



BANK OF GUYANA

BANKING SYSTEM  
*STATISTICAL*  
*ABSTRACT*

*Website: [www.bankofguyana.org.gy](http://www.bankofguyana.org.gy)*

RESEARCH DEPARTMENT

November 2010

# STATISTICAL ABSTRACT

## TABLES

## CONTENTS

### 1. MONETARY AUTHORITY

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

### 2. COMMERCIAL BANKS

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

### 3. BANKING SYSTEM

- 3.1 Monetary Survey
- 3.2 International Reserves and Foreign Assets

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

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

**BANK OF GUYANA: ASSETS**  
(G\$ MILLION)

Table 1.1

End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
2000	130940.3	54654.7	39.1	29260.4	1687.8	23667.4	2178.2	-	2178.2	-	-	68268.5	5839.0
2001	113735.4	54014.8	233.4	30672.1	463.1	22646.2	1022.5	-	1022.5	-	-	47992.7	10705.4
2002	112695.2	53577.6	39.3	36881.8	828.1	15828.4	1120.3	-	1120.3	-	-	47440.6	10556.6
2003	115630.9	52816.9	-	28863.3	873.6	23080.0	2330.7	-	2330.7	-	-	46873.4	13609.9
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													
Mar	119404.2	56974.9	79.8	13717.4	269.9	42907.8	1033.4	-	1033.4	-	-	45415.9	15980.1
Jun	119109.8	55181.7	80.5	10880.3	210.4	44010.5	1021.6	-	1021.6	-	-	45415.9	17490.7
Sep	125510.2	62300.4	-	16804.9	164.8	45330.7	1021.5	-	1021.5	-	-	45415.9	16772.4
Dec	130792.1	63594.8	-	14314.9	93.3	49186.6	1024.8	-	1024.8	-	-	44688.3	21484.2
2008													
Mar	141882.2	71967.8	-	16239.9	154.7	55573.1	1022.1	-	1022.1	-	-	44688.3	24204.0
Jun	150684.3	77702.7	-	19495.1	102.8	58104.8	1021.5	-	1021.5	-	-	44688.3	27271.8
Sep	157656.9	74849.1	-	26463.8	67.8	48317.5	1021.5	-	1021.5	-	-	44688.3	37098.0
Dec	157013.9	73252.8	-	38664.7	5.4	34582.7	1174.3	-	1174.3	-	-	45537.8	37049.0
2009													
Jan	154607.0	75356.5	-	27120.9	22.0	48213.7	1024.9	-	1024.9	-	-	45537.8	32687.9
Feb	158699.8	78416.2	-	33510.8	9.8	44895.6	1071.1	-	1071.1	-	-	45537.8	33674.7
Mar	162805.9	82892.8	-	42474.7	9.8	40408.2	1071.1	-	1071.1	-	-	45537.8	33304.3
Apr	168064.9	84038.4	-	25868.3	9.5	58160.6	1071.1	-	1071.1	-	-	45537.8	37417.6
May	164526.4	84986.0	-	21758.5	3.3	63224.2	1070.6	-	1070.6	-	-	45537.8	32932.1
Jun	168078.6	88258.8	-	24874.6	21.0	63363.2	1021.3	-	1021.3	-	-	45537.8	33260.6
Jul	175082.8	90579.9	-	30279.7	21.0	60279.2	1021.3	-	1021.3	-	-	45537.8	37943.8
Aug	195857.3	110875.3	-	28108.8	20601.5	62165.0	1021.3	-	1021.3	-	-	45537.8	38422.9
Sep	204083.0	120052.2	-	56283.5	797.2	62971.5	1021.4	-	1021.4	-	-	45537.8	37471.7
Oct	204078.3	119181.1	-	26658.2	797.2	91725.8	1021.4	-	1021.4	-	-	45537.8	38338.1
Nov	208474.1	123489.2	-	54423.5	788.5	68277.2	1021.4	-	1021.4	-	-	45537.8	38425.8
Dec	214867.0	127508.6	-	18199.0	760.0	108549.7	2310.7	-	2310.7	-	-	44431.6	40616.0
2010													
Jan	214078.2	126637.0	-	19745.8	760.0	106131.2	2013.0	-	2013.0	-	-	44431.6	40996.4
Feb	211426.7	124179.0	-	16373.6	744.5	107060.9	1021.7	-	1021.7	-	-	44431.6	41794.3
Mar	211779.5	123401.5	-	13982.8	744.5	108674.2	1021.7	-	1021.7	-	-	44431.6	42924.6
Apr	218406.3	129789.9	-	21189.4	744.3	107856.2	1021.3	-	1021.3	-	-	44431.6	43163.5
May	220439.1	133106.9	-	34212.8	732.6	98161.5	1021.2	-	1021.2	-	-	44431.6	41879.3
Jun	226292.4	137875.8	-	42801.9	731.4	94342.5	1021.2	-	1021.2	-	-	44431.6	42963.7
Jul	221027.0	133986.7	-	38447.5	731.4	94807.9	1021.2	-	1021.2	-	-	44431.6	41587.4
Aug	230081.8	142915.7	-	51318.9	429.1	91167.7	1023.2	-	1023.2	-	-	44431.6	41711.2
Sep	232470.2	144153.2	-	55364.5	429.1	88359.6	1023.2	-	1023.2	-	-	44431.6	42862.2
Oct	229275.8	142985.8	-	44749.9	429.1	97806.8	1023.2	-	1023.2	-	-	44431.6	40835.2
Nov	229516.9	144927.0	-	32358.5	407.5	112161.1	1023.2	-	1023.2	-	-	44431.6	39135.0

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					
2000	130940.3	16215.2	15969.0	246.2	88090.4	38037.4	36059.6	75.6	13495.4	422.4	1000.0	19241.1	3493.4	2900.3
2001	113735.4	16808.6	16526.1	282.6	87492.1	36537.4	31617.7	62.2	15727.7	3547.1	1000.0	4197.8	3430.1	806.7
2002	112695.2	17178.1	16860.6	317.5	86244.3	36201.2	29086.9	62.0	19039.0	1855.2	1000.0	4223.1	3509.0	540.7
2003	115630.9	19774.1	19419.5	354.5	86475.8	35680.0	27887.8	61.7	19834.5	3011.8	1000.0	4062.7	3896.0	422.2
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														
Mar	119404.2	26196.4	25701.4	495.0	81460.2	36426.3	19396.2	61.7	22498.0	3078.0	1000.0	3849.1	4274.9	2623.6
Jun	119109.8	25713.0	25204.8	508.1	82887.8	33445.8	20106.4	61.7	26225.5	3048.5	1000.0	4006.8	4468.0	1034.2
Sep	125510.2	26475.2	25952.9	522.3	83872.0	37251.8	20146.5	61.7	22999.5	3412.4	1000.0	4424.2	4468.0	5270.9
Dec	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														
Mar	141882.2	31246.0	30696.8	549.3	97339.2	37128.3	20670.5	61.7	27914.9	11563.9	1000.0	5406.4	4468.0	2422.6
Jun	150684.3	30960.2	30396.7	563.5	107205.2	44895.4	21332.4	61.7	28689.2	12226.5	1000.0	5443.8	4813.1	1262.1
Sep	157656.9	31255.0	30673.7	581.2	110891.9	39923.8	21091.6	61.7	29128.2	20686.6	1000.0	6529.5	4813.1	3167.5
Dec	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														
Jan	154607.0	33383.1	32784.3	598.8	108213.5	38398.8	21083.1	61.7	29359.5	19310.4	1000.0	4460.5	4813.1	2736.8
Feb	158699.8	33207.3	32608.3	598.9	111271.9	41338.0	21097.5	61.7	29363.5	19411.2	1000.0	4605.5	4813.1	3802.0
Mar	162805.9	33724.3	33124.4	599.9	114667.1	45318.9	20824.9	61.7	29881.6	18580.1	1000.0	4816.0	4813.1	3785.4
Apr	168064.9	34319.0	33715.5	603.5	119207.9	47132.1	20782.3	61.7	31377.7	19854.1	1000.0	4763.6	4813.1	3961.4
May	164526.4	34766.6	34158.3	608.3	116013.8	46938.7	19904.2	61.7	30141.6	18967.5	1000.0	4741.9	4438.7	3565.6
Jun	168078.6	34219.5	33608.9	610.7	122017.7	51678.1	19926.4	61.7	30823.3	19528.3	1000.0	4865.4	4438.7	1537.3
Jul	175082.8	34970.3	34355.4	614.9	128185.2	54432.4	19918.9	61.7	29469.8	24302.4	1000.0	5124.2	4438.7	1364.4
Aug	195857.3	35084.5	34465.9	618.6	127798.4	50778.7	19903.0	61.7	30941.5	26113.6	1000.0	5549.4	25023.6	1401.3
Sep	204083.0	35658.5	35033.9	624.6	133830.9	56735.7	20072.2	61.7	30654.5	26306.9	1000.0	5577.4	26603.0	1413.2
Oct	204078.3	36330.2	35700.8	629.4	133495.1	56217.6	19894.2	61.7	30879.8	26441.9	1000.0	5329.3	26603.0	1320.7
Nov	208474.1	37964.5	37330.8	633.7	135037.1	56269.4	19625.8	61.7	30620.5	28459.6	1000.0	6197.1	26603.0	1672.4
Dec	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														
Jan	214078.2	38089.5	37449.1	640.4	142577.5	54775.9	19628.7	61.7	38119.2	29991.9	1000.0	2575.5	26603.0	3232.7
Feb	211426.7	38734.0	38089.2	644.8	138988.6	53006.3	19568.9	61.1	35030.6	31321.7	1000.0	2908.2	26603.0	3192.8
Mar	211779.5	38997.0	38349.4	647.5	139954.6	59182.8	19534.3	61.1	31712.2	29464.2	1000.0	1810.8	26603.0	3414.0
Apr	218406.3	39371.8	38719.0	652.9	146807.1	64633.4	19525.7	61.1	32756.8	29830.2	1000.0	2973.4	26603.0	1650.9
May	220439.1	39918.8	39261.3	657.5	146002.4	62792.2	19608.3	61.1	35165.5	28375.3	1000.0	5138.2	26746.9	1632.7
Jun	226292.4	39581.6	38919.7	661.9	150459.0	66144.4	20297.6	61.1	34798.5	29157.5	1000.0	6870.2	26746.9	1634.7
Jul	221027.0	40106.4	39438.0	668.4	143756.1	60998.2	19601.7	61.1	35338.4	27756.7	1000.0	7761.0	26746.9	1656.6
Aug	230081.8	40108.5	39435.7	672.8	150582.4	64830.8	19340.2	61.1	38125.1	28225.2	1000.0	10010.4	26746.9	1633.4
Sep	232470.2	40263.7	39584.7	679.1	152552.4	66710.8	19310.3	61.1	36294.8	30175.3	1000.0	10264.6	26746.9	1642.6
Oct	229275.8	42063.8	41381.6	682.2	147598.0	60390.2	19372.7	61.1	39189.3	28584.7	1000.0	10213.3	26746.9	1653.7
Nov	229516.9	43733.3	43045.3	688.1	146400.6	62026.9	19397.8	61.1	39554.4	25360.4	1000.0	9777.3	26746.9	1858.7

Source: Bank of Guyana

# BANK OF GUYANA

## CURRENCY NOTES ISSUE (G\$Million)

Table 1.3

Period	Total Issue G\$Mn.	Denominations							
		\$1000		\$500		\$100		\$20	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
2000	15969.0	12777.5	80.0	2411.3	15.1	567.6	3.6	212.6	1.3
2001	16526.1	14748.8	89.2	940.5	5.7	609.3	3.7	227.5	1.4
2002	16860.6	15156.7	89.9	849.1	5.0	620.6	3.7	234.2	1.4
2003	19419.5	17645.3	90.9	855.9	4.4	667.1	3.4	251.3	1.3
2004	21380.9	19515.0	91.3	889.0	4.2	705.6	3.3	271.3	1.3
2005									
Mar	19730.8	17983.2	91.1	825.6	4.2	658.5	3.3	263.6	1.3
Jun	19187.1	17456.5	91.0	800.6	4.2	665.9	3.5	264.2	1.4
Sep	19289.3	17538.2	90.9	797.0	4.1	682.2	3.5	271.9	1.4
Dec	23498.3	21128.8	89.9	1315.8	5.6	759.0	3.2	294.7	1.3
2006									
Mar	20946.9	19054.0	91.0	904.1	4.3	708.4	3.4	280.4	1.3
Jun	21052.7	19190.6	91.2	856.4	4.1	722.6	3.4	283.0	1.3
Sep	22034.9	20150.1	91.4	847.6	3.8	744.3	3.4	292.9	1.3
Dec	28132.8	25096.4	89.2	1898.4	6.7	822.7	2.9	315.3	1.1
2007									
Mar	25701.4	23487.8	91.4	1120.7	4.4	780.6	3.0	312.3	1.2
Jun	25204.8	23122.6	91.7	983.5	3.9	783.1	3.1	315.7	1.3
Sep	25952.9	23873.3	92.0	939.4	3.6	813.3	3.1	326.9	1.3
Dec	32675.7	30392.0	93.0	1047.6	3.2	888.1	2.7	348.0	1.1
2008									
Mar	30696.8	28551.0	93.0	986.9	3.2	822.6	2.7	336.3	1.1
Jun	30396.7	28247.1	92.9	960.7	3.2	842.8	2.8	346.1	1.1
Sep	30673.7	28488.1	92.9	952.2	3.1	873.4	2.8	360.0	1.2
Dec	37258.2	34892.0	93.6	1049.2	2.8	938.9	2.5	378.0	1.0
2009									
Jan	32784.3	30498.5	93.0	1016.7	3.1	897.8	2.7	371.3	1.1
Feb	32608.3	30348.9	93.1	1012.1	3.1	881.1	2.7	366.2	1.1
Mar	33124.4	30873.6	93.2	1013.8	3.1	872.8	2.6	364.2	1.1
Apr	33715.5	31373.3	93.1	1066.4	3.2	904.0	2.7	371.8	1.1
May	34158.3	31772.7	93.0	1108.3	3.2	905.9	2.7	371.4	1.1
Jun	33608.9	31306.2	93.1	1034.6	3.1	897.5	2.7	370.5	1.1
Jul	34355.4	32023.1	93.2	1050.1	3.1	906.9	2.6	375.3	1.1
Aug	34465.9	32137.8	93.2	1030.6	3.0	918.9	2.7	378.5	1.1
Sep	35033.9	32682.6	93.3	1050.5	3.0	921.3	2.6	379.5	1.1
Oct	35700.8	33374.2	93.5	1026.4	2.9	923.3	2.6	376.9	1.1
Nov	37330.8	34978.9	93.7	1044.8	2.8	928.4	2.5	378.5	1.0
Dec	41495.9	39023.5	94.0	1094.1	2.6	983.9	2.4	394.5	1.0
2010									
Jan	37449.1	35061.3	93.6	1057.4	2.8	945.5	2.5	384.9	1.0
Feb	38089.2	35680.6	93.7	1077.8	2.8	947.2	2.5	383.6	1.0
Mar	38349.4	35972.0	93.8	1040.5	2.7	950.0	2.5	387.0	1.0
Apr	38719.0	36279.6	93.7	1081.3	2.8	967.2	2.5	390.9	1.0
May	39261.3	36759.8	93.6	1112.5	2.8	989.2	2.5	399.9	1.0
Jun	38919.7	36454.3	93.7	1086.0	2.8	981.7	2.5	397.7	1.0
Jul	39438.0	36969.5	93.7	1088.8	2.8	980.5	2.5	399.2	1.0
Aug	39435.7	36909.8	93.6	1110.8	2.8	1005.7	2.6	409.5	1.0
Sep	39584.6	37093.6	93.7	1078.1	2.7	1003.9	2.5	409.1	1.0
Oct	41381.6	38889.3	94.0	1084.6	2.6	1000.2	2.4	407.5	1.0
Nov	43045.2	40482.3	94.0	1121.2	2.6	1028.3	2.4	413.5	1.0

Source: Bank of Guyana

## COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
2000	246192.4	111767.7	89033.1	45391.6
2001	282586.7	125847.1	103446.7	53292.9
2002	317516.4	139041.0	117271.4	61204.0
2003	354545.8	154315.8	132104.3	68125.7
2004	397113.0	172541.0	149645.1	74926.8
2005				
Mar	406309.1	175799.7	154007.8	76501.6
Jun	414209.3	178823.4	157370.2	78015.7
Sep	425156.9	183686.7	161970.6	79499.6
Dec	437939.3	189688.5	166503.0	81747.8
2006				
Mar	444454.7	192668.4	168843.0	82943.3
Jun	454319.8	197418.4	172559.7	84341.6
Sep	464238.3	201878.2	176386.1	85974.1
Dec	478955.3	208704.5	182260.6	87990.2
2007				
Mar	495040.7	214982.6	187811.0	92247.1
Jun	508139.5	219829.0	192139.5	96171.0
Sep	522312.5	222269.5	200051.3	99991.7
Dec	537947.3	222047.3	211583.7	104316.3
2008				
Mar	549250.3	227498.9	215280.8	106470.6
Jun	563477.2	233952.6	220011.5	109513.2
Sep	581229.2	243146.3	225609.9	112473.0
Dec	596610.3	250048.9	231043.4	115518.0
2009				
Jan	598816.9	250839.6	232037.7	115939.6
Feb	598947.3	250786.8	231701.2	116459.3
Mar	599931.6	251001.2	232151.3	116779.0
Apr	603507.3	252556.8	233527.3	117423.1
May	608252.9	254984.3	235167.9	118100.7
Jun	610684.7	255834.3	236222.4	118628.0
Jul	614904.6	257634.0	237954.5	119316.1
Aug	618640.1	259251.1	239262.2	120126.8
Sep	624585.6	262016.0	241468.1	121101.6
Oct	629404.0	263990.8	243535.6	121877.6
Nov	633724.8	265861.9	245268.9	122594.0
Dec	638631.0	267770.9	247289.5	123570.7
2010				
Jan	640365.8	268180.0	248035.7	124150.2
Feb	644794.8	270176.6	249825.6	124792.5
Mar	647538.6	270924.7	251229.7	125384.3
Apr	652852.8	273426.6	253263.5	126162.8
May	657507.5	275626.6	255140.7	126740.3
Jun	661897.1	277546.6	256937.1	127413.4
Jul	668426.3	280860.3	259357.0	128209.0
Aug	672811.0	282687.4	261138.0	128985.6
Sep	679095.6	285699.4	263650.3	129745.9
Oct	682238.6	287090.8	264810.0	130337.9
Nov	688063.9	289978.4	266841.0	131244.5

Source: Bank of Guyana



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

Table 2.1 (b)

End of Period	Total Liabilities	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
2000	117,745,982	4,875,522	1,435,647	3,439,875	-	9,134,106	4,825,956	1,739,348	2,568,802	8,454,689	69,937,199	75,608	-	2,992,043	22,276,815
2001	124,325,837	4,190,114	1,268,314	2,921,800	-	7,643,860	3,783,884	1,892,619	1,967,357	8,008,540	76,682,347	62,239	-	5,016,241	22,722,496
2002	135,041,638	5,316,744	1,093,082	4,223,662	-	10,279,996	4,453,279	2,708,221	3,118,496	9,221,579	81,622,447	62,044	-	6,261,913	22,276,915
2003	134,996,502	4,892,078	850,048	4,042,030	-	11,988,950	5,070,966	2,403,226	4,514,758	9,853,680	86,841,777	61,674	-	6,703,710	14,654,633
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															
Mar	186,671,746	12,447,112	988,747	11,458,365	-	21,326,209	2,396,249	9,714,221	9,215,739	7,782,250	120,253,289	61,674	-	6,288,715	18,512,497
Jun	192,100,391	11,735,057	569,074	11,165,983	-	23,616,743	2,972,328	11,405,112	9,239,303	8,737,881	123,376,543	61,674	-	5,341,968	19,230,525
Sep	193,918,797	9,696,505	602,113	9,094,392	-	23,461,727	3,830,510	10,297,281	9,333,936	8,725,271	126,041,218	61,674	-	5,565,328	20,367,074
Dec	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															
Mar	216,549,059	11,244,978	1,491,331	9,753,647	-	28,359,174	5,722,059	13,154,041	9,483,074	10,349,349	136,824,007	61,674	-	7,432,418	22,277,459
Jun	224,401,511	10,822,035	1,080,431	9,741,604	-	29,924,927	7,271,860	13,056,194	9,596,873	10,766,940	143,645,350	61,674	-	5,874,519	23,306,066
Sep	226,614,411	9,749,067	1,237,575	8,511,492	-	27,681,645	5,786,511	12,115,673	9,779,461	9,916,194	144,984,582	61,674	-	9,811,491	24,409,757
Dec	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															
Jan	236,027,527	9,599,115	1,106,069	8,493,046	-	29,956,103	5,277,621	14,719,865	9,958,617	11,758,408	150,729,167	61,674	-	7,440,430	26,482,629
Feb	241,333,316	11,002,503	1,955,001	9,047,502	-	31,132,290	5,554,477	15,582,849	9,994,964	11,214,850	152,763,736	61,674	-	7,621,698	27,536,563
Mar	240,424,702	9,965,898	1,163,271	8,802,627	-	31,771,576	5,670,689	16,119,121	9,981,766	11,733,151	151,598,233	61,674	-	7,569,109	27,725,061
Apr	241,541,909	11,643,377	1,849,154	9,794,223	-	30,990,654	5,388,282	15,997,050	9,605,322	11,702,812	153,188,308	61,674	-	7,110,563	26,844,520
May	240,720,185	10,711,118	1,713,204	8,997,914	-	28,919,887	5,229,482	16,770,756	6,919,648	11,349,577	154,357,109	61,674	-	7,948,223	27,372,597
Jun	244,227,884	10,826,765	1,736,744	9,090,021	-	31,076,142	5,060,085	19,080,720	6,935,338	11,822,237	154,817,676	61,674	-	8,254,456	27,368,933
Jul	243,067,792	12,046,855	1,956,280	10,090,575	-	29,853,124	5,689,199	17,206,151	6,957,773	10,617,078	154,899,859	61,674	-	7,171,991	28,417,211
Aug	246,706,173	11,419,950	1,306,300	10,113,650	-	29,381,037	5,507,535	16,957,276	6,916,226	12,355,874	156,551,042	61,674	-	8,088,475	28,848,121
Sep	247,322,521	10,689,933	1,121,542	9,568,391	-	28,762,347	5,580,501	16,065,701	7,116,145	12,369,022	158,942,003	61,674	-	7,608,980	28,888,562
Oct	248,128,096	10,708,978	731,562	9,977,416	-	29,280,250	5,486,659	16,659,172	7,134,418	12,572,187	159,619,747	61,674	-	6,710,409	29,174,851
Nov	253,930,753	11,647,551	2,340,112	9,307,439	-	30,958,027	4,801,861	19,032,140	7,124,025	12,463,233	161,616,595	61,674	-	7,525,494	29,658,178
Dec	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															
Jan	265,058,350	11,471,479	1,431,148	10,040,331	-	35,132,903	4,554,332	23,696,561	6,882,010	15,384,129	165,578,146	61,674	-	7,673,249	29,756,769
Feb	264,366,591	11,882,178	1,870,557	10,011,621	-	33,435,250	4,620,071	21,962,439	6,852,740	13,306,704	168,225,686	61,133	-	7,500,573	29,955,066
Mar	264,216,729	11,286,182	1,454,122	9,832,060	-	32,983,276	5,027,465	21,082,542	6,873,269	14,480,588	167,509,382	61,133	-	7,421,073	30,475,093
Apr	268,512,606	11,777,977	1,593,940	10,184,037	-	34,097,331	5,370,685	21,750,602	6,976,044	15,093,019	169,208,778	61,133	-	7,393,402	30,880,966
May	271,061,119	11,998,941	1,690,476	10,308,465	-	36,111,386	5,651,056	23,541,652	6,918,678	15,054,022	169,348,410	61,133	-	7,166,457	31,320,771
Jun	270,725,292	13,031,279	2,589,566	10,441,713	-	35,965,344	5,639,966	23,414,760	6,910,618	14,808,961	168,001,161	61,133	-	7,034,455	31,822,959
Jul	273,209,639	12,778,298	2,938,980	9,839,318	-	36,846,796	5,583,856	24,313,293	6,949,647	13,663,092	170,624,043	61,133	-	6,981,839	32,254,438
Aug	277,847,939	13,836,560	4,150,307	9,686,253	-	36,860,953	5,263,786	24,700,628	6,896,539	13,710,055	172,771,697	61,133	-	7,768,701	32,838,840
Sep	275,425,177	11,959,241	2,044,592	9,914,649	-	34,357,780	5,561,246	22,450,200	6,346,334	13,740,413	174,100,305	61,133	-	7,962,498	33,243,807
Oct	281,274,079	12,371,549	2,109,274	10,262,275	-	35,513,053	5,321,963	23,843,385	6,347,705	14,191,528	175,868,335	61,133	-	9,429,517	33,838,964
Nov	287,266,604	13,370,283	2,989,974	10,380,309	-	34,656,742	5,642,997	22,816,032	6,197,713	15,910,016	178,792,701	61,133	-	9,628,733	34,846,996

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
2000	90965.9	87526.0	9134.1	7394.8	4826.0	110.4	2458.4	1739.3	69937.2	13165.3	56771.9	8454.7	1006.5	7448.2	3439.9
2001	95256.5	92334.7	7643.9	5751.2	3783.9	263.5	1703.9	1892.6	76682.3	13967.2	62715.1	8008.5	608.3	7400.3	2921.8
2002	105347.7	101124.0	10280.0	7571.8	4453.3	196.5	2922.0	2708.2	81622.4	16407.2	65215.3	9221.6	526.8	8694.8	4223.7
2003	112726.4	108684.4	11989.0	9585.7	5071.0	144.7	4370.0	2403.2	86841.8	18500.8	68341.0	9853.7	863.4	8990.3	4042.0
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															
Mar	160820.1	149361.7	21326.2	11612.0	2396.2	393.9	8821.9	9714.2	120253.3	21211.8	99041.5	7782.3	616.2	7166.1	11458.4
Jun	166897.2	155731.2	23616.7	12211.6	2972.3	341.9	8897.4	11405.1	123376.5	20602.9	102773.7	8737.9	535.7	8202.2	11166.0
Sep	167322.6	158228.2	23461.7	13164.4	3830.5	318.1	9015.8	10297.3	126041.2	20223.7	105817.6	8725.3	577.4	8147.9	9094.4
Dec	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															
Mar	185286.2	175532.5	28359.2	15205.1	5722.1	308.4	9174.7	13154.0	136824.0	23399.1	113424.9	10349.3	915.2	9434.1	9753.6
Jun	194078.8	184337.2	29924.9	16868.7	7271.9	320.6	9276.3	13056.2	143645.4	24426.6	119218.8	10766.9	988.1	9778.8	9741.6
Sep	191093.9	182582.4	27681.6	15566.0	5786.5	336.3	9443.2	12115.7	144984.6	27874.8	117109.8	9916.2	361.7	9554.5	8511.5
Dec	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															
Jan	200936.7	192443.7	29956.1	15236.2	5277.6	318.3	9640.3	14719.9	150729.2	30406.7	120322.5	11758.4	1098.9	10659.5	8493.0
Feb	204158.4	195110.9	31132.3	15549.4	5554.5	342.8	9652.2	15582.8	152763.7	30191.1	122572.6	11214.8	1111.4	10103.5	9047.5
Mar	203905.6	195103.0	31771.6	15652.5	5670.7	350.6	9631.2	16119.1	151598.2	30469.8	121128.4	11733.2	1211.0	10522.2	8802.6
Apr	205676.0	195881.8	30990.7	14993.6	5388.3	364.3	9241.0	15997.1	153188.3	30651.7	122536.6	11702.8	1227.5	10475.3	9794.2
May	203624.5	194626.6	28919.9	12149.1	5229.5	354.4	6565.2	16770.8	154357.1	30622.6	123734.5	11349.6	1241.1	10108.5	8997.9
Jun	206806.1	197716.1	31076.1	11995.4	5060.1	375.2	6560.1	19080.7	154817.7	29707.8	125109.9	11822.2	1288.9	10533.3	9090.0
Jul	205460.6	195370.1	29853.1	12647.0	5689.2	379.0	6578.7	17206.2	154899.9	28469.3	126430.5	10617.1	1298.6	9318.5	10090.6
Aug	208401.6	198288.0	29381.0	12423.8	5507.5	352.1	6564.1	16957.3	156551.0	32047.1	124504.0	12355.9	1279.3	11076.6	10113.7
Sep	209641.8	200073.4	28762.3	12696.6	5580.5	363.0	6753.2	16065.7	158942.0	32379.3	126562.7	12369.0	1281.1	11087.9	9568.4
Oct	211449.6	201472.2	29280.2	12621.1	5486.7	333.4	6801.0	16659.2	159619.7	31574.3	128045.4	12572.2	1114.6	11457.6	9977.4
Nov	214345.3	205037.9	30958.0	11925.9	4801.9	313.1	6810.9	19032.1	161616.6	31788.4	129828.2	12463.2	1136.3	11326.9	9307.4
Dec	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															
Jan	226135.5	216095.2	35132.9	11436.3	4554.3	384.2	6497.8	23696.6	165578.1	30837.4	134740.7	15384.1	1082.5	14301.6	10040.3
Feb	224979.3	214967.6	33435.3	11472.8	4620.1	333.0	6519.8	21962.4	168225.7	32131.4	136094.3	13306.7	1064.1	12242.6	10011.6
Mar	224805.3	214973.2	32983.3	11900.7	5027.5	356.0	6517.3	21082.5	167509.4	30498.9	137010.4	14480.6	1207.2	13273.4	9832.1
Apr	228583.2	218399.1	34097.3	12346.7	5370.7	400.7	6575.3	21750.6	169208.8	31125.8	138083.0	15093.0	1289.8	13803.3	10184.0
May	230822.3	220513.8	36111.4	12569.7	5651.1	355.1	6563.6	23541.7	169348.4	31016.0	138332.5	15054.0	1205.9	13848.1	10308.5
Jun	229217.2	218775.5	35965.3	12550.6	5640.0	357.8	6552.9	23414.8	168001.2	28759.0	139242.2	14809.0	1208.3	13600.7	10441.7
Jul	230973.2	221133.9	36846.8	12533.5	5583.9	352.8	6596.8	24313.3	170624.0	30164.0	140460.0	13663.1	1191.4	12471.7	9839.3
Aug	233029.0	223342.7	36861.0	12160.3	5263.8	323.0	6573.5	24700.6	172771.7	32396.6	140375.1	13710.1	1448.8	12261.2	9686.3
Sep	232113.1	222198.5	34357.8	11907.6	5561.2	306.0	6040.3	22450.2	174100.3	32016.4	142083.9	13740.4	1463.2	12277.2	9914.6
Oct	235835.2	225572.9	35513.1	11669.7	5322.0	346.1	6001.6	23843.4	175868.3	32765.2	143103.2	14191.5	1538.2	12653.4	10262.3
Nov	239739.8	229359.5	34656.7	11840.7	5643.0	311.2	5886.5	22816.0	178792.7	32084.3	146708.4	15910.0	1543.1	14366.9	10380.3

Source: Commercial Banks



**COMMERCIAL BANKS: DEMAND DEPOSITS**  
(G\$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2000	14039.3	12461.5	2507.3	1593.5	1497.3	40.7	55.5	913.8	9318.7	6166.3	3152.4	635.5	151.7	483.8	1577.8
2001	13489.3	11975.4	2852.6	1659.6	1556.3	82.6	20.8	1193.0	8454.3	5117.9	3336.4	668.5	104.5	564.0	1513.9
2002	15864.3	14039.8	3627.7	1981.2	1845.8	98.7	36.7	1646.5	9839.9	6095.8	3744.1	572.2	40.6	531.6	1824.6
2003	17821.0	15874.1	3355.7	2107.8	1973.7	70.0	64.0	1248.0	11375.3	7455.8	3919.5	1143.1	437.0	706.0	1946.9
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															
Mar	33695.5	26571.4	5545.5	1581.1	1122.5	305.5	153.2	3964.4	20132.3	13338.6	6793.7	893.7	69.3	824.3	7124.1
Jun	34742.5	27391.2	6844.8	1600.2	1196.7	252.9	150.6	5244.6	19332.2	12763.0	6569.2	1214.2	109.7	1104.5	7351.3
Sep	33861.6	28396.3	7189.9	1812.3	1490.6	227.5	94.2	5377.6	20300.0	13965.3	6334.7	906.5	151.4	755.1	5465.3
Dec	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															
Mar	39145.5	33481.5	8935.3	1988.6	1694.9	215.3	78.4	6946.8	23250.2	15487.8	7762.4	1296.0	165.6	1130.4	5664.0
Jun	42088.4	36315.2	10248.8	4486.0	4156.9	215.7	113.4	5762.8	24737.9	16278.2	8459.7	1328.5	238.1	1090.5	5773.2
Sep	39424.5	33954.1	6637.0	2536.0	2202.2	226.4	107.4	4101.0	26196.9	17838.5	8358.4	1120.2	165.0	955.2	5470.4
Dec	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															
Jan	39805.1	34234.6	6714.7	2419.1	2096.6	199.0	123.6	4295.6	25634.8	17845.6	7789.1	1885.1	901.6	983.5	5570.6
Feb	42305.7	36154.4	7366.1	2565.9	2246.0	210.1	109.8	4800.2	26771.5	17766.6	9004.9	2016.9	913.6	1103.3	6151.3
Mar	40532.6	34716.2	7935.5	2709.9	2398.6	222.2	89.1	5225.7	24703.2	17001.9	7701.3	2077.5	1012.9	1064.6	5816.4
Apr	42687.0	35889.2	7729.1	2676.2	2345.1	239.9	91.2	5052.9	26115.4	18214.4	7901.0	2044.6	1029.7	1014.9	6797.9
May	42377.5	36416.3	7942.7	2565.0	2227.6	224.6	112.9	5377.6	26136.0	18340.2	7795.9	2337.6	1043.3	1294.3	5961.2
Jun	44134.5	38396.4	9003.3	2718.9	2357.3	248.9	112.7	6284.4	27023.5	18661.6	8361.9	2369.6	1091.1	1278.5	5738.2
Jul	42337.1	36044.4	8236.7	2675.0	2298.5	255.7	120.9	5561.7	25776.2	17283.1	8493.1	2031.4	1101.3	930.1	6292.7
Aug	43954.4	37754.0	8028.4	2518.1	2194.3	228.1	95.7	5510.3	27552.2	19457.7	8094.5	2173.4	1081.6	1091.8	6200.4
Sep	41289.4	35542.5	6770.9	2549.4	2194.7	239.5	115.1	4221.6	26638.9	18468.8	8170.0	2132.7	1083.3	1049.4	5746.8
Oct	40159.6	34245.5	6838.2	2487.7	2129.5	207.1	151.1	4350.5	26060.5	17644.4	8416.1	1346.9	214.5	1132.3	5914.1
Nov	41659.6	36388.8	7679.7	2430.8	2141.1	186.6	103.0	5248.9	27367.4	18249.1	9118.3	1341.7	233.3	1108.4	5270.8
Dec	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															
Jan	46982.9	41526.8	11417.7	2088.0	1739.7	249.8	98.5	9329.7	26104.5	17014.6	9089.9	4004.6	183.0	3821.6	5456.1
Feb	40466.9	34753.6	6898.2	2135.7	1825.2	197.4	113.1	4762.5	26376.1	17198.5	9177.7	1479.3	161.7	1317.5	5713.3
Mar	41614.2	36131.9	7324.1	2566.6	2240.5	220.1	106.1	4757.5	27159.3	17723.3	9436.0	1648.4	375.2	1273.2	5482.3
Apr	43461.3	37754.8	7357.2	2606.0	2184.5	268.1	153.5	4751.1	28717.2	19712.8	9004.4	1680.4	384.7	1295.7	5706.5
May	44611.9	38907.3	8515.9	2646.4	2288.3	223.1	135.0	5869.5	28416.4	18983.8	9432.6	1975.0	383.5	1591.6	5704.6
Jun	42128.0	36294.8	7727.2	2445.3	2094.4	235.4	115.5	5281.9	26816.6	17407.4	9409.2	1751.0	383.6	1367.4	5833.2
Jul	43996.7	38840.4	8918.3	2457.2	2076.3	230.6	150.2	6461.1	28180.0	18273.9	9906.1	1742.2	371.6	1370.5	5156.3
Aug	43360.7	38501.9	7917.6	2199.0	1875.5	202.3	121.2	5718.6	28810.7	19378.4	9432.2	1773.6	626.9	1146.7	4858.8
Sep	42398.4	37508.8	7161.0	2350.2	1993.9	197.0	159.3	4810.8	28997.9	19287.3	9710.6	1349.9	188.0	1161.9	4889.6
Oct	44981.3	39815.3	7991.1	2252.1	1907.4	237.5	107.2	5739.0	30171.0	19438.1	10732.9	1653.2	266.7	1386.5	5166.0
Nov	45867.5	40321.2	7898.8	2244.6	1971.3	200.8	72.5	5654.2	30597.3	18928.0	11669.3	1825.1	267.1	1557.9	5546.3

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	
2000	33249.1	32615.6	4128.5	3848.7	1429.0	16.7	2402.9	279.9	21013.7	3545.2	17468.5	7473.4	854.6	6618.8	633.5
2001	33133.8	32754.2	3062.0	3005.5	1239.7	82.7	1683.1	56.6	23188.3	3844.9	19343.4	6503.9	503.3	6000.7	379.5
2002	33798.4	32702.5	4849.7	4354.8	1427.4	42.1	2885.2	494.9	20308.8	3413.5	16895.3	7544.0	486.2	7057.8	1095.9
2003	33379.5	32351.1	6137.3	5921.0	1648.3	17.5	4255.2	216.3	18624.3	3114.2	15510.1	7589.5	0.8	7588.7	1028.4
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															
Mar	34259.4	33398.8	12672.7	9203.5	520.9	17.7	8665.0	3469.2	14910.0	2040.7	12869.3	5816.2	401.2	5415.0	860.5
Jun	35265.3	34429.6	13116.1	9232.5	471.9	17.6	8743.0	3883.6	14890.8	1810.7	13080.1	6422.7	400.2	6022.5	835.7
Sep	35419.0	34598.2	12382.5	9408.3	473.1	17.6	8917.6	2974.2	15295.1	1883.7	13411.4	6920.6	400.1	6520.5	820.8
Dec	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															
Mar	39890.5	39088.4	14544.7	9698.1	588.5	17.7	9091.9	4846.5	16481.8	1909.4	14572.3	8062.0	703.4	7358.6	802.0
Jun	41313.3	40533.2	15124.3	9765.8	589.8	17.7	9158.3	5358.5	16872.3	1991.0	14881.3	8536.6	703.6	7833.0	780.1
Sep	40988.2	40245.1	16153.3	10690.0	1343.4	15.5	9331.1	5463.3	16248.5	2612.0	13636.5	7843.3	180.1	7663.1	743.1
Dec	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															
Jan	42448.3	41733.0	16795.1	10894.5	1366.3	15.5	9512.7	5900.6	16403.0	2460.5	13942.5	8534.9	180.6	8354.3	715.3
Feb	43029.2	42314.5	16962.1	10928.0	1374.1	15.5	9538.4	6034.2	17127.5	2592.1	14535.3	8224.9	181.1	8043.8	714.7
Mar	43540.2	42830.5	16964.1	10935.5	1381.6	15.5	9538.4	6028.6	17761.3	3235.0	14526.3	8105.1	181.4	7923.7	709.7
Apr	43020.7	42316.6	16717.1	10545.9	1384.4	15.5	9146.1	6171.2	17323.9	2553.4	14770.5	8275.6	181.1	8094.4	704.1
May	40563.8	39859.6	14158.1	7852.9	1388.8	15.5	6448.5	6305.2	18216.9	3534.5	14682.4	7484.6	181.1	7303.4	704.2
Jun	41219.2	40515.2	14214.6	7677.2	1218.2	15.5	6443.5	6537.4	18326.0	3497.7	14828.3	7974.5	181.1	7793.4	704.0
Jul	40985.1	40276.0	13305.2	7690.3	1220.8	15.5	6454.0	5614.9	19145.0	3552.5	15592.5	7825.8	180.5	7645.2	709.2
Aug	40826.1	40118.8	13448.9	7703.7	1223.8	15.5	6464.4	5745.2	18341.2	3505.8	14835.4	8328.7	181.0	8147.7	707.2
Sep	41901.1	41195.3	13887.3	7869.7	1220.1	15.5	6634.1	6017.6	18918.3	3856.9	15061.5	8389.7	181.1	8208.5	705.8
Oct	43090.0	42397.6	14110.7	7883.1	1221.7	15.5	6645.9	6227.5	19031.2	3874.8	15156.4	9255.7	883.3	8372.4	692.4
Nov	43140.5	42439.4	14267.7	7334.7	615.2	15.5	6703.9	6933.0	18808.9	3819.0	14989.9	9362.8	886.2	8476.6	701.1
Dec	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															
Jan	44396.0	43700.7	14200.1	7035.8	625.0	15.5	6395.2	7164.3	19817.6	2816.3	17001.2	9683.0	882.7	8800.3	695.3
Feb	44866.9	44177.8	14404.8	7043.1	625.1	15.6	6402.4	7361.7	19822.4	2683.5	17138.9	9950.6	885.6	9065.1	689.2
Mar	45250.2	44544.0	14469.2	7051.7	629.2	15.6	6406.9	7417.6	20112.6	2728.3	17384.2	9962.2	815.2	9147.0	706.2
Apr	45500.5	44821.9	14648.6	7063.2	630.1	15.6	6417.6	7585.4	19433.5	2154.9	17278.6	10739.8	888.2	9851.6	678.6
May	45460.6	44777.8	14879.3	7071.0	631.2	15.6	6424.3	7808.3	19633.8	2211.8	17422.1	10264.6	805.6	9459.0	682.8
Jun	46010.9	45331.7	14951.0	7079.6	631.1	15.6	6432.9	7871.5	19769.9	2326.2	17443.7	10610.7	807.8	9803.0	679.2
Jul	45768.3	45085.3	15090.8	7088.8	631.2	15.6	6442.1	8002.0	20061.7	2254.4	17807.3	9932.8	802.9	9129.8	683.0
Aug	46604.4	45848.8	15265.0	7094.6	631.2	15.6	6447.7	8170.5	20617.9	2269.1	18348.8	9965.9	805.0	9161.0	755.6
Sep	46754.2	45999.8	14993.7	6523.3	631.3	15.6	5876.3	8470.4	20587.3	2279.3	18308.1	10418.8	1258.3	9160.5	754.4
Oct	46637.4	45886.3	15241.6	6535.0	631.4	13.9	5889.7	8706.6	20231.1	2490.6	17740.5	10413.6	1254.5	9159.1	751.0
Nov	47717.4	46962.5	15496.7	6459.0	635.8	13.9	5809.3	9037.8	20130.6	2257.7	17872.9	11335.2	1259.0	10076.2	754.9

Source: Commercial Banks

COMMERCIAL BANKS: SAVINGS DEPOSITS

(G\$Million)

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2000	43677.4	42448.9	2498.3	1952.6	1899.7	53.0	0.0	545.7	39604.8	3453.9	36150.9	345.8	0.3	345.5	1228.5
2001	48633.5	47605.1	1729.2	1086.1	987.9	98.2	-	643.1	45039.8	5004.5	40035.4	836.1	0.5	835.6	1028.4
2002	55684.9	54381.7	1802.6	1235.8	1180.1	55.7	-	566.8	51473.8	6897.8	44575.9	1105.3	0.0	1105.3	1303.2
2003	61526.0	60459.2	2496.0	1557.0	1449.0	57.2	50.8	939.0	56842.2	7930.8	48911.4	1121.1	425.6	695.5	1066.7
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															
Mar	92865.3	89391.5	3108.0	827.4	752.9	70.7	3.7	2280.6	85211.1	5832.6	79378.5	1072.4	145.6	926.8	3473.7
Jun	96889.4	93910.4	3655.8	1379.0	1303.8	71.4	3.8	2276.8	89153.5	6029.2	83124.4	1101.0	25.8	1075.2	2979.1
Sep	98042.0	95233.7	3889.4	1943.9	1866.9	73.0	4.0	1945.6	90446.1	4374.7	86071.4	898.2	25.9	872.3	2808.3
Dec	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															
Mar	106250.2	102962.6	4879.2	3518.4	3438.7	75.4	4.3	1360.8	97092.0	6001.9	91090.2	991.4	46.3	945.1	3287.6
Jun	110677.1	107488.8	4551.9	2616.9	2525.2	87.2	4.5	1934.9	102035.2	6157.4	95877.8	901.8	46.5	855.3	3188.3
Sep	110681.3	108383.2	4891.3	2340.0	2240.9	94.4	4.7	2551.4	102539.1	7424.3	95114.8	952.7	16.5	992.6	2298.1
Dec	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															
Jan	118683.3	116476.1	6446.3	1922.7	1814.7	103.8	4.1	4523.6	108691.4	10100.5	98590.9	1338.4	16.6	1321.8	2207.2
Feb	118823.5	116641.9	6804.0	2055.6	1934.4	117.1	4.0	4748.5	108864.8	9832.4	99032.4	973.1	16.6	956.4	2181.5
Mar	119832.8	117556.3	6872.0	2007.1	1890.5	112.8	3.7	4864.9	109133.7	10232.9	98900.8	1550.5	16.6	1533.9	2276.5
Apr	119968.3	117676.1	6544.4	1771.4	1658.8	108.9	3.7	4773.0	109749.0	9883.9	99865.1	1382.6	16.7	1366.0	2292.2
May	120683.2	118350.7	6819.1	1731.3	1613.1	114.4	3.8	5087.9	110004.2	8747.9	101256.3	1527.4	16.7	1510.7	2332.5
Jun	121452.4	118804.5	7858.3	1599.3	1484.6	110.9	3.9	6258.9	109468.2	7548.5	101919.7	1478.1	16.7	1461.4	2647.8
Jul	122138.4	119049.7	8311.2	2281.6	2169.9	107.9	3.9	6029.6	109978.6	7633.7	102344.9	759.9	16.7	743.2	3088.6
Aug	123621.1	120415.1	7903.7	2202.0	2089.5	108.5	4.0	5701.8	110657.6	9083.6	101574.0	1853.8	16.7	1837.0	3206.1
Sep	126451.3	123335.5	8104.1	2277.5	2165.7	107.9	3.9	5826.5	113384.8	10053.6	103331.2	1846.6	16.7	1829.9	3115.8
Oct	128200.0	124829.0	8331.4	2250.2	2135.5	110.7	4.0	6081.1	114528.1	10055.1	104472.9	1969.6	16.8	1952.8	3370.9
Nov	129545.3	126209.7	9010.7	2160.4	2045.5	111.0	4.0	6850.2	115440.3	9720.3	105720.0	1758.7	16.8	1741.9	3335.6
Dec	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															
Jan	134756.7	130867.7	9515.1	2312.6	2189.6	118.8	4.1	7202.5	119656.1	11006.5	108649.6	1696.5	16.8	1679.7	3889.0
Feb	139645.5	136036.3	12132.3	2294.0	2169.8	120.0	4.2	9838.3	122027.2	12249.5	109777.7	1876.8	16.8	1860.0	3609.2
Mar	137940.9	134297.4	11189.9	2282.4	2157.8	120.3	4.2	8907.5	120237.5	10047.3	110190.2	2870.0	16.8	2853.1	3643.6
Apr	139621.3	135822.4	12091.6	2677.5	2556.2	117.0	4.3	9414.1	121058.1	9258.1	111800.0	2672.8	16.8	2655.9	3798.9
May	140749.8	136828.7	12716.2	2852.4	2731.6	116.4	4.4	9863.8	121298.2	9820.3	111477.8	2814.4	16.9	2797.5	3921.1
Jun	141078.2	137148.9	13287.1	3025.8	2914.5	106.8	4.5	10261.3	121414.6	9025.4	112389.2	2447.2	16.9	2430.3	3929.3
Jul	141208.3	137208.2	12837.7	2987.6	2876.4	106.6	4.6	9850.2	122382.3	9635.7	112746.6	1988.2	16.9	1971.3	4000.1
Aug	143063.8	138992.0	13678.3	2866.8	2757.1	105.1	4.6	10811.5	123343.2	10749.1	112594.1	1970.5	16.9	1953.6	4071.8
Sep	142960.6	138689.9	12203.1	3034.1	2936.0	93.4	4.7	9169.0	124515.1	10449.9	114065.2	1971.8	16.9	1954.9	4270.6
Oct	144216.5	139871.3	12280.4	2882.6	2783.1	94.8	4.7	9397.7	125466.3	10836.5	114629.8	2124.7	16.9	2107.7	4345.2
Nov	146154.9	142075.8	11261.2	3137.2	3035.9	96.6	4.7	8124.0	128064.8	10898.7	117166.1	2749.8	16.9	2732.8	4079.2

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
2000	16979.5	5389.5	14.0	9844.4	1021.6	33249.1
2001	16307.9	4547.0	79.7	10022.0	2177.2	33133.8
2002	15645.2	4609.1	318.6	11116.5	2109.1	33798.4
2003	13909.0	5502.0	71.9	12528.3	1368.3	33379.5
2004	12760.7	4553.8	32.3	12359.1	814.3	30520.2
2005						
Mar	11903.8	4122.1	5.8	13158.3	910.8	30100.9
Jun	11251.3	3806.2	326.7	15103.0	904.8	31392.1
Sep	12431.4	3865.7	71.2	12238.4	2956.8	31563.4
Dec	11434.3	4070.2	85.3	15305.8	3003.8	33899.3
2006						
Mar	11860.3	4193.4	103.7	14550.7	3033.3	33741.5
Jun	12270.4	3965.9	98.8	13791.7	3092.7	33219.6
Sep	12817.7	3890.4	79.9	13971.3	3169.8	33929.0
Dec	11839.9	4594.3	144.0	14112.3	3122.1	33812.6
2007						
Mar	11897.6	4417.2	176.0	14594.3	3174.3	34259.4
Jun	12437.8	4409.9	174.0	15016.0	3227.5	35265.3
Sep	11607.3	4603.9	49.5	15704.0	3454.4	35419.0
Dec	12519.5	5241.3	18.7	17372.9	2038.3	37190.6
2008						
Mar	14034.1	5490.5	32.5	18207.7	2125.5	39890.5
Jun	14625.3	5502.8	54.3	18339.6	2791.4	41313.3
Sep	15061.5	4390.7	330.5	18507.7	2697.8	40988.2
Dec	15068.5	4321.7	1168.4	18332.2	2677.6	41568.5
2009						
Jan	15937.3	4369.9	1209.6	18245.9	2685.6	42448.3
Feb	16669.9	4599.6	1056.3	17928.6	2774.8	43029.2
Mar	17012.9	5176.3	478.3	18054.5	2818.1	43540.2
Apr	16791.7	4630.6	1061.9	17577.0	2959.4	43020.6
May	17700.5	4631.4	1047.8	14230.6	2953.7	40563.8
Jun	18079.9	4066.2	1070.5	14981.4	3021.3	41219.2
Jul	17640.5	4090.6	1077.9	15093.4	3082.8	40985.1
Aug	16955.1	4042.5	1105.9	15617.5	3105.2	40826.1
Sep	17132.7	4117.4	1059.6	16461.3	3130.1	41901.1
Oct	18220.3	4652.4	438.9	17134.1	2644.5	43090.0
Nov	18214.4	4675.4	557.4	16861.5	2831.8	43140.5
Dec	17485.9	4943.3	593.5	18133.1	2782.9	43938.7
2010						
Jan	18009.5	4983.4	676.7	17868.7	2857.7	44396.0
Feb	18231.4	5169.4	527.1	18037.8	2901.3	44866.9
Mar	18184.8	5335.7	574.3	18258.2	2897.1	45250.2
Apr	15875.8	6395.0	564.1	19875.9	2789.8	45500.5
May	16424.5	6303.7	508.0	19944.4	2280.1	45460.6
Jun	16564.9	6208.6	502.3	20446.3	2288.9	46010.9
Jul	16911.5	6216.0	551.1	19841.3	2248.4	45768.3
Aug	17520.8	6129.4	568.1	20177.1	2209.0	46604.4
Sep	18279.7	6009.8	514.8	19846.7	2103.3	46754.2
Oct	18109.8	6077.2	469.8	19818.5	2162.0	46637.4
Nov	18101.0	6105.0	691.7	19452.7	3367.0	47717.4

Source: Commercial Banks

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

Table 2.7

Period	Savings Deposits At Beg. Of Period	Credits	Debits	Net Credits (+) Or Debits (-)	Interest Accrued/ Credited To Acc. During The Period	Savings Deposits at end of Period
		On Savings Acc. During The Period				
2000	43787.8	10022.0	10330.3	-308.3	197.9	43677.4
2001	47453.2	14021.6	13014.9	1006.7	173.7	48633.5
2002	53913.0	17222.8	15603.1	1619.8	152.2	55684.9
2003	61792.4	20283.0	20798.3	-515.4	248.9	61526.0
2004	68433.5	25707.5	23977.3	1730.2	240.0	70403.7
2005						
Mar	72350.8	25518.1	25554.5	-36.4	510.8	72825.2
Jun	72773.3	21983.8	21822.1	161.7	155.3	73090.3
Sep	74441.3	22358.2	21199.6	1158.6	407.4	76007.3
Dec	77179.3	26246.7	24171.8	2075.0	167.9	79422.2
2006						
Mar	81248.0	27488.1	26192.6	1295.5	428.1	82971.6
Jun	84724.0	28681.4	28555.3	126.1	177.8	85027.9
Sep	85771.5	29623.5	28949.3	674.2	447.4	86893.2
Dec	88742.2	31616.0	31979.9	-363.8	221.2	88599.5
2007						
Mar	92173.1	35532.0	35233.4	298.6	393.6	92865.3
Jun	97557.0	31575.4	32517.9	-942.5	274.9	96889.4
Sep	95821.6	32545.9	30763.6	1782.3	438.1	98042.0
Dec	102881.9	32336.5	33753.8	-1417.2	188.4	101653.0
2008						
Mar	105728.3	29801.1	29710.4	90.7	431.2	106250.2
Jun	110305.2	46438.8	46317.2	121.6	250.3	110677.1
Sep	111556.9	40408.3	41693.5	-1285.2	409.6	110681.3
Dec	115546.5	40026.0	40141.5	-115.6	211.3	115642.3
2009						
Jan	115642.3	37548.8	34538.8	3009.9	31.1	118683.3
Feb	118683.3	38543.6	38432.8	110.9	29.3	118823.5
Mar	118823.5	35887.5	35227.3	660.2	349.1	119832.8
Apr	119832.8	33806.5	34024.2	-217.7	353.2	119968.3
May	119968.3	33340.0	32998.1	341.9	373.0	120683.2
Jun	120683.2	38301.1	37730.1	571.0	198.2	121452.4
Jul	121452.4	40268.8	39662.3	606.5	79.5	122138.4
Aug	122138.4	35676.0	34228.5	1447.5	35.2	123621.1
Sep	123621.1	35941.5	33416.3	2525.2	305.0	126451.3
Oct	126451.3	38389.7	36999.3	1390.5	358.2	128200.0
Nov	128200.0	39652.2	38342.2	1309.9	35.3	129545.3
Dec	129545.3	60547.3	59543.1	1004.2	214.2	130763.6
2010						
Jan	130763.6	43335.1	39427.0	3908.0	85.0	134756.7
Feb	134756.7	44983.0	40131.7	4851.4	37.5	139645.5
Mar	139645.5	41110.3	43419.0	-2308.7	604.1	137940.9
Apr	137940.9	42630.1	41388.4	1241.7	438.7	139621.3
May	139621.3	43196.5	42111.1	1085.4	43.1	140749.8
Jun	140749.8	38455.9	38435.2	20.7	307.7	141078.2
Jul	141078.2	38685.5	38649.0	36.5	93.5	141208.3
Aug	141208.3	40794.6	38984.4	1810.2	45.3	143063.8
Sep	143063.8	40345.8	40762.8	-417.0	313.8	142960.6
Oct	142960.6	40651.2	39850.9	800.3	455.6	144216.5
Nov	144216.5	54698.1	52801.5	1896.6	41.8	146154.9

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8		Table 2.9	
Period	Debits	Period	Clearings 1)
2000	125,811	2000	107,599
2001	107,094	2001	106,865
2002	103,269	2002	110,233
2003	110,920	2003	121,087
2004	159,657	2004	98,286
2005			
Mar	152,684	Mar	11,046
Jun	164,857	Jun	11,537
Sep	183,630	Sep	11,275
Dec	167,641	Dec	12,555
2006			
Mar	189,629	Mar	12,110
Jun	172,242	Jun	12,357
Sep	195,559	Sep	11,817
Dec	194,351	Dec	14,344
2007			
Mar	217,974	Mar	13,914
Jun	231,633	Jun	13,777
Sep	209,247	Sep	13,237
Dec	215,212	Dec	17,509
2008			
Mar	214,287	Mar	14,239
Jun	249,345	Jun	16,847
Sep	277,598	Sep	17,954
Dec	276,220	Dec	20,569
2009			
Jan	278,951	Jan	16,802
Feb	243,761	Feb	15,311
Mar	268,265	Mar	15,825
Apr	258,100	Apr	16,173
May	249,153	May	15,695
Jun	295,451	Jun	17,731
Jul	301,158	Jul	17,256
Aug	280,156	Aug	16,009
Sep	427,671	Sep	17,146
Oct	286,869	Oct	17,966
Nov	281,570	Nov	17,417
Dec	315,248	Dec	22,703
2010			
Jan	259,153	Jan	18,411
Feb	269,888	Feb	15,697
Mar	471,629	Mar	18,268
Apr	282,399	Apr	17,548
May	278,856	May	16,696
Jun	301,534	Jun	19,406
Jul	269,387	Jul	17,919
Aug	278,887	Aug	16,764
Sep	286,312	Sep	18,243
Oct	293,101	Oct	17,585
Nov	279,863	Nov	21,796

Sources : Bank of Guyana and Commercial Banks

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

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

Table 2.10

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			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 <sup>1</sup>								
2000	54660.3	53896.9	458.8	39.2	0.0	39.2	419.6	52778.3	43621.7	9156.6	659.7	-	659.7	763.4
2001	52432.9	51130.7	852.8	1.2	-	1.2	851.6	49814.2	41052.8	8761.5	463.7	-	463.7	1302.1
2002	50473.6	48922.6	816.8	9.3	2.2	7.1	807.5	47381.8	38308.3	9073.5	723.9	-	723.9	1551.1
2003	41738.4	40262.2	885.2	63.4	1.2	62.2	821.7	38521.6	29696.1	8825.5	855.5	-	855.5	1476.2
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
<b>2007</b>														
Mar	48571.4	47668.4	2974.9	119.1	0.9	118.2	2855.7	44446.9	31402.3	13044.5	246.6	-	246.6	903.1
Jun	48739.9	48019.9	2938.3	118.0	0.5	117.5	2820.3	44871.8	30774.1	14097.8	209.8	-	209.8	720.0
Sep	49634.0	48958.2	2913.4	115.7	0.0	115.7	2797.6	45836.3	30975.4	14860.9	208.5	-	208.5	675.9
Dec	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
<b>2008</b>														
Mar	54237.1	53839.6	3233.9	84.2	12.0	72.2	3149.7	50567.5	34185.9	16381.6	38.3	-	38.3	397.5
Jun	55318.1	54975.2	2719.5	96.5	39.9	56.6	2623.0	52161.1	34550.6	17610.4	94.7	-	94.7	342.9
Sep	58212.1	57841.5	2768.9	95.0	39.6	55.5	2673.8	55010.8	37056.9	17954.0	61.8	-	61.8	370.6
Dec	64117.2	63582.7	3088.2	90.1	35.8	54.3	2998.1	60385.4	40739.0	19646.4	109.2	-	109.2	534.5
<b>2009</b>														
Jan	63159.0	62596.6	2986.3	77.4	24.0	53.4	2908.9	59504.2	40249.5	19254.8	106.0	-	106.0	562.5
Feb	63225.4	62627.5	3070.5	81.6	27.5	54.1	2988.9	59465.7	40121.4	19344.3	91.3	-	91.3	597.8
Mar	62513.4	61906.3	3030.8	79.3	25.3	54.0	2951.5	58676.2	39535.9	19140.4	199.3	-	199.3	607.0
Apr	63004.4	62176.7	3049.5	86.1	24.1	61.9	2963.4	58970.1	39698.7	19271.4	157.1	-	157.1	827.7
May	62716.2	61915.4	3039.9	74.6	21.5	53.1	2965.3	58689.2	39440.6	19248.5	186.3	-	186.3	800.9
Jun	61785.1	61228.8	3072.9	74.4	20.7	53.7	2998.5	58049.0	38778.0	19271.0	106.9	-	106.9	556.3
Jul	62928.0	62166.5	3178.2	74.7	21.2	53.5	3103.5	58893.5	39444.7	19448.8	94.8	-	94.8	761.5
Aug	62545.1	61733.8	3070.2	72.3	19.7	52.6	2997.9	58581.4	39119.8	19461.6	82.2	-	82.2	811.2
Sep	62851.4	61901.8	2861.3	73.3	20.0	53.3	2788.0	58961.3	39341.0	19620.2	79.3	-	79.3	949.5
Oct	62383.0	61515.6	2995.9	72.9	19.6	53.3	2923.1	58477.6	39760.2	18717.4	42.1	-	42.1	867.4
Nov	63750.6	62533.6	3089.6	72.4	19.3	53.1	3017.1	59396.2	40714.6	18681.6	47.8	-	47.8	1217.1
Dec	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
<b>2010</b>														
Jan	63301.2	62269.1	3079.9	73.5	18.2	55.3	3006.4	59090.8	40102.8	18987.9	98.5	-	98.5	1032.1
Feb	64720.8	63618.5	2823.9	62.3	17.9	44.4	2761.6	60718.6	41589.8	19128.8	76.0	-	76.0	1102.3
Mar	65487.9	64396.6	2937.3	53.2	13.8	39.4	2884.1	61408.2	43029.9	18378.3	51.1	-	51.1	1091.3
Apr	66614.5	65413.9	2802.1	56.5	12.3	44.2	2745.6	62571.7	44310.6	18261.1	40.2	-	40.2	1200.6
May	66583.8	65146.6	2825.3	51.3	11.6	39.7	2774.0	62293.0	43965.9	18327.0	28.3	-	28.3	1437.3
Jun	68559.2	67139.1	3129.8	59.7	12.5	47.2	3070.1	63989.7	45620.0	18369.7	19.6	-	19.6	1420.2
Jul	69381.6	68064.1	3434.2	56.5	13.9	42.5	3377.8	64618.6	45921.3	18697.3	11.2	-	11.2	1317.5
Aug	70748.0	69481.4	4062.2	56.5	11.2	45.3	4005.7	65395.6	46035.0	19360.6	23.6	-	23.6	1266.5
Sep	71629.4	70372.9	3486.2	63.7	15.2	48.4	3422.5	66855.6	46875.7	19979.9	31.1	-	31.1	1256.5
Oct	72416.5	71165.9	3496.2	61.8	9.4	52.4	3434.5	67639.4	47390.2	20249.2	30.2	0.0	30.2	1250.7
Nov	74279.2	73032.6	3432.6	61.6	8.6	53.1	3371.0	69574.6	48780.4	20794.2	25.4	0.0	25.4	1246.6

Source: Commercial Banks

Note: Loans and Advances do not include Real Estate Mortgage Loans.

<sup>1</sup> Other Govt. consists of Local Government and NIS.

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

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			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 <sup>1</sup>								
2000	33058.4	32446.6	368.0	39.2	0.0	39.2	328.8	31888.0	26090.7	5797.4	190.6	-	190.6	611.8
2001	30014.5	29388.9	699.2	1.2	-	1.2	698.0	28648.1	24141.0	4507.1	41.6	-	41.6	625.7
2002	28382.0	27382.0	673.5	1.1	1.1	0.0	672.3	26450.6	22057.1	4393.5	257.9	-	257.9	1000.1
2003	23154.6	22200.8	695.0	50.7	0.1	50.6	644.3	21202.9	16178.3	5024.6	302.9	-	302.9	953.8
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														
Mar	26149.9	25380.9	2199.6	119.1	0.9	118.2	2080.5	23022.6	19124.3	3898.3	158.7	-	158.7	769.0
Jun	25938.6	25321.7	2279.9	118.0	0.5	117.5	2162.0	22835.9	18322.4	4513.5	205.8	-	205.8	616.9
Sep	25871.6	25290.8	2216.0	115.7	0.0	115.7	2100.2	22870.4	18111.9	4758.5	204.5	-	204.5	580.8
Dec	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														
Mar	28947.5	28690.9	2575.3	84.2	12.0	72.2	2491.1	26081.4	20701.1	5380.3	34.3	-	34.3	256.6
Jun	29421.5	29215.0	2058.7	96.5	39.9	56.6	1962.2	27065.6	20934.2	6131.4	90.7	-	90.7	206.5
Sep	31708.4	31509.3	2077.6	68.4	16.7	51.6	2009.3	29371.6	23088.7	6282.8	60.1	-	60.1	199.1
Dec	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														
Jan	36058.8	35665.3	2091.0	52.0	2.0	50.0	2039.1	33485.6	26517.3	6968.3	88.7	-	88.7	393.5
Feb	35954.2	35529.4	2174.1	56.5	5.8	50.7	2117.7	33281.0	26342.6	6938.4	74.3	-	74.3	424.7
Mar	35752.7	35318.2	2134.5	55.7	4.9	50.8	2078.8	33001.5	25969.2	7032.3	182.2	-	182.2	434.4
Apr	36302.2	35643.5	2151.8	62.6	3.9	58.8	2089.1	33351.6	26192.4	7159.2	140.1	-	140.1	658.7
May	35611.2	34977.9	2141.0	51.6	1.6	50.0	2089.3	32667.1	25406.6	7260.5	169.8	-	169.8	633.4
Jun	34737.1	34363.9	2173.3	52.4	1.7	50.7	2120.9	32100.0	24946.9	7153.1	90.6	-	90.6	373.2
Jul	35678.6	35097.4	2277.5	53.3	2.6	50.7	2224.3	32741.2	25592.8	7148.4	78.7	-	78.7	581.3
Aug	34708.8	34083.3	2168.1	51.1	1.1	49.9	2117.1	31848.9	24702.5	7146.5	66.3	-	66.3	625.4
Sep	34406.7	33640.1	1958.1	52.5	1.8	50.7	1905.7	31618.5	24594.6	7023.9	63.5	-	63.5	766.6
Oct	35167.0	34479.8	2091.8	52.7	2.0	50.8	2039.1	32361.5	25286.0	7075.5	26.5	-	26.5	687.2
Nov	36481.5	35441.9	2184.5	52.9	2.2	50.7	2131.6	33225.0	26008.3	7216.7	32.4	-	32.4	1039.6
Dec	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														
Jan	35458.7	34600.2	2206.9	54.3	1.2	53.1	2152.6	32295.9	25102.9	7193.0	97.4	-	97.4	858.4
Feb	36986.8	36056.9	1949.9	43.7	1.4	42.2	1906.2	34032.4	26561.3	7471.0	74.7	-	74.7	929.9
Mar	37684.2	36760.6	2067.3	40.0	2.5	37.5	2027.3	34643.5	27711.2	6932.3	49.8	-	49.8	923.5
Apr	38885.3	37849.3	1930.9	43.7	1.4	42.3	1887.2	35879.5	28976.0	6903.5	38.9	-	38.9	1036.0
May	38519.2	37243.6	1953.0	39.0	1.0	38.0	1914.0	35268.8	28195.9	7072.9	21.8	-	21.8	1275.6
Jun	40152.8	38891.2	2256.5	47.9	1.9	46.0	2208.6	36621.5	29467.4	7154.1	13.3	-	13.3	1261.5
Jul	39792.1	38646.4	2559.9	45.1	3.7	41.4	2514.7	36081.5	28813.9	7267.6	5.1	-	5.1	1145.7
Aug	40624.9	39531.0	3189.7	48.3	2.9	45.3	3141.4	36322.6	28774.8	7547.8	18.7	-	18.7	1093.9
Sep	40887.5	39800.2	2612.2	55.5	7.1	48.4	2556.7	37161.6	29316.7	7844.9	26.4	-	26.4	1087.3
Oct	40997.0	39921.8	2620.9	53.8	1.5	52.4	2567.1	37275.3	29288.0	7987.3	25.5	0.0	25.5	1075.2
Nov	42075.9	40999.8	2555.9	53.8	0.8	53.1	2502.1	38423.0	30180.3	8242.7	20.9	0.0	20.9	1076.2

Source: Commercial Banks

<sup>1</sup> Other Govt. consists of Local Government and NIS.



**COMMERCIAL BANKS: TERM LOANS AND ADVANCES <sup>1</sup>**  
(G\$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			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								
2000	21,601.9	21,450.3	90.8	0.0	0.0	0.0	90.8	20,890.3	17,531.1	3,359.2	469.2	0.0	469.2	151.7
2001	22,418.3	21,741.8	153.6	0.0	0.0	0.0	153.6	21,166.2	16,911.8	4,254.4	422.0	0.0	422.0	676.5
2002	22,091.6	21,540.6	143.4	8.2	1.1	7.1	135.1	20,931.2	16,251.2	4,680.0	466.0	0.0	466.0	551.0
2003	18,583.8	18,061.4	190.2	12.7	1.1	11.6	177.4	17,318.7	13,517.8	3,800.9	552.6	0.0	552.6	522.4
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
<b>2007</b>														
Mar	22,421.5	22,287.4	775.3	-	-	-	775.3	21,424.2	12,278.0	9,146.2	87.9	-	87.9	134.1
Jun	22,801.3	22,698.2	658.3	-	-	-	658.3	22,035.9	12,451.7	9,584.2	4.0	-	4.0	103.1
Sep	23,762.4	23,667.3	697.4	-	-	-	697.4	22,966.0	12,863.6	10,102.4	4.0	-	4.0	95.1
Dec	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
<b>2008</b>														
Mar	25,289.6	25,148.7	658.6	-	-	-	658.6	24,486.1	13,484.8	11,001.3	4.0	-	4.0	140.9
Jun	25,896.6	25,760.2	660.7	-	-	-	660.7	25,095.5	13,616.5	11,479.0	4.0	-	4.0	136.4
Sep	26,503.6	26,332.2	691.2	26.7	22.9	3.8	664.5	25,639.3	13,968.1	11,671.1	1.7	-	1.7	171.5
Dec	27,725.1	27,556.9	894.0	25.8	22.3	3.5	868.2	26,645.5	14,103.4	12,542.1	17.4	-	17.4	168.2
<b>2009</b>														
Jan	27,100.2	26,931.2	895.3	25.5	22.0	3.4	869.8	26,018.7	13,732.2	12,286.5	17.2	-	17.2	169.0
Feb	27,271.2	27,098.1	896.3	25.2	21.8	3.4	871.2	26,184.7	13,778.8	12,405.9	17.0	-	17.0	173.1
Mar	26,760.7	26,588.1	896.3	23.6	20.4	3.2	872.7	25,674.7	13,566.7	12,108.0	17.1	-	17.1	172.6
Apr	26,702.2	26,533.1	897.7	23.4	20.3	3.2	874.3	25,618.5	13,506.3	12,112.2	16.9	-	16.9	169.0
May	27,105.0	26,937.5	898.9	23.0	19.9	3.1	875.9	26,022.1	14,034.1	11,988.0	16.5	-	16.5	167.5
Jun	27,048.0	26,864.9	899.6	22.0	19.0	3.0	877.6	25,949.0	13,831.1	12,117.9	16.3	-	16.3	183.1
Jul	27,249.3	27,069.1	900.6	21.4	18.6	2.8	879.2	26,152.3	13,851.9	12,300.4	16.2	-	16.2	180.2
Aug	27,836.3	27,650.5	902.1	21.2	18.5	2.7	880.8	26,732.5	14,417.4	12,315.1	16.0	-	16.0	185.8
Sep	28,444.7	28,261.7	903.2	20.8	18.2	2.6	882.4	27,342.8	14,746.5	12,596.3	15.8	-	15.8	183.0
Oct	27,216.1	27,035.8	904.1	20.1	17.6	2.5	883.9	26,116.1	14,474.2	11,641.9	15.6	-	15.6	180.3
Nov	27,269.2	27,091.7	905.1	19.5	17.1	2.4	885.5	26,171.2	14,706.3	11,464.9	15.4	-	15.4	177.5
Dec	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
<b>2010</b>														
Jan	27,842.5	27,668.9	872.9	19.2	16.9	2.2	853.8	26,794.9	15,000.0	11,794.9	1.1	-	1.1	173.6
Feb	27,734.0	27,561.6	874.0	18.6	16.4	2.2	855.4	26,686.2	15,028.5	11,657.7	1.3	-	1.3	172.4
Mar	27,803.8	27,636.0	870.1	13.2	11.2	2.0	856.9	26,764.7	15,318.7	11,446.0	1.3	-	1.3	167.8
Apr	27,729.2	27,564.6	871.2	12.8	10.9	1.9	858.4	26,692.2	15,334.6	11,357.6	1.2	-	1.2	164.6
May	28,064.6	27,902.9	872.3	12.3	10.6	1.7	860.0	27,024.2	15,770.1	11,254.2	6.5	-	6.5	161.7
Jun	28,406.5	28,247.8	873.3	11.8	10.6	1.2	861.5	27,368.2	16,152.7	11,215.6	6.3	-	6.3	158.6
Jul	29,589.5	29,417.7	874.4	11.3	10.2	1.1	863.0	28,537.1	17,107.5	11,429.7	6.2	-	6.2	171.8
Aug	30,123.1	29,950.5	872.5	8.3	8.3	-	864.2	29,073.1	17,260.2	11,812.8	4.9	-	4.9	172.6
Sep	30,741.9	30,572.7	874.0	8.2	8.2	-	865.8	29,694.0	17,559.0	12,135.0	4.8	-	4.8	169.2
Oct	31,419.5	31,244.1	875.3	7.9	7.9	-	867.4	30,364.1	18,102.3	12,261.9	4.6	-	4.6	175.4
Nov	32,203.3	32,032.9	876.7	7.8	7.8	-	868.9	31,151.6	18,600.2	12,551.5	4.5	-	4.5	170.4

Source: Commercial Banks

<sup>1</sup> Term Loans and Advances do not include Real Estate Mortgage Loans.

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

Table 2-13(a)

	2000		2001		2002		2003		2004	
	Dec.		Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>39.2</b>		<b>1.2</b>	-	<b>9.3</b>	-	<b>63.4</b>	-	<b>50.2</b>	-
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>659.7</b>	<b>0.0</b>	<b>463.7</b>	<b>0.0</b>	<b>723.9</b>	<b>0.0</b>	<b>855.4</b>	<b>0.0</b>	<b>490.0</b>
Pub. Finan. Instits.	0.0	-	0.0	-	-	-	-	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	-	-	-	-	0.0
Insurance Companies	-	557.0	-	385.6	-	655.6	-	769.6	-	474.2
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	3.0	-	8.6	-	9.2	-	13.0	-	15.7
Trust & Investment Companies	-	99.8	-	69.5	-	59.2	-	72.8	-	0.2
Pension Funds	-	0.0	-	0.0	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>419.6</b>	<b>43621.7</b>	<b>851.6</b>	<b>41052.8</b>	<b>807.5</b>	<b>38308.3</b>	<b>821.7</b>	<b>29696.1</b>	<b>1265.4</b>	<b>26581.5</b>
<b><i>Agriculture</i></b>	<b>2.3</b>	<b>8674.8</b>	<b>7.3</b>	<b>8133.5</b>	<b>127.6</b>	<b>6759.5</b>	<b>102.3</b>	<b>3468.8</b>	<b>0.0</b>	<b>3244.6</b>
Sugarcane	2.3	43.3	0.0	122.2	107.8	114.0	102.3	120.3	0.0	28.3
Paddy	0.0	5732.1	6.3	5370.5	4.7	4008.2	0.0	1813.3	0.0	1653.8
Other Farming	0.0	372.5	0.0	179.0	0.0	139.7	0.0	93.4	0.0	117.0
Livestock	0.0	887.0	0.0	573.7	0.0	647.4	0.0	419.2	0.0	372.4
Forestry	0.0	684.9	1.0	935.3	15.1	639.8	0.0	72.0	0.0	29.7
Shrimp & Other Fishing	0.0	955.0	0.0	952.7	0.0	1210.4	0.0	950.6	0.0	1043.4
<b><i>Mining &amp; Quarrying</i></b>	<b>229.5</b>	<b>803.1</b>	<b>660.4</b>	<b>702.6</b>	<b>486.9</b>	<b>680.7</b>	<b>320.9</b>	<b>697.5</b>	<b>60.3</b>	<b>409.9</b>
Bauxite	229.5	0.0	660.4	0.0	486.9	0.5	320.9	0.0	60.3	96.0
Other	0.0	803.1	0.0	702.6	0.0	680.2	0.0	697.5	0.0	314.0
<b><i>Manufacturing</i></b>	<b>182.7</b>	<b>16104.0</b>	<b>179.2</b>	<b>15079.7</b>	<b>190.0</b>	<b>13716.3</b>	<b>384.6</b>	<b>10078.2</b>	<b>1201.0</b>	<b>8539.8</b>
Timber and Sawmilling	0.0	2715.0	0.0	2093.4	0.0	1478.3	0.0	1212.8	0.0	823.7
Other Construction and Engin.	0.0	2458.7	0.0	2463.0	0.0	2171.9	0.0	2184.9	0.0	2332.1
Sugar Molasses	0.0	535.2	0.0	997.8	0.0	550.5	0.0	504.8	0.0	3.5
Rice Milling	149.9	5884.0	162.7	5145.3	174.4	6199.6	177.4	3557.5	177.4	2482.8
Beverages, Food & Tobacco	0.0	1048.9	0.0	753.1	0.0	505.0	0.0	536.7	0.0	540.9
Textiles & Clothing	32.8	87.8	16.5	69.5	15.6	66.3	0.0	54.7	0.0	65.9
Electricity	0.0	1.3	0.0	0.1	0.0	0.2	0.0	0.0	1023.6	4.9
Other Manufacturing	0.0	3373.1	0.0	3557.4	0.0	2744.5	207.1	2026.9	0.0	2286.0
<b><i>Services</i></b>	<b>5.1</b>	<b>18039.8</b>	<b>4.6</b>	<b>17136.9</b>	<b>3.0</b>	<b>17151.8</b>	<b>14.0</b>	<b>15451.5</b>	<b>4.1</b>	<b>14387.2</b>
Drainage & Irrigation	0.0	75.4	0.0	61.3	0.0	43.5	0.0	28.0	0.0	25.8
Transportation	0.0	1297.3	0.0	1364.9	0.0	1012.8	0.0	956.5	0.0	1143.7
Telecommunications	0.0	35.7	0.0	16.1	0.0	4.8	14.0	85.9	0.0	25.8
Entertaining & Catering	0.0	1681.1	0.0	1651.2	0.0	1652.8	0.0	1794.7	0.0	1368.5
Distribution	0.0	10727.7	0.0	10091.9	0.0	9938.4	0.0	9245.5	0.0	8988.3
Education	0.0	78.6	0.0	102.0	0.0	379.1	0.0	252.3	0.0	216.7
Health	0.0	142.0	0.0	156.9	0.0	107.0	0.0	138.3	0.0	148.6
Professional Services	0.0	799.2	0.0	775.6	0.0	637.8	0.0	561.7	0.0	518.1
Other Services	5.1	3202.8	4.6	2917.1	3.0	3375.5	0.0	2388.6	4.1	1951.6
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>9156.6</b>	<b>0.0</b>	<b>8761.5</b>	<b>0.0</b>	<b>9073.5</b>	<b>0.0</b>	<b>8825.5</b>	<b>0.0</b>	<b>8192.5</b>
Housing	-	4147.7	-	3177.6	-	3850.7	-	3648.3	-	2622.1
Motor Cars	-	968.3	-	1386.7	-	1417.8	-	1786.7	-	2156.3
Other Durable Goods	-	118.6	-	479.7	-	656.7	-	688.0	-	310.1
Education	-	93.4	-	96.9	-	99.4	-	125.6	-	169.0
Travel	-	15.7	-	10.6	-	11.9	-	15.8	-	33.5
Other Purpose	-	3812.9	-	3610.0	-	3037.1	-	2561.0	-	2901.4
<b>TOTAL</b>	<b>458.8</b>	<b>53438.0</b>	<b>852.8</b>	<b>50277.9</b>	<b>816.8</b>	<b>48105.7</b>	<b>885.2</b>	<b>39377.0</b>	<b>1315.6</b>	<b>35264.0</b>

Source: Commercial Banks

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

Table 2-13(b)

	2005							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>53.3</b>	<b>-</b>	<b>60.4</b>	<b>-</b>	<b>37.1</b>	<b>-</b>	<b>86.6</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>438.9</b>	<b>0.0</b>	<b>453.8</b>	<b>0.0</b>	<b>475.7</b>	<b>0.0</b>	<b>532.5</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.2
Insurance Companies	-	417.2	-	429.3	-	458.7	-	514.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	14.3	-	21.3	-	9.6	-	17.9
Trust & Investment Companies	-	7.4	-	3.2	-	7.4	-	0.0
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>1673.6</b>	<b>26045.0</b>	<b>2366.9</b>	<b>27071.9</b>	<b>2841.7</b>	<b>26586.4</b>	<b>1485.5</b>	<b>26499.3</b>
<b>Agriculture</b>	<b>258.2</b>	<b>3387.0</b>	<b>398.0</b>	<b>3552.6</b>	<b>694.0</b>	<b>3555.3</b>	<b>146.2</b>	<b>3637.7</b>
Sugarcane	258.2	71.6	398.0	111.3	694.0	99.4	146.2	75.5
Paddy	0.0	1647.6	0.0	1490.2	0.0	1453.0	0.0	1411.0
Other Farming	0.0	118.0	0.0	115.8	0.0	111.8	0.0	111.5
Livestock	0.0	328.3	0.0	391.6	0.0	441.0	0.0	422.9
Forestry	0.0	34.9	0.0	73.9	0.0	71.8	0.0	76.3
Shrimp & Other Fishing	0.0	1186.7	0.0	1369.9	0.0	1378.4	0.0	1540.5
<b>Mining &amp; Quarrying</b>	<b>241.2</b>	<b>440.0</b>	<b>241.2</b>	<b>349.3</b>	<b>241.2</b>	<b>357.3</b>	<b>241.2</b>	<b>346.0</b>
Bauxite	241.2	98.4	241.2	99.8	241.2	99.3	241.2	99.9
Other	0.0	341.6	0.0	249.4	0.0	258.0	0.0	246.2
<b>Manufacturing</b>	<b>1173.1</b>	<b>7969.0</b>	<b>1714.8</b>	<b>8543.7</b>	<b>1905.4</b>	<b>8112.0</b>	<b>1098.1</b>	<b>8150.0</b>
Timber and Sawmilling	0.0	775.0	0.0	901.4	0.0	888.6	0.0	975.5
Other Constr. and Engin.	0.0	2266.1	0.0	2508.0	0.0	2185.9	0.0	2366.6
Sugar Molasses	0.0	2.7	570.2	440.6	788.7	415.5	0.0	87.9
Rice Milling	177.4	1918.8	176.9	1873.7	176.9	1771.6	176.9	1745.0
Beverages, Food & Tobacco	0.0	797.5	0.0	851.9	0.0	898.8	0.0	895.4
Textiles & Clothing	0.0	59.4	0.0	55.0	0.0	52.5	0.0	49.8
Electricity	995.6	9.8	967.7	11.2	939.8	10.9	921.2	3.5
Other Manufacturing	0.0	2139.7	0.0	1901.9	0.0	1888.2	0.0	2026.4
<b>Services</b>	<b>1.2</b>	<b>14249.0</b>	<b>12.9</b>	<b>14626.3</b>	<b>1.1</b>	<b>14561.7</b>	<b>0.0</b>	<b>14365.5</b>
Drainage & Irrigation	0.0	38.3	0.0	25.5	0.0	33.2	0.0	38.3
Transportation	0.0	1346.6	0.0	1214.4	0.0	1203.8	0.0	1054.6
Telecommunications	1.2	19.8	12.9	31.1	1.1	17.7	0.0	23.7
Entertaining & Catering	0.0	1792.2	0.0	1294.9	0.0	1447.7	0.0	1400.1
Distribution	0.0	8494.5	0.0	9565.1	0.0	9054.1	0.0	9072.9
Education	0.0	203.8	0.0	188.5	0.0	167.6	0.0	142.1
Health	0.0	147.6	0.0	123.5	0.0	156.2	0.0	171.2
Professional Services	0.0	423.4	0.0	415.1	0.0	408.5	0.0	436.5
Other Services	0.0	1782.8	0.0	1768.2	0.0	2073.1	0.0	2026.0
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>8432.5</b>	<b>0.0</b>	<b>8732.7</b>	<b>0.0</b>	<b>9065.0</b>	<b>0.0</b>	<b>10303.0</b>
Housing	-	3076.6	-	2886.4	-	3190.3	-	3008.5
Motor Cars	-	2142.6	-	2226.8	-	2554.6	-	2721.9
Other Durable Goods	-	321.5	-	358.2	-	385.8	-	532.1
Education	-	154.6	-	174.3	-	205.6	-	217.4
Travel	-	32.1	-	40.4	-	53.5	-	55.3
Other Purposes	-	2705.0	-	3046.5	-	2675.2	-	3767.8
<b>TOTAL</b>	<b>1727.0</b>	<b>34916.3</b>	<b>2427.3</b>	<b>36258.3</b>	<b>2878.8</b>	<b>36127.1</b>	<b>1572.1</b>	<b>37334.8</b>

Source: Commercial Banks

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

Table 2-13(c)

	2006							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>2.8</b>	<b>-</b>	<b>55.8</b>	<b>-</b>	<b>126.6</b>	<b>-</b>	<b>91.3</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>372.5</b>	<b>0.0</b>	<b>311.5</b>	<b>0.0</b>	<b>274.6</b>	<b>0.0</b>	<b>436.4</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	359.6	-	295.4	-	263.4	-	422.1
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	12.9	-	16.1	-	11.0	-	14.2
Trust & Investment Companies	-	0.0	-	0.0	-	0.2	-	0.0
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2859.2</b>	<b>27583.8</b>	<b>3453.9</b>	<b>29544.4</b>	<b>2467.9</b>	<b>29205.2</b>	<b>966.6</b>	<b>30595.7</b>
<b>Agriculture</b>	<b>415.1</b>	<b>3675.9</b>	<b>683.3</b>	<b>3706.1</b>	<b>380.0</b>	<b>3597.8</b>	<b>29.1</b>	<b>3525.8</b>
Sugarcane	415.1	73.7	683.2	67.4	380.0	70.6	29.1	63.0
Paddy	0.0	1441.4	0.0	1397.0	0.0	1157.9	0.0	1076.9
Other Farming	0.0	113.7	0.0	86.9	0.0	198.8	0.0	197.5
Livestock	0.0	521.1	0.0	537.1	0.0	554.8	0.0	517.8
Forestry	0.0	85.1	0.1	69.8	0.0	59.6	0.0	65.3
Shrimp & Other Fishing	0.0	1441.0	0.0	1548.0	0.0	1556.2	0.0	1605.2
<b>Mining &amp; Quarrying</b>	<b>241.2</b>	<b>640.6</b>	<b>0.0</b>	<b>994.9</b>	<b>0.0</b>	<b>1015.2</b>	<b>0.2</b>	<b>955.5</b>
Bauxite	241.2	181.1	0.0	185.7	0.0	190.5	0.0	195.3
Other	0.0	459.4	0.0	809.2	0.0	824.7	0.2	760.2
<b>Manufacturing</b>	<b>2202.9</b>	<b>8618.0</b>	<b>2770.4</b>	<b>10151.4</b>	<b>2087.9</b>	<b>9946.3</b>	<b>937.2</b>	<b>10145.1</b>
Timber and Sawmilling	0.0	972.3	0.0	1002.0	0.0	1189.6	0.0	1402.5
Other Constr. and Engin.	0.0	2500.2	0.0	3613.7	0.0	3482.6	0.0	3701.0
Sugar Molasses	1142.0	352.2	1737.4	640.5	1123.5	347.8	0.8	45.9
Rice Milling	176.9	1708.4	176.9	1748.6	126.9	1749.2	126.9	1399.8
Beverages, Food & Tobacco	0.0	915.6	0.0	1010.6	0.0	1173.3	0.0	1332.2
Textiles & Clothing	0.0	46.6	0.0	38.8	0.0	37.1	0.0	45.8
Electricity	884.0	3.1	856.1	6.3	837.5	5.4	809.5	4.3
Other Manufacturing	0.0	2119.6	0.0	2090.9	0.0	1961.1	0.0	2213.5
<b>Services</b>	<b>0.0</b>	<b>14649.3</b>	<b>0.2</b>	<b>14692.0</b>	<b>0.0</b>	<b>14645.9</b>	<b>0.0</b>	<b>15969.3</b>
Drainage & Irrigation	0.0	37.9	0.0	48.4	0.0	37.9	0.0	30.9
Transportation	0.0	1171.7	0.0	1086.0	0.0	898.7	0.0	1150.8
Telecommunications	0.0	26.1	0.0	34.7	0.0	31.5	0.0	71.5
Entertaining & Catering	0.0	1523.1	0.0	1801.5	0.0	1804.8	0.0	1964.8
Distribution	0.0	8946.0	0.0	9012.7	0.0	9112.8	0.0	9767.8
Education	0.0	122.1	0.0	120.3	0.0	92.7	0.0	85.9
Health	0.0	162.0	0.0	176.5	0.0	177.4	0.0	206.9
Professional Services	0.0	410.9	0.0	406.3	0.0	407.7	0.0	477.1
Other Services	0.0	2249.5	0.2	2005.7	0.0	2082.3	0.0	2213.5
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>10197.9</b>	<b>0.0</b>	<b>10496.6</b>	<b>0.0</b>	<b>11187.5</b>	<b>0.0</b>	<b>12513.3</b>
Housing	-	2849.4	-	2897.8	-	3438.8	-	3759.1
Motor Cars	-	2748.0	-	2810.9	-	3111.9	-	3453.9
Other Durable Goods	-	508.3	-	493.0	-	499.4	-	636.2
Education	-	211.0	-	215.4	-	247.6	-	249.3
Travel	-	42.9	-	48.2	-	60.6	-	58.7
Other Purposes	-	3838.4	-	4031.3	-	3829.2	-	4356.1
<b>TOTAL</b>	<b>2862.0</b>	<b>38154.2</b>	<b>3509.8</b>	<b>40352.5</b>	<b>2594.4</b>	<b>40667.3</b>	<b>1057.9</b>	<b>43545.3</b>

Source: Commercial Banks

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

Table 2-13(d)

	2007							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>119.1</b>	<b>-</b>	<b>118.0</b>	<b>-</b>	<b>115.7</b>	<b>-</b>	<b>89.5</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>246.6</b>	<b>0.0</b>	<b>209.8</b>	<b>0.0</b>	<b>208.5</b>	<b>0.0</b>	<b>37.8</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	232.1	-	185.5	-	195.6	-	22.3
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	14.5	-	24.3	-	12.9	-	15.5
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	-	-	-	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	<b>2855.7</b>	<b>31402.3</b>	<b>2820.3</b>	<b>30774.1</b>	<b>2,797.6</b>	<b>30,975.4</b>	<b>1,239.6</b>	<b>32,956.5</b>
<b>Agriculture</b>	<b>517.4</b>	<b>3574.8</b>	<b>416.6</b>	<b>3027.8</b>	<b>433.6</b>	<b>2,866.1</b>	<b>369.7</b>	<b>2,984.5</b>
Sugarcane	517.4	63.9	416.6	60.6	433.6	131.1	369.7	129.8
Paddy	0.0	1202.1	0.0	1022.5	0.0	1,049.7	0.0	942.5
Other Farming	0.0	77.1	0.0	76.0	0.0	62.2	0.0	54.8
Livestock	0.0	563.6	0.0	600.3	0.0	611.8	0.0	637.8
Forestry	0.0	48.4	0.0	49.9	0.0	28.9	0.0	50.2
Shrimp & Other Fishing	0.0	1619.6	0.0	1218.6	0.0	982.4	0.0	1,169.5
<b>Mining &amp; Quarrying</b>	<b>0.1</b>	<b>942.6</b>	<b>0.0</b>	<b>958.3</b>	<b>0.6</b>	<b>1,002.2</b>	<b>1.1</b>	<b>822.8</b>
Bauxite	0.1	184.9	0.0	179.3	0.1	0.0	0.0	0.0
Other	0.0	757.7	0.0	779.0	0.5	1,002.2	1.1	822.8
<b>Manufacturing</b>	<b>2338.2</b>	<b>10394.8</b>	<b>2403.7</b>	<b>10376.6</b>	<b>2,363.4</b>	<b>9,995.7</b>	<b>864.7</b>	<b>10,634.6</b>
Timber and Sawmilling	0.0	1514.9	0.0	1664.2	0.0	1,722.5	0.0	1,747.1
Other Constr. and Engin.	0.0	4124.9	0.0	3747.6	0.0	3,553.0	0.0	3,346.8
Sugar Molasses	1429.7	2.4	1603.1	4.3	1,508.2	6.3	0.0	8.3
Rice Milling	126.9	1339.1	46.9	1517.6	80.0	1,279.3	80.0	1,556.4
Beverages, Food & Tobacco	0.0	1364.4	0.0	1244.4	0.0	1,267.7	0.0	1,315.3
Textiles & Clothing	0.0	36.0	0.0	70.4	0.0	60.9	0.0	48.9
Electricity	781.6	9.9	753.7	8.2	775.2	6.9	784.7	6.3
Other Manufacturing	0.0	2003.1	0.0	2119.9	0.0	2,099.2	0.0	2,605.4
<b>Services</b>	<b>0.0</b>	<b>16490.2</b>	<b>0.0</b>	<b>16411.3</b>	<b>0.0</b>	<b>17,111.4</b>	<b>4.1</b>	<b>18,514.7</b>
Drainage & Irrigation	0.0	46.3	0.0	32.7	0.0	29.5	0.0	25.5
Transportation	0.0	1414.5	0.0	1424.5	0.0	1,303.2	3.2	1,608.2
Telecommunications	0.0	39.3	0.0	113.3	0.0	24.1	0.0	28.5
Entertaining & Catering	0.0	2179.6	0.0	2203.7	0.0	2,080.2	0.0	1,984.2
Distribution	0.0	9908.9	0.0	9686.3	0.0	10,469.5	0.3	10,990.9
Education	0.0	78.8	0.0	78.0	0.0	82.4	0.0	75.1
Health	0.0	198.5	0.0	160.7	0.0	189.0	0.0	217.4
Professional Services	0.0	438.4	0.0	492.8	0.0	609.0	0.0	654.5
Other Services	0.0	2185.9	0.0	2219.4	0.0	2,324.4	0.7	2,930.4
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>12259.5</b>	<b>0.0</b>	<b>13109.3</b>	<b>0.0</b>	<b>13,768.5</b>	<b>0.0</b>	<b>15,762.9</b>
Housing	-	3895.3	-	4081.2	-	5,069.2	-	4,242.6
Motor Cars	-	3284.5	-	3797.0	-	2,712.4	-	4,324.8
Other Durable Goods	-	606.1	-	591.0	-	587.8	-	744.0
Education	-	237.0	-	251.5	-	278.1	-	274.8
Travel	-	61.0	-	66.5	-	85.0	-	68.9
Other Purposes	-	4175.7	-	4322.3	-	5,035.9	-	6,107.7
<b>TOTAL</b>	<b>2,974.9</b>	<b>43,908.5</b>	<b>2,938.3</b>	<b>44,093.2</b>	<b>2,913.4</b>	<b>44,952.4</b>	<b>1,329.1</b>	<b>48,757.2</b>

Source: Commercial Banks

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

Table 2-13(e)

	2008							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>84.2</b>	<b>-</b>	<b>96.5</b>	<b>-</b>	<b>95.0</b>	<b>-</b>	<b>90.1</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>38.3</b>	<b>0.0</b>	<b>94.7</b>	<b>0.0</b>	<b>61.8</b>	<b>0.0</b>	<b>109.2</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	1.7	-	37.6
Insurance Companies	-	24.8	-	80.9	-	49.4	-	57.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	13.4	-	13.8	-	10.8	-	14.1
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	<b>3,149.7</b>	<b>34,185.9</b>	<b>2,623.0</b>	<b>34,550.6</b>	<b>2,673.8</b>	<b>37,519.2</b>	<b>2,998.1</b>	<b>41,147.6</b>
<b>Agriculture</b>	<b>498.3</b>	<b>3,274.9</b>	<b>455.6</b>	<b>3,518.3</b>	<b>640.3</b>	<b>3,531.4</b>	<b>903.9</b>	<b>3,934.1</b>
Sugarcane	498.3	126.2	455.6	123.5	640.3	282.5	903.9	593.8
Paddy	0.0	1,168.5	0.0	1,233.5	0.0	1,156.6	0.0	1,133.7
Other Farming	0.0	91.4	0.0	95.4	0.0	97.4	0.0	91.7
Livestock	0.0	627.5	0.0	864.9	0.0	815.9	0.0	741.3
Forestry	0.0	53.8	0.0	52.7	0.0	91.4	0.0	112.1
Shrimp & Other Fishing	0.0	1,207.4	0.0	1,148.4	0.0	1,087.6	0.0	1,261.7
<b>Mining &amp; Quarrying</b>	<b>0.3</b>	<b>759.4</b>	<b>1.0</b>	<b>1,568.3</b>	<b>0.1</b>	<b>1,731.7</b>	<b>1.4</b>	<b>1,674.3</b>
Bauxite	0.0	20.6	0.0	0.0	0.1	0.0	0.0	0.0
Other	0.3	738.8	1.0	1,568.3	0.0	1,731.7	1.4	1,674.3
<b>Manufacturing</b>	<b>2,651.1</b>	<b>10,378.3</b>	<b>2,166.3</b>	<b>10,162.5</b>	<b>2,031.8</b>	<b>10,382.0</b>	<b>2,091.1</b>	<b>11,658.5</b>
Timber and Sawmilling	0.0	1,898.3	0.0	1,766.0	0.0	1,940.4	0.0	2,125.7
Other Constr. and Engin.	0.0	3,371.1	0.0	3,005.8	0.0	2,586.6	0.0	2,964.6
Sugar Molasses	1,325.6	1.4	1,172.8	1.2	1,086.8	388.5	1,397.6	1.1
Rice Milling	358.6	1,182.5	360.7	1,711.9	69.4	1,580.2	65.8	2,852.4
Beverages, Food & Tobacco	0.0	1,121.7	0.0	955.8	0.0	1,196.0	0.0	1,372.9
Textiles & Clothing	0.0	108.8	0.0	84.7	0.0	83.3	0.0	77.9
Electricity	966.9	4.8	632.7	4.8	875.5	16.0	627.7	17.5
Other Manufacturing	0.0	2,689.7	0.0	2,632.2	0.0	2,591.1	0.0	2,246.5
<b>Services</b>	<b>0.0</b>	<b>19,773.3</b>	<b>0.1</b>	<b>19,301.6</b>	<b>1.7</b>	<b>21,874.0</b>	<b>1.7</b>	<b>23,880.7</b>
Drainage & Irrigation	0.0	24.3	0.0	22.9	0.0	22.0	0.0	20.5
Transportation	0.0	2,159.5	0.0	2,035.2	0.0	2,220.6	0.0	2,356.9
Telecommunications	0.0	44.1	0.0	61.1	0.0	80.7	0.0	80.2
Entertaining & Catering	0.0	2,078.2	0.0	1,984.6	0.0	1,901.9	0.0	1,873.9
Distribution	0.0	11,593.7	0.0	11,681.5	1.7	13,258.9	0.1	14,605.7
Education	0.0	67.7	0.0	58.0	0.0	30.4	0.0	24.7
Health	0.0	204.6	0.0	203.0	0.0	220.0	0.0	266.2
Professional Services	0.0	547.0	0.0	509.6	0.0	598.9	0.0	684.0
Other Services	0.0	3,054.3	0.1	2,745.6	0.0	3,540.6	1.6	3,968.6
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>15,085.3</b>	<b>0.0</b>	<b>16,190.0</b>	<b>0.0</b>	<b>15,919.8</b>	<b>0.0</b>	<b>17,406.0</b>
Housing	-	4,736.9	-	5,411.5	0.0	5,053.0	0.0	5,502.3
Motor Cars	-	4,547.4	-	3,883.6	0.0	4,055.8	0.0	4,000.2
Other Durable Goods	-	648.2	-	807.9	0.0	587.9	0.0	626.7
Education	-	275.0	-	355.1	0.0	271.6	0.0	273.7
Travel	-	65.4	-	109.2	0.0	57.6	0.0	66.6
Other Purposes	-	4,812.3	-	5,622.8	0.0	5,893.8	0.0	6,936.6
<b>TOTAL</b>	<b>3,233.9</b>	<b>49,309.4</b>	<b>2,719.5</b>	<b>50,835.4</b>	<b>2,768.8</b>	<b>53,500.8</b>	<b>3,088.2</b>	<b>58,662.8</b>

Source: Commercial Banks

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

Table 2-13(f)

	2009											
	Jan.		Feb.		Mar.		Apr.		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	77.4	-	81.6	-	79.3	-	86.1	-	74.6	-	74.4	-
<b>FINANCIAL INSTITUTIONS</b>	0.0	106.0	0.0	91.3	0.0	199.3	0.0	157.1	0.0	186.3	0.0	106.9
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	30.8	-	39.6	-	25.4	-	23.6	-	30.7	-	28.4
Insurance Companies	-	63.8	-	33.0	-	144.2	-	120.8	-	141.1	-	66.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.5	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	11.4	-	17.9	-	28.2	-	12.2	-	14.4	-	12.1
Trust & Investment Companies	-	0.0	-	0.8	-	1.6	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	2,908.9	40,783.5	2,988.9	40,668.2	2,951.5	39,954.3	2,963.4	40,118.2	2,965.3	39,872.0	2,998.5	39,232.1
<b>Agriculture</b>	845.5	4,052.7	944.7	3,975.3	922.6	4,062.3	940.7	4,168.2	954.4	4,048.5	991.5	4,135.2
Sugarcane	844.9	603.1	944.6	646.8	922.4	704.6	940.7	805.1	954.4	863.4	991.5	935.6
Paddy	0.0	1,216.6	0.0	1,261.0	0.0	1,265.2	0.0	1,209.9	0.0	1,116.5	0.0	1,077.9
Other Farming	0.0	91.5	0.1	91.7	0.3	94.0	0.0	90.5	0.0	78.4	0.0	71.1
Livestock	0.0	776.9	0.0	687.0	0.0	716.6	0.0	716.5	0.0	728.7	0.0	727.3
Forestry	0.6	111.1	0.0	105.3	0.0	106.8	0.0	101.3	0.0	100.4	0.0	152.4
Shrimp & Other Fishing	0.0	1,253.4	0.0	1,183.4	0.0	1,175.0	0.0	1,244.9	0.0	1,160.9	0.0	1,170.9
<b>Mining &amp; Quarrying</b>	0.3	1,607.0	0.4	1,719.8	0.2	1,659.6	1.3	1,668.8	0.8	1,665.7	0.2	1,640.0
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.0
Other	0.3	1,607.0	0.4	1,719.8	0.2	1,659.6	1.3	1,667.4	0.8	1,665.7	0.2	1,640.0
<b>Manufacturing</b>	2,061.6	11,771.5	2,042.5	11,406.6	2,027.6	11,306.4	2,017.6	13,280.9	2,000.9	12,488.1	2,004.9	12,184.0
Timber and Sawmilling	0.0	2,177.9	0.0	1,988.9	0.0	2,062.4	0.0	2,141.4	0.0	2,177.6	0.0	2,064.8
Other Constr. and Engin.	0.0	3,164.4	0.0	3,403.8	0.0	3,279.7	0.0	3,392.6	0.0	3,267.0	0.0	3,123.2
Sugar Molasses	1,413.7	1.1	1,406.2	1.1	1,416.1	0.9	1,416.7	0.9	1,395.4	0.9	1,425.0	0.9
Rice Milling	64.7	2,596.1	63.5	2,260.2	62.3	2,338.0	61.1	2,406.4	59.9	2,365.7	58.7	2,224.4
Beverages, Food & Tobacco	0.0	1,494.5	0.0	1,391.7	0.0	1,250.9	0.0	1,156.8	0.0	1,284.9	0.0	1,387.4
Textiles & Clothing	0.0	81.2	0.0	81.8	0.0	80.5	0.0	73.2	0.0	71.7	0.0	70.2
Electricity	583.2	54.9	572.9	18.0	549.2	16.9	539.9	17.1	545.6	17.0	521.3	17.0
Other Manufacturing	0.0	2,201.4	0.0	2,261.3	0.0	2,277.2	0.0	4,092.4	0.0	3,303.4	0.0	3,296.1
<b>Services</b>	1.6	23,352.3	1.3	23,566.5	1.2	22,926.0	3.8	21,000.3	9.1	21,669.6	1.9	21,272.9
Drainage & Irrigation	0.0	20.1	0.0	19.7	0.0	18.9	0.0	18.7	0.0	15.6	0.0	16.0
Transportation	0.0	2,480.2	0.0	2,488.2	0.0	2,440.7	2.7	2,407.9	8.0	2,461.1	0.8	2,346.1
Telecommunications	0.0	71.2	0.0	66.5	0.0	55.2	0.0	65.8	0.0	64.4	0.0	81.9
Entertaining & Catering	0.0	1,836.0	0.0	1,894.8	0.0	1,866.1	0.0	1,881.6	0.0	1,866.7	0.0	1,855.9
Distribution	0.0	13,972.3	0.0	14,131.6	0.0	14,034.9	0.0	12,281.0	0.0	12,583.1	0.0	12,327.1
Education	0.0	28.6	0.0	32.5	0.2	35.8	0.2	18.4	0.3	15.7	0.1	17.8
Health	0.0	262.7	0.0	247.1	0.0	342.1	0.0	252.5	0.0	255.2	0.0	265.9
Professional Services	0.0	699.4	0.0	654.0	0.0	498.0	0.0	639.2	0.0	619.9	0.0	588.6
Other Services	1.6	3,981.6	1.3	4,032.2	1.0	3,634.2	1.0	3,435.2	0.8	3,788.0	1.0	3,773.5
<b>HOUSEHOLDS</b>	0.0	16,881.6	0.0	16,918.1	0.0	16,840.3	0.0	16,934.7	0.0	16,892.2	0.0	16,869.2
Home Improvement	0.0	5,031.9	0.0	5,197.7	0.0	4,727.4	0.0	4,768.7	0.0	4,778.9	0.0	4,754.7
Motor Cars	0.0	4,013.3	0.0	4,006.6	0.0	3,276.5	0.0	3,295.3	0.0	3,290.5	0.0	3,307.1
Other Durable Goods	0.0	590.3	0.0	575.1	0.0	395.2	0.0	378.0	0.0	365.0	0.0	356.5
Education	0.0	301.6	0.0	298.8	0.0	172.7	0.0	176.9	0.0	165.0	0.0	160.5
Travel	0.0	74.8	0.0	76.4	0.0	14.2	0.0	13.0	0.0	12.1	0.0	12.5
Other Purposes	0.0	6,869.7	0.0	6,763.6	0.0	8,254.4	0.0	8,302.8	0.0	8,280.8	0.0	8,277.9
<b>TOTAL</b>	<b>2,986.3</b>	<b>57,771.1</b>	<b>3,070.5</b>	<b>57,677.7</b>	<b>3,030.8</b>	<b>56,994.0</b>	<b>3,049.5</b>	<b>57,210.0</b>	<b>3,039.9</b>	<b>56,950.5</b>	<b>3,072.9</b>	<b>56,208.2</b>

Source: Commercial Banks

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

Table 2-13(g)

	2009											
	Jul		Aug		Sep		Oct		Nov		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	74.7	-	72.3	-	73.3	-	72.9	-	72.4	-	75.6	-
<b>FINANCIAL INSTITUTIONS</b>	0.0	94.8	0.0	82.2	0.0	79.3	0.0	42.1	0.0	47.8	0.0	103.0
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	35.4	-	38.4	-	29.3	-	24.3	-	30.5	-	31.9
Insurance Companies	-	50.3	-	26.9	-	12.5	-	8.4	-	6.0	-	63.2
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	9.1	-	16.9	-	37.5	-	9.3	-	11.3	-	8.0
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	3,103.5	39,845.5	2,997.9	39,550.8	2,788.0	39,778.0	2,923.1	40,216.4	3,017.1	41,163.4	2,641.3	42,109.3
<b>Agriculture</b>	1,113.3	4,295.5	1,007.5	4,200.7	772.2	4,541.1	957.6	4,740.2	1,050.6	4,917.5	754.9	5,086.9
Sugarcane	1,113.3	961.1	1,007.5	996.8	772.2	1,077.0	957.6	1,157.9	1,048.5	1,265.7	754.9	1,333.4
Paddy	0.0	1,192.7	0.0	1,211.0	0.0	1,513.7	0.0	1,582.8	0.0	1,681.8	0.0	1,818.3
Other Farming	0.0	69.6	0.0	65.5	0.0	66.4	0.0	59.4	0.0	54.6	0.0	55.2
Livestock	0.0	757.9	0.0	687.0	0.0	627.7	0.0	645.1	0.0	614.4	0.0	597.5
Forestry	0.0	118.6	0.0	98.2	0.0	119.3	0.0	102.4	2.1	87.1	0.0	105.6
Shrimp & Other Fishing	0.0	1,195.6	0.0	1,142.3	0.0	1,137.0	0.0	1,192.6	0.0	1,214.0	0.0	1,176.9
<b>Mining &amp; Quarrying</b>	1.0	1,631.3	0.6	1,593.6	1.7	1,548.2	0.2	1,519.2	0.6	1,511.5	0.7	1,505.8
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	1.0	1,631.3	0.6	1,593.6	1.7	1,548.2	0.2	1,519.2	0.6	1,511.5	0.7	1,505.8
<b>Manufacturing</b>	1,988.1	12,359.7	1,988.7	12,265.5	2,013.0	10,980.5	1,964.2	11,092.6	1,965.0	10,932.9	1,884.7	10,441.8
Timber and Sawmilling	0.0	2,102.4	0.0	2,050.3	0.0	1,998.1	0.0	2,069.2	0.0	1,559.9	0.0	1,656.9
Other Constr. and Engin.	0.0	3,421.2	0.0	3,567.6	0.0	3,588.7	0.0	3,267.5	0.0	3,402.9	0.0	2,645.0
Sugar Molasses	1,418.7	0.9	1,429.8	0.9	1,427.2	0.7	1,411.8	0.8	1,437.6	0.8	1,367.9	0.8
Rice Milling	57.5	2,078.5	56.3	1,883.7	55.1	1,341.1	53.9	1,386.0	52.7	1,554.2	51.4	1,538.0
Beverages, Food & Tobacco	0.0	1,359.1	0.0	1,289.9	0.0	1,559.8	0.0	1,435.0	0.0	1,495.6	0.0	1,654.0
Textiles & Clothing	0.0	68.7	0.0	66.9	0.0	65.5	0.0	63.9	0.0	59.8	0.0	61.8
Electricity	512.0	16.8	502.6	16.7	530.7	11.1	498.6	11.2	474.7	12.5	465.4	11.7
Other Manufacturing	0.0	3,312.0	0.0	3,389.4	0.0	2,415.4	0.0	2,859.1	0.0	2,847.2	0.0	2,873.6
<b>Services</b>	1.1	21,559.1	1.1	21,491.0	1.0	22,708.3	1.0	22,864.4	1.0	23,801.5	0.9	25,074.8
Drainage & Irrigation	0.0	15.8	0.0	15.4	0.0	15.3	0.0	14.4	0.0	14.2	0.0	13.1
Transportation	0.0	2,309.3	0.0	2,580.9	0.0	2,546.3	0.0	2,462.1	0.0	2,431.2	0.0	2,452.2
Telecommunications	0.0	74.8	0.0	71.3	0.0	67.1	0.0	69.8	0.0	62.7	0.0	63.7
Entertaining & Catering	0.0	1,817.9	0.0	1,786.9	0.0	1,805.6	0.0	1,874.6	0.0	1,992.4	0.0	1,959.0
Distribution	0.0	12,362.2	0.0	12,182.6	0.0	12,406.1	0.0	12,404.6	0.0	13,175.9	0.0	13,849.3
Education	0.0	15.6	0.0	18.1	0.0	20.2	0.0	32.3	0.0	19.5	0.0	23.6
Health	0.0	305.3	0.0	309.8	0.0	300.8	0.0	291.3	0.0	280.0	0.0	337.2
Professional Services	0.0	636.7	0.0	593.5	0.0	608.1	0.0	655.4	0.0	690.3	0.0	781.6
Other Services	1.1	4,021.6	1.1	3,932.4	1.0	4,938.9	1.0	5,059.9	1.0	5,135.4	0.9	5,595.2
<b>HOUSEHOLDS</b>	0.0	17,082.0	0.0	17,022.6	0.0	17,191.7	0.0	16,470.5	0.0	16,439.0	0.0	16,583.8
Home Improvement	0.0	5,249.5	0.0	4,613.5	0.0	4,665.9	0.0	3,854.2	0.0	3,737.3	0.0	3,857.4
Motor Cars	0.0	4,061.3	0.0	3,588.8	0.0	3,832.1	0.0	3,812.7	0.0	3,815.2	0.0	3,836.0
Other Durable Goods	0.0	482.7	0.0	310.1	0.0	296.0	0.0	287.5	0.0	302.9	0.0	349.6
Education	0.0	273.4	0.0	157.7	0.0	166.7	0.0	166.1	0.0	163.1	0.0	164.3
Travel	0.0	74.5	0.0	12.1	0.0	10.9	0.0	11.4	0.0	11.8	0.0	11.7
Other Purposes	0.0	6,940.5	0.0	8,340.3	0.0	8,220.1	0.0	8,338.6	0.0	8,408.7	0.0	8,364.8
<b>TOTAL</b>	3,178.2	57,022.3	3,070.2	56,655.6	2,861.3	57,049.0	2,995.9	56,729.0	3,089.6	57,650.2	2,716.9	58,796.1

Source: Commercial Banks



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

Table 2-13(h)

	2010											
	Jan		Feb		Mar		Apr		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>73.5</b>	<b>-</b>	<b>62.3</b>	<b>-</b>	<b>53.2</b>	<b>-</b>	<b>56.5</b>	<b>-</b>	<b>51.3</b>	<b>-</b>	<b>59.7</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>98.5</b>	<b>0.0</b>	<b>76.0</b>	<b>0.0</b>	<b>51.1</b>	<b>0.0</b>	<b>40.2</b>	<b>0.0</b>	<b>28.3</b>	<b>0.0</b>	<b>19.6</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	16.2	-	14.8	-	1.3	-	1.4	-	1.2	-	1.4
Insurance Companies	-	79.0	-	49.6	-	42.6	-	26.4	-	14.4	-	10.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	3.3	-	11.6	-	7.3	-	12.4	-	12.7	-	7.8
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	<b>3,006.4</b>	<b>40,607.0</b>	<b>2,761.6</b>	<b>42,135.3</b>	<b>2,884.1</b>	<b>43,718.7</b>	<b>2,745.6</b>	<b>45,017.3</b>	<b>2,774.0</b>	<b>44,656.6</b>	<b>3,070.1</b>	<b>46,341.0</b>
<b><i>Agriculture</i></b>	<b>1,075.0</b>	<b>5,440.8</b>	<b>864.4</b>	<b>5,258.7</b>	<b>1,003.7</b>	<b>6,188.1</b>	<b>897.5</b>	<b>6,415.0</b>	<b>884.6</b>	<b>6,218.9</b>	<b>879.1</b>	<b>6,853.7</b>
Sugarcane	1,074.7	1,399.8	864.4	1,509.9	1,003.5	1,568.5	897.5	1,627.7	884.0	1,687.9	879.1	1,754.9
Paddy	0.0	2,021.9	0.0	1,806.0	0.0	2,647.4	0.0	2,722.8	0.0	2,562.0	0.0	2,693.6
Other Farming	0.0	60.9	0.0	58.9	0.0	62.0	0.0	58.6	0.0	55.4	0.0	51.6
Livestock	0.0	666.1	0.0	559.5	0.0	593.7	0.0	680.5	0.0	616.7	0.0	1,045.8
Forestry	0.4	113.3	0.1	110.2	0.2	116.2	0.0	93.1	0.5	93.3	0.0	106.6
Shrimp & Other Fishing	0.0	1,178.9	0.0	1,214.2	0.0	1,200.4	0.0	1,232.4	0.0	1,203.7	0.0	1,201.3
<b><i>Mining &amp; Quarrying</i></b>	<b>1.0</b>	<b>1,495.9</b>	<b>0.8</b>	<b>1,511.8</b>	<b>0.1</b>	<b>1,552.3</b>	<b>0.2</b>	<b>1,517.5</b>	<b>0.9</b>	<b>1,412.7</b>	<b>0.2</b>	<b>1,776.7</b>
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	1.0	1,495.9	0.8	1,511.8	0.1	1,552.3	0.2	1,517.5	0.9	1,412.7	0.2	1,776.7
<b><i>Manufacturing</i></b>	<b>1,929.7</b>	<b>10,228.3</b>	<b>1,895.7</b>	<b>11,369.2</b>	<b>1,879.9</b>	<b>11,383.5</b>	<b>1,847.3</b>	<b>11,559.4</b>	<b>1,888.0</b>	<b>11,594.3</b>	<b>2,190.2</b>	<b>12,462.6</b>
Timber and Sawmilling	0.0	1,580.6	0.0	1,613.4	0.0	1,635.3	0.0	1,587.2	0.0	1,485.5	0.0	1,638.0
Other Constr. and Engin.	0.0	2,790.1	0.0	3,757.5	0.0	3,273.1	0.0	3,604.2	0.0	3,368.5	0.0	3,813.3
Sugar Molasses	1,409.2	0.8	1,386.3	0.8	1,394.7	7.7	1,372.7	7.3	1,423.9	33.0	1,422.5	583.0
Rice Milling	50.2	1,320.7	49.0	1,334.0	47.7	1,358.4	46.5	1,402.4	45.2	1,515.7	44.0	1,619.6
Beverages, Food & Tobacco	0.0	1,448.8	0.0	1,552.5	0.0	1,615.5	0.0	1,482.7	0.0	1,762.5	0.0	1,739.9
Textiles & Clothing	0.0	60.5	0.0	59.5	0.0	64.0	0.0	62.7	0.0	61.2	0.0	65.5
Electricity	470.3	11.7	460.3	11.5	437.5	11.6	428.2	11.8	418.9	11.1	723.7	41.2
Other Manufacturing	0.0	3,015.2	0.0	3,039.9	0.0	3,417.9	0.0	3,401.0	0.0	3,356.7	0.0	2,962.1
<b><i>Services</i></b>	<b>0.7</b>	<b>23,442.0</b>	<b>0.7</b>	<b>23,995.5</b>	<b>0.5</b>	<b>24,594.8</b>	<b>0.5</b>	<b>25,525.4</b>	<b>0.5</b>	<b>25,430.7</b>	<b>0.5</b>	<b>25,248.0</b>
Drainage & Irrigation	0.0	12.2	0.0	11.9	0.0	11.4	0.0	15.7	0.0	14.6	0.0	16.5
Transportation	0.0	2,405.4	0.0	2,484.6	0.0	2,446.2	0.0	2,514.8	0.0	2,509.6	0.0	2,806.2
Telecommunications	0.0	72.3	0.0	57.2	0.0	51.8	0.0	45.1	0.0	43.3	0.0	91.1
Entertaining & Catering	0.0	2,086.3	0.0	2,047.0	0.0	2,078.0	0.0	2,043.1	0.0	2,112.1	0.0	2,437.1
Distribution	0.0	12,666.2	0.0	13,032.3	0.0	13,376.3	0.0	14,126.4	0.0	14,477.3	0.0	13,420.9
Education	0.0	37.0	0.0	36.0	0.0	82.6	0.0	42.7	0.0	38.1	0.0	47.3
Health	0.0	324.9	0.0	314.7	0.0	342.6	0.0	383.4	0.0	336.2	0.0	380.4
Professional Services	0.0	823.3	0.0	673.3	0.0	679.3	0.0	683.8	0.0	616.6	0.0	883.8
Other Services	0.7	5,014.5	0.7	5,338.5	0.5	5,526.8	0.5	5,670.2	0.5	5,283.1	0.5	5,164.8
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>16,689.7</b>	<b>0.0</b>	<b>16,777.2</b>	<b>0.0</b>	<b>15,918.5</b>	<b>0.0</b>	<b>15,787.6</b>	<b>0.0</b>	<b>15,866.3</b>	<b>0.0</b>	<b>15,881.4</b>
Home Improvement	0.0	4,255.5	0.0	4,306.8	0.0	4,290.9	0.0	4,359.6	0.0	4,343.3	0.0	4,441.5
Motor Cars	0.0	3,836.5	0.0	3,833.1	0.0	3,818.8	0.0	3,820.5	0.0	3,820.6	0.0	3,910.5
Other Durable Goods	0.0	329.4	0.0	322.4	0.0	298.9	0.0	295.4	0.0	286.8	0.0	281.0
Education	0.0	161.6	0.0	161.4	0.0	155.5	0.0	152.3	0.0	150.4	0.0	160.0
Travel	0.0	11.1	0.0	11.1	0.0	10.8	0.0	10.7	0.0	11.4	0.0	13.3
Other Purposes	0.0	8,095.5	0.0	8,142.4	0.0	7,343.7	0.0	7,149.1	0.0	7,253.7	0.0	7,075.2
<b>TOTAL</b>	<b>3,079.9</b>	<b>57,395.2</b>	<b>2,823.9</b>	<b>58,988.5</b>	<b>2,937.3</b>	<b>59,688.3</b>	<b>2,802.1</b>	<b>60,845.1</b>	<b>2,825.3</b>	<b>60,551.2</b>	<b>3,129.8</b>	<b>62,242.0</b>

Source: Commercial Banks

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

Table 2-13(i)

	2010									
	Jul		Aug		Sep		Oct		Nov	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>56.5</b>	<b>-</b>	<b>56.5</b>	<b>-</b>	<b>63.7</b>	<b>-</b>	<b>61.8</b>	<b>-</b>	<b>61.6</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>11.2</b>	<b>0.0</b>	<b>23.6</b>	<b>0.0</b>	<b>31.1</b>	<b>0.0</b>	<b>30.2</b>	<b>0.0</b>	<b>25.4</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	1.2	-	4.1	-	10.5	-	10.9	-	12.7
Insurance Companies	-	10.1	-	14.2	-	15.4	-	11.6	-	12.7
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	0.0	-	5.2	-	5.3	-	7.7	-	0.0
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	<b>3,377.8</b>	<b>46,715.6</b>	<b>4,005.7</b>	<b>46,876.5</b>	<b>3,422.5</b>	<b>47,727.9</b>	<b>3,434.5</b>	<b>48,194.5</b>	<b>3,371.0</b>	<b>49,620.4</b>
<b><i>Agriculture</i></b>	<b>939.1</b>	<b>6,953.2</b>	<b>1,533.2</b>	<b>6,890.8</b>	<b>993.4</b>	<b>6,941.1</b>	<b>973.7</b>	<b>6,972.7</b>	<b>916.9</b>	<b>6,978.2</b>
Sugarcane	938.7	1,784.8	1,532.6	1,833.2	989.9	1,907.1	973.7	1,939.8	910.3	1,936.4
Paddy	0.0	2,834.0	0.0	2,716.1	0.0	2,654.5	0.0	2,568.3	0.0	2,668.9
Other Farming	0.0	61.7	0.0	64.6	0.0	66.0	0.0	62.7	0.0	67.2
Livestock	0.0	999.0	0.0	975.5	0.0	981.3	0.0	980.3	0.0	977.5
Forestry	0.4	119.3	0.6	116.9	3.6	132.2	0.0	152.0	6.5	142.2
Shrimp & Other Fishing	0.0	1,154.4	0.0	1,184.5	0.0	1,200.1	0.0	1,269.5	0.0	1,186.0
<b><i>Mining &amp; Quarrying</i></b>	<b>0.0</b>	<b>2,649.2</b>	<b>0.0</b>	<b>2,635.8</b>	<b>0.0</b>	<b>2,644.8</b>	<b>0.0</b>	<b>2,644.8</b>	<b>0.0</b>	<b>2,596.2</b>
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	2,649.2	0.0	2,635.8	0.0	2,644.8	0.0	2,644.8	0.0	2,596.2
<b><i>Manufacturing</i></b>	<b>2,438.3</b>	<b>12,869.7</b>	<b>2,472.5</b>	<b>12,825.7</b>	<b>2,460.8</b>	<b>12,694.6</b>	<b>2,460.8</b>	<b>12,694.6</b>	<b>2,449.3</b>	<b>13,310.2</b>
Timber and Sawmilling	0.0	1,600.5	0.0	1,575.6	2.1	1,480.5	2.1	1,480.5	0.0	1,601.4
Other Constr. and Engin.	0.0	4,082.3	0.0	4,139.6	0.0	4,211.8	0.0	4,211.8	0.0	4,240.8
Sugar Molasses	1,665.7	583.2	1,738.2	583.3	1,736.7	514.6	1,736.7	514.6	1,765.7	582.2
Rice Milling	42.7	1,523.5	41.5	1,496.5	39.0	1,392.8	39.0	1,392.8	37.7	1,500.9
Beverages, Food & Tobacco	0.0	2,003.6	0.0	2,285.0	0.0	2,257.8	0.0	2,257.8	0.0	2,257.7
Textiles & Clothing	0.0	79.1	0.0	71.1	0.0	72.7	0.0	72.7	0.0	69.9
Electricity	729.9	66.8	692.9	64.8	683.0	69.2	683.0	69.2	646.0	68.9
Other Manufacturing	0.0	2,930.7	0.0	2,609.8	0.0	2,695.0	0.0	2,695.0	0.0	2,988.5
<b><i>Services</i></b>	<b>0.4</b>	<b>24,243.4</b>	<b>0.0</b>	<b>24,524.1</b>	<b>0.0</b>	<b>25,882.5</b>	<b>0.0</b>	<b>25,882.5</b>	<b>4.8</b>	<b>26,735.7</b>
Drainage & Irrigation	0.0	9.4	0.0	31.9	0.0	8.0	0.0	8.0	0.0	7.8
Transportation	0.0	2,768.1	0.0	2,731.6	0.0	2,868.7	0.0	2,868.7	0.4	2,910.3
Telecommunications	0.0	100.0	0.0	99.8	0.0	95.1	0.0	95.1	0.0	106.0
Entertaining & Catering	0.0	2,441.4	0.0	2,736.7	0.0	2,869.0	0.0	2,869.0	0.0	2,889.7
Distribution	0.0	14,216.6	0.0	14,402.7	0.0	15,188.0	0.0	15,188.0	0.0	15,867.9
Education	0.0	61.3	0.0	65.1	0.0	221.3	0.0	221.3	0.0	216.1
Health	0.0	413.7	0.0	411.0	0.0	489.1	0.0	489.1	0.0	482.2
Professional Services	0.0	916.9	0.0	859.8	0.0	922.1	0.0	922.1	0.0	917.8
Other Services	0.4	3,316.0	0.0	3,185.6	0.0	3,221.0	0.0	3,221.0	4.4	3,337.9
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>16,129.4</b>	<b>0.0</b>	<b>16,739.2</b>	<b>0.0</b>	<b>17,651.5</b>	<b>0.0</b>	<b>17,651.5</b>	<b>0.0</b>	<b>18,196.0</b>
Home Improvement	0.0	4,428.0	0.0	4,632.7	0.0	4,920.3	0.0	4,920.3	0.0	5,177.1
Motor Cars	0.0	4,038.1	0.0	4,243.3	0.0	4,449.1	0.0	4,449.1	0.0	4,429.4
Other Durable Goods	0.0	272.2	0.0	271.0	0.0	322.3	0.0	322.3	0.0	351.7
Education	0.0	157.0	0.0	157.9	0.0	149.3	0.0	149.3	0.0	195.9
Travel	0.0	16.5	0.0	16.2	0.0	16.2	0.0	16.2	0.0	15.2
Other Purposes	0.0	7,217.5	0.0	7,418.0	0.0	7,794.4	0.0	7,794.4	0.0	8,026.8
<b>TOTAL</b>	<b>3,434.2</b>	<b>62,856.2</b>	<b>4,062.2</b>	<b>63,639.2</b>	<b>3,498.1</b>	<b>65,877.2</b>	<b>3,496.2</b>	<b>65,876.2</b>	<b>3,432.6</b>	<b>67,841.7</b>

Source: Commercial Banks

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

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Trea-sury Bills 1)	Req. Liquid Assets 2)	Surplus (+) Deficit (-)
2000	31611.2	1897.4	3370.3	1061.2	882.3	3491.9	20908.1	19158.1	12453.2
2001	33533.8	1791.0	4996.7	1239.4	626.9	3454.1	21425.8	20153.5	13380.3
2002	37300.1	1866.0	6006.1	395.6	899.3	2540.7	25592.3	22330.0	14970.0
2003	39992.5	2022.9	6066.7	478.5	773.9	5436.2	25214.1	23510.0	16482.5
2004	48954.7	2455.9	6956.2	589.1	883.8	6954.3	31115.4	26330.9	22623.8
2005									
Mar	51888.1	2252.2	4985.6	1206.2	881.6	6549.7	36012.9	27797.8	24052.3
Jun	49861.0	2208.1	3042.8	2644.0	488.0	8114.8	33363.4	28180.8	21634.5
Sep	48532.5	1968.2	5750.0	2186.2	1254.0	7195.2	30178.9	27997.9	20534.6
Dec	56441.6	2811.1	8199.9	2901.0	1604.5	7524.1	33401.0	29826.1	26615.5
2006									
Mar	56777.7	1996.0	4185.0	3693.1	826.3	7511.8	38565.6	30580.9	26196.8
Jun	54262.6	1745.7	4244.7	4081.9	948.5	10993.3	32248.5	31491.7	22770.9
Sep	58756.5	1844.4	5907.0	3278.4	705.8	9458.7	37562.3	32244.2	26512.3
Dec	55577.2	2841.9	4116.5	3917.6	1878.6	6194.1	36628.5	33252.0	22325.2
2007									
Mar	55511.6	2172.9	2157.7	3183.2	855.0	9933.0	37209.8	34875.6	20636.0
Jun	54596.0	2500.3	5851.4	3500.5	1095.7	8119.6	33528.5	35681.4	18914.6
Sep	50823.6	2580.2	2328.9	2755.9	419.6	7012.1	35726.9	35723.2	15100.4
Dec	65050.9	3736.8	1331.3	3095.4	1056.3	21456.3	34374.9	38071.4	26979.5
2008									
Mar	71073.2	3334.0	5498.1	868.9	1811.7	18399.8	41160.7	39503.9	31569.3
Jun	72499.8	2525.5	4133.6	3553.8	1651.5	17104.0	43531.4	41880.0	30619.8
Sep	70948.9	2708.6	3618.2	3783.0	1715.9	15175.2	43947.9	41304.3	29644.6
Dec	67347.2	3677.2	1109.7	2155.4	-497.9	16655.4	44247.5	42098.1	25249.2
2009									
Jan	70404.8	2499.4	6893.9	2552.5	2195.3	13357.9	42905.9	42580.4	27824.5
Feb	76248.6	2534.5	7031.5	2605.4	2361.0	15177.5	46538.7	43591.2	32657.4
Mar	74621.5	3030.3	5303.7	3744.9	2943.0	10306.2	49293.2	43213.0	31408.4
Apr	75665.2	2813.3	8482.7	3890.8	1041.7	10618.6	48818.0	43527.2	32138.0
May	73554.3	2836.5	6198.4	4588.3	1600.2	10113.5	48217.4	43642.1	29912.2
Jun	75451.2	2672.7	4844.0	4726.3	1408.6	10814.5	50985.2	44211.3	31240.0
Jul	77152.0	2570.5	5555.1	4277.6	1133.8	11258.7	52356.4	44085.7	33066.3
Aug	77383.6	2799.8	6984.7	3235.5	1875.5	8628.0	53860.2	44124.3	33259.4
Sep	78404.3	3063.8	5162.7	5134.7	1847.3	8759.4	54436.5	44574.5	33829.8
Oct	79642.2	2399.1	4412.5	5662.2	1038.5	10064.9	56065.0	44618.5	35023.7
Nov	83136.1	3126.6	6356.7	5645.1	2096.1	11180.8	54730.8	44927.7	38208.4
Dec	80573.7	3992.0	4840.1	3885.9	1468.5	12755.8	53631.4	45458.6	35115.1
2010									
Jan	95418.7	2988.1	17058.0	5174.6	1408.7	9137.4	59651.9	47598.1	47820.6
Feb	92507.8	3229.7	10589.3	5816.9	1306.3	9040.0	62525.5	47473.9	45033.9
Mar	90743.0	3589.3	5192.1	6877.0	1310.8	9492.5	64281.3	47202.0	43541.1
Apr	89118.1	2983.4	3579.9	7618.6	1124.0	9313.5	64498.7	48396.0	40722.1
May	91783.8	3304.4	7561.3	7734.1	1680.3	8717.3	62786.4	48836.7	42947.1
Jun	90282.7	3205.6	6902.5	7218.1	1295.5	8542.6	63118.4	48325.6	41957.1
Jul	91270.3	2956.8	7137.5	6993.3	1654.1	10307.8	62220.9	49015.9	42254.4
Aug	93110.8	3288.9	9560.4	6323.6	1967.3	8735.1	63235.5	49382.5	43728.3
Sep	90311.3	3439.1	8648.3	6674.9	857.5	7293.3	63398.2	49047.0	41264.2
Oct	92830.5	2985.9	9263.8	7177.6	1625.7	8290.2	63487.3	49945.1	42885.4
Nov	96914.4	3649.3	10483.9	7845.5	2182.1	8044.9	64708.6	51140.6	45773.7

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 (-)
<b>2008</b> <b>Dec</b>	05th	23705.0	29034.1	5329.1	<b>2009</b> <b>Dec</b>	04th	25319.7	32296.8	6977.1
	12th	23998.8	25832.8	1833.9		11th	26027.8	29810.1	3782.4
	19th	23998.1	24529.2	531.2		18th	26120.0	29534.7	3414.7
	26th	23859.4	24969.1	1109.7		24th	25865.3	30705.4	4840.1
<b>2009</b> <b>Jan</b>	02nd	23812.5	28900.4	5087.9	<b>2010</b> <b>Jan</b>	01st	25813.0	36769.4	10956.4
	09th	24104.9	29338.4	5233.5		08th	26308.6	39899.4	13590.8
	16th	24272.5	29831.1	5558.5		15th	26628.2	45454.7	18826.5
	23rd	24303.5	29358.9	5055.3		22nd	27167.3	43331.7	16164.4
	30th	24146.1	31040.0	6893.9		29th	26986.6	44044.6	17058.0
	<b>Feb</b>	06th	24242.2	33086.7		8844.5	<b>Feb</b>	05th	27262.1
13th		24486.7	33355.8	8869.1	12th	27330.8		41845.3	14514.5
20th		24586.9	32010.6	7423.7	19th	27396.0		38624.4	11228.4
27th		24659.3	31690.9	7031.5	26th	27048.5		37637.9	10589.3
<b>Mar</b>	06th	24536.2	32740.7	8204.5	<b>Mar</b>	05th	27079.0	38871.0	11792.0
	13th	24835.6	32224.4	7388.7		12th	27186.2	37628.9	10442.6
	20th	24597.4	31507.1	6909.8		19th	26958.5	34695.8	7737.4
	27th	24512.6	29816.3	5303.7		26th	26884.9	32077.0	5192.1
<b>Apr</b>	03rd	24441.9	30535.6	6093.6	<b>Apr</b>	02nd	26914.0	32996.1	6082.2
	10th	24570.9	32741.1	8170.1		09th	27120.0	34697.6	7577.6
	17th	24614.1	33877.2	9263.0		16th	27345.6	37140.3	9794.7
	24th	24628.2	33110.9	8482.7		23rd	27658.3	34738.0	7079.6
<b>May</b>	01st	24733.9	30697.3	5963.4	<b>May</b>	30th	27499.4	31079.3	3579.9
	08th	24782.2	31071.1	6288.9		07th	27346.6	33741.1	6394.6
	15th	24577.5	30819.1	6241.6		14th	27528.7	34486.3	6957.5
	22nd	24692.6	30681.9	5989.3		21st	27668.9	35765.9	8097.0
	29th	24674.3	30872.7	6198.4		28th	27745.5	35306.7	7561.3
<b>Jun</b>	05th	24725.7	31871.9	7146.2	<b>Jun</b>	04th	27695.0	36281.4	8586.5
	12th	24797.9	30795.5	5997.6		11th	27773.3	33781.7	6008.4
	19th	24814.8	30070.2	5255.4		18th	27636.0	33917.3	6281.3
	26th	24994.5	29838.5	4844.0		25th	27495.9	34398.4	6902.5
<b>Jul</b>	03rd	24881.6	30418.3	5536.7	<b>Jul</b>	02nd	27654.7	34806.6	7151.9
	10th	25003.9	31328.9	6325.0		09th	27455.0	35552.1	8097.2
	17th	24963.5	31826.9	6863.5		16th	27571.5	36381.2	8809.7
	24th	24973.0	30523.2	5550.3		23rd	27973.8	35602.0	7628.2
	31st	24942.8	30497.9	5555.1		30th	27809.8	34947.2	7137.5
<b>Aug</b>	07th	24721.7	31956.5	7234.8	<b>Aug</b>	06th	27718.4	36398.2	8679.7
	14th	24852.7	32942.6	8089.9		13th	27915.0	37112.3	9197.3
	21st	25018.7	32816.0	7797.4		20th	27936.1	37297.0	9360.8
	28th	24969.5	31954.2	6984.7		27th	28022.5	37582.9	9560.4
<b>Sep</b>	04th	25089.7	31707.7	6618.0	<b>Sep</b>	03rd	27934.2	38431.1	10496.9
	11th	25225.9	29767.7	4541.8		10th	28057.1	35909.8	7852.7
	18th	25275.6	29703.4	4427.7		17th	28043.6	33849.0	5805.4
	25th	25275.7	30438.5	5162.7		24th	27825.6	36473.9	8648.3
<b>Oct</b>	02nd	25228.1	31416.3	6188.2	<b>Oct</b>	01st	27872.2	37550.4	9678.2
	09th	25340.5	32407.1	7066.6		08th	28240.2	39016.1	10775.9
	16th	25458.7	32268.4	6809.6		15th	28117.6	39495.6	11378.1
	23rd	25617.8	30670.6	5052.8		22nd	28267.1	38593.7	10326.6
	30th	25350.8	29763.4	4412.5		29th	28300.6	37564.3	9263.8
<b>Nov</b>	06th	25453.7	30437.6	4984.0	<b>Nov</b>	05th	28423.2	38935.8	10512.6
	13th	25607.8	31525.5	5917.7		12th	28962.0	40178.0	11216.0
	20th	25656.7	31580.9	5924.1		19th	28989.7	39182.7	10193.0
	27th	25541.3	31898.0	6356.7		26th	28938.2	39422.1	10483.9

Source: Commercial Banks

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

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2000	19.85	25.67	(5.82)
2001	8.92	21.42	(12.50)
2002	-	1.97	(1.97)
2003	2.90	1.00	1.90
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			
Mar	1.00	-	1.00
Jun	1.75	2.00	(0.25)
Sep	-	2.90	(2.90)
Dec	11.40	37.45	(26.05)
2009			
Jan	20.00	9.42	10.58
Feb	-	-	-
Mar	8.38	9.85	(1.47)
Apr	5.60	3.75	1.85
May	0.68	8.80	(8.12)
Jun	4.60	2.65	1.95
Jul	2.17	1.80	0.37
Aug	8.84	6.22	2.62
Sep	-	16.70	(16.70)
Oct	-	11.50	(11.50)
Nov	5.00	14.80	(9.80)
Dec	6.00	7.70	(1.70)
2010			
Jan	-	4.00	(4.00)
Feb	-	9.00	(9.00)
Mar	-	16.15	(16.15)
Apr	0.75	4.00	(3.25)
May	4.00	4.00	-
Jun	-	-	-
Jul	-	2.00	(2.00)
Aug	-	-	-
Sep	5.00	7.50	(2.50)
Oct	-	4.00	(4.00)
Nov	-	3.50	3.50

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

Table 2.16 (b)

Period Ended	Volume
2007	32.07
2008	
Mar	3.40
Jun	4.20
Sep	-
Dec	0.10
2009	
Jan	3.20
Feb	1.70
Mar	2.00
Apr	-
May	-
Jun	0.96
Jul	8.30
Aug	1.00
Sep	2.00
Oct	2.80
Nov	1.40
Dec	7.60
2010	
Jan	2.00
Feb	-
Mar	-
Apr	-
May	1.00
Jun	0.10
Jul	-
Aug	3.20
Sep	-
Oct	-
Nov	-

Source: Bank of Guyana

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

Table 2.17

<b>Period Ended</b>	<b>Total</b>	<b>91-Day Bills</b>	<b>182-Day Bills</b>	<b>364- Day Bills</b>
2000	21,698.0	3,372.1	5,924.5	12,401.4
2001	21,973.0	2,539.8	7,077.0	12,356.3
2002	24,856.9	1,500.0	8,469.0	14,887.9
2003	25,225.3	1,650.0	7,984.7	15,590.7
2004	31,260.7	2,832.2	7,646.0	20,782.5
2005				
Mar	35,990.9	4,497.0	10,025.5	21,468.4
Jun	33,262.5	1,705.0	10,644.5	20,913.0
Sep	30,086.2	2,500.0	8,005.1	19,581.1
Dec	33,401.7	1,350.0	7,015.4	25,036.3
2006				
Mar	38,789.5	3,400.0	5,775.4	29,614.1
Jun	32,324.9	0.0	1,956.4	30,368.6
Sep	37,669.3	4,524.5	1,806.4	31,338.5
Dec	36,703.0	800.0	5,806.1	30,096.9
2007				
Mar	37,287.8	2,000.0	7,456.1	27,831.7
Jun	33,585.5	0.0	5,456.3	28,129.2
Sep	35,799.2	2,000.0	4,256.3	29,542.9
Dec	34,415.7	0.0	2,256.3	32,159.4
2008				
Mar	41,484.6	0.0	3,756.3	37,728.3
Jun	43,688.1	1,000.0	3,756.3	38,931.8
Sep	44,651.3	0.0	4,456.3	40,195.0
Dec	44,991.2	1,000.0	6,956.2	37,035.0
2009				
Jan	43,661.2	1,000.0	6,356.2	36,305.0
Feb	48,031.2	1,000.0	6,856.2	40,175.0
Mar	50,791.2	2,000.0	6,756.2	42,035.0
Apr	50,291.2	1,000.0	6,756.2	42,535.0
May	49,792.1	1,000.0	4,257.1	44,535.0
Jun	52,461.8	0.0	4,256.8	48,205.0
Jul	53,261.8	0.0	4,256.8	49,005.0
Aug	55,421.4	0.0	1,756.8	53,664.6
Sep	55,921.4	0.0	2,756.8	53,164.6
Oct	57,421.4	0.0	6,456.8	50,964.6
Nov	55,951.5	0.0	8,976.9	46,974.6
Dec	55,951.5	0.0	8,976.9	46,974.6
2010				
Jan	60,851.5	1,500.0	11,476.9	47,874.6
Feb	63,679.5	3,000.0	12,976.9	47,702.6
Mar	65,714.0	4,994.6	12,476.9	48,242.6
Apr	65,996.7	5,994.6	11,776.9	48,225.3
May	64,095.2	5,644.6	11,725.4	46,725.3
Jun	64,392.7	5,025.0	14,724.9	44,642.8
Jul	63,446.7	2,525.0	14,224.9	46,696.8
Aug	64,597.9	4,375.0	16,224.9	43,998.0
Sep	64,688.5	3,000.0	16,190.5	45,498.0
Oct	64,683.1	3,000.0	13,190.5	48,492.6
Nov	65,514.5	0.0	10,721.9	54,792.6

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)		
	Total	Bank of Guyana	Commercial Banks	Total	Public Sector			Non-Bank Fin. Inst. (Net)	Private Sector	Total	Money				Quasi-Money Savings & Time Dep.	
					Total	Cent'l Gov't (Net)	Public Ent's. (Net)				Other Pub. Sect. (Net)	Total	Currency			Demand Deposits
2000	23181.5	19835.1	3346.4	25006.4	-25848.3	-20421.0	-1319.7	-4107.6	-7486.2	58341.0	85445.1	24826.6	14495.1	10331.6	60618.5	-37257.1
2001	30136.4	23542.4	6594.0	26052.6	-24212.6	-18287.5	-1041.0	-4884.1	-7544.9	57810.0	93035.5	24807.4	15138.3	9669.1	68228.1	-36846.5
2002	32203.2	24539.4	7663.8	29141.2	-22025.9	-15330.5	-1900.8	-4794.7	-7497.7	58664.8	98147.3	26364.8	15409.7	10955.1	71782.6	-36802.9
2003	38080.0	25011.4	13068.6	25198.9	-14396.7	-5926.8	-1581.5	-6888.3	-8998.2	48593.7	106259.1	30792.7	17888.2	12904.5	75466.5	-42980.2
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	-41800.7
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																
Mar	63603.4	38066.4	25537.0	46056.4	-10501.3	8533.5	-6858.5	-12176.3	-7535.6	64093.3	146672.5	46551.5	24368.5	22183.0	100121.0	-37012.7
Jun	65430.0	36720.4	28709.6	44811.9	-13585.8	7170.0	-8584.8	-12171.0	-8528.1	66925.8	148635.5	44591.1	23714.5	20876.6	104044.3	-38393.5
Sep	75440.5	43555.2	31885.3	44720.7	-15060.3	4669.3	-7499.7	-12229.9	-8516.8	68297.7	152350.0	46608.8	24438.8	22170.0	105741.2	-32188.9
Dec	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																
Mar	88271.4	52488.2	35783.2	46355.9	-18088.0	5210.3	-10004.3	-13294.0	-10311.1	74755.1	167164.0	53590.3	28296.4	25293.9	113573.8	-32536.7
Jun	97967.7	58299.6	39668.0	42479.3	-24385.7	-1708.9	-10433.2	-12243.6	-10672.2	77537.2	174210.3	55302.8	28916.7	26386.2	118907.4	-33763.4
Sep	92713.6	56137.2	36576.4	56514.6	-15785.6	6224.6	-9441.8	-12568.3	-9854.4	82154.6	178594.8	59807.1	28952.8	30854.3	118787.7	-29366.5
Dec	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																
Jan	93844.1	57008.0	36836.0	59839.8	-17624.7	7226.9	-11811.0	-13040.6	-11652.4	89116.9	183377.9	58283.5	31177.3	27106.1	125094.4	-29694.1
Feb	95832.5	60230.7	35601.9	60170.4	-18109.1	7643.1	-12594.0	-13158.1	-11123.6	89403.0	185232.9	59240.6	30990.6	28250.0	125992.3	-29230.0
Mar	98740.7	64439.4	34301.3	56546.2	-20830.6	5343.4	-13167.6	-13006.4	-11533.8	88910.6	184399.7	57504.7	31037.5	26467.1	126895.0	-29112.8
Apr	101077.6	68413.3	32664.3	55716.9	-22201.5	3382.1	-13033.6	-12550.0	-11545.7	89464.1	186778.2	59705.3	31928.8	27776.4	127072.9	-29983.7
May	104755.2	70564.9	34190.2	57982.0	-20426.6	3119.8	-13805.5	-9740.9	-11163.3	89571.9	188249.1	60028.0	32409.0	27619.0	128221.1	-25511.9
Jun	103615.4	69446.8	34168.6	53016.2	-24620.1	1325.4	-16082.2	-9863.2	-11715.3	89351.5	188227.0	60432.8	31937.8	28495.0	127794.2	-31595.4
Jul	104242.3	71699.5	32542.9	51270.8	-28356.6	-684.7	-14102.7	-13569.3	-10522.3	90149.7	189145.8	60022.2	32644.6	27377.6	129123.7	-33632.7
Aug	126325.4	95916.9	30408.5	55491.0	-22323.4	4689.9	-13959.4	-13054.0	-12273.6	90088.1	190684.3	61685.5	32645.5	29039.9	128998.8	-8868.0
Sep	133896.3	101138.7	32757.6	50358.1	-27939.2	-906.5	-13277.7	-13755.0	-12289.7	90587.1	194001.3	61698.2	32813.3	28884.8	132303.1	-9746.9
Oct	132899.3	99438.7	33460.6	52697.2	-26055.7	1381.7	-13736.1	-13701.3	-12530.1	91283.0	195284.3	61725.0	34222.7	27502.3	133559.3	-9687.8
Nov	138520.9	104288.3	34232.6	51280.2	-29089.4	677.3	-16015.0	-13751.6	-12415.4	92785.0	198261.8	64012.6	35061.6	28951.0	134249.2	-8460.6
Dec	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																
Jan	140502.9	107922.0	32581.0	52157.9	-25827.7	8366.3	-20690.2	-13503.8	-15285.7	93271.3	203034.6	63560.9	35475.2	28085.7	139473.7	-10373.8
Feb	138998.5	107133.1	31865.4	58720.7	-23264.5	10064.8	-19200.8	-14128.5	-13230.7	95215.9	205957.1	64107.5	35928.4	28179.1	141849.5	-8237.8
Mar	130790.9	104954.5	25836.4	54730.0	-27435.9	4153.0	-18198.4	-13390.5	-14429.5	96595.4	205159.2	64809.2	35740.9	29068.3	140350.1	-19638.4
Apr	147569.2	111243.9	36325.3	48715.6	-34470.3	-1416.3	-19005.0	-14048.9	-15052.9	98238.8	208164.7	67673.2	36814.9	30858.3	140491.6	-11879.9
May	151096.9	114818.5	36278.4	47864.4	-35921.3	-1574.8	-20767.7	-13578.8	-15025.7	98811.4	208146.8	67214.8	36927.2	30287.6	140932.0	-9185.6
Jun	153988.1	119679.7	34308.4	47323.8	-38935.6	-4669.5	-20344.7	-13921.4	-14789.4	101048.7	206674.3	65489.8	36812.2	28677.5	141184.6	-5362.4
Jul	150678.4	115228.1	35450.3	52941.5	-35522.0	-391.6	-20935.5	-14194.8	-13651.9	102115.3	210013.3	67569.3	37534.9	30034.0	142444.0	-6393.4
Aug	156681.7	124490.4	32191.3	52228.7	-37390.7	-2874.9	-20694.9	-13820.8	-13686.5	103305.9	211778.4	67817.4	37235.8	30581.6	143961.0	-2868.0
Sep	157928.9	125669.3	32259.7	53523.5	-38116.5	-4970.4	-19027.7	-14118.4	-13709.3	105349.2	213336.3	68233.9	37209.1	31024.8	145102.4	-1884.0
Oct	161889.5	128771.2	33118.3	61635.7	-31590.4	1681.8	-20408.9	-12863.3	-14161.4	107387.5	218509.7	72812.4	39512.9	33299.5	145697.4	5015.5
Nov	162990.5	129690.0	33300.5	63721.1	-30379.7	555.4	-19445.0	-11490.0	-15884.6	109985.4	222901.6	74706.2	40711.6	33994.6	148195.4	3810.1

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
2000	178.4	295.8	117.4	107.4	295.8	188.4	18.1	38.8	20.7	125.5	334.6	209.1
2001	187.4	285.1	97.6	124.2	285.1	160.8	28.8	46.4	17.5	153.1	331.4	178.4
2002	183.4	279.5	96.2	128.0	279.5	151.5	40.0	65.9	25.9	167.9	345.4	177.5
2003	176.2	271.5	95.4	128.8	271.5	142.8	67.3	92.7	25.4	196.0	364.2	168.2
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												
Mar	223.3	279.2	56.0	188.7	279.2	90.6	126.6	188.5	61.9	315.3	467.7	152.5
Jun	215.0	271.2	56.2	180.4	271.2	90.7	141.1	198.8	57.7	321.5	470.0	148.4
Sep	248.3	306.0	57.7	213.8	306.0	92.3	156.5	204.1	47.6	370.3	510.1	139.9
Dec	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												
Mar	291.6	352.5	60.9	257.0	352.5	95.5	175.2	230.3	55.1	432.2	582.8	150.6
Jun	320.4	380.9	60.5	285.8	380.9	95.1	194.5	247.5	53.0	480.2	628.4	148.2
Sep	309.8	367.5	57.7	275.2	367.5	92.3	179.3	227.1	47.8	454.5	594.6	140.1
Dec	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												
Jan	313.7	369.0	55.3	279.1	369.0	89.9	180.3	227.4	47.0	459.5	596.4	136.9
Feb	328.8	383.1	54.4	294.2	383.1	89.0	173.9	227.6	53.8	468.0	610.8	142.7
Mar	349.7	405.1	55.4	315.1	405.1	90.0	167.7	216.5	48.8	482.8	621.6	138.8
Apr	371.2	426.7	55.5	336.6	426.7	90.1	160.7	218.0	57.3	497.3	644.7	147.4
May	380.9	438.3	57.4	346.3	438.3	92.0	167.8	220.4	52.6	514.1	658.8	144.6
Jun	374.2	431.7	57.5	339.6	431.7	92.1	167.1	220.1	53.0	506.7	651.8	145.1
Jul	385.2	442.8	57.6	350.6	442.8	92.2	159.1	218.1	59.0	509.7	660.9	151.2
Aug	504.8	562.8	58.0	470.2	562.8	92.7	149.1	205.2	56.1	619.2	768.0	148.8
Sep	529.8	588.5	58.7	495.2	588.5	93.3	160.4	212.8	52.4	655.6	801.3	145.7
Oct	524.5	583.4	58.9	489.8	583.4	93.6	164.8	217.6	52.8	654.7	801.0	146.3
Nov	545.2	604.9	59.7	510.6	604.9	94.3	167.6	224.7	57.1	678.2	829.6	151.4
Dec	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												
Jan	565.0	622.6	57.6	530.3	622.6	92.2	160.1	216.6	56.5	690.4	839.1	148.7
Feb	559.8	616.6	56.8	525.2	616.6	91.4	156.2	214.4	58.2	681.4	831.0	149.7
Mar	551.7	607.9	56.3	517.0	607.9	90.9	127.3	183.0	55.7	644.3	790.9	146.6
Apr	582.0	638.0	56.0	547.3	638.0	90.6	178.7	236.8	58.0	726.0	874.7	148.7
May	597.5	652.1	54.6	562.8	652.1	89.3	177.8	236.7	58.9	740.7	888.8	148.2
Jun	622.0	676.8	54.8	587.4	676.8	89.4	168.4	232.4	64.0	755.8	909.2	153.4
Jul	600.9	657.1	56.3	566.2	657.1	90.9	174.2	237.1	62.9	740.4	894.2	153.8
Aug	644.1	698.6	54.5	609.5	698.6	89.1	157.6	225.4	67.8	767.1	924.1	157.0
Sep	652.2	708.4	56.2	617.5	708.4	90.9	158.5	217.3	58.8	776.1	925.7	149.7
Oct	665.8	722.6	56.8	631.2	722.6	91.4	162.3	223.0	60.6	793.6	945.6	152.1
Nov	675.1	730.2	55.1	640.4	730.2	89.8	164.4	230.5	66.0	804.9	960.7	155.8

Source: Bank of Guyana and Commercial Banks



**GUYANA: SELECTED INTEREST RATES 1)**  
(Percent Per Annum)

Table 4.1

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009												2010											
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
<b>BANK OF GUYANA</b>																																	
Bank Rate	11.75	8.75	6.25	5.50	6.00	6.00	6.75	6.50	6.75	7.50	7.50	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.50	6.50	6.50	6.50	6.50	6.50	6.25	6.25	6.25	6.25
Treasury Bill Discount Rate																																	
91 Days	9.20	6.25	3.91	3.40	3.79	3.74	4.16	3.90	4.19	4.93	4.93	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	3.81	3.71	3.84	3.94	4.07	4.11	4.11	3.78	3.78	3.78	3.78	
182 Days	10.66	7.31	4.12	3.37	3.96	3.84	4.18	3.92	4.48	4.48	4.39	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.06	3.93	4.35	3.83	3.82	3.75	3.68	3.93	3.73	3.83	3.76	3.70	3.70	3.70	
364 Days	11.09	8.17	4.91	4.01	4.13	4.21	4.24	4.35	4.81	4.34	4.81	4.56	4.30	4.70	4.28	4.19	4.01	4.47	4.47	4.47	4.47	4.03	4.27	4.15	4.19	4.11	4.03	3.96	3.85	3.89	3.89	3.56	
<b>COMMERCIAL BANKS</b>																																	
Small Savings Rate	7.28	6.70	4.29	3.46	3.42	3.38	3.19	3.15	3.04	3.04	3.04	2.78	2.78	2.82	2.82	2.80	2.80	2.80	2.80	2.80	2.78	2.78	2.78	2.78	2.75	2.75	2.75	2.71	2.71	2.71	2.71	2.71	2.68
Prime Lending Rate (weighted average 2)	17.16	17.26	17.27	16.69	15.91	15.24	14.47	13.89	13.91	13.83	13.92	13.95	13.96	14.03	14.02	14.03	14.05	14.10	14.13	14.07	14.22	15.15	15.09	15.16	15.24	15.18	15.18	15.20	15.30	15.25	15.32	15.26	
Prime Lending Rate 3)	17.21	16.79	16.25	14.88	14.54	14.54	14.54	14.71	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	
Comm. Banks' Lending Rate (weighted average )	17.68	17.60	16.83	15.58	10.85	13.50	13.12	12.40	12.35	12.29	12.27	11.79	11.72	11.69	11.89	11.96	11.99	11.94	11.98	12.34	12.17	12.19	12.11	12.12	12.13	12.09	12.03	11.99	12.06	11.95	11.95	11.97	
<b>HAND-IN-HAND TRUST CORP. INC.</b>																																	
Domestic Mortgages	16.00	16.00	16.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	
Commercial Mortgages	20.00	20.00	20.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	
Average Deposit Rates	9.18	7.55	4.82	3.79	3.75	3.23	3.14	3.23	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
<b>NEW BUILDING SOCIETY</b>																																	
Deposits 4)	7.50	6.50	4.50	3.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	
Mortgage Rates 5)	11.00	11.00	9.95	9.95	8.95	8.95	7.50	7.50	7.50	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	7.35	7.35	
Five dollar shares	9.00	8.00	5.75	4.75	4.00	4.00	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.30	3.30	
Save and prosper shares	10.50	9.00	6.50	6.00	5.00	5.00	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.00	4.00	

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

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

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

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate 1)	Small Savings Deps.	3 Mths. Time Deps.	6 Mths. Time Deps.	9 Mths. Time Deps.	12 Mths. Time Deps.
2000	17.21	7.28	7.37	8.92	8.96	9.41
2001	16.79	6.70	7.15	7.03	7.13	8.07
2002	16.25	4.29	3.70	3.91	4.13	4.23
2003	14.88	3.46	2.81	3.16	3.50	3.54
2004	14.54	3.42	2.59	2.85	3.50	3.38
2005						
Mar	14.54	3.38	2.59	2.90	3.38	3.21
Jun	14.54	3.38	2.59	2.90	3.38	3.25
Sep	14.54	3.38	2.59	2.90	3.38	3.25
Dec	14.54	3.38	2.59	2.90	3.38	3.25
2006						
Mar	14.54	3.38	2.59	2.90	3.38	3.25
Jun	14.54	3.29	2.55	2.85	3.38	3.17
Sep	14.54	3.19	2.48	2.20	3.00	3.00
Dec	14.54	3.19	2.48	2.20	3.00	3.00
2007						
Mar	14.54	3.19	2.48	2.20	3.00	3.00
Jun	14.54	3.19	2.48	2.20	3.00	3.00
Sep	14.71	3.19	2.48	2.20	3.00	3.00
Dec	14.71	3.15	2.40	2.10	3.00	2.96
2008						
Mar	14.71	3.15	2.40	2.10	3.00	2.96
Jun	14.54	3.17	2.40	2.10	3.00	2.96
Sep	14.54	3.12	2.31	2.00	3.00	2.88
Dec	14.54	3.04	2.34	2.05	3.00	2.92
2009						
Jan	14.54	3.04	2.36	2.05	2.75	2.92
Feb	14.54	3.04	2.36	2.05	2.75	2.92
Mar	14.54	2.78	2.32	2.00	2.75	2.88
Apr	14.54	2.78	2.32	2.00	2.75	2.88
May	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
Jul	14.54	2.80	2.32	2.00	2.75	2.88
Aug	14.54	2.80	2.32	2.00	2.75	2.88
Sep	14.54	2.80	2.32	2.00	2.75	2.88
Oct	14.54	2.80	2.32	2.00	2.75	2.88
Nov	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						
Jan	14.54	2.78	2.32	2.00	2.75	2.88
Feb	14.54	2.78	2.32	2.00	2.75	2.88
Mar	14.54	2.75	2.32	2.00	2.75	2.88
Apr	14.54	2.75	2.32	2.00	2.75	2.88
May	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
Jul	14.54	2.71	2.32	2.00	2.75	2.88
Aug	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
Oct	14.54	2.71	2.32	2.55	3.00	2.92
Nov	14.54	2.67	2.28	2.55	3.00	2.88

Source: Commercial Banks

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

## 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	Treas Bill	Bank Rate	Treas Bill	Bank Rate
2000	9.20	11.75	10.85	13.00	3.85	10.00	20.16	5.83	6.00	5.63	5.75
2001	6.25	8.75	6.33	13.00	1.97	7.50	17.03	1.72	1.25	3.83	4.25
2002	3.91	6.25	4.39	7.25	1.51	7.50	17.01	1.20	0.75	3.84	3.75
2003	3.40	5.50	4.79	7.00	0.77	7.50	23.46	0.89	2.00	3.83	3.00
2004	3.79	6.00	4.70	7.00	2.76	7.50	14.94	2.20	3.15	4.68	3.00
2005											
Mar	3.84	6.00	4.74	7.25	3.28	7.50	13.46	2.76	3.58	4.77	3.00
Jun	3.80	6.00	4.83	7.25	4.75	7.50	12.88	3.00	4.01	4.62	3.00
Sep	3.76	6.00	4.93	7.75	5.28	10.00	13.15	3.46	4.59	4.40	3.00
Dec	3.74	6.00	4.95	8.00	6.22	10.00	13.55	3.89	5.16	4.43	3.25
2006											
Mar	3.85	6.25	5.43	8.75	6.22	12.00	13.18	4.51	5.53	4.40	3.50
Jun	3.85	6.25	6.12	9.25	6.19	12.00	12.82	4.79	6.02	4.54	3.75
Sep	3.98	6.50	6.70	10.00	6.21	12.00	12.49	4.82	6.25	4.84	4.00
Dec	4.16	6.75	6.74	10.00	6.56	12.00	12.31	4.84	6.25	5.08	4.50
2007											
Mar	3.94	6.50	6.80	10.00	5.74	12.00	11.65	4.96	6.25	5.33	4.75
Jun	3.94	6.50	6.90	10.00	5.76	12.00	12.13	4.63	6.25	5.67	5.00
Sep	3.90	6.50	6.97	10.00	5.16	12.00	14.29	4.01	5.53	5.69	5.00
Dec	3.90	6.50	7.00	10.00	4.90	12.00	13.34	3.08	4.83	5.30	5.00
2008											
Mar	3.90	6.50	7.00	10.25	4.70	12.00	14.22	1.38	3.04	4.88	5.00
Jun	3.94	6.50	7.05	10.25	4.16	12.00	14.43	1.89	2.25	5.11	5.25
Sep	3.94	6.50	7.05	10.75	3.48	12.00	15.35	1.46	2.25	4.74	5.25
Dec	4.19	6.75	6.94	10.75	4.81	10.00	24.45	0.04	0.86	1.30	3.00
2009											
Jan	4.93	7.50	6.22	10.75	4.33	10.00	24.26	0.12	0.50	0.89	3.00
Feb	4.93	7.50	4.37	10.75	3.84	10.00	23.13	0.31	0.50	0.72	3.00
Mar	4.18	6.75	3.26	10.50	3.85	10.00	21.77	0.25	0.50	0.60	2.50
Apr	4.18	6.75	2.30	10.00	3.92	8.00	21.17	0.17	0.50	0.63	2.25
May	4.18	6.75	2.52	10.00	3.93	8.00	21.08	0.19	0.50	0.53	1.75
Jun	4.18	6.75	2.56	9.50	3.85	7.00	21.05	0.17	0.50	0.50	1.75
Jul	4.18	6.75	2.50	9.25	3.78	7.00	20.60	0.19	0.50	0.44	1.75
Aug	4.18	6.75	2.33	8.75	3.62	7.00	18.21	0.18	0.50	0.39	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
Oct	4.18	6.75	1.49	8.25	3.51	7.00	17.04	0.08	0.50	0.43	1.75
Nov	4.18	6.75	1.50	7.75	3.48	7.00	16.94	0.06	0.50	0.45	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											
Jan	3.81	6.75	1.36	7.00	3.40	7.00	12.50	0.06	0.50	0.49	1.75
Feb	3.71	6.50	...	...	3.33	7.00	11.01	0.10	0.59	0.49	1.75
Mar	3.84	6.50	...	...	3.30	7.00	10.49	0.15	0.75	0.51	1.75
Apr	3.94	6.50	...	...	3.26	7.00	9.99	0.15	0.75	0.51	1.75
May	4.07	6.50	...	...	3.24	7.00	...	0.16	0.75	0.50	1.75
Jun	4.11	6.50	...	...	3.23	7.00	...	0.12	0.75	0.48	1.75
Jul	4.11	6.50	...	...	...	...	...	...	...	...	1.75
Aug	3.78	6.25	...	...	...	...	...	...	...	...	...
Sep	3.78	6.25	...	...	...	...	...	...	...	...	...
Oct	3.78	6.25	...	...	...	...	...	...	...	...	...
Nov	3.78	6.25	...	...	...	...	...	...	...	...	...

Source: Statistical Reports from Central Banks & International Financial Statistics (IMF)

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

Table 4.4

Date						Rate	Date						Rate		
01	Jun	10	-	03	Jun	10	204.00	07	Sep	10				203.25	
04	Jun	10					203.25	08	Sep	10				204.00	
07	Jun	10					204.00	09	Sep	10				203.25	
08	Jun	10					203.50	10	Sep	10				203.75	
09	Jun	10					204.25	13	Sep	10				203.25	
10	Jun	10					203.75	14	Sep	10				204.00	
11	Jun	10					203.50	15	Sep	10	-	16	Sep	10	204.25
14	Jun	10					203.75	17	Sep	10				203.75	
15	Jun	10	-	17	Jun	10	204.00	20	Sep	10	-	21	Sep	10	203.75
18	Jun	10					203.25	22	Sep	10				204.00	
21	Jun	10	-	23	Jun	10	203.75	23	Sep	10	-	24	Sep	10	203.50
24	Jun	10					203.50	27	Sep	10				203.75	
25	Jun	10					203.75	28	Sep	10				202.50	
28	Jun	10					204.00	29	Sep	10				204.00	
29	Jun	10	-	30	Jun	10	203.75	30	Sep	10				203.50	
01	Jul	10					203.25	01	Oct	10				203.50	
02	Jul	10					203.50	04	Oct	10				203.75	
06	Jul	10					203.75	05	Oct	10				204.25	
07	Jul	10					203.50	06	Oct	10				203.75	
08	Jul	10					204.25	07	Oct	10				203.50	
09	Jul	10	-	13	Jul	10	204.00	08	Oct	10				204.25	
14	Jul	10					203.25	11	Oct	10				204.25	
15	Jul	10					203.50	12	Oct	10				203.75	
16	Jul	10					203.75	13	Oct	10				204.00	
19	Jul	10					202.75	14	Oct	10				203.00	
20	Jul	10					203.25	15	Oct	10				203.75	
21	Jul	10					203.50	18	Oct	10				203.50	
22	Jul	10					204.00	19	Oct	10				204.50	
23	Jul	10					203.25	20	Oct	10				203.75	
26	Jul	10					204.00	21	Oct	10	-	22	Oct	10	203.25
27	Jul	10					204.50	25	Oct	10	-	26	Oct	10	203.75
28	Jul	10					203.50	27	Oct	10				203.50	
29	Jul	10					203.75	28	Oct	10				204.25	
30	Jul	10					203.50	29	Oct	10				204.00	
03	Aug	10	-	04	Aug	10	203.75	01	Nov	10				203.25	
05	Aug	10					204.00	02	Nov	10				204.00	
06	Aug	10					203.25	03	Nov	10				204.25	
09	Aug	10					204.25	04	Nov	10				204.00	
10	Aug	10					203.25	08	Nov	10				204.25	
11	Aug	10	-	12	Aug	10	204.00	09	Nov	10				203.50	
13	Aug	10					203.00	10	Nov	10				204.25	
16	Aug	10	-	17	Aug	10	204.00	11	Nov	10				203.00	
18	Aug	10	-	19	Aug	10	203.75	12	Nov	10				204.00	
20	Aug	10					204.25	15	Nov	10				203.50	
23	Aug	10					204.25	16	Nov	10				203.75	
24	Aug	10					203.75	18	Nov	10				203.00	
25	Aug	10					204.25	19	Nov	10				203.50	
26	Aug	10					204.00	22	Nov	10				202.00	
27	Aug	10					203.75	23	Nov	10				202.75	
30	Aug	10					203.75	24	Nov	10				202.25	
31	Aug	10					204.25	25	Nov	10				202.50	
01	Sep	10	-	02	Sep	10	203.50	26	Nov	10				203.00	
03	Sep	10					203.75	29	Nov	10				203.00	
06	Sep	10					203.75	30	Nov	10				202.50	

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

<b>Years</b>	<b>End of Period</b>	<b>Average for the Period</b>
2000	184.75	182.44
2001	189.50	187.32
2002	191.75	191.75
2003	194.25	195.50
2004	199.75	199.78
2005		
Mar	199.75	199.75
Jun	200.25	200.19
Sep	200.00	199.82
Dec	200.25	200.14
2006		
Mar	199.75	199.82
Jun	200.00	200.00
Sep	200.00	200.00
Dec	201.00	200.92
2007		
Mar	201.75	201.75
Jun	203.50	202.30
Sep	203.75	203.60
Dec	203.50	203.49
2008		
Mar	204.25	203.50
Jun	204.00	203.82
Sep	204.00	203.90
Dec	205.25	203.84
2009		
Jan	204.25	204.29
Feb	204.75	204.61
Mar	204.50	204.08
Apr	203.25	204.06
May	203.75	204.08
Jun	204.50	203.95
Jul	204.50	204.19
Aug	204.00	204.27
Sep	204.25	204.18
Oct	203.00	204.00
Nov	204.25	203.84
Dec	203.25	203.49
2010		
Jan	203.50	203.70
Feb	204.00	203.97
Mar	203.00	203.84
Apr	203.25	203.65
May	204.00	203.86
Jun	203.75	203.78
Jul	203.50	203.65
Aug	204.25	203.86
Sep	203.50	203.66
Oct	204.00	203.77
Nov	202.50	203.31

Source: Bank of Guyana

**MONTHLY AVERAGE MARKET EXCHANGE RATES**

Table 4.6

Month	Buying Rate											
	2008				2009				2010			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	190.80	200.55	385.67	278.42	145.98	200.59	285.48	258.45	179.08	201.63	310.72	276.47
Feb	190.41	200.83	381.07	283.07	155.50	200.88	284.13	255.34	178.65	201.70	306.00	262.38
Mar	191.48	201.08	387.14	288.68	154.49	200.73	280.52	232.93	182.75	201.45	298.23	265.66
Apr	189.03	200.68	387.39	300.73	147.53	200.23	285.81	254.00	186.68	200.99	299.09	263.55
May	190.88	200.20	386.45	299.29	160.16	200.40	295.77	262.49	184.64	200.89	290.53	250.51
Jun	188.88	200.51	382.49	297.05	168.97	200.60	310.92	270.29	184.64	201.11	288.29	243.38
Jul	190.36	200.17	385.93	301.32	167.33	200.63	314.52	269.93	186.08	201.07	299.60	250.02
Aug	185.03	199.58	372.83	264.07	172.48	200.61	317.84	270.25	185.27	201.29	304.19	250.94
Sep	179.07	199.70	347.04	278.30	172.73	200.65	317.61	272.68	185.93	201.24	303.62	254.18
Oct	168.24	200.16	335.58	261.21	178.41	201.45	316.52	275.76	187.47	201.21	308.35	266.80
Nov	159.25	200.71	303.63	247.93	178.72	201.27	322.14	281.86	187.72	201.41	304.96	267.09
Dec	162.88	200.81	293.11	253.76	179.28	201.67	319.28	281.84				

Month	Selling Rate											
	2008				2009				2010			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	195.15	203.32	391.71	287.12	152.80	204.07	314.72	269.61	187.96	204.33	329.43	290.43
Feb	193.84	203.54	395.53	292.01	170.81	204.22	307.15	265.28	186.96	204.36	320.78	279.24
Mar	200.32	203.85	397.71	295.10	165.59	204.14	305.02	242.53	189.91	204.01	311.93	277.19
Apr	197.74	203.49	397.71	311.31	165.76	203.69	308.79	272.29	193.62	203.59	315.88	279.14
May	198.57	202.72	396.41	306.58	171.60	203.66	311.67	276.01	192.77	203.42	301.97	265.67
Jun	199.60	202.97	394.11	304.57	178.20	203.87	328.44	280.95	191.27	203.70	298.57	254.71
Jul	200.02	203.10	392.68	312.54	176.84	203.98	332.59	280.57	192.65	203.62	307.84	259.76
Aug	195.60	202.81	389.57	303.37	181.37	204.00	335.74	283.79	193.37	203.66	318.80	261.94
Sep	191.82	202.95	369.62	289.82	182.22	204.04	333.84	285.08	192.30	203.58	316.79	262.87
Oct	180.91	203.50	356.11	276.79	186.64	204.27	332.74	290.93	194.98	203.51	319.27	275.49
Nov	172.40	203.94	313.49	253.46	185.91	204.49	335.37	295.94	195.22	203.65	320.66	274.74
Dec	176.15	204.19	320.74	268.56	186.72	204.40	334.08	293.05				

Month	Mid Rate											
	2008				2009				2010			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	192.98	201.93	388.69	282.77	149.39	202.33	300.10	264.03	183.52	202.98	320.07	283.45
Feb	192.12	202.19	388.30	287.54	163.15	202.55	295.64	260.31	182.80	203.03	313.39	270.81
Mar	195.90	202.47	392.42	291.89	160.04	202.44	292.77	237.73	186.33	202.73	305.08	271.42
Apr	193.38	202.08	392.55	306.02	156.64	201.96	297.30	263.14	190.15	202.29	307.49	271.35
May	194.73	201.46	391.43	302.94	165.88	202.03	303.72	269.25	188.71	202.15	296.25	258.09
Jun	194.24	201.74	388.30	300.81	173.58	202.23	319.68	275.62	187.96	202.40	293.43	249.04
Jul	195.19	201.64	389.31	306.93	172.09	202.30	323.56	275.25	189.37	202.34	303.72	254.89
Aug	190.32	201.20	381.20	283.72	176.93	202.30	326.79	277.02	189.32	202.47	311.50	256.44
Sep	185.45	201.33	358.33	284.06	177.48	202.35	325.72	278.88	189.12	202.41	310.20	258.52
Oct	174.57	201.83	345.85	269.00	182.52	202.86	324.63	283.34	191.22	202.36	313.81	271.14
Nov	165.82	202.33	308.56	250.69	182.31	202.88	328.76	288.90	191.47	202.53	312.81	270.92
Dec	169.52	202.50	306.92	261.16	183.00	203.03	326.68	287.44				

# STATISTICAL ABSTRACT

## CONTENTS (continued)

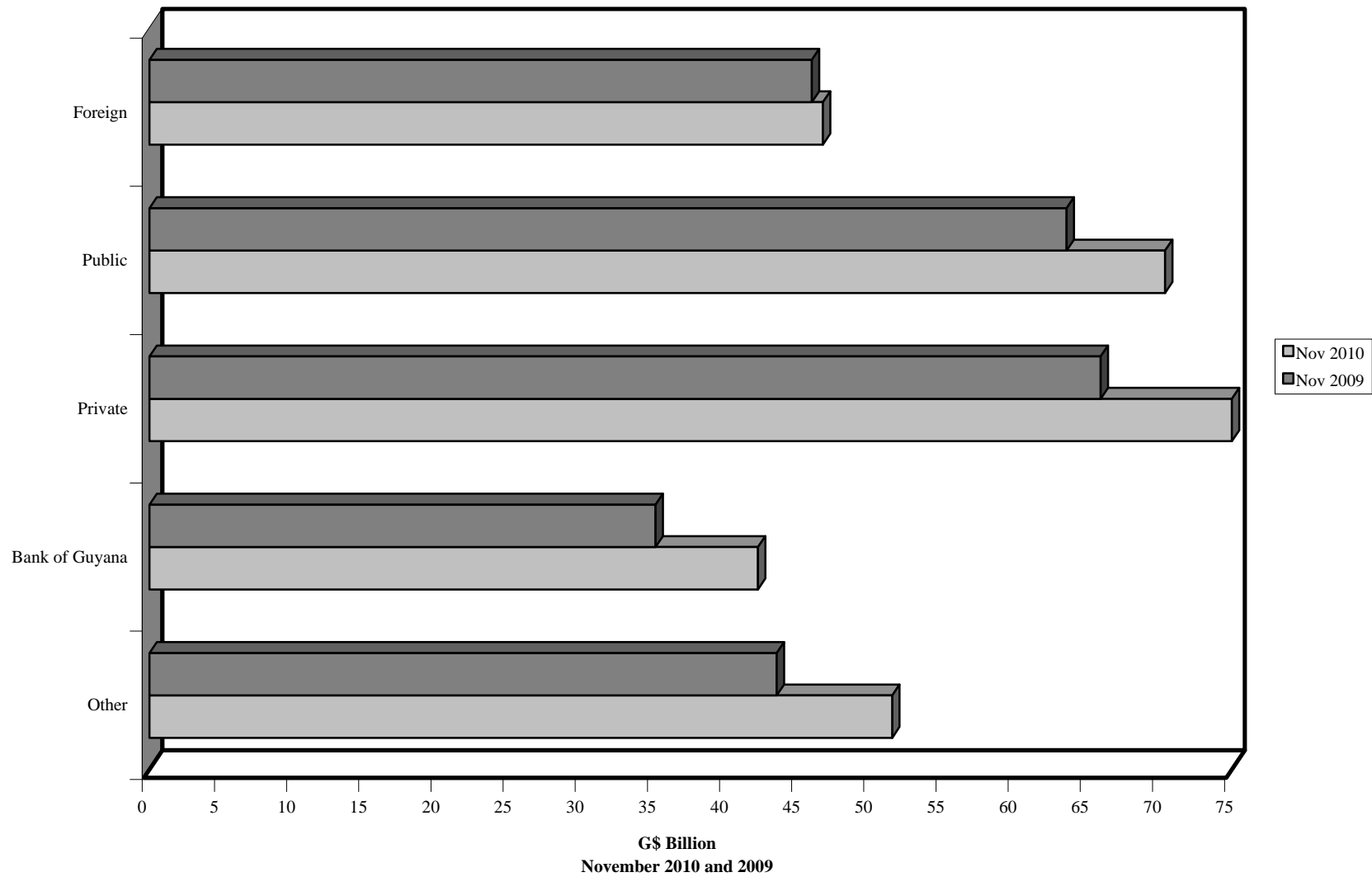
### GRAPHS

- I - Commercial Banks: Assets (November 2010 & 2009)
- II - Commercial Banks: Liabilities, Capital and Reserves (November 2010 & 2009)
- III - Commercial Banks: Time Deposits (November 2010 & 2009)
- IV - Commercial Banks: Savings Deposits (November 2010 & 2009)
- V - Commercial Banks: Loans and Advances by Sectors (November 2010 & 2009)
- VI - Commercial Banks: Credit to Public Sector by Economic Activity (November 2010)
- VII - Commercial Banks: Credit to Private Sector by Economic Activity (November 2010)
- VIII - Commercial Banks: Liquid Assets (November 2000 – November 2010)
- IX - Commercial Banks: Reserve Requirements (November 2000 – November 2010)
- X - Banking System: Net Domestic Credit (November 2000 – November 2010)
- XI - Banking System: Money and Quasi Money (November 2000 – November 2010)
- XII - Bank Rate and Treasury Bill Rate (November 2000 – November 2010)
- XIII - Commercial Banks: Prime and Average Lending Rates (November 2000 – November 2010)
- XIV - Commercial Banks: Time and Savings Deposit Rates (November 2000 – November 2010)
- XV - Market Exchange Rates (November 2000 – November 2010)

### GENERAL NOTES

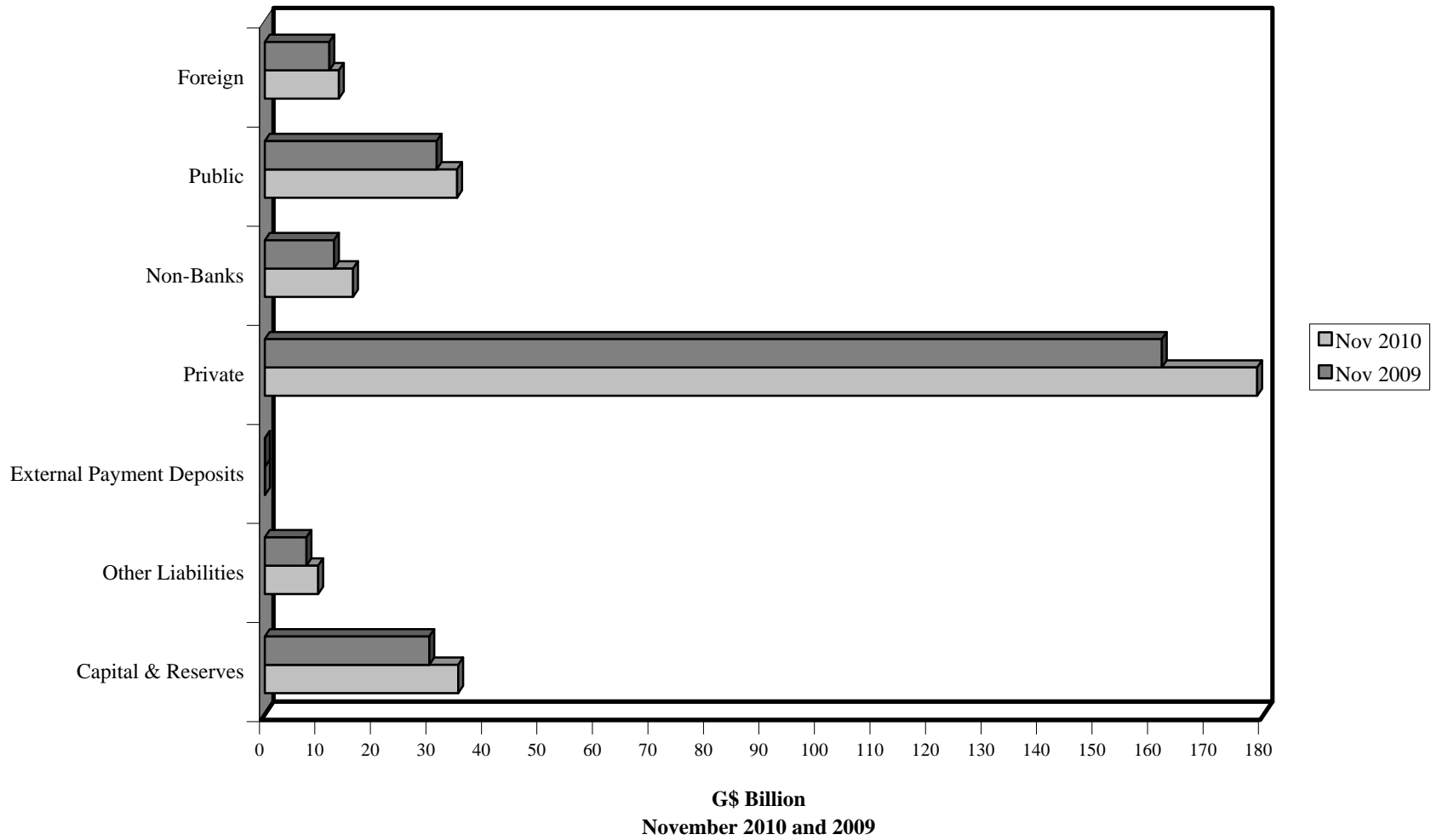
### NOTES TO THE TABLES

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

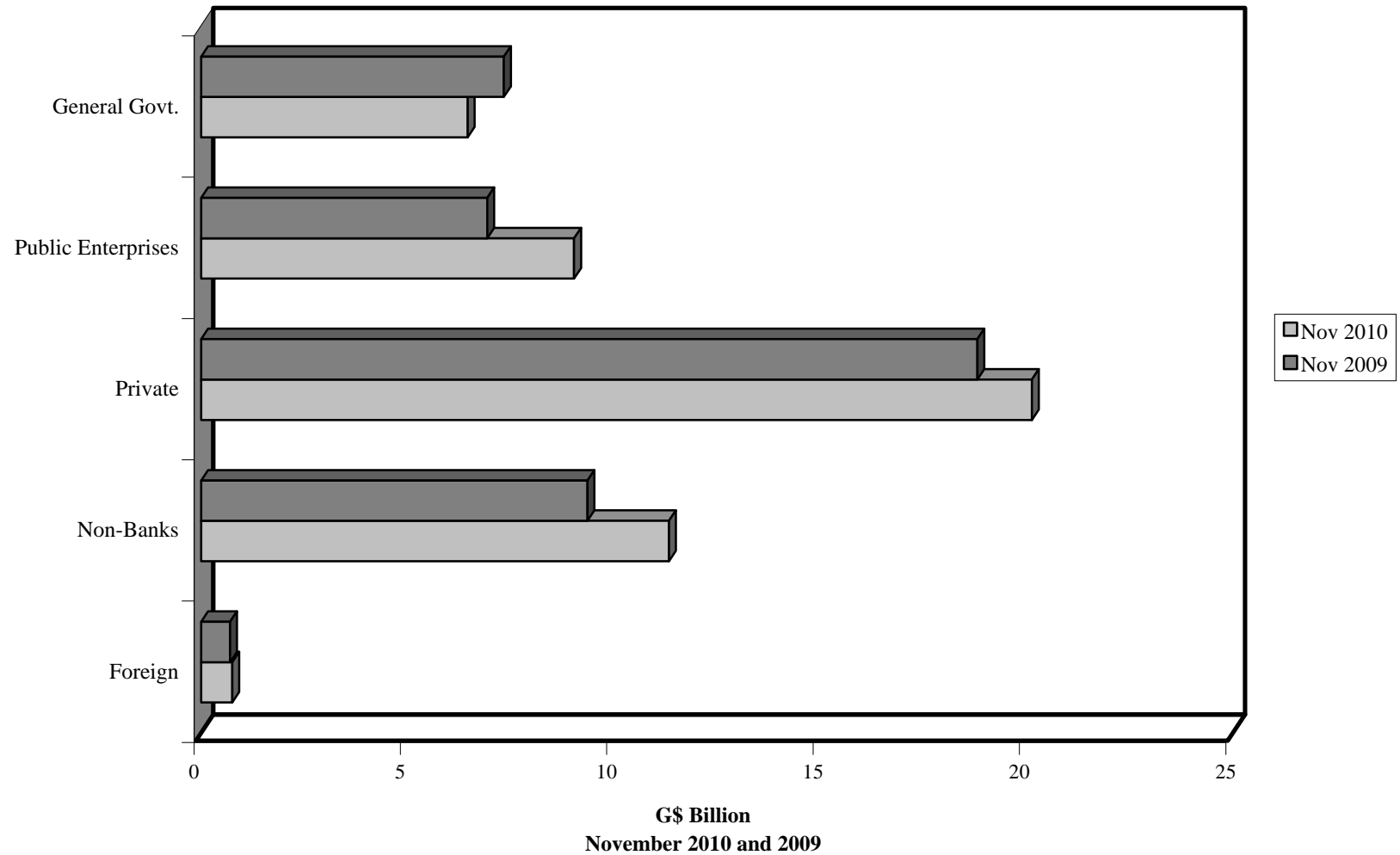




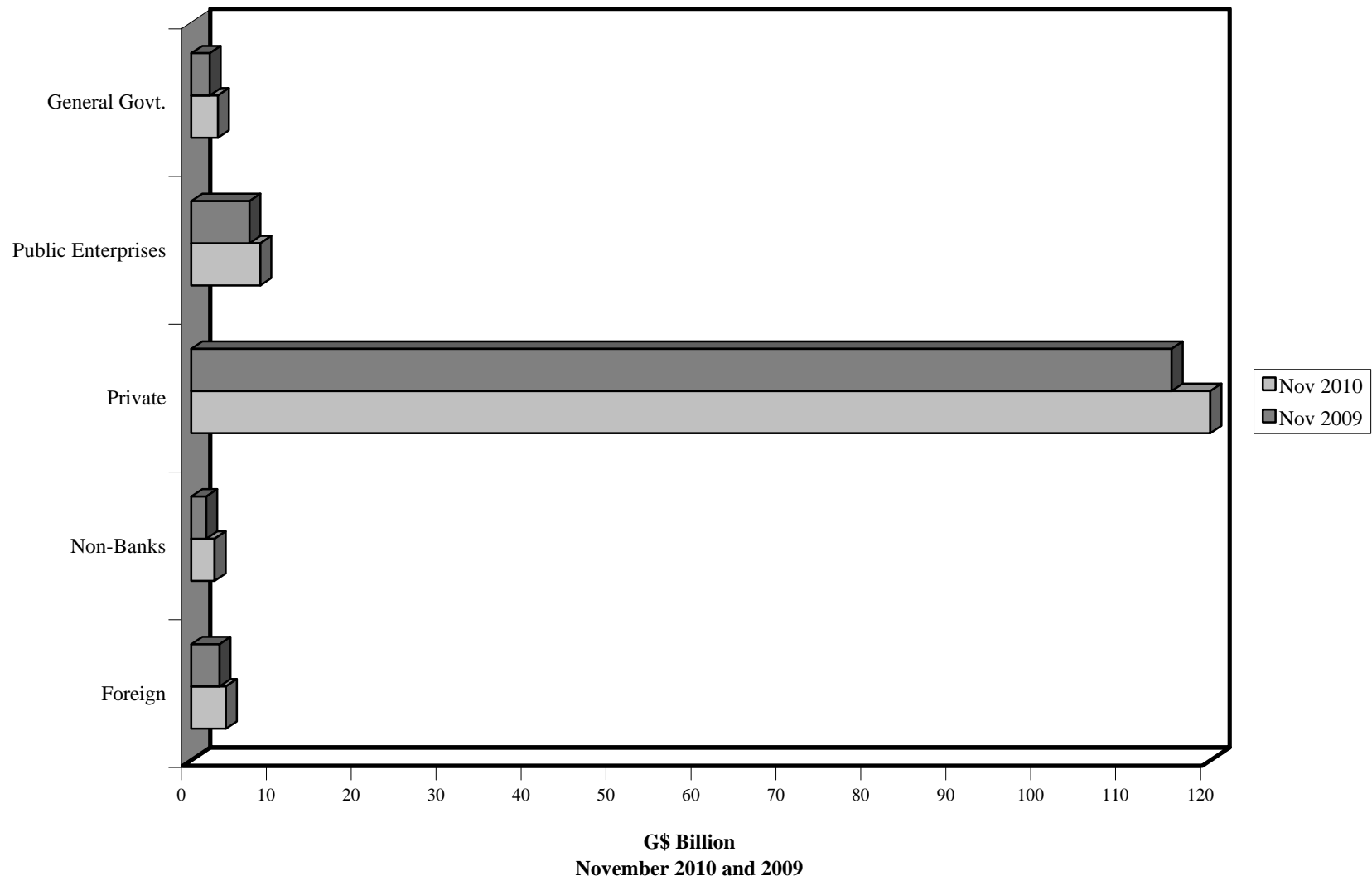
**Graph II**  
**Commercial Banks: Liabilities, Capital and Reserves**



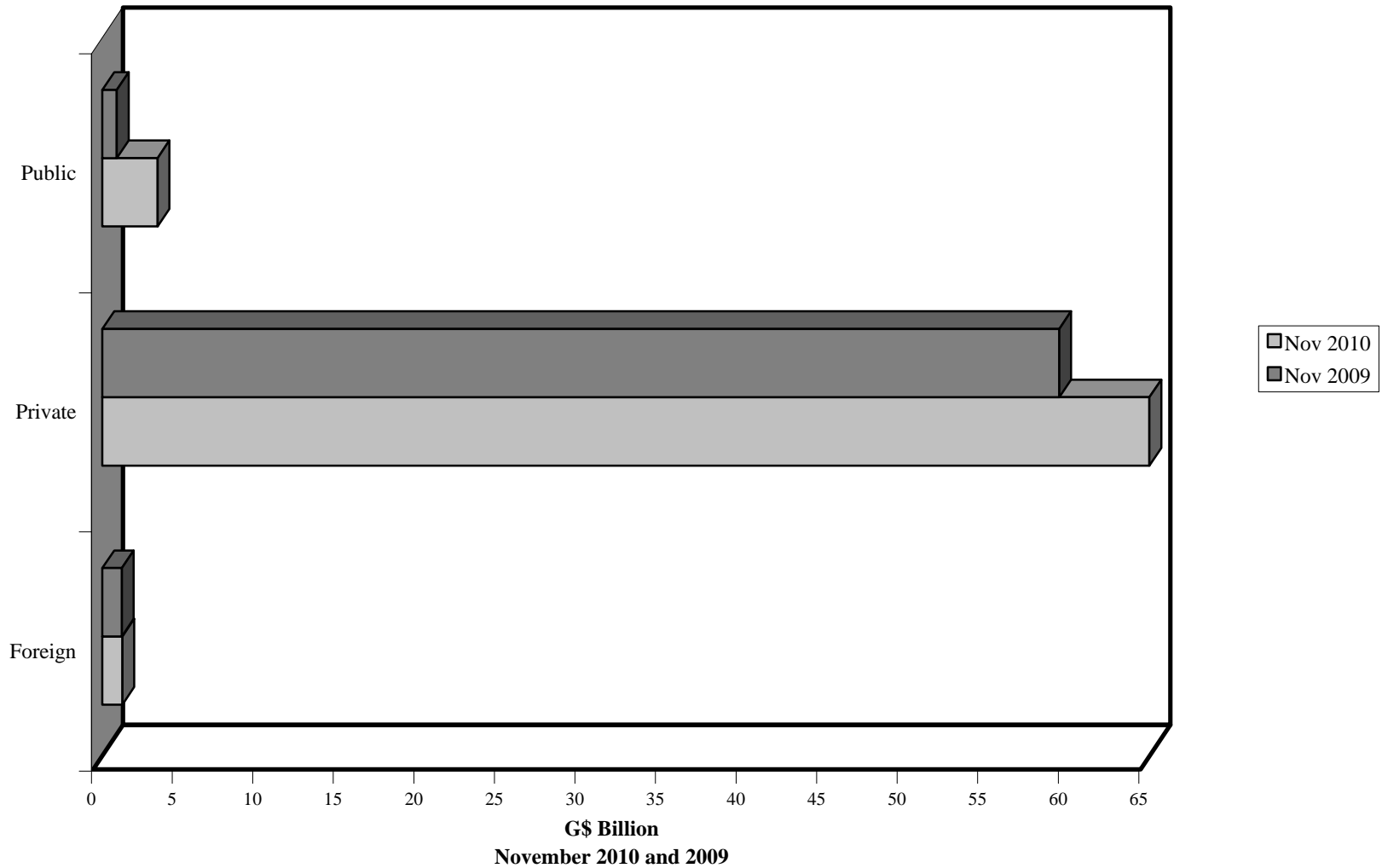
**Graph III**  
**Commercial Banks: Time Deposits**



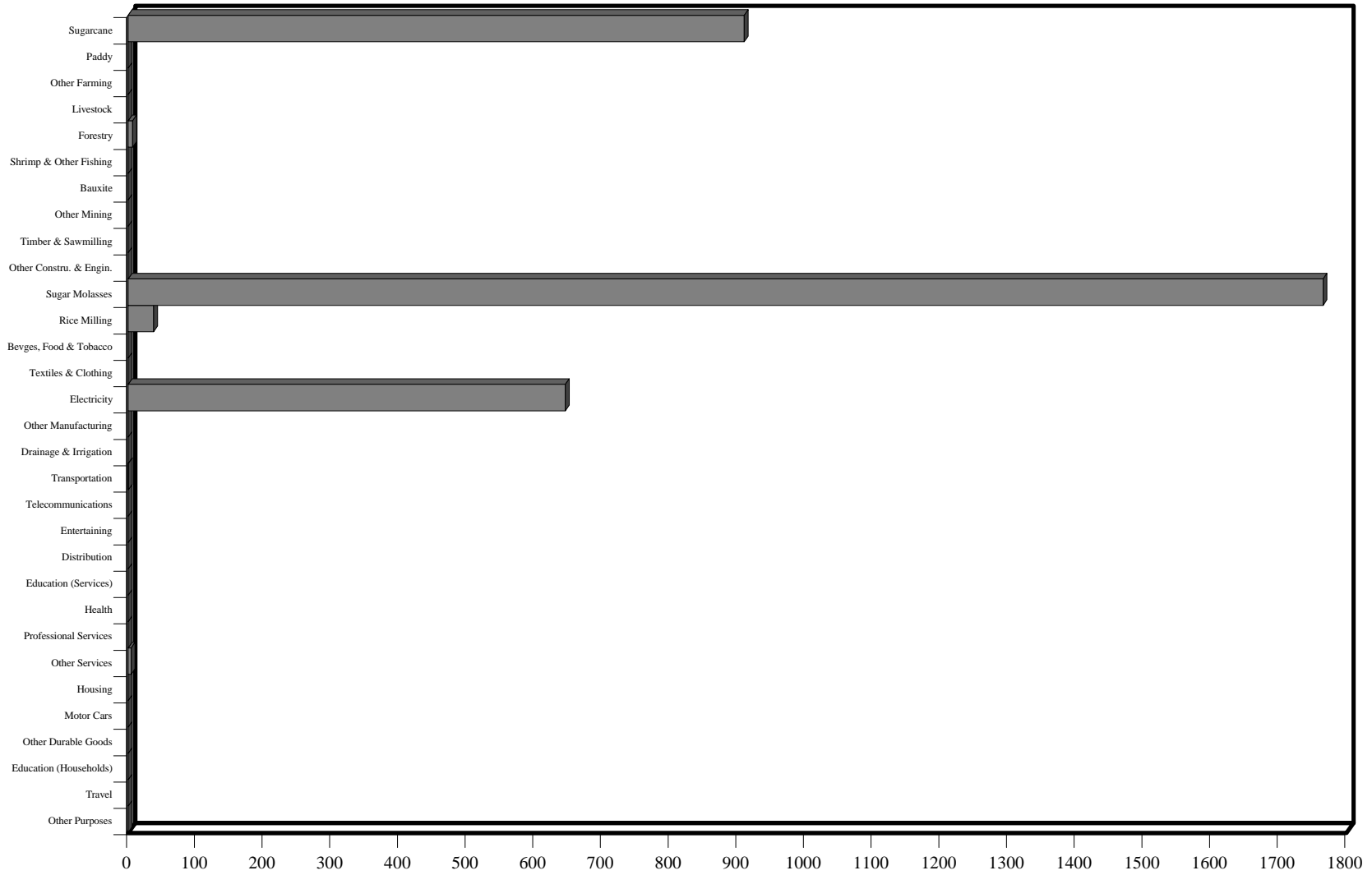
**Graph IV**  
**Commercial Banks: Savings Deposits**



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

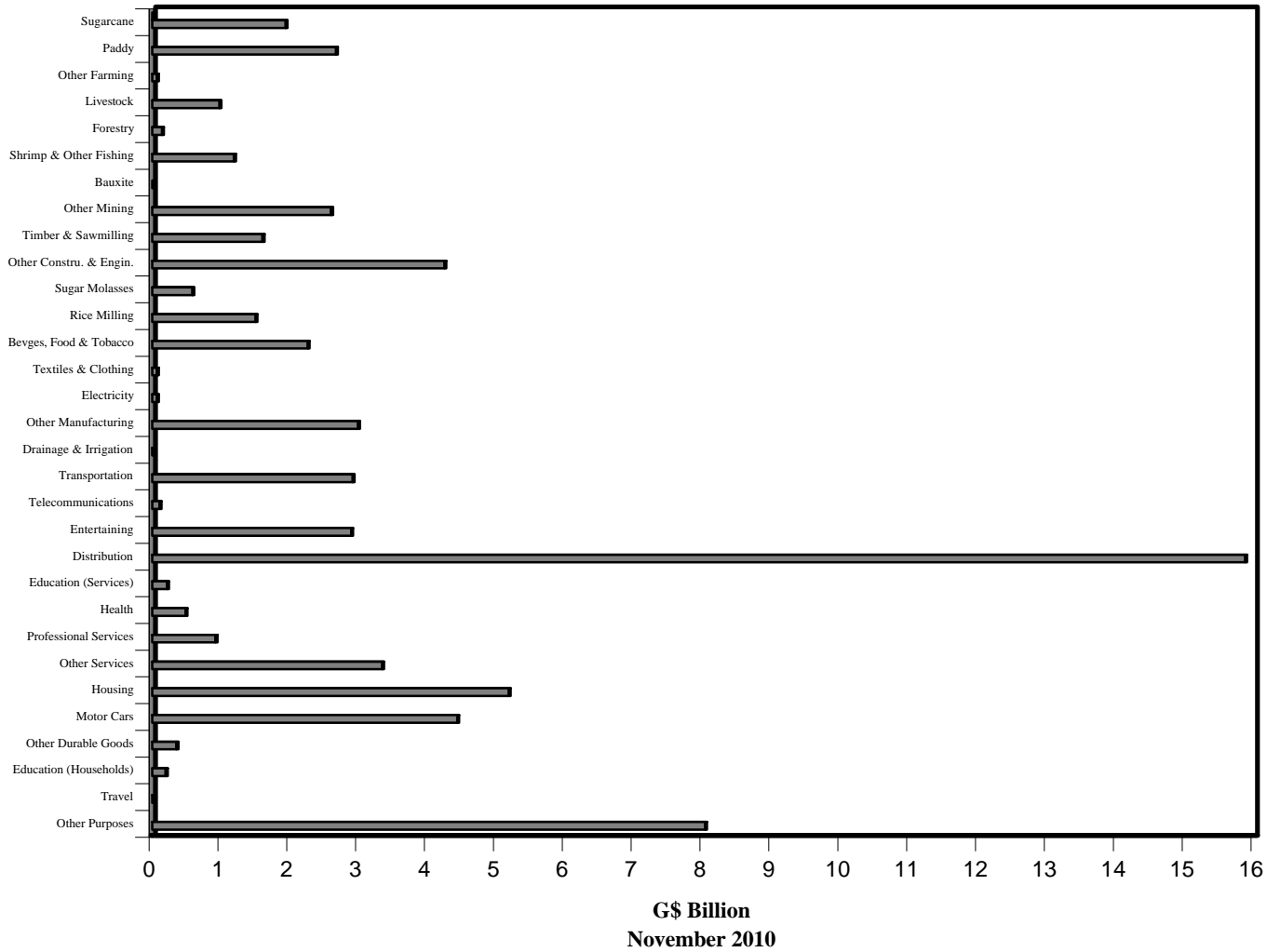


**Graph VI**  
**Commercial Banks: Credit to Public Sector by Economic Activity**

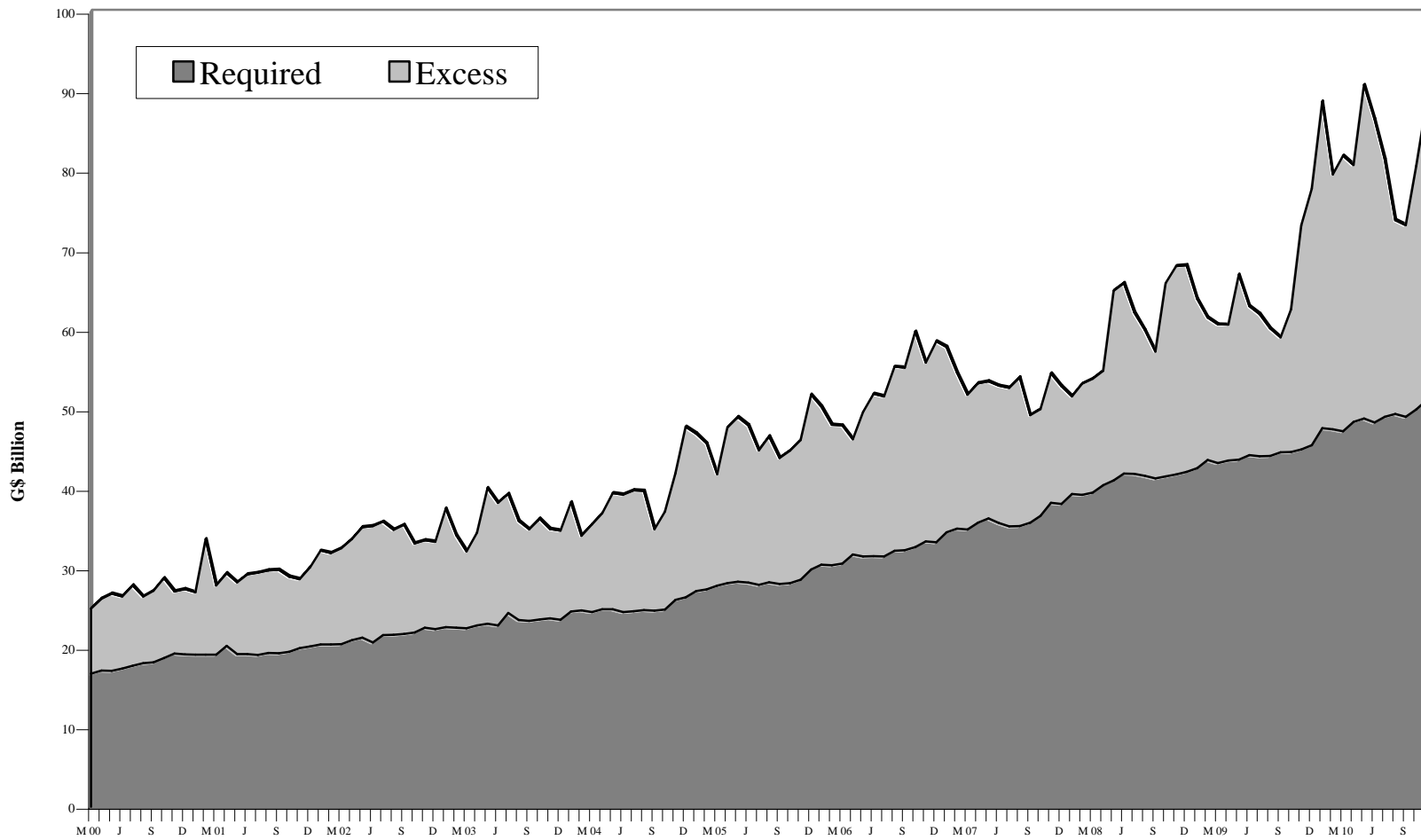


**G\$ Million**  
**November 2010**

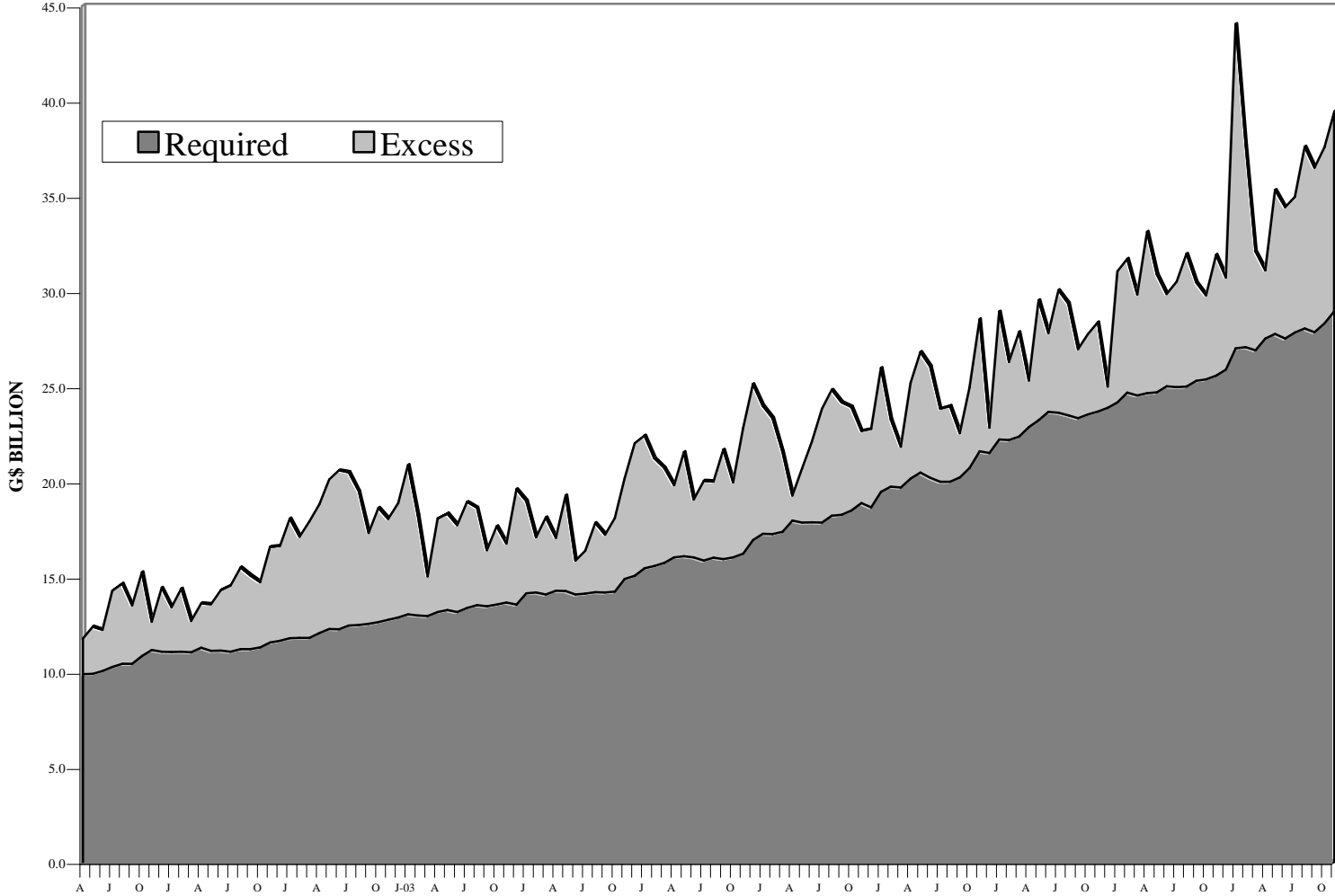
**Graph VII**  
**Commercial Banks: Credit to Private Sector by Economic Activity**



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

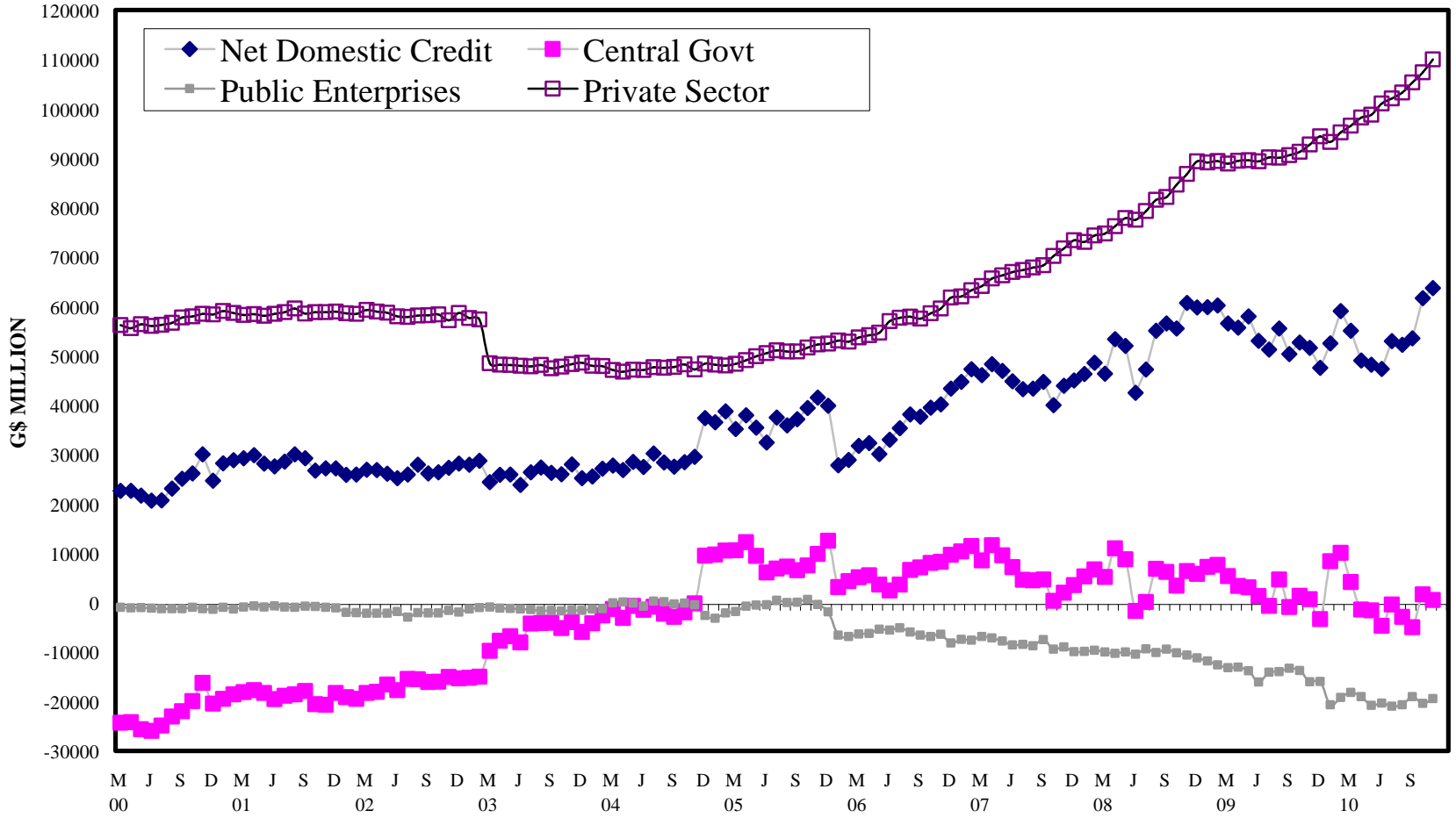


**Graph IX**  
**Commercial Banks: Reserve Requirements**

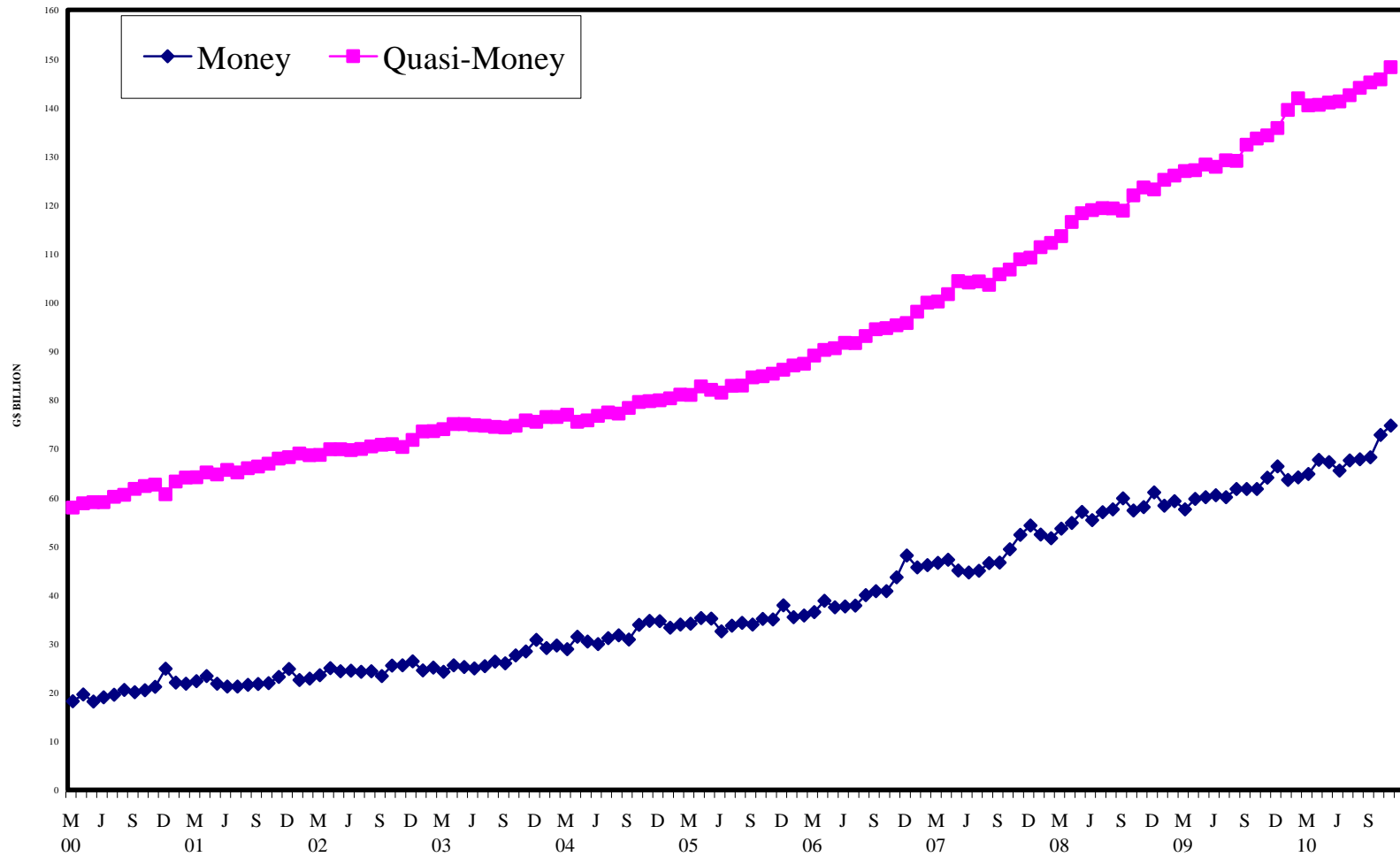




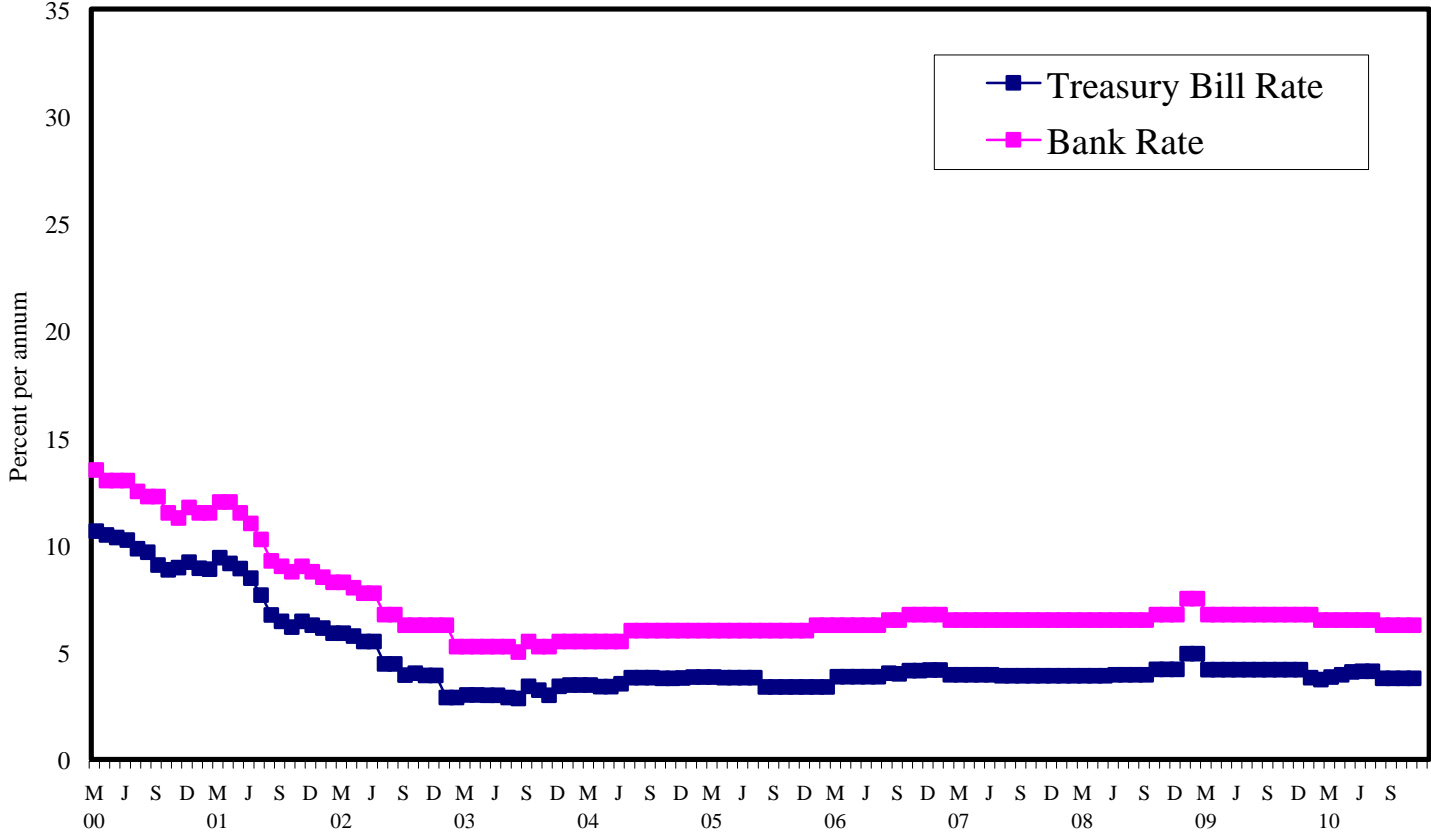
**Graph X**  
**Banking System: Net Domestic Credit**



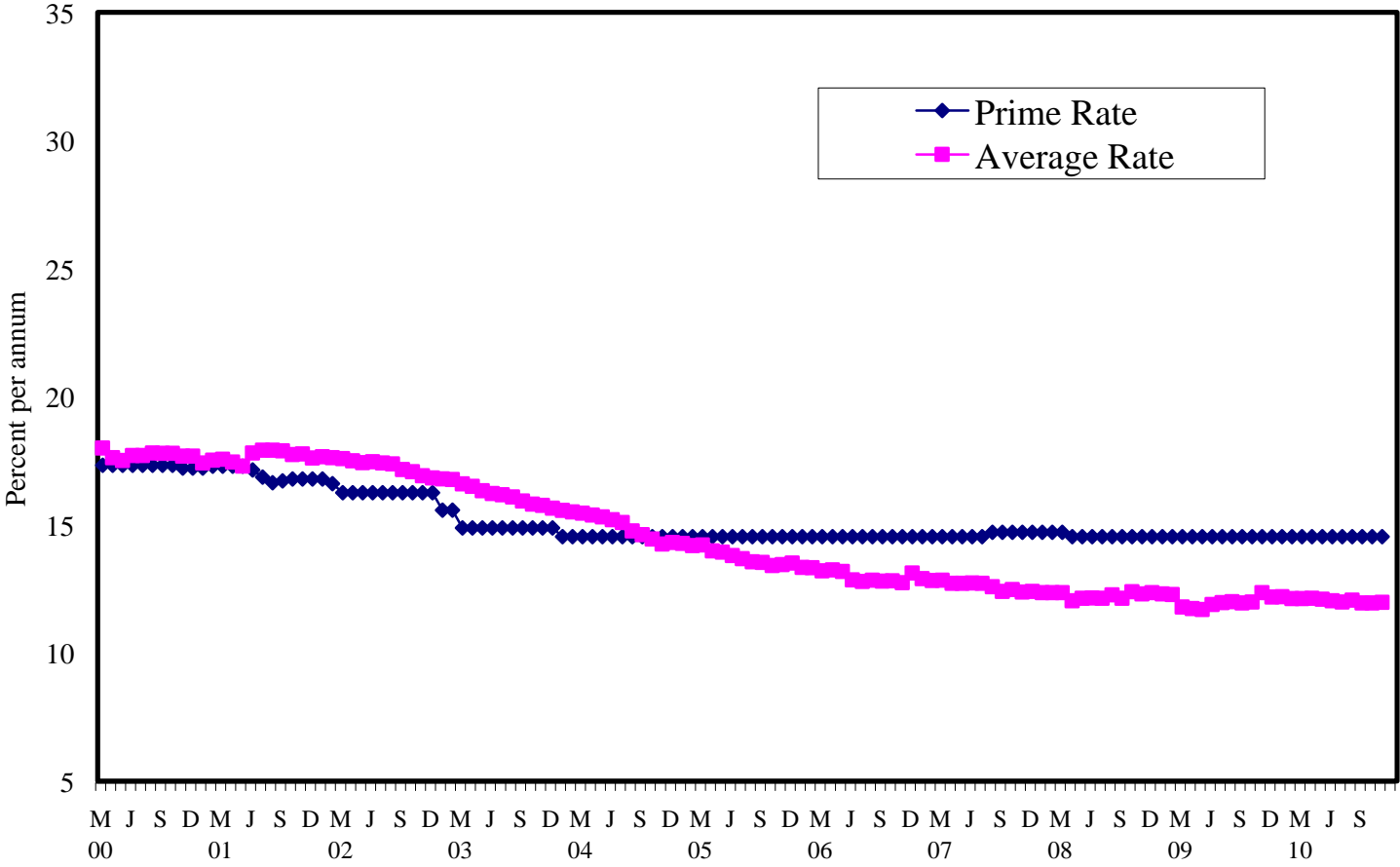
Graph XI  
Banking System: Money and Quasi-Money



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

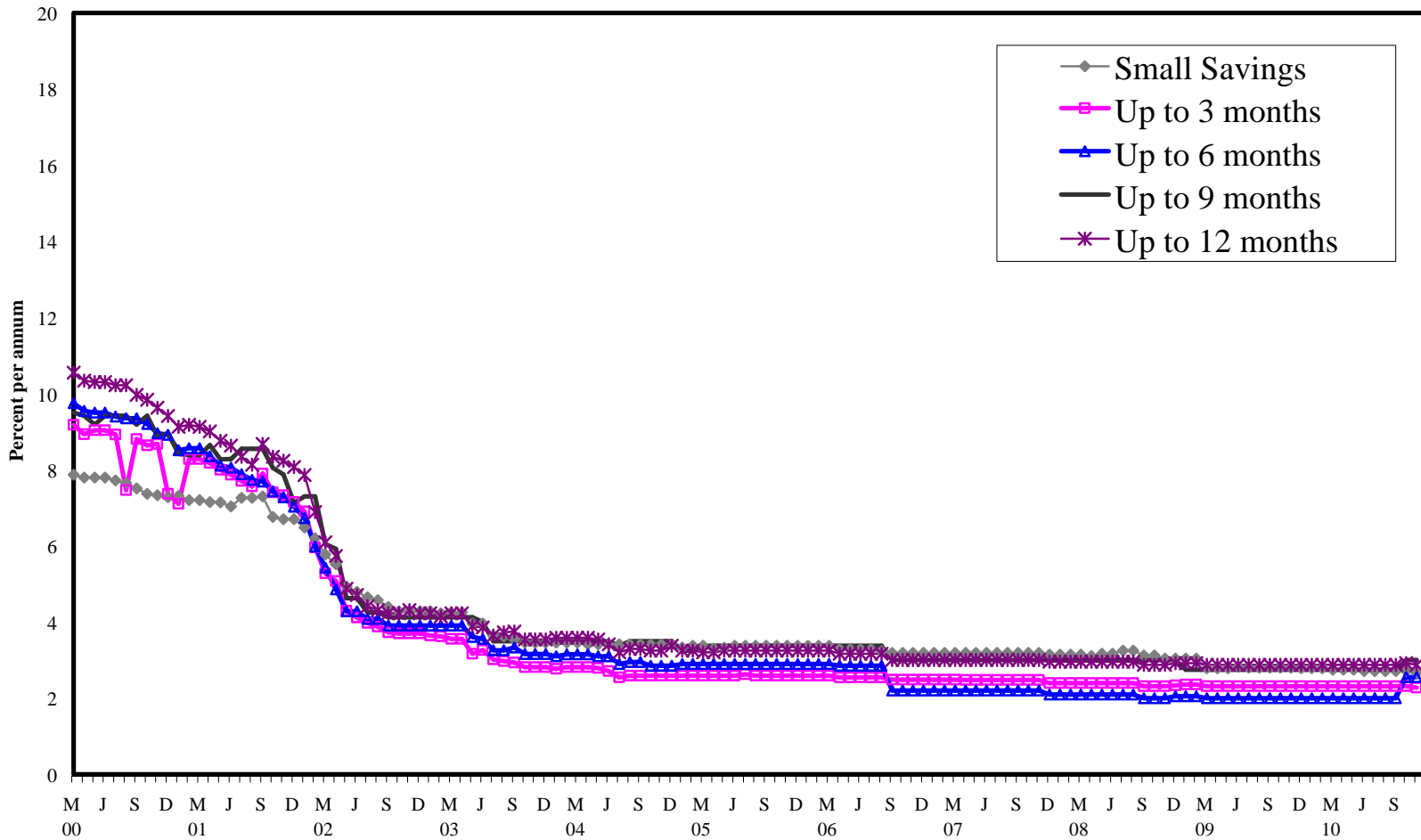


**Graph XIII**  
**Commercial Banks: Prime and Average\* Lending Rate**

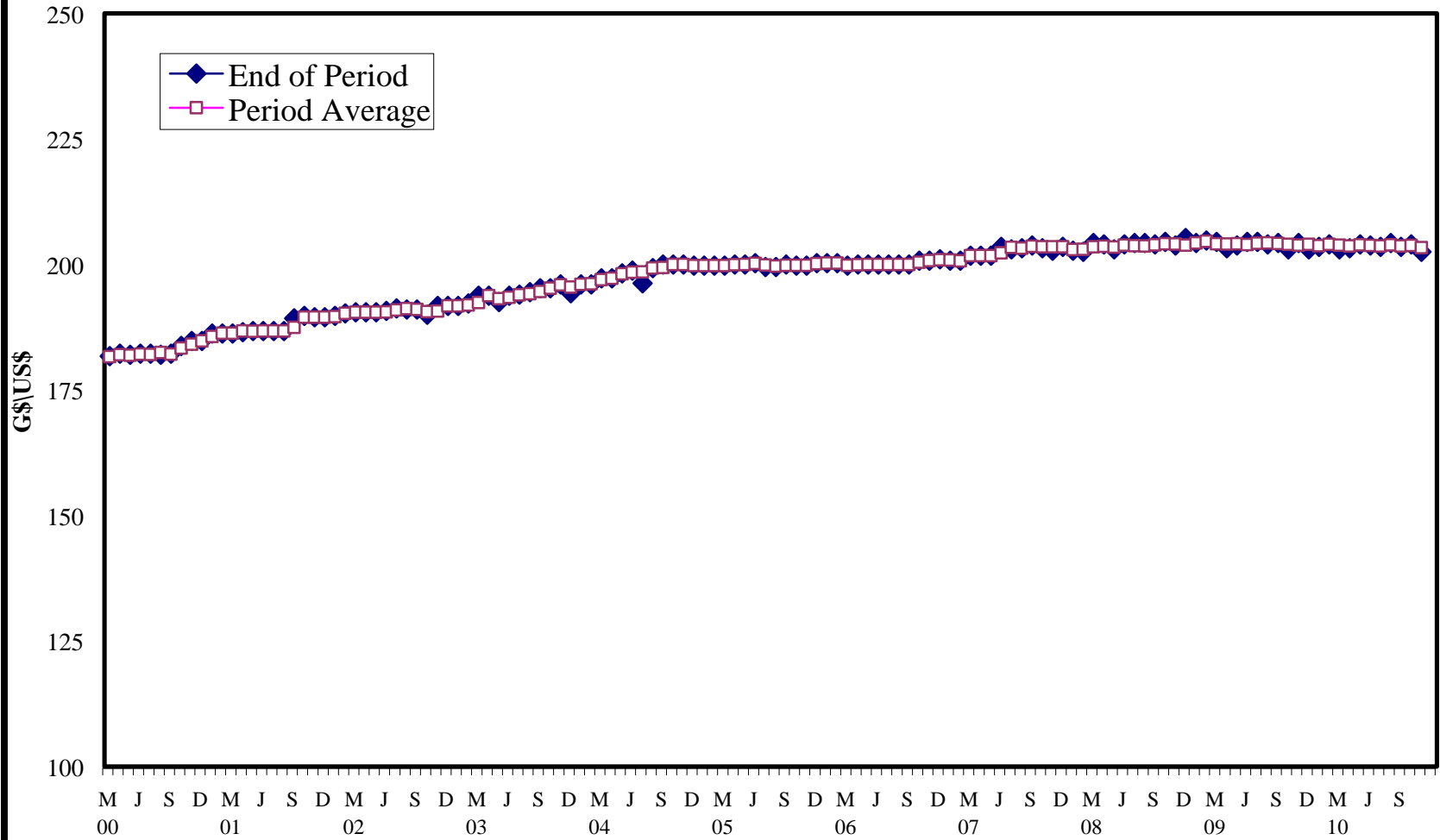


\* Weighted average

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



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



## 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. 1989-90 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. 1989/90) 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 is made in 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.

Value of notes issued for October 1999 and August 2000 does not correspond with figures in table 1.3 due to an accounting discrepancy.

**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' interest earning deposits and statutory reserve deposits 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. The removal of remuneration for these deposits coincided with the issue of three-year debentures to sterilise the prevailing excess liquidity levels of banks.

**Other Deposits:** Includes deposits of National Insurance Scheme (N.I.S.), Livestock Development Fund, Guyana Pension Scheme, Mayor and City Council, Sinking Funds, Guyana Co-operative Agricultural and Industrial Development Bank, Export Development Fund No. 1, Guyana/Libya Agricultural Development Company Limited, and Guyana/Libyan Fishing Company 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 of less withdrawal of mutilated or spoiled legal tender notes. In December 1996, the Bank of Guyana introduced a G\$1,000 as part of its currency reform process. This was followed by the removal from the legal tender of the G\$10, G\$5, and G\$1 notes with effect from January 1997 and their conversion to coins the new legal tender until June 30, 1997.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Deposits with Bank of Guyana:** Include statutory reserve deposits and interest earning deposits of the Commercial Banks. Effective December 28, 1994, interest-earning deposits 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 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 Tables 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 Tables 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. 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 2.11: 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. 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. 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. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

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

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

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

actual holdings on March 15, 1989. Between July 30, 1990 and February 19, 1991 the required liquid assets was based on the assets held by the banks on September 30, 1989. Further, between February 20, 1991 and May 14, 1991 the required balances were set as at the end of July 30, 1990.

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

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

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

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

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

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

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

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

This comprises of US dollar 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. NBS deposit rate for September, October and December 2001 have been revised. Small savings rate for November 2001 has been revised. The rates for the Five dollar shares, Save and Prosper shares and the deposits for NBS have been revised for July 2002. The average deposit rate for GNCB Trust Company has been revised for the period of September 2002. Due to the modification of the interest rate structure, figures for the Commercial Banks' weighted average lending rate from September 2005 have been revised.

**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. Treasury bills rates for Barbados for 2001 have been revised. 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 previous 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**

Yearly figures were revised to reflect the average for the year.

**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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