BANK OF GUYANA

BANKING SYSTEM
STATISTICAL ABSTRACT

RESEARCH DEPARTMENT May 2014

STATISTICAL ABSTRACT

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BANK OF GUYANA: ASSETS
(G$ MILLION)

Table 1.1

End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
2004	106935.9	44909.9	114.2	22377.3	1318.0	21100.5	1174.3	-	1174.3	-	-	46873.4	13978.3
2005	114800.9	50159.3	79.2	17338.9	103.4	32637.9	1024.7	-	1024.7	-	-	45771.8	17845.0
2006	121408.4	55721.8	79.5	16776.8	310.5	38555.0	3070.1	-	3070.1	-	-	45415.9	17200.7
2007	130792.1	63594.8	-	14314.9	93.3	49186.6	1024.8	-	1024.8	-	-	44688.3	21484.2
2008	157013.9	73252.8	-	38664.7	5.4	34582.7	1174.3	-	1174.3	-	-	45537.8	37049.0
2009	214867.0	127508.6	-	18199.0	760.0	108549.7	2310.7	-	2310.7	-	-	44431.6	40616.0
2010	240418.2	158740.2	-	38949.0	407.5	119383.7	1026.1	-	1026.1	-	-	44448.3	36203.7
2011													
Mar	239163.5	159404.4	-	50058.4	428.3	108917.7	1023.1	-	1023.1	-	-	44448.3	34287.8
Jun	234514.8	158764.9	-	52310.7	1093.6	105360.6	993.4	-	993.4	-	-	44448.3	30308.2
Sep	245316.7	164121.4	-	31095.3	829.5	132196.6	993.4	-	993.4	-	-	44448.3	35753.7
Dec	240564.4	162659.9	-	30621.9	804.6	131233.3	995.1	-	995.1	-	-	44109.5	32799.8
2012													
Jan	246347.4	166975.6	-	36255.0	2793.5	127927.1	995.1	-	995.1	-	-	44109.5	34267.1
Feb	247821.0	168582.1	-	24405.4	2167.9	142008.7	993.6	-	993.6	-	-	44109.5	34135.8
Mar	249005.4	165314.7	-	13853.9	1554.0	149906.7	993.3	-	993.3	-	-	44109.5	38587.9
Apr	249318.1	161693.7	-	21994.8	1553.7	138145.2	1389.8	-	1389.8	-	-	44109.5	42125.1
May	242423.2	156577.4	-	17831.5	1480.5	137265.4	993.3	-	993.3	-	-	44109.5	40743.0
Jun	238553.2	155549.8	-	20667.7	1480.5	133401.6	1062.4	-	1062.4	-	-	44109.5	37831.4
Jul	242299.6	160340.6	-	26360.6	1480.5	132499.5	1062.4	-	1062.4	-	-	44109.5	36787.1
Aug	249548.1	167133.0	-	33978.8	883.5	132270.7	1062.4	-	1062.4	-	-	44109.5	37243.2
Sep	259759.2	176871.8	-	29485.9	294.8	147091.2	1062.4	-	1062.4	-	-	44109.5	37715.4
Oct	257946.5	173923.5	-	23691.6	379.7	149852.2	1062.4	-	1062.4	-	-	44109.5	38851.1
Nov	259227.7	173767.5	-	23183.8	374.4	150209.3	1138.2	-	1138.2	-	-	44109.5	40212.5
Dec	259487.1	174968.2	-	22541.5	374.4	152052.3	994.4	-	994.4	-	-	43305.4	40219.0
2013													
Jan	251218.4	170847.4	-	17822.6	1645.8	151378.9	994.4	-	994.4	-	-	43305.4	36071.1
Feb	250509.7	165397.4	-	11407.4	1052.0	152938.1	993.5	-	993.5	-	-	43305.4	40813.3
Mar	251925.0	166751.3	-	13220.4	463.3	153067.7	993.6	-	993.6	-	-	43305.4	40874.7
Apr	251955.2	164655.7	-	11486.1	1098.8	152070.7	993.4	-	993.4	-	-	43305.4	43000.6
May	242471.8	156963.4	-	11196.7	1063.9	144702.8	993.4	-	993.4	-	-	43305.4	41209.6
Jun	231053.3	150223.6	-	10144.5	1063.9	139015.2	993.4	-	993.4	-	-	43305.4	36530.9
Jul	219355.0	138880.6	-	8908.4	2301.3	127671.0	993.4	-	993.4	-	-	43305.4	36175.6
Aug	219091.0	138622.0	-	10917.6	1723.3	125981.1	993.4	-	993.4	-	-	43305.4	36170.2
Sep	212985.0	135493.6	-	12039.3	1150.4	122304.0	993.4	-	993.4	-	-	43305.4	33192.5
Oct	214103.7	139648.1	-	18875.2	1357.1	119415.9	993.4	-	993.4	-	-	43305.4	30156.8
Nov	207635.2	143341.3	-	20173.1	1352.3	121816.0	993.5	-	993.5	-	-	43305.4	19995.0
Dec	234686.8	160196.1	14,868.6	23822.7	1352.3	120152.6	3483.3	-	3483.3	-	-	42050.6	28956.7
2014													
Jan	230511.5	157243.6	15,426.1	16474.0	1352.3	123991.3	2986.3	-	2986.3	-	-	42050.6	28231.0
Feb	223380.4	149678.8	16,411.0	12154.6	771.6	120341.5	993.7	-	993.7	-	-	42050.6	30657.3
Mar	222120.7	146402.8	16,032.7	12172.6	198.7	117998.8	2985.6	-	2985.6	-	-	42050.6	30681.6
Apr	219600.6	144244.9	16,007.9	11498.8	198.5	116539.7	993.5	-	993.5	-	-	42050.6	32311.6
May	215876.6	139849.3	15,537.1	10815.3	197.1	113299.8	993.5	-	993.5	-	-	42050.6	32983.3

Source: Bank of Guyana

BANK OF GUYANA: LIABILITIES
(G$ MILLION)

Table 1.2

End of Period	Total Liabilities	Currency			Deposits						Capital and Reserves		Allocation SDRs	Other
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Cap.	Other Reserves		
								EPDs	Other					
2004	106935.9	21778.0	21380.9	397.1	75538.1	24785.7	25626.5	61.7	21451.9	3612.3	1000.0	4173.6	4161.0	285.2
2005	114800.9	23936.2	23498.3	437.9	80355.2	21809.0	29175.8	61.7	24616.7	4692.0	1000.0	3837.1	4407.8	1264.6
2006	121408.4	28611.7	28132.8	479.0	81684.8	36674.5	20375.0	61.7	21902.3	2671.2	1000.0	4447.5	4274.9	1389.6
2007	130792.1	33213.6	32675.7	537.9	85021.9	36481.0	20361.0	61.7	21207.8	6910.3	1000.0	4649.3	4468.0	2439.2
2008	157013.9	37854.8	37258.2	596.6	105058.4	40933.3	21128.9	61.7	20276.1	22658.5	1000.0	6887.5	4813.1	1400.1
2009	214867.0	42134.6	41495.9	638.6	140687.8	61065.4	19610.5	61.7	29943.1	30007.2	1000.0	2635.9	26603.0	1805.7
2010	240418.2	50480.1	49785.4	694.7	153738.6	69718.8	19641.6	61.1	41340.8	22976.3	1000.0	7111.2	26746.9	1341.5
2011														
Mar	239163.5	45309.0	44603.6	705.4	157938.1	75445.0	19090.8	61.1	42072.3	21268.9	1000.0	3966.3	26746.9	4203.2
Jun	234514.8	47401.9	46682.5	719.3	148287.4	72873.9	22067.8	61.0	40237.5	13047.1	1000.0	7264.3	28867.5	1693.7
Sep	245316.7	50581.9	49845.1	736.8	148468.1	72517.9	21999.1	61.0	38081.3	15808.8	1000.0	14433.9	28867.5	1965.3
Dec	240564.4	61656.4	60902.6	753.8	131578.4	60785.8	20844.9	61.0	36684.1	13202.5	1000.0	15917.4	28867.5	1544.7
2012														
Jan	246347.4	54518.2	53761.4	756.8	143158.6	63455.6	21204.6	61.0	43387.4	15050.0	1000.0	16954.3	28867.5	1848.8
Feb	247821.0	54459.6	53698.0	761.6	145661.4	60313.7	20584.5	61.0	48750.3	15951.9	1000.0	12017.4	28867.5	5815.2
Mar	249005.4	54445.1	53679.1	766.0	147838.0	67446.4	19961.7	61.0	40162.5	20206.4	1000.0	11062.4	28867.5	5792.3
Apr	249318.1	54671.9	53901.8	770.1	146191.1	61422.1	19927.2	61.0	39867.7	24913.0	1000.0	12912.8	28867.5	5674.8
May	242423.2	55294.5	54519.3	775.2	141917.6	51512.0	19447.5	61.0	46130.3	24766.7	1000.0	15254.7	27681.1	1275.4
Jun	238553.2	56178.0	55396.6	781.4	137505.6	50224.5	19595.6	61.0	46338.7	21285.7	1000.0	15003.2	27681.1	1185.3
Jul	242299.6	56449.4	55664.5	784.9	139759.3	50226.6	19560.2	61.0	49634.1	20277.4	1000.0	16257.6	27681.1	1152.2
Aug	249548.1	55934.4	55143.4	791.0	146734.1	53153.2	18946.9	61.0	53872.8	20700.2	1000.0	17033.1	27681.1	1165.4
Sep	259759.2	56340.5	55542.9	797.6	156639.3	65786.5	18341.3	61.0	50922.0	21528.6	1000.0	16907.1	27681.1	1191.1
Oct	257946.5	58147.4	57346.0	801.4	152758.1	61026.9	18335.9	61.0	50874.2	22460.1	1000.0	16803.6	27681.1	1556.3
Nov	259227.7	59704.9	58898.8	806.1	151406.3	52172.9	18342.8	61.0	57021.0	23808.6	1000.0	18093.6	27681.1	1341.9
Dec	259487.1	67988.0	67177.0	811.0	142901.4	57279.7	18341.4	61.0	45229.3	21990.1	1000.0	14436.0	27681.1	5480.5
2013														
Jan	251218.4	58126.0	57312.5	813.5	146187.2	50490.7	18241.8	61.0	57673.5	19720.1	1000.0	12702.9	27681.1	5521.2
Feb	250509.7	56830.1	56013.7	816.3	145993.3	47914.8	17777.2	61.0	57416.0	22824.3	1000.0	13507.2	27681.1	5498.0
Mar	251925.0	58747.0	57926.4	820.5	145245.7	49611.9	17199.3	61.0	53251.6	25121.9	1000.0	13917.7	27681.1	5333.6
Apr	251955.2	57080.2	56256.0	824.2	149354.1	51323.8	17172.8	61.0	54175.6	26620.9	1000.0	15688.1	27681.1	1151.7
May	242471.8	58007.0	57176.3	830.7	142333.4	47922.1	17021.9	61.0	50965.4	26362.9	1000.0	13028.6	26939.4	1163.5
Jun	231053.3	57226.3	56390.5	835.8	135850.0	44016.9	17026.6	61.0	52912.3	21833.2	1000.0	8901.3	26939.4	1136.3
Jul	219355.0	57668.9	56829.2	839.7	123591.2	38280.4	17003.8	61.0	47769.0	20476.9	1000.0	8985.8	26939.4	1169.7
Aug	219091.0	58254.2	57410.1	844.1	123626.6	34015.8	16447.4	61.0	51753.7	21348.7	1000.0	8030.7	26939.4	1240.2
Sep	212985.0	56924.2	56076.6	847.6	117945.4	29080.7	15874.4	61.0	54429.1	18500.2	1000.0	9063.0	26939.4	1113.0
Oct	214103.7	59415.6	58564.1	851.6	115190.9	31354.6	15871.3	61.0	52729.7	15174.3	1000.0	10338.5	26939.4	1219.3
Nov	207635.2	59946.7	59089.1	857.6	104595.2	29001.2	15944.2	61.0	53551.7	6037.1	1000.0	10369.8	26939.4	4784.1
Dec	234686.8	67464.8	66604.5	860.3	126878.5	52146.3	15906.7	61.0	47465.9	11298.5	1000.0	9000.1	26939.4	3403.9
2014														
Jan	230511.5	61193.6	60328.8	864.8	128209.3	46584.3	16260.0	61.0	51400.8	13903.2	1000.0	12095.4	26939.4	1073.9
Feb	223380.4	61894.0	61026.0	868.0	118349.0	38726.9	15617.1	61.0	48176.6	15767.3	1000.0	7833.6	26939.4	7364.5
Mar	222120.7	62476.0	61605.4	870.6	117706.5	39481.2	15049.9	61.0	47020.6	16093.8	1000.0	7083.2	26939.4	6915.6
Apr	219600.6	65384.6	64509.7	874.9	111469.3	34982.0	15572.4	61.0	43918.0	16935.8	1000.0	8041.9	26939.4	6765.5
May	215876.6	65816.1	64936.4	879.7	104103.7	28954.7	9869.1	61.0	49022.0	16196.8	1000.0	9386.3	26939.4	8631.2

Source: Bank of Guyana

BANK OF GUYANA

CURRENCY NOTES ISSUE
(G$Million)

Table 1.3

Period	Total Issue G$Mn.	$5000 G$Mn.	$5000 % of Total Issue	$1000 G$Mn.	$1000 % of Total Issue	$500 G$Mn.	$500 % of Total Issue	$100 G$Mn.	$100 % of Total Issue	$20 G$Mn.	$20 % of Total Issue
2004	21380.9	0.0	0.0	19515.0	91.3	889.0	4.2	705.6	3.3	271.3	1.3
2005	23498.3	0.0	0.0	21128.8	89.9	1315.8	5.6	759.0	3.2	294.7	1.3
2006	28132.8	0.0	0.0	25096.4	89.2	1898.4	6.7	822.7	2.9	315.3	1.1
2007	32675.7	0.0	0.0	30392.0	93.0	1047.6	3.2	888.1	2.7	348.0	1.1
2008	37258.2	0.0	0.0	34892.0	93.6	1049.2	2.8	938.9	2.5	378.0	1.0
2009											
Mar	33124.4	0.0	0.0	30873.6	93.2	1013.8	3.1	872.8	2.6	364.2	1.1
Jun	33608.9	0.0	0.0	31306.2	93.1	1034.6	3.1	897.5	2.7	370.5	1.1
Sep	35033.9	0.0	0.0	32682.6	93.3	1050.5	3.0	921.3	2.6	379.5	1.1
Dec	41495.9	0.0	0.0	39023.5	94.0	1094.1	2.6	983.9	2.4	394.5	1.0
2010											
Mar	38349.4	0.0	0.0	35972.0	93.8	1040.5	2.7	950.0	2.5	387.0	1.0
Jun	38919.7	0.0	0.0	36454.3	93.7	1086.0	2.8	981.7	2.5	397.7	1.0
Sep	39584.6	0.0	0.0	37093.6	93.7	1078.1	2.7	1003.9	2.5	409.1	1.0
Dec	49785.4	0.0	0.0	46662.9	93.7	1618.0	3.3	1080.5	2.2	423.9	0.9
2011											
Mar	44603.6	0.0	0.0	41973.7	94.1	1181.1	2.6	1024.6	2.3	424.2	1.0
Jun	46682.5	0.0	0.0	44097.3	94.5	1106.1	2.4	1048.9	2.2	430.2	0.9
Sep	49845.1	0.0	0.0	47231.1	94.8	1045.6	2.1	1119.3	2.2	449.1	0.9
Dec	60902.6	0.0	0.0	56977.9	93.6	2238.3	3.7	1213.1	2.0	473.4	0.8
2012											
Mar	53679.1	0.0	0.0	50550.7	94.2	1499.9	2.8	1167.8	2.2	460.7	0.9
Jun	55396.6	0.0	0.0	52313.8	94.4	1365.3	2.5	1239.6	2.2	477.8	0.9
Sep	55542.9	0.0	0.0	52491.6	94.5	1289.3	2.3	1258.8	2.3	503.3	0.9
Dec	67177.0	0.0	0.0	63944.3	95.2	1318.4	2.0	1377.4	2.1	536.9	0.8
2013											
Jan	57312.5	0.0	0.0	54203.9	94.6	1256.5	2.2	1324.9	2.3	527.3	0.9
Feb	56013.7	0.0	0.0	52965.7	94.6	1243.2	2.2	1284.6	2.3	520.3	0.9
Mar	57926.4	0.0	0.0	54842.2	94.7	1279.5	2.2	1285.4	2.2	519.3	0.9
Apr	56256.0	0.0	0.0	53216.9	94.6	1247.5	2.2	1274.0	2.3	517.6	0.9
May	57176.3	0.0	0.0	54090.2	94.6	1268.2	2.2	1294.9	2.3	523.0	0.9
Jun	56390.5	0.0	0.0	53245.4	94.4	1325.2	2.4	1295.3	2.3	524.6	0.9
Jul	56829.2	0.0	0.0	53679.4	94.5	1329.2	2.3	1292.0	2.3	528.6	0.9
Aug	57410.1	0.0	0.0	54215.7	94.4	1343.1	2.3	1312.4	2.3	538.9	0.9
Sep	56076.6	0.0	0.0	53006.5	94.5	1228.8	2.2	1302.6	2.3	538.7	1.0
Oct	58564.1	0.0	0.0	55500.5	94.8	1219.1	2.1	1304.8	2.2	539.7	0.9
Nov	59089.1	0.0	0.0	55957.3	94.7	1246.2	2.1	1339.3	2.3	546.3	0.9
Dec	66604.5	5037.6	7.6	58258.1	87.5	1339.3	2.0	1404.0	2.1	565.6	0.8
2014											
Jan	60328.8	6411.7	10.6	50695.6	84.0	1288.4	2.1	1378.5	2.3	554.6	0.9
Feb	61026.0	8128.2	13.3	49698.6	81.4	1298.4	2.1	1350.7	2.2	550.1	0.9
Mar	61605.4	9292.3	15.1	49185.5	79.8	1263.6	2.1	1319.9	2.1	544.1	0.9
Apr	64509.7	10133.0	15.7	51215.7	79.4	1261.1	2.0	1348.0	2.1	551.8	0.9
May	64936.4	13222.3	20.4	48467.3	74.6	1326.6	2.0	1359.9	2.1	560.3	0.9

Source: Bank of Guyana

COINS ISSUE
(G$'000)

Table 1.4

Period	Total Issue	$10	$5	$1
2004	397113.0	172541.0	149645.1	74926.8
2005	437939.3	189688.5	166503.0	81747.8
2006	478955.3	208704.5	182260.6	87990.2
2007	537947.3	222047.3	211583.7	104316.3
2008	596610.3	250048.9	231043.4	115518.0
2009				
Mar	599931.6	251001.2	232151.3	116779.0
Jun	610684.7	255834.3	236222.4	118628.0
Sep	624585.6	262016.0	241468.1	121101.6
Dec	638631.0	267770.9	247289.5	123570.7
2010				
Mar	647538.6	270924.7	251229.7	125384.3
Jun	661897.1	277546.6	256937.1	127413.4
Sep	679095.6	285699.4	263650.3	129745.9
Dec	694676.4	292938.3	269350.7	132387.4
2011				
Mar	705406.8	297789.9	273641.0	133975.9
Jun	719334.3	303884.4	279590.8	135859.0
Sep	736793.2	312560.5	286077.7	138155.0
Dec	753832.1	320943.8	292556.7	140331.5
2012				
Mar	765987.7	326460.3	297610.3	141917.1
Jun	781396.7	334898.0	302952.9	143545.9
Sep	797557.9	343406.0	308974.4	145177.5
Dec	811006.2	350798.7	313501.7	146705.8
2013				
Jan	813483.8	352131.5	314420.5	146931.8
Feb	816324.1	353703.7	315307.2	147313.3
Mar	820521.6	355749.7	316999.6	147772.3
Apr	824152.3	357528.0	318398.7	148225.6
May	830661.9	361116.3	320800.1	148745.5
Jun	835831.0	363804.2	322852.0	149174.9
Jul	839699.5	365672.2	324439.8	149587.6
Aug	844070.5	368050.3	325933.3	150086.9
Sep	847642.4	369785.0	327332.3	150525.1
Oct	851550.2	371870.0	328781.6	150898.7
Nov	857568.1	375309.1	330834.2	151424.7
Dec	860268.1	376390.4	331968.8	151908.9
2014				
Jan	864768.0	378899.2	333719.6	152149.2
Feb	867992.3	380587.1	334984.8	152420.3
Mar	870551.3	381805.9	335916.5	152828.9
Apr	874925.4	383552.1	337974.0	153399.3
May	879661.2	385988.0	339888.9	153784.3

Source: Bank of Guyana

COMMERCIAL BANKS: ASSETS
(G$ THOUSANDS)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector: Total	Foreign Sector: Bal. due from Banks Abroad	Foreign Sector: Loans to Non-Residents	Foreign Sector: Other	Public Sector: Total	Public Sector: Central Government: Total	Public Sector: Central Government: Securities	Public Sector: Central Government: Loans	Public Sector: Public Enterprises	Public Sector: Other	Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana: Total	Bank of Guyana: Deposits	Bank of Guyana: External Payment Deposits	Bank of Guyana: Currency	Other
2004	146,765,810	21,769,312	7,543,422	1,557,163	12,668,727	39,482,288	38,166,777	38,166,676	101	1,265,422	50,089	489,981	40,838,902	23,318,495	21,024,435	61,674	2,232,386	20,866,832
2005	162,730,902	28,654,563	10,425,188	1,430,216	16,799,159	41,999,363	40,432,632	40,427,232	5,400	1,485,511	81,220	532,463	43,016,883	26,565,174	24,093,968	61,674	2,409,532	21,962,456
2006	180,216,127	29,861,247	10,111,712	1,365,568	18,383,967	47,078,700	46,021,292	46,020,789	503	966,579	90,829	436,376	49,147,688	28,443,132	25,721,749	61,674	2,659,709	25,248,984
2007	203,975,095	49,624,950	24,551,656	692,892	24,380,402	44,364,708	43,035,615	43,035,613	2	1,239,604	89,489	37,780	56,824,220	24,129,271	20,654,545	61,675	3,413,051	28,994,166
2008	232,629,338	49,506,412	18,857,418	534,452	30,114,542	53,997,380	50,944,988	50,909,207	35,781	2,998,114	54,278	109,182	67,233,108	25,183,900	21,819,846	61,675	3,302,379	36,599,356
2009	253,760,117	44,979,255	16,641,713	1,092,254	27,245,288	62,081,020	59,386,644	59,364,110	22,534	2,641,342	53,034	103,006	66,979,883	35,829,870	32,070,443	61,675	3,697,752	43,787,082
2010	296,125,557	47,126,271	15,796,562	1,332,277	29,997,432	70,197,827	67,065,560	67,057,343	8,217	3,085,191	47,077	15,450	78,307,675	45,384,428	40,842,683	61,134	4,480,611	55,093,906
2011																		
Mar	303,709,203	49,574,151	18,482,363	1,038,141	30,053,647	76,014,813	72,777,655	72,762,580	15,075	3,186,043	51,115	27,683	79,534,851	45,329,864	41,678,001	61,112	3,590,751	53,227,841
Jun	308,851,925	50,801,267	22,812,070	1,262,778	26,726,419	76,101,481	72,862,264	72,853,361	8,903	3,186,649	52,568	27,883	82,312,977	43,522,325	40,153,145	61,040	3,308,140	56,085,993
Sep	313,745,399	49,349,489	22,822,185	957,118	25,570,187	74,958,374	71,680,564	71,669,389	11,175	3,226,270	51,540	25,722	89,338,922	41,910,795	38,507,345	61,040	3,342,410	58,162,096
Dec	328,165,603	53,126,067	25,578,505	1,171,100	26,376,462	77,508,157	73,417,496	73,415,632	1,864	4,030,858	59,803	31,078	94,238,207	41,055,577	36,206,647	61,040	4,787,890	62,206,517
2012																		
Jan	322,392,646	46,176,718	17,996,015	2,355,701	25,825,001	75,129,971	71,595,226	71,557,916	37,310	3,477,756	56,989	83,445	91,650,888	47,062,013	42,954,143	61,040	4,046,830	62,289,612
Feb	332,120,402	50,544,079	21,071,441	2,571,544	26,901,094	71,314,260	67,770,677	67,768,958	1,719	3,480,831	62,752	120,404	94,424,992	52,460,225	48,115,106	61,040	4,284,079	63,256,441
Mar	327,633,426	50,978,532	21,971,707	1,101,438	27,905,387	74,227,473	69,872,405	69,871,611	794	4,294,028	61,040	121,951	95,626,256	43,436,937	39,771,646	61,040	3,604,251	63,242,277
Apr	332,357,229	50,589,317	21,034,147	1,232,960	28,322,210	73,355,261	68,840,330	68,837,578	2,752	4,454,469	60,462	90,207	99,950,131	42,900,209	39,628,972	61,040	3,210,197	65,472,104
May	334,686,550	50,732,128	21,167,495	1,210,745	28,353,888	69,503,551	65,613,761	65,612,906	855	3,828,641	61,149	42,014	100,587,760	49,349,609	45,066,206	61,040	4,222,363	64,471,488
Jun	343,827,652	55,937,650	26,800,749	1,108,556	28,028,345	70,634,157	66,938,991	66,938,460	531	3,628,257	66,909	84,535	100,723,370	50,374,186	46,369,545	61,040	3,943,601	66,073,755
Jul	349,027,259	57,600,942	28,030,111	1,369,242	28,201,588	71,003,327	66,931,048	66,930,883	165	4,062,408	9,871	116,880	100,547,506	53,190,676	49,048,007	61,040	4,081,629	66,567,928
Aug	355,865,486	54,515,024	24,904,926	1,204,697	28,405,402	71,952,143	67,881,628	67,881,345	283	4,051,721	18,794	184,269	104,763,235	56,673,194	53,093,413	61,040	3,518,741	67,777,621
Sep	356,945,810	55,517,869	25,127,336	1,256,280	29,134,252	71,824,453	68,200,473	68,198,796	1,677	3,562,544	61,436	221,847	106,725,122	54,251,380	50,672,201	61,040	3,518,139	68,405,140
Oct	362,590,488	56,555,709	25,994,289	1,321,238	29,240,182	72,500,957	68,358,320	68,357,826	494	4,095,415	47,222	185,247	107,723,314	56,674,589	52,232,722	61,040	4,380,827	68,950,671
Nov	377,499,729	63,769,341	30,057,683	1,419,562	32,292,096	71,068,651	66,964,407	66,963,173	1,234	4,038,604	65,640	283,505	108,669,948	59,595,449	55,281,561	61,040	4,252,848	74,112,836
Dec	378,123,556	64,086,496	32,461,886	1,195,362	30,429,248	72,971,549	69,249,147	69,247,028	2,119	3,661,230	61,172	359,515	112,969,707	48,899,504	41,182,042	61,040	7,656,422	78,836,784
2013																		
Jan	382,370,036	58,427,123	24,136,415	970,367	33,320,341	75,880,824	71,624,393	71,621,276	3,117	4,251,757	4,674	392,318	111,372,222	58,916,223	54,126,365	61,040	4,728,818	77,381,326
Feb	383,115,891	55,026,580	20,167,943	966,759	33,891,878	80,203,831	75,663,874	75,660,087	3,787	4,533,700	6,257	646,666	112,400,017	61,588,663	57,304,578	61,040	4,223,045	73,250,134
Mar	384,804,718	55,260,649	19,686,936	1,273,559	34,300,155	82,781,863	77,941,986	77,938,393	3,593	4,831,078	8,799	632,895	113,511,246	57,855,735	53,599,327	61,040	4,195,368	74,762,329
Apr	387,209,650	53,923,952	18,329,109	841,873	34,752,970	84,804,051	79,629,420	79,629,379	41	5,167,384	7,247	693,662	115,112,533	57,989,161	54,215,295	61,040	3,712,826	74,686,291
May	385,934,695	55,662,904	19,418,863	871,195	35,372,846	84,169,510	79,142,642	79,141,473	1,169	5,019,201	7,666	681,722	115,167,477	55,689,896	51,479,820	61,040	4,149,036	74,563,186
Jun	391,477,736	57,664,206	21,310,617	935,847	35,417,742	82,983,159	78,225,058	77,973,286	251,772	4,749,950	8,151	764,276	117,082,418	56,169,811	52,889,241	61,040	3,219,530	76,813,866
Jul	392,877,050	62,085,270	25,235,268	829,225	36,020,777	80,777,696	75,498,555	75,497,798	757	5,270,176	8,966	791,128	116,668,684	52,007,629	48,256,930	61,040	3,689,659	80,546,643
Aug	397,832,634	65,474,435	28,493,402	908,523	36,072,511	80,541,334	75,247,999	75,245,285	2,714	5,284,644	8,692	846,399	115,489,847	55,931,770	51,985,223	61,040	3,885,507	79,548,848
Sep	398,266,312	63,185,364	26,473,023	913,115	35,799,226	78,118,593	73,052,572	73,051,252	1,320	5,046,608	19,413	829,602	119,172,332	57,974,407	54,492,032	61,040	3,421,335	78,986,015
Oct	402,112,970	61,747,199	25,431,897	779,871	35,535,431	79,268,354	74,471,297	74,470,306	991	4,787,938	9,120	794,132	121,949,335	56,448,312	52,033,706	61,040	4,353,566	81,905,638
Nov	405,650,675	59,258,903	23,260,365	883,137	35,115,401	81,868,713	76,944,800	76,944,078	722	4,915,973	7,940	799,475	124,901,057	57,962,763	53,807,254	61,040	4,094,469	80,859,764
Dec	413,571,677	61,845,120	23,628,459	1,967,928	36,248,733	82,024,868	79,432,931	79,431,556	1,375	2,585,269	6,668	835,872	128,286,817	53,681,624	47,056,548	61,040	6,564,036	86,897,375
2014																		
Jan	402,916,870	57,573,256	20,461,334	1,833,787	35,278,135	78,703,647	75,492,539	75,491,380	1,159	3,207,163	3,946	889,533	127,138,813	55,909,911	51,458,332	61,040	4,390,539	82,701,709
Feb	399,569,927	57,367,253	20,159,697	1,901,937	35,305,619	78,687,718	75,128,313	75,127,773	540	3,557,469	1,936	906,224	127,484,543	51,649,461	47,572,549	61,040	4,015,872	83,474,728
Mar	397,445,733	57,199,007	20,244,606	1,943,281	35,011,120	77,307,312	73,758,228	73,753,430	4,798	3,547,150	1,934	895,074	127,593,065	50,510,159	46,061,904	61,040	4,387,215	83,941,116
Apr	401,516,182	58,519,438	21,135,874	2,064,422	35,319,142	75,940,645	72,312,580	72,310,897	1,683	3,626,166	1,899	911,247	130,321,918	48,578,160	43,243,014	61,040	5,274,106	87,244,774
May	401,734,300	60,342,805	22,947,080	2,043,840	35,351,885	70,398,487	66,537,177	66,536,323	854	3,858,789	2,521	836,911	129,156,775	55,146,764	50,139,101	61,040	4,946,623	85,852,558

Source: Commercial Banks

COMMERCIAL BANKS : LIABILITIES, CAPITAL AND RESERVES

(G$ THOUSAND)

Table 2.1 (b)

End of Period	Total Liabilities	Foreign Sector: Total	Foreign Sector: Bal. due to Banks Abroad	Foreign Sector: Non-Resident Deposits	Foreign Sector: Other	Public Sector: Total	Public Sector: Central Government Deposits	Public Sector: Public Enterprises Deposits	Public Sector: Other Deposits	Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
2004	146,765,810	7,108,116	450,506	6,657,610	-	14,051,174	5,249,027	3,848,610	4,953,537	10,513,896	92,872,660	61,674	-	7,215,594	14,942,696
2005	162,730,902	10,572,576	855,016	9,717,560	-	19,922,999	7,371,844	3,361,451	9,189,704	9,909,956	100,618,120	61,674	-	5,526,802	16,118,775
2006	180,216,127	10,836,777	761,491	10,075,286	-	21,432,413	2,945,704	9,119,988	9,366,721	8,539,591	114,585,656	61,674	-	7,015,384	17,744,632
2007	203,975,095	11,169,120	714,191	10,454,929	-	24,862,530	4,302,450	11,162,399	9,397,681	9,334,233	131,001,549	61,674	-	6,749,262	20,796,727
2008	232,629,338	9,591,596	1,393,261	8,198,335	-	29,720,704	5,587,763	14,203,403	9,929,537	11,121,764	146,970,062	61,674	-	10,500,192	24,663,346
2009	253,760,117	11,655,167	1,413,259	10,241,908	-	29,586,350	4,184,078	18,572,497	6,829,775	13,995,545	160,574,514	61,674	-	8,805,885	29,080,981
2010	296,125,557	14,368,672	2,933,802	11,434,870	-	38,350,122	6,622,523	27,208,453	4,519,146	15,622,028	182,722,518	61,133	-	11,072,937	33,928,147
2011															
Mar	303,709,203	14,396,183	3,779,237	10,616,946	-	39,187,511	7,326,692	27,488,395	4,372,424	14,219,309	193,144,896	61,112	-	7,423,114	35,277,080
Jun	308,851,925	13,678,813	3,137,422	10,541,391	-	38,680,799	7,971,230	23,776,168	6,933,402	17,210,975	197,286,403	61,040	-	5,184,562	36,749,333
Sep	313,745,399	13,105,241	3,117,146	9,988,095	-	38,479,830	10,357,845	20,492,981	7,629,004	13,330,441	204,697,168	61,040	-	6,580,749	37,490,931
Dec	328,165,603	13,910,822	3,823,369	10,087,453	-	40,401,893	6,680,287	26,298,356	7,423,250	15,194,900	208,437,560	61,040	-	11,558,333	38,601,055
2012															
Jan	322,392,647	13,143,315	1,689,343	11,453,972	-	36,657,612	6,517,547	22,661,600	7,478,464	14,047,645	210,589,055	61,040	-	8,363,003	39,530,978
Feb	332,120,402	13,639,813	2,255,249	11,384,564	-	37,703,264	6,414,630	23,754,340	7,534,295	14,659,139	214,093,253	61,040	-	11,812,794	40,151,098
Mar	327,633,426	11,657,896	1,789,564	9,868,332	-	35,812,587	6,300,598	21,985,918	7,526,070	14,869,065	216,421,867	61,040	-	8,033,292	40,777,679
Apr	332,357,229	11,731,057	2,188,521	9,542,536	-	36,942,346	6,005,131	23,430,704	7,506,511	15,335,624	218,649,541	61,040	-	8,696,129	40,941,491
May	334,686,550	10,668,403	1,615,925	9,052,478	-	38,073,550	6,109,942	24,655,308	7,308,300	15,310,703	222,037,329	61,040	-	7,041,643	41,493,882
Jun	343,827,652	13,288,741	2,059,865	11,228,876	-	39,799,971	6,841,605	25,319,518	7,638,848	16,254,990	224,696,075	61,040	-	7,962,791	41,764,046
Jul	349,027,260	13,379,885	2,075,120	11,304,765	-	42,725,002	7,843,237	27,642,453	7,239,312	15,926,011	227,115,085	61,040	-	7,330,120	42,490,117
Aug	355,865,485	12,355,340	2,485,353	9,869,987	-	43,243,990	6,785,017	29,099,121	7,359,851	17,323,851	230,402,560	61,040	-	8,953,305	43,525,400
Sep	356,945,810	12,025,659	2,305,531	9,720,128	-	42,298,501	6,643,100	28,348,379	7,307,022	17,194,799	232,684,457	61,040	-	8,575,497	44,105,856
Oct	362,590,488	11,857,478	1,965,962	9,891,516	-	42,692,737	6,865,714	29,837,549	5,989,474	15,966,331	236,298,579	61,040	-	10,418,180	45,296,142
Nov	377,499,729	12,593,469	2,082,340	10,511,129	-	48,766,207	11,746,167	32,998,984	4,021,056	17,180,736	241,576,364	61,040	-	11,585,942	45,735,972
Dec	378,123,556	11,430,063	2,431,346	8,998,717	-	55,118,588	13,833,111	34,326,512	6,958,965	18,109,098	233,490,039	61,040	-	14,843,818	45,070,911
2013															
Jan	382,370,036	11,705,391	2,196,453	9,508,938	-	54,004,834	11,420,180	35,460,249	7,124,405	19,044,515	240,382,579	61,040	-	11,043,495	46,128,180
Feb	383,115,891	12,385,008	2,546,619	9,838,389	-	55,217,950	12,106,419	35,991,504	7,120,027	19,702,731	236,723,460	61,040	-	10,867,098	48,158,604
Mar	384,804,718	12,413,573	2,675,832	9,737,741	-	52,267,128	12,014,409	33,225,519	7,027,200	21,447,260	240,507,796	61,040	-	9,723,421	48,384,499
Apr	387,209,650	12,400,517	2,323,032	10,077,485	-	51,528,408	12,037,383	33,043,149	6,447,876	22,656,100	242,583,620	61,040	-	8,946,225	49,033,739
May	385,934,695	11,693,953	1,519,767	10,174,186	-	51,480,916	13,455,379	32,925,573	5,099,965	20,870,296	243,370,974	61,040	-	8,883,218	49,574,299
Jun	391,477,736	11,972,936	1,431,225	10,541,711	-	56,274,565	13,727,649	36,930,791	5,616,125	22,884,043	242,223,847	61,040	-	8,307,533	49,753,772
Jul	392,877,050	11,795,255	1,276,602	10,518,653	-	53,182,596	15,203,963	32,036,460	5,942,172	23,173,699	241,967,206	61,040	-	12,465,122	50,232,132
Aug	397,832,634	12,227,941	1,268,119	10,959,822	-	54,401,429	15,160,683	33,653,394	5,587,353	23,506,107	245,186,207	61,040	-	11,391,930	51,057,979
Sep	398,266,312	11,172,720	1,134,232	10,038,488	-	57,077,440	15,117,125	36,471,733	5,488,582	24,508,130	243,852,069	61,040	-	10,620,481	50,974,433
Oct	402,112,970	13,075,019	1,522,254	11,552,765	-	55,534,963	14,864,777	35,089,073	5,581,113	24,325,238	245,512,895	61,040	-	12,003,088	51,600,727
Nov	405,650,675	12,218,822	1,373,468	10,845,354	-	61,688,483	14,891,922	41,214,455	5,582,106	24,232,097	244,593,425	61,040	-	10,720,640	52,136,168
Dec	413,571,677	12,624,274	2,364,857	10,259,417	-	61,244,411	14,339,323	42,698,219	4,206,869	26,041,738	242,915,409	61,040	-	18,711,648	51,973,158
2014															
Jan	402,916,870	13,001,585	1,938,017	11,063,568	-	54,648,766	13,575,678	34,157,839	6,915,250	23,189,557	243,723,078	61,040	-	15,360,273	52,932,571
Feb	399,569,927	12,856,326	1,665,994	11,190,332	-	52,153,489	12,980,107	31,857,736	7,315,646	23,016,996	245,759,897	61,040	-	11,851,265	53,870,914
Mar	397,445,733	11,139,179	1,566,635	9,572,544	-	51,980,008	12,252,712	32,362,477	7,364,818	20,814,076	245,805,173	61,040	-	13,357,846	54,288,412
Apr	401,516,182	12,178,380	2,079,515	10,098,865	-	51,682,285	12,067,254	32,265,437	7,349,594	21,039,815	248,162,739	61,040	-	13,102,944	55,288,978
May	401,734,300	11,868,673	1,961,882	9,906,791	-	52,299,715	11,958,486	34,070,727	6,270,502	21,465,170	248,484,407	61,040	-	11,804,737	55,750,558

Source: Commercial Banks

COMMERCIAL BANKS: TOTAL DEPOSITS
(G$ Million)

Table 2.2

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2004	124095.3	117437.7	14051.2	10202.6	5249.0	147.8	4805.7	3848.6	92872.7	15016.6	77856.1	10513.9	1165.5	9348.4	6657.6
2005	140168.6	130451.1	19923.0	16561.5	7371.8	247.8	8941.9	3361.5	100618.1	15316.5	85301.7	9910.0	1112.2	8797.7	9717.6
2006	154632.9	144557.7	21432.4	12312.4	2945.7	298.1	9068.6	9120.0	114585.7	18332.8	96252.9	8539.6	1348.5	7191.1	10075.3
2007	175653.2	165198.3	24862.5	13700.1	4302.5	282.3	9115.4	11162.4	131001.5	21872.0	109129.6	9334.2	875.7	8458.5	10454.9
2008	196010.9	187812.5	29720.7	15517.3	5587.8	324.1	9605.4	14203.4	146970.1	28611.2	118358.9	11121.8	1188.8	9932.9	8198.3
2009	214398.3	204156.4	29586.3	11013.9	4184.1	328.5	6501.3	18572.5	160574.5	28967.5	131607.0	13995.5	1142.1	12853.5	10241.9
2010	248129.5	236694.7	38350.1	11141.7	6622.5	396.5	4122.7	27208.5	182722.5	32714.6	150007.9	15622.0	871.8	14750.2	11434.9
2011															
Mar	257168.7	246551.7	39187.5	11699.1	7326.7	444.0	3928.4	27488.4	193144.9	36711.7	156433.2	14219.3	463.6	13755.7	10616.9
Jun	263719.6	253178.2	38680.8	14904.6	7971.2	449.7	6483.7	23776.2	197286.4	35480.7	161805.7	17211.0	1173.5	16037.5	10541.4
Sep	266495.5	256507.4	38479.8	17986.8	10357.8	505.9	7123.1	20493.0	204697.2	37888.7	166808.5	13330.4	1030.0	12300.4	9988.1
Dec	274121.8	264034.4	40401.9	14103.5	6680.3	339.1	7084.2	26298.4	208437.6	38201.5	170236.0	15194.9	984.7	14210.2	10087.5
2012															
Jan	272748.3	261294.3	36657.6	13996.0	6517.5	408.3	7070.2	22661.6	210589.1	39350.4	171238.7	14047.6	280.3	13767.4	11454.0
Feb	277840.2	266455.7	37703.3	13948.9	6414.6	463.1	7071.2	23754.3	214093.3	40571.1	173522.1	14659.1	261.2	14397.9	11384.6
Mar	276971.9	267103.5	35812.6	13826.7	6300.6	416.8	7109.3	21985.9	216421.9	41101.3	175320.6	14869.1	55.3	14813.7	9868.3
Apr	280470.0	270927.5	36942.3	13511.6	6005.1	435.6	7070.9	23430.7	218649.5	40709.2	177940.3	15335.6	57.9	15277.7	9542.5
May	284474.1	275421.6	38073.6	13418.2	6109.9	447.9	6860.4	24655.3	222037.3	41327.7	180709.6	15310.7	46.3	15264.4	9052.5
Jun	291979.9	280751.0	39800.0	14480.5	6841.6	418.1	7220.7	25319.5	224696.1	43270.4	181425.7	16255.0	36.2	16218.8	11228.9
Jul	297070.9	285766.1	42725.0	15082.5	7843.2	411.9	6827.4	27642.5	227115.1	44917.5	182197.6	15926.0	45.3	15880.7	11304.8
Aug	300840.4	290970.4	43244.0	14144.9	6785.0	436.2	6923.6	29099.1	230402.6	48727.5	181675.1	17323.9	49.7	17274.2	9870.0
Sep	301897.9	292177.8	42298.5	13950.1	6643.1	441.8	6865.2	28348.4	232684.5	48788.3	183896.2	17194.8	43.3	17151.5	9720.1
Oct	304849.2	294957.6	42692.7	12855.2	6865.7	413.9	5575.6	29837.5	236298.6	51381.4	184917.2	15966.3	38.1	15928.2	9891.5
Nov	318034.4	307523.3	48766.2	15767.2	11746.2	396.7	3624.3	32999.0	241576.4	52592.0	188984.4	17180.7	28.5	17152.2	10511.1
Dec	315716.4	306717.7	55118.6	20792.1	13833.1	383.5	6575.5	34326.5	233490.0	49169.9	184320.1	18109.1	21.4	18087.7	8998.7
2013															
Jan	322940.9	313431.9	54004.8	18544.6	11420.2	441.4	6683.0	35460.2	240382.6	49555.8	190826.8	19044.5	22.4	19022.2	9508.9
Feb	321482.5	311644.1	55217.9	19226.4	12106.4	507.0	6613.0	35991.5	236723.5	47085.6	189637.8	19702.7	52.5	19650.2	9838.4
Mar	323959.9	314222.2	52267.1	19041.6	12014.4	460.1	6567.1	33225.5	240507.8	49686.2	190821.6	21447.3	526.8	20920.5	9737.7
Apr	326845.6	316768.1	51528.4	18485.3	12037.4	471.7	5976.2	33043.1	242583.6	51130.1	191453.5	22656.1	519.1	22137.0	10077.5
May	325896.4	315722.2	51480.9	18555.3	13455.4	453.5	4646.5	32925.6	243371.0	51051.4	192319.6	20870.3	194.0	20676.3	10174.2
Jun	331924.2	321382.5	56274.6	19343.8	13727.6	503.0	5113.1	36930.8	242223.8	47888.5	194335.4	22884.0	187.5	22696.6	10541.7
Jul	328842.2	318323.5	53182.6	21146.1	15204.0	467.4	5474.8	32036.5	241967.2	48108.9	193858.3	23173.7	174.5	22999.2	10518.7
Aug	334053.6	323093.7	54401.4	20748.0	15160.7	432.5	5154.8	33653.4	245186.2	51147.0	194039.2	23506.1	34.0	23472.1	10959.8
Sep	335476.1	325437.6	57077.4	20605.7	15117.1	404.7	5083.9	36471.7	243852.1	49590.4	194261.7	24508.1	52.6	24455.5	10038.5
Oct	336925.9	325373.1	55535.0	20445.9	14864.8	408.0	5173.1	35089.1	245512.9	48513.6	196999.3	24325.2	53.7	24271.5	11552.8
Nov	341359.4	330514.0	61688.5	20474.0	14891.9	391.0	5191.1	41214.5	244593.4	45292.2	199301.2	24232.1	47.6	24184.5	10845.4
Dec	340461.0	330201.6	61244.4	18546.2	14339.3	394.0	3812.9	42698.2	242915.4	46990.3	195925.2	26041.7	65.6	25976.1	10259.4
2014															
Jan	332625.0	321561.4	54648.8	20490.9	13575.7	644.1	6271.2	34157.8	243723.1	46587.8	197135.2	23189.6	60.1	23129.5	11063.6
Feb	332120.7	320930.4	52153.5	20295.8	12980.1	651.3	6664.4	31857.7	245759.9	49605.8	196154.1	23017.0	56.0	22961.0	11190.3
Mar	328171.8	318599.3	51980.0	19617.5	12252.7	620.6	6744.2	32362.5	245805.2	50346.4	195458.7	20814.1	38.7	20775.4	9572.5
Apr	330983.7	320884.8	51682.3	19416.8	12067.3	651.3	6698.3	32265.4	248162.7	51319.5	196843.2	21039.8	239.9	20799.9	10098.9
May	332156.1	322249.3	52299.7	18229.0	11958.5	574.0	5696.5	34070.7	248484.4	50753.4	197731.0	21465.2	56.6	21408.6	9906.8

Source: Commercial Banks

COMMERCIAL BANKS: DEMAND DEPOSITS
(G$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector: Total Public Sector	Public Sector: General Government: Total	Public Sector: General Government: Central Gov't	Public Sector: General Government: Local Gov't	Public Sector: General Government: Other	Public Sector: Public Non-Fin. Enterprises	Private Sector: Total	Private Sector: Business Enterprises	Private Sector: Individual Customers	Non-Bank Fin. Institutions: Total	Non-Bank Fin. Institutions: Public	Non-Bank Fin. Institutions: Private	Foreign Sector
2004	23171.4	19042.9	4318.9	2398.8	2215.7	70.6	112.5	1920.1	12984.4	9469.6	3514.8	1739.5	652.7	1086.8	4128.5
2005	26847.2	20521.9	4590.6	3200.6	2907.4	170.4	122.8	1390.0	14445.6	9815.4	4630.2	1485.6	175.7	1309.9	6325.3
2006	32220.8	25421.8	5372.0	1489.3	1152.7	215.7	120.9	3882.7	18878.9	12235.9	6643.0	1170.9	196.2	974.6	6799.0
2007	36809.7	30074.1	6931.7	1888.1	1614.9	181.6	91.5	5043.6	21842.8	15063.1	6779.8	1299.6	126.3	1173.3	6735.6
2008	38800.1	33362.8	7559.9	2314.9	2001.1	205.4	108.4	5245.0	23852.4	16301.6	7550.8	1950.6	891.1	1059.5	5437.3
2009	39696.0	34228.9	7581.9	2140.9	1823.4	192.7	124.8	5441.0	24845.5	15865.5	8980.0	1801.6	236.0	1565.6	5467.0
2010	49305.2	43315.6	10539.3	2556.4	2094.6	272.2	189.6	7982.9	30193.0	18545.2	11647.8	2583.3	303.3	2280.0	5989.6
2011															
Mar	54304.4	48710.5	13278.3	3248.8	2851.4	310.8	86.5	10029.6	33349.8	21932.4	11417.4	2082.4	314.6	1767.8	5593.9
Jun	52425.6	46526.7	11248.3	4499.5	4087.0	290.1	122.4	6748.9	33509.7	20653.3	12856.4	1768.7	316.5	1452.2	5898.8
Sep	54156.2	48825.0	12438.0	6667.3	6115.0	348.4	203.9	5770.7	34938.9	21953.2	12985.7	1448.1	176.0	1272.1	5331.3
Dec	54468.0	48682.3	11753.1	3085.4	2720.9	189.3	175.2	8667.7	35014.1	22553.5	12460.6	1915.1	149.2	1765.9	5785.7
2012															
Jan	52771.7	47078.9	9930.3	3091.8	2693.4	257.3	141.1	6838.5	35714.3	23264.4	12449.9	1434.3	144.6	1289.8	5692.8
Feb	54797.5	49316.3	9584.3	2924.5	2547.2	253.4	124.0	6659.7	38207.6	25392.4	12815.2	1524.4	145.8	1378.5	5481.3
Mar	51573.1	46474.6	7709.5	2820.3	2422.0	255.3	143.0	4889.2	37497.2	23693.3	13804.0	1267.8	40.3	1227.6	5098.5
Apr	52980.5	47882.2	8652.6	2522.9	2158.4	280.3	84.3	6129.7	37416.0	23591.1	13824.8	1813.7	42.8	1770.9	5098.3
May	52071.9	47531.4	9313.0	2782.3	2316.1	280.7	185.5	6530.7	36768.1	23181.7	13586.4	1450.3	41.2	1409.1	4540.5
Jun	54507.4	48912.9	9560.8	2687.2	2251.7	249.1	186.4	6873.6	37901.7	24092.1	13809.5	1450.4	31.1	1419.4	5594.5
Jul	59882.2	54327.2	11043.1	2626.7	2272.9	240.6	113.2	8416.4	41788.8	25518.9	16269.8	1495.3	40.2	1455.2	5555.0
Aug	63006.4	57594.7	12532.0	2805.5	2350.8	262.8	191.9	9726.5	43388.4	27540.7	15847.7	1674.3	44.5	1629.8	5411.6
Sep	61149.1	55857.6	11051.7	2680.6	2289.8	270.8	120.0	8371.0	43198.8	27315.2	15883.6	1607.1	38.2	1568.9	5291.5
Oct	64929.2	59553.8	12447.7	2760.1	2420.3	242.5	97.3	9687.6	45220.6	30338.4	14882.2	1885.5	33.0	1852.5	5375.5
Nov	72252.0	66580.0	17931.5	7741.8	7366.0	218.7	157.2	10189.7	46735.2	30585.7	16149.5	1913.2	23.4	1889.8	5672.0
Dec	71781.9	67203.2	21018.5	9485.1	9186.5	201.0	97.6	11533.3	44074.5	27526.5	16548.0	2110.2	16.3	2094.0	4578.7
2013															
Jan	70440.4	65762.5	17510.4	7140.2	6684.8	262.5	193.0	10370.2	46158.6	28447.6	17711.0	2093.4	17.2	2076.2	4677.9
Feb	66482.9	61766.1	14920.8	4403.0	3905.1	323.6	174.2	10517.8	45095.3	28493.6	16601.7	1749.9	47.4	1702.5	4716.8
Mar	65953.7	61290.4	12423.9	4081.0	3688.6	274.0	118.4	8342.9	46188.0	28452.6	17735.4	2678.4	521.7	2156.8	4663.3
Apr	67235.2	62408.9	13387.3	4084.4	3695.7	287.6	101.1	9302.9	46293.1	28488.5	17804.6	2728.6	514.0	2214.6	4826.3
May	65290.4	60292.3	14198.7	5383.7	5002.0	268.8	113.0	8815.0	43696.5	26400.5	17296.0	2397.1	188.7	2208.4	4998.1
Jun	70020.9	64579.9	18729.4	5670.3	5209.2	301.1	160.0	13059.0	43307.2	25902.2	17405.0	2543.3	182.2	2361.1	5441.0
Jul	67389.4	61853.3	15242.8	6318.6	5934.3	269.3	115.0	8924.1	44228.7	27523.2	16705.5	2381.8	169.4	2212.4	5536.0
Aug	70204.5	64545.3	16400.4	6427.2	5988.7	250.3	188.2	9973.2	45796.7	28699.6	17097.1	2348.2	28.9	2319.4	5659.2
Sep	71791.2	66885.9	18593.2	6301.7	5962.3	227.4	112.1	12291.5	46574.6	27667.5	18907.1	1718.0	47.5	1670.6	4905.4
Oct	69684.8	63357.6	16455.7	6016.7	5639.4	240.4	136.9	10439.0	45129.5	26472.8	18656.7	1772.4	48.6	1723.9	6327.2
Nov	68703.5	63091.1	16997.5	6139.5	5749.3	210.0	180.2	10858.1	43634.1	25689.9	17944.1	2459.5	42.5	2417.0	5612.4
Dec	73135.9	67601.6	19337.2	5250.2	4905.9	217.1	127.2	14087.1	44689.7	26686.1	18003.6	3574.6	60.5	3514.1	5534.3
2014															
Jan	70491.5	64565.0	16377.5	4805.6	4131.6	451.0	223.0	11572.0	45329.0	28018.6	17310.4	2858.6	55.0	2803.6	5926.5
Feb	70526.5	64873.6	13477.2	4134.9	3521.8	457.4	155.7	9342.4	47453.3	30033.3	17420.1	3943.0	50.8	3892.2	5652.9
Mar	69579.8	64694.9	13690.3	3602.1	2957.4	415.7	228.9	10088.2	47618.2	30138.8	17479.5	3386.4	33.5	3352.8	4884.9
Apr	67286.9	62239.6	13240.3	3246.7	2620.6	448.3	177.8	9993.6	46154.6	29112.0	17042.5	2844.7	234.8	2609.9	5047.3
May	67506.6	62402.6	13664.6	3008.1	2396.6	375.6	235.9	10656.6	44825.8	28415.3	16410.5	3912.1	51.5	3860.7	5104.1

Source: Commercial Banks

COMMERCIAL BANKS: TIME DEPOSITS

(G$Million)

Table 2.4

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2004	30520.2	29412.0	7131.9	6973.3	2360.6	21.4	4591.3	158.6	15051.6	2002.3	13049.2	7228.5	86.9	7141.5	1108.2
2005	33899.3	32943.1	12103.3	11941.1	3103.7	21.5	8815.8	162.2	14349.0	2178.4	12170.7	6490.8	502.3	5988.4	956.2
2006	33812.6	32929.0	12133.4	9208.6	246.7	17.7	8944.3	2924.8	15053.9	1908.7	13145.2	5741.7	707.5	5034.1	883.6
2007	37190.6	36394.7	13921.1	9611.4	574.0	17.6	9019.7	4309.8	15582.9	1901.5	13681.5	6890.6	703.4	6187.2	795.9
2008	41568.5	40847.2	16706.6	10866.1	1357.6	15.5	9493.0	5840.5	15645.9	2489.4	13156.5	8494.7	281.1	8213.6	721.3
2009	43938.7	43174.3	14211.4	7003.3	615.3	15.6	6372.5	7208.1	18541.2	3098.2	15443.0	10421.7	889.3	9532.5	764.4
2010	44982.3	44250.6	13823.4	4580.0	635.8	15.6	3928.6	9243.4	19879.9	2385.7	17494.2	10547.3	551.5	9995.8	731.7
2011															
Mar	44846.0	44113.3	12391.2	4506.4	653.6	15.6	3837.2	7884.8	23123.6	2576.8	20546.8	8598.4	100.0	8498.4	732.7
Jun	47352.4	46727.1	14876.2	7027.2	654.8	15.6	6356.8	7849.0	21604.8	2303.7	19301.1	10246.1	807.8	9438.3	625.2
Sep	50607.8	49995.7	16175.6	7585.3	655.3	15.6	6914.5	8590.3	22995.2	2520.5	20474.7	10824.9	804.8	10020.1	612.1
Dec	51941.0	51338.2	17819.7	7573.2	655.1	13.9	6904.2	10246.4	22874.5	2548.6	20325.9	10644.0	800.5	9843.6	602.8
2012															
Jan	49980.4	49396.3	16195.9	7602.3	664.2	13.9	6924.2	8593.6	23123.4	2936.5	20186.9	10077.0	100.6	9976.4	584.1
Feb	50639.8	50064.3	16582.1	7620.4	664.2	13.9	6942.3	8961.7	23347.4	3513.0	19834.4	10134.8	100.3	10034.5	575.5
Mar	51495.1	50920.3	17192.4	7683.3	703.8	18.2	6961.3	9509.1	23368.6	3533.1	19835.5	10359.3	0.0	10359.3	574.8
Apr	51836.2	51263.2	17423.4	7704.6	704.8	18.2	6981.6	9718.8	23187.4	3458.9	19728.5	10652.4	0.0	10652.4	573.0
May	53489.3	52911.0	17679.4	7393.6	705.6	18.2	6669.8	10285.8	24144.2	4199.5	19944.7	11087.4	0.0	11087.4	578.3
Jun	55137.9	54559.2	18364.7	7753.1	705.7	18.2	7029.2	10611.7	24298.9	4522.5	19776.4	11895.6	0.0	11895.6	578.7
Jul	56166.1	55594.0	18535.2	7432.9	705.8	18.2	6708.9	11102.3	25246.9	4938.9	20308.0	11811.8	0.0	11811.8	572.1
Aug	56991.3	56420.2	19047.5	7331.3	586.6	18.2	6726.6	11716.2	24959.0	4826.7	20132.3	12413.7	0.0	12413.7	571.0
Sep	57581.1	57012.1	20019.1	7464.3	706.0	18.2	6740.1	12554.8	25561.6	5056.9	20504.7	11431.4	0.0	11431.4	569.0
Oct	57345.3	56776.9	18794.5	6197.6	706.2	18.2	5473.1	12596.9	26557.1	5553.9	21003.2	11425.3	0.0	11425.3	568.4
Nov	58389.8	57821.7	19079.9	4189.0	708.5	18.2	3462.3	14890.9	26897.4	4596.5	22300.9	11844.4	0.0	11844.4	568.1
Dec	57752.5	57207.6	22366.7	7292.9	801.6	18.2	6473.0	15073.8	22471.3	4267.6	18203.6	12369.6	0.0	12369.6	544.9
2013															
Jan	60458.9	59917.3	21667.0	7219.0	715.6	18.2	6485.1	14448.0	24634.6	4483.3	20151.3	13615.8	0.0	13615.8	541.6
Feb	61475.0	60936.4	21953.5	7169.0	716.3	18.9	6433.9	14784.5	24450.5	4471.2	19979.3	14532.3	0.0	14532.3	538.6
Mar	63217.7	62686.6	22365.3	7185.9	723.3	18.9	6443.7	15179.4	24795.0	4868.4	19926.6	15526.2	0.0	15526.2	531.1
Apr	62503.6	61975.0	21735.8	6602.5	713.5	18.9	5870.1	15133.3	24776.4	5214.0	19562.4	15462.8	0.0	15462.8	528.6
May	62007.3	61478.5	20905.2	5261.5	714.1	18.9	4528.4	15643.8	26258.3	6661.2	19597.1	14315.0	0.2	14314.8	528.8
Jun	63160.4	62632.9	21712.8	5681.4	714.5	18.9	4948.0	16031.4	24291.5	4718.1	19573.4	16628.6	0.2	16628.4	527.5
Jul	65221.9	64701.8	22032.6	5688.0	714.5	18.9	4954.5	16344.6	25127.2	4836.6	20290.5	17542.1	0.0	17542.1	520.2
Aug	65642.3	65107.9	22324.1	5694.9	714.6	18.9	4961.4	16629.2	24890.2	5024.3	19865.9	17893.6	0.0	17893.6	534.4
Sep	65815.6	65276.8	22604.4	5701.2	715.6	18.9	4966.6	16903.2	23227.5	5147.1	18080.3	19444.9	0.0	19444.9	538.8
Oct	66025.6	65504.7	23082.8	5765.6	715.7	18.9	5031.0	17317.2	23022.8	5070.3	17952.6	19399.0	0.0	19399.0	521.0
Nov	65761.6	65240.9	23358.7	5742.2	717.6	18.9	5005.7	17616.4	22771.7	2875.7	19896.0	19110.5	0.0	19110.5	520.7
Dec	66048.8	65530.7	21878.3	4417.0	717.7	19.0	3680.4	17461.3	24505.8	5000.0	19505.8	19146.7	0.0	19146.7	518.1
2014															
Jan	61663.2	61145.9	20407.7	6784.5	722.7	18.9	6042.9	13623.2	23534.0	5244.6	18289.4	17204.2	0.0	17204.2	517.3
Feb	60204.6	59689.4	21000.3	7194.2	721.9	19.0	6453.3	13806.1	23569.6	5460.1	18109.5	15119.5	0.0	15119.5	515.2
Mar	58765.2	58241.1	21514.3	7202.9	723.9	19.0	6460.0	14311.5	23260.3	5070.7	18189.6	13466.5	0.0	13466.5	524.1
Apr	59827.6	59314.1	21448.3	7208.3	723.9	19.0	6465.4	14240.0	23585.0	5428.5	18156.5	14280.9	0.0	14280.9	513.5
May	60916.6	60407.1	21939.3	6198.9	724.5	19.0	5455.4	15740.4	24729.8	5600.3	19129.5	13737.9	0.0	13737.9	509.5

Source: Commercial Banks

COMMERCIAL BANKS: SAVINGS DEPOSITS
(G$Million)

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector: Total Public Sector	General Government: Total	Central Gov't	Local Gov't	Other	Public Non-Fin. Enterprises	Private Sector: Total	Business Enterprises	Individual Customers	Non-Bank Fin. Institutions: Total	Public	Private	Foreign Sector
2004	70403.7	68982.9	2600.3	830.4	672.7	55.8	101.9	1769.9	64836.7	3544.6	61292.1	1545.9	425.9	1120.0	1420.9
2005	79422.2	76986.1	3229.2	1419.9	1360.7	55.9	3.3	1809.3	71823.4	3322.7	68500.7	1933.5	434.2	1499.4	2436.0
2006	88599.5	86206.9	3927.0	1614.5	1546.3	64.8	3.4	2312.5	80652.8	4188.2	76464.7	1627.1	444.8	1182.3	2392.6
2007	101653.0	98729.5	4009.7	2200.7	2113.5	83.0	4.2	1809.0	93575.8	4907.4	88668.3	1144.0	46.1	1098.0	2923.4
2008	115642.3	113602.5	5454.3	2336.3	2229.1	103.2	4.0	3118.0	107471.8	9820.3	97651.5	676.5	16.6	659.9	2039.8
2009	130763.6	126753.2	7793.0	1869.6	1745.4	120.2	4.0	5923.4	117187.9	10003.8	107184.0	1772.2	16.8	1755.4	4010.5
2010	153842.0	149128.4	13987.4	4005.2	3892.1	108.7	4.4	9982.2	132649.7	11783.8	120865.9	2491.4	17.0	2474.4	4713.5
2011															
Mar	158018.3	153727.9	13517.9	3943.9	3821.7	117.6	4.7	9574.0	136671.5	12202.5	124469.1	3538.5	49.0	3489.5	4290.3
Jun	163941.7	159924.3	12556.2	3377.9	3229.4	144.0	4.5	9178.3	142171.9	12523.7	129648.2	5196.1	49.1	5147.0	4017.3
Sep	161731.5	157686.8	9866.2	3734.2	3587.6	142.0	4.6	6132.0	146763.1	13415.0	133348.1	1057.5	49.2	1008.3	4044.7
Dec	167712.8	164013.8	10829.1	3444.9	3304.2	135.9	4.8	7384.2	150549.0	13099.4	137449.6	2635.7	35.1	2600.7	3699.0
2012															
Jan	169996.1	164819.1	10531.4	3301.9	3160.0	137.1	4.9	7229.5	151751.3	13149.4	138601.9	2536.4	35.1	2501.3	5177.0
Feb	172403.0	167075.1	11536.9	3404.0	3203.3	195.8	4.9	8132.9	152538.3	11665.7	140872.6	3000.0	15.1	2984.9	5327.8
Mar	173903.7	169708.7	10910.7	3323.0	3174.8	143.3	5.0	7587.7	155556.0	13874.9	141681.1	3241.9	15.1	3226.8	4195.1
Apr	175653.4	171782.1	10866.4	3284.1	3142.0	137.2	5.0	7582.2	158046.2	13659.1	144387.1	2869.5	15.1	2854.4	3871.3
May	178912.9	174979.2	11081.2	3242.4	3088.3	149.0	5.1	7838.8	161125.0	13946.5	147178.5	2773.1	5.1	2768.0	3933.7
Jun	182334.6	177278.9	11874.5	4040.2	3884.3	150.8	5.1	7834.2	162495.5	14655.7	147839.8	2909.0	5.1	2903.9	5055.7
Jul	181022.7	175844.9	13146.7	5022.9	4864.6	153.2	5.2	8123.7	160079.4	14459.6	145619.8	2618.9	5.1	2613.7	5177.7
Aug	180842.8	176955.4	11664.5	4008.1	3847.7	155.2	5.1	7656.4	162055.1	16360.1	145695.0	3235.9	5.1	3230.8	3887.3
Sep	183167.7	179308.0	11227.7	3805.2	3647.2	152.7	5.2	7422.6	163924.1	16416.2	147507.9	4156.2	5.1	4151.1	3859.7
Oct	182574.6	178627.0	11450.6	3897.5	3739.1	153.2	5.2	7553.1	164520.9	15489.1	149031.8	2655.5	5.1	2650.4	3947.6
Nov	187392.7	183121.6	11754.8	3836.4	3671.7	159.8	4.8	7918.4	167943.7	17409.7	150534.0	3423.1	5.1	3418.0	4271.1
Dec	186182.1	182307.0	11733.4	4014.0	3844.9	164.2	4.9	7719.4	166944.3	17375.8	149568.5	3629.3	5.1	3624.1	3875.1
2013															
Jan	192041.6	187752.1	14827.4	4185.4	4019.8	160.7	4.9	10642.0	169589.4	16624.9	152964.5	3335.3	5.1	3330.2	4289.5
Feb	193524.7	188941.7	18343.6	7654.4	7485.0	164.5	4.9	10689.2	167177.6	14120.8	153056.8	3420.5	5.1	3415.4	4583.0
Mar	194788.5	190245.2	17477.9	7774.7	7602.5	167.2	5.0	9703.2	169524.7	16365.1	153159.6	3242.6	5.1	3237.5	4543.3
Apr	197106.8	192384.2	16405.4	7798.4	7628.2	165.2	5.0	8606.9	171514.2	17427.7	154086.5	4464.7	5.1	4459.6	4722.6
May	198598.7	193951.4	16377.0	7910.2	7739.3	165.8	5.1	8466.8	173416.2	17989.7	155426.5	4158.2	5.1	4153.1	4647.3
Jun	198742.9	194169.7	15832.4	7992.1	7804.0	183.0	5.1	7840.3	174625.1	17268.2	157356.9	3712.2	5.1	3707.0	4573.3
Jul	196230.8	191768.4	15907.3	9139.5	8555.2	179.1	405.2	6767.8	172611.3	15749.1	156862.2	3249.8	5.1	3244.7	4462.5
Aug	198206.7	193440.5	15677.0	8625.9	8457.4	163.3	5.2	7051.1	174499.3	17423.1	157076.2	3264.2	5.1	3259.1	4766.2
Sep	197869.3	193274.9	15879.8	8602.8	8439.2	158.4	5.2	7277.0	174050.0	16775.7	157274.2	3345.2	5.1	3340.0	4594.4
Oct	201215.4	196510.8	15996.5	8663.6	8509.7	148.7	5.2	7332.9	177360.5	16970.5	160390.0	3153.8	5.1	3148.7	4704.6
Nov	206894.2	202182.0	21332.3	8592.4	8425.0	162.1	5.2	12739.9	178187.7	16726.6	161461.1	2662.0	5.1	2656.9	4712.3
Dec	201276.3	197069.3	20028.9	8879.1	8715.8	158.0	5.3	11149.9	173720.0	15304.2	158415.8	3320.4	5.1	3315.3	4207.0
2014															
Jan	200470.2	195850.5	17863.6	8900.9	8721.4	174.1	5.3	8962.7	174860.1	13324.7	161535.4	3126.8	5.1	3121.6	4619.7
Feb	201389.6	196367.4	17675.9	8966.7	8736.3	175.0	55.4	8709.2	174737.0	14112.5	160624.5	3954.5	5.1	3949.4	5022.2
Mar	199826.8	195663.2	16775.4	8812.6	8571.4	185.9	55.3	7962.8	174926.6	15137.0	159789.6	3961.2	5.1	3956.1	4163.6
Apr	203869.2	199331.1	16993.7	8961.9	8722.7	184.0	55.2	8031.9	178423.1	16779.0	161644.1	3914.3	5.1	3909.1	4538.1
May	203732.9	199439.6	16695.8	9022.0	8837.4	179.4	5.2	7673.7	178928.7	16737.7	162191.0	3815.1	5.1	3810.0	4293.2

Source: Commercial Banks

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

Table 2.6

End Of Period	Up To 3 Months	Exceeding 3 & Up To 6 Months	Exceeding 6 & Up To 9 Months	Up To 12 Months	Exceeding 12 Months	Total
2004	12760.7	4553.8	32.3	12359.1	814.3	30520.2
2005	11434.3	4070.2	85.3	15305.8	3003.8	33899.3
2006	11839.9	4594.3	144.0	14112.3	3122.1	33812.6
2007	12519.5	5241.3	18.7	17372.9	2038.3	37190.6
2008	15068.5	4321.7	1168.4	18332.2	2677.6	41568.5
2009						
Mar	17012.9	5176.3	478.3	18054.5	2818.1	43540.2
Jun	18079.9	4066.2	1070.5	14981.4	3021.3	41219.2
Sep	17132.7	4117.4	1059.6	16461.3	3130.1	41901.1
Dec	17485.9	4943.3	593.5	18133.1	2782.9	43938.7
2010						
Mar	18184.8	5335.7	574.3	18258.2	2897.1	45250.2
Jun	16564.9	6208.6	502.3	20446.3	2288.9	46010.9
Sep	18278.3	6009.8	514.8	19846.7	2103.3	46752.8
Dec	17213.4	6135.1	882.6	17359.7	3391.6	44982.3
2011						
Mar	18791.2	7340.1	367.0	14963.5	3384.3	44846.0
Jun	18202.0	7438.3	342.9	18034.4	3334.9	47352.4
Sep	20920.0	7178.1	370.9	20273.9	1864.8	50607.8
Dec	26385.6	7271.0	1964.9	14625.0	1694.5	51941.0
2012						
Mar	25166.7	8083.2	1662.2	14961.8	1621.2	51495.1
Jun	27362.4	8408.3	1232.1	16653.5	1481.7	55137.9
Sep	26467.6	6886.4	1166.5	19187.7	3873.0	57581.1
Dec	24271.5	7755.0	401.2	24108.5	1216.3	57752.5
2013						
Jan	24608.8	7596.3	508.9	26758.1	986.8	60458.9
Feb	24579.2	8465.7	364.8	27030.3	1034.9	61475.0
Mar	25093.6	8533.9	418.1	27936.5	1235.6	63217.7
Apr	25770.1	8678.2	410.8	26798.1	846.5	62503.6
May	26095.4	10605.5	233.2	24032.2	1040.9	62007.3
Jun	27590.0	8209.9	305.2	26081.4	973.9	63160.4
Jul	27251.9	7842.7	305.6	28754.4	1067.4	65221.9
Aug	27515.1	7492.0	297.9	29358.6	978.8	65642.3
Sep	27568.1	7323.4	303.2	29783.7	837.2	65815.6
Oct	26836.7	7514.4	227.9	30581.4	865.4	66025.6
Nov	26894.0	7567.9	451.0	29988.4	860.3	65761.6
Dec	29052.4	7270.3	656.2	28153.8	916.0	66048.8
2014						
Jan	24085.1	7300.8	694.1	28575.8	1007.4	61663.2
Feb	23286.0	7601.4	516.7	27877.3	923.2	60204.6
Mar	23177.9	8030.8	351.6	26347.9	857.0	58765.2
Apr	23510.7	7732.8	406.3	27204.2	973.6	59827.6
May	25809.3	7308.7	679.7	26195.5	923.5	60916.6

Source: Commercial Banks

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

Table 2.7

Period	Savings Deposits At Beg. Of Period	Credits On Savings Acc. During The Period	Debits On Savings Acc. During The Period	Net Credits (+) Or Debits (-)	Interest Accrued/ Credited To Acc. During The Period	Savings Deposits at end of Period
2004	68433.5	25707.5	23977.3	1730.2	240.0	70403.7
2005	77179.3	26246.7	24171.8	2075.0	167.9	79422.2
2006	88742.2	31616.0	31979.9	-363.8	221.2	88599.5
2007	102881.9	32336.5	33753.8	-1417.2	188.4	101653.0
2008	115546.5	40026.0	40141.5	-115.6	211.3	115642.3
2009						
Mar	118823.5	35887.5	35227.3	660.2	349.1	119832.8
Jun	120683.2	38301.1	37730.1	571.0	198.2	121452.4
Sep	123621.1	35941.5	33416.3	2525.2	305.0	126451.3
Dec	129545.3	60547.3	59543.1	1004.2	214.2	130763.6
2010						
Mar	139645.5	41110.3	43419.0	-2308.7	604.1	137940.9
Jun	140749.8	38455.9	38435.2	20.7	307.7	141078.2
Sep	143063.8	39483.6	40762.8	-1279.2	313.8	142098.4
Dec	145669.0	52055.3	44136.8	7918.5	254.6	153842.0
2011						
Mar	154230.6	60676.1	57221.0	3455.0	332.7	158018.3
Jun	163117.0	65534.4	64963.9	570.5	254.1	163941.7
Sep	162586.5	66192.8	67350.5	-1157.7	302.7	161731.5
Dec	166569.0	90509.7	89592.3	917.4	226.4	167712.8
2012						
Mar	172403.0	70464.0	69255.2	1208.9	291.9	173903.7
Jun	178912.9	70789.5	67571.5	3218.0	203.7	182334.6
Sep	180842.8	60805.8	58743.2	2062.7	262.3	183167.7
Dec	187392.7	64396.3	66029.6	-1633.3	422.6	186182.1
2013						
Jan	186182.1	66335.0	60702.9	5632.1	227.4	192041.6
Feb	192041.6	62072.0	60684.2	1387.8	95.3	193524.7
Mar	193524.7	55750.4	54799.7	950.7	313.2	194788.5
Apr	194788.5	64787.9	62581.0	2206.9	111.4	197106.8
May	197106.8	67021.0	65640.4	1380.6	111.3	198598.7
Jun	198598.7	65937.5	66077.6	-140.0	284.2	198742.9
Jul	198742.9	72136.3	74763.2	-2626.9	114.9	196230.8
Aug	196230.8	65667.7	64244.0	1423.7	552.2	198206.7
Sep	198206.7	65201.7	65936.4	-734.7	397.3	197869.3
Oct	197869.3	71874.8	68611.6	3263.1	82.9	201215.4
Nov	201215.4	68753.8	63186.0	5567.9	111.0	206894.2
Dec	206894.2	72664.7	78432.7	-5767.9	150.0	201276.3
2014						
Jan	201276.3	69998.6	70900.2	-901.6	95.5	200470.2
Feb	200470.2	63531.5	62690.0	841.5	77.9	201389.6
Mar	201389.6	64495.8	66156.0	-1660.2	97.3	199826.8
Apr	199826.8	70637.5	66698.5	3939.1	103.3	203869.2
May	203869.2	71488.3	71732.0	-243.7	107.3	203732.9

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

Table 2.8

Period	Debits
2004	159,657
2005	167,641
2006	194,351
2007	215,212
2008	276,220
2009	
Mar	268,265
Jun	295,451
Sep	427,671
Dec	315,248
2010	
Mar	471,629
Jun	301,534
Sep	286,312
Dec	312,715
2011	
Mar	312,147
Jun	318,674
Sep	305,269
Dec	356,107
2012	
Mar	344,340
Jun	450,926
Sep	380,570
Dec	381,533
2013	
Jan	428,801
Feb	390,629
Mar	368,173
Apr	415,771
May	406,478
Jun	389,088
Jul	446,705
Aug	411,461
Sep	415,872
Oct	445,080
Nov	412,278
Dec	439,550
2014	
Jan	428,801
Feb	277,199
Mar	410,162
Apr	421,542
May	424,086

CLEARING BALANCES

Table 2.9

Period	Clearings [1]
2004	116,996
2005	131,454
2006	145,949
2007	170,539
2008	197,236
2009	
1st Qtr	47,938
2nd Qtr	49,599
3rd Qtr	50,410
4th Qtr	58,087
2010	
1st Qtr	52,376
2nd Qtr	53,650
3rd Qtr	52,926
4th Qtr	67,398
2011	
1st Qtr	64,818
2nd Qtr	72,159
3rd Qtr	74,016
4th Qtr	79,480
2012	
1st Qtr	72,471
2nd Qtr	74,586
3rd Qtr	73,063
4th Qtr	83,479
2013	
Jan	29,162
Feb	22,573
Mar	22,496
Apr	26,636
May	26,344
Jun	24,712
Jul	26,646
Aug	27,640
Sep	26,570
Oct	28,762
Nov	30,475
Dec	29,185
2014	
Jan	26,739
Feb	21,549
Mar	24,965
Apr	25,444
May	26,211

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

COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES [1]

(G$ Million)

Table 2.10 (a)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector: Total Public Sector	Public Sector: General Government: Total	Public Sector: General Government: Central Gov't	Public Sector: General Government: Other Gov't [2]	Public Sector: Public Non-Fin. Enterprises	Private Sector [3]: Total	Private Sector [3]: Business Enterprises	Private Sector [3]: Individual Customers	Non-Bank Fin. Inst.: Total	Non-Bank Fin. Inst.: Public	Non-Bank Fin. Inst.: Private	Non-Residents
2004	38136.7	36579.6	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	490.0	-	490.0	1557.2
2005	40337.1	38906.9	1572.1	86.6	5.4	81.2	1485.5	36802.3	26499.3	10303.0	532.5	-	532.5	1430.2
2006	45968.8	44603.2	1057.9	91.3	0.5	90.8	966.6	43109.0	30595.7	12513.3	436.4	-	436.4	1365.6
2007	52021.3	51328.4	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	37.8	-	37.8	692.9
2008	60467.1	60003.2	2274.2	64.3	13.5	50.7	2209.9	57633.3	39503.0	18130.2	95.8	-	95.8	463.9
2009	64398.2	63305.9	2716.9	75.6	22.5	53.0	2641.3	60486.0	41661.8	18824.2	103.0	-	103.0	1092.3
2010	75879.5	74547.2	3140.5	55.3	8.2	47.1	3085.2	71391.3	50007.8	21383.5	15.5	0.0	15.4	1332.3
2011														
Mar	76956.3	75918.2	3252.2	66.2	15.1	51.1	3186.0	72638.3	52888.9	19749.3	27.7	-	27.7	1038.1
Jun	80092.9	78830.1	3248.1	61.5	8.9	52.6	3186.6	75554.1	54060.5	21493.6	27.9	-	27.9	1262.8
Sep	87176.8	86219.7	3289.0	62.7	11.2	51.5	3226.3	82905.0	60224.5	22680.4	25.7	-	25.7	957.1
Dec	93160.8	91989.7	4092.5	61.7	1.9	59.8	4030.9	87866.1	63331.0	24535.2	31.1	-	31.1	1171.1
2012														
Jan	91200.4	88844.7	3572.1	94.3	37.3	57.0	3477.8	85189.2	62666.5	22522.7	83.4	-	83.4	2355.7
Feb	94204.1	91632.5	3545.3	64.5	1.7	62.8	3480.8	87966.8	65422.6	22544.2	120.4	-	120.4	2571.5
Mar	94750.2	93648.7	4355.9	61.8	0.8	61.0	4294.0	89170.9	66606.6	22564.3	122.0	-	122.0	1101.4
Apr	99353.4	98120.4	4517.7	63.2	2.8	60.5	4454.5	93512.5	70727.6	22785.0	90.2	-	90.2	1233.0
May	99346.2	98135.5	3890.6	62.0	0.9	61.1	3828.6	94202.8	70928.5	23274.3	42.0	-	42.0	1210.7
Jun	99285.5	98176.9	3695.7	67.4	0.5	66.9	3628.3	94396.7	70951.3	23445.4	84.5	-	84.5	1108.6
Jul	99793.5	98424.2	4072.4	10.0	0.2	9.9	4062.4	94234.9	70105.6	24129.4	116.9	-	116.9	1369.2
Aug	103911.4	102706.7	4070.8	19.1	0.3	18.8	4051.7	98451.6	73552.7	24898.9	184.3	-	184.3	1204.7
Sep	105624.2	104367.9	3625.7	63.1	1.7	61.4	3562.5	100520.4	75147.4	25373.0	221.8	-	221.8	1256.3
Oct	107291.8	105970.5	4143.1	47.7	0.5	47.2	4095.4	101642.2	75971.0	25671.2	185.2	-	185.2	1321.2
Nov	108393.8	106974.2	4105.5	66.9	1.2	65.6	4038.6	102585.3	77090.6	25494.6	283.5	-	283.5	1419.6
Dec	112220.2	111024.8	3724.5	63.3	2.1	61.2	3661.2	106940.8	80136.9	26803.9	359.5	-	359.5	1195.4
2013														
Jan	110968.5	109998.1	4259.5	7.8	3.1	4.7	4251.8	105346.2	78899.4	26446.8	392.3	-	392.3	970.4
Feb	112535.3	111568.6	4543.7	10.0	3.8	6.3	4533.7	106378.2	80097.8	26280.4	646.7	-	646.7	966.8
Mar	114244.0	112970.5	4843.5	12.4	3.6	8.8	4831.1	107494.1	79683.4	27810.7	632.9	-	632.9	1273.6
Apr	115806.3	114964.4	5174.7	7.3	0.0	7.2	5167.4	109096.1	81386.0	27710.2	693.7	-	693.7	841.9
May	115717.7	114846.5	5028.0	8.8	1.2	7.7	5019.2	109136.7	81494.5	27642.3	681.7	-	681.7	871.2
Jun	117902.6	116966.7	5009.9	259.9	251.8	8.2	4750.0	111192.6	82687.7	28504.8	764.3	-	764.3	935.8
Jul	117687.7	116858.4	5279.9	9.7	0.8	9.0	5270.2	110787.4	81419.8	29367.6	791.1	-	791.1	829.2
Aug	116633.6	115725.1	5296.0	11.4	2.7	8.7	5284.6	109582.6	80471.1	29111.5	846.4	-	846.4	908.5
Sep	120085.8	119172.7	5067.3	20.7	1.3	19.4	5046.6	113275.7	82978.4	30297.3	829.6	-	829.6	913.1
Oct	122096.1	121316.2	4798.0	10.1	1.0	9.1	4787.9	115724.0	85081.0	30643.1	794.1	-	794.1	779.9
Nov	125280.5	124397.4	4924.6	8.7	0.7	7.9	4916.0	118673.3	86949.3	31724.0	799.5	-	799.5	883.1
Dec	127517.2	125549.2	2593.3	8.0	1.4	6.7	2585.3	122120.1	88902.7	33217.3	835.9	-	835.9	1967.9
2014														
Jan	126876.9	125043.2	3212.3	5.1	1.2	3.9	3207.2	120941.4	90107.0	30834.4	889.5	-	889.5	1833.8
Feb	127666.2	125764.3	3559.9	2.5	0.5	1.9	3557.5	121298.1	91008.3	30289.8	906.2	-	906.2	1901.9
Mar	128196.3	126253.1	3553.9	6.7	4.8	1.9	3547.1	121804.1	91811.6	29992.5	895.1	-	895.1	1943.3
Apr	131144.1	129079.7	3629.7	3.6	1.7	1.9	3626.2	124538.7	94872.9	29665.8	911.2	-	911.2	2064.4
May	130176.3	128132.5	3862.2	3.4	0.9	2.5	3858.8	123433.4	93811.4	29622.1	836.9	-	836.9	2043.8

Source: Commercial Banks

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

[2] Other Govt. consists of Local Government and NIS.

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

COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES[1]

(G$ Million)

Table 2.10 (b)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector[3]			Real Estate Mortgage Loans[3]	Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers		Total	Public	Private	
				Total	Central Gov't	Other Gov't[2]									
2004	45569.2	44012.0	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	7432.4	490.0	-	490.0	1557.2
2005	49638.8	48208.6	1572.1	86.6	5.4	81.2	1485.5	36802.3	26499.3	10303.0	9301.7	532.5	-	532.5	1430.2
2006	58492.6	57127.0	1057.9	91.3	0.5	90.8	966.6	43109.0	30595.7	12513.3	12523.7	436.4	-	436.4	1365.6
2007	68423.9	67731.0	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	16402.5	37.8	-	37.8	692.9
2008	82377.4	81913.5	2274.2	64.3	13.5	50.7	2209.9	57633.3	39503.0	18130.2	21910.3	95.8	-	95.8	463.9
2009	91664.6	90572.3	2716.9	75.6	22.5	53.0	2641.3	60486.0	41661.8	18824.2	27266.4	103.0	-	103.0	1092.3
2010	109689.6	108357.3	3140.5	55.3	8.2	47.1	3085.2	71391.3	50007.8	21383.5	33810.1	15.5	0.0	15.4	1332.3
2011															
Mar	112417.3	111379.1	3252.2	66.2	15.1	51.1	3186.0	72638.3	52888.9	19749.3	35460.9	27.7	-	27.7	1038.1
Jun	117396.8	116134.0	3248.1	61.5	8.9	52.6	3186.6	75554.1	54060.5	21493.6	37303.9	27.9	-	27.9	1262.8
Sep	126170.2	125213.1	3289.0	62.7	11.2	51.5	3226.3	82905.0	60224.5	22680.4	38993.4	25.7	-	25.7	957.1
Dec	133355.4	132184.3	4092.5	61.7	1.9	59.8	4030.9	87866.1	63331.0	24535.2	40194.6	31.1	-	31.1	1171.1
2012															
Jan	133887.0	131531.3	3572.1	94.3	37.3	57.0	3477.8	85189.2	62666.5	22522.7	42686.6	83.4	-	83.4	2355.7
Feb	136736.5	134165.0	3545.3	64.5	1.7	62.8	3480.8	87966.8	65422.6	22544.2	42532.5	120.4	-	120.4	2571.5
Mar	137429.6	136328.2	4355.9	61.8	0.8	61.0	4294.0	89170.9	66606.6	22564.3	42679.5	122.0	-	122.0	1101.4
Apr	142639.5	141406.6	4517.7	63.2	2.8	60.5	4454.5	93512.5	70727.6	22785.0	43286.1	90.2	-	90.2	1233.0
May	143209.8	141999.0	3890.6	62.0	0.9	61.1	3828.6	94202.8	70928.5	23274.3	43863.5	42.0	-	42.0	1210.7
Jun	143708.3	142599.7	3695.7	67.4	0.5	66.9	3628.3	94396.7	70951.3	23445.4	44422.8	84.5	-	84.5	1108.6
Jul	144885.3	143516.1	4072.4	10.0	0.2	9.9	4062.4	94234.9	70105.6	24129.4	45091.9	116.9	-	116.9	1369.2
Aug	150102.4	148897.7	4070.8	19.1	0.3	18.8	4051.7	98451.6	73552.7	24898.9	46191.0	184.3	-	184.3	1204.7
Sep	152449.7	151193.4	3625.7	63.1	1.7	61.4	3562.5	100520.4	75147.4	25373.0	46825.5	221.8	-	221.8	1256.3
Oct	154677.9	153356.7	4143.1	47.7	0.5	47.2	4095.4	101642.2	75971.0	25671.2	47386.1	185.2	-	185.2	1321.2
Nov	156234.1	154814.6	4105.5	66.9	1.2	65.6	4038.6	102585.3	77090.6	25494.6	47840.4	283.5	-	283.5	1419.6
Dec	160691.3	159495.9	3724.5	63.3	2.1	61.2	3661.2	106940.8	80136.9	26803.9	48471.1	359.5	-	359.5	1195.4
2013															
Jan	159670.4	158700.1	4259.5	7.8	3.1	4.7	4251.8	105346.2	78899.4	26446.8	48702.0	392.3	-	392.3	970.4
Feb	161861.4	160894.7	4543.7	10.0	3.8	6.3	4533.7	106378.2	80097.8	26280.4	49326.1	646.7	-	646.7	966.8
Mar	164067.1	162793.5	4843.5	12.4	3.6	8.8	4831.1	107494.1	79683.4	27810.7	49823.1	632.9	-	632.9	1273.6
Apr	166454.7	165612.8	5174.7	7.3	0.0	7.2	5167.4	109096.1	81386.0	27710.2	50648.4	693.7	-	693.7	841.9
May	167160.2	166289.0	5028.0	8.8	1.2	7.7	5019.2	109136.7	81494.5	27642.3	51442.5	681.7	-	681.7	871.2
Jun	169978.9	169043.1	5009.9	259.9	251.8	8.2	4750.0	111192.6	82687.7	28504.8	52076.4	764.3	-	764.3	935.8
Jul	170735.3	169906.1	5279.9	9.7	0.8	9.0	5270.2	110787.4	81419.8	29367.6	53047.6	791.1	-	791.1	829.2
Aug	170653.4	169744.8	5296.0	11.4	2.7	8.7	5284.6	109582.6	80471.1	29111.5	54019.8	846.4	-	846.4	908.5
Sep	174941.6	174028.5	5067.3	20.7	1.3	19.4	5046.6	113275.7	82978.4	30297.3	54855.8	829.6	-	829.6	913.1
Oct	177719.4	176939.5	4798.0	10.1	1.0	9.1	4787.9	115724.0	85081.0	30643.1	55623.3	794.1	-	794.1	779.9
Nov	181607.4	180724.3	4924.6	8.7	0.7	7.9	4916.0	118673.3	86949.3	31724.0	56326.9	799.5	-	799.5	883.1
Dec	184170.2	182202.3	2593.3	8.0	1.4	6.7	2585.3	122120.1	88902.7	33217.3	56653.1	835.9	-	835.9	1967.9
2014															
Jan	184269.2	182435.4	3212.3	5.1	1.2	3.9	3207.2	120941.4	90107.0	30834.4	57392.3	889.5	-	889.5	1833.8
Feb	185762.4	183860.4	3559.9	2.5	0.5	1.9	3557.5	121298.1	91008.3	30289.8	58096.2	906.2	-	906.2	1901.9
Mar	186847.7	184904.4	3553.9	6.7	4.8	1.9	3547.1	121804.1	91811.6	29992.5	58651.4	895.1	-	895.1	1943.3
Apr	191095.6	189031.2	3629.7	3.6	1.7	1.9	3626.2	124538.7	94872.9	29665.8	59951.5	911.2	-	911.2	2064.4
May	190585.8	188542.0	3862.2	3.4	0.9	2.5	3858.8	123433.4	93811.4	29622.1	60409.5	836.9	-	836.9	2043.8

Source: Commercial Banks

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

[2] Other Govt. consists of Local Government and NIS.

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

COMMERCIAL BANKS: DEMAND LOANS AND ADVANCES [1]

(G$ Million)

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector: Total Public Sector	Public Sector: General Government: Total	Public Sector: General Government: Central Gov't	Public Sector: General Government: Other Gov't [2]	Public Sector: Public Non-Fin. Enterprises	Private Sector [3]: Total	Private Sector [3]: Business Enterprises	Private Sector [3]: Individual Customers	Non-Bank Fin. Inst.: Total	Non-Bank Fin. Inst.: Public	Non-Bank Fin. Inst.: Private	Non-Residents
2004	19732.7	18516.8	1138.2	50.2	0.1	50.1	1088.0	17210.7	14451.6	2759.2	167.9	-	167.9	1215.9
2005	20618.2	19411.9	1395.2	86.6	5.4	81.2	1308.6	17731.0	14991.3	2739.7	285.7	-	285.7	1206.3
2006	24017.2	22828.5	931.0	91.3	0.5	90.8	839.7	21552.2	18486.2	3066.1	345.3	-	345.3	1188.7
2007	27946.3	27351.1	1249.1	89.5	0.0	89.5	1159.6	26068.2	20089.0	5979.1	33.8	-	33.8	595.2
2008	36392.1	36025.8	2194.2	64.3	13.5	50.7	2129.9	33739.9	26635.6	7104.3	91.8	-	91.8	366.2
2009	37112.4	36195.6	1845.0	56.1	5.3	50.7	1788.9	34262.9	26966.6	7296.3	87.7	-	87.7	916.8
2010	43379.1	42214.1	2662.3	47.6	0.5	47.1	2614.7	39540.7	30941.4	8599.4	11.1	0.0	11.1	1165.0
2011														
Mar	41797.7	40921.4	2403.9	58.9	7.8	51.1	2345.0	38493.8	31232.4	7261.5	23.7	-	23.7	876.3
Jun	42477.4	41371.4	2394.5	53.6	1.0	52.6	2341.0	38952.6	31126.8	7825.8	24.3	-	24.3	1106.0
Sep	45095.9	44308.1	2426.1	50.1	2.4	47.7	2376.0	41859.5	34007.3	7852.1	22.5	-	22.5	787.8
Dec	49321.0	48313.5	3234.1	58.0	1.9	56.1	3176.1	45051.1	36210.2	8840.9	28.3	-	28.3	1007.5
2012														
Jan	49411.2	47227.7	3103.7	82.3	28.9	53.4	3021.4	44043.2	35463.9	8579.3	80.8	-	80.8	2183.5
Feb	52436.5	50027.8	3117.9	60.9	1.7	59.2	3056.9	46792.0	38194.1	8597.9	117.9	-	117.9	2408.7
Mar	51083.2	50141.7	3525.5	58.3	0.8	57.6	3467.1	46496.6	37810.2	8686.3	119.6	-	119.6	941.5
Apr	54460.2	53381.7	3687.1	59.7	2.8	56.9	3627.4	49606.6	40728.2	8878.4	88.0	-	88.0	1078.5
May	53693.9	52631.5	3058.7	58.6	0.9	57.8	3000.1	49532.7	40394.1	9138.6	40.0	-	40.0	1062.5
Jun	52858.0	51898.8	2862.1	64.0	0.5	63.5	2798.0	48954.0	40015.3	8938.7	82.7	-	82.7	959.2
Jul	52936.5	51714.8	3237.4	6.7	0.2	6.5	3230.7	48362.2	38980.8	9381.4	115.2	-	115.2	1221.7
Aug	54177.6	53117.6	3234.5	15.9	0.3	15.6	3218.6	49712.2	40038.8	9673.3	170.9	-	170.9	1060.0
Sep	54598.5	53496.5	2787.9	60.0	1.7	58.3	2727.9	50607.0	40772.2	9834.9	101.5	-	101.5	1102.0
Oct	55196.8	54026.3	3303.8	44.6	0.5	44.1	3259.2	50654.7	40513.8	10140.9	67.9	-	67.9	1170.5
Nov	56482.8	55320.6	3264.6	63.8	1.2	62.6	3200.8	51981.6	41792.5	10189.1	74.4	-	74.4	1162.2
Dec	59431.1	58501.3	3282.4	60.4	2.1	58.2	3222.0	55174.9	44578.3	10596.6	44.1	-	44.1	929.7
2013														
Jan	58686.3	57981.1	3815.9	4.9	3.1	1.8	3811.0	54084.9	43464.3	10620.5	80.3	-	80.3	705.2
Feb	60101.6	59409.2	3698.9	7.2	3.8	3.4	3691.7	55658.5	44909.5	10749.0	51.9	-	51.9	692.3
Mar	60917.9	59917.8	4031.8	9.7	3.6	6.1	4022.1	55840.5	44603.0	11237.5	45.5	-	45.5	1000.1
Apr	62088.4	61517.1	4360.6	4.6	0.0	4.6	4356.0	57092.1	45463.7	11628.5	64.4	-	64.4	571.3
May	61348.0	60745.2	4211.0	6.3	1.2	5.1	4204.8	56475.9	45031.2	11444.7	58.3	-	58.3	602.8
Jun	62386.1	61716.8	4190.1	257.4	251.8	5.6	3932.8	57379.7	45471.4	11908.3	147.0	-	147.0	669.3
Jul	60928.0	60361.9	3957.4	7.3	0.8	6.6	3950.1	56218.6	44036.5	12182.0	186.0	-	186.0	566.0
Aug	60262.9	59626.4	3970.7	9.1	2.7	6.4	3961.6	55417.7	43196.4	12221.3	238.1	-	238.1	636.5
Sep	62873.4	62219.3	3739.2	18.4	1.3	17.1	3720.8	58322.2	45257.8	13064.4	157.9	-	157.9	654.1
Oct	63748.0	63225.1	3467.1	7.9	1.0	6.9	3459.2	59629.7	46465.0	13164.7	128.3	-	128.3	522.9
Nov	65828.3	65189.2	3590.8	6.5	0.7	5.8	3584.3	61458.1	47847.9	13610.1	140.3	-	140.3	639.2
Dec	65587.0	64883.6	1816.7	6.0	1.4	4.6	1810.7	62876.0	49118.4	13757.6	191.0	-	191.0	703.3
2014														
Jan	64851.5	64279.6	2432.9	3.1	1.2	1.9	2429.8	61666.8	49912.0	11754.8	179.8	-	179.8	571.9
Feb	65361.3	64718.6	2412.4	0.6	0.5	0.0	2411.8	62104.8	50679.4	11425.4	201.4	-	201.4	642.7
Mar	65690.6	65003.1	2403.3	4.8	4.8	0.0	2398.5	62399.0	51066.2	11332.8	200.8	-	200.8	687.5
Apr	68508.0	67696.3	2476.4	1.8	1.7	0.2	2474.5	64999.1	53785.7	11213.4	220.9	-	220.9	811.7
May	67801.0	67007.2	2705.9	1.6	0.9	0.8	2704.2	64141.8	52830.2	11311.6	159.6	-	159.6	793.8

Source: Commercial Banks

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

[2] Other Govt. consists of Local Government and NIS.

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

COMMERCIAL BANKS: TERM LOANS AND ADVANCES [1]

(G$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector [3]			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't [2]								
2004	18,404.0	18,062.8	177.4	0.0	0.0	0.0	177.4	17,563.2	12,129.9	5,433.3	322.1	0.0	322.1	341.2
2005	19,718.9	19,495.0	176.9	0.0	0.0	0.0	176.9	19,071.3	11,508.0	7,563.3	246.8	0.0	246.8	223.9
2006	21,951.6	21,774.7	126.9	0.0	0.0	0.0	126.9	21,556.7	12,109.5	9,447.2	91.1	0.0	91.1	176.9
2007	24,075.1	23,977.4	80.0	-	-	-	80.0	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7
2008	24,075.1	23,977.4	80.0	-	-	-	80.0	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7
2009	27,285.8	27,110.4	871.9	19.5	17.2	2.3	852.4	26,223.1	14,695.2	11,527.9	15.3	-	15.3	175.4
2010	32,500.4	32,333.1	478.2	7.7	7.7	-	470.5	31,850.5	19,066.4	12,784.1	4.4	-	4.4	167.3
2011														
Mar	35,158.6	34,996.8	848.3	7.3	7.3	-	841.1	34,144.4	21,656.6	12,487.9	4.0	-	4.0	161.8
Jun	37,615.4	37,458.6	853.6	7.9	7.9	-	845.7	36,601.5	22,933.7	13,667.8	3.6	-	3.6	156.8
Sep	42,080.9	41,911.6	862.9	12.6	8.8	3.9	850.2	41,045.5	26,217.2	14,828.3	3.2	-	3.2	169.3
Dec	43,839.8	43,676.2	858.5	3.7	-	3.7	854.8	42,815.0	27,120.7	15,694.3	2.8	-	2.8	163.6
2012														
Jan	41,789.2	41,617.0	468.4	12.0	8.4	3.6	456.4	41,146.0	27,202.6	13,943.3	2.6	-	2.6	172.2
Feb	41,767.5	41,604.7	427.4	3.5	-	3.5	423.9	41,174.8	27,228.5	13,946.3	2.5	-	2.5	162.8
Mar	43,667.0	43,507.0	830.4	3.5	-	3.5	826.9	42,674.3	28,796.3	13,878.0	2.3	-	2.3	159.9
Apr	44,893.1	44,738.7	830.6	3.5	-	3.5	827.1	43,905.9	29,999.3	13,906.6	2.2	-	2.2	154.4
May	45,652.3	45,504.0	831.9	3.4	-	3.4	828.5	44,670.1	30,534.4	14,135.7	2.0	-	2.0	148.3
Jun	46,427.5	46,278.2	833.6	3.4	-	3.4	830.2	45,442.7	30,935.9	14,506.7	1.9	-	1.9	149.3
Jul	46,857.0	46,709.5	835.0	3.3	-	3.3	831.7	45,872.7	31,124.8	14,747.9	1.7	-	1.7	147.5
Aug	49,733.8	49,589.0	836.3	3.2	-	3.2	833.2	48,739.4	33,513.9	15,225.5	13.3	-	13.3	144.7
Sep	51,025.7	50,871.4	837.7	3.1	-	3.1	834.6	49,913.4	34,375.2	15,538.2	120.3	-	120.3	154.3
Oct	52,095.0	51,944.2	839.3	3.2	-	3.2	836.2	50,987.5	35,457.2	15,530.3	117.4	-	117.4	150.8
Nov	51,911.0	51,653.6	840.9	3.0	-	3.0	837.8	50,603.7	35,298.1	15,305.5	209.1	-	209.1	257.4
Dec	52,789.1	52,523.5	442.1	2.9	-	2.9	439.2	51,765.9	35,558.6	16,207.3	315.5	-	315.5	265.6
2013														
Jan	52,282.2	52,017.0	443.6	2.9	-	2.9	440.7	51,261.4	35,435.1	15,826.3	312.1	-	312.1	265.2
Feb	52,433.8	52,159.3	844.9	2.9	-	2.9	842.0	50,719.7	35,188.3	15,531.4	594.8	-	594.8	274.4
Mar	53,326.1	53,052.6	811.7	2.7	-	2.7	809.0	51,653.5	35,080.4	16,573.2	587.4	-	587.4	273.5
Apr	53,717.9	53,447.3	814.1	2.6	-	2.6	811.4	52,004.0	35,922.3	16,081.7	629.2	-	629.2	270.6
May	54,369.7	54,101.2	817.0	2.6	-	2.6	814.5	52,660.8	36,463.2	16,197.6	623.4	-	623.4	268.4
Jun	55,516.5	55,250.0	819.8	2.6	-	2.6	817.2	53,812.9	37,216.4	16,596.5	617.3	-	617.3	266.5
Jul	56,759.7	56,496.5	1,322.5	2.4	-	2.4	1,320.1	54,568.9	37,383.2	17,185.6	605.1	-	605.1	263.2
Aug	56,370.7	56,098.6	1,325.4	2.3	-	2.3	1,323.0	54,164.9	37,274.7	16,890.2	608.3	-	608.3	272.0
Sep	57,212.4	56,953.4	1,328.1	2.3	-	2.3	1,325.8	54,953.5	37,720.7	17,232.9	671.7	-	671.7	259.0
Oct	58,348.0	58,091.1	1,331.0	2.3	-	2.3	1,328.7	56,094.3	38,615.9	17,478.4	665.8	-	665.8	256.9
Nov	59,452.2	59,208.2	1,333.8	2.2	-	2.2	1,331.6	57,215.2	39,101.3	18,113.9	659.2	-	659.2	244.0
Dec	61,930.2	60,665.6	776.7	2.1	-	2.1	774.6	59,244.1	39,784.4	19,459.7	644.9	-	644.9	1,264.6
2014														
Jan	62,025.5	60,763.6	779.3	2.0	-	2.0	777.3	59,274.5	40,194.9	19,079.6	709.8	-	709.8	1,261.9
Feb	62,304.9	61,045.7	1,147.6	1.9	-	1.9	1,145.6	59,193.3	40,329.0	18,864.4	704.8	-	704.8	1,259.3
Mar	62,505.7	61,250.0	1,150.6	1.9	-	1.9	1,148.7	59,405.1	40,745.4	18,659.7	694.3	-	694.3	1,255.7
Apr	62,636.1	61,383.4	1,153.4	1.7	-	1.7	1,151.6	59,539.6	41,087.2	18,452.5	690.4	-	690.4	1,252.8
May	62,375.4	61,125.3	1,156.3	1.7	-	1.7	1,154.5	59,291.7	40,981.2	18,310.5	677.4	-	677.4	1,250.1

Source: Commercial Banks

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

[2] Other Govt. consists of Local Government and NIS.

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

COMMERCIAL BANKS: LOANS & ADVANCES TO RESIDENTS BY SECTOR

(G$ Million)

Table 2-13(a)

	2004		2005		2006		2007		2008	
	Dec.		Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	**50.2**	-	**86.6**	-	**91.3**	-	**89.5**	-	**90.1**	-
FINANCIAL INSTITUTIONS	**0.0**	**490.0**	**0.0**	**532.5**	**0.0**	**436.4**	**0.0**	**37.8**	**0.0**	**109.2**
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.2	-	0.0	-	0.0	-	37.6
Insurance Companies	-	474.2	-	514.4	-	422.1	-	22.3	-	57.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	15.7	-	17.9	-	14.2	-	15.5	-	14.1
Trust & Investment Companies	-	0.2	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	-	-	-	-	-	-	0.0	-	0.0
BUSINESS ENTERPRISES	**1265.4**	**26581.5**	**1485.5**	**26499.3**	**966.6**	**30595.7**	**1,239.6**	**32,956.5**	**2,998.1**	**41,147.6**
Agriculture	**0.0**	**3244.6**	**146.2**	**3637.7**	**29.1**	**3525.8**	**369.7**	**2,984.5**	**903.9**	**3,934.1**
Sugarcane	0.0	28.3	146.2	75.5	29.1	63.0	369.7	129.8	903.9	593.8
Paddy	0.0	1653.8	0.0	1411.0	0.0	1076.9	0.0	942.5	0.0	1,133.7
Other Farming	0.0	117.0	0.0	111.5	0.0	197.5	0.0	54.8	0.0	91.7
Livestock	0.0	372.4	0.0	422.9	0.0	517.8	0.0	637.8	0.0	741.3
Forestry	0.0	29.7	0.0	76.3	0.0	65.3	0.0	50.2	0.0	112.1
Shrimp & Other Fishing	0.0	1043.4	0.0	1540.5	0.0	1605.2	0.0	1,169.5	0.0	1,261.7
Mining & Quarrying	**60.3**	**409.9**	**241.2**	**346.0**	**0.2**	**955.5**	**1.1**	**822.8**	**1.4**	**1,674.3**
Bauxite	60.3	96.0	241.2	99.9	0.0	195.3	0.0	0.0	0.0	0.0
Other	0.0	314.0	0.0	246.2	0.2	760.2	1.1	822.8	1.4	1,674.3
Manufacturing	**1201.0**	**8539.8**	**1098.1**	**8150.0**	**937.2**	**10145.1**	**864.7**	**10,634.6**	**2,091.1**	**11,658.5**
Timber and Sawmilling	0.0	823.7	0.0	975.5	0.0	1402.5	0.0	1,747.1	0.0	2,125.7
Other Constr. and Engin.	0.0	2332.1	0.0	2366.6	0.0	3701.0	0.0	3,346.8	0.0	2,964.6
Sugar Molasses	0.0	3.5	0.0	87.9	0.8	45.9	0.0	8.3	1,397.6	1.1
Rice Milling	177.4	2482.8	176.9	1745.0	126.9	1399.8	80.0	1,556.4	65.8	2,852.4
Beverages, Food & Tobacco	0.0	540.9	0.0	895.4	0.0	1332.2	0.0	1,315.3	0.0	1,372.9
Textiles & Clothing	0.0	65.9	0.0	49.8	0.0	45.8	0.0	48.9	0.0	77.9
Electricity	1023.6	4.9	921.2	3.5	809.5	4.3	784.7	6.3	627.7	17.5
Other Manufacturing	0.0	2286.0	0.0	2026.4	0.0	2213.5	0.0	2,605.4	0.0	2,246.5
Services	**4.1**	**14387.2**	**0.0**	**14365.5**	**0.0**	**15969.3**	**4.1**	**18,514.7**	**1.7**	**23,880.7**
Drainage & Irrigation	0.0	25.8	0.0	38.3	0.0	30.9	0.0	25.5	0.0	20.5
Transportation	0.0	1143.7	0.0	1054.6	0.0	1150.8	3.2	1,608.2	0.0	2,356.9
Telecommunications	0.0	25.8	0.0	23.7	0.0	71.5	0.0	28.5	0.0	80.2
Entertaining & Catering	0.0	1368.5	0.0	1400.1	0.0	1964.8	0.0	1,984.2	0.0	1,873.9
Distribution	0.0	8988.3	0.0	9072.9	0.0	9767.8	0.3	10,990.9	0.1	14,605.7
Education	0.0	216.7	0.0	142.1	0.0	85.9	0.0	75.1	0.0	24.7
Health	0.0	148.6	0.0	171.2	0.0	206.9	0.0	217.4	0.0	266.2
Professional Services	0.0	518.1	0.0	436.5	0.0	477.1	0.0	654.5	0.0	684.0
Other Services	4.1	1951.6	0.0	2026.0	0.0	2213.5	0.7	2,930.4	1.6	3,968.6
HOUSEHOLDS	**0.0**	**8192.5**	**0.0**	**10303.0**	**0.0**	**12513.3**	**0.0**	**15,762.9**	**0.0**	**17,406.0**
Housing	-	2622.1	-	3008.5	-	3759.1	-	4,242.6	0.0	5,502.3
Motor Cars	-	2156.3	-	2721.9	-	3453.9	-	4,324.8	0.0	4,000.2
Other Durable Goods	-	310.1	-	532.1	-	636.2	-	744.0	0.0	626.7
Education	-	169.0	-	217.4	-	249.3	-	274.8	0.0	273.7
Travel	-	33.5	-	55.3	-	58.7	-	68.9	0.0	66.6
Other Purposes	-	2901.4	-	3767.8	-	4356.1	-	6,107.7	0.0	6,936.6
TOTAL	**1315.6**	**35264.0**	**1572.1**	**37334.8**	**1057.9**	**43545.3**	**1,329.1**	**48,757.2**	**3,088.2**	**58,662.8**

Source: Commercial Banks

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

Table 2-13(b)

	2009							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	**79.3**	-	**74.4**	-	**73.3**	-	**75.6**	-
FINANCIAL INSTITUTIONS	**0.0**	**199.3**	**0.0**	**106.9**	**0.0**	**79.3**	**0.0**	**103.0**
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	25.4	-	28.4	-	29.3	-	31.9
Insurance Companies	-	144.2	-	66.4	-	12.5	-	63.2
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	28.2	-	12.1	-	37.5	-	8.0
Trust & Investment Companies	-	1.6	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	**2,951.5**	**39,954.3**	**2,998.5**	**39,232.1**	**2,788.0**	**39,778.0**	**2,641.3**	**42,109.3**
Agriculture	**922.6**	**4,062.3**	**991.5**	**4,135.2**	**772.2**	**4,541.1**	**754.9**	**5,086.9**
Sugarcane	922.4	704.6	991.5	935.6	772.2	1,077.0	754.9	1,333.4
Paddy	0.0	1,265.2	0.0	1,077.9	0.0	1,513.7	0.0	1,818.3
Other Farming	0.3	94.0	0.0	71.1	0.0	66.4	0.0	55.2
Livestock	0.0	716.6	0.0	727.3	0.0	627.7	0.0	597.5
Forestry	0.0	106.8	0.0	152.4	0.0	119.3	0.0	105.6
Shrimp & Other Fishing	0.0	1,175.0	0.0	1,170.9	0.0	1,137.0	0.0	1,176.9
Mining & Quarrying	**0.2**	**1,659.6**	**0.2**	**1,640.0**	**1.7**	**1,548.2**	**0.7**	**1,505.8**
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.2	1,659.6	0.2	1,640.0	1.7	1,548.2	0.7	1,505.8
Manufacturing	**2,027.6**	**11,306.4**	**2,004.9**	**12,184.0**	**2,013.0**	**10,980.5**	**1,884.7**	**10,441.8**
Timber and Sawmilling	0.0	2,062.4	0.0	2,064.8	0.0	1,998.1	0.0	1,656.9
Other Constr. and Engin.	0.0	3,279.7	0.0	3,123.2	0.0	3,588.7	0.0	2,645.0
Sugar Molasses	1,416.1	0.9	1,425.0	0.9	1,427.2	0.7	1,367.9	0.8
Rice Milling	62.3	2,338.0	58.7	2,224.4	55.1	1,341.1	51.4	1,538.0
Beverages, Food & Tobacco	0.0	1,250.9	0.0	1,387.4	0.0	1,559.8	0.0	1,654.0
Textiles & Clothing	0.0	80.5	0.0	70.2	0.0	65.5	0.0	61.8
Electricity	549.2	16.9	521.3	17.0	530.7	11.1	465.4	11.7
Other Manufacturing	0.0	2,277.2	0.0	3,296.1	0.0	2,415.4	0.0	2,873.6
Services	**1.2**	**22,926.0**	**1.9**	**21,272.9**	**1.0**	**22,708.3**	**0.9**	**25,074.8**
Drainage & Irrigation	0.0	18.9	0.0	16.0	0.0	15.3	0.0	13.1
Transportation	0.0	2,440.7	0.8	2,346.1	0.0	2,546.3	0.0	2,452.2
Telecommunications	0.0	55.2	0.0	81.9	0.0	67.1	0.0	63.7
Entertaining & Catering	0.0	1,866.1	0.0	1,855.9	0.0	1,805.6	0.0	1,959.0
Distribution	0.0	14,034.9	0.0	12,327.1	0.0	12,406.1	0.0	13,849.3
Education	0.2	35.8	0.1	17.8	0.0	20.2	0.0	23.6
Health	0.0	342.1	0.0	265.9	0.0	300.8	0.0	337.2
Professional Services	0.0	498.0	0.0	588.6	0.0	608.1	0.0	781.6
Other Services	1.0	3,634.2	1.0	3,773.5	1.0	4,938.9	0.9	5,595.2
HOUSEHOLDS	**0.0**	**16,840.3**	**0.0**	**16,869.2**	**0.0**	**17,191.7**	**0.0**	**16,583.8**
Housing	0.0	4,727.4	0.0	4,754.7	0.0	4,665.9	0.0	3,857.4
Motor Cars	0.0	3,276.5	0.0	3,307.1	0.0	3,832.1	0.0	3,836.0
Other Durable Goods	0.0	395.2	0.0	356.5	0.0	296.0	0.0	349.6
Education	0.0	172.7	0.0	160.5	0.0	166.7	0.0	164.3
Travel	0.0	14.2	0.0	12.5	0.0	10.9	0.0	11.7
Other Purposes	0.0	8,254.4	0.0	8,277.9	0.0	8,220.1	0.0	8,364.8
TOTAL	**3,030.8**	**56,994.0**	**3,072.9**	**56,208.2**	**2,861.3**	**57,049.0**	**2,716.9**	**58,796.1**

Source: Commercial Banks

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

Table 2-13(c)

	2010							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	**53.2**	-	**59.7**	-	**63.7**	-	**55.3**	-
FINANCIAL INSTITUTIONS	**0.0**	**51.1**	**0.0**	**19.6**	**0.0**	**31.1**	**0.0**	**15.5**
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	1.3	-	1.4	-	10.5	-	0.1
Insurance Companies	-	42.6	-	10.4	-	15.4	-	13.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	7.3	-	7.8	-	5.3	-	1.9
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	**2,884.1**	**43,718.7**	**3,070.1**	**46,341.0**	**3,422.5**	**47,727.9**	**3,085.2**	**50,886.2**
Agriculture	**1,003.7**	**6,188.1**	**879.1**	**6,853.7**	**993.4**	**6,941.1**	**868.1**	**6,755.2**
Sugarcane	1,003.5	1,568.5	879.1	1,754.9	989.9	1,907.1	866.0	1,695.0
Paddy	0.0	2,647.4	0.0	2,693.6	0.0	2,654.5	0.0	2,682.1
Other Farming	0.0	62.0	0.0	51.6	0.0	66.0	0.0	66.0
Livestock	0.0	593.7	0.0	1,045.8	0.0	981.3	0.0	930.6
Forestry	0.2	116.2	0.0	106.6	3.6	132.2	2.0	163.3
Shrimp & Other Fishing	0.0	1,200.4	0.0	1,201.3	0.0	1,200.1	0.0	1,218.1
Mining & Quarrying	**0.1**	**1,552.3**	**0.2**	**1,776.7**	**0.0**	**2,644.8**	**2.2**	**2,582.0**
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Other	0.1	1,552.3	0.2	1,776.7	0.0	2,644.8	2.1	2,582.0
Manufacturing	**1,879.9**	**11,383.5**	**2,190.2**	**12,462.6**	**2,460.8**	**12,694.6**	**2,214.9**	**12,861.3**
Timber and Sawmilling	0.0	1,635.3	0.0	1,638.0	2.1	1,480.5	0.0	1,613.3
Other Constr. and Engin.	0.0	3,273.1	0.0	3,813.3	0.0	4,211.8	0.0	4,108.9
Sugar Molasses	1,394.7	7.7	1,422.5	583.0	1,736.7	514.6	1,548.3	290.7
Rice Milling	47.7	1,358.4	44.0	1,619.6	39.0	1,392.8	36.4	1,399.8
Beverages, Food & Tobacco	0.0	1,615.5	0.0	1,739.9	0.0	2,257.8	0.0	2,178.6
Textiles & Clothing	0.0	64.0	0.0	65.5	0.0	72.7	0.0	78.3
Electricity	437.5	11.6	723.7	41.2	683.0	69.2	630.3	59.8
Other Manufacturing	0.0	3,417.9	0.0	2,962.1	0.0	2,695.0	0.0	3,131.8
Services	**0.5**	**24,594.8**	**0.5**	**25,248.0**	**0.0**	**25,882.5**	**0.0**	**28,687.7**
Drainage & Irrigation	0.0	11.4	0.0	16.5	0.0	8.0	0.0	6.9
Transportation	0.0	2,446.2	0.0	2,806.2	0.0	2,868.7	0.0	3,014.8
Telecommunications	0.0	51.8	0.0	91.1	0.0	95.1	0.0	98.4
Entertaining & Catering	0.0	2,078.0	0.0	2,437.1	0.0	2,869.0	0.0	2,914.6
Distribution	0.0	13,376.3	0.0	13,420.9	0.0	15,188.0	0.0	17,287.4
Education	0.0	82.6	0.0	47.3	0.0	221.3	0.0	218.7
Health	0.0	342.6	0.0	380.4	0.0	489.1	0.0	490.0
Professional Services	0.0	679.3	0.0	883.8	0.0	922.1	0.0	1,015.1
Other Services	0.5	5,526.8	0.5	5,164.8	0.0	3,221.0	0.0	3,641.8
HOUSEHOLDS	**0.0**	**15,918.5**	**0.0**	**15,881.4**	**0.0**	**17,651.5**	**0.0**	**18,768.0**
Home Improvement	0.0	4,290.9	0.0	4,441.5	0.0	4,920.3	0.0	5,147.1
Motor Cars	0.0	3,818.8	0.0	3,910.5	0.0	4,449.1	0.0	4,432.0
Other Durable Goods	0.0	298.9	0.0	281.0	0.0	322.3	0.0	437.9
Education	0.0	155.5	0.0	160.0	0.0	149.3	0.0	201.5
Travel	0.0	10.8	0.0	13.3	0.0	16.2	0.0	23.1
Other Purposes	0.0	7,343.7	0.0	7,075.2	0.0	7,794.4	0.0	8,526.3
TOTAL	**2,937.3**	**59,688.3**	**3,129.8**	**62,242.0**	**3,498.1**	**65,877.2**	**3,140.5**	**69,669.6**

Source: Commercial Banks

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

Table 2-13(d)

	2011							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	**66.2**	-	**61.5**	-	**62.7**	-	**61.7**	-
FINANCIAL INSTITUTIONS	**0.0**	**27.7**	**0.0**	**27.9**	**0.0**	**25.7**	**0.0**	**31.1**
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	16.3	-	11.6	-	10.7	-	0.1
Insurance Companies	-	11.4	-	9.3	-	11.0	-	6.5
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	0.0	-	7.0	-	4.0	-	24.5
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	**3,186.0**	**53,520.9**	**3,186.6**	**55,070.1**	**3,226.3**	**60,710.0**	**4,030.9**	**64,567.3**
Agriculture	**882.9**	**7,698.3**	**907.9**	**8,126.7**	**937.5**	**9,093.1**	**1,542.9**	**9,617.9**
Sugarcane	876.7	2,021.6	907.9	2,110.1	937.3	2,222.3	1,542.9	2,338.1
Paddy	0.0	3,022.9	0.0	3,024.3	0.0	3,683.8	0.0	3,865.6
Other Farming	0.0	71.6	0.0	66.5	0.0	77.5	0.0	114.9
Livestock	0.0	995.5	0.0	1,210.1	0.0	1,215.0	0.0	1,219.9
Forestry	6.1	219.3	0.0	319.5	0.2	518.1	0.0	586.7
Shrimp & Other Fishing	0.0	1,367.4	0.0	1,396.2	0.0	1,376.4	0.0	1,492.8
Mining & Quarrying	**1.4**	**2,582.5**	**1.3**	**2,704.2**	**0.8**	**2,650.7**	**0.4**	**2,806.1**
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	1.4	2,582.5	1.3	2,704.2	0.8	2,650.7	0.4	2,806.1
Manufacturing	**2,301.8**	**13,612.3**	**2,277.4**	**13,131.7**	**2,239.3**	**14,596.2**	**2,414.5**	**16,674.9**
Timber and Sawmilling	0.0	1,362.7	0.0	1,281.4	0.0	1,293.1	0.0	1,385.8
Other Constr. and Engin.	0.0	4,823.0	0.0	4,461.2	0.0	5,158.7	0.0	7,167.9
Sugar Molasses	1,686.6	536.2	1,714.1	459.6	1,728.3	546.4	1,871.5	564.7
Rice Milling	32.6	1,401.8	28.7	1,414.4	24.7	1,477.6	20.8	1,605.5
Beverages, Food & Tobacco	0.0	2,128.1	0.0	2,409.8	0.0	2,548.1	0.0	2,691.6
Textiles & Clothing	0.0	127.5	0.0	123.3	0.0	100.4	0.0	143.6
Electricity	582.7	63.4	534.7	61.5	486.2	96.8	522.2	68.0
Other Manufacturing	0.0	3,169.6	0.0	2,920.5	0.0	3,375.2	0.0	3,047.8
Services	**0.0**	**29,627.8**	**0.0**	**31,107.5**	**48.7**	**34,370.0**	**73.1**	**35,468.3**
Drainage & Irrigation	0.0	7.5	0.0	6.2	0.0	17.7	0.0	17.6
Transportation	0.0	2,951.1	0.0	2,912.1	0.0	3,123.3	0.0	3,329.7
Telecommunications	0.0	179.3	0.0	231.7	0.0	227.0	0.0	221.7
Entertaining & Catering	0.0	2,991.4	0.0	2,635.1	0.0	2,982.1	0.0	2,891.8
Distribution	0.0	17,899.4	0.0	18,905.2	0.0	20,389.0	2.6	21,556.2
Education	0.0	229.6	0.0	249.2	0.0	405.0	0.0	472.1
Health	0.0	568.1	0.0	518.5	0.0	616.9	0.0	663.1
Professional Services	0.0	1,119.2	0.0	1,105.4	0.0	1,202.4	0.0	1,207.9
Other Services	0.0	3,682.2	0.0	4,544.0	48.7	5,406.6	70.5	5,108.1
HOUSEHOLDS	**0.0**	**17,398.6**	**0.0**	**18,783.7**	**0.0**	**19,879.6**	**0.0**	**21,631.8**
Home Improvement	0.0	5,154.6	0.0	5,533.2	0.0	5,876.9	0.0	6,304.3
Motor Cars	0.0	4,329.0	0.0	4,382.0	0.0	5,060.3	0.0	5,115.9
Other Durable Goods	0.0	344.7	0.0	325.6	0.0	317.8	0.0	479.1
Education	0.0	204.8	0.0	201.3	0.0	223.6	0.0	233.6
Travel	0.0	21.2	0.0	20.9	0.0	16.8	0.0	20.9
Other Purposes	0.0	7,344.3	0.0	8,320.7	0.0	8,384.3	0.0	9,478.0
TOTAL	**3,252.2**	**70,947.2**	**3,248.1**	**73,881.8**	**3,289.0**	**80,615.3**	**4,092.5**	**86,230.1**

Source: Commercial Banks

COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR [1]
(G$ Million)

Table 2-13(e)

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

Source: Commercial Banks

[1] Figures for the private sector have been revised from January 2012 - March 2013 due to reclassifications by two commercial banks.

COMMERCIAL BANKS: LOANS & ADVANCES TO RESIDENTS BY SECTOR [1]
(G$ Million)

Table 2-13(f)

	2013											
	Jan.		Feb.		Mar.		Apr.		May.		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	**7.8**	-	**10.0**	-	**12.4**	-	**7.3**	-	**8.8**	-	**259.9**	-
FINANCIAL INSTITUTIONS	**0.0**	**392.3**	**0.0**	**646.7**	**0.0**	**632.9**	**0.0**	**693.7**	**0.0**	**681.7**	**0.0**	**764.3**
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	56.3	-	61.3	-	69.4	-	121.4	-	116.2	-	113.9
Insurance Companies	-	53.4	-	318.8	-	299.0	-	277.4	-	273.9	-	290.1
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	222.6	-	206.5	-	208.7	-	246.1	-	242.9	-	316.3
Trust & Investment Companies	-	60.0	-	60.0	-	55.8	-	48.7	-	48.7	-	44.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	**4,251.8**	**80,705.0**	**4,533.7**	**81,997.6**	**4,831.1**	**82,277.7**	**5,167.4**	**84,220.6**	**5,019.2**	**84,129.3**	**4,750.0**	**84,896.4**
Agriculture	**1,286.1**	**11,321.5**	**1,697.7**	**11,137.3**	**1,891.1**	**11,284.6**	**2,055.7**	**11,134.5**	**1,914.3**	**11,100.5**	**1,581.4**	**11,310.8**
Sugarcane	1,286.1	2,580.4	1,690.6	2,619.0	1,889.9	2,672.9	2,052.2	2,482.2	1,913.9	2,517.3	1,581.4	2,510.7
Paddy	0.0	5,179.5	0.0	5,094.4	0.0	5,146.4	0.0	5,149.6	0.0	5,029.4	0.0	5,411.1
Other Farming	0.0	290.0	0.0	292.6	0.0	298.0	0.0	319.6	0.0	319.0	0.0	322.0
Livestock	0.0	1,454.8	0.0	1,415.7	0.0	1,428.9	0.0	1,421.8	0.0	1,498.8	0.0	1,343.1
Forestry	0.0	630.1	7.1	573.2	1.2	553.2	3.6	560.9	0.3	568.3	0.0	496.6
Shrimp & Other Fishing	0.0	1,186.7	0.0	1,142.4	0.0	1,185.2	0.0	1,200.5	0.0	1,167.7	0.0	1,227.3
Mining & Quarrying	**0.8**	**4,216.3**	**0.0**	**4,287.0**	**2.6**	**4,213.7**	**0.3**	**4,662.1**	**0.2**	**4,624.8**	**1.8**	**4,567.0**
Bauxite	0.0	0.0	0.0	41.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.8	4,216.3	0.0	4,245.6	2.6	4,213.7	0.3	4,662.1	0.2	4,624.8	1.8	4,567.0
Manufacturing	**2,872.5**	**22,082.4**	**2,746.1**	**23,015.7**	**2,848.8**	**23,620.9**	**3,029.6**	**23,899.0**	**3,013.9**	**24,223.1**	**3,058.2**	**24,574.3**
Timber and Sawmilling	0.0	2,002.5	0.0	2,001.6	0.0	2,056.9	0.0	1,987.6	0.0	2,003.1	0.0	1,995.9
Other Constr. and Engin.	0.0	9,080.8	0.0	9,915.4	0.0	9,882.4	0.0	10,152.7	0.0	10,424.1	0.0	10,413.5
Sugar Molasses	1,838.6	23.5	1,731.0	0.0	1,827.8	0.0	1,847.9	0.0	1,849.7	0.0	1,808.6	0.0
Rice Milling	3.1	3,065.3	1.8	3,077.6	0.4	3,221.1	0.0	2,917.1	0.0	2,810.7	0.0	2,850.8
Beverages, Food & Tobacco	0.0	3,760.0	0.0	3,791.7	0.0	3,897.8	0.0	4,230.5	0.0	4,013.1	0.0	4,208.5
Textiles & Clothing	0.0	174.6	0.0	178.8	0.0	194.1	0.0	182.4	0.0	187.0	0.0	150.5
Electricity	1,030.7	170.3	1,013.4	190.3	1,020.6	182.3	1,181.7	174.1	1,164.2	169.8	1,249.6	186.1
Other Manufacturing	0.0	3,805.4	0.0	3,860.4	0.0	4,186.3	0.0	4,254.5	0.0	4,615.3	0.0	4,768.9
Services	**92.5**	**43,084.7**	**89.9**	**43,557.5**	**88.5**	**43,158.5**	**81.8**	**44,525.0**	**90.9**	**44,180.9**	**108.5**	**44,444.4**
Drainage & Irrigation	0.0	4.4	0.0	4.3	0.0	4.2	0.0	4.2	0.0	5.1	0.0	1.3
Transportation	0.0	3,692.3	0.0	3,699.0	0.0	3,830.3	0.0	3,756.3	0.0	3,875.3	0.0	4,257.8
Telecommunications	0.0	184.9	0.0	220.2	0.0	252.2	0.0	242.6	0.0	240.1	0.0	236.3
Entertaining & Catering	0.0	3,390.8	0.0	3,389.8	0.0	3,440.3	0.0	3,399.8	0.0	3,360.2	0.0	3,526.4
Distribution	1.0	25,804.6	0.0	26,218.6	0.0	25,079.0	0.0	26,558.2	0.0	27,004.3	1.0	27,045.4
Education	0.0	858.4	0.0	866.1	0.0	1,016.5	0.0	1,034.8	0.0	1,047.6	0.0	1,071.8
Health	0.0	1,006.7	0.0	1,013.3	0.0	1,014.1	0.0	985.0	0.0	1,161.1	0.0	1,086.6
Professional Services	0.0	1,218.7	0.0	1,224.5	0.0	1,258.4	0.0	1,202.9	0.0	1,160.1	0.0	1,381.2
Other Services	91.5	6,923.9	89.9	6,921.8	88.5	7,263.4	81.8	7,341.3	90.9	6,327.2	107.5	5,837.7
HOUSEHOLDS	**0.0**	**22,942.4**	**0.0**	**22,686.1**	**0.0**	**23,493.6**	**0.0**	**23,178.5**	**0.0**	**23,289.2**	**0.0**	**24,535.7**
Home Improvement	0.0	4,780.7	0.0	4,912.1	0.0	5,066.0	0.0	5,172.4	0.0	5,333.1	0.0	5,429.4
Motor Cars	0.0	7,558.5	0.0	7,562.2	0.0	7,572.4	0.0	7,277.5	0.0	7,352.7	0.0	7,451.7
Other Durable Goods	0.0	709.7	0.0	705.0	0.0	701.4	0.0	674.8	0.0	645.1	0.0	631.7
Education	0.0	426.4	0.0	420.5	0.0	412.7	0.0	403.8	0.0	381.5	0.0	377.5
Travel	0.0	108.0	0.0	107.4	0.0	112.6	0.0	117.5	0.0	95.2	0.0	111.4
Other Purposes	0.0	9,359.2	0.0	8,978.9	0.0	9,628.6	0.0	9,532.6	0.0	9,481.6	0.0	10,533.9
TOTAL	**4,259.5**	**104,039.7**	**4,543.7**	**105,330.4**	**4,843.5**	**106,404.2**	**5,174.7**	**108,092.8**	**5,028.0**	**108,100.2**	**5,009.9**	**110,196.4**

Source: Commercial Banks

[1] Figures for the private sector have been revised from January 2012 - March 2013 due to reclassifications by two commercial banks.

COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR [1]
(G$ Million)

Table 2-13(g)

	2013											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	**9.7**	**-**	**11.4**	**-**	**20.7**	**-**	**10.1**	**-**	**8.7**	**-**	**8.0**	**-**
FINANCIAL INSTITUTIONS	**0.0**	**791.1**	**0.0**	**846.4**	**0.0**	**829.6**	**0.0**	**794.2**	**0.0**	**799.5**	**0.0**	**835.9**
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	114.7	-	127.7	-	112.6	-	119.0	-	122.2	-	100.3
Insurance Companies	-	322.5	-	332.7	-	303.1	-	265.6	-	270.3	-	265.2
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	312.2	-	346.7	-	379.6	-	375.2	-	373.6	-	441.0
Trust & Investment Companies	-	41.7	-	39.2	-	34.3	-	34.3	-	33.4	-	29.3
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	**5,270.2**	**84,097.5**	**5,284.6**	**83,219.0**	**5,046.6**	**85,820.7**	**4,787.9**	**87,871.0**	**4,916.0**	**90,023.8**	**2,585.3**	**92,687.2**
Agriculture	**1,677.8**	**11,504.6**	**1,678.6**	**10,977.2**	**1,681.0**	**11,217.2**	**1,291.5**	**12,297.4**	**1,378.3**	**12,485.0**	**587.8**	**12,879.6**
Sugarcane	1,677.8	2,576.1	1,678.6	2,618.5	1,678.7	2,824.7	1,290.0	2,839.4	1,378.3	2,866.4	587.8	2,882.8
Paddy	0.0	5,404.2	0.0	5,047.6	0.0	4,993.0	0.0	5,529.9	0.0	5,569.2	0.0	5,565.7
Other Farming	0.0	320.6	0.0	325.0	0.0	322.7	0.0	308.9	0.0	322.3	0.0	318.9
Livestock	0.0	1,490.7	0.0	1,388.8	0.0	1,303.0	0.0	1,350.0	0.0	1,447.9	0.0	1,752.0
Forestry	0.0	562.3	0.0	486.6	2.4	536.9	1.5	1,112.9	0.0	1,115.3	0.0	1,163.7
Shrimp & Other Fishing	0.0	1,150.7	0.0	1,110.7	0.0	1,236.9	0.0	1,156.2	0.0	1,164.0	0.0	1,196.5
Mining & Quarrying	**0.0**	**4,574.2**	**0.6**	**4,382.5**	**0.2**	**4,581.6**	**1.1**	**4,804.0**	**0.8**	**4,837.6**	**1.4**	**4,838.9**
Bauxite	0.0	2.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	4,571.8	0.6	4,382.5	0.2	4,581.6	1.1	4,804.0	0.8	4,837.6	1.4	4,838.9
Manufacturing	**3,472.5**	**25,374.0**	**3,487.9**	**25,157.5**	**3,248.0**	**24,745.0**	**3,375.2**	**25,083.5**	**3,413.9**	**25,827.4**	**1,933.8**	**26,198.3**
Timber and Sawmilling	0.0	1,898.2	0.0	1,939.4	0.0	1,927.6	0.0	1,950.7	0.0	1,993.2	0.0	2,187.5
Other Constr. and Engin.	0.0	10,481.3	0.0	10,822.1	0.0	10,712.2	0.0	10,816.7	0.0	11,171.0	0.0	10,760.3
Sugar Molasses	2,343.5	0.0	2,270.0	0.0	2,154.4	0.0	2,299.4	0.0	2,343.3	0.0	1,909.1	0.0
Rice Milling	0.0	3,587.8	0.0	3,230.8	0.0	2,951.1	0.0	3,284.1	0.0	3,659.6	0.0	3,646.0
Beverages, Food & Tobacco	0.0	5,350.0	0.0	5,123.9	0.0	5,087.2	0.0	5,373.3	0.0	5,541.3	0.0	6,195.8
Textiles & Clothing	0.0	163.3	0.0	141.6	0.0	142.4	0.0	151.4	0.0	144.7	0.0	174.0
Electricity	1,129.1	192.0	1,217.8	198.8	1,093.6	212.9	1,075.8	203.5	1,070.6	218.0	24.7	2.5
Other Manufacturing	0.0	3,701.5	0.0	3,700.9	0.0	3,711.6	0.0	3,303.9	0.0	3,099.6	0.0	3,232.1
Services	**119.9**	**42,644.7**	**117.6**	**42,701.8**	**117.3**	**45,276.8**	**120.1**	**45,686.0**	**123.0**	**46,873.8**	**62.3**	**48,770.4**
Drainage & Irrigation	0.0	1.8	0.0	1.1	0.0	0.9	0.0	0.8	0.0	0.6	0.0	0.6
Transportation	0.0	4,185.1	0.0	4,304.1	0.0	4,318.5	0.0	4,360.3	6.3	4,414.0	0.0	4,425.8
Telecommunications	0.0	212.8	0.0	206.8	0.0	197.5	0.0	279.3	0.0	280.2	0.0	280.6
Entertaining & Catering	0.0	3,594.3	0.0	3,639.7	0.0	3,767.4	0.0	3,715.7	0.0	3,807.1	0.0	3,798.1
Distribution	0.0	25,123.8	0.0	25,342.8	0.0	27,432.2	0.3	27,013.8	0.0	27,440.2	0.0	28,898.3
Education	0.0	1,095.4	0.0	1,097.4	0.0	1,107.0	0.0	1,108.1	0.0	1,113.8	0.0	1,136.4
Health	0.0	1,144.5	0.0	1,145.5	0.0	1,248.6	0.0	1,233.7	0.0	1,220.0	0.0	1,290.7
Professional Services	0.0	1,450.8	0.0	1,399.9	0.0	1,364.6	0.0	1,433.6	0.0	1,465.4	0.0	1,525.8
Other Services	119.9	5,836.1	117.6	5,564.6	117.3	5,840.1	119.8	6,540.9	116.7	7,132.5	62.3	7,414.1
HOUSEHOLDS	**0.0**	**24,905.8**	**0.0**	**24,589.5**	**0.0**	**25,636.2**	**0.0**	**26,040.9**	**0.0**	**26,834.8**	**0.0**	**27,614.2**
Home Improvement	0.0	5,599.6	0.0	5,685.6	0.0	5,757.4	0.0	5,781.8	0.0	5,884.3	0.0	6,037.8
Motor Cars	0.0	7,526.7	0.0	7,715.8	0.0	7,866.8	0.0	7,883.2	0.0	7,992.0	0.0	7,983.3
Other Durable Goods	0.0	621.2	0.0	607.7	0.0	595.9	0.0	620.9	0.0	648.4	0.0	743.6
Education	0.0	392.9	0.0	445.5	0.0	501.1	0.0	526.5	0.0	535.0	0.0	522.6
Travel	0.0	122.9	0.0	129.9	0.0	136.6	0.0	138.8	0.0	130.0	0.0	125.7
Other Purposes	0.0	10,642.6	0.0	10,005.0	0.0	10,778.3	0.0	11,089.7	0.0	11,645.2	0.0	12,201.1
TOTAL	**5,279.9**	**109,794.4**	**5,296.1**	**108,655.0**	**5,067.3**	**112,286.4**	**4,798.0**	**114,706.0**	**4,924.6**	**117,658.1**	**2,593.3**	**121,137.3**

Source: Commercial Banks

[1] Figures for the private sector have been revised from January 2012 - March 2013 due to reclassifications by two commercial banks.

COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR [1]
(G$ Million)

Table 2-13(h)

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

Source: Commercial Banks

[1] Figures for the private sector have been revised from January 2012 - March 2013 due to reclassifications by two commercial banks.

COMMERCIAL BANKS: LIQUID ASSETS
(G$ Million)

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Treasury Bills [1]	Req. Liquid Assets [2]	Surplus (+) Deficit (-)
2004	48954.7	2455.9	6956.2	589.1	883.8	6954.3	31115.4	26330.9	22623.8
2005	56441.6	2811.1	8199.9	2901.0	1604.5	7524.1	33401.0	29826.1	26615.5
2006	55577.2	2841.9	4116.5	3917.6	1878.6	6194.1	36628.5	33252.0	22325.2
2007	65050.9	3736.8	1331.3	3095.4	1056.3	21456.3	34374.9	38071.4	26979.5
2008	67347.2	3677.2	1109.7	2155.4	-497.9	16655.4	44247.5	42098.1	25249.2
2009									
Mar	74621.5	3030.3	5303.7	3744.9	2943.0	10306.2	49293.2	43213.0	31408.4
Jun	75451.2	2672.7	4844.0	4726.3	1408.6	10814.5	50985.2	44211.3	31240.0
Sep	78404.3	3063.8	5162.7	5134.7	1847.3	8759.4	54436.5	44574.5	33829.8
Dec	80573.7	3992.0	4840.1	3885.9	1468.5	12755.8	53631.4	45458.6	35115.1
2010									
Mar	90743.0	3589.3	5192.1	6877.0	1310.8	9492.5	64281.3	47202.0	43541.1
Jun	90282.7	3205.6	6902.5	7218.1	1295.5	8542.6	63118.4	48325.6	41957.1
Sep	90311.3	3439.1	8648.3	6674.9	857.5	7293.3	63398.2	49047.0	41264.2
Dec	105036.7	5154.5	15766.9	7608.9	3917.7	8187.6	64401.1	51915.9	53120.8
2011									
Mar	105953.8	4267.2	10255.8	7642.6	1583.3	10839.7	71365.1	54702.5	51251.3
Jun	108611.1	3752.1	8952.4	7149.6	1963.4	15662.4	71131.1	55670.2	52940.9
Sep	106048.5	3482.4	7634.5	8032.7	2141.7	14789.5	69967.7	56069.9	49978.6
Dec	109980.8	4984.5	4865.9	7941.3	2837.0	17637.2	71714.9	58662.5	51318.3
2012									
Mar	104272.2	3928.4	7084.9	7101.0	2113.4	14870.7	69173.9	57711.4	46560.8
Jun	110730.0	4193.1	11114.9	7521.7	2383.6	19279.0	66237.7	61833.8	48896.2
Sep	115098.1	3786.1	15500.1	7621.4	3088.0	17505.9	67596.5	62631.7	52466.4
Dec	127182.6	7982.5	8075.2	8282.5	10100.5	24179.4	68562.5	66848.1	60334.5
2013									
Jan	126638.9	5078.2	17684.9	8397.6	8803.3	15738.8	70936.0	68334.9	58304.0
Feb	121094.3	4705.3	17567.3	7543.6	3679.0	12624.4	74974.8	68395.0	52699.2
Mar	121663.3	4796.8	14717.9	8056.2	4365.7	11630.8	78095.8	68241.7	53421.5
Apr	119367.0	4354.1	13484.5	7197.2	3411.7	11132.0	79787.6	69324.8	50042.2
May	119094.4	4772.9	12798.4	7459.0	2803.8	11959.9	79300.5	68361.7	50732.8
Jun	121558.3	3795.3	14581.6	7434.6	3737.6	13876.1	78133.1	69499.3	52058.9
Jul	121189.5	4310.4	11838.3	8032.4	4307.7	17202.9	75497.8	68850.1	52339.4
Aug	126908.0	4707.8	14648.6	7400.0	3812.9	21093.4	75245.3	70183.1	56724.9
Sep	121803.4	4346.1	15087.5	7610.5	2845.4	18862.5	73051.3	70676.2	51127.2
Oct	121835.1	5108.1	13276.6	7915.5	3548.2	17516.4	74470.3	70487.8	51347.3
Nov	121797.1	4837.1	13034.8	6600.0	3720.7	16660.4	76944.1	70984.6	50812.4
Dec	124030.1	7306.9	6028.0	7188.9	7635.2	16439.5	79431.6	68064.6	55965.5
2014									
Jan	116104.9	4868.0	10962.8	7730.9	4321.4	12730.4	75491.4	71226.0	44878.9
Feb	112901.3	4487.7	9239.4	7366.9	3886.7	12792.8	75127.8	69607.7	43293.6
Mar	111119.9	4716.3	8527.7	8156.0	3877.8	12088.6	73753.4	68668.5	42451.4
Apr	106129.8	5630.9	3985.2	9080.2	3067.0	12055.6	72310.9	69436.6	36693.1
May	107522.6	5417.5	10927.3	8151.9	1694.3	14795.2	66536.3	69793.0	37729.5

Source: Commercial Banks

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

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

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS

(G$ Million)

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)		End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)
2012						**2013**				
Jun	01st	33636.6	46057.8	12421.1		**Jun**	07th	38693.1	52953.9	14260.9
	08th	33999.3	47879.4	13880.1			14th	38912.1	50928.2	12016.1
	15th	34825.8	46439.5	11613.7			21st	39253.3	51932.5	12679.3
	22nd	34643.4	46879.2	12235.8			28th	39100.2	53681.8	14581.6
	29th	34887.0	46001.9	11114.9						
Jul	06th	34709.7	48235.4	13525.7		**Jul**	05th	39380.5	44827.2	5446.7
	13th	35281.3	49001.4	13720.1			12th	38939.2	40268.9	1329.7
	20th	35361.6	50418.9	15057.4			19th	38833.2	42709.8	3876.5
	27th	35564.9	49256.6	13691.7			26th	38784.6	50622.9	11838.3
Aug	03rd	35458.8	50184.7	14725.9		**Aug**	02nd	38801.0	55657.7	16856.7
	10th	35405.8	51845.8	16440.0			09th	39236.0	54703.5	15467.6
	17th	35735.0	53916.0	18181.0			16th	39621.0	53743.8	14122.8
	24th	36013.5	52677.9	16664.5			23rd	39564.6	52315.2	12750.6
	31st	35791.0	52695.6	16904.6			30th	39471.3	54119.8	14648.6
Sep	07th	35554.5	52583.6	17029.1		**Sep**	06th	39472.9	56290.8	16817.9
	14th	35751.7	49005.5	13253.8			13th	39813.0	54375.6	14562.6
	21st	35606.9	49799.5	14192.6			20th	39782.5	54967.4	15184.9
	28th	35253.4	50753.5	15500.1			27th	39719.9	54807.5	15087.5
Oct	05th	36038.5	49408.2	13369.7		**Oct**	04th	39534.1	54097.5	14563.4
	12th	36738.6	48744.5	12005.9			11th	39711.1	51747.6	12036.4
	19th	36638.9	48505.5	11866.6			18th	39514.0	53429.1	13915.0
	26th	36675.2	50123.8	13448.6			25th	39685.5	52962.1	13276.6
Nov	02nd	36517.4	51060.9	14543.5		**Nov**	01st	39647.3	50962.0	11314.7
	09th	36842.7	50746.5	13903.8			08th	39522.1	50452.8	10930.8
	16th	37432.4	52574.1	15141.7			15th	39509.4	51844.8	12335.4
	23rd	37633.6	55649.0	18015.4			22nd	39898.0	53107.0	13209.1
	30th	37624.4	57238.9	19614.5			29th	40028.1	53063.0	13034.8
Dec	07th	38096.2	57152.2	19056.0		**Dec**	06th	40190.5	49253.5	9062.9
	14th	38221.3	50923.5	12702.2			13th	39972.9	43199.5	3226.6
	21st	37889.8	46913.9	9024.1			20th	40022.5	42506.6	2484.1
	28th	37466.3	45541.5	8075.2			27th	40062.0	46090.0	6028.0
2013						**2014**				
Jan	04th	37861.8	52063.0	14201.2		**Jan**	03rd	40577.0	50358.0	9781.0
	11th	38415.4	57296.6	18881.2			10th	40433.3	53440.4	13007.1
	18th	38092.8	58166.0	20073.3			17th	40820.9	54271.2	13450.3
	25th	38270.5	55955.4	17684.9			24th	40177.0	52002.4	11825.3
							31st	39919.3	50882.1	10962.8
Feb	01st	38231.0	57461.1	19230.0		**Feb**	7th	39528.5	47507.5	7979.0
	08th	38339.1	57370.5	19031.4			14th	39067.0	49332.0	10265.0
	15th	38475.6	56894.4	18418.8			21st	39268.1	48033.6	8765.5
	22nd	38476.6	56043.9	17567.3			28th	39102.3	48341.7	9239.4
Mar	01st	38196.3	56378.6	18182.3		**Mar**	7th	38967.9	46435.3	7467.4
	08th	38585.9	55037.6	16451.7			14th	39041.0	43540.5	4499.5
	15th	38642.2	53888.8	15246.6			21st	38634.9	44318.4	5683.5
	22nd	38449.5	53693.7	15244.3			28th	38587.3	47115.0	8527.7
	29th	38419.4	53137.3	14717.9						
Apr	05th	38530.4	52752.6	14222.2		**Apr**	4th	38945.5	46370.9	7425.4
	12th	38378.6	55796.3	17417.8			11th	38950.5	46615.0	7664.5
	19th	38803.5	56758.7	17955.2			18th	39212.1	45040.7	5828.6
	26th	38994.8	52479.3	13484.5			25th	39055.2	43040.4	3985.2
May	03rd	38769.6	50589.7	11820.1		**May**	2nd	39067.0	41217.4	2150.4
	10th	38670.0	52496.5	13826.5			9th	39214.9	39118.5	-96.4
	17th	38831.6	54308.9	15477.3			16th	38945.9	47933.4	8987.6
	24th	39000.6	51965.6	12965.0			23rd	39330.7	48221.2	8890.5
	31st	38538.2	51336.6	12798.4			30th	39250.2	50177.5	10927.3

Source: Commercial Banks

BANK OF GUYANA
FOREIGN EXCHANGE INTERVENTION
US$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2004	5.51	3.87	1.64
2005	15.87	3.94	11.93
2006	11.57	24.00	(12.43)
2007	23.15	23.07	0.08
2008	60.10	70.35	(10.25)
2009			
Mar	8.38	9.85	(1.47)
Jun	4.60	2.65	1.95
Sep	-	16.70	(16.70)
Dec	6.00	7.70	(1.70)
2010			
Mar	-	16.15	(16.15)
Jun	-	-	-
Sep	5.00	7.50	(2.50)
Dec	-	0.90	(0.90)
2011			
Mar	4.00	5.00	(1.00)
Jun	-	2.00	(2.00)
Sep	-	26.00	(26.00)
Dec	1.00	3.90	(2.90)
2012			
Mar	-	13.70	(13.70)
Jun	-	10.85	(10.85)
Sep	-	19.75	(19.75)
Dec	-	36.75	(36.75)
2013			
Jan	-	9.55	(9.55)
Feb	-	5.00	(5.00)
Mar	-	3.50	(3.50)
Apr	-	4.50	(4.50)
May	-	5.00	(5.00)
Jun	-	4.55	(4.55)
Jul	-	49.85	(49.85)
Aug	-	17.50	(17.50)
Sep	-	12.50	(12.50)
Oct	-	19.00	(19.00)
Nov	-	19.25	(19.25)
Dec	-	13.40	(13.40)
2014			
Jan	-	11.60	(11.60)
Feb	-	1.85	(1.85)
Mar	-	0.60	(0.60)
Apr	-	0.20	(0.20)
May	-	0.20	(0.20)

Source: Bank of Guyana

COMMERCIAL BANKS
INTERBANK TRADE
US$ Million

Table 2.16 (b)

Period Ended	Volume
2007	32.07
2008	32.90
2009	
Mar	2.00
Jun	0.96
Sep	2.00
Dec	7.60
2010	
Mar	-
Jun	0.10
Sep	-
Dec	-
2011	
Mar	-
Jun	-
Sep	14.10
Dec	3.72
2012	
Mar	-
Jun	-
Sep	4.00
Dec	-
2013	
Jan	1.00
Feb	-
Mar	-
Apr	1.67
May	-
Jun	8.62
Jul	0.12
Aug	2.98
Sep	4.08
Oct	-
Nov	-
Dec	6.00
2014	
Jan	2.00
Feb	3.31
Mar	-
Apr	-
May	6.40

COMMERCIAL BANKS HOLDINGS OF TREASURY BILLS
(G$ Million)

Table 2.17

Period Ended	Total	91-Day Bills	182-Day Bills	364- Day Bills
2004	31,260.7	2,832.2	7,646.0	20,782.5
2005	33,401.7	1,350.0	7,015.4	25,036.3
2006	36,703.0	800.0	5,806.1	30,096.9
2007	34,415.7	0.0	2,256.3	32,159.4
2008	44,991.2	1,000.0	6,956.2	37,035.0
2009				
Mar	50,791.2	2,000.0	6,756.2	42,035.0
Jun	52,461.8	0.0	4,256.8	48,205.0
Sep	55,921.4	0.0	2,756.8	53,164.6
Dec	55,951.5	0.0	8,976.9	46,974.6
2010				
Mar	65,714.0	4,994.6	12,476.9	48,242.6
Jun	64,392.7	5,025.0	14,724.9	44,642.8
Sep	64,688.5	3,000.0	16,190.5	45,498.0
Dec	65,514.2	0.0	7,721.6	57,792.6
2011				
Mar	72,416.4	4,000.0	7,086.8	61,329.6
Jun	72,245.0	4,000.0	7,085.5	61,159.5
Sep	71,767.5	6,000.0	4,046.3	61,721.3
Dec	72,548.6	3,500.0	7,345.9	61,702.7
2012				
Mar	70,069.2	7,000.0	7,554.4	55,514.8
Jun	66,973.8	4,000.0	8,253.8	54,720.0
Sep	68,291.3	3,000.0	4,253.8	61,037.5
Dec	69,256.6	3,241.7	4,253.5	61,761.5
2013				
Jan	71,594.5	3,241.7	6,253.5	62,099.4
Feb	75,694.5	3,241.7	6,253.5	66,199.4
Mar	78,802.8	4,000.0	6,253.5	68,549.4
Apr	80,447.6	4,000.0	7,253.5	69,194.1
May	80,521.9	4,000.0	7,252.8	69,269.1
Jun	78,671.9	2,150.0	7,252.8	69,269.1
Jul	75,127.8	2,143.6	5,221.4	67,762.8
Aug	75,977.8	4,650.0	5,252.8	66,075.0
Sep	73,827.8	2,500.0	5,252.8	66,075.0
Oct	75,327.8	2,500.0	6,752.8	66,075.0
Nov	77,828.2	4,000.0	6,753.3	67,075.0
Dec	80,328.2	7,000.0	6,753.3	66,575.0
2014				
Jan	76,428.2	7,000.0	7,353.3	62,075.0
Feb	75,828.2	7,000.0	7,353.3	61,475.0
Mar	74,828.2	4,000.0	7,353.3	63,475.0
Apr	74,028.2	4,000.0	7,353.3	62,675.0
May	66,253.6	3,000.0	6,653.7	56,600.0

Source: Bank of Guyana.

MONETARY SURVEY
(G$ MILLION)

Table 3.1

End of Period	Foreign Assets (Net)			Domestic Credit							Money and Quasi-Money					Other (Net)
					Public Sector				Non-Bank Fin. Inst. (Net)	Private Sector		Money			Quasi-Money	
	Total	Bank of Guyana	Commercial Banks	Total	Total	Cent'l Gov't (Net)	Public Ent's. (Net)	Other Pub. Sect. (Net)			Total	Total	Currency	Demand Deposits	Savings & Time Dep.	
2004	34001.5	19424.9	14576.6	37419.2	-942.9	9551.6	-2583.2	-7911.3	-10023.9	48386.0	114494.6	34606.3	19545.6	15060.7	79888.2	-43073.9
2005	42234.9	24244.0	17990.9	39895.8	-3155.3	12521.8	-1875.9	-13801.1	-9377.5	52428.6	124011.5	37839.0	21526.7	16312.3	86172.5	-41880.7
2006	55458.9	36594.8	18864.0	43300.4	-10385.0	9716.4	-8153.4	-11947.9	-8103.2	61788.6	143776.7	48069.9	25952.0	22117.9	95706.8	-45017.4
2007	83094.4	44643.2	38451.2	44988.5	-19061.9	3522.2	-9922.8	-12661.2	-9296.5	73346.9	163399.4	54240.7	29800.6	24440.1	109158.7	-35316.5
2008	94141.7	54230.5	39911.1	59775.5	-18546.5	5843.6	-11205.3	-13184.8	-11012.6	89334.6	184153.0	61035.3	34552.4	26482.9	123117.7	-30235.9
2009	142008.0	108694.2	33313.8	47222.3	-33275.3	-3306.8	-15931.2	-14037.3	-13892.5	94390.1	202094.2	66365.1	38436.8	27928.3	135729.1	-12863.9
2010	173121.3	140363.7	32757.6	55446.5	-41280.3	-8004.4	-24123.3	-9152.7	-15606.6	112333.4	233361.6	80832.1	45999.4	34832.6	152529.5	-4793.8
2011																
Mar	176461.5	141283.6	35178.0	59511.6	-41497.4	-8725.6	-24302.4	-8469.4	-14191.6	115200.6	237401.3	77606.1	41718.3	35887.9	159795.1	-1428.1
Jun	177746.4	140623.9	37122.5	63897.5	-38741.1	-6744.2	-20589.5	-11407.4	-17183.1	119821.7	243483.9	79707.2	44093.7	35613.5	163776.7	-1840.1
Sep	183412.1	147173.2	36238.9	78850.9	-36381.6	-9956.5	-17266.7	-9158.3	-13304.7	128537.2	254795.8	85037.5	47239.5	37798.0	169758.3	7467.2
Dec	184910.9	145695.7	39215.2	93477.6	-25994.7	7191.8	-22267.5	-10919.0	-15163.8	134636.1	270691.2	97267.7	56868.5	40399.2	173423.5	7697.3
2012																
Jan	182813.6	149791.8	33021.8	93852.4	-26725.7	2862.5	-19183.8	-10404.4	-13964.2	134542.3	264252.1	89377.4	50471.4	38906.0	174874.7	12413.9
Feb	196310.7	159412.5	36898.2	94412.0	-28211.5	2281.3	-20273.5	-10219.3	-14538.7	137162.3	267139.8	91254.1	50175.5	41078.6	175885.7	23583.0
Mar	188840.5	149525.9	39314.6	92643.1	-31118.8	-2635.9	-17691.9	-10791.0	-14747.1	138509.0	270132.5	91207.9	50840.9	40367.0	178924.6	11351.0
Apr	184532.7	145680.5	38852.2	100517.2	-27676.9	3048.2	-18976.2	-11748.9	-15245.4	143439.5	273865.6	92632.0	51461.7	41170.3	181233.6	11184.3
May	180984.4	140942.7	40041.7	105830.5	-23555.4	9230.4	-20826.7	-11959.1	-15268.7	144654.5	275927.2	90658.0	51072.1	39585.9	185269.2	10887.7
Jun	182496.3	139853.4	42642.9	107694.7	-21484.2	11180.6	-21691.3	-10973.5	-16170.5	145349.4	280089.4	93295.0	52234.4	41060.6	186794.4	10101.6
Jul	188868.8	144653.8	44215.0	105983.0	-24050.5	10168.9	-23580.0	-10639.3	-15809.1	145842.6	282495.5	97169.2	52367.8	44801.4	185326.3	12356.3
Aug	195828.9	153669.2	42159.7	107741.9	-26276.0	9251.1	-25047.4	-10479.7	-17139.6	151157.5	286469.2	99455.0	52415.6	47039.4	187014.1	17101.7
Sep	207161.7	163669.5	43492.2	98636.8	-38144.0	-2921.5	-24785.8	-10436.8	-16973.0	153753.8	289105.5	99619.9	52822.3	46797.5	189485.7	16693.1
Oct	204593.1	159894.8	44698.2	105370.3	-34161.3	1773.4	-25742.1	-10192.5	-15781.1	155312.7	294627.1	103549.1	53766.5	49782.5	191078.0	15336.3
Nov	210306.0	159130.1	51175.9	107137.1	-32679.3	4428.9	-28960.4	-8147.8	-16897.2	156713.6	301393.1	106551.9	55452.0	51099.9	194841.1	16050.0
Dec	214332.1	161675.7	52656.4	99004.0	-44890.4	-623.9	-30665.3	-13601.2	-17749.6	161644.0	301834.1	112418.6	60331.6	52087.0	189415.6	11502.0
2013																
Jan	202887.2	156165.4	46721.7	108054.5	-33570.7	10953.2	-31208.5	-13315.4	-18652.2	160277.4	297906.1	103682.1	53397.2	50284.9	194224.0	13035.6
Feb	195485.1	152843.6	42641.6	115498.9	-27374.4	16881.5	-31457.8	-12798.0	-19056.1	161929.4	293399.7	101771.6	52607.0	49164.5	191628.1	17584.4
Mar	196246.0	153398.9	42847.1	119317.7	-23403.8	17554.5	-28394.4	-12563.9	-20814.4	163535.9	298496.1	104176.3	54551.6	49624.7	194319.8	17067.7
Apr	192806.7	151283.3	41523.4	122204.9	-21795.1	17506.9	-27875.8	-11426.3	-21962.4	165962.5	299672.5	103381.9	53367.3	50014.6	196290.6	15339.2
May	187766.0	143797.1	43969.0	127673.4	-18949.6	19003.8	-27906.4	-10047.1	-20188.6	166811.6	300261.3	100586.8	53857.9	46728.9	199674.5	15178.1
Jun	183034.9	137343.7	45691.3	126405.8	-20834.8	21719.2	-32180.8	-10373.1	-22119.8	169360.4	298881.2	99964.6	54006.8	45957.8	198916.6	10559.5
Jul	176363.0	126073.0	50290.0	133538.6	-13996.7	23252.9	-26766.3	-10483.3	-22382.6	169917.9	299395.4	101656.9	53979.2	47677.7	197738.5	10506.3
Aug	179023.1	125776.6	53246.5	135369.2	-11682.3	27310.2	-28368.8	-10623.7	-22659.7	169711.2	303160.6	103771.1	54368.7	49402.5	199389.5	11231.7
Sep	175184.1	123171.5	52012.6	138968.9	-11582.3	30093.4	-31425.1	-10250.6	-23678.5	174229.7	301636.0	104358.5	53502.9	50855.6	197277.4	12517.0
Oct	176480.3	127808.1	48672.2	143386.0	-10857.1	29490.6	-30301.1	-10046.6	-23531.1	177774.2	304729.3	104345.9	55062.1	49283.8	200383.4	15137.1
Nov	174426.8	127386.7	47040.1	145247.6	-12749.3	34290.4	-36298.5	-10741.3	-23432.6	181429.6	303712.2	102752.8	55852.2	46900.6	200959.4	15962.2
Dec	197026.1	147805.2	49220.8	123789.6	-36146.0	16675.8	-40113.0	-12708.8	-25205.9	185141.5	313421.3	115195.5	60900.7	54294.8	198225.7	7394.5
2014																
Jan	189450.1	144878.4	44571.7	132532.0	-29900.7	18564.2	-30950.7	-17514.1	-22300.0	184732.7	308784.0	110389.9	56803.1	53586.8	198394.1	13198.1
Feb	182366.4	137855.4	44510.9	142418.6	-21253.0	24660.3	-28300.3	-17613.0	-22110.8	185782.3	308049.3	109742.7	57878.1	51864.6	198306.6	16735.7
Mar	181099.7	135039.9	46059.8	145686.0	-20841.0	25255.2	-28815.3	-17280.9	-19919.0	186446.0	308884.5	110697.5	58088.8	52608.8	198186.9	17901.2
Apr	178796.0	132455.0	46341.1	151826.2	-18508.7	26502.1	-28639.3	-16371.5	-20128.6	190463.5	312737.4	110729.3	60110.5	50618.8	202008.1	17884.9
May	182240.9	133766.8	48474.1	150436.7	-18691.4	26862.8	-30211.9	-15342.2	-20628.3	189756.3	312830.2	109171.7	60869.5	48302.2	203658.6	19847.3

Source: Bank of Guyana and Commercial Banks.

INTERNATIONAL RESERVES AND FOREIGN ASSETS
(US$ Million)

Table 3.2

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
2004	136.6	224.7	88.1	97.2	224.7	127.5	73.0	109.0	36.0	170.2	333.7	163.5
2005	160.5	251.4	90.9	121.1	251.4	130.3	89.8	143.1	53.3	210.9	394.5	183.6
2006	221.5	277.3	55.8	182.1	277.3	95.2	93.9	148.6	54.7	275.9	425.8	149.9
2007	254.0	312.5	58.6	219.4	312.5	93.2	188.9	243.9	54.9	408.3	556.4	148.1
2008	298.8	355.9	57.1	264.2	355.9	91.7	194.5	241.2	46.7	458.7	597.1	138.4
2009	569.4	627.5	58.1	534.8	627.5	92.7	163.9	221.3	57.4	698.7	848.8	150.1
2010	724.4	780.0	55.6	689.7	780.0	90.3	161.0	231.6	70.6	850.7	1011.6	160.9
2011												
Mar	727.2	781.5	54.3	692.6	781.5	89.0	172.4	243.0	70.6	865.0	1024.5	159.5
Jun	724.0	778.8	54.9	689.3	778.8	89.5	182.0	249.0	67.1	871.3	1027.8	156.5
Sep	756.1	805.2	49.2	721.4	805.2	83.8	177.6	241.9	64.3	899.1	1047.2	148.1
Dec	749.7	798.1	48.4	715.1	798.1	83.0	192.5	260.7	68.3	907.5	1058.8	151.3
2012												
Jan	767.1	815.9	48.9	732.5	815.9	83.5	161.5	225.8	64.3	894.0	1041.7	147.8
Feb	814.1	860.3	46.1	779.5	860.3	80.7	180.4	247.2	66.7	960.0	1107.4	147.5
Mar	767.6	810.6	43.1	733.0	810.6	77.7	192.7	249.9	57.2	925.7	1060.5	134.8
Apr	745.2	788.3	43.1	710.6	788.3	77.7	189.5	246.8	57.3	900.2	1035.1	134.9
May	727.2	769.2	42.0	692.6	769.2	76.6	196.8	249.3	52.5	889.4	1018.5	129.1
Jun	719.3	761.5	42.2	684.7	761.5	76.8	208.8	273.9	65.1	893.5	1035.4	141.9
Jul	742.0	783.9	41.9	707.4	783.9	76.5	216.2	281.7	65.5	923.6	1065.5	142.0
Aug	786.0	825.5	39.5	751.4	825.5	74.1	206.2	266.6	60.4	957.6	1092.1	134.5
Sep	834.9	872.1	37.1	800.3	872.1	71.8	212.7	271.5	58.8	1013.0	1143.6	130.6
Oct	817.5	854.6	37.1	782.8	854.6	71.7	218.8	276.9	58.1	1001.7	1131.5	129.8
Nov	813.7	850.7	37.0	779.1	850.7	71.6	250.6	312.2	61.7	1029.6	1162.9	133.2
Dec	825.2	862.2	37.0	790.6	862.2	71.6	257.5	313.4	55.9	1048.1	1175.6	127.5
2013												
Jan	797.3	834.4	37.1	762.7	834.4	71.7	228.2	285.4	57.2	990.9	1119.8	128.9
Feb	781.1	814.8	33.7	746.5	814.8	68.3	208.3	268.8	60.5	954.8	1083.5	128.8
Mar	781.1	811.6	30.6	746.5	811.6	65.1	208.5	268.9	60.4	955.0	1080.5	125.6
Apr	772.6	803.3	30.8	738.0	803.3	65.4	202.6	263.0	60.5	940.5	1066.4	125.8
May	733.5	764.0	30.5	698.9	764.0	65.1	213.7	270.5	56.8	912.6	1034.6	122.0
Jun	701.3	732.0	30.7	666.7	732.0	65.2	221.8	279.9	58.1	888.5	1011.9	123.4
Jul	649.6	691.6	42.1	615.0	691.6	76.7	245.3	302.9	57.5	860.3	994.5	134.2
Aug	646.6	674.7	28.1	612.1	674.7	62.7	259.1	318.6	59.5	871.2	993.3	122.2
Sep	634.0	659.5	25.6	599.4	659.5	60.2	253.1	307.5	54.4	852.5	967.0	114.5
Oct	656.5	682.2	25.6	621.9	682.2	60.2	236.8	300.5	63.6	858.8	982.6	123.9
Nov	653.0	678.6	25.6	618.4	678.6	60.2	228.3	287.7	59.3	846.7	966.2	119.5
Dec	751.2	776.9	25.7	716.6	776.9	60.3	238.6	299.9	61.2	955.3	1076.7	121.5
2014												
Jan	736.2	761.7	25.6	701.6	761.7	60.2	215.8	278.8	63.0	917.4	1040.6	123.1
Feb	703.8	726.7	22.9	669.2	726.7	57.5	216.1	278.5	62.4	885.3	1005.2	119.9
Mar	688.5	708.6	20.0	653.9	708.6	54.6	223.1	277.0	53.9	877.0	985.6	108.6
Apr	678.5	698.6	20.1	641.4	698.6	57.2	224.4	283.4	59.0	865.8	982.0	116.2
May	651.3	671.2	20.0	647.8	671.2	23.4	234.7	292.2	57.5	882.5	963.4	80.9

Source: Bank of Guyana and Commercial Banks

Table 4.1

GUYANA: SELECTED INTEREST RATES [1]

(Percent Per Annum)

	2004	2005	2006	2007	2008	2009	2010	2011	2012				2013												2014				
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
BANK OF GUYANA																													
Bank Rate	6.00	6.00	6.75	6.50	6.75	6.75	6.25	5.50	5.50	5.50	5.25	5.25	5.25	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
Treasury Bill Discount Rate																													
91 Days	3.79	3.74	4.16	3.90	4.19	4.18	3.78	2.35	2.00	1.82	1.54	1.45	1.45	1.45	1.19	1.19	1.19	1.20	1.20	1.36	1.36	1.36	1.43	1.45	1.45	1.52	1.52	1.52	1.53
182 Days	3.96	3.84	4.18	3.92	4.48	4.35	3.70	2.43	1.96	1.97	1.97	1.72	1.25	1.25	1.25	1.21	1.21	1.21	1.21	1.21	1.21	1.55	1.55	1.55	1.56	1.56	1.56	1.85	1.85
364 Days	4.13	4.21	4.24	4.35	4.81	4.47	3.59	2.51	2.07	1.82	1.80	1.54	1.25	1.15	1.17	1.18	1.20	1.20	1.68	2.01	2.00	2.03	2.09	2.14	2.17	2.24	2.27	2.27	2.27
COMMERCIAL BANKS																													
Small Savings Rate	3.42	3.38	3.19	3.15	3.04	2.78	2.67	1.99	1.80	1.75	1.69	1.69	1.55	1.48	1.47	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.31	1.25	1.25	1.25
Prime Lending Rate (weighted average)[2]	15.91	15.24	14.47	13.89	13.91	14.22	15.06	14.33	14.23	14.06	13.97	12.50	12.43	12.47	12.46	12.49	12.45	12.38	12.39	12.36	11.35	11.33	11.35	12.30	11.26	11.22	11.19	11.15	11.17
Prime Lending Rate)[3]	14.54	14.54	14.54	14.71	14.54	14.54	14.54	14.00	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83
Comm. Banks' Lending Rate (weighted average)	10.85	13.50	13.12	12.40	12.35	12.17	11.95	11.68	11.56	11.46	11.35	11.08	11.06	11.15	11.18	11.21	11.21	11.13	11.09	11.07	11.04	11.05	11.07	11.16	10.96	10.95	10.95	10.86	10.91
HAND-IN-HAND TRUST CORP. INC.																													
Domestic Mortgages	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Commercial Mortgages	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	12.00	12.00	12.00	12.00	13.00	13.00	13.00	13.00	13.00	13.00
Average Deposit Rates	3.75	3.23	3.14	3.23	3.00	3.00	3.00	3.00	2.44	2.65	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	1.78	1.78	1.78	1.78	1.78	2.30	2.30	2.30	2.30	2.30
NEW BUILDING SOCIETY																													
Deposits)[4]	2.50	2.50	2.50	2.50	2.50	2.50	2.50	1.75	1.75	1.75	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
Mortgage Rates)[5]	8.95	8.95	7.50	7.50	7.50	8.45	7.35	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.45	6.45	6.45	6.45	6.45	6.45	6.85	6.85	6.85	6.85	6.85
Five dollar shares	4.00	4.00	3.80	3.80	3.80	3.80	3.30	2.25	2.25	2.25	2.25	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Save and prosper shares	5.00	5.00	4.50	4.50	4.50	4.50	4.00	2.60	2.60	2.60	2.60	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25

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

1) End of period rates.

2) The prime lending rate reported by the banks has been weighted by the amount of loans issued at the corresponding rate.

3) The average prime lending rate actually used by commercial banks applicable to loans and advances.

4) Small savings rate

5) Effective November 2009, the mortgage rate for New Building Society is reflected as an average rate.

COMMERCIAL BANKS: SELECTED INTEREST RATES
(Percent Per Annum)

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate [1)]	Small Savings Deposits	3 Months Time Deposits	6 Months Time Deposits	9 Months Time Deposits [2)]	12 Months Time Deposits
2004	14.54	3.42	2.59	2.85	3.50	3.38
2005	14.54	3.38	2.59	2.90	3.38	3.25
2006	14.54	3.19	2.48	2.20	3.00	3.00
2007	14.71	3.15	2.40	2.10	3.00	2.96
2008	14.54	3.04	2.34	2.05	3.00	2.92
2009						
Mar	14.54	2.78	2.32	2.00	2.75	2.88
Jun	14.54	2.82	2.32	2.00	2.75	2.88
Sep	14.54	2.80	2.32	2.00	2.75	2.88
Dec	14.54	2.78	2.32	2.00	2.75	2.88
2010						
Mar	14.54	2.75	2.32	2.00	2.75	2.88
Jun	14.54	2.71	2.32	2.00	2.75	2.88
Sep	14.54	2.71	2.32	2.00	2.75	2.88
Dec	14.54	2.67	2.28	2.55	3.00	2.88
2011						
Mar	14.54	2.56	2.18	2.39	…	2.78
Jun	14.54	2.23	1.83	2.08	…	2.40
Sep	14.54	2.11	1.77	1.98	…	2.26
Dec	14.00	1.99	1.83	2.00	…	2.20
2012						
Mar	13.83	1.80	1.57	1.71	…	1.89
Jun	13.83	1.75	1.47	1.65	…	1.83
Sep	13.83	1.69	1.39	1.58	…	1.76
Dec	13.83	1.69	1.39	1.58	…	1.76
2013						
Jan	13.83	1.55	1.39	1.60	…	1.61
Feb	13.83	1.48	1.21	1.43	…	1.55
Mar	13.83	1.47	1.21	1.36	…	1.53
Apr	13.83	1.33	1.09	1.25	…	1.40
May	13.83	1.33	1.09	1.25	…	1.40
Jun	13.83	1.33	1.09	1.25	…	1.39
Jul	13.83	1.33	1.09	1.25	…	1.39
Aug	13.83	1.33	1.09	1.25	…	1.39
Sep	12.83	1.33	1.09	1.25	…	1.39
Oct	12.83	1.33	1.09	1.25	…	1.39
Nov	12.83	1.33	1.09	1.25	…	1.39
Dec	12.83	1.33	1.09	1.25	…	1.39
2014						
Jan	12.83	1.33	1.09	1.25	…	1.39
Feb	12.83	1.31	1.07	1.24	…	1.39
Mar	12.83	1.25	1.07	1.24	…	1.39
Apr	12.83	1.25	1.07	1.24	…	1.60
May	12.83	1.25	1.07	1.24	…	1.60

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
	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill [1]	Treas Bill	Bank Rate	Treas Bill	Bank Rate
2004	3.79	6.00	4.70	7.00	2.76	7.50	14.94	2.20	3.15	4.68	3.00
2005	3.74	6.00	4.95	8.00	6.22	10.00	13.55	3.89	5.16	4.43	3.25
2006	4.16	6.75	6.74	10.00	6.56	12.00	12.31	4.84	6.25	5.08	4.50
2007	3.90	6.50	7.00	10.00	4.90	12.00	13.34	3.08	4.83	5.30	5.00
2008	4.19	6.75	6.94	10.75	4.81	10.00	24.45	0.04	0.86	1.30	3.00
2009											
Mar	4.18	6.75	3.26	10.50	3.85	10.00	21.77	0.25	0.50	0.60	2.50
Jun	4.18	6.75	2.56	9.50	3.85	7.00	21.05	0.17	0.50	0.50	1.75
Sep	4.18	6.75	1.85	8.25	3.56	7.00	17.35	0.13	0.50	0.38	1.75
Dec	4.18	6.75	1.36	7.25	3.44	7.00	16.80	0.07	0.50	0.36	1.75
2010											
Mar	3.84	6.50	1.28	7.00	3.30	7.00	10.49	0.15	0.75	0.51	1.75
Jun	4.11	6.50	1.00	7.00	3.23	7.00	9.26	0.12	0.75	0.48	1.75
Sep	3.78	6.25	0.34	6.25	3.35	7.00	7.99	0.15	0.75	0.51	1.75
Dec	3.78	6.25	0.37	5.75	3.35	7.00	7.48	0.15	0.75	0.50	1.75
2011											
Mar	2.69	5.25	0.40	5.25	3.42	7.00	6.63	0.11	0.75	0.56	1.75
Jun	2.35	5.25	0.98	5.25	3.38	7.00	6.61	0.04	0.75	0.52	2.25
Sep	2.06	5.25	0.25	5.00	3.42	7.00	6.56	0.01	0.75	0.46	2.25
Dec	2.35	5.50	0.28	5.00	3.43	7.00	6.46	0.01	0.75	0.30	1.75
2012											
Mar	2.00	5.50	0.04	5.00	3.45	7.00	6.47	0.08	0.75	0.42	1.75
Jun	1.82	5.50	0.50	5.00	3.48	7.00	6.47	0.09	0.75	0.34	1.75
Sep	1.54	5.25	0.52	4.75	3.52	7.00	6.57	0.11	0.75	0.25	1.50
Dec	1.45	5.25	0.39	4.75	3.61	7.00	7.18	0.07	0.75	0.25	1.50
2013											
Jan	1.45	5.25	0.35	4.75	3.60	7.00	7.18	0.07	0.75	0.27	1.50
Feb	1.45	5.25	0.24	4.75	3.60	7.00	5.75	0.10	0.75	0.31	1.50
Mar	1.19	5.00	0.18	4.75	3.57	7.00	6.22	0.09	0.75	0.34	1.50
Apr	1.19	5.00	0.15	4.75	3.54	7.00	6.39	0.06	0.75	0.34	1.50
May	1.19	5.00	0.15	4.75	3.47	7.00	6.44	0.04	0.75	0.31	1.00
Jun	1.20	5.00	0.15	4.75	3.36	7.00	7.12	0.05	0.75	0.31	1.00
Jul	1.20	5.00	0.14	4.75	3.25	7.00	8.13	0.04	0.75	0.31	1.00
Aug	1.36	5.00	0.14	4.75	3.17	7.00	8.13	0.04	0.75	0.31	1.00
Sep	1.36	5.00	0.14	4.75	3.13	7.00	7.95	0.02	0.75	0.31	1.00
Oct	1.36	5.00	0.07	4.75	3.24	7.00	7.84	0.05	0.75	0.31	1.00
Nov	1.43	5.00	0.11	4.75	3.60	7.00	7.82	0.07	0.75	0.31	0.75
Dec	1.45	5.00	0.06	4.75	3.24	7.00	8.25	0.07	0.75	0.31	0.75
2014											
Jan	1.45	5.00	0.05	4.75	3.29	7.00	8.72	0.04	0.75	0.31	0.75
Feb	1.52	5.00	0.05	4.75	3.19	7.00	8.78	0.05	0.75	0.31	0.75
Mar	1.52	5.00	0.06	4.75	3.34	7.00	9.11	0.05	0.75	0.31	0.75
Apr	1.52	5.00	0.06	4.75	3.32	7.00	9.11	0.03	0.75	0.31	0.75
May	1.53	5.00	0.06	4.75	3.30	7.00	9.11	0.03	0.75	0.31	0.75

Source: Statistical Reports from Central Banks

[1] This is the 6 months treasury bill rate.

CHANGES IN BANK OF GUYANA TRANSACTION EXCHANGE RATE

(G$\US$)

Table 4.4

Date	Rate		Date	Rate
18 Jul 13	205.50		27 Dec 13	206.25
19 Jul 13	205.00		30 Dec 13 - 31 Dec 13	206.25
22 Jul 13	206.00		02 Jan 14 - 03 Jan 14	206.25
23 Jul 13	205.75		06 Jan 14 - 09 Jan 14	206.25
24 Jul 13 - 26 Jul 13	205.00		10 Jan 14	206.00
29 Jul 13 - 31 Jul 13	205.00		13 Jan 14	206.25
02 Aug 13	205.00		15 Jan 14 - 17 Jan 14	206.50
05 Aug 13 - 07 Aug 13	205.00		20 Jan 14	206.00
08 Aug 13	204.50		21 Jan 14 - 22 Jan 14	206.50
09 Aug 13	205.00		23 Jan 14	206.00
12 Aug 13 - 14 Aug 13	205.00		24 Jan 14	206.50
19 Jul 13	205.00		27 Jan 14 - 31 Jan 14	206.50
22 Jul 13	206.00		03 Feb 14 - 07 Feb 14	206.50
23 Jul 13	205.75		10 Feb 14 - 14 Feb 14	206.50
24 Jul 13 - 26 Jul 13	205.00		17 Feb 14 - 18 Feb 14	206.50
29 Jul 13 - 31 Jul 13	205.00		19 Feb 14	206.00
02 Aug 13	205.00		20 Feb 14 - 21 Feb 14	206.50
05 Aug 13 - 07 Aug 13	205.00		25 Feb 14	206.50
08 Aug 13	204.50		26 Feb 14	206.00
09 Aug 13	205.00		27 Feb 14	206.50
12 Aug 13 - 14 Aug 13	205.00		28 Feb 14	206.50
15 Aug 13	204.75		03 Mar 14 14	206.00
16 Aug 13	205.00		04 Mar 14 - 07 Mar 14	206.50
19 Aug 13 - 21 Aug 13	205.00		10 Mar 14 - 11 Mar 14	206.50
22 Aug 13 - 23 Aug 13	205.50		12 Mar 14 - 13 Mar 14	206.00
26 Aug 13 - 30 Aug 13	205.50		14 Mar 14	206.50
02 Sep 13	205.00		18 Mar 14 - 19 Mar 14	206.00
03 Sep 13 - 06 Sep 13	205.50		20 Mar 14	206.50
09 Sep 13	205.00		21 Mar 14	206.00
10 Sep 13	205.50		24 Mar 14 - 28 Mar 14	206.50
11 Sep 13	205.25		31 Mar 14	206.50
12 Sep 13 - 13 Sep 13	205.50		01 Apr 14	206.00
16 Sep 13 - 17 Sep 13	205.50		02 Apr 14	206.50
18 Sep 13	205.00		03 Apr 14	206.00
19 Sep 13 - 20 Sep 13	205.50		04 Apr 14	206.50
23 Sep 13 - 27 Sep 13	205.50		07 Apr 14 - 08 Apr 14	206.00
30 Sep 13	205.50		09 Apr 14	206.25
01 Oct 13 - 04 Oct 13	205.50		10 Apr 14	206.00
07 Oct 13 - 11 Oct 13	205.50		11 Apr 14	206.50
14 Oct 13 - 15 Oct 13	205.50		14 Apr 14 - 17 Apr 14	206.50
17 Oct 13 - 18 Oct 13	205.50		22 Apr 14 - 24 Apr 14	206.50
21 Oct 13 - 25 Oct 13	205.50		25 Apr 14	206.00
28 Oct 13 - 31 Oct 13	205.50		28 Apr 14 - 30 Apr 14	206.50
28 Oct 13 - 31 Oct 13	205.50		11 Apr 14	206.50
01 Nov 13	205.50		14 Apr 14 - 17 Apr 14	206.50
05 Nov 13 - 08 Nov 13	206.00		22 Apr 14 - 24 Apr 14	206.50
11 Nov 13 - 15 Nov 13	206.00		25 Apr 14	206.00
18 Nov 13 - 22 Nov 13	206.00		28 Apr 14 - 30 Apr 14	206.50
25 Nov 13 - 29 Nov 13	206.00		02 May 14	206.50
02 Dec 13 - 06 Dec 13	206.00		06 May 14 - 09 May 14	206.50
09 Dec 13 - 13 Dec 13	206.00		12 May 14	206.00
16 Dec 13 - 19 Dec 13	206.00		13 May 14 - 16 May 14	206.50
20 Dec 13	206.25		19 May 14 - 23 May 14	206.50
23 Dec 13 - 24 Dec 13	206.25		27 May 14 - 30 May 14	206.50

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

EXCHANGE RATE
(G$\US$)

Table 4.5

Years	End of Period	Average for the Period
2004	199.75	198.32
2005	200.25	199.88
2006	201.00	200.19
2007	203.50	202.48
2008	205.25	203.63
2009		
Mar	204.50	204.08
Jun	204.50	203.95
Sep	204.25	204.18
Dec	203.25	203.49
2010		
Mar	203.00	203.84
Jun	203.75	203.78
Sep	203.50	203.66
Dec	203.50	202.58
2011		
Mar	204.00	204.02
Jun	204.00	204.16
Sep	204.00	204.03
Dec	203.75	204.13
2012		
Mar	204.00	204.24
Jun	204.25	204.31
Sep	204.50	204.48
Dec	204.50	204.53
2013		
Jan	204.75	204.60
Feb	204.75	204.65
Mar	204.50	204.91
Apr	205.00	205.09
May	205.75	205.80
Jun	206.00	206.06
Jul	205.00	205.41
Aug	205.50	205.13
Sep	205.50	205.42
Oct	205.50	205.50
Nov	206.00	205.98
Dec	206.25	206.08
2014		
Jan	206.50	206.35
Feb	206.00	206.42
Mar	206.50	206.33
Apr	206.50	206.34
May	206.50	206.47

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 4.6

Buying Rate

Month	2012				2013				2014			
	CN$	US$	£	EURO	CN$	US$	£	EURO	CN$	US$	£	EURO
Jan	190.11	202.52	304.55	254.89	194.94	202.48	316.01	259.79	187.40	204.22	324.37	271.15
Feb	193.64	202.61	311.98	259.21	193.76	201.60	308.72	263.57	182.64	204.99	328.86	270.00
Mar	194.63	202.65	313.01	260.51	192.26	201.37	301.77	258.23	181.87	205.56	328.68	273.73
Apr	194.37	202.35	314.47	261.45	191.00	201.03	303.19	255.70	181.68	205.70	329.57	271.44
May	195.05	202.48	315.66	257.63	192.89	201.28	305.33	257.40	181.76	205.63	329.66	272.60
Jun	193.34	202.79	310.53	250.38	191.57	202.23	307.33	259.65				
Jul	193.02	203.00	309.40	247.33	190.16	202.97	302.14	259.47				
Aug	193.35	202.47	309.94	244.24	190.60	202.69	304.17	262.70				
Sep	196.93	202.08	315.37	252.18	190.68	202.22	309.71	262.09				
Oct	197.43	202.17	316.93	254.69	191.47	202.45	315.04	264.39				
Nov	197.12	202.45	315.56	254.68	191.00	202.74	315.69	265.63				
Dec	195.74	202.56	313.66	255.60	190.90	203.69	323.31	267.73				

Selling Rate

Month	2012				2013				2014			
	CN$	US$	£	EURO	CN$	US$	£	EURO	CN$	US$	£	EURO
Jan	194.19	205.53	318.76	264.55	205.09	205.55	328.20	269.27	197.56	208.37	337.81	280.80
Feb	200.99	205.66	321.98	269.02	202.25	205.22	322.60	272.86	194.61	208.75	342.55	281.74
Mar	203.32	205.82	320.26	271.61	201.22	204.98	313.15	270.71	192.91	208.18	342.38	280.68
Apr	202.06	205.68	324.06	270.89	200.38	204.82	314.21	265.41	194.53	209.14	341.47	282.57
May	203.49	205.50	327.25	270.36	203.15	205.43	319.03	269.72	195.61	209.03	347.10	283.92
Jun	201.24	205.73	320.70	260.62	202.05	205.98	312.73	269.71				
Jul	201.91	205.89	320.84	259.44	200.01	206.61	319.56	269.50				
Aug	202.45	205.36	322.58	257.08	199.88	206.28	320.81	272.07				
Sep	205.08	205.24	326.28	263.10	200.26	206.07	323.64	272.30				
Oct	206.37	205.01	328.50	264.43	200.79	206.33	329.00	275.84				
Nov	205.44	205.34	326.47	263.98	200.52	206.88	329.16	277.54				
Dec	204.25	205.58	327.31	266.40	199.72	207.94	335.46	280.34				

Mid Rate

Month	2012				2013				2014			
	CN$	US$	£	EURO	CN$	US$	£	EURO	CN$	US$	£	EURO
Jan	192.15	204.02	311.66	259.72	200.02	204.01	322.11	264.53	192.48	206.29	331.09	275.97
Feb	197.31	204.14	316.98	264.12	198.01	203.41	315.66	268.22	188.62	206.87	335.70	275.87
Mar	198.97	204.24	316.64	266.06	196.74	203.17	307.46	264.47	187.39	206.87	335.53	277.20
Apr	198.22	204.01	319.26	266.17	195.69	202.93	308.70	260.55	188.10	207.42	335.52	277.00
May	199.27	203.99	321.45	264.00	198.02	203.36	312.18	263.56	188.68	207.33	338.38	278.26
Jun	197.29	204.26	315.61	255.50	196.81	204.10	310.03	264.68				
Jul	197.46	204.45	315.12	253.39	195.08	204.79	310.85	264.48				
Aug	197.90	203.91	316.26	250.66	195.24	204.48	312.49	267.39				
Sep	201.01	203.66	320.83	257.64	195.47	204.14	316.67	267.19				
Oct	201.90	203.59	322.71	259.56	196.13	204.39	322.02	270.11				
Nov	201.28	203.90	321.01	259.33	195.76	204.81	322.43	271.58				
Dec	200.00	204.07	320.49	261.00	195.31	205.81	329.38	274.04				

STATISTICAL ABSTRACT

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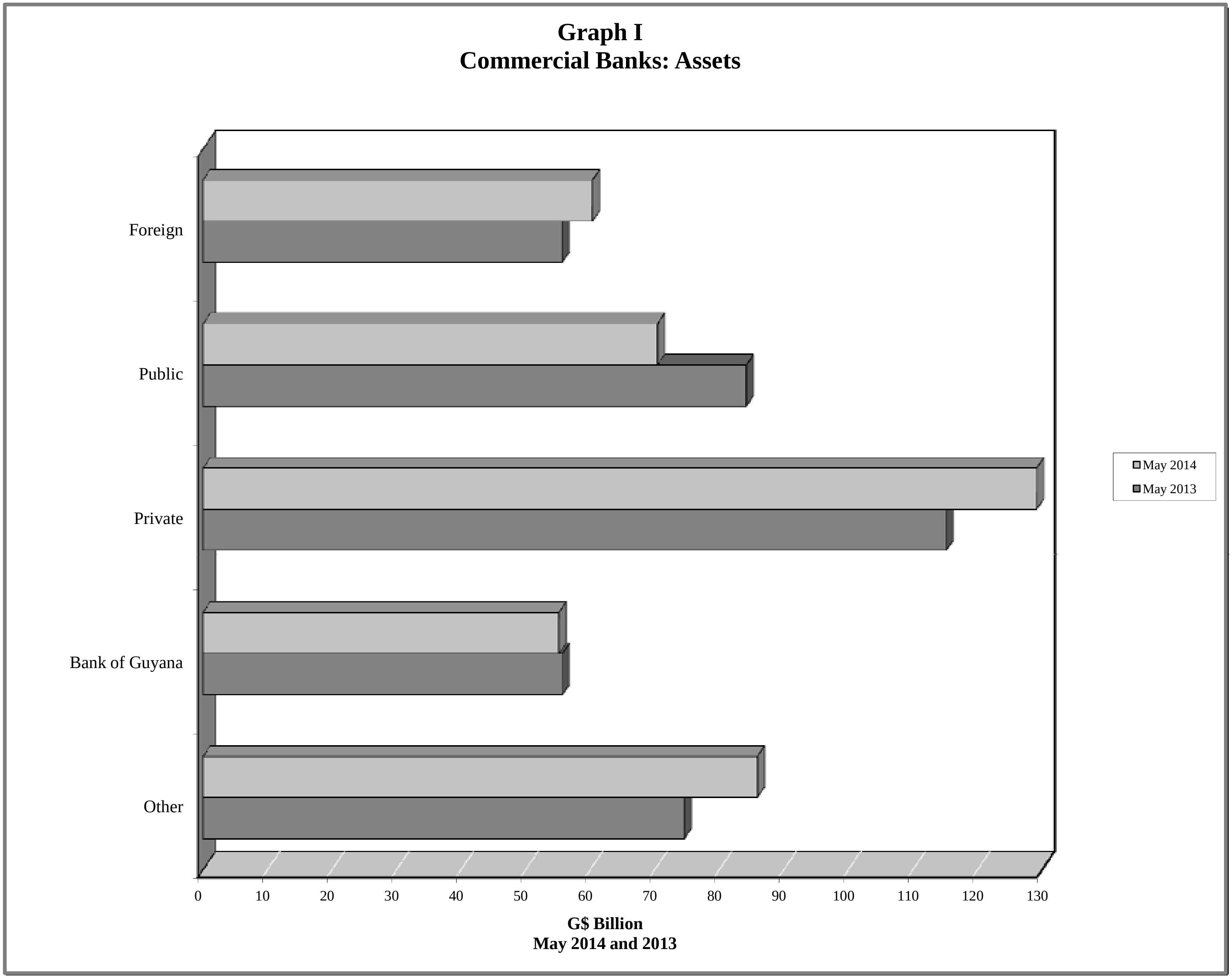
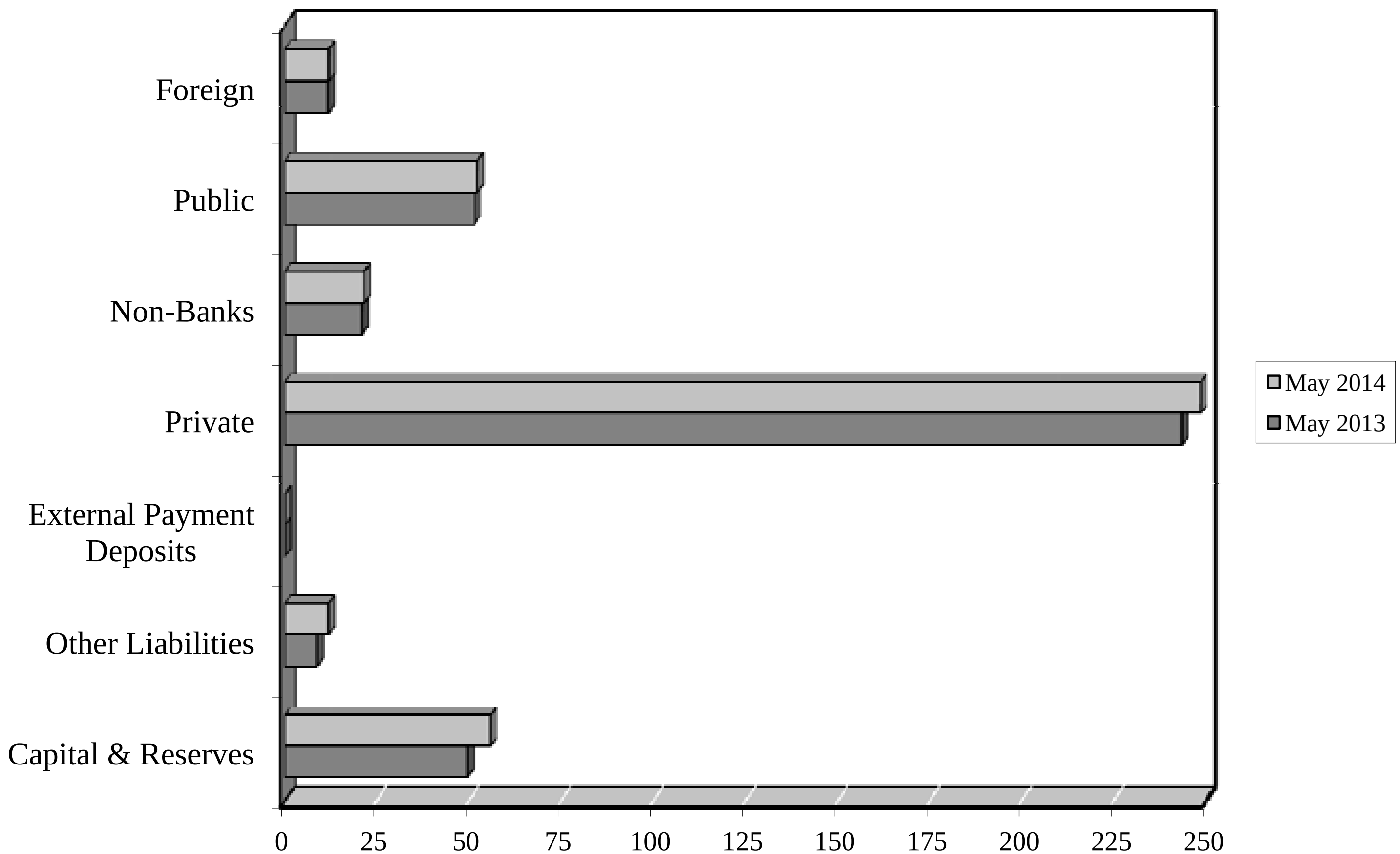
GRAPHS

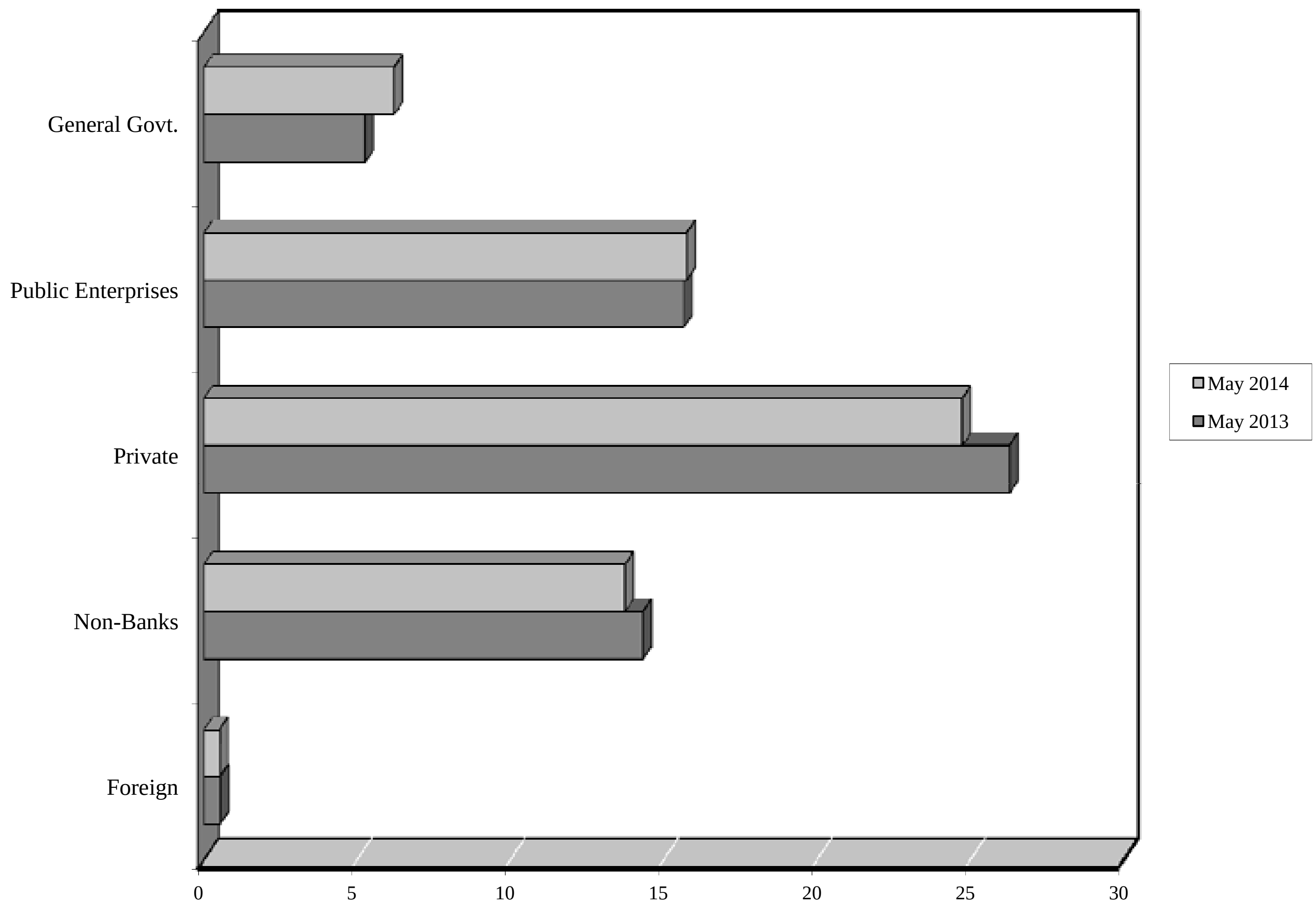

Graph I
Commercial Banks: Assets
Foreign
Public
Private
Bank of Guyana
Other
May 2014
May 2013
0
10
20
30
40
50
60
70
80
90
100
110
120
130
G$ Billion
May 2014 and 2013

Graph II
Commercial Banks: Liabilities, Capital and Reserves

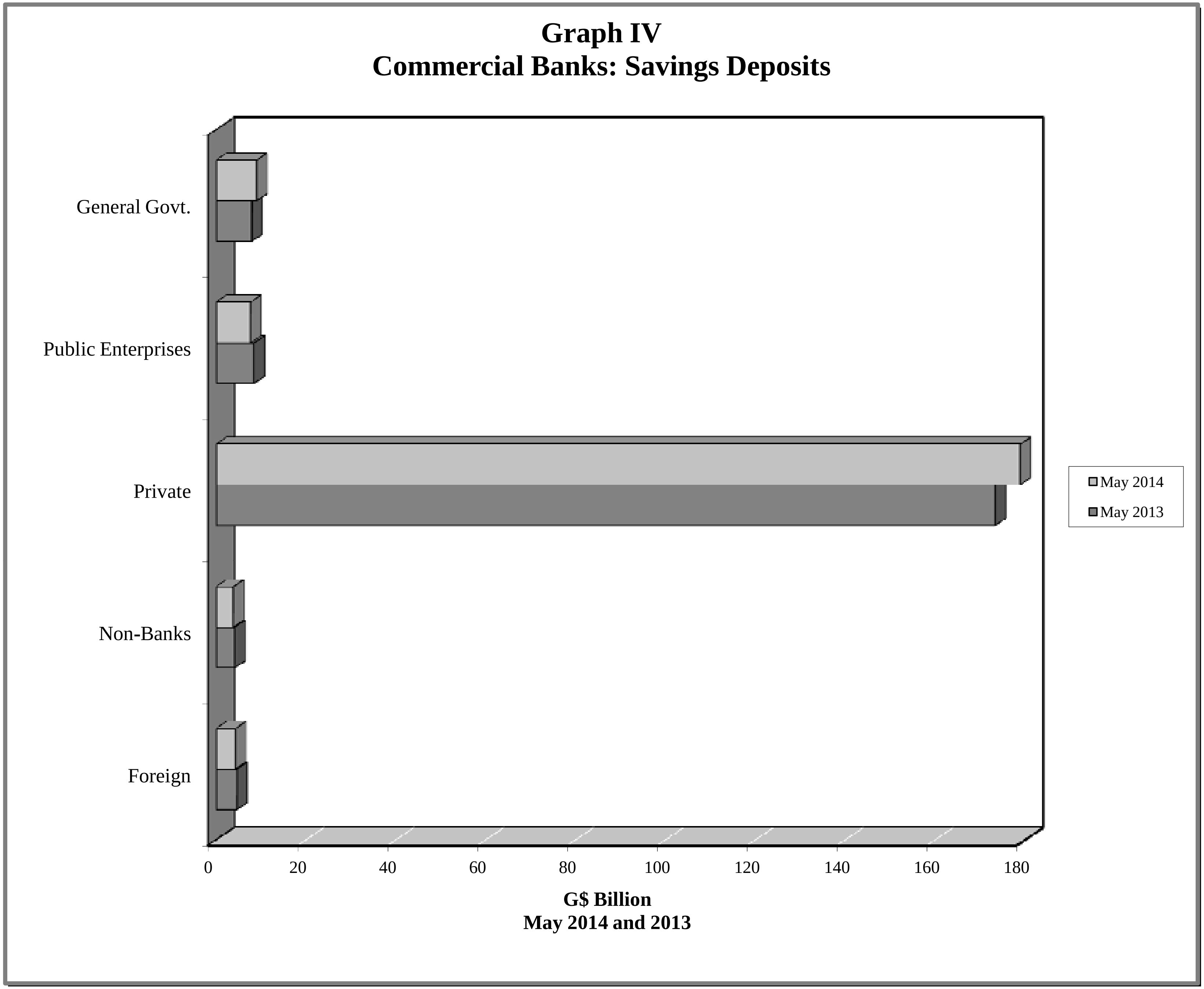


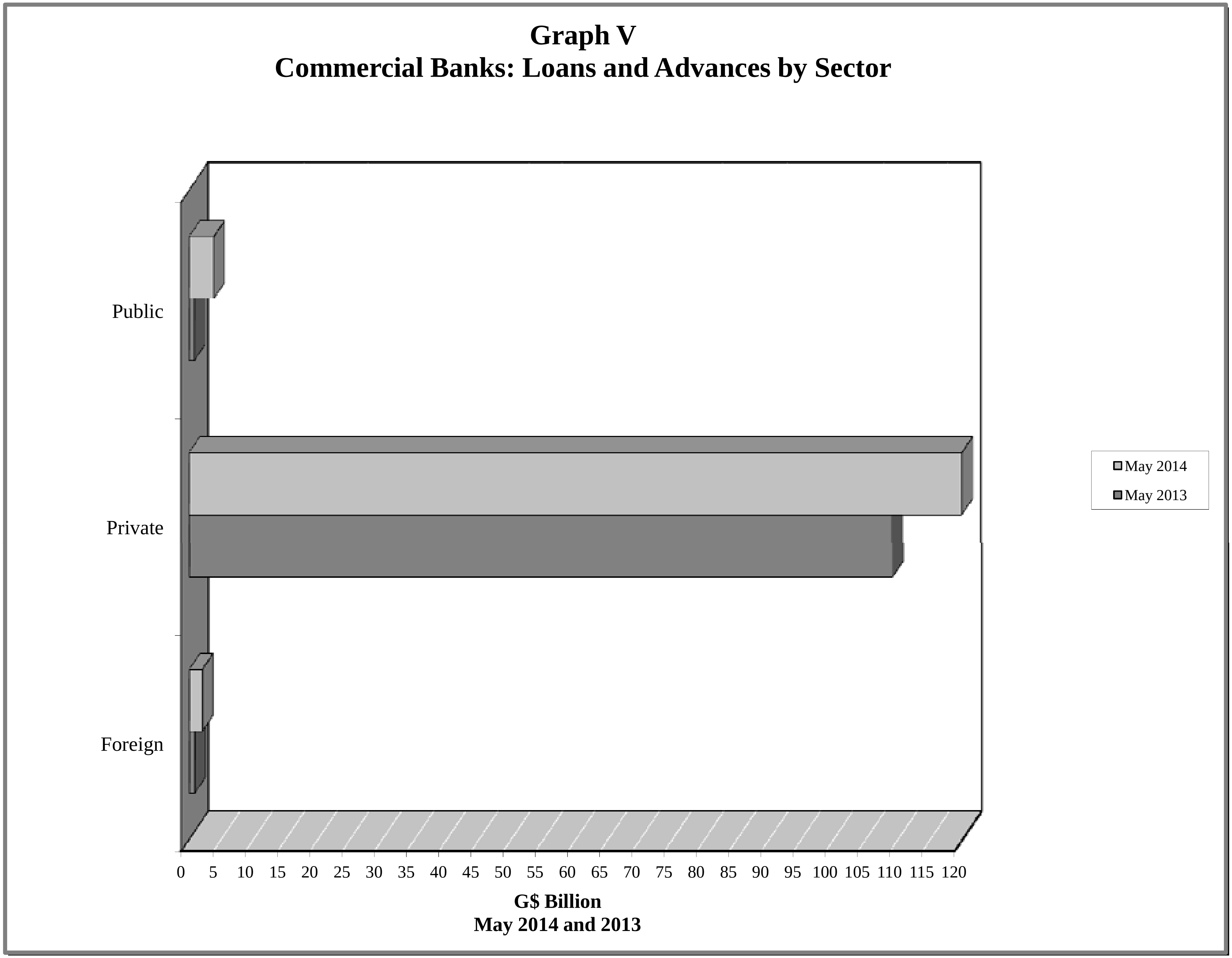
G$ Billion
May 2014 and 2013

Graph III
Commercial Banks: Time Deposits



G$ Billion
May 2014 and 2013


Graph IV
Commercial Banks: Savings Deposits
General Govt.
Public Enterprises
Private
Non-Banks
Foreign
May 2014
May 2013
0
20
40
60
80
100
120
140
160
180
G$ Billion
May 2014 and 2013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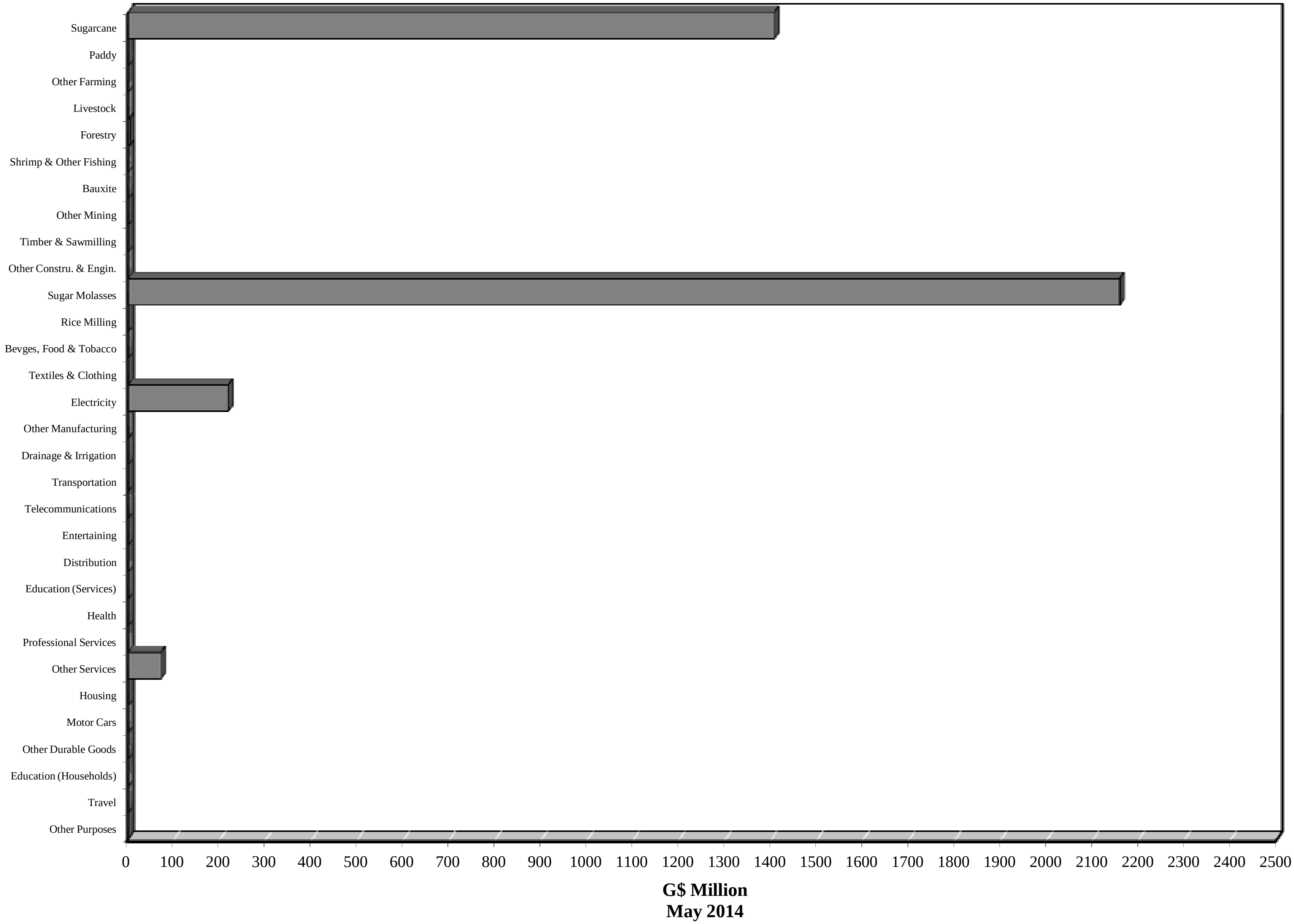
Public
Private
Foreign
May 2014
May 2013
0 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100 105 110 115 120
G$ Billion
May 2014 and 2013

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



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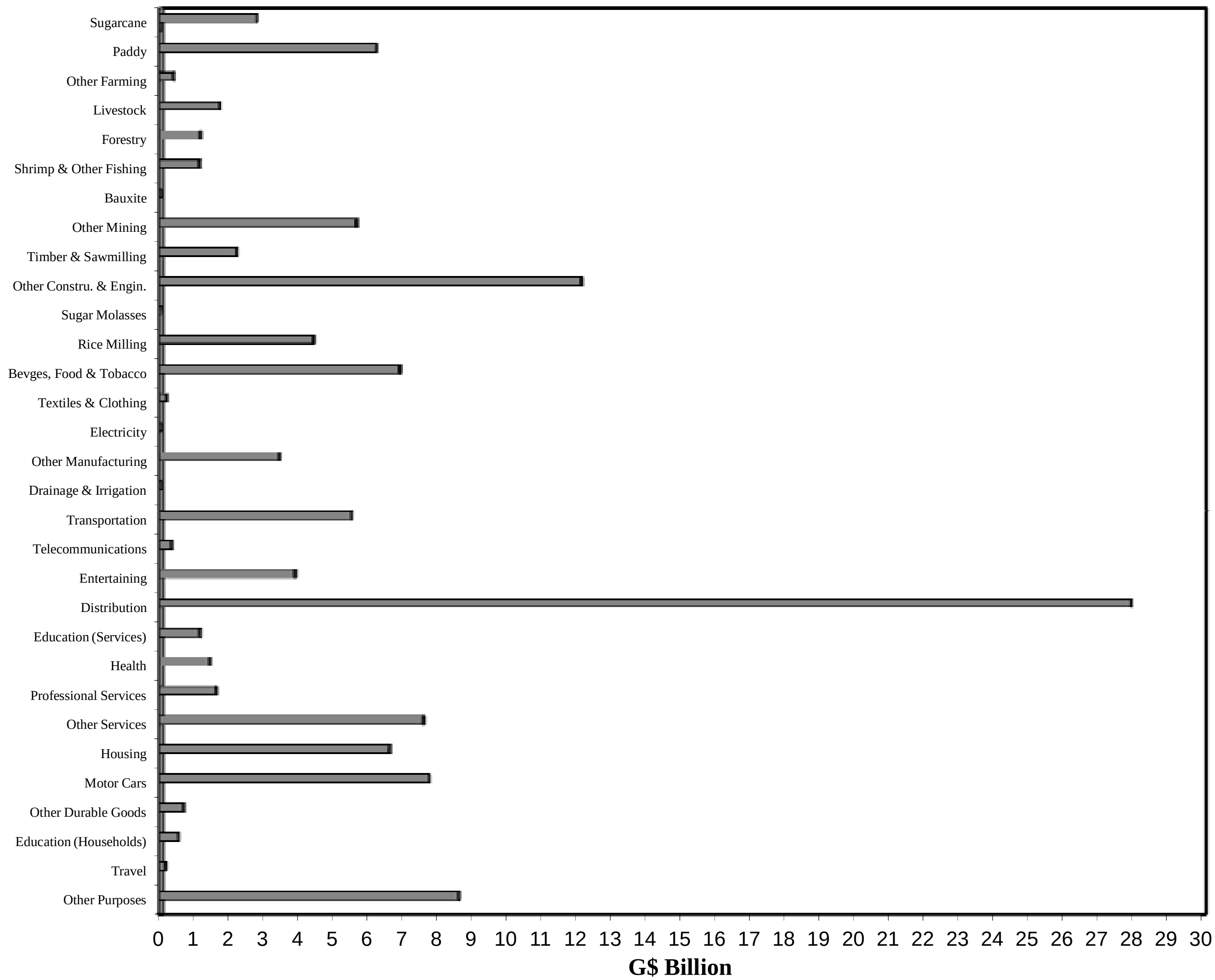
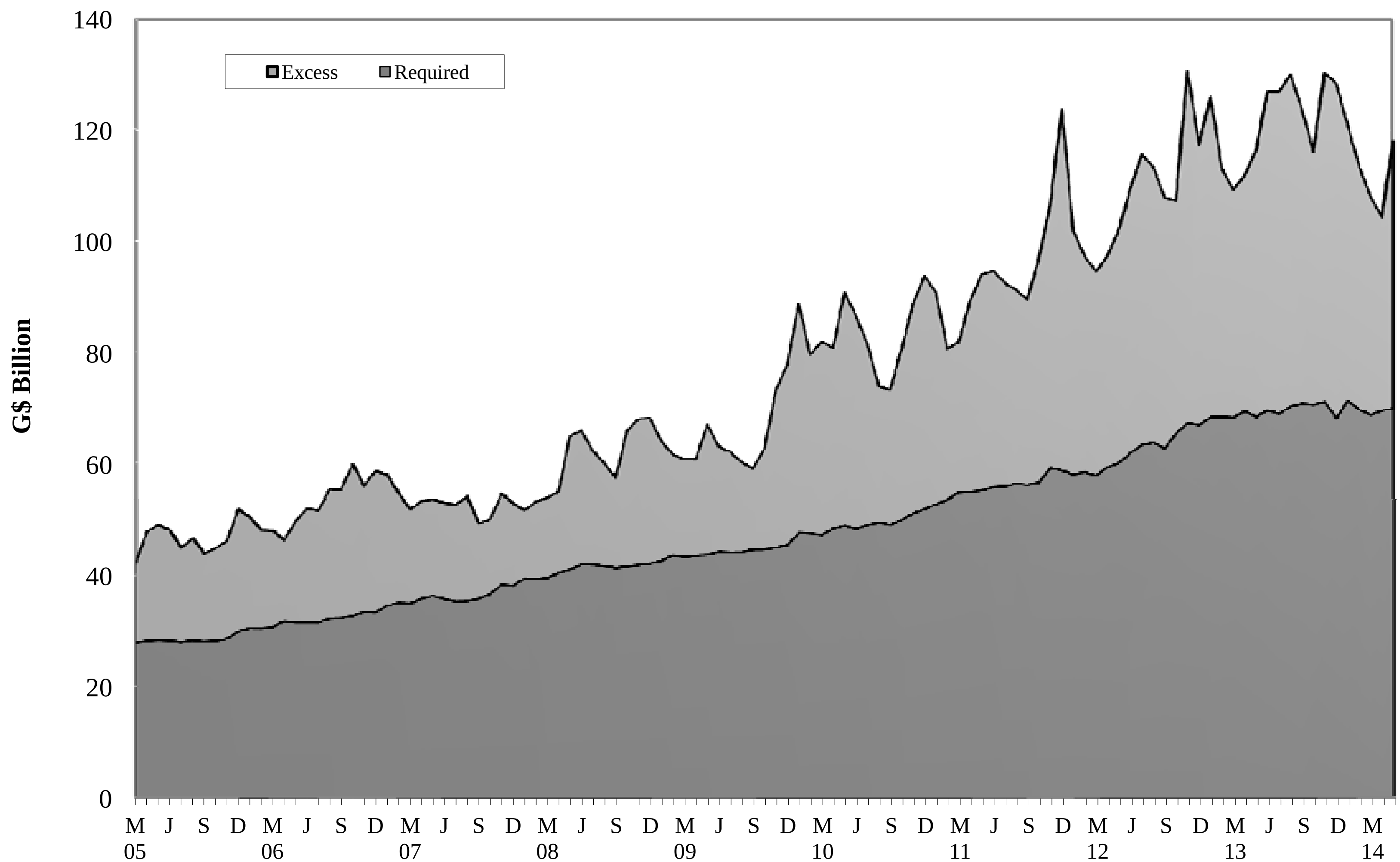
Commercial Banks: Credit to Private Sector by Economic Activity



May 2014

Graph VIII
Commercial Banks: Liquid Assets



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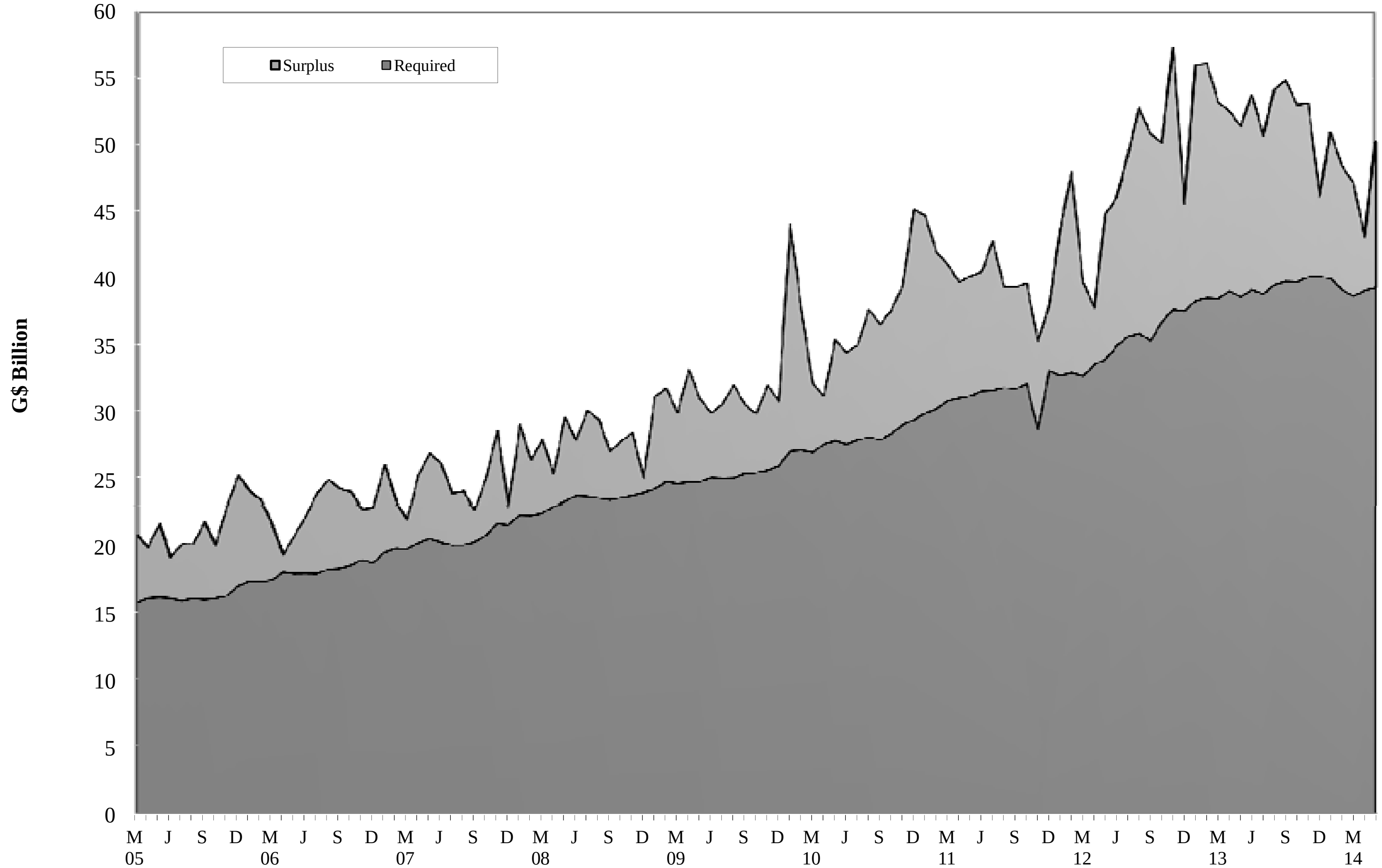
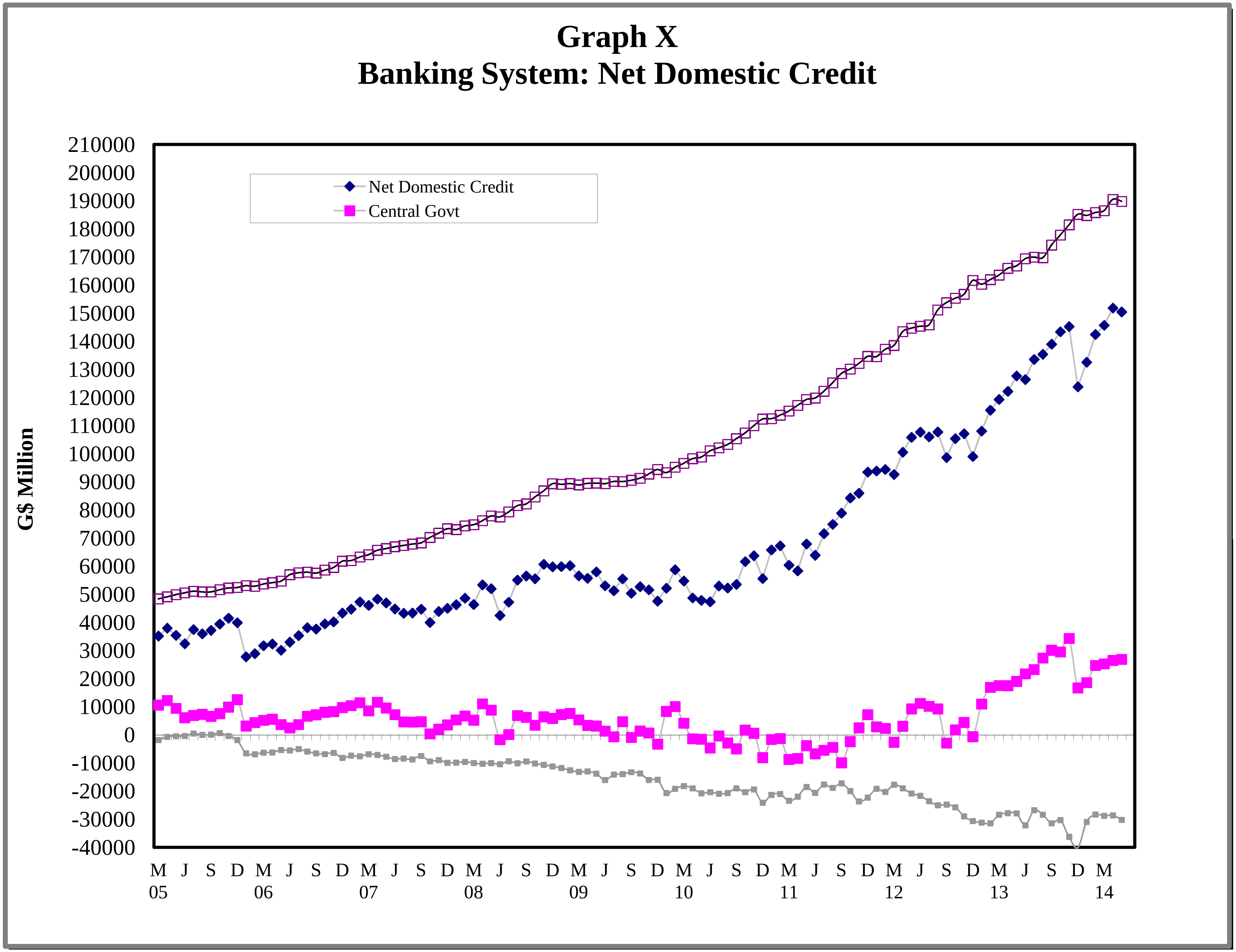
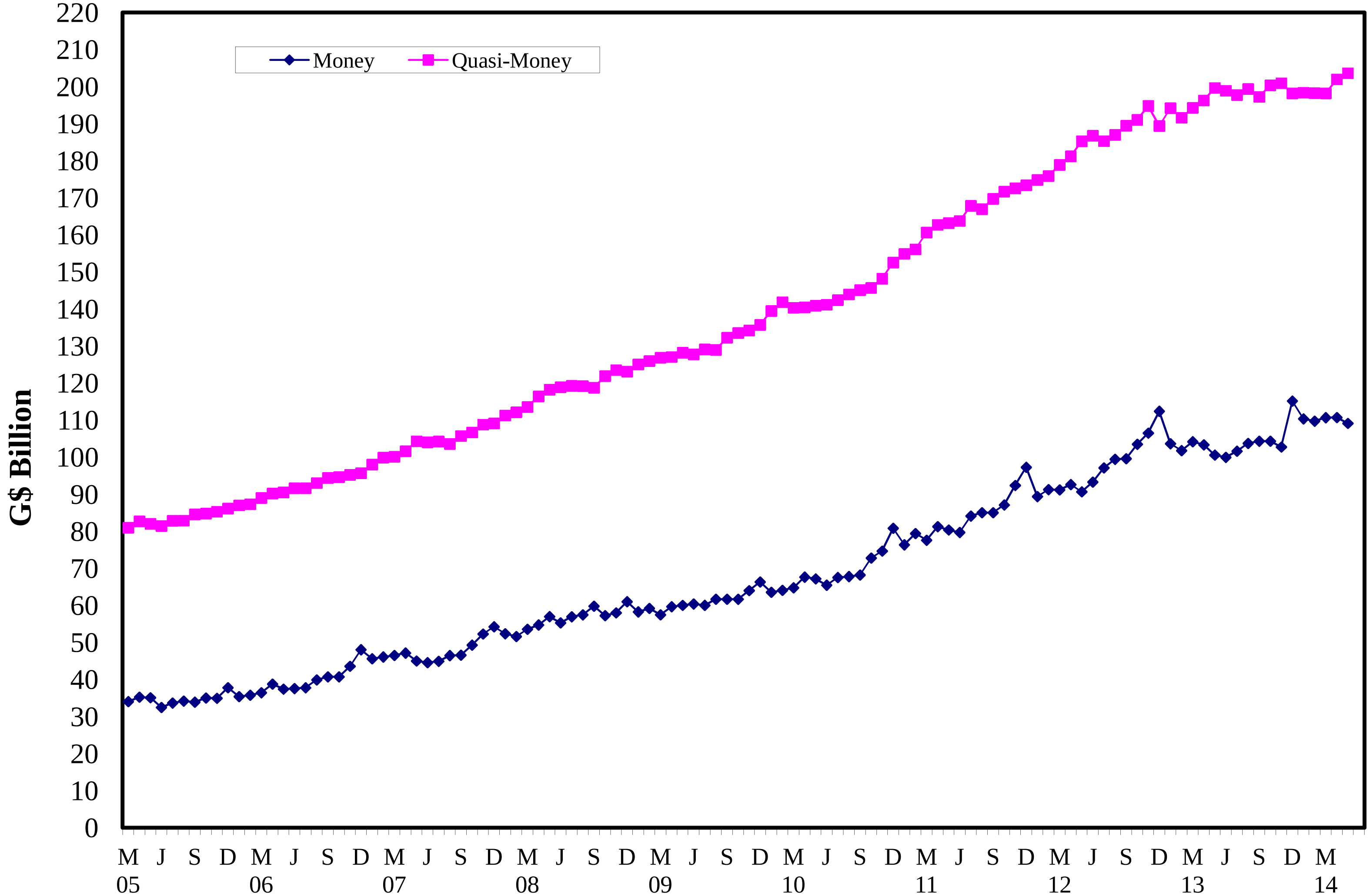
Commercial Banks: Reserve Requirements




Graph X
Banking System: Net Domestic Credit
G$ Million
210000
200000
190000
180000
170000
160000
150000
140000
130000
120000
110000
100000
90000
80000
70000
60000
50000
40000
30000
20000
10000
0
-10000
-20000
-30000
-40000
Net Domestic Credit
Central Govt
M J S D M J S D M J S D M J S D M J S D M J S D M J S D M J S D M J S D M
05 06 07 08 09 10 11 12 13 14

Graph XI
Banking System: Money and Quasi-Money



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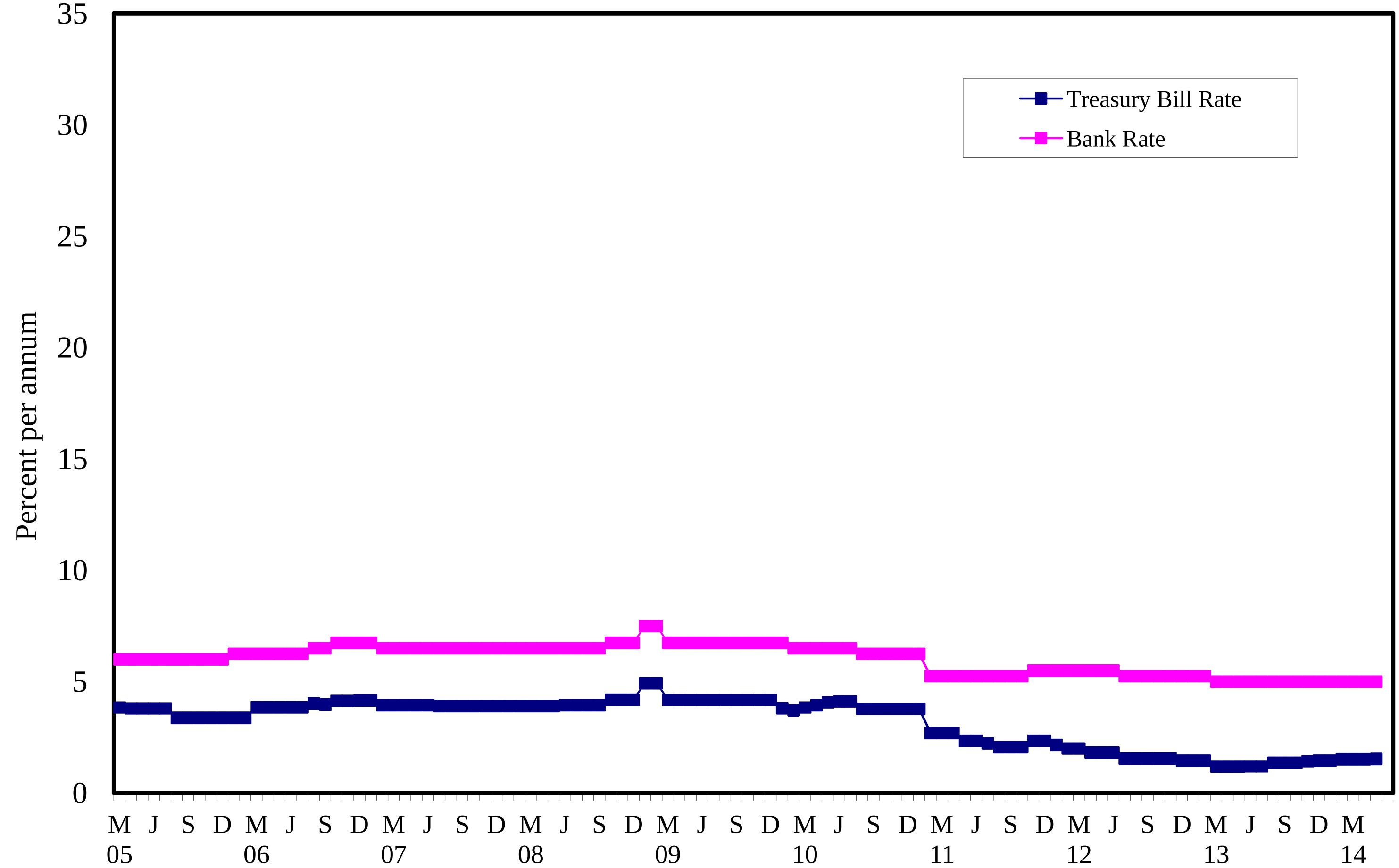
Bank Rate and 91-days Treasury Bill Rate



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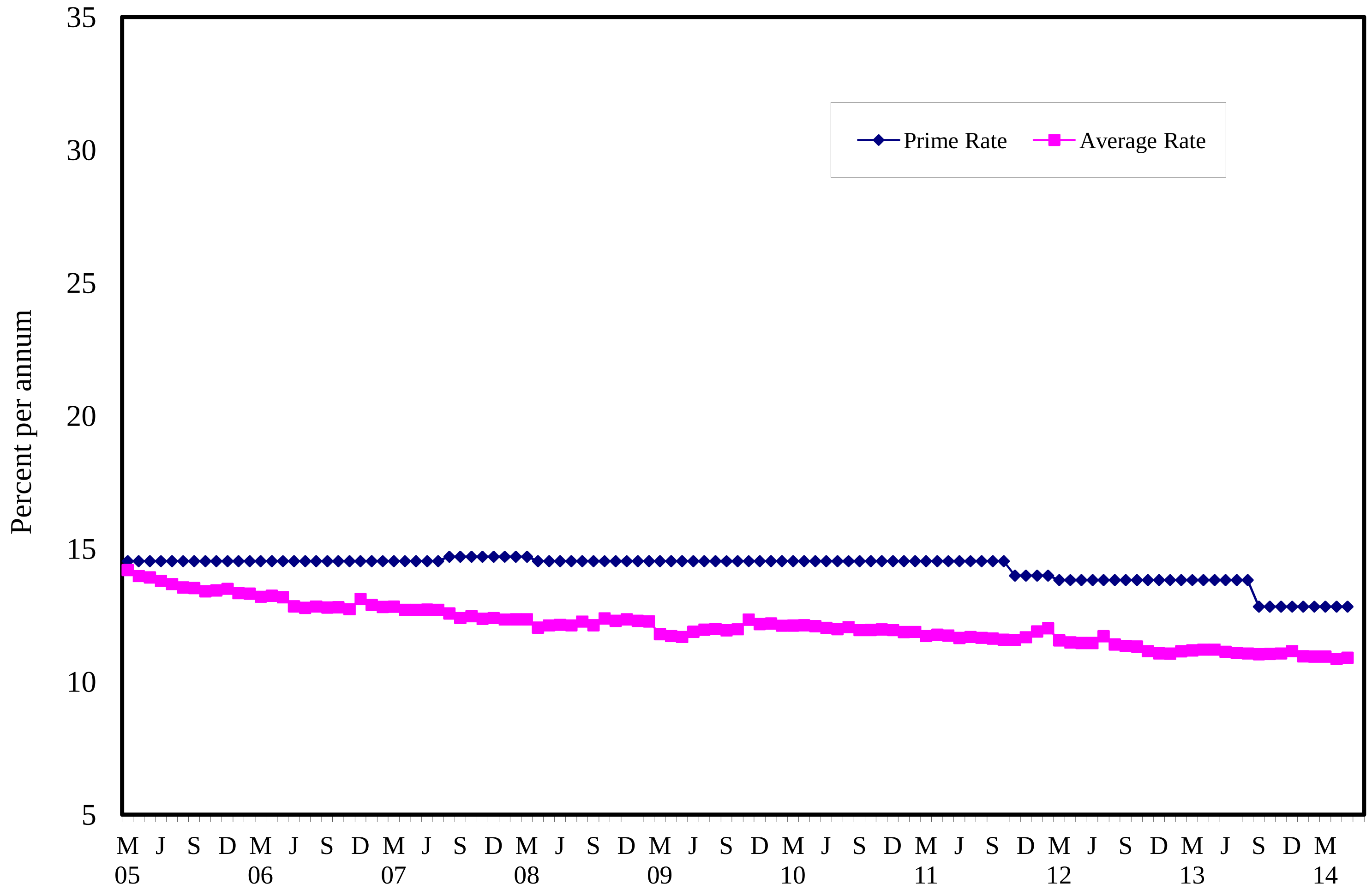
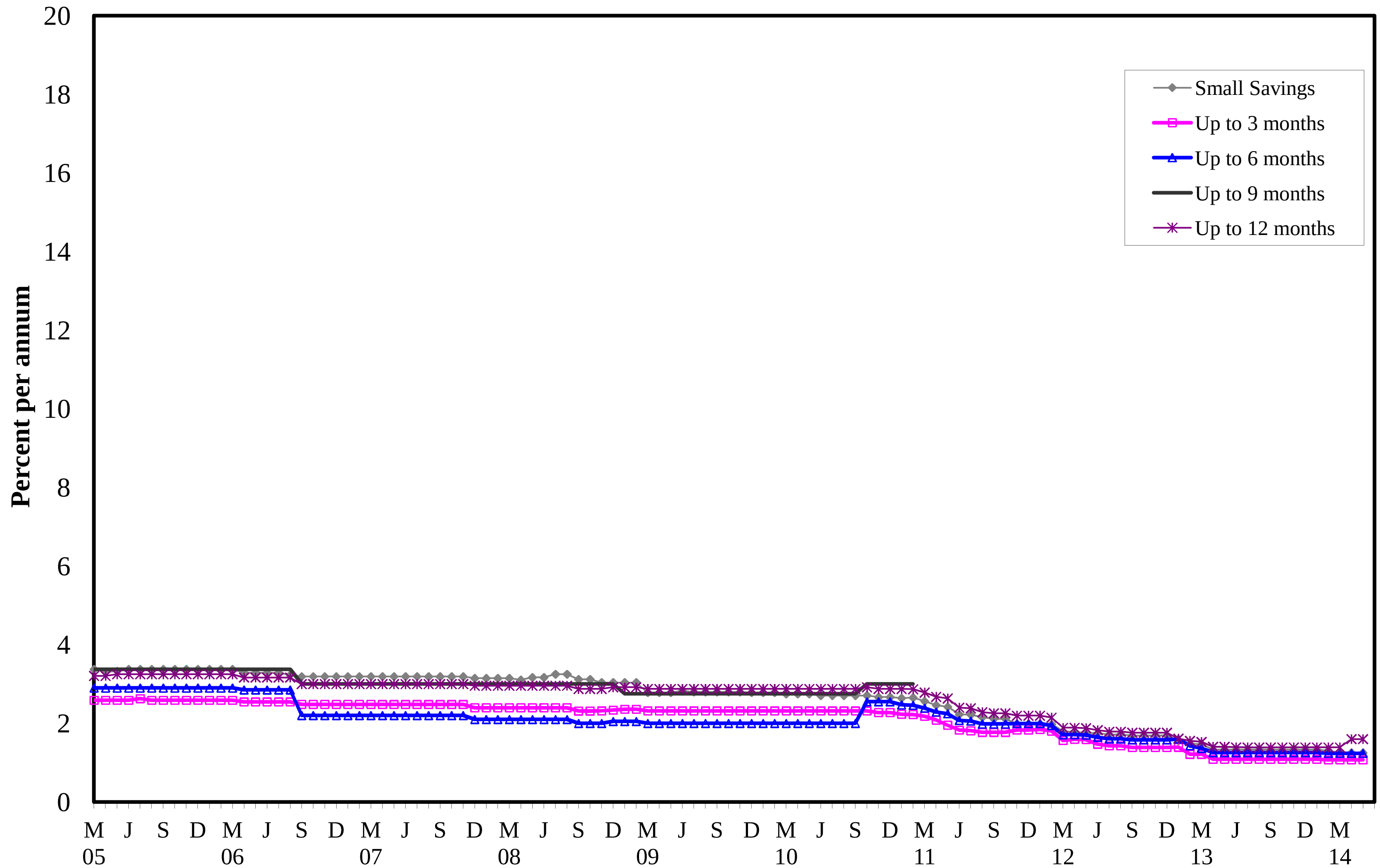
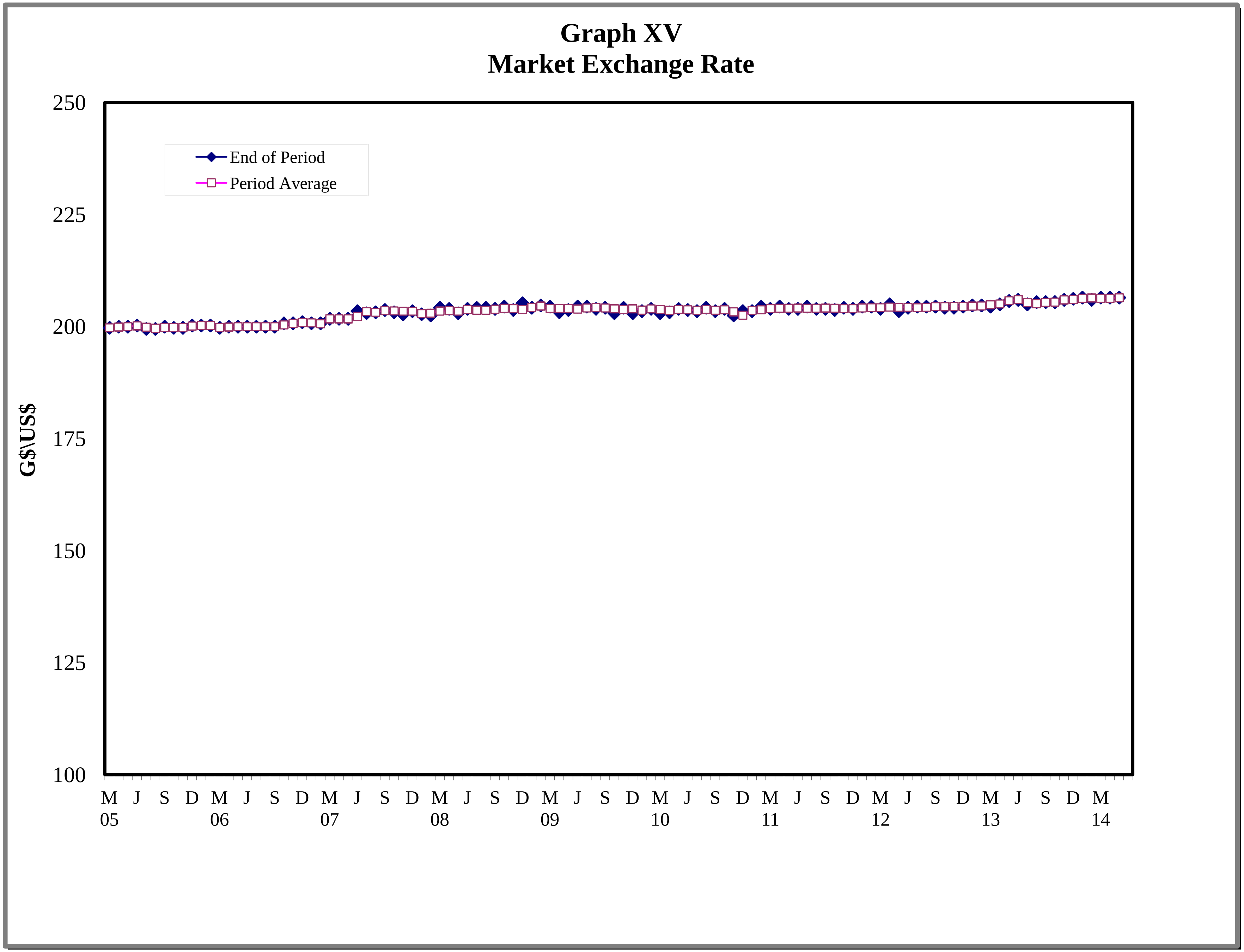
Commercial Banks: Prime and Average* Lending Rate



* Weighted average

Graph XIV
Commercial Banks: Time and Savings Deposit Rates





Graph XV
Market Exchange Rate
250
225
200
175
150
125
100
G$\US$
End of Period
Period Average
M J S D M J S D M J S D M J S D M J S D M J S D M J S D M J S D M J S D M
05 06 07 08 09 10 11 12 13 14

I. GENERAL NOTES

Symbols Used

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

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

Acknowledgement

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

II. NOTES TO THE TABLES

TABLE 1.1: **Bank of Guyana: Assets**

Foreign Assets

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

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

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

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

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

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

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

TABLE 1.2: **Bank of Guyana: Liabilities**

Currency Issue: Notes and Coins issued by the Bank.

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

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

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

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

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

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

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

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

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

TABLE 1.3: **Bank of Guyana: Currency Notes Issue**

Total issue **less** withdrawal of mutilated or spoiled legal tender notes. With the intent of enhancing the efficiency of the Payment System, the Bank of Guyana introduced a G$5,000 note in 2013.

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

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

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

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

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

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

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

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

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

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

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

Private Sector: Lending through loans and advances to Private Non-Financial Business Enterprises and Individual Customers. See note above under loans to Non-Residents.
The decline in Private Sector Loans and Advances resulted partly from a reclassification of some loans at one Commercial Bank. See note above under loans to Non-Residents.
The acquisition of Guyana National Co-operative Bank (GNCB)'s assets net of loans valued G$8,473.0 million by the National bank of Industry and Commerce Limited on March 15' 2003 resulted in the decline in Private Sector Loans and Advances during March 2003.

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

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

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

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

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

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

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

Other: Include all other foreign claims on Commercial Banks.

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

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

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

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

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

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

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

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

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

TABLE 2.2: Commercial Banks: Total Deposits

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TABLE 2.16(b): Interbank Trade

This comprises of 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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