun	16	206.50
01	Sep	15	-	04	Sep	15	206.50	27	Jun	16	-	30	Jun	16	206.50
07	Sep	15	-	11	Sep	15	206.50	01	Jul	16					206.50
14	Sep	15	-	18	Sep	15	206.50	05	Jul	16	-	08	Jul	16	206.50
21	Sep	15	-	23	Sep	15	206.50	11	Jul	16	-	15	Jul	16	206.50
25	Sep	15					206.50	18	Jul	16	-	22	Jul	16	206.50
28	Sep	15	-	30	Sep	15	206.50	25	Jul	16	-	29	Jul	16	206.50
01	Oct	15	-	02	Oct	15	206.50	02	Aug	16	-	05	Aug	16	206.50
05	Oct	15	-	09	Oct	15	206.50	08	Aug	16	-	12	Aug	16	206.50
12	Oct	15	-	16	Oct	15	206.50	15	Aug	16	-	19	Aug	16	206.50
19	Oct	15	-	23	Oct	15	206.50	22	Aug	16	-	26	Aug	16	206.50
26	Oct	15	-	30	Oct	15	206.50	29	Aug	16	-	31	Aug	16	206.50
02	Nov	15	-	06	Nov	15	206.50	01	Sep	16	-	02	Seo	16	206.50
09	Nov	15					206.50	05	Sep	16	-	09	Sep	16	206.50
11	Nov	15	-	13	Nov	15	206.50	13	Sep	16	-	16	Sep	16	206.50
16	Nov	15	-	20	Nov	15	206.50	19	Sep	16	-	23	Sep	16	206.50
23	Nov	15	-	27	Nov	15	206.50	26	Sep	16	-	30	Sep	16	206.50
30	Nov						206.50	03	Oct	16	-	07	Oct	16	206.50
01	Dec	15	-	04	Dec	15	206.50	10	Oct	16	-	14	Oct	16	206.50
07	Dec	15	-	11	Dec	15	206.50	17	Oct	16	-	21	Oct	16	206.50
14	Dec	15	-	18	Dec	15	206.50	24	Oct	16	-	28	Oct	16	206.50
21	Dec	15	-	23	Dec	15	206.50	31	Oct	16					206.50
28	Dec	15	-	31	Dec	15	206.50	01	Nov	16	-	04	Nov	16	206.50
04	Jan	16	-	08	Jan	16	206.50	07	Nov	16	-	11	Nov	16	206.50
11	Jan	16	-	15	Jan	16	206.50	14	Nov	16	-	18	Nov	16	206.50
18	Jan	16	-	22	Jan	16	206.50	21	Nov	16	-	25	Nov	16	206.50
25	Jan	16	-	29	Jan	16	206.50	28	Nov	16	-	30	Nov	16	206.50
01	Feb	16	-	05	Feb	16	206.50	01	Dec	16	-	02	Dec	16	206.50
08	Feb	16	-	12	Feb	16	206.50	05	Dec	16	-	09	Dec	16	206.50
15	Feb	16	-	19	Feb	16	206.50	13	Dec	16	-	16	Dec	16	206.50
22	Feb	16					206.50	19	Dec	16	-	23	Dec	16	206.50
24	Feb	16	-	26	Feb	16	206.50	28	Dec	16	-	30	Dec	16	206.50
29	Feb	16			Mar		206.50	03	Jan	17	-	06	Jan	17	206.50
01	Mar	16	-	04	Mar	16	206.50	09	Jan	17	-	13	Jan	17	206.50
07	Mar	16	-	11	Mar	16	206.50	16	Jan	17	-	20	Jan	17	206.50
14	Mar	16	-	18	Mar	16	206.50	23	Jan	17	-	27	Jan	17	206.50
21	Mar	16	-	22	Mar	16	206.50	30	Jan	17	-	31	Jan	17	206.50
24	Mar						206.50	01	Feb	17	-	03	Feb	17	206.50
29	Mar	16	-	31	Mar	16	206.50	06	Feb	17	-	10	Feb	17	206.50
01	Apr	16					206.50	13	Feb	17	-	17	Feb	17	206.50
04	Apr	16	-	08	Apr	16	206.50	20	Feb	17	-	22	Feb	17	206.50
11	Apr	16	-	15	Apr	16	206.50	24	Feb	17					206.50
18	Apr	16	-	22	Apr	16	206.50	27	Feb	17	-	28	Feb	17	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

Years	End of Period	Average for the Period
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	204.50	204.53
2013	206.25	206.08
2014		
Mar	206.50	206.33
Jun	206.50	206.50
Sep	206.50	206.48
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
Sep	206.50	206.50
Oct	206.50	206.50
Nov	206.50	206.50
Dec	206.50	206.50
2016		
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
Sep	206.50	206.50
Oct	206.50	206.50
Nov	206.50	206.50
Dec	206.50	206.50
2017		
Jan	206.50	206.50
Feb	206.50	206.50

Source: Bank of Guyana

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 4.6

Month	Buying Rate											
	2015				2016				2017			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	168.18	205.55	305.23	239.00	148.57	205.78	290.30	213.53	148.73	206.90	246.29	211.98
Feb	161.07	205.80	307.44	235.95	146.85	205.92	284.42	215.43	146.85	205.92	284.42	215.43
Mar	158.03	205.39	300.14	217.70	149.44	206.08	282.30	214.43				
Apr	156.85	203.70	293.64	209.25	151.63	206.04	283.73	218.48				
May	158.67	202.97	296.29	210.99	151.19	205.99	282.64	220.31				
Jun	157.52	203.03	295.66	209.95	152.61	205.92	281.05	219.45				
Jul	156.74	204.05	296.32	210.60	153.24	206.43	268.15	217.93				
Aug	153.49	204.83	302.16	211.77	153.31	206.52	260.80	219.13				
Sep	147.25	205.19	300.63	216.45	151.11	206.41	259.63	218.55				
Oct	151.86	205.31	302.85	217.29	151.61	206.11	246.71	217.56				
Nov	152.88	205.47	301.22	211.12	151.67	206.08	243.63	213.88				
Dec	150.80	205.75	298.50	212.66	151.11	206.35	246.95	211.96				

Month	Selling Rate											
	2015				2016				2017			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	187.07	209.46	335.54	268.14	156.37	209.96	324.35	219.38	166.42	211.38	272.97	227.56
Feb	181.59	209.34	334.55	259.81	154.43	210.18	313.87	226.41	154.43	210.18	313.87	226.41
Mar	177.42	208.98	327.53	247.70	161.38	210.06	307.66	231.91				
Apr	171.04	208.10	320.27	228.68	162.99	209.65	310.14	232.07				
May	178.99	207.42	320.88	230.40	163.14	209.73	310.21	235.44				
Jun	172.72	207.92	322.30	231.90	164.74	209.73	305.13	236.23				
Jul	172.26	208.50	325.87	231.73	165.48	210.42	299.18	231.86				
Aug	169.01	208.87	324.32	229.92	166.69	210.38	291.88	234.78				
Sep	150.62	209.05	324.16	232.88	166.52	210.01	288.24	233.83				
Oct	166.70	209.65	323.74	234.46	166.05	210.05	287.58	233.49				
Nov	168.26	209.73	278.31	229.75	164.28	209.92	280.01	231.37				
Dec	167.70	209.81	326.35	230.90	166.67	210.11	270.34	230.49				

Month	Mid Rate											
	2015				2016				2017			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	177.63	207.50	320.38	253.57	152.47	207.87	307.32	216.46	157.57	209.14	259.63	219.77
Feb	171.33	207.57	320.99	247.88	150.64	208.05	299.14	220.92	150.64	208.05	299.14	220.92
Mar	167.73	207.18	313.83	232.70	155.41	208.07	294.98	223.17				
Apr	163.94	205.90	306.96	218.97	157.31	207.85	296.93	225.28				
May	168.83	205.20	308.59	220.69	157.17	207.86	296.42	227.87				
Jun	165.12	205.48	308.98	220.92	158.68	207.82	293.09	227.84				
Jul	164.50	206.27	311.09	221.16	159.36	208.43	283.66	224.89				
Aug	161.25	206.85	313.24	220.85	160.00	208.45	276.34	226.96				
Sep	148.93	207.12	312.40	224.67	158.82	208.21	273.93	226.19				
Oct	159.28	207.48	313.30	225.87	158.83	208.08	267.15	225.52				
Nov	160.57	207.60	289.77	220.44	157.97	208.00	261.82	222.62				
Dec	159.25	207.78	312.42	221.78	158.89	208.23	258.65	221.23				

Source: Commercial Banks and Non-Bank Cambios.

STATISTICAL ABSTRACT

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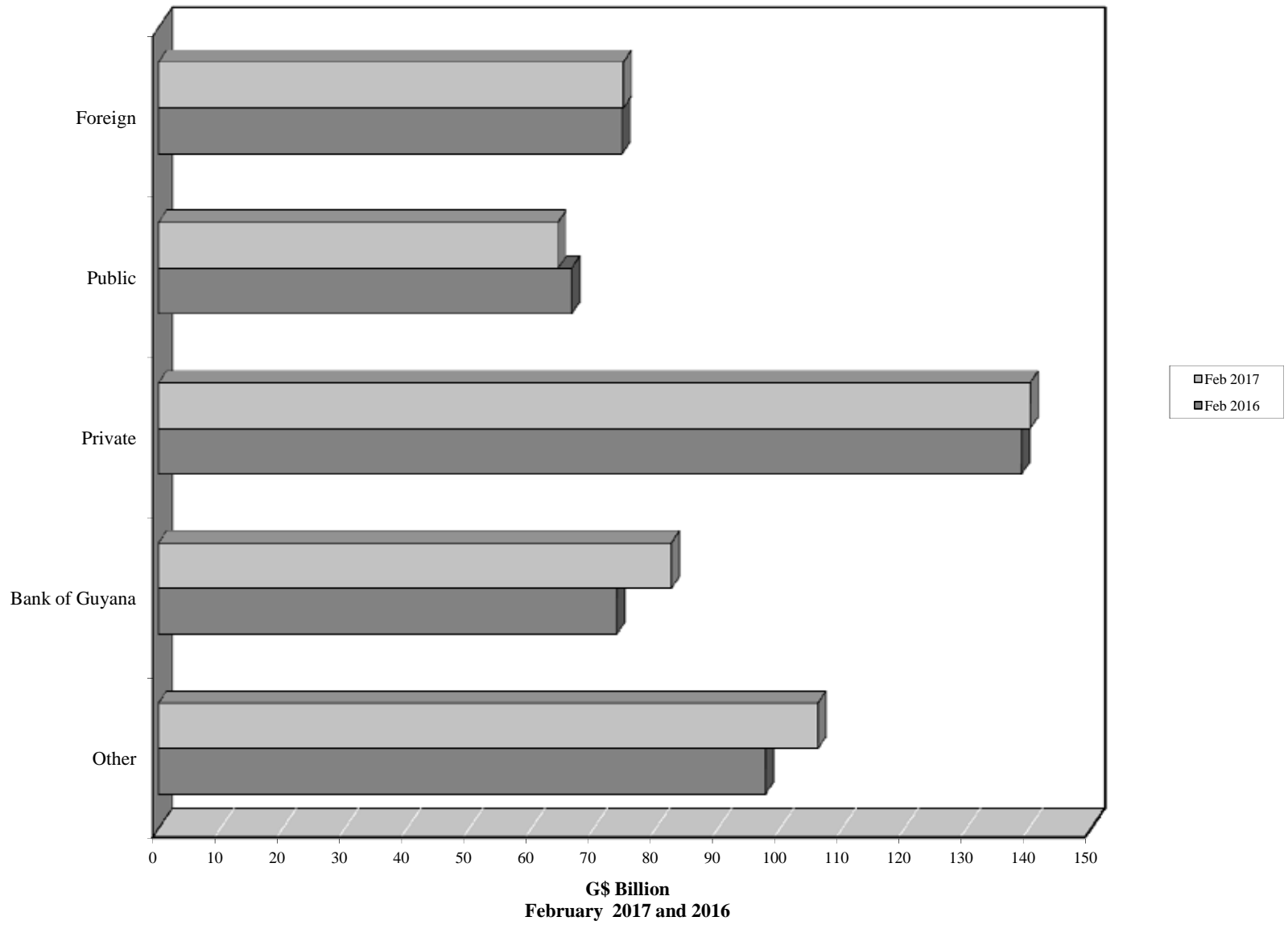
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- I - Commercial Banks: Assets (February 2017 & 2016)
- II - Commercial Banks: Liabilities, Capital and Reserves (February 2017 & 2016)
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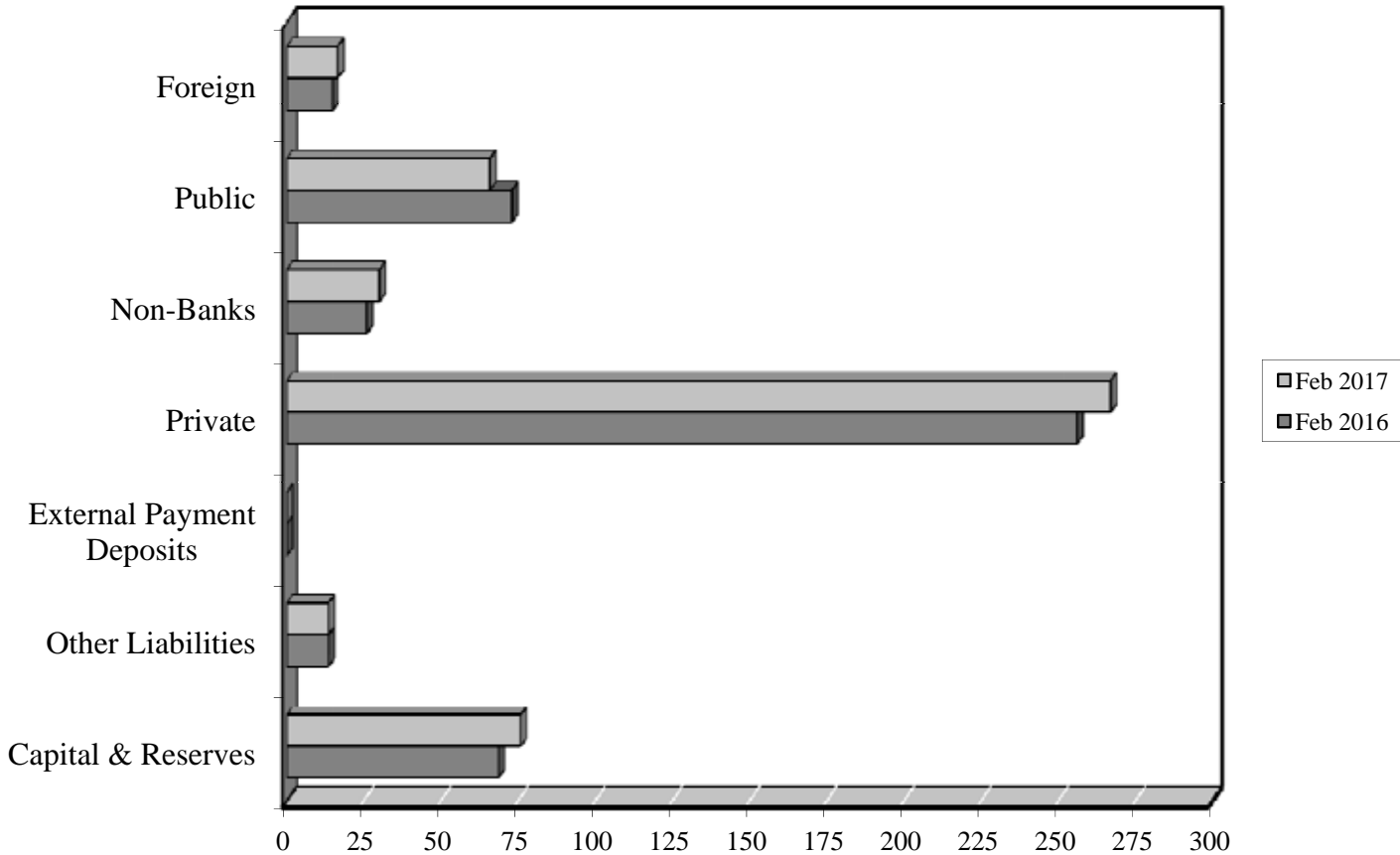
NOTES TO THE TABLES

Graph I
Commercial Banks: Assets



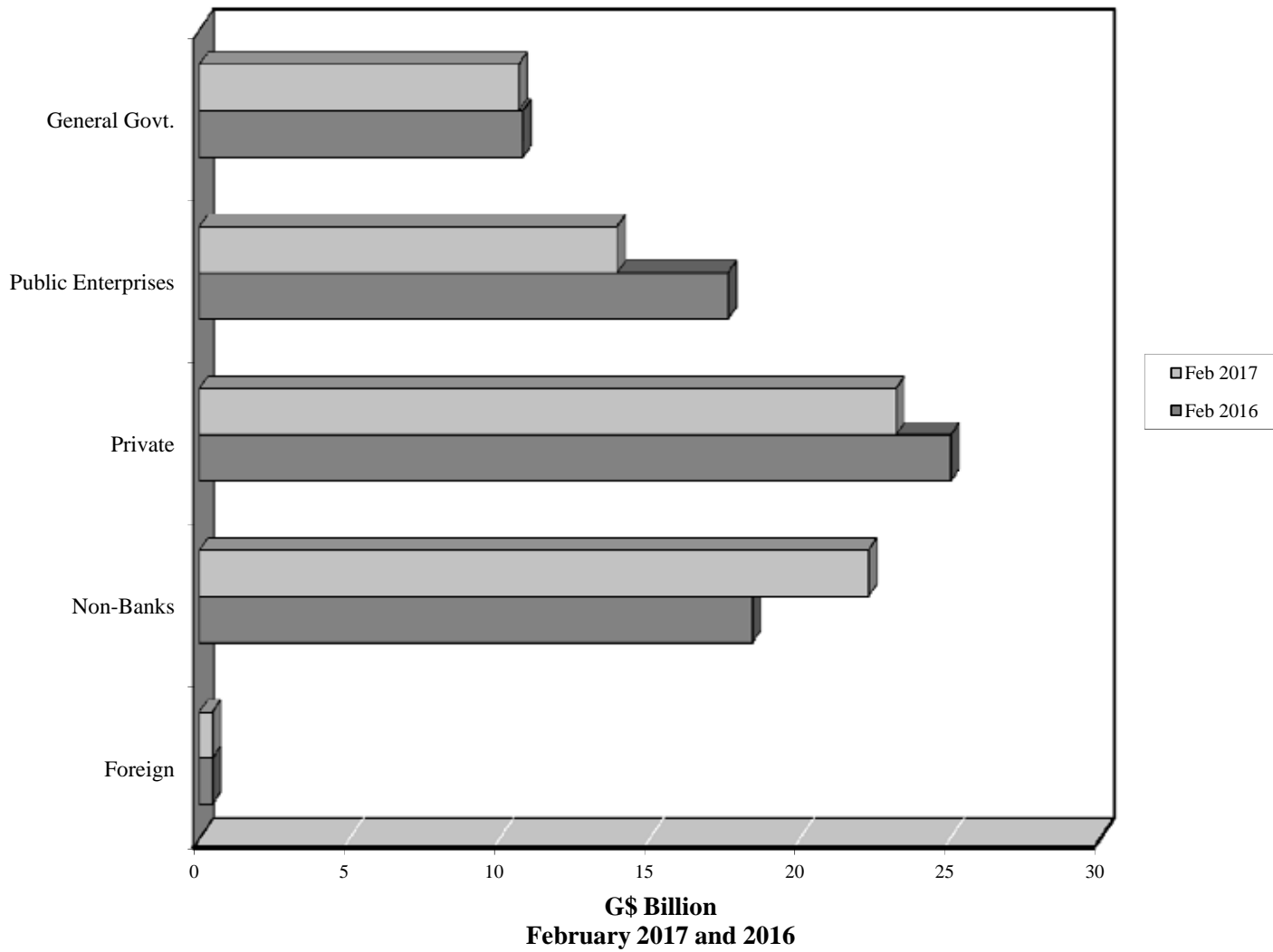
Graph II

Commercial Banks: Liabilities, Capital and Reserves

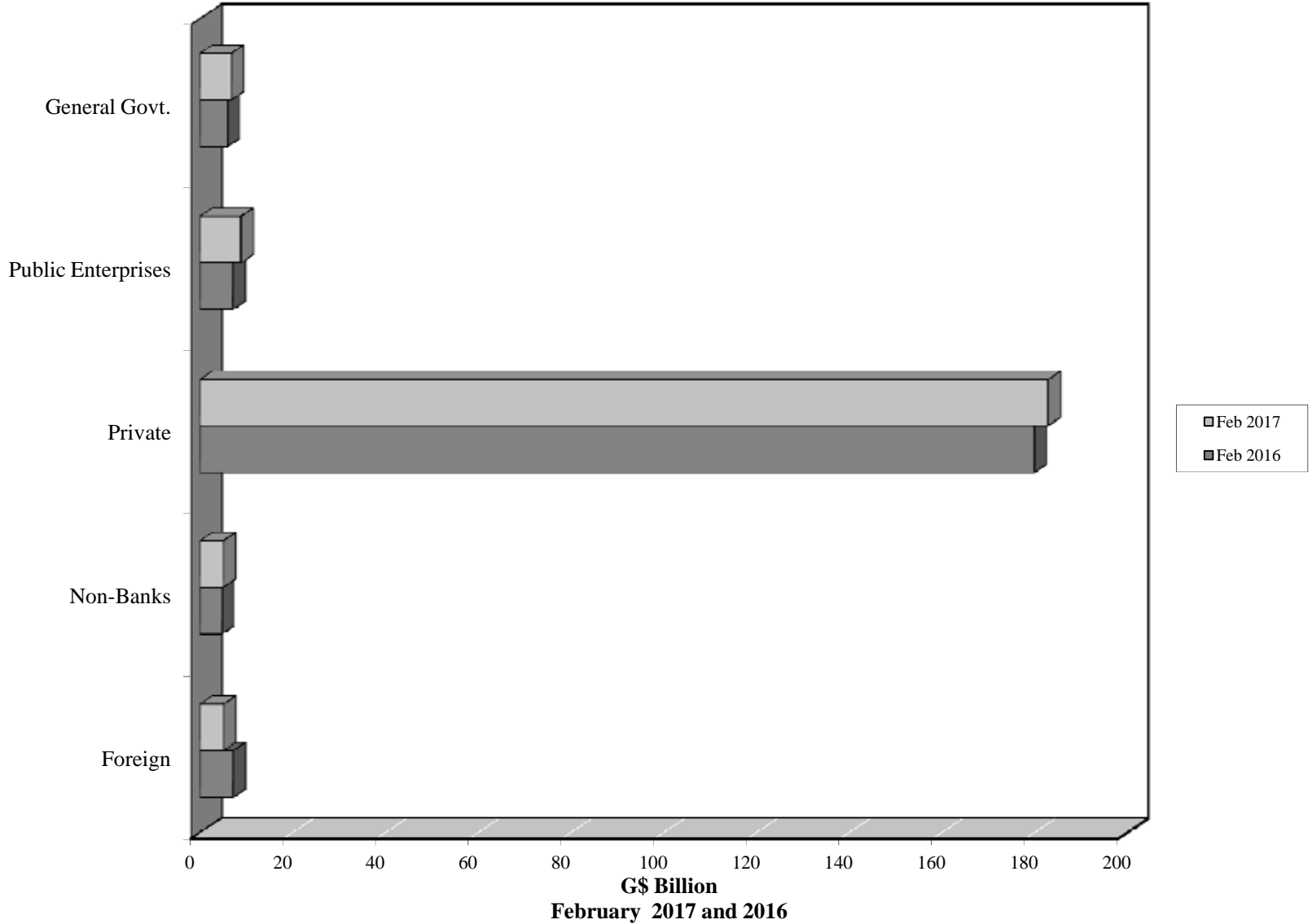


G\$ Billion
February 2017 and 2016

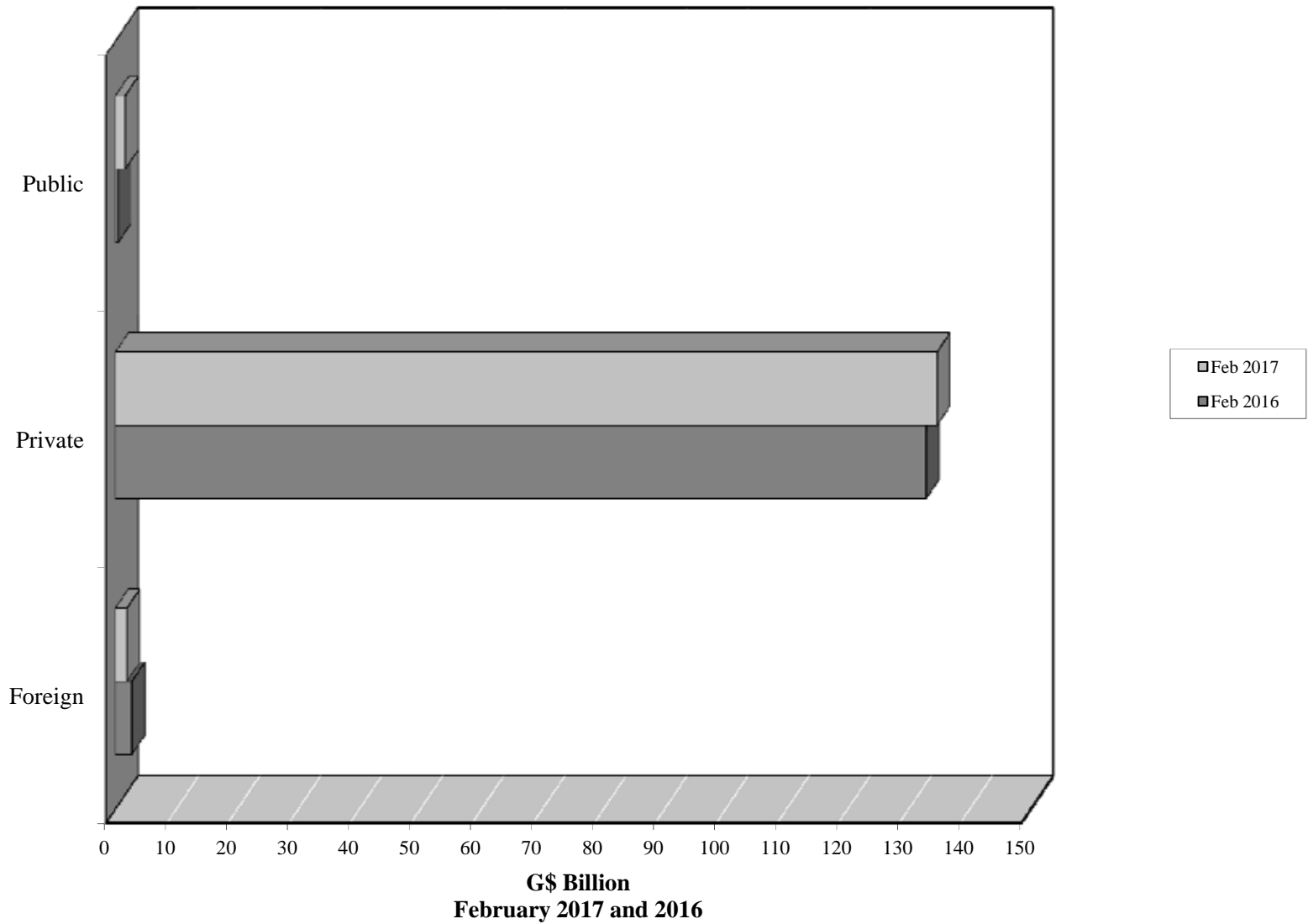
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Commercial Banks: Time Deposits



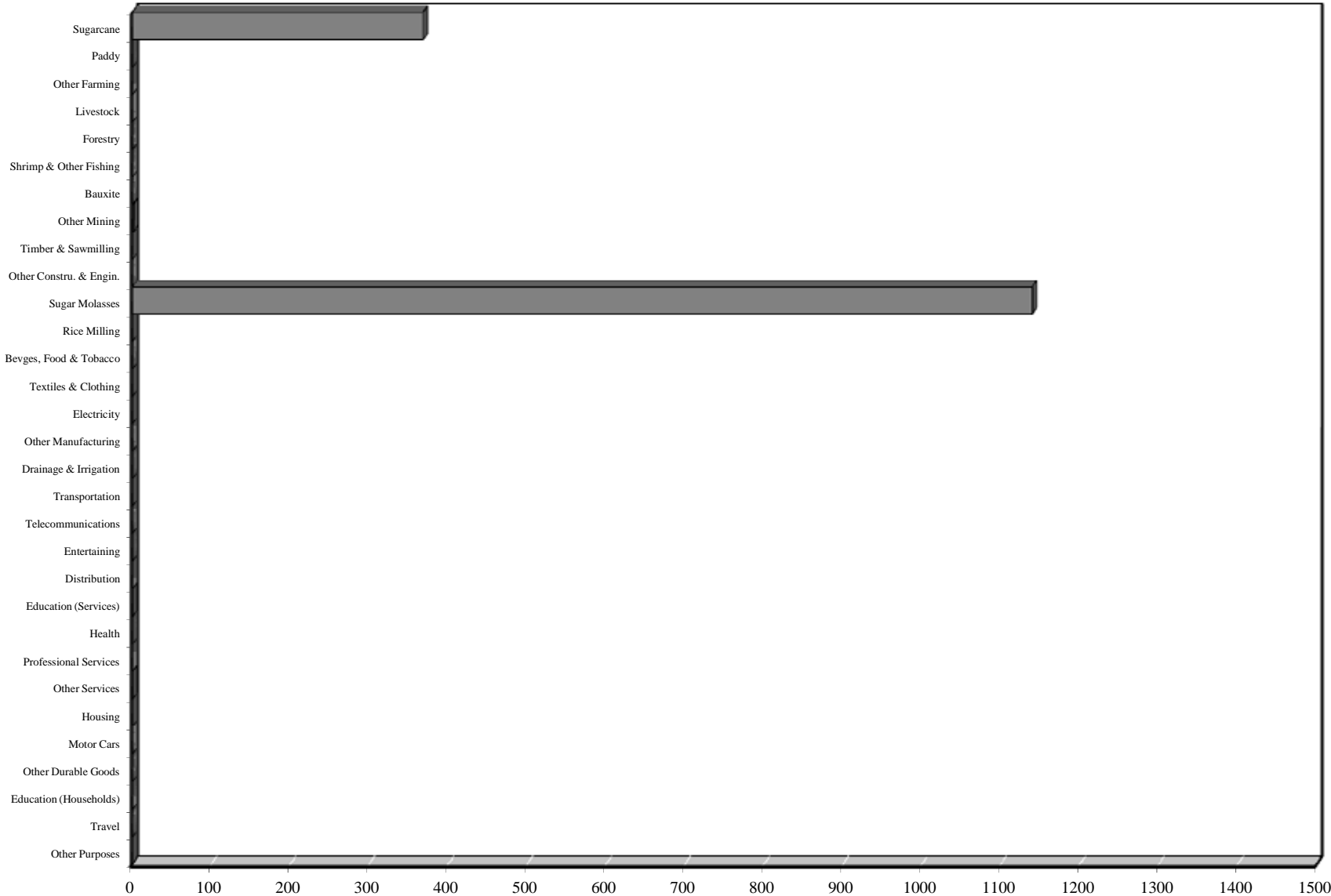
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Commercial Banks: Savings Deposits



Graph V
Commercial Banks: Loans and Advances by Sector

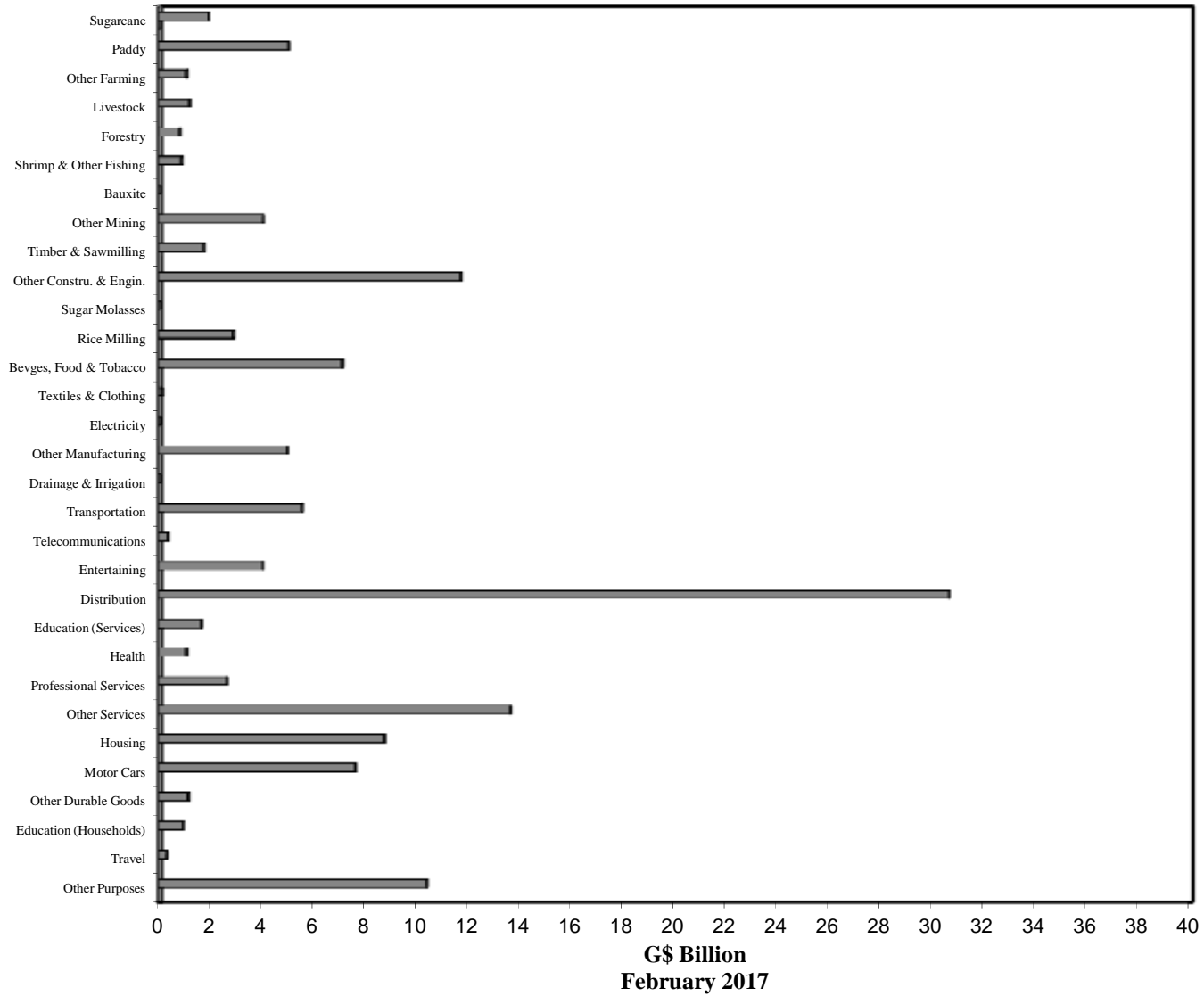


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Commercial Banks: Credit to Public Sector by Economic Activity

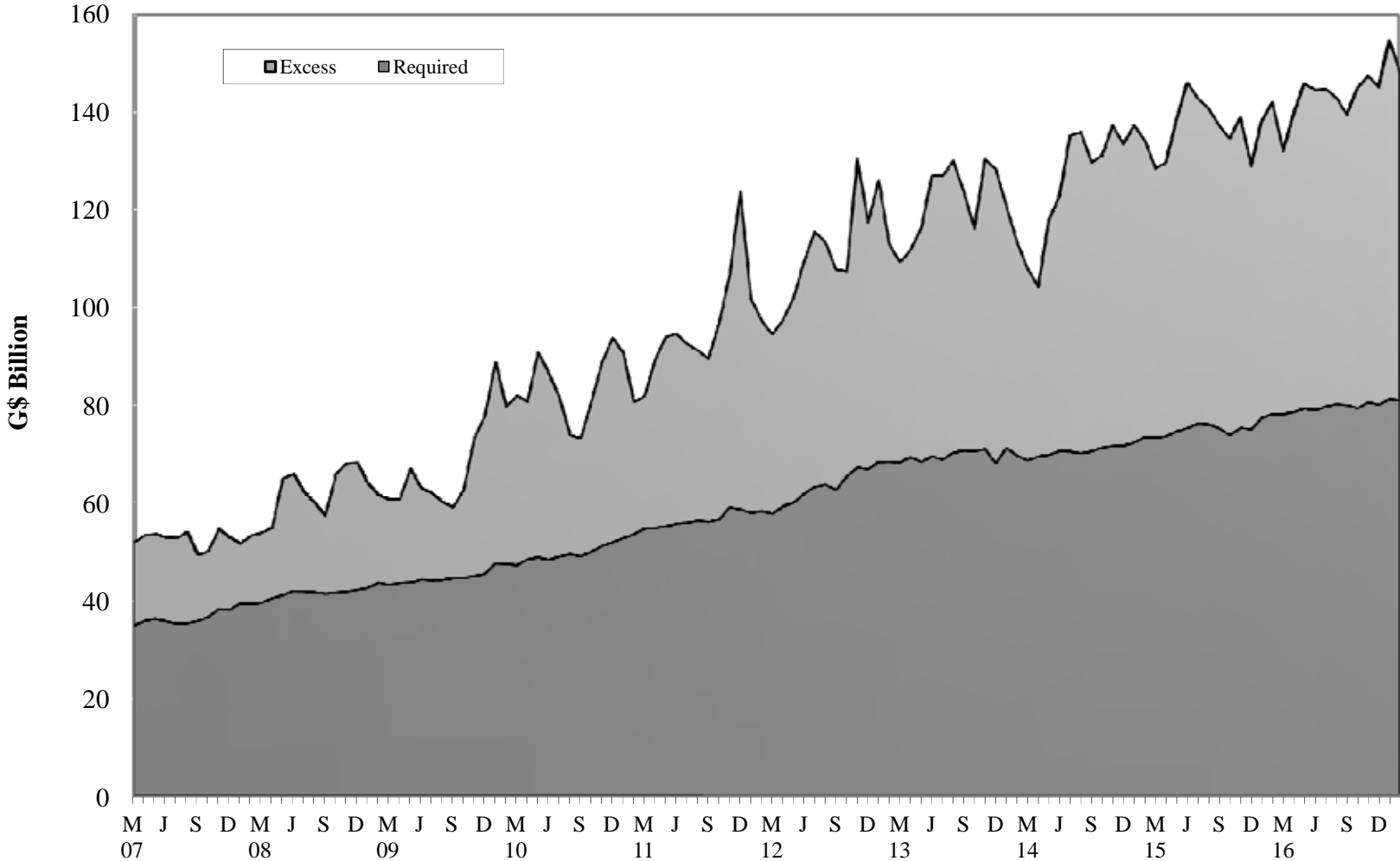


G\$ Million
February 2017

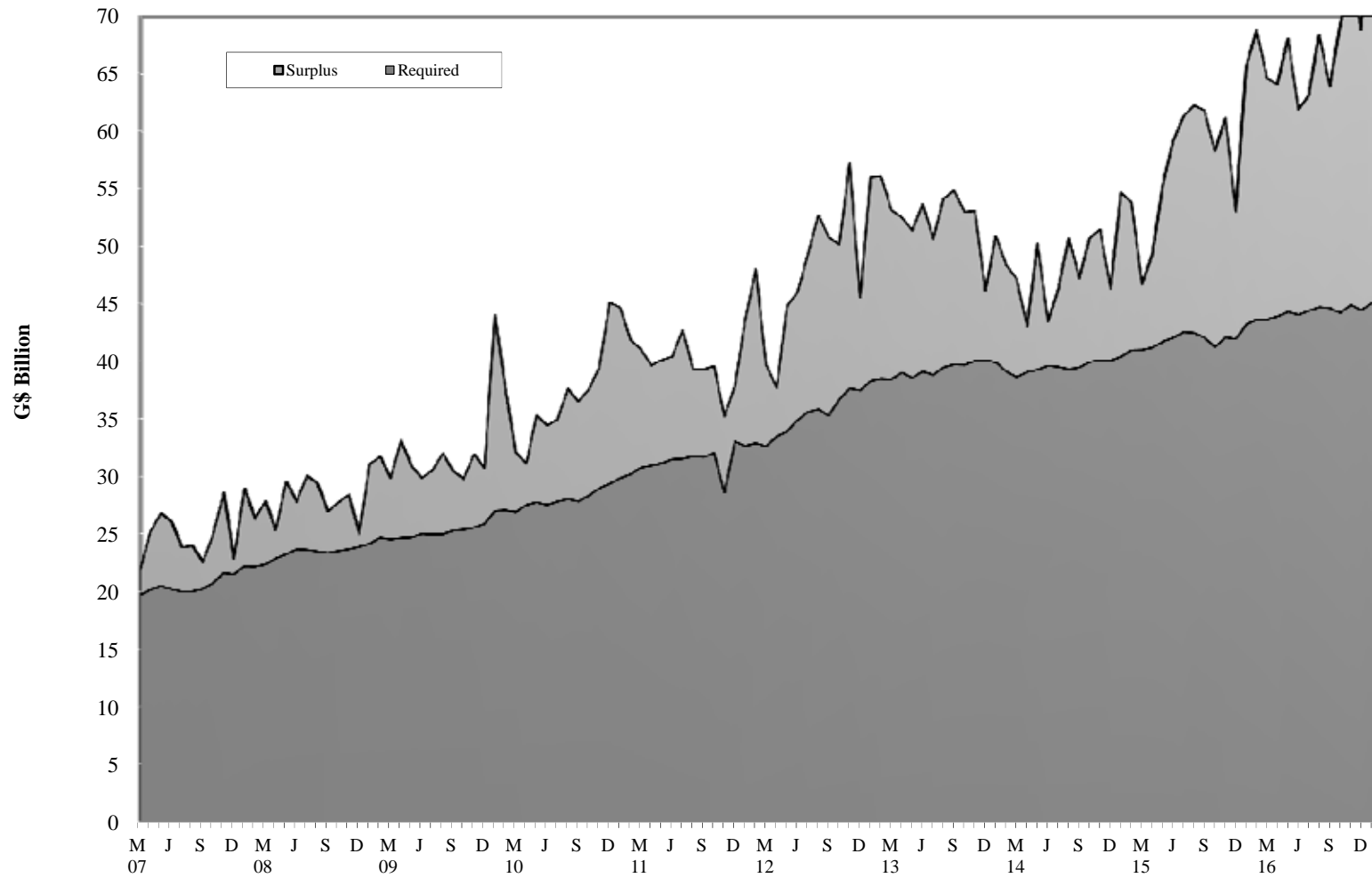
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Commercial Banks: Credit to Private Sector by Economic Activity



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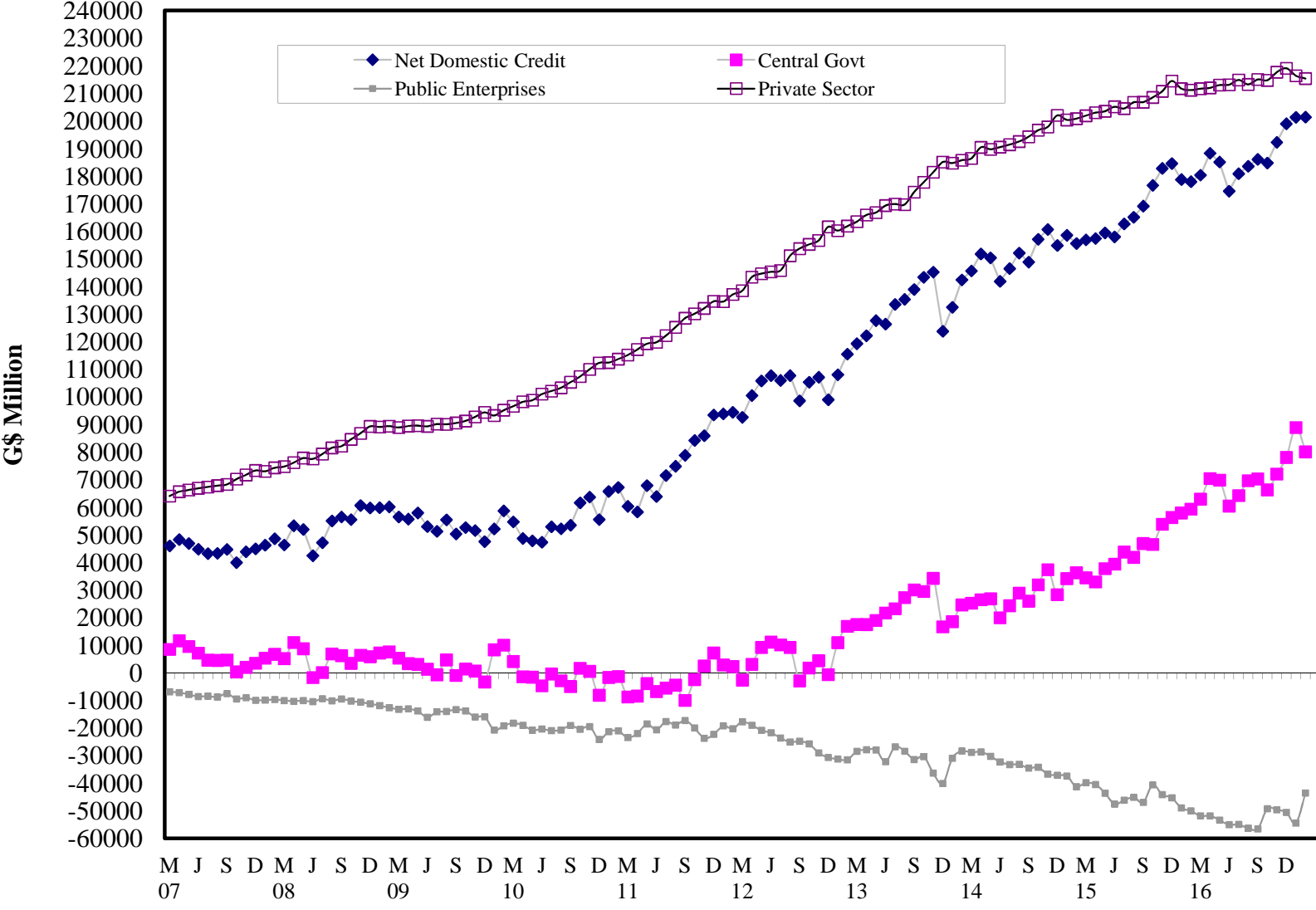


Graph IX
Commercial Banks: Reserve Requirements

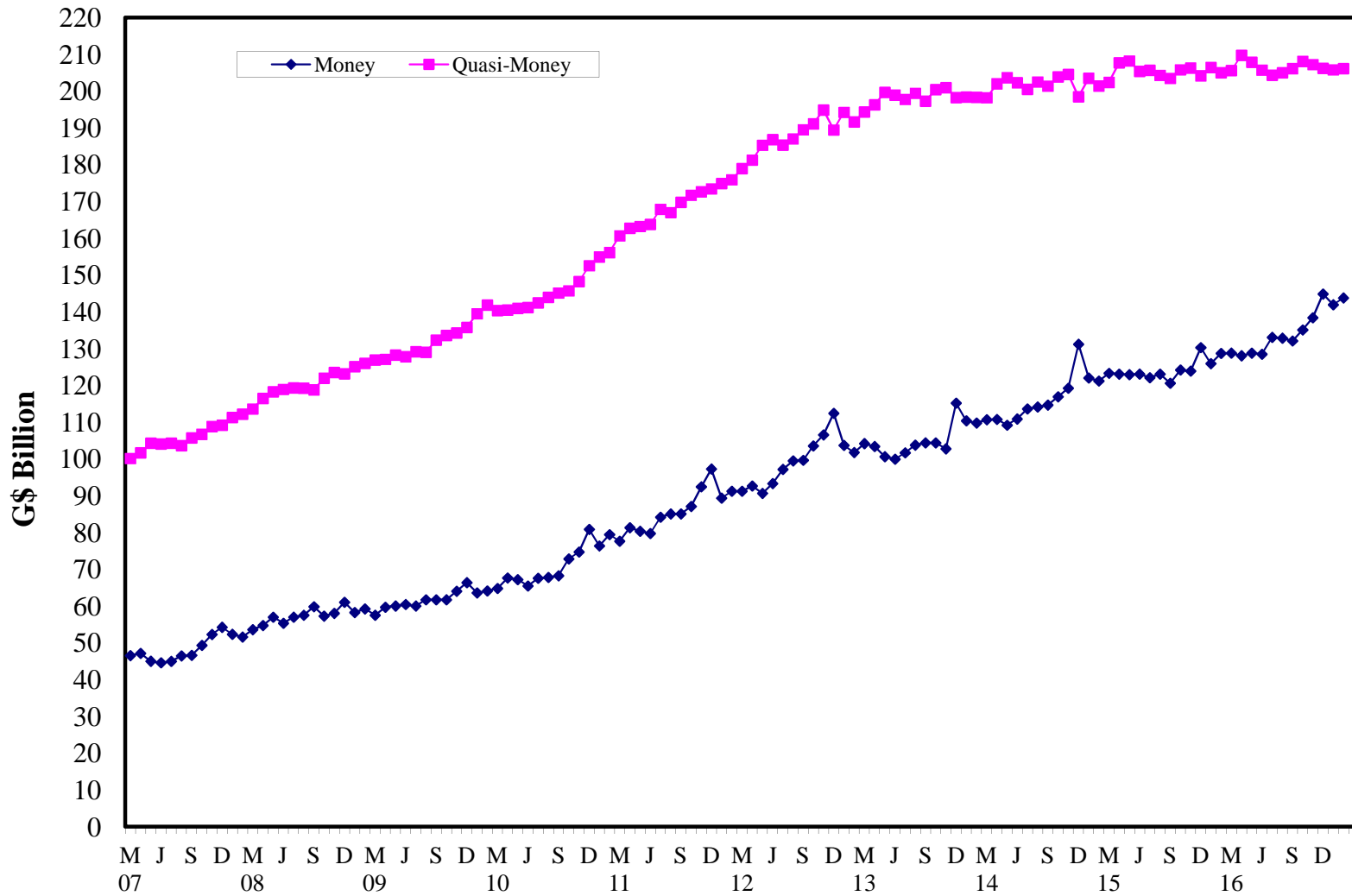


Graph X

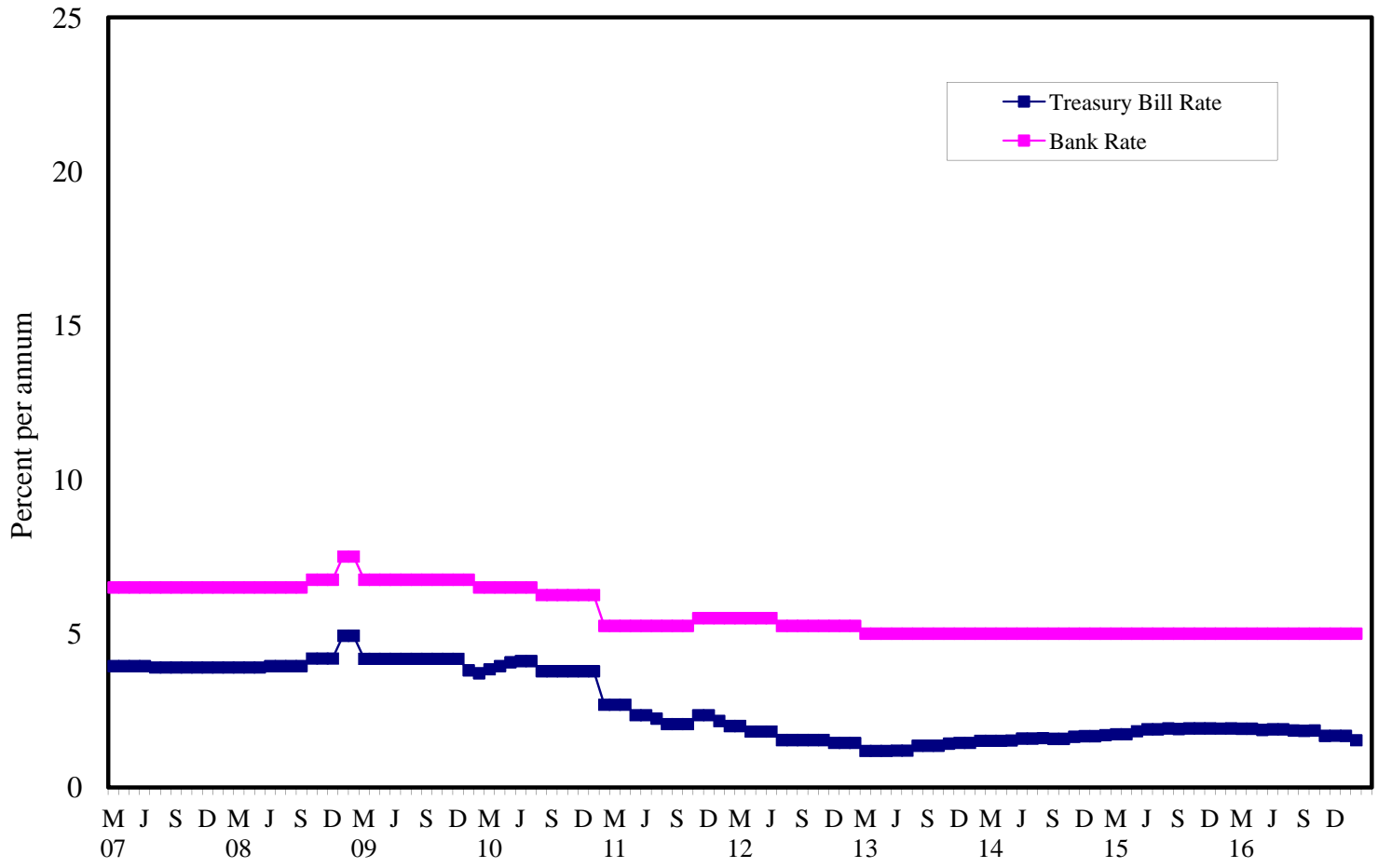
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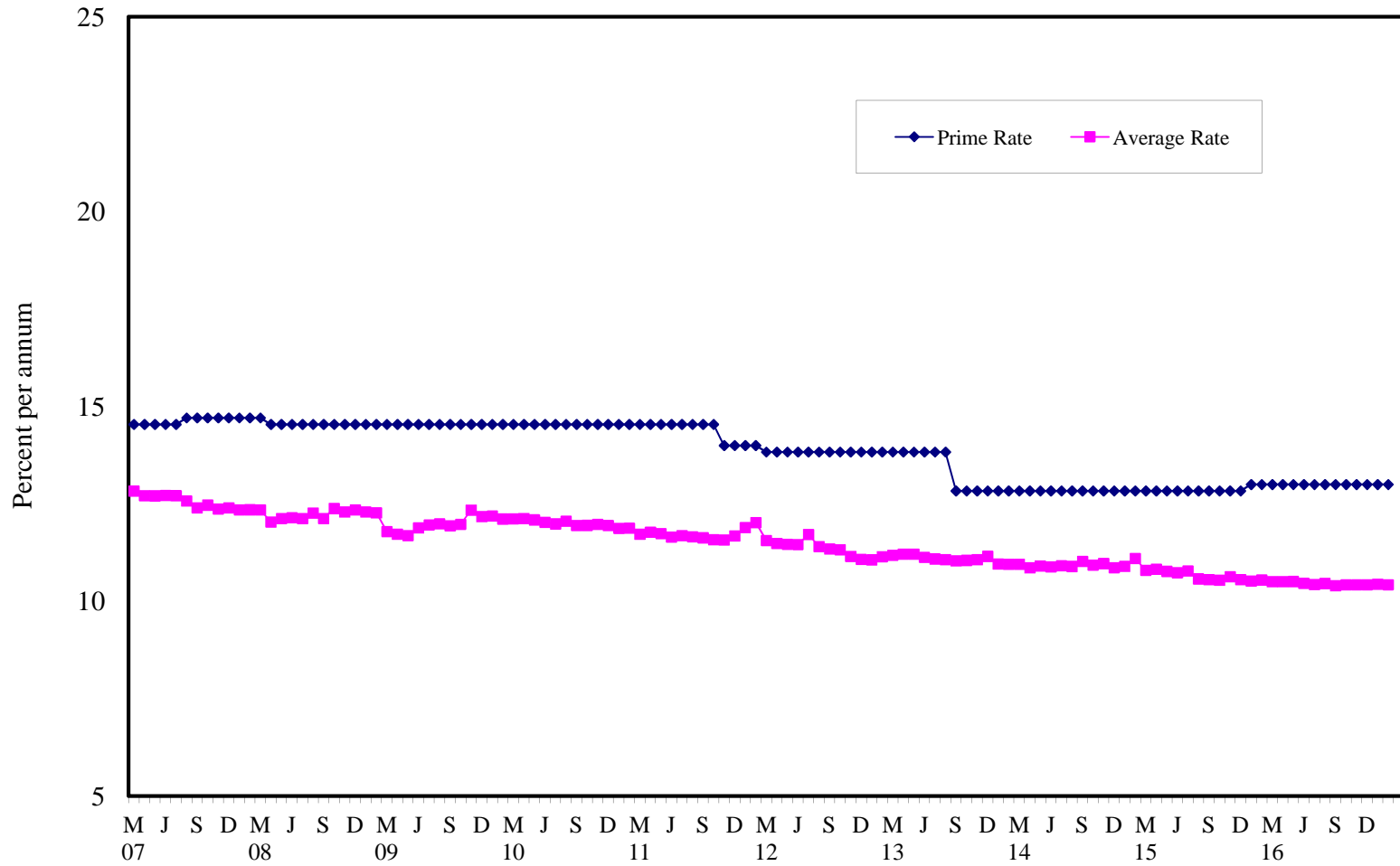
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Banking System: Money and Quasi-Money



Graph XII
Bank Rate and 91-days Treasury Bill Rate

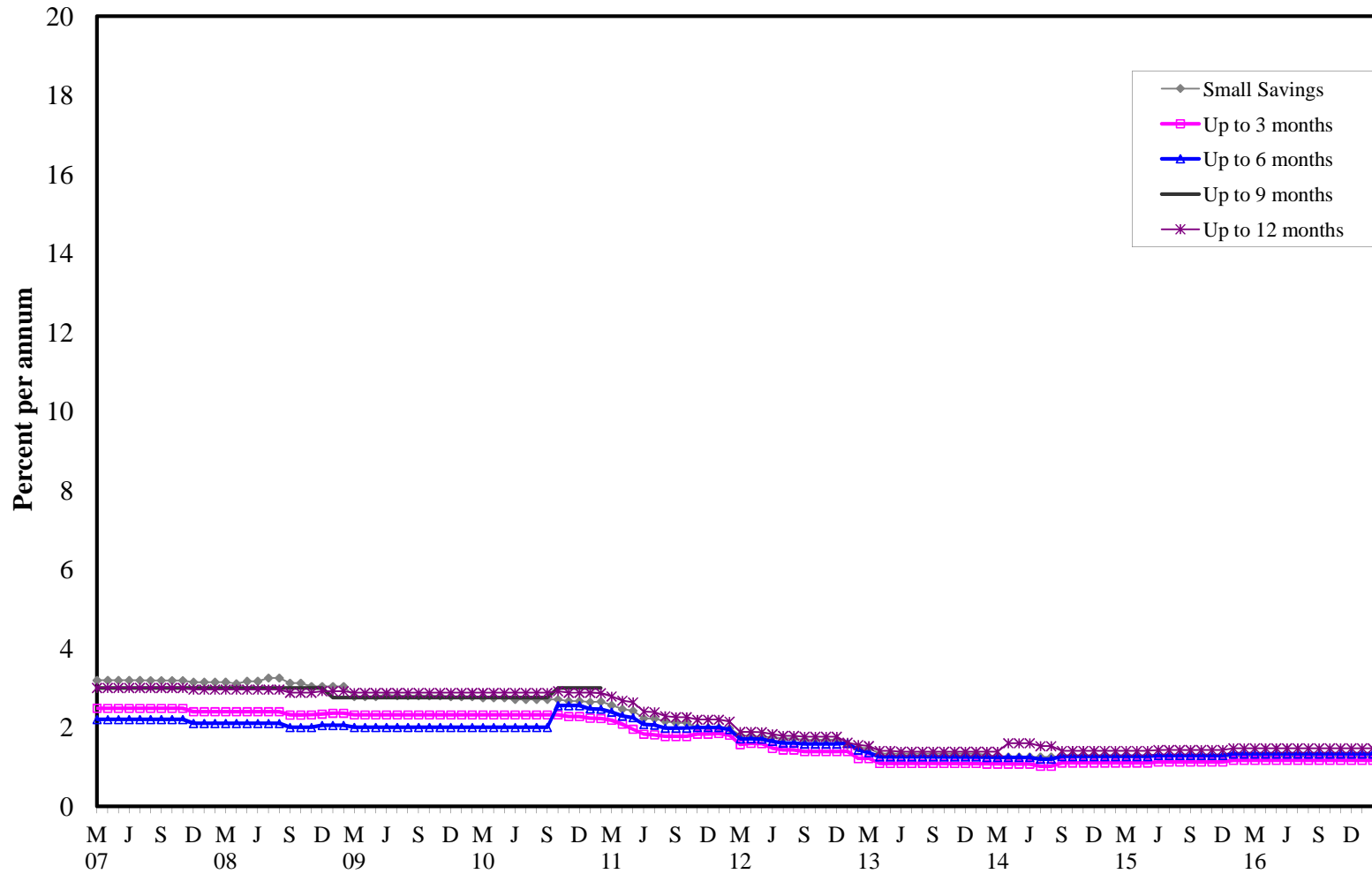


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Commercial Banks: Prime and Average* Lending Rate

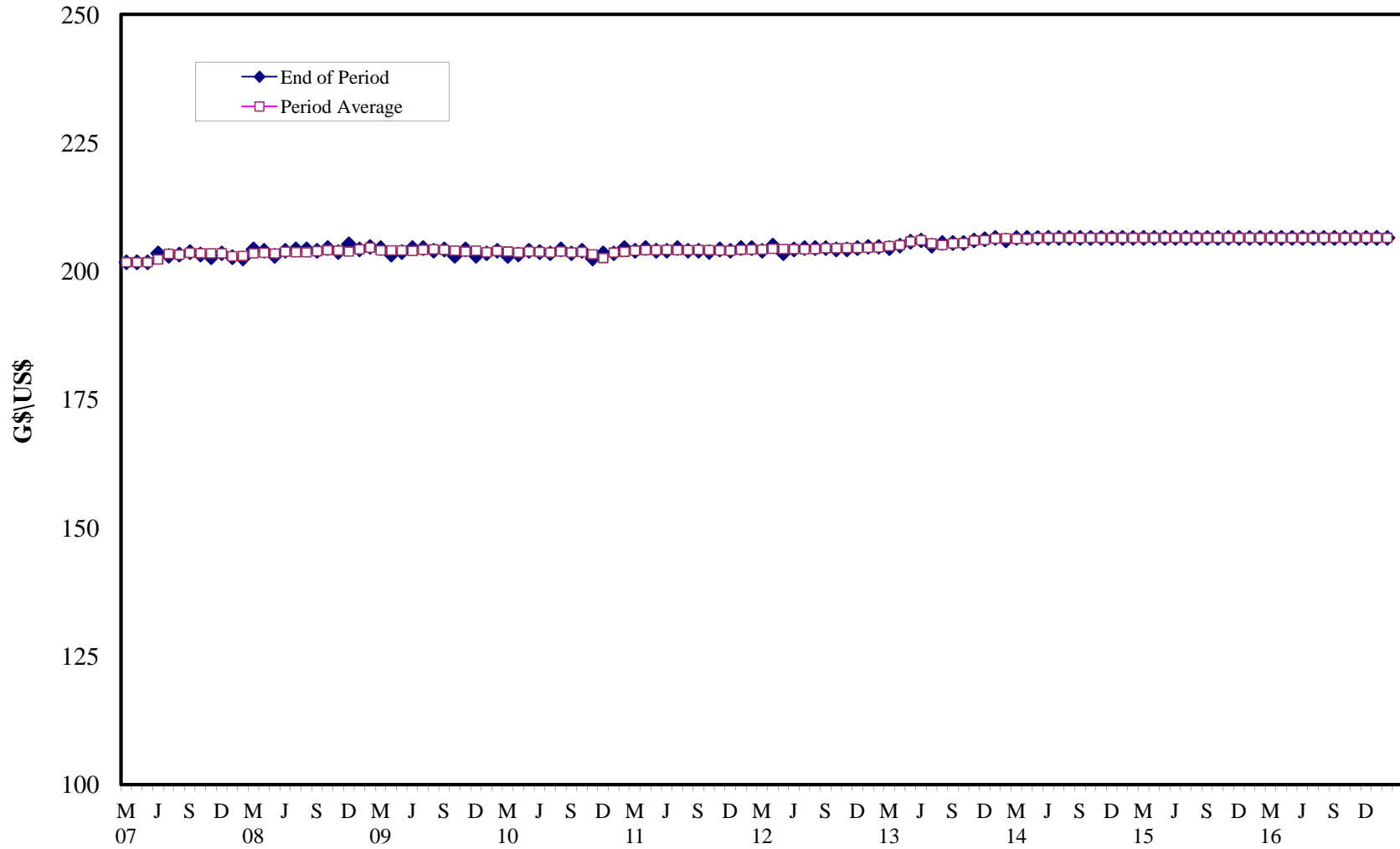


* Weighted average

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. In celebration of Guyana's 50th Independence Anniversary, the Bank issued a commemorative G\$50 note which was placed in circulation in May 2016.

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

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

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

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

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

TABLE 2.16(a): Foreign Exchange Intervention

This comprises 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 pervious week free market exchange rate of the Commercial Banks and Non-Bank dealers.

From October 1991, the average weighted daily exchange rate was telegraphic transfers for the three largest Commercial Banks was utilised to determine the exchange rate for the Bank of Guyana daily transactions.

TABLE 4.5: Exchange Rate

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.

BANK OF GUYANA

1 Avenue of the Republic,
P.O. Box 1003,
Georgetown,
Guyana.

Telephone: (592) 226-3250-9
(592) 226-3261-5
Fax: (592) 227-2965
Website: <http://www.bankofguyana.org.gy>

*Any comments or queries?
Kindly contact the Director of Research, Bank of Guyana
e-mail: research@bankofguyana.org.gy*