

BANK OF GUYANA

BANKING SYSTEM STATISTICAL ABSTRACT

RESEARCH DEPARTMENT

January 2019

STATISTICAL ABSTRACT

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BANK OF GUYANA: ASSETS (G\$ MILLION)

End of	Tatal		F	oreign Asse	ts		Cla	ims on Cent	ral Goverr	nment	Advances	Other	
End of Period	Total Assets	Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances	Advances to Banks	Non-Interest Debentures	Other
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.
010	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.
011	240,564.4	162,659.9		30,621.9	804.6	131,233.3	995.1	-	995.1	-	-	44,109.5	32,799.
012	259,487.1	174,968.2	-	22,541.5	374.4	152,052.3	994.4	-	994.4	-	-	43,305.4	40,219.
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.
014								-					
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.
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.
Sep Dec	203,204.3 207,977.1	130,167.1	21,238.5 25,012.2	12,491.6 15,085.5	188.9	96,248.0 96,883.9	1,590.4 1,598.3	-	1,590.4 1,598.3	-	-	42,050.6 42,081.5	29,396.
Dec	207,977.1	137,486.9	25,012.2	15,065.5	505.4	90,003.9	1,596.3	-	1,596.5		-	42,061.5	26,810.
015													
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.
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.
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
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
016													
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
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
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
Dec	220,375.1	123,233.3	7,420.0	24,430.4	269.9	91,113.1	995.1	-	995.1		-	42,207.3	53,939.
017													
Jan	216,646.3	119,519.1	6,683.9	21,618.5	269.9	90,946.8	995.1	-	995.1	-	-	42,207.3	53,924
Feb	218,125.6	121,907.6	5,687.4	24,542.6	254.3	91,423.3	993.8	-	993.8	-	-	42,207.3	53,017
Mar	225,426.6	123,051.0	5,641.0	25,872.7	254.3	91,282.9	993.5	-	993.5	-	-	42,207.3	59,174
Apr	224,598.8	121,708.2	5,226.7	25,729.4	253.5	90,498.5	993.5	-	993.5	-	-	42,207.3	59,689
May	223,873.8	122,071.4	5,219.5	24,187.7	222.7	92,441.6	993.5	-	993.5	-	-	42,207.3	58,601
Jun	221,822.9	119,337.3	4,877.9	21,324.2	222.7	92,912.6	993.5	-	993.5	-	-	42,207.3	59,284
Jul	221,200.6	118,956.4	4,968.5	21,741.7	222.7	92,023.5	993.5	-	993.5	-	-	42,207.3	59,043
Aug	220,155.5	117,928.9	3,775.1	21,624.9	187.3	92,341.5	993.5	-	993.5	-	-	42,207.3	59,025
Sep	222,237.0	119,202.4	3,188.8	23,906.2	187.3	91,920.0	993.5	-	993.5	-	-	42,207.3	59,833
Oct	221,297.3	117,574.0	3,684.3	21,647.3	187.3	92,055.0	993.5	-	993.5	-	-	42,207.3	60,522
Nov Dec	218,842.4 223,632.3	118,957.9 120,599.2	2,912.4 4,015.9	23,971.1 24,225.7	152.5 152.5	91,921.9 92,205.1	993.5 995.0	-	993.5 995.0	-	-	42,207.3 42,376.8	56,683 59,661
Dec	223,032.3	120,399.2	4,015.9	24,223.7	152.5	92,203.1	995.0	-	995.0		-	42,370.0	39,001
018													
Jan	216,360.4	113,945.0	2,219.2	19,562.4	152.5	92,010.9	995.0	-	995.0	-	-	42,376.8	59,043
Feb	210,624.3	107,062.3	1,908.5	13,800.7	106.8	91,246.4	993.8	-	993.8	-	-	42,376.8	60,191
Mar	205,827.1	101,938.7	1,913.7	13,478.6	106.8	86,439.6	993.5	-	993.5	-	-	42,376.8	60,518
Apr	208,252.6	104,740.6	2,744.4	15,430.0	106.4	86,459.9	993.5	-	993.5	-	-	42,376.8	60,141
May	208,450.4	100,269.7	3,261.4	11,328.7	53.6	85,626.0	993.5	-	993.5	-	-	42,376.8	64,810
Jun	207,351.3 204,433.0	98,636.4 95,181.2	3,128.9 3,128.9	10,584.5 9,109.8	53.6 122.9	84,869.3 82,819.6	1,143.3 993.5	-	1,143.3 993.5	-	-	42,376.8 42,376.8	65,194
Jul	204,433.0 206,377.1	95,181.2 93,393.2	3,128.9	9,109.8 8,837.6	60.9	82,819.6	993.5 1,988.5	-	993.5 1,988.5	-	-	42,376.8	65,881 68,618
Aug Sep	206,377.1	93,393.2 94,346.8	3,019.5 2,961.1	8,837.6	60.9 60.9	81,475.1 75,214.2	1,988.5 993.5	-	1,988.5 993.5	-	-	42,376.8	69,305
Oct	207,022.3	94,346.8 100,060.3	2,961.1	21,244.6	135.9	75,214.2	993.5 993.5		993.5 993.5			42,376.8	65,687
Nov	210,819.3	101,327.8	3,435.3	21,244.0	71.8	76,442.2	993.5 993.5		993.5 993.5			42,376.8	66,121
Dec*	221,016.1	110,179.9	2,137.8	29,908.8	71.8	78,061.6	993.0 995.0		995.0			42,376.8	67,464
200	221,01011	,	2,10110	20,000.0		10,001.0	000.0		000.0			12,01 0.0	0.,.04
019													
Jan	219,954.1	113,571.7	2,205.9	28,372.9	71.8	82,921.1	995.0		995.0		-	42,376.8	63,010

Source: Bank of Guyana

* - Figures for December 2018 are preliminary.

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

_	Total		Currency				Depos	sits			Capital and	Reserves		
End of Period	Liabilities, Capital &	Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Bai	nks	Other	Authorised Share Cap.	Other Reserves	Allocation SDRs	Other
	Reserves							EPDs	Other		Share Cap.	IVESEI VES		
009	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.
010	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.
011	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
012	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
013	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
014														
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
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
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
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
2015														
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.
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.
Sep Dec	190,978.6 188,778.9	71,368.4 83,593.9	70,422.0 82,631.0	946.4 962.8	81,522.6 66,212.2	4,673.3 (2,339.6)	6,351.1 6,351.0	61.0 61.0	62,895.1 54,545.0	7,542.0 7,594.7	1,000.0 1,000.0	11,154.7 11,158.7	25,291.7 25,291.7	641 1,522
2016 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
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
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
Dec	220,375.1	91,314.4	90,311.9	1,002.5	88,852.9	(21,307.9)	32,361.3	60.8	67,295.3	10,443.4	1,000.0	10,321.3	25,488.0	3,398
2017	-													
	216,646.3	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	5,116.9	25,488.0	7,209.
Jan Feb	218,125.6	84,066.7	83,059.4	1,404.9	93,194.2 94,569.4	(32,223.0) (26,442.5)	32,307.2	60.8	77,480.5	11,099.0	1,000.0	5,859.8	25,488.0	7,141
Mar	225,426.6	84,724.6	83,711.4	1,013.2	101,130.7	(23,049.6)	32,371.6	60.8	74,563.4	17,184.5	1,000.0	6,016.7	25,488.0	7,066
Apr	224,598.8	87,677.9	86,660.8	1,017.1	96,360.3	(26,975.5)	32,368.4	60.8	73,086.3	17,820.4	1,000.0	7,007.8	25,488.0	7,064
May	223,873.8	86,935.4	85,913.5	1,022.0	100,083.5	(17,027.4)	32,368.6	60.8	66,910.7	17,770.7	1,000.0	7,785.3	24,655.2	3,414
Jun	221,822.9	86,794.7	85,770.3	1,024.4	98,505.3	(13,903.4)	32,350.7	60.8	61,176.7	18,820.5	1,000.0	6,857.5	24,655.2	4,010
Jul	221,200.6	85,808.6	84,779.8	1,028.8	99,939.7	(18,672.3)	32,356.2	60.8	67,452.2	18,742.8	1,000.0	6,387.0	24,655.2	3,410
Aug	220,155.5	86,804.2	85,770.2	1,034.1	96,210.3	(21,335.1)	32,357.4	60.8	66,737.8	18,389.3	1,000.0	7,417.1	24,655.2	4,068
Sep	222,237.0	87,786.2	86,748.6	1,037.6	97,018.2	(20,289.1)	32,353.4	60.8	66,195.4	18,697.7	1,000.0	7,722.9	24,655.2	4,054
Oct	221,297.3	89,635.3	88,593.9	1,041.4	94,704.4	(23,785.3)	32,343.8	60.8	66,551.6	19,533.5	1,000.0	7,901.4	24,655.2	3,400
Nov Dec	218,842.4 223,632.3	92,239.7 100,978.5	91,194.0 99,928.8	1,045.7 1,049.7	89,346.4 83,462.2	(28,175.7) (26,471.0)	32,343.8 32,362.4	60.8 60.8	69,538.9 61,988.1	15,578.5 15,521.8	1,000.0 1,000.0	8,169.0 7,332.0	24,655.2 24,655.2	3,432 6,204
									- /					
2018 Jan	216,360.4	93,835.4	92,783.9	1,051.6	84,551.7	(36,538.1)	32,343.7	60.8	72,797.0	15,888.4	1,000.0	3,442.9	24,655.2	8,875
Feb	210,624.3	94,375.7	93,321.7	1,054.0	78,702.8	(44,839.4)	32,348.1	60.8	74,206.2	16,927.1	1,000.0	2,762.8	24,655.2	9,127
Mar	205,827.1	96,649.4	95,592.6	1,056.7	71,848.9	(46,364.4)	32,348.1	60.8	68,464.9	17,339.5	1,000.0	3,453.1	24,655.2	8,220
Apr	208,252.6	96,402.9	95,344.7	1,058.2	75,456.4	(51,706.2)	32,348.8	60.8	77,151.0	17,602.1	1,000.0	2,483.6	24,655.2	8,254
May	208,450.4	96,818.6	95,759.4	1,059.1	73,924.9	(58,321.6)	35,387.7	60.8	78,557.3	18,240.7	1,000.0	2,221.2	26,111.3	8,374
Jun	207,351.3	95,906.5	94,846.7	1,059.8	77,859.7	(54,024.9)	35,371.6	60.8	76,855.8	19,596.4	1,000.0	1,367.9	26,111.3	5,105
Jul	204,433.0	96,740.4	95,680.0	1,060.4	73,507.2	(59,294.0)	35,377.6	60.8	79,124.7	18,238.1	1,000.0	1,881.8	26,111.3	5,192
Aug	206,377.1	96,284.6	95,221.1	1,063.5	73,988.8	(61,635.6)	35,381.9	60.8	82,410.3	17,771.3	1,000.0	2,884.9	26,111.3	6,107
Sep	207,022.3	95,697.0	94,630.4	1,066.6	76,290.1	(55,388.3)	35,381.9	60.8	77,861.8	18,373.8	1,000.0	2,333.8	26,111.3	5,590
Oct	209,117.8	97,401.2	96,330.5	1,070.7	76,161.7	(51,960.0)	35,381.7	60.8	76,191.8	16,487.5	1,000.0	2,240.0	26,111.3	6,203
Nov	210,819.3 221,016.1	99,643.1 112,493.6	98,569.2 111,415.6	1,073.9 1,078.1	75,255.8 69,385.0	(55,635.2) (55,183.0)	35,381.8	60.8 60.8	80,407.2 73,935.6	15,041.2 15,189.8	1,000.0 1,000.0	2,921.8 4,026.6	26,111.3 26,111.3	5,887 7,999
Dec*	221,010.1	112,493.0	111,413.0	1,070.1	09,300.0	(00,163.0)	35,381.8	8.00	13,933.0	10,109.8	1,000.0	4,020.0	20,111.3	7,999
019	· · · · · · · · ·													
Jan	219,954.1	105,817.4	104,736.4	1,081.0	75,814.7	(53,414.2)	35,403.6	60.8	81,803.4	11,961.1	1,000.0	5,464.5	26,111.3	5,746

Source: Bank of Guyana

* - Figures for December 2018 are preliminary.

BANK OF GUYANA

CURRENCY NOTES ISSUE (G\$ MILLION)

COINS ISSUE (G\$'000)

\$10

267,770.9

292,938.3

320,943.8

350,798.7

376,390.4

381,805.9

387,342.7

390,373.6

399,870.2

404,186.6

411,268.3

417,042.9

426,168.1

432,001.6

436,861.4

439,948.5

446,377.6

447,647.8

448,739.5

451,807.4

453,776.5

455,908.5

457,015.6

458,677.6

461,245.8

462,922.3

465,801.9

469,340.7

472,489.9

473,883.3

475,700.2

477,866.2

478,554.6

478,606.0

478,644.3

478,605.8

478,656.6

480,205.0

482,692.1

484,661.3

487,349.3

489,109.1

Period

2009

2010

2011

2012

2013

2014

Mar Jun

Sep

Dec 2015

Mar

Jun

Sep

Dec

Jun

Sep

Dec 2017

Jan

Feb Mar

Apr

May

Jun

Jul

Aug

Sep Oct

Nov

Dec 018

Jan

Feb

Mar

Apr May

Jun

Jul

Aug

Sep

Oct

Nov

Dec* 2019

Jan Jan 1,001,013.2 Source: Bank of Guyana

016 Mar Total

Issue

638,631.0

694,676.4

753,832.1

811,006.2

860,268.1

870,551.3

882,891.7

895,813.4

913,216.5

921,785.0

935,251.0

946,383.5

962,825.2

974,513.8

983,476.3

990,310.5

1,002,462.1

1,005,162.5

1,007,364.2

1,013,206.8

1,017,125.9

1,021,980.6

1,024,396.7

1,028,786.3

1,034,054.8

1,037,580.6

1,041,448.1

1,045,688.4

1,049,671.3

1,051,562.2

1,053,984.3

1,056,725.1

1,058,161.6

1,059,145.3

1,059,816.8

1,060,386.8

1,063,502.0

1,066,627.3

1,070,681.2

1,073,871.5

1,078,061.4

1,081,013.2

Denominations

\$5

247,289.5

269,350.7

292,556.7

313,501.7

331,968.8

335,916.5

341,523.3

349,955.5

356,395.4

359,795.0

365,004.8

369,180.8

375,203.4

379,865.0

383,121.8

386,020.4

390,612.4

391,776.5

392,667.7

394,935.1

396,559.0

398,728.0

399,810.3

401,140.9

403,432.3

404,862.3

405,334.8

405,216.6

405,158.2

405,076.8

405,026.4

404,920.6

404,882.5

404,858.4

404,797.3

404,724.9

407,214.4

408,726.7

410,241.4

411,417.8

412,948.7

414,216.7

Table 1.4

\$1

123,570.7 132,387.4

140,331.5

146,705.8

151,908.9

152,828.9

154,025.7

155,484.3

156,950.9

157,803.5

158,977.9

160,159.8

161,453.8

162,647.1

163,493.1

164,341.7

165,472.0

165,738.2

165,957.0

166,464.3 166,790.4

167,344.1

167,570.8

168,967.9

169,376.8

169,796.1

170,311.4

171,131.1

172,023.2

172,602.0

173,257.7

173,938.3

174,724.5

175,680.9

176,375.2

177,056.2

177,631.0

177,695.6

177,747.8

177,792.4

177,763.4

177,687.4

2009	Total Issue G\$Mn.	\$50	00	\$100			Denomina	ations		0			
	Issue	\$ 50	00	\$1000			00	**			50		
Period 2009 2010						\$5	600	\$1	00	\$	50	\$20	
			% of Total		% of Total		% of Total		% of Total		% of Total		% of Total
		G\$Mn.	Issue	G\$Mn.	Issue	G\$Mn.	Issue	G\$Mn.	Issue	G\$Mn.	Issue	G\$Mn.	Issue
	41,495.9	-	-	39,023.5	94.0	1,094.1	2.6	983.9	2.4	_	_	394.5	1.0
	49,785.4	-	-	46,662.9	93.7	1,618.0	3.3	1,080.5	2.2	-	-	423.9	0.9
2011	60,902.6	-	-	56,977.9	93.6	2,238.3	3.7	1,213.1	2.0	-	-	473.4	0.8
2012	67,177.0	-	-	63,944.3	95.2	1,318.4	2.0	1,377.4	2.1	-	-	536.9	0.8
2013	66,604.5	5,037.6	7.6	58,258.1	87.5	1,339.3	2.0	1,404.0	2.1	-	-	565.6	0.8
2014													
Mar	61,605.4	9,292.3	15.1	49,185.5	79.8	1,263.6	2.1	1,319.9	2.1	-	-	544.1	0.9
Jun	64,584.7	15,423.4	23.9	45,919.6	71.1	1,330.6	2.1	1,348.0	2.1	-	-	563.1	0.9
Sep	64,017.9	19,961.2	31.2	40,854.0	63.8	1,263.7	2.0	1,370.5	2.1	-	-	568.7	0.9
Dec	77,887.5	29,812.3	38.3	44,736.3	57.4	1,287.6	1.7	1,452.6	1.9	-	-	598.9	0.8
2015													
Mar	72,334.2	33,765.1	46.7	35,379.8	48.9	1,196.2	1.7	1,412.1	2.0	-	-	581.0	0.8
Jun	72,324.9	38,179.5	52.8	30,913.3	42.7	1,200.4	1.7	1,438.1	2.0	-	-	593.7	0.8
Sep	70,422.0	41,019.5	58.2	26,142.9	37.1	1,200.3	1.7	1,452.8	2.1	-	-	606.5	0.9
Dec	82,631.0	53,700.0	65.0	25,408.6	30.7	1,340.8	1.6	1,549.2	1.9	-	-	632.4	0.8
2016													
Mar	78,871.3	54,208.8	68.7	21,229.8	26.9	1,308.4	1.7	1,504.9	1.9	-	-	619.5	0.8
Jun	78,382.7	55,188.5	70.4	19,638.2	25.1	1,344.7	1.7	1,545.1	2.0	38.7	0.0	627.5	0.8
Sep	78,567.2	56,921.9	72.4	18,137.6	23.1	1,285.0	1.6	1,533.4	2.0	50.2	0.1	639.0	0.8
Dec	90,311.9	66,721.6	73.9	19,838.8	22.0	1,373.8	1.5	1,648.7	1.8	65.8	0.1	663.4	0.7
2017													
Jan	83,632.9	62,158.9	74.3	17,855.0	21.3	1,292.9	1.5	1,596.6	1.9	68.4	0.1	661.0	0.8
Feb	83,059.4	62,056.6	74.7	17,417.1	21.0	1,265.7	1.5	1,591.0	1.9	70.6	0.1	658.4	0.8
Mar	83,711.4	62,925.9	75.2	17,193.3	20.5	1,269.1	1.5	1,594.7	1.9	71.6	0.1	656.9	0.8
Apr	86,660.8	65,412.9	75.5	17,614.8	20.3	1,285.7	1.5	1,611.2	1.9	74.6	0.1	661.7	0.8
May	85,913.5	65,309.2	76.0	16,931.2	19.7	1,319.9	1.5	1,609.1	1.9	74.9	0.1	669.2	0.8
Jun	85,770.3	65,360.6	76.2	16,723.1	19.5	1,338.1	1.6	1,602.8	1.9	79.2	0.1	666.6	0.8
Jul	84,779.8	64,828.7	76.5	16,246.6	19.2	1,337.7	1.6	1,617.8	1.9	79.9	0.1	669.1	0.8
Aug	85,770.2	65,863.5	76.8	16,189.0	18.9	1,335.7	1.6	1,623.1	1.9	80.4	0.1	678.6	0.8
Sep	86,748.6	67,103.3	77.4	15,993.2	18.4	1,292.0	1.5	1,599.1	1.8	81.2	0.1	679.8	0.8
Oct	88,593.9	68,801.4	77.7	16,088.6	18.2	1,321.8	1.5	1,614.6	1.8	81.7	0.1	685.8	0.8
Nov	91,194.0	71,086.4	78.0	16,327.1	17.9	1,382.1	1.5	1,626.7	1.8	82.0	0.1	689.7	0.8
Dec	99,928.8	77,987.5	78.0	17,937.7	18.0	1,479.1	1.5	1,728.1	1.7	84.5	0.1	711.8	0.7
2018													
Jan	92,783.9	73,102.3	78.8	15,883.1	17.1	1,370.1	1.5	1,645.4	1.8	84.4	0.1	698.7	0.8
Feb	93,321.7	73,793.3	79.1	15,764.9	16.9	1,360.0	1.5	1,625.0	1.7	84.0	0.1	694.5	0.7
Mar	95,592.6	75,932.9	79.4	15,823.1	16.6	1,406.0	1.5	1,649.3	1.7	85.3	0.1	696.0	0.7
Apr	95,344.7	75,912.2	79.6	15,605.1	16.4	1,402.3	1.5	1,642.2	1.7	86.8	0.1	696.0	0.7
May	95,759.4	76,394.6	79.8	15,494.1	16.2	1,410.0	1.5	1,668.2	1.7	89.5	0.1	703.0	0.7
Jun	94,846.7	75,858.7	80.0	15,135.6	16.0	1,396.9	1.5	1,663.0	1.8	89.7	0.1	702.7	0.7
Jul	95,680.0	76,702.0	80.2	15,125.5	15.8	1,382.6	1.4	1,665.5	1.7	92.7	0.1	711.7	0.7
Aug	95,221.1	76,714.4	80.6	14,618.6	15.4	1,405.6	1.5	1,675.2	1.8	93.1	0.1	714.1	0.7
Sep	94,630.4	76,289.4	80.6	14,444.1	15.3	1,400.1	1.5	1,677.6	1.8	94.6	0.1	724.6	0.8
Oct	96,330.5	77,943.7	80.9	14,528.0	15.1	1,367.2	1.4	1,671.9	1.7	94.6	0.1	725.2	0.8
Nov	98,569.2	80,260.8	81.4	14,390.3	14.6	1,400.5	1.4	1,692.2	1.7	96.0	0.1	729.4	0.7
Dec*	111,415.6	91,729.9	82.3	15,427.3	13.8	1,643.0	1.5	1,770.5	1.6	99.4	0.1	745.5	0.7
2019													
Jan	104,736.4	86,417.4	82.5	14,227.5	13.6	1,531.3	1.5	1,721.2	1.6	98.4	0.1	740.7	0.7

Source: Bank of Guvana

*- Figures for December 2018 are preliminary.

COMMERCIAL BANKS: ASSETS (G\$ MILLION)

									(Οφ	MILLION)							1	able 2.1 (a
			Foreig	n Sector				Public \$		-		Non-Bank	Priv. Sect.		Bank of	Guyana		,
End of Period	Total Assets	Total	Bal. due from Banks Abroad	Loans to Non- Residents	Other	Total	Centra Total	al Governm Securities		Public Enterprises	Other	Financial Institutions Loans	Loans & Advances & Securities	Total	Deposits	External Payment Deposits	Currency	Other
2009	253,760.1	44,979.3	16,641.7	1,092.3	27,245.3	62,081.0	59,386.6	59,364.1	22.5	2,641.3	53.0	103.0	66,979.9	35,829.9	32,070.4	61.7	3,697.8	43,787.1
2010	296,125.6	47,126.3	15,796.6	1,332.3	29,997.4	70,197.8	67,065.6	67,057.3	8.2	3,085.2	47.1	15.5	78,307.7	45,384.4	40,842.7	61.1	4,480.6	55,093.9
2011 2012	328,165.6 378,123.6	53,126.1 64,086.5	25,578.5 32,461.9	1,171.1	26,376.5 30,429.2	77,508.2	73,417.5 69,249.1		1.9	4,030.9	59.8	31.1 359.5	94,238.2	41,055.6 48,899.5	36,206.6	61.0	4,787.9	62,206.5
2012 2013	378,123.6 413,604.7	64,086.5 61,845.1	32,461.9 23,628.5	1,195.4 1,967.9	30,429.2 36,248.7	72,971.5 82,027.1	69,249.1 79,432.9	69,247.0 79,431.6	2.1 1.4	3,661.2 2,587.5	61.2 6.7	359.5 835.9	112,969.7 128,286.9	48,899.5 53,681.6	41,182.0 47,056.5	61.0 61.0	7,656.4 6,564.0	78,836.8 86,928.1
2014																		
Mar	397,445.7	57,199.0	20,244.6	1,943.3	35,011.1	77,307.3	73,758.2	73,753.4	4.8	3,547.1	1.9	895.1	127,593.1	50,510.2	46,061.9	61.0	4,387.2	83,941.1
Jun	403,401.0	66,853.7	28,906.5	2,041.5	35,905.7	72,174.3	68,445.7	68,444.4	1.3	3,724.4	4.1	881.9	129,448.7	47,380.0	42,453.3	61.0	4,865.6	86,662.5
Sep Dec	407,964.9 421,804.0	68,274.9 73,838.0	28,973.8 30,211.4	2,004.0 2,958.4	37,297.1 40,668.3	67,376.3 63,426.8	64,388.4 61,027.5	64,388.2 61,007.3	0.1 20.2	2,983.1 2,398.8	4.9 0.5	972.3 1,406.2	131,445.1 137,735.9	51,455.5 53,376.3	47,373.0 46,968.7	61.0 61.0	4,021.5 6,346.6	88,440.7 92,020.8
2015																		
Mar	426,224.7	82,935.0	40,284.6	2,459.5	40,191.0	62,039.4	59,920.0	59,919.5	0.5	2,119.0	0.4	1,370.5	134,677.0	52,714.5	46,901.7	61.0	5,751.8	92,488.3
Jun	437,161.2	79,365.7	35,673.9	2,414.8	41,277.0	60,291.7	58,463.7	58,461.5	2.2	1,827.6	0.3	1,443.1	135,218.6	66,558.1	60,697.1	61.0	5,799.9	94,284.1
Sep Dec	433,831.1 442,903.2	69,841.3 73,750.5	28,003.9 29,365.7	2,476.5 2,728.5	39,361.0 41,656.4	62,802.9 65,702.2	60,963.1 63,704.0	60,961.3 63,704.0	1.8 0.0	1,837.0 1,953.9	2.8 44.3	1,719.7 1,504.1	136,017.4 142,561.5	68,341.5 61,507.9	62,633.0 53,606.8	61.0 61.0	5,647.5 7,840.1	95,108.3 97,876.9
Dec	442,303.2	10,100.0	28,505.7	2,720.0	41,030.4	03,702.2	03,704.0	03,704.0	0.0	1,855.8	44.5	1,304.1	142,501.5	01,507.5	33,000.0	01.0	7,040.1	31,010.8
2016 Mar	455,249.7	77 000 0	34,480.4	0 100 7	40,267.9	67.046.0	65 224 F	65 004 4	0.1	1,910.8	1.1	812.5	120 262 0	70 070 7	62 022 F	61.0	6 204 2	99,566. ⁻
Jun	455,249.7	77,882.0 78,649.2	32,678.4	3,133.7 2,760.6	40,267.9	67,246.3 68,379.0	65,334.5 66,404.9	65,334.4 66,404.8	0.1 0.2	1,910.8	1.1 96.0	800.3	139,363.9 139,767.7	70,378.7 67,941.3	63,923.5 62,365.0	60.8	6,394.2 5,515.4	99,566. 99,932.
Sep	467,018.0	80,192.4	29,278.8	2,880.9	48,032.7	68,258.8	66,193.1	66,191.6	1.4	1,908.2	157.5	998.6	140,830.5	73,945.7	68,415.8	60.8	5,469.1	102,792.0
Dec	467,298.4	73,398.8	19,552.3	2,685.2	51,161.2	68,107.7	66,172.8	66,172.0	0.7	1,773.7	161.3	1,252.7	144,280.9	75,238.0	66,824.4	60.8	8,352.8	105,020.3
2017																		
Jan	475,511.0	72,808.2	18,876.1	2,423.4	51,508.8	67,499.7	66,161.7	66,160.7	1.1	1,225.7	112.3	1,219.3	141,388.5	88,154.6	81,052.9	60.8	7,040.9	104,440.6
Feb Mar	469,066.1 462,017.9	74,786.3 68,770.6	21,128.2 14,954.9	1,897.1 1,991.2	51,761.1 51,824.6	64,266.5 65,197.9	62,685.9 63,355.0	62,685.0 63,354.0	0.8 1.0	1,510.1 1,795.4	70.5 47.5	922.7 800.8	140,193.9 139,840.4	82,486.5 81,036.5	76,735.8 74,427.3	60.8 60.8	5,689.9 6,548.4	106,410.2 106,371.3
Apr	466,983.9	73,069.7	20,134.7	1,603.7	51,331.3	65,007.9	63,173.8	63,172.2	1.6	1,759.8	74.3	792.6	140,925.6	78,595.2	72,075.3	60.8	6,459.1	108,593.
May	462,634.4	77,044.6	23,633.6	1,360.9	52,050.1	64,534.0	62,844.0	62,843.0	1.0	1,565.0	124.9	917.5	140,053.8	72,535.9	66,164.7	60.8	6,310.4	107,548.
Jun Jul	455,838.9 462,691.4	76,726.1 79,274.5	25,221.0 27,664.3	1,318.8 1,836.2	50,186.2 49,774.0	64,407.4 63,560.1	62,602.8 62,132.6	62,601.9 62,132.3	0.9 0.3	1,691.9 1,306.1	112.7 121.4	854.9 805.9	140,528.0 139,679.5	66,727.8 71,620.5	60,644.2 65,482.2	60.8 60.8	6,022.8 6,077.5	106,594.9 107,750.9
Aug	463,129.8	79,325.8	24,267.7	1,887.7	53,170.3	64,113.0	62,442.0	62,441.7	0.3	1,548.6	122.3	721.7	139,665.2	71,980.4	65,986.7	60.8	5,932.8	107,323.
Sep	460,256.7	75,961.7	22,931.3	2,006.9	51,023.5	63,929.2	62,514.5	62,513.5	1.0	1,302.4	112.2	737.6	141,032.2	71,892.6	65,724.1	60.8	6,107.6	106,703.5
Oct Nov	465,852.9 472,127.4	78,351.2 80,150.7	20,328.8 21,882.4	1,784.7 1,912.1	56,237.7 56,356.2	65,140.0 64,713.4	63,457.3 63,059.0	63,453.1 63,057.3	4.2 1.7	1,568.7 1,539.2	114.0 115.2	750.1 829.3	141,337.2 141,833.3	72,723.1 75,927.6	65,940.1 68,710.9	60.8 60.8	6,722.2 7,155.8	107,551.3 108,673.2
Dec	472,127.4	78,573.5	19,446.9	1,912.1	57,364.2	66,475.8	63,070.8	63,067.0	3.8	3,291.0	115.2	959.5	146,030.1	70,923.1	62,034.0	60.8	8,828.3	108,073.2
2018																		
Jan	479,023.2	84,667.3	25,425.6	1,887.9	57,353.8	65,037.9	62,971.5	62,971.0	0.5	2,028.4	38.0	797.4	140,302.7	79,221.9	71,713.5	60.8	7,447.6	108,995.9
Feb	481,390.1	84,420.1	25,223.6	1,859.7	57,336.8	63,780.2	62,717.7	62,700.1	17.6	1,003.0	59.5	814.7	141,167.2	81,132.7	73,429.6	60.8	7,642.3	110,075.
Mar Apr	478,720.6 486,754.0	87,253.6 87,272.9	27,915.0 26,735.2	1,843.7 2,545.1	57,495.0 57,992.6	64,875.2 63,571.1	63,791.2 62,249.6	63,784.0 62,183.9	7.2 65.7	997.0 1,243.8	87.0 77.7	722.2 760.4	140,995.6 141,315.1	74,153.3 84,465.3	67,003.9 77,599.4	60.8 60.8	7,088.6 6,805.1	110,720.0 109,369.2
May	498,061.6	83,616.2	24,140.5	2,479.6	56,996.1	73,907.4	72,462.0	72,413.6	48.4	1,364.9	80.5	816.5	143,681.4	84,608.6	76,896.9	60.8	7,650.8	111,431.0
Jun	494,566.8	81,542.0	21,827.7	2,777.7	56,936.6	71,342.3	69,897.1	69,832.1	65.1	1,342.7	102.5	784.3	145,629.0	83,427.1	77,313.8	60.8	6,052.5	111,842.2
Jul Aug	498,683.2 498,938,1	85,496.1 82,837.8	26,406.6 23,901.2	2,569.4 2,489.2	56,520.0 56,447.4	71,566.6 71,354.4	70,218.9 69,995.2	70,161.6 69,948.5	57.3 46.6	1,236.8 1,239.4	110.9 119.8	937.3 913.9	142,482.6 143,726.3	87,029.5 88,563.4	79,993.3 81,400.3	60.8 60.8	6,975.3 7,102.3	111,171. 111,542.
Sep	498,938.1	79,310.0	23,901.2	2,489.2	53,960.1	72,229.3	70,959.6	70,955.7	40.0	1,239.4	119.8	889.4	146,641.3	87,307.9	80,601.4	60.8	6,645.7	110,728.6
Oct	496,787.8	80,068.1	22,336.5	2,556.1	55,175.5	72,353.7	71,120.3	71,090.9	29.4	1,155.6	77.9	745.9	149,563.4	83,264.7	75,960.1	60.8	7,243.8	110,792.0
Nov Dec	503,708.6 503,427.3	80,750.7 80,338.8	22,812.4 21,455.5	2,607.4 2,722.0	55,330.9 56,161.3	72,263.3 72,314.0	71,034.6 71,059.2	70,969.3 71,052.3	65.3 6.9	1,120.0 1,124.4	108.7 130.5	741.8 847.9	150,060.5 151,516.7	85,239.8 83,093.9	78,382.5 73,320.1	60.8 60.8	6,796.5 9,713.0	114,652.4 115,316.0
200	500, 127.0	50,000.0	_1,100.0	2,722.0	20,101.0	.2,01.10	,000.2	11,002.0	0.0	.,		011.0	101,010.1	00,000.0		60.0	5,7 15.0	1.10,010.0
2019 Jon	504 044 0	70 505 5	20 202 4	0 704 4	EE 440 C	72 440 0	70 006 4	70 40 4 0	44.0	000.4		062 5	140 447 0	90 740 5	00 507 0	60.0	7 070 0	114 405 1
Jan	504,911.9	78,525.5	20,383.1	2,724.4	55,418.0	73,149.8	72,226.4	72,184.8	41.6	923.4	-	963.5	148,417.8	89,719.5	82,587.9	60.8	7,070.8	114,135.8

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

							(04	MILLION)							Table 2.1 (b
	Total		Foreign	Sector			Public	Sector		Non-Bank	Private	External			,
End of Period	Liabilities, Capital & Reserves	Total	Bal. due to Banks Abroad	Non- Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits	Financial Institutions Deposits	Sector Deposits	Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
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.
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.
2012 2013	378,123.6 413,604.7	11,430.1 12,624.3	2,431.3 2,364.9	8,998.7 10,259.4	-	55,118.6 61,244.4	13,833.1 14,339.3	34,326.5 42,698.2	6,959.0 4,206.9	18,109.1 26,041.7	233,490.0 242,915.4	61.0 61.0	-	14,843.8 18,356.3	45,070. 52,361.
I	110,00 111	12,02 110	2,00110	10,20011		01,21111	11,000.0	12,000.2	1,20010	20,0111	212,010.1	0110		10,000.0	02,001
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.
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.
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.
2015															
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
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
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.
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															
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.
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.
Sep Dec	467,018.0 467,298.4	15,314.3 15,967.0	1,619.6 2,900.9	13,694.7 13,066.1	-	78,960.9 73,409.0	10,386.3 10,661.6	58,426.4 52,351.1	10,148.1 10,396.3	27,357.7 28,392.4	259,176.3 259,478.7	60.8 60.8	-	12,795.4 15,970.0	73,352. 74,020.
Dec	407,290.4	13,907.0	2,900.9	13,000.1	-	73,409.0	10,001.0	52,551.1	10,590.5	20,352.4	239,470.7	00.0	-	13,970.0	74,020.3
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	469,066.1	16,546.9	2,178.5	14,085.0	-	65,851.5	10,701.0	45,011.7	10,559.8	30,048.2	266,876.7	60.8	-	13,554.7	76,127.3
Mar	462,017.9	15,918.4	2,446.7	13,471.8	-	60,582.2	10,206.7	40,328.5	10,047.0	31,341.8	263,619.8	60.8	-	13,790.2	76,704.
Apr	466,983.9	15,993.6	1,666.8	14,326.8	-	60,495.6	10,517.2	40,148.5	9,829.9	31,340.5	266,089.0	60.8	-	15,928.3	77,076.
May Jun	462,634.4 455,838.9	16,750.4 17,467.1	2,208.2 1,460.3	14,542.1 16,006.9	-	59,084.8 56,612.6	11,076.1 11,111.0	37,987.1 35,758.4	10,021.6 9,743.1	31,749.7 31,794.5	265,595.3 261,578.8	60.8 60.8	-	14,760.0 13,243.3	74,633. 75,081.
Jul	462,691.4	18,602.0	1,727.6	16,874.3	-	57,783.7	11,526.4	36,577.7	9,679.6	31,774.2	264,678.1	60.8	-	13,263.3	76,529.3
Aug	463,129.8	19,092.6	1,871.2	17,221.4	-	53,813.2	12,608.1	31,726.2	9,478.9	31,488.5	267,800.2	60.8	-	13,713.4	77,161.
Sep	460,256.7	19,022.4	1,657.0	17,365.4	-	53,316.3	12,713.8	30,120.9	10,481.6	32,262.3	263,484.4	60.8	-	13,989.7	78,120.
Oct Nov	465,852.9 472,127.4	19,810.6 20,674.3	2,059.0 1,758.4	17,751.5 18,915.8	-	51,945.0 51,373.8	12,661.5 11,263.8	28,834.3 29,227.8	10,449.1 10,882.2	32,816.2 33,801.9	268,586.6 271,016.2	60.8 60.8	-	13,670.9 15,052.1	78,962. 80,148.
Dec	472,127.4 471,128.6	20,074.3 21,470.9	4,488.8	16,982.1	-	50,679.4	11,203.8	29,227.8 28,254.1	11,238.3	33,985.9	267,092.4	60.8	-	17,920.4	79,918.
2018															
Jan	479,023.2	21,176.4	2,398.7	18,777.7	-	51,977.1	10,599.3	30,421.0	10,956.8	35,161.1	273,787.2	60.8	-	15,954.7	80,905.9
Feb	481,390.1 478,720.6	22,340.5 21,307.7	2,044.9 2,576.5	20,295.6	-	49,463.1 48,329.3	10,089.8 10,222.5	28,338.3	11,035.0	35,498.4 36,005.3	273,349.0 275,823.3	60.8 60.8	-	19,005.7 14,908.1	81,672.
Mar Apr	478,720.8	26,071.6	2,576.5	18,731.3 22,494.9	-	48,329.3 48,009.7	10,222.5	27,385.1 26,819.7	10,721.7 10,844.2	36,005.3	275,823.3	60.8	-	14,908.1	82,286. 82,863.
May	498,061.6	23,202.1	1,848.0	21,354.1	-	63,252.4	26,716.6	27,017.9	9,517.9	33,871.5	278,176.2	60.8	-	16,206.2	83,292.
Jun	494,566.8	21,451.7	3,069.8	18,382.0	-	62,332.5	26,625.9	25,904.2	9,802.4	34,690.8	277,634.6	60.8	-	15,946.2	82,450.
Jul	498,683.2	23,990.0	4,074.4	19,915.6	-	63,875.4	28,226.6	26,680.2	8,968.6	34,541.9	278,120.5	60.8	-	14,514.4	83,580.
Aug	498,938.1	21,692.5	1,909.6	19,782.9	-	61,002.7	26,002.9	26,356.2	8,643.6	34,937.4	281,269.0	60.8	-	15,447.9	84,527.
Sep	497,106.4	21,526.8	1,877.3	19,649.5	-	60,514.3	25,973.8	26,201.4	8,339.0	36,325.5	280,264.8	60.8	-	14,640.3	83,773.
Oct Nov	496,787.8 503,708.6	22,199.3 23,048.1	2,385.1 2,044.5	19,814.2 21,003.6	-	56,330.3 60,148.3	24,584.1 23,591.9	25,856.3 28,844.4	5,889.9 7,712.0	34,872.2 35,249.4	283,866.4 284,858.8	60.8 60.8	-	15,765.1 15,781.8	83,693. 84,561.
Dec	503,427.3	23,048.1 21,694.3	2,044.5 1,867.0	19,827.2	-	58,782.6	23,391.9	20,044.4 27,276.8	7,678.2	35,461.9	284,521.7	60.8	-	19,258.3	83,647.
2019															
Jan	504,911.9	21,262.6	2,284.8	18,977.8	-	59,603.3	21,552.2	30,141.8	7,909.2	35,811.5	287,780.0	60.8	-	15,395.7	84,997.
_	mercial Banks														

COMMERCIAL BANKS: TOTAL DEPOSITS (G\$ Million)

	Total Dep.				Publi	c Sector				Private Secto	or	Non-Bar	nk Fin. Inst	titutions	
End of	Residents	Total	Total		General Go	overnment		Public Non-		Business	Individual				Foreign
Period	& Non- Residents	Residents	Public Sector	Total	Central Gov't	Local Gov't	Other	Fin. Enterprises	Total	Enterprises	Customers	Total	Public	Private	Sector
2009	214,398.3	204,156.4	29,586.3	11,013.9	4,184.1	328.5	6,501.3	18,572.5	160,574.5	28,967.5	131,607.0	13,995.5	1,142.1	12,853.5	10,241.9
2009	248,129.5	236,694.7	29,380.3 38,350.1	11,141.7	6,622.5	326.5	4,122.7	27,208.5	182,722.5	32,714.6	150,007.9	15,622.0	871.8	12,855.5	11,434.9
2011	274,121.8	264,034.4	40,401.9	14,103.5	6,680.3	339.1	7,084.2	26,298.4	208,437.6	38,201.5	170,236.0	15,194.9	984.7	14,210.2	10,087.5
2012	315,716.4	306,717.7	55,118.6	20,792.1	13,833.1	383.5	6,575.5	34,326.5	233,490.0	49,169.9	184,320.1	18,109.1	21.4	18,087.7	8,998.7
2013	340,461.0	330,201.6	61,244.4	18,546.2	14,339.3	394.0	3,812.9	42,698.2	242,915.4	46,990.3	195,925.2	26,041.7	65.6	25,976.1	10,259.4
2014															
Mar	328,171.8	318,599.3	51,980.0	19,617.5	12,252.7	620.6	6,744.2	32,362.5	245,805.2	50,346.4	195,458.7	20,814.1	38.7	20,775.4	9,572.5
Jun	334,623.3	324,792.0	54,847.5	18,877.4	11,993.4	549.7	6,334.3	35,970.1	248,981.8	50,541.2	198,440.6	20,962.7	36.1	20,926.6	9,831.3
Sep Dec	336,521.5 339,308.2	327,415.3 329,800.3	54,471.4 59,667.1	16,979.5 20,160.6	9,972.6	503.3	6,503.5	37,491.9 39,506.4	250,745.0 247,393.5	55,382.4 50,583.7	195,362.5 196,809.8	22,199.0 22,739.7	34.7 18.7	22,164.3 22,721.0	9,106.1 9,507.9
Dec	339,300.2	329,600.3	59,007.1	20,160.6	13,127.3	519.2	6,514.1	39,500.4	247,393.5	50,565.7	190,009.0	22,139.1	10.7	22,721.0	9,507.8
2015 Mor	349,886.3	340,011.8	61,216.2	19,282.8	12,001.0	706.9	6,574.9	41,933.4	254,844.6	55,051.2	199,793.4	23,951.0	23.6	23,927.4	9,874.4
Mar Jun	349,886.3 358,715.9	340,011.8 349,368.9	61,216.2 70,285.2	19,282.8 20,903.6	12,001.0 11,774.0	706.9 673.6	6,574.9 8,456.1	41,933.4 49,381.6	254,844.6 255,673.7	55,051.2 54,205.1	199,793.4 201,468.6	23,951.0 23,410.0	23.6 12.5	23,927.4 23,397.5	9,874.4
Sep	355,943.8	349,300.9	70,265.2 68,142.1	20,903.6	10,657.5	778.3	7,978.9	49,361.6	255,673.7	55,934.5	198,509.4	23,410.0	22.2	23,597.5	9,347.0
Dec	356,411.5	343,841.7	68,179.2	20,959.1	10,952.8	479.6	9,526.7	47,220.0	250,636.5	56,304.6	194,331.9	25,026.0	44.2	24,981.8	12,569.8
2016															
Mar	370,769.0	357,583.8	75,832.2	22,100.2	12,063.0	501.0	9,536.1	53,732.0	256,009.5	59,517.5	196,492.0	25,742.2	52.8	25,689.4	13,185.2
Jun	373,076.2	360,189.3	78,055.3	21,143.4	10,945.1	516.7	9,681.7	56,911.8	256,596.0	58,801.8	197,794.2	25,538.0	44.0	25,494.0	12,886.9
Sep	379,189.6	365,494.9	78,960.9	20,534.5	10,386.3	556.5	9,591.6	58,426.4	259,176.3	63,381.5	195,794.8	27,357.7	36.2	27,321.5	13,694.7
Dec	374,346.2	361,280.1	73,409.0	21,057.9	10,661.6	595.4	9,800.9	52,351.1	259,478.7	57,728.4	201,750.4	28,392.4	37.3	28,355.1	13,066.1
2017															
Jan	384,729.0	370,644.0	76,952.9	21,264.6	10,701.6	657.4	9,905.6	55,688.3	264,637.5	62,454.0	202,183.5	29,053.6	35.1	29,018.5	14,085.0
Feb	377,103.9	362,776.4	65,851.5	20,839.8	10,280.0	681.7	9,878.1	45,011.7	266,876.7	65,172.7	201,704.0	30,048.2	42.9	30,005.3	14,327.5
Mar	369,015.6	355,543.8	60,582.2	20,253.7	10,206.7	696.1	9,350.9	40,328.5	263,619.8	61,997.1	201,622.7	31,341.8	40.6	31,301.3	13,471.8
Apr	372,251.9 370,971.9	357,925.1	60,495.6	20,347.1	10,517.2	684.2	9,145.7	40,148.5	266,089.0	62,528.8	203,560.2	31,340.5	36.7	31,303.8	14,326.8
May Jun	370,971.9	356,429.8 349,985.8	59,084.8 56,612.6	21,097.7 20,854.1	11,076.1 11,111.0	866.9 841.0	9,154.7 8,902.1	37,987.1 35,758.4	265,595.3 261,578.8	62,233.0 58,449.0	203,362.3 203,129.7	31,749.7 31,794.5	34.6 52.3	31,715.1 31,742.2	14,542.1 16,006.9
Jul	371,110.4	354,236.0	57,783.7	21,206.0	11,526.4	832.7	8,846.9	36,577.7	264,678.1	62,036.6	202,641.5	31,774.2	50.7	31,723.5	16,874.3
Aug	370,323.2	353,101.8	53,813.2	22,087.0	12,608.1	835.6	8,643.3	31,726.2	267,800.2	63,365.4	204,434.8	31,488.5	48.7	31,439.8	17,221.4
Sep	366,428.3	349,063.0	53,316.3	23,195.3	12,713.8	780.0	9,701.6	30,120.9	263,484.4	58,326.9	205,157.5	32,262.3	46.7	32,215.6	17,365.4
Oct	371,099.3	353,347.8	51,945.0	23,110.7	12,661.5	850.7	9,598.5	28,834.3	268,586.6	62,321.8	206,264.8	32,816.2	45.0	32,771.3	17,751.5
Nov	375,107.6	356,191.8	51,373.8	22,146.0	11,263.8	914.9	9,967.3	29,227.8	271,016.2	63,640.3	207,375.9	33,801.9	63.3	33,738.6	18,915.8
Dec	368,739.7	351,757.6	50,679.4	22,425.3	11,187.0	894.9	10,343.4	28,254.1	267,092.4	60,792.2	206,300.1	33,985.9	60.5	33,925.4	16,982.1
2018															
Jan Feb	379,703.1	360,925.4	51,977.1 49,463.1	21,556.1	10,599.3	863.2	10,093.7	30,421.0 28,338.3	273,787.2 273,349.0	65,943.3	207,843.9 208,569.7	35,161.1 35,498.4	59.6	35,101.5 35,440.1	18,777.7
⊢eb Mar	378,606.2 378,889.1	358,310.5 360,157.9	49,463.1 48,329.3	21,124.8 20,944.2	10,089.8 10,222.5	916.7 904.8	10,118.3 9,816.9	28,338.3 27,385.1	273,349.0 275,823.3	64,779.4 64,270.3	208,569.7 211,553.0	35,498.4 36,005.3	58.2 56.4	35,440.1 35,948.8	20,295.6 18,731.3
Apr	378,089.1	360,157.9	48,009.7	20,944.2	10,222.5	904.8 1,034.7	9,810.9	26,819.7	275,623.3	62,935.5	211,555.0	36,005.3	55.6	35,946.6 34,467.9	22,494.9
May	396,654.3	375,300.2	63,252.4	36,234.5	26,716.6	731.9	8,786.0	27,017.9	278,176.2	63,714.7	214,461.5	33,871.5	54.9	33,816.6	21,354.1
Jun	393,039.8	374,657.9	62,332.5	36,428.3	26,625.9	759.6	9,042.8	25,904.2	277,634.6	61,937.0	215,697.6	34,690.8	53.7	34,637.0	18,382.0
Jul	396,453.4	376,537.8	63,875.4	37,195.2	28,226.6	724.9	8,243.7	26,680.2	278,120.5	63,875.7	214,244.8	34,541.9	52.6	34,489.3	19,915.6
Aug	396,992.0	377,209.1	61,002.7	34,646.5	26,002.9	673.0	7,970.7	26,356.2	281,269.0	68,518.6	212,750.4	34,937.4	50.4	34,887.0	19,782.9
Sep	396,754.1	377,104.6	60,514.3	34,312.8	25,973.8	641.3	7,697.7	26,201.4	280,264.8	66,312.5	213,952.2	36,325.5	49.7	36,275.9	19,649.5
Oct	394,883.0	375,068.9	56,330.3	30,474.0	24,584.1	629.0	5,260.8	25,856.3	283,866.4	67,651.7	216,214.7	34,872.2	48.7	34,823.4	19,814.2
Nov	401,260.1	380,256.5	60,148.3	31,303.9	23,591.9	580.4 541.9	7,131.5	28,844.4	284,858.8	68,272.4	216,586.4	35,249.4	47.9	35,201.5	21,003.6
Dec	398,593.5	378,766.3	58,782.6	31,505.9	23,827.7	541.9	7,136.3	27,276.8	284,521.7	66,270.7	218,251.0	35,461.9	76.6	35,385.3	19,827.2
2019															
Jan	402,172.6	383,194.8	59,603.3	29,461.4	21,552.2	724.5	7,184.7	30,141.8	287,780.0	72,387.5	215,392.5	35,811.5	75.7	35,735.9	18,977.8

COMMERCIAL BANKS: DEMAND DEPOSITS (G\$ Million)

	Total Dep.				Publi	c Sector		1		Private Secto	or	Non-Ray	nk Fin. Inst	itutione	Table 2.
End of	Residents	Total	Total		General G			Public Non-		Filvale Secto		Non-Dai	16 1 111. 1113	itutions	Foreigr
Period	& Non- Residents	Residents	Public Sector	Total	Central Gov't	Local Gov't	Other	Fublic Non- Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	Sector
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
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.
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.
2012 2013	71,781.9 73,135.9	67,203.2 67,601.6	21,018.5 19,337.2	9,485.1 5,250.2	9,186.5 4,905.9	201.0 217.1	97.6 127.2	11,533.3 14,087.1	44,074.5 44,689.7	27,526.5 26,686.1	16,548.0 18,003.6	2,110.2 3,574.6	16.3 60.5	2,094.0 3,514.1	4,578 5,534
1013	73,133.9	07,001.0	19,337.2	J,230.2	4,905.9	217.1	127.2	14,007.1	44,009.7	20,000.1	18,003.0	3,374.0	00.5	3,514.1	5,554
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
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
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
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
2015															
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
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
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
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
016															
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
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
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
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
017															
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
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
Mar	89,090.5	80,722.0	20,082.0	3,553.0	2,957.4	442.7	152.8	16,529.1	57,606.1	40,837.1	16,769.0	3,033.9	35.5	2,998.4	8,368
Apr	89,879.9	81,249.6	20,559.4	3,987.4	3,352.3	447.0	188.1	16,572.0	57,871.1	40,400.7	17,470.4	2,819.0	31.6	2,787.4	8,630
May Jun	90,794.4 87,386.2	81,909.3 77,527.6	21,072.5 19,231.6	4,642.2 4,527.5	3,893.2 3,811.4	550.8 479.9	198.2 236.2	16,430.3 14,704.1	57,803.0 55,127.2	40,227.6 37,761.3	17,575.4 17,365.9	3,033.8 3,168.8	29.5 47.2	3,004.4 3,121.6	8,885 9,858
Jul	91,029.0	79,934.2	20,018.8	4,543.4	3,937.5	479.9	154.2	15,475.3	57,229.3	39,139.6	18,089.7	2,686.1	47.2	2,640.5	11,094
Aug	93,825.2	82,623.7	20,009.4	4,559.4	3,932.8	446.2	180.3	15,450.0	59,853.1	41,875.9	17,977.2	2,761.2	43.6	2,717.6	11,201
Sep	88,851.3	77,462.4	20,083.3	4,760.0	4,027.6	405.5	326.9	15,323.3	54,575.1	36,556.5	18,018.6	2,804.0	41.6	2,762.4	11,388
Oct	89,013.1	78,169.2	18,266.1	4,603.6	3,919.0	466.3	218.3	13,662.4	57,228.2	38,402.0	18,826.2	2,674.9	39.8	2,635.1	10,843
Nov	93,494.2	81,480.9	18,966.7	4,560.4	3,729.2	528.5	302.7	14,406.3	59,137.9	40,777.9	18,360.0	3,376.3	58.2	3,318.1	12,013
Dec	90,199.1	79,512.2	18,672.3	5,102.2	4,362.6	427.2	312.4	13,570.1	57,199.9	38,933.1	18,266.9	3,639.9	55.3	3,584.6	10,686
018															
Jan	96,387.0	84,479.7	20,529.7	4,438.3	3,765.3	422.3	250.7	16,091.4	60,817.7	42,609.2	18,208.4	3,132.3	54.5	3,077.8	11,907
Feb	95,422.9	82,850.8	18,056.7	4,146.2	3,362.9	513.9	269.4	13,910.6	61,653.4	43,157.5	18,495.9	3,140.6	53.1	3,087.5	12,572
Mar	91,812.2	80,322.8	17,209.2	4,113.5	3,371.2	488.2	254.2	13,095.7	59,595.3	40,732.1	18,863.2	3,518.3	51.3	3,467.0	11,489
Apr	93,318.8	79,456.3	17,085.7	4,221.7	3,419.9	565.0	236.8	12,864.0	59,281.3	39,992.9	19,288.4	3,089.3	50.5	3,038.8	13,862
May Jun	94,605.7 92,537.9	81,234.7 80,845.9	18,690.0 17,224.0	4,092.7 4,066.7	3,352.2 3,311.3	474.4 492.2	266.1 263.2	14,597.3 13,157.3	59,246.1 60,335.3	40,819.0 41,157.8	18,427.1 19,177.5	3,298.5 3,286.6	49.8 48.6	3,248.7 3,237.9	13,37 ⁻ 11,692
Jul	92,537.9	82,283.4	17,224.0	4,000.7	3,311.3	492.2	263.2 254.9	14,687.5	60,335.3 60,342.7	41,157.8 42,632.1	19,177.5	3,200.0	46.6	3,237.9	12,939
Aug	96,418.9	84,350.8	18,610.3	4,095.0	3,423.6	414.2	257.2	14,515.3	62,432.9	45,163.1	17,269.9	3,307.5	45.3	3,262.2	12,06
Sep	94,685.0	82,473.2	18,354.3	4,392.2	3,596.3	390.7	405.3	13,962.0	61,366.4	42,404.6	18,961.8	2,752.5	44.6	2,707.9	12,21
Oct	97,378.5	85,244.5	17,631.2	4,123.1	3,477.1	383.6	262.3	13,508.1	64,596.4	45,279.4	19,317.0	3,016.9	43.6	2,973.3	12,13
Nov	100,164.4	87,124.9	20,092.5	4,098.6	3,552.2	354.6	191.8	15,993.9	63,768.5	44,926.7	18,841.8	3,263.9	42.8	3,221.1	13,03
Dec	99,760.4	87,463.6	18,948.9	4,243.2	3,672.4	297.9	273.0	14,705.7	64,588.4	44,732.8	19,855.6	3,926.3	71.5	3,854.8	12,29
019															
Jan	102,897.2	92,491.8	21,625.7	4,203.1	3,464.1	438.5	300.5	17,422.6	67,230.1	50,070.8	17,159.3	3,636.0	70.6	3,565.4	10,405
															,

COMMERCIAL BANKS: TIME DEPOSITS (G\$Million)

	Total Dep.				Publi	c Sector				Private Secto	or	Non-Ba	nk Fin. Inst	titutions	
End of	Residents	Total	Total		General Go	vernment		Public Non-		Business	Individual				Foreign
Period	& Non- Residents	Residents	Public Sector	Total	Central Gov't	Local Gov't	Other	Fin. Enterprises	Total	Enterprises	Customers	Total	Public	Private	Sector
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															
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
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
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
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	F														
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
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
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
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
Mar	70,875.7	70,443.2	24,912.4	10,637.1	1,726.9	22.2	8,888.0	14,275.3	22,626.9	6,815.2	15,811.7	22,903.9	-	22,903.9	432.5
Apr	71,637.7	71,218.7	25,090.0	10,585.3	1,665.6	22.1	8,897.6	14,504.7	23,120.0	7,286.0	15,834.1	23,008.7	-	23,008.7	419.0
May	69,022.1	68,608.8	21,852.2	10,088.5	1,670.0	22.2	8,396.4	11,763.7	23,239.6	7,413.4	15,826.2	23,517.0	-	23,517.0	413.3
Jun	68,882.1	68,465.1	22,204.8	10,101.7	1,674.1	22.2	8,405.4	12,103.2	22,771.8	7,303.8	15,468.1	23,488.4	-	23,488.4	417.1
Jul	69,854.5	69,442.0	22,234.0	10,131.5	1,677.5	22.2	8,431.9	12,102.4	22,958.7	8,090.8	14,867.9	24,249.3	-	24,249.3	412.5
Aug	66,917.6	66,517.7	18,894.6	10,155.6	1,681.4	22.2	8,452.0	8,739.0	24,186.6	7,967.1	16,219.5	23,436.4	-	23,436.4	399.9
Sep Oct	65,123.2 66,162.6	64,724.1 65,767.7	17,011.7 17,060.2	10,165.9 10,173.9	1,684.7 1,688.4	22.2 22.2	8,459.0 8,463.3	6,845.8 6,886.4	23,693.6 24,424.5	8,311.6 8,938.9	15,381.9 15,485.6	24,018.8 24,283.0	-	24,018.8 24,283.0	399.1 394.9
Nov	65,199.1	64,802.9	16,970.2	10,173.9	1,692.2	22.2	8,536.7	6,719.1	24,424.5	8,153.7	15,624.3	24,283.0		24,283.0	394.8
Dec	65,484.4	65,086.4	17,019.9	9,904.5	1,207.1	22.2	8,675.2	7,115.4	23,342.8	7,571.4	15,771.4	24,034.7	-	24,723.7	398.0
2018															
Jan	66,640.9	66,239.6	17,229.5	9,914.7	1,209.1	20.2	8,685.4	7,314.8	23,722.8	7,545.9	16,176.9	25,287.3	-	25,287.3	401.2
Feb	66,758.2	66,364.7	17,409.8	9,919.9	1,209.2	20.2	8,690.5	7,490.0	23,145.5	7,389.5	15,756.0	25,809.4	-	25,809.4	393.5
Mar	67,718.9	67,328.9	17,438.5	9,888.3	1,164.8	20.2	8,703.4	7,550.2	23,659.9	7,269.1	16,390.8	26,230.5	-	26,230.5	390.0
Apr	67,115.3	66,728.9	16,758.7	9,903.1	1,120.7	70.3	8,712.1	6,855.6	23,813.1	7,928.8	15,884.2	26,157.2	-	26,157.2	386.4
May	66,190.0	65,798.4	15,514.2	9,113.9	1,123.6	31.6	7,958.6	6,400.3	24,241.2	8,731.7	15,509.5	26,043.1	-	26,043.1	391.6
Jun	65,319.1	64,926.9	15,782.0	9,114.0	1,126.0	20.2	7,967.8	6,668.1	24,193.2	7,528.1	16,665.1	24,951.7	-	24,951.7	392.3
Jul	65,467.8	65,075.9	15,860.8	9,125.3	1,128.1	20.2	7,977.0	6,735.5	24,289.4	7,001.2	17,288.1	24,925.8	-	24,925.8	391.9
Aug	64,863.2	64,477.6	14,546.4	8,329.3	1,130.5	20.2	7,178.6	6,217.2	24,648.4	7,330.9	17,317.6	25,282.7	-	25,282.7	385.6
Sep	64,282.2	63,900.7	14,333.0	8,005.9	798.4	20.2	7,187.4	6,327.1	24,836.9	7,240.7	17,596.1	24,730.8	-	24,730.8	381.5
Oct	61,662.2	61,282.6	11,901.0	5,713.3	799.6	20.2	4,893.5	6,187.6	24,157.7	7,286.5	16,871.2	25,223.9	-	25,223.9	379.6
Nov Dec	63,401.6 60,601.1	63,021.8 60,221.4	14,123.5 13,293.3	7,616.3 7,548.7	761.7 670.6	20.2 20.2	6,834.3	6,507.2 5,744.5	23,919.3 21,792.4	7,455.6 5,819.1	16,463.7 15,973.3	24,979.0 25,135.7	-	24,979.0 25,135.7	379.9 379.7
Dec	00,001.1	00,221.4	13,293.3	1,048.7	070.6	20.2	6,857.9	5,744.5	21,792.4	5,819.1	10,973.3	20,135./	-	20,135.7	319.1
2019															
Jan	60,642.3	60,170.7	13,103.7	6,928.0	558.8	20.2	6,349.0	6,175.8	21,866.1	5,443.3	16,422.8	25,200.9	-	25,200.9	471.6

COMMERCIAL BANKS: SAVINGS DEPOSITS (G\$Million)

	Total Dep.				Publi	c Sector				Private Sect	or	Non-Bar	nk Fin. Inst	titutions	
End of Period	Residents & Non- Residents	Total Residents	Total Public Sector	Total	General Go Central Gov't	Local Gov't	Other	Public Non- Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	Foreig Sector
	Reclucinto		000101		0071	0071		Enterprised							
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
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
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
2012 2013	186,182.1 201,276.3	182,307.0 197,069.3	11,733.4 20,028.9	4,014.0 8,879.1	3,844.9 8,715.8	164.2 158.0	4.9 5.3	7,719.4 11,149.9	166,944.3 173,720.0	17,375.8 15,304.2	149,568.5 158,415.8	3,629.3 3,320.4	5.1 5.1	3,624.1 3,315.3	3,875 4,207
2013	201,270.3	137,003.5	20,020.3	0,073.1	0,715.0	150.0	5.5	11,145.5	175,720.0	10,004.2	130,413.0	5,520.4	5.1	3,515.5	4,207
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
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
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
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
2015	8														
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	4,03
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
Sep	199,874.9	195,823.3	11,298.3	5,580.6	5,332.3	241.8 251.0	6.6 206.7	5,717.7	179,853.7 180,296.6	13,344.4	166,509.3	4,671.3	5.1 5.1	4,666.1	4,05
Dec	203,237.5	195,962.0	11,587.1	5,988.7	5,530.9	251.0	200.7	5,598.4	160,290.0	18,229.1	162,067.6	4,078.3	5.1	4,073.2	7,27
2016															
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	7,00
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	7,14
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	7,84
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	4,83
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
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	5,01
Mar	209,049.4	204,378.7	15,587.7	6,063.6	5,522.4	231.2	310.1	9,524.1	183,386.9	14,344.9	169,042.0	5,404.1	5.1	5,398.9	4,67
Apr Mov	210,734.3 211,155.4	205,456.8 205,911.6	14,846.1 16,160.2	5,774.4 6,367.0	5,499.3 5,512.9	215.1 294.0	60.0 560.1	9,071.7 9,793.1	185,097.8 184,552.7	14,842.2 14,592.0	170,255.7 169,960.7	5,512.8 5,198.8	5.1 5.1	5,507.7 5,193.7	5,27 5,24
May Jun	209,724.3	203,911.6	15,176.1	6,224.9	5,625.5	294.0 339.0	260.5	8,951.2	183,679.7	13,384.0	170,295.8	5,196.6	5.1	5,193.7	5,73
Jul	210,226.9	200,859.9	15,531.0	6,531.0	5,911.4	358.8	260.9	8,999.9	184,490.1	14,806.2	169,683.9	4,838.8	5.1	4,833.7	5,36
Aug	209,580.4	203,960.4	14,909.2	7,372.0	6,993.9	367.2	10.9	7,537.1	183,760.4	13,522.4	170,238.0	5,290.8	5.1	5,285.7	5,62
Sep	212,453.8	206,876.5	16,221.3	8,269.4	7,001.4	352.3	915.7	7,951.8	185,215.7	13,458.8	171,756.9	5,439.5	5.1	5,434.4	5,57
Oct	215,923.5	209,410.8	16,618.7	8,333.2	7,054.1	362.2	916.9	8,285.5	186,933.9	14,980.9	171,953.0	5,858.3	5.1	5,853.2	6,51
Nov	216,414.3	209,908.0	15,436.8	7,334.5	5,842.4	364.2	1,127.9	8,102.3	188,100.3	14,708.7	173,391.6	6,370.8	5.1	6,365.7	6,50
Dec	213,056.3	207,159.0	14,987.1	7,418.6	5,617.3	445.5	1,355.8	7,568.5	186,549.6	14,287.7	172,261.9	5,622.2	5.1	5,617.1	5,89
018															
Jan	216,675.2	210,206.0	14,217.9	7,203.1	5,624.8	420.8	1,157.5	7,014.7	189,246.7	15,788.2	173,458.5	6,741.4	5.1	6,736.3	6,46
Feb	216,425.1	209,095.0	13,996.6	7,058.8	5,517.8	382.7	1,158.3	6,937.7	188,550.1	14,232.3	174,317.8	6,548.4	5.1	6,543.3	7,33
Mar	219,358.0 222,596.4	212,506.1	13,681.5	6,942.4	5,686.5 5,805.2	396.5	859.4 860.5	6,739.2	192,568.1 194,908.0	16,269.1	176,299.1	6,256.5	5.1	6,251.4	6,85 8,24
Apr May	222,596.4 235,858.6	214,350.4 228,267.1	14,165.4 29,048.2	7,065.3 23,027.9	5,805.2 22,240.8	399.5 225.9	860.5 561.3	7,100.1 6,020.3	194,908.0 194,688.9	15,013.8 14,164.0	179,894.2 180,524.9	5,277.0 4,530.0	5.1 5.1	5,271.9 4,524.8	8,24 7,59
Jun	235,182.8	228,885.1	29,048.2	23,027.9	22,240.8	225.9	811.8	6,078.9	194,000.9	13,251.1	179,855.1	4,550.0 6,452.5	5.1	6,447.4	6,29
Jul	235,763.1	229,178.5	29,194.5	23,937.4	23,674.0	251.6	11.8	5,257.2	193,488.4	14,242.3	179,246.1	6,495.5	5.1	6,490.4	6,58
Aug	235,709.9	228,380.7	27,845.9	22,222.2	21,448.8	238.6	534.8	5,623.7	194,187.6	16,024.7	178,162.9	6,347.2	5.1	6,342.1	7,32
Sep	237,786.9	230,730.7	27,827.0	21,914.6	21,579.2	230.5	105.0	5,912.3	194,061.5	16,667.2	177,394.3	8,842.2	5.1	8,837.1	7,05
Oct	235,842.3	228,541.8	26,798.2	20,637.6	20,307.3	225.3	105.0	6,160.6	195,112.3	15,085.8	180,026.5	6,631.4	5.1	6,626.2	7,30
Nov	237,694.1	230,109.9	25,932.3	19,589.0	19,278.0	205.6	105.4	6,343.3	197,171.0	15,890.1	181,280.9	7,006.6	5.1	7,001.5	7,58
Dec	238,232.0	231,081.3	26,540.4	19,713.9	19,484.6	223.8	5.5	6,826.5	198,141.0	15,718.8	182,422.1	6,399.9	5.1	6,394.8	7,15
2019															
Jan	238,633.1	230,532.3	24,873.8	18,330.3	17,529.3	265.8	535.2	6,543.5	198,683.8	16,873.4	181,810.4	6,974.6	5.1	6,969.5	8,10

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

						Table 2.6
End		Exceeding	Exceeding			
Of	Uр То	3 & Up To	6 & Up To	Uр То	Exceeding	
Period	3 Months	6 Months	9 Months	12 Months	12 Months	Total
2009	17,485.9	4,943.3	593.5	18,133.1	2,782.9	43,938.7
2010	17,213.4	6,135.1	882.6	17,359.7	3,391.6	44,982.3
2011	26,385.6	7,271.0	1,964.9	14,625.0	1,694.5	51,941.0
2012	24,271.5	7,755.0	401.2	24,108.5	1,216.3	57,752.5
2013	29,052.4	7,270.3	656.2	28,153.8	916.0	66,048.8
2014	oo (== o		054.0	00.047.0		50 705 0
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						
Mar	24,134.4	7,688.2	641.0	32,751.2	1,978.5	67,193.3
Jun	24,134.4	7,969.9	988.9	35,126.0	1,488.6	70,468.5
Sep	26,298.9	7,809.9	900.9 615.2	36,061.1	1,400.0	70,468.5
	-	-				
Dec	22,019.2	5,489.1	1,191.1	40,024.8	1,350.5	70,074.8
2016						
Mar	23,352.4	5,857.9	1,206.0	40,666.5	1,478.7	72,561.6
Jun	24,126.8	5,149.4	1,451.6	40,301.8	1,296.7	72,326.3
Sep	26,752.1	5,123.3	1,461.5	41,446.6	1,123.4	75,906.9
Dec	18,277.4	5,919.5	851.1	42,525.3	1,218.8	68,792.1
Dee	10,277.4	0,010.0	001.1	42,020.0	1,210.0	00,702.1
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
Mar	18,214.3	5,991.6	651.6	44,833.6	1,184.6	70,875.7
Apr	19,141.6	5,944.9	718.4	44,658.3	1,174.6	71,637.7
May	17,202.1	5,563.8	905.6	44,239.0	1,111.6	69,022.1
Jun	16,608.6	5,557.1	921.3	44,534.2	1,260.9	68,882.1
Jul	16,662.0	5,717.2	833.2	45,336.8	1,305.3	69,854.5
Aug	14,741.1	5,572.9	834.1	44,366.5	1,402.9	66,917.6
Sep	13,541.2	5,590.5	812.5	43,761.4	1,417.6	65,123.2
Oct	13,865.9	5,565.6	860.5	44,466.0	1,404.7	66,162.6
	13,339.9	5,699.9	714.5	44,078.2	1,366.7	65,199.1
Nov Dec	13,529.1	5,752.0	714.3	44,076.2	1,232.7	65,484.4
	-,	-,	-	· · -	, -	, -
2018						
Jan	14,436.8	5,821.1	589.5	44,606.0	1,187.5	66,640.9
Feb	13,418.0	6,029.4	642.1	45,749.5	919.3	66,758.2
Mar	14,540.5	6,023.6	725.8	45,491.9	937.1	67,718.9
Apr	15,002.8	5,170.8	900.7	45,011.7	1,029.3	67,115.3
May	14,728.5	5,139.4	1,147.4	44,165.8	1,008.9	66,190.0
Jun	14,253.5	5,104.9	965.7	44,020.4	974.7	65,319.1
Jul	14,256.1	5,256.6	781.9	44,255.0	918.2	65,467.8
Aug	14,312.5	5,562.8	440.2	43,661.4	886.2	64,863.2
Sep	14,708.3	5,299.3	500.9	42,936.9	836.8	64,282.2
Oct	14,188.1	5,093.1	637.5	41,000.9	742.7	61,662.2
Nov	14,188.1	4,821.8	732.1	41,000.9	769.2	63,401.6
Dec	14,647.0	4,821.8	690.9	42,431.6 39,138.9	769.2	60,601.1
Dec	10,220.0	4,112.1	090.9	39,130.9	110.9	00,001.1
2019						
Dec	15,535.9	4,888.5	556.8	38,824.2	836.9	60,642.3
Source: Comm	anaial Damka					

COMMERCIAL BANKS: DEBITS AND CREDITS ON SAVINGS ACCOUNTS (G\$ Million)

Period 2009 2010 2011 2012 2013 2014 Mar Jun Sep	Savings Deposits At Beg. Of Period 129,545.3 145,669.0 166,569.0 187,392.7 206,894.2	Credits On Sav Acc. Du The Pe	uring	Net Credits (+) Or Debits (-)	Interest Accrued/ Credited To Acc. During	Savings Deposits at end of
2009 2010 2011 2012 2013 2014 Mar Jun	At Beg. Of Period 129,545.3 145,669.0 166,569.0 187,392.7	Acc. Du The Pe 60,547.3 52,055.3	uring eriod	Or	Credited To	at end
2009 2010 2011 2012 2013 2014 Mar Jun	Of Period 129,545.3 145,669.0 166,569.0 187,392.7	The Pe 60,547.3 52,055.3	eriod	-		
2010 2011 2012 2013 2014 Mar Jun	Period 129,545.3 145,669.0 166,569.0 187,392.7	60,547.3 52,055.3		Debits (-)	Acc. During	of
2010 2011 2012 2013 2014 Mar Jun	129,545.3 145,669.0 166,569.0 187,392.7	52,055.3	59 543 1			
2010 2011 2012 2013 2014 Mar Jun	129,545.3 145,669.0 166,569.0 187,392.7	52,055.3	59 543 1		The Period	Period
2010 2011 2012 2013 2014 Mar Jun	145,669.0 166,569.0 187,392.7	52,055.3	59 543 1			
2011 2012 2013 2014 Mar Jun	166,569.0 187,392.7		00,0-0.1	1,004.2	214.2	130,763.6
2012 2013 2014 Mar Jun	187,392.7	00 500 7	44,136.8	7,918.5	254.6	153,842.0
2013 2014 Mar Jun	-	90,509.7	89,592.3	917.4	226.4	167,712.8
2014 Mar Jun	206,894.2	64,396.3	66,029.6	(1,633.3)	422.6	186,182.1
Mar Jun		72,664.7	78,432.7	(5,767.9)	150.0	201,276.3
Mar Jun						
Jun	201,389.6	64,495.8	66,156.0	(1,660.2)	97.3	199,826.8
	201,309.0	73,473.3	76,557.8	(3,084.5)	267.3	200,915.7
Sep	197,555.0			(3,084.5) (1,604.6)		196,223.7
Dee		77,292.2	78,896.9		273.3	
Dec	200,214.6	81,073.1	84,863.6	(3,790.5)	273.7	196,697.8
2015						
Mar	200,539.3	57,343.0	58,181.1	(838.1)	245.0	199,946.3
Jun	204,504.0	57,135.2	59,279.2	(2,144.0)	253.6	202,613.7
Sep	200,140.6	51,581.1	52,106.2	(525.1)	259.4	199,874.9
Dec	204,480.0	69,457.8	70,961.0	(1,503.2)	260.7	203,237.5
2016						
Mar	204,732.0	52,648.0	51,312.0	1,336.0	538.4	206,606.3
			-	(2,456.5)		
Jun	209,433.3	58,863.2	61,319.7	· · · /	266.6	207,243.5
Sep	207,766.4	64,016.3	64,407.0	(390.6)	262.7	207,638.5
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
Mar	208,444.9	61,087.1	60,745.6	341.5	263.0	209,049.4
Apr	209,049.4	56,230.1	54,642.1	1,588.0	96.9	210,734.3
May	210,734.3	62,608.1	62,286.2	321.9	99.2	211,155.4
Jun	211,155.4	57,796.9	59,482.6	(1,685.7)	254.6	209,724.3
Jul	209,724.3	54,504.0	54,054.1	449.9	52.8	210,226.9
Aug	210,226.9	60,572.6	61,272.1	(699.5)	53.0	209,580.4
Sep	209,580.4	58,862.4	56,216.4	2,646.0	227.4	212,453.8
Oct	212,453.8	63,887.1	60,513.1	3,374.0	95.7	215,923.5
Nov	212,433.6	77,365.8	76,970.9	3,374.0	95.9	216,414.3
Dec	215,923.5 216,414.3	72,359.6	76,970.9 75,965.1	(3,605.5)	95.9 247.5	216,414.3
2018	040.050.0	00.005.4		0 507 0	F4 F	040 075 0
Jan	213,056.3	88,625.4	85,058.0	3,567.3	51.5	216,675.2
Feb	216,675.2	67,393.2	67,679.3	(286.1)	36.0	216,425.1
Mar	216,425.1	74,941.5	72,204.9	2,736.6	196.4	219,358.0
Apr	219,358.0	77,094.3	73,953.9	3,140.4	98.0	222,596.4
May	222,596.4	93,722.5	80,560.8	13,161.7	100.5	235,858.6
Jun	235,858.6	70,976.8	71,861.1	(884.3)	208.5	235,182.8
Jul	235,182.8	77,675.3	77,131.2	544.1	36.3	235,763.1
Aug	235,763.1	73,574.3	73,663.6	(89.4)	36.1	235,709.9
Sep	235,709.9	66,277.7	64,410.3	1,867.4	209.6	237,786.9
Oct	237,786.9	79,138.2	81,181.0	(2,042.7)	98.2	235,842.3
Nov	235,842.3	73,624.3	71,870.9	1,753.4	98.5	237,694.1
Dec	237,694.1	77,124.3	76,816.5	307.8	230.1	238,232.0
2019						
Jan	238,232.0	75,956.1	75,589.6	366.5	34.6	238,633.1

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Devia	Table 2.8		riad	Tabl
Period	Debits	Pe	riod	Clearin
2009	315,248.3	2009		206,
2009	312,714.6	2003		200, 226,
2010	356,107.3	2010		290,
2012	381,533.4	2012		303,
2012	439,549.5	2012		29,
2010	-100,0-10.0	2010		20,
2014		2014		
Mar	410,162.0	1	Mar	24,
Jun	455,937.3		Jun	28,
Sep	706,015.0	S	Sep	27,
Dec	679,084.3	ſ	Dec	33,
2015		2015		
Mar	642,040.0		Mar	25,
Jun	656,457.2		Jun	25,
Sep	637,324.4		Sep	23,
Dec	684,992.4		Dec	71
2016		2016		
Mar	384,016.8		Mar	65,
Jun	424,117.0		Jun	67,
Sep	433,109.8		Sep	75
Dec	440,285.6		Dec	86
00.17				
2017	407 004 0	2017		
Jan	437,831.8		Jan	93
Feb	402,289.0		-eb	74,
Mar	449,305.8		Mar	87,
Apr	380,883.8		Apr	64
May	440,448.7		/lay	70
Jun	473,312.9		Jun	70
Jul	425,467.2		Jul	65
Aug	458,341.4	A	Aug	68
Sep	420,491.1	S	Sep	65
Oct	446,973.3	(Oct	67
Nov	480,856.1		Nov	76
Dec	438,528.3	ſ	Dec	78
2018		2018		
Jan	474,315.2		Jan	80
Feb	484,162.3	F	-eb	66
Mar	454,772.4	N	Mar	68
Apr	456,949.6	/	Apr	81,
May	500,743.1	Ν	Лау	83,
Jun	461,219.9		Jun	72,
Jul	438,642.5		Jul	69
Aug	437,507.6	Å	Aug	71
Sep	418,673.9		Sep	64
Oct	504,403.1		Oct	69
Nov	455,257.8		Nov	76
Dec	446,817.4		Dec	85
2010		0040		
2019 Jan.	473,772.5	2019	lan.	86

Source: Commercial Banks

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)

	T ())									3				able 2.10 (a
	Total Loans				Public S				Private Secto	r °	Non-E	Bank Fin	. Inst.	
End of	Residents &	Total	Total	Gener	al Gover		Public Non-		Business	Individual				Non-
Period	Non-	Residents	Public	Total	Central	Other	Fin.	Total	Enterprises	Customers	Total	Public	Private	Residents
	Residents		Sector		Gov't	Gov't ²	Enterprises							
	04,000,0	00.005.0	0.740.0	75.0	00.5	50.0	0.044.0	00,400,0	44,004,0	40.004.0	400.0	1	400.0	4 000 0
2009 2010	64,398.2 75,879.5	63,305.9 74,547.2	2,716.9 3,140.5	75.6 55.3	22.5 8.2	53.0 47.1	2,641.3 3,085.2	60,486.0 71,391.3	41,661.8 50,007.8	18,824.2 21,383.5	103.0 15.5	- 0.0	103.0 15.4	1,092.3 1,332.3
2010	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	- 0.0	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.
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														
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.
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.
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.
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.
2016														
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.
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.
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.
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.
Mar	138,890.1 139,553.9	136,899.0 137,950.2	1,843.9 1,835.7	48.4 75.9	1.0 1.6	47.5 74.3	1,795.4 1,759.8	134,254.2 135,322.0	98,897.2 99,582.5	35,357.0 35,739.5	800.8 792.6	-	800.8 792.6	1,991. 1,603.
Apr May	139,555.9	137,088.4	1,690.9	125.9	1.0	124.9	1,565.0	134,480.0	98,699.3	35,780.7	917.5	-	917.5	1,360.
Jun	138,917.8	137,599.0	1,805.5	113.6	0.9	112.7	1,691.9	134,938.7	100,093.2	34,845.4	854.9	-	854.9	1,318.
Jul	138,221.3	136,385.1	1,427.8	121.6	0.3	121.4	1,306.1	134,151.4	99,281.2	34,870.2	805.9	-	805.9	1,836.
Aug	138,750.1	136,862.3	1,671.2	122.6	0.3	122.3	1,548.6	134,469.4	99,477.6	34,991.8	721.7	-	721.7	1,887.
Sep	139,974.2	137,967.3 138,155.8	1,415.7	113.3	1.0	112.2	1,302.4 1,568.7	135,814.0 135,718.8	100,856.4	34,957.6 35,747.3	737.6	-	737.6	2,006.
Oct Nov	139,940.5 140,592.1	138,155.8	1,686.9 1,656.1	118.2 116.9	4.2 1.7	114.0 115.2	1,588.7	135,718.8	99,971.6 100,114.0	35,747.3	750.1 829.3	-	750.1 829.3	1,784. 1,912.
Dec	146,738.9	144,976.5	3,408.8	117.8	3.8	114.0	3,291.0	140,608.2	103,479.3	37,129.0	959.5	-	959.5	1,762.
2018 Jan	139,650.1	137,762.3	2,066.9	38.5	0.5	38.0	2,028.4	134,897.9	99,158.7	35,739.2	797.4	-	797.4	1,887.
Feb	140,973.1	139,113.4	1,080.1	77.1	17.6	59.5	1,003.0	137,218.6	101,689.4	35,529.2	814.7	-	814.7	1,859.
Mar	140,703.2	138,859.5	1,091.2	94.2	7.2	87.0	997.0	137,046.1	102,526.7	34,519.4	722.2	-	722.2	1,843.
Apr	142,052.3	139,507.2	1,387.2	143.4	65.7	77.7	1,243.8	137,359.5	103,095.6	34,264.0	760.4	-	760.4	2,545.
May Jun	143,978.8 146,443.4	141,499.1 143,665.6	1,493.8 1,510.2	128.9 167.5	48.4 65.1	80.5 102.5	1,364.9 1,342.7	139,188.9 141,371.1	104,765.5 106,601.1	34,423.4 34,770.1	816.5 784.3		816.5 784.3	2,479. 2,777.
Jun Jul	146,443.4	143,005.0	1,510.2	167.5	57.3	102.5	1,342.7	138,257.0	100,001.1	34,770.1	784.3 937.3]	784.3 937.3	2,777. 2,569.
Aug	144,307.1	141,817.9	1,405.9	166.5	46.6	119.8	1,239.4	139,498.1	103,053.7	36,444.4	913.9	-	913.9	2,489.
Sep	147,175.8	144,695.3	1,273.5	115.5	3.8	111.7	1,158.0	142,532.4	105,934.3	36,598.1	889.4	-	889.4	2,480.
Oct	150,017.4	147,461.3	1,262.8	107.3	29.4	77.9	1,155.6	145,452.6	107,936.2	37,516.4	745.9	-	745.9	2,556.
Nov	150,590.9	147,983.5 149,516.8	1,294.0 1,261.8	174.0	65.3 6.9	108.7	1,120.0	145,947.7	107,419.1 108,364.8	38,528.6	741.8 847.9	-	741.8	2,607.
Dec	152,238.8	149,510.8	1,201.8	137.4	0.9	130.5	1,124.4	147,407.1	108,304.8	39,042.2	847.9	-	847.9	2,722.
2019	_													
Jan	149,110.7	146,386.3	965.0	41.6	41.6		923.4	144,457.7	105,146.9	39,310.9	963.5	-	963.5	2,724.

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)

	Total Loans				Public S	ector			Private	Sector ³		Non-F	Bank Fir	n Inst	
End of	Residents &	Total	Total		al Gover		Public Non-		Filvate	Sector	Real Estate			1. 11131.	Non-
Period	Non- Residents	Residents	Public Sector	Total	Central Gov't	Other Gov't ²	Fin. Enterprises	Total ⁴	Business Enterprises	Individual Customers	Mortgage Loans 3	Total	Public	Private	
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 2012	133,355.4 160,691.3	132,184.3 159,495.9	4,092.5 3,724.5	61.7 63.3	1.9 2.1	59.8 61.2	4,030.9 3,661.2	128,060.7 155,411.9	63,331.0 80,136.9	24,535.2 26,803.9	40,194.6 48,471.1	31.1 359.5	-	31.1 359.5	1,171.1 1,195.4
012	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	1,195.4
014															
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 Dec	194,725.1 203,457.3	192,721.0 200,498.9	2,988.1 2,419.5	5.0 20.7	0.1 20.2	4.9 0.5	2,983.1 2,398.8	188,760.6 196,673.2	96,216.0 101,655.9	29,890.9 30,901.7	62,653.8 64,115.6	972.3 1,406.2	-	972.3 1,406.2	2,004.0 2,958.4
	203,437.3	200,430.3	2,413.5	20.7	20.2	0.5	2,030.0	130,073.2	101,033.5	30,301.7	04,113.0	1,400.2	_	1,400.2	2,550.4
015 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	1,370.5	2,459.5
Jun	201,583.8 204,503.5	202,088.7	2,119.9	0.9 2.5	0.5	0.4	2,119.0	195,634.0	98,993.7 99,178.4	29,586.9 29,966.1	69,671.0	1,370.5	-	1,370.5	2,459.5
Sep	204,503.5 206,654.3	202,066.7 204,177.8	1,841.6	2.5 4.6	2.2	2.8	1,837.0	200,616.5	99,178.4	32,051.2	70,536.5	1,719.7	1	1,443.1	2,414.0
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.
016															
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.
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.
Sep Dec	214,983.6 219,135.7	212,102.7 216,450.5	2,067.1 1,935.7	158.9 162.0	1.4 0.7	157.5 161.3	1,908.2 1,773.7	209,037.0 213,262.0	99,308.1 101,987.7	35,780.9 36,732.0	73,947.9 74,542.4	998.6 1,252.7	-	998.6 1,252.7	2,880. 2,685.
017										·					
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.
Mar	214,518.8	212,527.7	1,843.9	48.4	1.0	47.5	1,795.4	209,883.0	98,897.2	35,357.0	75,628.7	800.8	-	800.8	1,991.
Apr	215,541.9	213,938.2	1,835.7	75.9	1.6	74.3	1,759.8	211,309.9	99,582.5	35,739.5	75,988.0	792.6	-	792.6	1,603.
May	215,163.8	213,803.0	1,690.9	125.9	1.0	124.9	1,565.0	211,194.5	98,699.3	35,780.7	76,714.6	917.5	-	917.5	1,360.
Jun	215,029.0	213,710.2	1,805.5	113.6	0.9	112.7	1,691.9	211,049.9	100,093.2	34,845.4	76,111.2	854.9	-	854.9	1,318.
Jul	214,766.2	212,930.0	1,427.8	121.6	0.3	121.4	1,306.1	210,696.3	99,281.2	34,870.2	76,544.9	805.9	-	805.9	1,836.
Aug	215,627.8	213,740.0	1,671.2	122.6	0.3	122.3	1,548.6	211,347.1	99,477.6	34,991.8	76,877.7	721.7	-	721.7	1,887.
Sep	217,075.5	215,068.7	1,415.7	113.3	1.0	112.2	1,302.4	212,915.4	100,856.4	34,957.6	77,101.4	737.6	-	737.6	2,006.9
Oct	217,296.5	215,511.8	1,686.9	118.2	4.2	114.0	1,568.7	213,074.8	99,971.6	35,747.3	77,356.0	750.1	-	750.1	1,784.
Nov	218,563.7	216,651.5	1,656.1	116.9	1.7	115.2	1,539.2	214,166.2	100,114.0	36,080.7	77,971.5	829.3	-	829.3	1,912.
Dec	224,633.0	222,870.5	3,408.8	117.8	3.8	114.0	3,291.0	218,502.3	103,479.3	37,129.0	77,894.1	959.5	-	959.5	1,762.4
018	017.040.0	045 754 4	0.000.0	00.5	0.5	00.0	0.000.4	010 000 0	00 450 7	05 700 0	77.000.4	707.4		707.4	4 007
Jan Feb	217,642.3 219,284.7	215,754.4 217,425.0	2,066.9 1,080.1	38.5 77.1	0.5 17.6	38.0 59.5	2,028.4 1,003.0	212,890.0 215,530.2	99,158.7 101,689.4	35,739.2 35,529.2	77,992.1 78,311.7	797.4 814.7	-	797.4 814.7	1,887.9 1,859.7
Mar	219,164.6	217,320.9	1,000.1	94.2	7.2	87.0	997.0	215,507.5	102,526.7	34,519.4	78,461.4	722.2	_	722.2	1,843.
Apr	220,787.5	218,242.4	1,387.2	143.4	65.7	77.7	1,243.8	216,094.8	103,095.6	34,264.0	78,735.3	760.4	-	760.4	2,545.
May	223,671.1	221,191.5	1,493.8	128.9	48.4	80.5	1,364.9	218,881.3	104,765.5	34,423.4	79,692.3	816.5	-	816.5	2,479.
Jun	226,388.3	223,610.6	1,510.2	167.5	65.1	102.5	1,342.7	221,316.1	106,601.1	34,770.1	79,944.9	784.3	-	784.3	2,777.
Jul	223,271.4	220,701.9	1,405.0	168.2	57.3	110.9	1,236.8	218,359.6	102,973.8	35,283.3	80,102.6	937.3	-	937.3	2,569.4
Aug	224,239.5	221,750.3	1,405.9	166.5	46.6	119.8	1,239.4	219,430.4	103,053.7	36,444.4	79,932.3	913.9	-	913.9	2,489.2
Sep	227,238.3	224,757.8	1,273.5	115.5	3.8	111.7	1,158.0	222,594.9	105,934.3	36,598.1	80,062.5	889.4	-	889.4	2,480.
Oct	230,644.3	228,088.2	1,262.8	107.3	29.4	77.9	1,155.6	226,079.5	107,936.2	37,516.4	80,626.9	745.9	-	745.9	2,556.
Nov Dec	232,221.3 234,009.6	229,613.9 231,287.6	1,294.0 1,261.8	174.0 137.4	65.3 6.9	108.7 130.5	1,120.0 1,124.4	227,578.1 229,177.9	107,419.1 108,364.8	38,528.6 39,042.2	81,630.4 81,770.8	741.8 847.9	-	741.8 847.9	2,607. 2,722.
Dec	234,009.0	231,207.0	1,201.0	137.4	0.9	130.5	1,124.4	223,111.9	100,304.0	J9,042.2	01,770.0	047.9		047.9	2,122.
019															
Jan	231,920.1	229,195.6	965.0	41.6	41.6	-	923.4	227,267.1	105,146.9	39,310.9	82,809.4	963.5	-	963.5	2,724.

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)

							(G\$ Million)						Table 2.11
	Total Loans				Public S	Sector			Private Sect	or ³	Non-	Bank Fi	n. Inst.	
End of Period	Residents & Non- Residents	Total Residents	Total Public Sector	Gene Total	ral Gove Central Gov't		Public Non- Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	Non- Residents
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 60.4	1.9	56.1	3,176.1	45,051.1	36,210.2	8,840.9	28.3	-	28.3	1,007.5
2012 2013	59,431.1 65,589.3	58,501.3 64,885.9	3,282.4 1,818.9	6.0	2.1 1.4	58.2 4.6	3,222.0 1,812.9	55,174.9 62,876.1	44,578.3 51,423.4	10,596.6 11,452.7	44.1 191.0	-	44.1 191.0	929.7 703.3
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	00,400,4	07.050.7	4 000 7	0.5	0.5	0.0	4 000 0	00.007.0	FF 000 7	10 7 10 0	00.0		00.0	554.7
Mar Jun	68,408.4 69,769.0	67,856.7 69,103.5	1,688.7 1,425.2	0.5 2.2	0.5 2.2	0.0	1,688.2 1,423.0	66,087.9 67,498.7	55,338.7 56,426.5	10,749.2 11,072.2	80.2 179.6	-	80.2 179.6	551.7 665.6
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
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														
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
Jun	67,362.6	66,811.7	543.0	96.1 156.9	0.2	95.9	446.9	66,112.8	53,695.9	12,416.9	155.8	-	155.8	550.9
Sep Dec	66,916.5 70,898.3	66,149.8 70,190.2	629.5 596.8	160.1	1.4 0.7	155.5 159.4	472.6 436.7	65,153.6 68,961.1	52,717.3 56,130.8	12,436.4 12,830.3	366.6 632.3	-	366.6 632.3	766.8 708.1
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
Mar Apr	67,000.0 67,873.2	66,668.0 67,442.4	519.6 510.0	46.7 74.2	1.0 1.6	45.7 72.5	472.9 435.9	65,952.6 66,740.9	53,497.7 53,818.8	12,454.8 12,922.0	195.8 191.5	-	195.8 191.5	332.0 430.8
May	67,411.7	67,194.2	363.9	124.2	1.0	123.2	239.7	66,509.7	53,346.8	13,162.9	320.5	-	320.5	217.5
Jun	67,722.4	67,462.8	530.7	112.1	0.9	111.2	418.6	66,670.2	54,276.8	12,393.4	261.9	-	261.9	259.6
Jul	66,257.8 66,944.7	66,006.2 66,614.2	197.5 447.0	120.1 121.1	0.3 0.3	119.9 120.8	77.3 326.0	65,591.6 66,030.1	53,397.5	12,194.1 12,211.9	217.2 137.1	-	217.2	251.6 330.5
Aug Sep	68,529.2	68,075.7	190.1	121.1	1.0	120.8	78.3	67,728.4	53,818.2 55,309.2	12,419.3	157.1	-	137.1 157.2	453.5
Oct	68,076.1	67,793.3	459.9	116.8	4.2	112.6	343.1	67,161.9	53,976.4	13,185.5	171.5	-	171.5	282.8
Nov	69,216.0	68,836.9	427.7	115.5	1.7	113.8	312.2	68,151.8	54,785.3	13,366.5	257.3	-	257.3	379.1
Dec	75,504.0	75,116.9	2,290.6	116.4	3.8	112.6	2,174.2	72,435.1	58,769.2	13,665.8	391.2	-	391.2	387.1
2018 Jan	69,331.1	68,883.6	1,148.6	38.4	0.5	37.9	1,110.1	67,499.1	54,771.7	12,727.4	236.0	-	236.0	447.5
Feb	71,157.6	70,807.6	1,148.0	77.1	17.6	59.5	83.4	70,390.1	57,811.5	12,727.4	257.0	-	250.0	349.9
Mar	70,192.3	69,853.2	170.1	94.2	7.2	87.0	75.9	69,513.1	57,713.9	11,799.3	170.0	-	170.0	339.1
Apr	72,119.8	71,056.4	414.7	143.4	65.7	77.7	271.3	70,429.6	58,653.6	11,776.0	212.0	-	212.0	1,063.5
May Jun	72,299.0 74,315.1	71,978.5 73,708.4	322.5 337.8	128.9 167.5	48.4 65.1	80.5 102.5	193.6 170.3	71,384.4 73,126.9	59,544.3 60,899.9	11,840.2 12,227.0	271.7 243.7	-	271.7 243.7	320.5 606.7
Jul	71,921.0	71,544.1	243.9	167.5	57.3	102.5	75.7	70,899.4	58,191.6	12,707.8	400.8	1 -	400.8	376.9
Aug	73,163.0	72,855.8	246.3	166.5	46.6	119.8	79.8	72,227.1	58,925.6	13,301.6	382.4	-	382.4	307.1
Sep	75,681.6	75,390.1	195.9	115.5	3.8	111.7	80.3	74,830.4	61,424.1	13,406.3	363.9	-	363.9	291.4
Oct Nov	78,916.4 78,866.1	78,536.6 78,454.2	183.5 249.4	107.3 174.0	29.4 65.3	77.9 108.7	76.2 75.5	78,128.6 77,980.1	64,524.5 64,299.4	13,604.1 13,680.7	224.5 224.6	-	224.5 224.6	379.8 412.0
Dec	79,723.0	79,406.6	249.4 215.5	137.4	6.9	130.5	78.2	79,054.9	65,451.3	13,603.6	136.2		136.2	316.4
2019														
Jan	76,561.7	76,223.4	117.1	41.6	41.6	-	75.5	75,848.6	61,810.4	14,038.2	257.8	-	257.8	338.2
Source: (-			•		•	-	

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)

	Total Loans				Public S	Sector			Private Secto	or ³	Non-	Bank Fir	. Inst.	
End of	Residents &	Total	Total	Gene	ral Gove	rnment	Public Non-							Non-
Period	Non-	Residents	Public	Total	Central	Other	Fin.	Total	Business	Individual	Total	Public	Private	Residents
	Residents		Sector	Total	Gov't	Gov't ²	Enterprises		Enterprises	Customers				
	07.005.0	07.440.4	074.0	10.5	47.0		050.4	00.000.4	11.005.0	11 507 0	15.0		15.0	475
2009 2010	27,285.8 32,500.4	27,110.4 32,333.1	871.9 478.2	19.5 7.7	17.2 7.7	2.3	852.4 470.5	26,223.1 31,850.5	14,695.2 19,066.4	11,527.9 12,784.1	15.3 4.4	-	15.3 4.4	175.4 167.3
2010	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	167.
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.
013	61,930.2	60,665.6	776.7	2.1	-	2.1	774.6		39,784.4	19,459.7	644.9	-	644.9	1,264.
014														
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.
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
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.
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.
015												-		
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
Jun	65,063.5 66,494.5	63,314.3 64,674.4	405.0 709.0	0.3 0.1	-	0.3 0.1	404.6 709.0	61,645.8 62,717.6	42,751.9 42,308.7	18,894.0 20,409.0	1,263.5 1,247.7	-	1,263.5 1,247.7	1,749. 1,820.
Sep Dec	67,276.4	65,068.1	465.9	0.1	-	0.1	465.8	63,705.3	42,508.7	22,126.2	896.9	-	896.9	2,208
016														
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
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
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
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
017														
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
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
Mar	71,890.2	70,231.0	1,324.3	1.8	-	1.8	1,322.5	68,301.7	45,399.5	22,902.2	605.1 601.1	-	605.1	1,659
Apr May	71,680.7 71,037.6	70,507.8 69,894.3	1,325.6 1,327.0	1.7 1.7		1.7 1.7	1,323.9 1,325.4	68,581.1 67,970.2	45,763.7 45,352.5	22,817.4 22,617.8	597.0	-	601.1 597.0	1,172 1,143
Jun	71,195.4	70,136.2	1,274.8	1.6	-	1.6	1,273.3	68,268.5	45,816.4	22,452.1	592.9	_	592.9	1,059
Jul	71,963.5	70,378.9	1,230.3	1.5	-	1.5	1,228.8	68,559.8	45,883.7	22,676.1	588.8	-	588.8	1,584
Aug	71,805.4	70,248.1	1,224.2	1.5	-	1.5	1,222.7	68,439.3	45,659.5	22,779.9	584.6	-	584.6	1,557
Sep	71,445.0	69,891.6	1,225.6	1.5	-	1.5	1,224.1	68,085.6	45,547.3	22,538.3	580.5	-	580.5	1,553
Oct Nov	71,864.4 71,376.1	70,362.5 69,843.1	1,226.9 1,228.3	1.4 1.4	-	1.4 1.4	1,225.6 1,227.0	68,557.0 68,042.8	45,995.2 45,328.6	22,561.8 22,714.2	578.6 572.0	-	578.6 572.0	1,501 1,533
Dec	71,234.9	69,859.6	1,220.3	1.4	-	1.4	1,116.8	68,173.2	45,528.6	23,463.2	568.2	-	568.2	1,375
018														
Jan	70,319.0	68,878.6	918.3	0.1	-	0.1	918.3	67,398.8	44,387.0	23,011.8	561.5	-	561.5	1,440
Feb	69,815.5	68,305.8	919.6	-	-	-	919.6	66,828.5	43,878.0	22,950.5	557.7	-	557.7	1,509
Mar	70,510.9	69,006.3	921.1	-	-	-	921.1	67,533.0	44,812.9	22,720.1	552.3	-	552.3	1,504
Apr	69,932.5	68,450.8	972.5	-	-	-	972.5	66,929.9	44,442.0	22,488.0	548.4	-	548.4	1,481
May Jun	71,679.7 72,128.3	69,520.6 69,957.2	1,171.3 1,172.4	-	-	-	1,171.3 1,172.4	67,804.5 68,244.2	45,221.3 45,701.2	22,583.2 22,543.0	544.8 540.6	-	544.8 540.6	2,159 2,171
Jul	72,128.3	69,055.3	1,172.4		-	-	1,172.4	67,357.6	45,701.2	22,543.0	540.6 536.6		540.6 536.6	2,171
Aug	71,144.2	68,962.1	1,159.6	-	-	-	1,159.6	67,271.0	44,128.1	23,142.8	531.5	-	531.5	2,182
Sep	71,494.2	69,305.2	1,077.6	-	-	-	1,077.6	67,702.1	44,510.3	23,191.8	525.5	-	525.5	2,189
Oct	71,101.0	68,924.7	1,079.3	-	-	-	1,079.3	67,324.0	43,411.7	23,912.2	521.4	-	521.4	2,176
Nov	71,724.8	69,529.4	1,044.5	-	-	-	1,044.5	67,967.6	43,119.8	24,847.9	517.2	-	517.2	2,195
Dec	72,515.8	70,110.1	1,046.2	-	-	-	1,046.2	68,352.2	42,913.5	25,438.6	711.7	-	711.7	2,405
019														
Jan	72,549.0	70,162.8	847.9	-	-	-	847.9	68,609.1	43,336.5	25,272.6	705.8	-	705.8	2,386

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.

						Table 2-13(a)
		009	201		201	
	Pub.	ec. Priv.	De Pub.	c. Priv.	De Pub.	c. Priv.
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	75.6	-	55.3	-	61.7	-
FINANCIAL INSTITUTIONS	-	103.0	0.0	15.5	-	31.1
Pub. Finan. Instits.	-	-	0.0	-	-	-
Co-op Finan. Instits.	-	31.9	-	0.1	-	0.1
Insurance Companies	-	63.2	-	13.4	-	6.5
Building Societies	-	-	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	8.0	-	1.9	-	24.5
Trust & Investment Companies	-	-	-	0.0	-	-
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	2,641.3	42,109.3	3,085.2	50,886.2	4,030.9	64,567.3
Agriculture	754.9	5,086.9	868.1	6,755.2	1,542.9	9,617.9
Sugarcane	754.9	1,333.4	866.0	1,695.0	1,542.9	2,338.1
Paddy	-	1,818.3	-	2,682.1	-	3,865.6
Other Farming	-	55.2	-	66.0	-	114.9
Livestock	-	597.5	-	930.6	-	1,219.9
Forestry	-	105.6	2.0	163.3	-	586.7
Shrimp & Other Fishing	-	1,176.9	-	1,218.1	-	1,492.8
Mining & Quarrying	0.7	1,505.8	2.2	2,582.0	0.4	2,806.1
Bauxite	-	-	0.1	-	-	-
Other	0.7	1,505.8	2.1	2,582.0	0.4	2,806.1
Manufacturing	1,884.7	10,441.8	2,214.9	12,861.3	2,414.5	16,674.9
Timber and Sawmilling	-	1,656.9	-	1,613.3	-	1,385.8
Other Constr. and Engin.	-	2,645.0	-	4,108.9	-	7,167.9
Sugar Molasses	1,367.9	0.8	1,548.3	290.7	1,871.5	564.7
Rice Milling	51.4	1,538.0	36.4	1,399.8	20.8	1,605.5
Beverages, Food & Tobacco	-	1,654.0	-	2,178.6	-	2,691.6
Textiles & Clothing	-	61.8	-	78.3	-	143.6
Electricity	465.4	11.7	630.3	59.8	522.2	68.0
Other Manufacturing	-	2,873.6	-	3,131.8	-	3,047.8
Services	0.9	25,074.8	-	28,687.7	73.1	35,468.3
Drainage & Irrigation	-	13.1	-	6.9	-	17.6
Transportation	-	2,452.2	-	3,014.8	-	3,329.7
Telecommunications	-	63.7	-	98.4	-	221.7
Entertaining & Catering	-	1,959.0	-	2,914.6	-	2,891.8
Distribution	-	13,849.3	-	17,287.4	2.6	21,556.2
Education	-	23.6	-	218.7	-	472.1
Health	-	337.2	-	490.0	-	663.1
Professional Services	-	781.6	-	1,015.1	-	1,207.9
Other Services	0.9	5,595.2	-	3,641.8	70.5	5,108.1
HOUSEHOLDS	-	16,583.8	-	18,768.0	-	21,631.8
Housing	-	3,857.4	-	5,147.1	-	6,304.3
Motor Cars	-	3,836.0	-	4,432.0	-	5,115.9
Other Durable Goods	-	349.6	-	437.9	-	479.1
Education	-	164.3	-	201.5	-	233.6
Travel	-	11.7	-	23.1	-	20.9
Other Purposes	-	8,364.8	-	8,526.3	-	9,478.0
TOTAL	2,716.9	58,796.1	3,140.5	69,669.6	4,092.5	86,230.1

	201	2	201	3	201	4
	Dee	с.	De	с.	De	с.
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	63.3	-	8.0	-	20.7	-
FINANCIAL INSTITUTIONS	-	359.5	-	835.9	-	1,406.2
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	63.3	-	100.3	-	77.5
Insurance Companies	-	10.9	-	265.2	-	226.5
Building Societies	-	0.0	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	225.2	-	441.0	-	447.7
Trust & Investment Companies	-	60.0	-	29.3	-	654.5
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	3,661.2	81,875.4	2,587.5	94,992.3	2,398.8	105,654.4
Agriculture	891.8	11,331.7	587.8	13,340.6	770.6	12,008.2
Sugarcane	891.5	2,558.3	587.8	2,882.8	770.6	2,544.1
Paddy	-	5,163.0	-	5,980.6	-	5,151.1
Other Farming	-	291.9	-	365.0	-	593.6
Livestock	-	1,401.1	-	1,752.0	-	1,639.3
Forestry	0.3	602.8	-	1,163.7	-	990.2
Shrimp & Other Fishing	-	1,314.7	-	1,196.5	-	1,090.0
Mining & Quarrying	1.2	4,247.4	1.4	5,207.7	1.1	5,456.8
Bauxite Other	- 1.2	- 4,247.4	- 1.4	- 5,207.7	- 1.1	- 5,456.8
Manufacturing	2,677.9	22,213.8	1,936.0	26,887.6	1,536.4	31,169.4
Timber and Sawmilling	-	1,979.1	-	2,256.7	-	2,419.1
Other Constr. and Engin.	-	9,056.4	-	11,083.0	-	13,422.6
Sugar Molasses	1,625.4	21.5	1,909.1	-	1,536.4	-
Rice Milling	4.5	3,317.6	-	3,876.5	-	4,213.7
Beverages, Food & Tobacco	-	3,795.2	-	6,241.9	-	6,728.9
Textiles & Clothing	-	192.1	-	174.0	-	187.5
Electricity	1,047.9	172.5	26.9	0.3	0.0	12.1
Other Manufacturing	-	3,679.4	-	3,255.1	-	4,185.6
Services	90.4	44,082.5	62.3	49,556.4	90.7	57,020.0
Drainage & Irrigation	-	4.5	-	0.6	-	0.3
Transportation	-	3,698.3	-	4,518.0	-	7,066.9
Telecommunications	-	195.6	-	280.6	-	435.8
Entertaining & Catering	-	3,383.4	-	3,890.2	-	4,016.1
Distribution	-	26,398.6	-	29,222.9	-	29,649.9
Education	0.0	850.5	-	1,136.4	-	1,125.7
Health	-	1,043.9	-	1,290.7	-	1,119.9
Professional Services	-	1,287.1	-	1,525.8	-	2,422.6
Other Services	90.4	7,220.7	62.3	7,691.2	90.7	11,182.7
IOUSEHOLDS	_	23,365.5	-	25,309.2	-	24,848.1
Housing	-	4,760.9	-	6,037.8	-	6,565.3
Motor Cars	-	7,570.9	-	7,983.3	-	8,217.2
Other Durable Goods	-	721.4	-	743.6	-	751.9
Education	-	429.0	-	522.6	-	696.4
Travel	-	110.7	-	125.7	-	143.8
Other Purposes	-	9,772.6	-	9,896.2	-	8,473.5
TOTAL	3,724.5	105,600.5	2,595.5	121,137.4	2,419.5	131,908.7

				2	2015			
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	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.
Pub. Finan. Instits.	-	-	-	-	-	-	-	
Co-op Finan. Instits.	-	47.0	-	16.9	-	27.2	-	13.
Insurance Companies	-	224.9	-	216.7	-	224.4	-	222.
Building Societies	-	-	-	-	-	-	-	
Credit Unions	-	-	-	-	-	-	-	
Brokers and Money Lenders	-	424.1	-	517.1	-	775.7	-	576
Trust & Investment Companies	-	674.5	-	692.3	-	692.3	-	692
Pension Funds	-	-	-	-	-	-	-	
BUSINESS ENTERPRISES	2,119.0	102,920.5	1,827.6	103,390.4	1,837.0	102,723.2	1,953.9	106,542.
Agriculture	511.9	11,105.4	499.0	13,062.4	486.1	11,395.3	708.4	11,689.
Sugarcane	511.9	2,450.6	499.0	2,247.9	486.1	2,231.6	708.4	2,029.
Paddy	511.9	2,430.0 4,394.2	499.0	6,536.5	+00.1	5,140.5	700.4	5.506
Other Farming		4,394.2	-	789.5	-	804.1	-	1,110
Livestock	-	1,688.7	-	1,609.4	-	1,228.8	-	1,110
	-	954.3	-		-	953.9	-	859
Forestry Shrimp & Other Fishing	-	954.3 815.8	-	1,007.1 872.1	-	1,036.4	-	985.
<i>Mining & Quarrying</i> Bauxite	0.6	5,341.1	0.1	5,414.4	0.4	5,009.4	0.8	4,893
Other	0.6	- 5,341.1	0.1	- 5,414.4	0.4	5,009.4	0.8	4,893
Manufacturing	1,534.7	30,964.6	1,238.9	30,479.6	1,260.4	30,117.2	1,244.8	30,224
Timber and Sawmilling	-	2,386.7	-	2,355.4	-	2,413.6	-	2,420
Other Constr. and Engin.	-	13,809.2	-	14,045.8	-	14,085.0	-	13,988
Sugar Molasses	1,534.7	-	1,238.9	-	1,260.4	0.1	1,244.8	,
Rice Milling	-	3,669.8	-	2,822.2	-	2,895.1	-	3,301
Beverages, Food & Tobacco	-	6,780.2	-	6,680.7	-	6,079.2	-	5,927
Textiles & Clothing	_	142.5	-	137.2	-	136.6	-	128
Electricity	_	9.4	-	7.8	-	7.2	-	0
Other Manufacturing	-	4,166.9	-	4,430.4	-	4,500.5	-	4,451
Services	71.9	55,509.4	89.7	54,434.0	90.1	56,201.4	0.0	59,734
Drainage & Irrigation	-	0.2	-	0.2	-	0.1	-	0
Transportation	-	7,075.0	-	6,684.3	-	6,383.1	-	6,168
Telecommunications	-	404.3	-	415.3	-	356.5	-	345
Entertaining & Catering	-	4,102.3	-	4,075.7	-	3,946.2	-	3,801
Distribution	-	28,769.6	-	28,438.8	-	30,754.2	-	33,996
Education	-	1,104.4	-	1,098.1	-	1,489.4	-	1,445
Health	-	1,124.1	-	1,243.6	-	1,215.0	-	1,258
Professional Services	-	2,407.9	-	2,462.7	-	2,504.5	-	2,510
Other Services	71.9	10,521.6	89.7	10,015.5	90.1	9,552.4	0.0	10,208
HOUSEHOLDS	-	23,575.2	-	23,941.7	_	24,920.0	_	27,589
Home Improvement	-	6,696.9	-	7,020.7	-	7,462.1	-	8,042
Motor Cars		7,987.3	_	7,804.3	_	8,001.3		7,971
Other Durable Goods		742.2		739.6	- -	705.9	_	1,083
Education	1	636.2	-	601.7	-	765.7	-	687
Travel	1	147.3	-		-		-	229
Other Purposes		7,365.4	-	181.0 7,594.4	-	241.5 7,743.5	-	229 9,574
TOTAL	2,119.9	127,866.2	1,830.1	128,775.2	1,841.6	129,362.9	1,998.2	135,635

Table 2-13(d)

2016 Mar. Dec. Jun. Sep. Pub. Priv. Pub. Priv. Pub. Priv. Pub. Priv. GENERAL GOVERNMENT 1.2 96.2 158.9 162.0 --FINANCIAL INSTITUTIONS 812.5 800.3 998.6 1,252.7 Pub. Finan. Instits. 99 82 64 117 Co-op Finan. Instits. Insurance Companies _ 192.6 253.5 311.8 318.9 _ _ **Building Societies** --Credit Unions -_ ---Brokers and Money Lenders 138.7 75.3 218.3 467.0 _ ---Trust & Investment Companies 469.6 461.6 460.4 460.4 Pension Funds BUSINESS ENTERPRISES 1,910.8 103,811.8 1,878.1 103,399.2 1,908.2 104,456.8 1,773.7 106,135.6 695.0 11.938.5 853.4 11.462.0 882.8 11,576.2 851.1 11,172.0 Agriculture Sugarcane 2.031.6 848.8 2.007.0 881.0 1.990.9 851.1 1.949.7 694.8 Paddy 5,978.9 5,553.6 5,586.5 5,249.0 Other Farming 1,098.4 1,080.6 0.3 1,067.0 1,055.1 1,136.4 1,135.2 Livestock 1,214.2 1,160.8 Forestry 0.2 841.3 4.7 836.9 1.5 796.2 814.8 Shrimp & Other Fishing 774.1 847.5 974.7 968.2 Mining & Quarrying 4,948.3 0.7 4,171.8 0.0 4,458.5 4,260.7 0.8 0.1 Bauxite Other 0.1 4,948.3 0.0 4,458.5 0.7 4,260.7 0.8 4,171.8 30,447.6 29,713.1 Manufacturing 1,215.4 1,024.6 1,024.6 29,004.9 921.7 28,706.9 Timber and Sawmilling 2,341.7 1,756.8 1,837.0 1,826.5 11,865.8 Other Constr. and Engin. 14.112.4 13.310.1 13.005.1 Sugar Molasses 1,215.4 1.024.6 1.024.6 921.7 **Rice Milling** 2,997.9 2,970.8 2,873.1 2,895.6 Beverages, Food & Tobacco 6,437.8 6.600.3 6,233.4 7.013.8 Textiles & Clothing 122.3 149.5 125.9 108.5 0.0 0.0 Electricity 0.0 6.2 5.6 5.1 0.0 4.7 Other Manufacturing 4,429.1 4,919.9 4,925.3 4,991.9 Services 0.3 56.477.4 0.1 57.765.6 0.0 59.614.9 0.0 62.085.0 Drainage & Irrigation 0.1 0.0 0.1 0.2 Transportation 5,936.2 5,901.6 5,655.9 5,592.2 --346.0 323.0 367.9 349.9 Telecommunications -_ Entertaining & Catering -3,629.8 3,757.0 4,041.6 3,886.9 Distribution 31,348.2 31,583.6 31,274.7 32,976.8 Education 1,539.0 1,642.5 1,635.1 1,638.0 1,160.9 1,103.6 1,063.4 Health 1.114.9 -_ **Professional Services** 2,505.1 2,731.7 2,845.0 2,769.2 Other Services 0.3 10,012.2 0.1 10,722.7 0.0 12,679.8 0.0 13,808.6 HOUSEHOLDS 27,048.6 28,006.7 27,985.7 29,610.0 Home Improvement 8,167.5 8,302.8 8,427.0 8,552.5 Motor Cars 7,824.2 7,867.4 7,763.7 7,680.5 _ Other Durable Goods 1,013.6 1,075.0 1,180.3 962.7 --Education 603.6 621.0 1,172.2 1,021.9 --221.5 268.9 317.5 279.5 Travel -Other Purposes 9,218.1 9,871.7 9,342.5 10,895.4 TOTAL 1,912.0 131,672.9 1,974.3 132,206.2 2,067.1 133,441.1 1,935.7 136,998.4

				2017				
	Ма	ar.	Ju	n.	Se	р.	De	с.
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	48.4	-	113.6	-	113.3	-	117.8	-
FINANCIAL INSTITUTIONS	-	800.8	-	854.9	-	737.6	-	959.
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	4.7	-	3.3	-	1.4	-	
Insurance Companies	-	257.5	-	267.0	-	158.5	-	204.6
Building Societies	-	-	-	-	-	-	-	
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	81.7	-	127.6	-	120.8	-	297.
Trust & Investment Companies	-	457.0	-	457.0	-	457.0	-	457.
Pension Funds	-	-	-	-	-	-	-	
BUSINESS ENTERPRISES	1,910.8	103,811.8	1,878.1	103,399.2	1,908.2	104,456.8	3,291.0	107,101.
Agriculture	695.0	11,938.5	853.4	11,462.0	882.8	11,576.2	2,374.2	11,358.0
Sugarcane	694.8	2,031.6	848.8	2,007.0	881.0	1,990.9	2,374.2	1,529.
Paddy	-	5,978.9	-	5,553.6	-	5,586.5	-	5,804.4
Other Farming	-	1,098.4	-	1,080.6	0.3	1,067.0	-	1,092.
Livestock	-	1,214.2	-	1,136.4	-	1,160.8	-	1,471.
Forestry	0.2	841.3	4.7	836.9	1.5	796.2	-	403.
Shrimp & Other Fishing	-	774.1	-	847.5	-	974.7	-	1,057.
Mining & Quarrying	0.1	4,948.3	0.0	4,458.5	0.7	4,260.7	0.0	5,347.
Bauxite	-	-	-	-	-	-	-	246.
Other	0.1	4,948.3	0.0	4,458.5	0.7	4,260.7	0.0	5,101.
Manufacturing	1,215.4	30,447.6	1,024.6	29,713.1	1,024.6	29,004.9	916.8	24,521.
Timber and Sawmilling	-	2,341.7	-	1,756.8	-	1,837.0	-	1,719.
Other Constr. and Engin.	-	14,112.4	-	13,310.1	-	13,005.1	-	10,327.
Sugar Molasses	1,215.4	-	1,024.6	-	1,024.6	-	916.8	
Rice Milling	-	2,997.9	-	2,970.8	-	2,873.1	-	2,440.
Beverages, Food & Tobacco	-	6,437.8	-	6,600.3	-	6,233.4	-	5,132.
Textiles & Clothing	-	122.3	-	149.5	-	125.9	-	89.
Electricity	0.0	6.2	0.0	5.6	0.0	5.1	-	2.
Other Manufacturing	-	4,429.1	-	4,919.9	-	4,925.3	-	4,811.
Services	0.3	56,477.4	0.1	57,765.6	0.0	59,614.9	0.0	65,873.
Drainage & Irrigation	-	0.1	-	0.1	-	0.2	-	0. 5 070
Transportation	-	5,936.2	-	5,901.6 323.0	-	5,655.9 367.9	-	5,076.
Telecommunications	-	346.0 3,629.8	-	323.0 3,757.0	-	4,041.6	-	415. 5,012.
Entertaining & Catering Distribution	-	3,629.8	-		-		-	34,920.
Education	-	1,539.0	-	31,583.6 1,642.5	-	31,274.7 1,635.1	-	1,213.
Health	-	1,160.9	-	1,042.5	-	1,114.9	-	1,213.
Professional Services		2,505.1		2,731.7	_	2,845.0	-	2,176.
Other Services	0.3	10,012.2	0.1	10,722.7	0.0	12,679.8	0.0	15,874.
IOUSEHOLDS	_	27,048.6	_	28,006.7	_	27,985.7	_ 1	30,409.
Home Improvement	1	8,167.5	-	8,302.8	-	8,427.0	-	8,826.
Motor Cars	_	7,824.2	-	7,867.4	-	7,763.7	-	7,447.
Other Durable Goods		1,013.6	-	1,075.0	-	962.7	-	1,358.
Education		603.6	_	621.0	_	1,172.2	_	1,091.
Travel		221.5	_	268.9	_	317.5	_	287.
Other Purposes	-	9,218.1	-	9,871.7	-	9,342.5	-	207. 11,397.
TOTAL	1,912.0	131,672.9	1,991.8	132,260.8	2,067.1	133,441.1	3,408.8	138,469.

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	Pub.	Priv.										
GENERAL GOVERNMENT	38.5	-	77.1	-	94.2	-	143.4	-	128.9	-	167.5	-
FINANCIAL INSTITUTIONS	-	797.4	-	814.7	-	722.2	-	760.4	-	816.5	-	784.3
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	2.8	-	-	-	-	-	
Insurance Companies	-	174.7	-	161.9	-	140.7	-	155.5	-	203.9	-	113.2
Building Societies	-	-	-	-	-	-	-	-	-		-	
Credit Unions		_	-		-		-	-	-		-	_
Brokers and Money Lenders		168.7	-	198.9	_	124.2	-	152.5	-	160.1	-	218.6
Trust & Investment Companies	_	454.0	-	454.0	-	454.4	-	452.5	_	452.5	_	452.5
	-	454.0	-	454.0	-	404.4	-	452.5		452.5		402.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	2,028.4	102,750.5	1,003.0	105,231.6	997.0	106,072.8	1,243.8	106,603.7	1,364.9	108,304.2	1,342.7	110,098.9
Agriculture	1,107.9	11,241.3	75.4	11,274.2	75.9	11,395.4	271.3	11,951.5	393.6	13,270.7	370.3	13,422.6
Sugarcane	1,106.1	1,520.8	75.4	1,517.7	75.5	1,352.1	271.3	1,348.9	393.0	1,350.4	370.3	1,351.7
Paddy	-	5,725.8	-	5,590.4	-	5,998.6	-	6,571.1	-	7,408.6	-	7,508.9
Other Farming	-	1,078.5	-	1,068.9	-	1,093.9	-	1,088.2	-	1,247.3	-	1,152.1
Livestock	-	1,456.3	-	1,525.9	-	1,412.9	-	1,417.8	-	1,712.2	-	1,755.9
Forestry	1.8	417.2	-	429.0	0.4	412.8	-	416.5	0.6	417.7	-	406.5
Shrimp & Other Fishing	-	1,042.6	-	1,142.2	-	1,125.2	-	1,109.0	-	1,134.6	-	1,247.4
Mining & Quarrying	2.3	4,748.1	2.5	4,698.1	-	4,540.0	-	4,752.5	-	4,583.4	-	4,910.3
Bauxite	-	-	-	-	-	-	-	-	-	-	-	
Other	2.3	4,748.1	2.5	4,698.1	-	4,540.0	-	4,752.5	-	4,583.4	-	4,910.3
Manufacturing	918.3	24,103.4	919.6	24,428.3	921.1	24,290.6	922.5	25,469.2	923.9	25,911.0	925.3	26,007.6
Timber and Sawmilling	-	1,751.3	-	1,742.8	-	1,707.8	-	1,708.4	-	1,745.0	-	1,681.1
Other Constr. and Engin.	-	10,128.1	-	10,312.4	-	10,313.4	-	10,250.9	-	10,195.8	-	10,095.4
Sugar Molasses	918.3	-	919.6	0.0	921.1	0.0	922.5	0.0	923.9	-	925.3	-
Rice Milling	-	2,433.7	-	2,357.3	-	2,790.4	-	4,133.5	-	4,046.9	-	3,850.0
Beverages, Food & Tobacco	-	5,167.9	-	5,069.2	-	4,243.6	-	4,652.5	-	4,541.9	-	4,061.7
Textiles & Clothing	-	72.0	-	74.1	-	92.8	-	95.6	-	111.9	-	107.6
Electricity	-	2.1	-	1.7	-	1.5	-	1.3	-	1.0	-	0.8
Other Manufacturing	-	4,548.2	-	4,870.8	-	5,141.1	-	4,627.0	-	5,268.6	-	6,210.9
Services	0.0	62,657.8	5.5	64,831.1	0.0	65,846.7	50.0	64,430.4	47.4	64,539.1	47.1	65,758.4
Drainage & Irrigation	-	0.0	-	0.0	-	0.0	-	1,318.0	-	0.0	-	0.0
Transportation	-	5,078.6	-	5,074.9	-	5,444.9	50.0	3,979.5	47.4	5,215.5	47.1	5,268.8
Telecommunications	-	397.2	5.5	416.7	-	441.4	-	431.5	-	652.1	-	642.3
Entertaining & Catering	-	5,182.4	-	5,062.5	-	4,954.1	-	4,896.4	-	4,948.7	-	4,953.5
Distribution	-	31,905.9	-	34,070.2	-	34,686.8	-	33,744.0	-	33,577.8	-	34,252.9
Education	-	1,413.2	-	1,413.4	-	1,398.2	-	1,590.1	-	1,585.7	-	1,780.0
Health	-	1,145.4	-	1,115.9	-	1,089.1	-	1,015.5	-	1,020.1	-	997.4
Professional Services	-	2,215.1	-	2,053.8	-	2,040.4	-	2,156.9	-	2,202.5	-	2,211.8
Other Services	0.0	15,320.2	0.0	15,623.6	0.0	15,791.7	0.0	15,298.6	0.0	15,336.7	(0.0)	15,651.7
HOUSEHOLDS	_	29,066.3	-	28,908.8	-	27,864.6	-	27,669.5	-	27,826.7	-	28,223.3
Home Improvement	-	8,823.8	-	8,710.2	-	8,791.5	-	8,680.1	-	8,721.7	-	9,122.7
Motor Cars	-	7,427.1	-	7,421.6	-	7,333.4	-	7,280.2	-	7,270.7	-	7,272.8
Other Durable Goods	-	1,318.5	-	1,272.7	-	1,264.6	-	1,245.1	-	1,260.9	-	1,212.9
Education	_	1,035.3	-	966.5	-	900.0	-	841.4	-	793.8	-	935.4
Travel	_	271.6	-	264.9	-	263.0	-	256.1	-	275.3	-	276.1
Other Purposes	-	10,189.9	-	10,272.9	-	9,312.1	-	9,366.6	-	9,504.3	-	9,403.4
TOTAL	2,066.9	132,614.3	1,080.1	134,955.1	1,091.2	134,659.7	1,387.2	135,033.6	1,493.8	136,947.3	1,510.2	139,106.5

(G\$ Million)

						201	8					
	Ju	I.	Au	g.	Se) .	Oc	t.	No	v.	De	с.
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	168.2	-	166.5	-	115.5	-	107.3	-	174.0	-	137.4	-
FINANCIAL INSTITUTIONS	-	937.3	-	913.9	-	889.4	-	745.9	-	741.8	-	847.9
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	
Insurance Companies	-	143.0	-	152.4	-	107.2	-	109.7	-	74.5	-	70.0
Building Societies	-	-	-	-	-	-	-	-	-	-	-	
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	341.8	-	310.0	-	332.7	-	186.8	-	217.8		331.4
Trust & Investment Companies	-	452.5	-	451.5	-	449.5		449.5	-	449.5		446.5
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	
BUSINESS ENTERPRISES	1,236.8	106,460.8	1,239.4	106,704.1	1,158.0	109,566.5	1,155.6	112,140.3	1,120.0	111,644.7	1,124.4	112,791.9
Agriculture	275.7	12,384.9	279.8	12,227.3	280.3	12,616.4	276.2	13,659.9	275.5	13,242.7	278.2	13,443.8
Sugarcane	275.5	1,353.2	276.0	1,364.6	275.5	1,123.8	275.5	1,118.2	275.5	1,118.4	278.2	1,039.3
Paddy	210.0	6,791.3	210.0	6,435.9	210.0	6,968.9	210.0	7,361.0	210.0	7,315.4	210.2	7,301.4
Other Farming	-	983.3	-	1,078.7	-	1,009.2	-	1,042.6	-	1,028.1	-	1,051.7
Livestock	-	1,599.3	-		-		-	1,042.0	-		-	
	-		-	1,570.8	-	1,759.0	-	-	-	1,350.9	-	1,341.1
Forestry	0.2	410.4	3.8	414.5	4.9	417.2	0.7	438.9	-	442.5	-	477.0
Shrimp & Other Fishing	-	1,247.5	-	1,362.8	-	1,338.2	-	1,979.8	-	1,987.3	-	2,233.3
Mining & Quarrying Bauxite	-	4,912.7	-	5,162.2	-	5,299.5	-	4,974.0	-	5,364.4	-	5,130.2
Other	-	4,912.7	-	5,162.2	-	5,299.5	-	4,974.0	-	5,364.4	-	5,130.2
Manufacturing	913.0	24,704.9	914.4	24,243.9	832.3	24,719.8	833.7	24,534.3	801.9	24,443.0	803.4	24,456.6
Timber and Sawmilling	-	1,669.4	-	1,691.9	-	1,644.2	-	1,629.1	-	1,640.5	-	1,662.7
Other Constr. and Engin.	-	9,913.5	-	9,894.3	-	9,678.7	-	9,627.5	-	9,901.4	-	9,977.8
Sugar Molasses	913.0	-	914.4	0.0	832.3	0.0	833.7	-	801.9	0.0	803.4	
Rice Milling	-	3,186.3	-	2,574.1	-	3,126.3	-	4,115.0	-	3,493.0	-	3,056.6
Beverages, Food & Tobacco	-	3,792.9	-	3,813.0	-	3,965.6	-	3,992.8	-	4,448.7	-	4,555.8
Textiles & Clothing	-	75.9	-	76.0	-	76.3	-	73.9	-	65.6	-	53.0
Electricity	-	0.6	-	0.4	-	0.6	-	0.0	-	0.0	-	0.0
Other Manufacturing	-	6,066.1	-	6,194.2	-	6,228.1	-	5,096.1	-	4,893.8	-	5,150.6
Services	48.2	64,458.3	45.2	65,070.7	45.4	66,930.9	45.6	68,972.2	42.6	68,594.6	42.9	69,761.2
Drainage & Irrigation	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Transportation	48.2	5,142.8	45.2	4,637.8	45.4	4,762.2	45.6	4,702.9	42.6	4,840.6	42.9	4,586.7
Telecommunications	-	569.1	-	570.7	-	578.0	-	569.0	-	564.7	-	570.2
Entertaining & Catering	-	5,095.1	-	5,059.7	-	5,092.7	-	5,001.4	-	5,000.9	-	5,061.5
Distribution	-	33,331.3	-	34,528.5	-	36,089.8	-	37,793.2	-	36,872.8	-	38,358.0
Education	-	1,774.3	-	1,766.2	-	1,765.5	-	1,826.9	-	1,863.7	-	2,501.7
Health	-	1,133.8	-	1,106.1	-	1,140.2	-	1,143.3	-	1,141.6	-	1,134.4
Professional Services	-	2,220.5	-	2,192.9	-	2,286.8	-	2,290.6	-	2,273.3	-	2,229.5
Other Services	-	15,191.3	0.0	15,208.9	0.0	15,215.7	-	15,644.9	-	16,037.0	-	15,319.3
IOUSEHOLDS	_	28,741.0	-	29,651.5	-	29,859.3	-	30,209.4	-	31,154.2	-	31,657.5
Home Improvement	-	9,008.7	-	9,516.2	-	9,596.6	-	9,694.1	-	10,543.7	-	10,547.8
Motor Cars	-	7,269.8	-	7,439.7	-	7,632.8	-	7,772.0	-	7,736.3	-	7,959.7
Other Durable Goods	-	1,125.2	-	1,046.7	-	991.5	-	987.3	-	1,025.2	-	1,110.8
Education	_	1,218.9	-	1,570.1	-	1,653.1	-	1,580.1	-	1,489.8	-	1,376.2
Travel	_	272.4	-	265.0	-	261.6	-	249.3	-	239.1	-	225.4
Other Purposes	-	9,846.1	-	9,813.7	-	9,723.8	-	9,926.6	-	10,120.1	-	10,437.5
TOTAL	1,405.0	136,139.1	1,405.9	137,269.5	1,273.5	140,315.2	1,262.8	143,095.7	1,294.0	143,540.7	1,261.8	145,297.2

		Table 2-13(h)
	201	-
	Ja Pub.	n. Priv.
	Pub.	Priv.
GENERAL GOVERNMENT	41.6	-
FINANCIAL INSTITUTIONS	-	963.5
Pub. Finan. Instits.	-	-
Co-op Finan. Instits.	-	-
Insurance Companies	-	197.4
Building Societies	-	-
Credit Unions	-	-
Brokers and Money Lenders	-	319.6
Trust & Investment Companies	-	446.5
Pension Funds	-	-
BUSINESS ENTERPRISES	923.4	109,468.4
Agriculture	75.5	13,265.3
Sugarcane	75.5	872.1
Paddy	-	7,407.9
Other Farming	-	1,052.1
Livestock	-	1,391.0
Forestry	-	440.6
Shrimp & Other Fishing	-	2,101.6
Mining & Quarrying	-	4,957.9
Bauxite	-	-
Other	-	4,957.9
Manufacturing	804.8	24,174.1
Timber and Sawmilling	-	1,610.8
Other Constr. and Engin.	-	10,019.7
Sugar Molasses	804.8	-
Rice Milling	-	2,620.3
Beverages, Food & Tobacco	-	4,720.3
Textiles & Clothing	-	55.0
Electricity	-	0.0
Other Manufacturing	-	5,148.0
Services	43.1	67,071.1
Drainage & Irrigation	-	0.0
Transportation	43.1	4,576.9
Telecommunications	-	561.0
Entertaining & Catering	-	5,174.7
Distribution	-	35,568.0
Education	-	2,546.8
Health	-	1,017.1
Professional Services	-	2,179.9
Other Services	0.0	15,446.7
HOUSEHOLDS	-	31,899.7
Home Improvement	-	10,482.0
Motor Cars	-	8,055.5
Other Durable Goods	-	1,072.9
Education	-	1,292.0
Travel	-	216.7
Other Purposes	-	10,780.7
TOTAL	965.0	142,331.7

COMMERCIAL BANKS: LIQUID ASSETS (G\$ Million)

E.J.	Tatal	O a a h	F		Not Date		T	Dui	Table 2.14
End	Total	Cash	Excess	Bals Due	Net Bals	Bals Due	Trea-	Req.	Surplus (+)
Of	Liquid	In	Reserve	From H/Q	Due From	From Other	sury	Liquid	Deficit (-)
Period	Assets	Bank		Own Branch	Com Banks	Banks	Bills	Assets	
				Abroad	In Guy.	Abroad	2)	1)	
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
2012	121,094.3	4,705.3	17,567.3	7,543.6	3,679.0	12,624.4	74,974.8	68,395.0	52,699.2
2013	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									
2015 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
Jun	114,189.5	6,304.3	17,070.0	14,212.3	1,960.1	25,440.6	59,919.5 58,461.5	75,259.8	40,931.3
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
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									
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
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
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
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	81,207.4	49,510.8
Feb	124,571.6	6,299.4	31,909.7	3,845.9	2,549.2	17,282.3	62,685.0	80,941.3	43,630.3
Mar	117,122.5	7,153.4	30,577.2	4,811.7	1,083.0	10,143.2	63,354.0	77,882.1	39,240.4
Apr	114,826.3	7,243.5	22,657.5	8,315.9	1,618.5	11,818.8	63,172.2	78,096.8	36,729.5
May	115,934.8	6,894.4	21,866.2	8,064.0	697.5	15,569.6	62,843.0	77,863.3	38,071.6
Jun	112,637.2	6,555.6	17,228.4	5,568.7	1,030.4	19,652.3	62,601.9	77,173.5	35,463.8
Jul	120,595.8	6,640.7	22,794.6	5,145.2	1,363.9	22,519.1	62,132.3	78,054.4	42,541.5
Aug	117,721.7	6,552.1	23,497.6	6,075.0	863.3	18,192.7	62,540.8	78,394.3	39,327.4
Sep	115,542.1	6,693.0	22,642.1	4,963.9	662.7	17,967.4	62,613.0	77,006.5	38,535.7
Oct Nov	114,891.7 118,796.0	7,167.6 7,718.3	22,686.7 24,250.8	6,860.7 6,031.1	1,056.6 1,687.5	13,468.1 15,851.3	63,652.0 63,257.0	77,374.6 78,429.9	37,517.1 40,366.0
Dec	110,790.0	9,361.4	18,548.0	7,921.8	1,887.5	11,525.1	63,257.0	78,429.9	33,408.9
Dee	111,525.0	5,501.4	10,040.0	7,521.0	1,000.0	11,020.1	00,207.0	10,020.0	00,400.0
2018									
Jan	123,994.3	8,008.2	26,427.5	7,298.3	960.6	18,127.3	63,172.4	79,327.3	44,667.0
Feb	125,259.0	8,105.3	27,897.7	8,271.7	1,131.9	16,951.9	62,900.5	79,381.4	45,877.5
Mar	125,439.1	7,603.3	22,897.0	8,324.5	3,038.8	19,590.4	63,985.0	79,224.6	46,214.5
Apr	124,598.2	7,471.5	26,370.1	10,186.0	1,638.2	16,549.2	62,383.2	80,418.2	44,180.0
May	126,058.7	8,531.6	32,248.9	8,143.6	2,008.4	15,996.9	59,129.3	80,014.4	46,044.3
Jun	114,958.8	6,639.8	28,531.0	7,962.4	1,474.6	13,865.2	56,485.8	82,366.6	32,592.2
Jul	123,085.4	7,352.5	31,882.1	9,375.8	987.5	17,030.8	56,456.7	83,049.8	40,035.6
Aug	124,417.1 122,882,2	7,618.4 7 106 8	35,465.1	7,970.3	1,139.5 923.5	15,930.9 14,892.0	56,293.0	82,854.7 82,643,3	41,562.4 40,238.9
Sep Oct	122,882.2 115,756.2	7,106.8 7,657.4	34,736.1 28,037.8	7,977.5 7,757.1	923.5 505.3	14,892.0 14,579.4	57,246.4 57,219.2	82,643.3 82,441.3	40,238.9
Nov	122,279.2	7,057.4	32,439.4	8,032.3	2,841.0	14,579.4	57,219.2 57,039.8	83,471.2	38,808.1
Dec	120,265.2	10,060.7	28,082.4	7,509.9	3,599.9	13,945.6	57,066.8	83,913.1	36,352.2
	-,	.,	-,	.,	-,		,		
2019									
Jan.	121,538.7	7,246.5	34,332.0	6,983.8	1,433.6	13,399.4	58,143.4	84,025.1	37,513.6

Source: Commercial Banks

 $^{\mbox{\tiny 1)}}$ Statutory reserve deposits are included in the calculation of the required liquid assets.

²⁾ Commercial banks' holdings of treasury bills at book value.

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS

(G\$ Million)

		_				.			•
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 (
2017					2018				
Feb	03rd	45,282.0	83,122.7	37,840.7	Feb	02nd	44,499.1	71,786.2	27,28
	10th	45,367.9	83,671.0	38,303.1		09th	44,493.9	72,534.3	28,04
	17th	45,506.0	79,096.1	33,590.1		16th	44,501.9	73,224.4	28,72
	24th	44,966.2	76,875.9	31,909.7		23rd	44,382.3	72,280.1	27,89
									,
Mar	03rd	44,222.7	77,185.7	32,963.0	Mar	02nd	44,345.4	72,550.5	28,20
	10th	43,925.3	74,407.5	30,482.2		09th	44,398.6	68,593.8	24,19
	17th	43,725.3	76,312.2	32,586.9		16th	44,358.8	67,198.0	22,83
	24th	43,825.7	75,845.9	32,020.2		23rd	44,348.0	68,267.8	23,91
	31st	43,587.8	74,165.0	30,577.2		30th	44,356.7	67,253.7	22,89
Apr	07th	43,443.0	73,517.9	30,074.9	Apr	06th	44,266.1	68,904.0	24,63
	14th	43,249.8	73,794.5	30,544.6		13th	44,265.5	74,086.7	29,82
	21st	43,622.1	72,262.5	28,640.4		20th	44,961.4	77,269.8	32,30
	28th	43,701.7	66,359.1	22,657.5		27th	44,993.6	71,363.7	26,37
Max	0546	43 340 3	60 777 0	20.450.6	May	04th	44 664 4	70 606 6	25.04
Мау	05th	43,318.2	63,777.8	20,459.6	Мау		44,664.4	70,606.6	25,94
	12th	43,347.7	62,973.2	19,625.5		11th	44,760.4	75,490.1	30,72
	19th	43,208.6	65,633.0	22,424.4		18th	44,867.4	77,735.7	32,86
	26th	43,562.2	65,428.4	21,866.2		25th	44,775.6	77,024.5	32,24
Jun	02nd	43,696.2	66,855.3	23,159.1	Jun	01st	45,915.9	79,433.6	33,51
oun	09th	43,700.5	65,286.0	21,585.5	oun	08th	46,454.5	78,701.0	32,24
	16th	43,665.5	64,456.4	20,790.9		15th	46,479.6	74,239.0	27,75
		43,580.7				22nd			
	23rd 30th	43,580.7	61,961.3 60,423.9	18,380.7 17,228.4		221u 29th	46,337.3 46,250.7	76,680.4 74,781.6	30,34 28,53
	3001	43,195.5	00,423.9	17,220.4		2901	40,230.7	74,701.0	20,55
Jul	07th	43,211.7	63,462.4	20,250.7	Jul	06th	45,837.5	77,055.1	31,21
	14th	43,384.6	63,567.4	20,182.9		13th	46,329.3	77,447.5	31,11
	21st	43,738.8	65,373.2	21,634.4		20th	31,270.1	81,190.8	49,92
	28th	43,666.2	66,460.7	22,794.6		27th	46,533.0	78,415.1	31,88
Aug	04th	43,578.7	67,546.4	23,967.6	Aug	03rd	46,459.4	76,951.2	30,49
Aug	11th	43,679.8	66,931.3	23,251.5	Aug	10th	46,509.3	76,365.6	29,85
	18th	43,757.0	67,698.8	23,941.8		17th	46,263.0	79,662.5	33,39
	25th	43,789.7	67,287.3	23,497.6		24th	46,287.0	80,487.4	34,20
						31st	46,425.6	81,890.7	35,46
Sep	01st	43,593.3	65,591.2	21,997.9	Sep	07th	46,464.7	81,106.7	34,64
	08th	43,421.8	64,944.2	21,522.4		14th	46,619.3	76,134.1	29,51
	15th 22nd	43,381.6	64,474.8 65,630.0	21,093.1 22,244.9		21st 28th	46,297.8	76,887.0	30,58 34,73
	22hu 29th	43,385.1 43,085.2	65,727.4	22,244.9		2001	46,371.1	81,107.1	34,73
		- ,							
Oct	06th	42,785.7	65,207.3	22,421.6	Oct	05th	46,678.2	78,790.8	32,11
	13th	43,292.7	62,280.8	18,988.1		12th	46,520.5	74,061.0	27,54
	20th	43,102.3	64,887.7	21,785.4		19th	46,084.0	75,192.5	29,10
	27th	43,328.3	66,015.0	22,686.7		26th	46,168.5	74,206.2	28,03
Nov	03rd	43,572.1	66,659.7	23,087.6	Nov	02nd	46,074.3	72,442.4	26,36
	10th	43,720.2	65,910.4	22,190.3		09th	46,026.2	73,399.3	27,37
	17th	43,719.4	67,225.5	23,506.1		16th	46,376.4	75,510.0	29,13
	24th	43,839.3	68,090.0	24,250.8		23rd	46,715.5	77,168.0	30,45
						30th	46,734.5	79,173.9	32,43
D.		40.004	07 550 -	00.001.0	_	070	47 000 -	70 000 -	
Dec	01st	43,934.4	67,558.7	23,624.3	Dec	07th	47,020.5	78,289.6	31,26
	08th 15th	43,811.2	64,543.5	20,732.3		14th 21st	47,324.4	75,310.4	27,98
	15th 22nd	44,032.2 43 738 1	60,505.8 59.059.9	16,473.7 15 321 8		21st 28th	47,239.7 46,965.5	72,152.0 75,047.8	24,91 28.08
	22nd 29th	43,738.1 43,839.0	59,059.9 62,387.0	15,321.8 18,548.0		2001	40,903.5	10,041.8	28,08
2018		<i>,</i>			2019		<i>,</i>		
Jan	05th	43,819.4	66,149.4	22,330.0	Jan	04th	47,093.4	78,829.1	31,73
	12th	44,104.5	69,288.2	25,183.7		11th	46,927.9	82,456.6	35,52
	19th	44,422.3	67,838.8	23,416.5		18th	47,340.5	80,180.2	32,83
	26th	44,332.4	70,759.9	26,427.5		25th	46,964.4	81,296.3	34,33

BANK OF GUYANA FOREIGN EXCHANGE INTERVENTION

US\$ Million

COMMERCIAL BANKS INTERBANK TRADE

US\$ Million

			Table 2.16 (a)		Table 2.16 (b)
Period Ended	Purchases	Sales	Net Purchases/ (Sales)	Period Ended	Volume
Dec-09 Dec-10	41.27 -	83.77 0.90	(42.50) (0.90)	Dec-09 Dec-10	26.06
Dec-11	1.00	3.90	(2.90)	Dec-11	3.72
2012	0.25	141.48	(141.23)	2012	39.86
2013	-	163.60	(163.60)	2013	24.47
2014				2014	
Mar	-	0.60	(0.60)	Mar	-
Jun	-	0.40	(0.40)	Jun	5.42
Sep	-	0.05	(0.05)	Sep	9.40
Dec	-	0.30	(0.30)	Dec	12.40
2015				2015	
Mar	-	-	-	Mar	6.00
Jun	-	0.20	(0.20)	Jun	-
Sep	0.55	1.25	(0.70)	Sep	1.00
Dec	-	2.80	(2.80)	Dec	10.00
2016				2016	
Mar	-	2.20	(2.20)	Mar	1.60
Jun	-	1.10	(1.10)	Jun	-
Sep	-	2.20	(2.20)	Sep	12.30
Dec	-	6.10	(6.10)	Dec	0.80
2017				2017	
Jan	_	2.90	(2.90)	Jan	2.53
Feb	_	0.40	(0.40)	Feb	0.23
Mar	-	3.30	(3.30)	Mar	1.05
Apr	-	0.90	(0.90)	Apr	-
May	-	0.15	(0.15)	May	4.41
Jun	-	0.03	(0.03)	Jun	4.00
Jul	-	-	-	Jul	6.60
Aug	5.00 12.50	0.20	4.80 12.50	Aug	2.00 0.20
Sep Oct	12.50	-	12.50	Sep Oct	7.40
Nov	8.00	-	8.00	Nov	12.90
Dec	20.00	-	20.00	Dec	8.10
2019				2018	
2018 Jan	0.40	7.10	(6.70)	2018 Jan	10.60
Feb	0.20	0.60	(0.40)	Feb	7.30
Mar	12.00	-	12.00	Mar	6.00
Apr	33.80	-	33.80	Apr	5.50
May	26.70	-	26.70	May	10.00
Jun	11.00	-	11.00	Jun	0.30
Jul	29.40	-	29.40	Jul	5.00
Aug	17.50 28.50	0.40	17.10	Aug	6.00
Sep Oct	28.50 8.70	-	28.50 8.70	Sep Oct	
Nov	10.00	-	10.00	Nov	0.60
Dec	8.10	-	8.10	Dec	3.00
2019	45.00		45.00	2019	
Jan	15.30 k of Guyana	-	15.30	Jan Source: Con	-

Source: Bank of Guyana

		(G\$ MIIII	011)	Table 2.17
Period	Total	91-Day Bills	182-Day Bills	364- Day Bills
Ended	1)	-	-	-
2009	55,951.5	0.0	8,976.9	46,974.6
2009	65,514.2	0.0	7,721.6	40,974.0 57,792.6
2011	72,548.6	3,500.0	7,345.9	61,702.7
2012	69,256.6	3,241.7	4,253.5	61,761.5
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				
Mar	60,933.6	10,000.0	4,253.6	46,680.0
Jun	59,633.6	7,000.0	253.6	52,380.0
Sep	61,927.3	6,401.8	253.6	55,271.9
Dec	64,740.4	6,578.0	253.6	57,908.8
0040				
2016 Mar	66,390.1	7,627.7	2,253.6	56,508.8
Jun	67,279.6	8,717.3	2,253.5	56,308.8
Sep	67,170.4	4,800.0	5,853.5	56,516.9
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
Mar	64,271.6	5,000.0	6,071.6	53,200.0
Apr	64,024.3	5,000.0	6,071.6	52,952.7
May	63,623.9	0.0	10,671.2	52,952.7
Jun	63,323.9	0.0	10,671.2	52,652.7
Jul	62,832.3	0.0	10,671.2	52,161.1
Aug	63,132.3	0.0	10,671.2	52,461.1
Sep	63,219.7	0.0	10,758.6	52,461.1
Oct	63,736.8	0.0	10,758.6	52,978.2
Nov	63,736.5	0.0	10,758.3	52,978.2
Dec	63,736.5	0.0	10,758.3	52,978.2
2018				
Jan	63,637.8	0.0	10,758.3	52,879.5
Feb	63,337.8	0.0	10,758.3	52,579.5
Mar		0.0	10,758.5	53,579.5
	64,432.2			
Apr Mov	62,779.6	0.0	10,852.7	51,926.9
May	59,479.5	0.0	6,252.6	53,226.9
Jun	56,779.5	0.0	6,252.6	50,526.9
Jul	56,735.4	0.0	6,252.6	50,482.8
Aug	56,535.4	0.0	5,252.6	51,282.8
Sep	57,535.4	0.0	6,252.6	51,282.8
Oct	57,618.3	0.0	6,252.6	51,365.7
Nov	57,460.0	0.0	6,252.5	51,207.5
Dec	57,460.0	0.0	6,252.5	51,207.5
2019				
Jan.	58,597.5	0.0	4,252.5	54,345.0

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

Source: Bank of Guyana

¹⁾ Commercial banks' holdings of treasury bills at face value

MONETARY SURVEY (G\$ MILLION)

	For	eign Asset	ts (Net)				Domestic Cred	lit				Мо	ney and Qu	asi-Money		
End of						Public	: Sector		Non-Bank				Money		Quasi-Money	Other
Period	Total	Bank of Guyana	Commercial Banks	Total	Total	Cent'l Gov't (Net)	Public Ent's. (Net)	Other Pub. Sect. (Net)	Fin. Inst. (Net)	Private Sector	Total	Total	Currency	Demand Deposits	Savings & Time Dep.	(Net)
009	142,008.0	108,694.2	33,313.8	47,222.3	(33,275.3)	(3,306.8)	(15,931.2)	(14,037.3)	(13,892.5)	94,390.1	202,094.2	66,365.1	38,436.8	27,928.3	135,729.1	(12,863
010	173,121.3	140,363.7	32,757.6	55,446.5	(41,280.3)	(8,004.4)	(24,123.3)	(9,152.7)	(15,606.6)	112,333.4	233,361.6	80,832.1	45,999.4	34,832.6	152,529.5	(4,793
011	184,910.9	145,695.7	39,215.2	93,477.6	(25,994.7)	7,191.8	(22,267.5)	(10,919.0)	(15,163.8)	134,636.1	270,691.2	97,267.7	56,868.5	40,399.2	173,423.5	7,69
012 013	214,332.1 197,026.1	161,675.7 147,805.2	52,656.4 49,220.8	99,004.0 123,780.4	(44,890.4) (36,143.8)	(623.9) 16,675.8	(30,665.3) (40,110.7)	(13,601.2) (12,708.8)	(17,749.6) (25,205.9)	161,644.0 185,130.0	301,834.1 313,421.3	112,418.6 115,195.5	60,331.6 60,900.7	52,087.0 54,294.8	189,415.6 198,225.7	11,50 7,38
)14	,.	,	,	,	(00,1100)	,	(,)	(,- ••••)	(,)	,	,.	,			,	
Mar	181,099.7	135,039.9	46,059.8	145,686.0	(20,841.0)	25,255.2	(28,815.3)	(17,280.9)	(19,919.0)	186,446.0	308,884.5	110,697.5	58,088.8	52,608.8	198,186.9	17,90
Jun	188,308.4	133,600.5	54,707.9	141,896.2	(28,564.8)	19,977.3	(32,245.8)	(16,296.3)	(20,080.9)	190,541.8	313,132.8	110,864.6		50,262.6	202,268.2	17,07
Sep	183,527.9	126,607.1	56,920.9	148,895.3	(24,167.0)	26,005.2	(34,508.8)	(15,663.4)	(21,226.7)	194,288.9	315,966.7	114,622.9	60,892.3	53,730.6	201,343.8	16,4
Dec	195,178.4	133,965.9	61,212.5	154,911.1	(25,796.9)	28,326.1	(37,107.6)	(17,015.4)	(21,333.5)	202,041.5	329,639.8	131,186.1	72,454.2	58,731.9	198,453.7	20,4
)15 Mar	195,565.1	124,988.7	70,576.4	156,901.0	(22,443.3)	34,463.8	(39,814.4)	(17,092.7)	(22,580.5)	201,924.7	325,676.1	123,315.4	67,504.2	55,811.1	202,360.7	26,78
Jun	194,592.9	127,114.3	67,478.6	158,037.6	(25,161.9)	39,405.5	(47,554.0)	(17,013.4)	(21,966.9)	205,166.4	328,388.9	123,037.8		55,577.6	205,351.0	24,24
Sep Dec	182,606.2 178,605.9	124,677.4 122,080.1	57,928.8 56,525.8	169,150.3 184,598.8	(15,868.8) (6,366.4)	46,870.9 56,331.2	(46,890.4) (45,266.1)	(15,849.3) (17,431.5)	(21,811.7) (23,521.9)	206,830.8 214,487.2	324,058.9 334,471.1	120,603.0 130,295.0	65,720.9 75,753.8	54,882.1 54,541.2	203,455.9 204,176.2	27,6 28,7
	170,000.9	122,000.1	00,020.0	104,000.0	(0,000.4)	50,551.2	(43,200.1)	(17,401.0)	(23,321.3)	214,407.2	554,471.1	130,233.0	10,100.0	34,041.2	204,170.2	20,7
016 Mar	189,514.3	126,843.8	62,670.6	180,394.9	(6,397.3)	62,954.2	(51,821.3)	(17,530.2)	(24,929.6)	211,721.8	334,357.7	128,767.2	73,451.6	55,315.6	205,590.5	35,5
Jun	194,374.4	130,069.2	64,305.2	174,581.0	(13,816.6)	60,473.7	(55,033.7)	(19,256.5)	(24,737.7)	213,135.2	334,178.8	128,479.4	73,850.8	54,628.6	205,699.4	34,7
Sep Dec	190,209.1 179,934.0	125,331.0 122.502.3	64,878.1 57,431.8	186,108.1 198.881.5	(2,580.4) 6,928.8	70,304.4 78,059.5	(56,518.2) (50,577.4)	(16,366.5) (20,553.3)	(26,359.1) (27,139.7)	215,047.6 219,092.4	338,197.5 351.034.9	132,095.8 144,827.4	74,088.4 82.961.6	58,007.4 61,865.7	206,101.7 206,207.6	38,1 27,7
017	110,00110	122,002.10	01,10110	100,00110	0,02010	10,00010	(00,0111)	(20,000.0)	(21,10011)	210,00211	001,001.0	11,02111	02,00110	01,00011	200,20110	21,11
Jan	179,508.0	122,963.2	56,544.7	201,376.7	12,815.3	88,925.6	(54,462.6)	(21,647.6)	(27,834.2)	216,395.6	347,663.5	141,885.6	77,597.2	64,288.4	205,778.0	33,22
Feb	180,261.7	122,022.2	58,239.5	201,393.5	15,122.7	80,087.4	(43,501.6)	(21,463.1)	(29,125.5)	215,396.3	349,866.1	143,755.9	78,376.8	65,379.0	206,110.2	31,7
Mar	175,266.5	122,414.3	52,852.2	197,040.4	11,844.6	77,436.7	(38,533.1)	(27,059.0)	(30,541.0)	215,736.8	346,229.5	140,215.8		62,039.5	206,013.8	26,0
Apr	178,083.2	121,007.1	57,076.1	201,664.5	15,031.2	80,870.9	(38,388.7)	(27,450.9)		217,181.2	351,924.0	143,706.1	81,218.8	62,487.2	208,217.9	27,8
May	181,651.1	121,356.9	60,294.2	192,273.5	6,069.6	70,034.1	(36,422.1)	(27,542.4)		217,036.1	350,227.2	142,434.9		61,809.9	207,792.3	23,6
Jun	177,985.2	118,726.3	59,258.9	190,208.7	4,241.5	66,634.0	(34,066.6)	(28,325.9)		216,906.8	346,339.6	139,888.0		59,116.2	206,451.5	21,8
Jul	179,483.5	118,810.9	60,672.6	192,593.3	7,069.6	70,517.2	(35,271.6)	(28,176.1)	(30,968.3)	216,492.0 216,810.6	348,075.2	140,626.4	79,731.0	60,895.4	207,448.8	24,0 26,9
Aug Sep	178,784.9 175,879.8	118,551.7 118,940.5	60,233.2 56,939.3	200,653.2 200,444.6	14,609.3 13,568.1	72,407.8 71,328.6	(30,177.5) (28,818.5)	(27,620.9) (28,942.0)	(30,766.7)	218,810.8	352,453.7 349,814.5	144,506.6 140,905.2		63,635.2 59,226.6	207,947.1 208,909.3	26,9
Oct	175,413.1	116,872.5	58,540.6	205,705.3	18,810.6	75,819.8	(27,265.6)	(29,743.6)	(32,066.2)	218,960.8	354,624.9	143,266.5	82,913.1	60,353.4	211,358.4	26,4
Nov	174,935.5	115,459.1	59,476.4	214,400.4	27,300.5	81,209.7	(27,688.6)	(26,220.6)	(32,972.6)		360,414.0	148,535.7	85,083.8	63,451.9	211,878.3	28,9
Dec	176,990.5	119,887.9	57,102.6	219,276.2	28,110.8	79,595.1	(24,963.1)	(26,521.2)	(33,026.4)	224,191.8	367,214.3	157,321.9	92,150.2	65,171.7	209,892.4	29,05
018																
Jan Feb	176,917.5 168,435.5	113,426.5 106,356.0	63,491.0 62,079.5	219,274.6 228,524.9	35,075.7 43,461.9	90,150.6 98,706.4	(28,392.6) (27,335.3)	(26,682.3) (27,909.1)		218,562.5 219,746.6	364,539.9 366,350.9	151,570.3 154,655.3		65,182.5 67,921.9	212,969.5 211,695.6	31,65 30,60
Mar	168,175.2	100,330.0	65,945.9	220,324.9	46,803.1	101,171.9	(26,388.1)	(27,909.1)		219,740.0	369,927.8	153,699.8		64,139.1	216,228.0	29,4
Apr	166,151.9	102,223.3	61,201.3	237,457.8	50,897.8	104,848.8	(25,575.9)	(28,375.0)	(33,763.0)	220,323.0	374,485.4	155,764.3	89,597.8	66,166.5	218,721.0	29,1
May	160,890.6	100,476.4	60,414.1	242,559.5	51,968.1	105,305.8	(25,653.0)	(27,684.6)	(33,055.1)		372,377.2	153,447.1	89,167.8	64,279.3	218,930.1	31,0
Jun	158,074.7	97,984.5	60,090.2	236,760.5	44,820.4	98,684.8	(24,561.5)	(29,302.8)	(33,906.5)		372,598.8	155,299.5		65,445.5	217,299.3	22,2
Jul	155,538.4	94,032.4	61,506.1	239,232.6	49,979.4	102,525.0	(25,443.3)	(27,102.3)	(33,604.6)	222,857.8	371,326.5	153,548.7	89,765.0	63,783.7	217,777.8	23,4
Aug	153,769.5	92,624.2	61,145.3	246,351.1	56,443.3	107,861.6	(25,116.7)	(26,301.6)	(34,023.5)	223,931.3	374,198.7	155,362.6	89,182.3	66,180.3	218,836.1	25,9
Sep	151,441.3	93,658.1	57,783.2	241,502.0	49,961.7	101,612.8	(25,043.5)	(26,607.6)	(35,436.2)	226,976.4	373,079.2	154,180.8		65,129.5	218,898.3	19,8
Oct	157,417.9	99,549.1	57,868.8	249,064.9	52,728.3	99,735.0	(24,700.8)	(22,306.0)	(34,126.3)	230,462.9	377,713.5	158,443.5		68,286.1	219,270.0	28,7
Nov Dec *	158,728.8	101,026.1	57,702.6 58,644.5	251,397.3	53,941.3	104,316.7	(27,724.4)	(22,650.9) (22,743.9)	(34,507.6)	231,963.5	380,998.1 394,931.8	159,907.9 174,998.5	92,846.6	67,061.3	221,090.3 219,933.3	29,1 26,8
Dec	168,104.9	109,460.4	00,044.5	253,704.6	54,758.4	103,654.8	(26,152.4)	(22,143.9)	(34,614.0)	233,560.2	394,931.8	174,996.5	102,780.6	72,217.9	219,903.3	20,8
19																
Jan	171,715.8	114,452.9	57,263.0	252,885.3	56,233.5	105,328.7	(29,218.4)	(19,876.8)	(34,848.0)	231,499.8	390,291.7	169,741.7	98,746.7	70,995.0	220,549.9	34,3

Source: Bank of Guyana and Commercial Banks.

* - Figures for December 2018 are preliminary.

INTERNATIONAL RESERVES AND FOREIGN ASSETS (US\$ Million)

End of	Bank Of Guyana Commercial Banks										Banking System				
End of	Interna	ational Res	serves	Net	Foreign As	ssets	Net	Foreign As	ssets	Net	Foreign As	ssets			
Period	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilitie			
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.			
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.			
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.			
Jun	650.4	670.5	20.0	647.0	670.5	23.5	264.9	323.7	58.8	911.9	994.2	82.			
Sep	616.6	630.3	13.7	613.1	630.3	17.2	275.6	330.6	55.0	888.8	960.9	72.			
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.			
0015															
2015 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.			
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.			
Sep	607.2	611.1	3.9	603.8	611.1	7.4	280.5	338.2	57.7	884.3	949.4	65.			
Dec	594.7	598.5	3.8	591.2	598.5	7.3	273.7	357.1	83.4	864.9	955.7	90.			
2016															
Mar	617.7	619.0	1.3	614.3	619.0	4.8	303.5	377.2	73.7	917.7	996.2	78.			
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.			
Sep	610.4	610.4	-	606.9	610.4	3.5	314.2	388.3	74.2	921.1	998.7	77.			
Dec	596.7	596.7	-	593.2	596.7	3.5	278.1	355.4	77.3	871.4	952.1	80.			
2017															
Jan	598.9	598.9	-	595.5	598.9	3.5	273.8	352.6	78.8	869.3	951.5	82.			
Feb	594.4	594.4	-	590.9	594.4	3.5	282.0	362.2	80.1	872.9	956.5	83.			
Mar	596.3	596.3	-	592.8	596.3	3.5	255.9	333.0	77.1	848.7	929.3	80.			
Apr	589.5	589.5	-	586.0	589.5	3.5	276.4	353.8	77.5	862.4	943.3	80.			
May	591.2	591.2	-	587.7	591.2	3.5	292.0	373.1	81.1	879.7	964.3	84.			
Jun	578.4	578.4	-	574.9	578.4	3.5	287.0	371.6	84.6	861.9	950.0	88.			
Jul	578.8	578.8	-	575.4	578.8	3.5	293.8	383.9	90.1	869.2	962.7	93.			
Aug	577.6	577.6	-	574.1	577.6	3.5	291.7	384.1	92.5	865.8	961.7	95.			
Sep	579.5	579.5	-	576.0	579.5	3.5	275.7	367.9	92.1	851.7	947.3	95.			
Oct	569.4	569.4	-	566.0	569.4	3.5	283.5	379.4	95.9	849.5	948.9	99.			
Nov	562.6	562.6	-	559.1	562.6	3.5	288.0	388.1	100.1	847.1	950.7	103.			
Dec	584.0	584.0	-	580.6	584.0	3.5	276.5	380.5	104.0	857.1	964.5	107.			
2018															
Jan	552.8	552.8	-	549.3	552.8	3.5	307.5	410.0	102.5	856.7	962.8	106.			
Feb	518.5	518.5	-	515.0	518.5	3.5	300.6	408.8	108.2	815.7	927.3	111.			
Mar	498.5	498.5	-	495.1	498.5	3.5	319.4	422.5	103.2	814.4	921.1	106.			
Apr	506.8	506.8	-	503.4	506.8	3.4	293.5	418.6	125.0	796.9	925.4	128.			
May	485.3	485.3	-	481.9	485.3	3.4	289.8	401.0	111.3	771.7	886.4	114.			
Jun	473.4	473.4	-	469.9	473.4	3.4	288.2	391.1	102.9	758.2	864.5	106.			
Jul	454.4	454.4	_	451.0	454.4	3.4	295.0	410.1	115.1	746.0	864.5	100.			
Aug	447.7	434.4		431.0	434.4	3.4	293.3	397.3	104.0	740.0	845.0	110.			
Sep	447.7	452.6		444.2	447.7	3.4	293.3 277.1	397.3	104.0	726.3	833.0	107.			
	452.6 480.9	452.6 480.9	-				277.1	380.4 384.0	103.2	726.3		106.			
Oct			-	477.5	480.9	3.4					864.9				
Nov	488.0	488.0	-	484.5	488.0	3.4	276.8	387.3	110.5	761.3	875.3	114. 107			
Dec*	528.4	528.4	-	525.0	528.4	3.4	281.3	385.3	104.0	806.3	913.7	107.			
2019															
	552.4	552.4	-	548.9	552.4	3.4	274.6	376.6	102.0	823.6	929.0	105.			

Source: Bank of Guyana and Commercial Banks

* - Figures for December 2018 are preliminary.

GUYANA: SELECTED INTEREST RATES 1 (Percent Per Annum)

COMMERCIAL BANKS: SELECTED INTEREST RATES (Percent Per Annum)

						Table 4.2
End	Prime	Small	Commerc 3 Months	ial Banks 6 Months	9 Months	12 Months
Of	Lending	Savings	Time	Time	Time	Time
Period	Rate 1)	Deposits	Deposits	Deposits	Deposits ²⁾	Deposits
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						
Mar.	12.83	1.26	1.10	1.26		1.40
Jun.	12.83	1.26	1.13	1.29		1.43
Sep.	12.83	1.26	1.13	1.29		1.43
Dec.	12.83	1.26	1.13	1.29		1.43
2016						
Mar.	13.00	1.26	1.17	1.33		1.47
Jun.	13.00	1.26	1.17	1.33		1.47
Sep.	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
Mar.	13.00	1.30	1.08	1.22		1.35
Apr.	13.00	1.23	1.08	1.22		1.35
May	13.00	1.18	1.03	1.18		1.30
Jun.	13.00	1.18	1.03	1.18		1.30
Jul. Aug.	13.00 13.00	1.16 1.16	1.01 1.01	1.15 1.15		1.27 1.27
Sep.	13.00	1.10	1.01	1.15		1.27
Oct.	13.00	1.11	1.01	1.15		1.27
Nov.	13.00	1.11	1.01	1.15		1.27
Dec.	13.00	1.11	1.01	1.15		1.27
2018						
Jan.	13.00	1.11	1.01	1.15		1.27
Feb.	13.00	1.10	1.01	1.15		1.26
Mar.	13.00	1.10	1.01	1.15		1.26
Apr.	13.00	1.10	1.01	1.15		1.26
May	13.00	1.10	1.01	1.15		1.26
Jun.	13.00	1.10	1.01	1.15		1.26
Jul.	13.00	1.10	1.01	1.15		1.26
Aug.	13.00	1.04	0.98	1.12		1.23
Sep.	13.00	1.04	0.98	1.12		1.23
Oct.	13.00	1.04	0.98	1.12		1.23
Nov. Dec.	13.00 13.00	1.04 1.04	0.98	1.12		1.23 1.23
	13.00	1.04	0.98	1.12		1.23
2019	44.00	4.04	0.00	4 40		4.00
Jan.	11.33	1.04	0.98	1.12		1.23

Source: Commercial Banks

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

COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

								U.S.A.			Table 4.3
	Guya	ana	Trin. &	Tob.	Barb	ados	Jamaica	U.S	5. A .	U.K.	Euro Area
	_	- .	_	<u> </u>	-	<u> </u>	-	-	<u> </u>	-	- .
Period	Treasury	Bank	Treasury	Bank	Treasury	Bank	Treasury	Treasury	Bank	Treasury	Bank
	Bill	Rate	Bill	Rate	Bill	Rate	Bill ¹	Bill	Rate	Bill	Rate
0000	1.10	0.75	4.00	7.05	0.44	7.00	40.00	0.07	0.50	0.00	4 75
2009 2010	4.18 3.78	6.75 6.25	1.36 0.37	7.25 5.75	3.44 3.35	7.00 7.00	16.80 7.48	0.07 0.15	0.50 0.75	0.36 0.50	
2010	1.82	5.50	0.37	5.00	3.35	7.00	6.46	0.15	0.75	0.30	
2011	1.45	5.25	0.20	4.75	3.61	7.00	7.18	0.07	0.75	0.30	
2012	1.59	5.00	0.06	4.75	3.24	7.00	8.25	0.07	0.75	0.25	
2010	1.00	0.00	0.00		0.21	1.00	0.20	0.07	0.10	0.20	0.10
2014											
Mar	1.58	5.00	0.06	4.75	3.34	7.00	9.11	0.05	0.75	0.39	
Jun	1.67	5.00	0.12	4.75	3.38	7.00	8.37	0.04	0.75	0.36	
Sep	1.73	5.00	0.11	4.75	3.17	7.00		0.02	0.75	0.44	0.30
Dec	1.89	5.00	0.10	4.75	2.55	7.00	7.14	0.03	0.75	0.41	0.30
2015											
2015 Mar	1.73	5.00	0.11	4.75	3.34	7.00	7.00	0.03	0.75	0.43	0.30
Jun	1.73	5.00	0.11	4.75	2.78	7.00	6.48	0.03	0.75	0.43	0.30
Sep	1.90	5.00	0.52	4.75	2.03	7.00	6.35	0.02	0.75	0.46	
Dec	1.92	5.00	0.97	4.75	1.76	7.00	5.96		0.87	0.40	
2016											
Mar	1.91	5.00	1.15	4.75	3.18	7.00	5.66	0.30	1.00	0.45	
Jun	1.89	5.00	1.20	4.75	3.16	7.00	5.86	0.27	1.00	0.40	
Sep	1.85	5.00	1.16	4.75	3.10	7.00	5.86	0.29	1.00	0.21	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	0.51	0.50	0.14	0.25
Feb	1.54	5.00	1.01	4.75	3.46	7.00	5.92	0.52	0.50	0.14	
Mar	1.54	5.00	1.05	4.75	3.09	7.00	6.13	0.74	0.50	0.02	0.25
Apr	1.54	5.00	1.16	4.75	3.48	7.00	5.72	0.80	0.50	0.07	0.25
May	1.54	5.00	1.14	4.75	3.27	7.00	5.65	0.89	0.50		
Jun	1.54	5.00	1.20	4.75	3.09	7.00	5.65	0.98	0.50		
Jul	1.54	5.00	1.25	4.75	3.48	7.00	5.63	1.07	0.50	0.00	
Aug	1.54	5.00	1.30	4.75	3.31	7.00	5.50	1.01	0.50	0.00	0.25
Sep	1.54	5.00	0.95	4.75	3.13	7.00	4.98	1.03	0.50	0.00	0.25
Oct	1.54	5.00	1.27	4.75	3.34	7.00	4.58	1.07	0.50		
Nov	1.54	5.00	1.26	4.75	3.44	7.00		1.23	0.50		
Dec	1.54	5.00	1.16	4.75	3.15	7.00	4.17	1.32	0.50	0.00	0.25
2018											
Jan	1.54	5.00	1.23	4.75	3.27	7.00	3.99	1.41	0.50	0.00	0.25
Feb	1.54	5.00	1.23	4.75	3.36		3.35	1.41	0.50	0.00	
Mar	1.54	5.00	1.20	4.75	3.30	7.00	2.98	1.57	0.50		
Apr	1.54	5.00	1.13	4.75	3.10	7.00	2.82	1.76	0.50		
May	1.54	5.00	1.18	4.75	2.95	7.00	2.71	1.86	0.50		
Jun	1.54	5.00	1.18	4.75		7.00	2.54	1.90	0.50		
Jul	1.54	5.00	1.18	4.75	3.10	7.00	1.95	1.96	0.50		
Aug	1.54	5.00	1.18	4.75	2.95	7.00	1.69	2.03	0.50		
Sep	1.54	5.00	1.20	4.75		7.00	1.71	2.13	0.50		
Oct	1.54	5.00	1.66	4.75		7.00	1.79		0.50		
Nov.	1.54	5.00	1.24	4.75		7.00	1.95		0.50		
Dec.	1.54	5.00		4.75		7.00	2.05	2.37	0.50	0.00	0.25
2042											
2019 Jan.	1.54	5.00								0.00	0.25
			 Central Ban							0.00	0.20

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
18	Apr	17	- 21	Apr	17	206.50	12	Mar	18	- 16	Mar	18	206.50
24	Apr	17	- 28	Apr	17	206.50	19	Mar	18	- 23	Mar	18	206.50
02	May	17	- 04	May	17	206.50	26	Mar	18	- 29	Mar	18	206.50
08	May	17	- 12	May	17	206.50	03	Apr	18	- 06	Apr	18	206.50
15	May	17	- 19	May	17	206.50	09	Apr	18	- 13	Apr	18	206.50
22	May	17	- 25	May	17	206.50	16	Apr	18	- 20	Apr	18	206.50
29	May	17	- 31	May	17	206.50	23	Apr	18	- 25	Apr	18	206.50
23 01	Jun	17	- 02	Jun	17	206.50	25	Apr	18	- 27	Apr	18	200.50
05	Jun	17	- 02	Jun	17	200.50	30	Apr	18	- 21	дμ	10	208.50
12			- 09 - 16		17	200.50	02	•	18	04	Mov	18	208.50
	Jun	17	- 16	Jun			02	May May		- 04	May		
19 00	Jun	17		Jun	17	206.50		May	18	- 11	May	18	208.50
26	Jun	17	- 30	Jun	17	206.50	14	May	18	- 18	May	18	208.50
04	Jul	17	- 07	Jul	17	206.50	21	May	18	- 25	May	18	208.50
10	Jul	17	- 14	Jul	17	206.50	28	May	18	- 31	May	18	208.50
17	Jul	17	- 21	Jul	17	206.50	01	Jun	18	-			208.50
24	Jul	17	- 28	Jul	17	206.50	04	Jun	18	- 08	Jun	18	208.50
31	Jul	17	-			206.50	11	Jun	18	- 15	Jun	18	208.50
02	Aug	17	- 04	Aug	17	206.50	18	Jun	18	- 22	Jun	18	208.50
07	Aug	17	- 11	Aug	17	206.50	25	Jun	18	- 29	Jun	18	208.50
14	Aug	17	- 18	Aug	17	206.50	03	Jul	18	- 06	Jul	18	208.50
21	Aug	17	- 25	Aug	17	206.50	09	Jul	18	- 13	Jul	18	208.50
28	Aug	17	- 31	Aug	17	206.50	16	Jul	18	- 20	Jul	18	208.50
04	Sep	17	- 08	Sep	17	206.50	23	Jul	18	- 27	Jul	18	208.50
11	Sep	17	- 15	Sep	17	206.50	30	Jul	18	- 31	Jul	18	208.50
18	Sep	17	- 22	Sep	17	206.50	02	Aug	18	- 03	Aug	18	208.50
25	Sep	17	- 29	Sep	17	206.50	06	Aug	18	- 10	Aug	18	208.50
02	Sep	17	- 06	Sep	17	206.50	13	Aug	18	- 17	Aug	18	208.50
09	Sep	17	- 13	Sep	17	206.50	20	Aug	18	- 24	Aug	18	208.50
16	Sep	17	- 18	Sep	17	206.50	27	Aug	18	- 31	Aug	18	208.50
20	Sep	17				206.50	03	Sep	18	- 07	Sep	18	208.50
23	Sep	17	- 27	Sep	17	206.50	10	Sep	18	- 14	Sep	18	208.50
30	Sep	17	- 31	Sep	17	206.50	17	Sep	18	- 21	Sep	18	208.50
01	Nov	17	- 03	Nov	17	206.50	24	Sep	18	- 28	Sep	18	208.50
06	Nov	17	- 10	Nov	17	206.50	01	Oct	18	- 05	Oct	18	208.50
13	Nov	17	- 17	Nov	17	206.50	08	Oct	18	- 12	Oct	18	208.50
20	Nov	17	- 24	Nov	17	206.50	15	Oct	18	- 19	Oct	18	208.50
27	Nov	17	- 30	Nov	17	206.50	22	Oct	18	- 26	Oct	18	208.50
01	Dec	17	50			206.50	29	Oct	18	- 31	Oct	18	208.50
04	Dec	17	- 08	Dec	17	206.50	01	Nov	18	- 02	Nov	18	208.50
11	Dec	17	- 15	Dec	17	206.50	05	Nov	18	- 02	Nov	18	208.50
18	Dec	17	- 22	Dec	17	206.50	12	Nov	18	- 16	Nov	18	208.50
27	Dec	17	- 29	Dec	17	206.50	19	Nov	18	- 23	Nov	18	208.50
02	Jan	18	- 05	Jan	18	206.50	26	Nov	18	- 30	Nov	18	208.50
02	Jan	18	- 12	Jan	18	206.50	03	Dec	18	- 07	Dec	18	208.50
08 15	Jan	18	- 12 - 19	Jan	18	206.50	10	Dec	18	- 07 - 14	Dec	18	208.50
22		18			18	206.50	17			- 14 - 21		18	208.50
22 29	Jan	18	- 26 - 31	Jan		206.50	24	Dec Dec	18 19	- 21	Dec	10	208.50
	Jan Fob			Jan Fob	18 19				18 19	20	Dee	10	
01 07	Feb	18	- 02	Feb	18	206.50	27	Dec	18	- 28	Dec	18	208.50
05	Feb	18	- 09	Feb	18	206.50	31	Dec	18	~ ~ ~	1	10	208.50
12	Feb	18	- 16	Feb	18	206.50	02	Jan	19	- 04	Jan	19	208.50
19	Feb	18	- 22	Feb	18	206.50	07	Jan	19	- 11	Jan	19	208.50
26	Feb	18	- 28	Feb	18	206.50	14	Jan	19	- 18	Jan	19	208.50
01	Mar	18				206.50	21	Jan	19	- 25	Jan	19	208.50
05	Mar	18	- 09	Mar	18	206.50	28	Jan	19	- 31	Jan	19	208.50

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
2009 2010 2011 2012 2013	203.25 203.50 203.75 204.50 206.25	204.09 203.64 204.02 204.53 206.08
2014 Mar Jun Sep Dec	206.50 206.50 206.50 206.50 206.50	206.33 206.50 206.48 206.50
2015 Mar Jun Sep Dec	206.50 206.50 206.50 206.50	206.50 206.50 206.50 206.50
2016 Mar Jun Sep Dec	206.50 206.50 206.50 206.50	206.50 206.50 206.50 206.50
2017 Jan Feb Mar Apr Jun Jun Jul Aug Sep Oct Nov Dec	206.50 206.50 206.50 206.50 206.50 206.50 206.50 206.50 206.50 206.50	206.50 206.50 206.50 206.50 206.50 206.50 206.50 206.50 206.50 206.50
2018 Jan Feb Mar Apr May Jun Jun Jul Aug Sep Oct Nov Dec	206.50 206.50 208.50 208.50 208.50 208.50 208.50 208.50 208.50 208.50 208.50	206.50 206.50 206.80 206.80 208.50 208.50 208.50 208.50 208.50 208.50 208.50
2019 Jan	208.50	208.50

Source: Bank of Guyana

MONTHLY AVERAGE MARKET EXCHANGE RATES

$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	Table 4.6	T		_						-				
CNS USS £ EURO CNS USS £ EURO CNS USS £ Jan 148.73 206.90 246.29 211.98 159.39 211.72 269.40 231.52 155.35 212.68 263.97 Mar 153.99 211.12 223.11 225.17 124.73 160.51 211.40 274.72 236.76 231.52 155.95 212.68 263.97 Mar 153.99 211.17 1252.00 214.55 161.44 211.34 276.97 238.59 A 337.75 344.18 237.75 344.18 230.24						Rate	Buying							
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$		9	20 ⁻			8	201			17	201		Month	
Feb 152.69 209.20 243.02 213.34 159.84 211.40 277.72 238.59 Mar 153.99 211.92 251.71 214.73 160.51 211.40 275.97 238.59 May 155.17 212.06 254.23 216.49 160.73 211.24 274.61 240.19 Jun 154.77 211.80 253.02 217.17 160.32 211.24 274.61 240.19 Jul 156.73 211.31 258.25 217.81 160.40 211.67 269.91 230.56 Aug 156.33 210.64 260.11 223.11 159.41 211.59 262.10 223.12 Nov 158.70 211.60 256.52 231.33 156.61 211.65 262.91 23.30 Dec 158.68 211.61 264.77 230.86 156.31 211.88 263.41 222.08 219 Jan 166.42 211.38 272.97 275.65 167.31 213.8	EURO			CN\$	EURO			CN\$	EURO	£	US\$	CN\$		
Feb 152.69 209.20 243.02 213.34 159.84 211.40 277.72 238.59 Image State Cold Sta														
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	3.97 224.06	263.97	212.68	155.95										
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$									213.34				Feb	
May Jun 153.77 154.77 211.20 253.02 216.49 253.02 211.48 211.48 271.39 211.48 234.18 234.18 Image: constraint of the state														
Jun 154.77 211.80 253.02 217.17 160.13 211.48 271.39 234.18 Image: Constraint of the c														
Jul 156.15 211.31 258.25 217.81 160.40 211.67 269.91 230.56 Image: Constraint of the co														
Aug Sep Dct 156.33 157.99 210.20 210.97 223.10 228.10 223.12 223.12 224.59 223.12 1														
Sep Oct 157.99 210.20 262.61 228.22 159.07 211.39 264.02 224.59 223.12 Nov 158.70 211.60 259.52 231.33 156.61 211.61 262.10 223.30 Image: Constant of the constan														
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Source: Commercial Banks and Non-Bank Cambios.

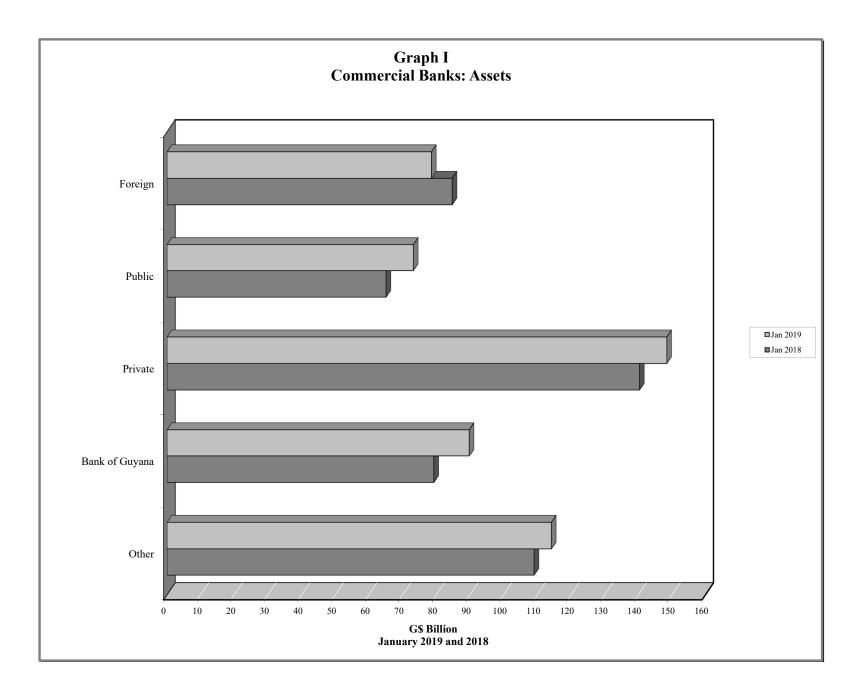
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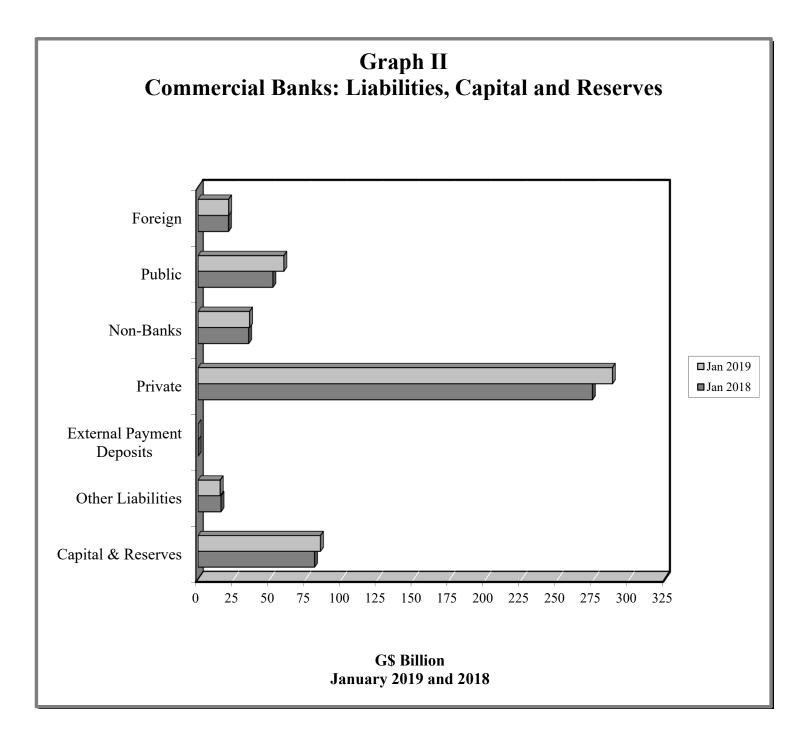
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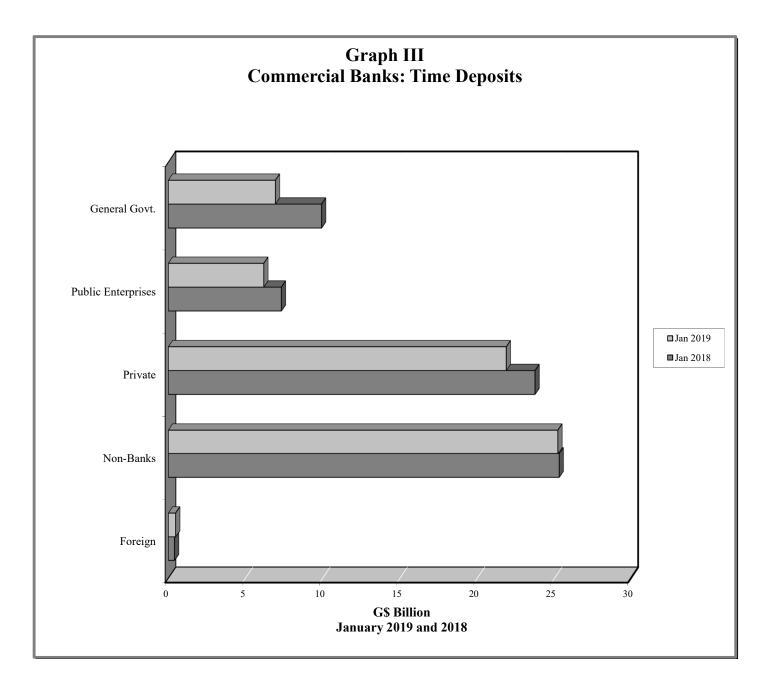
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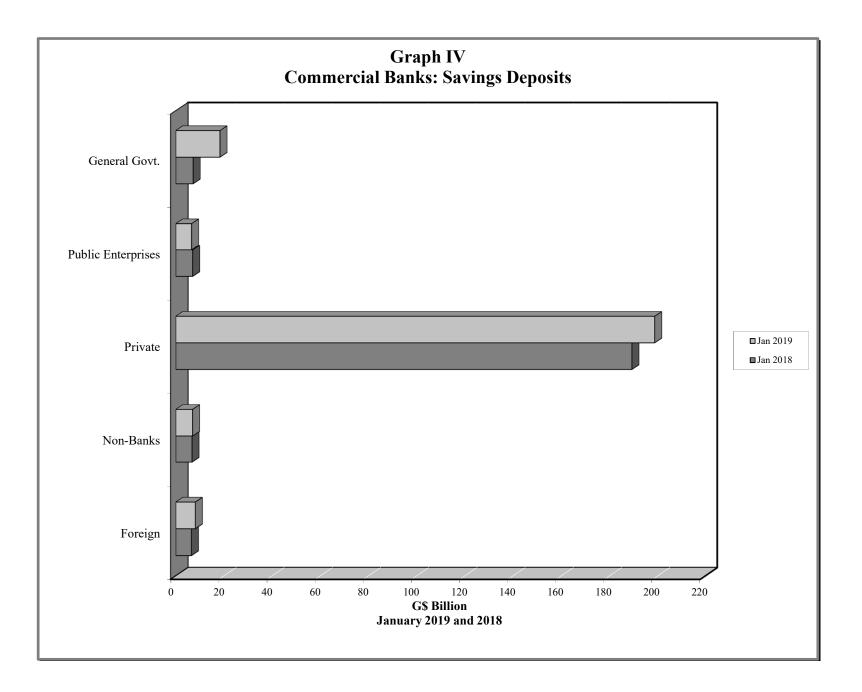
Ι	-	Commercial Banks: Assets (January 2019 & 2018)
II	-	Commercial Banks: Liabilities, Capital and Reserves (January 2019 & 2018)
III	-	Commercial Banks: Time Deposits (January 2019 & 2018)
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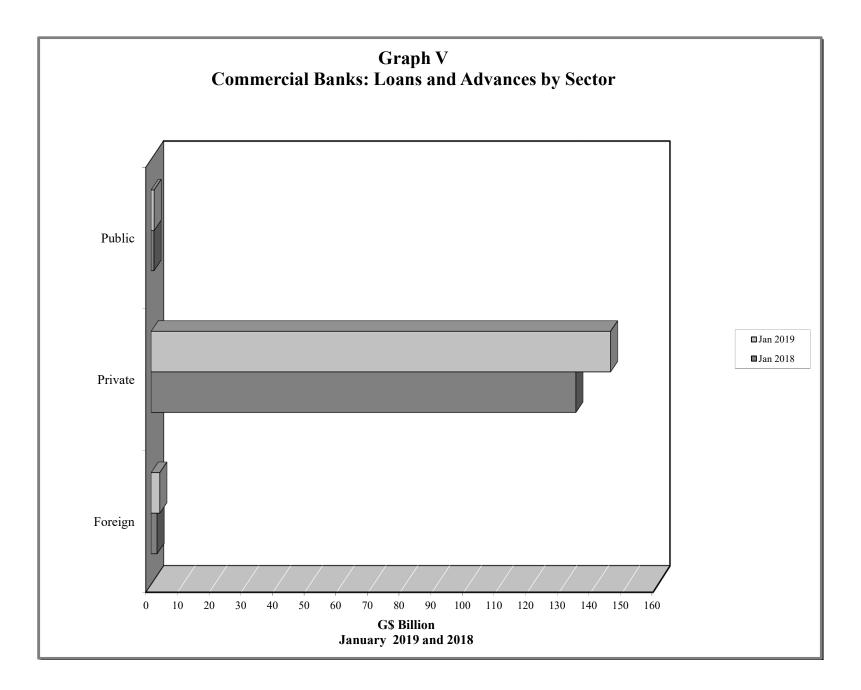
GENERAL NOTES NOTES TO THE TABLES

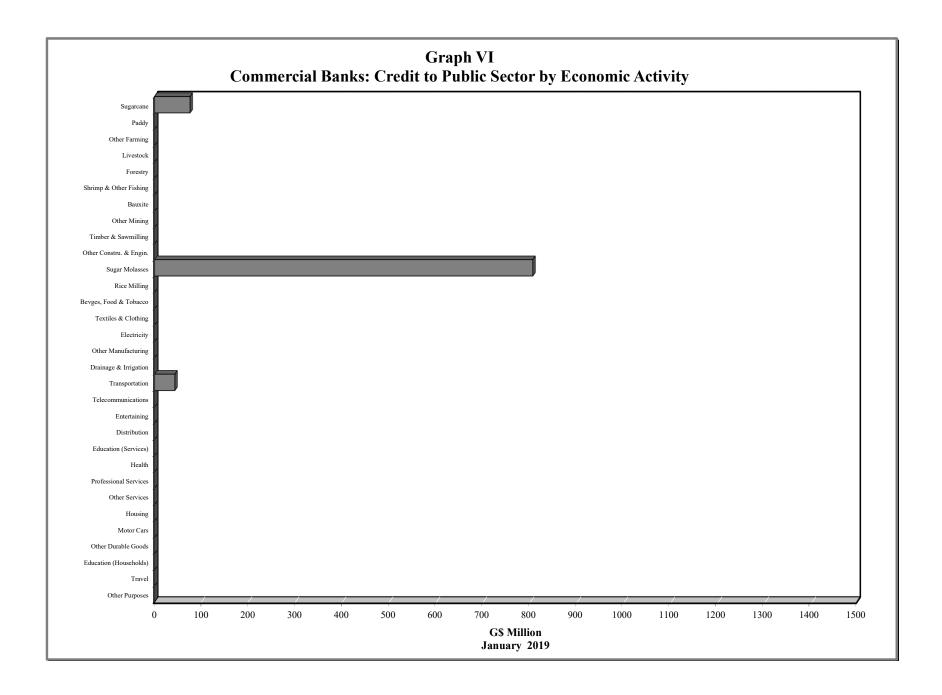


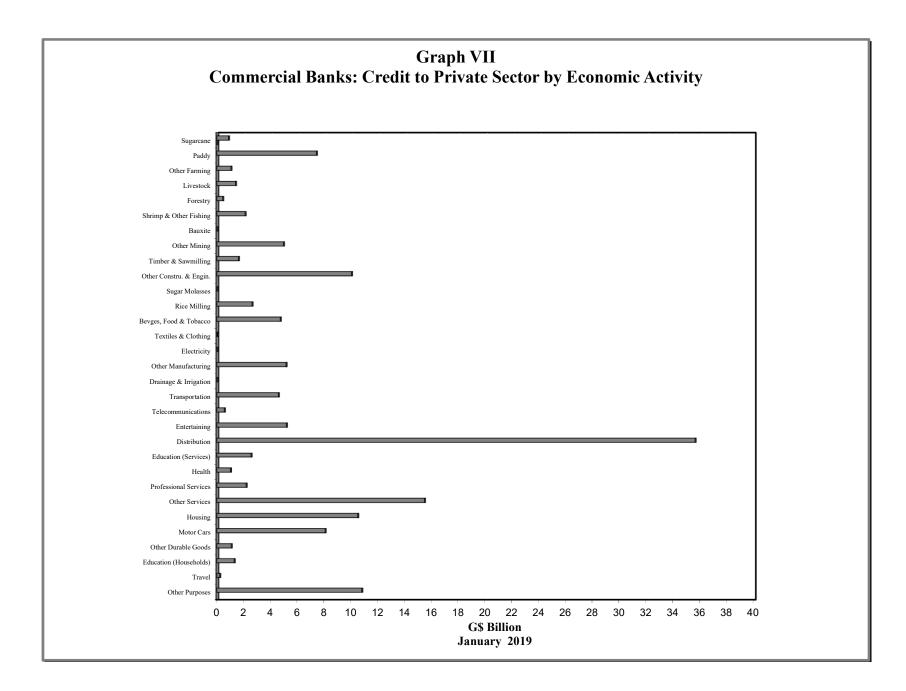


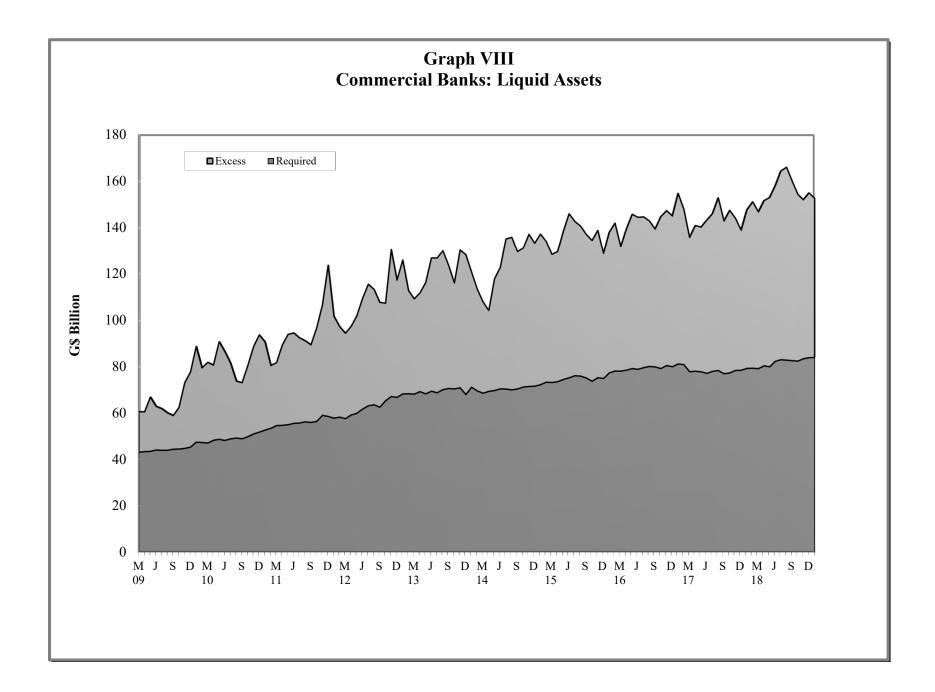


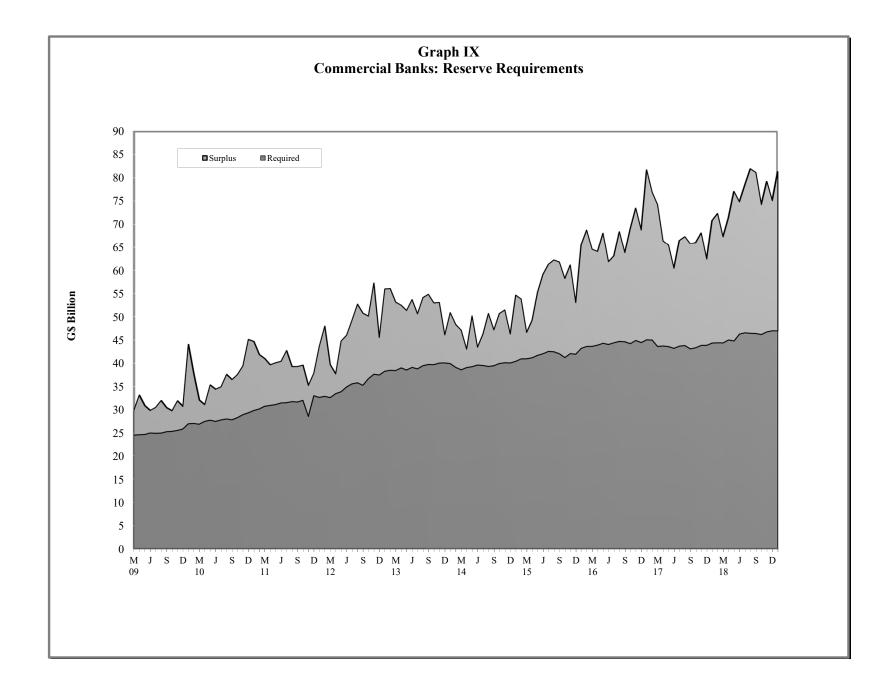


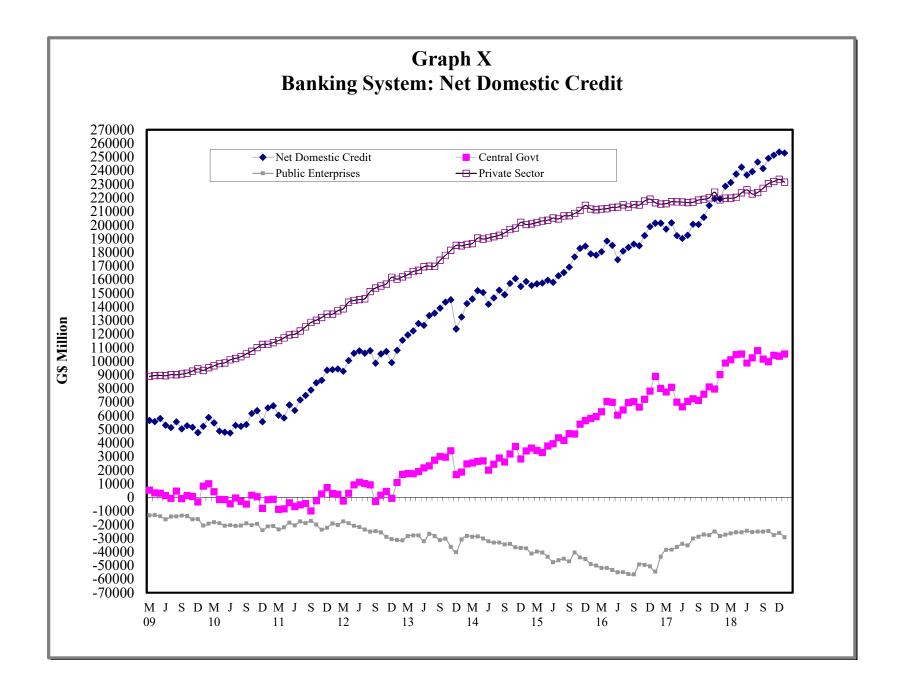


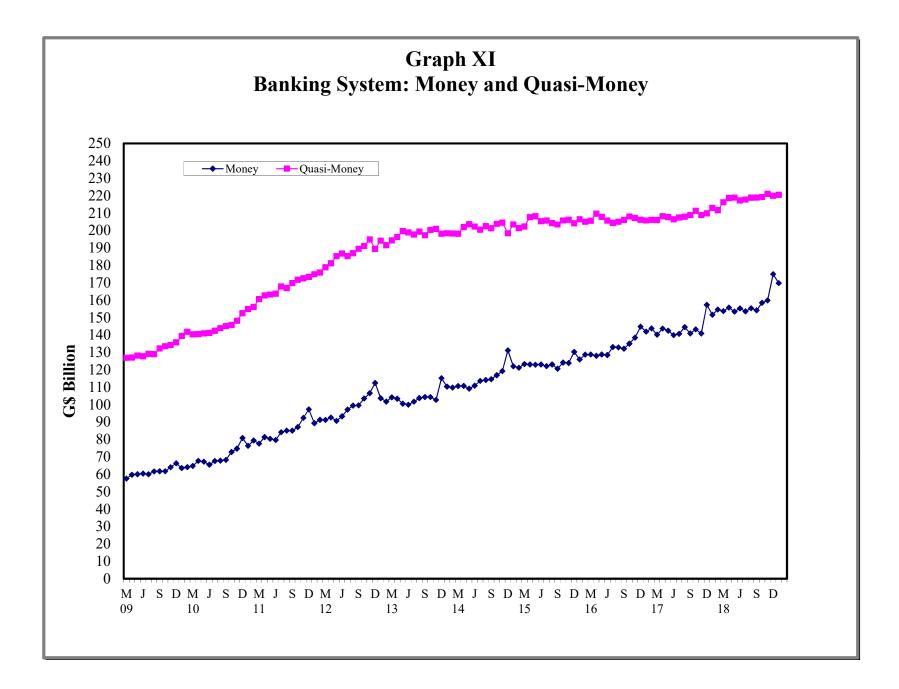


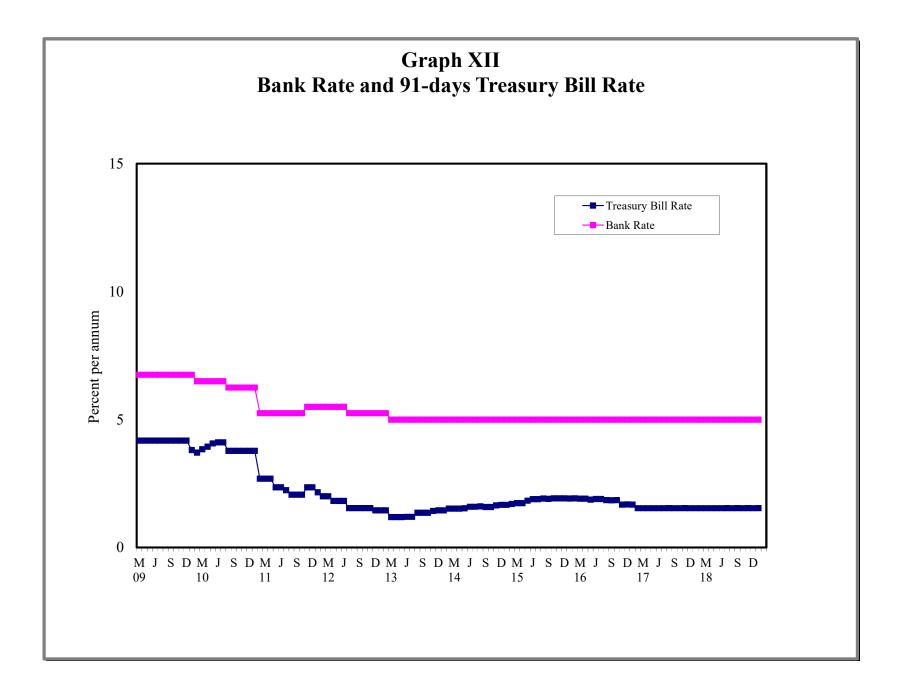


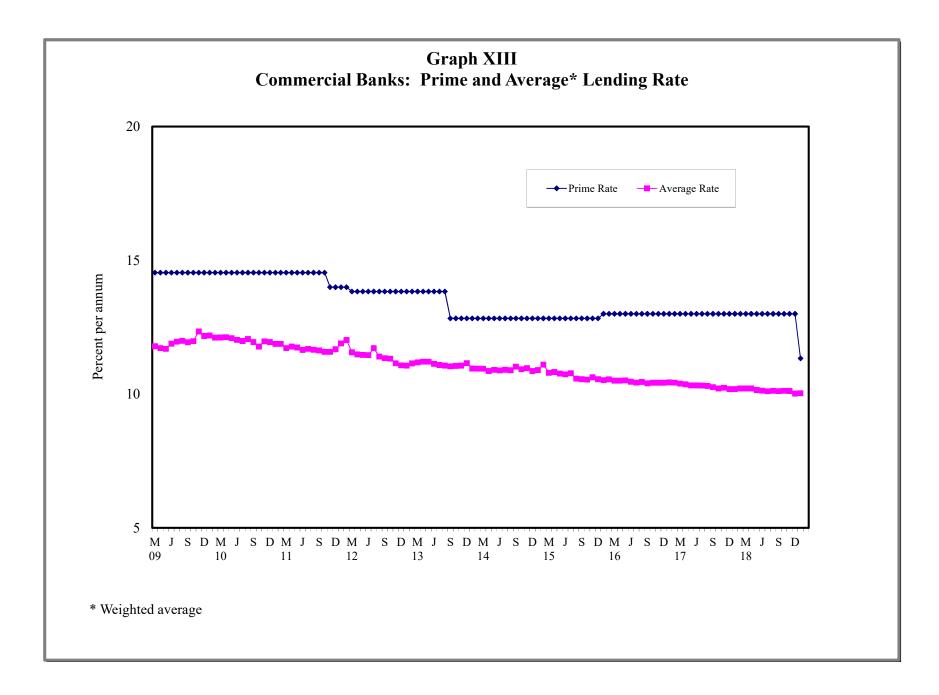


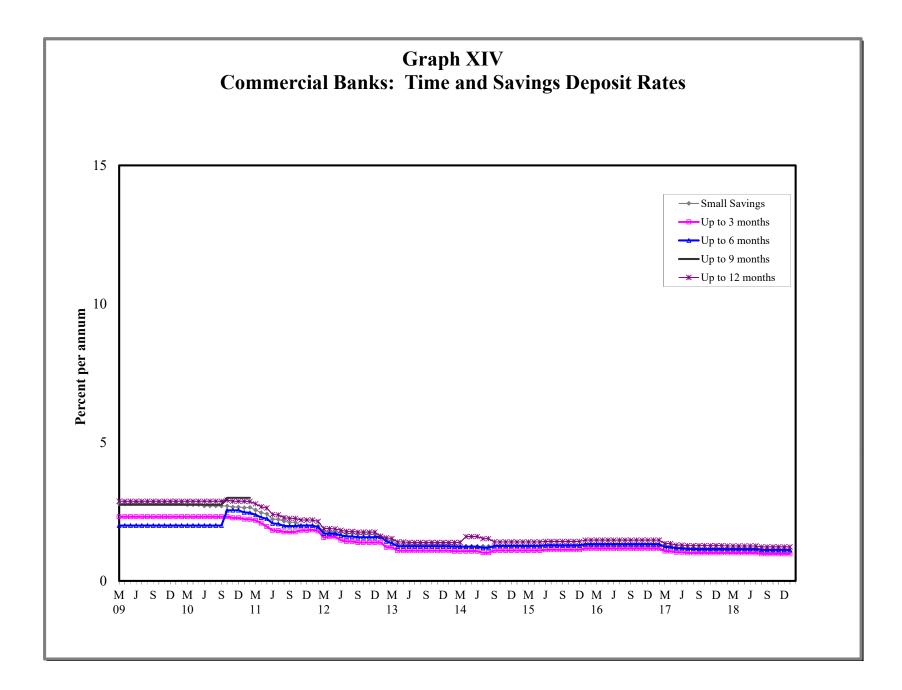


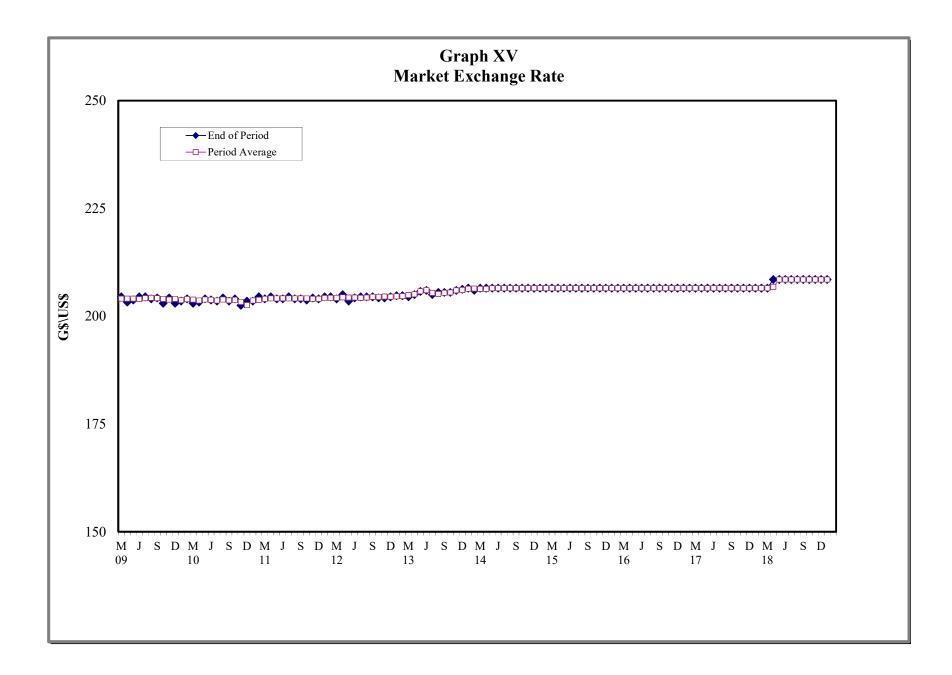












I. GENERAL NOTES

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.

<u>Claims on the Central Government</u>: 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.

<u>Other Assets</u>: 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.

<u>Authorised Share Capital</u>: 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.

<u>Allocation of S.D.R.'s</u>: 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.

<u>Other Liabilities</u>: 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

<u>Non-Bank Financial Institutions</u>: Loans issued to Public and Private Non-Bank Financial Institutions by Commercials Banks'. See note above under loans to Non-Residents

<u>Private Sector</u>: 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.

<u>Currency</u>: 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.

<u>**Private Sector Deposits</u>**: Include total demand, time and savings deposits of Private nonfinancial Business Enterprises and individual customers. See note above under Public Enterprises Deposits. See note above under deposits to non-residents.</u>

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.

<u>Other Liabilities</u>: Other liabilities of the Commercial Banks include manager's cheques, acceptances, provision for taxes and other miscellaneous liabilities.

<u>Capital and Reserve</u>: 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 <u>reserve base period</u>. The week following the current reserve base period, i.e. <u>the reserve maintenance period</u> 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 <u>reserve base</u>. During the reserve maintenance period, all licensed Financial Institutions subject to reserve requirement are required to maintain reserves against the relevant deposit and other liabilities.

Effective February 1, 1999, the required reserve ratio applicable to all liabilities of licensed Financial Institutions was lowered to twelve per cent (12 %). The first reserve base period for which the revised requirements became relevant was the 1^{st} to 5^{th} February 1999 while the reserve maintenance period was the 8^{th} to 12^{th} 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.

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