

BANK OF GUYANA

BANKING SYSTEM
STATISTICAL
ABSTRACT

Website: www.bankofguyana.org.gy

RESEARCH DEPT.

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STATISTICAL ABSTRACT

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BANK OF GUYANA: ASSETS
(G\$ MILLION)

Table 1.1

End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
1995	176847.6	37871.0	180.0	9311.0	21.1	28358.9	514.6	174.8	339.8	-	-	134848.9	3613.1
1996	145157.7	46879.5	602.3	9275.6	15.1	36986.5	795.1	-	795.1	-	-	94848.7	2634.4
1997	122797.7	44978.2	3,537.3	14370.5	28.1	27042.3	238.4	-	238.4	-	-	75043.8	2537.3
1998	118159.0	45162.7	3,441.0	13072.8	33.6	28615.3	1020.3	-	1020.3	-	-	67960.7	4015.4
1999	126515.8	48305.1	-	19551.9	220.9	28532.3	1567.0	-	1567.0	-	-	68723.3	7920.4
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													
Mar	113080.5	54127.3	195.2	30763.4	388.4	22780.3	1022.4	-	1022.4	-	-	47992.7	9938.2
Jun	113673.1	53527.2	85.5	34224.5	206.9	19010.4	1194.8	-	1194.8	-	-	47992.7	10958.4
Sep	113236.5	53498.4	276.8	32810.0	1372.7	19038.9	1022.3	-	1022.3	-	-	47992.7	10723.1
Dec	112695.2	53577.6	39.3	36881.8	828.1	15828.4	1120.3	-	1120.3	-	-	47440.6	10556.6
2003													
Mar	112354.7	52666.4	139.6	30097.6	755.5	21673.7	2013.6	-	2013.6	-	-	47440.6	10234.2
Jun	112153.8	50833.7	96.9	30729.0	86.1	19921.8	1616.6	-	1616.6	-	-	47440.6	12262.9
Sep	111731.7	51137.6	17.6	28617.5	1623.5	20878.9	1321.0	-	1321.0	-	-	47440.6	11832.6
Dec	115630.9	52816.9	-	28863.3	873.6	23080.0	2330.7	-	2330.7	-	-	46873.4	13609.9
2004													
Jan	114128.5	52787.4	114.1	27015.2	828.5	24829.6	1377.7	-	1377.7	-	-	47440.6	12522.8
Feb	111883.2	51080.1	197.5	25351.5	725.2	24805.9	1022.4	-	1022.4	-	-	46873.4	12907.4
Mar	111165.9	50573.4	-	24125.1	725.2	25723.1	1022.0	-	1022.0	-	-	46873.4	12697.1
Apr	111054.4	50498.3	94.2	29297.2	712.0	20394.9	1022.0	-	1022.0	-	-	46873.4	12660.7
May	111264.7	49555.5	150.1	28375.8	747.1	20282.4	1022.0	-	1022.0	-	-	46873.4	13813.8
Jun	111508.6	49021.1	-	29383.6	506.7	19130.8	2065.5	-	2065.5	-	-	46873.4	13548.7
Jul	108582.7	46682.7	57.1	27552.3	408.4	18664.9	1022.0	-	1022.0	-	-	46873.4	14004.6
Aug	111583.9	50145.2	56.0	29201.2	2004.1	18883.8	1022.0	-	1022.0	-	-	46873.4	13543.4
Sep	111948.6	50950.3	-	29842.7	2004.1	19103.5	1022.0	-	1022.0	-	-	46873.4	13102.9
Oct	111533.2	50121.8	78.7	28996.8	1714.1	19332.3	1022.0	-	1022.0	-	-	46873.4	13516.0
Nov	112083.1	50827.7	53.3	29034.0	1557.7	20182.7	1046.7	-	1046.7	-	-	46873.4	13335.4
Dec	106788.4	44771.7	114.2	22374.6	1318.0	20965.0	1171.0	-	1171.0	-	-	46873.4	13972.4
2005													
Jan	107481.8	45408.8	170.4	22541.6	1318.0	21378.9	1125.5	-	1125.5	-	-	46873.4	14074.2
Feb	109328.3	47990.3	206.2	23900.5	2526.0	21357.7	1122.7	-	1122.7	-	-	45669.3	14545.9
Mar	111338.7	47895.0	265.5	22465.9	2526.0	22637.6	1122.3	-	1122.3	-	-	45669.3	16652.2

Source: Bank of Guyana

Figures for December 2004 are preliminary.

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					
1995	176847.6	9606.6	9588.3	18.3	133028.1	20113.7	102022.5	330.8	9407.5	1153.5	4.3	18234.0	3274.1	12700.6
1996	145157.7	11285.0	11209.2	75.8	103909.9	29416.6	65791.5	329.7	9121.2	-749.0	4.3	18212.3	2955.0	8791.2
1997	122797.7	12469.8	12331.8	138.0	80917.9	26935.3	44266.7	317.6	11502.3	-2104.0	4.3	18141.2	2822.4	8442.2
1998	118159.0	12516.9	12347.0	169.9	75507.7	21461.5	40663.1	310.2	14344.6	-1271.8	1000.0	18258.1	2838.2	8038.0
1999	126515.8	15620.3	15413.7	206.6	84906.9	33448.9	40368.5	77.0	10418.5	594.1	1000.0	18126.3	3480.0	3382.3
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														
Mar	113080.5	15186.4	14895.9	290.5	86600.6	35364.4	31472.5	62.1	17827.7	1874.0	1000.0	4142.6	3430.1	2720.8
Jun	113673.1	14537.4	14238.8	298.7	88120.8	36117.3	29914.0	62.0	20194.2	1833.2	1000.0	4280.3	3509.0	2225.7
Sep	113236.5	14338.1	14029.8	308.2	87895.5	38004.5	31109.9	62.0	17584.6	1134.5	1000.0	4450.4	3509.0	2043.5
Dec	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														
Mar	112354.7	15555.5	15233.4	322.1	87537.6	41041.7	29005.4	62.0	15207.8	2220.7	1000.0	4321.6	3509.0	431.1
Jun	112153.8	15438.5	15107.6	330.9	87920.6	38235.8	28713.1	61.9	17936.0	2973.9	1000.0	4102.6	3896.0	-203.9
Sep	111731.7	15669.6	15328.7	340.9	85925.0	36956.4	30158.3	61.7	16538.0	2210.6	1000.0	4118.1	3896.0	1123.0
Dec	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														
Jan	114128.5	17758.4	17400.9	357.5	87088.6	36686.1	27948.4	61.7	19168.7	3223.7	1000.0	4013.4	3896.0	372.2
Feb	111883.2	17645.7	17288.0	357.7	84827.3	37109.5	27766.3	61.7	17071.4	2818.5	1000.0	4006.6	3896.0	507.6
Mar	111165.9	17540.7	17179.4	361.4	84565.0	35224.2	27640.9	61.7	18482.9	3155.3	1000.0	3987.7	3896.0	176.4
Apr	111054.4	18074.3	17709.3	365.1	84270.6	35693.9	26129.1	61.7	19665.0	2720.9	1000.0	3622.8	3896.0	190.7
May	111264.7	18149.3	17780.7	368.6	84384.8	34767.9	27221.0	61.7	19205.3	3128.9	1000.0	3403.4	4161.0	166.1
Jun	111508.6	17542.6	17169.3	373.3	84469.8	38437.7	26688.0	61.7	16514.1	2768.3	1000.0	3584.3	4161.0	750.9
Jul	108582.7	18265.0	17888.2	376.8	81305.4	35945.4	26334.2	61.7	16568.6	2395.5	1000.0	3460.8	4161.0	390.5
Aug	111583.9	18288.3	17907.5	380.7	84380.0	35886.3	27901.1	61.7	17960.9	2570.0	1000.0	3516.3	4161.0	238.2
Sep	111948.6	18144.0	17758.2	385.9	84715.9	36153.0	27932.0	61.7	17424.3	3145.0	1000.0	3816.9	4161.0	110.7
Oct	111533.2	19272.8	18883.5	389.3	83078.6	34589.9	26364.0	61.7	18103.9	3959.2	1000.0	3909.4	4161.0	111.4
Nov	112083.1	19239.4	18847.2	392.2	83639.4	33354.4	26101.7	61.7	20882.6	3239.0	1000.0	3957.0	4161.0	86.3
Dec	106788.4	21778.0	21380.9	397.1	75508.8	24785.7	25625.9	61.7	21451.9	3583.6	1000.0	4216.7	4161.0	124.0
2005														
Jan	107481.8	20372.7	19973.6	399.1	77545.7	25909.3	25625.9	61.7	22514.5	3434.3	1000.0	4093.5	4161.0	308.9
Feb	109328.3	19909.7	19507.2	402.5	79750.4	27001.3	28244.1	61.7	21589.1	2854.2	1000.0	3891.5	4161.0	615.6
Mar	111338.7	20137.1	19730.8	406.3	81587.7	26990.2	28237.1	61.7	21162.9	5135.8	1000.0	3873.2	4161.0	579.8

Source: Bank of Guyana

Figures for December 2004 are preliminary.

BANK OF GUYANA: CURRENCY NOTES ISSUE
(G\$Million)

Table 1.3

Period	Total Issue G\$Mn.	Denominations													
		\$1000		\$500		\$100		\$20		\$10 *		\$5 *		\$1 *	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
1995	9588.3	-	-	8856.5	92.4	475.6	5.0	160.3	1.7	40.1	0.4	30.2	0.3	25.6	0.3
1996	11209.2	915.7	8.2	9425.5	84.1	657.6	5.9	156.4	1.4	19.3	0.2	16.1	0.1	18.6	0.2
1997	12331.8	8679.4	70.4	3027.2	24.5	456.1	3.7	169.1	1.4	-	-	-	-	-	-
1998	12347.0	10099.2	81.8	1587.5	12.9	480.4	3.9	179.8	1.5	-	-	-	-	-	-
1999	15413.7	13506.4	87.6	1140.8	7.4	561.2	3.6	205.3	1.3	-	-	-	-	-	-
2000	15969.0	12777.5	80.0	2411.3	15.1	567.6	3.6	212.6	1.3	-	-	-	-	-	-
2001															
Mar.	13766.2	11762.9	85.4	1279.7	9.3	518.5	3.8	205.1	1.5	-	-	-	-	-	-
Jun.	13060.0	11217.5	85.9	1123.0	8.6	515.1	3.9	204.4	1.6	-	-	-	-	-	-
Sep.	13344.8	11655.0	87.3	940.3	7.0	538.6	4.0	210.9	1.6	-	-	-	-	-	-
Dec.	16526.1	14748.8	89.2	940.5	5.7	609.3	3.7	227.5	1.4	-	-	-	-	-	-
2002															
Mar.	14895.9	13249.4	88.9	834.8	5.6	590.2	4.0	221.5	1.5	-	-	-	-	-	-
Jun.	14238.8	12655.9	88.9	799.2	5.6	566.6	4.0	217.1	1.5	-	-	-	-	-	-
Sep.	14029.8	12425.8	88.6	806.6	5.7	572.6	4.1	224.9	1.6	-	-	-	-	-	-
Dec.	16860.6	15156.7	89.9	849.1	5.0	620.6	3.7	234.2	1.4	-	-	-	-	-	-
2003															
Jan.	15182.3	13572.3	89.4	795.1	5.2	588.8	3.9	226.1	1.5	-	-	-	-	-	-
Feb.	15148.0	13547.6	89.4	785.5	5.2	589.2	3.9	225.7	1.5	-	-	-	-	-	-
Mar.	15233.4	13648.7	89.6	780.5	5.1	579.2	3.8	225.0	1.5	-	-	-	-	-	-
Apr.	15415.9	13819.0	89.6	778.1	5.0	589.6	3.8	229.2	1.5	-	-	-	-	-	-
May	15185.6	13577.3	89.4	782.1	5.2	595.1	3.9	231.0	1.5	-	-	-	-	-	-
Jun.	15107.6	13517.1	89.5	774.7	5.1	588.1	3.9	227.8	1.5	-	-	-	-	-	-
Jul.	15007.8	13423.1	89.4	764.9	5.1	590.1	3.9	229.7	1.5	-	-	-	-	-	-
Aug.	15219.8	13617.3	89.5	771.6	5.1	597.5	3.9	233.4	1.5	-	-	-	-	-	-
Sep.	15328.7	13759.2	89.8	754.5	4.9	585.9	3.8	229.1	1.5	-	-	-	-	-	-
Oct.	16243.2	14623.7	90.0	782.8	4.8	603.2	3.7	233.5	1.4	-	-	-	-	-	-
Nov.	16993.1	15338.4	90.3	795.5	4.7	620.8	3.7	238.5	1.4	-	-	-	-	-	-
Dec.	19419.5	17645.3	90.9	855.9	4.4	667.1	3.4	251.3	1.3	-	-	-	-	-	-
2004															
Jan.	17400.9	15700.7	90.2	817.6	4.7	638.5	3.7	244.0	1.4	-	-	-	-	-	-
Feb.	17287.9	15605.4	90.3	808.5	4.7	628.6	3.6	245.3	1.4	-	-	-	-	-	-
Mar.	17179.4	15523.1	90.4	793.1	4.6	622.5	3.6	240.7	1.4	-	-	-	-	-	-
Apr.	17709.3	16010.4	90.4	809.7	4.6	641.2	3.6	248.0	1.4	-	-	-	-	-	-
May	17780.7	16067.7	90.4	820.7	4.6	644.7	3.6	247.6	1.4	-	-	-	-	-	-
Jun.	17169.3	15498.1	90.3	808.0	4.7	622.5	3.6	240.7	1.4	-	-	-	-	-	-
Jul.	17888.2	16171.2	90.4	828.5	4.6	641.9	3.6	246.6	1.4	-	-	-	-	-	-
Aug.	17907.5	16163.1	90.3	836.9	4.7	654.4	3.7	253.1	1.4	-	-	-	-	-	-
Sep.	17758.2	16032.2	90.3	822.1	4.6	652.1	3.7	251.8	1.4	-	-	-	-	-	-
Oct.	18883.5	17125.9	90.7	841.3	4.5	661.3	3.5	255.1	1.4	-	-	-	-	-	-
Nov.	18847.2	17117.4	90.8	823.2	4.4	652.2	3.5	254.3	1.3	-	-	-	-	-	-
Dec.	21380.9	19515.0	91.3	889.0	4.2	705.6	3.3	271.3	1.3	-	-	-	-	-	-
2005															
Jan.	19973.6	18146.2	90.9	869.3	4.4	688.6	3.4	269.4	1.3	-	-	-	-	-	-
Feb.	19507.2	17697.0	90.7	862.8	4.4	679.7	3.5	267.6	1.4	-	-	-	-	-	-
Mar.	19730.8	17983.2	91.1	825.6	4.2	658.5	3.3	263.6	1.3	-	-	-	-	-	-

Source: Bank of Guyana

* These notes were replaced by coins effective from May 26, 1996 but continued to be legal tender until December 31, 1996.

These notes while not legal tender after December 31, 1996 were convertible to other legal tender until June 30, 1997.

BANK OF GUYANA: COINS ISSUE
(G\$'000)

Table 1.4

Period	Total Issue	Denominations							
		\$10*	\$5*	\$1*	1) 50c	1) 25c	1) 10c	1) 5c	1) 1c
1995	18280.3	3.7	1.9	489.4	197.8	9829.4	4066.7	1995.9	1695.5
1996	92569.7	40449.7	25442.5	9875.0	193.1	9150.8	3867.0	1913.9	1677.8
1997	137965.0	70225.7	46658.3	21081.1	-	-	-	-	-
1998	169944.5	81041.3	59809.6	29093.7	-	-	-	-	-
1999	206596.8	95769.0	73722.0	37105.9	-	-	-	-	-
2000	246192.4	111767.7	89033.1	45391.6	-	-	-	-	-
2001									
Mar.	249978.2	112414.2	90842.7	46721.2	-	-	-	-	-
Jun.	257848.5	115128.4	93886.1	48834.0	-	-	-	-	-
Sep.	269056.9	120233.7	98099.4	50723.8	-	-	-	-	-
Dec.	282586.7	125847.1	103446.7	53292.9	-	-	-	-	-
2002									
Mar.	290474.7	128258.9	106997.1	55218.8	-	-	-	-	-
Jun.	298658.0	131437.7	110185.6	57034.8	-	-	-	-	-
Sep.	308232.1	135630.1	113685.8	58916.2	-	-	-	-	-
Dec.	317516.4	139041.0	117271.4	61204.0	-	-	-	-	-
2003									
Jan.	318161.0	138974.3	117534.3	61652.5	-	-	-	-	-
Feb.	319892.4	139281.7	118503.7	62107.0	-	-	-	-	-
Mar.	322103.6	140042.0	119402.5	62659.1	-	-	-	-	-
Apr.	324705.4	140996.6	120313.6	63395.2	-	-	-	-	-
May	328335.1	142578.2	121837.6	63919.2	-	-	-	-	-
Jun.	330891.8	143579.5	122985.6	64326.7	-	-	-	-	-
Jul.	333393.3	144510.1	123849.0	65034.1	-	-	-	-	-
Aug.	337518.7	146242.2	125458.4	65818.2	-	-	-	-	-
Sep.	340875.8	147690.5	126844.3	66341.0	-	-	-	-	-
Oct.	345136.1	149787.2	128364.8	66984.1	-	-	-	-	-
Nov.	349016.0	151570.4	129749.5	67696.1	-	-	-	-	-
Dec.	354545.8	154315.8	132104.3	68125.7	-	-	-	-	-
2004									
Jan.	357495.3	155179.2	133472.7	68843.4	-	-	-	-	-
Feb.	357714.4	154555.1	133972.7	69186.6	-	-	-	-	-
Mar.	361360.2	156142.5	135379.8	69837.9	-	-	-	-	-
Apr.	365075.4	157855.4	136845.4	70374.6	-	-	-	-	-
May	368591.5	159251.9	138518.4	70821.2	-	-	-	-	-
Jun.	373313.1	161955.8	139846.7	71510.6	-	-	-	-	-
Jul.	376821.9	163208.0	141598.6	72015.3	-	-	-	-	-
Aug.	380742.7	165144.6	143146.8	72451.3	-	-	-	-	-
Sep.	385853.0	167627.1	145093.1	73132.9	-	-	-	-	-
Oct.	389332.3	169023.1	146481.5	73827.7	-	-	-	-	-
Nov.	392227.2	170040.9	147952.8	74233.5	-	-	-	-	-
Dec.	397113.0	172541.0	149645.1	74926.8	-	-	-	-	-
2005									
Jan.	399077.0	173132.9	150681.4	75262.7	-	-	-	-	-
Feb.	402525.9	174605.0	152223.9	75697.0	-	-	-	-	-
Mar.	406309.1	175799.7	154007.8	76501.6	-	-	-	-	-

Source: Bank of Guyana

* Includes new coins in circulation effective from May 1996.

1) Coins which ceased to be legal tender from May 26, 1996.

COMMERCIAL BANKS : LIABILITIES, CAPITAL AND RESERVES¹
(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						
1995	57,578,255	2,883,269	278,596	2,604,673	-	4,695,213	1,996,039	2,495,427	203,747	1,827,478	39,634,076	330,499	-	2,815,855	5,391,865
1996	77,768,567	3,567,033	492,402	3,074,631	-	7,571,411	2,623,150	4,542,299	405,962	2,756,848	46,674,437	329,659	-	3,151,050	13,718,129
1997	89,290,729	4,963,726	782,677	4,181,049	-	9,631,037	2,302,744	3,834,771	3,493,522	3,777,663	52,116,931	317,585	-	3,429,724	15,054,063
1998	100,494,733	5,283,883	1,090,731	4,193,152	-	10,040,516	1,680,181	4,010,707	4,349,628	5,898,442	56,422,262	310,233	-	3,154,589	19,384,808
1999	104,127,717	4,662,897	767,983	3,894,914	-	7,270,542	3,789,090	3,301,907	179,545	5,796,269	62,152,230	76,972	-	2,692,217	21,476,590
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															
Mar	125,607,970	3,779,616	981,813	2,797,803	-	8,323,001	3,475,396	2,872,410	1,975,195	7,708,388	77,556,845	62,109	-	4,504,518	23,673,493
Jun	130,158,026	4,192,017	1,085,097	3,106,920	-	9,206,776	3,764,476	2,518,708	2,923,592	8,110,918	79,948,338	62,044	-	4,490,147	24,147,786
Sep	132,953,828	4,177,792	969,088	3,208,704	-	10,263,801	4,381,329	2,762,267	3,120,205	9,040,946	80,393,539	62,044	-	5,167,910	23,847,796
Dec	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															
Mar	126,407,697	5,059,097	1,071,309	3,987,788	-	9,776,494	4,903,705	1,586,912	3,285,877	9,013,658	83,404,359	62,044	-	4,985,161	14,106,884
Jun	129,668,144	5,752,475	803,635	4,948,840	-	9,758,779	4,592,639	1,967,477	3,198,663	9,914,195	84,654,629	61,878	-	5,413,991	14,112,197
Sep	131,832,291	5,445,466	710,025	4,735,441	-	10,357,238	4,644,406	2,177,618	3,535,214	11,103,333	85,326,106	61,674	-	5,323,236	14,215,238
Dec	134,994,721	5,170,319	1,128,289	4,042,030	-	10,908,888	5,070,966	2,403,226	3,434,696	10,933,742	86,841,777	61,674	-	6,411,298	14,667,023
2004															
Jan	137,975,847	5,746,778	786,422	4,960,356	-	11,864,333	5,410,746	2,536,729	3,916,858	11,276,883	88,263,415	61,674	-	5,922,883	14,839,881
Feb	139,520,764	5,428,875	965,315	4,463,560	-	11,972,877	5,519,636	2,535,170	3,918,071	11,640,003	89,040,382	61,674	-	6,155,007	15,221,946
Mar	139,031,998	4,480,842	570,286	3,910,556	-	11,538,761	5,106,817	2,539,838	3,892,106	12,358,935	89,137,912	61,674	-	6,563,930	14,889,944
Apr	139,547,139	4,729,977	635,187	4,094,790	-	12,307,556	5,242,494	2,358,342	4,706,720	10,911,747	89,542,875	61,674	-	6,738,520	15,254,790
May	139,169,963	5,330,822	345,628	4,985,194	-	11,936,555	5,206,444	2,381,764	4,348,347	11,809,442	89,058,351	61,674	-	5,588,104	15,385,015
Jun	139,424,086	4,628,874	720,652	3,908,222	-	12,621,532	5,241,390	2,946,076	4,434,066	11,156,067	89,961,317	61,674	-	5,293,061	15,701,561
Jul	140,514,555	5,627,966	1,227,469	4,400,497	-	11,020,160	5,218,965	2,085,634	3,715,561	10,992,447	91,052,958	61,674	-	5,961,167	15,798,183
Aug	139,734,520	4,619,440	493,097	4,126,343	-	11,034,423	5,231,326	1,913,821	3,889,276	10,800,316	91,697,150	61,674	-	5,546,844	15,974,673
Sep	138,612,169	4,229,796	351,956	3,877,840	-	10,972,609	5,119,847	2,347,808	3,504,954	10,520,626	92,052,181	61,674	-	5,395,642	15,379,641
Oct	142,482,132	4,494,129	332,998	4,161,131	-	10,739,785	5,099,456	2,166,390	3,473,939	10,346,391	94,673,567	61,674	-	6,537,297	15,629,289
Nov	145,111,717	5,307,266	321,058	4,986,208	-	11,764,388	5,382,747	2,949,943	3,431,698	10,422,730	96,124,510	61,674	-	6,742,138	14,689,011
Dec	146,751,072	7,108,116	450,506	6,657,610	-	12,644,277	5,249,027	3,848,610	3,546,640	11,920,793	92,872,660	61,674	-	7,138,884	15,004,668
2005															
Jan	149,744,508	7,811,838	490,471	7,321,367	-	14,366,423	6,329,966	4,454,125	3,582,332	11,950,662	93,622,744	61,674	-	6,749,535	15,181,632
Feb	150,596,134	7,540,006	673,459	6,866,547	-	13,576,892	6,565,381	3,482,425	3,529,086	12,037,608	95,462,472	61,674	-	6,505,438	15,412,044
Mar	151,682,410	7,101,922	601,714	6,500,208	-	13,858,348	6,816,524	3,498,443	3,543,381	13,906,501	95,499,468	61,674	-	6,054,076	15,200,421

Source: Commercial Banks

¹ Effective February 1996, commercial banks accounts reflect the merged operations of GNCB with GAIBANK.

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								
1995	48761.4	46156.8	4695.2	2199.8	1996.0	129.0	74.8	2495.4	39634.1	4786.6	34847.5	1827.5	976.9	850.6	2604.7
1996	60077.3	57002.7	7571.4	3029.1	2623.2	109.1	296.8	4542.3	46674.4	5118.7	41555.8	2756.8	93.6	2663.3	3074.6
1997	69706.7	65525.6	9631.0	5796.3	2302.7	134.6	3358.9	3834.8	52116.9	6506.8	45610.1	3777.7	764.3	3013.4	4181.0
1998	76554.4	72361.2	10040.5	6029.8	1680.2	248.1	4101.6	4010.7	56422.3	6943.5	49478.7	5898.4	429.1	5469.4	4193.2
1999	79114.0	75219.0	7270.5	3968.6	3789.1	111.2	68.3	3301.9	62152.2	7955.8	54196.4	5796.3	1528.6	4267.7	3894.9
2000	90979.7	87539.8	9148.0	7394.8	4826.0	110.4	2458.4	1753.2	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															
Mar	96386.0	93588.2	8323.0	5450.6	3475.4	237.7	1737.5	2872.4	77556.8	14839.0	62717.8	7708.4	576.7	7131.7	2797.8
Jun	100373.0	97266.0	9206.8	6688.1	3764.5	239.1	2684.5	2518.7	79948.3	15406.8	64541.5	8110.9	534.0	7576.9	3106.9
Sep	102907.0	99698.3	10263.8	7501.5	4381.3	159.0	2961.2	2762.3	80393.5	15095.4	65298.1	9040.9	535.7	8505.2	3208.7
Dec	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															
Mar	106182.3	102194.5	9776.5	8189.6	4903.7	306.8	2979.0	1586.9	83404.4	16442.4	66962.0	9013.7	1164.2	7849.4	3987.8
Jun	109276.4	104327.6	9758.8	7791.3	4592.6	178.2	3020.5	1967.5	84654.6	16943.4	67711.2	9914.2	1282.1	8632.1	4948.8
Sep	111522.1	106786.7	10357.2	8179.6	4644.4	140.3	3394.9	2177.6	85326.1	18231.5	67094.6	11103.3	846.9	10256.4	4735.4
Dec	112726.4	108684.4	10908.9	8505.7	5071.0	144.7	3290.0	2403.2	86841.8	18500.8	68341.0	10933.7	863.4	10070.3	4042.0
2004															
Jan	116365.0	111404.6	11864.3	9327.6	5410.7	210.6	3706.3	2536.7	88263.4	18822.3	69441.1	11276.9	867.0	10409.9	4960.4
Feb	117116.8	112653.3	11972.9	9437.7	5519.6	179.0	3739.1	2535.2	89040.4	19782.0	69258.4	11640.0	981.3	10658.7	4463.6
Mar	116946.2	113035.6	11538.8	8998.9	5106.8	195.6	3696.5	2539.8	89137.9	19147.8	69990.1	12358.9	932.3	11426.6	3910.6
Apr	116857.0	112762.2	12307.6	9949.2	5242.5	196.9	4509.8	2358.3	89542.9	19036.8	70506.1	10911.7	1001.9	9909.9	4094.8
May	117789.5	112804.3	11936.6	9554.8	5206.4	163.5	4184.9	2381.8	89058.4	18921.0	70137.4	11809.4	963.1	10846.3	4985.2
Jun	117647.1	113738.9	12621.5	9675.5	5241.4	156.7	4277.4	2946.1	89961.3	19217.9	70743.4	11156.1	989.2	10166.9	3908.2
Jul	117466.1	113065.6	11020.2	8934.5	5219.0	196.3	3519.2	2085.6	91053.0	19714.9	71338.0	10992.4	967.9	10024.6	4400.5
Aug	117658.2	113531.9	11034.4	9120.6	5231.3	196.5	3692.8	1913.8	91697.2	19851.0	71846.2	10800.3	998.3	9802.0	4126.3
Sep	116731.7	112853.8	10972.6	8624.8	5119.8	161.1	3343.8	2347.8	92052.2	19574.9	72477.2	9829.0	508.8	9320.2	3877.8
Oct	119920.9	115759.7	10739.8	8573.4	5099.5	254.4	3219.6	2166.4	94673.6	20887.3	73786.3	10346.4	1050.8	9295.6	4161.1
Nov	123297.8	118311.6	11764.4	8814.4	5382.7	190.5	3241.2	2949.9	96124.5	22632.3	73492.2	10422.7	1096.2	9326.6	4986.2
Dec	124095.3	117437.7	12644.3	8795.7	5249.0	147.8	3398.8	3848.6	92872.7	15016.6	77856.1	11920.8	1165.5	10755.3	6657.6
2005															
Jan	127261.2	119939.8	14366.4	9912.3	6330.0	210.3	3372.0	4454.1	93622.7	14657.1	78965.7	11950.7	959.6	10991.1	7321.4
Feb	127943.5	121077.0	13576.9	10094.5	6565.4	177.0	3352.1	3482.4	95462.5	16195.8	79266.7	12037.6	764.3	11273.3	6866.5
Mar	129764.5	123264.3	13858.3	10359.9	6816.5	203.8	3339.6	3498.4	95499.5	16108.6	79390.9	13906.5	779.1	13127.4	6500.2

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								
1995	8486.0	7733.0	2230.2	1034.0	910.4	100.1	23.4	1196.3	4301.3	2345.5	1955.9	1201.5	923.1	278.4	753.0
1996	8911.8	7955.3	2472.5	1009.4	962.6	23.8	23.0	1463.0	5131.3	2539.2	2592.1	351.5	22.7	328.8	956.5
1997	9647.5	8354.1	2568.8	812.7	677.2	112.2	23.3	1756.1	5186.4	3351.7	1834.7	598.9	204.5	394.5	1293.4
1998	9312.8	7827.7	1727.8	715.0	544.7	139.8	30.5	1012.7	5547.3	3169.3	2378.0	552.7	195.2	357.5	1485.0
1999	12617.2	10692.9	3309.4	1561.6	1447.0	47.8	66.8	1747.9	6720.5	3548.0	3172.5	662.9	119.1	543.9	1924.3
2000	14053.2	12475.3	2521.1	1593.5	1497.3	40.7	55.5	927.7	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															
Mar	14376.4	13009.1	3686.8	1562.8	1420.4	88.1	54.3	2124.0	8869.4	5282.6	3586.8	452.9	63.1	389.7	1367.3
Jun	15876.5	14321.8	3525.6	1750.6	1589.1	100.0	61.4	1775.1	10288.1	6557.0	3731.1	508.1	58.1	449.9	1554.7
Sep	16667.9	14928.5	4302.8	2264.3	2125.5	62.8	76.0	2038.6	9632.1	5687.8	3944.3	993.6	38.9	954.7	1739.4
Dec	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															
Mar	15309.8	13422.9	3183.3	2194.6	1916.2	184.7	93.8	988.7	9413.3	5803.1	3610.2	826.2	343.8	482.4	1886.9
Jun	17253.7	14345.9	3664.6	2249.9	2079.6	102.1	68.3	1414.6	9900.2	6359.2	3541.0	781.1	321.2	459.9	2907.9
Sep	18205.9	15599.9	3586.6	1953.1	1818.4	65.3	69.5	1633.5	11014.0	7339.2	3674.8	999.3	437.1	562.2	2606.0
Dec	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															
Jan	18640.3	16700.6	3763.7	2085.9	1870.0	135.7	80.2	1677.8	11814.4	7719.4	4095.0	1122.5	440.6	681.9	1939.7
Feb	20066.5	18224.7	3927.1	2313.9	2096.6	104.4	112.9	1613.2	12576.6	8442.1	4134.5	1721.0	559.9	1161.1	1841.9
Mar	19449.4	17794.1	3349.6	2150.6	1959.8	120.6	70.2	1199.0	12210.8	8024.0	4186.9	2233.7	507.5	1726.2	1655.3
Apr	20913.3	18922.0	3656.8	2340.3	2109.6	122.3	108.4	1316.4	14048.8	8232.2	5816.6	1216.4	499.8	716.7	1991.2
May	21218.4	18369.8	3700.0	2192.4	2028.5	88.7	75.1	1507.6	13301.8	8114.4	5187.5	1368.0	461.9	906.0	2848.6
Jun	19878.7	18204.1	3834.5	2229.7	2080.0	82.1	67.6	1604.8	13258.3	7858.9	5399.4	1111.3	484.7	626.6	1674.7
Jul	20670.2	18631.2	3488.3	2325.1	2094.3	121.5	109.3	1163.1	13685.6	8582.5	5103.1	1457.3	462.8	994.5	2039.1
Aug	20800.7	19000.4	3204.3	2186.3	1992.2	121.5	72.7	1017.9	14553.6	9056.7	5496.9	1242.5	493.3	749.2	1800.3
Sep	19244.2	17482.7	3298.5	2025.4	1853.5	89.1	82.7	1273.1	13725.5	8660.8	5064.7	458.7	0.0	458.7	1761.4
Oct	21761.7	19678.9	3326.7	2274.0	1999.2	141.3	133.4	1052.7	15138.0	9658.2	5479.8	1214.3	541.3	673.0	2082.8
Nov	24788.0	21832.0	4080.2	2373.8	2213.3	105.4	55.1	1706.5	16391.3	10547.8	5843.5	1360.5	569.6	791.0	2955.9
Dec	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															
Jan	23866.2	19682.0	4994.5	2334.7	2133.3	133.1	68.4	2659.8	13327.2	9203.3	4123.8	1360.3	537.2	823.1	4184.3
Feb	24602.1	20821.1	5177.4	2726.4	2578.3	99.8	48.3	2451.1	14394.9	10219.7	4175.2	1248.8	341.9	906.9	3781.0
Mar	26838.4	23385.2	5008.7	2806.0	2569.5	125.8	110.7	2202.7	14524.5	9901.9	4622.7	3852.0	353.3	3498.7	3453.2

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								
1995	14696.8	14236.5	1170.2	772.1	703.5	23.2	45.4	398.1	12756.2	1319.9	11436.3	310.1	25.8	284.3	460.3
1996	19493.5	19016.8	1674.5	1004.3	760.3	77.6	166.4	670.1	15443.3	1393.8	14049.5	1899.1	15.2	1883.9	476.7
1997	23090.5	22657.1	3003.4	2202.2	748.1	13.5	1440.5	801.3	16833.0	1636.6	15196.4	2820.7	506.2	2314.4	433.4
1998	25848.7	25006.2	3288.6	2555.8	592.0	95.2	1868.6	732.8	17047.5	1771.4	15276.1	4670.2	187.8	4482.4	842.5
1999	25579.1	24818.3	1163.1	899.3	881.5	16.3	1.5	263.8	18885.4	2287.2	16598.2	4769.8	1403.5	3366.3	760.8
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															
Mar	33108.8	32696.5	3194.1	2904.2	1137.1	84.0	1683.1	289.9	22892.3	4076.8	18815.6	6610.1	513.1	6097.0	412.3
Jun	33986.4	33550.7	4485.7	4061.2	1352.5	85.7	2623.0	424.6	22233.3	3698.4	18534.9	6831.6	475.8	6355.8	435.7
Sep	33690.1	33251.3	4825.8	4335.9	1409.2	41.5	2885.2	489.9	21384.5	3845.6	17538.9	7040.9	496.7	6544.2	438.8
Dec	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															
Mar	32932.4	31863.5	4179.7	3941.0	1013.6	42.2	2885.3	238.7	20215.2	3138.1	17077.1	7468.6	820.4	6648.2	1068.9
Jun	33803.8	32773.8	4274.7	4033.5	1063.3	18.0	2952.2	241.2	20291.5	3467.0	16824.5	8207.6	958.9	7248.7	1029.9
Sep	33192.2	32171.0	4537.5	4323.6	1131.0	17.5	3175.1	213.9	18740.0	3181.2	15558.8	8893.6	0.8	8892.7	1021.2
Dec	33379.5	32351.1	5057.2	4840.9	1648.3	17.5	3175.1	216.3	18624.3	3114.2	15510.1	8669.6	0.8	8668.8	1028.4
2004															
Jan	34232.0	33223.9	5574.8	5358.5	1765.9	17.5	3575.1	216.2	18795.2	3074.0	15721.2	8854.0	0.8	8853.2	1008.1
Feb	33722.6	32630.1	5624.5	5407.2	1814.6	17.5	3575.2	217.3	18416.5	3083.2	15333.3	8589.1	0.8	8588.3	1092.5
Mar	33003.3	31916.1	5698.3	5480.6	1887.9	17.5	3575.2	217.7	18190.1	2934.2	15255.8	8027.7	0.8	8026.9	1087.3
Apr	32748.2	31681.9	6529.2	6311.5	1943.8	17.5	4350.2	217.7	17184.2	2797.0	14387.3	7968.4	85.8	7882.6	1066.4
May	31359.1	30295.6	6244.4	6025.5	1949.6	17.5	4058.4	218.9	15242.5	2323.9	12918.6	8808.7	85.8	8722.9	1063.5
Jun	31845.9	30784.8	6392.2	6172.6	1996.7	17.6	4158.4	219.5	15783.3	2400.8	13382.5	8609.4	85.8	8523.5	1061.1
Jul	31348.3	30296.7	5719.9	5500.4	2124.5	17.6	3358.4	219.4	16428.5	2432.2	13996.3	8148.4	86.4	8062.0	1051.6
Aug	31403.0	30364.4	5955.2	5735.8	2149.8	17.6	3568.4	219.4	16190.1	2424.8	13765.3	8219.2	86.4	8132.8	1038.5
Sep	31006.3	29972.8	5712.8	5492.7	2215.7	17.6	3259.4	220.1	16232.5	2380.7	13851.7	8027.5	86.4	7941.1	1033.5
Oct	30718.6	29687.3	5579.6	5359.5	2257.5	17.6	3084.4	220.1	16422.5	2586.1	13836.4	7685.1	86.9	7598.2	1031.3
Nov	30076.3	29048.6	5429.9	5208.4	2106.3	17.6	3084.4	221.5	16055.6	2561.4	13494.2	7563.2	104.1	7459.1	1027.7
Dec	30520.2	29412.0	5725.0	5566.4	2360.6	21.4	3184.4	158.6	15051.6	2002.3	13049.2	8635.4	86.9	8548.4	1108.2
2005															
Jan	30690.9	29515.2	5796.0	5612.7	2389.8	21.4	3201.5	183.4	14805.2	1942.6	12862.6	8914.0	0.0	8914.0	1175.7
Feb	30990.6	29820.8	5841.7	5658.3	2435.4	21.4	3201.6	183.3	14854.0	1991.0	12863.0	9125.1	0.0	9125.1	1169.8
Mar	30100.9	29039.2	5959.2	5775.6	2552.6	21.4	3201.6	183.6	14799.2	1986.7	12812.5	8280.7	0.0	8280.7	1061.7

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								
1995	25578.7	24187.2	1294.8	393.7	382.1	5.7	6.0	901.1	22576.6	1121.2	21455.3	315.9	28.0	287.9	1391.4
1996	31672.0	30030.6	3424.5	1015.4	900.3	7.7	107.4	2409.2	26099.8	1185.7	24914.1	506.3	55.6	450.6	1641.4
1997	36968.7	34514.4	4058.8	2781.5	877.4	9.0	1,895.0	1277.4	30097.5	1518.4	28579.1	358.1	53.6	304.5	2454.3
1998	41392.9	39527.2	5024.2	2758.9	543.4	13.0	2,202.5	2265.2	33827.5	2002.8	31824.6	675.6	46.1	629.5	1865.6
1999	40917.6	39707.8	2798.0	1507.8	1460.6	47.1	-	1290.3	36546.3	2120.6	34425.7	363.5	6.0	357.5	1209.8
2000	43677.4	42448.9	2498.3	1952.6	1899.7	53.0	-	545.7	39604.8	3453.8	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															
Mar	48900.8	47882.7	1442.1	983.6	917.9	65.7	-	458.5	45795.1	5479.7	40315.4	645.4	0.5	645.0	1018.2
Jun	50510.1	49393.6	1195.4	876.3	822.9	53.5	-	319.1	47426.9	5151.4	42275.5	771.3	0.1	771.1	1116.5
Sep	52549.0	51518.5	1135.1	901.4	846.7	54.7	-	233.8	49376.9	5562.0	43815.0	1006.4	0.1	1006.3	1030.5
Dec	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															
Mar	57940.2	56908.1	2413.4	2053.9	1973.9	80.0	-	359.5	53775.8	7501.1	46274.7	718.9	0.1	718.8	1032.0
Jun	58219.0	57207.9	1819.5	1507.8	1449.8	58.0	-	311.7	54462.8	7117.2	47345.7	925.6	2.0	923.6	1011.1
Sep	60124.0	59015.8	2233.2	1902.9	1695.1	57.6	150.3	330.2	55572.2	7711.1	47861.0	1210.5	409.0	801.5	1108.2
Dec	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															
Jan	63492.7	61480.1	2525.8	1883.1	1774.8	57.4	50.9	642.7	57653.9	8029.0	49624.9	1300.4	425.6	874.8	2012.6
Feb	63327.7	61798.5	2421.3	1716.5	1608.4	57.0	51.0	704.7	58047.3	8256.7	49790.6	1329.9	420.6	909.3	1529.2
Mar	64493.4	63325.4	2490.8	1367.7	1259.1	57.4	51.2	1123.1	58737.0	8189.6	50547.4	2097.5	424.0	1673.5	1168.0
Apr	63195.5	62158.3	2121.6	1297.4	1189.0	57.0	51.3	824.2	58309.8	8007.6	50302.3	1726.9	416.3	1310.6	1037.2
May	65212.0	64139.0	1992.1	1336.9	1228.3	57.2	51.4	655.3	60514.0	8482.7	52031.4	1632.8	415.3	1217.4	1073.1
Jun	65922.5	64750.0	2394.9	1273.1	1164.7	56.9	51.5	1121.8	60919.7	8958.3	51961.5	1435.4	418.7	1016.8	1172.5
Jul	65447.5	64137.6	1812.0	1109.0	1000.2	57.2	51.6	703.1	60938.8	8700.2	52238.6	1386.8	418.7	968.1	1309.8
Aug	65454.6	64167.0	1875.0	1198.5	1089.4	57.4	51.7	676.5	60953.4	8369.5	52584.0	1338.6	418.7	920.0	1287.6
Sep	66481.2	65398.3	1961.3	1106.7	1050.6	54.4	1.7	854.6	62094.2	8533.4	53560.8	1342.8	422.4	920.4	1082.9
Oct	67440.6	66393.6	1833.5	939.9	842.8	95.5	1.7	893.6	63113.1	8643.0	54470.1	1447.0	422.5	1024.5	1047.0
Nov	68433.5	67431.0	2254.3	1232.3	1063.1	67.5	101.7	1022.0	63677.7	9523.2	54154.5	1499.0	422.5	1076.5	1002.5
Dec	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															
Jan	72704.0	70742.7	3575.9	1964.9	1806.9	55.9	102.1	1611.0	65490.4	3511.1	61979.3	1676.3	422.4	1253.9	1961.4
Feb	72350.8	70435.0	2557.8	1709.8	1551.6	55.8	102.3	848.0	66213.5	3985.1	62228.4	1663.7	422.4	1241.3	1915.8
Mar	72825.2	70839.9	2890.5	1778.3	1694.5	56.5	27.3	1112.2	66175.7	4220.1	61955.7	1773.7	425.8	1348.0	1985.3

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
1995	9532.4	3713.9	78.7	1312.4	59.4	14696.8
1996	16908.9	1907.6	0.2	253.5	423.4	19493.5
1997	17513.0	3701.5	5.9	1853.4	16.8	23090.5
1998	17020.6	5151.1	2.8	3655.0	19.2	25848.7
1999	14820.6	3906.5	1475.3	4715.0	661.7	25579.1
2000	16979.5	5389.5	14.0	9844.4	1021.6	33249.1
2001						
Mar.	16023.7	5784.5	841.3	8836.4	1201.6	32687.4
Jun.	15763.1	4627.1	191.7	9685.7	1208.1	31475.7
Sep.	15365.2	4685.9	145.7	11080.1	2097.9	33374.9
Dec.	16307.9	4547.0	79.7	10022.0	2177.2	33133.8
2002						
Mar.	16513.8	4734.6	33.4	9650.0	2177.0	33108.8
Jun.	16943.6	4711.5	116.6	10521.5	1693.2	33986.4
Sep.	16088.7	4682.6	280.3	10879.6	1758.9	33690.1
Dec.	15645.2	4609.1	318.6	11116.5	2109.1	33798.4
2003						
Jan.	15569.9	4782.8	221.6	10938.0	2107.8	33620.1
Feb.	15161.7	4841.9	6.8	10694.4	2119.6	32824.4
Mar.	15451.0	4934.5	9.7	10492.1	2045.0	32932.4
Apr.	15690.2	5140.5	11.1	10518.4	2037.1	33397.4
May	15983.0	4712.6	104.0	10928.8	2032.6	33760.9
Jun.	15787.7	4689.7	104.3	11202.1	2020.0	33803.8
Jul.	15253.0	4922.8	128.9	11900.8	2033.5	34239.1
Aug.	15364.0	4826.7	129.2	11524.5	2030.2	33874.7
Sep.	14915.1	4843.2	128.2	11970.8	1335.0	33192.2
Oct.	14871.3	4873.0	170.3	11870.8	1343.6	33129.0
Nov.	14823.7	5424.9	83.7	11598.0	1328.7	33259.0
Dec.	14989.1	5502.0	71.9	11448.2	1368.3	33379.5
2004						
Jan.	13747.7	5947.5	53.1	13101.6	1382.1	34232.0
Feb.	13714.2	5452.4	49.7	13046.5	1459.7	33722.6
Mar.	13626.1	5127.8	352.4	12472.3	1424.7	33003.3
Apr.	12920.0	4476.5	315.3	13582.2	1454.3	32748.2
May	13067.6	3911.1	445.0	12958.9	976.5	31359.1
Jun.	13592.9	3896.1	458.1	12802.6	1096.2	31845.9
Jul.	14441.8	3858.9	476.3	11495.1	1076.2	31348.3
Aug.	14247.8	3850.5	484.9	11745.7	1074.1	31403.0
Sept.	14188.2	4127.2	181.9	11419.0	1089.9	31006.3
Oct.	13260.0	5201.7	175.9	11046.0	1035.0	30718.6
Nov.	13457.9	4408.9	47.2	11158.1	1004.3	30076.3
Dec.	12760.7	4553.8	32.3	12359.1	814.3	30520.2
2005						
Jan.	12804.0	4450.3	14.1	12598.6	823.9	30690.9
Feb.	12924.0	4446.9	5.0	12778.6	836.1	30990.6
Mar.	11903.8	4122.1	5.8	13158.3	910.8	30100.9

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				
1995	26692.3	6637.4	8134.7	-1497.3	383.6	25578.7
1996	32079.9	11089.7	11803.6	-713.9	306.0	31672.0
1997	35928.4	12691.1	11998.7	692.5	347.9	36968.7
1998	40108.9	11735.7	10703.1	1032.6	251.4	41392.9
1999	39322.6	16112.8	14675.7	1437.1	157.9	40917.6
2000	43787.8	10022.0	10330.3	-308.3	197.9	43677.4
2001						
Mar.	45093.8	11874.9	11990.1	-115.2	299.1	45277.8
Jun.	46256.1	14301.4	13499.9	801.5	356.4	47414.0
Sep.	46561.9	11076.3	11537.6	-461.3	318.5	46419.0
Dec.	47453.2	14021.6	13014.9	1006.7	173.7	48633.5
2002						
Mar.	48667.1	11398.5	11502.4	-103.9	337.6	48900.8
Jun.	50449.9	21690.2	21767.8	-77.6	137.8	50510.1
Sep.	51768.4	14116.0	13621.4	494.5	286.0	52549.0
Dec.	53913.0	17222.8	15603.1	1619.8	152.2	55684.9
2003						
Jan.	55684.9	20984.2	19063.6	1920.7	145.5	57751.1
Feb.	57751.1	17738.5	17896.7	-158.2	145.6	57738.5
Mar.	57883.4	16624.0	16957.2	-333.3	390.0	57940.2
Apr.	57940.2	18320.2	18256.2	64.1	313.7	58317.9
May	58317.9	19043.9	18871.5	172.4	160.9	58651.2
Jun.	58651.2	18138.0	19057.6	-919.6	487.3	58219.0
Jul.	58219.0	20572.2	19791.8	780.4	176.0	59175.4
Aug.	59175.4	18568.1	18458.0	110.0	175.4	59460.9
Sep.	59460.9	18898.0	18663.5	234.5	428.6	60124.0
Oct.	60124.0	19397.1	19210.3	186.6	327.9	60638.6
Nov.	60638.6	19774.2	18795.2	978.9	174.7	61792.4
Dec.	61792.4	20283.0	20798.3	-515.4	248.9	61526.0
2004						
Jan.	61526.0	23205.6	21345.8	1859.7	107.0	63492.7
Feb.	63492.7	18131.2	18437.5	-306.3	141.3	63327.7
Mar.	63327.7	21987.9	21329.5	658.3	507.3	64493.4
Apr.	64493.4	23633.8	25385.2	-1751.5	453.5	63195.5
May	63195.5	26995.3	25329.0	1666.2	350.3	65212.0
Jun.	65212.0	25970.2	25888.1	81.9	628.4	65922.5
Jul.	65922.5	19470.1	20396.7	-926.7	451.6	65447.5
Aug.	65447.5	19964.3	20414.7	-450.4	457.5	65454.6
Sep.	65454.6	26372.8	26169.6	203.2	823.4	66481.2
Oct.	66481.2	26961.2	26612.0	349.2	610.1	67440.6
Nov.	67440.6	28506.2	27991.1	515.1	477.8	68433.5
Dec.	68433.5	25707.5	23977.3	1730.2	240.0	70403.7
2005						
Jan.	70403.7	20003.3	17760.0	2243.4	57.0	72704.0
Feb.	72704.0	17432.4	17901.7	-469.3	116.0	72350.8
Mar.	72350.8	25518.1	25554.5	-36.4	510.8	72825.2

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
1995	661,849
1996	1,043,587
1997	541,088
1998	881,453
1999	1,186,599
2000	1,393,131
2001	1,317,397
2001	
Mar.	112,839
Jun.	107,551
Sep.	106,260
Dec.	107,094
2002	
Mar.	101,192
Jun.	95,028
Sep.	100,823
Dec.	103,269
2003	
Jan.	97,680
Feb.	90,790
Mar.	98,909
Apr.	95,962
May	94,847
Jun.	96,104
Jul.	99,598
Aug.	97,698
Sep.	101,567
Oct.	105,974
Nov.	101,888
Dec.	110,920
2004	
Jan.	99,096
Feb.	96,152
Mar.	109,478
Apr.	109,872
May	106,731
Jun.	109,613
Jul.	108,657
Aug.	118,401
Sep.	111,541
Oct.	114,714
Nov.	117,654
Dec.	159,657
2005	
Jan.	132,979
Feb.	129,758
Mar.	152,684

Table 2.9

Period	Clearings 1)
1995	46,806
1996	59,582
1997	65,171
1998	70,059
1999	91,752
2000	107,599
2001	106,865
2001	
Mar.	8,312
Jun.	7,998
Sep.	8,411
Dec.	10,266
2002	
Mar.	8,512
Jun.	7,969
Sep.	8,962
Dec.	10,969
2003	
Jan.	10,490
Feb.	7,787
Mar.	9,707
Apr.	9,436
May	9,225
Jun.	9,179
Jul.	10,398
Aug.	8,940
Sep.	9,447
Oct.	10,082
Nov.	10,084
Dec.	16,312
2004	
Jan.	10,948
Feb.	7,761
Mar.	10,012
Apr.	8,641
May	7,744
Jun.	9,589
Jul.	8,827
Aug.	9,960
Sep.	9,798
Oct.	9,247
Nov.	11,419
Dec.	13,049
2005	
Jan.	11,332
Feb.	9,245
Mar.	11,046

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 ¹								
1995	22189.6	21208.4	478.5	68.8	33.3	35.5	409.7	20656.8	15296.8	5359.9	73.1	-	73.1	981.2
1996	37161.8	36331.3	284.0	29.5	28.5	1.0	254.5	35864.0	29795.5	6068.5	183.3	33.6	149.7	830.5
1997	44540.1	43259.8	220.8	4.5	0.5	4.0	216.2	42920.9	34152.3	8768.6	118.2	9.9	108.2	1280.3
1998	50048.2	49478.1	410.8	0.6	0.6	0.0	410.2	48872.2	38925.4	9946.8	195.1	29.8	165.3	570.1
1999	53885.0	53465.4	730.8	47.9	0.2	47.6	683.0	52166.0	41704.3	10461.7	568.6	-	568.6	419.6
2000	54660.3	53896.9	458.8	39.2	0.0	39.2	419.6	52778.3	43621.7	9156.6	659.7	0.0	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														
Mar	52028.2	50809.7	747.9	21.5	0.0	21.5	726.3	49685.4	40514.7	9170.7	376.4	-	376.4	1218.5
Jun	50831.4	49194.1	736.5	38.2	0.0	38.2	698.3	48087.2	39439.0	8648.1	370.5	-	370.5	1637.3
Sep	48671.4	47079.9	722.0	18.5	0.2	18.3	703.4	45849.9	37595.2	8254.7	508.0	-	508.0	1591.5
Dec	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														
Mar	40471.1	38911.8	726.7	7.3	1.6	5.6	719.5	37493.7	29427.5	8066.2	691.4	0.0	691.4	1559.3
Jun	39453.2	37841.9	672.7	9.2	2.9	6.3	663.6	36427.4	28229.7	8197.7	741.8	-	741.8	1611.3
Sep	39590.8	38151.6	680.4	63.4	1.5	61.9	617.0	36743.4	28365.8	8377.6	727.7	-	727.7	1439.2
Dec	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														
Jan	39713.6	38357.2	1249.0	17.7	3.4	14.3	1231.3	36264.2	29089.9	7174.3	844.1	-	844.1	1356.3
Feb	39718.8	38251.1	1352.3	21.9	6.2	15.7	1330.4	36076.5	28775.1	7301.4	822.2	-	822.2	1467.7
Mar	39971.4	38502.0	2522.7	16.2	3.4	12.8	2506.5	35186.5	28019.6	7166.9	792.9	-	792.9	1469.4
Apr	39993.8	38390.5	2532.0	17.0	3.7	13.2	2515.0	35085.5	27662.5	7423.0	773.0	-	773.0	1603.3
May	39369.6	37752.8	2347.2	39.4	4.5	35.0	2307.8	34670.9	27470.2	7200.7	734.7	-	734.7	1616.7
Jun	39059.3	37456.0	2274.9	73.0	4.3	68.8	2201.9	34472.8	27267.9	7204.9	708.4	-	708.4	1603.2
Jul	39534.9	38149.1	2397.3	24.6	5.7	18.9	2372.7	35156.2	27695.6	7460.6	595.6	1.0	594.7	1385.8
Aug	38950.9	37443.2	2170.0	45.4	3.9	41.6	2124.6	34733.6	27323.5	7410.0	539.6	-	539.6	1507.7
Sep	39561.9	37834.1	2159.4	62.2	4.0	58.2	2097.2	35150.0	27772.4	7377.5	524.8	-	524.8	1727.8
Oct	39778.5	38139.0	2082.5	19.1	5.0	14.1	2063.4	35567.4	28109.2	7458.2	489.1	-	489.1	1639.5
Nov	39143.8	37648.3	2511.8	15.0	3.6	11.4	2496.8	34577.9	27066.1	7511.8	558.6	-	558.6	1495.5
Dec	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														
Jan	37939.4	36572.7	1371.8	50.8	0.3	50.5	1321.0	34743.8	26327.0	8416.7	457.1	-	457.1	1366.7
Feb	37789.2	36328.2	1427.2	28.2	0.6	27.6	1399.0	34461.8	26043.4	8418.4	439.2	-	439.2	1460.9
Mar	38097.5	36643.3	1727.0	53.3	0.2	53.1	1673.6	34477.5	26045.0	8432.5	438.9	-	438.9	1454.2

Source: Commercial Banks

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

¹ 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 ¹								
1995	16221.1	15245.9	478.5	68.8	33.3	35.5	409.7	14694.2	10932.9	3761.3	73.1	-	73.1	975.2
1996	23878.1	23061.8	284.0	29.5	28.5	1.0	254.5	22618.5	18580.2	4038.3	159.4	33.6	125.8	816.3
1997	28700.7	28325.2	219.9	4.1	0.0	4.0	215.8	28043.3	23135.5	4907.8	62.0	9.9	52.0	375.6
1998	32419.5	32132.8	358.0	0.2	0.2	-	357.8	31586.9	26406.6	5180.2	188.0	29.8	158.2	286.7
1999	34959.1	34591.5	640.8	47.9	0.2	47.6	593.0	33929.5	27367.8	6561.7	21.2	-	21.2	367.7
2000	33058.4	32446.6	368.0	39.2	0.0	39.2	328.8	31888.0	26090.7	5797.4	190.6	0.0	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														
Mar	28751.3	28183.1	589.5	21.5	0.0	21.5	568.0	27541.6	23135.7	4405.9	51.9	-	51.9	568.2
Jun	28029.2	26969.6	580.5	38.2	0.0	38.2	542.3	26339.3	22576.0	3763.4	49.9	-	49.9	1059.6
Sep	26579.7	25602.3	576.0	18.5	0.2	18.3	557.4	24992.7	21388.1	3604.6	33.6	-	33.6	977.4
Dec	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														
Mar	21766.1	20752.5	587.9	0.6	0.6	-	587.3	19919.0	15845.9	4073.1	245.6	0.0	245.6	1013.5
Jun	21692.0	20620.2	488.0	1.9	1.9	-	486.1	19846.9	15517.5	4329.3	285.3	-	285.3	1071.8
Sep	21253.5	20343.2	490.3	50.7	0.4	50.2	439.6	19561.7	15032.3	4529.4	291.2	-	291.2	910.3
Dec	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														
Jan	22258.8	21426.5	1055.6	1.7	1.3	0.4	1053.9	20075.9	15357.1	4718.8	295.0	-	295.0	832.3
Feb	22199.1	21258.3	1153.5	0.5	0.1	0.4	1153.0	19830.8	15073.8	4757.1	274.0	-	274.0	940.8
Mar	22670.7	21718.6	2329.6	0.6	0.2	0.4	2329.0	19126.2	14342.5	4783.7	262.8	-	262.8	952.1
Apr	20550.1	19455.9	2338.1	0.5	0.1	0.4	2337.5	16869.3	13953.6	2915.7	248.5	-	248.5	1094.2
May	20094.4	18990.6	2146.6	16.2	0.6	15.6	2130.4	16636.2	13785.8	2850.4	207.8	-	207.8	1103.8
Jun	19885.5	18790.8	2073.5	49.1	0.1	48.9	2024.4	16583.3	13732.3	2851.0	134.0	-	134.0	1094.7
Jul	20272.0	19383.0	2197.0	1.8	1.8	-	2195.3	17063.2	14148.1	2915.1	122.7	1.0	121.8	889.0
Aug	19663.7	18643.3	1970.6	23.5	0.4	23.1	1947.1	16598.2	13696.6	2901.6	74.5	-	74.5	1020.4
Sep	20175.2	18923.8	1958.7	39.0	0.1	38.9	1919.8	16899.0	14004.4	2894.5	66.0	-	66.0	1251.5
Oct	20157.9	18984.7	1887.1	1.1	1.1	0.1	1886.0	17034.2	14043.3	2990.9	63.3	-	63.3	1173.2
Nov	20164.9	19127.4	2320.4	1.1	0.2	0.9	2319.4	16723.8	13684.6	3039.2	83.2	-	83.2	1037.5
Dec	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														
Jan	19151.1	18123.2	1194.4	50.8	0.3	50.5	1143.6	16789.8	14253.9	2535.9	139.1	-	139.1	1027.8
Feb	19108.5	17983.5	1249.7	28.2	0.6	27.6	1221.6	16577.4	14061.1	2516.3	156.4	-	156.4	1124.9
Mar	19314.8	18194.2	1549.5	53.3	0.2	53.1	1496.2	16481.4	13887.9	2593.5	163.3	-	163.3	1120.6

Source: Commercial Banks

¹ Other Govt. consists of Local Government and NIS.

COMMERCIAL BANKS: TERM LOANS AND ADVANCES¹
(G\$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			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		
1995	5968.5	5962.6	-	-	-	-	-	5962.6	4363.9	1598.6	0.0	-	-	5.9	
1996	13283.6	13269.4	-	-	-	-	-	13245.5	11215.3	2030.2	23.9	-	23.9	14.2	
1997	15839.3	14934.6	0.9	0.5	0.5	-	0.4	14877.6	11016.8	3860.8	56.2	-	56.2	904.7	
1998	17628.7	17345.3	52.9	0.4	0.4	-	-	17285.3	12518.7	4766.6	7.1	-	7.1	283.4	
1999	18925.9	18874.0	90.0	-	-	-	-	18236.5	14336.5	3900.0	547.4	-	547.4	51.9	
2000	21601.9	21450.3	90.8	-	-	-	-	20890.3	17531.1	3359.2	469.2	-	469.2	151.7	
2001	22418.3	21741.8	153.6	-	-	-	-	21166.2	16911.8	4254.4	422.0	-	422.0	676.5	
2002															
Mar	23276.9	22626.5	158.3	-	-	-	-	158.3	22143.8	17379.0	4764.8	324.4	-	324.4	650.3
Jun	22802.2	22224.5	156.0	-	-	-	-	156.0	21747.8	16863.1	4884.8	320.6	-	320.6	577.7
Sep	22091.7	21477.6	146.0	-	-	-	-	146.0	20857.2	16207.1	4650.1	474.5	-	474.5	614.1
Dec	22091.6	21540.6	143.4	8.2	1.1	7.1	-	135.1	20931.2	16251.2	4680.0	466.0	-	466.0	551.0
2003															
Mar	18705.0	18159.2	138.8	6.7	1.0	5.6	-	132.2	17574.6	13581.6	3993.1	445.8	-	445.8	545.8
Jun	17761.2	17221.7	184.7	7.3	1.0	6.3	-	177.4	16580.5	12712.2	3868.3	456.5	-	456.5	539.5
Sep	18337.3	17808.4	190.2	12.7	1.1	11.6	-	177.4	17181.7	13333.5	3848.2	436.5	-	436.5	528.9
Dec	18583.8	18061.4	190.2	12.7	1.1	11.6	-	177.4	17318.7	13517.8	3800.9	552.6	-	552.6	522.4
2004															
Jan	17454.8	16930.8	193.4	16.0	2.1	13.9	-	177.4	16188.3	13732.7	2455.5	549.1	-	549.1	524.0
Feb	17519.6	16992.7	198.8	21.4	6.1	15.3	-	177.4	16245.7	13701.4	2544.3	548.2	-	548.2	526.9
Mar	17300.7	16783.4	193.1	15.6	3.2	12.4	-	177.4	16060.3	13677.1	2383.2	530.1	-	530.1	517.3
Apr	19443.7	18934.6	193.9	16.5	3.6	12.8	-	177.4	18216.2	13708.9	4507.3	524.5	-	524.5	509.1
May	19275.2	18762.3	200.7	23.2	3.8	19.4	-	177.4	18034.7	13684.4	4350.4	526.8	-	526.8	512.9
Jun	19173.8	18665.2	201.4	24.0	4.1	19.8	-	177.4	17889.5	13535.6	4353.9	574.3	-	574.3	508.5
Jul	19262.9	18766.1	200.3	22.8	3.9	18.9	-	177.4	18092.9	13547.5	4545.5	472.9	-	472.9	496.8
Aug	19287.2	18799.8	199.4	21.9	3.5	18.4	-	177.4	18135.4	13627.0	4508.4	465.1	-	465.1	487.3
Sep	19386.7	18910.4	200.7	23.2	3.9	19.3	-	177.4	18251.0	13768.0	4483.0	458.7	-	458.7	476.3
Oct	19620.7	19154.3	195.4	17.9	3.9	14.0	-	177.4	18533.2	14065.9	4467.3	425.7	-	425.7	466.3
Nov	18978.9	18520.9	191.4	14.0	3.4	10.5	-	177.4	17854.1	13381.5	4472.6	475.5	-	475.5	457.9
Dec	18404.0	18062.8	177.4	0.0	0.0	0.0	-	177.4	17563.2	12129.9	5433.3	322.1	-	322.1	341.2
2005															
Jan	18788.3	18449.5	177.4	0.0	0.0	0.0	-	177.4	17954.0	12073.1	5880.9	318.0	-	318.0	338.9
Feb	18680.7	18344.7	177.4	0.0	0.0	0.0	-	177.4	17884.5	11982.3	5902.1	282.8	-	282.8	336.0
Mar	18782.7	18449.1	177.4	0.0	0.0	0.0	-	177.4	17996.1	12157.1	5839.0	275.6	-	275.6	333.6

Source: Commercial Banks

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

COMMERCIAL BANKS: LIQUID ASSETS
(G\$ Million)

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Special 1) Deposits With B.O.G.	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Treasury Bills	Credit Instru -Ments	Req. Liquid Assets	2) Surplus (+) Deficit (-)
1995	15068.8	761.5	0.0	1663.7	107.0	792.2	2235.9	9508.5	0.0	10675.0	4393.8
1996	17221.5	1425.3	0.0	261.2	675.5	754.8	2348.1	11756.5	0.0	13193.0	4028.4
1997	22221.1	1341.7	0.0	2806.9	92.5	1080.6	2152.5	14746.9	0.0	15012.0	7209.1
1998	21062.0	1319.0	0.0	3412.6	102.7	486.5	2590.8	13150.4	0.0	15620.5	5441.5
1999	20909.7	2312.7	0.0	1133.0	891.1	1058.9	4068.6	11445.5	0.0	16155.2	4754.5
2000	31611.2	1897.4	0.0	3370.3	1061.2	882.3	3491.9	20908.1	0.0	19158.1	12453.2
2001											
Mar.	30586.5	1232.7	0.0	1645.2	1020.9	795.8	3540.9	22351.0	0.0	19102.7	11483.8
Jun.	30664.7	1101.6	0.0	3176.6	1500.8	984.5	3684.0	20217.3	0.0	19199.6	11465.1
Sep.	31633.3	1130.3	0.0	3865.9	1609.9	892.2	3446.3	20688.8	0.0	19310.4	12322.9
Dec.	33533.8	1791.0	0.0	4996.7	1239.4	626.9	3454.1	21425.8	0.0	20153.5	13380.3
2002											
Mar.	34238.9	1334.2	0.0	6117.1	1320.4	1193.8	4073.9	20199.4	0.0	20441.2	13797.7
Jun.	38121.3	1214.5	0.0	8352.0	1398.0	951.1	4571.3	21634.3	0.0	20640.4	17480.9
Sep.	37543.3	1328.2	0.0	4763.3	298.5	564.6	3665.5	26923.1	0.0	21730.7	15812.6
Dec.	37300.1	1866.0	0.0	6006.1	395.6	899.3	2540.7	25592.3	0.0	22330.0	14970.0
2003											
Jan.	38446.8	1255.0	0.0	7848.8	318.1	773.6	2579.5	25671.9	0.0	22582.7	15864.1
Feb.	38493.3	1209.4	0.0	5263.8	462.5	865.8	3169.6	27522.3	0.0	22495.3	15998.0
Mar.	35717.9	1455.3	0.0	2091.0	793.4	632.6	3251.6	27493.9	0.0	22419.6	13298.3
Apr.	38046.6	1385.0	0.0	4912.1	626.6	878.7	3974.2	26270.0	0.0	22808.0	15238.6
May	38004.8	1306.2	0.0	5072.2	473.3	646.7	3707.4	26799.1	0.0	23000.0	15004.8
Jun.	37150.5	1335.2	0.0	4565.5	318.5	920.8	3362.1	26648.5	0.0	22809.0	14341.6
Jul.	38990.4	1271.4	0.0	5567.9	183.8	858.0	3475.0	27634.3	0.0	23221.6	15768.7
Aug.	38145.4	1132.4	0.0	5117.4	189.7	732.5	3028.0	27945.3	0.0	23487.9	14657.5
Sep.	38635.3	1479.3	0.0	2941.7	205.2	579.7	3731.7	29697.6	0.0	23356.8	15278.4
Oct.	39457.5	1298.4	0.0	4117.3	378.7	1480.2	3731.6	28451.3	0.0	23541.8	15915.7
Nov.	38767.9	1109.4	0.0	3091.6	320.1	1027.6	4882.7	28336.5	0.0	23683.8	15084.1
Dec.	39992.5	2022.9	0.0	6066.7	478.5	773.9	5436.2	25214.1	0.0	23510.0	16482.5
2004											
Jan.	42300.8	1384.5	0.0	4856.5	195.7	528.5	6058.8	29276.8	0.0	24544.5	17756.4
Feb.	43686.2	1440.3	0.0	2896.9	511.0	1151.4	5935.5	31751.2	0.0	24678.4	19007.8
Mar.	42237.5	1756.4	0.0	4058.3	466.2	558.1	4664.1	30734.3	0.0	24461.4	17776.0
Apr.	39365.5	1587.1	0.0	2791.6	441.4	854.8	4153.1	29537.6	0.0	24846.5	14519.0
May	42968.9	1788.0	0.0	5022.8	412.1	710.7	3992.6	31042.6	0.0	24823.1	18145.8
Jun.	42866.0	1572.6	0.0	1769.2	644.7	609.4	5400.2	32870.0	0.0	24465.0	18401.0
Jul.	43161.4	1756.6	0.0	2252.9	514.1	784.4	5786.8	32066.7	0.0	24571.2	18590.2
Aug.	43000.2	2083.8	0.0	3635.3	621.5	707.9	5547.6	30404.1	0.0	24723.3	18276.9
Sep.	41284.9	1915.2	0.0	3040.9	636.3	384.6	5400.8	29907.1	0.0	24664.3	16620.7
Oct.	44055.5	1475.0	0.0	3846.9	705.8	889.6	7699.0	29439.2	0.0	24789.4	19266.1
Nov.	46150.3	1851.7	0.0	5298.8	721.6	737.4	7255.8	30285.0	0.0	26014.2	20136.0
Dec.	48954.7	2455.9	0.0	6956.2	589.1	883.8	6954.3	31115.4	0.0	26330.9	22623.8
2005											
Jan.	59654.7	2407.4	0.0	6977.9	1191.1	1051.9	6567.2	41459.1	0.0	27127.5	32527.2
Feb.	60674.8	2089.6	0.0	5670.7	1364.0	875.5	7099.7	43575.4	0.0	27346.7	33328.1
Mar.	59768.2	2252.2	0.0	4985.6	1206.2	881.6	6549.7	43892.9	0.0	27797.8	31970.3

1) This account was closed with effect from December 28, 1994.

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 (-)
2003					2004				
Apr.	4th	12838.7	15592.0	2753.3	Apr.	02nd	14120.9	17794.8	3674.0
	11th	12949.0	17057.8	4108.9		09th	14097.3	17543.4	3446.1
	18th	13041.0	17545.0	4504.0		16th	14075.3	17728.9	3653.5
	25th	13124.1	18036.2	4912.1		23rd	14103.3	19428.6	5325.3
						30th	14241.0	17032.6	2791.6
May	2nd	13174.8	17224.7	4049.9	May	07th	14062.4	16176.3	2113.9
	9th	13114.6	18090.1	4975.5		14th	14001.1	16736.4	2735.3
	16th	13160.0	17925.0	4765.0		21st	13966.5	18399.0	4432.5
	23rd	13217.1	18457.8	5240.7		28th	14235.5	19258.3	5022.8
	30th	13228.7	18300.9	5072.2					
Jun.	6th	13225.8	18829.1	5603.3	Jun.	04th	14234.4	19466.3	5231.9
	13th	13238.4	18105.4	4867.0		11th	14238.3	16337.2	2098.9
	20th	13133.4	17830.3	4696.9		18th	14152.1	14896.3	744.1
	27th	13130.5	17696.0	4565.5		25th	14057.0	15826.1	1769.2
Jul.	4th	12948.9	16428.5	3479.6	Jul.	02nd	14100.7	16110.1	2009.4
	11th	13150.3	16238.7	3088.4		09th	14196.3	16186.6	1990.3
	18th	13139.0	16931.9	3792.9		16th	14062.2	16381.1	2318.9
	25th	13346.9	18914.8	5567.9		23rd	14120.9	16516.6	2395.6
						30th	14098.8	16351.7	2252.9
Aug.	01st	13490.8	18687.3	5196.4	Aug.	06th	14103.0	17743.9	3640.9
	08th	13452.0	19052.3	5600.3		13th	14108.0	17657.8	3549.8
	15th	13435.6	19618.0	6182.5		20th	14115.4	17735.1	3619.8
	22nd	13463.3	19701.4	6238.2		27th	14173.3	17808.6	3635.3
	29th	13494.9	18612.4	5117.4					
Sept.	05th	13406.4	17564.8	4158.4	Sept.	03rd	14163.5	18442.6	4279.1
	12th	13518.3	16314.7	2796.4		10th	14227.2	17716.2	3488.9
	19th	13452.9	16103.7	2650.8		17th	14184.8	16788.5	2603.7
	26th	13431.2	16372.9	2941.7		24th	14152.9	17193.8	3040.9
Oct.	03rd	13437.1	16664.6	3227.5	Oct.	01st	14166.7	17897.9	3731.2
	10th	13418.1	16382.0	2963.9		08th	14325.2	18170.5	3845.3
	17th	13429.8	16325.1	2895.4		15th	14412.4	17316.2	2903.8
	24th	13457.5	17612.6	4155.0		22nd	14357.4	18204.4	3846.9
	31st	13517.5	17634.8	4117.3		29th	14197.1	18065.4	3868.4
Nov.	07th	13559.9	17739.6	4179.7	Nov.	05th	14482.9	17926.2	3443.3
	14th	13567.6	17061.7	3494.1		12th	14526.8	18655.5	4128.7
	21st	13612.7	17453.3	3840.6		19th	14638.8	19079.0	4440.2
	28th	13625.8	16717.4	3091.6		26th	14861.0	20159.8	5298.8
Dec.	05th	13645.1	17364.3	3719.2	Dec.	03rd	14917.5	19356.8	4439.4
	12th	13793.2	19397.5	5604.4		10th	14987.9	18993.4	4005.6
	19th	13867.5	17787.8	3920.3		17th	15085.9	18537.7	3451.8
	24th	13516.7	19583.4	6066.7		24th	14968.0	20208.2	5240.2
						31st	15038.5	21994.7	6956.2
2004					2005				
Jan.	02nd	13669.1	22466.4	8797.3	Jan.	07th	15244.1	23597.0	8352.9
	09th	13901.3	22211.7	8310.4		14th	15384.9	21284.3	5899.3
	16th	13945.0	18544.3	4599.3		21st	15418.9	21970.4	6551.5
	23rd	14025.4	19298.0	5272.6		28th	15422.9	22400.7	6977.9
	30th	14111.7	18968.2	4856.5					
Feb.	06th	14162.4	18513.2	4350.8	Feb.	04th	15430.3	21884.1	6453.7
	13th	14145.7	18659.4	4513.7		11th	15496.8	22265.3	6768.5
	20th	14171.5	18217.1	4045.6		18th	15543.6	21549.9	6006.2
	27th	14156.2	17053.0	2896.9		25th	15537.8	21208.5	5670.7
Mar.	05th	14042.0	17429.9	3388.0	Mar.	04th	15566.9	22214.9	6648.0
	12th	14061.5	16805.2	2743.7		11th	15660.6	20742.4	5081.8
	19th	14021.4	16989.1	2967.7		18th	15634.7	20634.4	4999.8
	26th	14046.1	18104.4	4058.3		25th	15713.9	20699.5	4985.6

Source: Commercial Banks

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	
1995	-74966.5	-75881.4	914.9	8282.6	-11070.2	-6747.1	-2085.8	-2237.3	-1754.3	21107.1	49339.6	14006.9	8967.4	5039.5	35332.7	-116023.5
1996 ¹	-26173.0	-26356.3	183.3	14487.7	-19247.6	-13994.2	-4287.8	-965.5	-2573.6	36308.9	57580.3	16037.2	9959.3	6077.9	41543.1	-69265.6
1997	-6300.9	-4834.6	-1466.3	23926.8	-17277.0	-10974.2	-3618.6	-2684.3	-3659.5	44863.3	64319.2	17388.7	11192.7	6196.0	46930.5	-46693.3
1998	-71.2	1229.8	-1301.0	31947.0	-14187.9	-6340.9	-3600.5	-4246.5	-5703.4	51838.3	68695.6	17820.7	11334.2	6486.4	50874.9	-36819.9
1999	11591.9	8361.0	3230.8	23860.3	-26735.3	-22080.0	-2618.9	-2036.4	-5227.7	55823.3	77007.7	21576.0	13422.2	8153.9	55431.7	-41555.5
2000	23181.5	19835.1	3346.4	24697.7	-25848.3	-20421.0	-1319.7	-4107.6	-7794.9	58341.0	85445.1	24826.6	14495.1	10331.6	60618.5	-37565.9
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																
Mar	31814.3	23933.9	7880.4	25774.8	-25019.9	-18287.0	-2146.1	-4586.8	-7332.0	58126.7	92225.0	23537.5	13960.4	9577.2	68687.5	-34635.8
Jun	32675.0	24016.8	8658.2	24094.5	-25015.9	-17719.3	-1820.4	-5476.1	-7740.4	56850.8	94085.4	24425.1	13539.0	10886.1	69660.3	-37315.9
Sep	32056.8	23001.3	9055.5	24992.1	-23482.2	-16054.8	-2058.8	-5368.6	-8532.9	57007.3	94104.0	23342.6	13158.6	10184.0	70761.5	-37055.2
Dec	32203.2	24539.4	7663.8	28141.2	-22025.9	-15330.5	-1900.8	-4794.7	-8497.7	58664.8	98147.3	26364.8	15409.7	10955.1	71782.6	-37802.9
2003																
Mar	32796.7	23379.3	9417.3	24432.5	-15712.4	-9741.8	-867.4	-5103.1	-8322.3	48467.2	98182.2	24191.2	14169.3	10021.9	73991.0	-40953.1
Jun	33150.5	23393.0	9757.4	23823.2	-14973.5	-8067.6	-1303.9	-5602.1	-9172.4	47969.2	99662.2	24907.8	14277.7	10630.1	74754.4	-42688.5
Sep	32638.6	21656.7	10981.9	26279.0	-10771.4	-4095.1	-1560.6	-5115.7	-10375.6	47426.0	100269.0	25956.9	14386.9	11569.9	74312.1	-41351.3
Dec	38078.2	25011.4	13066.8	25198.9	-13316.6	-5926.8	-1581.5	-5808.3	-10078.3	48593.7	106259.1	30792.7	17888.2	12904.5	75466.5	-42982.0
2004																
Jan	37780.8	24994.3	12786.5	25552.4	-11999.2	-4160.9	-1305.4	-6533.0	-10432.8	47984.5	105525.8	29076.8	16461.6	12615.2	76449.0	-42192.6
Feb	37072.8	23654.9	13418.0	27154.3	-9903.5	-2571.2	-1204.8	-6127.6	-10817.8	47875.6	106068.9	29605.1	16260.1	13345.0	76463.8	-41841.8
Mar	36436.6	22954.4	13482.1	27751.9	-7763.5	-1293.4	-33.4	-6436.8	-11566.1	47081.5	105806.2	28879.1	15893.2	12985.9	76927.1	-41617.7
Apr	37669.1	24822.2	12846.9	26878.6	-9755.9	-3095.0	156.6	-6817.5	-10138.7	46773.2	106896.8	31402.7	16620.4	14782.3	75494.1	-42349.1
May	35478.5	23527.4	11951.1	28533.2	-7556.1	-638.8	-74.0	-6843.4	-11074.8	47164.1	106165.8	30409.3	16461.1	13948.1	75756.5	-42154.1
Jun	37527.8	23492.0	14035.8	27899.0	-8755.2	-1477.4	-744.2	-6533.6	-10447.7	47101.9	106615.1	29912.0	16067.8	13844.3	76703.0	-41188.3
Jul	35912.6	22078.8	13833.9	31278.2	-6018.2	-808.0	287.1	-5497.2	-10396.8	47693.2	108508.0	31140.7	16769.9	14370.8	77367.3	-41317.2
Aug	38171.3	23452.8	14718.5	29453.0	-7831.4	-2225.4	210.8	-5816.8	-10260.7	47545.1	108817.4	31673.9	16485.6	15188.3	77143.5	-41193.2
Sep	39381.4	24104.3	15277.1	28622.0	-9115.5	-2877.5	-250.6	-5987.4	-9995.8	47733.4	109145.8	30819.1	16480.4	14338.6	78326.7	-41142.4
Oct	42288.6	24678.1	17610.5	29514.3	-8875.3	-1957.7	-103.0	-6814.6	-9857.3	48246.9	113390.7	33855.1	17883.7	15971.4	79535.6	-41587.8
Nov	41746.7	25089.4	16657.4	30715.1	-6644.3	-136.4	-453.1	-6054.8	-9864.1	47223.5	114412.8	34679.6	17515.0	17164.6	79733.2	-41951.0
Dec	33987.4	19425.6	14561.8	37413.0	457.8	9517.3	-2583.2	-6476.3	-11430.8	48386.0	114494.6	34606.3	19545.6	15060.7	79888.2	-43094.2
2005																
Jan	34479.1	20368.8	14110.3	36487.2	-194.4	9694.1	-3133.1	-6755.4	-11493.5	48175.1	113534.3	33238.7	18296.3	14942.4	80295.6	-42568.1
Feb	38715.8	23946.9	14768.8	38685.4	2252.1	10480.5	-2083.4	-6145.0	-11598.4	48031.7	114954.6	33887.0	17970.6	15916.4	81067.5	-37553.4
Mar	36598.2	20873.3	15724.9	35114.0	202.3	10558.5	-1824.8	-8531.4	-13467.6	48379.3	115034.8	34059.9	18120.7	15939.2	80974.9	-43322.6

Source: Bank of Guyana and Commercial Banks.

¹ Net foreign assets reflect Naples terms debt stock reduction in December 1996.

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
1995	86.4	268.8	182.4	-540.0	268.8	808.8	6.5	27.0	20.5	-533.5	295.8	829.3
1996 ¹	153.9	331.6	177.7	-186.6	331.6	518.2	1.3	26.6	25.3	-185.3	358.2	543.5
1997	149.9	315.3	165.4	-33.6	315.3	348.9	-10.2	24.3	34.5	-43.8	339.6	383.4
1998	122.2	276.4	154.2	7.4	276.4	268.9	-7.9	23.5	31.4	-0.4	299.9	300.3
1999	126.8	267.0	140.2	46.3	267.0	220.7	17.9	40.1	22.2	64.2	307.2	243.0
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												
Mar	188.9	284.6	95.7	125.6	284.6	159.0	41.4	57.1	15.7	167.0	341.7	174.7
Jun	185.2	280.3	95.0	125.9	280.3	154.4	45.4	63.7	18.3	171.3	343.9	172.6
Sep	179.8	280.4	100.6	120.4	280.4	160.0	47.4	67.8	20.4	167.8	348.2	180.4
Dec	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												
Mar	176.0	272.0	95.9	120.7	272.0	151.3	48.6	72.0	23.4	169.3	343.9	174.7
Jun	172.1	262.4	90.3	120.7	262.4	141.7	50.4	78.8	28.4	171.1	341.2	170.1
Sep	162.3	261.7	99.4	110.9	261.7	150.8	56.2	83.4	27.2	167.2	345.2	178.0
Dec	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												
Jan	174.9	269.7	94.8	127.5	269.7	142.2	65.2	94.8	29.6	192.8	364.5	171.8
Feb	168.1	261.5	93.4	120.7	261.5	140.8	68.5	96.3	27.9	189.1	357.8	168.7
Mar	163.8	256.1	92.4	116.4	256.1	139.7	68.4	91.4	23.0	184.7	347.5	162.8
Apr	169.2	255.9	86.7	125.8	255.9	130.1	65.1	89.4	24.3	191.0	345.3	154.3
May	162.1	249.7	87.7	118.7	249.7	131.1	60.3	87.5	27.2	179.0	337.2	158.2
Jun	161.6	246.5	84.9	118.2	246.5	128.3	70.6	94.1	23.5	188.8	340.6	151.8
Jul	155.9	239.0	83.1	112.5	239.0	126.5	70.5	99.4	29.0	183.0	338.5	155.5
Aug	161.1	251.8	90.7	117.7	251.8	134.1	73.9	97.3	23.5	191.6	349.1	157.5
Sep	163.9	255.1	91.2	120.5	255.1	134.6	76.4	97.9	21.5	196.9	353.0	156.1
Oct	162.8	251.8	89.0	123.4	251.8	128.4	88.1	110.9	22.9	211.4	362.7	151.3
Nov	164.8	254.7	89.8	125.4	254.7	129.2	83.3	110.2	26.9	208.7	364.9	156.2
Dec	136.6	224.7	88.1	97.2	224.7	127.4	72.9	108.9	36.0	170.1	333.6	163.5
2005												
Jan	141.4	227.6	86.2	102.0	227.6	125.6	70.6	110.2	39.6	172.6	337.8	165.2
Feb	159.3	259.0	99.7	119.9	259.0	139.1	73.9	112.3	38.4	193.8	371.3	177.4
Mar	143.9	242.2	98.3	104.5	242.2	137.7	78.7	114.7	36.0	183.2	356.9	173.7

Source: Bank of Guyana and Commercial Banks

¹ Net Foreign Assets reflect Naples terms debt stock reduction in December 1996.

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

Table 4.1

	2002	2003					2004												2005		
	Dec.	Jan.	Mar.	Jun.	Sep.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
BANK OF GUYANA																					
Bank Rate	6.25	6.25	5.25	5.25	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Treasury Bill Discount Rate																					
91 Days	3.91	2.88	3.00	2.99	3.40	3.40	3.47	3.47	3.47	3.39	3.39	3.52	3.80	3.80	3.80	3.77	3.77	3.79	3.83	3.84	3.84
182 Days	4.12	3.70	3.70	3.72	3.32	3.37	3.92	3.98	3.98	3.93	3.98	3.97	3.95	3.95	3.99	3.94	3.96	3.96	4.00	3.97	3.97
364 Days	4.91	4.91	4.50	4.37	4.33	4.01	4.13	4.22	3.88	3.79	3.98	4.13	4.13	4.06	4.44	4.06	4.13	4.13	4.08	4.17	4.17
COMMERCIAL BANKS																					
Small Savings Rate	4.29	4.29	4.25	3.96	3.54	3.46	3.46	3.46	3.46	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.34	3.38	3.38
Prime Lending Rate (weighted average 2)	17.27	17.02	16.57	16.64	16.65	16.69	16.63	16.56	16.60	16.55	16.66	16.72	16.53	16.63	16.84	16.71	16.88	15.91	15.82	15.89	15.88
Prime Lending Rate 3)	16.25	15.57	14.88	14.88	14.88	14.88	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)	16.83	16.79	16.59	16.22	15.92	15.58	15.36	15.26	15.12	15.05	15.03	14.85	14.73	14.18	14.08	13.80	13.45	10.85	10.77	10.63	10.65
HAND-IN-HAND TRUST CORP. INC. 4)																					
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
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
Average Deposit Rates	4.82	4.82	4.82	4.29	3.79	3.79	3.79	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75
NEW BUILDING SOCIETY																					
Deposits 5)	4.50	3.50	3.50	3.50	3.50	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
Mortgage Rates	9.95	9.95	9.95	9.95	9.95	9.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95
Five dollar shares	5.75	4.75	4.75	4.75	4.75	4.75	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Save and prosper shares	6.50	6.50	6.50	6.00	6.00	6.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00

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) Effective from March 2004 GNCB Trust Company has been re-named Hand-in Hand Trust Corp. Inc.
- 5) Small savings rate

COMMERCIAL BANKS: SELECTED INTEREST RATES
(Per Cent 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. 2)	12 Mths. Time Deps. 2)
1995	19.07	10.47	12.81	13.83	14.18	14.43
1996	17.21	7.73	8.96	9.93	12.75	9.50
1997	16.93	7.39	8.43	9.43	-	9.30
1998	16.64	7.06	8.02	8.34	9.00	9.65
1999	17.25	7.97	9.34	9.90	10.17	10.26
2000	17.21	7.28	7.37	8.92	8.96	9.41
2001						
Mar.	17.29	7.20	8.28	8.57	8.39	9.13
Jun.	17.14	7.04	7.87	8.06	8.28	8.63
Sep.	16.71	7.30	7.90	7.69	8.55	8.68
Dec.	16.79	6.70	7.15	7.03	7.13	8.07
2002						
Mar.	16.25	5.77	5.28	5.43	6.05	6.09
Jun.	16.25	4.79	4.12	4.28	4.63	4.71
Sep.	16.25	4.40	3.73	3.91	4.13	4.23
Dec.	16.25	4.29	3.70	3.91	4.13	4.23
2003						
Jan.	15.57	4.29	3.64	3.91	4.13	4.23
Feb.	15.57	4.23	3.62	3.91	4.13	4.15
Mar.	14.88	4.25	3.56	3.91	4.13	4.23
Apr.	14.88	4.25	3.56	3.91	4.13	4.23
May	14.88	3.96	3.17	3.61	4.13	3.90
Jun.	14.88	3.96	3.27	3.56	4.00	3.85
Jul.	14.88	3.65	3.02	3.26	3.50	3.65
Aug.	14.88	3.63	2.98	3.26	3.50	3.73
Sep.	14.88	3.54	2.94	3.33	3.50	3.75
Oct.	14.88	3.46	2.81	3.16	3.50	3.54
Nov.	14.88	3.46	2.81	3.16	3.50	3.54
Dec.	14.88	3.46	2.81	3.16	3.50	3.54
2004						
Jan.	14.54	3.46	2.77	3.10	3.50	3.58
Feb.	14.54	3.46	2.81	3.15	3.50	3.58
Mar.	14.54	3.46	2.81	3.15	3.50	3.58
Apr.	14.54	3.42	2.81	3.15	3.50	3.58
May	14.54	3.42	2.79	3.10	3.50	3.54
Jun.	14.54	3.42	2.71	3.10	3.50	3.42
Jul.	14.54	3.42	2.55	2.90	3.38	3.21
Aug.	14.54	3.42	2.59	2.95	3.50	3.29
Sep.	14.54	3.42	2.59	2.95	3.50	3.29
Oct.	14.54	3.42	2.59	2.85	3.50	3.25
Nov.	14.54	3.42	2.59	2.85	3.50	3.25
Dec.	14.54	3.42	2.59	2.85	3.50	3.38
2005						
Jan.	14.54	3.34	2.59	2.90	3.25	3.25
Feb.	14.54	3.38	2.59	2.90	3.25	3.25
Mar.	14.54	3.38	2.59	2.90	3.38	3.25

Source: Commercial Banks

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

2) Interest rates for nine and twelve months deposits have been revised for 1999 to 2001.

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 1)	Bank Rate
1993	15.44	17.00	9.98	13.00	7.23	8.00	41.47	3.08	3.00	4.89	5.50	...
1994	18.64	20.25	...	13.00	7.77	9.50	29.47	5.64	4.75	5.92	6.25	...
1995	15.49	17.25	9.04	13.00	8.27	12.50	42.50	5.16	5.25	6.22	6.50	...
1996	9.94	12.00	11.58	13.00	5.61	12.50	28.83	5.00	5.00	6.08	6.00	...
1997	8.16	11.00	10.81	13.00	4.91	9.00	28.08	5.16	5.00	7.04	7.17	...
1998	8.84	11.25	11.88	13.00	5.70	9.00	23.52	4.42	4.50	5.72	7.06	...
1999	11.07	13.25	10.09	13.00	6.05	10.00	20.61	5.23	5.00	5.49	...	4.00
2000												
Mar.	10.64	13.50	10.24	13.00	6.10	10.00	17.96	5.72	5.50	5.86	...	4.50
Jun.	10.23	13.00	10.87	13.00	5.68	10.00	17.47	5.74	6.00	5.85	...	5.25
Sep.	9.06	12.25	10.74	13.00	4.46	10.00	17.13	5.99	6.00	5.80	...	5.50
Dec.	9.20	11.75	10.85	13.00	3.85	10.00	20.16	5.83	6.00	5.63	...	5.75
2001												
Mar.	9.40	12.00	10.46	13.00	3.69	10.00	16.88	4.50	4.50	5.23	...	5.75
Jun.	8.45	11.00	9.53	13.00	3.64	9.50	16.20	3.48	3.25	4.98	...	5.50
Sep.	6.43	9.00	7.67	13.00	2.71	8.50	15.10	2.87	2.50	4.43	...	4.75
Dec.	6.25	8.75	6.33	13.00	1.97	7.50	17.03	1.72	1.25	3.83	...	4.25
2002												
Mar.	5.88	8.25	5.70	13.00	1.16	7.50	14.30	1.81	1.25	3.97	...	4.25
Jun.	5.49	7.75	4.67	7.75	2.81	7.50	13.81	1.71	1.25	3.98	...	4.25
Sep.	3.93	6.25	4.18	7.25	2.51	7.50	16.69	1.63	1.25	3.79	...	4.25
Dec.	3.91	6.25	4.39	7.25	1.51	7.50	17.01	1.20	0.75	3.84	...	3.75
2003												
Jan.	2.88	6.25	4.55	7.25	1.09	7.50	18.45	1.17	2.25	3.80	...	3.75
Feb.	2.88	5.25	4.10	7.25	0.92	7.50	...	1.16	2.25	3.50	...	3.75
Mar.	3.00	5.25	4.30	7.25	2.50	7.50	33.47	1.12	2.25	3.47	...	3.50
Apr.	3.00	5.25	4.54	7.25	2.30	7.50	30.34	1.14	2.25	3.45	...	3.50
May	2.99	5.25	...	7.25	2.18	7.50	...	1.08	2.25	3.44	...	3.50
Jun.	2.99	5.25	...	7.25	1.91	7.50	29.92	0.94	2.20	3.47	...	3.00
Jul.	2.88	5.25	4.92	7.25	1.52	7.50	26.31	0.90	2.00	3.31	...	3.00
Aug.	2.84	5.00	4.78	7.25	1.25	7.50	25.74	0.95	2.00	3.40	...	3.00
Sep.	3.40	5.50	4.80	7.00	0.94	7.50	23.42	0.94	2.00	3.52	...	3.00
Oct.	3.22	5.25	4.78	7.00	0.90	7.50	22.44	0.92	2.00	3.65	...	3.00
Nov.	2.98	5.25	4.85	7.00	0.78	7.50	23.46	0.94	2.00	3.81	...	3.00
Dec.	3.40	5.50	4.79	7.00	0.64	7.50	23.46	0.89	2.00	3.83	...	3.00
2004												
Jan.	3.47	5.50	4.80	7.00	0.44	7.50	17.15	0.89	2.00	3.92	...	3.00
Feb.	3.47	5.50	4.78	7.00	0.38	7.50	16.31	0.92	2.00	4.01	...	3.00
Mar.	3.47	5.50	4.82	7.00	0.28	7.50	15.23	0.94	2.00	4.13	...	3.00
Apr.	3.39	5.50	4.78	7.00	0.24	7.50	15.09	0.94	2.00	4.20	...	3.00
May	3.39	5.50	4.83	7.00	0.32	7.50	14.96	1.03	2.00	4.40	...	3.00
Jun.	3.52	5.50	4.78	7.00	0.35	7.50	14.98	1.28	2.01	4.61	...	3.00
Jul.	3.80	6.00	4.82	7.00	1.24	7.50	14.96	1.35	2.25	4.67	...	3.00
Aug.	3.80	6.00	4.73	7.00	2.00	7.50	16.36	1.50	2.43	4.71	...	3.00
Sep.	3.80	6.00	4.75	7.00	2.14	7.50	14.80	1.67	2.58	4.69	...	3.00
Oct.	3.77	6.00	4.76	7.00	...	...	14.78	1.75	2.75	4.68	...	3.00
Nov.	3.77	6.00	...	...	...	...	16.05	2.08	2.93	...	...	3.00
Dec.	3.79	6.00	...	...	...	...	14.94	2.20	3.15	...	...	...
2005												
Jan.	3.83	6.00	...	...	...	...	...	...	...	...	...	...
Feb.	3.84	6.00	...	...	...	...	...	...	...	...	...	...
Mar.	3.84	6.00	...	...	...	...	...	...	...	...	...	...

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

1) This rate has been discontinued with effect from 1998.

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

Table 4.4

Date					Rate	Date					Rate		
16	Jun.	03	- 20	Jun.	03	193.75	04	May	04	- 06	May	04	197.25
23	Jun.	03	- 27	Jun.	03	193.75	07	May	04	-			198.25
30	Jun.	03	-			193.75	10	May	04	- 14	May	04	198.25
01	Jul.	03	- 04	Jul.	03	194.00	17	May	04	- 21	May	04	198.25
07	Jul.	03	- 11	Jul.	03	194.00	24	May	04	- 28	May	04	198.25
14	Jul.	03	- 18	Jul.	03	194.00	01	Jun.	04	- 04	Jun.	04	198.25
21	Jul.	03	- 25	Jul.	03	194.00	07	Jun.	04	- 11	Jun.	04	198.25
28	Jul.	03	- 31	Jul.	03	194.00	14	Jun.	04	- 18	Jun.	04	198.25
04	Aug.	03	- 08	Aug.	03	194.00	21	Jun.	04	- 25	Jun.	04	198.75
11	Aug.	03	- 14	Aug.	03	194.00	28	Jun.	04	- 30	Jun.	04	198.75
18	Aug.	03	- 22	Aug.	03	194.00	01	Jul.	04	- 02	Jul.	04	198.75
25	Aug.	03	-			194.00	05	Jul.	04	- 09	Jul.	04	199.25
26	Aug.	03	- 29	Aug.	03	194.50	12	Jul.	04	- 16	Jul.	04	199.25
01	Sept.	03	- 05	Sept.	03	194.50	19	Jul.	04	- 23	Jul.	04	199.25
08	Sept.	03	- 12	Sept.	03	194.50	26	Jul.	04	- 30	Jul.	04	196.25
15	Sept.	03	- 19	Sept.	03	194.50	02	Aug.	04	-			196.25
22	Sept.	03	- 24	Sept.	03	194.50	03	Aug.	04	- 06	Aug.	04	199.25
25	Sept.	03	- 26	Sept.	03	195.00	09	Aug.	04	- 13	Aug.	04	199.25
29	Sept.	03	- 30	Sept.	03	195.25	16	Aug.	04	- 20	Aug.	04	199.25
01	Oct.	03	- 03	Oct.	03	195.25	23	Aug.	04	- 27	Aug.	04	199.25
06	Oct.	03	- 10	Oct.	03	195.25	30	Aug.	04	- 31	Aug.	04	199.25
13	Oct.	03	- 17	Oct.	03	195.25	01	Sep.	04	- 03	Sep.	04	200.00
20	Oct.	03	- 24	Oct.	03	195.25	06	Sep.	04	- 10	Sep.	04	197.25
27	Oct.	03	- 31	Oct.	03	195.25	13	Sep.	04	- 17	Sep.	04	200.00
03	Nov.	03	- 07	Nov.	03	195.25	20	Sep.	04	- 24	Sep.	04	200.00
10	Nov.	03	-			195.25	27	Sep.	04	- 30	Sep.	04	200.00
11	Nov.	03	- 14	Nov.	03	196.25	01	Oct.	04	-			200.00
17	Nov.	03	- 21	Nov.	03	196.25	04	Oct.	04	- 08	Oct.	04	200.00
24	Nov.	03	- 28	Nov.	03	196.00	11	Oct.	04	- 15	Oct.	04	200.00
01	Dec.	03	- 05	Dec.	03	196.00	18	Oct.	04	- 22	Oct.	04	200.00
08	Dec.	03	- 12	Dec.	03	196.00	25	Oct.	04	- 29	Oct.	04	200.00
15	Dec.	03	- 19	Dec.	03	196.00	01	Nov.	04	- 05	Nov.	04	200.00
22	Dec.	03	- 24	Dec.	03	194.25	08	Nov.	04	- 11	Nov.	04	200.00
29	Dec.	03	- 31	Dec.	03	194.25	15	Nov.	04	- 19	Nov.	04	200.00
02	Jan.	04	-			194.25	22	Nov.	04	- 26	Nov.	04	200.00
05	Jan.	04	- 09	Jan.	04	196.00	29	Nov.	04	- 30	Nov.	04	200.00
12	Jan.	04	- 16	Jan.	04	196.00	01	Dec.	04	- 03	Dec.	04	200.00
19	Jan.	04	- 23	Jan.	04	196.00	06	Dec.	04	- 10	Dec.	04	199.75
26	Jan.	04	- 30	Jan.	04	196.00	13	Dec.	04	- 17	Dec.	04	199.75
02	Feb.	04	- 06	Feb.	04	196.00	20	Dec.	04	- 24	Dec.	04	199.75
09	Feb.	04	- 13	Feb.	04	196.25	27	Dec.	04	- 31	Dec.	04	199.75
16	Feb.	04	- 20	Feb.	04	196.25	03	Jan.	05	- 07	Jan.	05	199.75
24	Feb.	04	- 27	Feb.	04	196.00	10	Jan.	05	- 14	Jan.	05	199.75
01	Mar.	04	- 05	Mar.	04	196.25	17	Jan.	05	- 20	Jan.	05	199.75
09	Mar.	04	-			196.00	24	Jan.	05	- 28	Jan.	05	199.75
10	Mar.	04	- 12	Mar.	04	197.25	01	Feb.	04	- 04	Feb.	05	199.75
15	Mar.	04	- 19	Mar.	04	197.25	07	Feb.	05	- 11	Feb.	05	199.75
22	Mar.	04	- 26	Mar.	04	197.25	14	Feb.	05	- 18	Feb.	05	199.75
29	Mar.	04	- 31	Mar.	04	197.25	21	Feb.	05	- 25	Feb.	05	199.75
01	Apr.	04	- 02	Apr.	04	197.25	28	Feb.	05	-			199.75
05	Apr.	04	- 08	Apr.	04	197.25	07	Mar.	05	- 11	Mar.	05	199.75
13	Apr.	04	- 16	Apr.	04	197.25	14	Mar.	05	- 18	Mar.	05	199.75
19	Apr.	04	- 23	Apr.	04	197.25	21	Mar.	05	- 25	Mar.	05	199.75
26	Apr.	04	- 30	Apr.	04	197.25	28	Mar.	05	- 31	Mar.	05	199.75

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

EXCHANGE RATE
(G\$US\$)

Table 4.5

Years	End of Period	Average for the Period
1995	140.50	141.90
1996	141.25	140.38
1997	144.00	142.58
1998	165.25	150.52
1999	180.50	177.65
2000	184.75	182.44
2001	189.50	187.32
2001		
Mar.	186.25	186.30
Jun.	186.75	186.75
Sep.	189.25	187.46
Dec.	189.50	189.50
2002		
Mar.	190.50	190.50
Jun.	190.75	190.51
Sep.	191.00	191.00
Dec.	191.75	191.75
2003		
Jan.	191.75	191.75
Feb.	192.25	191.89
Mar.	193.75	192.41
Apr.	193.75	193.75
May	192.50	193.16
Jun.	193.75	193.45
Jul.	194.00	193.94
Aug.	194.50	194.15
Sep.	195.25	194.61
Oct.	195.25	195.25
Nov.	196.00	195.89
Dec.	194.25	195.50
2004		
Jan.	196.00	196.00
Feb.	196.00	196.14
Mar.	197.25	196.97
Apr.	197.25	197.25
May	198.25	198.14
Jun.	198.75	198.43
Jul.	196.25	198.49
Aug.	199.25	199.25
Sept	200.00	199.38
Oct.	200.00	200.00
Nov.	200.00	200.00
Dec.	199.75	199.78
2005		
Jan.	199.75	199.75
Feb.	199.75	199.75
Mar.	199.75	199.75

Source: Bank of Guyana

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

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 4.6

Month	Buying Rate										
	2003			2004				2005			
	CN\$	US\$	£	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	118.19	191.00	284.11	139.37	196.58	327.17	232.49	150.66	198.94	352.82	246.15
Feb	120.53	191.98	290.35	139.13	197.26	338.00	236.07	151.18	199.38	353.86	247.33
Mar	121.93	192.71	288.92	140.29	197.74	339.18	232.69	152.19	199.56	360.28	247.48
Apr	123.04	192.53	288.01	138.89	197.13	333.85	231.87				
May	125.33	192.62	292.96	137.52	197.26	332.00	232.12				
Jun	130.28	192.77	297.67	138.94	197.82	339.05	235.28				
Jul	130.46	192.79	297.91	141.93	198.18	343.87	233.19				
Aug	128.73	192.68	294.55	142.33	198.10	338.41	232.35				
Sep	131.09	192.64	292.90	142.14	198.17	339.54	231.17				
Oct	133.88	194.52	301.71	146.19	198.75	342.21	234.52				
Nov	135.29	195.33	307.21	149.78	198.95	338.07	241.43				
Dec	137.73	196.04	312.93	152.03	198.81	354.65	243.93				

Month	Selling Rate										
	2003			2004				2005			
	CN\$	US\$	£	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	124.24	195.32	299.30	148.98	200.85	344.61	243.08	160.89	202.63	368.42	256.09
Feb	126.22	196.55	303.85	149.71	201.53	356.85	240.70	160.62	202.67	372.55	255.16
Mar	127.88	197.17	304.90	149.56	201.90	355.93	242.79	161.21	202.66	374.50	256.09
Apr	128.58	196.62	305.05	147.80	201.39	354.22	238.30				
May	133.24	196.70	307.29	147.25	201.51	351.49	237.73				
Jun	136.76	197.10	315.09	147.64	202.16	358.22	242.59				
Jul	137.67	197.00	313.44	148.44	202.03	360.04	240.39				
Aug	135.72	196.86	309.93	149.30	201.60	358.76	239.25				
Sep	137.39	197.43	309.27	150.57	201.52	355.33	241.60				
Oct	141.40	199.21	319.20	153.54	202.05	356.70	243.45				
Nov	144.08	200.25	320.18	157.27	202.13	359.96	246.24				
Dec	146.24	200.36	330.76	159.70	201.63	368.84	251.87				

Month	Mid Rate										
	2003			2004				2005			
	CN\$	US\$	£	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	121.22	193.16	291.71	144.17	198.71	335.89	237.79	155.78	200.78	360.62	251.12
Feb	123.38	194.27	297.10	144.42	199.39	347.42	238.38	155.90	201.03	363.20	251.24
Mar	124.90	194.94	296.91	144.93	199.82	347.55	237.74	156.70	201.11	367.39	251.78
Apr	125.81	194.58	296.53	143.35	199.26	344.03	235.09				
May	129.29	194.66	300.12	142.38	199.38	341.75	234.92				
Jun	133.52	194.94	306.38	143.29	199.99	348.63	238.93				
Jul	134.06	194.90	305.67	145.18	200.11	351.96	236.79				
Aug	132.22	194.77	302.24	145.82	199.85	348.59	235.80				
Sep	134.24	195.04	301.09	146.35	199.85	347.43	236.39				
Oct	137.64	196.86	310.46	149.86	200.40	349.46	238.98				
Nov	139.69	197.79	313.70	153.52	200.54	349.02	243.83				
Dec	141.98	198.20	321.84	155.87	200.22	361.74	247.90				

Note: Data collection for the Euro started in January 2004.

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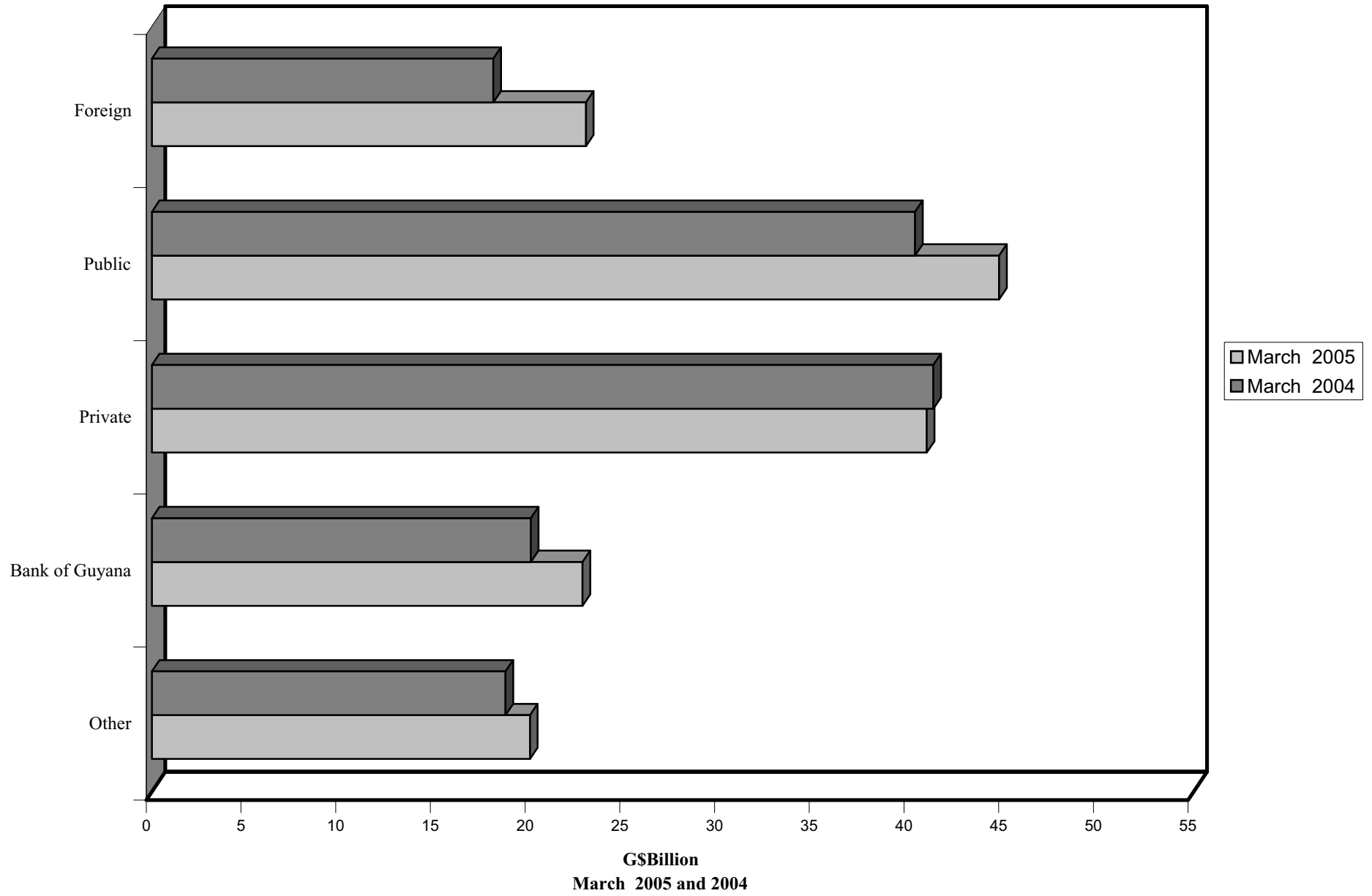
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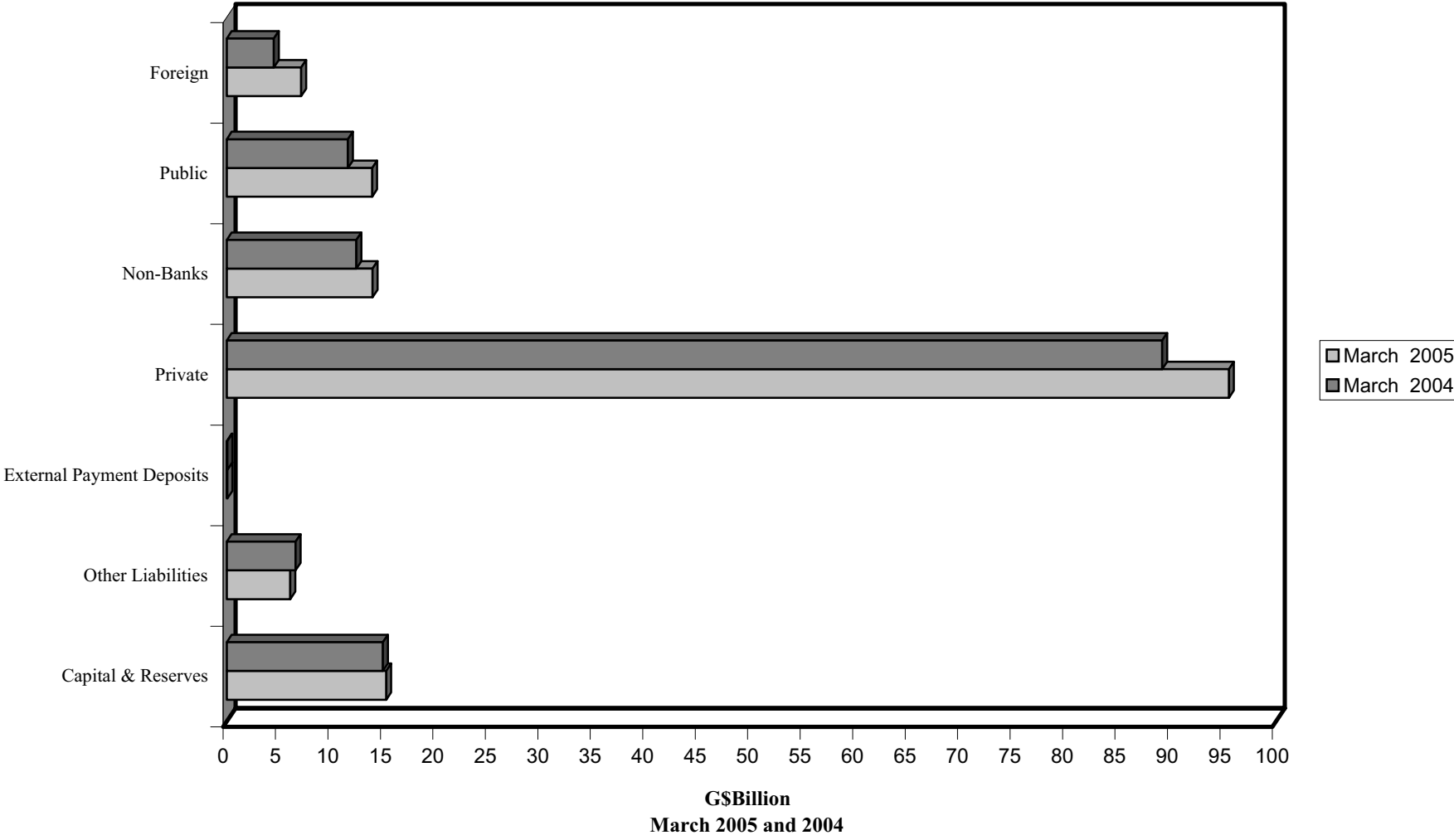
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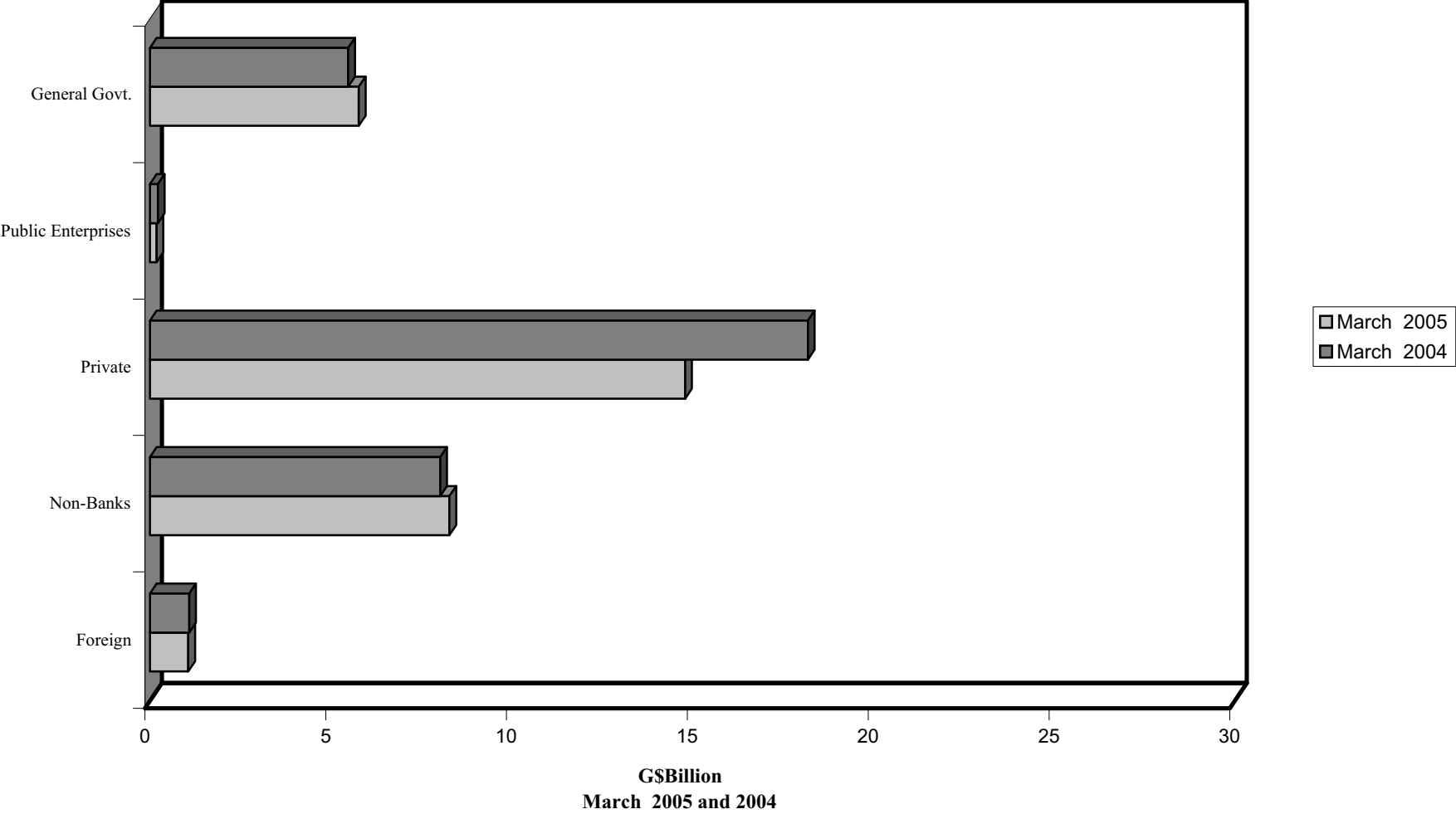
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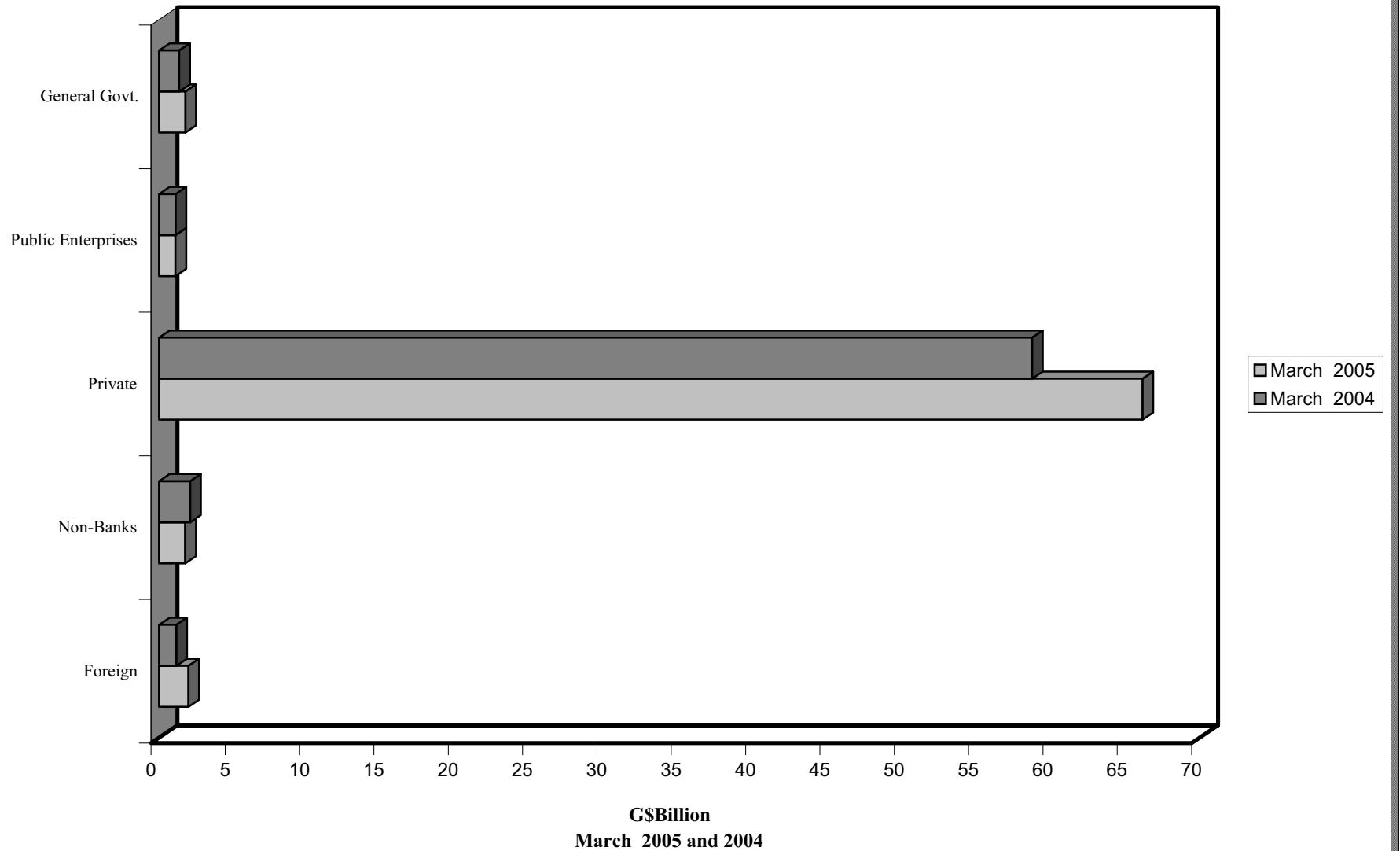
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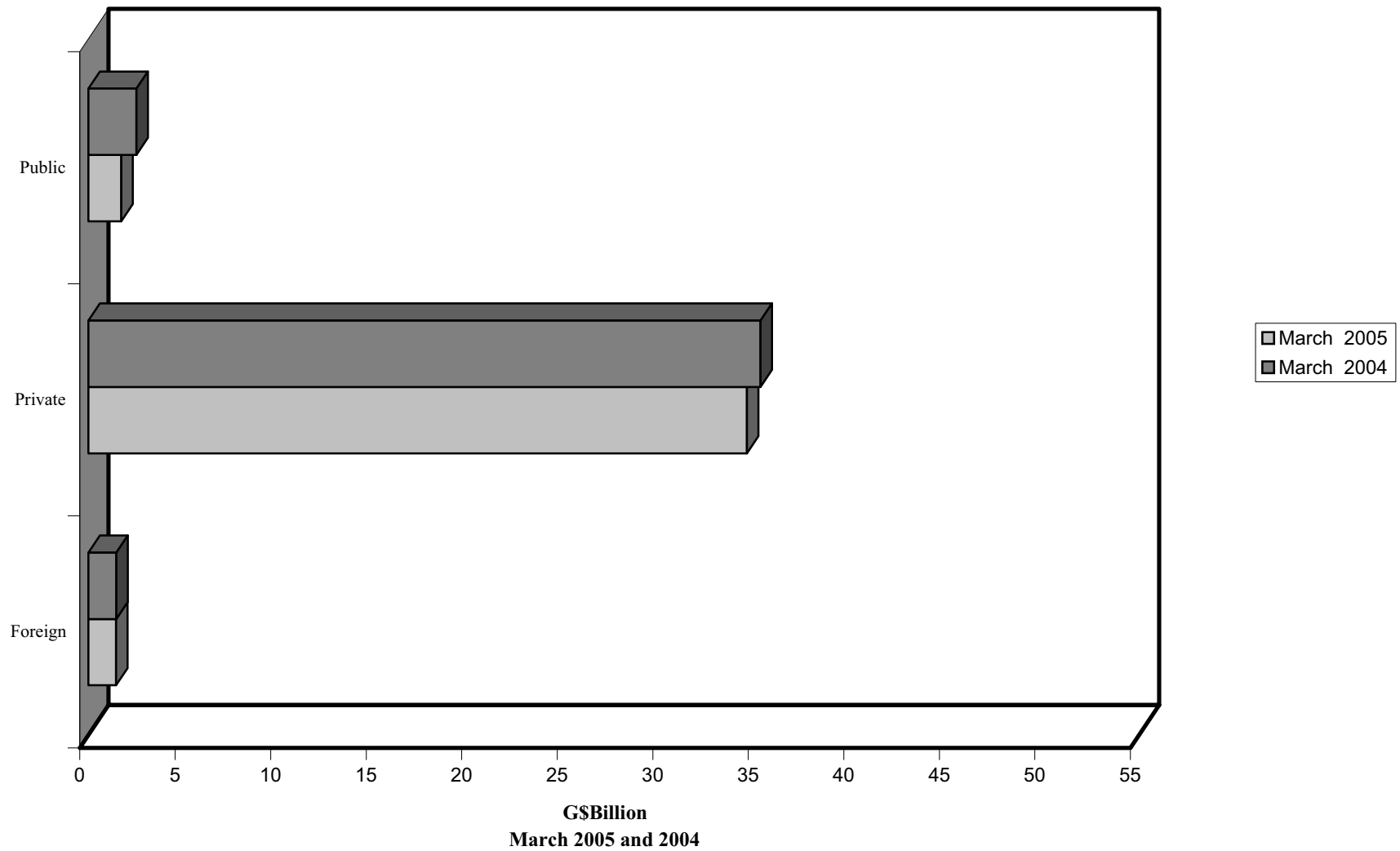
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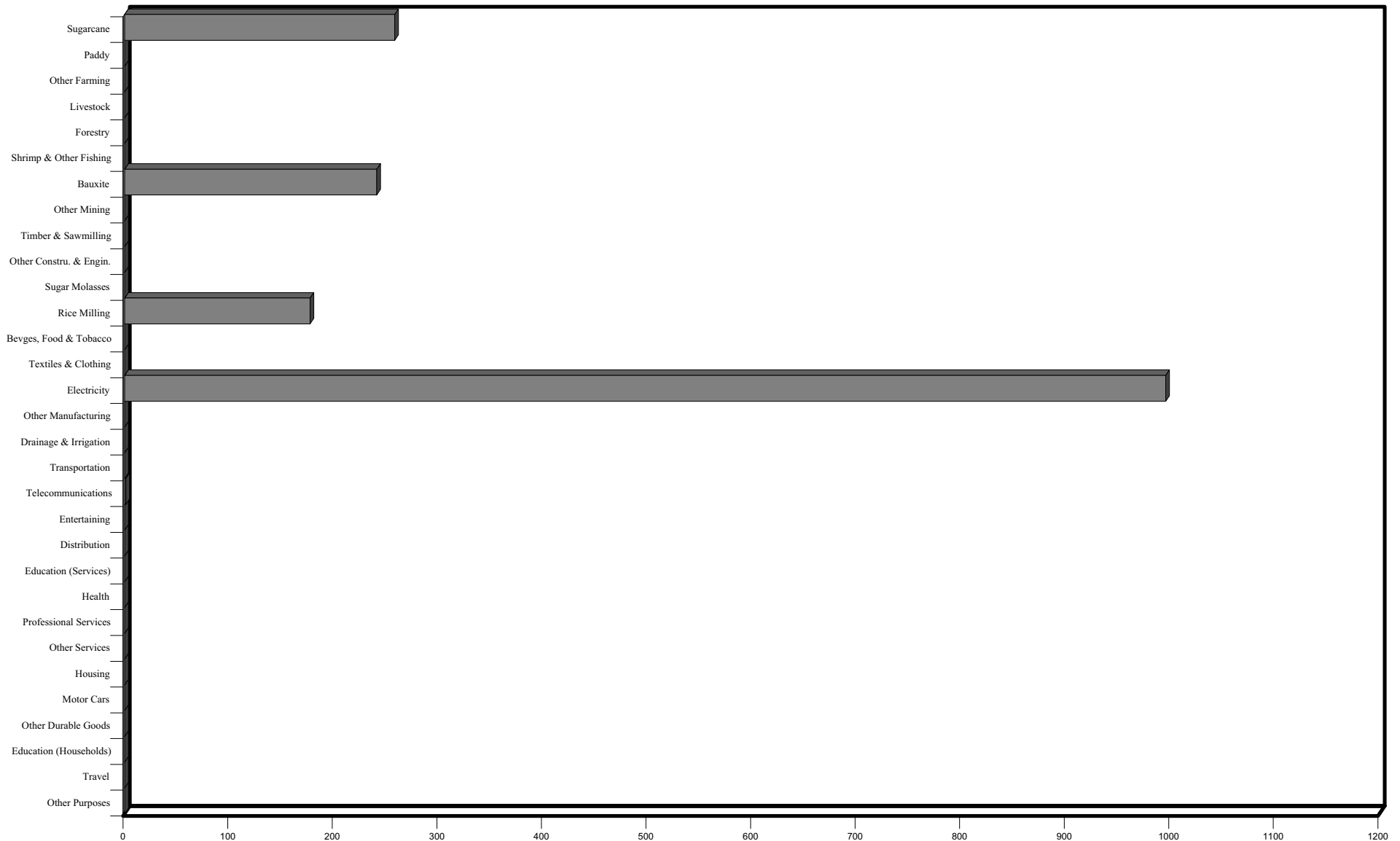
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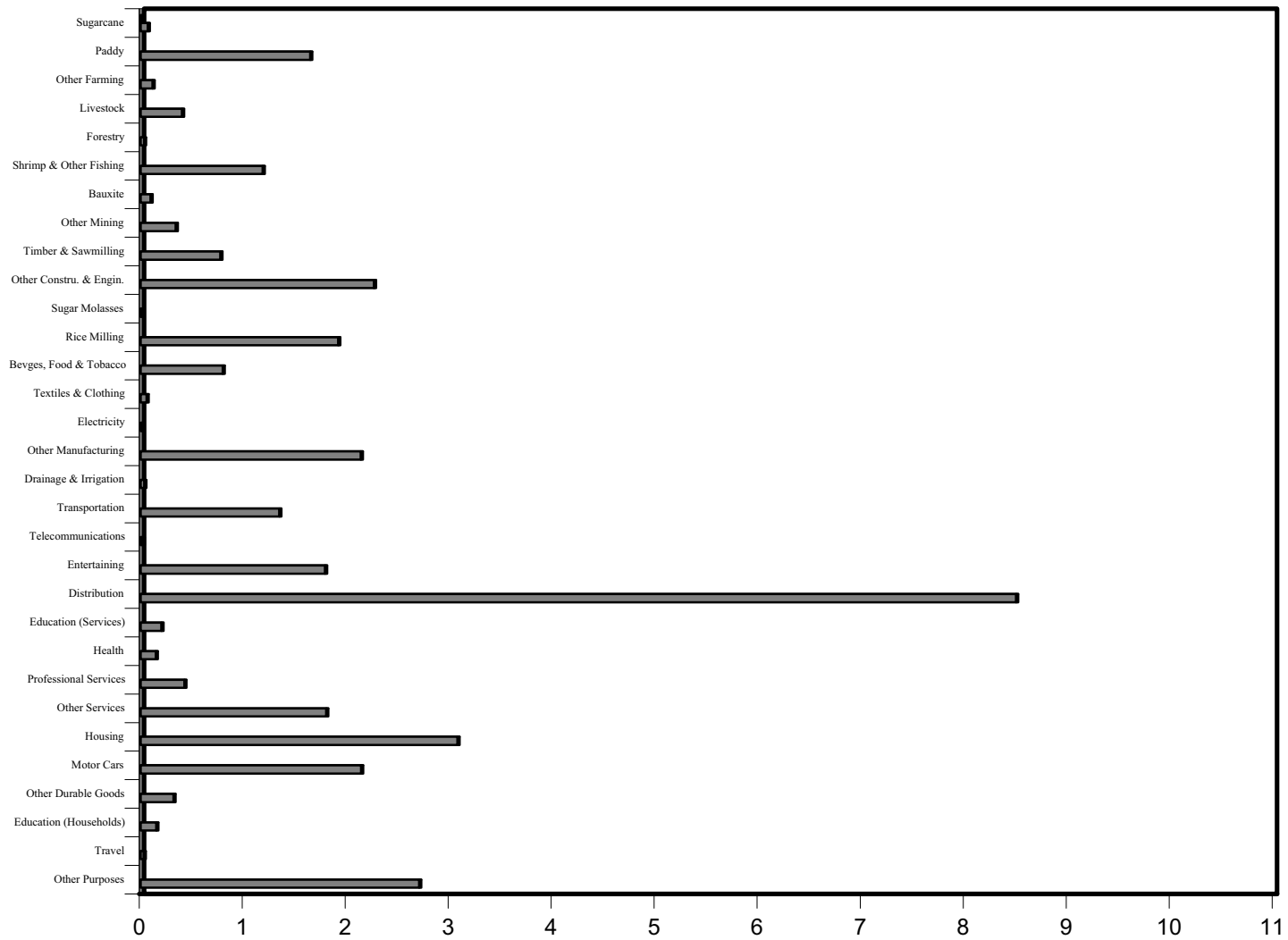


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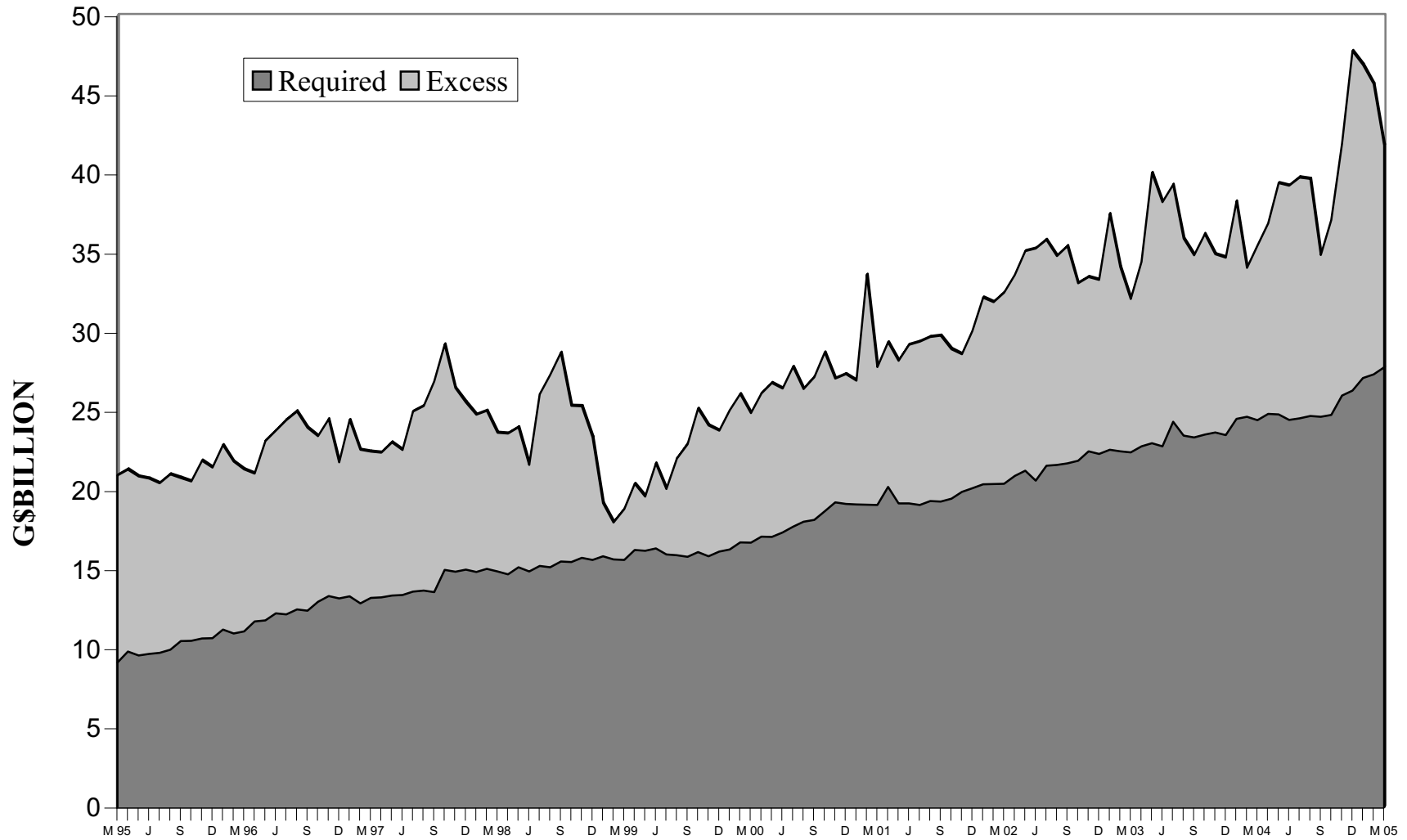
G\$Million
March 2005

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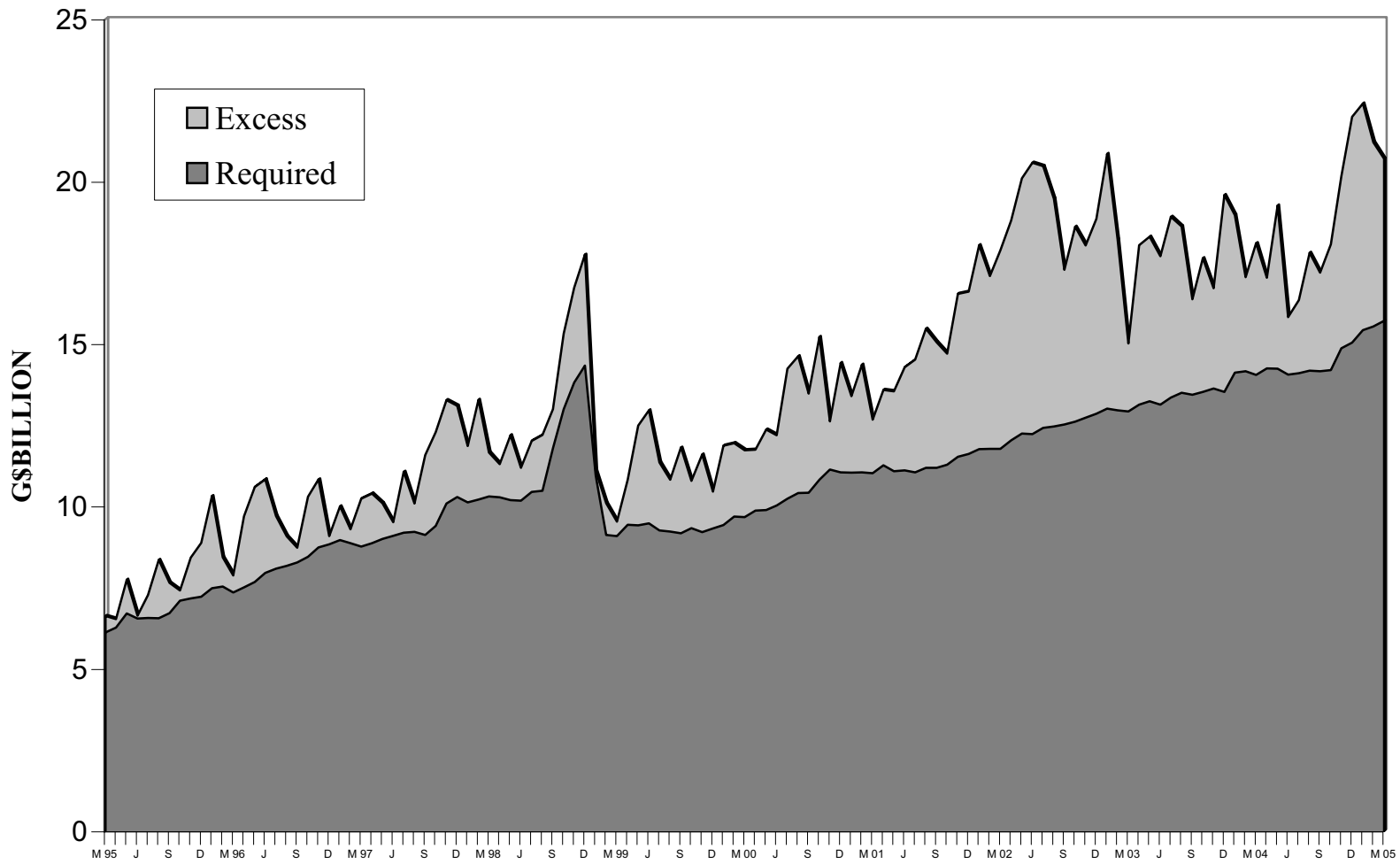


G\$Billion
March 2005

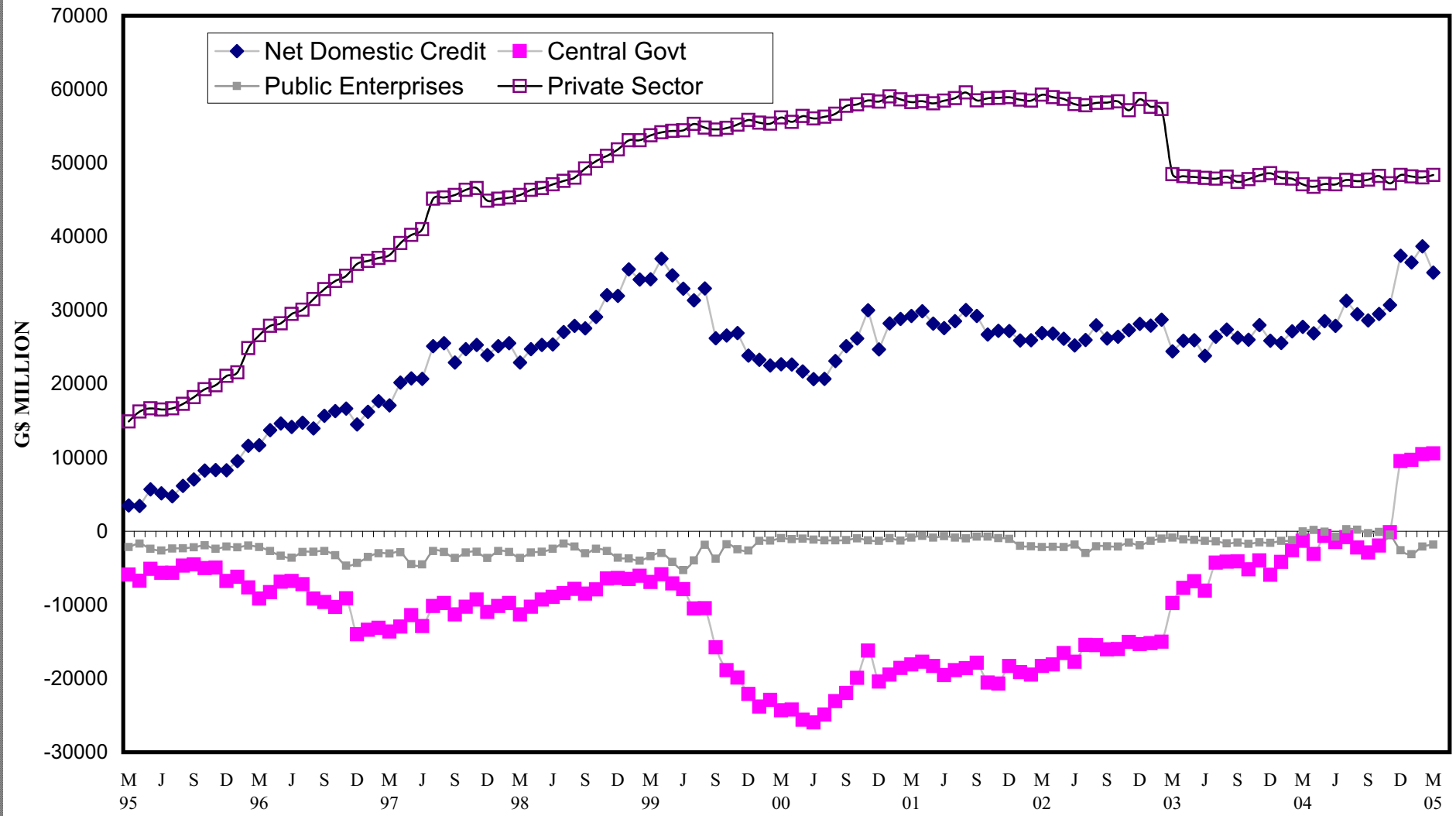
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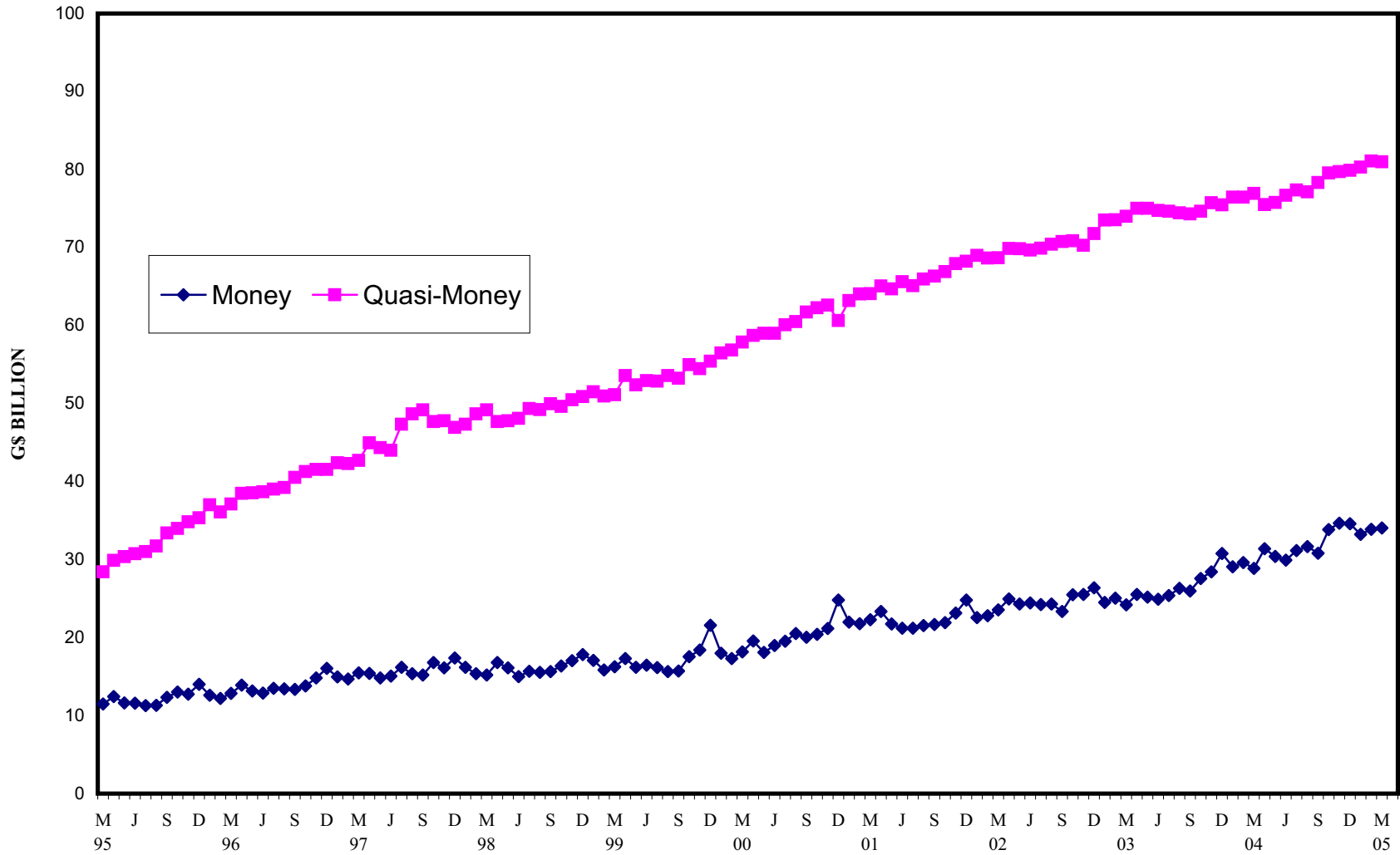
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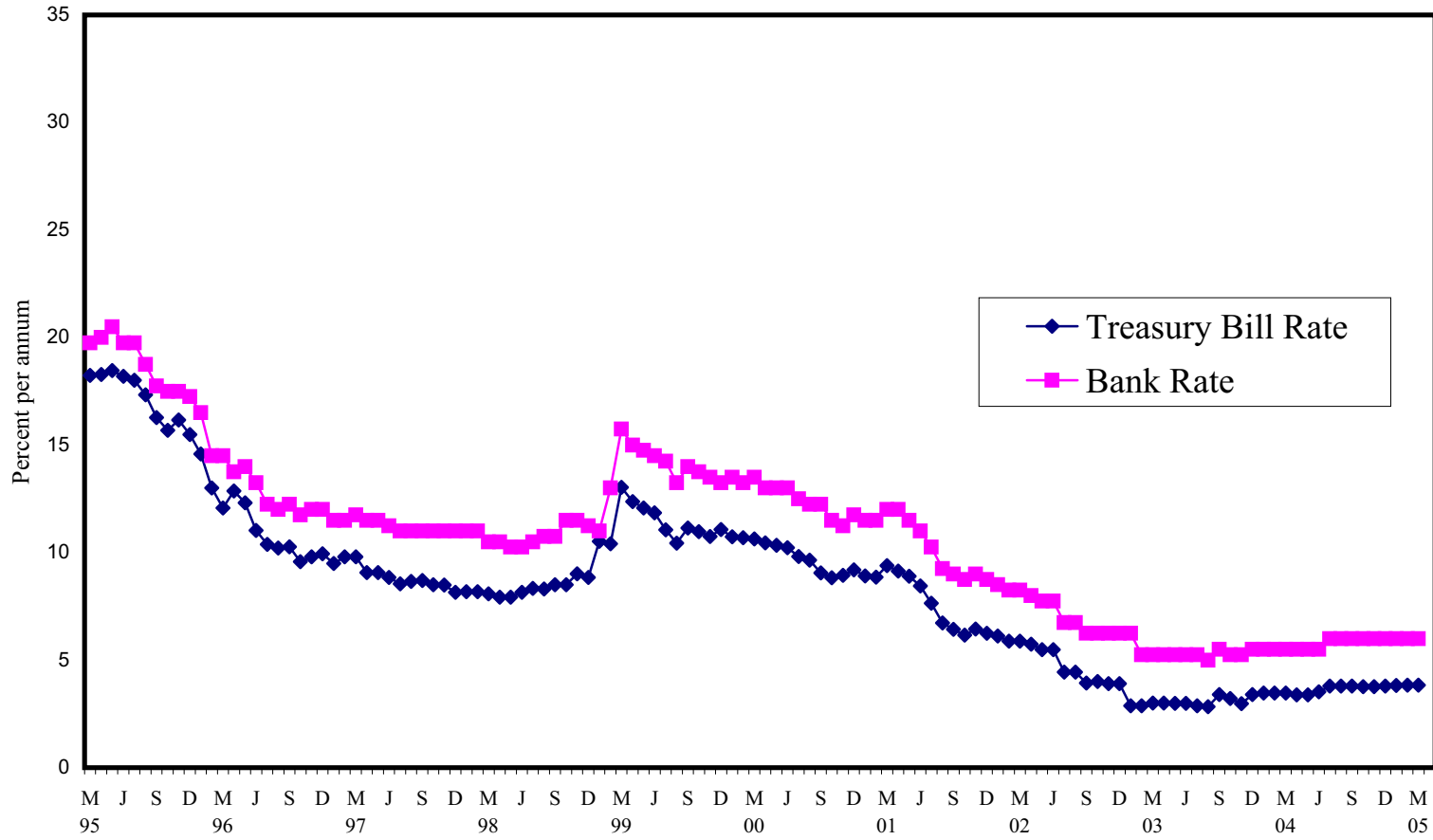
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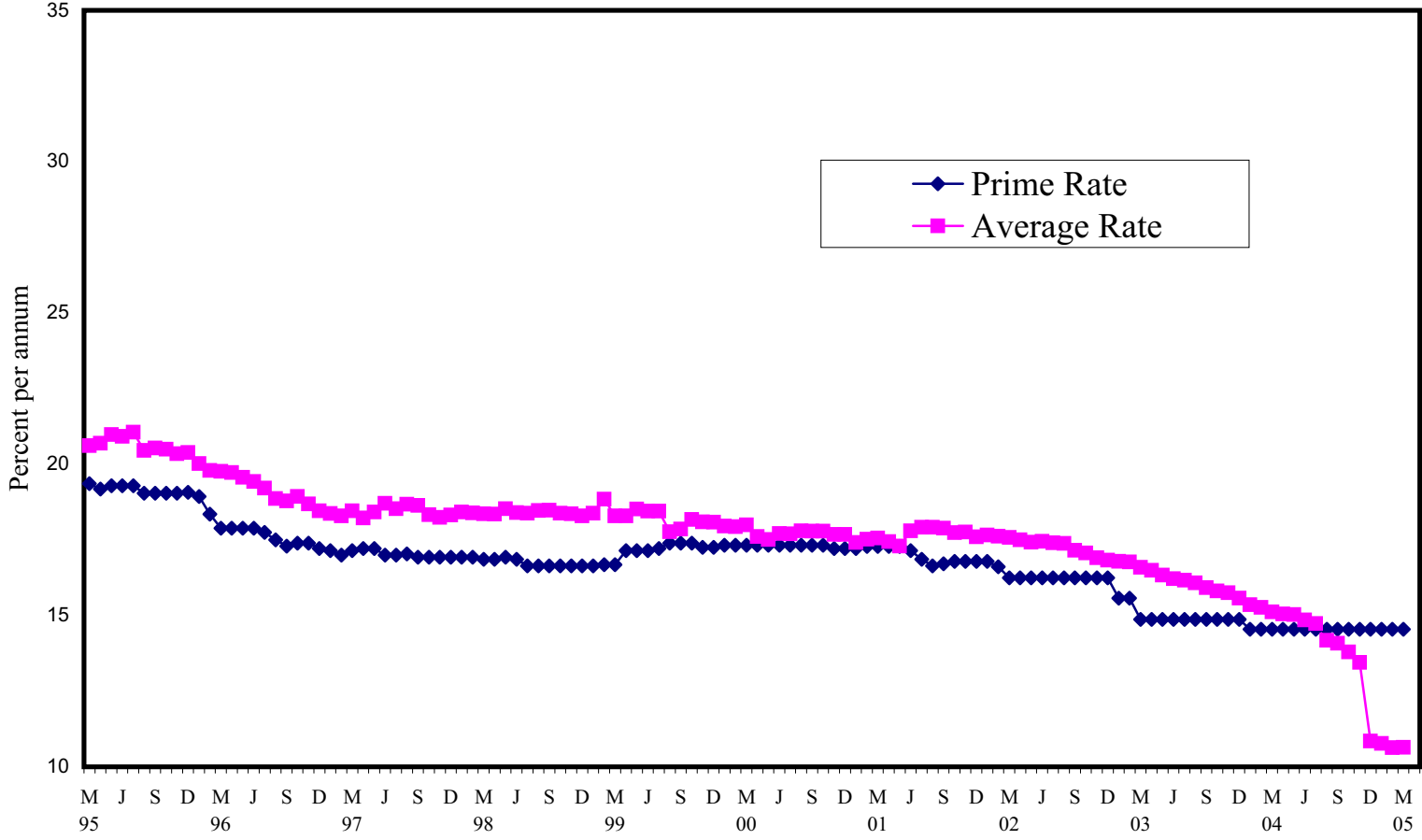
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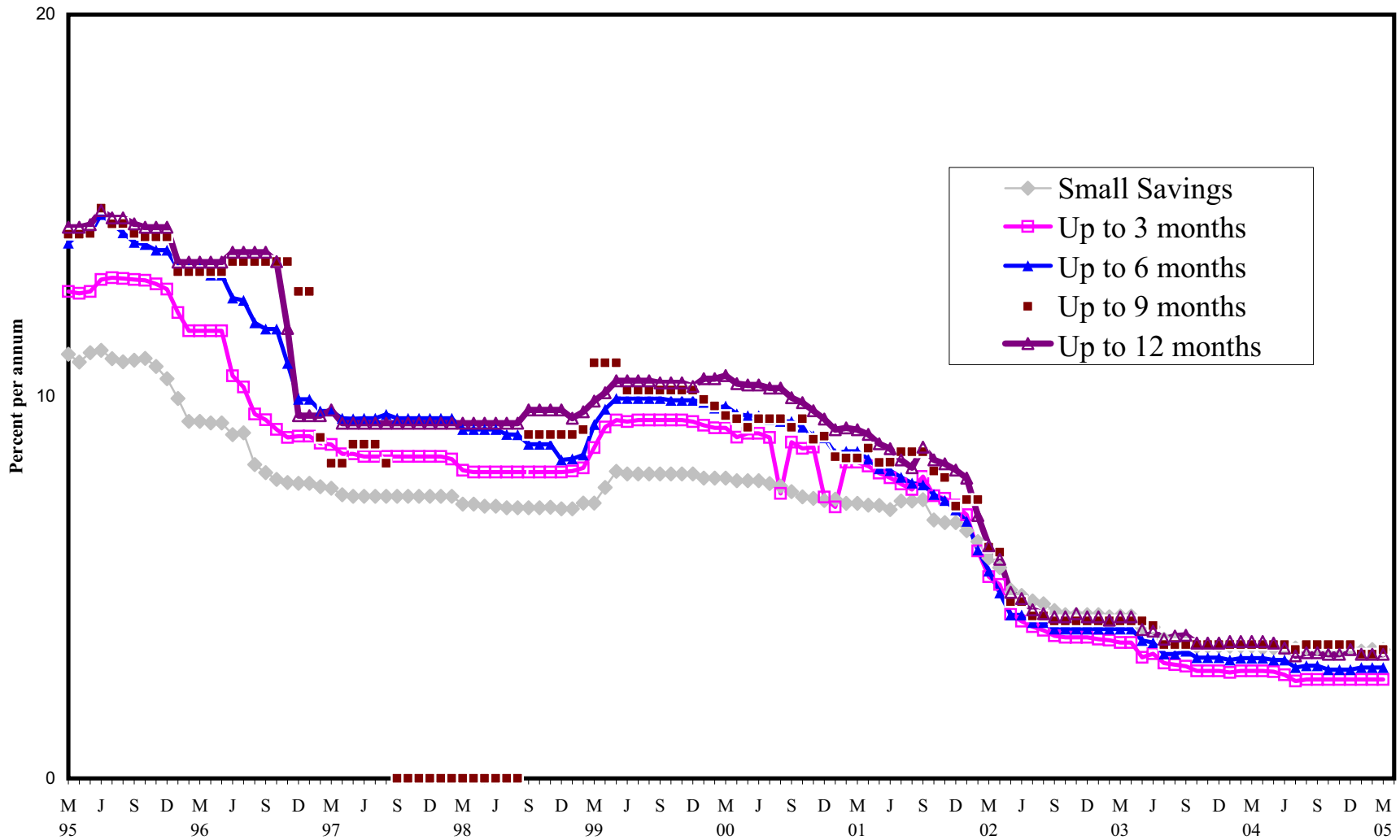


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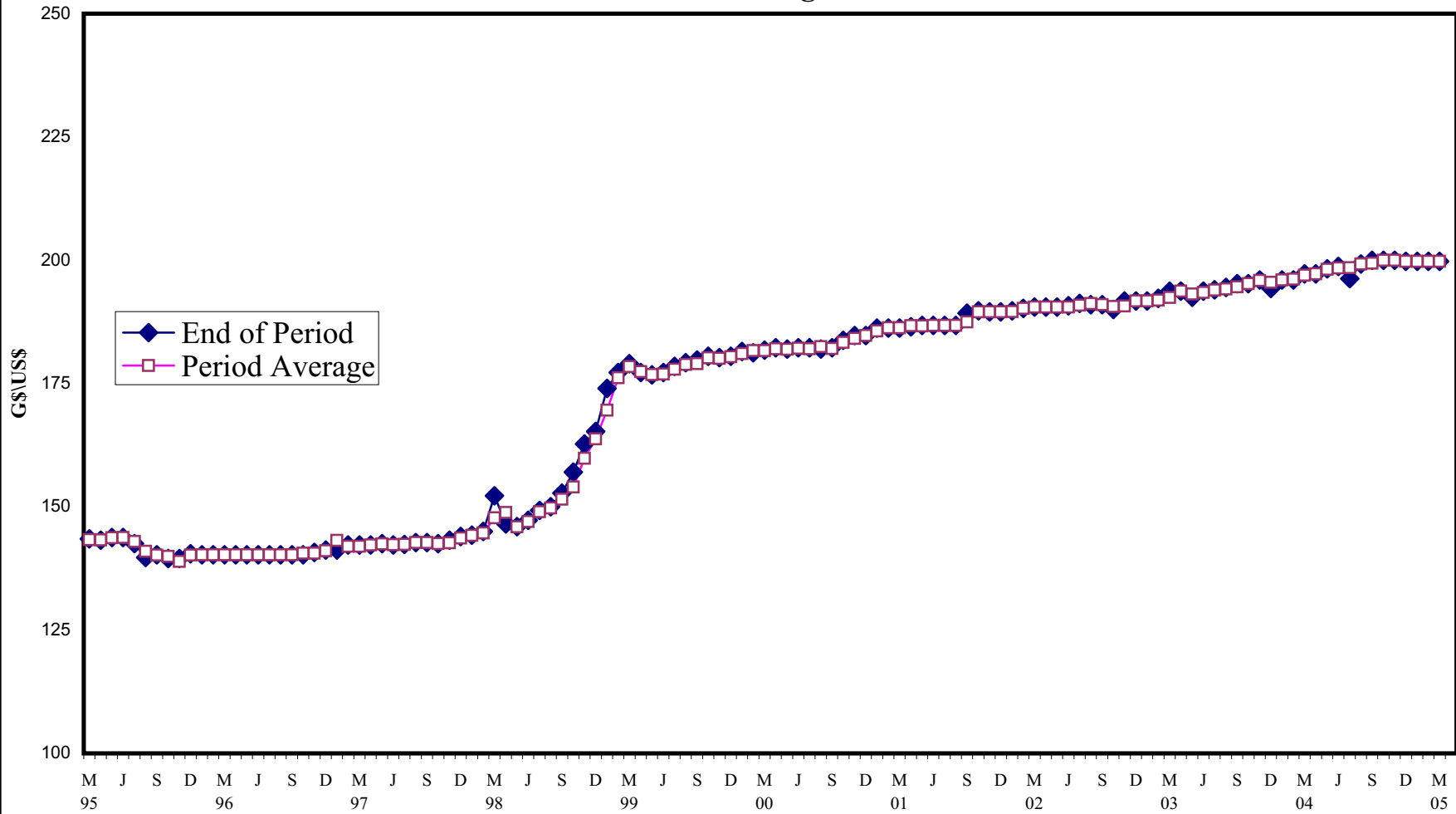


* Weighted average

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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 (eg 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 (eg 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.

With effect from December 2002, the assets and liabilities of the banking system include accrued interest.

Acknowledgement

The Bank of Guyana wishes to express its appreciation of 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.

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.

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 reflect 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 of 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.

Non-Bank Financial Institutions Deposits: Consist of total deposits made by Public and Private Financial Institutions. See note above under deposits to non-residents.

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 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.

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.

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. 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, fixed date debenture to the Commercial Banks.

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

With effect from May 15, 1991, however, the basis for calculating required liquid assets was changed to 25 percent of demand liabilities and 20 percent of time liabilities. Further, amendments to the liquid asset requirements became effective on 26th, October 1998. The liquid assets based period as been redefined as the Monday for Friday workweek immediately proceeding 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 reclassify from December 2000 to December 2002.

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

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

Commencing April 7, 1994, the minimum required reserves of the Commercial Banks were again revised to the sum of 16 percent of demand liabilities and 14 percent of time liabilities.

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

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

TABLE 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 note under Public Enterprises Deposits for Table 2.1 (b) 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 note under loans to non-residents for Table 2.1(b) 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

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 rates for GNCB Trust Company has been revised for the period of September 2002.

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 pervious week free market exchange rate of the commercial banks and non-bank dealers.

From October 1991, the average weighted daily exchange rate was telegraphic transfers for the three largest commercial banks was utilised to determine the exchange rate for the Bank of Guyana daily transactions.

TABLE 4.6: 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.

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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