



BANK OF GUYANA

BANKING SYSTEM  
*STATISTICAL*  
*ABSTRACT*

RESEARCH DEPARTMENT

December 2019

# STATISTICAL ABSTRACT

## TABLES

## CONTENTS

### 1. MONETARY AUTHORITY

- 1.1 Bank of Guyana: Assets
- 1.2 Bank of Guyana: Liabilities
- 1.3 Bank of Guyana: Currency Notes Issue
- 1.4 Bank of Guyana: Coins Issue

### 2. COMMERCIAL BANKS

- 2.1(a) Commercial Banks: Assets
- 2.1(b) Commercial Banks: Liabilities, Capital and Reserves
- 2.2 Commercial Banks: Total Deposits
- 2.3 Commercial Banks: Demand Deposits
- 2.4 Commercial Banks: Time Deposits
- 2.5 Commercial Banks: Savings Deposits
- 2.6 Commercial Banks: Time Deposits by Maturity
- 2.7 Commercial Banks: Debits and Credits on Savings Accounts
- 2.8 Commercial Banks: Debits on Chequing Accounts
- 2.9 Commercial Banks: Clearing Balances
- 2.10(a) Commercial Banks: Total Loans and Advances
- 2.10(b) Commercial Banks: Total Loans and Advances
- 2.11 Commercial Banks: Demand Loans and Advances
- 2.12 Commercial Banks: Term Loans and Advances
- 2.13(a) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(b) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(c) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(d) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(e) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(f) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(g) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(h) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(i) Commercial Banks: Loans and Advances to Residents by Sector
- 2.14 Commercial Banks: Liquid Assets
- 2.15 Commercial Banks: Minimum Reserve Requirements
- 2.16(a) Foreign Exchange Intervention
- 2.16(b) Interbank Trade
- 2.17 Commercial Banks Holdings of Treasury Bills

### 3. BANKING SYSTEM

- 3.1 Monetary Survey
- 3.2 International Reserves and Foreign Assets

### 4. MONEY, CAPITAL MARKET RATES AND OFFICIAL EXCHANGE RATES

- 4.1 Guyana: Selected Interest Rates
- 4.2 Commercial Banks: Selected Interest Rates
- 4.3 Comparative Treasury Bill Rates and Bank Rates
- 4.4 Changes in Bank of Guyana Transaction Exchange Rate (G\$/US\$)
- 4.5 Exchange Rate (G\$/US\$)
- 4.6 Monthly Average Market Exchange Rates

**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
2009	214,867.0	127,508.6	-	18,199.0	760.0	108,549.7	2,310.7	-	2,310.7	-	-	44,431.6	40,616.0
2010	240,418.2	158,740.2	-	38,949.0	407.5	119,383.7	1,026.1	-	1,026.1	-	-	44,448.3	36,203.7
2011	240,564.4	162,659.9	-	30,621.9	804.6	131,233.3	995.1	-	995.1	-	-	44,109.5	32,799.8
2012	259,487.1	174,968.2	-	22,541.5	374.4	152,052.3	994.4	-	994.4	-	-	43,305.4	40,219.0
2013	234,686.8	160,196.1	14,868.6	23,822.7	1,352.3	120,152.6	3,483.3	-	3,483.3	-	-	42,050.6	28,956.7
2014													
Mar	222,120.7	146,402.8	16,032.7	12,172.6	198.7	117,998.8	2,985.6	-	2,985.6	-	-	42,050.6	30,681.6
Jun	210,577.6	137,708.5	16,268.1	14,060.9	197.1	107,182.4	1,393.4	-	1,393.4	-	-	42,050.6	29,425.0
Sep	203,204.3	130,167.1	21,238.5	12,491.6	188.9	96,248.0	1,590.4	-	1,590.4	-	-	42,050.6	29,396.1
Dec	207,977.1	137,486.9	25,012.2	15,085.5	505.4	96,883.9	1,598.3	-	1,598.3	-	-	42,081.5	26,810.4
2015													
Mar	198,591.0	127,270.1	15,097.9	18,391.8	532.0	93,248.3	1,596.9	-	1,596.9	-	-	42,081.5	27,642.6
Jun	195,433.3	129,442.9	15,528.8	20,153.9	479.4	93,280.8	993.4	-	993.4	-	-	42,081.5	22,915.5
Sep	190,978.6	126,188.9	15,066.8	17,614.6	511.4	92,996.1	993.3	-	993.3	-	-	42,081.5	21,714.9
Dec	188,778.9	123,599.3	14,258.1	15,257.4	508.3	93,575.6	995.1	-	995.1	-	-	42,185.9	21,998.5
2016													
Mar	219,173.2	127,827.0	14,774.8	24,614.7	548.2	87,889.3	993.4	-	993.4	-	-	42,185.9	48,166.9
Jun	223,070.8	131,021.0	12,510.2	26,400.1	548.3	91,562.4	993.4	-	993.4	-	-	42,185.9	48,870.5
Sep	217,524.6	126,050.7	8,500.6	27,007.1	274.4	90,268.6	993.5	-	993.5	-	-	42,185.9	48,294.4
Dec	220,375.1	123,233.3	7,420.0	24,430.4	269.9	91,113.1	995.1	-	995.1	-	-	42,207.3	53,939.4
2017													
Jan	216,646.3	119,519.1	6,683.9	21,618.5	269.9	90,946.8	995.1	-	995.1	-	-	42,207.3	53,924.8
Feb	218,125.6	121,907.6	5,687.4	24,542.6	254.3	91,423.3	993.8	-	993.8	-	-	42,207.3	53,017.0
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
Apr	224,598.8	121,708.2	5,226.7	25,729.4	253.5	90,498.5	993.5	-	993.5	-	-	42,207.3	59,689.8
May	223,873.8	122,071.4	5,219.5	24,187.7	222.7	92,441.6	993.5	-	993.5	-	-	42,207.3	58,601.6
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
Jul	221,200.6	118,956.4	4,968.5	21,741.7	222.7	92,023.5	993.5	-	993.5	-	-	42,207.3	59,043.5
Aug	220,155.5	117,928.9	3,775.1	21,624.9	187.3	92,341.5	993.5	-	993.5	-	-	42,207.3	59,025.8
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
Oct	221,297.3	117,574.0	3,684.3	21,647.3	187.3	92,055.0	993.5	-	993.5	-	-	42,207.3	60,522.5
Nov	218,842.4	118,957.9	2,912.4	23,971.1	152.5	91,921.9	993.5	-	993.5	-	-	42,207.3	56,683.7
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													
Jan	216,360.4	113,945.0	2,219.2	19,562.4	152.5	92,010.9	995.0	-	995.0	-	-	42,376.8	59,043.5
Feb	210,624.3	107,062.3	1,908.5	13,800.7	106.8	91,246.4	993.8	-	993.8	-	-	42,376.8	60,191.3
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
Apr	208,252.6	104,740.6	2,744.4	15,430.0	106.4	86,459.9	993.5	-	993.5	-	-	42,376.8	60,141.7
May	208,450.4	100,269.7	3,261.4	11,328.7	53.6	85,626.0	993.5	-	993.5	-	-	42,376.8	64,810.3
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
Jul	204,433.0	95,181.2	3,128.9	9,109.8	122.9	82,819.6	993.5	-	993.5	-	-	42,376.8	65,881.5
Aug	206,377.1	93,393.2	3,019.5	8,837.6	60.9	81,475.1	1,988.5	-	1,988.5	-	-	42,376.8	68,618.6
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
Oct	209,117.8	100,060.3	3,046.7	21,244.6	135.9	75,633.2	993.5	-	993.5	-	-	42,376.8	65,687.2
Nov	210,819.3	101,327.8	3,435.3	21,378.6	71.8	76,442.2	993.5	-	993.5	-	-	42,376.8	66,121.1
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													
Jan	219,983.5	113,571.7	2,205.9	28,372.9	71.8	82,921.1	995.0	-	995.0	-	-	42,391.5	63,025.3
Feb	217,241.3	110,577.3	1,934.5	26,745.0	150.2	81,747.6	993.8	-	993.8	-	-	42,391.5	63,278.6
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
Apr	211,494.9	105,233.2	2,679.5	20,048.0	150.6	82,355.1	993.5	-	993.5	-	-	42,391.5	62,876.7
May	214,891.4	108,723.6	2,702.2	22,993.9	75.0	82,952.6	1,486.0	-	1,486.0	-	-	42,391.5	62,290.3
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
Jul	216,673.7	110,063.2	596.5	24,899.1	248.4	84,319.2	993.5	-	993.5	-	-	42,391.5	63,225.5
Aug	218,885.4	111,637.8	636.6	24,080.1	181.0	86,740.1	993.5	-	993.5	-	-	42,391.5	63,862.7
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
Oct	215,513.1	108,023.0	628.2	16,021.5	181.0	91,192.3	993.5	-	993.5	-	-	42,391.5	64,105.1
Nov	216,847.8	109,256.0	607.3	16,317.5	125.1	92,206.1	993.5	-	993.5	-	-	42,391.5	64,206.8
Dec*	229,916.1	120,020.4	635.1	26,480.8	125.1	92,779.5	993.5	-	993.5	-	-	42,391.5	66,510.6

Source: Bank of Guyana

\* - Figures for December 2019 are preliminary.



















**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
2009	17,485.9	4,943.3	593.5	18,133.1	2,782.9	43,938.7
2010	17,213.4	6,135.1	882.6	17,359.7	3,391.6	44,982.3
2011	26,385.6	7,271.0	1,964.9	14,625.0	1,694.5	51,941.0
2012	24,271.5	7,755.0	401.2	24,108.5	1,216.3	57,752.5
2013	29,052.4	7,270.3	656.2	28,153.8	916.0	66,048.8
2014						
Mar	23,177.9	8,030.8	351.6	26,347.9	857.0	58,765.2
Jun	26,657.5	7,656.9	720.4	27,199.5	1,019.4	63,253.6
Sep	27,183.8	7,238.9	551.0	29,190.6	1,759.7	65,924.0
Dec	23,617.4	7,811.5	487.2	31,390.4	1,908.7	65,215.2
2015						
Mar	24,134.4	7,688.2	641.0	32,751.2	1,978.5	67,193.3
Jun	24,895.1	7,969.9	988.9	35,126.0	1,488.6	70,468.5
Sep	26,298.9	7,833.2	615.2	36,061.1	1,318.5	72,126.9
Dec	22,019.2	5,489.1	1,191.1	40,024.8	1,350.5	70,074.8
2016						
Mar	23,352.4	5,857.9	1,206.0	40,666.5	1,478.7	72,561.6
Jun	24,126.8	5,149.4	1,451.6	40,301.8	1,296.7	72,326.3
Sep	26,752.1	5,123.3	1,461.5	41,446.6	1,123.4	75,906.9
Dec	18,277.4	5,919.5	851.1	42,525.3	1,218.8	68,792.1
2017						
Jan	18,080.8	6,000.3	740.2	43,000.9	1,209.7	69,031.9
Feb	18,315.9	6,143.6	707.5	44,095.7	1,209.7	70,472.4
Mar	18,214.3	5,991.6	651.6	44,833.6	1,184.6	70,875.7
Apr	19,141.6	5,944.9	718.4	44,658.3	1,174.6	71,637.7
May	17,202.1	5,563.8	905.6	44,239.0	1,111.6	69,022.1
Jun	16,608.6	5,557.1	921.3	44,534.2	1,260.9	68,882.1
Jul	16,662.0	5,717.2	833.2	45,336.8	1,305.3	69,854.5
Aug	14,741.1	5,572.9	834.1	44,366.5	1,402.9	66,917.6
Sep	13,541.2	5,590.5	812.5	43,761.4	1,417.6	65,123.2
Oct	13,865.9	5,565.6	860.5	44,466.0	1,404.7	66,162.6
Nov	13,339.9	5,699.9	714.5	44,078.2	1,366.7	65,199.1
Dec	13,529.1	5,752.0	724.8	44,245.7	1,232.7	65,484.4
2018						
Jan	14,436.8	5,821.1	589.5	44,606.0	1,187.5	66,640.9
Feb	13,418.0	6,029.4	642.1	45,749.5	919.3	66,758.2
Mar	14,540.5	6,023.6	725.8	45,491.9	937.1	67,718.9
Apr	15,002.8	5,170.8	900.7	45,011.7	1,029.3	67,115.3
May	14,728.5	5,139.4	1,147.4	44,165.8	1,008.9	66,190.0
Jun	14,253.5	5,104.9	965.7	44,020.4	974.7	65,319.1
Jul	14,256.1	5,256.6	781.9	44,255.0	918.2	65,467.8
Aug	14,312.5	5,562.8	440.2	43,661.4	886.2	64,863.2
Sep	14,708.3	5,299.3	500.9	42,936.9	836.8	64,282.2
Oct	14,188.1	5,093.1	637.5	41,000.9	742.7	61,662.2
Nov	14,647.0	4,821.8	732.1	42,431.6	769.2	63,401.6
Dec	15,220.5	4,772.1	690.9	39,138.9	778.9	60,601.1
2019						
Jan	15,535.9	4,888.5	556.8	38,824.2	836.9	60,642.3
Feb	15,084.0	4,994.9	607.4	39,179.8	1,068.0	60,934.0
Mar	14,962.8	7,437.5	549.1	39,054.9	986.0	62,990.4
Apr	15,469.6	7,354.5	662.9	39,416.7	950.9	63,854.6
May	15,694.0	6,547.0	1,423.6	41,940.0	898.5	66,503.2
Jun	16,088.1	6,550.4	1,345.5	42,577.8	901.3	67,463.1
Jul	15,651.9	6,623.3	1,210.9	42,348.3	968.1	66,802.4
Aug	15,386.7	6,612.3	1,180.8	43,388.7	898.0	67,466.4
Sep	15,614.2	6,635.6	1,270.1	44,636.5	906.3	69,062.8
Oct	15,996.0	6,557.2	1,325.1	44,514.3	977.8	69,370.4
Nov	15,748.0	7,286.4	567.7	43,485.1	965.2	68,052.5
Dec	14,235.7	7,441.8	592.2	44,282.9	943.8	67,496.4

Source: Commercial Banks.

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

Table 2.7

Period	Savings Deposits At Beg. Of Period	Credits	Debits	Net Credits (+) Or Debits (-)	Interest Accrued/ Credited To Acc. During The Period	Savings Deposits at end of Period
		On Savings Acc. During The Period				
2009	129,545.3	60,547.3	59,543.1	1,004.2	214.2	130,763.6
2010	145,669.0	52,055.3	44,136.8	7,918.5	254.6	153,842.0
2011	166,569.0	90,509.7	89,592.3	917.4	226.4	167,712.8
2012	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						
Mar	201,389.6	64,495.8	66,156.0	(1,660.2)	97.3	199,826.8
Jun	203,732.9	73,473.3	76,557.8	(3,084.5)	267.3	200,915.7
Sep	197,555.0	77,292.2	78,896.9	(1,604.6)	273.3	196,223.7
Dec	200,214.6	81,073.1	84,863.6	(3,790.5)	273.7	196,697.8
2015						
Mar	200,539.3	57,343.0	58,181.1	(838.1)	245.0	199,946.3
Jun	204,504.0	57,135.2	59,279.2	(2,144.0)	253.6	202,613.7
Sep	200,140.6	51,581.1	52,106.2	(525.1)	259.4	199,874.9
Dec	204,480.0	69,457.8	70,961.0	(1,503.2)	260.7	203,237.5
2016						
Mar	204,732.0	52,648.0	51,312.0	1,336.0	538.4	206,606.3
Jun	209,433.3	58,863.2	61,319.7	(2,456.5)	266.6	207,243.5
Sep	207,766.4	64,016.3	64,407.0	(390.6)	262.7	207,638.5
Dec	212,663.5	58,363.7	64,686.8	(6,323.1)	275.1	206,615.5
2017						
Jan	206,615.5	56,872.9	55,708.2	1,164.6	81.8	207,861.9
Feb	207,861.9	49,133.3	48,631.9	501.4	81.5	208,444.9
Mar	208,444.9	61,087.1	60,745.6	341.5	263.0	209,049.4
Apr	209,049.4	56,230.1	54,642.1	1,588.0	96.9	210,734.3
May	210,734.3	62,608.1	62,286.2	321.9	99.2	211,155.4
Jun	211,155.4	57,796.9	59,482.6	(1,685.7)	254.6	209,724.3
Jul	209,724.3	54,504.0	54,054.1	449.9	52.8	210,226.9
Aug	210,226.9	60,572.6	61,272.1	(699.5)	53.0	209,580.4
Sep	209,580.4	58,862.4	56,216.4	2,646.0	227.4	212,453.8
Oct	212,453.8	63,887.1	60,513.1	3,374.0	95.7	215,923.5
Nov	215,923.5	77,365.8	76,970.9	394.9	95.9	216,414.3
Dec	216,414.3	72,359.6	75,965.1	(3,605.5)	247.5	213,056.3
2018						
Jan	213,056.3	88,625.4	85,058.0	3,567.3	51.5	216,675.2
Feb	216,675.2	67,393.2	67,679.3	(286.1)	36.0	216,425.1
Mar	216,425.1	74,941.5	72,204.9	2,736.6	196.4	219,358.0
Apr	219,358.0	77,094.3	73,953.9	3,140.4	98.0	222,596.4
May	222,596.4	93,722.5	80,560.8	13,161.7	100.5	235,858.6
Jun	235,858.6	70,976.8	71,861.1	(884.3)	208.5	235,182.8
Jul	235,182.8	77,675.3	77,131.2	544.1	36.3	235,763.1
Aug	235,763.1	73,574.3	73,663.6	(89.4)	36.1	235,709.9
Sep	235,709.9	66,277.7	64,410.3	1,867.4	209.6	237,786.9
Oct	237,786.9	79,138.2	81,181.0	(2,042.7)	98.2	235,842.3
Nov	235,842.3	73,624.3	71,870.9	1,753.4	98.5	237,694.1
Dec	237,694.1	77,124.3	76,816.5	307.8	230.1	238,232.0
2019						
Jan	238,232.0	75,956.1	75,589.6	366.5	34.6	238,633.1
Feb	238,633.1	66,981.4	65,590.7	1,390.7	50.2	240,074.0
Mar	240,074.0	70,408.0	72,500.2	(2,092.2)	205.4	238,187.3
Apr	238,187.3	72,315.9	70,668.9	1,647.0	98.5	239,932.8
May	239,932.8	66,459.8	67,023.8	(564.0)	84.0	239,452.8
Jun	239,452.8	58,644.5	58,083.9	560.6	237.0	240,250.3
Jul	240,250.3	65,740.5	66,895.8	(1,155.3)	48.7	239,143.7
Aug	239,143.7	58,022.4	58,990.2	(967.8)	48.3	238,224.1
Sep	238,224.1	62,078.6	57,507.0	4,571.6	196.0	242,991.7
Oct	242,991.7	70,458.3	65,532.4	4,925.9	99.6	248,017.2
Nov	248,017.2	65,568.2	115,063.6	(49,495.4)	139.1	198,660.9
Dec	198,660.9	59,396.8	57,920.0	1,476.8	157.6	200,295.3

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2009	315,248.3
2010	312,714.6
2011	356,107.3
2012	381,533.4
2013	439,549.5
2014	
Mar	410,162.0
Jun	455,937.3
Sep	706,015.0
Dec	679,084.3
2015	
Mar	642,040.0
Jun	656,457.2
Sep	637,324.4
Dec	684,992.4
2016	
Mar	384,016.8
Jun	424,117.0
Sep	433,109.8
Dec	440,285.6
2017	
Jan	437,831.8
Feb	402,289.0
Mar	449,305.8
Apr	380,883.8
May	440,448.7
Jun	473,312.9
Jul	425,467.2
Aug	458,341.4
Sep	420,491.1
Oct	446,973.3
Nov	480,856.1
Dec	438,528.3
2018	
Jan	474,315.2
Feb	484,162.3
Mar	454,772.4
Apr	456,949.6
May	500,743.1
Jun	461,219.9
Jul	438,642.5
Aug	437,507.6
Sep	418,673.9
Oct	504,403.1
Nov	455,257.8
Dec	446,817.4
2019	
Jan.	473,772.5
Feb	421,788.3
Mar	436,469.4
Apr	447,212.7
May	483,434.7
Jun	445,087.7
Jul	493,463.1
Aug	440,378.2
Sep	461,036.7
Oct	483,434.5
Nov	465,405.8
Dec	448,145.1

Table 2.9

Period	Clearings <sup>1)</sup>
2009	206,034.8
2010	226,350.4
2011	290,472.8
2012	303,599.2
2013	29,185.0
2014	
Mar	24,964.9
Jun	28,000.0
Sep	27,362.0
Dec	33,033.9
2015	
Mar	25,192.1
Jun	25,347.6
Sep	23,804.5
Dec	71,867.7
2016	
Mar	65,693.7
Jun	67,060.4
Sep	75,531.8
Dec	86,544.7
2017	
Jan	93,109.7
Feb	74,240.9
Mar	87,995.5
Apr	64,318.0
May	70,699.4
Jun	70,089.8
Jul	65,764.4
Aug	68,760.3
Sep	65,597.9
Oct	67,218.6
Nov	76,894.0
Dec	78,900.4
2018	
Jan	80,872.2
Feb	66,688.4
Mar	68,112.3
Apr	81,186.0
May	83,885.6
Jun	72,984.4
Jul	69,275.1
Aug	71,520.9
Sep	64,823.5
Oct	69,274.6
Nov	76,221.8
Dec	85,761.8
2019	
Jan.	86,490.7
Feb	64,960.8
Mar	66,920.0
Apr	74,241.3
May	74,144.2
Jun	74,223.0
Jul	83,263.5
Aug	79,175.0
Sep	78,109.9
Oct	79,004.0
Nov	81,187.9
Dec	94,559.7

Source: Commercial Banks

Source: Bank of Guyana

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











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

Table 2-13(a)

	2009		2010		2011	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>75.6</b>	-	<b>55.3</b>	-	<b>61.7</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>103.0</b>	<b>0.0</b>	<b>15.5</b>	-	<b>31.1</b>
Pub. Finan. Instits.	-	-	0.0	-	-	-
Co-op Finan. Instits.	-	31.9	-	0.1	-	0.1
Insurance Companies	-	63.2	-	13.4	-	6.5
Building Societies	-	-	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	8.0	-	1.9	-	24.5
Trust & Investment Companies	-	-	-	0.0	-	-
Pension Funds	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2,641.3</b>	<b>42,109.3</b>	<b>3,085.2</b>	<b>50,886.2</b>	<b>4,030.9</b>	<b>64,567.3</b>
<b>Agriculture</b>	<b>754.9</b>	<b>5,086.9</b>	<b>868.1</b>	<b>6,755.2</b>	<b>1,542.9</b>	<b>9,617.9</b>
Sugarcane	754.9	1,333.4	866.0	1,695.0	1,542.9	2,338.1
Paddy	-	1,818.3	-	2,682.1	-	3,865.6
Other Farming	-	55.2	-	66.0	-	114.9
Livestock	-	597.5	-	930.6	-	1,219.9
Forestry	-	105.6	2.0	163.3	-	586.7
Shrimp & Other Fishing	-	1,176.9	-	1,218.1	-	1,492.8
<b>Mining &amp; Quarrying</b>	<b>0.7</b>	<b>1,505.8</b>	<b>2.2</b>	<b>2,582.0</b>	<b>0.4</b>	<b>2,806.1</b>
Bauxite	-	-	0.1	-	-	-
Other	0.7	1,505.8	2.1	2,582.0	0.4	2,806.1
<b>Manufacturing</b>	<b>1,884.7</b>	<b>10,441.8</b>	<b>2,214.9</b>	<b>12,861.3</b>	<b>2,414.5</b>	<b>16,674.9</b>
Timber and Sawmilling	-	1,656.9	-	1,613.3	-	1,385.8
Other Constr. and Engin.	-	2,645.0	-	4,108.9	-	7,167.9
Sugar Molasses	1,367.9	0.8	1,548.3	290.7	1,871.5	564.7
Rice Milling	51.4	1,538.0	36.4	1,399.8	20.8	1,605.5
Beverages, Food & Tobacco	-	1,654.0	-	2,178.6	-	2,691.6
Textiles & Clothing	-	61.8	-	78.3	-	143.6
Electricity	465.4	11.7	630.3	59.8	522.2	68.0
Other Manufacturing	-	2,873.6	-	3,131.8	-	3,047.8
<b>Services</b>	<b>0.9</b>	<b>25,074.8</b>	-	<b>28,687.7</b>	<b>73.1</b>	<b>35,468.3</b>
Drainage & Irrigation	-	13.1	-	6.9	-	17.6
Transportation	-	2,452.2	-	3,014.8	-	3,329.7
Telecommunications	-	63.7	-	98.4	-	221.7
Entertaining & Catering	-	1,959.0	-	2,914.6	-	2,891.8
Distribution	-	13,849.3	-	17,287.4	2.6	21,556.2
Education	-	23.6	-	218.7	-	472.1
Health	-	337.2	-	490.0	-	663.1
Professional Services	-	781.6	-	1,015.1	-	1,207.9
Other Services	0.9	5,595.2	-	3,641.8	70.5	5,108.1
<b>HOUSEHOLDS</b>	-	<b>16,583.8</b>	-	<b>18,768.0</b>	-	<b>21,631.8</b>
Housing	-	3,857.4	-	5,147.1	-	6,304.3
Motor Cars	-	3,836.0	-	4,432.0	-	5,115.9
Other Durable Goods	-	349.6	-	437.9	-	479.1
Education	-	164.3	-	201.5	-	233.6
Travel	-	11.7	-	23.1	-	20.9
Other Purposes	-	8,364.8	-	8,526.3	-	9,478.0
<b>TOTAL</b>	<b>2,716.9</b>	<b>58,796.1</b>	<b>3,140.5</b>	<b>69,669.6</b>	<b>4,092.5</b>	<b>86,230.1</b>

Source: Commercial Banks

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

Table 2-13(b)

	2012		2013		2014	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>63.3</b>	-	<b>8.0</b>	-	<b>20.7</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>359.5</b>	-	<b>835.9</b>	-	<b>1,406.2</b>
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	63.3	-	100.3	-	77.5
Insurance Companies	-	10.9	-	265.2	-	226.5
Building Societies	-	0.0	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	225.2	-	441.0	-	447.7
Trust & Investment Companies	-	60.0	-	29.3	-	654.5
Pension Funds	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>3,661.2</b>	<b>81,875.4</b>	<b>2,587.5</b>	<b>94,992.3</b>	<b>2,398.8</b>	<b>105,654.4</b>
<b>Agriculture</b>	<b>891.8</b>	<b>11,331.7</b>	<b>587.8</b>	<b>13,340.6</b>	<b>770.6</b>	<b>12,008.2</b>
Sugarcane	891.5	2,558.3	587.8	2,882.8	770.6	2,544.1
Paddy	-	5,163.0	-	5,980.6	-	5,151.1
Other Farming	-	291.9	-	365.0	-	593.6
Livestock	-	1,401.1	-	1,752.0	-	1,639.3
Forestry	0.3	602.8	-	1,163.7	-	990.2
Shrimp & Other Fishing	-	1,314.7	-	1,196.5	-	1,090.0
<b>Mining &amp; Quarrying</b>	<b>1.2</b>	<b>4,247.4</b>	<b>1.4</b>	<b>5,207.7</b>	<b>1.1</b>	<b>5,456.8</b>
Bauxite	-	-	-	-	-	-
Other	1.2	4,247.4	1.4	5,207.7	1.1	5,456.8
<b>Manufacturing</b>	<b>2,677.9</b>	<b>22,213.8</b>	<b>1,936.0</b>	<b>26,887.6</b>	<b>1,536.4</b>	<b>31,169.4</b>
Timber and Sawmilling	-	1,979.1	-	2,256.7	-	2,419.1
Other Constr. and Engin.	-	9,056.4	-	11,083.0	-	13,422.6
Sugar Molasses	1,625.4	21.5	1,909.1	-	1,536.4	-
Rice Milling	4.5	3,317.6	-	3,876.5	-	4,213.7
Beverages, Food & Tobacco	-	3,795.2	-	6,241.9	-	6,728.9
Textiles & Clothing	-	192.1	-	174.0	-	187.5
Electricity	1,047.9	172.5	26.9	0.3	0.0	12.1
Other Manufacturing	-	3,679.4	-	3,255.1	-	4,185.6
<b>Services</b>	<b>90.4</b>	<b>44,082.5</b>	<b>62.3</b>	<b>49,556.4</b>	<b>90.7</b>	<b>57,020.0</b>
Drainage & Irrigation	-	4.5	-	0.6	-	0.3
Transportation	-	3,698.3	-	4,518.0	-	7,066.9
Telecommunications	-	195.6	-	280.6	-	435.8
Entertaining & Catering	-	3,383.4	-	3,890.2	-	4,016.1
Distribution	-	26,398.6	-	29,222.9	-	29,649.9
Education	0.0	850.5	-	1,136.4	-	1,125.7
Health	-	1,043.9	-	1,290.7	-	1,119.9
Professional Services	-	1,287.1	-	1,525.8	-	2,422.6
Other Services	90.4	7,220.7	62.3	7,691.2	90.7	11,182.7
<b>HOUSEHOLDS</b>	-	<b>23,365.5</b>	-	<b>25,309.2</b>	-	<b>24,848.1</b>
Housing	-	4,760.9	-	6,037.8	-	6,565.3
Motor Cars	-	7,570.9	-	7,983.3	-	8,217.2
Other Durable Goods	-	721.4	-	743.6	-	751.9
Education	-	429.0	-	522.6	-	696.4
Travel	-	110.7	-	125.7	-	143.8
Other Purposes	-	9,772.6	-	9,896.2	-	8,473.5
<b>TOTAL</b>	<b>3,724.5</b>	<b>105,600.5</b>	<b>2,595.5</b>	<b>121,137.4</b>	<b>2,419.5</b>	<b>131,908.7</b>

Source: Commercial Banks

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

Table 2-13(c)

	2015							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>0.9</b>	-	<b>2.5</b>	-	<b>4.6</b>	-	<b>44.3</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>1,370.5</b>	-	<b>1,443.1</b>	-	<b>1,719.7</b>	-	<b>1,504.1</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	47.0	-	16.9	-	27.2	-	13.4
Insurance Companies	-	224.9	-	216.7	-	224.4	-	222.1
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	424.1	-	517.1	-	775.7	-	576.2
Trust & Investment Companies	-	674.5	-	692.3	-	692.3	-	692.3
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2,119.0</b>	<b>102,920.5</b>	<b>1,827.6</b>	<b>103,390.4</b>	<b>1,837.0</b>	<b>102,723.2</b>	<b>1,953.9</b>	<b>106,542.4</b>
<b>Agriculture</b>	<b>511.9</b>	<b>11,105.4</b>	<b>499.0</b>	<b>13,062.4</b>	<b>486.1</b>	<b>11,395.3</b>	<b>708.4</b>	<b>11,689.5</b>
Sugarcane	511.9	2,450.6	499.0	2,247.9	486.1	2,231.6	708.4	2,029.4
Paddy	-	4,394.2	-	6,536.5	-	5,140.5	-	5,506.7
Other Farming	-	801.8	-	789.5	-	804.1	-	1,110.8
Livestock	-	1,688.7	-	1,609.4	-	1,228.8	-	1,197.3
Forestry	-	954.3	-	1,007.1	-	953.9	-	859.8
Shrimp & Other Fishing	-	815.8	-	872.1	-	1,036.4	-	985.4
<b>Mining &amp; Quarrying</b>	<b>0.6</b>	<b>5,341.1</b>	<b>0.1</b>	<b>5,414.4</b>	<b>0.4</b>	<b>5,009.4</b>	<b>0.8</b>	<b>4,893.8</b>
Bauxite	-	-	-	-	-	-	-	-
Other	0.6	5,341.1	0.1	5,414.4	0.4	5,009.4	0.8	4,893.8
<b>Manufacturing</b>	<b>1,534.7</b>	<b>30,964.6</b>	<b>1,238.9</b>	<b>30,479.6</b>	<b>1,260.4</b>	<b>30,117.2</b>	<b>1,244.8</b>	<b>30,224.3</b>
Timber and Sawmilling	-	2,386.7	-	2,355.4	-	2,413.6	-	2,420.6
Other Constr. and Engin.	-	13,809.2	-	14,045.8	-	14,085.0	-	13,988.8
Sugar Molasses	1,534.7	-	1,238.9	-	1,260.4	0.1	1,244.8	-
Rice Milling	-	3,669.8	-	2,822.2	-	2,895.1	-	3,301.2
Beverages, Food & Tobacco	-	6,780.2	-	6,680.7	-	6,079.2	-	5,927.0
Textiles & Clothing	-	142.5	-	137.2	-	136.6	-	128.4
Electricity	-	9.4	-	7.8	-	7.2	-	6.5
Other Manufacturing	-	4,166.9	-	4,430.4	-	4,500.5	-	4,451.9
<b>Services</b>	<b>71.9</b>	<b>55,509.4</b>	<b>89.7</b>	<b>54,434.0</b>	<b>90.1</b>	<b>56,201.4</b>	<b>0.0</b>	<b>59,734.8</b>
Drainage & Irrigation	-	0.2	-	0.2	-	0.1	-	0.1
Transportation	-	7,075.0	-	6,684.3	-	6,383.1	-	6,168.4
Telecommunications	-	404.3	-	415.3	-	356.5	-	345.5
Entertaining & Catering	-	4,102.3	-	4,075.7	-	3,946.2	-	3,801.8
Distribution	-	28,769.6	-	28,438.8	-	30,754.2	-	33,996.3
Education	-	1,104.4	-	1,098.1	-	1,489.4	-	1,445.1
Health	-	1,124.1	-	1,243.6	-	1,215.0	-	1,258.2
Professional Services	-	2,407.9	-	2,462.7	-	2,504.5	-	2,510.9
Other Services	71.9	10,521.6	89.7	10,015.5	90.1	9,552.4	0.0	10,208.5
<b>HOUSEHOLDS</b>	-	<b>23,575.2</b>	-	<b>23,941.7</b>	-	<b>24,920.0</b>	-	<b>27,589.2</b>
Home Improvement	-	6,696.9	-	7,020.7	-	7,462.1	-	8,042.5
Motor Cars	-	7,987.3	-	7,804.3	-	8,001.3	-	7,971.4
Other Durable Goods	-	742.2	-	739.6	-	705.9	-	1,083.2
Education	-	636.2	-	601.7	-	765.7	-	687.8
Travel	-	147.3	-	181.0	-	241.5	-	229.3
Other Purposes	-	7,365.4	-	7,594.4	-	7,743.5	-	9,574.9
<b>TOTAL</b>	<b>2,119.9</b>	<b>127,866.2</b>	<b>1,830.1</b>	<b>128,775.2</b>	<b>1,841.6</b>	<b>129,362.9</b>	<b>1,998.2</b>	<b>135,635.6</b>

Source: Commercial Banks

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

Table 2-13(d)

	2016							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>1.2</b>	-	<b>96.2</b>	-	<b>158.9</b>	-	<b>162.0</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>812.5</b>	-	<b>800.3</b>	-	<b>998.6</b>	-	<b>1,252.7</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	11.7	-	9.9	-	8.2	-	6.4
Insurance Companies	-	192.6	-	253.5	-	311.8	-	318.9
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	138.7	-	75.3	-	218.3	-	467.0
Trust & Investment Companies	-	469.6	-	461.6	-	460.4	-	460.4
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>1,910.8</b>	<b>103,811.8</b>	<b>1,878.1</b>	<b>103,399.2</b>	<b>1,908.2</b>	<b>104,456.8</b>	<b>1,773.7</b>	<b>106,135.6</b>
<b>Agriculture</b>	<b>695.0</b>	<b>11,938.5</b>	<b>853.4</b>	<b>11,462.0</b>	<b>882.8</b>	<b>11,576.2</b>	<b>851.1</b>	<b>11,172.0</b>
Sugarcane	694.8	2,031.6	848.8	2,007.0	881.0	1,990.9	851.1	1,949.7
Paddy	-	5,978.9	-	5,553.6	-	5,586.5	-	5,249.0
Other Farming	-	1,098.4	-	1,080.6	0.3	1,067.0	-	1,055.1
Livestock	-	1,214.2	-	1,136.4	-	1,160.8	-	1,135.2
Forestry	0.2	841.3	4.7	836.9	1.5	796.2	-	814.8
Shrimp & Other Fishing	-	774.1	-	847.5	-	974.7	-	968.2
<b>Mining &amp; Quarrying</b>	<b>0.1</b>	<b>4,948.3</b>	<b>0.0</b>	<b>4,458.5</b>	<b>0.7</b>	<b>4,260.7</b>	<b>0.8</b>	<b>4,171.8</b>
Bauxite	-	-	-	-	-	-	-	-
Other	0.1	4,948.3	0.0	4,458.5	0.7	4,260.7	0.8	4,171.8
<b>Manufacturing</b>	<b>1,215.4</b>	<b>30,447.6</b>	<b>1,024.6</b>	<b>29,713.1</b>	<b>1,024.6</b>	<b>29,004.9</b>	<b>921.7</b>	<b>28,706.9</b>
Timber and Sawmilling	-	2,341.7	-	1,756.8	-	1,837.0	-	1,826.5
Other Constr. and Engin.	-	14,112.4	-	13,310.1	-	13,005.1	-	11,865.8
Sugar Molasses	1,215.4	-	1,024.6	-	1,024.6	-	921.7	-
Rice Milling	-	2,997.9	-	2,970.8	-	2,873.1	-	2,895.6
Beverages, Food & Tobacco	-	6,437.8	-	6,600.3	-	6,233.4	-	7,013.8
Textiles & Clothing	-	122.3	-	149.5	-	125.9	-	108.5
Electricity	0.0	6.2	0.0	5.6	0.0	5.1	0.0	4.7
Other Manufacturing	-	4,429.1	-	4,919.9	-	4,925.3	-	4,991.9
<b>Services</b>	<b>0.3</b>	<b>56,477.4</b>	<b>0.1</b>	<b>57,765.6</b>	<b>0.0</b>	<b>59,614.9</b>	<b>0.0</b>	<b>62,085.0</b>
Drainage & Irrigation	-	0.1	-	0.1	-	0.2	-	0.0
Transportation	-	5,936.2	-	5,901.6	-	5,655.9	-	5,592.2
Telecommunications	-	346.0	-	323.0	-	367.9	-	349.9
Entertaining & Catering	-	3,629.8	-	3,757.0	-	4,041.6	-	3,886.9
Distribution	-	31,348.2	-	31,583.6	-	31,274.7	-	32,976.8
Education	-	1,539.0	-	1,642.5	-	1,635.1	-	1,638.0
Health	-	1,160.9	-	1,103.6	-	1,114.9	-	1,063.4
Professional Services	-	2,505.1	-	2,731.7	-	2,845.0	-	2,769.2
Other Services	0.3	10,012.2	0.1	10,722.7	0.0	12,679.8	0.0	13,808.6
<b>HOUSEHOLDS</b>	-	<b>27,048.6</b>	-	<b>28,006.7</b>	-	<b>27,985.7</b>	-	<b>29,610.0</b>
Home Improvement	-	8,167.5	-	8,302.8	-	8,427.0	-	8,552.5
Motor Cars	-	7,824.2	-	7,867.4	-	7,763.7	-	7,680.5
Other Durable Goods	-	1,013.6	-	1,075.0	-	962.7	-	1,180.3
Education	-	603.6	-	621.0	-	1,172.2	-	1,021.9
Travel	-	221.5	-	268.9	-	317.5	-	279.5
Other Purposes	-	9,218.1	-	9,871.7	-	9,342.5	-	10,895.4
<b>TOTAL</b>	<b>1,912.0</b>	<b>131,672.9</b>	<b>1,974.3</b>	<b>132,206.2</b>	<b>2,067.1</b>	<b>133,441.1</b>	<b>1,935.7</b>	<b>136,998.4</b>

Source: Commercial Banks

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

Table 2-13(e)

	2017							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>48.4</b>	-	<b>113.6</b>	-	<b>113.3</b>	-	<b>117.8</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>800.8</b>	-	<b>854.9</b>	-	<b>737.6</b>	-	<b>959.5</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	4.7	-	3.3	-	1.4	-	-
Insurance Companies	-	257.5	-	267.0	-	158.5	-	204.6
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	81.7	-	127.6	-	120.8	-	297.9
Trust & Investment Companies	-	457.0	-	457.0	-	457.0	-	457.0
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>1,910.8</b>	<b>103,811.8</b>	<b>1,878.1</b>	<b>103,399.2</b>	<b>1,908.2</b>	<b>104,456.8</b>	<b>3,291.0</b>	<b>107,101.5</b>
<b>Agriculture</b>	<b>695.0</b>	<b>11,938.5</b>	<b>853.4</b>	<b>11,462.0</b>	<b>882.8</b>	<b>11,576.2</b>	<b>2,374.2</b>	<b>11,358.6</b>
Sugarcane	694.8	2,031.6	848.8	2,007.0	881.0	1,990.9	2,374.2	1,529.2
Paddy	-	5,978.9	-	5,553.6	-	5,586.5	-	5,804.4
Other Farming	-	1,098.4	-	1,080.6	0.3	1,067.0	-	1,092.2
Livestock	-	1,214.2	-	1,136.4	-	1,160.8	-	1,471.6
Forestry	0.2	841.3	4.7	836.9	1.5	796.2	-	403.6
Shrimp & Other Fishing	-	774.1	-	847.5	-	974.7	-	1,057.7
<b>Mining &amp; Quarrying</b>	<b>0.1</b>	<b>4,948.3</b>	<b>0.0</b>	<b>4,458.5</b>	<b>0.7</b>	<b>4,260.7</b>	<b>0.0</b>	<b>5,347.6</b>
Bauxite	-	-	-	-	-	-	-	246.5
Other	0.1	4,948.3	0.0	4,458.5	0.7	4,260.7	0.0	5,101.2
<b>Manufacturing</b>	<b>1,215.4</b>	<b>30,447.6</b>	<b>1,024.6</b>	<b>29,713.1</b>	<b>1,024.6</b>	<b>29,004.9</b>	<b>916.8</b>	<b>24,521.6</b>
Timber and Sawmilling	-	2,341.7	-	1,756.8	-	1,837.0	-	1,719.7
Other Constr. and Engin.	-	14,112.4	-	13,310.1	-	13,005.1	-	10,327.1
Sugar Molasses	1,215.4	-	1,024.6	-	1,024.6	-	916.8	-
Rice Milling	-	2,997.9	-	2,970.8	-	2,873.1	-	2,440.0
Beverages, Food & Tobacco	-	6,437.8	-	6,600.3	-	6,233.4	-	5,132.5
Textiles & Clothing	-	122.3	-	149.5	-	125.9	-	89.2
Electricity	0.0	6.2	0.0	5.6	0.0	5.1	-	2.1
Other Manufacturing	-	4,429.1	-	4,919.9	-	4,925.3	-	4,811.1
<b>Services</b>	<b>0.3</b>	<b>56,477.4</b>	<b>0.1</b>	<b>57,765.6</b>	<b>0.0</b>	<b>59,614.9</b>	<b>0.0</b>	<b>65,873.6</b>
Drainage & Irrigation	-	0.1	-	0.1	-	0.2	-	0.0
Transportation	-	5,936.2	-	5,901.6	-	5,655.9	-	5,076.9
Telecommunications	-	346.0	-	323.0	-	367.9	-	415.0
Entertaining & Catering	-	3,629.8	-	3,757.0	-	4,041.6	-	5,012.0
Distribution	-	31,348.2	-	31,583.6	-	31,274.7	-	34,920.2
Education	-	1,539.0	-	1,642.5	-	1,635.1	-	1,213.1
Health	-	1,160.9	-	1,103.6	-	1,114.9	-	1,185.8
Professional Services	-	2,505.1	-	2,731.7	-	2,845.0	-	2,176.1
Other Services	0.3	10,012.2	0.1	10,722.7	0.0	12,679.8	0.0	15,874.5
<b>HOUSEHOLDS</b>	-	<b>27,048.6</b>	-	<b>28,006.7</b>	-	<b>27,985.7</b>	-	<b>30,409.0</b>
Home Improvement	-	8,167.5	-	8,302.8	-	8,427.0	-	8,826.8
Motor Cars	-	7,824.2	-	7,867.4	-	7,763.7	-	7,447.2
Other Durable Goods	-	1,013.6	-	1,075.0	-	962.7	-	1,358.3
Education	-	603.6	-	621.0	-	1,172.2	-	1,091.9
Travel	-	221.5	-	268.9	-	317.5	-	287.2
Other Purposes	-	9,218.1	-	9,871.7	-	9,342.5	-	11,397.6
<b>TOTAL</b>	<b>1,912.0</b>	<b>131,672.9</b>	<b>1,991.8</b>	<b>132,260.8</b>	<b>2,067.1</b>	<b>133,441.1</b>	<b>3,408.8</b>	<b>138,469.9</b>

Source: Commercial Banks

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

Table 2-13(f)

	2018											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	38.5	-	77.1	-	94.2	-	143.4	-	128.9	-	167.5	-
<b>FINANCIAL INSTITUTIONS</b>	-	797.4	-	814.7	-	722.2	-	760.4	-	816.5	-	784.3
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	2.8	-	-	-	-	-	-
Insurance Companies	-	174.7	-	161.9	-	140.7	-	155.5	-	203.9	-	113.2
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	168.7	-	198.9	-	124.2	-	152.5	-	160.1	-	218.6
Trust & Investment Companies	-	454.0	-	454.0	-	454.4	-	452.5	-	452.5	-	452.5
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	2,028.4	102,750.5	1,003.0	105,231.6	997.0	106,072.8	1,243.8	106,603.7	1,364.9	108,304.2	1,342.7	110,098.9
<b>Agriculture</b>	1,107.9	11,241.3	75.4	11,274.2	75.9	11,395.4	271.3	11,951.5	393.6	13,270.7	370.3	13,422.6
Sugarcane	1,106.1	1,520.8	75.4	1,517.7	75.5	1,352.1	271.3	1,348.9	393.0	1,350.4	370.3	1,351.7
Paddy	-	5,725.8	-	5,590.4	-	5,998.6	-	6,571.1	-	7,408.6	-	7,508.9
Other Farming	-	1,078.5	-	1,068.9	-	1,093.9	-	1,088.2	-	1,247.3	-	1,152.1
Livestock	-	1,456.3	-	1,525.9	-	1,412.9	-	1,417.8	-	1,712.2	-	1,755.9
Forestry	1.8	417.2	-	429.0	0.4	412.8	-	416.5	0.6	417.7	-	406.5
Shrimp & Other Fishing	-	1,042.6	-	1,142.2	-	1,125.2	-	1,109.0	-	1,134.6	-	1,247.4
<b>Mining &amp; Quarrying</b>	2.3	4,748.1	2.5	4,698.1	-	4,540.0	-	4,752.5	-	4,583.4	-	4,910.3
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	2.3	4,748.1	2.5	4,698.1	-	4,540.0	-	4,752.5	-	4,583.4	-	4,910.3
<b>Manufacturing</b>	918.3	24,103.4	919.6	24,428.3	921.1	24,290.6	922.5	25,469.2	923.9	25,911.0	925.3	26,007.6
Timber and Sawmilling	-	1,751.3	-	1,742.8	-	1,707.8	-	1,708.4	-	1,745.0	-	1,681.1
Other Constr. and Engin.	-	10,128.1	-	10,312.4	-	10,313.4	-	10,250.9	-	10,195.8	-	10,095.4
Sugar Molasses	918.3	-	919.6	0.0	921.1	0.0	922.5	0.0	923.9	-	925.3	-
Rice Milling	-	2,433.7	-	2,357.3	-	2,790.4	-	4,133.5	-	4,046.9	-	3,850.0
Beverages, Food & Tobacco	-	5,167.9	-	5,069.2	-	4,243.6	-	4,652.5	-	4,541.9	-	4,061.7
Textiles & Clothing	-	72.0	-	74.1	-	92.8	-	95.6	-	111.9	-	107.6
Electricity	-	2.1	-	1.7	-	1.5	-	1.3	-	1.0	-	0.8
Other Manufacturing	-	4,548.2	-	4,870.8	-	5,141.1	-	4,627.0	-	5,268.6	-	6,210.9
<b>Services</b>	0.0	62,657.8	5.5	64,831.1	0.0	65,846.7	50.0	64,430.4	47.4	64,539.1	47.1	65,758.4
Drainage & Irrigation	-	0.0	-	0.0	-	0.0	-	1,318.0	-	0.0	-	0.0
Transportation	-	5,078.6	-	5,074.9	-	5,444.9	50.0	3,979.5	47.4	5,215.5	47.1	5,268.8
Telecommunications	-	397.2	5.5	416.7	-	441.4	-	431.5	-	652.1	-	642.3
Entertaining & Catering	-	5,182.4	-	5,062.5	-	4,954.1	-	4,896.4	-	4,948.7	-	4,953.5
Distribution	-	31,905.9	-	34,070.2	-	34,686.8	-	33,744.0	-	33,577.8	-	34,252.9
Education	-	1,413.2	-	1,413.4	-	1,398.2	-	1,590.1	-	1,585.7	-	1,780.0
Health	-	1,145.4	-	1,115.9	-	1,089.1	-	1,015.5	-	1,020.1	-	997.4
Professional Services	-	2,215.1	-	2,053.8	-	2,040.4	-	2,156.9	-	2,202.5	-	2,211.8
Other Services	0.0	15,320.2	0.0	15,623.6	0.0	15,791.7	0.0	15,298.6	0.0	15,336.7	(0.0)	15,651.7
<b>HOUSEHOLDS</b>	-	29,066.3	-	28,908.8	-	27,864.6	-	27,669.5	-	27,826.7	-	28,223.3
Home Improvement	-	8,823.8	-	8,710.2	-	8,791.5	-	8,680.1	-	8,721.7	-	9,122.7
Motor Cars	-	7,427.1	-	7,421.6	-	7,333.4	-	7,280.2	-	7,270.7	-	7,272.8
Other Durable Goods	-	1,318.5	-	1,272.7	-	1,264.6	-	1,245.1	-	1,260.9	-	1,212.9
Education	-	1,035.3	-	966.5	-	900.0	-	841.4	-	793.8	-	935.4
Travel	-	271.6	-	264.9	-	263.0	-	256.1	-	275.3	-	276.1
Other Purposes	-	10,189.9	-	10,272.9	-	9,312.1	-	9,366.6	-	9,504.3	-	9,403.4
<b>TOTAL</b>	<b>2,066.9</b>	<b>132,614.3</b>	<b>1,080.1</b>	<b>134,955.1</b>	<b>1,091.2</b>	<b>134,659.7</b>	<b>1,387.2</b>	<b>135,033.6</b>	<b>1,493.8</b>	<b>136,947.3</b>	<b>1,510.2</b>	<b>139,106.5</b>

Source: Commercial Banks



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

Table 2-13(g)

	2018											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>168.2</b>	-	<b>166.5</b>	-	<b>115.5</b>	-	<b>107.3</b>	-	<b>174.0</b>	-	<b>137.4</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>937.3</b>	-	<b>913.9</b>	-	<b>889.4</b>	-	<b>745.9</b>	-	<b>741.8</b>	-	<b>847.9</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	143.0	-	152.4	-	107.2	-	109.7	-	74.5	-	70.0
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	341.8	-	310.0	-	332.7	-	186.8	-	217.8	-	331.4
Trust & Investment Companies	-	452.5	-	451.5	-	449.5	-	449.5	-	449.5	-	446.5
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>1,236.8</b>	<b>106,460.8</b>	<b>1,239.4</b>	<b>106,704.1</b>	<b>1,158.0</b>	<b>109,566.5</b>	<b>1,155.6</b>	<b>112,140.3</b>	<b>1,120.0</b>	<b>111,644.7</b>	<b>1,124.4</b>	<b>112,791.9</b>
<b>Agriculture</b>	<b>275.7</b>	<b>12,384.9</b>	<b>279.8</b>	<b>12,227.3</b>	<b>280.3</b>	<b>12,616.4</b>	<b>276.2</b>	<b>13,659.9</b>	<b>275.5</b>	<b>13,242.7</b>	<b>278.2</b>	<b>13,443.8</b>
Sugarcane	275.5	1,353.2	276.0	1,364.6	275.5	1,123.8	275.5	1,118.2	275.5	1,118.4	278.2	1,039.3
Paddy	-	6,791.3	-	6,435.9	-	6,968.9	-	7,361.0	-	7,315.4	-	7,301.4
Other Farming	-	983.3	-	1,078.7	-	1,009.2	-	1,042.6	-	1,028.1	-	1,051.7
Livestock	-	1,599.3	-	1,570.8	-	1,759.0	-	1,719.4	-	1,350.9	-	1,341.1
Forestry	0.2	410.4	3.8	414.5	4.9	417.2	0.7	438.9	-	442.5	-	477.0
Shrimp & Other Fishing	-	1,247.5	-	1,362.8	-	1,338.2	-	1,979.8	-	1,987.3	-	2,233.3
<b>Mining &amp; Quarrying</b>	-	<b>4,912.7</b>	-	<b>5,162.2</b>	-	<b>5,299.5</b>	-	<b>4,974.0</b>	-	<b>5,364.4</b>	-	<b>5,130.2</b>
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	4,912.7	-	5,162.2	-	5,299.5	-	4,974.0	-	5,364.4	-	5,130.2
<b>Manufacturing</b>	<b>913.0</b>	<b>24,704.9</b>	<b>914.4</b>	<b>24,243.9</b>	<b>832.3</b>	<b>24,719.8</b>	<b>833.7</b>	<b>24,534.3</b>	<b>801.9</b>	<b>24,443.0</b>	<b>803.4</b>	<b>24,456.6</b>
Timber and Sawmilling	-	1,669.4	-	1,691.9	-	1,644.2	-	1,629.1	-	1,640.5	-	1,662.7
Other Constr. and Engin.	-	9,913.5	-	9,894.3	-	9,678.7	-	9,627.5	-	9,901.4	-	9,977.8
Sugar Molasses	913.0	-	914.4	0.0	832.3	0.0	833.7	-	801.9	0.0	803.4	-
Rice Milling	-	3,186.3	-	2,574.1	-	3,126.3	-	4,115.0	-	3,493.0	-	3,056.6
Beverages, Food & Tobacco	-	3,792.9	-	3,813.0	-	3,965.6	-	3,992.8	-	4,448.7	-	4,555.8
Textiles & Clothing	-	75.9	-	76.0	-	76.3	-	73.9	-	65.6	-	53.0
Electricity	-	0.6	-	0.4	-	0.6	-	0.0	-	0.0	-	0.0
Other Manufacturing	-	6,066.1	-	6,194.2	-	6,228.1	-	5,096.1	-	4,893.8	-	5,150.6
<b>Services</b>	<b>48.2</b>	<b>64,458.3</b>	<b>45.2</b>	<b>65,070.7</b>	<b>45.4</b>	<b>66,930.9</b>	<b>45.6</b>	<b>68,972.2</b>	<b>42.6</b>	<b>68,594.6</b>	<b>42.9</b>	<b>69,761.2</b>
Drainage & Irrigation	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Transportation	48.2	5,142.8	45.2	4,637.8	45.4	4,762.2	45.6	4,702.9	42.6	4,840.6	42.9	4,586.7
Telecommunications	-	569.1	-	570.7	-	578.0	-	569.0	-	564.7	-	570.2
Entertaining & Catering	-	5,095.1	-	5,059.7	-	5,092.7	-	5,001.4	-	5,000.9	-	5,061.5
Distribution	-	33,331.3	-	34,528.5	-	36,089.8	-	37,793.2	-	36,872.8	-	38,358.0
Education	-	1,774.3	-	1,766.2	-	1,765.5	-	1,826.9	-	1,863.7	-	2,501.7
Health	-	1,133.8	-	1,106.1	-	1,140.2	-	1,143.3	-	1,141.6	-	1,134.4
Professional Services	-	2,220.5	-	2,192.9	-	2,286.8	-	2,290.6	-	2,273.3	-	2,229.5
Other Services	-	15,191.3	0.0	15,208.9	0.0	15,215.7	-	15,644.9	-	16,037.0	-	15,319.3
<b>HOUSEHOLDS</b>	-	<b>28,741.0</b>	-	<b>29,651.5</b>	-	<b>29,859.3</b>	-	<b>30,209.4</b>	-	<b>31,154.2</b>	-	<b>31,657.5</b>
Home Improvement	-	9,008.7	-	9,516.2	-	9,596.6	-	9,694.1	-	10,543.7	-	10,547.8
Motor Cars	-	7,269.8	-	7,439.7	-	7,632.8	-	7,772.0	-	7,736.3	-	7,959.7
Other Durable Goods	-	1,125.2	-	1,046.7	-	991.5	-	987.3	-	1,025.2	-	1,110.8
Education	-	1,218.9	-	1,570.1	-	1,653.1	-	1,580.1	-	1,489.8	-	1,376.2
Travel	-	272.4	-	265.0	-	261.6	-	249.3	-	239.1	-	225.4
Other Purposes	-	9,846.1	-	9,813.7	-	9,723.8	-	9,926.6	-	10,120.1	-	10,437.5
<b>TOTAL</b>	<b>1,405.0</b>	<b>136,139.1</b>	<b>1,405.9</b>	<b>137,269.5</b>	<b>1,273.5</b>	<b>140,315.2</b>	<b>1,262.8</b>	<b>143,095.7</b>	<b>1,294.0</b>	<b>143,540.7</b>	<b>1,261.8</b>	<b>145,297.2</b>

Source: Commercial Banks

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

Table 2-13(h)

	2019											
	Jan		Feb		Mar		Apr		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	41.6	-	41.8	-	2.5	-	63.9	-	66.4	-	95.1	-
<b>FINANCIAL INSTITUTIONS</b>	-	963.5	-	925.9	-	1,000.2	-	1,100.6	-	1,104.6	-	1,085.6
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	197.4	-	175.7	-	189.2	-	214.0	-	230.3	-	211.7
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	319.6	-	305.2	-	367.0	-	442.6	-	425.6	-	431.9
Trust & Investment Companies	-	446.5	-	445.0	-	444.0	-	444.0	-	448.7	-	442.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	923.4	109,468.4	837.5	108,256.5	969.8	110,379.3	879.5	111,822.6	967.2	113,236.8	988.0	114,970.7
<b>Agriculture</b>	75.5	13,265.3	76.2	12,980.4	209.1	12,908.7	134.3	13,458.1	223.5	12,880.1	242.6	13,140.0
Sugarcane	75.5	872.1	75.4	877.2	200.6	872.5	134.3	873.3	223.0	872.4	242.6	873.2
Paddy	-	7,407.9	-	7,255.6	-	7,331.5	-	7,754.2	-	7,243.8	-	7,659.9
Other Farming	-	1,052.1	-	1,072.3	-	1,043.1	-	1,051.7	-	1,056.2	-	1,062.3
Livestock	-	1,391.0	-	1,531.0	-	1,268.5	-	1,502.0	-	1,370.1	-	1,408.1
Forestry	-	440.6	0.8	432.5	8.5	429.5	-	459.8	0.5	405.6	-	391.3
Shrimp & Other Fishing	-	2,101.6	-	1,811.8	-	1,963.6	-	1,817.2	-	1,932.0	-	1,745.1
<b>Mining &amp; Quarrying</b>	-	4,957.9	-	4,609.5	-	4,830.2	-	4,694.3	-	5,068.7	-	5,204.7
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	4,957.9	-	4,609.5	-	4,830.2	-	4,694.3	-	5,068.7	-	5,204.7
<b>Manufacturing</b>	804.8	24,174.1	721.0	23,817.1	720.4	23,534.0	704.6	25,259.5	706.0	26,055.9	707.5	26,127.7
Timber and Sawmilling	-	1,610.8	-	1,586.9	-	1,575.1	-	1,583.5	-	1,610.0	-	1,631.1
Other Constr. and Engin.	-	10,019.7	-	10,432.9	-	10,407.6	-	10,455.4	-	10,403.2	-	10,587.9
Sugar Molasses	804.8	-	721.0	-	720.4	-	704.6	-	706.0	-	707.5	-
Rice Milling	-	2,620.3	-	2,249.8	-	2,177.4	-	3,190.1	-	3,802.9	-	3,391.5
Beverages, Food & Tobacco	-	4,720.3	-	4,533.0	-	4,308.8	-	5,413.5	-	5,195.6	-	5,438.9
Textiles & Clothing	-	55.0	-	48.4	-	53.5	-	57.0	-	102.6	-	105.6
Electricity	-	0.0	-	6.0	-	-	-	-	-	-	-	-
Other Manufacturing	-	5,148.0	-	4,960.1	-	5,011.6	-	4,560.1	-	4,941.6	-	4,972.7
<b>Services</b>	43.1	67,071.1	40.4	66,849.6	40.3	69,106.3	40.6	68,410.6	37.6	69,232.1	37.9	70,498.4
Drainage & Irrigation	-	0.0	-	0.0	-	0.0	-	0.0	-	5.1	-	4.8
Transportation	43.1	4,576.9	40.1	4,585.8	40.3	4,497.4	40.5	4,764.9	37.6	4,940.4	37.8	5,063.0
Telecommunications	-	561.0	0.2	546.8	-	552.3	-	623.3	-	605.1	-	609.0
Entertaining & Catering	-	5,174.7	-	5,159.9	-	5,418.0	-	5,296.3	-	5,287.1	-	5,771.1
Distribution	-	35,568.0	-	34,970.7	-	35,767.5	-	34,568.5	-	34,622.6	-	35,935.9
Education	-	2,546.8	-	2,536.5	-	2,531.9	-	2,516.2	-	2,498.7	-	2,484.8
Health	-	1,017.1	-	919.2	-	1,023.2	-	1,040.6	-	1,091.5	-	1,071.8
Professional Services	-	2,179.9	-	2,194.2	-	2,172.7	-	2,273.3	-	2,213.5	-	1,690.0
Other Services	0.0	15,446.7	-	15,936.5	-	17,143.3	0.1	17,327.5	-	17,968.1	0.1	17,868.1
<b>HOUSEHOLDS</b>	-	31,899.7	-	31,706.1	-	31,987.1	-	31,591.7	-	31,776.3	-	32,041.4
Home Improvement	-	10,482.0	-	10,499.1	-	10,564.8	-	10,502.4	-	10,520.3	-	10,518.6
Motor Cars	-	8,055.5	-	8,059.2	-	8,083.3	-	8,173.3	-	8,396.5	-	8,605.1
Other Durable Goods	-	1,072.9	-	1,076.9	-	1,084.9	-	1,087.6	-	1,100.1	-	1,070.7
Education	-	1,292.0	-	1,193.8	-	1,100.9	-	1,011.4	-	940.9	-	1,089.2
Travel	-	216.7	-	212.0	-	201.5	-	197.5	-	216.6	-	215.9
Other Purposes	-	10,780.7	-	10,665.1	-	10,951.7	-	10,619.4	-	10,601.9	-	10,541.8
<b>TOTAL</b>	<b>965.0</b>	<b>142,331.7</b>	<b>879.4</b>	<b>140,888.5</b>	<b>972.3</b>	<b>143,366.5</b>	<b>943.5</b>	<b>144,515.0</b>	<b>1,033.6</b>	<b>146,117.7</b>	<b>1,083.0</b>	<b>148,097.8</b>

Source: Commercial Banks

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

Table 2-13(i)

	2019											
	Jul		Aug		Sep		Oct		Nov		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>86.2</b>	-	<b>65.2</b>	-	<b>75.8</b>	-	<b>81.3</b>	-	<b>70.7</b>	-	<b>66.4</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>1,035.0</b>	-	<b>1,033.1</b>	-	<b>1,218.5</b>	-	<b>1,185.7</b>	-	<b>1,014.8</b>	-	<b>1,011.1</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	55.7	-	59.5	-	233.3	-	220.8	-	30.6	-	25.5
Building Societies	-	-	-	-	-	-	-	-	-	-	-	0.9
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	537.3	-	531.7	-	543.2	-	522.9	-	542.2	-	542.7
Trust & Investment Companies	-	442.0	-	442.0	-	442.0	-	442.0	-	442.0	-	442.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>1,020.7</b>	<b>113,652.5</b>	<b>1,000.6</b>	<b>115,992.8</b>	<b>1,110.9</b>	<b>118,329.5</b>	<b>989.5</b>	<b>120,505.8</b>	<b>990.9</b>	<b>125,035.7</b>	<b>992.7</b>	<b>126,274.8</b>
<b>Agriculture</b>	<b>275.5</b>	<b>12,181.8</b>	<b>276.1</b>	<b>11,689.6</b>	<b>277.8</b>	<b>13,413.0</b>	<b>279.3</b>	<b>13,271.8</b>	<b>275.5</b>	<b>13,603.7</b>	<b>275.5</b>	<b>12,178.3</b>
Sugarcane	275.5	873.0	275.5	877.8	275.5	871.0	275.5	867.2	275.5	867.3	275.5	875.4
Paddy	-	6,761.9	-	5,911.7	-	7,427.6	-	7,236.8	-	7,523.1	-	7,733.0
Other Farming	-	1,039.9	-	1,032.0	-	1,042.1	-	1,054.5	-	1,001.8	-	1,038.3
Livestock	-	1,269.7	-	1,496.7	-	1,499.4	-	1,404.5	-	1,251.5	-	1,159.9
Forestry	-	425.2	0.6	423.3	2.3	426.8	3.8	443.3	-	446.7	-	448.2
Shrimp & Other Fishing	-	1,812.1	-	1,948.1	-	2,146.1	-	2,265.5	-	2,513.4	-	923.3
<b>Mining &amp; Quarrying</b>	-	<b>5,360.6</b>	-	<b>5,387.0</b>	<b>0.0</b>	<b>5,522.9</b>	-	<b>4,338.2</b>	-	<b>4,758.2</b>	-	<b>4,430.5</b>
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	5,360.6	-	5,387.0	0.0	5,522.9	-	4,338.2	-	4,758.2	-	4,430.5
<b>Manufacturing</b>	<b>707.2</b>	<b>22,934.6</b>	<b>689.4</b>	<b>23,690.1</b>	<b>797.7</b>	<b>23,218.0</b>	<b>674.7</b>	<b>25,559.2</b>	<b>676.2</b>	<b>27,139.2</b>	<b>677.6</b>	<b>25,932.9</b>
Timber and Sawmilling	-	1,560.2	-	1,558.5	-	1,469.7	-	1,487.4	-	1,359.4	-	1,108.8
Other Constr. and Engin.	-	10,938.8	-	10,623.7	-	10,821.7	-	11,314.9	-	11,120.4	-	11,146.3
Sugar Molasses	210.0	-	689.4	1.4	673.3	-	674.7	-	676.2	-	677.6	-
Rice Milling	497.2	2,139.2	-	2,218.9	-	1,943.1	-	2,967.6	-	3,894.9	-	3,944.5
Beverages, Food & Tobacco	-	3,982.8	-	4,136.6	-	4,056.9	-	4,799.9	-	5,341.2	-	4,923.9
Textiles & Clothing	-	96.5	-	153.5	-	94.7	-	97.1	-	129.3	-	103.0
Electricity	-	4.0	-	0.0	124.5	-	-	-	-	540.3	-	-
Other Manufacturing	-	4,213.1	-	4,997.5	-	4,831.9	-	4,892.4	-	4,753.8	-	4,706.3
<b>Services</b>	<b>38.0</b>	<b>73,175.5</b>	<b>35.1</b>	<b>75,226.0</b>	<b>35.3</b>	<b>76,175.6</b>	<b>35.5</b>	<b>77,336.6</b>	<b>39.2</b>	<b>79,534.5</b>	<b>39.6</b>	<b>83,733.2</b>
Drainage & Irrigation	-	4.7	-	4.6	-	5.1	-	4.6	-	4.6	-	4.3
Transportation	38.0	5,639.0	35.1	6,092.6	35.3	6,756.5	35.5	6,730.6	32.6	6,504.0	32.8	6,848.5
Telecommunications	-	1,180.2	-	1,594.2	-	2,162.2	-	2,595.2	-	2,602.5	-	2,641.6
Entertaining & Catering	-	5,801.1	-	5,833.5	-	5,807.8	-	5,836.2	-	5,677.8	-	6,315.3
Distribution	-	36,107.8	-	37,371.7	-	37,143.9	-	37,521.3	-	38,739.9	-	39,635.7
Education	-	2,470.6	-	2,456.3	-	2,434.6	-	2,480.1	-	2,475.5	-	2,986.7
Health	-	1,101.3	-	1,118.6	-	1,091.7	-	1,052.5	-	1,026.4	-	1,030.4
Professional Services	-	1,660.3	-	1,781.0	-	1,731.4	-	1,819.5	-	1,851.9	-	2,124.5
Other Services	0.0	19,210.4	0.0	18,973.6	0.0	19,042.4	0.0	19,296.7	6.6	20,652.0	6.8	22,146.3
<b>HOUSEHOLDS</b>	-	<b>31,149.8</b>	-	<b>31,612.8</b>	-	<b>30,698.6</b>	-	<b>30,948.4</b>	-	<b>31,825.0</b>	-	<b>32,238.9</b>
Home Improvement	-	9,473.6	-	9,422.1	-	9,491.1	-	9,540.0	-	10,086.2	-	9,771.7
Motor Cars	-	8,769.3	-	8,988.4	-	9,266.8	-	9,460.1	-	9,722.6	-	9,832.8
Other Durable Goods	-	991.0	-	926.6	-	890.2	-	926.9	-	957.9	-	1,618.7
Education	-	1,592.5	-	2,014.2	-	2,122.1	-	2,022.7	-	1,916.7	-	1,698.4
Travel	-	214.1	-	202.4	-	195.2	-	194.3	-	177.8	-	162.5
Other Purposes	-	10,109.3	-	10,059.0	-	8,733.4	-	8,804.5	-	8,963.8	-	9,154.7
<b>TOTAL</b>	<b>1,106.9</b>	<b>145,837.2</b>	<b>1,065.8</b>	<b>148,638.7</b>	<b>1,186.7</b>	<b>150,246.6</b>	<b>1,070.9</b>	<b>152,639.9</b>	<b>1,061.5</b>	<b>157,875.5</b>	<b>1,059.1</b>	<b>159,524.8</b>

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

Table 2.14

<b>End Of Period</b>	<b>Total Liquid Assets</b>	<b>Cash In Bank</b>	<b>Excess Reserve</b>	<b>Bals Due From H/Q Own Branch Abroad</b>	<b>Net Bals Due From Com Banks In Guy.</b>	<b>Bals Due From Other Banks Abroad</b>	<b>Treasury Bills 2)</b>	<b>Req. Liquid Assets 1)</b>	<b>Surplus (+) Deficit (-)</b>
2009	80,573.7	3,992.0	4,840.1	3,885.9	1,468.5	12,755.8	53,631.4	45,458.6	35,115.1
2010	105,036.7	5,154.5	15,766.9	7,608.9	3,917.7	8,187.6	64,401.1	51,915.9	53,120.8
2011	109,980.8	4,984.5	4,865.9	7,941.3	2,837.0	17,637.2	71,714.9	58,662.5	51,318.3
2012	121,094.3	4,705.3	17,567.3	7,543.6	3,679.0	12,624.4	74,974.8	68,395.0	52,699.2
2013	124,030.1	7,306.9	6,028.0	7,188.9	7,635.2	16,439.5	79,431.6	68,064.6	55,965.5
2014									
Mar	111,119.9	4,716.3	8,527.7	8,156.0	3,877.8	12,088.6	73,753.4	68,668.5	42,451.4
Jun	109,252.5	5,253.5	3,855.1	10,459.0	2,793.0	18,447.4	68,444.4	70,510.6	38,741.9
Sep	108,445.5	4,628.4	7,718.7	11,944.9	2,736.4	17,028.9	64,388.2	70,469.3	37,976.2
Dec	107,163.7	6,898.3	6,229.7	13,095.1	2,817.0	17,116.3	61,007.3	71,659.2	35,504.5
2015									
Mar	114,189.5	6,364.3	5,661.1	14,212.3	1,960.1	26,072.2	59,919.5	73,258.2	40,931.3
Jun	119,805.3	6,622.5	17,070.0	10,233.3	1,977.4	25,440.6	58,461.5	75,259.8	44,545.5
Sep	116,570.7	6,223.5	19,725.0	9,052.3	1,657.0	18,951.6	60,961.3	75,201.0	41,369.7
Dec	114,813.4	8,416.9	11,096.4	7,767.9	2,230.5	21,597.8	63,704.0	74,970.8	39,842.6
2016									
Mar	129,390.0	7,042.0	20,901.9	7,438.7	1,631.3	27,041.7	65,334.4	78,142.4	51,247.7
Jun	123,915.8	6,150.7	17,802.2	6,308.2	879.8	26,370.1	66,404.8	78,907.1	45,008.7
Sep	121,852.4	5,914.6	19,175.0	6,010.9	1,705.2	22,854.9	66,191.6	79,939.9	41,912.4
Dec	121,602.7	8,959.1	24,299.0	4,920.3	2,620.2	14,632.0	66,172.0	80,014.2	41,588.5
2017									
Jan	130,718.2	7,554.5	36,636.0	3,916.8	1,490.9	14,959.3	66,160.7	81,207.4	49,510.8
Feb	124,571.6	6,299.4	31,909.7	3,845.9	2,549.2	17,282.3	62,685.0	80,941.3	43,630.3
Mar	117,122.5	7,153.4	30,577.2	4,811.7	1,083.0	10,143.2	63,354.0	77,882.1	39,240.4
Apr	114,826.3	7,243.5	22,657.5	8,315.9	1,618.5	11,818.8	63,172.2	78,096.8	36,729.5
May	115,934.8	6,894.4	21,866.2	8,064.0	697.5	15,569.6	62,843.0	77,863.3	38,071.6
Jun	112,637.2	6,555.6	17,228.4	5,568.7	1,030.4	19,652.3	62,601.9	77,173.5	35,463.8
Jul	120,595.8	6,640.7	22,794.6	5,145.2	1,363.9	22,519.1	62,132.3	78,054.4	42,541.5
Aug	117,721.7	6,552.1	23,497.6	6,075.0	863.3	18,192.7	62,540.8	78,394.3	39,327.4
Sep	115,542.1	6,693.0	22,642.1	4,963.9	662.7	17,967.4	62,613.0	77,006.5	38,535.7
Oct	114,891.7	7,167.6	22,686.7	6,860.7	1,056.6	13,468.1	63,652.0	77,374.6	37,517.1
Nov	118,796.0	7,718.3	24,250.8	6,031.1	1,687.5	15,851.3	63,257.0	78,429.9	40,366.0
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									
Jan	123,994.3	8,008.2	26,427.5	7,298.3	960.6	18,127.3	63,172.4	79,327.3	44,667.0
Feb	125,259.0	8,105.3	27,897.7	8,271.7	1,131.9	16,951.9	62,900.5	79,381.4	45,877.5
Mar	125,439.1	7,603.3	22,897.0	8,324.5	3,038.8	19,590.4	63,985.0	79,224.6	46,214.5
Apr	124,598.2	7,471.5	26,370.1	10,186.0	1,638.2	16,549.2	62,383.2	80,418.2	44,180.0
May	126,058.7	8,531.6	32,248.9	8,143.6	2,008.4	15,996.9	59,129.3	80,014.4	46,044.3
Jun	114,958.8	6,639.8	28,531.0	7,962.4	1,474.6	13,865.2	56,485.8	82,366.6	32,592.2
Jul	123,085.4	7,352.5	31,882.1	9,375.8	987.5	17,030.8	56,456.7	83,049.8	40,035.6
Aug	124,417.1	7,618.4	35,465.1	7,970.3	1,139.5	15,930.9	56,293.0	82,854.7	41,562.4
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
Oct	115,756.2	7,657.4	28,037.8	7,757.1	505.3	14,579.4	57,219.2	82,441.3	33,314.8
Nov	122,279.2	7,146.6	32,439.4	8,032.3	2,841.0	14,780.1	57,039.8	83,471.2	38,808.1
Dec	120,265.2	10,060.7	28,082.4	7,509.9	3,599.9	13,945.6	57,066.8	83,913.1	36,352.2
2019									
Jan.	121,538.7	7,246.5	34,332.0	6,983.8	1,433.6	13,399.4	58,143.4	84,025.1	37,513.6
Feb	123,730.4	8,391.8	30,267.8	6,922.3	1,631.7	14,601.4	61,915.4	84,776.2	38,954.2
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
Apr	126,374.9	8,399.7	25,687.1	8,632.0	1,546.9	20,735.4	61,373.8	86,444.0	39,931.0
May	128,898.4	7,450.6	30,762.5	9,504.0	4,368.3	16,693.6	60,119.3	85,652.4	43,246.1
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
Jul	131,261.5	8,034.4	32,712.0	7,117.9	1,662.1	23,391.2	58,343.9	86,469.6	44,792.0
Aug	134,933.4	7,504.1	35,607.2	7,619.5	1,362.9	21,370.9	61,468.8	87,562.6	47,370.9
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
Oct	141,817.1	7,068.5	37,198.5	10,161.1	1,266.4	25,915.2	60,207.4	90,505.4	51,311.7
Nov	156,767.3	7,733.6	35,702.3	9,901.1	18,756.6	27,633.9	57,039.8	97,085.3	59,681.9
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

Source: Commercial Banks

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

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

**COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS**

(G\$ Million)

Table 2.15

End of	Day Of Res.	Required	Actual	Surplus (+)		End of	Day Of Res.	Required	Actual	Surplus (+)
Period	Per.(Week)	Reserves	Reserves	Deficit (-)		Period	Per.(Week)	Reserves	Reserves	Deficit (-)
<b>2018</b>						<b>2019</b>				
<b>Jan</b>	05th	43,819.4	66,149.4	22,330.0		<b>Jan</b>	04th	47,093.4	78,829.1	31,735.7
	12th	44,104.5	69,288.2	25,183.7			11th	46,927.9	82,456.6	35,528.7
	19th	44,422.3	67,838.8	23,416.5			18th	47,340.5	80,180.2	32,839.8
	26th	44,332.4	70,759.9	26,427.5			25th	46,964.4	81,296.3	34,332.0
<b>Feb</b>	02nd	44,499.1	71,786.2	27,287.1		<b>Feb</b>	01st	47,039.4	83,305.6	36,266.3
	09th	44,493.9	72,534.3	28,040.4			08th	47,042.6	82,248.2	35,205.6
	16th	44,501.9	73,224.4	28,722.4			15th	47,290.8	83,528.5	36,237.7
	23rd	44,382.3	72,280.1	27,897.8			22nd	47,371.5	77,639.3	30,267.8
<b>Mar</b>	02nd	44,345.4	72,550.5	28,205.1		<b>Mar</b>	01st	47,049.7	79,769.9	32,720.2
	09th	44,398.6	68,593.8	24,195.2			08th	47,280.7	78,281.5	31,000.7
	16th	44,358.8	67,198.0	22,839.1			15th	47,420.0	72,849.5	25,429.5
	23rd	44,348.0	68,267.8	23,919.8			22nd	47,310.8	72,958.1	25,647.3
	30th	44,356.7	67,253.7	22,897.0			29th	47,147.0	74,876.9	27,729.8
<b>Apr</b>	06th	44,266.1	68,904.0	24,637.8		<b>Apr</b>	05th	47,283.6	76,128.8	28,845.2
	13th	44,265.5	74,086.7	29,821.1			12th	47,598.7	78,412.0	30,813.3
	20th	44,961.4	77,269.8	32,308.4			19th	48,187.9	79,700.9	31,513.0
	27th	44,993.6	71,363.7	26,370.1			26th	48,242.5	73,929.6	25,687.1
<b>May</b>	04th	44,664.4	70,606.6	25,942.2		<b>May</b>	03rd	47,607.4	73,187.3	25,579.9
	11th	44,760.4	75,490.1	30,729.6			10th	47,597.7	74,583.1	26,985.5
	18th	44,867.4	77,735.7	32,868.3			17th	47,754.2	77,559.4	29,805.2
	25th	44,775.6	77,024.5	32,248.9			24th	47,976.2	79,082.0	31,105.8
							31st	47,903.2	78,665.8	30,762.5
<b>Jun</b>	01st	45,915.9	79,433.6	33,517.7		<b>Jun</b>	07th	48,079.8	77,901.2	29,821.4
	08th	46,454.5	78,701.0	32,246.5			14th	48,383.4	72,802.5	24,419.0
	15th	46,479.6	74,239.0	27,759.4			21st	47,991.2	74,562.0	26,570.8
	22nd	46,337.3	76,680.4	30,343.1			28th	48,184.8	75,317.3	27,132.4
	29th	46,250.7	74,781.6	28,531.0						
<b>Jul</b>	06th	45,837.5	77,055.1	31,217.7		<b>Jul</b>	05th	48,227.5	76,458.9	28,231.4
	13th	46,329.3	77,447.5	31,118.3			12th	48,296.8	76,801.0	28,504.3
	20th	31,270.1	81,190.8	49,920.7			19th	48,166.4	79,690.5	31,524.1
	27th	46,533.0	78,415.1	31,882.1			26th	48,281.8	80,993.8	32,712.0
<b>Aug</b>	03rd	46,459.4	76,951.2	30,491.8		<b>Aug</b>	02nd	48,407.2	84,618.0	36,210.8
	10th	46,509.3	76,365.6	29,856.3			09th	48,662.1	83,957.3	35,295.1
	17th	46,263.0	79,662.5	33,399.6			16th	48,702.2	83,940.8	35,238.5
	24th	46,287.0	80,487.4	34,200.4			23rd	48,877.6	84,381.4	35,503.7
	31st	46,425.6	81,890.7	35,465.1			30th	48,806.1	83,549.8	34,743.8
<b>Sep</b>	07th	46,464.7	81,106.7	34,642.0		<b>Sep</b>	06th	49,017.5	85,450.4	36,432.9
	14th	46,619.3	76,134.1	29,514.8			13th	49,323.9	81,777.4	32,453.5
	21st	46,297.8	76,887.0	30,589.3			20th	49,337.4	82,728.7	33,391.3
	28th	46,371.1	81,107.1	34,736.1			27th	49,393.9	87,098.0	37,704.1
<b>Oct</b>	05th	46,678.2	78,790.8	32,112.7		<b>Oct</b>	04th	49,760.6	89,447.6	39,687.0
	12th	46,520.5	74,061.0	27,540.5			11th	50,097.1	86,625.8	36,528.8
	19th	46,084.0	75,192.5	29,108.5			18th	50,161.2	86,918.3	36,757.1
	26th	46,168.5	74,206.2	28,037.8			25th	50,488.1	87,686.6	37,198.5
<b>Nov</b>	02nd	46,074.3	72,442.4	26,368.1		<b>Nov</b>	01st	50,320.1	87,157.2	36,837.1
	09th	46,026.2	73,399.3	27,373.1			08th	51,241.3	87,125.4	35,884.1
	16th	46,376.4	75,510.0	29,133.6			15th	52,247.0	87,973.9	35,728.9
	23rd	46,715.5	77,168.0	30,452.5			22nd	52,283.4	88,372.6	36,089.2
	30th	46,734.5	79,173.9	32,439.4			29th	52,448.3	88,150.5	35,702.3
<b>Dec</b>	07th	47,020.5	78,289.6	31,269.2		<b>Dec</b>	06th	52,516.3	87,056.5	34,540.1
	14th	47,324.4	75,310.4	27,986.0			13th	52,507.4	84,286.0	31,778.6
	21st	47,239.7	72,152.0	24,912.3			20th	52,820.8	81,105.0	28,284.2
	28th	46,965.5	75,047.8	28,082.4			27th	52,739.8	80,889.6	28,149.8

Source: Commercial Banks

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

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
Dec-09	41.27	83.77	(42.50)
Dec-10	-	0.90	(0.90)
Dec-11	1.00	3.90	(2.90)
2012	0.25	141.48	(141.23)
2013	-	163.60	(163.60)
2014			
Mar	-	14.05	(14.05)
Jun	-	14.85	(14.85)
Sep	-	15.50	(15.50)
Dec	-	16.30	(16.30)
2015			
Mar	-	0.40	(0.40)
Jun	-	0.70	(0.70)
Sep	5.55	2.35	3.20
Dec	-	5.75	(0.20)
2016			
Mar	-	9.50	(9.50)
Jun	-	11.90	(11.90)
Sep	-	15.40	(15.40)
Dec	0.70	27.30	(26.60)
2017			
Jan	-	2.90	(2.90)
Feb	-	0.40	(0.40)
Mar	-	3.30	(3.30)
Apr	-	0.90	(0.90)
May	-	0.15	(0.15)
Jun	-	0.03	(0.03)
Jul	-	-	-
Aug	5.00	0.20	4.80
Sep	12.50	-	12.50
Oct	-	-	-
Nov	8.00	-	8.00
Dec	20.00	-	20.00
2018			
Jan	0.40	7.10	(6.70)
Feb	0.20	0.60	(0.40)
Mar	12.00	-	12.00
Apr	33.80	-	33.80
May	26.70	-	26.70
Jun	11.00	-	11.00
Jul	29.40	-	29.40
Aug	17.50	0.40	17.10
Sep	28.50	-	28.50
Oct	8.70	-	8.70
Nov	10.00	-	10.00
Dec	8.10	-	8.10
2019			
Jan	15.30	-	15.30
Feb	11.50	0.40	11.10
Mar	8.50	0.10	8.40
Apr	27.00	-	27.00
May	31.50	-	31.50
Jun	13.00	-	13.00
Jul	42.00	-	42.00
Aug	2.00	-	2.00
Sep	16.00	-	16.00
Oct	14.00	-	14.00
Nov	10.50	-	10.50
Dec	22.50	-	22.50

Source: Bank of Guyana

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

Table 2.16 (b)

Period Ended	Volume
Dec-09	26.06
Dec-10	-
Dec-11	3.72
2012	39.86
2013	24.47
2014	
Mar	5.31
Jun	17.13
Sep	42.28
Dec	80.48
2015	
Mar	33.15
Jun	48.15
Sep	55.50
Dec	75.90
2016	
Mar	9.20
Jun	9.20
Sep	25.50
Dec	30.84
2017	
Jan	2.53
Feb	0.23
Mar	1.05
Apr	-
May	4.41
Jun	4.00
Jul	6.60
Aug	2.00
Sep	0.20
Oct	7.40
Nov	12.90
Dec	8.10
2018	
Jan	10.60
Feb	7.30
Mar	6.00
Apr	5.50
May	10.00
Jun	0.30
Jul	5.00
Aug	6.00
Sep	-
Oct	-
Nov	0.60
Dec	3.00
2019	
Jan	-
Feb	-
Mar	4.00
Apr	4.00
May	-
Jun	8.00
Jul	-
Aug	4.00
Sep	4.00
Oct	-
Nov	9.00
Dec	2.00

Source: Commercial Banks

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

Table 2.17

<b>Period Ended</b>	<b>Total<sup>1)</sup></b>	<b>91-Day Bills</b>	<b>182-Day Bills</b>	<b>364- Day Bills</b>
2009	55,951.5	0.0	8,976.9	46,974.6
2010	65,514.2	0.0	7,721.6	57,792.6
2011	72,548.6	3,500.0	7,345.9	61,702.7
2012	69,256.6	3,241.7	4,253.5	61,761.5
2013	80,328.2	7,000.0	6,753.3	66,575.0
2014				
Mar	74,828.2	4,000.0	7,353.3	63,475.0
Jun	69,253.6	6,000.0	6,653.7	56,600.0
Sep	65,253.6	6,000.0	6,053.7	53,200.0
Dec	61,933.6	6,000.0	4,253.6	51,680.0
2015				
Mar	60,933.6	10,000.0	4,253.6	46,680.0
Jun	59,633.6	7,000.0	253.6	52,380.0
Sep	61,927.3	6,401.8	253.6	55,271.9
Dec	64,740.4	6,578.0	253.6	57,908.8
2016				
Mar	66,390.1	7,627.7	2,253.6	56,508.8
Jun	67,279.6	8,717.3	2,253.5	56,308.8
Sep	67,170.4	4,800.0	5,853.5	56,516.9
Dec	67,153.4	5,000.0	5,853.4	56,300.0
2017				
Jan	67,153.4	5,000.0	5,853.4	56,300.0
Feb	63,653.4	5,000.0	5,853.4	52,800.0
Mar	64,271.6	5,000.0	6,071.6	53,200.0
Apr	64,024.3	5,000.0	6,071.6	52,952.7
May	63,623.9	0.0	10,671.2	52,952.7
Jun	63,323.9	0.0	10,671.2	52,652.7
Jul	62,832.3	0.0	10,671.2	52,161.1
Aug	63,132.3	0.0	10,671.2	52,461.1
Sep	63,219.7	0.0	10,758.6	52,461.1
Oct	63,736.8	0.0	10,758.6	52,978.2
Nov	63,736.5	0.0	10,758.3	52,978.2
Dec	63,736.5	0.0	10,758.3	52,978.2
2018				
Jan	63,637.8	0.0	10,758.3	52,879.5
Feb	63,337.8	0.0	10,758.3	52,579.5
Mar	64,432.2	0.0	10,852.7	53,579.5
Apr	62,779.6	0.0	10,852.7	51,926.9
May	59,479.5	0.0	6,252.6	53,226.9
Jun	56,779.5	0.0	6,252.6	50,526.9
Jul	56,735.4	0.0	6,252.6	50,482.8
Aug	56,535.4	0.0	5,252.6	51,282.8
Sep	57,535.4	0.0	6,252.6	51,282.8
Oct	57,618.3	0.0	6,252.6	51,365.7
Nov	57,460.0	0.0	6,252.5	51,207.5
Dec	57,460.0	0.0	6,252.5	51,207.5
2019				
Jan	58,597.5	0.0	4,252.5	54,345.0
Feb	62,397.5	0.0	4,252.5	58,145.0
Mar	62,397.5	0.0	4,252.5	58,145.0
Apr	61,797.5	0.0	4,252.5	57,545.0
May	60,497.4	0.0	4,252.4	56,245.0
Jun	60,497.4	0.0	4,252.4	56,245.0
Jul	58,633.1	0.0	4,252.4	54,380.7
Aug	59,733.1	0.0	4,252.4	55,480.7
Sep	60,583.1	0.0	252.4	60,330.7
Oct	60,583.1	0.0	252.4	60,330.7
Nov	61,241.3	0.0	252.4	60,988.9
Dec	61,241.3	0.0	252.4	60,988.9

Source: Bank of Guyana

<sup>1)</sup> Commercial banks' holdings of treasury bills at face value







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

Table 4.1

	2009	2010	2011	2012	2013	2014	2016	2017	2018												2019											
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>BANK OF GUYANA</b>																																
Bank Rate	6.75	6.25	5.50	5.25	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Treasury Bill Discount Rate																																
91 Days	4.18	3.78	2.35	1.45	1.45	1.67	1.68	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	1.54	1.54	1.54	1.54
182 Days	4.35	3.70	2.43	1.72	1.55	1.81	1.68	1.11	1.08	1.08	1.03	1.03	1.03	1.03	1.02	1.02	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96
364 Days	4.47	3.59	2.51	1.54	2.14	2.37	2.13	1.20	1.11	1.07	1.07	0.99	0.99	0.99	1.09	1.10	1.14	1.14	1.17	1.23	1.18	1.17	0.95	0.95	0.95	0.95	0.94	0.96	1.03	1.01	1.01	1.00
<b>COMMERCIAL BANKS</b>																																
Small Savings Rate (average)	2.78	2.67	1.99	1.69	1.33	1.26	1.26	1.11	1.11	1.10	1.10	1.10	1.10	1.10	1.10	1.04	1.04	1.04	1.04	1.04	1.04	1.00	1.00	1.00	1.00	1.00	0.98	0.98	0.98	0.98	0.98	0.97
Prime Lending Rate (weighted average) <sup>2</sup>	14.22	15.06	14.33	12.50	12.30	11.01	10.65	10.47	10.50	10.43	10.44	10.39	10.36	10.37	10.38	10.41	10.40	10.36	10.27	10.30	9.90	8.90	8.88	8.90	8.86	8.86	8.75	8.70	8.67	8.71	8.62	8.56
Prime Lending Rate <sup>3</sup>	14.54	14.54	14.00	13.83	12.83	12.83	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	10.54	10.63	10.63	10.63	10.54	10.46	10.46	10.46	10.38	10.38	10.38	10.29
Comm. Banks' Lending Rate (weighted average)	12.17	11.95	11.68	11.08	11.16	10.86	10.43	10.19	10.19	10.21	10.21	10.15	10.13	10.10	10.13	10.11	10.12	10.12	10.02	10.03	10.02	10.03	10.03	10.01	10.00	9.97	9.93	9.95	9.88	9.84	9.80	9.18
<b>HAND-IN-HAND TRUST CORP. INC.</b>																																
Domestic Mortgages	14.00	14.00	14.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	13.00
Commercial Mortgages	16.00	16.00	16.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
Average Deposit Rates	3.00	3.00	3.00	2.30	1.78	2.30	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51
<b>NEW BUILDING SOCIETY</b>																																
Deposits <sup>4</sup>	2.50	2.50	1.75	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
Mortgage Rates <sup>5</sup>	8.45	7.35	6.85	6.85	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45
Five dollar shares	3.80	3.30	2.25	2.00	2.00	2.00	2.00	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	1.50	1.50	1.50	1.50
Save and prosper shares	4.50	4.00	2.60	2.25	2.25	3.00	3.00	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	2.75	2.75	2.75	2.75

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

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

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

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate <sup>1)</sup>	Small Savings Deposits	3 Months Time Deposits	6 Months Time Deposits	9 Months Time Deposits <sup>2)</sup>	12 Months Time Deposits
2009	14.54	2.78	2.32	2.00	2.75	2.88
2010	14.54	2.67	2.28	2.55	3.00	2.88
2011	14.00	1.99	1.83	2.00	...	2.20
2012	13.83	1.69	1.39	1.58	...	1.76
2013	12.83	1.33	1.09	1.25	...	1.39
2014						
Mar	12.83	1.25	1.07	1.24	...	1.39
Jun	12.83	1.25	1.07	1.24	...	1.60
Sep	12.83	1.26	1.10	1.26	...	1.40
Dec	12.83	1.26	1.10	1.26	...	1.40
2015						
Mar	12.83	1.26	1.10	1.26	...	1.40
Jun	12.83	1.26	1.13	1.29	...	1.43
Sep	12.83	1.26	1.13	1.29	...	1.43
Dec	12.83	1.26	1.13	1.29	...	1.43
2016						
Mar	13.00	1.26	1.17	1.33	...	1.47
Jun	13.00	1.26	1.17	1.33	...	1.47
Sep	13.00	1.26	1.17	1.33	...	1.47
Dec	13.00	1.26	1.17	1.33	...	1.47
2017						
Jan	13.00	1.26	1.17	1.33	...	1.47
Feb	13.00	1.26	1.17	1.33	...	1.47
Mar	13.00	1.30	1.08	1.22	...	1.35
Apr	13.00	1.23	1.08	1.22	...	1.35
May	13.00	1.18	1.03	1.18	...	1.30
Jun	13.00	1.18	1.03	1.18	...	1.30
Jul	13.00	1.16	1.01	1.15	...	1.27
Aug	13.00	1.16	1.01	1.15	...	1.27
Sep	13.00	1.11	1.01	1.15	...	1.27
Oct.	13.00	1.11	1.01	1.15	...	1.27
Nov	13.00	1.11	1.01	1.15	...	1.27
Dec	13.00	1.11	1.01	1.15	...	1.27
2018						
Jan	13.00	1.11	1.01	1.15	...	1.27
Feb	13.00	1.10	1.01	1.15	...	1.26
Mar	13.00	1.10	1.01	1.15	...	1.26
Apr	13.00	1.10	1.01	1.15	...	1.26
May	13.00	1.10	1.01	1.15	...	1.26
Jun	13.00	1.10	1.01	1.15	...	1.26
Jul	13.00	1.10	1.01	1.15	...	1.26
Aug	13.00	1.04	0.98	1.12	...	1.23
Sep	13.00	1.04	0.98	1.12	...	1.23
Oct	13.00	1.04	0.98	1.12	...	1.23
Nov	13.00	1.04	0.98	1.12	...	1.23
Dec	13.00	1.04	0.98	1.12	...	1.23
2019						
Jan	10.54	1.04	0.98	1.12	...	1.23
Feb	10.63	1.00	0.88	1.05	...	1.11
Mar	10.63	1.00	0.88	1.05	...	1.11
Apr	10.63	1.00	0.88	1.05	...	1.11
May	10.54	1.00	0.88	1.05	...	1.11
Jun	10.46	1.00	0.87	1.04	...	1.10
Jul	10.46	0.98	0.87	1.04	...	1.10
Aug	10.46	0.98	0.87	1.04	...	1.10
Sep	10.38	0.98	0.87	1.04	...	1.10
Oct	10.38	0.98	0.87	1.04	...	1.10
Nov	10.38	0.98	0.87	1.04	...	1.10
Dec	10.29	0.97	0.86	1.03	...	1.10

Source: Commercial Banks

1) Arithmetic average of the Prime Lending Rate as reported by the Commercial Banks.

2) Commercial banks are no longer offering 9 mths time deposits effective March 2011.

**COMPARATIVE TREASURY BILL RATES AND BANK RATES**

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area
	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill <sup>1</sup>	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate
2009	4.18	6.75	1.36	7.25	3.44	7.00	16.80	0.07	0.50	0.36	1.75
2010	3.78	6.25	0.37	5.75	3.35	7.00	7.48	0.15	0.75	0.50	1.75
2011	1.82	5.50	0.28	5.00	3.43	7.00	6.46	0.01	0.75	0.30	1.75
2012	1.45	5.25	0.39	4.75	3.61	7.00	7.18	0.07	0.75	0.25	1.50
2013	1.59	5.00	0.06	4.75	3.24	7.00	8.25	0.07	0.75	0.26	0.75
2014											
Mar	1.58	5.00	0.06	4.75	3.34	7.00	9.11	0.05	0.75	0.39	0.75
Jun	1.67	5.00	0.12	4.75	3.38	7.00	8.37	0.04	0.75	0.36	0.40
Sep	1.73	5.00	0.11	4.75	3.17	7.00	...	0.02	0.75	0.44	0.30
Dec	1.89	5.00	0.10	4.75	2.55	7.00	7.14	0.03	0.75	0.41	0.30
2015											
Mar	1.73	5.00	0.11	4.75	3.34	7.00	7.00	0.03	0.75	0.43	0.30
Jun	1.89	5.00	0.58	4.75	2.78	7.00	6.48	0.02	0.75	0.47	0.30
Sep	1.90	5.00	0.52	4.75	2.03	7.00	6.35	0.02	0.75	0.46	0.30
Dec	1.92	5.00	0.97	4.75	1.76	7.00	5.96	0.23	0.87	0.46	0.30
2016											
Mar	1.91	5.00	1.15	4.75	3.18	7.00	5.66	0.30	1.00	0.45	0.25
Jun	1.89	5.00	1.20	4.75	3.16	7.00	5.86	0.27	1.00	0.40	0.25
Sep	1.85	5.00	1.16	4.75	3.10	7.00	5.86	0.29	1.00	0.21	0.25
Dec	1.68	5.00	0.65	4.75	3.10	7.00	5.68	...	...	0.14	0.25
2017											
Jan	1.68	5.00	1.19	4.75	3.40	7.00	5.62	0.51	0.50	0.14	0.25
Feb	1.54	5.00	1.01	4.75	3.46	7.00	5.92	0.52	0.50	0.11	0.25
Mar	1.54	5.00	1.05	4.75	3.09	7.00	6.13	0.74	0.50	0.02	0.25
Apr	1.54	5.00	1.16	4.75	3.48	7.00	5.72	0.80	0.50	0.07	0.25
May	1.54	5.00	1.14	4.75	3.27	7.00	5.65	0.89	0.50	0.06	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
Jul	1.54	5.00	1.25	4.75	3.48	7.00	5.63	1.07	0.50	0.00	0.25
Aug	1.54	5.00	1.30	4.75	3.31	7.00	5.50	1.01	0.50	0.00	0.25
Sep	1.54	5.00	0.95	4.75	3.13	7.00	4.98	1.03	0.50	0.00	0.25
Oct	1.54	5.00	1.27	4.75	3.34	7.00	4.58	1.07	0.50	0.00	0.25
Nov	1.54	5.00	1.26	4.75	3.44	7.00	4.26	1.23	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											
Jan	1.54	5.00	1.23	4.75	3.27	7.00	3.99	1.41	0.50	0.00	0.25
Feb	1.54	5.00	1.20	4.75	3.36	7.00	3.35	1.57	0.50	0.00	0.25
Mar	1.54	5.00	1.15	4.75	3.14	7.00	2.98	1.70	0.50	0.00	0.25
Apr	1.54	5.00	1.18	4.75	3.10	7.00	2.82	1.76	0.50	0.00	0.25
May	1.54	5.00	1.18	4.75	2.95	7.00	2.71	1.86	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
Jul	1.54	5.00	1.18	4.75	3.10	7.00	1.95	1.96	0.50	0.00	0.25
Aug	1.54	5.00	1.18	4.75	2.95	7.00	1.69	2.03	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
Oct	1.54	5.00	1.66	4.75	3.50	7.00	1.79	2.25	0.50	0.00	0.25
Nov	1.54	5.00	1.24	4.75	0.50	7.00	1.95	2.33	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											
Jan	1.54	5.00	1.24	4.75	0.50	7.00	2.27	2.37	0.50	0.00	0.25
Feb	1.54	5.00	1.24	4.75	0.50	7.00	2.27	2.39	0.50	0.00	0.25
Mar	1.54	5.00	1.24	4.75	0.50	7.00	2.19	2.40	0.50	0.00	0.25
Apr	1.54	5.00	1.24	4.75	0.50	7.00	2.16	2.38	0.50	0.00	0.25
May	1.54	5.00	1.20	4.75	0.50	7.00	2.10	2.35	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
Jul	1.54	5.00	1.22	4.75	0.50	7.00	1.80	2.10	0.50	0.00	0.25
Aug	1.54	5.00	1.22	4.75	0.50	7.00	1.84	1.95	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
Oct	1.54	5.00	1.22	4.75	0.50	7.00	1.55	1.65	0.50	0.00	0.25
Nov	1.54	5.00	...	...	...	...	...	...	...	0.00	0.25
Dec	1.54	5.00	...	...	...	...	...	...	...	0.00	0.25

Source: Statistical Reports from Central Banks

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

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

Table 4.4

Date						Rate	Date						Rate		
19	Mar	18	-	23	Mar	18	206.50	04	Feb	19	-	08	Feb	19	208.50
26	Mar	18	-	29	Mar	18	206.50	11	Feb	19	-	15	Feb	19	208.50
03	Apr	18	-	06	Apr	18	206.50	18	Feb	19	-	22	Feb	19	208.50
09	Apr	18	-	13	Apr	18	206.50	25	Feb	19	-	28	Feb	19	208.50
16	Apr	18	-	20	Apr	18	206.50	01	Mar	19					208.50
23	Apr	18	-	25	Apr	18	206.50	04	Mar	19	-	08	Mar	19	208.50
26	Apr	18	-	27	Apr	18	208.50	11	Mar	19	-	15	Mar	19	208.50
30	Apr	18					208.50	18	Mar	19	-	20	Mar	19	208.50
02	May	18	-	04	May	18	208.50	22	Mar	19					208.50
07	May	18	-	11	May	18	208.50	25	Mar	19	-	29	Mar	19	208.50
14	May	18	-	18	May	18	208.50	01	Apr	19	-	05	Apr	19	208.50
21	May	18	-	25	May	18	208.50	08	Apr	19	-	12	Apr	19	208.50
28	May	18	-	31	May	18	208.50	15	Apr	19	-	18	Apr	19	208.50
01	Jun	18	-				208.50	23	Apr	19	-	26	Apr	19	208.50
04	Jun	18	-	08	Jun	18	208.50	29	Apr	19	-	30	Apr	19	208.50
11	Jun	18	-	15	Jun	18	208.50	02	May	19	-	03	May	19	208.50
18	Jun	18	-	22	Jun	18	208.50	07	May	19	-	10	May	19	208.50
25	Jun	18	-	29	Jun	18	208.50	13	May	19	-	17	May	19	208.50
03	Jul	18	-	06	Jul	18	208.50	20	May	19	-	24	May	19	208.50
09	Jul	18	-	13	Jul	18	208.50	28	May	19	-	31	May	19	208.50
16	Jul	18	-	20	Jul	18	208.50	03	Jun	19	-	07	Jun	19	208.50
23	Jul	18	-	27	Jul	18	208.50	10	Jun	19	-	14	Jun	19	208.50
30	Jul	18	-	31	Jul	18	208.50	17	Jun	19	-	21	Jun	19	208.50
02	Aug	18	-	03	Aug	18	208.50	24	Jun	19	-	28	Jun	19	208.50
06	Aug	18	-	10	Aug	18	208.50	02	Jul	19	-	05	Jul	19	208.50
13	Aug	18	-	17	Aug	18	208.50	08	Jul	19	-	12	Jul	19	208.50
20	Aug	18	-	24	Aug	18	208.50	15	Jul	19	-	19	Jul	19	208.50
27	Aug	18	-	31	Aug	18	208.50	22	Jul	19	-	26	Jul	19	208.50
03	Sep	18	-	07	Sep	18	208.50	29	Jul	19	-	31	Jul	19	208.50
10	Sep	18	-	14	Sep	18	208.50	02	Aug	19					208.50
17	Sep	18	-	21	Sep	18	208.50	05	Aug	19	-	09	Aug	19	208.50
24	Sep	18	-	28	Sep	18	208.50	13	Aug	19	-	16	Aug	19	208.50
01	Oct	18	-	05	Oct	18	208.50	19	Aug	19	-	23	Aug	19	208.50
08	Oct	18	-	12	Oct	18	208.50	26	Aug	19	-	30	Aug	19	208.50
15	Oct	18	-	19	Oct	18	208.50	02	Sep	19	-	06	Sep	19	208.50
22	Oct	18	-	26	Oct	18	208.50	09	Sep	19	-	13	Sep	19	208.50
29	Oct	18	-	31	Oct	18	208.50	16	Sep	19	-	20	Sep	19	208.50
01	Nov	18	-	02	Nov	18	208.50	23	Sep	19	-	27	Sep	19	208.50
05	Nov	18	-	09	Nov	18	208.50	30	Sep	19					208.50
12	Nov	18	-	16	Nov	18	208.50	01	Oct	19	-	04	Oct	19	208.50
19	Nov	18	-	23	Nov	18	208.50	07	Oct	19	-	11	Oct	19	208.50
26	Nov	18	-	30	Nov	18	208.50	14	Oct	19	-	18	Oct	19	208.50
03	Dec	18	-	07	Dec	18	208.50	21	Oct	19	-	25	Oct	19	208.50
10	Dec	18	-	14	Dec	18	208.50	28	Oct	19	-	31	Oct	19	208.50
17	Dec	18	-	21	Dec	18	208.50	01	Nov	19					208.50
24	Dec	18					208.50	04	Nov	19	-	08	Nov	19	208.50
27	Dec	18	-	28	Dec	18	208.50	12	Nov	19	-	15	Nov	19	208.50
31	Dec	18					208.50	18	Nov	19	-	22	Nov	19	208.50
02	Jan	19	-	04	Jan	19	208.50	25	Nov	19	-	29	Nov	19	208.50
07	Jan	19	-	11	Jan	19	208.50	02	Dec	19	-	06	Dec	19	208.50
14	Jan	19	-	18	Jan	19	208.50	09	Dec	19	-	13	Dec	19	208.50
21	Jan	19	-	25	Jan	19	208.50	16	Dec	19	-	20	Dec	19	208.50
28	Jan	19	-	31	Jan	19	208.50	23	Dec	19	-	27	Dec	19	208.50
01	Feb	19					208.50	30	Dec	19	-	31	Dec	19	208.50

Source: Bank of Guyana

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

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

Table 4.5

<b>Years</b>	<b>End of Period</b>	<b>Average for the Period</b>
2009	203.25	204.09
2010	203.50	203.64
2011	203.75	204.02
2012	204.50	204.53
2013	206.25	206.08
2014		
Mar	206.50	206.33
Jun	206.50	206.50
Sep	206.50	206.48
Dec	206.50	206.50
2015		
Mar	206.50	206.50
Jun	206.50	206.50
Sep	206.50	206.50
Dec	206.50	206.50
2016		
Mar	206.50	206.50
Jun	206.50	206.50
Sep	206.50	206.50
Dec	206.50	206.50
2017		
Jan	206.50	206.50
Feb	206.50	206.50
Mar	206.50	206.50
Apr	206.50	206.50
May	206.50	206.50
Jun	206.50	206.50
Jul	206.50	206.50
Aug	206.50	206.50
Sep	206.50	206.50
Oct	206.50	206.50
Nov	206.50	206.50
Dec	206.50	206.50
2018		
Jan	206.50	206.50
Feb	206.50	206.50
Mar	206.50	206.50
Apr	208.50	206.80
May	208.50	206.80
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
2019		
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

Source: Bank of Guyana

## MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 4.6

Month	Buying Rate											
	2017				2018				2019			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	148.73	206.90	246.29	211.98	159.39	211.72	269.40	231.52	154.01	212.68	263.97	224.06
Feb	152.69	209.20	243.02	213.34	159.84	211.40	274.72	236.78	155.85	214.30	260.67	226.91
Mar	153.99	211.92	251.71	214.73	160.51	211.40	275.97	238.59	155.91	214.39	260.64	226.71
Apr	151.68	212.11	252.20	214.55	161.44	211.34	278.34	237.75	155.35	214.47	260.95	227.23
May	153.17	212.06	254.23	216.49	160.73	211.24	274.61	240.19	155.09	213.17	260.34	225.99
Jun	154.77	211.80	253.02	217.17	160.13	211.48	271.39	234.18	155.30	212.14	259.29	221.94
Jul	156.15	211.31	258.25	217.81	160.40	211.67	269.91	230.56	155.56	213.32	258.23	225.55
Aug	156.33	210.64	260.11	223.11	159.41	211.78	266.64	230.24	156.32	213.58	252.00	224.62
Sep	157.99	210.20	262.61	228.22	159.07	211.39	264.02	224.59	156.14	214.40	251.90	225.49
Oct	158.38	210.97	258.10	227.20	157.94	211.59	262.10	223.12	156.24	214.82	248.83	224.54
Nov	158.70	211.60	259.52	231.33	156.61	211.65	262.91	223.30	154.82	213.81	251.91	224.57
Dec	158.68	211.61	264.77	230.86	156.31	211.88	263.41	222.08	156.56	213.47	253.62	222.50

Month	Selling Rate											
	2017				2018				2019			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	166.42	211.38	272.97	227.56	167.31	213.88	285.19	247.60	163.38	214.96	277.15	238.77
Feb	162.57	212.59	265.13	225.99	166.79	213.13	290.61	252.94	164.20	216.45	279.13	239.55
Mar	161.38	214.65	268.10	224.83	165.82	213.68	292.43	256.14	161.06	216.69	279.09	239.91
Apr	161.51	214.60	272.47	227.32	167.16	213.69	296.97	252.37	163.56	216.48	277.34	242.87
May	161.39	214.54	280.01	228.24	167.41	213.72	291.77	252.67	161.77	215.72	273.38	238.65
Jun	161.21	214.25	276.46	233.98	167.74	213.91	288.23	251.18	162.35	214.47	272.33	234.64
Jul	163.94	213.73	275.34	233.46	166.81	213.98	283.98	244.30	162.26	215.60	268.83	237.31
Aug	163.86	213.09	274.27	234.42	167.06	214.25	281.47	239.05	162.01	216.00	262.70	237.27
Sep	163.57	212.96	282.98	246.65	166.33	213.82	279.58	239.34	161.82	216.54	262.54	235.34
Oct	162.89	213.44	268.11	246.51	165.28	214.00	279.78	238.59	162.26	217.02	263.89	237.60
Nov	164.85	213.60	277.05	241.87	164.55	214.27	281.07	240.44	161.82	216.36	261.86	238.43
Dec	165.74	213.53	280.68	242.59	164.42	214.44	279.92	235.20	159.10	215.92	266.72	234.54

Month	Mid Rate											
	2017				2018				2019			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	157.57	209.14	259.63	219.77	163.35	212.80	277.30	239.56	158.69	213.82	270.56	231.42
Feb	157.63	210.89	254.08	219.67	163.32	212.26	282.66	244.86	160.02	215.37	269.90	233.23
Mar	157.69	213.29	259.91	219.78	163.17	212.54	284.20	247.37	158.48	215.54	269.86	233.31
Apr	156.59	213.36	262.33	220.94	164.30	212.51	287.65	245.06	159.45	215.47	269.14	235.05
May	157.28	213.30	267.12	222.37	164.07	212.48	283.19	246.43	158.43	214.45	266.86	232.32
Jun	157.99	213.02	264.74	225.57	163.93	212.70	279.81	242.68	158.83	213.31	265.81	228.29
Jul	160.05	212.52	266.79	225.64	163.61	212.82	276.94	237.43	158.91	214.46	263.53	231.43
Aug	160.09	211.86	267.19	228.76	163.23	213.02	274.06	234.64	159.16	214.79	257.35	230.95
Sep	160.78	211.58	272.79	237.44	162.70	212.61	271.80	231.96	158.98	215.47	257.22	230.42
Oct	160.63	212.20	263.11	236.86	161.61	212.79	270.94	230.86	159.25	215.92	256.36	231.07
Nov	161.77	212.60	268.28	236.60	160.58	212.96	271.99	231.87	158.32	215.09	256.88	231.50
Dec	162.21	212.57	272.73	236.72	160.36	213.16	271.66	228.64	157.83	214.69	260.17	228.52

Source: Commercial Banks and Non-Bank Cambios.

# STATISTICAL ABSTRACT

## CONTENTS (continued)

### GRAPHS

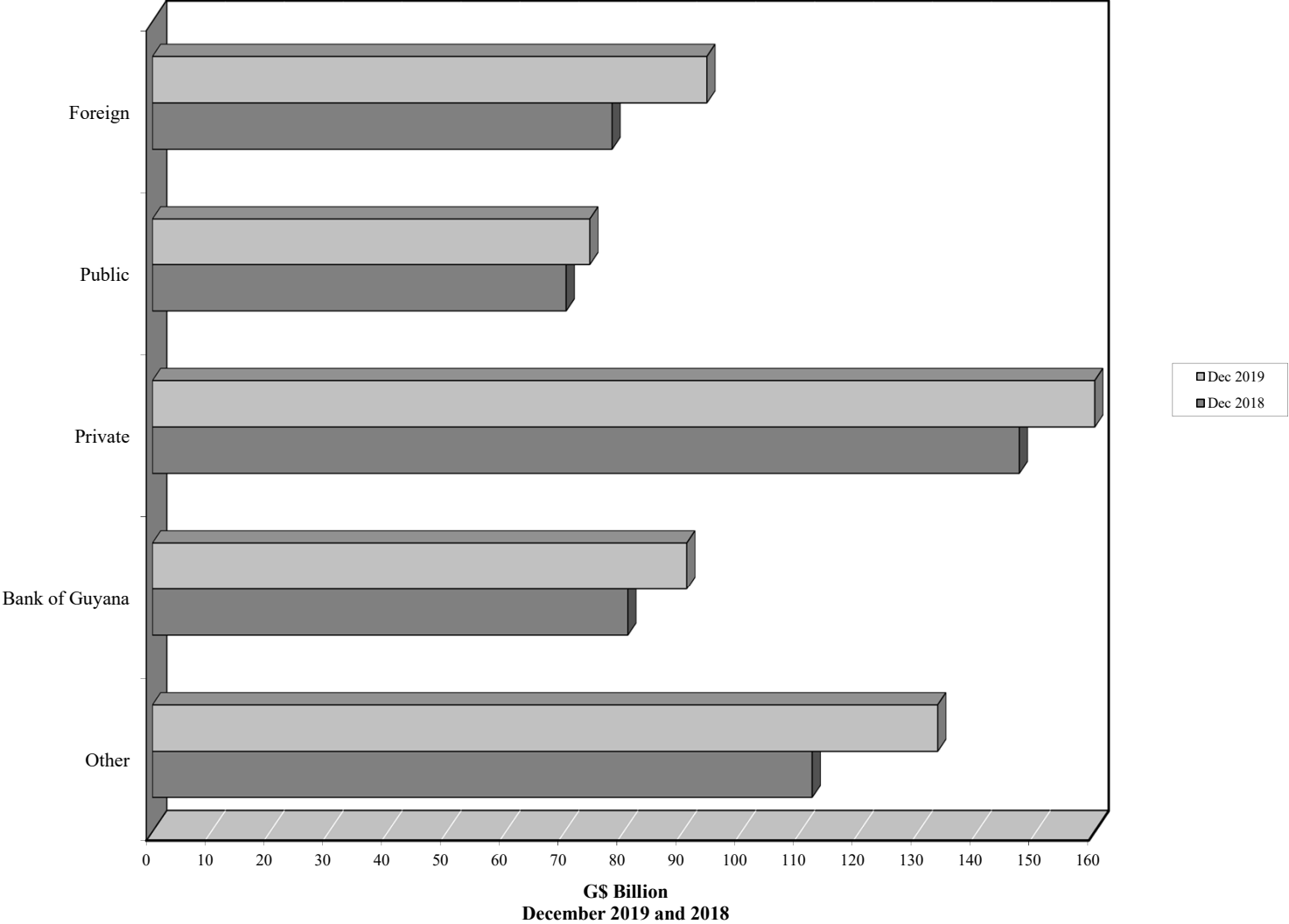
- I - Commercial Banks: Assets (December 2019 & 2018)
- II - Commercial Banks: Liabilities, Capital and Reserves (December 2019 & 2018)
- III - Commercial Banks: Time Deposits (December 2019 & 2018)
- IV - Commercial Banks: Savings Deposits (December 2019 & 2018)
- V - Commercial Banks: Loans and Advances by Sectors (December 2019 & 2018)
- VI - Commercial Banks: Credit to Public Sector by Economic Activity (December 2019)
- VII - Commercial Banks: Credit to Private Sector by Economic Activity (December 2019)
- VIII - Commercial Banks: Liquid Assets (March 2010 – December 2019)
- IX - Commercial Banks: Reserve Requirements (March 2010 – December 2019)
- X - Banking System: Net Domestic Credit (March 2010 – December 2019)
- XI - Banking System: Money and Quasi Money (March 2010 – December 2019)
- XII - Bank Rate and Treasury Bill Rate (March 2010 – December 2019)
- XIII - Commercial Banks: Prime and Average Lending Rates (March 2010 – December 2019)
- XIV - Commercial Banks: Time and Savings Deposit Rates (March 2010 – December 2019)
- XV - Market Exchange Rates (March 2010 – December 2019)

GENERAL NOTES

NOTES TO THE TABLES

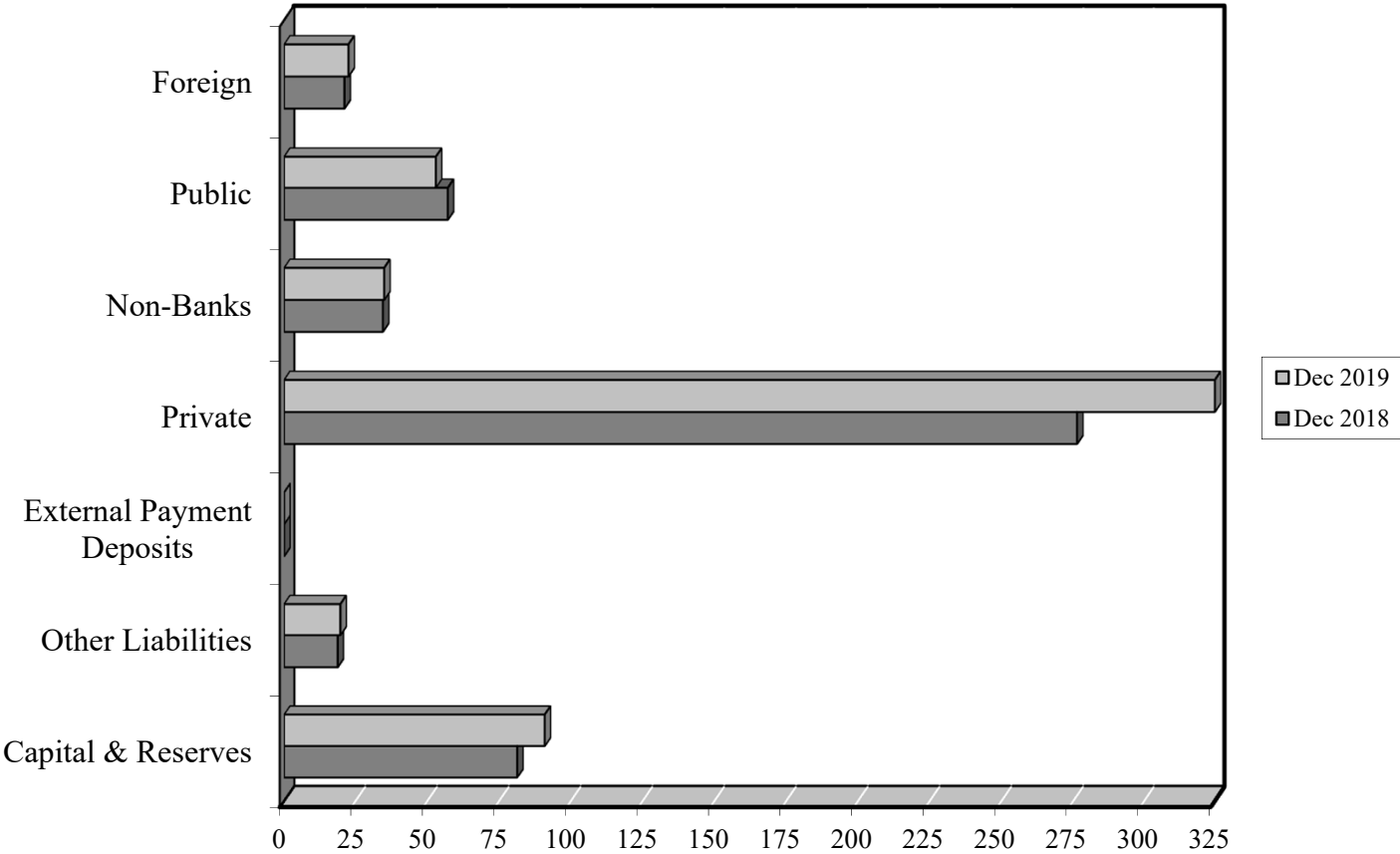


**Graph I**  
**Commercial Banks: Assets**



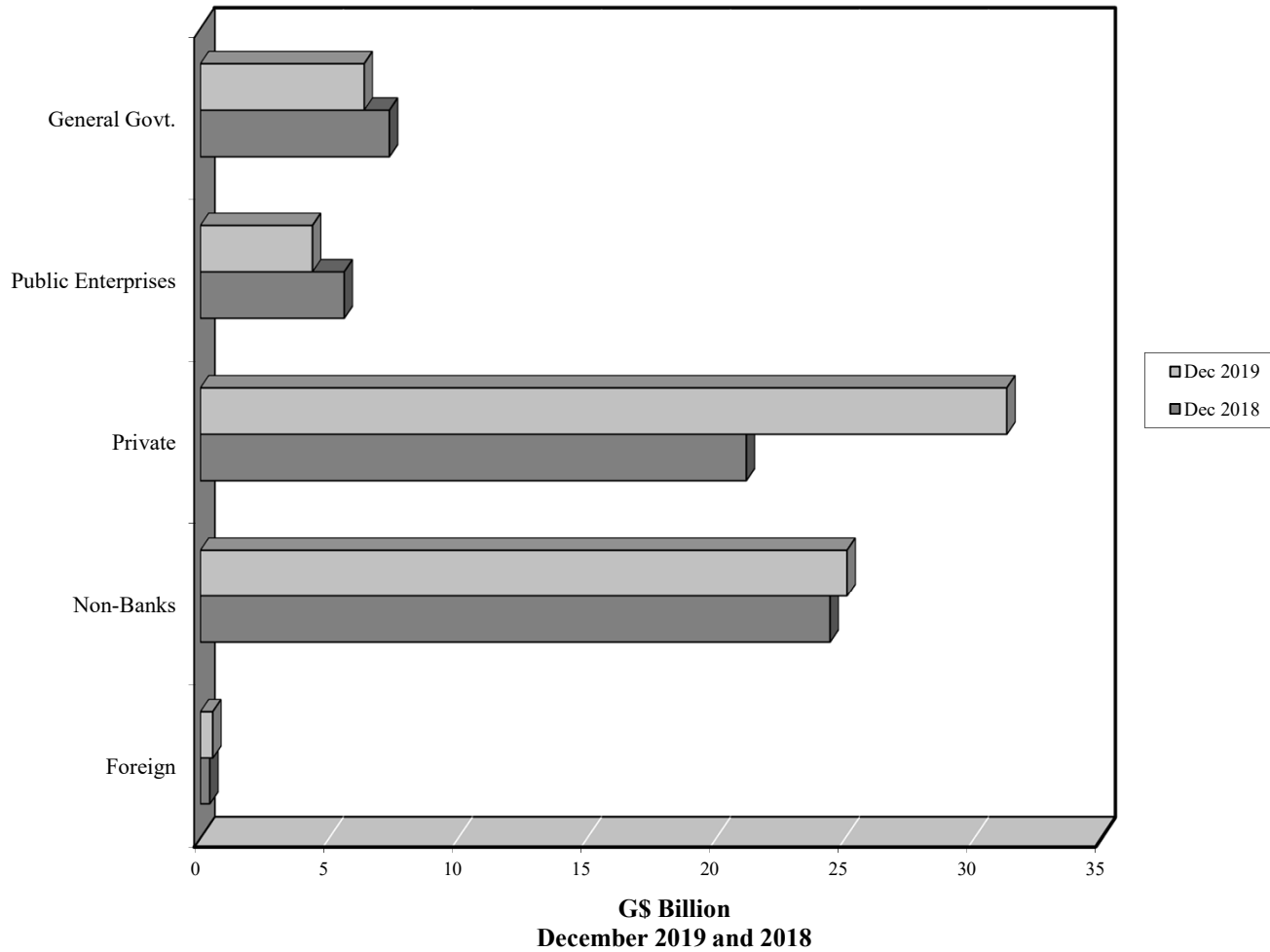
# Graph II

## Commercial Banks: Liabilities, Capital and Reserves

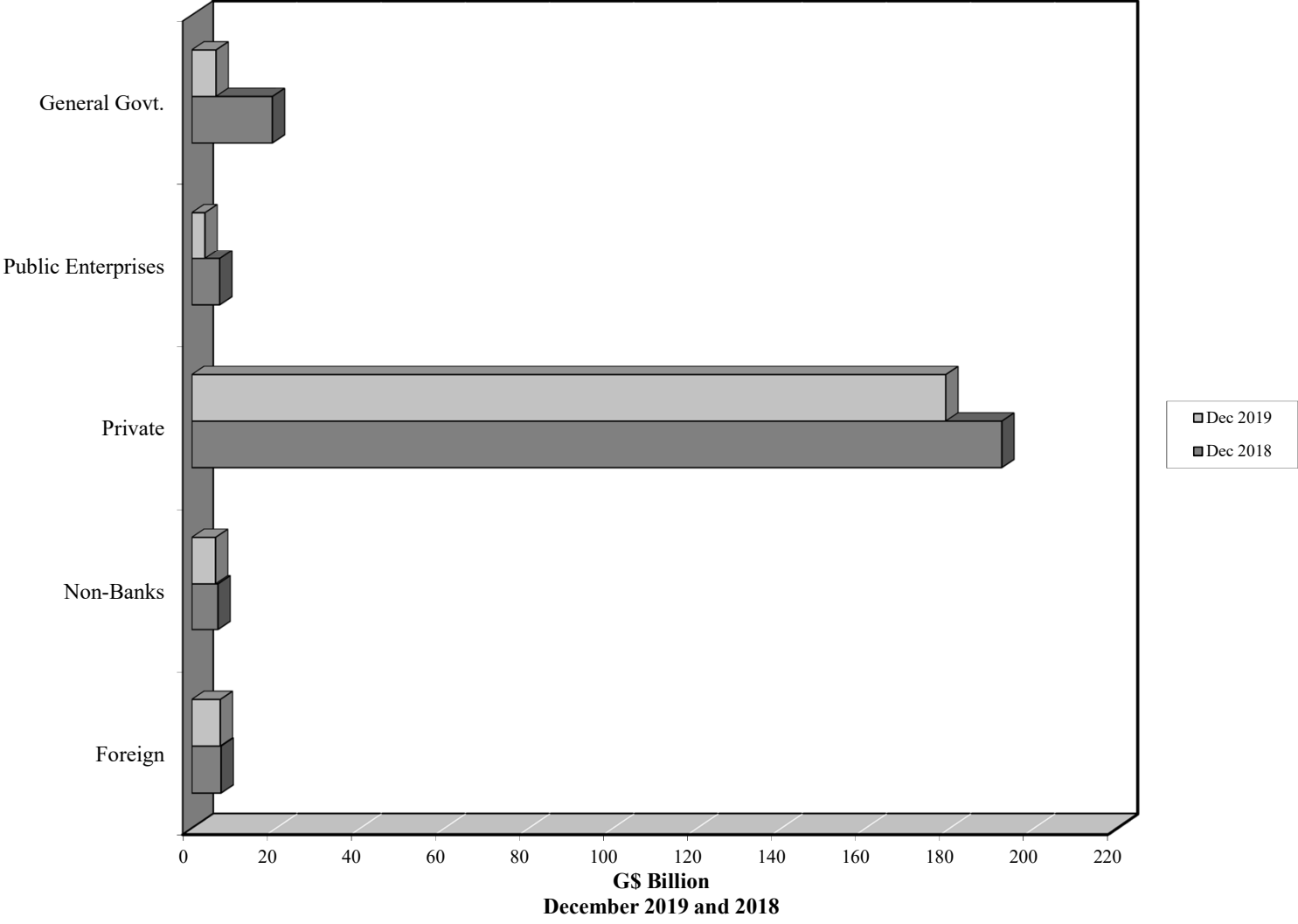


G\$ Billion  
December 2019 and 2018

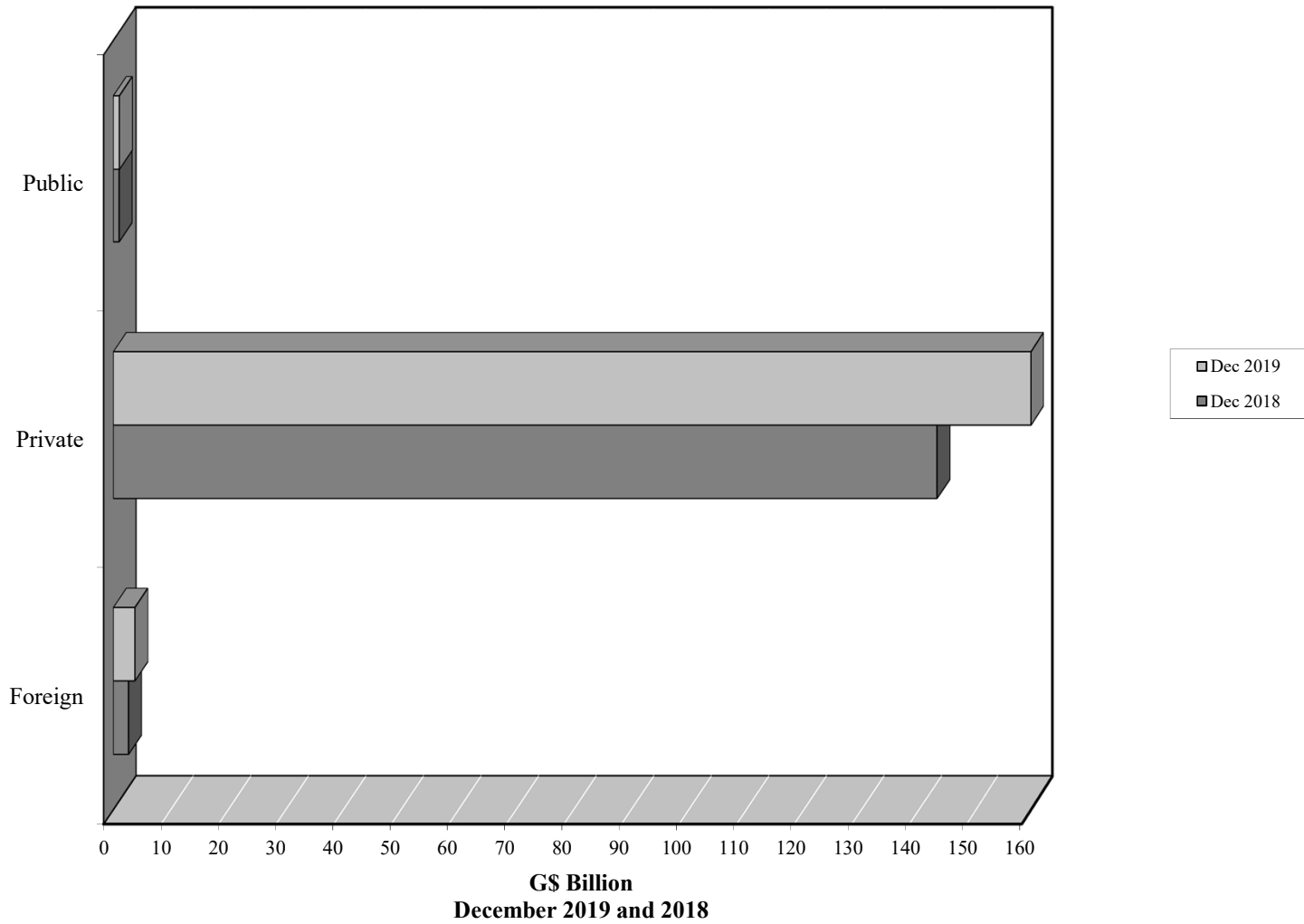
**Graph III**  
**Commercial Banks: Time Deposits**



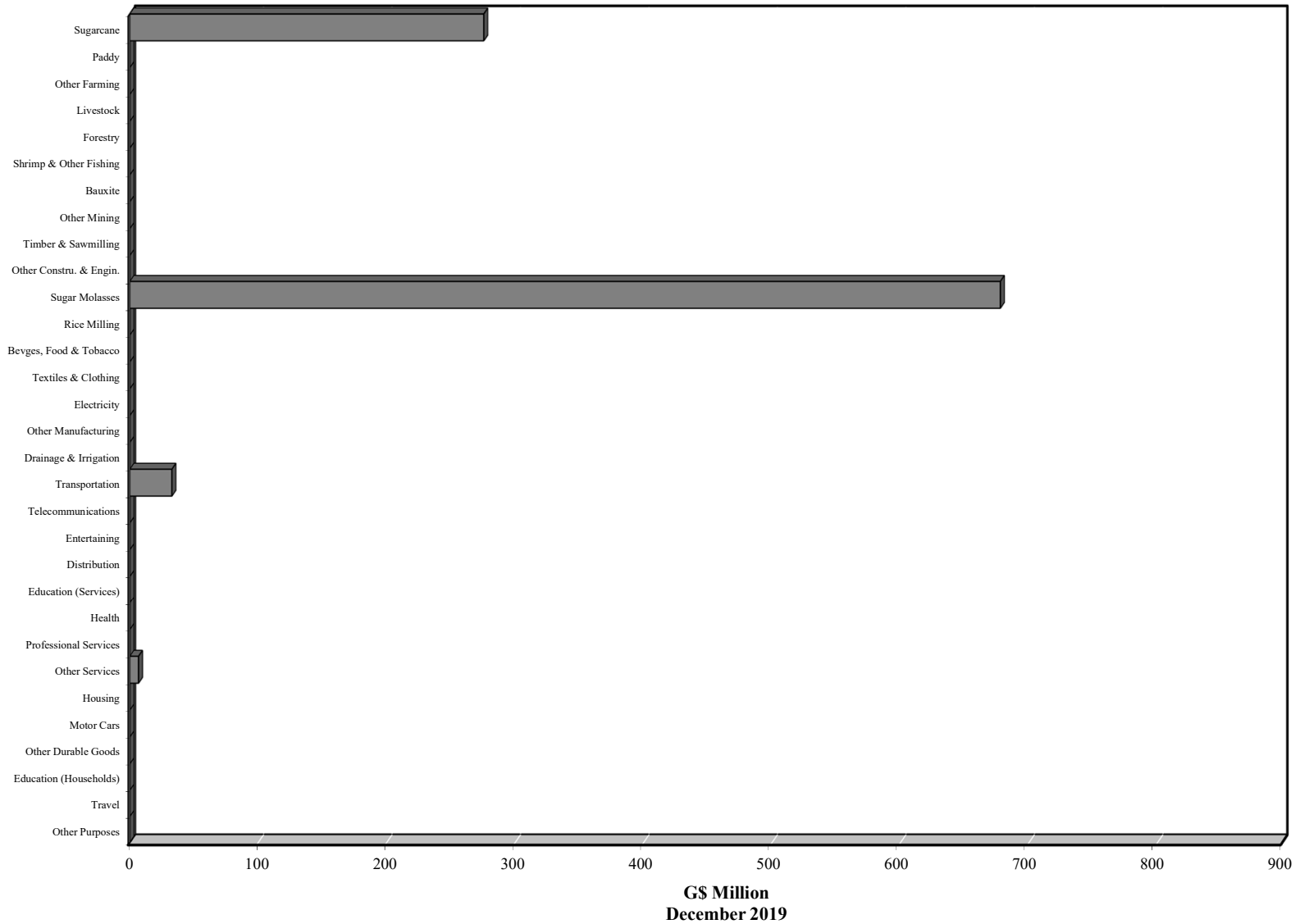
**Graph IV**  
**Commercial Banks: Savings Deposits**



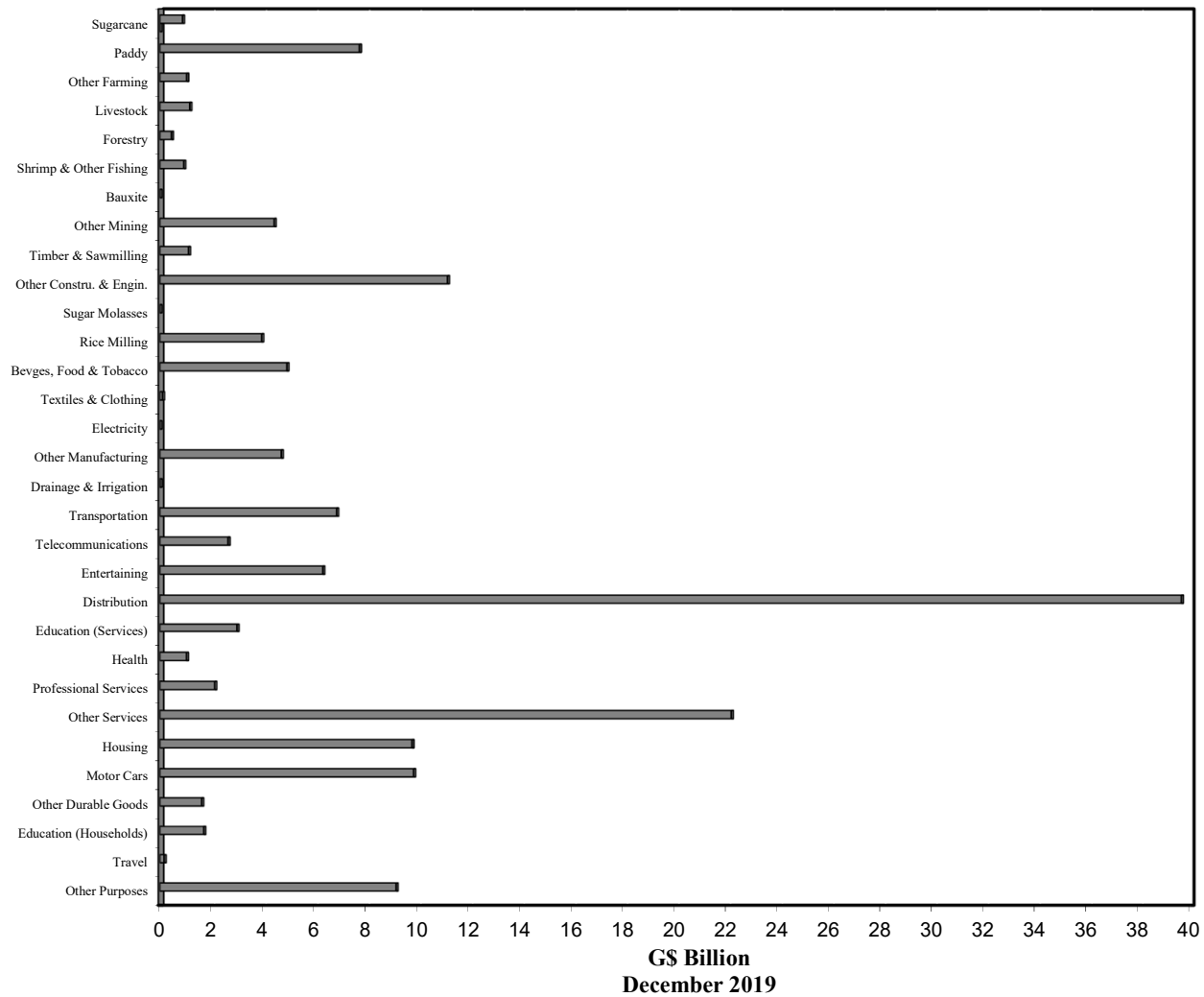
**Graph V**  
**Commercial Banks: Loans and Advances by Sector**



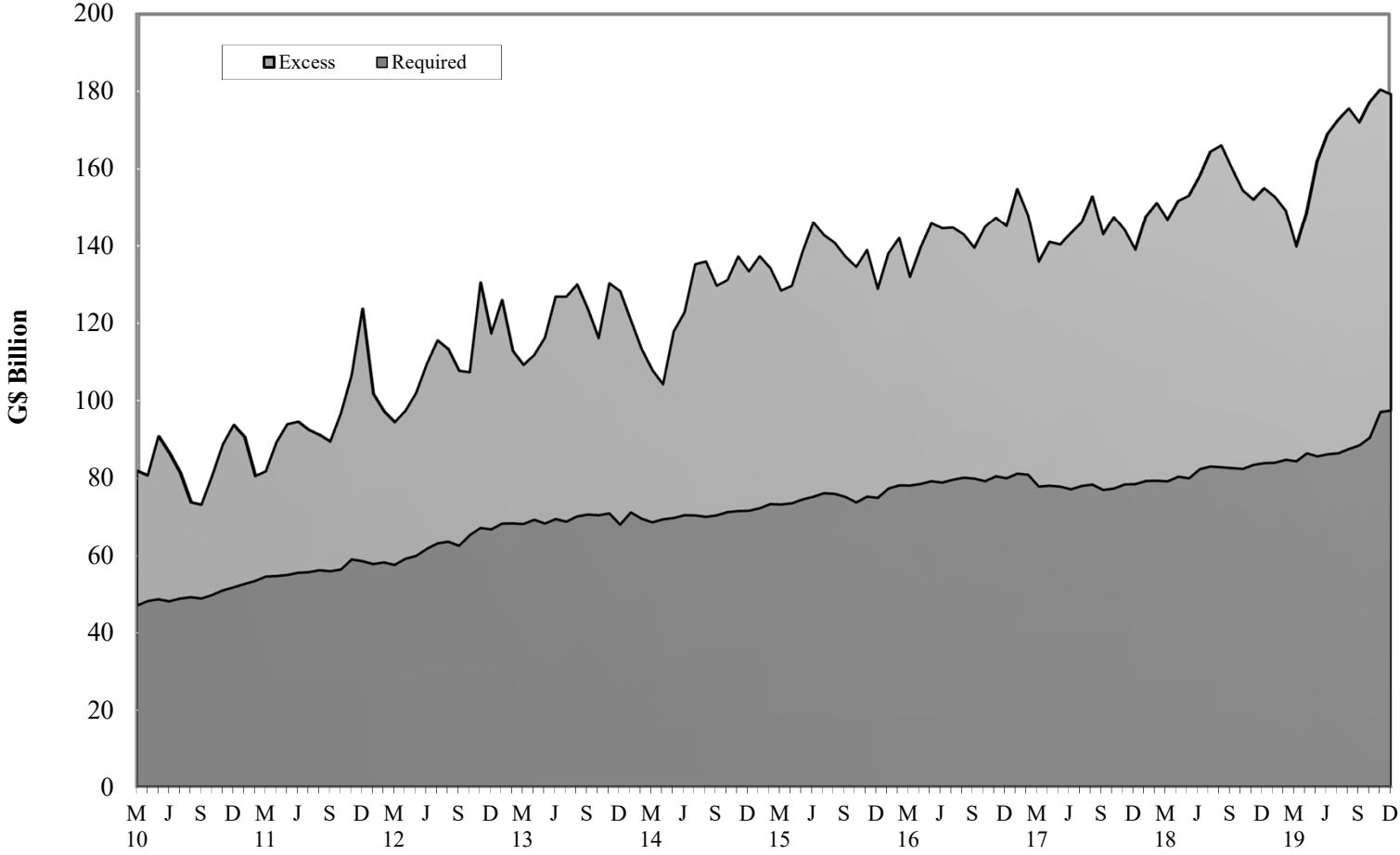
**Graph VI**  
**Commercial Banks: Credit to Public Sector by Economic Activity**



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

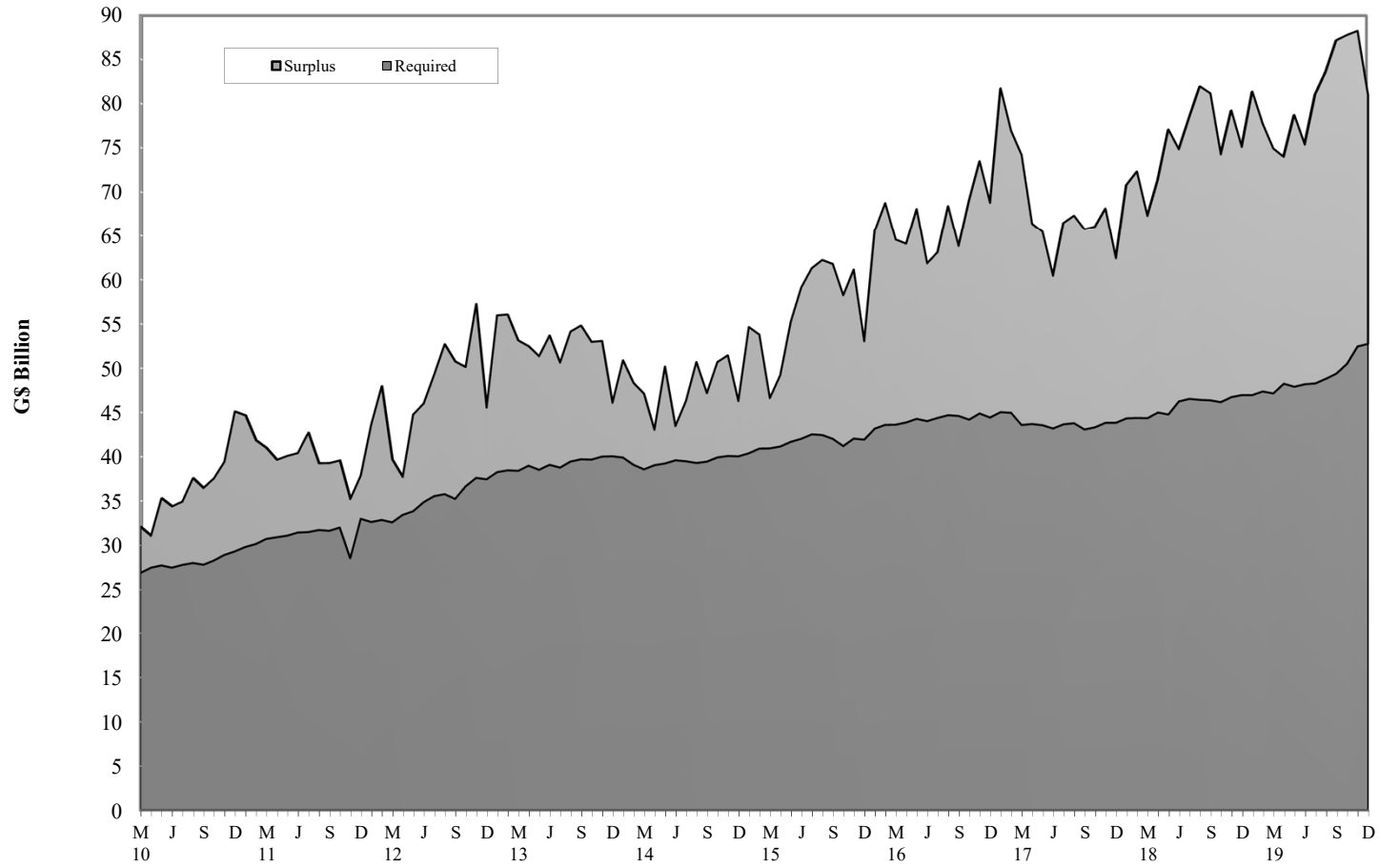


**Graph VIII**  
**Commercial Banks: Liquid Assets**



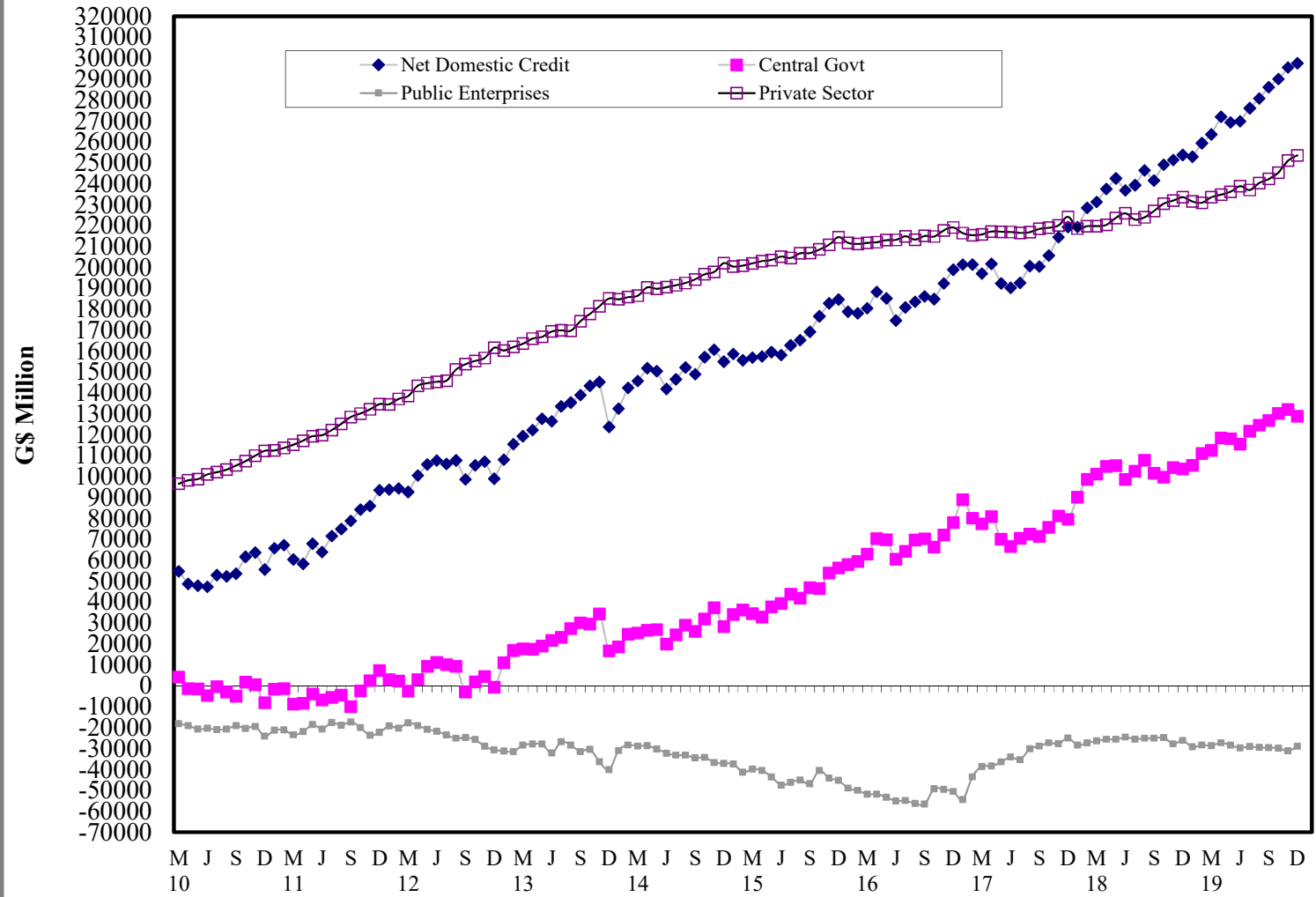


**Graph IX**  
**Commercial Banks: Reserve Requirements**

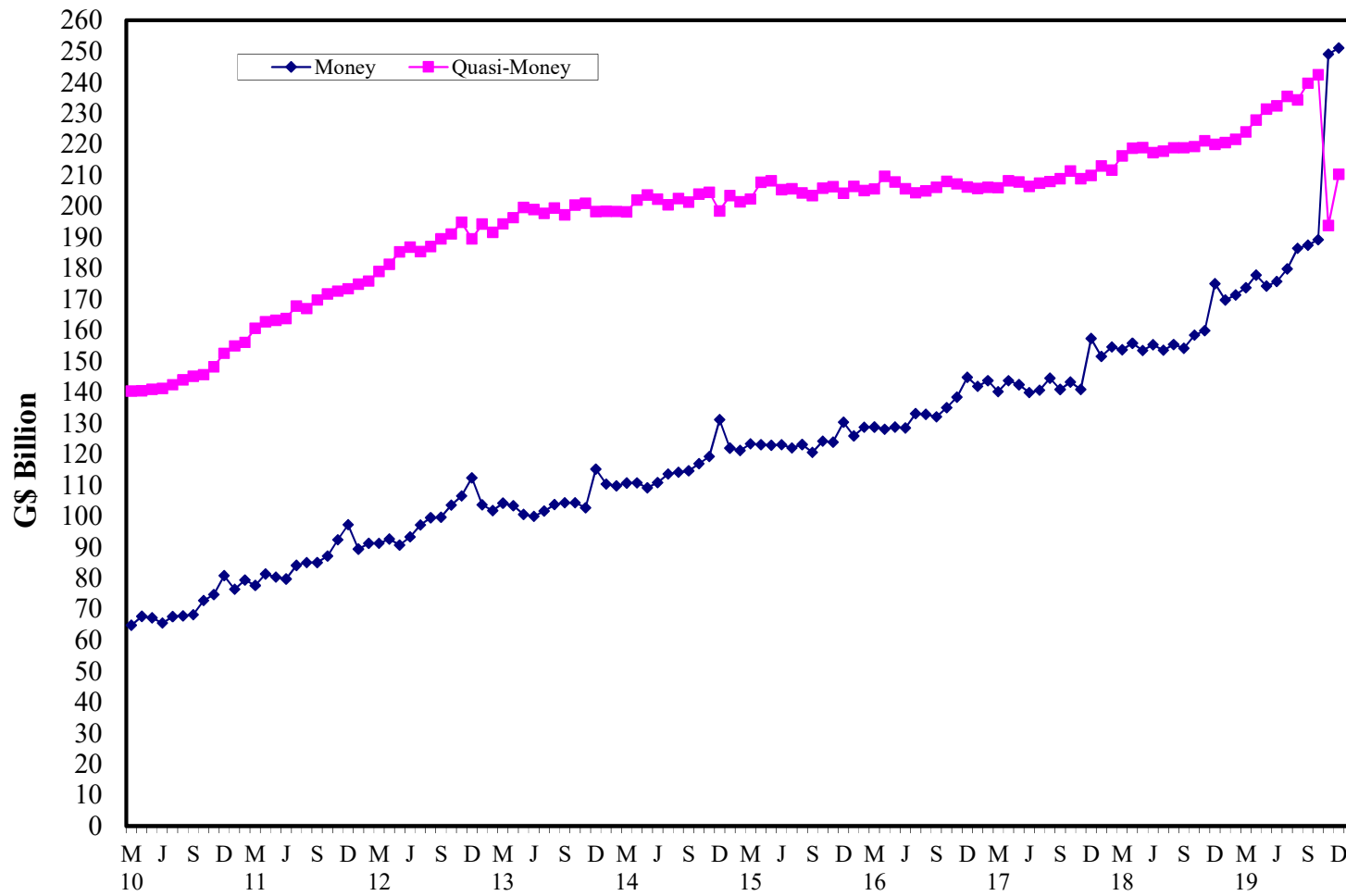


# Graph X

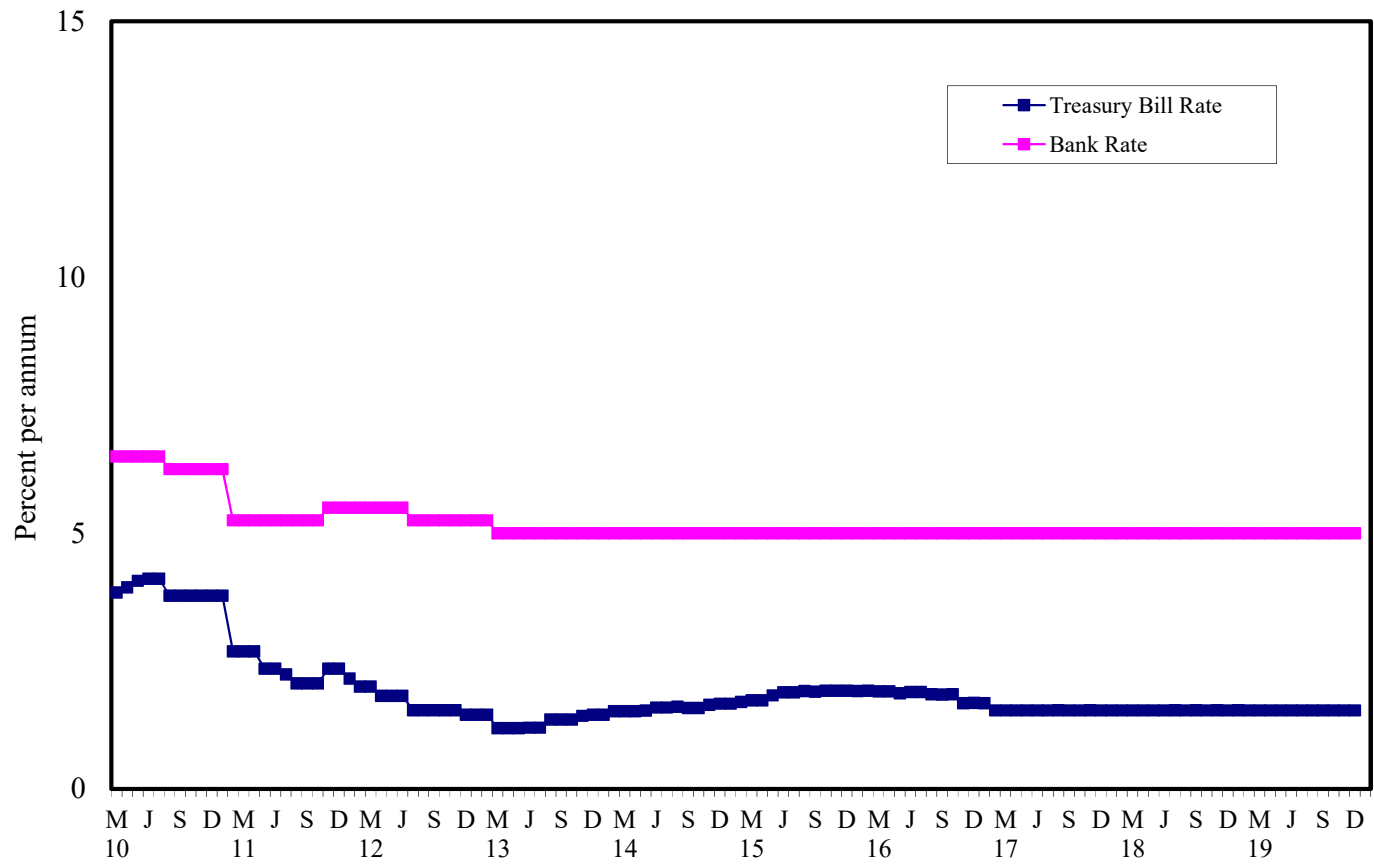
## Banking System: Net Domestic Credit



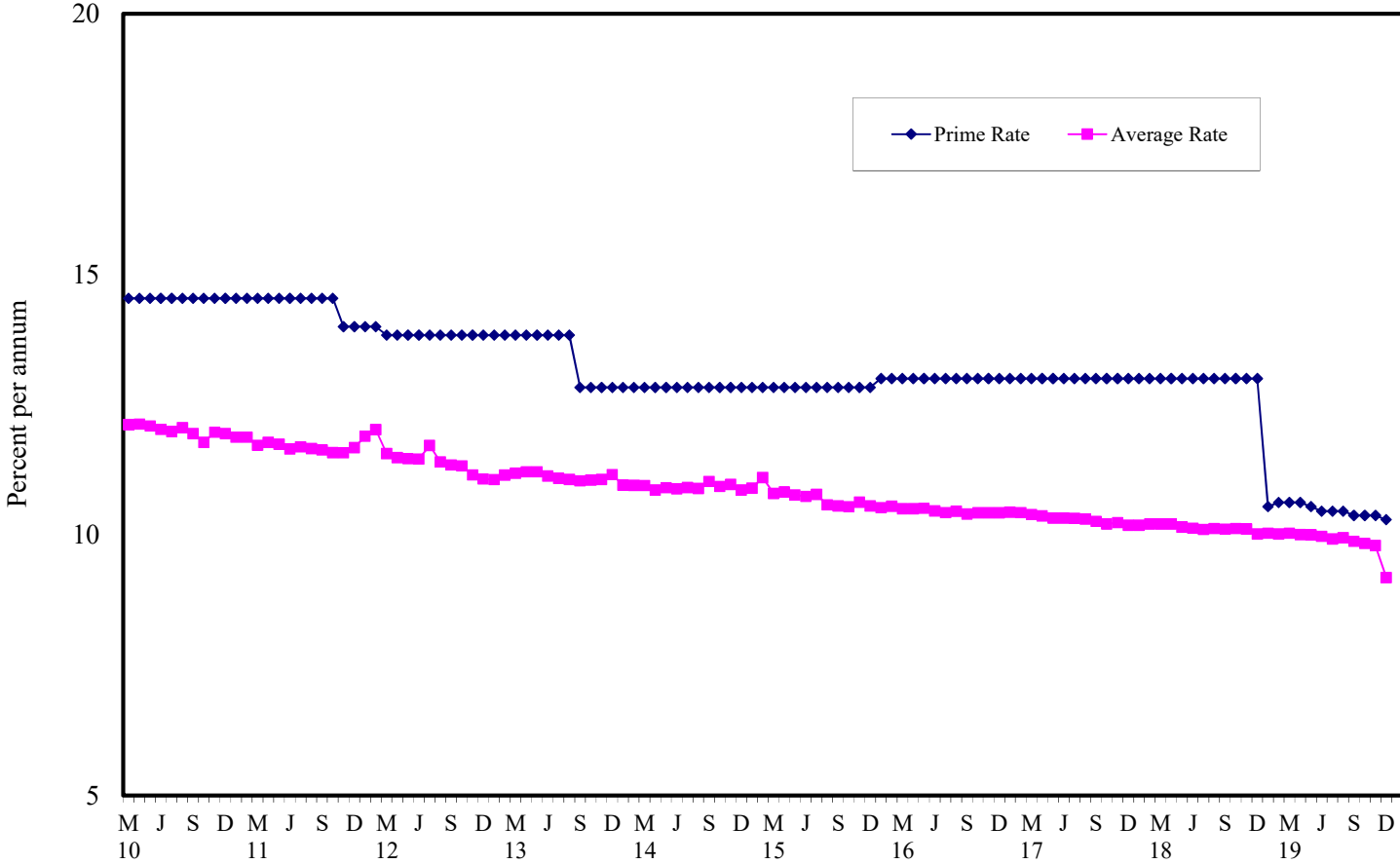
### Graph XI Banking System: Money and Quasi-Money



**Graph XII**  
**Bank Rate and 91-days Treasury Bill Rate**

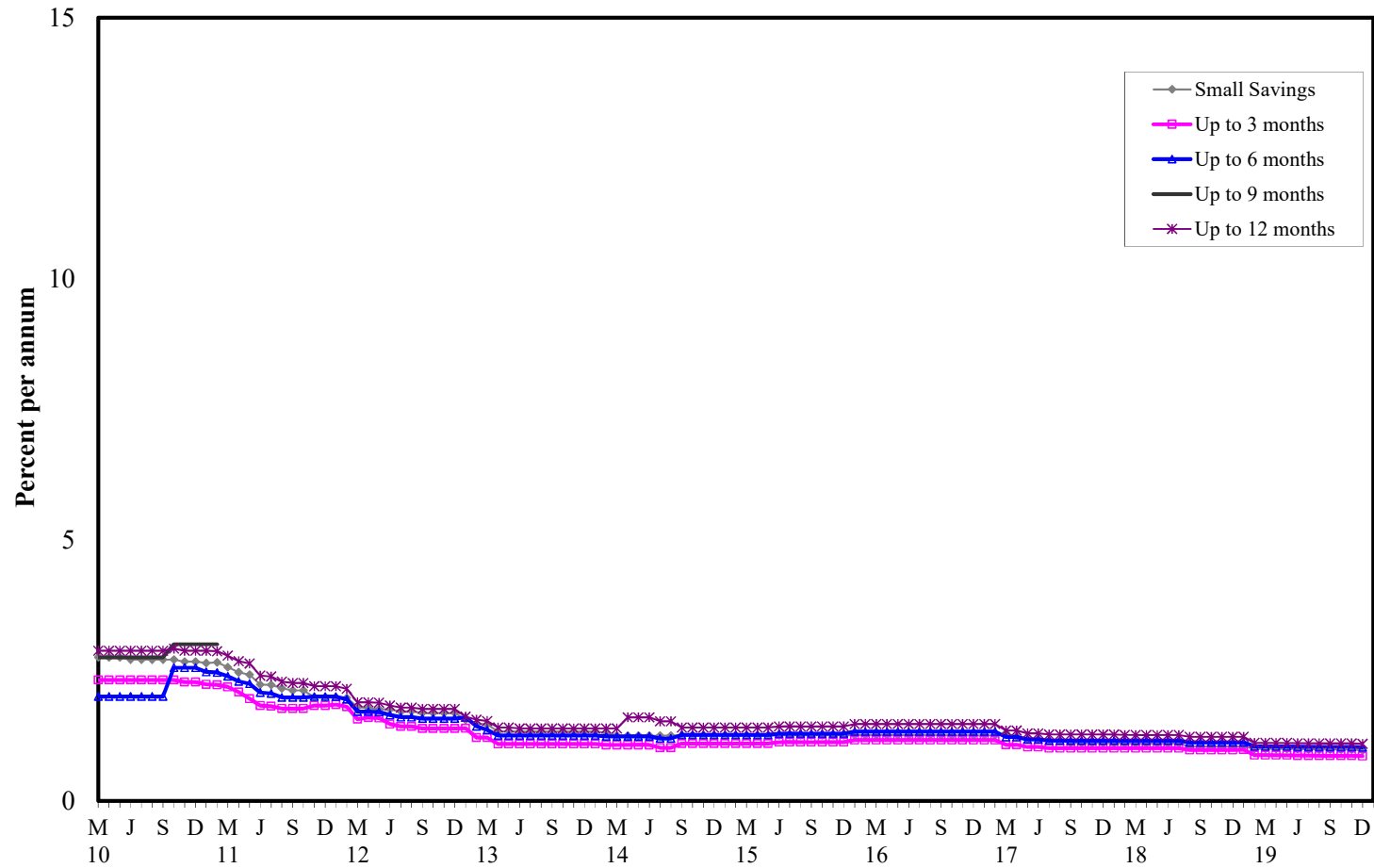


**Graph XIII**  
**Commercial Banks: Prime and Average\* Lending Rate**

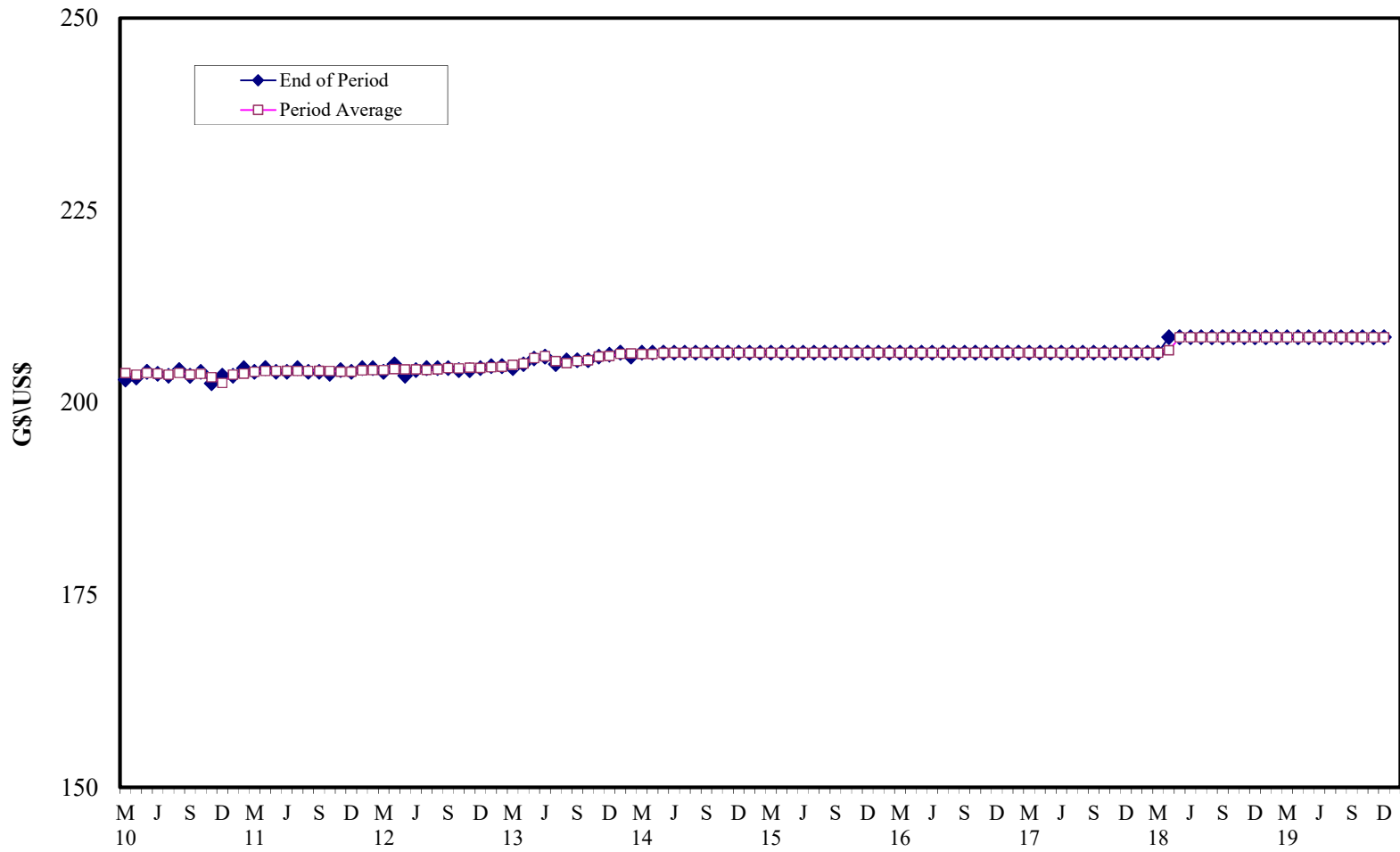


\* Weighted average

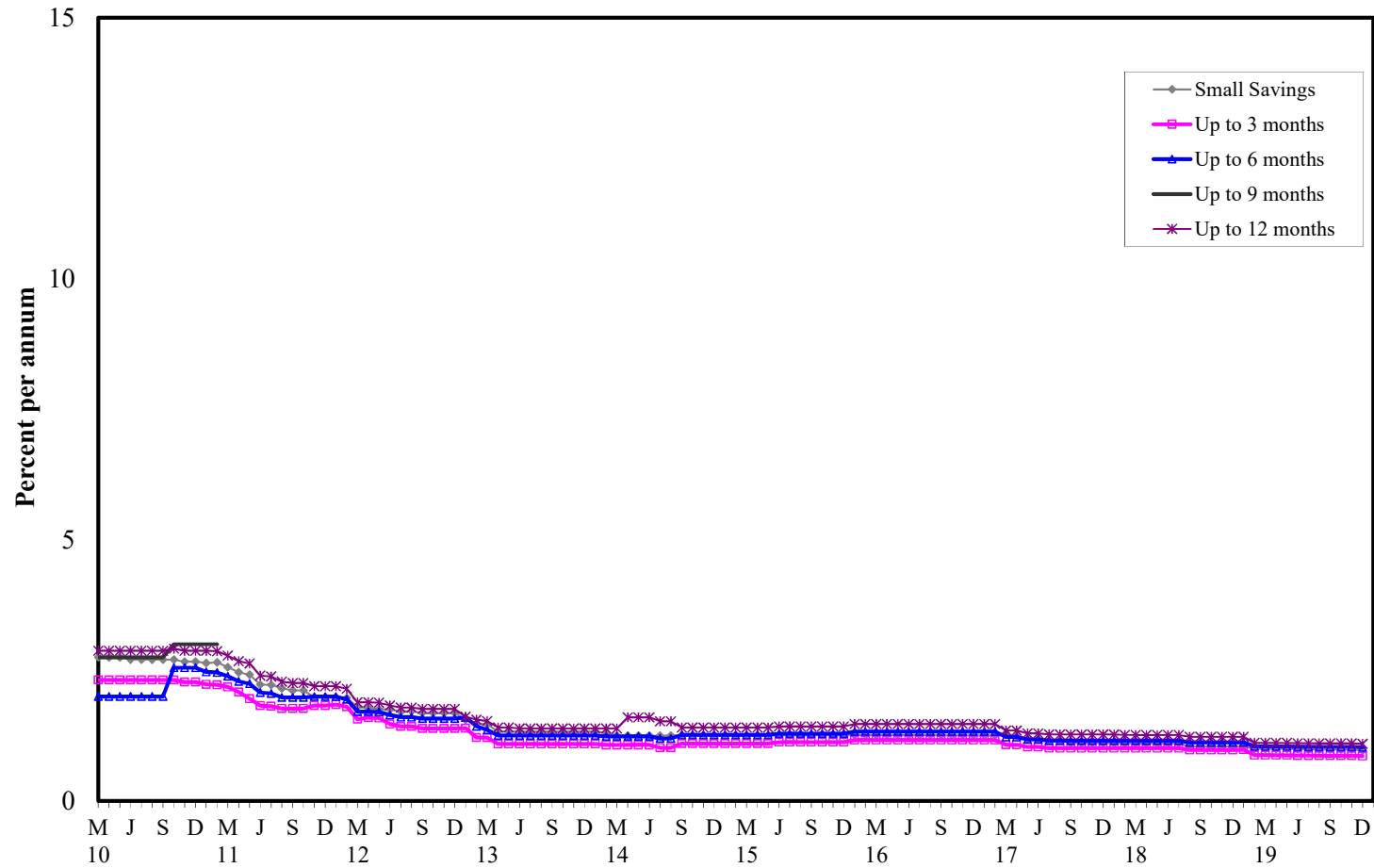
**Graph XIV**  
**Commercial Banks: Time and Savings Deposit Rates**



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



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





## 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 50<sup>th</sup> Independence Anniversary, the Bank issued a commemorative G\$50 note which was placed in circulation in May 2016.

**TABLE 1.4: Bank of Guyana: Coins Issue**

Total issue less withdrawals of defaced legal tender coins. The Bank of Guyana as part of its currency reform programme introduced with effect from January 1, 1997, G\$10, G\$5, G\$1 coins as legal tender and removed from the specie the use of cents.

**TABLE 2.1(a): Commercial Banks: Assets**

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

**Loans to Non-Residents:** Commercial Bank lending to Non-Resident customers.

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

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

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

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

**Public Enterprises:** Loans and Advances extended by Commercial Banks to Public Financial Business Enterprises. Public Non-Financial Enterprises are defined as enterprises in which

Government owns above 50 per cent of the share capital. See note above under loans to Non – Residents.

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

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

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

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

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

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

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

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

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

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

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

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

**Other:** Include all other foreign claims on Commercial Banks.

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

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

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

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

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

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

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

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

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

**TABLE 2.2: Commercial Banks: Total Deposits**

Total demand, savings and time deposits of Residents and Non-Residents excluding inter-bank deposits are presented. Foreign currencies denominated deposits are also included here. See note under Public Enterprises Deposits for Table 2.1 (b) above. See note under Non – Resident Deposits for Table 2.1(b) above.

**TABLE 2.3: Commercial Banks: Demand Deposits**

Current account deposits of Residents and Non-Residents; inter-bank deposits are excluded. See note under Public Enterprises Deposits for Table 2.1 (b) above.

**TABLE 2.4: Commercial Banks: Time Deposits**

Fixed deposits of Residents and Non-Residents with a minimum withdrawal notice of three months; exclude inter-bank deposits. See note under Non-Resident deposits for Table 2.1(b) above. Due to a reclassification of N.I.S and Non-Bank Financial Institutions' time deposits, figures from December 2003 to April 2005 were revised.

**TABLE 2.5: Commercial Banks: Savings Deposits**

Deposits with minimum withdrawal notice of one day; exclude inter-bank deposits. See note under Public Enterprises Deposits for Tables 2.1 (b) above. See note non-resident deposits for Table 2.1(b) above.

**TABLE 2.6: Commercial Banks: Time Deposits by Maturity**

Includes deposits of both Residents and Non-Residents. See note under Commercial Banks: Time Deposits for table 2.4 above.

**TABLE 2.7: Commercial Banks: Savings Deposits**

Includes deposits by both Residents and Non-Residents. Ending balance on savings accounts for November 2002 do not equate to the opening balance for December 2002 due to the addition of accrued interest to the December 2002 opening balance. The ending balance for February 2003 saving accounts differs from the opening balance for March 2003 due to the reclassification from

demand and time accounts to saving accounts.

**TABLE 2.9: Commercial Banks: Clearing Balances**

Comprise total amount of cheques cleared by and debited to the accounts of the Commercial Banks. A National Clearing House was established at the Bank of Guyana during 1998 whereby large (in excess of G\$500,000) and small valued cheques are cleared. Data recorded after 1998 in this table reflect the value of small valued cheques cleared over the reporting period.

**TABLE 2.10: Commercial Banks: Total Loans and Advances**

The data include Loans and Advances to Residents and Non-Residents. Real Estate Mortgage Loans and inter-bank loans are excluded. The total of loans and advances to the private sector differs from total credit to the private sector in Table 3.1 (Monetary Survey). The totals for credit to the private sector in Table 3.1 include local securities, other credit instruments and real estate mortgage loans. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit have been revised from January 2012 to March 2013.

See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

**TABLE 2.10(b): Commercial Banks: Total Loans and Advances**

The data covers total Loans and Advances to Residents and Non-Residents including Real Estate Mortgage Loans effective December 2001. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013.

**TABLE 2.11: Commercial Banks: Demand Loans and Advances**

The data cover lending for short periods including overnight loans to Residents and Non-Residents and exclude inter-bank loans. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013. See note under Private Sector for Table 2.1(a) above.

**TABLE 2.12: Commercial Banks: Term Loans and Advances**

The Loans and Advances are for longer periods extended to Residents and Non-Residents; inter-bank lending is excluded. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013. See note under Private Sector for Table 2.1(a) above. See note under loans to Non-Residents for Table 2.1(a) above.

**TABLE 2.13: Commercial Banks: Loans and Advances to Residents by Sector**

The data provided record balances at the end of the respective period and therefore indicates the indebtedness of the respective industries at the end of the reporting period. The value of credit obtained by each industry for a given period can be obtained by taking the difference between the balances at the end of the desired period and that immediately preceding. The balances in this table exclude inter-bank loans, real estate mortgage loans, local securities and other credit instruments. It should be noted that gross indebtedness of the sugar and rice industry can be obtained by adding the balances of sugar cane and sugar and molasses manufacturing of sugar, and paddy and rice milling for rice respectively. Figures under the 'other purposes' sub-category has been reclassified to exclude credit card transactions effective from March 2007. Due to a reclassification by two Commercial Banks, figures under the Private Sector have been revised from January 2012 to March 2013. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

**TABLE 2.14: Commercial Banks: Liquid Assets**

The liquid assets comprise Bank of Guyana notes and coins, foreign currency held by banks, (special

interest earning) deposits held at the Bank of Guyana (BOG), balances due from other Commercial Banks - both local and foreign, Government of Guyana Treasury Bills. The special reserves deposits (SRDs) established in 1969, discontinued in 1994 as the Bank of Guyana sought to develop its capacity to manage the excess reserves of the bank more effectively. Approximately, 75-80 per cent of the SRDs were absorbed through a sale of three year, variable rate, and fixed date debenture to the Commercial Banks.

Prior to March 1989, the legally required level of liquid assets to be held by the Commercial Banks against their deposit liabilities was calculated as the sum of 20 percent of demand liabilities and 15 percent of time liabilities. During the period March 31, 1989 to May 15, 1991 the determination of the required liquid assets held by the banks was based on actual holdings on specified dates. Accordingly, from March 31, 1989 to June 30, 1990 required liquid assets were stipulated as the actual holdings on March 15, 1989. Between July 30, 1990 and February 19, 1991 the required liquid assets was based on the assets held by the banks on September 30, 1989. Further, between February 20, 1991 and May 14, 1991 the required balances were set as at the end of July 30, 1990.

With effect from May 15, 1991, however, the basis for calculating required liquid assets was changed to 25 percent of demand liabilities and 20 percent of time liabilities. Further, amendments to the liquid asset requirements became effective on 26<sup>th</sup>, October 1998. The liquid assets base period has been redefined as the Monday to Friday workweek immediately preceding the liquid asset maintenance period. The liquid asset requirement is determined by applying the prescribed percentages to the weekly average of the daily liabilities balances at the close of business of each of the five days of the liquid asset base period. Figures for Treasury Bills were reclassified from December 2000 to December 2002.

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

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

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

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

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

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

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

This comprises foreign currency (US, Euro, Pounds Sterling and Canadian) purchases and sales amongst the Commercial Banks.

**TABLE 2.17: Commercial Banks holdings of treasury bills**

These are short-term government securities held by the Commercial Banks with maturities of 91 days, 182 days and 364 days. Data are at face value.

**TABLE 3.1: Monetary Survey**

A consolidation of the balance sheets of the Bank of Guyana and Commercial Banks.

**Foreign Assets (net)**

**Bank of Guyana:** Gross foreign assets **less** gross foreign liabilities.

**Commercial Banks:** Gross foreign assets **less** gross foreign liabilities. See note under Loans to Non-Residents for Table 2.1 (a) above.

**Domestic Credit**

**Government (net):** Gross lending to Central Government by the banking system (a sum of Holdings of debentures, bonds, Treasury Bills and loans and advances **less** total deposits of the Central Government).

**Public Enterprise (net):** Gross borrowing by Non-Financial Public Enterprises from the banking system **less** their deposits. See notes under Public Enterprises Deposits for Table 2.1 (b) and Commercial Banks: Time Deposits for Table 2.4 above.

**Other Public Sector (net):** Gross borrowing from the banking system by local authorities and municipalities **less** their total deposits and other Public Sector funds. See note under loans to Non-Residents for Table 2.1(b) above.

**Non-Bank Financial Institution (net):** Gross borrowing from the banking system by the non-bank financial intermediaries with the banking system **less** their deposits. See notes under loans to Non-Residents for Table 2.1(b) and Commercial Banks: Time Deposits for Table 2.4 above.

**Private Sector:** Gross borrowing from the banking system. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

**Money and Quasi-Money**

**Money:** Currency outside banks **plus** private sector demand deposits, managers' cheques and acceptances. See note under Public Enterprises Deposits for Table 2.1 (b) above

**Currency:** Currency issue (Table 1.2) **less** currency holdings by Commercial Banks (Table 2.1(a)).

**Quasi-money:** Time and savings deposits held by the Private Sector. See note under Public Enterprises Deposits for Table 2.1 (b) above.

**Demand deposits:** Balances of the Private Sector including managers' cheques and acceptances. See note under Public Enterprises Deposits for Table 2.1 (b) above.

**Savings and Time deposits:** Balances held by Private Sector. See note under Loans to Non-Residents for Table 2.1 (a) above.

**Other (net):** Includes the net sum of all assets and liabilities of the Bank of Guyana and the Commercial Banks not shown elsewhere.



**TABLE 3.2: International Reserves and Foreign Assets**

**International Reserves**

**Bank of Guyana Foreign Assets:** Data include gold holdings, balances with foreign banks, foreign notes, foreign cash in the process of collection, gold tranche with I.M.F., S.D.R. holdings and money securities.

**Bank of Guyana Foreign Liabilities:** Data include total short-term liabilities, short-term liabilities in arrears and total medium-term liabilities in arrears. The liabilities include interest obligations. Rescheduled short-term liabilities are excluded.

**Foreign Assets**

**Bank of Guyana Foreign Assets:** The composition of the assets is identical to that of International Reserves foreign assets above.

**Bank of Guyana Foreign Liabilities:** Data includes all short-term liabilities (current, arrears and rescheduled) and all medium-term liabilities (current, arrears and rescheduled). The liabilities include interest obligations.

**Commercial Bank Foreign Assets:** Data includes foreign currencies in banks, net balances due from Head Office and other branches abroad, balances due from other banks abroad, foreign treasury bills and securities and credit to non-residents. See note under loans to Non-Residents for Table 2.1(a) above.

**Commercial Bank Foreign Liabilities:** Data includes net balances due to Head Office and other branches abroad, balances due to other banks abroad and deposits of non-residents.

**TABLE 4.1: Guyana: Selected Interest Rates**

Reflects interest rates at Commercial Banks and Non-Bank Financial Institutions on loans and deposits. The small savings rate represents an arithmetic average of savings deposit rates as reported by the Commercial Banks. Treasury bill rates for all maturities reflect rates at the end of the reporting period. Special deposits have been discontinued with effect from December 1994.

**TABLE 4.2: Commercial Banks: Selected Interest Rates**

Arithmetic average of interest rates as reported by the Commercial Banks.

**TABLE 4.3: Comparative Treasury Bills Rates and Bank Rates**

The average discount rate on three month Treasury Bills for the U.K., U.S.A., Barbados, Trinidad, Guyana and Jamaica. The U.K. and U.S. rates are the average discount rates at the last tender in each month. The rates for the CARICOM territories are those rates of monthly tender held towards the end of the month. The Euro area Bank Rate is the rate at which other Monetary Financial Institutions obtain overnight liquidity from the National Central Bank against eligible assets.

**TABLE 4.4: Changes in Bank of Guyana Transaction Exchange Rates**

The Guyana dollar was fixed in Pound Sterling at the rate of £1 to G\$4.80 until October of 1975 when it was linked to the US\$1 to G\$2.55.

On June 2, 1981, the Guyana dollar was pegged to a composite basket of currencies consisting of the United States dollar, Pound Sterling, Deutsche Mark, Trinidad and Tobago dollar and the

Japanese Yen. The exchange rates was fixed at US\$1 to G\$3.00. The US dollar was the intervention currency used to determine the exchange rate.

From January 11, 1984, the composite basket of currencies was adjusted to include the Pound Sterling, Deutsche Mark, Japanese Yen, French Franc and the Netherlands Guilder, the US dollar, although nor part of the revised basket, remained as the intervention currency. The United States dollar/Guyana dollar exchange rate was announced weekly. From October 1984 until January 1987, the exchange rate was maintained in the range of G\$4.15 to G\$4.40 per US dollar.

Effective January 19, 1987, the Guyana dollar was devalued to G\$10 to US\$1, effective from April 3, 1989 the Guyana dollar was devalued moving from G\$33 per US\$ to US\$1. On June 15, 1990, the Guyana dollar was devalued from G\$33.00 per US\$ to G\$45.00 per US\$. Transactions for this rate were confined to payments in respect of oil imports and external debt services and proceeds from sugar and rice exports.

On February 21, 1991, the Guyana dollar was devalued from G\$45.00 to US\$ to G\$101.75 thereby unifying the official exchange rate with the market determined rate prevailing at that date. The US dollar continued to be the intervention currency. From February 25, 1991, the exchange rate was fixed on a weekly basis. During the period February to September 1991, the exchange rate was determined by the 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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