BANK OF GUYANA

BANKING SYSTEM
STATISTICAL ABSTRACT

Website: www.bankofguyana.org.gy

RESEARCH DEPARTMENT March 2010

STATISTICAL ABSTRACT

TABLES **CONTENTS**

BANK OF GUYANA: ASSETS
(G$ MILLION)

Table 1.1

End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
2000	130940.3	54654.7	39.1	29260.4	1687.8	23667.4	2178.2	-	2178.2	-	-	68268.5	5839.0
2001	113735.4	54014.8	233.4	30672.1	463.1	22646.2	1022.5	-	1022.5	-	-	47992.7	10705.4
2002	112695.2	53577.6	39.3	36881.8	828.1	15828.4	1120.3	-	1120.3	-	-	47440.6	10556.6
2003	115630.9	52816.9	-	28863.3	873.6	23080.0	2330.7	-	2330.7	-	-	46873.4	13609.9
2004	106935.9	44909.9	114.2	22377.3	1318.0	21100.5	1174.3	-	1174.3	-	-	46873.4	13978.3
2005	114800.9	50159.3	79.2	17338.9	103.4	32637.9	1024.7	-	1024.7	-	-	45771.8	17845.0
2006	121408.4	55721.8	79.5	16776.8	310.5	38555.0	3070.1	-	3070.1	-	-	45415.9	17200.7
2007													
Mar	119404.2	56974.9	79.8	13717.4	269.9	42907.8	1033.4	-	1033.4	-	-	45415.9	15980.1
Jun	119109.8	55181.7	80.5	10880.3	210.4	44010.5	1021.6	-	1021.6	-	-	45415.9	17490.7
Sep	125510.2	62300.4	-	16804.9	164.8	45330.7	1021.5	-	1021.5	-	-	45415.9	16772.4
Dec	130792.1	63594.8	-	14314.9	93.3	49186.6	1024.8	-	1024.8	-	-	44688.3	21484.2
2008													
Mar	141882.2	71967.8	-	16239.9	154.7	55573.1	1022.1	-	1022.1	-	-	44688.3	24204.0
Jun	150684.3	77702.7	-	19495.1	102.8	58104.8	1021.5	-	1021.5	-	-	44688.3	27271.8
Sep	157656.9	74849.1	-	26463.8	67.8	48317.5	1021.5	-	1021.5	-	-	44688.3	37098.0
Dec	157013.9	73252.8	-	38664.7	5.4	34582.7	1174.3	-	1174.3	-	-	45537.8	37049.0
2009													
Jan	154607.0	75356.5	-	27120.9	22.0	48213.7	1024.9	-	1024.9	-	-	45537.8	32687.9
Feb	158699.8	78416.2	-	33510.8	9.8	44895.6	1071.1	-	1071.1	-	-	45537.8	33674.7
Mar	162805.9	82892.8	-	42474.7	9.8	40408.2	1071.1	-	1071.1	-	-	45537.8	33304.3
Apr	168064.9	84038.4	-	25868.3	9.5	58160.6	1071.1	-	1071.1	-	-	45537.8	37417.6
May	164526.4	84986.0	-	21758.5	3.3	63224.2	1070.6	-	1070.6	-	-	45537.8	32932.1
Jun	168078.6	88258.8	-	24874.6	21.0	63363.2	1021.3	-	1021.3	-	-	45537.8	33260.6
Jul	175082.8	90579.9	-	30279.7	21.0	60279.2	1021.3	-	1021.3	-	-	45537.8	37943.8
Aug	195857.3	110875.3	-	28108.8	20601.5	62165.0	1021.3	-	1021.3	-	-	45537.8	38422.9
Sep	204083.0	120052.2	-	56283.5	797.2	62971.5	1021.4	-	1021.4	-	-	45537.8	37471.7
Oct	204078.3	119181.1	-	26658.2	797.2	91725.8	1021.4	-	1021.4	-	-	45537.8	38338.1
Nov	208474.1	123489.2	-	54423.5	788.5	68277.2	1021.4	-	1021.4	-	-	45537.8	38425.8
Dec	214867.0	127508.6	-	18199.0	760.0	108549.7	2310.7	-	2310.7	-	-	44431.6	40616.0
2010													
Jan	215184.4	126637.1	-	19745.9	760.0	106131.2	2013.0	-	2013.0	-	-	45537.8	40996.4
Feb	211426.7	124179.0	-	16373.6	744.5	107060.9	1021.7	-	1021.7	-	-	45537.8	40688.2
Mar	211779.5	123401.5	-	13982.8	744.5	108674.2	1021.7	-	1021.7	-	-	45537.8	41818.5

Source: Bank of Guyana

BANK OF GUYANA: LIABILITIES
(G$ MILLION)

Table 1.2

End of Period	Total Liabilities	Currency			Deposits						Capital and Reserves		Allocation SDRs	Other
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Cap.	Other Reserves		
								EPDs	Other					
2000	130940.3	16215.2	15969.0	246.2	88090.4	38037.4	36059.6	75.6	13495.4	422.4	1000.0	19241.1	3493.4	2900.3
2001	113735.4	16808.6	16526.1	282.6	87492.1	36537.4	31617.7	62.2	15727.7	3547.1	1000.0	4197.8	3430.1	806.7
2002	112695.2	17178.1	16860.6	317.5	86244.3	36201.2	29086.9	62.0	19039.0	1855.2	1000.0	4223.1	3509.0	540.7
2003	115630.9	19774.1	19419.5	354.5	86475.8	35680.0	27887.8	61.7	19834.5	3011.8	1000.0	4062.7	3896.0	422.2
2004	106935.9	21778.0	21380.9	397.1	75538.1	24785.7	25626.5	61.7	21451.9	3612.3	1000.0	4173.6	4161.0	285.2
2005	114800.9	23936.2	23498.3	437.9	80355.2	21809.0	29175.8	61.7	24616.7	4692.0	1000.0	3837.1	4407.8	1264.6
2006	121408.4	28611.7	28132.8	479.0	81684.8	36674.5	20375.0	61.7	21902.3	2671.2	1000.0	4447.5	4274.9	1389.6
2007														
Mar	119404.2	26196.4	25701.4	495.0	81460.2	36426.3	19396.2	61.7	22498.0	3078.0	1000.0	3849.1	4274.9	2623.6
Jun	119109.8	25713.0	25204.8	508.1	82887.8	33445.8	20106.4	61.7	26225.5	3048.5	1000.0	4006.8	4468.0	1034.2
Sep	125510.2	26475.2	25952.9	522.3	83872.0	37251.8	20146.5	61.7	22999.5	3412.4	1000.0	4424.2	4468.0	5270.9
Dec	130792.1	33213.6	32675.7	537.9	85021.9	36481.0	20361.0	61.7	21207.8	6910.3	1000.0	4649.3	4468.0	2439.2
2008														
Mar	141882.2	31246.0	30696.8	549.3	97339.2	37128.3	20670.5	61.7	27914.9	11563.9	1000.0	5406.4	4468.0	2422.6
Jun	150684.3	30960.2	30396.7	563.5	107205.2	44895.4	21332.4	61.7	28689.2	12226.5	1000.0	5443.8	4813.1	1262.1
Sep	157656.9	31255.0	30673.7	581.2	110891.9	39923.8	21091.6	61.7	29128.2	20686.6	1000.0	6529.5	4813.1	3167.5
Dec	157013.9	37854.8	37258.2	596.6	105058.4	40933.3	21128.9	61.7	20276.1	22658.5	1000.0	6887.5	4813.1	1400.1
2009														
Jan	154607.0	33383.1	32784.3	598.8	108213.5	38398.8	21083.1	61.7	29359.5	19310.4	1000.0	4460.5	4813.1	2736.8
Feb	158699.8	33207.3	32608.3	598.9	111271.9	41338.0	21097.5	61.7	29363.5	19411.2	1000.0	4605.5	4813.1	3802.0
Mar	162805.9	33724.3	33124.4	599.9	114667.1	45318.9	20824.9	61.7	29881.6	18580.1	1000.0	4816.0	4813.1	3785.4
Apr	168064.9	34319.0	33715.5	603.5	119207.9	47132.1	20782.3	61.7	31377.7	19854.1	1000.0	4763.6	4813.1	3961.4
May	164526.4	34766.6	34158.3	608.3	116013.8	46938.7	19904.2	61.7	30141.6	18967.5	1000.0	4741.9	4438.7	3565.6
Jun	168078.6	34219.5	33608.9	610.7	122017.7	51678.1	19926.4	61.7	30823.3	19528.3	1000.0	4865.4	4438.7	1537.3
Jul	175082.8	34970.3	34355.4	614.9	128185.2	54432.4	19918.9	61.7	29469.8	24302.4	1000.0	5124.2	4438.7	1364.4
Aug	195857.3	35084.5	34465.9	618.6	127798.4	50778.7	19903.0	61.7	30941.5	26113.6	1000.0	5549.4	25023.6	1401.3
Sep	204083.0	35658.5	35033.9	624.6	133830.9	56735.7	20072.2	61.7	30654.5	26306.9	1000.0	5577.4	26603.0	1413.2
Oct	204078.3	36330.2	35700.8	629.4	133495.1	56217.6	19894.2	61.7	30879.8	26441.9	1000.0	5329.3	26603.0	1320.7
Nov	208474.1	37964.5	37330.8	633.7	135037.1	56269.4	19920.5	61.7	30620.5	28165.0	1000.0	6197.1	26603.0	1672.4
Dec	214867.0	42134.6	41495.9	638.6	140687.8	61065.4	19956.9	61.7	29943.1	29660.8	1000.0	2635.9	26603.0	1805.7
2010														
Jan	215184.4	38089.5	37449.1	640.4	142577.5	54775.9	19975.1	61.7	38119.2	29645.5	1000.0	4085.6	26603.0	2828.8
Feb	211426.7	38734.0	38089.2	644.8	138988.6	53006.3	19915.3	61.1	35030.6	30975.3	1000.0	4418.2	26603.0	1682.8
Mar	211779.5	38997.0	38349.4	647.5	139954.6	59182.8	19880.7	61.1	31712.2	29117.8	1000.0	3300.8	26603.0	1924.0

Source: Bank of Guyana

BANK OF GUYANA

CURRENCY NOTES ISSUE
(G$Million)

Table 1.3

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

Source: Bank of Guyana

COINS ISSUE
(G$'000)

Table 1.4

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

Source: Bank of Guyana

COMMERCIAL BANKS: ASSETS
(G$ THOUSANDS)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector						Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana				Other
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises	Other			Total	Deposits	External Payment Deposits	Currency	
							Total	Securities	Loans									
2000	117,745,982	8,223,770	4,553,178	763,443	2,907,149	23,193,719	20,264,178	20,264,138	40	419,617	2,509,924	659,748	52,778,294	15,509,505	13,713,790	75,608	1,720,107	17,380,946
2001	124,325,837	10,784,082	4,693,479	1,302,137	4,788,466	21,618,879	20,766,067	20,766,067	-	851,603	1,209	463,662	53,897,876	18,340,127	16,607,502	62,239	1,670,386	19,221,211
2002	135,041,638	13,034,284	2,936,306	1,551,060	8,546,918	24,772,996	23,958,389	23,956,186	2,203	807,464	7,143	723,927	55,041,306	21,030,989	19,200,543	62,044	1,768,402	20,438,136
2003	134,996,502	18,008,279	5,636,526	1,476,168	10,895,585	33,132,083	32,248,132	32,246,933	1,199	821,744	62,207	855,478	44,851,255	21,882,609	19,935,021	61,674	1,885,914	16,266,798
2004	146,765,810	21,769,312	7,543,422	1,557,163	12,668,727	39,482,288	38,166,777	38,166,676	101	1,265,422	50,089	489,981	40,838,902	23,318,495	21,024,435	61,674	2,232,386	20,866,832
2005	162,730,902	28,654,563	10,425,188	1,430,216	16,799,159	41,999,363	40,432,632	40,427,232	5,400	1,485,511	81,220	532,463	43,016,883	26,565,174	24,093,968	61,674	2,409,532	21,962,456
2006	180,216,127	29,861,247	10,111,712	1,365,568	18,383,967	47,078,700	46,021,292	46,020,789	503	966,579	90,829	436,376	49,147,688	28,443,132	25,721,749	61,674	2,659,709	25,248,984
2007																		
Mar	186,671,746	38,025,323	13,116,229	903,053	24,006,041	49,051,364	46,077,406	46,076,483	923	2,855,743	118,215	246,612	50,715,929	23,759,415	21,869,786	61,674	1,827,955	24,873,103
Jun	192,100,391	40,451,343	11,620,060	720,038	28,111,245	45,259,107	42,321,302	42,320,848	454	2,820,297	117,508	209,805	52,126,601	27,818,166	25,758,012	61,674	1,998,480	26,235,369
Sep	193,918,797	41,586,433	9,767,993	675,873	31,142,567	47,398,214	44,484,864	44,484,860	4	2,797,626	115,724	208,496	52,655,523	25,150,895	23,052,813	61,675	2,036,407	26,919,236
Dec	203,975,095	49,624,950	24,551,656	692,892	24,380,402	44,364,708	43,035,615	43,035,613	2	1,239,604	89,489	37,780	56,824,220	24,129,271	20,654,545	61,675	3,413,051	28,994,166
2008																		
Mar	216,549,059	47,035,050	19,268,728	397,463	27,368,859	50,015,138	46,793,257	46,781,236	12,021	3,149,710	72,171	38,254	57,183,911	30,253,020	27,241,735	61,675	2,949,610	32,023,686
Jun	224,401,511	50,490,078	20,657,718	342,871	29,489,489	51,871,114	49,191,591	49,151,655	39,936	2,622,966	56,557	94,713	58,800,816	30,494,676	28,389,493	61,675	2,043,508	32,650,114
Sep	226,614,411	46,283,023	18,962,136	328,091	26,992,795	53,397,446	50,668,145	50,628,571	39,574	2,673,828	55,473	61,822	61,790,365	30,799,897	28,436,055	61,675	2,302,167	34,281,858
Dec	232,629,338	49,464,474	18,857,418	492,514	30,114,542	53,997,380	50,944,988	50,909,207	35,781	2,998,114	54,278	109,182	67,233,108	25,183,900	21,819,846	61,675	3,302,379	36,641,294
2009																		
Jan	236,027,527	46,398,336	15,910,393	521,994	29,965,949	52,595,503	49,633,171	49,609,170	24,001	2,908,898	53,434	105,973	66,356,710	32,086,393	29,818,960	61,675	2,205,758	38,484,612
Feb	241,333,316	46,562,265	17,782,863	552,047	28,227,355	56,262,110	53,219,162	53,191,626	27,536	2,988,852	54,097	91,279	66,327,924	32,290,999	30,012,639	61,675	2,216,685	39,798,739
Mar	240,424,702	44,217,513	14,051,148	553,707	29,612,658	58,022,113	55,016,577	54,991,292	25,285	2,951,540	53,996	199,311	65,374,761	32,618,150	29,869,739	61,675	2,686,736	39,992,853
Apr	241,541,909	44,254,603	14,509,385	774,667	28,970,551	57,611,497	54,586,143	54,561,995	24,148	2,963,426	61,928	157,066	65,652,093	34,878,263	32,426,397	61,675	2,390,191	38,988,387
May	240,720,185	44,861,310	14,701,872	748,047	29,411,390	56,990,458	53,972,073	53,950,564	21,509	2,965,296	53,088	186,284	65,454,103	31,905,261	29,486,022	61,675	2,357,564	41,322,770
Jun	244,227,884	44,955,548	15,540,772	503,603	28,911,174	59,849,070	56,796,881	56,776,203	20,678	2,998,507	53,681	106,935	64,834,741	32,637,732	30,294,360	61,675	2,281,697	41,843,857
Jul	243,067,792	44,555,303	15,536,276	709,165	28,309,862	61,327,301	58,170,300	58,149,139	21,161	3,103,499	53,502	94,821	65,607,670	30,819,532	28,432,166	61,675	2,325,691	40,663,165
Aug	246,706,173	41,801,994	11,863,472	758,999	29,179,523	62,760,104	59,709,546	59,689,894	19,652	2,997,913	52,645	82,241	65,285,866	34,143,849	31,643,183	61,675	2,438,991	42,632,119
Sep	247,322,521	43,406,113	13,894,095	897,481	28,614,537	62,984,381	60,143,073	60,123,100	19,973	2,788,015	53,293	79,285	65,489,535	33,661,700	30,754,881	61,675	2,845,144	41,701,507
Oct	248,128,096	44,117,656	15,727,097	815,524	27,575,035	64,795,629	61,819,284	61,799,718	19,566	2,923,052	53,294	42,069	65,008,014	32,744,283	30,575,059	61,675	2,107,549	41,420,444
Nov	253,930,753	45,838,668	16,825,923	1,165,299	27,847,446	63,552,084	60,481,852	60,462,534	19,318	3,017,127	53,106	47,838	65,907,374	35,073,884	32,109,259	61,675	2,902,950	43,510,906
Dec	253,760,117	44,926,925	16,641,713	1,039,924	27,245,288	62,081,020	59,386,644	59,364,110	22,534	2,641,342	53,034	103,006	66,979,883	35,829,870	32,070,443	61,675	3,697,752	43,839,412
2010																		
Jan	265,058,350	44,024,389	14,312,000	980,083	28,732,306	68,499,998	65,438,268	65,420,112	18,156	3,006,384	55,346	98,458	65,530,831	42,811,471	40,135,502	61,675	2,614,293	44,093,203
Feb	264,366,591	43,694,612	14,856,930	1,049,353	27,788,330	69,230,159	66,424,124	66,406,263	17,861	2,761,627	44,408	76,014	67,150,564	39,703,123	36,836,337	61,134	2,805,652	44,512,118
Mar	264,216,729	37,087,121	16,369,546	1,038,791	19,678,784	70,019,805	67,096,237	67,082,469	13,768	2,884,140	39,427	51,082	67,849,007	34,971,735	31,654,543	61,134	3,256,058	54,237,980

Source: Commercial Banks

Table 2.1 (b)

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

End of Period	Total Liabilities	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
2000	117,745,982	4,875,522	1,435,647	3,439,875	-	9,134,106	4,825,956	1,739,348	2,568,802	8,454,689	69,937,199	75,608	-	2,992,043	22,276,815
2001	124,325,837	4,190,114	1,268,314	2,921,800	-	7,643,860	3,783,884	1,892,619	1,967,357	8,008,540	76,682,347	62,239	-	5,016,241	22,722,496
2002	135,041,638	5,316,744	1,093,082	4,223,662	-	10,279,996	4,453,279	2,708,221	3,118,496	9,221,579	81,622,447	62,044	-	6,261,913	22,276,915
2003	134,996,502	4,892,078	850,048	4,042,030	-	11,988,950	5,070,966	2,403,226	4,514,758	9,853,680	86,841,777	61,674	-	6,703,710	14,654,633
2004	146,765,810	7,108,116	450,506	6,657,610	-	14,051,174	5,249,027	3,848,610	4,953,537	10,513,896	92,872,660	61,674	-	7,215,594	14,942,696
2005	162,730,902	10,572,576	855,016	9,717,560	-	19,922,999	7,371,844	3,361,451	9,189,704	9,909,956	100,618,120	61,674	-	5,526,802	16,118,775
2006	180,216,127	10,836,777	761,491	10,075,286	-	21,432,413	2,945,704	9,119,988	9,366,721	8,539,591	114,585,656	61,674	-	7,015,384	17,744,632
2007															
Mar	186,671,746	12,447,112	988,747	11,458,365	-	21,326,209	2,396,249	9,714,221	9,215,739	7,782,250	120,253,289	61,674	-	6,288,715	18,512,497
Jun	192,100,391	11,735,057	569,074	11,165,983	-	23,616,743	2,972,328	11,405,112	9,239,303	8,737,881	123,376,543	61,674	-	5,341,968	19,230,525
Sep	193,918,797	9,696,505	602,113	9,094,392	-	23,461,727	3,830,510	10,297,281	9,333,936	8,725,271	126,041,218	61,674	-	5,565,328	20,367,074
Dec	203,975,095	11,169,120	714,191	10,454,929	-	24,862,530	4,302,450	11,162,399	9,397,681	9,334,233	131,001,549	61,674	-	6,749,262	20,796,727
2008															
Mar	216,549,059	11,244,978	1,491,331	9,753,647	-	28,359,174	5,722,059	13,154,041	9,483,074	10,349,349	136,824,007	61,674	-	7,432,418	22,277,459
Jun	224,401,511	10,822,035	1,080,431	9,741,604	-	29,924,927	7,271,860	13,056,194	9,596,873	10,766,940	143,645,350	61,674	-	5,874,519	23,306,066
Sep	226,614,411	9,749,067	1,237,575	8,511,492	-	27,681,645	5,786,511	12,115,673	9,779,461	9,916,194	144,984,582	61,674	-	9,811,491	24,409,757
Dec	232,629,338	9,591,596	1,393,261	8,198,335	-	29,720,704	5,587,763	14,203,403	9,929,537	11,121,764	146,970,062	61,674	-	10,500,192	24,663,346
2009															
Jan	236,027,527	9,599,115	1,106,069	8,493,046	-	29,956,103	5,277,621	14,719,865	9,958,617	11,758,408	150,729,167	61,674	-	7,440,430	26,482,629
Feb	241,333,316	11,002,503	1,955,001	9,047,502	-	31,132,290	5,554,477	15,582,849	9,994,964	11,214,850	152,763,736	61,674	-	7,621,698	27,536,563
Mar	240,424,702	9,965,898	1,163,271	8,802,627	-	31,771,576	5,670,689	16,119,121	9,981,766	11,733,151	151,598,233	61,674	-	7,569,109	27,725,061
Apr	241,541,909	11,643,377	1,849,154	9,794,223	-	30,990,654	5,388,282	15,997,050	9,605,322	11,702,812	153,188,308	61,674	-	7,110,563	26,844,520
May	240,720,185	10,711,118	1,713,204	8,997,914	-	28,919,887	5,229,482	16,770,756	6,919,648	11,349,577	154,357,109	61,674	-	7,948,223	27,372,597
Jun	244,227,884	10,826,765	1,736,744	9,090,021	-	31,076,142	5,060,085	19,080,720	6,935,338	11,822,237	154,817,676	61,674	-	8,254,456	27,368,933
Jul	243,067,792	12,046,855	1,956,280	10,090,575	-	29,853,124	5,689,199	17,206,151	6,957,773	10,617,078	154,899,859	61,674	-	7,171,991	28,417,211
Aug	246,706,173	11,419,950	1,306,300	10,113,650	-	29,381,037	5,507,535	16,957,276	6,916,226	12,355,874	156,551,042	61,674	-	8,088,475	28,848,121
Sep	247,322,521	10,689,933	1,121,542	9,568,391	-	28,762,347	5,580,501	16,065,701	7,116,145	12,369,022	158,942,003	61,674	-	7,608,980	28,888,562
Oct	248,128,096	10,708,978	731,562	9,977,416	-	29,280,250	5,486,659	16,659,172	7,134,418	12,572,187	159,619,747	61,674	-	6,710,409	29,174,851
Nov	253,930,753	11,647,551	2,340,112	9,307,439	-	30,958,027	4,801,861	19,032,140	7,124,025	12,463,233	161,616,595	61,674	-	7,525,494	29,658,178
Dec	253,760,117	11,655,167	1,413,259	10,241,908	-	29,586,350	4,184,078	18,572,497	6,829,775	13,995,545	160,574,514	61,674	-	8,805,885	29,080,981
2010															
Jan	265,058,350	11,471,479	1,431,148	10,040,331	-	35,132,903	4,554,332	23,696,561	6,882,010	15,384,129	165,578,146	61,674	-	7,673,249	29,756,769
Feb	264,366,591	11,882,178	1,870,557	10,011,621	-	33,435,250	4,620,071	21,962,439	6,852,740	13,306,704	168,225,686	61,133	-	7,500,573	29,955,066
Mar	264,216,729	11,286,182	1,454,122	9,832,060	-	32,983,276	5,027,465	21,082,542	6,873,269	14,480,588	167,509,382	61,133	-	7,421,073	30,475,093

Source: Commercial Banks

COMMERCIAL BANKS: TOTAL DEPOSITS
(G$ Million)

Table 2.2

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector: Total Public Sector	General Government: Total	General Government: Central Gov't	General Government: Local Gov't	General Government: Other	Public Non-Fin. Enterprises	Private Sector: Total	Private Sector: Business Enterprises	Private Sector: Individual Customers	Non-Bank Fin. Institutions: Total	Non-Bank Fin. Institutions: Public	Non-Bank Fin. Institutions: Private	Foreign Sector
2000	90965.9	87526.0	9134.1	7394.8	4826.0	110.4	2458.4	1739.3	69937.2	13165.3	56771.9	8454.7	1006.5	7448.2	3439.9
2001	95256.5	92334.7	7643.9	5751.2	3783.9	263.5	1703.9	1892.6	76682.3	13967.2	62715.1	8008.5	608.3	7400.3	2921.8
2002	105347.7	101124.0	10280.0	7571.8	4453.3	196.5	2922.0	2708.2	81622.4	16407.2	65215.3	9221.6	526.8	8694.8	4223.7
2003	112726.4	108684.4	11989.0	9585.7	5071.0	144.7	4370.0	2403.2	86841.8	18500.8	68341.0	9853.7	863.4	8990.3	4042.0
2004	124095.3	117437.7	14051.2	10202.6	5249.0	147.8	4805.7	3848.6	92872.7	15016.6	77856.1	10513.9	1165.5	9348.4	6657.6
2005	140168.6	130451.1	19923.0	16561.5	7371.8	247.8	8941.9	3361.5	100618.1	15316.5	85301.7	9910.0	1112.2	8797.7	9717.6
2006	154632.9	144557.7	21432.4	12312.4	2945.7	298.1	9068.6	9120.0	114585.7	18332.8	96252.9	8539.6	1348.5	7191.1	10075.3
2007															
Mar	160820.1	149361.7	21326.2	11612.0	2396.2	393.9	8821.9	9714.2	120253.3	21211.8	99041.5	7782.3	616.2	7166.1	11458.4
Jun	166897.2	155731.2	23616.7	12211.6	2972.3	341.9	8897.4	11405.1	123376.5	20602.9	102773.7	8737.9	535.7	8202.2	11166.0
Sep	167322.6	158228.2	23461.7	13164.4	3830.5	318.1	9015.8	10297.3	126041.2	20223.7	105817.6	8725.3	577.4	8147.9	9094.4
Dec	175653.2	165198.3	24862.5	13700.1	4302.5	282.3	9115.4	11162.4	131001.5	21872.0	109129.6	9334.2	875.7	8458.5	10454.9
2008															
Mar	185286.2	175532.5	28359.2	15205.1	5722.1	308.4	9174.7	13154.0	136824.0	23399.1	113424.9	10349.3	915.2	9434.1	9753.6
Jun	194078.8	184337.2	29924.9	16868.7	7271.9	320.6	9276.3	13056.2	143645.4	24426.6	119218.8	10766.9	988.1	9778.8	9741.6
Sep	191093.9	182582.4	27681.6	15566.0	5786.5	336.3	9443.2	12115.7	144984.6	27874.8	117109.8	9916.2	361.7	9554.5	8511.5
Dec	196010.9	187812.5	29720.7	15517.3	5587.8	324.1	9605.4	14203.4	146970.1	28611.2	118358.9	11121.8	1188.8	9932.9	8198.3
2009															
Jan	200936.7	192443.7	29956.1	15236.2	5277.6	318.3	9640.3	14719.9	150729.2	30406.7	120322.5	11758.4	1098.9	10659.5	8493.0
Feb	204158.4	195110.9	31132.3	15549.4	5554.5	342.8	9652.2	15582.8	152763.7	30191.1	122572.6	11214.8	1111.4	10103.5	9047.5
Mar	203905.6	195103.0	31771.6	15652.5	5670.7	350.6	9631.2	16119.1	151598.2	30469.8	121128.4	11733.2	1211.0	10522.2	8802.6
Apr	205676.0	195881.8	30990.7	14993.6	5388.3	364.3	9241.0	15997.1	153188.3	30651.7	122536.6	11702.8	1227.5	10475.3	9794.2
May	203624.5	194626.6	28919.9	12149.1	5229.5	354.4	6565.2	16770.8	154357.1	30622.6	123734.5	11349.6	1241.1	10108.5	8997.9
Jun	206806.1	197716.1	31076.1	11995.4	5060.1	375.2	6560.1	19080.7	154817.7	29707.8	125109.9	11822.2	1288.9	10533.3	9090.0
Jul	205460.6	195370.1	29853.1	12647.0	5689.2	379.0	6578.7	17206.2	154899.9	28469.3	126430.5	10617.1	1298.6	9318.5	10090.6
Aug	208401.6	198288.0	29381.0	12423.8	5507.5	352.1	6564.1	16957.3	156551.0	32047.1	124504.0	12355.9	1279.3	11076.6	10113.7
Sep	209641.8	200073.4	28762.3	12696.6	5580.5	363.0	6753.2	16065.7	158942.0	32379.3	126562.7	12369.0	1281.1	11087.9	9568.4
Oct	211449.6	201472.2	29280.2	12621.1	5486.7	333.4	6801.0	16659.2	159619.7	31574.3	128045.4	12572.2	1114.6	11457.6	9977.4
Nov	214345.3	205037.9	30958.0	11925.9	4801.9	313.1	6810.9	19032.1	161616.6	31788.4	129828.2	12463.2	1136.3	11326.9	9307.4
Dec	214398.3	204156.4	29586.3	11013.9	4184.1	328.5	6501.3	18572.5	160574.5	28967.5	131607.0	13995.5	1142.1	12853.5	10241.9
2010															
Jan	226135.5	216095.2	35132.9	11436.3	4554.3	384.2	6497.8	23696.6	165578.1	30837.4	134740.7	15384.1	1082.5	14301.6	10040.3
Feb	224979.3	214967.6	33435.3	11472.8	4620.1	333.0	6519.8	21962.4	168225.7	32131.4	136094.3	13306.7	1064.1	12242.6	10011.6
Mar	224805.3	214973.2	32983.3	11900.7	5027.5	356.0	6517.3	21082.5	167509.4	30498.9	137010.4	14480.6	1207.2	13273.4	9832.1

Source: Commercial Banks

COMMERCIAL BANKS: DEMAND DEPOSITS
(G$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2000	14039.3	12461.5	2507.3	1593.5	1497.3	40.7	55.5	913.8	9318.7	6166.3	3152.4	635.5	151.7	483.8	1577.8
2001	13489.3	11975.4	2852.6	1659.6	1556.3	82.6	20.8	1193.0	8454.3	5117.9	3336.4	668.5	104.5	564.0	1513.9
2002	15864.3	14039.8	3627.7	1981.2	1845.8	98.7	36.7	1646.5	9839.9	6095.8	3744.1	572.2	40.6	531.6	1824.6
2003	17821.0	15874.1	3355.7	2107.8	1973.7	70.0	64.0	1248.0	11375.3	7455.8	3919.5	1143.1	437.0	706.0	1946.9
2004	23171.4	19042.9	4318.9	2398.8	2215.7	70.6	112.5	1920.1	12984.4	9469.6	3514.8	1739.5	652.7	1086.8	4128.5
2005	26847.2	20521.9	4590.6	3200.6	2907.4	170.4	122.8	1390.0	14445.6	9815.4	4630.2	1485.6	175.7	1309.9	6325.3
2006	32220.8	25421.8	5372.0	1489.3	1152.7	215.7	120.9	3882.7	18878.9	12235.9	6643.0	1170.9	196.2	974.6	6799.0
2007															
Mar	33695.5	26571.4	5545.5	1581.1	1122.5	305.5	153.2	3964.4	20132.3	13338.6	6793.7	893.7	69.3	824.3	7124.1
Jun	34742.5	27391.2	6844.8	1600.2	1196.7	252.9	150.6	5244.6	19332.2	12763.0	6569.2	1214.2	109.7	1104.5	7351.3
Sep	33861.6	28396.3	7189.9	1812.3	1490.6	227.5	94.2	5377.6	20300.0	13965.3	6334.7	906.5	151.4	755.1	5465.3
Dec	36809.7	30074.1	6931.7	1888.1	1614.9	181.6	91.5	5043.6	21842.8	15063.1	6779.8	1299.6	126.3	1173.3	6735.6
2008															
Mar	39145.5	33481.5	8935.3	1988.6	1694.9	215.3	78.4	6946.8	23250.2	15487.8	7762.4	1296.0	165.6	1130.4	5664.0
Jun	42088.4	36315.2	10248.8	4486.0	4156.9	215.7	113.4	5762.8	24737.9	16278.2	8459.7	1328.5	238.1	1090.5	5773.2
Sep	39424.5	33954.1	6637.0	2536.0	2202.2	226.4	107.4	4101.0	26196.9	17838.5	8358.4	1120.2	165.0	955.2	5470.4
Dec	38800.1	33362.8	7559.9	2314.9	2001.1	205.4	108.4	5245.0	23852.4	16301.6	7550.8	1950.6	891.1	1059.5	5437.3
2009															
Jan	39805.1	34234.6	6714.7	2419.1	2096.6	199.0	123.6	4295.6	25634.8	17845.6	7789.1	1885.1	901.6	983.5	5570.6
Feb	42305.7	36154.4	7366.1	2565.9	2246.0	210.1	109.8	4800.2	26771.5	17766.6	9004.9	2016.9	913.6	1103.3	6151.3
Mar	40532.6	34716.2	7935.5	2709.9	2398.6	222.2	89.1	5225.7	24703.2	17001.9	7701.3	2077.5	1012.9	1064.6	5816.4
Apr	42687.0	35889.2	7729.1	2676.2	2345.1	239.9	91.2	5052.9	26115.4	18214.4	7901.0	2044.6	1029.7	1014.9	6797.9
May	42377.5	36416.3	7942.7	2565.0	2227.6	224.6	112.9	5377.6	26136.0	18340.2	7795.9	2337.6	1043.3	1294.3	5961.2
Jun	44134.5	38396.4	9003.3	2718.9	2357.3	248.9	112.7	6284.4	27023.5	18661.6	8361.9	2369.6	1091.1	1278.5	5738.2
Jul	42337.1	36044.4	8236.7	2675.0	2298.5	255.7	120.9	5561.7	25776.2	17283.1	8493.1	2031.4	1101.3	930.1	6292.7
Aug	43954.4	37754.0	8028.4	2518.1	2194.3	228.1	95.7	5510.3	27552.2	19457.7	8094.5	2173.4	1081.6	1091.8	6200.4
Sep	41289.4	35542.5	6770.9	2549.4	2194.7	239.5	115.1	4221.6	26638.9	18468.8	8170.0	2132.7	1083.3	1049.4	5746.8
Oct	40159.6	34245.5	6838.2	2487.7	2129.5	207.1	151.1	4350.5	26060.5	17644.4	8416.1	1346.9	214.5	1132.3	5914.1
Nov	41659.6	36388.8	7679.7	2430.8	2141.1	186.6	103.0	5248.9	27367.4	18249.1	9118.3	1341.7	233.3	1108.4	5270.8
Dec	39696.0	34228.9	7581.9	2140.9	1823.4	192.7	124.8	5441.0	24845.5	15865.5	8980.0	1801.6	236.0	1565.6	5467.0
2010															
Jan	46982.9	41526.8	11417.7	2088.0	1739.7	249.8	98.5	9329.7	26104.5	17014.6	9089.9	4004.6	183.0	3821.6	5456.1
Feb	40466.9	34753.6	6898.2	2135.7	1825.2	197.4	113.1	4762.5	26376.1	17198.5	9177.7	1479.3	161.7	1317.5	5713.3
Mar	41614.2	36131.9	7324.1	2566.6	2240.5	220.1	106.1	4757.5	27159.3	17723.3	9436.0	1648.4	375.2	1273.2	5482.3

Source: Commercial Banks

COMMERCIAL BANKS: TIME DEPOSITS
(G$Million)

Table 2.4

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector: Total Public Sector	Public Sector: General Government: Total	Public Sector: General Government: Central Gov't	Public Sector: General Government: Local Gov't	Public Sector: General Government: Other	Public Sector: Public Non-Fin. Enterprises	Private Sector: Total	Private Sector: Business Enterprises	Private Sector: Individual Customers	Non-Bank Fin. Institutions: Total	Non-Bank Fin. Institutions: Public	Non-Bank Fin. Institutions: Private	Foreign Sector
2000	33249.1	32615.6	4128.5	3848.7	1429.0	16.7	2402.9	279.9	21013.7	3545.2	17468.5	7473.4	854.6	6618.8	633.5
2001	33133.8	32754.2	3062.0	3005.5	1239.7	82.7	1683.1	56.6	23188.3	3844.9	19343.4	6503.9	503.3	6000.7	379.5
2002	33798.4	32702.5	4849.7	4354.8	1427.4	42.1	2885.2	494.9	20308.8	3413.5	16895.3	7544.0	486.2	7057.8	1095.9
2003	33379.5	32351.1	6137.3	5921.0	1648.3	17.5	4255.2	216.3	18624.3	3114.2	15510.1	7589.5	0.8	7588.7	1028.4
2004	30520.2	29412.0	7131.9	6973.3	2360.6	21.4	4591.3	158.6	15051.6	2002.3	13049.2	7228.5	86.9	7141.5	1108.2
2005	33899.3	32943.1	12103.3	11941.1	3103.7	21.5	8815.8	162.2	14349.0	2178.4	12170.7	6490.8	502.3	5988.4	956.2
2006	33812.6	32929.0	12133.4	9208.6	246.7	17.7	8944.3	2924.8	15053.9	1908.7	13145.2	5741.7	707.5	5034.1	883.6
2007															
Mar	34259.4	33398.8	12672.7	9203.5	520.9	17.7	8665.0	3469.2	14910.0	2040.7	12869.3	5816.2	401.2	5415.0	860.5
Jun	35265.3	34429.6	13116.1	9232.5	471.9	17.6	8743.0	3883.6	14890.8	1810.7	13080.1	6422.7	400.2	6022.5	835.7
Sep	35419.0	34598.2	12382.5	9408.3	473.1	17.6	8917.6	2974.2	15295.1	1883.7	13411.4	6920.6	400.1	6520.5	820.8
Dec	37190.6	36394.7	13921.1	9611.4	574.0	17.6	9019.7	4309.8	15582.9	1901.5	13681.5	6890.6	703.4	6187.2	795.9
2008															
Mar	39890.5	39088.4	14544.7	9698.1	588.5	17.7	9091.9	4846.5	16481.8	1909.4	14572.3	8062.0	703.4	7358.6	802.0
Jun	41313.3	40533.2	15124.3	9765.8	589.8	17.7	9158.3	5358.5	16872.3	1991.0	14881.3	8536.6	703.6	7833.0	780.1
Sep	40988.2	40245.1	16153.3	10690.0	1343.4	15.5	9331.1	5463.3	16248.5	2612.0	13636.5	7843.3	180.1	7663.1	743.1
Dec	41568.5	40847.2	16706.6	10866.1	1357.6	15.5	9493.0	5840.5	15645.9	2489.4	13156.5	8494.7	281.1	8213.6	721.3
2009															
Jan	42448.3	41733.0	16795.1	10894.5	1366.3	15.5	9512.7	5900.6	16403.0	2460.5	13942.5	8534.9	180.6	8354.3	715.3
Feb	43029.2	42314.5	16962.1	10928.0	1374.1	15.5	9538.4	6034.2	17127.5	2592.1	14535.3	8224.9	181.1	8043.8	714.7
Mar	43540.2	42830.5	16964.1	10935.5	1381.6	15.5	9538.4	6028.6	17761.3	3235.0	14526.3	8105.1	181.4	7923.7	709.7
Apr	43020.7	42316.6	16717.1	10545.9	1384.4	15.5	9146.1	6171.2	17323.9	2553.4	14770.5	8275.6	181.1	8094.4	704.1
May	40563.8	39859.6	14158.1	7852.9	1388.8	15.5	6448.5	6305.2	18216.9	3534.5	14682.4	7484.6	181.1	7303.4	704.2
Jun	41219.2	40515.2	14214.6	7677.2	1218.2	15.5	6443.5	6537.4	18326.0	3497.7	14828.3	7974.5	181.1	7793.4	704.0
Jul	40985.1	40276.0	13305.2	7690.3	1220.8	15.5	6454.0	5614.9	19145.0	3552.5	15592.5	7825.8	180.5	7645.2	709.2
Aug	40826.1	40118.8	13448.9	7703.7	1223.8	15.5	6464.4	5745.2	18341.2	3505.8	14835.4	8328.7	181.0	8147.7	707.2
Sep	41901.1	41195.3	13887.3	7869.7	1220.1	15.5	6634.1	6017.6	18918.3	3856.9	15061.5	8389.7	181.1	8208.5	705.8
Oct	43090.0	42397.6	14110.7	7883.1	1221.7	15.5	6645.9	6227.5	19031.2	3874.8	15156.4	9255.7	883.3	8372.4	692.4
Nov	43140.5	42439.4	14267.7	7334.7	615.2	15.5	6703.9	6933.0	18808.9	3819.0	14989.9	9362.8	886.2	8476.6	701.1
Dec	43938.7	43174.3	14211.4	7003.3	615.3	15.6	6372.5	7208.1	18541.2	3098.2	15443.0	10421.7	889.3	9532.5	764.4
2010															
Jan	44396.0	43700.7	14200.1	7035.8	625.0	15.5	6395.2	7164.3	19817.6	2816.3	17001.2	9683.0	882.7	8800.3	695.3
Feb	44866.9	44177.8	14404.8	7043.1	625.1	15.6	6402.4	7361.7	19822.4	2683.5	17138.9	9950.6	885.6	9065.1	689.2
Mar	45250.2	44544.0	14469.2	7051.7	629.2	15.6	6406.9	7417.6	20112.6	2728.3	17384.2	9962.2	815.2	9147.0	706.2

Source: Commercial Banks

COMMERCIAL BANKS: SAVINGS DEPOSITS
(G$Million)

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2000	43677.4	42448.9	2498.3	1952.6	1899.7	53.0	0.0	545.7	39604.8	3453.9	36150.9	345.8	0.3	345.5	1228.5
2001	48633.5	47605.1	1729.2	1086.1	987.9	98.2	-	643.1	45039.8	5004.5	40035.4	836.1	0.5	835.6	1028.4
2002	55684.9	54381.7	1802.6	1235.8	1180.1	55.7	-	566.8	51473.8	6897.8	44575.9	1105.3	0.0	1105.3	1303.2
2003	61526.0	60459.2	2496.0	1557.0	1449.0	57.2	50.8	939.0	56842.2	7930.8	48911.4	1121.1	425.6	695.5	1066.7
2004	70403.7	68982.9	2600.3	830.4	672.7	55.8	101.9	1769.9	64836.7	3544.6	61292.1	1545.9	425.9	1120.0	1420.9
2005	79422.2	76986.1	3229.2	1419.9	1360.7	55.9	3.3	1809.3	71823.4	3322.7	68500.7	1933.5	434.2	1499.4	2436.0
2006	88599.5	86206.9	3927.0	1614.5	1546.3	64.8	3.4	2312.5	80652.8	4188.2	76464.7	1627.1	444.8	1182.3	2392.6
2007															
Mar	92865.3	89391.5	3108.0	827.4	752.9	70.7	3.7	2280.6	85211.1	5832.6	79378.5	1072.4	145.6	926.8	3473.7
Jun	96889.4	93910.4	3655.8	1379.0	1303.8	71.4	3.8	2276.8	89153.5	6029.2	83124.4	1101.0	25.8	1075.2	2979.1
Sep	98042.0	95233.7	3889.4	1943.9	1866.9	73.0	4.0	1945.6	90446.1	4374.7	86071.4	898.2	25.9	872.3	2808.3
Dec	101653.0	98729.5	4009.7	2200.7	2113.5	83.0	4.2	1809.0	93575.8	4907.4	88668.3	1144.0	46.1	1098.0	2923.4
2008															
Mar	106250.2	102962.6	4879.2	3518.4	3438.7	75.4	4.3	1360.8	97092.0	6001.9	91090.2	991.4	46.3	945.1	3287.6
Jun	110677.1	107488.8	4551.9	2616.9	2525.2	87.2	4.5	1934.9	102035.2	6157.4	95877.8	901.8	46.5	855.3	3188.3
Sep	110681.3	108383.2	4891.3	2340.0	2240.9	94.4	4.7	2551.4	102539.1	7424.3	95114.8	952.7	16.5	936.2	2298.1
Dec	115642.3	113602.5	5454.3	2336.3	2229.1	103.2	4.0	3118.0	107471.8	9820.3	97651.5	676.5	16.6	659.9	2039.8
2009															
Jan	118683.3	116476.1	6446.3	1922.7	1814.7	103.8	4.1	4523.6	108691.4	10100.5	98590.9	1338.4	16.6	1321.8	2207.2
Feb	118823.5	116641.9	6804.0	2055.6	1934.4	117.1	4.0	4748.5	108864.8	9832.4	99032.4	973.1	16.6	956.4	2181.5
Mar	119832.8	117556.3	6872.0	2007.1	1890.5	112.8	3.7	4864.9	109133.7	10232.9	98900.8	1550.5	16.6	1533.9	2276.5
Apr	119968.3	117676.1	6544.4	1771.4	1658.8	108.9	3.7	4773.0	109749.0	9883.9	99865.1	1382.6	16.7	1366.0	2292.2
May	120683.2	118350.7	6819.1	1731.3	1613.1	114.4	3.8	5087.9	110004.2	8747.9	101256.3	1527.4	16.7	1510.7	2332.5
Jun	121452.4	118804.5	7858.3	1599.3	1484.6	110.9	3.9	6258.9	109468.2	7548.5	101919.7	1478.1	16.7	1461.4	2647.8
Jul	122138.4	119049.7	8311.2	2281.6	2169.9	107.9	3.9	6029.6	109978.6	7633.7	102344.9	759.9	16.7	743.2	3088.6
Aug	123621.1	120415.1	7903.7	2202.0	2089.5	108.5	4.0	5701.8	110657.6	9083.6	101574.0	1853.8	16.7	1837.0	3206.1
Sep	126451.3	123335.5	8104.1	2277.5	2165.7	107.9	3.9	5826.5	113384.8	10053.6	103331.2	1846.6	16.7	1829.9	3115.8
Oct	128200.0	124829.0	8331.4	2250.2	2135.5	110.7	4.0	6081.1	114528.1	10055.1	104472.9	1969.6	16.8	1952.8	3370.9
Nov	129545.3	126209.7	9010.7	2160.4	2045.5	111.0	4.0	6850.2	115440.3	9720.3	105720.0	1758.7	16.8	1741.9	3335.6
Dec	130763.6	126753.2	7793.0	1869.6	1745.4	120.2	4.0	5923.4	117187.9	10003.8	107184.0	1772.2	16.8	1755.4	4010.5
2010															
Jan	134756.7	130867.7	9515.1	2312.6	2189.6	118.8	4.1	7202.5	119656.1	11006.5	108649.6	1696.5	16.8	1679.7	3889.0
Feb	139645.5	136036.3	12132.3	2294.0	2169.8	120.0	4.2	9838.3	122027.2	12249.5	109777.7	1876.8	16.8	1860.0	3609.2
Mar	137940.9	134297.4	11189.9	2282.4	2157.8	120.3	4.2	8907.5	120237.5	10047.3	110190.2	2870.0	16.8	2853.1	3643.6

Source: Commercial Banks

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

Table 2.6

End Of Period	Up To 3 Months	Exceeding 3 & Up To 6 Months	Exceeding 6 & Up To 9 Months	Up To 12 Months	Exceeding 12 Months	Total
2000	16979.5	5389.5	14.0	9844.4	1021.6	33249.1
2001	16307.9	4547.0	79.7	10022.0	2177.2	33133.8
2002	15645.2	4609.1	318.6	11116.5	2109.1	33798.4
2003	13909.0	5502.0	71.9	12528.3	1368.3	33379.5
2004	12760.7	4553.8	32.3	12359.1	814.3	30520.2
2005						
Mar	11903.8	4122.1	5.8	13158.3	910.8	30100.9
Jun	11251.3	3806.2	326.7	15103.0	904.8	31392.1
Sep	12431.4	3865.7	71.2	12238.4	2956.8	31563.4
Dec	11434.3	4070.2	85.3	15305.8	3003.8	33899.3
2006						
Mar	11860.3	4193.4	103.7	14550.7	3033.3	33741.5
Jun	12270.4	3965.9	98.8	13791.7	3092.7	33219.6
Sep	12817.7	3890.4	79.9	13971.3	3169.8	33929.0
Dec	11839.9	4594.3	144.0	14112.3	3122.1	33812.6
2007						
Mar	11897.6	4417.2	176.0	14594.3	3174.3	34259.4
Jun	12437.8	4409.9	174.0	15016.0	3227.5	35265.3
Sep	11607.3	4603.9	49.5	15704.0	3454.4	35419.0
Dec	12519.5	5241.3	18.7	17372.9	2038.3	37190.6
2008						
Mar	14034.1	5490.5	32.5	18207.7	2125.5	39890.5
Jun	14625.3	5502.8	54.3	18339.6	2791.4	41313.3
Sep	15061.5	4390.7	330.5	18507.7	2697.8	40988.2
Dec	15068.5	4321.7	1168.4	18332.2	2677.6	41568.5
2009						
Jan	15937.3	4369.9	1209.6	18245.9	2685.6	42448.3
Feb	16669.9	4599.6	1056.3	17928.6	2774.8	43029.2
Mar	17012.9	5176.3	478.3	18054.5	2818.1	43540.2
Apr	16791.7	4630.6	1061.9	17577.0	2959.4	43020.6
May	17700.5	4631.4	1047.8	14230.6	2953.7	40563.8
Jun	18079.9	4066.2	1070.5	14981.4	3021.3	41219.2
Jul	17640.5	4090.6	1077.9	15093.4	3082.8	40985.1
Aug	16955.1	4042.5	1105.9	15617.5	3105.2	40826.1
Sep	17132.7	4117.4	1059.6	16461.3	3130.1	41901.1
Oct	18220.3	4652.4	438.9	17134.1	2644.5	43090.0
Nov	18214.4	4675.4	557.4	16861.5	2831.8	43140.5
Dec	17485.9	4943.3	593.5	18133.1	2782.9	43938.7
2010						
Jan	18009.5	4983.4	676.7	17868.7	2857.7	44396.0
Feb	18231.4	5169.4	527.1	18037.8	2901.3	44866.9
Mar	18184.8	5335.7	574.3	18258.2	2897.1	45250.2

Source: Commercial Banks

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

Table 2.7

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

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

Table 2.8

Period	Debits
2000	125,811
2001	107,094
2002	103,269
2003	110,920
2004	159,657
2005	
Mar	152,684
Jun	164,857
Sep	183,630
Dec	167,641
2006	
Mar	189,629
Jun	172,242
Sep	195,559
Dec	194,351
2007	
Mar	217,974
Jun	231,633
Sep	209,247
Dec	215,212
2008	
Mar	214,287
Jun	249,345
Sep	277,598
Dec	276,220
2009	
Jan	278,951
Feb	243,761
Mar	268,265
Apr	258,100
May	249,153
Jun	295,451
Jul	301,158
Aug	280,156
Sep	427,671
Oct	286,869
Nov	281,570
Dec	315,248
2010	
Jan	259,153
Feb	269,888
Mar	471,629

CLEARING BALANCES

Table 2.9

Period	Clearings 1)
2000	107,599
2001	106,865
2002	110,233
2003	121,087
2004	98,286
2005	
Mar	11,046
Jun	11,537
Sep	11,275
Dec	12,555
2006	
Mar	11,446
Jun	11,709
Sep	11,282
Dec	13,692
2007	
Mar	13,183
Jun	13,138
Sep	13,237
Dec	17,509
2008	
Mar	14,239
Jun	16,847
Sep	16,981
Dec	19,433
2009	
Jan	16,802
Feb	15,311
Mar	15,825
Apr	15,462
May	15,695
Jun	16,762
Jul	16,238
Aug	16,009
Sep	16,177
Oct	17,079
Nov	17,417
Dec	21,316
2010	
Jan	18,411
Feb	14,838
Mar	18,268

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: Total Public Sector	Public Sector: General Government: Total	Public Sector: General Government: Central Gov't	Public Sector: General Government: Other Gov't[1]	Public Sector: Public Non-Fin. Enterprises	Private Sector: Total	Private Sector: Business Enterprises	Private Sector: Individual Customers	Non-Bank Fin. Inst.: Total	Non-Bank Fin. Inst.: Public	Non-Bank Fin. Inst.: Private	Non-Residents
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	50473.6	48922.6	816.8	9.3	2.2	7.1	807.5	47381.8	38308.3	9073.5	723.9	-	723.9	1551.1
2003	41738.4	40262.2	885.2	63.4	1.2	62.2	821.7	38521.6	29696.1	8825.5	855.5	-	855.5	1476.2
2004	38136.7	36579.6	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	490.0	-	490.0	1557.2
2005	40337.1	38906.9	1572.1	86.6	5.4	81.2	1485.5	36802.3	26499.3	10303.0	532.5	-	532.5	1430.2
2006	45968.8	44603.2	1057.9	91.3	0.5	90.8	966.6	43109.0	30595.7	12513.3	436.4	-	436.4	1365.6
2007														
Mar	48571.4	47668.4	2974.9	119.1	0.9	118.2	2855.7	44446.9	31402.3	13044.5	246.6	-	246.6	903.1
Jun	48739.9	48019.9	2938.3	118.0	0.5	117.5	2820.3	44871.8	30774.1	14097.8	209.8	-	209.8	720.0
Sep	49634.0	48958.2	2913.4	115.7	0.0	115.7	2797.6	45836.3	30975.4	14860.9	208.5	-	208.5	675.9
Dec	52021.3	51328.4	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	37.8	-	37.8	692.9
2008														
Mar	54237.1	53839.6	3233.9	84.2	12.0	72.2	3149.7	50567.5	34185.9	16381.6	38.3	-	38.3	397.5
Jun	55318.1	54975.2	2719.5	96.5	39.9	56.6	2623.0	52161.1	34550.6	17610.4	94.7	-	94.7	342.9
Sep	58212.1	57841.5	2768.9	95.0	39.6	55.5	2673.8	55010.8	37056.9	17954.0	61.8	-	61.8	370.6
Dec	64117.2	63582.7	3088.2	90.1	35.8	54.3	2998.1	60385.4	40739.0	19646.4	109.2	-	109.2	534.5
2009														
Jan	63159.0	62596.6	2986.3	77.4	24.0	53.4	2908.9	59504.2	40249.5	19254.8	106.0	-	106.0	562.5
Feb	63225.4	62627.5	3070.5	81.6	27.5	54.1	2988.9	59465.7	40121.4	19344.3	91.3	-	91.3	597.8
Mar	62513.4	61906.3	3030.8	79.3	25.3	54.0	2951.5	58676.2	39535.9	19140.4	199.3	-	199.3	607.0
Apr	63004.4	62176.7	3049.5	86.1	24.1	61.9	2963.4	58970.1	39698.7	19271.4	157.1	-	157.1	827.7
May	62716.2	61915.4	3039.9	74.6	21.5	53.1	2965.3	58689.2	39440.6	19248.5	186.3	-	186.3	800.9
Jun	61785.1	61228.8	3072.9	74.4	20.7	53.7	2998.5	58049.0	38778.0	19271.0	106.9	-	106.9	556.3
Jul	62928.0	62166.5	3178.2	74.7	21.2	53.5	3103.5	58893.5	39444.7	19448.8	94.8	-	94.8	761.5
Aug	62545.1	61733.8	3070.2	72.3	19.7	52.6	2997.9	58581.4	39119.8	19461.6	82.2	-	82.2	811.2
Sep	62851.4	61901.8	2861.3	73.3	20.0	53.3	2788.0	58961.3	39341.0	19620.2	79.3	-	79.3	949.5
Oct	62383.0	61515.6	2995.9	72.9	19.6	53.3	2923.1	58477.6	39760.2	18717.4	42.1	-	42.1	867.4
Nov	63750.6	62533.6	3089.6	72.4	19.3	53.1	3017.1	59396.2	40714.6	18681.6	47.8	-	47.8	1217.1
Dec	64398.2	63305.9	2716.9	75.6	22.5	53.0	2641.3	60486.0	41661.8	18824.2	103.0	-	103.0	1092.3
2010														
Jan	63301.2	62269.1	3079.9	73.5	18.2	55.3	3006.4	59090.8	40102.8	18987.9	98.5	-	98.5	1032.1
Feb	64720.8	63618.5	2823.9	62.3	17.9	44.4	2761.6	60718.6	41589.8	19128.8	76.0	-	76.0	1102.3
Mar	65487.9	64396.6	2937.3	53.2	13.8	39.4	2884.1	61408.2	43029.9	18378.3	51.1	-	51.1	1091.3

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: Total Public Sector	General Government: Total	General Government: Central Gov't	General Government: Other Gov't [1]	Public Non-Fin. Enterprises	Private Sector: Total	Private Sector: Business Enterprises	Private Sector: Individual Customers	Non-Bank Fin. Inst.: Total	Non-Bank Fin. Inst.: Public	Non-Bank Fin. Inst.: Private	Non-Residents
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	28382.0	27382.0	673.5	1.1	1.1	0.0	672.3	26450.6	22057.1	4393.5	257.9	-	257.9	1000.1
2003	23154.6	22200.8	695.0	50.7	0.1	50.6	644.3	21202.9	16178.3	5024.6	302.9	-	302.9	953.8
2004	19732.7	18516.8	1138.2	50.2	0.1	50.1	1088.0	17210.7	14451.6	2759.2	167.9	-	167.9	1215.9
2005	20618.2	19411.9	1395.2	86.6	5.4	81.2	1308.6	17731.0	14991.3	2739.7	285.7	-	285.7	1206.3
2006	24017.2	22828.5	931.0	91.3	0.5	90.8	839.7	21552.2	18486.2	3066.1	345.3	-	345.3	1188.7
2007														
Mar	26149.9	25380.9	2199.6	119.1	0.9	118.2	2080.5	23022.6	19124.3	3898.3	158.7	-	158.7	769.0
Jun	25938.6	25321.7	2279.9	118.0	0.5	117.5	2162.0	22835.9	18322.4	4513.5	205.8	-	205.8	616.9
Sep	25871.6	25290.8	2216.0	115.7	0.0	115.7	2100.2	22870.4	18111.9	4758.5	204.5	-	204.5	580.8
Dec	27946.3	27351.1	1249.1	89.5	0.0	89.5	1159.6	26068.2	20089.0	5979.1	33.8	-	33.8	595.2
2008														
Mar	28947.5	28690.9	2575.3	84.2	12.0	72.2	2491.1	26081.4	20701.1	5380.3	34.3	-	34.3	256.6
Jun	29421.5	29215.0	2058.7	96.5	39.9	56.6	1962.2	27065.6	20934.2	6131.4	90.7	-	90.7	206.5
Sep	31708.4	31509.3	2077.6	68.4	16.7	51.6	2009.3	29371.6	23088.7	6282.8	60.1	-	60.1	199.1
Dec	36392.1	36025.8	2194.2	64.3	13.5	50.7	2129.9	33739.9	26635.6	7104.3	91.8	-	91.8	366.2
2009														
Jan	36058.8	35665.3	2091.0	52.0	2.0	50.0	2039.1	33485.6	26517.3	6968.3	88.7	-	88.7	393.5
Feb	35954.2	35529.4	2174.1	56.5	5.8	50.7	2117.7	33281.0	26342.6	6938.4	74.3	-	74.3	424.7
Mar	35752.7	35318.2	2134.5	55.7	4.9	50.8	2078.8	33001.5	25969.2	7032.3	182.2	-	182.2	434.4
Apr	36302.2	35643.5	2151.8	62.6	3.9	58.8	2089.1	33351.6	26192.4	7159.2	140.1	-	140.1	658.7
May	35611.2	34977.9	2141.0	51.6	1.6	50.0	2089.3	32667.1	25406.6	7260.5	169.8	-	169.8	633.4
Jun	34737.1	34363.9	2173.3	52.4	1.7	50.7	2120.9	32100.0	24946.9	7153.1	90.6	-	90.6	373.2
Jul	35678.6	35097.4	2277.5	53.3	2.6	50.7	2224.3	32741.2	25592.8	7148.4	78.7	-	78.7	581.3
Aug	34708.8	34083.3	2168.1	51.1	1.1	49.9	2117.1	31848.9	24702.5	7146.5	66.3	-	66.3	625.4
Sep	34406.7	33640.1	1958.1	52.5	1.8	50.7	1905.7	31618.5	24594.6	7023.9	63.5	-	63.5	766.6
Oct	35167.0	34479.8	2091.8	52.7	2.0	50.8	2039.1	32361.5	25286.0	7075.5	26.5	-	26.5	687.2
Nov	36481.5	35441.9	2184.5	52.9	2.2	50.7	2131.6	33225.0	26008.3	7216.7	32.4	-	32.4	1039.6
Dec	37112.4	36195.6	1845.0	56.1	5.3	50.7	1788.9	34262.9	26966.6	7296.3	87.7	-	87.7	916.8
2010														
Jan	35458.7	34600.2	2206.9	54.3	1.2	53.1	2152.6	32295.9	25102.9	7193.0	97.4	-	97.4	858.4
Feb	36986.8	36056.9	1949.9	43.7	1.4	42.2	1906.2	34032.4	26561.3	7471.0	74.7	-	74.7	929.9
Mar	37684.2	36760.6	2067.3	40.0	2.5	37.5	2027.3	34643.5	27711.2	6932.3	49.8	-	49.8	923.5

Source: Commercial Banks

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

COMMERCIAL BANKS: TERM LOANS AND ADVANCES[1]

(G$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't								
2000	21,601.9	21,450.3	90.8	0.0	0.0	0.0	90.8	20,890.3	17,531.1	3,359.2	469.2	0.0	469.2	151.7
2001	22,418.3	21,741.8	153.6	0.0	0.0	0.0	153.6	21,166.2	16,911.8	4,254.4	422.0	0.0	422.0	676.5
2002	22,091.6	21,540.6	143.4	8.2	1.1	7.1	135.1	20,931.2	16,251.2	4,680.0	466.0	0.0	466.0	551.0
2003	18,583.8	18,061.4	190.2	12.7	1.1	11.6	177.4	17,318.7	13,517.8	3,800.9	552.6	0.0	552.6	522.4
2004	18,404.0	18,062.8	177.4	0.0	0.0	0.0	177.4	17,563.2	12,129.9	5,433.3	322.1	0.0	322.1	341.2
2005	19,718.9	19,495.0	176.9	0.0	0.0	0.0	176.9	19,071.3	11,508.0	7,563.3	246.8	0.0	246.8	223.9
2006	21,951.6	21,774.7	126.9	0.0	0.0	0.0	126.9	21,556.7	12,109.5	9,447.2	91.1	0.0	91.1	176.9
2007														
Mar	22,421.5	22,287.4	775.3	-	-	-	775.3	21,424.2	12,278.0	9,146.2	87.9	-	87.9	134.1
Jun	22,801.3	22,698.2	658.3	-	-	-	658.3	22,035.9	12,451.7	9,584.2	4.0	-	4.0	103.1
Sep	23,762.4	23,667.3	697.4	-	-	-	697.4	22,966.0	12,863.6	10,102.4	4.0	-	4.0	95.1
Dec	24,075.1	23,977.4	80.0	-	-	-	80.0	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7
2008														
Mar	25,289.6	25,148.7	658.6	-	-	-	658.6	24,486.1	13,484.8	11,001.3	4.0	-	4.0	140.9
Jun	25,896.6	25,760.2	660.7	-	-	-	660.7	25,095.5	13,616.5	11,479.0	4.0	-	4.0	136.4
Sep	26,503.6	26,332.2	691.2	26.7	22.9	3.8	664.5	25,639.3	13,968.1	11,671.1	1.7	-	1.7	171.5
Dec	27,725.1	27,556.9	894.0	25.8	22.3	3.5	868.2	26,645.5	14,103.4	12,542.1	17.4	-	17.4	168.2
2009														
Jan	27,100.2	26,931.2	895.3	25.5	22.0	3.4	869.8	26,018.7	13,732.2	12,286.5	17.2	-	17.2	169.0
Feb	27,271.2	27,098.1	896.3	25.2	21.8	3.4	871.2	26,184.7	13,778.8	12,405.9	17.0	-	17.0	173.1
Mar	26,760.7	26,588.1	896.3	23.6	20.4	3.2	872.7	25,674.7	13,566.7	12,108.0	17.1	-	17.1	172.6
Apr	26,702.2	26,533.1	897.7	23.4	20.3	3.2	874.3	25,618.5	13,506.3	12,112.2	16.9	-	16.9	169.0
May	27,105.0	26,937.5	898.9	23.0	19.9	3.1	875.9	26,022.1	14,034.1	11,988.0	16.5	-	16.5	167.5
Jun	27,048.0	26,864.9	899.6	22.0	19.0	3.0	877.6	25,949.0	13,831.1	12,117.9	16.3	-	16.3	183.1
Jul	27,249.3	27,069.1	900.6	21.4	18.6	2.8	879.2	26,152.3	13,851.9	12,300.4	16.2	-	16.2	180.2
Aug	27,836.3	27,650.5	902.1	21.2	18.5	2.7	880.8	26,732.5	14,417.4	12,315.1	16.0	-	16.0	185.8
Sep	28,444.7	28,261.7	903.2	20.8	18.2	2.6	882.4	27,342.8	14,746.5	12,596.3	15.8	-	15.8	183.0
Oct	27,216.1	27,035.8	904.1	20.1	17.6	2.5	883.9	26,116.1	14,474.2	11,641.9	15.6	-	15.6	180.3
Nov	27,269.2	27,091.7	905.1	19.5	17.1	2.4	885.5	26,171.2	14,706.3	11,464.9	15.4	-	15.4	177.5
Dec	27,285.8	27,110.4	871.9	19.5	17.2	2.3	852.4	26,223.1	14,695.2	11,527.9	15.3	-	15.3	175.4
2010														
Jan	27,842.5	27,668.9	872.9	19.2	16.9	2.2	853.8	26,794.9	15,000.0	11,794.9	1.1	-	1.1	173.6
Feb	27,734.0	27,561.6	874.0	18.6	16.4	2.2	855.4	26,686.2	15,028.5	11,657.7	1.3	-	1.3	172.4
Mar	27,803.8	27,636.0	870.1	13.2	11.2	2.0	856.9	26,764.7	15,318.7	11,446.0	1.3	-	1.3	167.8

Source: Commercial Banks

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

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

Table 2-13(a)

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

Source: Commercial Banks

COMMERCIAL BANKS: LOANS & ADVANCES TO RESIDENTS BY SECTOR

(G$ Million)

Table 2-13(b)

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

Source: Commercial Banks

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

Table 2-13(c)

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

Source: Commercial Banks

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

Table 2-13(d)

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

Source: Commercial Banks

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

Table 2-13(e)

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

Source: Commercial Banks

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

Table 2-13(f)

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

Source: Commercial Banks

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

Table 2-13(g)

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

Source: Commercial Banks

COMMERCIAL BANKS: LOANS & ADVANCES TO RESIDENTS BY SECTOR

(G$ Million)

Table 2-13(h)

	2010					
	Jan		Feb		Mar	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	**73.5**	-	**62.3**	-	**53.2**	-
FINANCIAL INSTITUTIONS	**0.0**	**98.5**	**0.0**	**76.0**	**0.0**	**51.1**
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	16.2	-	14.8	-	1.3
Insurance Companies	-	79.0	-	49.6	-	42.6
Building Societies	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	3.3	-	11.6	-	7.3
Trust & Investment Companies	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	**3,006.4**	**40,607.0**	**2,761.6**	**42,135.3**	**2,884.1**	**43,718.7**
Agriculture	**1,075.0**	**5,440.8**	**864.4**	**5,258.7**	**1,003.7**	**6,188.1**
Sugarcane	1,074.7	1,399.8	864.4	1,509.9	1,003.5	1,568.5
Paddy	0.0	2,021.9	0.0	1,806.0	0.0	2,647.4
Other Farming	0.0	60.9	0.0	58.9	0.0	62.0
Livestock	0.0	666.1	0.0	559.5	0.0	593.7
Forestry	0.4	113.3	0.1	110.2	0.2	116.2
Shrimp & Other Fishing	0.0	1,178.9	0.0	1,214.2	0.0	1,200.4
Mining & Quarrying	**1.0**	**1,495.9**	**0.8**	**1,511.8**	**0.1**	**1,552.3**
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0
Other	1.0	1,495.9	0.8	1,511.8	0.1	1,552.3
Manufacturing	**1,929.7**	**10,228.3**	**1,895.7**	**11,369.2**	**1,879.9**	**11,383.5**
Timber and Sawmilling	0.0	1,580.6	0.0	1,613.4	0.0	1,635.3
Other Constr. and Engin.	0.0	2,790.1	0.0	3,757.5	0.0	3,273.1
Sugar Molasses	1,409.2	0.8	1,386.3	0.8	1,394.7	7.7
Rice Milling	50.2	1,320.7	49.0	1,334.0	47.7	1,358.4
Beverages, Food & Tobacco	0.0	1,448.8	0.0	1,552.5	0.0	1,615.5
Textiles & Clothing	0.0	60.5	0.0	59.5	0.0	64.0
Electricity	470.3	11.7	460.3	11.5	437.5	11.6
Other Manufacturing	0.0	3,015.2	0.0	3,039.9	0.0	3,417.9
Services	**0.7**	**23,442.0**	**0.7**	**23,995.5**	**0.5**	**24,594.8**
Drainage & Irrigation	0.0	12.2	0.0	11.9	0.0	11.4
Transportation	0.0	2,405.4	0.0	2,484.6	0.0	2,446.2
Telecommunications	0.0	72.3	0.0	57.2	0.0	51.8
Entertaining & Catering	0.0	2,086.3	0.0	2,047.0	0.0	2,078.0
Distribution	0.0	12,666.2	0.0	13,032.3	0.0	13,376.3
Education	0.0	37.0	0.0	36.0	0.0	82.6
Health	0.0	324.9	0.0	314.7	0.0	342.6
Professional Services	0.0	823.3	0.0	673.3	0.0	679.3
Other Services	0.7	5,014.5	0.7	5,338.5	0.5	5,526.8
HOUSEHOLDS	**0.0**	**16,689.7**	**0.0**	**16,777.2**	**0.0**	**15,918.5**
Home Improvement	0.0	4,255.5	0.0	4,306.8	0.0	4,290.9
Motor Cars	0.0	3,836.5	0.0	3,833.1	0.0	3,818.8
Other Durable Goods	0.0	329.4	0.0	322.4	0.0	298.9
Education	0.0	161.6	0.0	161.4	0.0	155.5
Travel	0.0	11.1	0.0	11.1	0.0	10.8
Other Purposes	0.0	8,095.5	0.0	8,142.4	0.0	7,343.7
TOTAL	**3,079.9**	**57,395.2**	**2,823.9**	**58,988.5**	**2,937.3**	**59,688.3**

Source: Commercial Banks

COMMERCIAL BANKS: LIQUID ASSETS
(G$ Million)

Table 2.14

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

Source: Commercial Banks

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

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

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS

(G$ Million)

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)
2008					**2009**				
Apr	04th	22411.8	29247.1	6835.3	**Apr**	03rd	24441.9	30535.6	6093.6
	11th	22526.4	27507.4	4981.0		10th	24570.9	32741.1	8170.1
	18th	22594.7	27405.0	4810.4		17th	24614.1	33877.2	9263.0
	25th	22842.1	25286.2	2444.0		24th	24628.2	33110.9	8482.7
May	02nd	22814.6	25233.3	2418.8	**May**	01st	24733.9	30697.3	5963.4
	09th	22936.3	27102.9	4166.5		08th	24782.2	31071.1	6288.9
	16th	23149.7	27690.1	4540.4		15th	24577.5	30819.1	6241.6
	23rd	23067.5	27831.3	4763.8		22nd	24692.6	30681.9	5989.3
	30th	23208.2	29515.5	6307.4		29th	24674.3	30872.7	6198.4
Jun	06th	23280.4	28279.4	4999.0	**Jun**	05th	24725.7	31871.9	7146.2
	13th	23253.8	27375.9	4122.1		12th	24797.9	30795.5	5997.6
	20th	23261.9	29384.5	6122.6		19th	24814.8	30070.2	5255.4
	27th	23650.9	27784.4	4133.6		26th	24994.5	29838.5	4844.0
Jul	04th	23477.5	27841.1	4363.6	**Jul**	03rd	24881.6	30418.3	5536.7
	11th	23614.7	26867.8	3253.1		10th	25003.9	31328.9	6325.0
	18th	23511.9	29245.3	5733.4		17th	24963.5	31826.9	6863.5
	25th	23605.1	30037.5	6432.4		24th	24973.0	30523.2	5550.3
						31st	24942.8	30497.9	5555.1
Aug	01st	23598.5	27592.0	3993.5					
	08th	23530.1	28083.1	4553.0	**Aug**	07th	24721.7	31956.5	7234.8
	15th	23509.3	28400.0	4890.8		14th	24852.7	32942.6	8089.9
	22nd	23556.8	28845.2	5288.5		21st	25018.7	32816.0	7797.4
	29th	23465.7	29348.6	5882.9		28th	24969.5	31954.2	6984.7
Sep	05th	23191.2	29206.4	6015.1	**Sep**	04th	25089.7	31707.7	6618.0
	12th	23082.4	28769.4	5687.0		11th	25225.9	29767.7	4541.8
	19th	23038.4	27957.8	4919.4		18th	25275.6	29703.4	4427.7
	26th	23319.1	26937.4	3618.2		25th	25275.7	30438.5	5162.7
Oct	03rd	23222.0	27080.4	3858.4	**Oct**	02nd	25228.1	31416.3	6188.2
	10th	23196.4	29366.4	6170.0		09th	25340.5	32407.1	7066.6
	17th	23503.3	28518.1	5014.9		16th	25458.7	32268.4	6809.6
	24th	23447.4	26840.8	3393.4		23rd	25617.8	30670.6	5052.8
	31st	23502.2	27728.5	4226.4		30th	25350.8	29763.4	4412.5
Nov	07th	23664.6	28460.2	4795.6	**Nov**	06th	25453.7	30437.6	4984.0
	14th	23637.0	28809.1	5172.1		13th	25607.8	31525.5	5917.7
	21st	23803.9	28053.9	4249.9		20th	25656.7	31580.9	5924.1
	28th	23658.4	28354.9	4696.5		27th	25541.3	31898.0	6356.7
Dec	05th	23705.0	29034.1	5329.1	**Dec**	04th	25319.7	32296.8	6977.1
	12th	23998.8	25832.8	1833.9		11th	26027.8	29810.1	3782.4
	19th	23998.1	24529.2	531.2		18th	26120.0	29534.7	3414.7
	26th	23859.4	24969.1	1109.7		24th	25865.3	30705.4	4840.1
2009					**2010**				
Jan	02nd	23812.5	28900.4	5087.9	**Jan**	01st	25813.0	36769.4	10956.4
	09th	24104.9	29338.4	5233.5		08th	26308.6	39899.4	13590.8
	16th	24272.5	29831.1	5558.5		15th	26628.2	45454.7	18826.5
	23rd	24303.5	29358.9	5055.3		22nd	27167.3	43331.7	16164.4
	30th	24146.1	31040.0	6893.9		29th	26986.6	44044.6	17058.0
Feb	06th	24242.2	33086.7	8844.5	**Feb**	05th	27262.1	42228.4	14966.4
	13th	24486.7	33355.8	8869.1		12th	27330.8	41845.3	14514.5
	20th	24586.9	32010.6	7423.7		19th	27396.0	38624.4	11228.4
	27th	24659.3	31690.9	7031.5		26th	27048.5	37637.9	10589.3
Mar	06th	24536.2	32740.7	8204.5	**Mar**	05th	27079.0	38871.0	11792.0
	13th	24835.6	32224.4	7388.7		12th	27186.2	37628.9	10442.6
	20th	24597.4	31507.1	6909.8		19th	26958.5	34695.8	7737.4
	27th	24512.6	29816.3	5303.7		26th	26884.9	32077.0	5192.1

Source: Commercial Banks

FOREIGN EXCHANGE INTERVENTION

US$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2000	19.85	25.67	(5.82)
2001	8.92	21.42	(12.50)
2002	-	1.97	(1.97)
2003	2.90	1.00	1.90
2004	5.51	3.87	1.64
2005	15.87	3.94	11.93
2006	11.57	24.00	(12.43)
2007	23.15	23.07	0.08
2008			
Mar	1.00	-	1.00
Jun	1.75	2.00	(0.25)
Sep	-	2.90	(2.90)
Dec	11.40	37.45	(26.05)
2009			
Jan	20.00	9.42	10.58
Feb	-	-	-
Mar	8.38	9.85	(1.47)
Apr	5.60	3.75	1.85
May	0.68	8.80	(8.12)
Jun	4.60	2.65	1.95
Jul	2.17	1.80	0.37
Aug	8.84	6.22	2.62
Sep	-	16.70	(16.70)
Oct	-	11.50	(11.50)
Nov	5.00	14.80	(9.80)
Dec	6.00	7.70	(1.70)
2010			
Jan	-	4.00	(4.00)
Feb	-	9.00	(9.00)
Mar	-	16.15	(16.15)

Source: Bank of Guyana

INTERBANK TRADE

US$ Million

Table 2.16 (b)

Period Ended	Volume
2007	
Mar	2.32
Jun	0.20
Sep	2.80
Dec	6.00
2008	
Mar	3.40
Jun	4.20
Sep	-
Dec	0.10
2009	
Jan	3.20
Feb	1.70
Mar	2.00
Apr	-
May	-
Jun	0.96
Jul	8.30
Aug	1.00
Sep	2.00
Oct	2.80
Nov	1.40
Dec	7.60
2010	
Jan	2.00
Feb	-
Mar	-

COMMERCIAL BANKS HOLDINGS OF TREASURY BILLS
(G$ Million)

Table 2.17

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

Source: Bank of Guyana.

MONETARY SURVEY
(G$ MILLION)

Table 3.1

End of Period	Foreign Assets (Net)			Domestic Credit							Money and Quasi-Money					Other (Net)
					Public Sector				Non-Bank Fin. Inst. (Net)	Private Sector	Total	Money			Quasi-Money	
	Total	Bank of Guyana	Commercial Banks	Total	Total	Cent'l Gov't (Net)	Public Ent's. (Net)	Other Pub. Sect. (Net)				Total	Currency	Demand Deposits	Savings & Time Dep.	
2000	23181.5	19835.1	3346.4	25006.4	-25848.3	-20421.0	-1319.7	-4107.6	-7486.2	58341.0	85445.1	24826.6	14495.1	10331.6	60618.5	-37257.1
2001	30136.4	23542.4	6594.0	26052.6	-24212.6	-18287.5	-1041.0	-4884.1	-7544.9	57810.0	93035.5	24807.4	15138.3	9669.1	68228.1	-36846.5
2002	32203.2	24539.4	7663.8	29141.2	-22025.9	-15330.5	-1900.8	-4794.7	-7497.7	58664.8	98147.3	26364.8	15409.7	10955.1	71782.6	-36802.9
2003	38080.0	25011.4	13068.6	25198.9	-14396.7	-5926.8	-1581.5	-6888.3	-8998.2	48593.7	106259.1	30792.7	17888.2	12904.5	75466.5	-42980.2
2004	34001.5	19424.9	14576.6	37419.2	-942.9	9551.6	-2583.2	-7911.3	-10023.9	48386.0	114494.6	34606.3	19545.6	15060.7	79888.2	-43073.9
2005	42234.9	24244.0	17990.9	39895.8	-3155.3	12521.8	-1875.9	-13801.1	-9377.5	52428.6	124011.5	37839.0	21526.7	16312.3	86172.5	-41880.7
2006	55458.9	36594.8	18864.0	43300.4	-10385.0	9716.4	-8153.4	-11947.9	-8103.2	61788.6	143776.7	48069.9	25952.0	22117.9	95706.8	-45017.4
2007																
Mar	63603.4	38066.4	25537.0	46056.4	-10501.3	8533.5	-6858.5	-12176.3	-7535.6	64093.3	146672.5	46551.5	24368.5	22183.0	100121.0	-37012.7
Jun	65430.0	36720.4	28709.6	44811.9	-13585.8	7170.0	-8584.8	-12171.0	-8528.1	66925.8	148635.5	44591.1	23714.5	20876.6	104044.3	-38393.5
Sep	75440.5	43555.2	31885.3	44720.7	-15060.3	4669.3	-7499.7	-12229.9	-8516.8	68297.7	152350.0	46608.8	24438.8	22170.0	105741.2	-32188.9
Dec	83094.4	44643.2	38451.2	44988.5	-19061.9	3522.2	-9922.8	-12661.2	-9296.5	73346.9	163399.4	54240.7	29800.6	24440.1	109158.7	-35316.5
2008																
Mar	88271.4	52488.2	35783.2	46355.9	-18088.0	5210.3	-10004.3	-13294.0	-10311.1	74755.1	167164.0	53590.3	28296.4	25293.9	113573.8	-32536.7
Jun	97967.7	58299.6	39668.0	42479.3	-24385.7	-1708.9	-10433.2	-12243.6	-10672.2	77537.2	174210.3	55302.8	28916.7	26386.2	118907.4	-33763.4
Sep	92713.6	56137.2	36576.4	56514.6	-15785.6	6224.6	-9441.8	-12568.3	-9854.4	82154.6	178594.8	59807.1	28952.8	30854.3	118787.7	-29366.5
Dec	94141.7	54230.5	39911.1	59775.5	-18546.5	5843.6	-11205.3	-13184.8	-11012.6	89334.6	184153.0	61035.3	34552.4	26482.9	123117.7	-30235.9
2009																
Jan	93844.1	57008.0	36836.0	59839.8	-17624.7	7226.9	-11811.0	-13040.6	-11652.4	89116.9	183377.9	58283.5	31177.3	27106.1	125094.4	-29694.1
Feb	95832.5	60230.7	35601.9	60170.4	-18109.1	7643.1	-12594.0	-13158.1	-11123.6	89403.0	185232.9	59240.6	30990.6	28250.0	125992.3	-29230.0
Mar	98740.7	64439.4	34301.3	56546.2	-20830.6	5343.4	-13167.6	-13006.4	-11533.8	88910.6	184399.7	57504.7	31037.5	26467.1	126895.0	-29112.8
Apr	101077.6	68413.3	32664.3	55716.9	-22201.5	3382.1	-13033.6	-12550.0	-11545.7	89464.1	186778.2	59705.3	31928.8	27776.4	127072.9	-29983.7
May	104755.2	70564.9	34190.2	57982.0	-20426.6	3119.8	-13805.5	-9740.9	-11163.3	89571.9	188249.1	60028.0	32409.0	27619.0	128221.1	-25511.9
Jun	103615.4	69446.8	34168.6	53016.2	-24620.1	1325.4	-16082.2	-9863.2	-11715.3	89351.5	188227.0	60432.8	31937.8	28495.0	127794.2	-31595.4
Jul	104242.3	71699.5	32542.9	51270.8	-28356.6	-684.7	-14102.7	-13569.3	-10522.3	90149.7	189145.8	60022.2	32644.6	27377.6	129123.7	-33632.7
Aug	126325.4	95916.9	30408.5	55491.0	-22323.4	4689.9	-13959.4	-13054.0	-12273.6	90088.1	190684.3	61685.5	32645.5	29039.9	128998.8	-8868.0
Sep	133896.3	101138.7	32757.6	50358.1	-27939.2	-906.5	-13277.7	-13755.0	-12289.7	90587.1	194001.3	61698.2	32813.3	28884.8	132303.1	-9746.9
Oct	132899.3	99438.7	33460.6	52697.2	-26055.7	1381.7	-13736.1	-13701.3	-12530.1	91283.0	195284.3	61725.0	34222.7	27502.3	133559.3	-9687.8
Nov	138520.9	104288.3	34232.6	51574.9	-28794.7	677.3	-16015.0	-13456.9	-12415.4	92785.0	198261.8	64012.6	35061.6	28951.0	134249.2	-8166.0
Dec	142008.0	108694.2	33313.8	47568.7	-32928.9	-3306.8	-15931.2	-13690.9	-13892.5	94390.1	202094.2	66365.1	38436.8	27928.3	135729.1	-12517.5
2010																
Jan	140502.9	107922.0	32581.0	52504.3	-25481.3	8366.3	-20690.2	-13157.4	-15285.7	93271.3	203034.6	63560.9	35475.2	28085.7	139473.7	-10027.4
Feb	138998.5	107133.1	31865.4	59067.1	-22918.1	10064.8	-19200.8	-13782.1	-13230.7	95215.9	205957.1	64107.5	35928.4	28179.1	141849.5	-7891.4
Mar	130790.9	104954.5	25836.4	55076.4	-27089.5	4153.0	-18198.4	-13044.1	-14429.5	96595.4	205159.2	64809.2	35740.9	29068.3	140350.1	-19292.0

Source: Bank of Guyana and Commercial Banks.

INTERNATIONAL RESERVES AND FOREIGN ASSETS
(US$ Million)

Table 3.2

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
2000	178.4	295.8	117.4	107.4	295.8	188.4	18.1	38.8	20.7	125.5	334.6	209.1
2001	187.4	285.1	97.6	124.2	285.1	160.8	28.8	46.4	17.5	153.1	331.4	178.4
2002	183.4	279.5	96.2	128.0	279.5	151.5	40.0	65.9	25.9	167.9	345.4	177.5
2003	176.2	271.5	95.4	128.8	271.5	142.8	67.3	92.7	25.4	196.0	364.2	168.2
2004	136.6	224.7	88.1	97.2	224.7	127.5	73.0	109.0	36.0	170.2	333.7	163.5
2005	160.5	251.4	90.9	121.1	251.4	130.3	89.8	143.1	53.3	210.9	394.5	183.6
2006	221.5	277.3	55.8	182.1	277.3	95.2	93.9	148.6	54.7	275.9	425.8	149.9
2007												
Mar	223.3	279.2	56.0	188.7	279.2	90.6	126.6	188.5	61.9	315.3	467.7	152.5
Jun	215.0	271.2	56.2	180.4	271.2	90.7	141.1	198.8	57.7	321.5	470.0	148.4
Sep	248.3	306.0	57.7	213.8	306.0	92.3	156.5	204.1	47.6	370.3	510.1	139.9
Dec	254.0	312.5	58.6	219.4	312.5	93.2	188.9	243.9	54.9	408.3	556.4	148.1
2008												
Mar	291.6	352.5	60.9	257.0	352.5	95.5	175.2	230.3	55.1	432.2	582.8	150.6
Jun	320.4	380.9	60.5	285.8	380.9	95.1	194.5	247.5	53.0	480.2	628.4	148.2
Sep	309.8	367.5	57.7	275.2	367.5	92.3	179.3	227.1	47.8	454.5	594.6	140.1
Dec	298.8	355.9	57.1	264.2	355.9	91.7	194.5	241.2	46.7	458.7	597.1	138.4
2009												
Jan	313.7	369.0	55.3	279.1	369.0	89.9	180.3	227.4	47.0	459.5	596.4	136.9
Feb	328.8	383.1	54.4	294.2	383.1	89.0	173.9	227.6	53.8	468.0	610.8	142.7
Mar	349.7	405.1	55.4	315.1	405.1	90.0	167.7	216.5	48.8	482.8	621.6	138.8
Apr	371.2	426.7	55.5	336.6	426.7	90.1	160.7	218.0	57.3	497.3	644.7	147.4
May	380.9	438.3	57.4	346.3	438.3	92.0	167.8	220.4	52.6	514.1	658.8	144.6
Jun	374.2	431.7	57.5	339.6	431.7	92.1	167.1	220.1	53.0	506.7	651.8	145.1
Jul	385.2	442.8	57.6	350.6	442.8	92.2	159.1	218.1	59.0	509.7	660.9	151.2
Aug	504.8	562.8	58.0	470.2	562.8	92.7	149.1	205.2	56.1	619.2	768.0	148.8
Sep	529.8	588.5	58.7	495.2	588.5	93.3	160.4	212.8	52.4	655.6	801.3	145.7
Oct	524.5	583.4	58.9	489.8	583.4	93.6	164.8	217.6	52.8	654.7	801.0	146.3
Nov	545.2	604.9	59.7	510.6	604.9	94.3	167.6	224.7	57.1	678.2	829.6	151.4
Dec	569.4	627.5	58.1	534.8	627.5	92.7	163.9	221.3	57.4	698.7	848.8	150.1
2010												
Jan	565.0	622.6	57.6	530.3	622.6	92.2	160.1	216.6	56.5	690.4	839.1	148.7
Feb	559.8	616.6	56.8	525.2	616.6	91.4	156.2	214.4	58.2	681.4	831.0	149.7
Mar	551.7	607.9	56.3	517.0	607.9	90.9	127.3	183.0	55.7	644.3	790.9	146.6

Source: Bank of Guyana and Commercial Banks

Table 4.1

GUYANA: SELECTED INTEREST RATES 1)

(Percent Per Annum)

	2005	2006	2007	2008				2009												2010		
	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
BANK OF GUYANA																						
Bank Rate	6.00	6.75	6.50	6.50	6.50	6.50	6.75	7.50	7.50	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.50	6.50
Treasury Bill Discount Rate																						
91 Days	3.74	4.16	3.90	3.90	3.94	3.94	4.19	4.93	4.93	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	3.81	3.71	3.84
182 Days	3.84	4.18	3.92	3.89	3.89	4.07	4.48	4.48	4.39	4.29	4.29	4.29	4.29	4.29	4.29	4.06	3.93	4.35	4.35	3.83	3.82	3.75
364 Days	4.21	4.24	4.35	4.34	4.30	4.76	4.81	4.34	4.81	4.56	4.30	4.70	4.28	4.19	4.01	4.47	4.47	4.47	4.47	4.03	4.27	4.15
COMMERCIAL BANKS																						
Small Savings Rate	3.38	3.19	3.15	3.15	3.17	3.12	3.04	3.04	3.04	2.78	2.78	2.82	2.82	2.80	2.80	2.80	2.80	2.80	2.78	2.78	2.78	2.75
Prime Lending Rate (weighted average 2)	15.24	14.47	13.89	13.98	13.94	13.82	13.91	13.83	13.92	13.95	13.96	14.03	14.02	14.03	14.05	14.10	14.13	14.07	14.22	15.15	15.09	15.16
Prime Lending Rate 3)	14.54	14.54	14.71	14.71	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54
Comm. Banks' Lending Rate (weighted average)	13.50	13.12	12.40	12.35	12.15	12.13	12.35	12.29	12.27	11.79	11.72	11.69	11.89	11.96	11.99	11.94	11.98	12.34	12.17	12.19	12.11	12.12
HAND-IN-HAND TRUST CORP. INC.																						
Domestic Mortgages	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	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	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00
Average Deposit Rates	3.23	3.14	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.00	3.00	3.00	3.00	3.00	3.15	3.15	3.15	3.15
NEW BUILDING SOCIETY																						
Deposits 4)	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
Mortgage Rates 5)	8.95	7.50	7.50	7.50	7.50	7.50	7.50	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	8.45	8.45	8.45	8.45	8.45
Five dollar shares	4.00	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80
Save and prosper shares	5.00	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50

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

1) End of period rates.

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

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

4) Small savings rate

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

COMMERCIAL BANKS: SELECTED INTEREST RATES
(Percent Per Annum)

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate 1)	Small Savings Deps.	3 Mths. Time Deps.	6 Mths. Time Deps.	9 Mths. Time Deps.	12 Mths. Time Deps.
2000	17.21	7.28	7.37	8.92	8.96	9.41
2001	16.79	6.70	7.15	7.03	7.13	8.07
2002	16.25	4.29	3.70	3.91	4.13	4.23
2003	14.88	3.46	2.81	3.16	3.50	3.54
2004	14.54	3.42	2.59	2.85	3.50	3.38
2005						
Mar	14.54	3.38	2.59	2.90	3.38	3.21
Jun	14.54	3.38	2.59	2.90	3.38	3.25
Sep	14.54	3.38	2.59	2.90	3.38	3.25
Dec	14.54	3.38	2.59	2.90	3.38	3.25
2006						
Mar	14.54	3.38	2.59	2.90	3.38	3.25
Jun	14.54	3.29	2.55	2.85	3.38	3.17
Sep	14.54	3.19	2.48	2.20	3.00	3.00
Dec	14.54	3.19	2.48	2.20	3.00	3.00
2007						
Mar	14.54	3.19	2.48	2.20	3.00	3.00
Jun	14.54	3.19	2.48	2.20	3.00	3.00
Sep	14.71	3.19	2.48	2.20	3.00	3.00
Dec	14.71	3.15	2.40	2.10	3.00	2.96
2008						
Mar	14.71	3.15	2.40	2.10	3.00	2.96
Jun	14.54	3.17	2.40	2.10	3.00	2.96
Sep	14.54	3.12	2.31	2.00	3.00	2.88
Dec	14.54	3.04	2.34	2.05	3.00	2.92
2009						
Jan	14.54	3.04	2.36	2.05	2.75	2.92
Feb	14.54	3.04	2.36	2.05	2.75	2.92
Mar	14.54	2.78	2.32	2.00	2.75	2.88
Apr	14.54	2.78	2.32	2.00	2.75	2.88
May	14.54	2.78	2.32	2.00	2.75	2.88
Jun	14.54	2.82	2.32	2.00	2.75	2.88
Jul	14.54	2.80	2.32	2.00	2.75	2.88
Aug	14.54	2.80	2.32	2.00	2.75	2.88
Sep	14.54	2.80	2.32	2.00	2.75	2.88
Oct	14.54	2.80	2.32	2.00	2.75	2.88
Nov	14.54	2.80	2.32	2.00	2.75	2.88
Dec	14.54	2.78	2.32	2.00	2.75	2.88
2010						
Jan	14.54	2.78	2.32	2.00	2.75	2.88
Feb	14.54	2.78	2.32	2.00	2.75	2.88
Mar	14.54	2.75	2.32	2.00	2.75	2.88

Source: Commercial Banks

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

COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area
	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Treas Bill	Bank Rate	Treas Bill	Bank Rate
2000	9.20	11.75	10.85	13.00	3.85	10.00	20.16	5.83	6.00	5.63	5.75
2001	6.25	8.75	6.33	13.00	1.97	7.50	17.03	1.72	1.25	3.83	4.25
2002	3.91	6.25	4.39	7.25	1.51	7.50	17.01	1.20	0.75	3.84	3.75
2003	3.40	5.50	4.79	7.00	0.77	7.50	23.46	0.89	2.00	3.83	3.00
2004	3.79	6.00	4.70	7.00	2.76	7.50	14.94	2.20	3.15	4.68	3.00
2005											
Mar	3.84	6.00	4.74	7.25	3.28	7.50	13.46	2.76	3.58	4.77	3.00
Jun	3.80	6.00	4.83	7.25	4.75	7.50	12.88	3.00	4.01	4.62	3.00
Sep	3.76	6.00	4.93	7.75	5.28	10.00	13.15	3.46	4.59	4.40	3.00
Dec	3.74	6.00	4.95	8.00	6.22	10.00	13.55	3.89	5.16	4.43	3.25
2006											
Mar	3.85	6.25	5.43	8.75	6.22	12.00	13.18	4.51	5.53	4.40	3.50
Jun	3.85	6.25	6.12	9.25	6.19	12.00	12.82	4.79	6.02	4.54	3.75
Sep	3.98	6.50	6.70	10.00	6.21	12.00	12.49	4.82	6.25	4.84	4.00
Dec	4.16	6.75	6.74	10.00	6.56	12.00	12.31	4.84	6.25	5.08	4.50
2007											
Mar	3.94	6.50	6.80	10.00	5.74	12.00	11.65	4.96	6.25	5.33	4.75
Jun	3.94	6.50	6.90	10.00	5.76	12.00	12.13	4.63	6.25	5.67	5.00
Sep	3.90	6.50	6.97	10.00	5.16	12.00	14.29	4.01	5.53	5.69	5.00
Dec	3.90	6.50	7.00	10.00	4.90	12.00	13.34	3.08	4.83	5.30	5.00
2008											
Mar	3.90	6.50	7.00	10.25	4.70	12.00	14.22	1.38	3.04	4.88	5.00
Jun	3.94	6.50	7.05	10.25	4.16	12.00	14.43	1.89	2.25	5.11	5.25
Sep	3.94	6.50	7.05	10.75	3.48	12.00	15.35	1.46	2.25	4.74	5.25
Dec	4.19	6.75	6.94	10.75	4.81	10.00	24.45	0.04	0.86	1.30	3.00
2009											
Jan	4.93	7.50	6.22	10.75	4.33	10.00	24.26	0.12	0.50	0.89	3.00
Feb	4.93	7.50	4.37	10.75	3.84	10.00	23.13	0.31	0.50	0.72	3.00
Mar	4.18	6.75	3.26	10.50	3.85	10.00	21.77	0.25	0.50	0.60	2.50
Apr	4.18	6.75	2.30	10.00	3.92	8.00	21.17	0.17	0.50	0.63	2.25
May	4.18	6.75	2.52	10.00	3.93	8.00	21.08	0.19	0.50	0.53	1.75
Jun	4.18	6.75	2.56	9.50	3.85	7.00	21.05	0.17	0.50	0.50	1.75
Jul	4.18	6.75	2.50	9.25	3.78	7.00	20.60	0.19	0.50	0.44	1.75
Aug	4.18	6.75	2.33	8.75	3.62	7.00	18.21	0.18	0.50	0.39	1.75
Sep	4.18	6.75	1.85	8.25	3.56	7.00	17.35	0.13	0.50	0.38	1.75
Oct	4.18	6.75	1.49	8.25	3.51	7.00	17.04	0.08	0.50	0.44	1.75
Nov	4.18	6.75	1.50	7.75	3.48	7.00	16.94	0.06	0.50	0.44	1.75
Dec	4.18	6.75	1.36	7.25	3.44	7.00	16.80	0.07	0.50	0.37	1.75
2010											
Jan	3.81	6.75	…	…	…	…	…	0.06	0.50	…	…
Feb	3.71	6.50	…	…	…	…	…	…	…	…	…
Mar	3.84	6.50	…	…	…	…	…	…	…	…	…

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

CHANGES IN BANK OF GUYANA TRANSACTION EXCHANGE RATE

(G$\US$)

Table 4.4

Date	Rate		Date	Rate
25 Sep 09	204.50		24 Dec 09	203.25
28 Sep 09	204.25		28 Dec 09	203.25
29 Sep 09	203.75		29 Dec 09	203.50
30 Sep 09	204.25		30 Dec 09 - 31 Dec 09	203.25
01 Oct 09	203.50		04 Jan 10 - 05 Jan 10	203.25
02 Oct 09	204.25		06 Jan 10	203.75
05 Oct 09	204.25		07 Jan 10	204.25
06 Oct 09	203.75		08 Jan 10	203.25
07 Oct 09 - 08 Oct 09	204.50		11 Jan 10 - 12 Jan 10	204.00
09 Oct 09	204.00		13 Jan 10	203.50
12 Oct 09 - 13 Oct 09	204.00		14 Jan 10	204.00
14 Oct 09	202.25		15 Jan 10	203.75
15 Oct 09	203.75		18 Jan 10	203.75
16 Oct 09	204.25		19 Jan 10 - 20 Jan 10	204.00
19 Oct 09	204.50		21 Jan 10 - 22 Jan 10	203.25
20 Oct 09	204.00		25 Jan 10	204.00
21 Oct 09	204.50		26 Jan 10	203.75
22 Oct 09	204.00		27 Jan 10	203.50
23 Oct 09	203.50		28 Jan 10	204.00
26 Oct 09 - 28 Oct 09	204.50		29 Jan 10	203.50
29 Oct 09	204.00		01 Feb 10	203.50
30 Oct 09	203.00		02 Feb 10	204.00
02 Nov 09	203.25		03 Feb 10	203.50
03 Nov 09	204.25		04 Feb 10	204.25
04 Nov 09	204.50		05 Feb 10	203.75
05 Nov 09	204.00		08 Feb 10	203.50
06 Nov 09	202.75		09 Feb 10	204.50
09 Nov 09	204.75		10 Feb 10	203.75
10 Nov 09	204.50		11 Feb 10 - 12 Feb 10	204.25
11 Nov 09	203.75		15 Feb 10	203.75
12 Nov 09	204.75		16 Feb 10	204.25
13 Nov 09	204.25		17 Feb 10	204.00
16 Nov 09	203.75		18 Feb 10	203.75
17 Nov 09	204.00		19 Feb 10	204.50
18 Nov 09 - 19 Nov 09	203.75		22 Feb 10	204.25
20 Nov 09 - 23 Nov 09	203.25		24 Feb 10	203.75
24 Nov 09 - 25 Nov 09	204.00		25 Feb 10 - 26 Feb 10	204.00
26 Nov 09	202.00		02 Mar 10	203.25
30 Nov 09	204.25		03 Mar 10 - 04 Mar 10	204.25
01 Dec 09	204.00		05 Mar 10	204.00
02 Dec 09	204.25		08 Mar 10	203.75
03 Dec 09	204.00		09 Mar 10	203.00
04 Dec 09	203.75		10 Mar 10	203.75
07 Dec 09	203.25		11 Mar 10	204.00
08 Dec 09	204.00		12 Mar 10	203.75
09 Dec 09	203.50		15 Mar 10	203.75
10 Dec 09	201.75		16 Mar 10 - 18 Mar 10	204.00
11 Dec 09	203.75		19 Mar 10	204.50
14 Dec 09 - 16 Dec 09	203.50		22 Mar 10	204.00
17 Dec 09	203.75		23 Mar 10	203.75
18 Dec 09	203.50		24 Mar 10 - 26 Mar 10	204.00
21 Dec 09	203.00		29 Mar 10	203.50
22 Dec 09	203.75		30 Mar 10	204.00
23 Dec 09	203.50		31 Mar 10	203.00

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

EXCHANGE RATE
(G$\US$)

Table 4.5

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

Source: Bank of Guyana

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 4.6

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

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

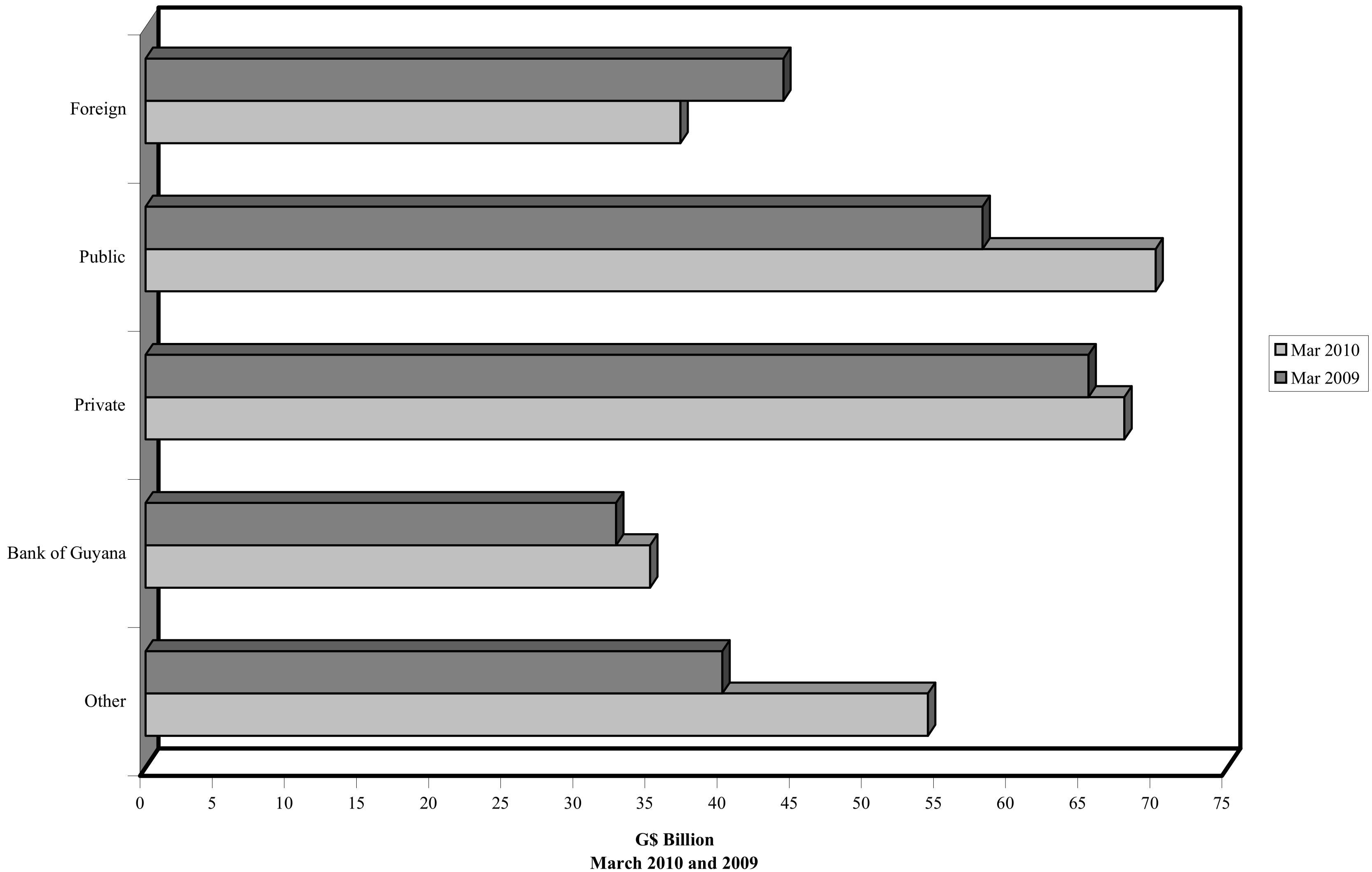
Month	Mid Rate											
	2008				2009				2010			
	CN$	US$	£	EURO	CN$	US$	£	EURO	CN$	US$	£	EURO
Jan	192.98	201.93	388.69	282.77	149.39	202.33	300.10	264.03	183.52	202.98	320.07	283.45
Feb	192.12	202.19	388.30	287.54	163.15	202.55	295.64	260.31	182.80	203.03	313.39	270.81
Mar	195.90	202.47	392.42	291.89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

STATISTICAL ABSTRACT

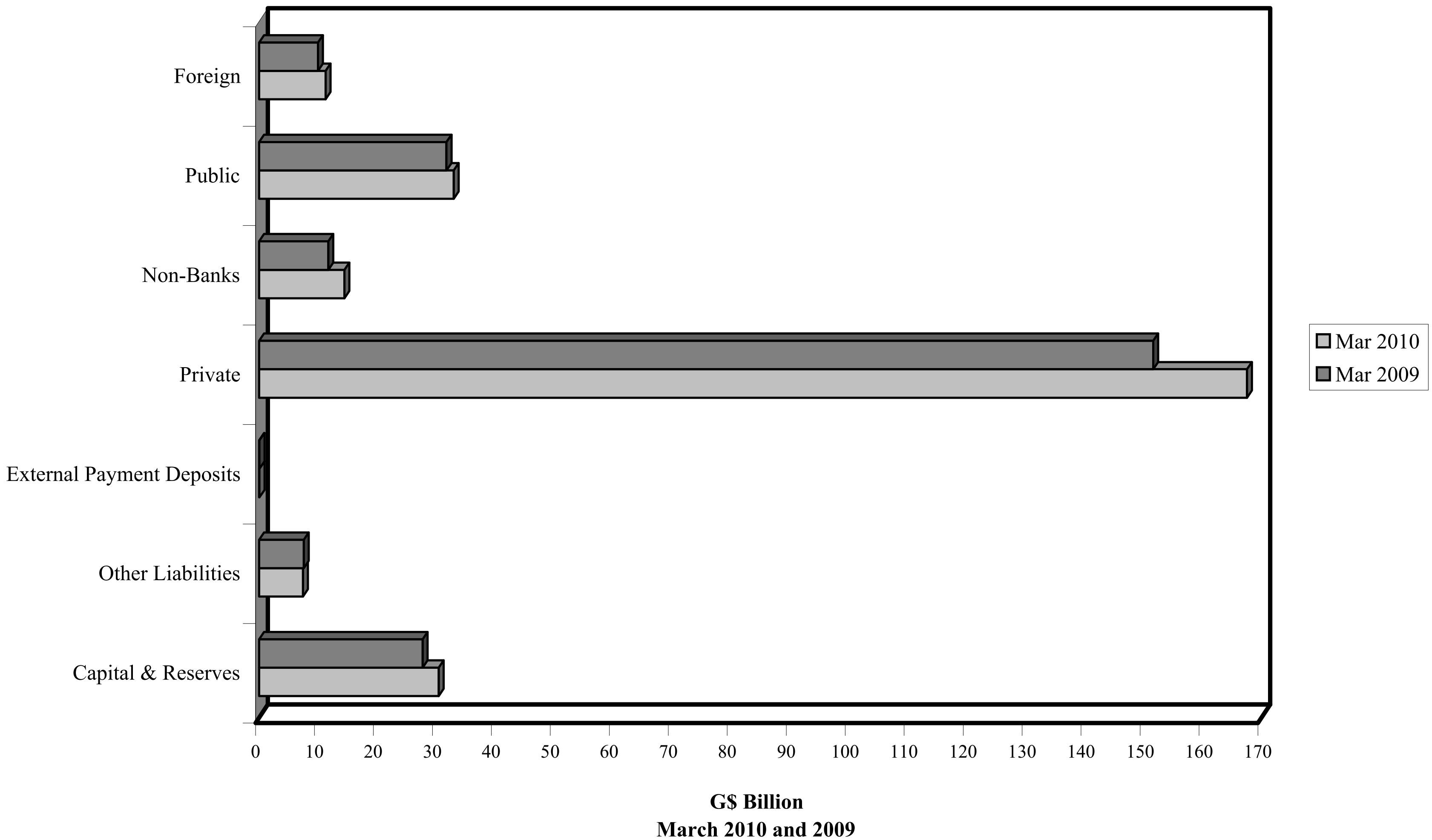
CONTENTS (continued)

GRAPHS

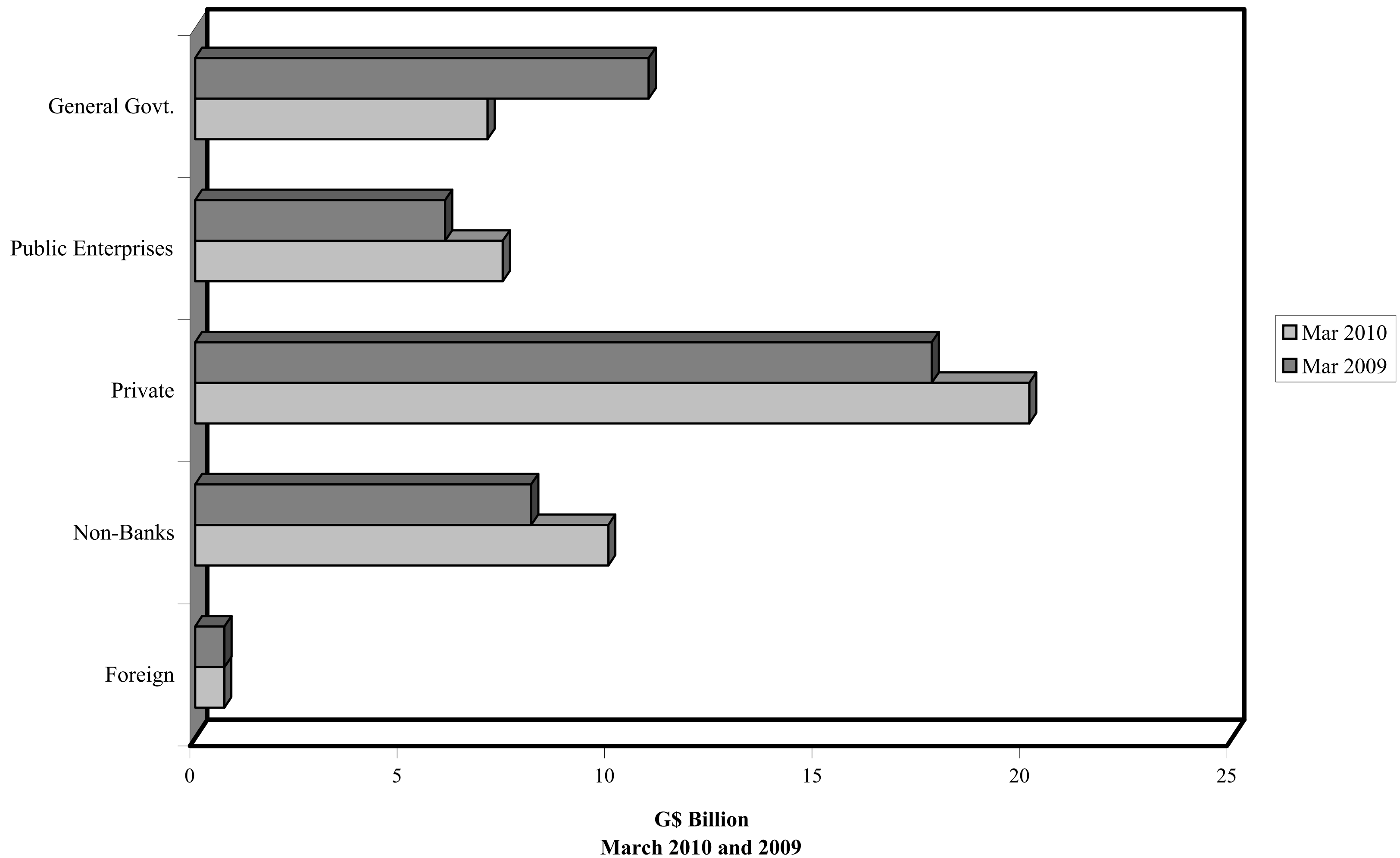
Graph I
Commercial Banks: Assets



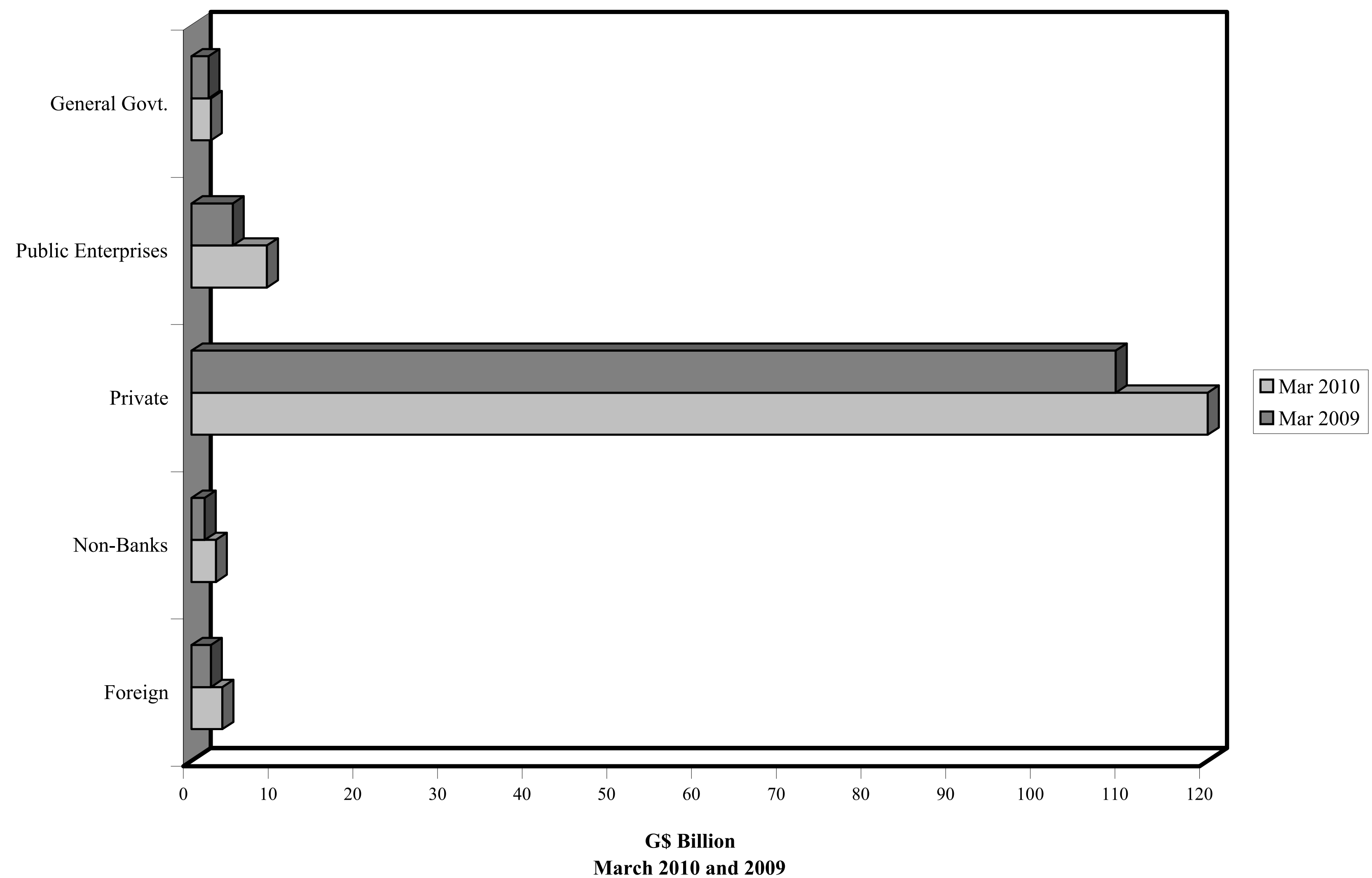
Graph II
Commercial Banks: Liabilities, Capital and Reserves



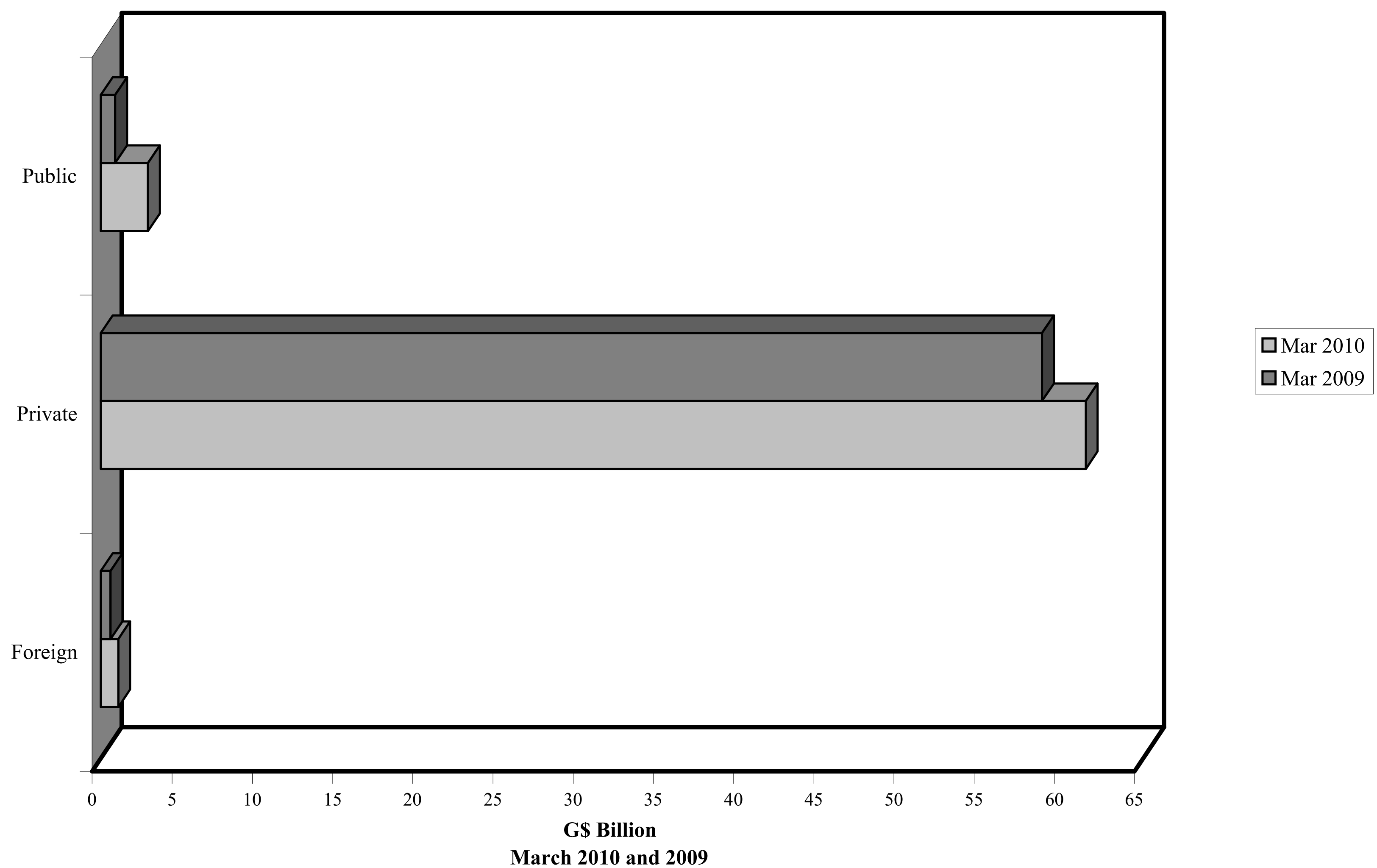
Graph III
Commercial Banks: Time Deposits



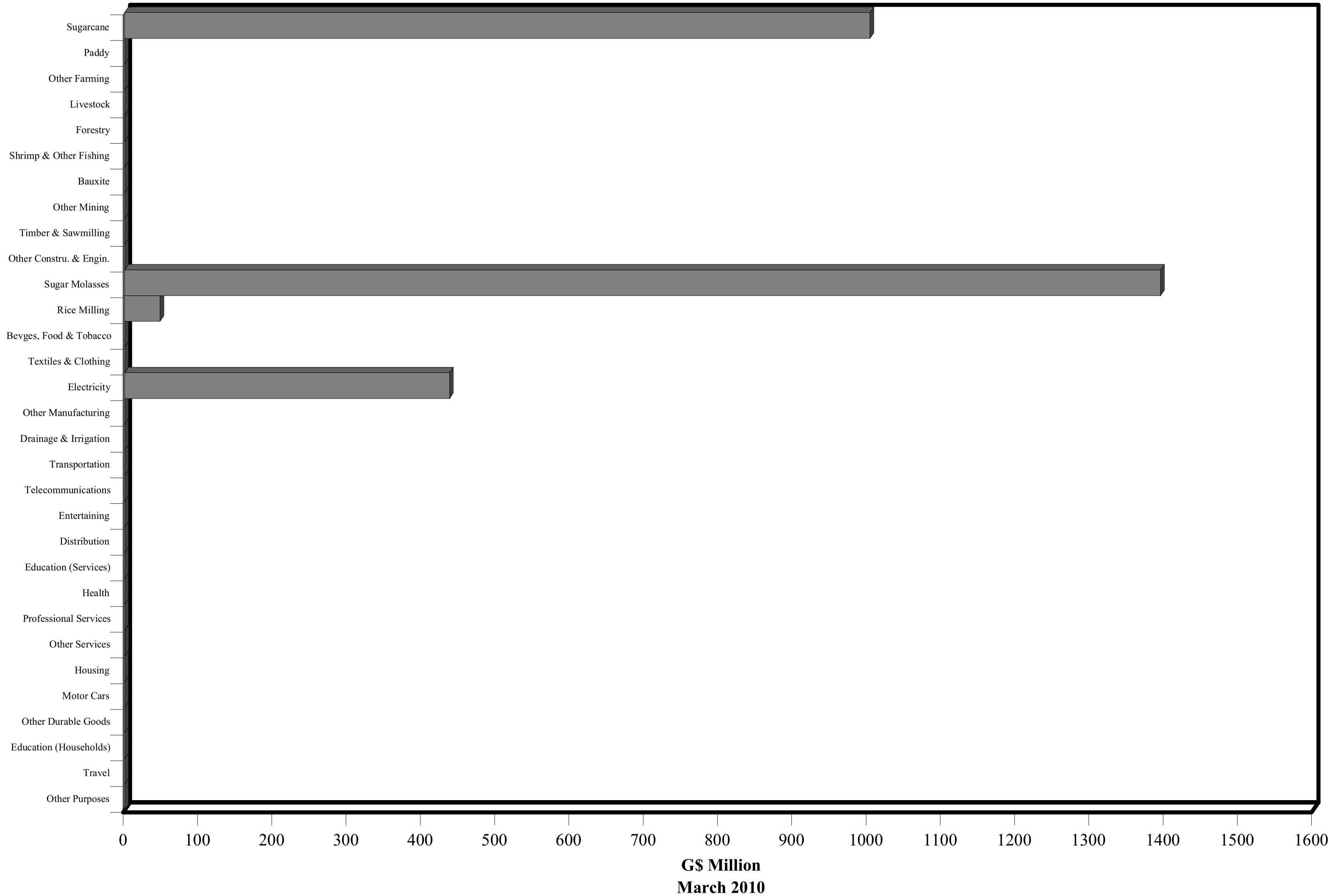
Graph IV
Commercial Banks: Savings Deposits



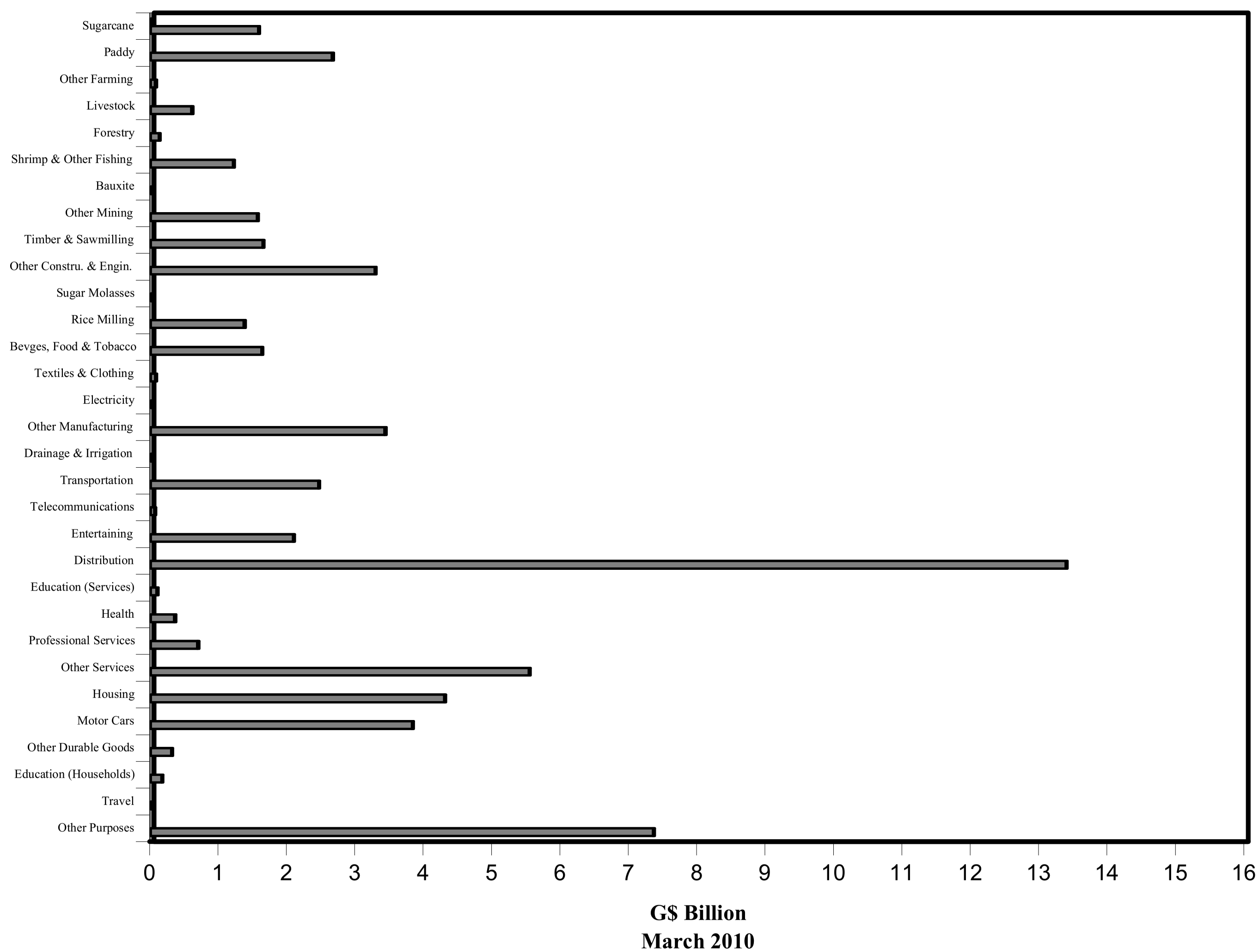
Graph V
Commercial Banks: Loans and Advances by Sector



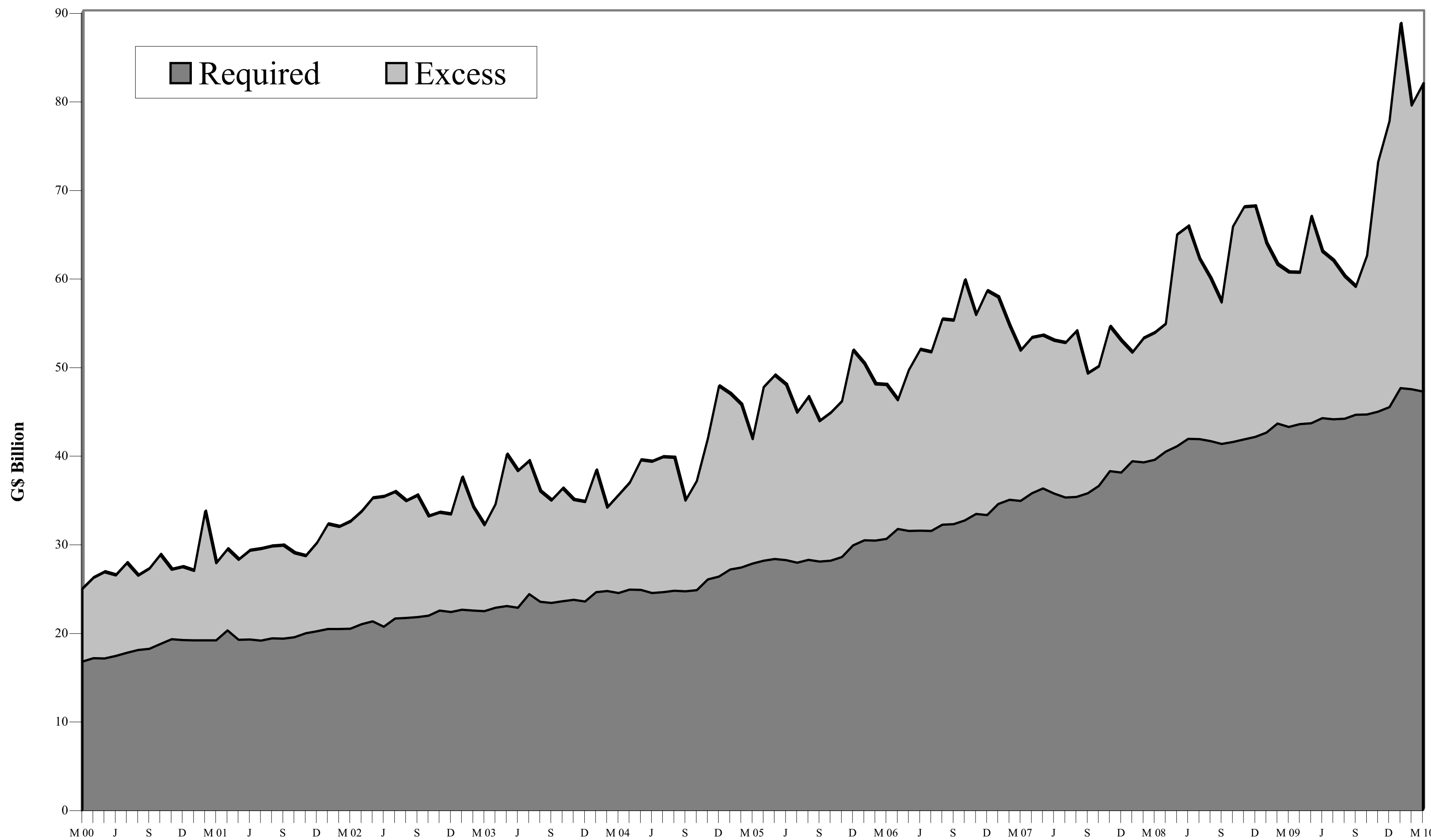
Graph VI
Commercial Banks: Credit to Public Sector by Economic Activity



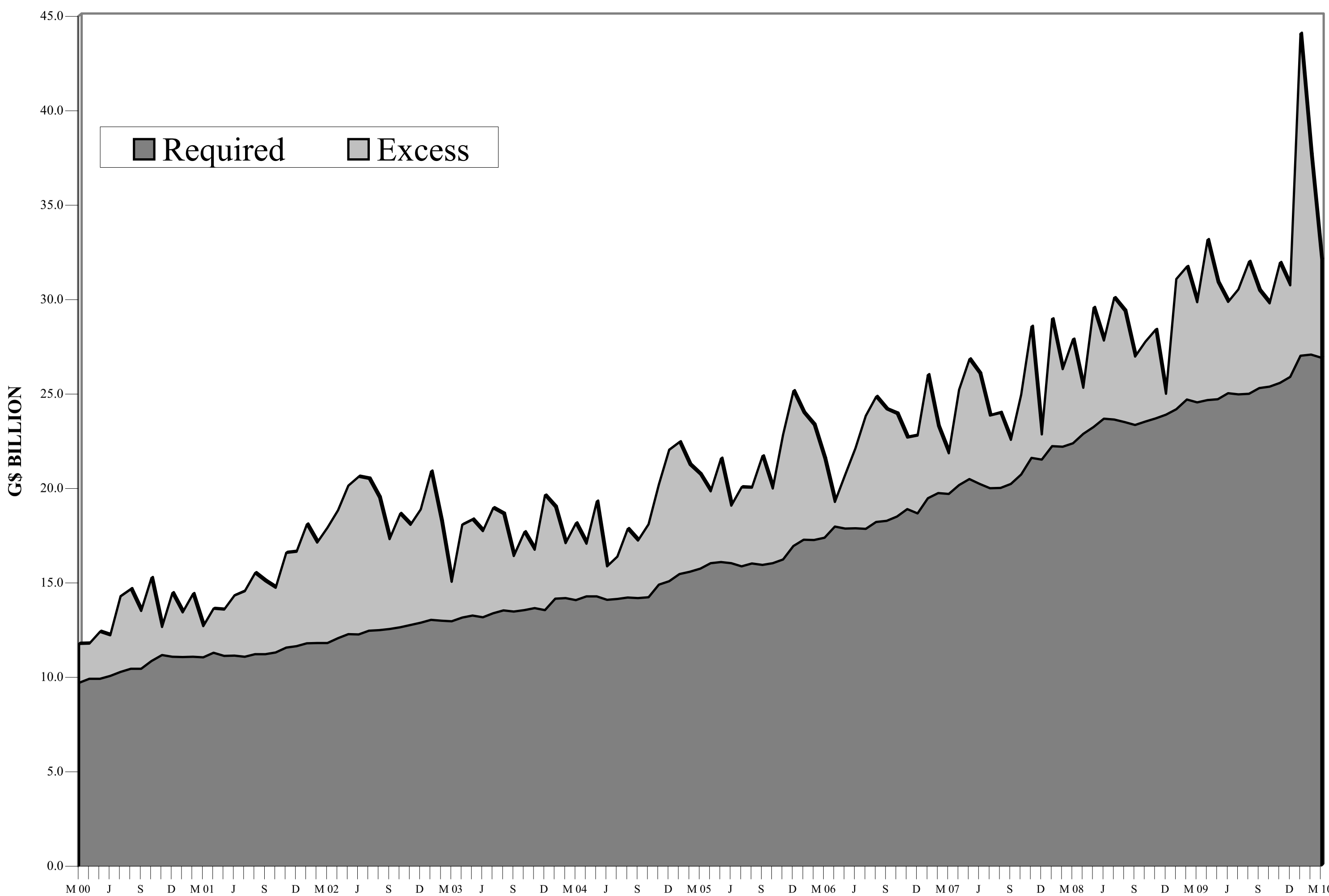
Graph VII
Commercial Banks: Credit to Private Sector by Economic Activity



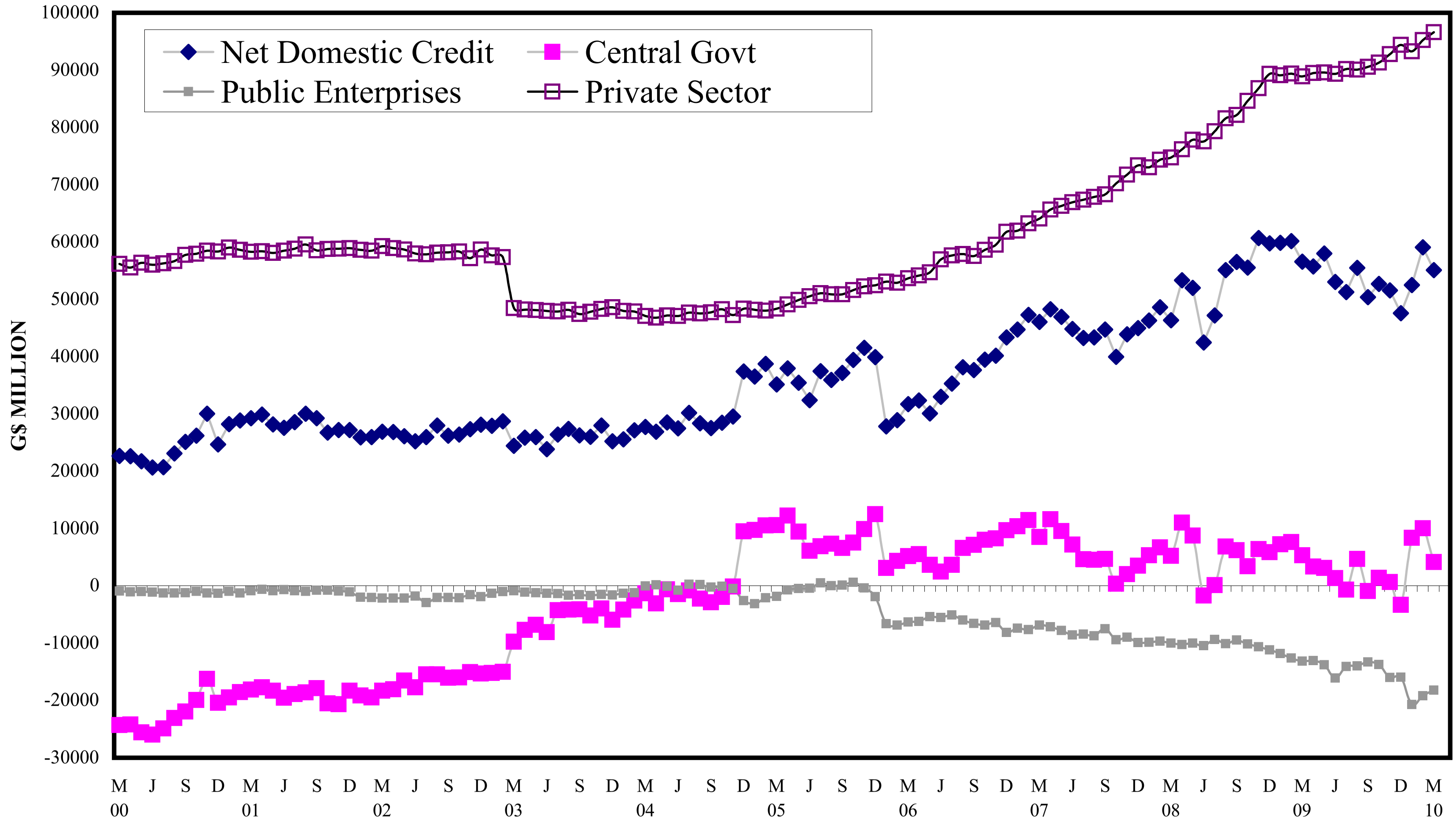
Graph VIII
Commercial Banks: Liquid Assets



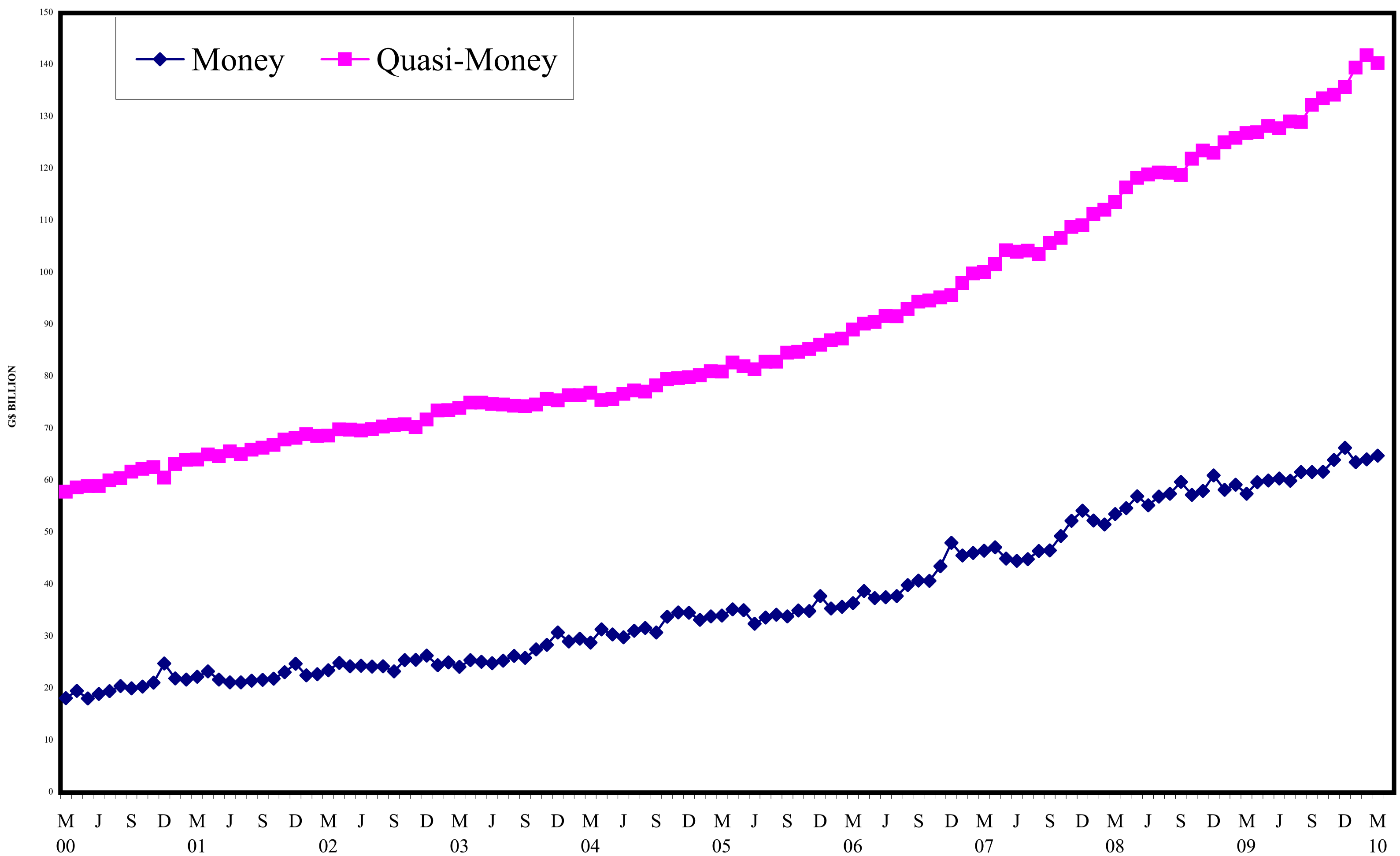
Graph IX
Commercial Banks: Reserve Requirements



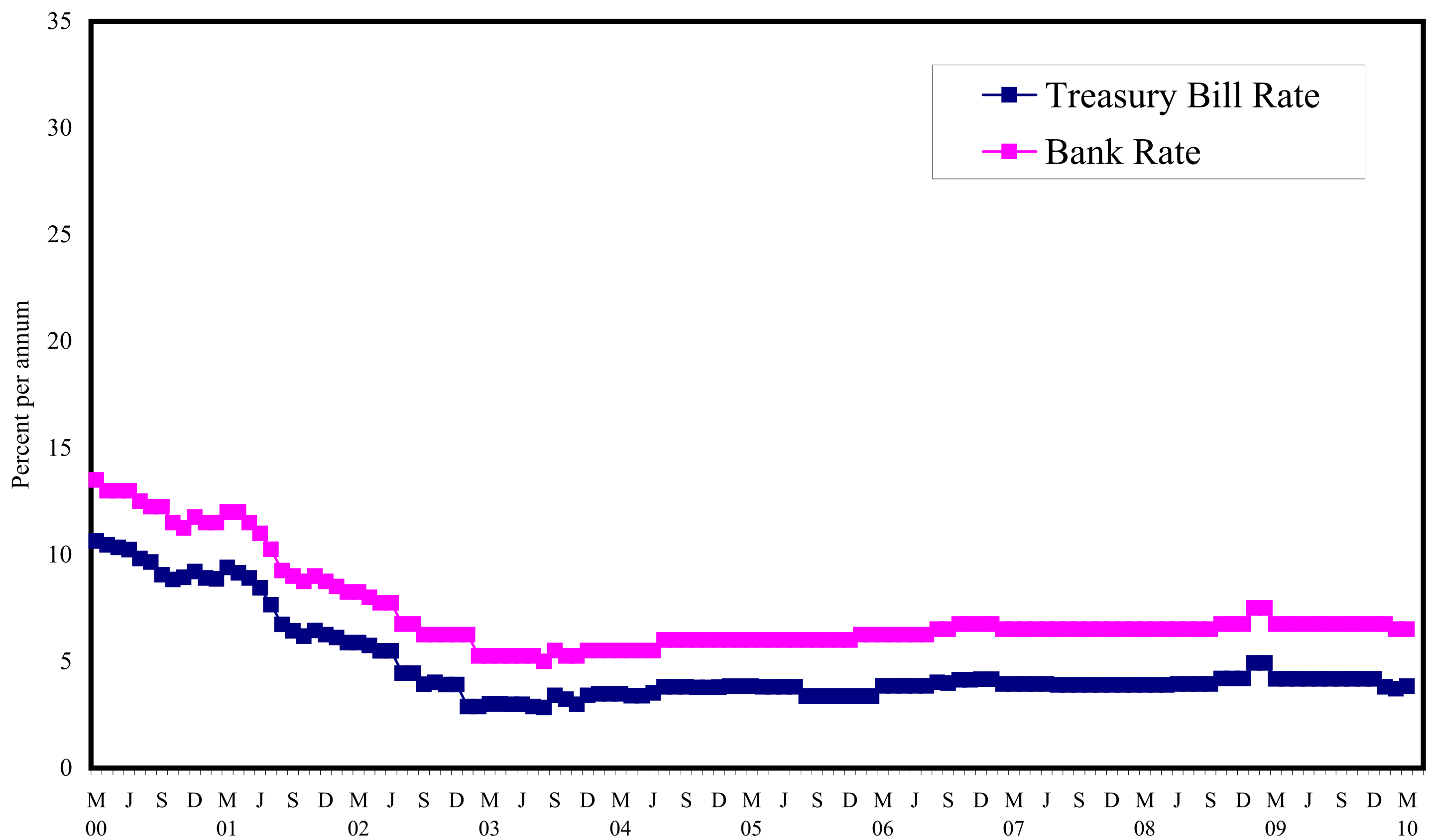
Graph X
Banking System: Net Domestic Credit



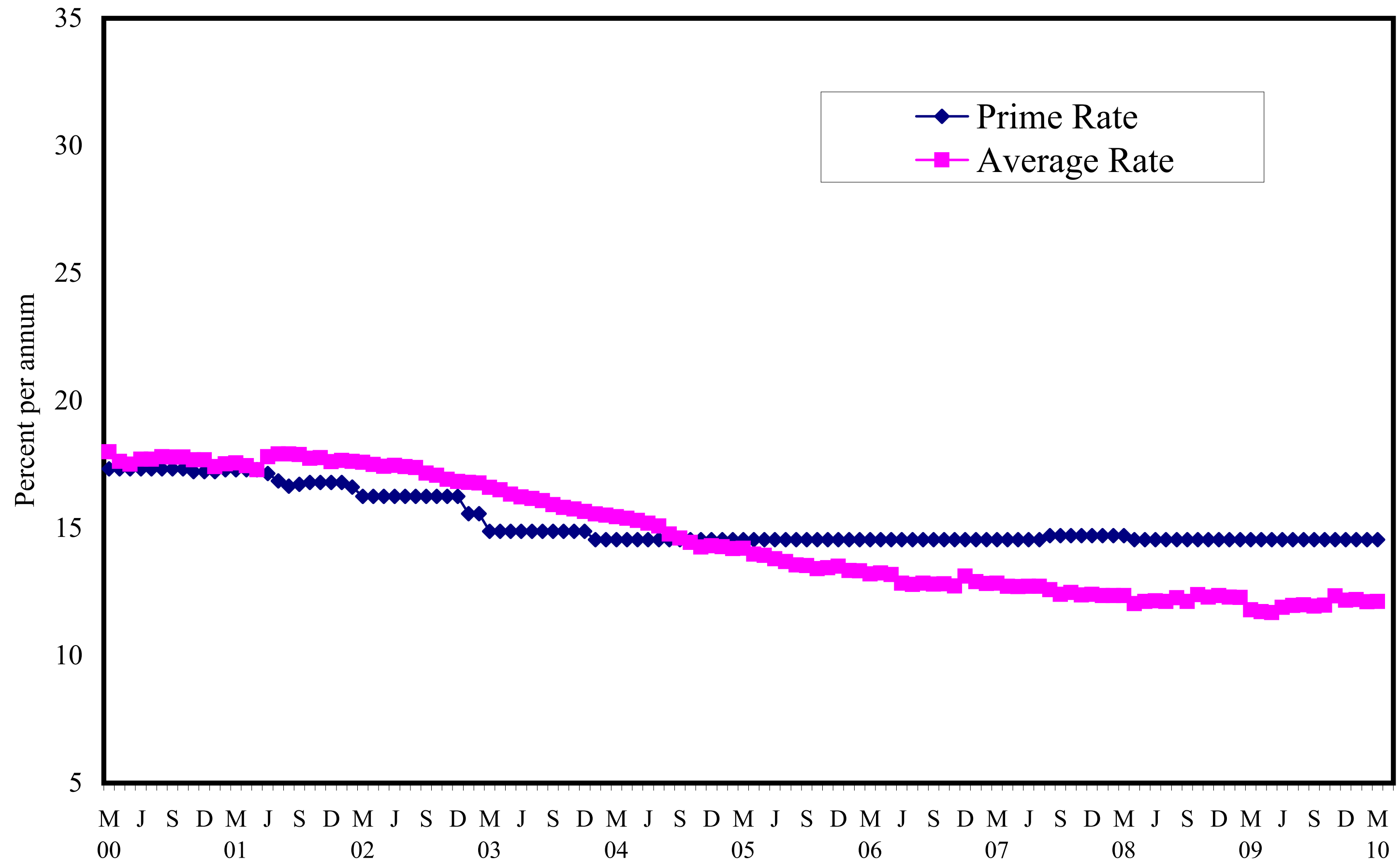
Graph XI
Banking System: Money and Quasi-Money



Graph XII
Bank Rate and 91-days Treasury Bill Rate

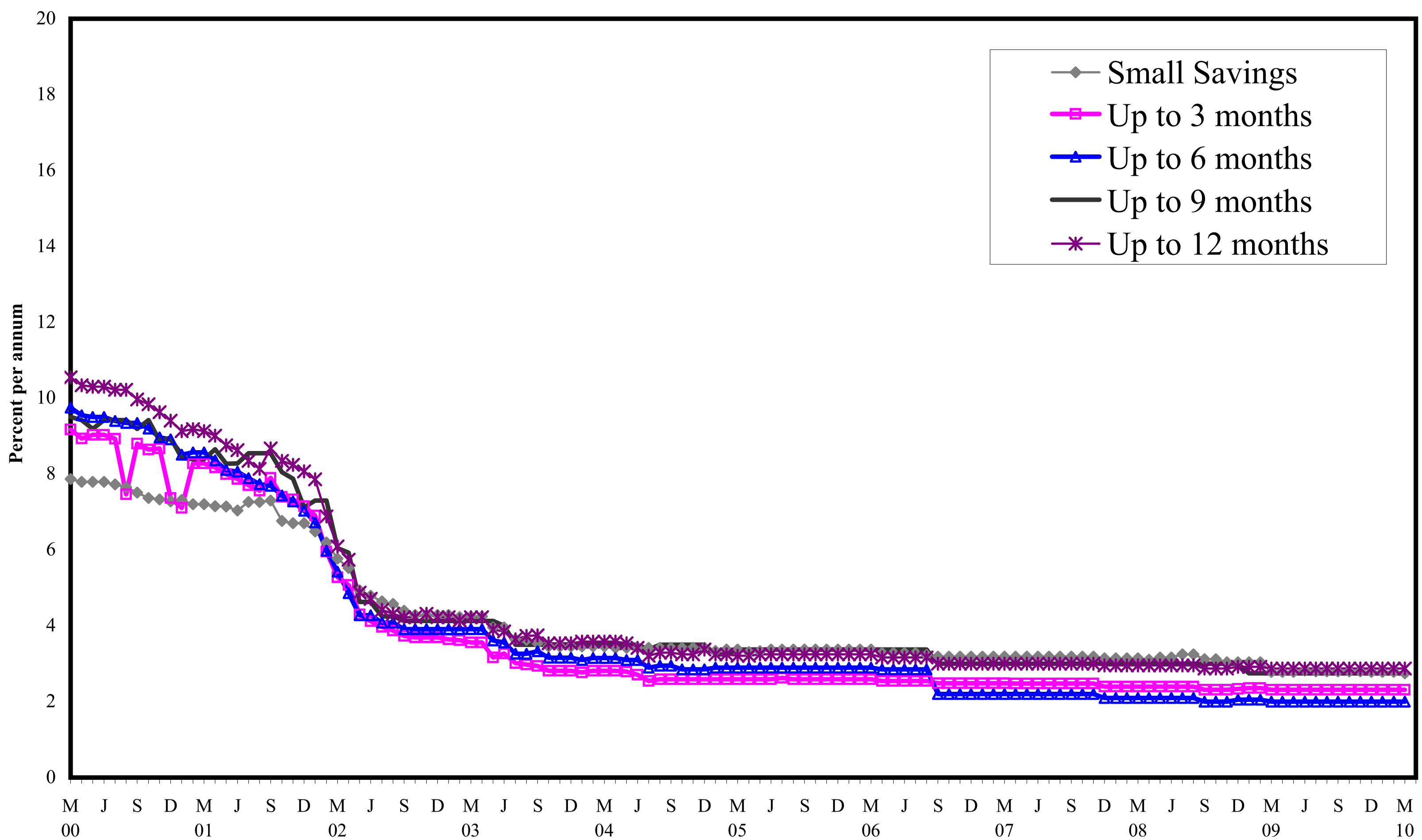


Graph XIII
Commercial Banks: Prime and Average* Lending Rate

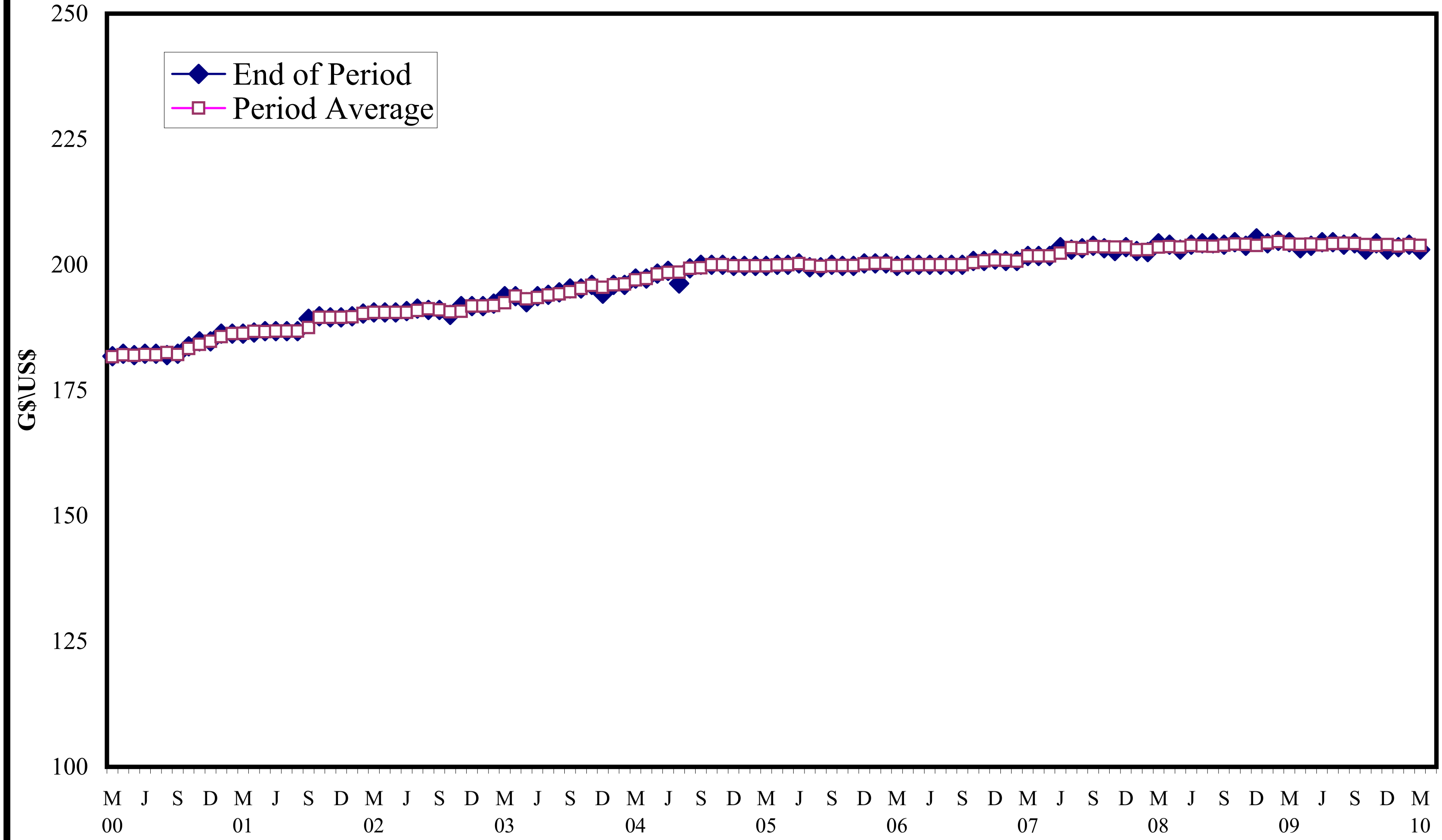


* Weighted average

Graph XIV
Commercial Banks: Time and Savings Deposit Rates



Graph XV
Market Exchange Rate



I. GENERAL NOTES

Symbols Used

...	Indicates that data are not available;
-	Indicates that the figure is zero or less than half the final digit shown or that the item does not exist;
-	Used between two period (e.g. 1989-90 or July-September) to indicate the years or months covered including the beginning and the ending year or month as the case may be;
/	Used between years (e.g. 1989/90) to indicate a crop year or fiscal year.
†	Means incomplete data due probably to under-reporting or partial response by respondents.
*	Means preliminary figures.
**	Means revised figures.

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

Acknowledgement

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

II. NOTES TO THE TABLES

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

Foreign Assets

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

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

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

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

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

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

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

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

Currency Issue: Notes and Coins issued by the Bank.
Value of notes issued for October 1999 and August 2000 does not correspond with figures in table 1.3 due to an accounting discrepancy.

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

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

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

Bank Deposits-Other: Commercial Banks' interest earning deposits and statutory reserve deposits with Bank of Guyana are recorded here. With effect from December 1994, special interest earning deposits of the Commercial Banks were discontinued in favour of unremunerated required free reserves. The removal of remuneration for these deposits coincided with the issue of three-year debentures to sterilise the prevailing excess liquidity levels of banks.

Other Deposits: Includes deposits of National Insurance Scheme (N.I.S.), Livestock Development Fund, Guyana Pension Scheme, Mayor and City Council, Sinking Funds, Guyana Co-operative Agricultural and Industrial Development Bank, Export Development Fund No. 1, Guyana/Libya Agricultural Development Company Limited, and Guyana/Libyan Fishing Company among others.

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

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

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

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

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

Total issue of less withdrawal of mutilated or spoiled legal tender notes. In December 1996, the Bank of Guyana introduced a G$1,000 as part of its currency reform process. This was followed by the removal from the legal tender of the G$10, G$5, and G$1 notes with effect from January 1997 and their conversion to coins the new legal tender until June 30, 1997.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Other: Include all other foreign claims on Commercial Banks.

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

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

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

Banks: Time Deposits.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TABLE 2.9: **Commercial Banks: Clearing Balances**
Comprise total amount of cheques cleared by and debited to the accounts of the Commercial Banks. A National Clearing House was established at the Bank of Guyana during 1998 whereby large (in excess of G$500,000) and small valued cheques are cleared. Data recorded after 1998 in this table reflect the value of small valued cheques cleared over the reporting period.

TABLE 2.10: **Commercial Banks: Total Loans and Advances**
The data include Loans and Advances to Residents and Non-Residents. Real Estate Mortgage Loans and inter-bank loans are excluded. The total of loans and advances to the private sector differs from total credit to the private sector in Table 3.1(Monetary Survey). The totals for credit to the private sector in Table 3.1 include local securities, other credit instruments and real estate mortgage loans. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above

TABLE 2.11: **Commercial Banks: Demand Loans and Advances**
The data cover lending for short periods including overnight loans to Residents and Non-Residents and exclude inter-bank loans. See note under Private Sector for Table 2.1(a) above.

TABLE 2.12: **Commercial Banks: Term Loans and Advances**
The Loans and Advances are for longer periods extended to Residents and Non-Residents; inter-bank lending is excluded. See note under Private Sector for Table 2.1(a) above. See note under loans to Non-Residents for Table 2.1(a) above.

TABLE 2.13: **Commercial Banks: Loans and Advances to Residents by Sector**
The data provided record balances at the end of the respective period and therefore indicates the indebtedness of the respective industries at the end of the reporting period. The value of credit obtained by each industry for a given period can be obtained by taking the difference between the balances at the end of the desired period and that immediately preceding. The balances in this table exclude inter-bank loans, real estate mortgage loans, local securities and other credit instruments. It should be noted that gross indebtedness of the sugar and rice industry can be obtained by adding the balances of sugar cane and sugar and molasses manufacturing of sugar, and paddy and rice milling for rice respectively. Figures under the ‘other purposes’ sub-category has been reclassified to exclude credit card transactions effective from March 2007. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

TABLE 2.14: **Commercial Banks: Liquid Assets**
The liquid assets comprise Bank of Guyana notes and coins, foreign currency held by banks, (special interest earning) deposits held at the Bank of Guyana (BOG), balances due from other Commercial Banks - both local and foreign, Government of Guyana Treasury Bills. The special reserves deposits (SRDs) established in 1969, discontinued in 1994 as the Bank of Guyana sought to develop its capacity to manage the excess reserves of the bank more effectively. Approximately, 75-80 per cent of the SRDs were absorbed through a sale of three year, variable rate, and fixed date debenture to the Commercial Banks.

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

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

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

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

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

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

TABLE 2.16(a): Foreign Exchange Intervention

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

TABLE 2.16(b): Interbank Trade

This comprises of US dollar purchases and sales amongst the Commercial Banks.

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

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

TABLE 3.1: **Monetary Survey**

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

Foreign Assets (net)

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

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

Domestic Credit

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

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

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

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

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

Money and Quasi-Money

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

Currency: Currency issue (Table 1.2) **less** currency holdings by Commercial Banks (Table 2.1(a)).
Quasi-money: Time and savings deposits held by the Private Sector. See note under Public Enterprises Deposits for Table 2.1 (b) above.

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

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

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

TABLE 3.2: International Reserves and Foreign Assets

International Reserves

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

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

Foreign Assets

Bank of Guyana Foreign Assets: The composition of the assets is identical to that of International Reserves foreign assets above.
Bank of Guyana Foreign Liabilities: Data includes all short-term liabilities (current, arrears and rescheduled) and all medium-term liabilities (current, arrears and rescheduled). The liabilities include interest obligations.

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

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

TABLE 4.1: **Guyana: Selected Interest Rates**
Reflects interest rates at Commercial Banks and Non-Bank Financial Institutions on loans and deposits. The small savings rate represents an arithmetic average of savings deposit rates as reported by the Commercial Banks. Treasury bill rates for all maturities reflect rates at the end of the reporting period. Special deposits have been discontinued with effect from December 1994. NBS deposit rate for September, October and December 2001 have been revised. Small savings rate for November 2001 has been revised. The rates for the Five dollar shares, Save and Prosper shares and the deposits for NBS have been revised for July 2002. The average deposit rate for GNCB Trust Company has been revised for the period of September 2002. Due to the modification of the interest rate structure, figures for the Commercial Banks' weighted average lending rate from September 2005 have been revised.

TABLE 4.2: **Commercial Banks: Selected Interest Rates**
Arithmetic average of interest rates as reported by the Commercial Banks.

TABLE 4.3: **Comparative Treasury Bills Rates and Bank Rates**
The average discount rate on three month Treasury Bills for the U.K., U.S.A., Barbados, Trinidad, Guyana and Jamaica. The U.K. and U.S. rates are the average discount rates at the last tender in each month. The rates for the CARICOM territories are those rates of monthly tender held towards the end of the month. Treasury bills rates for Barbados for 2001 have been revised. The Euro area Bank Rate is the rate at which other Monetary Financial Institutions obtain overnight liquidity from the National Central Bank against eligible assets.

TABLE 4.4: **Changes in Bank of Guyana Transaction Exchange Rates**
The Guyana dollar was fixed in Pound Sterling at the rate of £1 to G$4.80 until October of 1975 when it was linked to the US$1 to G$2.55.

On June 2, 1981, the Guyana dollar was pegged to a composite basket of currencies consisting of the United States dollar, Pound Sterling, Deutsche Mark, Trinidad and Tobago dollar and the Japanese Yen. The exchange rates was fixed at US$1 to G$3.00. The US dollar was the intervention currency used to determine the exchange rate.

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

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

On February 21, 1991, the Guyana dollar was devalued from G$45.00 to US$ to G$101.75 thereby unifying the official exchange rate with the market determined rate prevailing at that date. The US dollar continued to be the intervention currency. From February 25, 1991, the exchange rate was fixed on a weekly basis. During the period February to September 1991, the exchange rate was determined by the pervious week free market exchange rate of the Commercial Banks and Non-Bank dealers.

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

TABLE 4.5: **Exchange Rate**

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

TABLE 4.6: **Monthly Average Market Exchange Rate**

On March 13, 1990, the authorities established the cambio system for foreign currency transactions. Under the system, transactions in the cambio market were conducted freely with licensed dealers (banks and non-banks) setting the rate at which foreign exchange could be bought and sold. The rates are referred to as the market exchange rates. Data collection for the Euro started in January 2004.

The buying rate is a weighted average of the purchase rates of all licensed foreign exchange dealers for the month.

The selling rate is a weighted average of the sales rates of all licensed foreign exchange dealers for the month.

The mid-rate is the average buying and selling rates of all licensed foreign exchange dealers. The rate is based on transactions in foreign notes only.

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