

***BANK OF
GUYANA***



**BANKING SYSTEM
*STATISTICAL
ABSTRACT***

January 2022

STATISTICAL ABSTRACT

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BANK OF GUYANA: ASSETS
(G\$ MILLION)

Table 1.1

End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
2012	259,487.1	174,968.2	-	22,541.5	374.4	152,052.3	994.4	-	994.4	-	-	43,305.4	40,219.0
2013	234,686.8	160,196.1	14,868.6	23,822.7	1,352.3	120,152.6	3,483.3	-	3,483.3	-	-	42,050.6	28,956.7
2014	207,977.1	137,486.9	25,012.2	15,085.5	505.4	96,883.9	1,598.3	-	1,598.3	-	-	42,081.5	26,810.4
2015	188,778.9	123,599.3	14,258.1	15,257.4	508.3	93,575.6	995.1	-	995.1	-	-	42,185.9	21,998.5
2016	220,375.1	123,233.3	7,420.0	24,430.4	269.9	91,113.1	995.1	-	995.1	-	-	42,207.3	53,939.4
2017													
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	59,174.8
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	59,284.8
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	59,833.9
Dec.	223,632.3	120,599.2	4,015.9	24,225.7	152.5	92,205.1	995.0	-	995.0	-	-	42,376.8	59,661.3
2018													
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	60,518.2
Jun.	207,351.3	98,636.4	3,128.9	10,584.5	53.6	84,869.3	1,143.3	-	1,143.3	-	-	42,376.8	65,194.7
Sep.	207,022.3	94,346.8	2,961.1	16,110.5	60.9	75,214.2	993.5	-	993.5	-	-	42,376.8	69,305.3
Dec.	220,258.6	110,179.9	2,137.8	29,908.8	71.8	78,061.6	995.0	-	995.0	-	-	42,391.5	66,692.1
2019													
Mar.	213,871.9	107,533.3	1,884.4	23,370.1	150.2	82,128.6	993.5	-	993.5	-	-	42,391.5	62,953.6
Jun.	213,245.3	108,340.5	589.3	23,652.6	75.0	84,023.6	1,486.0	-	1,486.0	-	-	42,391.5	61,027.3
Sep.	217,041.5	110,178.8	620.3	20,836.3	181.0	88,541.2	993.5	-	993.5	-	-	42,391.5	63,477.6
Dec.	230,817.6	120,074.1	635.1	26,480.9	125.1	92,833.1	995.1	-	995.1	-	-	44,014.7	65,733.8
2020													
Jan.	228,786.0	118,867.1	659.2	24,498.5	125.1	93,584.3	995.1	-	995.1	-	-	44,014.7	64,909.2
Feb.	225,489.1	114,207.7	678.2	25,716.2	76.8	87,736.4	993.8	-	993.8	-	-	44,014.7	66,272.9
Mar.	214,884.4	104,079.6	669.1	15,184.1	105.2	88,121.1	993.5	-	993.5	-	-	44,014.7	65,796.7
Apr.	214,694.3	103,749.4	715.9	22,057.1	104.9	80,871.5	993.5	-	993.5	-	-	44,014.7	65,936.7
May	221,446.5	109,812.8	719.6	24,578.3	83.3	84,431.7	1,882.6	-	1,882.6	-	-	44,014.7	65,736.4
Jun.	230,350.8	119,467.7	738.4	33,110.5	83.3	85,535.5	1,882.6	-	1,882.6	-	-	44,014.7	64,985.9
Jul.	234,939.7	124,334.2	823.4	35,975.7	83.3	87,451.7	993.5	-	993.5	-	-	44,014.7	65,597.4
Aug.	243,362.2	132,583.9	815.6	49,595.7	78.9	82,093.7	993.5	-	993.5	-	-	44,014.7	65,770.2
Sep.	243,450.1	133,141.5	1,570.8	45,046.4	78.9	86,445.4	993.5	-	993.5	-	-	44,014.7	65,300.5
Oct.	242,695.0	132,206.5	1,564.4	36,455.8	78.9	94,107.4	993.5	-	993.5	-	-	44,014.7	65,480.4
Nov.	248,021.2	138,355.7	2,216.7	39,329.8	73.6	96,735.6	993.5	-	993.5	-	-	44,014.7	64,657.4
Dec.	257,288.5	141,903.9	-	47,643.6	73.6	94,186.8	995.2	-	995.2	-	-	46,078.2	68,311.2
2021													
Jan.	258,711.2	145,675.8	-	47,770.6	73.6	97,831.7	995.2	-	995.2	-	-	46,078.2	65,962.0
Feb.	255,314.4	139,726.1	2,576.2	33,920.2	67.9	103,161.8	993.9	-	993.9	-	-	46,078.2	68,516.2
Mar.	245,462.2	130,563.1	6,820.3	20,650.9	67.9	103,024.1	993.5	-	993.5	-	-	46,078.2	67,827.4
Apr.	247,565.6	129,715.3	5,531.9	22,283.6	67.4	101,832.4	993.5	-	993.5	-	-	46,078.2	70,778.6
May	252,644.8	133,862.2	-	31,585.5	63.7	102,213.0	993.5	-	993.5	-	-	46,078.2	71,711.0
Jun. ¹⁾	448,725.7	127,846.0	3,298.5	18,900.2	297.2	105,350.1	993.5	-	993.5	-	-	246,078.2	73,808.0
Jul.	449,881.8	125,483.8	4,574.3	21,377.1	297.2	99,235.2	993.5	-	993.5	-	-	246,078.2	77,326.4
Aug.	494,343.0	170,061.0	5,674.2	14,802.7	52,464.1	97,120.0	993.5	-	993.5	-	-	246,078.2	77,210.3
Sep.	493,932.9	171,282.6	6,857.2	56,251.8	368.0	107,805.7	993.5	-	993.5	-	-	246,078.2	75,578.6
Oct.	491,175.1	168,903.3	4,868.9	46,651.2	368.0	117,015.2	993.5	-	993.5	-	-	246,078.2	75,200.2
Nov.	492,463.0	166,637.0	6,371.6	39,650.9	361.3	120,253.2	993.5	-	993.5	-	-	246,078.2	78,754.4
Dec.*	496,126.7	169,703.8	4,174.4	42,379.2	361.3	122,788.9	993.5	-	993.5	-	-	246,078.2	79,351.2
2022													
Jan.	489,240.0	162,719.3	2,986.7	33,611.1	361.3	125,760.2	995.2	-	995.2	-	-	246,078.2	79,447.3

Source: Bank of Guyana

* Figures for December 2021 are preliminary

Note:

¹⁾ A significant movement of figures reflect the securitisation of central Government overdraft at Bank of Guyana.

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

Table 2.6

End Of Period	Up To 3 Months	Exceeding 3 & Up To 6 Months	Exceeding 6 & Up To 9 Months	Up To 12 Months	Exceeding 12 Months	Total
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	23,617.4	7,811.5	487.2	31,390.4	1,908.7	65,215.2
2015	22,019.2	5,489.1	1,191.1	40,024.8	1,350.5	70,074.8
2016	18,277.4	5,919.5	851.1	42,525.3	1,218.8	68,792.1
2017						
Mar.	18,214.3	5,991.6	651.6	44,833.6	1,184.6	70,875.7
Jun.	16,608.6	5,557.1	921.3	44,534.2	1,260.9	68,882.1
Sep.	13,541.2	5,590.5	812.5	43,761.4	1,417.6	65,123.2
Dec.	13,529.1	5,752.0	724.8	44,245.7	1,232.7	65,484.4
2018						
Mar.	14,540.5	6,023.6	725.8	45,491.9	937.1	67,718.9
Jun.	14,253.5	5,104.9	965.7	44,020.4	974.7	65,319.1
Sep.	14,708.3	5,299.3	500.9	42,936.9	836.8	64,282.2
Dec.	15,220.5	4,772.1	690.9	39,138.9	778.9	60,601.1
2019						
Mar.	14,962.8	7,437.5	549.1	39,054.9	986.0	62,990.4
Jun.	16,088.1	6,550.4	1,345.5	42,577.8	901.3	67,463.1
Sep.	15,614.2	6,635.6	1,270.1	44,636.5	906.3	69,062.8
Dec.	13,928.8	7,441.8	592.2	44,570.0	963.6	67,496.4
2020						
Jan.	14,839.9	7,555.9	444.7	44,552.6	986.1	68,379.2
Feb.	14,214.7	7,580.3	526.5	44,986.1	948.6	68,256.3
Mar.	14,193.3	7,598.5	459.3	46,604.4	1,104.3	69,959.8
Apr.	14,760.1	7,429.1	657.6	45,804.7	1,058.3	69,709.8
May	15,049.9	7,234.5	825.0	46,178.4	1,036.9	70,324.8
Jun.	14,259.6	7,228.2	818.2	47,858.1	1,114.8	71,278.8
Jul.	15,627.9	7,287.2	2,241.1	43,406.6	982.7	69,545.5
Aug.	16,478.4	7,255.7	2,250.1	43,249.7	1,068.7	70,302.6
Sep.	15,193.1	7,312.9	2,221.9	45,752.6	1,071.0	71,551.6
Oct.	16,100.6	7,197.6	2,208.2	46,428.4	1,040.4	72,975.3
Nov.	16,662.7	7,384.9	2,022.8	47,284.3	1,022.9	74,377.6
Dec.	17,107.8	7,413.1	1,998.7	47,445.8	985.6	74,951.0
2021						
Jan.	18,693.0	8,857.8	412.2	49,036.4	1,022.0	78,021.4
Feb.	18,794.9	8,905.7	458.1	49,448.9	782.4	78,390.0
Mar.	18,962.5	8,885.2	447.1	49,438.5	874.3	78,607.5
Apr.	19,246.7	8,972.9	600.5	49,790.8	954.6	79,565.5
May	20,375.3	9,047.1	600.0	50,019.3	912.4	80,954.1
Jun.	20,269.5	9,048.2	544.3	50,263.6	905.5	81,031.1
Jul.	21,591.2	7,469.5	511.9	50,450.8	800.9	80,824.2
Aug.	21,545.2	7,524.8	481.1	51,779.6	794.8	82,125.5
Sep.	21,384.1	7,511.7	535.0	52,108.5	727.4	82,266.6
Oct.	21,863.2	7,320.4	707.1	52,367.0	689.3	82,946.9
Nov.	22,286.8	7,446.7	650.0	51,177.9	732.6	82,294.0
Dec.	21,353.1	7,478.7	719.7	52,240.2	707.8	82,499.4
2022						
Jan.	21,672.1	8,137.2	429.6	57,021.0	795.6	88,055.5

Source: Commercial Banks.

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

Table 2.7

Period	Savings Deposits At Beg. Of Period	Credits	Debits	Net Credits (+) Or Debits (-)	Interest Accrued/ Credited To Acc. During The Period	Savings Deposits at end of Period
		On Savings Acc. During The Period				
2012	187,392.7	64,396.3	66,029.6	(1,633.3)	422.6	186,182.1
2013	206,894.2	72,664.7	78,432.7	(5,767.9)	150.0	201,276.3
2014	200,214.6	81,073.1	84,863.6	(3,790.5)	273.7	196,697.8
2015	204,480.0	69,457.8	70,961.0	(1,503.2)	260.7	203,237.5
2016	212,663.5	58,363.7	64,686.8	(6,323.1)	275.1	206,615.5
2017						
Mar.	208,444.9	61,087.1	60,745.6	341.5	263.0	209,049.4
Jun.	211,155.4	57,796.9	59,482.6	(1,685.7)	254.6	209,724.3
Sep.	209,580.4	58,862.4	56,216.4	2,646.0	227.4	212,453.8
Dec.	216,414.3	72,359.6	75,965.1	(3,605.5)	247.5	213,056.3
2018						
Mar.	216,425.1	74,941.5	72,204.9	2,736.6	196.4	219,358.0
Jun.	235,858.6	70,976.8	71,861.1	(884.3)	208.5	235,182.8
Sep.	235,709.9	66,277.7	64,410.3	1,867.4	209.6	237,786.9
Dec.	237,694.1	77,124.3	76,816.5	307.8	230.1	238,232.0
2019						
Mar.	240,074.0	70,408.0	72,500.2	(2,092.2)	205.4	238,187.3
Jun.	239,452.8	58,644.5	58,083.9	560.6	237.0	240,250.3
Sep.	238,224.1	62,078.6	57,507.0	4,571.6	196.0	242,991.7
Dec.	198,742.3	59,315.4	57,920.0	1,395.3	157.6	200,295.3
2020						
Jan.	200,295.3	72,553.0	66,590.9	5,962.0	41.6	206,299.0
Feb.	206,299.0	65,149.0	61,371.9	3,777.1	94.3	210,170.3
Mar.	210,170.3	60,447.3	64,421.3	(3,974.0)	43.7	206,240.0
Apr.	206,240.0	59,797.3	53,815.7	5,981.6	41.0	212,262.6
May	212,262.6	59,805.0	57,572.0	2,233.0	143.3	214,638.8
Jun.	214,638.8	74,032.6	72,487.0	1,545.6	173.9	216,358.3
Jul.	216,358.3	77,015.4	73,504.3	3,511.1	41.8	219,911.2
Aug.	219,911.2	76,022.4	73,021.5	3,000.9	103.9	223,016.0
Sep.	223,016.0	77,806.3	76,696.1	1,110.2	43.5	224,169.6
Oct.	224,169.6	83,020.4	77,590.5	5,429.9	84.2	229,683.6
Nov.	229,683.6	84,848.2	85,576.3	(728.0)	163.7	229,119.3
Dec.	229,119.3	95,249.8	93,885.3	1,364.5	156.3	230,640.1
2021						
Jan.	230,640.1	83,282.1	81,609.5	1,672.6	69.2	232,381.8
Feb.	232,381.8	81,852.8	76,906.4	4,946.4	114.9	237,443.1
Mar.	237,443.1	103,683.4	104,188.6	(505.3)	52.5	236,990.4
Apr.	236,990.4	99,945.8	97,261.1	2,684.6	100.7	239,775.8
May	239,775.8	109,426.4	106,148.9	3,277.5	147.2	243,200.5
Jun.	243,200.5	130,835.2	132,366.9	(1,531.8)	147.8	241,816.5
Jul.	241,816.5	128,777.9	127,403.8	1,374.1	6.7	243,197.3
Aug.	243,197.3	78,416.6	78,584.0	(167.4)	91.1	243,120.9
Sep.	243,120.9	77,510.0	74,873.7	2,636.3	26.0	245,783.2
Oct.	245,783.2	76,432.6	75,663.5	769.2	100.3	246,652.7
Nov.	246,652.7	79,285.1	78,774.7	510.4	166.7	247,329.8
Dec.	247,329.8	99,385.3	93,467.6	5,917.7	166.7	253,414.2
2022						
Jan.	253,414.2	77,207.7	75,988.7	1,219.0	22.7	254,655.8

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2012	381,533.4
2013	439,549.5
2014	679,084.3
2015	684,992.4
2016	440,285.6
2017	
Mar.	449,305.8
Jun.	473,312.9
Sep.	420,491.1
Dec.	438,528.3
2018	
Mar.	454,772.4
Jun.	461,219.9
Sep.	418,673.9
Dec.	446,817.4
2019	
Mar.	436,469.4
Jun.	445,087.7
Sep.	461,036.7
Dec.	448,145.1
2020	
Jan.	508,540.1
Feb.	446,841.9
Mar.	466,985.9
Apr.	409,890.6
May	386,359.7
Jun.	438,570.4
Jul.	413,971.7
Aug.	415,471.4
Sep.	437,409.3
Oct.	436,630.9
Nov.	421,328.1
Dec.	454,071.8
2021	
Jan.	419,622.6
Feb.	362,101.4
Mar.	433,024.2
Apr.	423,211.4
May	379,402.9
Jun.	487,875.9
Jul.	458,381.2
Aug.	387,987.4
Sep.	395,568.2
Oct.	405,958.1
Nov.	417,065.9
Dec.	437,829.9
2022	
Jan.	426,874.2

Source: Commercial Banks

Table 2.9

Period	Clearings ¹⁾
2012	303,599.2
2013	321,201.4
2014	321,274.6
2015	333,754.9
2016	86,544.7
2017	
Mar.	87,995.5
Jun.	70,089.8
Sep.	65,597.9
Dec.	78,900.4
2018	
Mar.	68,112.3
Jun.	72,984.4
Sep.	64,823.5
Dec.	85,761.8
2019	
Mar.	66,920.0
Jun.	74,223.0
Sep.	78,109.9
Dec.	94,559.7
2020	
Jan.	94,072.3
Feb.	74,691.3
Mar.	71,362.3
Apr.	59,020.8
May	71,264.2
Jun.	69,335.6
Jul.	69,923.3
Aug.	67,581.5
Sep.	67,554.8
Oct.	75,750.2
Nov.	78,784.7
Dec.	100,626.3
2021	
Jan.	90,150.1
Feb.	64,758.2
Mar.	77,200.9
Apr.	77,555.2
May	77,413.3
Jun.	76,836.4
Jul.	70,244.3
Aug.	79,087.2
Sep.	79,326.2
Oct.	79,325.9
Nov.	88,648.3
Dec.	100,510.3
2022	
Jan.	...

Source: Bank of Guyana

Note:

¹⁾ Data reflect normal clearings at the Bank of Guyana. This excludes the returns of normal clearing, high value items and clearings done at the 4 regional clearings house facilities.

COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES¹

(G\$ Million)

Table 2.10 (a)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government		Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't								Other Gov't ²	
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	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	142,840.1	140,111.6	1,998.2	44.3	0.0	44.3	1,953.9	136,609.3	101,671.8	34,937.5	1,504.1	-	1,504.1	2,728.5
2016	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														
Mar.	138,890.1	136,899.0	1,843.9	48.4	1.0	47.5	1,795.4	134,254.2	98,897.2	35,357.0	800.8	-	800.8	1,991.2
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	1,318.8
Sep.	139,974.2	137,967.3	1,415.7	113.3	1.0	112.2	1,302.4	135,814.0	100,856.4	34,957.6	737.6	-	737.6	2,006.9
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	1,762.4
2018														
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	1,843.7
Jun.	146,443.4	143,665.6	1,510.2	167.5	65.1	102.5	1,342.7	141,371.1	106,601.1	34,770.1	784.3	-	784.3	2,777.7
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	2,480.5
Dec.	152,238.8	149,516.8	1,261.8	137.4	6.9	130.5	1,124.4	147,407.1	108,364.8	39,042.2	847.9	-	847.9	2,722.0
2019														
Mar.	150,116.7	147,444.6	972.3	2.5	2.5	-	969.8	145,472.1	106,095.0	39,377.1	1,000.2	-	1,000.2	2,672.1
Jun.	155,453.4	152,314.1	1,083.0	95.1	95.1	-	988.0	150,145.5	110,899.2	39,246.3	1,085.6	-	1,085.6	3,139.3
Sep.	158,880.8	154,145.2	1,186.7	75.8	75.7	0.1	1,110.9	151,740.1	113,479.3	38,260.7	1,218.5	-	1,218.5	4,735.5
Dec.	167,431.3	163,684.1	1,060.9	66.4	47.9	18.5	994.5	161,648.6	119,773.3	41,875.2	974.6	-	974.6	3,747.2
2020														
Jan.	166,022.7	162,345.7	1,064.7	96.8	96.8	0.0	967.8	160,273.5	117,509.3	42,764.1	1,007.6	-	1,007.6	3,677.0
Feb.	168,842.7	165,218.7	1,709.0	63.1	63.1	-	1,645.8	162,473.2	122,727.1	39,746.1	1,036.5	-	1,036.5	3,624.1
Mar.	171,831.5	167,969.2	1,258.3	46.8	46.1	0.7	1,211.5	165,612.3	126,604.9	39,007.4	1,098.6	-	1,098.6	3,862.2
Apr.	173,627.8	169,805.2	983.8	11.9	-	11.9	971.9	167,652.0	129,058.3	38,593.7	1,169.4	-	1,169.4	3,822.6
May	169,411.4	165,817.5	976.1	0.9	-	0.9	975.2	163,741.0	124,792.9	38,948.1	1,100.4	-	1,100.4	3,593.9
Jun.	168,699.6	165,079.5	970.8	0.0	-	0.0	970.8	162,999.7	124,218.4	38,781.3	1,109.0	-	1,109.0	3,620.1
Jul.	167,608.6	163,997.2	979.5	0.4	-	0.4	979.1	161,926.9	123,350.5	38,576.4	1,090.9	-	1,090.9	3,611.4
Aug.	170,572.2	165,878.6	1,082.0	0.5	-	0.5	1,081.6	163,700.3	122,846.0	40,854.4	1,096.2	-	1,096.2	4,693.6
Sep.	169,280.8	164,552.7	955.5	12.7	-	12.7	942.9	163,080.6	123,791.1	39,289.5	516.6	-	516.6	4,728.1
Oct.	169,242.5	165,774.4	1,045.3	6.4	-	6.4	1,038.9	164,226.6	124,253.0	39,973.6	502.5	-	502.5	3,468.0
Nov.	167,642.8	163,759.7	929.9	7.2	-	7.2	922.6	162,354.1	121,084.5	41,269.6	475.7	-	475.7	3,883.1
Dec.	169,617.1	165,814.2	952.3	6.0	-	6.0	946.3	164,262.6	122,101.7	42,161.0	599.3	-	599.3	3,803.0
2021														
Jan.	167,340.9	163,629.9	951.3	4.5	0.1	4.5	946.8	162,116.0	122,029.9	40,086.1	562.5	-	562.5	3,711.1
Feb.	170,063.8	166,234.9	949.7	2.9	0.2	2.7	946.7	164,716.4	125,416.7	39,299.7	568.8	-	568.8	3,829.0
Mar.	174,369.3	170,580.1	962.2	13.5	-	13.5	948.7	169,011.9	129,245.6	39,766.3	606.0	-	606.0	3,789.2
Apr.	177,411.1	173,555.9	1,072.9	3.0	0.4	2.6	1,069.8	171,826.2	130,357.0	41,469.1	656.9	-	656.9	3,855.3
May	176,733.3	173,026.2	848.0	2.5	-	2.5	845.5	171,519.5	128,838.5	42,680.9	658.8	-	658.8	3,707.1
Jun.	176,833.2	173,305.2	955.4	4.0	-	4.0	951.4	171,646.0	130,651.9	40,994.2	703.8	-	703.8	3,528.0
Jul.	181,006.1	177,317.8	1,325.4	2.4	-	2.4	1,323.1	175,263.6	133,625.3	41,638.3	728.8	-	728.8	3,688.3
Aug.	181,014.6	177,256.1	1,213.9	2.3	-	2.3	1,211.6	175,370.6	132,696.3	42,674.3	671.7	-	671.7	3,758.4
Sep.	187,043.4	182,820.4	936.1	2.2	2.2	-	933.9	181,224.8	137,778.6	43,446.2	659.5	-	659.5	4,223.0
Oct.	191,173.9	185,092.0	937.3	2.6	2.1	0.5	934.6	183,418.0	140,337.7	43,080.3	736.7	-	736.7	6,081.9
Nov.	191,736.6	185,518.8	905.9	2.1	2.1	-	903.8	183,877.8	140,202.2	43,675.6	735.1	-	735.1	6,217.7
Dec.	196,387.0	190,373.2	935.8	4.5	1.9	2.5	931.4	188,601.7	144,750.0	43,851.7	835.7	-	835.7	6,013.8
2022														
Jan.	193,903.1	187,485.0	1,057.9	1.7	1.7	-	1,056.2	185,581.5	142,048.3	43,533.2	845.5	-	845.5	6,418.1

Source: Commercial Banks

Notes:
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: DEMAND LOANS AND ADVANCES¹
(G\$ Million)

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
2012	59,431.1	58,501.3	3,282.4	60.4	2.1	58.2	3,222.0	55,174.9	44,578.3	10,596.6	44.1	-	44.1	929.7
2013	65,589.3	64,885.9	1,818.9	6.0	1.4	4.6	1,812.9	62,876.1	51,423.4	11,452.7	191.0	-	191.0	703.3
2014	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	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	70,898.3	70,190.2	596.8	160.1	0.7	159.4	436.7	68,961.1	56,130.8	12,830.3	632.3	-	632.3	708.1
2017														
Mar.	67,000.0	66,668.0	519.6	46.7	1.0	45.7	472.9	65,952.6	53,497.7	12,454.8	195.8	-	195.8	332.0
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
Sep.	68,529.2	68,075.7	190.1	111.8	1.0	110.8	78.3	67,728.4	55,309.2	12,419.3	157.2	-	157.2	453.5
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														
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
Jun.	74,315.1	73,708.4	337.8	167.5	65.1	102.5	170.3	73,126.9	60,899.9	12,227.0	243.7	-	243.7	606.7
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
Dec.	79,723.0	79,406.6	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														
Mar.	76,339.3	76,039.3	211.6	2.5	2.5	-	209.1	75,517.9	61,190.3	14,327.5	309.9	-	309.9	299.9
Jun.	80,450.2	80,253.6	337.8	95.1	95.1	-	242.7	79,608.5	65,477.4	14,131.1	307.3	-	307.3	196.6
Sep.	79,826.5	79,273.6	278.1	75.8	75.7	0.1	202.3	78,646.0	65,705.7	12,940.3	349.5	-	349.5	552.9
Dec.	84,808.3	84,398.4	150.5	66.4	47.9	18.5	84.1	84,123.2	69,427.0	14,696.2	124.7	-	124.7	409.9
2020														
Jan.	83,669.3	83,269.4	172.6	96.8	96.8	0.0	75.8	82,932.7	67,368.3	15,564.4	164.1	-	164.1	399.9
Feb.	86,041.9	85,701.3	818.4	63.1	63.1	-	755.3	84,683.4	72,087.3	12,596.2	199.5	-	199.5	340.5
Mar.	85,129.0	84,588.3	366.1	46.8	46.1	0.7	319.4	83,959.0	71,717.2	12,241.8	263.2	-	263.2	540.7
Apr.	87,546.8	87,016.3	90.0	11.9	-	11.9	78.2	86,590.5	74,419.9	12,170.6	335.8	-	335.8	530.5
May	83,968.9	83,621.1	83.7	0.9	-	0.9	82.8	83,269.0	70,254.9	13,014.1	268.5	-	268.5	347.8
Jun.	83,485.0	83,062.3	76.9	0.0	-	0.0	76.9	82,706.8	69,575.2	13,131.6	278.7	-	278.7	422.7
Jul.	83,188.8	82,779.0	83.9	0.4	-	0.4	83.5	82,431.3	69,425.5	13,005.9	263.7	-	263.7	409.8
Aug.	84,336.6	83,851.1	205.6	0.5	-	0.5	205.1	83,374.9	68,820.7	14,554.2	270.6	-	270.6	485.5
Sep.	82,126.6	81,549.0	78.4	2.8	-	2.8	75.6	81,339.7	68,588.5	12,751.2	131.0	-	131.0	577.6
Oct.	82,394.7	81,976.3	176.4	6.4	-	6.4	170.0	81,681.2	68,951.9	12,729.3	118.7	-	118.7	418.4
Nov.	81,034.2	80,410.6	83.9	7.2	-	7.2	76.7	80,233.2	66,603.9	13,629.3	93.5	-	93.5	623.6
Dec.	81,064.0	80,471.3	83.1	6.0	-	6.0	77.2	80,169.2	66,965.9	13,203.3	218.9	-	218.9	592.7
2021														
Jan.	80,099.5	79,565.7	80.6	4.5	0.1	4.5	76.1	79,301.3	67,480.1	11,821.2	183.8	-	183.8	533.8
Feb.	80,585.6	80,061.5	80.4	2.9	0.2	2.7	77.5	79,794.4	68,103.4	11,691.0	186.7	-	186.7	524.1
Mar.	83,027.8	82,465.4	91.4	13.5	-	13.5	77.9	82,148.1	70,353.9	11,794.2	225.9	-	225.9	562.5
Apr.	84,681.8	84,172.5	200.5	3.0	0.4	2.6	197.4	83,694.0	70,209.6	13,484.4	278.1	-	278.1	509.3
May	83,716.5	83,305.0	101.5	2.5	-	2.5	99.0	82,921.3	68,158.4	14,762.9	282.2	-	282.2	411.5
Jun.	81,045.0	80,773.4	82.7	4.0	-	4.0	78.7	80,361.9	67,487.5	12,874.4	328.8	-	328.8	271.6
Jul.	83,465.9	82,977.2	451.2	2.4	-	2.4	448.9	82,419.9	68,892.7	13,527.2	106.1	-	106.1	488.6
Aug.	82,895.1	82,486.6	340.9	2.3	-	2.3	338.6	82,092.1	68,189.8	13,902.2	53.6	-	53.6	408.5
Sep.	85,499.5	84,877.9	80.6	2.2	2.2	-	78.3	84,751.2	70,679.8	14,071.4	46.1	-	46.1	621.6
Oct.	88,254.2	87,591.3	81.6	2.6	2.1	0.5	79.0	87,381.7	73,653.6	13,728.1	128.0	-	128.0	662.9
Nov.	87,649.3	87,009.7	80.4	2.1	2.1	-	78.3	86,798.5	72,913.9	13,884.6	130.8	-	130.8	639.6
Dec.	90,313.8	89,881.9	82.8	4.5	1.9	2.5	78.3	89,563.7	76,429.3	13,134.5	235.4	-	235.4	431.8
2022														
Jan.	87,711.1	87,231.4	204.8	1.7	1.7	-	203.1	86,776.4	73,473.4	13,303.0	250.1	-	250.1	479.7

Source: Commercial Banks

Notes:

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

² Other Govt. consists of Local Government and NIS.

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

COMMERCIAL BANKS: TERM LOANS AND ADVANCES¹

(G\$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
2012	52,789.1	52,523.5	442.1	2.9	-	2.9	439.2	51,765.9	35,558.6	16,207.3	315.5	-	315.5	265.6
2013	61,930.2	60,665.6	776.7	2.1	-	2.1	774.6	59,244.1	39,784.4	19,459.7	644.9	-	644.9	1,264.6
2014	67,458.4	65,486.5	227.0	0.4	-	0.4	226.5	63,976.7	44,056.3	19,920.4	1,282.8	-	1,282.8	1,971.9
2015	67,276.4	65,068.1	465.9	0.1	-	0.1	465.8	63,705.3	41,579.2	22,126.2	896.9	-	896.9	2,208.2
2016	73,695.0	71,717.9	1,338.9	2.0	-	2.0	1,336.9	69,758.6	45,856.9	23,901.7	620.4	-	620.4	1,977.1
2017														
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	-	605.1	1,659.1
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	1,059.2
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	1,553.3
Dec.	71,234.9	69,859.6	1,118.2	1.4	-	1.4	1,116.8	68,173.2	44,710.0	23,463.2	568.2	-	568.2	1,375.3
2018														
Mar.	70,510.9	69,006.3	921.1	-	-	-	921.1	67,533.0	44,812.9	22,720.1	552.3	-	552.3	1,504.6
Jun.	72,128.3	69,957.2	1,172.4	-	-	-	1,172.4	68,244.2	45,701.2	22,543.0	540.6	-	540.6	2,171.1
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	2,189.0
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	2,405.6
2019														
Mar.	73,777.5	71,405.3	760.7	-	-	-	760.7	69,954.3	44,904.7	25,049.5	690.3	-	690.3	2,372.2
Jun.	75,003.2	72,060.5	745.3	-	-	-	745.3	70,537.0	45,421.8	25,115.2	778.3	-	778.3	2,942.7
Sep.	79,054.3	74,871.6	908.6	-	-	-	908.6	73,094.0	47,773.6	25,320.4	869.0	-	869.0	4,182.6
Dec.	82,623.0	79,285.7	910.4	-	-	-	910.4	77,525.3	50,346.3	27,179.0	850.0	-	850.0	3,337.3
2020														
Jan.	82,353.4	79,076.3	892.0	-	-	-	892.0	77,340.8	50,141.1	27,199.7	843.5	-	843.5	3,277.1
Feb.	82,800.9	79,517.4	890.5	-	-	-	890.5	77,789.8	50,639.8	27,150.0	837.0	-	837.0	3,283.5
Mar.	86,702.4	83,380.9	892.2	-	-	-	892.2	81,653.3	54,887.7	26,765.6	835.5	-	835.5	3,321.5
Apr.	86,081.0	82,788.9	893.8	-	-	-	893.8	81,061.5	54,638.3	26,423.2	833.7	-	833.7	3,292.1
May	85,442.5	82,196.4	892.4	-	-	-	892.4	80,472.0	54,538.0	25,934.1	831.9	-	831.9	3,246.1
Jun.	85,214.6	82,017.2	893.9	-	-	-	893.9	80,292.9	54,643.2	25,649.7	830.4	-	830.4	3,197.4
Jul.	84,419.8	81,218.2	895.6	-	-	-	895.6	79,495.5	53,925.0	25,570.5	827.1	-	827.1	3,201.5
Aug.	86,235.6	82,027.5	876.4	-	-	-	876.4	80,325.5	54,025.2	26,300.2	825.6	-	825.6	4,208.1
Sep.	87,154.2	83,003.7	877.1	9.8	-	9.8	867.3	81,741.0	55,202.6	26,538.3	385.6	-	385.6	4,150.5
Oct.	86,847.7	83,798.1	868.9	-	-	-	868.9	82,545.4	55,301.0	27,244.3	383.8	-	383.8	3,049.6
Nov.	86,608.6	83,349.1	845.9	-	-	-	845.9	82,120.9	54,480.6	27,640.3	382.3	-	382.3	3,259.5
Dec.	88,553.2	85,342.9	869.1	-	-	-	869.1	84,093.4	55,135.7	28,957.7	380.4	-	380.4	3,210.3
2021														
Jan.	87,241.4	84,064.1	870.7	-	-	-	870.7	82,814.7	54,549.8	28,264.9	378.7	-	378.7	3,177.3
Feb.	89,478.2	86,173.3	869.3	-	-	-	869.3	84,922.0	57,313.3	27,608.6	382.1	-	382.1	3,304.9
Mar.	91,341.5	88,114.8	870.8	-	-	-	870.8	86,863.8	58,891.7	27,972.1	380.1	-	380.1	3,226.7
Apr.	92,729.3	89,383.3	872.4	-	-	-	872.4	88,132.2	60,147.4	27,984.8	378.7	-	378.7	3,346.0
May	93,016.8	89,721.2	746.5	-	-	-	746.5	88,598.1	60,680.1	27,918.0	376.6	-	376.6	3,295.6
Jun.	95,788.2	92,531.7	872.6	-	-	-	872.6	91,284.1	63,164.4	28,119.7	375.0	-	375.0	3,256.4
Jul.	97,540.2	94,340.6	874.2	-	-	-	874.2	92,843.7	64,732.5	28,111.1	622.8	-	622.8	3,199.6
Aug.	98,119.5	94,769.6	873.0	-	-	-	873.0	93,278.5	64,506.5	28,772.0	618.1	-	618.1	3,349.9
Sep.	101,543.8	97,942.5	855.6	-	-	-	855.6	96,473.6	67,098.8	29,374.7	613.4	-	613.4	3,601.3
Oct.	102,919.7	97,500.7	855.6	-	-	-	855.6	96,036.3	66,684.1	29,352.2	608.8	-	608.8	5,419.0
Nov.	104,087.3	98,509.1	825.4	-	-	-	825.4	97,079.3	67,288.3	29,791.0	604.3	-	604.3	5,578.2
Dec.	106,073.2	100,491.3	853.0	-	-	-	853.0	99,038.0	68,320.7	30,717.2	600.2	-	600.2	5,581.9
2022														
Jan.	106,192.0	100,253.5	853.1	-	-	-	853.1	98,805.1	68,574.9	30,230.2	595.4	-	595.4	5,938.5

Source: Commercial Banks

Notes:

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

² Other Govt. consists of Local Government and NIS.

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

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

Table 2-13(a)

	2012		2013		2014	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	63.3	-	63.3	-	20.7	-
FINANCIAL INSTITUTIONS	-	359.5	-	359.5	-	1,406.2
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	63.3	-	63.3	-	77.5
Insurance Companies	-	10.9	-	10.9	-	226.5
Building Societies	-	0.0	-	0.0	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	225.2	-	225.2	-	447.7
Trust & Investment Companies	-	60.0	-	60.0	-	654.5
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	3,661.2	81,875.4	3,661.2	81,875.4	2,398.8	105,654.4
Agriculture	891.8	11,331.7	891.8	11,331.7	770.6	12,008.2
Sugarcane	891.5	2,558.3	891.5	2,558.3	770.6	2,544.1
Paddy	-	5,163.0	-	5,163.0	-	5,151.1
Other Farming	-	291.9	-	291.9	-	593.6
Livestock	-	1,401.1	-	1,401.1	-	1,639.3
Forestry	0.3	602.8	0.3	602.8	-	990.2
Shrimp & Other Fishing	-	1,314.7	-	1,314.7	-	1,090.0
Mining & Quarrying	1.2	4,247.4	1.2	4,247.4	1.1	5,456.8
Bauxite	-	-	-	-	-	-
Other	1.2	4,247.4	1.2	4,247.4	1.1	5,456.8
Manufacturing	2,677.9	22,213.8	2,677.9	22,213.8	1,536.4	31,169.4
Timber and Sawmilling	-	1,979.1	-	1,979.1	-	2,419.1
Other Constr. and Engin.	-	9,056.4	-	9,056.4	-	13,422.6
Sugar Molasses	1,625.4	21.5	1,625.4	21.5	1,536.4	-
Rice Milling	4.5	3,317.6	4.5	3,317.6	-	4,213.7
Beverages, Food & Tobacco	-	3,795.2	-	3,795.2	-	6,728.9
Textiles & Clothing	-	192.1	-	192.1	-	187.5
Electricity	1,047.9	172.5	1,047.9	172.5	0.0	12.1
Other Manufacturing	-	3,679.4	-	3,679.4	-	4,185.6
Services	90.4	44,082.5	90.4	44,082.5	90.7	57,020.0
Drainage & Irrigation	-	4.5	-	4.5	-	0.3
Transportation	-	3,698.3	-	3,698.3	-	7,066.9
Telecommunications	-	195.6	-	195.6	-	435.8
Entertaining & Catering	-	3,383.4	-	3,383.4	-	4,016.1
Distribution	-	26,398.6	-	26,398.6	-	29,649.9
Education	0.0	850.5	0.0	850.5	-	1,125.7
Health	-	1,043.9	-	1,043.9	-	1,119.9
Professional Services	-	1,287.1	-	1,287.1	-	2,422.6
Other Services	90.4	7,220.7	90.4	7,220.7	90.7	11,182.7
HOUSEHOLDS	-	23,365.5	-	23,365.5	-	24,848.1
Housing	-	4,760.9	-	4,760.9	-	6,565.3
Motor Cars	-	7,570.9	-	7,570.9	-	8,217.2
Other Durable Goods	-	721.4	-	721.4	-	751.9
Education	-	429.0	-	429.0	-	696.4
Travel	-	110.7	-	110.7	-	143.8
Other Purposes	-	9,772.6	-	9,772.6	-	8,473.5
TOTAL	3,724.5	105,600.5	3,724.5	105,600.5	2,419.5	131,908.7

Source: Commercial Banks

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

Table 2-13(b)

	2015		2016		2017	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	44.3	-	162.0	-	117.8	-
FINANCIAL INSTITUTIONS	-	1,504.1	-	1,252.7	-	959.5
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	13.4	-	6.4	-	-
Insurance Companies	-	222.1	-	318.9	-	204.6
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	576.2	-	467.0	-	297.9
Trust & Investment Companies	-	692.3	-	460.4	-	457.0
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,953.9	106,542.4	1,773.7	106,135.6	3,291.0	107,101.5
Agriculture	708.4	11,689.5	851.1	11,172.0	2,374.2	11,358.6
Sugarcane	708.4	2,029.4	851.1	1,949.7	2,374.2	1,529.2
Paddy	-	5,506.7	-	5,249.0	-	5,804.4
Other Farming	-	1,110.8	-	1,055.1	-	1,092.2
Livestock	-	1,197.3	-	1,135.2	-	1,471.6
Forestry	-	859.8	-	814.8	-	403.6
Shrimp & Other Fishing	-	985.4	-	968.2	-	1,057.7
Mining & Quarrying	0.8	4,893.8	0.8	4,171.8	0.0	5,347.6
Bauxite	-	-	-	-	-	246.5
Other	0.8	4,893.8	0.8	4,171.8	0.0	5,101.2
Manufacturing	1,244.8	30,224.3	921.7	28,706.9	916.8	24,521.6
Timber and Sawmilling	-	2,420.6	-	1,826.5	-	1,719.7
Other Constr. and Engin.	-	13,988.8	-	11,865.8	-	10,327.1
Sugar Molasses	1,244.8	-	921.7	-	916.8	-
Rice Milling	-	3,301.2	-	2,895.6	-	2,440.0
Beverages, Food & Tobacco	-	5,927.0	-	7,013.8	-	5,132.5
Textiles & Clothing	-	128.4	-	108.5	-	89.2
Electricity	-	6.5	0.0	4.7	-	2.1
Other Manufacturing	-	4,451.9	-	4,991.9	-	4,811.1
Services	0.0	59,734.8	0.0	62,085.0	0.0	65,873.6
Drainage & Irrigation	-	0.1	-	0.0	-	0.0
Transportation	-	6,168.4	-	5,592.2	-	5,076.9
Telecommunications	-	345.5	-	349.9	-	415.0
Entertaining & Catering	-	3,801.8	-	3,886.9	-	5,012.0
Distribution	-	33,996.3	-	32,976.8	-	34,920.2
Education	-	1,445.1	-	1,638.0	-	1,213.1
Health	-	1,258.2	-	1,063.4	-	1,185.8
Professional Services	-	2,510.9	-	2,769.2	-	2,176.1
Other Services	0.0	10,208.5	0.0	13,808.6	0.0	15,874.5
HOUSEHOLDS	-	27,589.2	-	29,610.0	-	30,409.0
Housing	-	8,042.5	-	8,552.5	-	8,826.8
Motor Cars	-	7,971.4	-	7,680.5	-	7,447.2
Other Durable Goods	-	1,083.2	-	1,180.3	-	1,358.3
Education	-	687.8	-	1,021.9	-	1,091.9
Travel	-	229.3	-	279.5	-	287.2
Other Purposes	-	9,574.9	-	10,895.4	-	11,397.6
TOTAL	1,998.2	135,635.6	1,935.7	136,998.4	3,408.8	138,469.9

Source: Commercial Banks

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

Table 2-13(c)

	2018							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	94.2	-	167.5	-	115.5	-	137.4	-
FINANCIAL INSTITUTIONS	-	722.2	-	784.3	-	889.4	-	847.9
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	2.8	-	-	-	-	-	-
Insurance Companies	-	140.7	-	113.2	-	107.2	-	70.0
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	124.2	-	218.6	-	332.7	-	331.4
Trust & Investment Companies	-	454.4	-	452.5	-	449.5	-	446.5
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	997.0	106,072.8	1,342.7	110,098.9	1,158.0	109,566.5	1,124.4	112,791.9
<i>Agriculture</i>	75.9	11,395.4	370.3	13,422.6	280.3	12,616.4	278.2	13,443.8
Sugarcane	75.5	1,352.1	370.3	1,351.7	275.5	1,123.8	278.2	1,039.3
Paddy	-	5,998.6	-	7,508.9	-	6,968.9	-	7,301.4
Other Farming	-	1,093.9	-	1,152.1	-	1,009.2	-	1,051.7
Livestock	-	1,412.9	-	1,755.9	-	1,759.0	-	1,341.1
Forestry	0.4	412.8	-	406.5	4.9	417.2	-	477.0
Shrimp & Other Fishing	-	1,125.2	-	1,247.4	-	1,338.2	-	2,233.3
<i>Mining & Quarrying</i>	-	4,540.0	-	4,910.3	-	5,299.5	-	5,130.2
Bauxite	-	-	-	-	-	-	-	-
Other	-	4,540.0	-	4,910.3	-	5,299.5	-	5,130.2
<i>Manufacturing</i>	921.1	24,290.6	925.3	26,007.6	832.3	24,719.8	803.4	24,456.6
Timber and Sawmilling	-	1,707.8	-	1,681.1	-	1,644.2	-	1,662.7
Other Constr. and Engin.	-	10,313.4	-	10,095.4	-	9,678.7	-	9,977.8
Sugar Molasses	921.1	0.0	925.3	-	832.3	0.0	803.4	-
Rice Milling	-	2,790.4	-	3,850.0	-	3,126.3	-	3,056.6
Beverages, Food & Tobacco	-	4,243.6	-	4,061.7	-	3,965.6	-	4,555.8
Textiles & Clothing	-	92.8	-	107.6	-	76.3	-	53.0
Electricity	-	1.5	-	0.8	-	0.6	-	0.0
Other Manufacturing	-	5,141.1	-	6,210.9	-	6,228.1	-	5,150.6
<i>Services</i>	0.0	65,846.7	47.1	65,758.4	45.4	66,930.9	42.9	69,761.2
Drainage & Irrigation	-	0.0	-	0.0	-	0.0	-	0.0
Transportation	-	5,444.9	47.1	5,268.8	45.4	4,762.2	42.9	4,586.7
Telecommunications	-	441.4	-	642.3	-	578.0	-	570.2
Entertaining & Catering	-	4,954.1	-	4,953.5	-	5,092.7	-	5,061.5
Distribution	-	34,686.8	-	34,252.9	-	36,089.8	-	38,358.0
Education	-	1,398.2	-	1,780.0	-	1,765.5	-	2,501.7
Health	-	1,089.1	-	997.4	-	1,140.2	-	1,134.4
Professional Services	-	2,040.4	-	2,211.8	-	2,286.8	-	2,229.5
Other Services	0.0	15,791.7	(0.0)	15,651.7	0.0	15,215.7	-	15,319.3
HOUSEHOLDS	-	27,864.6	-	28,223.3	-	29,859.3	-	31,657.5
Home Improvement	-	8,791.5	-	9,122.7	-	9,596.6	-	10,547.8
Motor Cars	-	7,333.4	-	7,272.8	-	7,632.8	-	7,959.7
Other Durable Goods	-	1,264.6	-	1,212.9	-	991.5	-	1,110.8
Education	-	900.0	-	935.4	-	1,653.1	-	1,376.2
Travel	-	263.0	-	276.1	-	261.6	-	225.4
Other Purposes	-	9,312.1	-	9,403.4	-	9,723.8	-	10,437.5
TOTAL	1,091.2	134,659.7	1,510.2	139,106.5	1,273.5	140,315.2	1,261.8	145,297.2

Source: Commercial Banks

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

Table 2-13(d)

	2019							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	2.5	-	95.1	-	75.8	-	66.4	-
FINANCIAL INSTITUTIONS	-	1,000.2	-	1,085.6	-	1,218.5	-	1,011.1
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-
Insurance Companies	-	189.2	-	211.7	-	233.3	-	25.5
Building Societies	-	-	-	-	-	-	-	0.9
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	367.0	-	431.9	-	543.2	-	542.7
Trust & Investment Companies	-	444.0	-	442.0	-	442.0	-	442.0
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	969.8	110,379.3	988.0	114,970.7	1,110.9	118,329.5	994.5	125,011.3
Agriculture	209.1	12,908.7	242.6	13,140.0	277.8	13,413.0	277.3	13,408.0
Sugarcane	200.6	872.5	242.6	873.2	275.5	871.0	275.5	875.4
Paddy	-	7,331.5	-	7,659.9	-	7,427.6	-	7,595.3
Other Farming	-	1,043.1	-	1,062.3	-	1,042.1	-	1,038.8
Livestock	-	1,268.5	-	1,408.1	-	1,499.4	-	1,163.4
Forestry	8.5	429.5	-	391.3	2.3	426.8	1.8	446.5
Shrimp & Other Fishing	-	1,963.6	-	1,745.1	-	2,146.1	-	2,288.5
Mining & Quarrying	-	4,830.2	-	5,204.7	0.0	5,522.9	-	4,431.4
Bauxite	-	-	-	-	-	-	-	-
Other	-	4,830.2	-	5,204.7	0.0	5,522.9	-	4,431.4
Manufacturing	720.4	23,534.0	707.5	26,127.7	797.7	23,218.0	677.6	25,867.9
Timber and Sawmilling	-	1,575.1	-	1,631.1	-	1,469.7	-	1,150.4
Other Constr. and Engin.	-	10,407.6	-	10,587.9	-	10,821.7	-	10,954.3
Sugar Molasses	720.4	-	707.5	-	673.3	-	677.6	-
Rice Milling	-	2,177.4	-	3,391.5	-	1,943.1	-	3,944.6
Beverages, Food & Tobacco	-	4,308.8	-	5,438.9	-	4,056.9	-	5,003.6
Textiles & Clothing	-	53.5	-	105.6	-	94.7	-	107.3
Electricity	-	-	-	-	124.5	-	-	-
Other Manufacturing	-	5,011.6	-	4,972.7	-	4,831.9	-	4,707.8
Services	40.3	69,106.3	37.9	70,498.4	35.3	76,175.6	39.6	81,304.0
Drainage & Irrigation	-	0.0	-	4.8	-	5.1	-	4.3
Transportation	40.3	4,497.4	37.8	5,063.0	35.3	6,756.5	32.8	7,193.9
Telecommunications	-	552.3	-	609.0	-	2,162.2	-	2,641.6
Entertaining & Catering	-	5,418.0	-	5,771.1	-	5,807.8	-	5,888.4
Distribution	-	35,767.5	-	35,935.9	-	37,143.9	-	38,990.5
Education	-	2,531.9	-	2,484.8	-	2,434.6	-	2,490.0
Health	-	1,023.2	-	1,071.8	-	1,091.7	-	1,032.2
Professional Services	-	2,172.7	-	1,690.0	-	1,731.4	-	1,828.2
Other Services	-	17,143.3	0.1	17,868.1	0.0	19,042.4	6.8	21,234.9
HOUSEHOLDS	-	31,987.1	-	32,041.4	-	30,698.6	-	33,537.0
Home Improvement	-	10,564.8	-	10,518.6	-	9,491.1	-	9,018.7
Motor Cars	-	8,083.3	-	8,605.1	-	9,266.8	-	9,336.2
Other Durable Goods	-	1,084.9	-	1,070.7	-	890.2	-	4,161.9
Education	-	1,100.9	-	1,089.2	-	2,122.1	-	1,699.1
Travel	-	201.5	-	215.9	-	195.2	-	162.6
Other Purposes	-	10,951.7	-	10,541.8	-	8,733.4	-	9,158.6
TOTAL	972.3	143,366.5	1,083.0	148,097.8	1,186.7	150,246.6	996.9	159,277.2

Source: Commercial Banks

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

Table 2-13(e)

	2020							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	46.8	-	0.0	-	12.7	-	6.0	-
FINANCIAL INSTITUTIONS	-	1,098.6	-	1,109.0	-	516.6	-	599.3
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-
Insurance Companies	-	84.5	-	92.1	-	24.6	-	68.9
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	572.2	-	574.9	-	489.6	-	501.8
Trust & Investment Companies	-	442.0	-	442.0	-	2.3	-	28.5
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,211.5	131,632.1	970.8	129,305.3	942.9	129,131.7	946.3	127,419.3
Agriculture	276.5	13,967.4	276.5	12,490.5	275.6	13,439.9	277.2	13,832.5
Sugarcane	275.5	871.1	275.5	887.8	275.5	889.8	277.2	892.7
Paddy	-	7,456.5	-	7,111.4	-	7,761.0	-	8,712.3
Other Farming	-	1,022.1	-	1,032.1	-	1,044.6	-	243.5
Livestock	-	1,703.2	-	1,686.7	-	1,400.5	-	1,545.5
Forestry	1.0	414.5	1.0	399.1	0.0	408.0	-	377.4
Shrimp & Other Fishing	-	2,500.1	-	1,373.4	-	1,936.0	-	2,061.1
Mining & Quarrying	-	3,850.3	-	4,170.5	-	4,568.5	-	4,756.2
Bauxite	-	-	-	-	-	-	-	0.5
Other	-	3,850.3	-	4,170.5	-	4,568.5	-	4,755.8
Manufacturing	904.4	25,386.0	666.2	25,675.8	642.1	25,821.2	646.4	21,275.7
Timber and Sawmilling	-	1,053.3	-	1,052.9	-	1,049.7	-	1,103.9
Other Constr. and Engin.	-	10,638.1	-	10,583.9	-	10,532.1	-	9,254.5
Sugar Molasses	661.9	-	666.2	-	642.1	-	646.4	-
Rice Milling	-	3,508.6	-	3,636.0	-	2,963.4	-	3,033.6
Beverages, Food & Tobacco	-	4,661.3	-	5,293.3	-	4,936.3	-	4,245.5
Textiles & Clothing	-	100.8	-	92.6	-	91.1	-	157.2
Electricity	242.5	-	-	-	-	-	-	-
Other Manufacturing	-	5,423.8	-	5,017.1	-	6,248.8	-	3,481.0
Services	30.6	88,428.4	28.1	86,968.5	25.2	85,302.2	22.7	87,554.9
Drainage & Irrigation	-	7.7	-	0.0	-	0.5	-	0.3
Transportation	30.2	7,213.5	27.7	6,672.2	25.2	6,756.0	22.7	7,791.7
Telecommunications	-	3,135.2	-	3,173.6	-	3,721.8	-	4,413.1
Entertaining & Catering	-	5,906.5	-	6,099.6	-	5,703.3	-	5,734.0
Distribution	-	40,884.4	-	39,175.3	-	37,688.8	-	37,232.7
Education	-	2,468.3	-	2,515.6	-	2,532.4	-	1,951.6
Health	-	991.5	-	940.9	-	942.0	-	831.3
Professional Services	-	1,966.7	-	2,630.9	-	2,616.4	-	2,777.3
Other Services	0.3	25,854.7	0.3	25,760.4	-	25,340.8	-	26,822.9
HOUSEHOLDS	-	31,028.7	-	30,868.4	-	31,137.1	-	34,104.0
Home Improvement	-	9,459.3	-	8,988.2	-	9,489.9	-	9,235.9
Motor Cars	-	9,636.5	-	9,611.9	-	10,247.9	-	10,400.4
Other Durable Goods	-	1,068.0	-	930.5	-	821.4	-	1,375.7
Education	-	1,311.2	-	1,022.8	-	1,635.1	-	1,303.7
Travel	-	133.3	-	105.0	-	74.1	-	55.5
Other Purposes	-	9,420.3	-	10,210.1	-	8,868.8	-	11,732.7
TOTAL	1,258.3	163,759.4	970.8	161,282.7	949.3	160,771.4	952.3	162,122.6

Source: Commercial Banks

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

Table 2-13(f)

	2021											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	4.5	-	2.9	-	13.5	-	3.0	-	2.5	-	4.0	-
FINANCIAL INSTITUTIONS	-	562.5	-	568.8	-	606.0	-	656.9	-	658.8	-	703.8
Pub. Finan. Insts.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Insts.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	19.8	-	24.8	-	24.8	-	70.0	-	66.8	-	98.2
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	514.3	-	517.5	-	553.5	-	560.7	-	589.6	-	581.4
Trust & Investment Companies	-	28.3	-	26.5	-	27.7	-	26.2	-	2.3	-	24.1
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	946.8	126,858.6	946.7	129,639.4	948.7	133,533.0	1,069.8	134,651.1	845.5	133,077.8	951.4	134,987.5
Agriculture	276.1	14,071.2	277.4	12,853.7	277.9	15,280.0	277.7	14,670.1	153.7	14,457.9	278.7	14,538.3
Sugarcane	276.1	936.2	276.6	863.5	277.2	907.9	277.7	861.6	153.7	853.6	278.3	885.9
Paddy	-	8,939.0	-	7,595.4	-	9,574.2	-	8,792.1	-	9,031.6	-	8,904.7
Other Farming	-	229.5	-	225.1	-	218.0	-	234.9	-	223.5	-	206.0
Livestock	-	1,538.0	-	1,460.8	-	1,759.5	-	1,811.8	-	1,393.3	-	1,725.9
Forestry	-	353.4	0.8	972.4	0.7	956.0	-	957.4	-	920.0	0.4	905.8
Shrimp & Other Fishing	-	2,075.2	-	1,736.5	-	1,864.5	-	2,012.2	-	2,035.9	-	1,910.0
Mining & Quarrying	-	4,094.2	-	4,104.9	-	4,243.7	-	4,018.7	-	3,976.0	-	4,168.2
Bauxite	-	0.4	-	0.4	-	0.4	-	0.4	-	0.3	-	0.3
Other	-	4,093.7	-	4,104.5	-	4,243.3	-	4,018.3	-	3,975.7	-	4,167.9
Manufacturing	647.9	21,401.7	649.2	24,211.8	650.7	25,182.5	771.8	25,488.6	674.2	25,500.8	655.0	24,683.5
Timber and Sawmilling	-	1,071.4	-	1,044.2	-	1,043.6	-	984.4	-	1,033.5	-	1,068.8
Other Constr. and Engin.	-	9,972.8	-	11,760.3	-	12,818.7	-	11,619.4	-	12,128.5	-	11,310.2
Sugar Molasses	647.9	-	649.2	-	650.7	-	652.1	-	653.6	-	655.0	-
Rice Milling	-	2,749.5	-	2,916.2	-	2,262.8	-	2,152.0	-	2,148.5	-	2,131.3
Beverages, Food & Tobacco	-	4,008.6	-	4,250.5	-	4,225.4	-	4,788.7	-	4,839.9	-	4,488.9
Textiles & Clothing	-	154.6	-	167.6	-	168.3	-	167.0	-	164.3	-	158.3
Electricity	-	-	-	-	-	-	119.7	-	20.6	-	-	-
Other Manufacturing	-	3,444.8	-	4,072.9	-	4,663.7	-	5,777.2	-	5,186.1	-	5,526.0
Services	22.8	87,291.5	20.1	88,469.0	20.2	88,826.9	20.3	90,473.7	17.6	89,143.1	17.6	91,597.4
Drainage & Irrigation	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Transportation	22.8	6,848.8	20.1	7,126.2	20.2	6,949.8	20.3	7,619.7	17.6	7,177.3	17.6	7,053.3
Telecommunications	-	4,355.8	-	4,461.1	-	4,586.6	-	4,560.5	-	4,640.4	-	4,941.3
Entertaining & Catering	-	6,081.8	-	6,110.1	-	6,099.6	-	6,102.3	-	5,384.4	-	5,768.1
Distribution	-	39,250.8	-	40,143.1	-	40,449.5	-	42,377.9	-	36,435.7	-	38,333.2
Education	-	1,470.0	-	1,469.1	-	1,475.2	-	1,328.3	-	1,315.6	-	1,305.1
Health	-	800.0	-	727.2	-	674.4	-	682.1	-	698.7	-	815.1
Professional Services	-	3,161.8	-	2,727.8	-	2,861.1	-	3,339.0	-	3,549.6	-	3,392.7
Other Services	-	25,322.6	0.0	25,704.5	-	25,730.6	-	24,463.8	-	29,941.5	-	29,988.6
HOUSEHOLDS	-	32,509.0	-	32,464.0	-	32,883.1	-	34,636.0	-	35,968.9	-	34,261.6
Home Improvement	-	8,447.1	-	8,245.2	-	8,444.6	-	8,505.0	-	8,609.8	-	8,211.7
Motor Cars	-	10,578.4	-	10,739.3	-	10,811.5	-	11,029.9	-	11,118.7	-	11,409.0
Other Durable Goods	-	1,374.1	-	1,394.5	-	1,498.1	-	1,534.5	-	1,521.0	-	1,417.0
Education	-	1,209.9	-	1,129.4	-	1,021.2	-	989.8	-	885.6	-	876.3
Travel	-	49.3	-	46.5	-	41.2	-	38.3	-	36.8	-	34.7
Other Purposes	-	10,850.1	-	10,909.1	-	11,066.4	-	12,538.5	-	13,797.1	-	12,313.0
TOTAL	951.3	159,930.1	949.7	162,672.2	962.2	167,022.2	1,072.9	169,944.0	848.0	169,705.5	955.4	169,952.8

Source: Commercial Banks

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

Table 2-13(g)

	2021											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	2.4	-	2.3	-	2.2	-	2.6	-	2.1	-	4.5	-
FINANCIAL INSTITUTIONS	-	728.8	-	671.7	-	659.5	-	736.7	-	735.1	-	835.7
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	89.1	-	38.4	-	31.2	-	113.8	-	110.9	-	116.1
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	637.4	-	631.0	-	606.3	-	620.5	-	621.9	-	717.2
Trust & Investment Companies	-	2.3	-	2.3	-	22.0	-	2.3	-	2.3	-	2.3
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,323.1	137,918.2	1,211.6	137,036.8	933.9	142,595.5	934.6	145,246.6	903.8	145,129.7	931.4	149,691.8
Agriculture	279.4	14,330.2	278.3	14,255.0	278.3	15,789.4	279.0	16,150.8	250.8	16,438.3	278.3	16,519.5
Sugarcane	278.3	843.8	278.3	849.0	278.3	765.6	278.3	756.9	250.8	761.1	278.3	760.9
Paddy	-	8,459.5	-	8,278.4	-	9,728.2	-	9,643.2	-	9,926.0	-	9,923.4
Other Farming	-	214.2	-	181.5	-	179.1	0.7	193.1	-	176.9	-	181.4
Livestock	-	1,623.5	-	1,581.6	-	1,493.6	-	1,692.5	-	1,551.2	-	1,580.9
Forestry	1.1	912.6	-	911.6	-	894.3	-	890.7	-	908.2	-	921.4
Shrimp & Other Fishing	-	2,276.7	-	2,453.0	-	2,728.5	-	2,974.4	-	3,114.9	-	3,151.5
Mining & Quarrying	-	4,545.2	-	4,123.7	-	4,541.0	-	4,355.1	-	4,282.5	-	4,231.4
Bauxite	-	0.3	-	0.2	-	0.2	-	0.2	-	0.2	-	-
Other	-	4,544.9	-	4,123.4	-	4,540.8	-	4,354.9	-	4,282.4	-	4,231.4
Manufacturing	1,025.9	25,364.7	918.2	25,608.9	640.4	25,820.5	640.4	26,230.7	640.4	24,953.7	640.4	27,025.1
Timber and Sawmilling	-	1,115.9	-	1,136.3	-	1,215.4	-	1,255.1	-	1,203.8	-	1,272.6
Other Constr. and Engin.	-	11,578.7	-	12,374.5	-	12,616.5	-	11,516.8	-	11,912.8	-	12,238.6
Sugar Molasses	656.4	-	657.9	-	640.4	-	640.4	-	640.4	-	640.4	-
Rice Milling	-	2,070.9	-	1,984.8	-	1,943.0	-	2,252.0	-	2,301.2	-	2,248.7
Beverages, Food & Tobacco	-	4,485.8	-	4,501.2	-	4,671.4	-	4,707.6	-	4,704.9	-	4,855.9
Textiles & Clothing	-	154.2	-	154.5	-	158.0	-	145.4	-	147.9	-	152.2
Electricity	369.4	-	260.3	-	-	-	-	-	-	-	-	-
Other Manufacturing	-	5,959.0	-	5,457.6	-	5,216.1	-	6,353.9	-	4,683.1	-	6,257.2
Services	17.8	93,678.2	15.0	93,049.2	15.1	96,444.6	15.2	98,510.1	12.5	99,455.2	12.6	101,915.7
Drainage & Irrigation	-	8.8	-	24.6	-	53.9	-	31.6	-	35.4	-	54.0
Transportation	17.8	6,665.0	15.0	6,846.5	15.1	6,413.0	15.2	7,001.0	12.5	6,338.4	12.6	6,483.5
Telecommunications	-	4,895.9	-	4,866.8	-	5,166.9	-	5,144.6	-	5,669.4	-	5,816.2
Entertaining & Catering	-	5,787.8	-	5,735.4	-	5,495.6	-	5,576.3	-	5,740.6	-	5,537.3
Distribution	-	38,355.0	-	36,981.1	-	39,457.5	-	40,162.1	-	40,388.7	-	40,073.9
Education	-	1,287.2	-	1,276.9	-	1,266.8	-	1,258.1	-	1,248.7	-	1,240.1
Health	-	737.0	-	675.4	-	893.7	-	950.4	-	907.4	-	876.7
Professional Services	-	3,356.7	-	3,584.5	-	3,465.1	-	3,453.5	-	3,615.9	-	3,682.4
Other Services	-	32,584.8	-	33,057.9	-	34,232.1	-	34,932.4	-	35,510.6	-	38,151.5
HOUSEHOLDS	-	34,935.8	-	35,853.6	-	36,258.6	-	35,838.8	-	36,385.6	-	36,618.5
Home Improvement	-	8,336.4	-	8,342.5	-	8,629.3	-	8,262.6	-	8,097.7	-	7,111.8
Motor Cars	-	11,666.7	-	11,849.9	-	12,042.8	-	12,164.0	-	12,324.2	-	12,494.2
Other Durable Goods	-	1,301.0	-	1,286.3	-	1,215.8	-	1,230.6	-	1,305.4	-	1,395.1
Education	-	1,062.1	-	1,278.7	-	1,383.6	-	1,304.1	-	1,214.5	-	1,113.3
Travel	-	30.9	-	30.4	-	30.8	-	29.5	-	28.0	-	26.4
Other Purposes	-	12,538.6	-	13,065.8	-	12,956.3	-	12,848.0	-	13,415.8	-	14,477.7
TOTAL	1,325.4	173,582.9	1,213.9	173,562.1	936.1	179,513.6	937.3	181,822.1	905.9	182,250.4	935.8	187,145.9

Source: Commercial Banks

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

Table 2-13(h)

	2022	
	Jan.	
	Pub.	Priv.
GENERAL GOVERNMENT	1.7	-
FINANCIAL INSTITUTIONS	-	845.5
Pub. Finan. Instits.	-	-
Co-op Finan. Instits.	-	-
Insurance Companies	-	157.5
Building Societies	-	-
Credit Unions	-	-
Brokers and Money Lenders	-	685.7
Trust & Investment Companies	-	2.3
Pension Funds	-	-
BUSINESS ENTERPRISES	1,056.2	147,034.1
Agriculture	278.7	16,425.9
Sugarcane	278.3	755.3
Paddy	-	9,997.2
Other Farming	-	175.5
Livestock	-	1,484.8
Forestry	0.4	899.9
Shrimp & Other Fishing	-	3,113.2
Mining & Quarrying	-	4,008.9
Bauxite	-	0.1
Other	-	4,008.8
Manufacturing	764.6	27,353.1
Timber and Sawmilling	-	1,273.7
Other Constr. and Engin.	-	12,036.7
Sugar Molasses	640.4	-
Rice Milling	-	2,252.5
Beverages, Food & Tobacco	-	4,776.3
Textiles & Clothing	-	159.7
Electricity	124.2	-
Other Manufacturing	-	6,854.3
Services	12.9	99,246.2
Drainage & Irrigation	-	0.0
Transportation	12.7	6,448.9
Telecommunications	-	5,797.7
Entertaining & Catering	-	5,504.6
Distribution	-	39,203.9
Education	-	1,224.6
Health	-	826.8
Professional Services	-	3,784.7
Other Services	0.2	36,455.0
HOUSEHOLDS	-	36,245.5
Home Improvement	-	7,297.7
Motor Cars	-	12,507.0
Other Durable Goods	-	1,339.7
Education	-	1,037.9
Travel	-	24.2
Other Purposes	-	14,039.1
TOTAL	1,057.9	184,125.2

Source: Commercial Banks

COMMERCIAL BANKS: LIQUID ASSETS
(G\$ Million)

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Treasury Bills ²⁾	Req. Liquid Assets ¹⁾	Surplus (+) Deficit (-)
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	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	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	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									
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
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
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
Dec.	111,929.8	9,361.4	18,548.0	7,921.8	1,305.9	11,525.1	63,267.6	78,520.9	33,408.9
2018									
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
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
Sep.	122,882.2	7,106.8	34,736.1	7,977.5	923.5	14,892.0	57,246.4	82,643.3	40,238.9
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									
Mar.	125,145.9	7,420.5	27,729.8	7,793.8	1,379.5	18,905.0	61,917.3	84,409.4	40,736.5
Jun.	127,772.6	7,381.9	27,132.4	9,637.7	2,487.6	20,955.5	60,177.4	86,210.6	41,562.0
Sep.	140,514.5	7,495.2	37,704.1	9,375.5	1,019.1	24,710.7	60,209.9	88,495.9	52,018.6
Dec.	150,582.3	11,912.2	28,149.8	14,777.1	13,176.3	21,742.6	60,824.3	97,472.9	53,109.4
2020									
Jan.	162,983.2	8,479.1	40,204.4	13,908.7	11,264.2	27,118.3	62,008.6	98,653.1	64,330.1
Feb.	160,893.1	8,708.2	37,568.3	19,956.6	3,607.2	29,554.4	61,498.4	100,156.7	60,736.4
Mar.	149,001.4	11,262.0	29,400.7	15,484.1	4,621.4	25,936.4	62,296.7	98,385.0	50,616.3
Apr.	152,627.7	10,022.7	30,252.7	15,857.6	5,082.9	29,059.3	62,352.5	99,839.8	52,787.9
May	168,156.4	9,372.3	33,963.3	16,670.5	8,106.9	37,638.6	62,404.9	100,859.7	67,296.7
Jun.	162,374.4	9,210.5	39,622.8	11,553.4	5,876.1	33,647.4	62,464.2	101,303.3	61,071.1
Jul.	166,798.1	9,357.9	45,478.1	12,046.4	4,180.3	31,873.5	63,861.9	101,967.8	64,830.3
Aug. ³⁾	185,915.5	8,939.7	56,357.5	14,141.7	3,343.2	32,789.0	70,344.3	80,431.8	105,483.7
Sep.	189,710.4	9,181.4	55,309.5	14,600.1	3,504.3	36,781.5	70,333.6	81,309.9	108,400.5
Oct.	196,000.8	8,803.2	66,989.4	13,530.1	3,842.5	32,543.5	70,292.2	83,347.5	112,653.3
Nov.	206,070.6	9,163.8	76,442.6	9,292.9	4,170.3	37,032.1	69,968.9	85,638.7	120,431.9
Dec.	211,539.3	10,410.2	75,116.0	12,952.5	4,752.0	38,759.4	69,549.3	86,558.2	124,981.1
2021									
Jan.	226,175.3	9,358.5	94,071.3	12,858.6	2,578.3	37,164.0	70,144.6	88,765.1	137,410.2
Feb.	231,568.4	9,185.5	95,707.0	16,341.3	1,929.9	38,255.5	70,149.2	89,939.1	141,629.3
Mar.	220,291.6	10,557.4	88,913.6	14,423.1	990.6	35,629.6	69,777.4	89,723.9	130,567.7
Apr.	220,288.1	10,245.7	84,474.1	13,061.7	2,879.4	39,792.4	69,834.7	90,006.0	130,282.0
May	234,973.2	10,536.6	90,197.5	17,141.3	1,464.2	45,739.4	69,894.2	91,712.1	143,261.1
Jun.	233,514.5	10,452.0	67,328.0	16,275.8	942.7	46,276.0	92,240.0	92,230.2	141,284.4
Jul.	242,678.8	10,752.2	74,991.4	16,720.4	547.3	46,919.1	92,748.4	93,076.9	149,601.9
Aug.	252,285.9	10,559.2	83,077.8	16,341.5	1,652.4	48,382.3	92,272.7	94,472.8	157,813.2
Sep.	243,365.2	9,375.8	84,420.9	16,559.5	1,176.4	39,760.9	92,071.7	94,825.6	148,539.6
Oct.	244,941.6	10,310.0	56,540.9	12,509.2	826.7	40,543.8	124,210.9	92,443.8	152,497.8
Nov.	252,403.1	11,276.4	61,294.7	14,828.1	1,195.5	40,732.0	123,076.4	96,757.4	155,645.7
Dec.	257,561.5	13,364.3	60,230.5	15,872.7	1,056.0	33,754.2	133,283.8	83,877.7	173,683.8
2022									
Jan.	271,656.6	9,773.6	66,388.9	15,795.3	729.2	35,533.7	143,435.9	101,467.6	170,189.0

Source: Commercial Banks

Notes:

¹⁾ Statutory reserve deposits are included in the calculation of the required liquid assets.

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

³⁾ The Liquid Assets Ratio was temporarily amended to 20 percent of demand liabilities and 15 percent of time liabilities with effect from August 24, 2020 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

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

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)
2020					2021				
Feb.	07th	53,861.4	92,886.2	39,024.8	Feb.	5th	51,865.0	147,536.6	95,671.6
	14th	53,922.1	92,516.2	38,594.1		12th	52,320.5	149,580.8	97,260.3
	21st	53,829.1	91,153.5	37,324.4		19th	52,651.2	147,317.5	94,666.3
	28th	54,149.6	91,717.9	37,568.3		26th	52,453.0	148,159.9	95,707.0
Mar.	06th	55,189.9	87,631.5	32,441.7	Mar.	5th	52,174.3	147,906.1	95,731.8
	13th	54,413.4	82,134.7	27,721.2		12th	52,394.6	139,779.0	87,384.4
	20th	53,770.7	82,963.5	29,192.8		19th	52,266.3	142,692.9	90,426.6
	27th	53,310.6	82,711.4	29,400.7		26th	52,368.6	141,282.2	88,913.6
Apr.	03rd	53,022.7	83,655.3	30,632.6	Apr.	02nd	52,310.2	141,174.9	88,864.7
	10th	53,586.3	82,571.9	28,985.6		9th	52,633.9	141,013.8	88,380.0
	17th	53,996.4	85,326.0	31,329.6		16th	52,762.4	145,592.1	92,829.7
	24th	54,121.9	84,374.6	30,252.7		23rd	52,972.2	142,276.4	89,304.2
						30th	52,586.4	137,060.5	84,474.1
May	01st	54,089.3	82,337.5	28,248.2	May	7th	52,403.1	138,564.8	86,161.7
	08th	54,350.1	81,156.7	26,806.6		14th	52,850.2	140,521.1	87,670.9
	15th	54,442.7	82,537.2	28,094.6		21st	53,655.4	141,982.4	88,327.0
	22nd	54,971.6	84,528.0	29,556.4		28th	53,550.9	143,748.3	90,197.5
	29th	54,699.5	88,662.8	33,963.3					
Jun.	05th	54,612.8	91,222.6	36,609.9	Jun.	04th	53,636.1	140,977.2	87,341.1
	12th	55,010.9	88,098.9	33,088.0		11th	53,898.7	118,613.5	64,714.8
	19th	54,999.8	90,552.7	35,552.9		18th	53,645.9	121,119.9	67,474.0
	26th	55,027.7	94,650.5	39,622.8		25th	53,847.2	121,175.2	67,328.0
Jul.	3rd	54,804.5	95,616.8	40,812.3	Jul.	02nd	53,298.4	122,136.7	68,838.3
	10th	55,246.2	95,606.3	40,360.1		09th	53,815.2	123,790.0	69,974.8
	17th	55,587.2	96,922.9	41,335.7		16th	54,109.5	126,702.7	72,593.2
	24th	55,377.6	97,480.6	42,103.0		23rd	54,295.8	127,285.7	72,989.9
	31st	55,350.5	100,828.7	45,478.1		30th	54,207.8	129,199.2	74,991.4
Aug. 1)	7th	55,291.4	98,540.5	43,249.1	Aug.	06th	54,695.0	132,110.5	77,415.5
	14th	56,001.9	102,521.6	46,519.7		13th	54,780.1	134,442.5	79,662.3
	21st	52,215.6	100,924.3	48,708.7		20th	55,000.0	138,310.3	83,310.3
	28th	47,121.5	103,479.0	56,357.5		27th	55,001.8	138,079.7	83,077.8
Sep.	04th	47,293.5	104,087.5	56,793.9	Sep.	03rd	54,912.4	138,422.9	83,510.5
	11th	47,597.4	99,901.4	52,304.0		10th	54,960.9	134,942.1	79,981.2
	18th	47,445.3	100,872.2	53,426.9		17th	54,934.0	136,857.8	81,923.8
	25th	47,628.4	102,937.8	55,309.5		24th	55,143.4	139,564.3	84,420.9
Oct.	02nd	47,731.3	101,993.6	54,262.2	Oct.	01st	55,498.5	143,612.2	88,113.7
	09th	47,603.2	101,616.8	54,013.6		08th	55,627.9	134,613.1	78,985.3
	16th	48,331.7	106,005.2	57,673.6		15th	55,579.0	109,967.4	54,388.4
	23rd	48,687.4	108,161.1	59,473.7		22nd	55,828.9	109,166.8	53,337.8
	30th	48,785.7	115,775.0	66,989.4		29th	55,485.1	112,025.9	56,540.9
Nov.	06th	49,155.1	116,050.3	66,895.2	Nov.	05th	55,383.2	110,565.6	55,182.5
	13th	49,466.1	116,640.2	67,174.1		12th	55,882.7	113,681.7	57,799.0
	20th	49,925.8	120,812.4	70,886.6		19th	55,948.0	119,869.6	63,921.6
	27th	50,025.7	126,468.3	76,442.6		26th	56,184.9	117,479.6	61,294.7
Dec.	04th	49,655.3	127,101.4	77,446.1	Dec.	03rd	56,046.7	117,311.3	61,264.6
	11th	50,189.5	126,993.3	76,803.8		10th	56,456.4	118,061.8	61,605.4
	18th	50,590.6	122,203.0	71,612.5		17th	57,112.4	112,889.3	55,776.8
	25th	50,531.3	125,647.3	75,116.0		24th	56,729.0	113,161.9	56,432.9
						31st	57,207.4	117,437.9	60,230.5
2021					2022				
Jan.	1st	50,387.5	132,667.2	82,279.8	Jan.	07th	57,369.9	125,771.5	68,401.6
	8th	50,771.5	142,406.4	91,634.9		14th	58,227.3	129,705.0	71,477.7
	15th	51,527.2	149,750.1	98,223.0		21st	58,513.0	126,340.7	67,827.6
	22nd	52,128.3	145,915.6	93,787.3		28th	58,846.4	125,235.4	66,388.9
	29th	51,727.4	145,798.7	94,071.3					

Source: Commercial Banks

Note:

¹⁾ The Reserve Requirement Ratio was temporarily amended to 10 percent with effect from August 24, 2020 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

BANK OF GUYANA
FOREIGN EXCHANGE INTERVENTION
 US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2012	0.25	141.48	(141.23)
2013	-	163.60	(163.60)
2014	-	16.30	(16.30)
2015	5.55	5.75	(0.20)
2016	0.70	27.30	(26.60)
2017			
Mar.	-	6.60	(6.60)
Jun.	-	1.08	(1.08)
Sep.	17.50	0.20	17.30
Dec.	28.00	-	28.00
2018			
Mar.	12.60	7.70	4.90
Jun.	71.50	-	71.50
Sep.	75.40	0.40	75.00
Dec.	26.80	-	26.80
2019			
Mar.	8.50	0.10	8.40
Jun.	13.00	-	13.00
Sep.	16.00	-	16.00
Dec.	22.50	-	22.50
2020			
Jan.	12.50	-	12.50
Feb.	28.50	-	28.50
Mar.	24.50	-	24.50
Apr.	26.00	-	26.00
May	34.00	-	34.00
Jun.	52.50	-	52.50
Jul.	30.00	-	30.00
Aug.	55.00	-	55.00
Sep.	42.00	-	42.00
Oct.	42.00	-	42.00
Nov.	18.00	-	18.00
Dec.	19.00	-	19.00
2021			
Jan.	-	-	-
Feb.	4.00	-	4.00
Mar.	14.00	-	14.00
Apr.	18.00	-	18.00
May	24.00	-	24.00
Jun.	20.00	-	20.00
Jul.	24.50	-	24.50
Aug.	6.00	-	6.00
Sep.	15.00	-	15.00
Oct.	13.00	-	13.00
Nov.	5.00	-	5.00
Dec.	30.00	-	30.00
2022			
Jan.	10.00	-	10.00

Source: Bank of Guyana

COMMERCIAL BANKS
INTERBANK TRADE
 US\$ Million

Table 2.16 (b)

Period Ended	Volume
2012	39.86
2013	24.47
2014	80.48
2015	75.90
Dec.	30.84
2017	
Mar.	3.81
Jun.	12.22
Sep.	21.02
Dec.	49.42
2018	
Mar.	23.90
Jun.	15.80
Sep.	11.00
Dec.	3.60
2019	
Mar.	4.00
Jun.	8.00
Sep.	4.00
Dec.	2.00
2020	
Jan.	2.00
Feb.	-
Mar.	-
Apr.	-
May	6.00
Jun.	-
Jul.	-
Aug.	-
Sep.	-
Oct.	-
Nov.	10.00
Dec.	2.00
2021	
Jan.	8.00
Feb.	3.00
Mar.	2.00
Apr.	6.00
May	-
Jun.	2.00
Jul.	-
Aug.	-
Sep.	-
Oct.	-
Nov.	-
Dec.	-
2022	
Jan.	4.00

Source: Commercial Banks

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

Table 2.17

Period Ended	Total¹⁾	91-Day Bills	182-Day Bills	364- Day Bills
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	61,933.6	6,000.0	4,253.6	51,680.0
2015	64,740.4	6,578.0	253.6	57,908.8
2016	67,153.4	5,000.0	5,853.4	56,300.0
2017				
Mar.	64,271.6	5,000.0	6,071.6	53,200.0
Jun.	63,323.9	0.0	10,671.2	52,652.7
Sep.	63,219.7	0.0	10,758.6	52,461.1
Dec.	63,736.5	0.0	10,758.3	52,978.2
2018				
Mar.	64,432.2	0.0	10,852.7	53,579.5
Jun.	56,779.5	0.0	6,252.6	50,526.9
Sep.	57,535.4	0.0	6,252.6	51,282.8
Dec.	57,460.0	0.0	6,252.5	51,207.5
2019				
Mar.	62,397.5	0.0	4,252.5	58,145.0
Jun.	60,497.4	0.0	4,252.4	56,245.0
Sep.	60,583.1	0.0	252.4	60,330.7
Dec.	61,241.3	0.0	252.4	60,988.9
2020				
Jan.	62,469.1	0.0	252.4	62,216.7
Feb.	61,969.1	0.0	252.4	61,716.7
Mar.	62,769.1	0.0	252.4	62,516.7
Apr.	62,769.1	0.0	252.4	62,516.7
May	62,769.1	0.0	252.4	62,516.7
Jun.	62,769.1	0.0	252.4	62,516.7
Jul.	63,569.1	0.0	252.4	63,316.7
Aug.	70,729.1	0.0	252.4	70,476.7
Sep.	70,747.8	0.0	5,252.4	65,495.4
Oct.	70,689.7	0.0	5,252.4	65,437.3
Nov.	70,371.5	0.0	5,252.4	65,119.1
Dec.	69,950.3	0.0	5,252.4	64,697.9
2021				
Jan.	70,643.3	0.0	5,252.4	65,390.9
Feb.	70,630.1	0.0	5,252.4	65,377.7
Mar.	70,284.7	0.0	5,252.4	65,032.3
Apr.	70,284.7	0.0	5,252.4	65,032.3
May	70,284.7	0.0	5,252.4	65,032.3
Jun.	92,784.7	0.0	5,252.4	87,532.3
Jul.	92,803.8	0.0	5,252.4	87,551.4
Aug.	92,855.8	0.0	5,252.4	87,603.4
Sep.	92,693.3	0.0	252.4	92,440.9
Oct.	125,102.3	0.0	252.4	124,849.9
Nov.	123,920.5	0.0	252.4	123,668.1
Dec.	134,175.4	0.0	252.4	133,923.0
2022				
Jan.	144,415.7	0.0	252.4	144,163.3

Source: Bank of Guyana

Note:

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

INTERNATIONAL RESERVES AND FOREIGN ASSETS
(US\$ Million)

Table 3.2

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
2012	825.2	862.2	37.0	790.6	862.2	71.6	257.5	313.4	55.9	1,048.1	1,175.6	127.5
2013	751.2	776.9	25.7	716.6	776.9	60.3	238.6	299.9	61.2	955.3	1,076.7	121.5
2014	652.2	665.6	13.4	648.7	665.6	16.9	296.4	357.6	61.1	945.2	1,023.2	78.0
2015	594.7	598.5	3.8	591.2	598.5	7.3	273.7	357.1	83.4	864.9	955.7	90.7
2016	596.7	596.7	-	593.2	596.7	3.5	278.1	355.4	77.3	871.4	952.1	80.8
2017												
Mar.	596.3	596.3	-	592.8	596.3	3.5	255.9	333.0	77.1	848.7	929.3	80.6
Jun.	578.4	578.4	-	574.9	578.4	3.5	287.0	371.6	84.6	861.9	950.0	88.1
Sep.	579.5	579.5	-	576.0	579.5	3.5	275.7	367.9	92.1	851.7	947.3	95.6
Dec.	584.0	584.0	-	580.6	584.0	3.5	276.5	380.5	104.0	857.1	964.5	107.4
2018												
Mar.	498.5	498.5	-	495.1	498.5	3.5	319.4	422.5	103.2	814.4	921.1	106.7
Jun.	473.4	473.4	-	469.9	473.4	3.4	288.2	391.1	102.9	758.2	864.5	106.3
Sep.	452.6	452.6	-	449.2	452.6	3.4	277.1	380.4	103.2	726.3	833.0	106.7
Dec.	528.4	528.4	-	525.0	528.4	3.4	281.3	385.3	104.0	806.3	913.7	107.5
2019												
Mar.	515.8	515.8	-	512.3	515.8	3.4	296.1	398.1	101.9	808.5	913.8	105.3
Jun.	522.1	522.1	-	518.7	522.1	3.4	308.2	420.6	112.4	826.9	942.7	115.8
Sep.	528.3	528.3	-	524.9	528.3	3.4	324.4	428.1	103.7	849.3	956.4	107.1
Dec.	575.9	575.9	-	572.5	575.9	3.4	334.6	451.2	116.6	907.1	1,027.1	120.0
2020												
Jan.	592.7	592.7	-	589.3	592.7	3.4	359.2	473.1	113.9	948.5	1,065.8	117.4
Feb.	547.8	547.8	-	544.3	547.8	3.4	387.1	515.5	128.4	931.4	1,063.2	131.8
Mar.	499.2	499.2	-	495.8	499.2	3.4	369.1	494.1	125.0	864.9	993.3	128.4
Apr.	501.2	501.2	-	497.7	501.2	3.4	389.0	512.9	123.9	886.8	1,014.1	127.3
May	526.7	526.7	-	523.2	526.7	3.4	421.7	547.0	125.3	944.9	1,073.7	128.8
Jun.	573.1	573.1	-	569.7	573.1	3.4	392.3	505.5	113.2	962.0	1,078.6	116.7
Jul.	609.0	609.0	-	605.5	609.0	3.4	379.6	500.7	121.1	985.1	1,109.7	124.5
Aug.	649.0	649.0	-	645.5	649.0	3.4	388.3	515.6	127.3	1,033.8	1,164.6	130.8
Sep.	638.8	638.8	-	635.4	638.8	3.4	394.2	531.0	136.8	1,029.6	1,169.8	140.2
Oct.	646.4	646.4	-	642.9	646.4	3.4	388.7	543.8	155.1	1,031.6	1,190.2	158.6
Nov.	663.6	663.6	-	660.1	663.6	3.4	390.9	529.7	138.8	1,051.0	1,193.2	142.2
Dec.	680.6	680.6	-	677.2	680.6	3.4	396.3	541.4	145.1	1,073.5	1,222.1	148.5
2021												
Jan.	698.7	698.7	-	695.3	698.7	3.4	418.8	538.5	119.7	1,114.0	1,237.2	123.2
Feb.	674.2	674.2	-	670.7	674.2	3.4	434.2	567.9	133.6	1,105.0	1,242.0	137.0
Mar.	625.6	625.6	-	622.1	625.6	3.4	429.4	554.8	125.5	1,051.5	1,180.4	128.9
Apr.	626.2	626.2	-	622.7	626.2	3.4	447.9	562.2	114.3	1,070.6	1,188.4	117.8
May	642.0	642.0	-	638.6	642.0	3.4	468.9	611.3	142.4	1,107.5	1,253.4	145.9
Jun.	613.2	613.2	-	609.8	613.2	3.4	482.7	604.9	122.2	1,092.4	1,218.1	125.6
Jul.	600.9	600.9	-	597.4	600.9	3.4	477.3	604.9	127.6	1,074.7	1,205.7	131.1
Aug.	819.6	819.6	-	816.1	819.6	3.4	481.5	601.7	120.2	1,297.7	1,421.3	123.7
Sep.	819.5	819.5	-	816.0	819.5	3.4	464.0	590.4	126.4	1,280.0	1,409.8	129.8
Oct.	810.1	810.1	-	806.6	810.1	3.4	459.1	583.1	124.0	1,265.8	1,393.2	127.4
Nov.	804.8	804.8	-	801.3	804.8	3.4	473.6	601.9	128.3	1,275.0	1,406.7	131.7
Dec.*	810.8	810.8	-	807.4	810.8	3.4	448.5	579.0	130.5	1,255.9	1,389.9	133.9
2022												
Jan.	780.4	780.4	-	777.0	780.4	3.4	439.2	581.9	142.8	1,216.2	1,362.4	146.2

Source: Bank of Guyana and Commercial Banks

* Figures for December 2021 are preliminary

GUYANA: SELECTED INTEREST RATES ¹
(Percent Per Annum)

Table 4.1

	2017	2018	2019	2020				2021												2022	
	Dec.	Dec.	Dec.	Mar.	Jun.	Sep.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	
BANK OF GUYANA																					
Bank Rate	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Treasury Bill Discount Rate																					
91 Days	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54
182 Days	1.11	0.96	0.89	0.89	0.89	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
364 Days	1.20	1.23	1.00	1.01	1.01	1.01	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.00
COMMERCIAL BANKS																					
Small Savings Rate (average)	1.11	1.04	0.97	0.96	0.91	0.91	0.91	0.91	0.89	0.89	0.88	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
Prime Lending Rate (weighted average) ²	10.47	10.30	8.56	8.61	8.35	8.43	8.46	8.41	8.50	8.50	8.58	8.59	8.63	8.62	8.61	8.56	8.49	8.51	8.50	8.41	8.41
Prime Lending Rate ³	13.00	13.00	10.29	10.29	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88
Comm. Banks' Lending Rate (weighted average)	10.19	10.02	9.18	9.01	8.83	8.91	8.95	8.94	8.91	8.93	9.27	9.31	9.24	9.22	9.20	9.09	9.08	9.06	8.88	8.94	8.94
HAND-IN-HAND TRUST CORP. INC.																					
Domestic Mortgages	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Commercial Mortgages	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
Average Deposit Rates	1.68	1.68	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51
NEW BUILDING SOCIETY																					
Deposits ⁴	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
Mortgage Rates ⁵	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	4.98
Five dollar shares	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
Save and prosper shares	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75

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

Notes:

- 1) End of period rates.
- 2) The prime lending rate reported by the banks has been weighted by the amount of loans issued at the corresponding rate.
- 3) The average prime lending rate actually used by commercial banks applicable to loans and advances.
- 4) Small savings rate
- 5) Effective November 2009, the mortgage rate for New Building Society is reflected as an average rate.

COMMERCIAL BANKS: SELECTED INTEREST RATES
(Percent Per Annum)

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate ¹⁾	Small Savings Deposits	3 Months Time Deposits	6 Months Time Deposits	9 Months Time Deposits ²⁾	12 Months Time Deposits
2012	13.83	1.69	1.39	1.58	...	1.76
2013	12.83	1.33	1.09	1.25	...	1.39
2014	12.83	1.26	1.10	1.26	...	1.40
2015	12.83	1.26	1.13	1.29	...	1.43
2016	13.00	1.26	1.17	1.33	...	1.47
2017						
Mar.	13.00	1.30	1.08	1.22	...	1.35
Jun.	13.00	1.18	1.03	1.18	...	1.30
Sep.	13.00	1.11	1.01	1.15	...	1.27
Dec.	13.00	1.11	1.01	1.15	...	1.27
2018						
Mar.	13.00	1.10	1.01	1.15	...	1.26
Jun.	13.00	1.10	1.01	1.15	...	1.26
Sep.	13.00	1.04	0.98	1.12	...	1.23
Dec.	13.00	1.04	0.98	1.12	...	1.23
2019						
Mar.	10.63	1.00	0.88	1.05	...	1.11
Jun.	10.46	1.00	0.87	1.04	...	1.10
Sep.	10.38	0.98	0.87	1.04	...	1.10
Dec.	10.29	0.97	0.86	1.03	...	1.10
2020						
Jan.	10.29	0.96	0.86	1.03	...	1.10
Feb.	10.29	0.96	0.86	1.03	...	1.10
Mar.	10.29	0.96	0.86	1.03	...	1.10
Apr.	10.29	0.96	0.86	1.03	...	1.10
May	10.29	0.91	0.84	1.01	...	1.08
Jun.	8.88	0.91	0.84	1.01	...	1.08
Jul.	8.88	0.91	0.84	1.01	...	1.08
Aug.	8.88	0.91	0.84	1.01	...	1.08
Sep.	8.88	0.91	0.84	1.01	...	1.08
Oct.	8.88	0.91	0.84	1.01	...	1.08
Nov.	8.88	0.91	0.84	1.01	...	1.08
Dec.	8.88	0.91	0.84	1.01	...	1.08
2021						
Jan.	8.88	0.91	0.86	1.03	...	1.10
Feb.	8.88	0.89	0.83	0.98	...	1.05
Mar.	8.88	0.89	0.81	0.98	...	1.05
Apr.	8.88	0.88	0.81	0.98	...	1.05
May	8.88	0.83	0.78	0.95	...	1.03
Jun.	8.88	0.83	0.78	0.95	...	1.03
Jul.	8.88	0.83	0.78	0.95	...	1.03
Aug.	8.88	0.83	0.78	0.95	...	1.03
Sep.	8.88	0.83	0.78	0.95	...	1.03
Oct.	8.88	0.83	0.78	0.95	...	1.03
Nov.	8.88	0.83	0.78	0.95	...	1.03
Dec.	8.88	0.83	0.78	0.94	...	1.02
2022						
Jan.	8.88	0.83	0.78	0.94	...	1.02

Source: Commercial Banks

Notes:

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

COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area
	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill ¹	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate
2012	1.45	5.25	0.39	4.75	3.61	7.00	7.18	0.07	0.75	0.25	1.50
2013	1.59	5.00	0.06	4.75	3.24	7.00	8.25	0.07	0.75	0.26	0.75
2014	1.89	5.00	0.10	4.75	2.55	7.00	7.14	0.03	0.75	0.41	0.30
2015	1.92	5.00	0.97	4.75	1.76	7.00	5.96	0.23	0.87	0.46	0.30
2016	1.68	5.00	0.65	4.75	3.10	7.00	5.68	...	...	0.14	0.25
2017											
Mar.	1.54	5.00	1.05	4.75	3.09	7.00	6.13	0.74	0.50	0.02	0.25
Jun.	1.54	5.00	1.20	4.75	3.09	7.00	5.65	0.98	0.50	0.08	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
Dec.	1.54	5.00	1.16	4.75	3.15	7.00	4.17	1.32	0.50	0.00	0.25
2018											
Mar.	1.54	5.00	1.15	4.75	3.14	7.00	2.98	1.70	0.50	0.00	0.25
Jun.	1.54	5.00	1.18	4.75	2.31	7.00	2.54	1.90	0.50	0.00	0.25
Sep.	1.54	5.00	1.20	4.75	2.93	7.00	1.71	2.13	0.50	0.00	0.25
Dec.	1.54	5.00	1.24	4.75	0.50	7.00	2.05	2.37	0.50	0.00	0.25
2019											
Mar.	1.54	5.00	1.24	4.75	0.50	7.00	2.19	2.40	0.50	0.00	0.25
Jun.	1.54	5.00	1.20	4.75	0.50	7.00	1.95	2.17	0.50	0.00	0.25
Sep.	1.54	5.00	1.20	4.75	0.50	7.00	1.74	1.89	0.50	0.00	0.25
Dec.	1.54	5.00	1.22	4.75	0.50	7.00	1.32	1.54	0.50	0.00	0.25
2020											
Jan.	1.54	5.00	1.19	4.75	0.50	7.00	1.25	1.52	0.50	0.00	0.25
Feb.	1.54	5.00	1.07	4.75	0.50	7.00	1.34	1.52	0.50	0.00	0.25
Mar.	1.54	5.00	1.09	4.75	0.50	7.00	1.85	0.29	0.50	0.00	0.25
Apr.	1.54	5.00	1.03	4.75	0.50	2.00	1.08	0.14	0.50	0.00	0.25
May	1.54	5.00	1.03	4.75	0.50	2.00	1.78	0.13	0.50	0.00	0.25
Jun.	1.54	5.00	0.95	4.75	0.50	2.00	1.28	0.16	0.50	0.00	0.25
Jul.	1.54	5.00	...	...	0.50	2.00	1.10	0.13	0.50	0.00	0.25
Aug.	1.54	5.00	...	...	0.50	2.00	1.13	0.10	0.50	0.00	0.25
Sep.	1.54	5.00	...	...	0.50	2.00	1.14	0.11	0.50	0.00	0.25
Oct.	1.54	5.00	0.61	4.75	0.50	2.00	0.98	0.10	0.50	0.00	0.25
Nov.	1.54	5.00	...	...	0.50	2.00	0.78	0.09	0.50	0.00	0.25
Dec.	1.54	5.00	...	...	0.50	2.00	0.77	0.09	0.50	0.00	0.25
2021											
Jan.	1.54	5.00	...	...	0.50	2.00	0.74	0.08	0.50	0.00	0.25
Feb.	1.54	5.00	...	...	0.50	2.00	1.53	0.04	0.50	0.00	0.25
Mar.	1.54	5.00	...	...	0.50	2.00	1.23	0.03	0.50	0.00	0.25
Apr.	1.54	5.00	...	...	0.50	2.00	1.94	0.02	0.50	0.00	0.25
May	1.54	5.00	...	...	0.50	2.00	0.94	0.02	0.50	0.00	0.25
Jun.	1.54	5.00	...	...	0.50	2.00	1.05	0.04	0.50	0.00	0.25
Jul.	1.54	5.00	...	...	0.50	2.00	0.94	0.05	0.50	0.00	0.25
Aug.	1.54	5.00	...	...	0.50	2.00	0.88	0.05	0.50	0.00	0.25
Sep.	1.54	5.00	...	...	0.50	2.00	1.41	0.40	0.50	0.00	0.25
Oct.	1.54	5.00	...	...	0.50	2.00	2.17	0.05	0.50	0.00	0.25
Nov.	1.54	5.00	...	...	0.50	2.00	3.59	0.05	0.50	0.00	0.25
Dec.	1.54	5.00	...	...	0.50	2.00	4.09	0.06	0.50	0.00	0.25
2022											
Jan.	1.54	5.00	...	...	0.50	2.00	4.17	0.15	0.50	0.00	0.25

Source: Statistical Reports from Central Banks

Note:

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				
11	May	20	-	15	May	20	208.50		06	Apr	21	-	09	Apr	21	208.50
18	May	20	-	22	May	20	208.50		12	Apr	21	-	16	Apr	21	208.50
25	May	20	-	29	May	20	208.50		19	Apr	21	-	23	Apr	21	208.50
01	Jun	20	-	05	Jun	20	208.50		26	Apr	21	-	30	Apr	21	208.50
08	Jun	20	-	12	Jun	20	208.50		03	May	21	-	04	May	21	208.50
15	Jun	20	-	19	Jun	20	208.50		06	May	21	-	07	May	21	208.50
22	Jun	20	-	26	Jun	20	208.50		10	May	21	-	14	May	21	208.50
29	Jun	20	-	30	Jun	20	208.50		17	May	21	-	21	May	21	208.50
01	Jul	20	-	03	Jul	20	208.50		24	May	21	-	25	May	21	208.50
07	Jul	20	-	10	Jul	20	208.50		27	May	21	-	28	May	21	208.50
13	Jul	20	-	17	Jul	20	208.50		31	May	21	-				208.50
20	Jul	20	-	24	Jul	20	208.50		01	Jun	21	-	04	Jun	21	208.50
27	Jul	20	-	30	Jul	20	208.50		07	Jun	21	-	11	Jun	21	208.50
03	Aug	20	-	07	Aug	20	208.50		14	Jun	21	-	18	Jun	21	208.50
10	Aug	20	-	14	Aug	20	208.50		21	Jun	21	-	25	Jun	21	208.50
17	Aug	20	-	21	Aug	20	208.50		28	Jun	21	-	30	Jun	21	208.50
24	Aug	20	-	28	Aug	20	208.50		01	Jul	21	-	02	Jul	21	208.50
31	Aug	20			Sep		208.50		06	Jul	21	-	09	Jul	21	208.50
01	Sep	20	-	04	Sep	20	208.50		12	Jul	21	-	16	Jul	21	208.50
07	Sep	20	-	11	Sep	20	208.50		19	Jul	21	-	20	Jul	21	208.50
14	Sep	20	-	18	Sep	20	208.50		22	Jul	21	-	23	Jul	21	208.50
21	Sep	20	-	25	Sep	20	208.50		26	Jul	21	-	30	Jul	21	208.50
28	Sep	20	-	30	Sep	20	208.50		03	Aug	21	-	06	Aug	21	208.50
01	Oct	20	-	02	Oct	20	208.50		09	Aug	21	-	13	Aug	21	208.50
05	Oct	20	-	09	Oct	20	208.50		16	Aug	21	-	20	Aug	21	208.50
12	Oct	20	-	16	Oct	20	208.50		23	Aug	21	-	27	Aug	21	208.50
19	Oct	20	-	23	Oct	20	208.50		30	Aug	21	-	31	Aug	21	208.50
26	Oct	20	-	28	Oct	20	208.50		01	Sep	21	-	03	Sep	21	208.50
30	Oct	20	-		Nov	20	208.50		06	Sep	21	-	10	Sep	21	208.50
02	Nov	20	-	06	Nov	20	208.50		13	Sep	21	-	17	Sep	21	208.50
09	Nov	20	-	13	Nov	20	208.50		20	Sep	21	-	24	Sep	21	208.50
16	Nov	20	-	20	Nov	20	208.50		27	Sep	21	-	30	Sep	21	208.50
23	Nov	20	-	27	Nov	20	208.50		01	Oct	21					208.50
30	Nov	20	-				208.50		04	Oct	21	-	08	Oct	21	208.50
01	Dec	20	-	04	Dec	20	208.50		11	Oct	21	-	15	Oct	21	208.50
07	Dec	20	-	11	Dec	20	208.50		18	Oct	21					208.50
14	Dec	20	-	18	Dec	20	208.50		20	Oct	21	-	22	Oct	21	208.50
21	Dec	20	-	24	Dec	20	208.50		25	Oct	21	-	29	Oct	21	208.50
28	Dec	20	-	31	Dec	20	208.50		01	Nov	21	-	03	Nov	21	208.50
04	Jan	21	-	08	Jan	21	208.50		05	Nov	21					208.50
11	Jan	21	-	15	Jan	21	208.50		08	Nov	21	-	12	Nov	21	208.50
18	Jan	21	-	22	Jan	21	208.50		15	Nov	21	-	19	Nov	21	208.50
25	Jan	21	-	29	Jan	21	208.50		22	Nov	21	-	26	Nov	21	208.50
01	Feb	21	-	05	Feb	21	208.50		29	Nov	21	-	30	Nov	21	208.50
08	Feb	21	-	12	Feb	21	208.50		01	Dec	21	-	03	Dec	21	208.50
15	Feb	21	-	19	Feb	21	208.50		06	Dec	21	-	10	Dec	21	208.50
22	Feb	21				21	208.50		13	Dec	21	-	17	Dec	21	208.50
24	Feb	21	-	26	Feb	21	208.50		20	Dec	21	-	24	Dec	21	208.50
01	Mar	21	-	05	Mar	21	208.50		27	Dec	21	-	31	Dec	21	208.50
08	Mar	21	-	12	Mar	21	208.50		03	Jan	22	-	07	Jan	22	208.50
15	Mar	21	-	19	Mar	21	208.50		10	Jan	22	-	14	Jan	22	208.50
22	Mar	21	-	26	Mar	21	208.50		17	Jan	22	-	21	Jan	22	208.50
30	Mar	21	-	31	Mar	21	208.50		24	Jan	22	-	28	Jan	22	208.50
01	Apr	21					208.50		31	Jan	22					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
2012	204.50	204.53
2013	206.25	206.08
2014	206.50	206.50
2015	206.50	206.50
2016	206.50	206.50
2017		
Mar.	206.50	206.50
Jun.	206.50	206.50
Sep.	206.50	206.50
Dec.	206.50	206.50
2018		
Mar.	206.50	206.50
Jun.	208.50	208.50
Sep.	208.50	208.50
Dec.	208.50	208.50
2019		
Mar.	208.50	208.50
Jun.	208.50	208.50
Sep.	208.50	208.50
Dec.	208.50	208.50
2020		
Jan.	208.50	208.50
Feb.	208.50	208.50
Mar.	208.50	208.50
Apr.	208.50	208.50
May	208.50	208.50
Jun.	208.50	208.50
Jul.	208.50	208.50
Aug.	208.50	208.50
Sep.	208.50	208.50
Oct.	208.50	208.50
Nov.	208.50	208.50
Dec.	208.50	208.50
2021		
Jan.	208.50	208.50
Feb.	208.50	208.50
Mar.	208.50	208.50
Apr.	208.50	208.50
May	208.50	208.50
Jun.	208.50	208.50
Jul.	208.50	208.50
Aug.	208.50	208.50
Sep.	208.50	208.50
Oct.	208.50	208.50
Nov.	208.50	208.50
Dec.	208.50	208.50
2022		
Jan.	208.50	208.50

Source: Bank of Guyana

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 4.6

Month	Buying Rate											
	2020				2021				2022			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan.	156.87	213.78	254.52	223.53	155.64	214.40	257.94	229.93	154.63	206.44	261.63	226.68
Feb.	156.66	213.73	256.91	222.36	155.78	214.53	259.73	232.01				
Mar.	153.99	213.51	251.05	219.96	155.10	214.08	263.67	230.02				
Apr.	153.25	213.38	255.54	222.50	155.53	209.44	265.81	226.85				
May	154.01	213.78	250.15	221.45	154.09	207.66	266.33	229.40				
Jun.	155.63	214.04	252.18	226.13	156.55	207.06	264.31	228.85				
Jul.	156.00	214.36	251.53	225.87	156.34	206.96	261.42	229.83				
Aug.	154.49	214.66	252.90	226.46	156.16	207.00	263.95	229.81				
Sep.	156.15	214.66	250.68	225.65	155.26	206.87	264.84	231.79				
Oct.	156.46	214.60	255.29	226.30	153.90	206.94	267.86	229.89				
Nov.	154.85	214.74	256.57	228.14	156.78	207.04	266.57	230.96				
Dec.	156.07	214.54	258.37	227.27	154.20	207.24	259.50	228.50				
Month	Selling Rate											
	2020				2021				2022			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan.	162.35	216.14	267.55	234.04	167.20	216.95	276.60	250.02	164.14	209.61	284.34	240.28
Feb.	163.00	216.29	265.71	227.10	163.82	216.73	286.10	251.73				
Mar.	161.94	215.84	275.55	223.94	165.42	216.51	291.42	250.77				
Apr.	161.74	215.41	268.84	241.73	166.91	213.25	289.47	249.61				
May	160.43	215.76	272.98	241.80	168.88	211.29	292.69	246.67				
Jun.	160.66	216.21	277.05	248.79	167.01	210.17	291.84	252.48				
Jul.	161.40	216.09	276.94	248.59	164.58	210.09	295.60	249.32				
Aug.	161.84	216.79	273.07	246.16	164.65	210.09	285.16	243.93				
Sep.	163.51	217.06	279.82	248.17	164.20	209.53	286.46	243.16				
Oct.	163.63	216.89	277.39	246.74	163.12	209.76	288.38	243.04				
Nov.	162.56	217.13	275.67	249.44	164.66	209.90	282.92	239.51				
Dec.	166.88	216.96	280.43	249.24	162.26	210.30	276.47	237.75				
Month	Mid Rate											
	2020				2021				2022			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan.	159.61	214.96	261.04	228.78	161.42	215.67	267.27	239.97	159.38	208.02	272.98	233.48
Feb.	159.83	215.01	261.31	224.73	159.80	215.63	272.91	241.87				
Mar.	157.97	214.68	263.30	221.95	160.26	215.30	277.55	240.40				
Apr.	157.49	214.40	262.19	232.12	161.22	211.34	277.64	238.23				
May	157.22	214.77	261.56	231.63	161.48	209.47	279.51	238.03				
Jun.	158.15	215.12	264.62	237.46	161.78	208.62	278.08	240.67				
Jul.	158.70	215.23	264.24	237.23	160.46	208.53	278.51	239.57				
Aug.	158.16	215.73	262.98	236.31	160.41	208.55	274.55	236.87				
Sep.	159.83	215.86	265.25	236.91	159.73	208.20	275.65	237.47				
Oct.	160.05	215.74	266.34	236.52	158.51	208.35	278.12	236.47				
Nov.	158.70	215.94	266.12	238.79	160.72	208.47	274.75	235.23				
Dec.	161.48	215.75	269.40	238.25	158.23	208.77	267.99	233.12				

Source: Commercial Banks and Non-Bank Cambios.

STATISTICAL ABSTRACT

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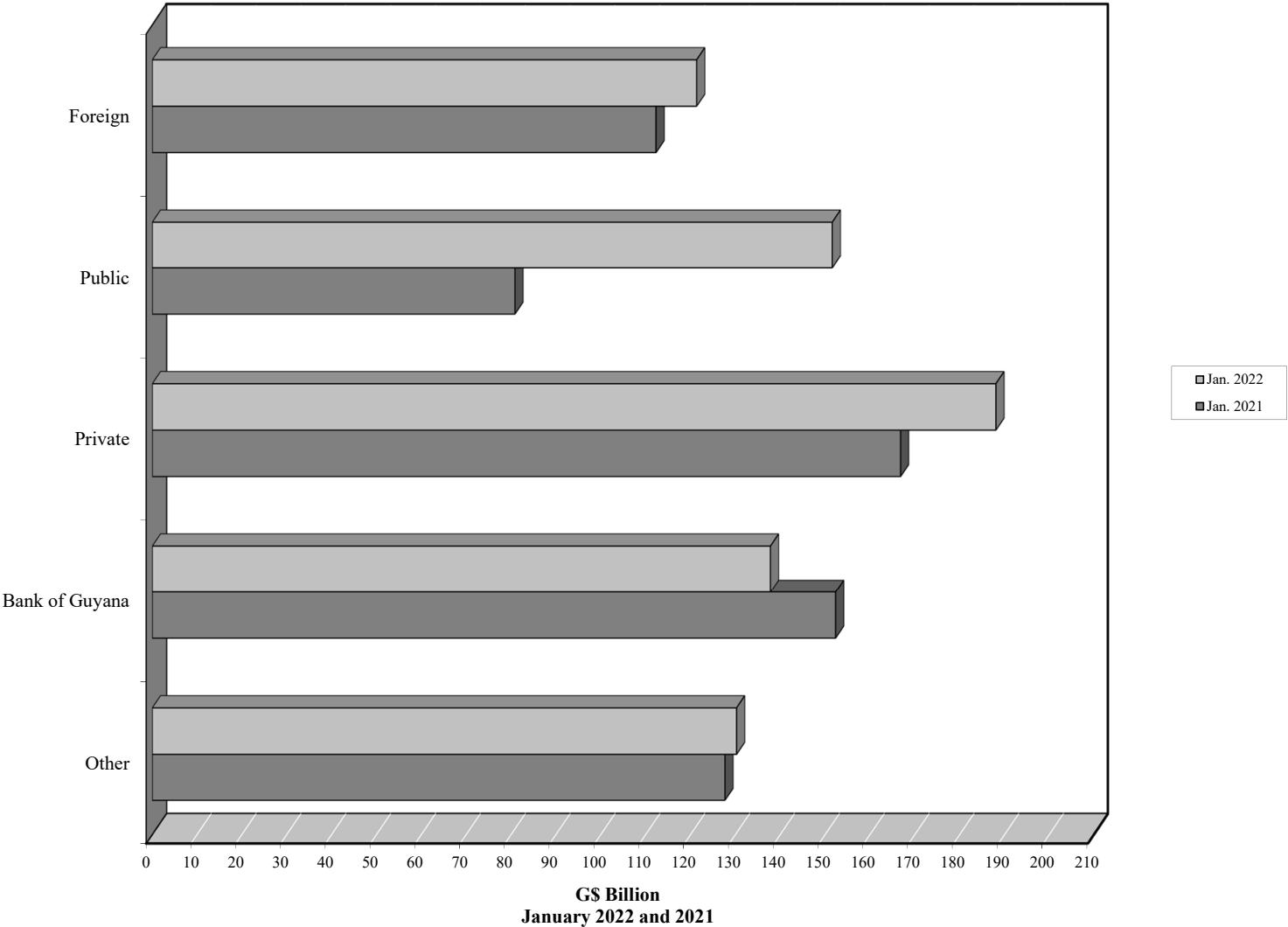
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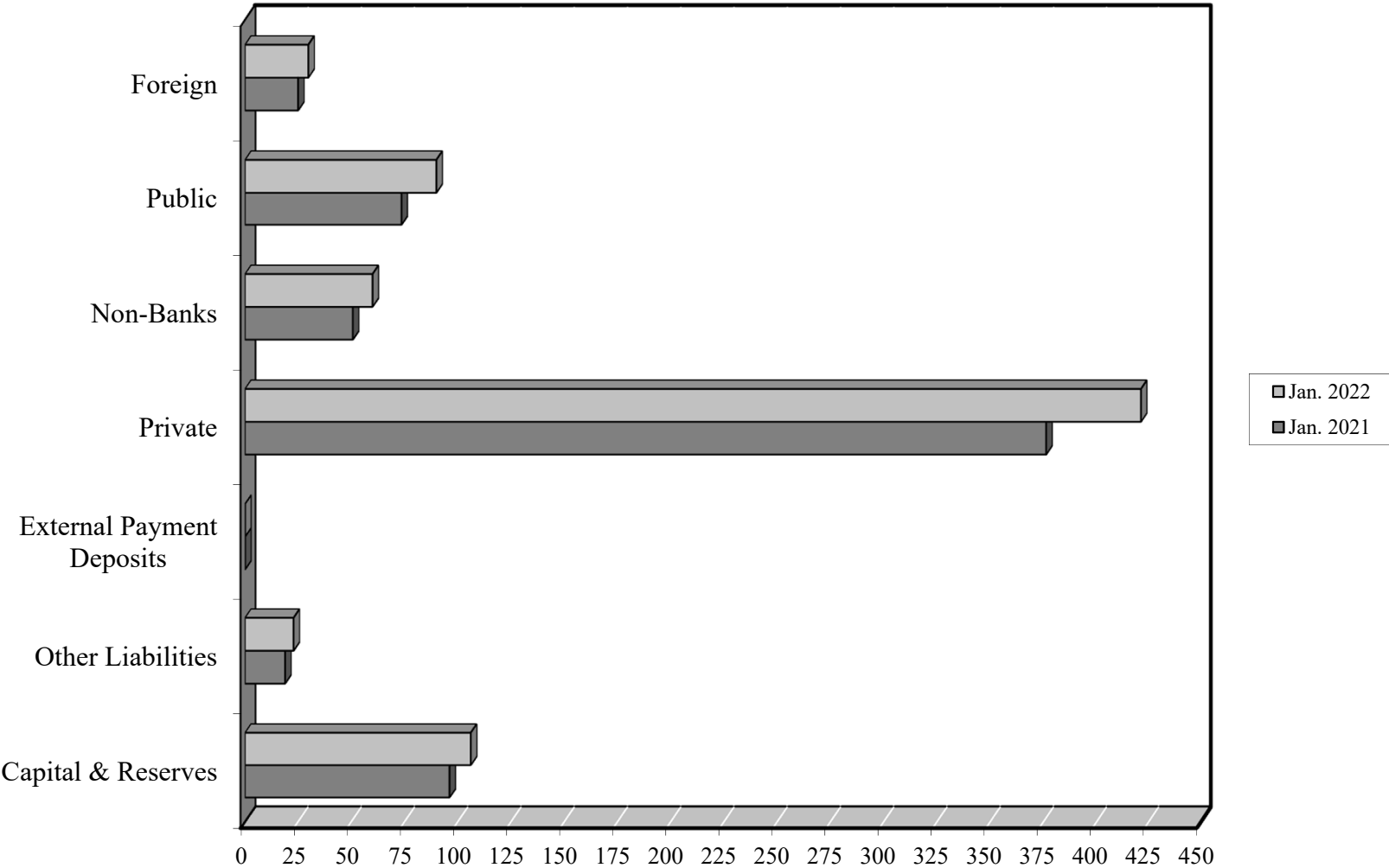
GENERAL NOTES

NOTES TO THE TABLES

Graph I
Commercial Banks: Assets

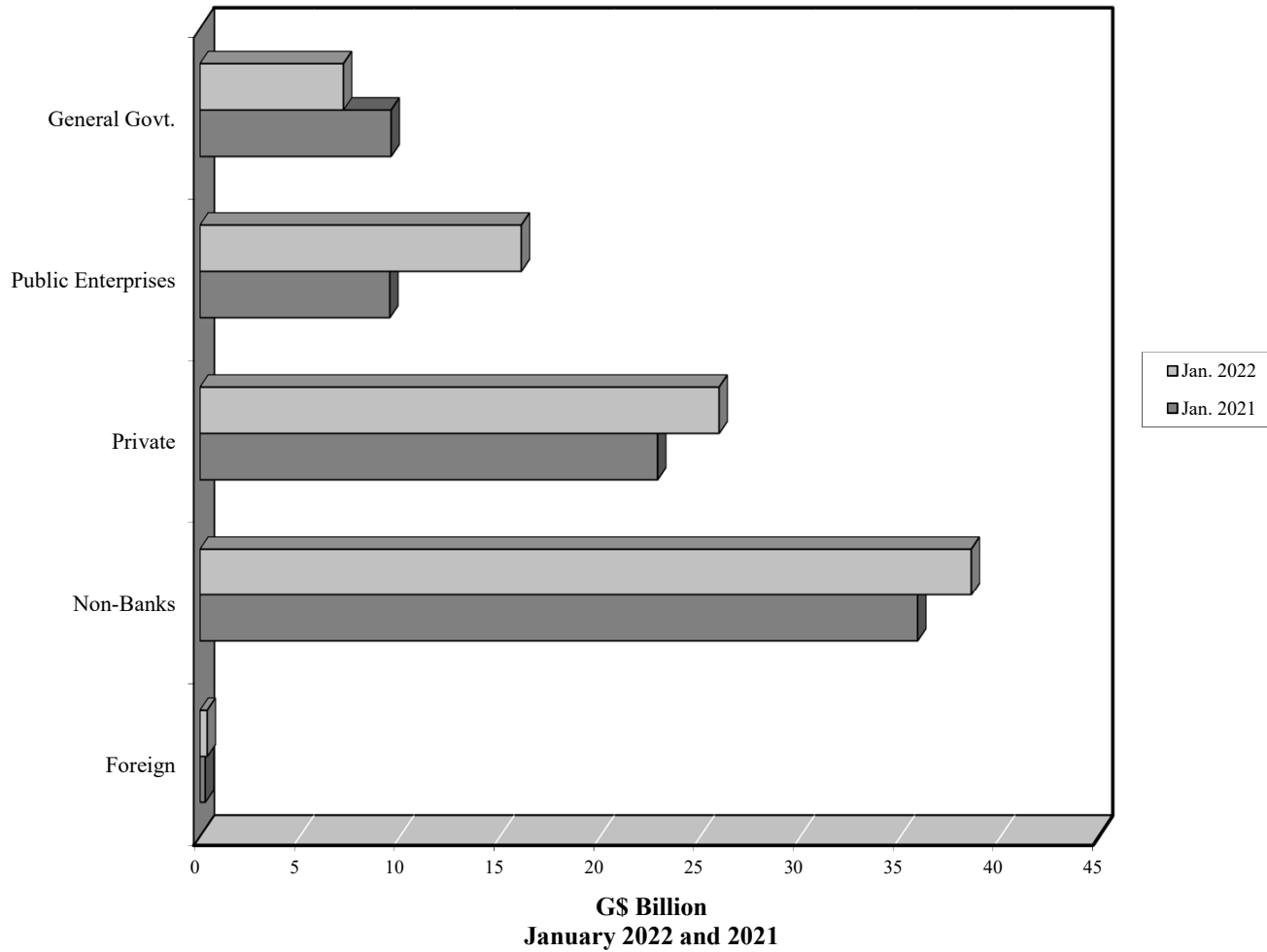


Graph II
Commercial Banks: Liabilities, Capital and Reserves

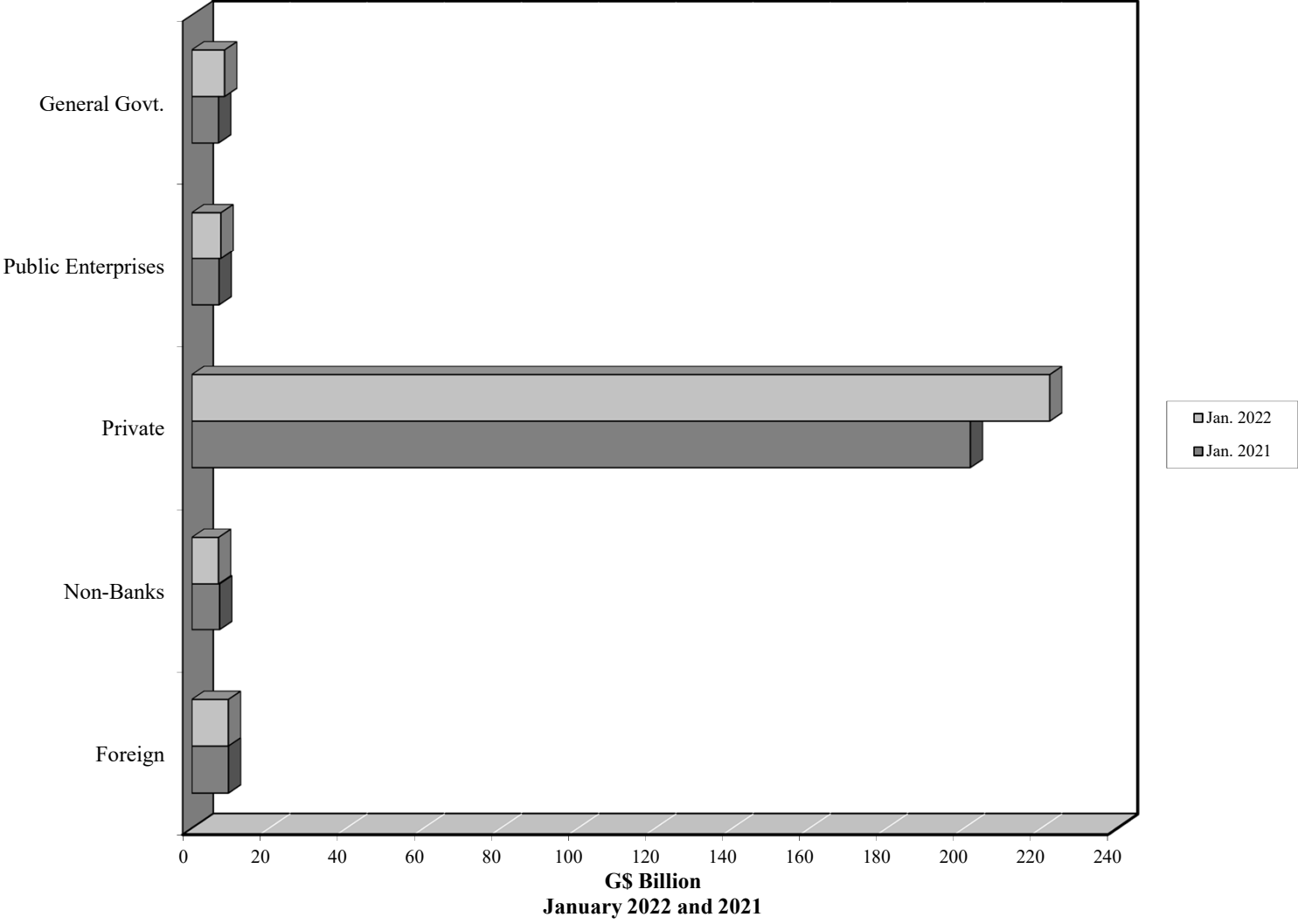


G\$ Billion
January 2022 and 2021

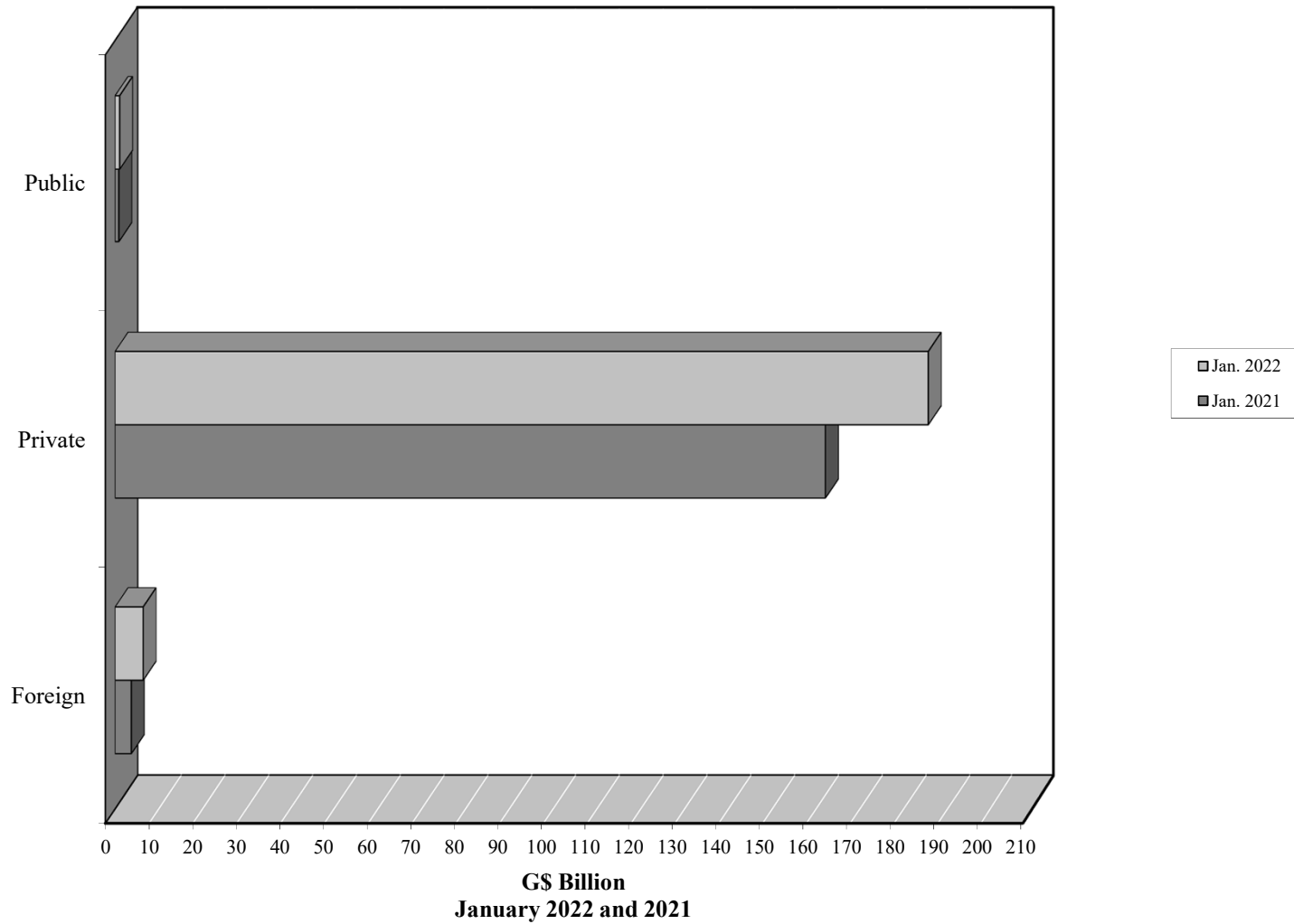
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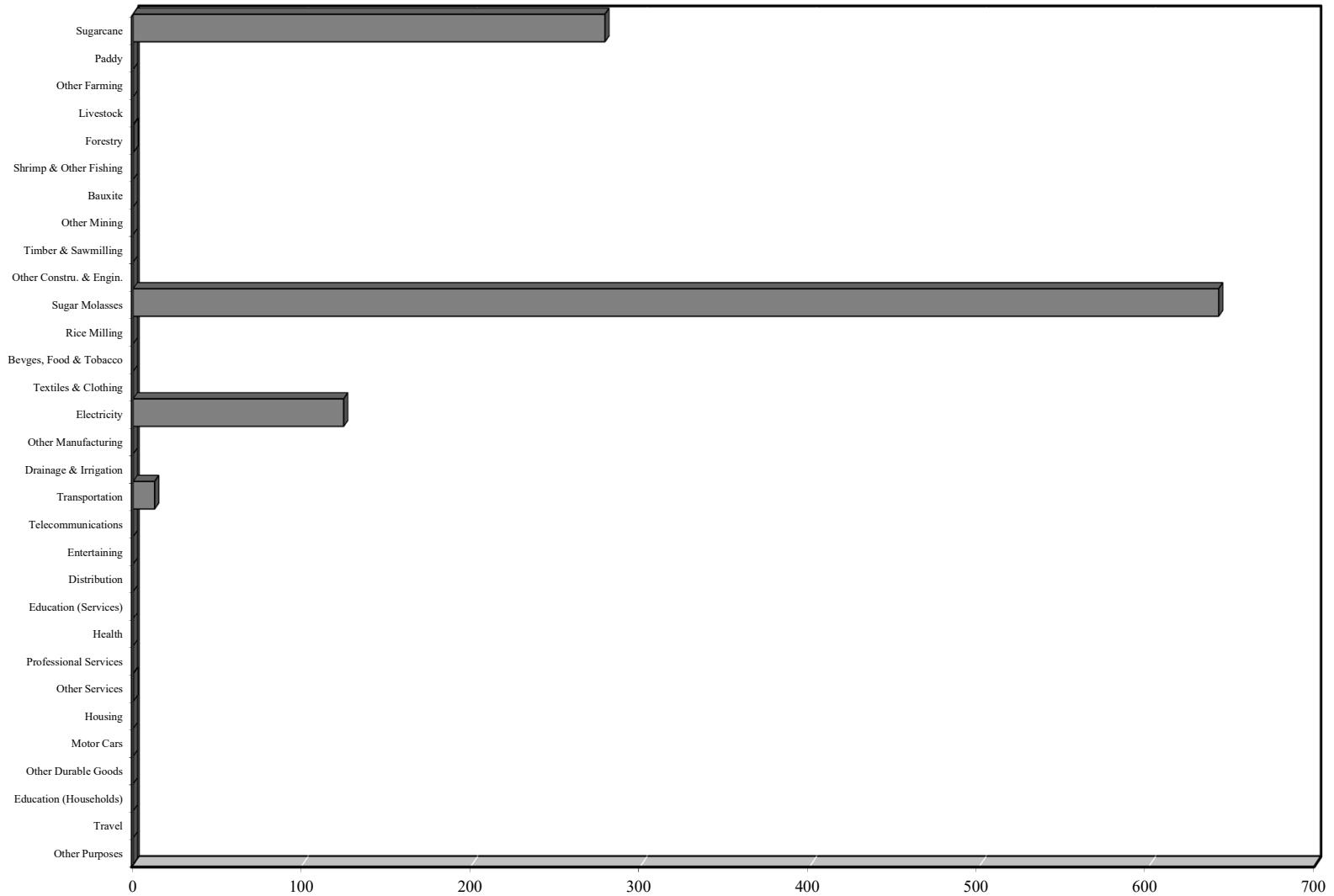
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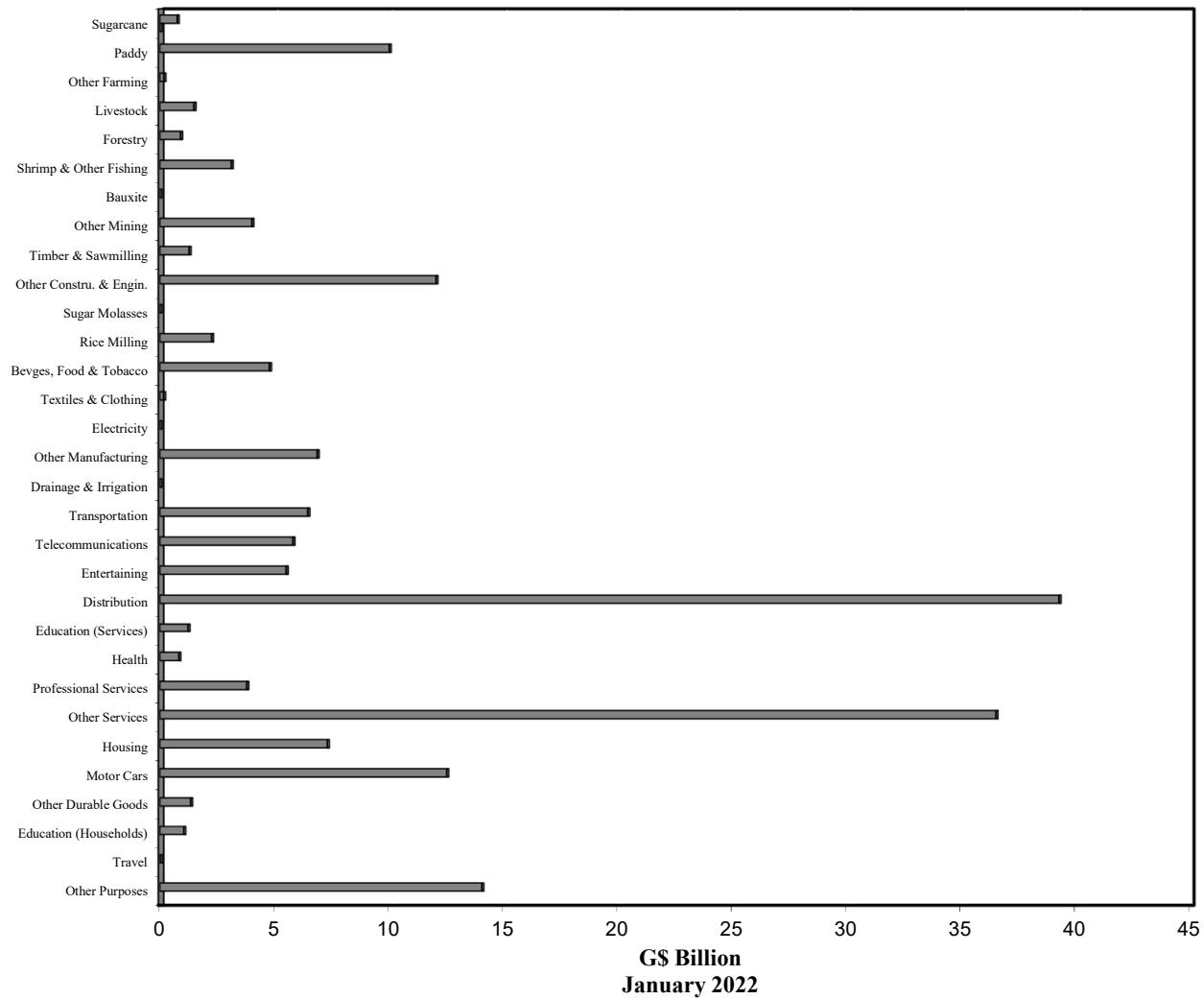


Graph VI
Commercial Banks: Credit to Public Sector by Economic Activity

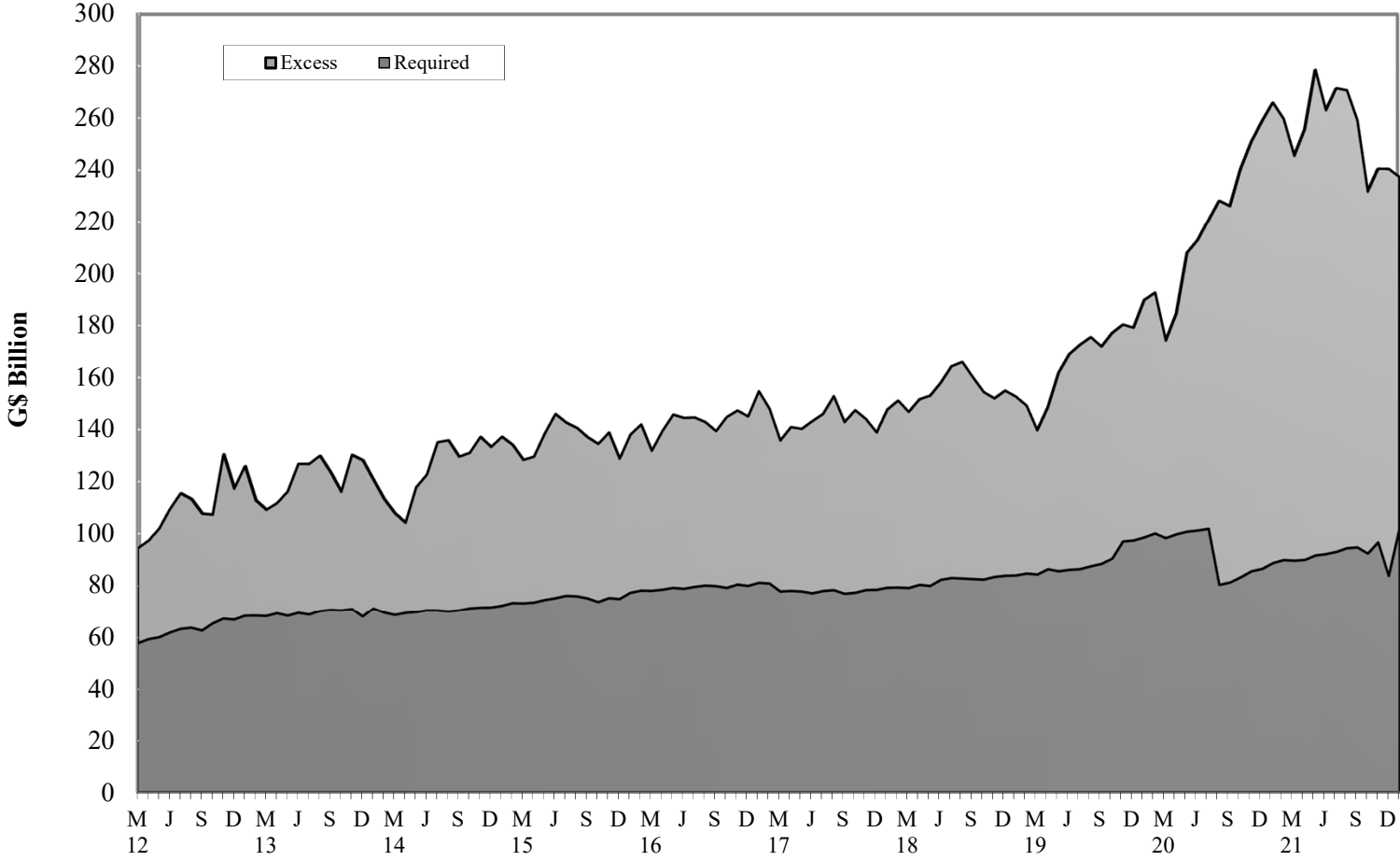


GS Million
January 2022

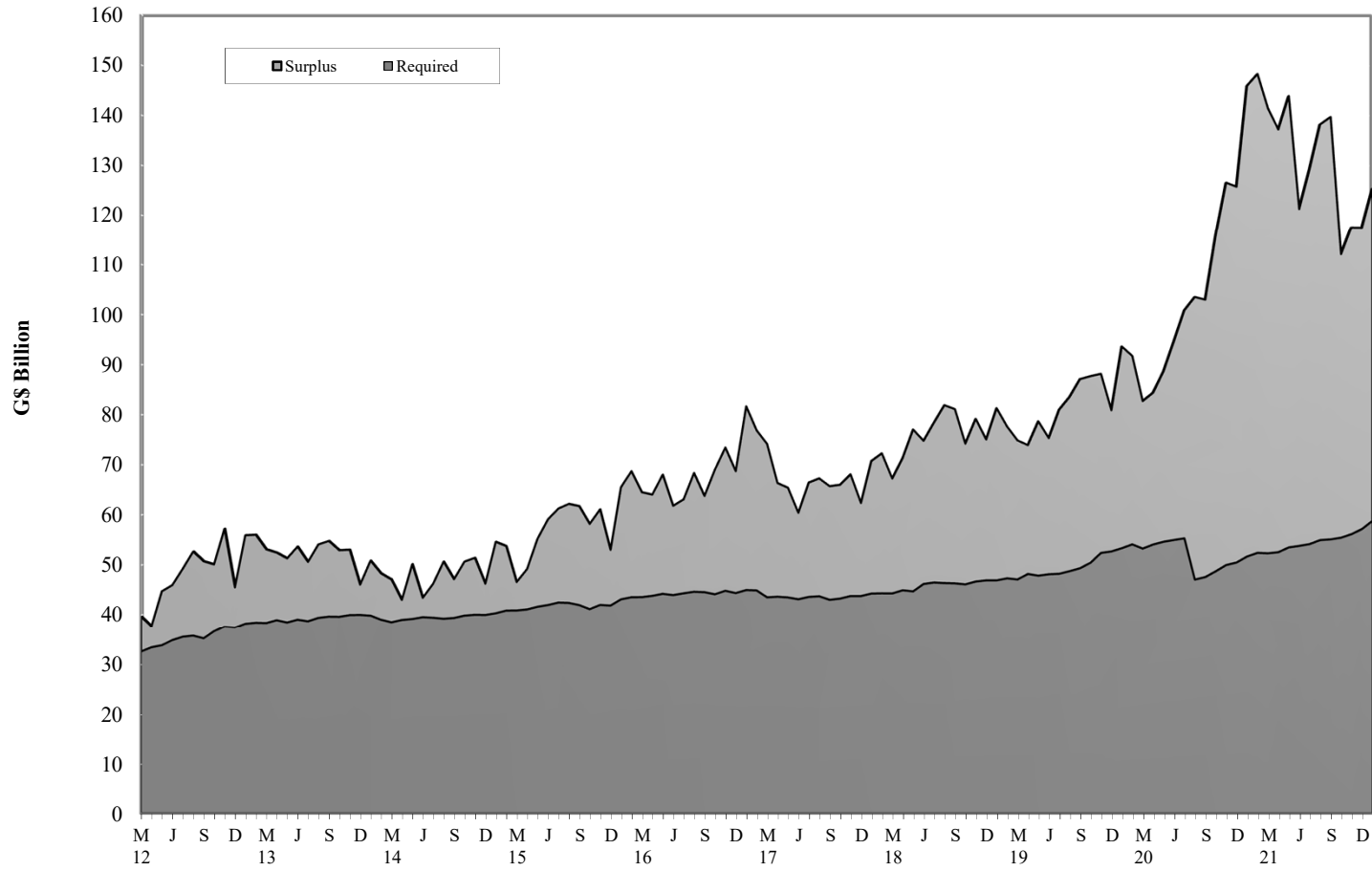
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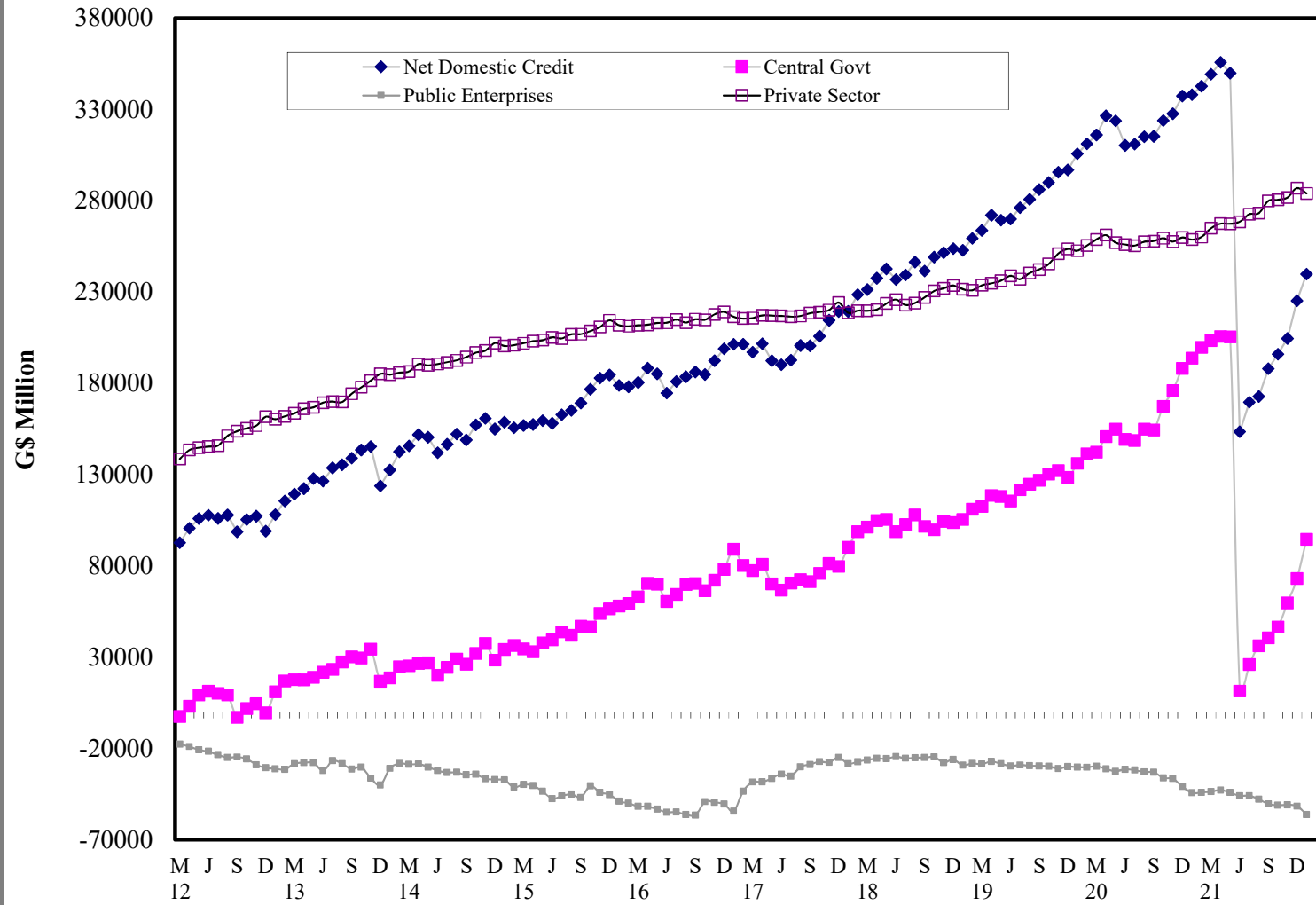
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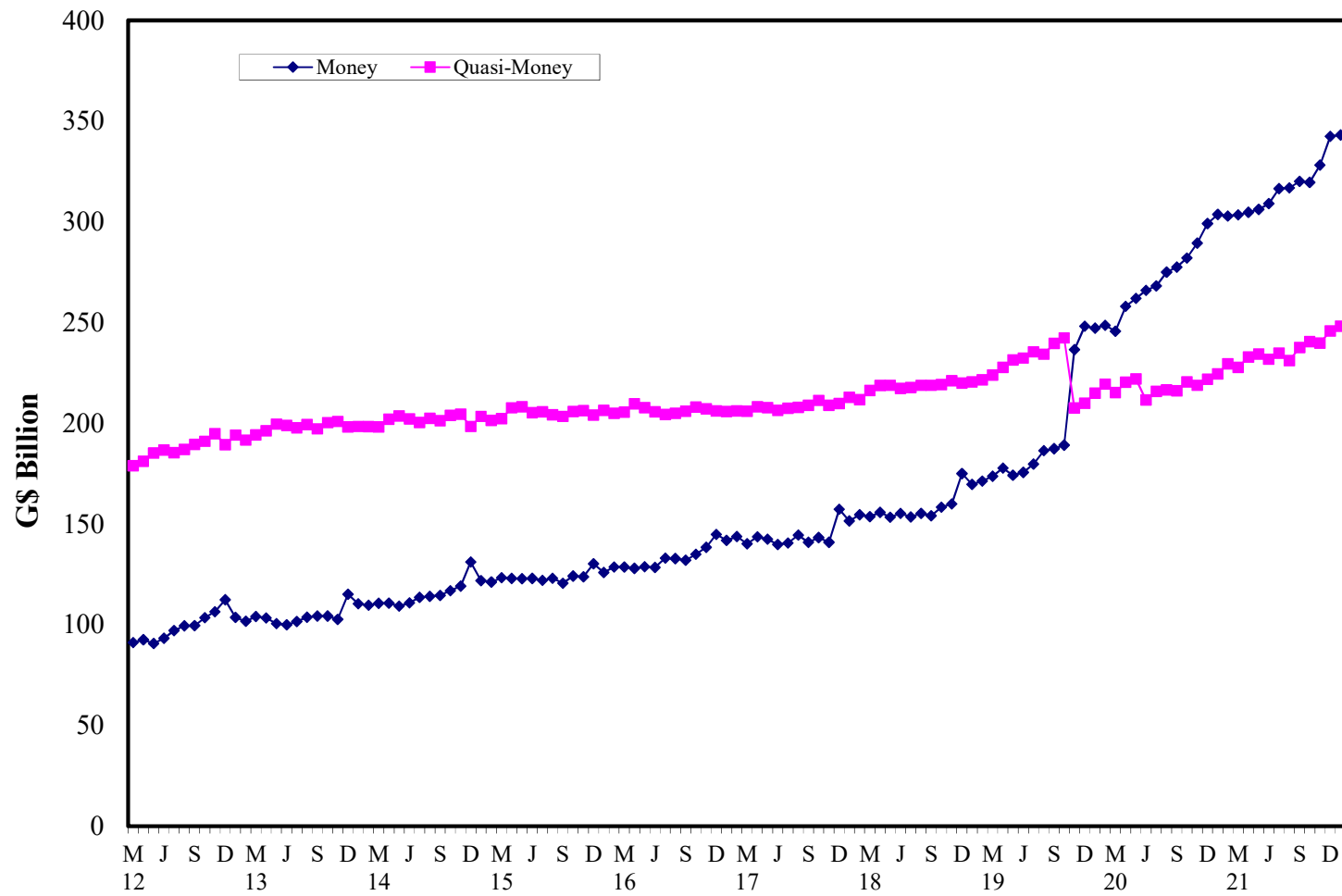


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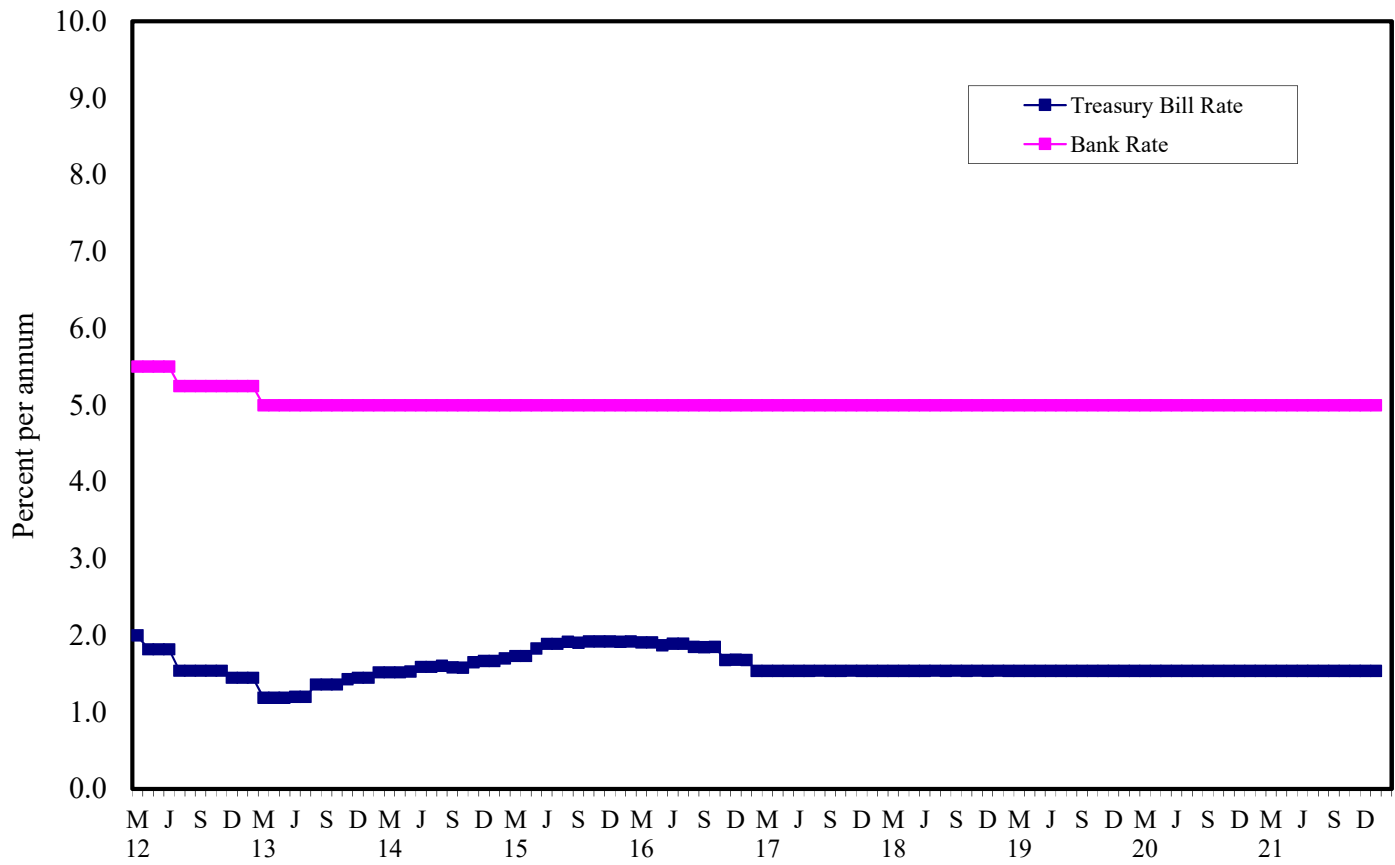


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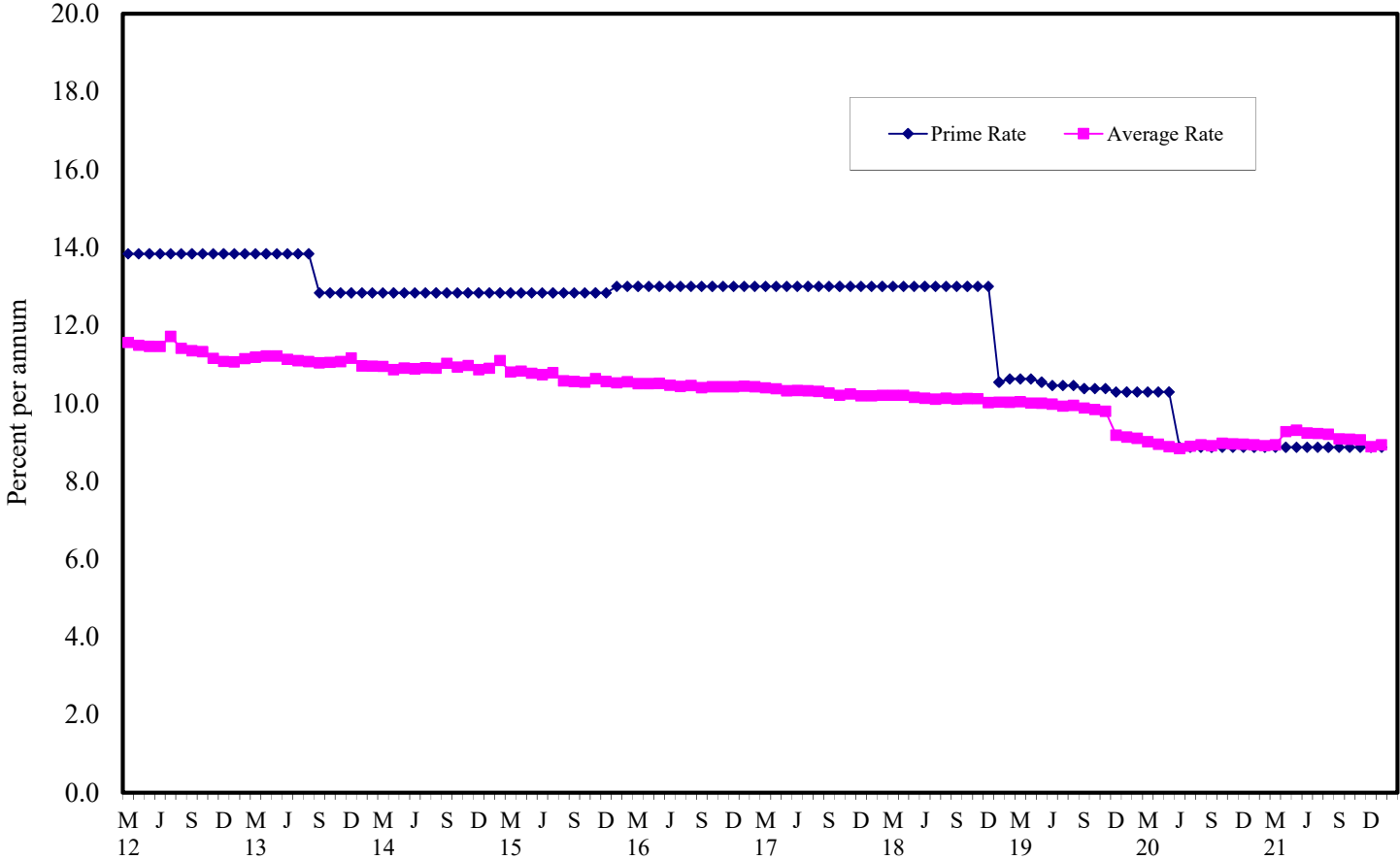
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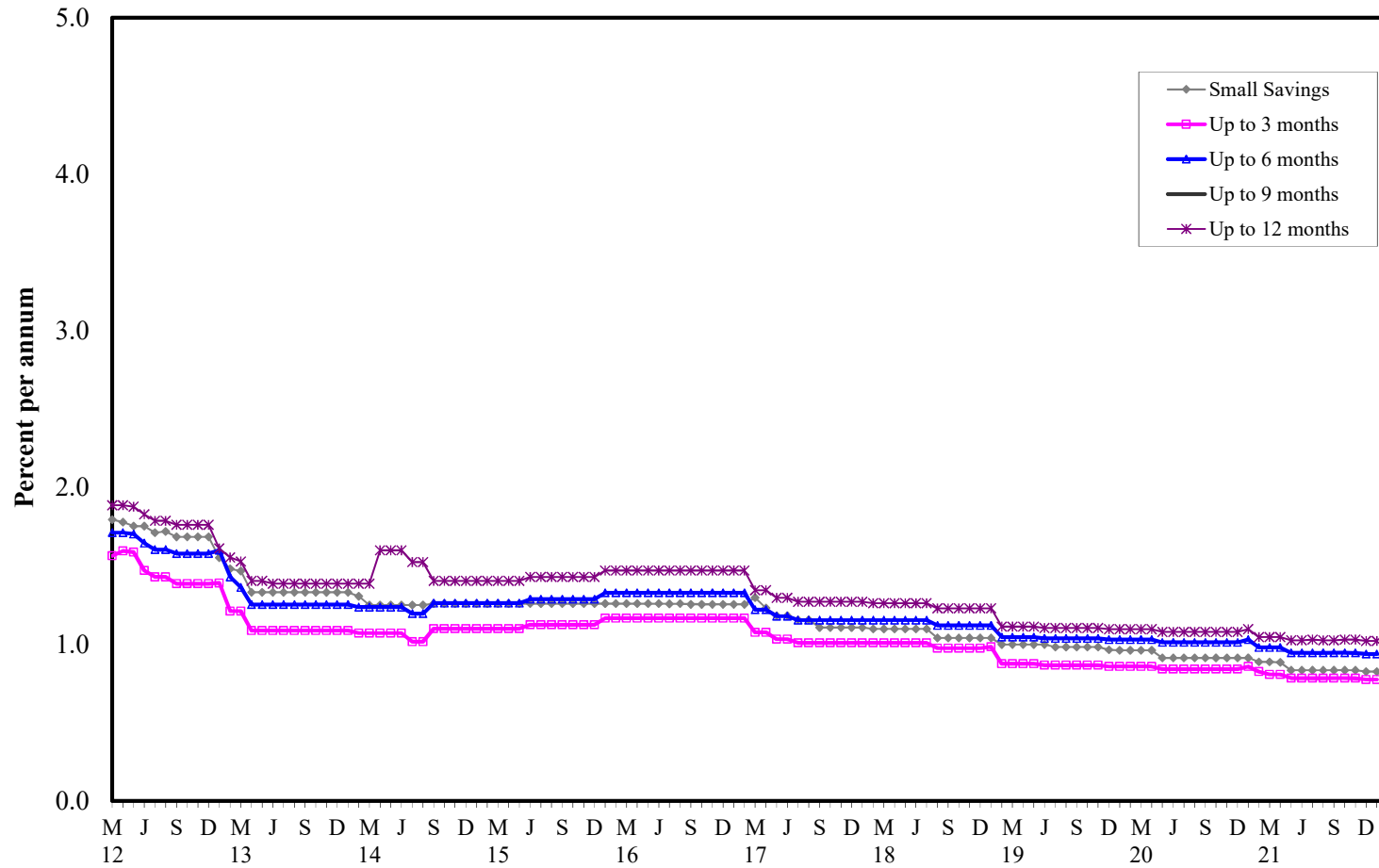


Graph XIII
Commercial Banks: Prime and Average Lending Rate*

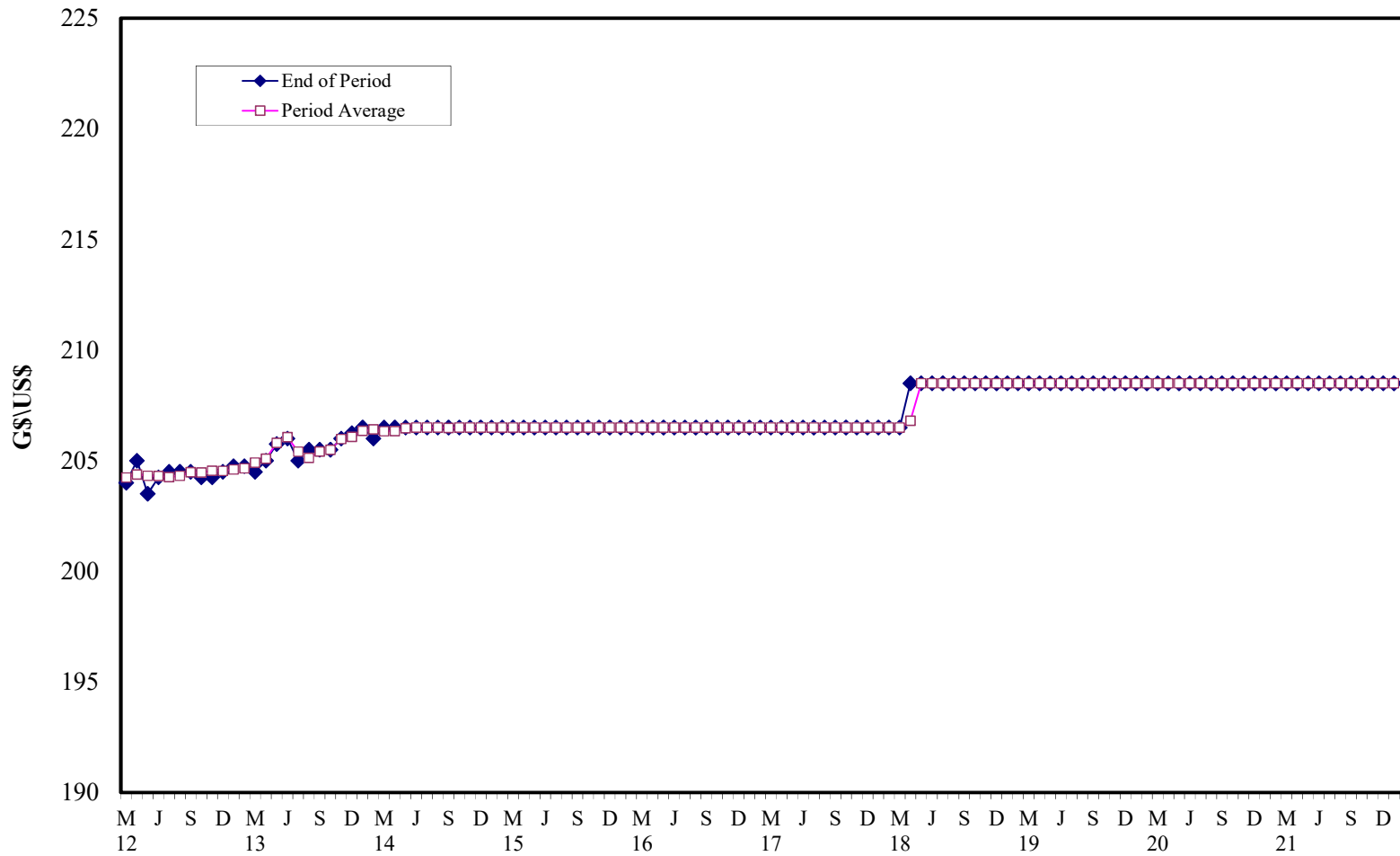


* Weighted average

Graph XIV
Commercial Banks: Time and Savings Deposit Rates



Graph XV
Market Exchange Rate



I. GENERAL NOTES

Symbols Used

- ... Indicates that data are not available;
- Indicates that the figure is zero or less than half the final digit shown or that the item does not exist;
- Used between two period (e.g. 2010-11 or July-September) to indicate the years or months covered including the beginning and the ending year or month as the case may be;
- / Used between years (e.g. 2010/11) to indicate a crop year or fiscal year.
- = Means incomplete data due probably to under-reporting or partial response by respondents.
- * Means preliminary figures.
- ** Means revised figures.

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

Acknowledgement

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

II. NOTES TO THE TABLES

TABLE 1.1: Bank of Guyana: Assets

Foreign Assets

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

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

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

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

Claims on the Central Government: Holdings of the Government of Guyana Treasury Bills, Debentures valued at cost and Advances from the Bank of Guyana. The Bank of Guyana Act No. 19 of 1998 section 46 has since removed the possibility of advances to Government since it restricted the Central Bank from extending credit directly or indirectly to the Government from that date.

Advances to Commercial Banks: Short term credit to Commercial Banks.

Other Assets: Include fixed assets such as land and buildings, furniture and equipment. Cheques in the process of collection, notes and coins issued by the British Caribbean Currency Board, non-interest-bearing debentures, and other miscellaneous assets are also included.

TABLE 1.2: Bank of Guyana: Liabilities

Currency Issue: Notes and Coins issued by the Bank.

Government Deposits: Current account deposits of the Central Government which includes sterilised amount from open market type operation with effect from 1994.

Deposits of International Organisations: Obligations to the I.M.F.; local currency component of the subscription to the I.M.F. quota; deposits of the I.B.R.D, the Caribbean Development Bank (C.D.B.) and foreign central banks. Other foreign liabilities of the Bank of Guyana are also included.

Bank Deposits-EPDs: Guyana dollar deposits with the Bank of Guyana made by Commercial Banks on behalf of their customers pending foreign exchange releases to meet foreign obligations which fell into arrears prior to 1990. This scheme was discontinued for foreign obligations after 1990.

Bank Deposits-Other: Commercial Banks' reserve deposits which includes statutory reserves with Bank of Guyana are recorded here. With effect from December 1994, special interest earning deposits of the Commercial Banks were discontinued in favour of unremunerated required free reserves.

Other Deposits: Includes deposits of National Insurance Scheme (N.I.S.), Guyana Gold Board (US \$ Deposits), Guyana Energy Agency (GEA) and Linden Economic Advancement among others.

Authorised Share Capital: The enactment of the Bank of Guyana Act No. 19 of 1998 provided for the increase in the capital for the Bank as part of the reform process.

Other Reserves: These reserves include General, Revaluation and Contingency Reserves.

Allocation of S.D.R.'s: Liability accruing from the SDRs allocated to Guyana, which are valued at the equivalent of Guyana dollar amount converted through the S.D.R. /U.S. dollar cross rate.

Other Liabilities: Include provision for accrued expenses, items in transit; private investment fund; and miscellaneous items. The decline in Other Liabilities from November 30, 2002 to December 31, 2002 reflects the charging of valuation changes to Other and Government Deposits.

TABLE 1.3: Bank of Guyana: Currency Notes Issue

Total issue less withdrawal of mutilated or spoiled legal tender notes. With the intent of enhancing the efficiency of the Payment System, the Bank of Guyana introduced a G\$5,000 note in 2013. 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. In observance of Guyana's 50th Republic Anniversary, the Bank issued a commemorative \$10,000 coin and a circulation \$100 coin which were launched on August 26, 2020.

TABLE 2.1(a): Commercial Banks: Assets

Balances due from Banks abroad: Deposits of Commercial Banks with Non-Resident foreign banks included head offices and branches.

Loans to Non-Residents: Commercial Bank lending to Non-Resident customers. Due to re-classification at a Commercial Bank, figures for Private Sector and Non-Resident loans have been revised from December 2000 to May 2002. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for loans to Non – Residents, Private Sector and Public Financial Enterprises include accrued interest with effect from December 2002.

Other Foreign Assets: Include foreign currency holdings and all other claims on Non-Residents by Commercial Banks. Due to reclassification at a Commercial Bank figures for Public Sector Other and Foreign Sector Other were revised from September 2002 to February 2003.

Securities: The total volume of Central Government Treasury Bills recorded at cost and debentures held by commercial banks. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for Securities include accrued interest from Dec. 2002.

Loans: Central Government borrowing from the Commercial Banks. See note above under loans to Non-Residents.

Public Enterprises: Loans and Advances extended by Commercial Banks to Public Financial Business Enterprises. Public Non-Financial Enterprises are defined as enterprises in which Government owns above 50 per cent of the share capital. See note above under loans to Non – Residents.

Other: Commercial Banks' claims on Local Government and the National Insurance Scheme. See note above under loans to Non-Residents

Non-Bank Financial Institutions: Loans issued to Public and Private Non-Bank Financial Institutions by Commercial Banks'. See note above under loans to Non-Residents

Private Sector: Lending through loans and advances to Private Non-Financial Business Enterprises and Individual Customers. See note above under loans to Non-Residents.

The decline in Private Sector Loans and Advances resulted partly from a reclassification of some loans at one Commercial Bank. See note above under loans to Non-Residents.

The acquisition of Guyana National Co-operative Bank (GNCB)'s assets net of loans valued G\$8,473.0 million by the National bank of Industry and Commerce Limited on March 15' 2003 resulted in the decline in Private Sector Loans and Advances during March 2003.

Deposits with Bank of Guyana: Include statutory reserve deposits and interest earning deposits of the Commercial Banks. Effective December 28, 1994, interest-earning deposits were discontinued.

External Payment Deposits (E.P.D): Guyana dollar deposits with the Bank of Guyana made by Commercial Banks on behalf of their customers, pending foreign exchange releases to meet external obligations.

Currency: Commercial Banks' holdings of local notes and coins.

Other Assets: Include balances due from other Commercial Banks, Real Estate Mortgage Loans, fixed assets such as land and building, furniture, equipment and other miscellaneous assets.

TABLE 2.1(b): Commercial Banks: Liabilities, Capital and Reserves

Balances due to Other Banks abroad: Foreign claims made on local Commercial Banks by Head Offices and other banks abroad.

Non-Resident Deposits: Total deposits made by Non-Resident customers with Commercial Banks. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for deposits to Non-Residents, Private Sector and Public Financial Enterprises include accrued interest with effect from December 2002.

Other: Include all other foreign claims on Commercial Banks.

Central Government Deposits: Total demand, time and savings deposits made by the Central Government with Commercial Banks. See note above under deposits to Non-Residents.

Public Enterprise Deposits: Total demand, time and savings deposits made by Public Non-Financial Enterprises with the Commercial Banks. Due to the sale of Aroaima Bauxite Company to the government and a reclassification of its accounts from the Private to Public Sector, figures from January 2002 to April 2002 have been revised. See note above under deposits to Non-Residents.

Other Public Deposits: Include total deposits of Local Government and National Insurance Scheme. See note above under deposits to non-residents. See note on Table 2.4 Commercial Banks: Time Deposits.

Non-Bank Financial Institutions Deposits: Consist of total deposits made by Public and Private Financial Institutions. See note above under deposits to Non-Residents. See note on Table 2.4: Commercial Banks: Time Deposits.

Private Sector Deposits: Include total demand, time and savings deposits of Private non-financial Business Enterprises and individual customers. See note above under Public Enterprises Deposits. See note above under deposits to non-residents.

External Payment Deposits: Comprise customers' deposits (public and private sector) with commercial banks on account of External Liabilities prior to 1990 and awaiting foreign exchange releases from the BOG.

Bank of Guyana: Commercial Bank short-term borrowing from the Bank of Guyana.

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

Capital and Reserve: The acquisition of Guyana National Co-operative Bank (GNCB)'s assets net of loans valued G\$8,473.0 million by the National Bank of Industry and Commerce Limited (now Republic Bank Guyana Limited) on March 15, 2003 resulted in the decline in the capital and reserve of the banking system 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.

The Liquid Assets Ratio was temporarily amended to 20 percent of demand liabilities and 15 percent of time liabilities with effect from August 24, 2020 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

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

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

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

The Reserve Requirement Ratio was temporarily amended to 10 percent with effect from August 24, 2020 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in

relation to COVID-19 supplementary relief measures.

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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