



BANK OF GUYANA

BANKING SYSTEM  
*STATISTICAL*  
*ABSTRACT*

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

RESEARCH DEPARTMENT

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# STATISTICAL ABSTRACT

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

Table 1.1

| End of Period | Total Assets | Foreign Assets |       |                  |              |                   | Claims on Central Government |            |         |          | Advances to Banks | Other                   |         |
|---------------|--------------|----------------|-------|------------------|--------------|-------------------|------------------------------|------------|---------|----------|-------------------|-------------------------|---------|
|               |              | Total          | Gold  | Foreign Balances | SDR Holdings | Market Securities | Total                        | Securities | T/Bills | Advances |                   | Non-Interest Debentures | Other   |
| 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          | 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          |              |                |       |                  |              |                   |                              |            |         |          |                   |                         |         |
| Mar           | 162805.9     | 82892.8        | -     | 42474.7          | 9.8          | 40408.2           | 1071.1                       | -          | 1071.1  | -        | -                 | 45537.8                 | 33304.3 |
| Jun           | 168078.6     | 88258.8        | -     | 24874.6          | 21.0         | 63363.2           | 1021.3                       | -          | 1021.3  | -        | -                 | 45537.8                 | 33260.6 |
| Sep           | 204083.0     | 120052.2       | -     | 56283.5          | 797.2        | 62971.5           | 1021.4                       | -          | 1021.4  | -        | -                 | 45537.8                 | 37471.7 |
| Dec           | 214867.0     | 127508.6       | -     | 18199.0          | 760.0        | 108549.7          | 2310.7                       | -          | 2310.7  | -        | -                 | 44431.6                 | 40616.0 |
| 2010          |              |                |       |                  |              |                   |                              |            |         |          |                   |                         |         |
| Jan           | 214078.2     | 126637.0       | -     | 19745.8          | 760.0        | 106131.2          | 2013.0                       | -          | 2013.0  | -        | -                 | 44431.6                 | 40996.4 |
| Feb           | 211426.7     | 124179.0       | -     | 16373.6          | 744.5        | 107060.9          | 1021.7                       | -          | 1021.7  | -        | -                 | 44431.6                 | 41794.3 |
| Mar           | 211779.5     | 123401.5       | -     | 13982.8          | 744.5        | 108674.2          | 1021.7                       | -          | 1021.7  | -        | -                 | 44431.6                 | 42924.6 |
| Apr           | 218406.3     | 129789.9       | -     | 21189.4          | 744.3        | 107856.2          | 1021.3                       | -          | 1021.3  | -        | -                 | 44431.6                 | 43163.5 |
| May           | 220439.1     | 133106.9       | -     | 34212.8          | 732.6        | 98161.5           | 1021.2                       | -          | 1021.2  | -        | -                 | 44431.6                 | 41879.3 |
| Jun           | 226292.4     | 137875.8       | -     | 42801.9          | 731.4        | 94342.5           | 1021.2                       | -          | 1021.2  | -        | -                 | 44431.6                 | 42963.7 |
| Jul           | 221027.0     | 133986.7       | -     | 38447.5          | 731.4        | 94807.9           | 1021.2                       | -          | 1021.2  | -        | -                 | 44431.6                 | 41587.4 |
| Aug           | 230081.8     | 142915.7       | -     | 51318.9          | 429.1        | 91167.7           | 1023.2                       | -          | 1023.2  | -        | -                 | 44431.6                 | 41711.2 |
| Sep           | 232470.2     | 144153.2       | -     | 55364.5          | 429.1        | 88359.6           | 1023.2                       | -          | 1023.2  | -        | -                 | 44431.6                 | 42862.2 |
| Oct           | 229275.8     | 142985.8       | -     | 44749.9          | 429.1        | 97806.8           | 1023.2                       | -          | 1023.2  | -        | -                 | 44431.6                 | 40835.2 |
| Nov           | 229516.9     | 144927.0       | -     | 32358.5          | 407.5        | 112161.1          | 1023.2                       | -          | 1023.2  | -        | -                 | 44431.6                 | 39135.0 |
| Dec           | 240418.2     | 158740.2       | -     | 38949.0          | 407.5        | 119383.7          | 1026.1                       | -          | 1026.1  | -        | -                 | 44448.3                 | 36203.7 |
| 2011          |              |                |       |                  |              |                   |                              |            |         |          |                   |                         |         |
| Jan           | 233634.4     | 150936.9       | -     | 37560.2          | 407.5        | 112969.2          | 1026.1                       | -          | 1026.1  | -        | -                 | 44448.3                 | 37223.1 |
| Feb           | 233082.4     | 153034.0       | -     | 38335.6          | 713.0        | 113985.3          | 1023.5                       | -          | 1023.5  | -        | -                 | 44448.3                 | 34576.6 |
| Mar           | 238485.1     | 159404.4       | -     | 50058.4          | 428.3        | 108917.7          | 1023.1                       | -          | 1023.1  | -        | -                 | 44448.3                 | 33609.3 |
| Apr           | 245449.3     | 166684.6       | -     | 46258.1          | 1042.2       | 119384.3          | 1023.1                       | -          | 1023.1  | -        | -                 | 44448.3                 | 33293.4 |
| May           | 242238.7     | 158048.1       | -     | 46411.3          | 1093.6       | 110543.2          | 993.5                        | -          | 993.5   | -        | -                 | 44448.3                 | 38748.9 |
| Jun           | 233835.1     | 158764.9       | -     | 52310.7          | 1093.6       | 105360.6          | 993.4                        | -          | 993.4   | -        | -                 | 44448.3                 | 29628.4 |
| Jul           | 241289.0     | 163646.7       | -     | 37192.4          | 1789.7       | 124664.6          | 993.4                        | -          | 993.4   | -        | -                 | 44448.3                 | 32200.6 |
| Aug           | 242244.9     | 163254.9       | -     | 31489.0          | 1136.8       | 130629.2          | 993.4                        | -          | 993.4   | -        | -                 | 44448.3                 | 33548.3 |
| Sep           | 244681.2     | 164121.4       | -     | 31095.3          | 829.5        | 132196.6          | 993.4                        | -          | 993.4   | -        | -                 | 44448.3                 | 35118.2 |
| Oct           | 244950.4     | 162494.3       | -     | 35771.4          | 829.5        | 125893.5          | 993.4                        | -          | 993.4   | -        | -                 | 44448.3                 | 37014.4 |
| Nov           | 238033.6     | 162281.8       | -     | 35643.0          | 804.6        | 125834.2          | 993.3                        | -          | 993.3   | -        | -                 | 44448.3                 | 30310.2 |

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   |         |                       |                |                 |        |
| 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          | 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          |                   |          |         |       |          |         |             |       |         |         |                       |                |                 |        |
| 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 |
| 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 |
| 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 |
| Dec           | 214867.0          | 42134.6  | 41495.9 | 638.6 | 140687.8 | 61065.4 | 19610.5     | 61.7  | 29943.1 | 30007.2 | 1000.0                | 2635.9         | 26603.0         | 1805.7 |
| 2010          |                   |          |         |       |          |         |             |       |         |         |                       |                |                 |        |
| Jan           | 214078.7          | 38089.5  | 37449.1 | 640.4 | 142578.0 | 54775.9 | 19628.7     | 61.7  | 38119.2 | 29992.5 | 1000.0                | 2575.5         | 26603.0         | 3232.7 |
| Feb           | 211426.7          | 38734.0  | 38089.2 | 644.8 | 138988.6 | 53006.3 | 19568.9     | 61.1  | 35030.6 | 31321.7 | 1000.0                | 2908.2         | 26603.0         | 3192.8 |
| Mar           | 211779.5          | 38997.0  | 38349.4 | 647.5 | 139954.6 | 59182.8 | 19534.3     | 61.1  | 31712.2 | 29464.2 | 1000.0                | 1810.8         | 26603.0         | 3414.0 |
| Apr           | 218406.3          | 39371.8  | 38719.0 | 652.9 | 146807.1 | 64633.4 | 19525.7     | 61.1  | 32756.8 | 29830.2 | 1000.0                | 2973.4         | 26603.0         | 1650.9 |
| May           | 220439.1          | 39918.8  | 39261.3 | 657.5 | 146002.4 | 62792.2 | 19608.3     | 61.1  | 35165.5 | 28375.3 | 1000.0                | 5138.2         | 26746.9         | 1632.7 |
| Jun           | 226292.4          | 39581.6  | 38919.7 | 661.9 | 150459.0 | 66144.4 | 20297.6     | 61.1  | 34798.5 | 29157.5 | 1000.0                | 6870.2         | 26746.9         | 1634.7 |
| Jul           | 221027.0          | 40106.4  | 39438.0 | 668.4 | 143756.1 | 60998.2 | 19601.7     | 61.1  | 35338.4 | 27756.7 | 1000.0                | 7761.0         | 26746.9         | 1656.6 |
| Aug           | 230081.8          | 40108.5  | 39435.7 | 672.8 | 150582.4 | 64830.8 | 19340.2     | 61.1  | 38125.1 | 28225.2 | 1000.0                | 10010.4        | 26746.9         | 1633.4 |
| Sep           | 232470.2          | 40263.7  | 39584.7 | 679.1 | 152552.4 | 66710.8 | 19310.3     | 61.1  | 36294.8 | 30175.3 | 1000.0                | 10264.6        | 26746.9         | 1642.6 |
| Oct           | 229275.8          | 42063.8  | 41381.6 | 682.2 | 147598.0 | 60390.2 | 19372.7     | 61.1  | 39189.3 | 28584.7 | 1000.0                | 10213.3        | 26746.9         | 1653.7 |
| Nov           | 229516.9          | 43733.3  | 43045.3 | 688.1 | 146400.6 | 62026.9 | 19397.8     | 61.1  | 39554.4 | 25360.4 | 1000.0                | 9777.3         | 26746.9         | 1858.7 |
| Dec           | 240418.2          | 50480.1  | 49785.4 | 694.7 | 153738.6 | 69718.8 | 19641.6     | 61.1  | 41340.8 | 22976.3 | 1000.0                | 7111.2         | 26746.9         | 1341.5 |
| 2011          |                   |          |         |       |          |         |             |       |         |         |                       |                |                 |        |
| Jan           | 233634.4          | 44577.5  | 43880.3 | 697.2 | 153350.5 | 64765.0 | 19678.3     | 61.1  | 45226.9 | 23619.2 | 1000.0                | 6688.3         | 26746.9         | 1271.2 |
| Feb           | 233082.4          | 45974.7  | 45273.3 | 701.4 | 151671.2 | 68235.1 | 19396.8     | 61.1  | 41453.8 | 22524.4 | 1000.0                | 6577.2         | 26746.9         | 1112.3 |
| Mar           | 238485.1          | 45309.0  | 44603.6 | 705.4 | 157938.1 | 75445.0 | 19090.8     | 61.1  | 42072.3 | 21268.9 | 1000.0                | 3966.3         | 26746.9         | 3524.7 |
| Apr           | 245449.3          | 47898.4  | 47188.0 | 710.4 | 160922.4 | 75305.7 | 19076.2     | 61.1  | 42455.5 | 24024.0 | 1000.0                | 5328.5         | 26746.9         | 3553.1 |
| May           | 242238.7          | 47399.6  | 46685.4 | 714.2 | 156264.0 | 70589.5 | 22166.8     | 61.1  | 41321.8 | 22124.8 | 1000.0                | 7647.8         | 28867.5         | 1059.7 |
| Jun           | 233835.1          | 47401.9  | 46682.5 | 719.3 | 148287.4 | 72873.9 | 22067.8     | 61.0  | 40237.5 | 13047.1 | 1000.0                | 7264.3         | 28867.5         | 1014.0 |
| Jul           | 241289.0          | 48620.8  | 47896.2 | 724.7 | 151389.6 | 71907.0 | 22067.5     | 61.0  | 42112.9 | 15241.2 | 1000.0                | 9582.4         | 28867.5         | 1828.6 |
| Aug           | 242244.9          | 49827.4  | 49097.7 | 729.7 | 148232.9 | 70676.8 | 21475.4     | 61.0  | 39689.4 | 16330.3 | 1000.0                | 13218.8        | 28867.5         | 1098.3 |
| Sep           | 244681.2          | 50581.9  | 49845.1 | 736.8 | 148468.1 | 72517.9 | 21999.1     | 61.0  | 38081.3 | 15808.8 | 1000.0                | 14433.9        | 28867.5         | 1329.8 |
| Oct           | 244950.4          | 51968.0  | 51226.3 | 741.7 | 148095.3 | 68680.8 | 22128.9     | 61.0  | 39464.3 | 17760.3 | 1000.0                | 13714.8        | 28867.5         | 1304.8 |
| Nov           | 238033.6          | 53376.8  | 52628.6 | 748.2 | 139227.4 | 62740.8 | 21197.3     | 61.0  | 43292.4 | 11935.8 | 1000.0                | 14216.3        | 28867.5         | 1345.6 |

Source: Bank of Guyana

# BANK OF GUYANA

## CURRENCY NOTES ISSUE (G\$Million)

Table 1.3

| Period | Total Issue<br>G\$m. | Denominations |                        |        |                        |        |                        |       |                        |
|--------|----------------------|---------------|------------------------|--------|------------------------|--------|------------------------|-------|------------------------|
|        |                      | \$1000        |                        | \$500  |                        | \$100  |                        | \$20  |                        |
|        |                      | G\$m.         | % of<br>Total<br>Issue | G\$m.  | % of<br>Total<br>Issue | G\$m.  | % of<br>Total<br>Issue | G\$m. | % of<br>Total<br>Issue |
| 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   | 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   |                      |               |                        |        |                        |        |                        |       |                        |
| Mar    | 33124.4              | 30873.6       | 93.2                   | 1013.8 | 3.1                    | 872.8  | 2.6                    | 364.2 | 1.1                    |
| Jun    | 33608.9              | 31306.2       | 93.1                   | 1034.6 | 3.1                    | 897.5  | 2.7                    | 370.5 | 1.1                    |
| Sep    | 35033.9              | 32682.6       | 93.3                   | 1050.5 | 3.0                    | 921.3  | 2.6                    | 379.5 | 1.1                    |
| Dec    | 41495.9              | 39023.5       | 94.0                   | 1094.1 | 2.6                    | 983.9  | 2.4                    | 394.5 | 1.0                    |
| 2010   |                      |               |                        |        |                        |        |                        |       |                        |
| Jan    | 37449.1              | 35061.3       | 93.6                   | 1057.4 | 2.8                    | 945.5  | 2.5                    | 384.9 | 1.0                    |
| Feb    | 38089.2              | 35680.6       | 93.7                   | 1077.8 | 2.8                    | 947.2  | 2.5                    | 383.6 | 1.0                    |
| Mar    | 38349.4              | 35972.0       | 93.8                   | 1040.5 | 2.7                    | 950.0  | 2.5                    | 387.0 | 1.0                    |
| Apr    | 38719.0              | 36279.6       | 93.7                   | 1081.3 | 2.8                    | 967.2  | 2.5                    | 390.9 | 1.0                    |
| May    | 39261.3              | 36759.8       | 93.6                   | 1112.5 | 2.8                    | 989.2  | 2.5                    | 399.9 | 1.0                    |
| Jun    | 38919.7              | 36454.3       | 93.7                   | 1086.0 | 2.8                    | 981.7  | 2.5                    | 397.7 | 1.0                    |
| Jul    | 39438.0              | 36969.5       | 93.7                   | 1088.8 | 2.8                    | 980.5  | 2.5                    | 399.2 | 1.0                    |
| Aug    | 39435.7              | 36909.8       | 93.6                   | 1110.8 | 2.8                    | 1005.7 | 2.6                    | 409.5 | 1.0                    |
| Sep    | 39584.6              | 37093.6       | 93.7                   | 1078.1 | 2.7                    | 1003.9 | 2.5                    | 409.1 | 1.0                    |
| Oct    | 41381.6              | 38889.3       | 94.0                   | 1084.6 | 2.6                    | 1000.2 | 2.4                    | 407.5 | 1.0                    |
| Nov    | 43045.2              | 40482.3       | 94.0                   | 1121.2 | 2.6                    | 1028.3 | 2.4                    | 413.5 | 1.0                    |
| Dec    | 49785.4              | 46662.9       | 93.7                   | 1618.0 | 3.3                    | 1080.5 | 2.2                    | 423.9 | 0.9                    |
| 2011   |                      |               |                        |        |                        |        |                        |       |                        |
| Jan    | 43880.3              | 41121.7       | 93.7                   | 1304.7 | 3.0                    | 1034.3 | 2.4                    | 419.7 | 1.0                    |
| Feb    | 45273.3              | 42579.4       | 94.0                   | 1241.8 | 2.7                    | 1032.1 | 2.3                    | 419.9 | 0.9                    |
| Mar    | 44603.6              | 41973.7       | 94.1                   | 1181.1 | 2.6                    | 1024.6 | 2.3                    | 424.2 | 1.0                    |
| Apr    | 47188.0              | 44565.0       | 94.4                   | 1164.9 | 2.5                    | 1034.1 | 2.2                    | 424.1 | 0.9                    |
| May    | 46685.4              | 44068.5       | 94.4                   | 1146.8 | 2.5                    | 1039.4 | 2.2                    | 430.7 | 0.9                    |
| Jun    | 46682.5              | 44097.3       | 94.5                   | 1106.1 | 2.4                    | 1048.9 | 2.2                    | 430.2 | 0.9                    |
| Jul    | 47896.2              | 45293.1       | 94.6                   | 1096.4 | 2.3                    | 1070.2 | 2.2                    | 436.5 | 0.9                    |
| Aug    | 49097.7              | 46495.4       | 94.7                   | 1042.4 | 2.1                    | 1111.2 | 2.3                    | 448.7 | 0.9                    |
| Sep    | 49845.1              | 47231.1       | 94.8                   | 1045.6 | 2.1                    | 1119.3 | 2.2                    | 449.1 | 0.9                    |
| Oct    | 51226.3              | 48539.9       | 94.8                   | 1132.2 | 2.2                    | 1099.4 | 2.1                    | 454.8 | 0.9                    |
| Nov    | 52628.6              | 49344.7       | 93.8                   | 1663.8 | 3.2                    | 1163.4 | 2.2                    | 456.7 | 0.9                    |

Source: Bank of Guyana

## COINS ISSUE (G\$'000)

Table 1.4

| Period | Total Issue | Denominations |          |          |
|--------|-------------|---------------|----------|----------|
|        |             | \$10          | \$5      | \$1      |
| 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   | 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   |             |               |          |          |
| Mar    | 599931.6    | 251001.2      | 232151.3 | 116779.0 |
| Jun    | 610684.7    | 255834.3      | 236222.4 | 118628.0 |
| Sep    | 624585.6    | 262016.0      | 241468.1 | 121101.6 |
| Dec    | 638631.0    | 267770.9      | 247289.5 | 123570.7 |
| 2010   |             |               |          |          |
| Jan    | 640365.8    | 268180.0      | 248035.7 | 124150.2 |
| Feb    | 644794.8    | 270176.6      | 249825.6 | 124792.5 |
| Mar    | 647538.6    | 270924.7      | 251229.7 | 125384.3 |
| Apr    | 652852.8    | 273426.6      | 253263.5 | 126162.8 |
| May    | 657507.5    | 275626.6      | 255140.7 | 126740.3 |
| Jun    | 661897.1    | 277546.6      | 256937.1 | 127413.4 |
| Jul    | 668426.3    | 280860.3      | 259357.0 | 128209.0 |
| Aug    | 672811.0    | 282687.4      | 261138.0 | 128985.6 |
| Sep    | 679095.6    | 285699.4      | 263650.3 | 129745.9 |
| Oct    | 682238.6    | 287090.8      | 264810.0 | 130337.9 |
| Nov    | 688063.9    | 289978.4      | 266841.0 | 131244.5 |
| Dec    | 694676.4    | 292938.3      | 269350.7 | 132387.4 |
| 2011   |             |               |          |          |
| Jan    | 697213.9    | 294076.9      | 270254.4 | 132882.6 |
| Feb    | 701365.9    | 296013.1      | 272020.2 | 133332.6 |
| Mar    | 705406.8    | 297789.9      | 273641.0 | 133975.9 |
| Apr    | 710367.5    | 300069.9      | 275656.6 | 134641.1 |
| May    | 714167.8    | 301806.5      | 277275.2 | 135086.1 |
| Jun    | 719334.3    | 303884.4      | 279590.8 | 135859.0 |
| Jul    | 724667.2    | 306486.6      | 281640.1 | 136540.6 |
| Aug    | 729697.6    | 308863.4      | 283456.2 | 137378.1 |
| Sep    | 736793.2    | 312560.5      | 286077.7 | 138155.0 |
| Oct    | 741679.5    | 314957.7      | 287935.9 | 138785.9 |
| Nov    | 748193.3    | 318138.1      | 290506.2 | 139549.0 |

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      | Central Government |            |            | Public Enterprises | Other     | Total  |                                       |   | Deposits       | External Payment Deposits | Currency |           |            |
|               |              |                |                            |                        |            | Total              | Securities | Loans      |                    |           |        |                                       |   |                |                           |          |           |            |
| 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          | 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 |
| <b>2008</b>   |              |                |                            |                        |            |                    |            |            |                    |           |        |                                       |   |                |                           |          |           |            |
| 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  | 46,325,487     | 18,962,136                 | 370,555                | 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 | 34,239,394 |
| Dec           | 232,629,338  | 49,506,412     | 18,857,418                 | 534,452                | 30,114,542 | 53,997,380         | 50,944,988 | 50,909,207 | 35,781             | 2,998,114 | 54,278 | 109,182                               | 67,233,108                                | 25,183,900     | 21,819,846                | 61,675   | 3,302,379 | 36,599,356 |
| <b>2009</b>   |              |                |                            |                        |            |                    |            |            |                    |           |        |                                       |   |                |                           |          |           |            |
| Mar           | 240,424,702  | 44,270,855     | 14,051,148                 | 607,049                | 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 | 39,939,511 |
| Jun           | 244,227,884  | 45,008,209     | 15,540,772                 | 556,264                | 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 | 41,791,196 |
| Sep           | 247,322,521  | 43,458,156     | 13,894,095                 | 949,524                | 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 | 41,649,464 |
| Dec           | 253,760,117  | 44,979,255     | 16,641,713                 | 1,092,254              | 27,245,288 | 62,081,020         | 59,386,644 | 59,364,110 | 22,534             | 2,641,342 | 53,034 | 103,006                               | 66,979,883                                | 35,829,870     | 32,070,443                | 61,675   | 3,697,752 | 43,787,082 |
| <b>2010</b>   |              |                |                            |                        |            |                    |            |            |                    |           |        |                                       |   |                |                           |          |           |            |
| Jan           | 265,058,350  | 44,076,382     | 14,312,000                 | 1,032,076              | 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 | 44,041,210 |
| Feb           | 264,366,591  | 43,747,569     | 14,856,930                 | 1,102,310              | 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 | 44,459,161 |
| Mar           | 264,216,729  | 37,139,664     | 16,369,546                 | 1,091,334              | 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 | 54,185,437 |
| Apr           | 268,512,606  | 48,122,444     | 16,932,083                 | 1,200,604              | 29,989,757 | 70,110,900         | 67,321,175 | 67,308,846 | 12,329             | 2,745,574 | 44,151 | 40,150                                | 69,004,569                                | 34,897,108     | 32,279,050                | 61,134   | 2,556,924 | 46,337,435 |
| May           | 271,061,119  | 48,296,420     | 16,451,421                 | 1,437,266              | 30,407,734 | 68,415,599         | 65,601,890 | 65,590,323 | 11,567             | 2,773,962 | 39,747 | 28,300                                | 68,997,587                                | 37,690,754     | 34,638,010                | 61,134   | 2,991,610 | 47,632,458 |
| Jun           | 270,725,292  | 47,347,826     | 15,760,776                 | 1,420,178              | 30,166,872 | 68,965,647         | 65,848,341 | 65,835,889 | 12,452             | 3,070,072 | 47,234 | 19,584                                | 70,680,298                                | 37,159,668     | 34,329,124                | 61,134   | 2,769,410 | 46,552,269 |
| Jul           | 273,209,639  | 48,246,557     | 17,301,125                 | 1,317,534              | 29,627,898 | 68,344,294         | 64,923,981 | 64,910,073 | 13,908             | 3,377,764 | 42,549 | 11,240                                | 71,240,783                                | 36,906,757     | 34,274,157                | 61,134   | 2,571,466 | 48,460,008 |
| Aug           | 277,847,939  | 46,045,799     | 15,058,682                 | 1,266,534              | 29,720,583 | 70,002,210         | 65,951,200 | 65,939,979 | 11,221             | 4,005,690 | 45,320 | 23,550                                | 71,925,399                                | 40,475,047     | 37,541,158                | 61,134   | 2,872,755 | 49,375,934 |
| Sep           | 275,425,177  | 44,228,666     | 13,968,252                 | 1,256,510              | 29,003,904 | 69,504,105         | 66,033,155 | 66,017,909 | 15,246             | 3,422,531 | 48,419 | 31,134                                | 73,328,260                                | 39,532,455     | 36,416,714                | 61,134   | 3,054,607 | 48,800,557 |
| Oct           | 281,274,079  | 45,489,858     | 15,467,828                 | 1,250,652              | 28,771,378 | 69,612,299         | 66,125,459 | 66,116,063 | 9,396              | 3,434,485 | 52,355 | 30,170                                | 74,102,367                                | 41,156,707     | 38,544,627                | 61,134   | 2,550,946 | 50,882,679 |
| Nov           | 287,266,604  | 46,670,805     | 15,890,458                 | 1,246,594              | 29,533,753 | 70,380,892         | 66,956,817 | 66,948,260 | 8,557              | 3,371,004 | 53,071 | 25,402                                | 76,561,423                                | 42,159,865     | 39,076,970                | 61,134   | 3,021,761 | 51,468,217 |
| Dec           | 296,125,557  | 47,064,475     | 15,796,562                 | 1,270,481              | 29,997,432 | 70,197,827         | 67,065,560 | 67,057,343 | 8,217              | 3,085,191 | 47,077 | 15,450                                | 78,307,675                                | 45,384,428     | 40,842,683                | 61,134   | 4,480,611 | 55,155,702 |
| <b>2011</b>   |              |                |                            |                        |            |                    |            |            |                    |           |        |                                       |   |                |                           |          |           |            |
| Jan           | 295,271,128  | 44,306,879     | 13,898,835                 | 1,233,790              | 29,174,254 | 72,398,781         | 69,121,959 | 69,103,678 | 18,281             | 3,233,951 | 42,871 | 32,318                                | 77,672,246                                | 47,904,478     | 44,683,083                | 61,134   | 3,160,261 | 52,956,427 |
| Feb           | 299,989,816  | 46,199,679     | 15,843,619                 | 1,063,342              | 29,292,715 | 76,110,724         | 72,947,662 | 72,936,347 | 11,315             | 3,120,189 | 42,872 | 21,211                                | 78,591,217                                | 44,400,930     | 40,583,532                | 61,112   | 3,756,286 | 54,666,059 |
| Mar           | 303,709,203  | 49,574,151     | 18,482,363                 | 1,038,141              | 30,053,647 | 76,014,813         | 72,777,655 | 72,762,580 | 15,075             | 3,186,043 | 51,115 | 27,683                                | 79,534,851                                | 45,329,864     | 41,678,001                | 61,112   | 3,590,751 | 53,227,841 |
| Apr           | 307,498,967  | 49,082,670     | 18,785,690                 | 830,102                | 29,466,878 | 76,339,655         | 73,034,330 | 73,025,487 | 8,843              | 3,253,612 | 51,713 | 24,927                                | 81,070,860                                | 44,984,026     | 41,880,433                | 61,112   | 3,042,481 | 55,996,829 |
| May           | 309,073,391  | 49,379,515     | 21,607,408                 | 1,115,430              | 26,656,677 | 76,202,291         | 72,940,276 | 72,915,671 | 24,605             | 3,209,626 | 52,689 | 26,157                                | 82,191,649                                | 44,958,217     | 41,546,235                | 61,112   | 3,350,870 | 56,315,562 |
| Jun           | 308,851,925  | 50,801,267     | 22,812,070                 | 1,262,778              | 26,726,419 | 76,101,481         | 72,862,264 | 72,853,361 | 8,903              | 3,186,649 | 52,568 | 27,883                                | 82,312,977                                | 43,522,325     | 40,153,145                | 61,040   | 3,308,140 | 56,085,993 |
| Jul           | 313,876,206  | 48,722,499     | 20,018,828                 | 1,069,744              | 27,633,927 | 76,791,835         | 73,503,091 | 73,494,206 | 8,885              | 3,235,665 | 53,079 | 27,110                                | 84,287,904                                | 45,188,726     | 42,391,587                | 61,040   | 2,736,099 | 58,858,133 |
| Aug           | 318,783,906  | 52,646,305     | 23,446,993                 | 1,005,177              | 28,194,135 | 76,648,131         | 73,586,106 | 73,569,805 | 16,301             | 2,999,861 | 62,165 | 48,816                                | 86,756,412                                | 42,299,605     | 39,114,107                | 61,040   | 3,124,458 | 60,384,637 |
| Sep           | 313,180,724  | 49,349,489     | 22,822,185                 | 957,118                | 25,570,187 | 74,958,374         | 71,680,564 | 71,669,389 | 11,175             | 3,226,270 | 51,540 | 25,722                                | 88,706,682                                | 41,910,795     | 38,507,345                | 61,040   | 3,342,410 | 58,229,661 |
| Oct           | 321,429,053  | 51,055,556     | 23,575,759                 | 930,951                | 26,548,847 | 76,688,133         | 73,499,191 | 73,487,849 | 11,342             | 3,182,187 | 6,755  | 73,973                                | 90,579,141                                | 41,964,083     | 38,628,316                | 61,040   | 3,274,727 | 61,068,167 |
| Nov           | 329,813,873  | 56,779,164     | 28,913,422                 | 1,319,383              | 26,546,359 | 75,726,714         | 72,293,649 | 72,293,203 | 446                | 3,381,458 | 51,607 | 25,118                                | 92,083,692                                | 45,934,329     | 42,734,881                | 61,040   | 3,138,408 | 59,264,857 |

Source: Commercial Banks

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

Table 2.1 (b)

| End of Period | Total Liabilities | Foreign Sector |                          |                       |       | Public Sector |                             |                             |                | Non-Bank Financial Institutions Deposits | Private Sector Deposits | External Payment Deposits | Bank of Guyana | Other Liabilities | Capital & Reserves |
|---------------|-------------------|----------------|--------------------------|-----------------------|-------|---------------|-----------------------------|-----------------------------|----------------|--|-------------------------|---------------------------|----------------|-------------------|--------------------|
|               |                   | Total          | Bal. due to Banks Abroad | Non-Resident Deposits | Other | Total         | Central Government Deposits | Public Enterprises Deposits | Other Deposits |  |                         |                           |                |                   |                    |
| 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          | 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          |                   |                |                          |                       |       |               |                             |                             |                |  |                         |                           |                |                   |                    |
| 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         |
| 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         |
| 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         |
| Dec           | 253,760,117       | 11,655,167     | 1,413,259                | 10,241,908            | -     | 29,586,350    | 4,184,078                   | 18,572,497                  | 6,829,775      | 13,995,545                               | 160,574,514             | 61,674                    | -              | 8,805,885         | 29,080,981         |
| 2010          |                   |                |                          |                       |       |               |                             |                             |                |  |                         |                           |                |                   |                    |
| Jan           | 265,058,350       | 11,471,479     | 1,431,148                | 10,040,331            | -     | 35,132,903    | 4,554,332                   | 23,696,561                  | 6,882,010      | 15,384,129                               | 165,578,146             | 61,674                    | -              | 7,673,249         | 29,756,769         |
| Feb           | 264,366,591       | 11,882,178     | 1,870,557                | 10,011,621            | -     | 33,435,250    | 4,620,071                   | 21,962,439                  | 6,852,740      | 13,306,704                               | 168,225,686             | 61,133                    | -              | 7,500,573         | 29,955,066         |
| Mar           | 264,216,729       | 11,286,182     | 1,454,122                | 9,832,060             | -     | 32,983,276    | 5,027,465                   | 21,082,542                  | 6,873,269      | 14,480,588                               | 167,509,382             | 61,133                    | -              | 7,421,073         | 30,475,093         |
| Apr           | 268,512,606       | 11,777,977     | 1,593,940                | 10,184,037            | -     | 34,097,331    | 5,370,685                   | 21,750,602                  | 6,976,044      | 15,093,019                               | 169,208,778             | 61,133                    | -              | 7,393,402         | 30,880,966         |
| May           | 271,061,119       | 11,998,941     | 1,690,476                | 10,308,465            | -     | 36,111,386    | 5,651,056                   | 23,541,652                  | 6,918,678      | 15,054,022                               | 169,348,410             | 61,133                    | -              | 7,166,457         | 31,320,771         |
| Jun           | 270,725,292       | 13,031,279     | 2,589,566                | 10,441,713            | -     | 35,965,344    | 5,639,966                   | 23,414,760                  | 6,910,618      | 14,808,961                               | 168,001,161             | 61,133                    | -              | 7,034,455         | 31,822,959         |
| Jul           | 273,209,639       | 12,778,298     | 2,938,980                | 9,839,318             | -     | 36,846,796    | 5,583,856                   | 24,313,293                  | 6,949,647      | 13,663,092                               | 170,624,043             | 61,133                    | -              | 6,981,839         | 32,254,438         |
| Aug           | 277,847,939       | 13,836,560     | 4,150,307                | 9,686,253             | -     | 36,860,953    | 5,263,786                   | 24,700,628                  | 6,896,539      | 13,710,055                               | 172,771,697             | 61,133                    | -              | 7,768,701         | 32,838,840         |
| Sep           | 275,425,177       | 11,959,241     | 2,044,592                | 9,914,649             | -     | 35,128,923    | 5,561,246                   | 23,221,343                  | 6,346,334      | 13,740,413                               | 173,322,333             | 61,133                    | -              | 7,962,498         | 33,250,636         |
| Oct           | 281,274,079       | 12,371,549     | 2,109,274                | 10,262,275            | -     | 36,122,060    | 5,321,963                   | 24,452,392                  | 6,347,705      | 14,191,528                               | 175,259,328             | 61,133                    | -              | 9,429,517         | 33,838,964         |
| Nov           | 287,266,604       | 13,370,283     | 2,989,974                | 10,380,309            | -     | 35,327,113    | 5,642,997                   | 23,486,403                  | 6,197,713      | 15,910,016                               | 178,346,154             | 61,133                    | -              | 9,628,733         | 34,623,172         |
| Dec           | 296,125,557       | 14,368,672     | 2,933,802                | 11,434,870            | -     | 38,350,122    | 6,622,523                   | 27,208,453                  | 4,519,146      | 15,622,028                               | 182,722,518             | 61,133                    | -              | 11,072,937        | 33,928,147         |
| 2011          |                   |                |                          |                       |       |               |                             |                             |                |  |                         |                           |                |                   |                    |
| Jan           | 295,271,128       | 13,864,949     | 3,023,462                | 10,841,487            | -     | 36,213,934    | 7,282,469                   | 24,545,987                  | 4,385,478      | 15,391,845                               | 187,161,886             | 61,133                    | -              | 8,161,672         | 34,415,709         |
| Feb           | 299,989,816       | 14,347,331     | 3,160,614                | 11,186,717            | -     | 35,869,509    | 7,311,796                   | 24,164,173                  | 4,393,540      | 15,970,301                               | 189,170,040             | 61,112                    | -              | 9,248,842         | 35,322,681         |
| Mar           | 303,709,203       | 14,396,183     | 3,779,237                | 10,616,946            | -     | 39,187,511    | 7,326,692                   | 27,488,395                  | 4,372,424      | 14,219,309                               | 193,144,896             | 61,112                    | -              | 7,423,114         | 35,277,080         |
| Apr           | 307,498,967       | 14,575,845     | 3,204,684                | 11,371,161            | -     | 38,287,859    | 7,371,650                   | 25,917,873                  | 4,998,336      | 17,125,726                               | 195,157,918             | 61,112                    | -              | 6,824,231         | 35,466,277         |
| May           | 309,073,391       | 14,962,482     | 3,604,469                | 11,358,013            | -     | 36,975,292    | 7,457,119                   | 22,466,479                  | 7,051,694      | 17,771,554                               | 196,222,939             | 61,112                    | -              | 6,439,866         | 36,640,146         |
| Jun           | 308,851,925       | 13,678,813     | 3,137,422                | 10,541,391            | -     | 38,680,799    | 7,971,230                   | 23,776,168                  | 6,933,402      | 17,210,975                               | 197,286,403             | 61,040                    | -              | 5,184,562         | 36,749,333         |
| Jul           | 313,876,206       | 13,389,213     | 2,903,629                | 10,485,584            | -     | 36,699,331    | 8,344,644                   | 20,876,884                  | 7,477,804      | 16,004,338                               | 203,835,108             | 61,040                    | -              | 5,932,680         | 37,954,496         |
| Aug           | 318,783,906       | 13,584,302     | 3,053,674                | 10,530,628            | -     | 37,989,343    | 8,612,281                   | 21,859,563                  | 7,517,498      | 16,269,557                               | 202,771,255             | 61,040                    | -              | 9,964,806         | 38,143,603         |
| Sep           | 313,180,724       | 13,105,241     | 3,117,146                | 9,988,095             | -     | 36,986,807    | 8,864,822                   | 20,492,981                  | 7,629,004      | 13,330,441                               | 204,064,927             | 61,040                    | -              | 8,143,174         | 37,489,095         |
| Oct           | 321,429,053       | 13,130,954     | 2,824,228                | 10,306,726            | -     | 39,102,162    | 8,469,686                   | 23,166,805                  | 7,465,671      | 13,877,186                               | 207,514,735             | 61,040                    | -              | 9,311,653         | 38,431,323         |
| Nov           | 329,813,873       | 13,297,369     | 3,307,510                | 9,989,859             | -     | 42,699,832    | 8,295,330                   | 27,037,258                  | 7,367,244      | 14,818,914                               | 211,468,856             | 61,040                    | -              | 8,183,236         | 39,284,625         |

Source: Commercial Banks

COMMERCIAL BANKS: TOTAL DEPOSITS

(G\$ Million)

Table 2.2

| End of Period | Total Dep. Residents & Non-Residents | Total Residents | Public Sector       |                    |               |             |        |                             | Private Sector |                      |                      | Non-Bank Fin. Institutions |        |         | Foreign Sector |
|---------------|--------------------------------------|-----------------|---------------------|--------------------|---------------|-------------|--------|-----------------------------|----------------|----------------------|----------------------|----------------------------|--------|---------|----------------|
|               |                                      |                 | Total Public Sector | General Government |               |             |        | Public Non-Fin. Enterprises | Total          | Business Enterprises | Individual Customers | Total                      | Public | Private |                |
|               |                                      |                 |                     | Total              | Central Gov't | Local Gov't | Other  |                             |                |                      |                      |                            |        |         |                |
| 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          | 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          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| 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         |
| 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         |
| 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         |
| Dec           | 214398.3                             | 204156.4        | 29586.3             | 11013.9            | 4184.1        | 328.5       | 6501.3 | 18572.5                     | 160574.5       | 28967.5              | 131607.0             | 13995.5                    | 1142.1 | 12853.5 | 10241.9        |
| 2010          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| Jan           | 226135.5                             | 216095.2        | 35132.9             | 11436.3            | 4554.3        | 384.2       | 6497.8 | 23696.6                     | 165578.1       | 30837.4              | 134740.7             | 15384.1                    | 1082.5 | 14301.6 | 10040.3        |
| Feb           | 224979.3                             | 214967.6        | 33435.3             | 11472.8            | 4620.1        | 333.0       | 6519.8 | 21962.4                     | 168225.7       | 32131.4              | 136094.3             | 13306.7                    | 1064.1 | 12242.6 | 10011.6        |
| Mar           | 224805.3                             | 214973.2        | 32983.3             | 11900.7            | 5027.5        | 356.0       | 6517.3 | 21082.5                     | 167509.4       | 30498.9              | 137010.4             | 14480.6                    | 1207.2 | 13273.4 | 9832.1         |
| Apr           | 228583.2                             | 218399.1        | 34097.3             | 12346.7            | 5370.7        | 400.7       | 6575.3 | 21750.6                     | 169208.8       | 31125.8              | 138083.0             | 15093.0                    | 1289.8 | 13803.3 | 10184.0        |
| May           | 230822.3                             | 220513.8        | 36111.4             | 12569.7            | 5651.1        | 355.1       | 6563.6 | 23541.7                     | 169348.4       | 31016.0              | 138332.5             | 15054.0                    | 1205.9 | 13848.1 | 10308.5        |
| Jun           | 229217.2                             | 218775.5        | 35965.3             | 12550.6            | 5640.0        | 357.8       | 6552.9 | 23414.8                     | 168001.2       | 28759.0              | 139242.2             | 14809.0                    | 1208.3 | 13600.7 | 10441.7        |
| Jul           | 230973.2                             | 221133.9        | 36846.8             | 12533.5            | 5583.9        | 352.8       | 6596.8 | 24313.3                     | 170624.0       | 30164.0              | 140460.0             | 13663.1                    | 1191.4 | 12471.7 | 9839.3         |
| Aug           | 233029.0                             | 223342.7        | 36861.0             | 12160.3            | 5263.8        | 323.0       | 6573.5 | 24700.6                     | 172771.7       | 32396.6              | 140375.1             | 13710.1                    | 1448.8 | 12261.2 | 9686.3         |
| Sep           | 232106.3                             | 222191.7        | 35128.9             | 11907.6            | 5561.2        | 306.0       | 6040.3 | 23221.3                     | 173322.3       | 32016.4              | 141305.9             | 13740.4                    | 1463.2 | 12277.2 | 9914.6         |
| Oct           | 235835.2                             | 225572.9        | 36122.1             | 11669.7            | 5322.0        | 346.1       | 6001.6 | 24452.4                     | 175259.3       | 32765.2              | 142494.2             | 14191.5                    | 1538.2 | 12653.4 | 10262.3        |
| Nov           | 239963.6                             | 229583.3        | 35327.1             | 11840.7            | 5643.0        | 311.2       | 5886.5 | 23486.4                     | 178346.2       | 32084.3              | 146261.8             | 15910.0                    | 1543.1 | 14366.9 | 10380.3        |
| Dec           | 248129.5                             | 236694.7        | 38350.1             | 11141.7            | 6622.5        | 396.5       | 4122.7 | 27208.5                     | 182722.5       | 32714.6              | 150007.9             | 15622.0                    | 871.8  | 14750.2 | 11434.9        |
| 2011          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| Jan           | 249609.2                             | 238767.7        | 36213.9             | 11667.9            | 7282.5        | 428.1       | 3957.4 | 24546.0                     | 187161.9       | 34975.6              | 152186.3             | 15391.8                    | 880.5  | 14511.3 | 10841.5        |
| Feb           | 252196.6                             | 241009.9        | 35869.5             | 11705.3            | 7311.8        | 404.7       | 3988.8 | 24164.2                     | 189170.0       | 36334.3              | 152835.8             | 15970.3                    | 879.3  | 15091.0 | 11186.7        |
| Mar           | 257168.7                             | 246551.7        | 39187.5             | 11699.1            | 7326.7        | 444.0       | 3928.4 | 27488.4                     | 193144.9       | 36711.7              | 156433.2             | 14219.3                    | 463.6  | 13755.7 | 10616.9        |
| Apr           | 261942.7                             | 250571.5        | 38287.9             | 12370.0            | 7371.6        | 466.8       | 4531.5 | 25917.9                     | 195157.9       | 36990.6              | 158167.4             | 17125.7                    | 1184.1 | 15941.6 | 11371.2        |
| May           | 262327.8                             | 250969.8        | 36975.3             | 14508.8            | 7457.1        | 446.8       | 6604.9 | 22466.5                     | 196222.9       | 35571.2              | 160651.8             | 17771.6                    | 1169.5 | 16602.1 | 11358.0        |
| Jun           | 263719.6                             | 253178.2        | 38680.8             | 14904.6            | 7971.2        | 449.7       | 6483.7 | 23776.2                     | 197286.4       | 35480.7              | 161805.7             | 17211.0                    | 1173.5 | 16037.5 | 10541.4        |
| Jul           | 267024.4                             | 256538.8        | 36699.3             | 15822.4            | 8344.6        | 407.1       | 7070.7 | 20876.9                     | 203835.1       | 39283.2              | 164551.9             | 16004.3                    | 1055.7 | 14948.6 | 10485.6        |
| Aug           | 267560.8                             | 257030.2        | 37989.3             | 16129.8            | 8612.3        | 460.8       | 7056.7 | 21859.6                     | 202771.3       | 38745.3              | 164026.0             | 16269.6                    | 1038.7 | 15230.9 | 10530.6        |
| Sep           | 264370.3                             | 254382.2        | 36986.8             | 16493.8            | 8864.8        | 505.9       | 7123.1 | 20493.0                     | 204064.9       | 37256.5              | 166808.5             | 13330.4                    | 1030.0 | 12300.4 | 9988.1         |
| Oct           | 270800.8                             | 260494.1        | 39102.2             | 15935.4            | 8469.7        | 404.6       | 7061.1 | 23166.8                     | 207514.7       | 38658.9              | 168855.8             | 13877.2                    | 1016.6 | 12860.6 | 10306.7        |
| Nov           | 278977.5                             | 268987.6        | 42699.8             | 15662.6            | 8295.3        | 368.6       | 6998.7 | 27037.3                     | 211468.9       | 38909.1              | 172559.7             | 14818.9                    | 999.7  | 13819.2 | 9989.9         |

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  |                |
| 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          | 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          |                                      |                 |                     |                    |               |             |                             |         |                      |                      |         |                            |         |        |                |
| 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         |
| 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         |
| 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         |
| Dec           | 39696.0                              | 34228.9         | 7581.9              | 2140.9             | 1823.4        | 192.7       | 124.8                       | 5441.0  | 24845.5              | 15865.5              | 8980.0  | 1801.6                     | 236.0   | 1565.6 | 5467.0         |
| 2010          |                                      |                 |                     |                    |               |             |                             |         |                      |                      |         |                            |         |        |                |
| Jan           | 46982.9                              | 41526.8         | 11417.7             | 2088.0             | 1739.7        | 249.8       | 98.5                        | 9329.7  | 26104.5              | 17014.6              | 9089.9  | 4004.6                     | 183.0   | 3821.6 | 5456.1         |
| Feb           | 40466.9                              | 34753.6         | 6898.2              | 2135.7             | 1825.2        | 197.4       | 113.1                       | 4762.5  | 26376.1              | 17198.5              | 9177.7  | 1479.3                     | 161.7   | 1317.5 | 5713.3         |
| Mar           | 41614.2                              | 36131.9         | 7324.1              | 2566.6             | 2240.5        | 220.1       | 106.1                       | 4757.5  | 27159.3              | 17723.3              | 9436.0  | 1648.4                     | 375.2   | 1273.2 | 5482.3         |
| Apr           | 43461.3                              | 37754.8         | 7357.2              | 2606.0             | 2184.5        | 268.1       | 153.5                       | 4751.1  | 28717.2              | 19712.8              | 9004.4  | 1680.4                     | 384.7   | 1295.7 | 5706.5         |
| May           | 44611.9                              | 38907.3         | 8515.9              | 2646.4             | 2288.3        | 223.1       | 135.0                       | 5869.5  | 28416.4              | 18983.8              | 9432.6  | 1975.0                     | 383.5   | 1591.6 | 5704.6         |
| Jun           | 42128.0                              | 36294.8         | 7727.2              | 2445.3             | 2094.4        | 235.4       | 115.5                       | 5281.9  | 26816.6              | 17407.4              | 9409.2  | 1751.0                     | 383.6   | 1367.4 | 5833.2         |
| Jul           | 43996.7                              | 38840.4         | 8918.3              | 2457.2             | 2076.3        | 230.6       | 150.2                       | 6461.1  | 28180.0              | 18273.9              | 9906.1  | 1742.2                     | 371.6   | 1370.5 | 5156.3         |
| Aug           | 43360.7                              | 38501.9         | 7917.6              | 2199.0             | 1875.5        | 202.3       | 121.2                       | 5718.6  | 28810.7              | 19378.4              | 9432.2  | 1773.6                     | 626.9   | 1146.7 | 4858.8         |
| Sep           | 43255.1                              | 38365.5         | 8017.7              | 2350.2             | 1993.9        | 197.0       | 159.3                       | 5667.5  | 28997.9              | 19287.3              | 9710.6  | 1349.9                     | 188.0   | 1161.9 | 4889.6         |
| Oct           | 45569.1                              | 40403.1         | 8578.9              | 2252.1             | 1907.4        | 237.5       | 107.2                       | 6326.8  | 30171.0              | 19438.1              | 10732.9 | 1653.2                     | 266.7   | 1386.5 | 5166.0         |
| Nov           | 46578.6                              | 41032.3         | 8610.0              | 2244.6             | 1971.3        | 200.8       | 72.5                        | 6365.4  | 30597.3              | 18928.0              | 11669.3 | 1825.1                     | 267.1   | 1557.9 | 5546.3         |
| Dec           | 49305.2                              | 43315.6         | 10539.3             | 2556.4             | 2094.6        | 272.2       | 189.6                       | 7982.9  | 30193.0              | 18545.2              | 11647.8 | 2583.3                     | 303.3   | 2280.0 | 5989.6         |
| 2011          |                                      |                 |                     |                    |               |             |                             |         |                      |                      |         |                            |         |        |                |
| Jan           | 49838.0                              | 43975.3         | 9542.0              | 3327.5             | 2886.8        | 301.2       | 139.5                       | 6214.5  | 32251.8              | 20183.0              | 12068.8 | 2181.5                     | 307.0   | 1874.5 | 5862.7         |
| Feb           | 51689.2                              | 45780.8         | 9928.2              | 3364.3             | 2928.1        | 277.6       | 158.6                       | 6563.9  | 33041.9              | 21388.6              | 11653.3 | 2810.8                     | 296.3   | 2514.5 | 5908.4         |
| Mar           | 54304.4                              | 48710.5         | 13278.3             | 3248.8             | 2851.4        | 310.8       | 86.5                        | 10029.6 | 33349.8              | 21932.4              | 11417.4 | 2082.4                     | 314.6   | 1767.8 | 5593.9         |
| Apr           | 52652.1                              | 46216.6         | 10936.0             | 3558.8             | 3116.8        | 314.8       | 127.2                       | 7377.2  | 33126.3              | 21306.7              | 11819.6 | 2154.3                     | 335.1   | 1819.2 | 6435.5         |
| May           | 50877.9                              | 44943.4         | 9294.0              | 3725.9             | 3290.3        | 298.2       | 137.3                       | 5568.1  | 33553.0              | 21440.7              | 12112.3 | 2096.4                     | 320.4   | 1776.1 | 5934.4         |
| Jun           | 52425.6                              | 46526.7         | 11248.3             | 4499.5             | 4087.0        | 290.1       | 122.4                       | 6748.9  | 33509.7              | 20653.3              | 12856.4 | 1768.7                     | 316.5   | 1452.2 | 5898.8         |
| Jul           | 54711.9                              | 48819.5         | 10482.4             | 4925.5             | 4490.1        | 248.5       | 186.9                       | 5556.8  | 35971.8              | 23178.2              | 12793.5 | 2365.4                     | 206.5   | 2158.9 | 5892.3         |
| Aug           | 55336.0                              | 49558.4         | 11580.7             | 5063.9             | 4602.8        | 305.5       | 155.6                       | 6516.7  | 35807.0              | 22874.8              | 12932.2 | 2170.6                     | 186.1   | 1984.5 | 5777.6         |
| Sep           | 52531.0                              | 47199.7         | 10945.0             | 5174.3             | 4622.0        | 348.4       | 203.9                       | 5770.7  | 34806.6              | 21820.9              | 12985.7 | 1448.1                     | 176.0   | 1272.1 | 5331.3         |
| Oct           | 54492.8                              | 48619.0         | 11237.7             | 4711.2             | 4345.8        | 247.2       | 118.2                       | 6526.5  | 35828.5              | 22940.4              | 12888.1 | 1552.8                     | 162.1   | 1390.7 | 5873.8         |
| Nov           | 60873.2                              | 55253.8         | 14593.1             | 4548.1             | 4199.8        | 219.0       | 129.2                       | 10045.1 | 38863.5              | 24601.1              | 14262.3 | 1797.2                     | 158.0   | 1639.2 | 5619.5         |

Source: Commercial Banks

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

Table 2.4

| End of Period | Total Dep. Residents & Non-Residents | Total Residents | Public Sector       |                    |               |             |        |                             | Private Sector |                      |                      | Non-Bank Fin. Institutions |        |         | Foreign Sector |
|---------------|--------------------------------------|-----------------|---------------------|--------------------|---------------|-------------|--------|-----------------------------|----------------|----------------------|----------------------|----------------------------|--------|---------|----------------|
|               |                                      |                 | Total Public Sector | General Government |               |             |        | Public Non-Fin. Enterprises | Total          | Business Enterprises | Individual Customers | Total                      | Public | Private |                |
|               |                                      |                 |                     | Total              | Central Gov't | Local Gov't | Other  |                             |                |                      |                      |                            |        |         |                |
| 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          | 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          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| 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          |
| 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          |
| 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          |
| Dec           | 43938.7                              | 43174.3         | 14211.4             | 7003.3             | 615.3         | 15.6        | 6372.5 | 7208.1                      | 18541.2        | 3098.2               | 15443.0              | 10421.7                    | 889.3  | 9532.5  | 764.4          |
| 2010          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| Jan           | 44396.0                              | 43700.7         | 14200.1             | 7035.8             | 625.0         | 15.5        | 6395.2 | 7164.3                      | 19817.6        | 2816.3               | 17001.2              | 9683.0                     | 882.7  | 8800.3  | 695.3          |
| Feb           | 44866.9                              | 44177.8         | 14404.8             | 7043.1             | 625.1         | 15.6        | 6402.4 | 7361.7                      | 19822.4        | 2683.5               | 17138.9              | 9950.6                     | 885.6  | 9065.1  | 689.2          |
| Mar           | 45250.2                              | 44544.0         | 14469.2             | 7051.7             | 629.2         | 15.6        | 6406.9 | 7417.6                      | 20112.6        | 2728.3               | 17384.2              | 9962.2                     | 815.2  | 9147.0  | 706.2          |
| Apr           | 45500.5                              | 44821.9         | 14648.6             | 7063.2             | 630.1         | 15.6        | 6417.6 | 7585.4                      | 19433.5        | 2154.9               | 17278.6              | 10739.8                    | 888.2  | 9851.6  | 678.6          |
| May           | 45460.6                              | 44777.8         | 14879.3             | 7071.0             | 631.2         | 15.6        | 6424.3 | 7808.3                      | 19633.8        | 2211.8               | 17422.1              | 10264.6                    | 805.6  | 9459.0  | 682.8          |
| Jun           | 46010.9                              | 45331.7         | 14951.0             | 7079.6             | 631.1         | 15.6        | 6432.9 | 7871.5                      | 19769.9        | 2326.2               | 17443.7              | 10610.7                    | 807.8  | 9803.0  | 679.2          |
| Jul           | 45768.3                              | 45085.3         | 15090.8             | 7088.8             | 631.2         | 15.6        | 6442.1 | 8002.0                      | 20061.7        | 2254.4               | 17807.3              | 9932.8                     | 802.9  | 9129.8  | 683.0          |
| Aug           | 46604.4                              | 45848.8         | 15265.0             | 7094.6             | 631.2         | 15.6        | 6447.7 | 8170.5                      | 20617.9        | 2269.1               | 18348.8              | 9965.9                     | 805.0  | 9161.0  | 755.6          |
| Sep           | 46752.8                              | 45998.4         | 14992.3             | 6523.3             | 631.3         | 15.6        | 5876.3 | 8469.1                      | 20587.3        | 2279.3               | 18308.1              | 10418.8                    | 1258.3 | 9160.5  | 754.4          |
| Oct           | 46636.0                              | 45885.0         | 15240.2             | 6535.0             | 631.4         | 13.9        | 5889.7 | 8705.2                      | 20231.1        | 2490.6               | 17740.5              | 10413.6                    | 1254.5 | 9159.1  | 751.0          |
| Nov           | 47716.0                              | 46961.2         | 15495.4             | 6459.0             | 635.8         | 13.9        | 5809.3 | 9036.4                      | 20130.6        | 2257.7               | 17872.9              | 11335.2                    | 1259.0 | 10076.2 | 754.9          |
| Dec           | 44982.3                              | 44250.6         | 13823.4             | 4580.0             | 635.8         | 15.6        | 3928.6 | 9243.4                      | 19879.9        | 2385.7               | 17494.2              | 10547.3                    | 551.5  | 9995.8  | 731.7          |
| 2011          |                                      |                 |                     |                    |               |             |        |                             |                |                      |                      |                            |        |         |                |
| Jan           | 45902.0                              | 45164.9         | 11918.8             | 4477.5             | 648.4         | 15.6        | 3813.4 | 7441.3                      | 23926.8        | 3031.8               | 20894.9              | 9319.3                     | 554.6  | 8764.8  | 737.2          |
| Feb           | 46276.8                              | 45539.6         | 12145.0             | 4490.6             | 649.3         | 15.6        | 3825.7 | 7654.4                      | 24102.4        | 3038.2               | 21064.2              | 9292.3                     | 564.0  | 8728.3  | 737.2          |
| Mar           | 44846.0                              | 44113.3         | 12391.2             | 4506.4             | 653.6         | 15.6        | 3837.2 | 7884.8                      | 23123.6        | 2576.8               | 20546.8              | 8598.4                     | 100.0  | 8498.4  | 732.7          |
| Apr           | 46604.1                              | 45871.9         | 13363.8             | 5069.1             | 653.6         | 15.6        | 4399.9 | 8294.7                      | 22314.4        | 2910.4               | 19404.1              | 10193.7                    | 800.0  | 9393.7  | 732.2          |
| May           | 48332.9                              | 47604.3         | 14566.6             | 7133.3             | 654.7         | 15.6        | 6463.0 | 7433.3                      | 22752.3        | 2263.6               | 20488.7              | 10285.4                    | 800.0  | 9485.4  | 728.6          |
| Jun           | 47352.4                              | 46727.1         | 14876.2             | 7027.2             | 654.8         | 15.6        | 6356.8 | 7849.0                      | 21604.8        | 2303.7               | 19301.1              | 10246.1                    | 807.8  | 9438.3  | 625.2          |
| Jul           | 48502.9                              | 47891.3         | 15518.4             | 7549.7             | 654.8         | 15.6        | 6879.3 | 7968.7                      | 22049.0        | 2330.8               | 19718.2              | 10324.0                    | 800.0  | 9524.0  | 611.6          |
| Aug           | 49638.3                              | 49027.2         | 16102.7             | 7567.0             | 654.9         | 15.6        | 6896.5 | 8535.6                      | 22451.7        | 2466.0               | 19985.7              | 10472.9                    | 803.3  | 9669.5  | 611.1          |
| Sep           | 50607.8                              | 49995.7         | 16175.6             | 7585.3             | 655.3         | 15.6        | 6914.5 | 8590.3                      | 22995.2        | 2520.5               | 20474.7              | 10824.9                    | 804.8  | 10020.1 | 612.1          |
| Oct           | 51193.0                              | 50585.6         | 16934.2             | 7610.0             | 656.2         | 15.6        | 6938.2 | 9324.2                      | 22767.8        | 2639.8               | 20128.0              | 10883.6                    | 805.2  | 10078.4 | 607.4          |
| Nov           | 51535.3                              | 50927.9         | 17452.5             | 7537.9             | 655.1         | 18.1        | 6864.8 | 9914.5                      | 22913.4        | 2521.9               | 20391.5              | 10562.1                    | 806.7  | 9755.4  | 607.3          |

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 |                             |                |                      |                      |                            |        |         |                |
| 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          | 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          |                                      |                 |                     |                    |               |             |       |                             |                |                      |                      |                            |        |         |                |
| 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         |
| 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         |
| 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         |
| Dec           | 130763.6                             | 126753.2        | 7793.0              | 1869.6             | 1745.4        | 120.2       | 4.0   | 5923.4                      | 117187.9       | 10003.8              | 107184.0             | 1772.2                     | 16.8   | 1755.4  | 4010.5         |
| 2010          |                                      |                 |                     |                    |               |             |       |                             |                |                      |                      |                            |        |         |                |
| Jan           | 134756.7                             | 130867.7        | 9515.1              | 2312.6             | 2189.6        | 118.8       | 4.1   | 7202.5                      | 119656.1       | 11006.5              | 108649.6             | 1696.5                     | 16.8   | 1679.7  | 3889.0         |
| Feb           | 139645.5                             | 136036.3        | 12132.3             | 2294.0             | 2169.8        | 120.0       | 4.2   | 9838.3                      | 122027.2       | 12249.5              | 109777.7             | 1876.8                     | 16.8   | 1860.0  | 3609.2         |
| Mar           | 137940.9                             | 134297.4        | 11189.9             | 2282.4             | 2157.8        | 120.3       | 4.2   | 8907.5                      | 120237.5       | 10047.3              | 110190.2             | 2870.0                     | 16.8   | 2853.1  | 3643.6         |
| Apr           | 139621.3                             | 135822.4        | 12091.6             | 2677.5             | 2556.2        | 117.0       | 4.3   | 9414.1                      | 121058.1       | 9258.1               | 111800.0             | 2672.8                     | 16.8   | 2655.9  | 3798.9         |
| May           | 140749.8                             | 136828.7        | 12716.2             | 2852.4             | 2731.6        | 116.4       | 4.4   | 9863.8                      | 121298.2       | 9820.3               | 111477.8             | 2814.4                     | 16.9   | 2797.5  | 3921.1         |
| Jun           | 141078.2                             | 137148.9        | 13287.1             | 3025.8             | 2914.5        | 106.8       | 4.5   | 10261.3                     | 121414.6       | 9025.4               | 112389.2             | 2447.2                     | 16.9   | 2430.3  | 3929.3         |
| Jul           | 141208.3                             | 137208.2        | 12837.7             | 2987.6             | 2876.4        | 106.6       | 4.6   | 9850.2                      | 122382.3       | 9635.7               | 112746.6             | 1988.2                     | 16.9   | 1971.3  | 4000.1         |
| Aug           | 143063.8                             | 138992.0        | 13678.3             | 2866.8             | 2757.1        | 105.1       | 4.6   | 10811.5                     | 123343.2       | 10749.1              | 112594.1             | 1970.5                     | 16.9   | 1953.6  | 4071.8         |
| Sep           | 142098.4                             | 137827.8        | 12118.9             | 3034.1             | 2936.0        | 93.4        | 4.7   | 9084.8                      | 123737.1       | 10449.9              | 113287.2             | 1971.8                     | 16.9   | 1954.9  | 4270.6         |
| Oct           | 143630.1                             | 139284.9        | 12302.9             | 2882.6             | 2783.1        | 94.8        | 4.7   | 9420.3                      | 124857.2       | 10836.5              | 114020.8             | 2124.7                     | 16.9   | 2107.7  | 4345.2         |
| Nov           | 145669.0                             | 141589.8        | 11221.8             | 3137.2             | 3035.9        | 96.6        | 4.7   | 8084.6                      | 127618.3       | 10898.7              | 116719.6             | 2749.8                     | 16.9   | 2732.8  | 4079.2         |
| Dec           | 153842.0                             | 149128.4        | 13987.4             | 4005.2             | 3892.1        | 108.7       | 4.4   | 9982.2                      | 132649.7       | 11783.8              | 120865.9             | 2491.4                     | 17.0   | 2474.4  | 4713.5         |
| 2011          |                                      |                 |                     |                    |               |             |       |                             |                |                      |                      |                            |        |         |                |
| Jan           | 153869.1                             | 149627.5        | 14753.2             | 3863.0             | 3747.3        | 111.3       | 4.5   | 10890.1                     | 130983.3       | 11760.8              | 119222.5             | 3891.0                     | 19.0   | 3872.0  | 4241.6         |
| Feb           | 154230.6                             | 149689.4        | 13796.4             | 3850.5             | 3734.3        | 111.6       | 4.6   | 9945.9                      | 132025.8       | 11907.5              | 120118.3             | 3867.3                     | 19.0   | 3848.2  | 4541.1         |
| Mar           | 158018.3                             | 153727.9        | 13517.9             | 3943.9             | 3821.7        | 117.6       | 4.7   | 9574.0                      | 136671.5       | 12202.5              | 124469.1             | 3538.5                     | 49.0   | 3489.5  | 4290.3         |
| Apr           | 162686.4                             | 158483.0        | 13988.1             | 3742.1             | 3601.3        | 136.4       | 4.5   | 10246.0                     | 139717.1       | 12773.4              | 126943.7             | 4777.8                     | 49.1   | 4728.7  | 4203.4         |
| May           | 163117.0                             | 158422.1        | 13114.7             | 3649.6             | 3512.1        | 133.0       | 4.6   | 9465.1                      | 139917.6       | 11866.8              | 128050.8             | 5389.8                     | 49.1   | 5340.6  | 4695.0         |
| Jun           | 163941.7                             | 159924.3        | 12556.2             | 3377.9             | 3229.4        | 144.0       | 4.5   | 9178.3                      | 142171.9       | 12523.7              | 129648.2             | 5196.1                     | 49.1   | 5147.0  | 4017.3         |
| Jul           | 163809.6                             | 159827.9        | 10698.6             | 3347.2             | 3199.7        | 143.0       | 4.5   | 7351.4                      | 145814.4       | 13774.1              | 132040.2             | 3315.0                     | 49.2   | 3265.8  | 3981.7         |
| Aug           | 162586.5                             | 158444.6        | 10306.0             | 3498.8             | 3354.6        | 139.7       | 4.6   | 6807.2                      | 144512.6       | 13404.4              | 131108.1             | 3626.1                     | 49.2   | 3576.8  | 4141.9         |
| Sep           | 161231.5                             | 157186.8        | 9866.2              | 3734.2             | 3587.6        | 142.0       | 4.6   | 6132.0                      | 146263.1       | 12915.0              | 133348.1             | 1057.5                     | 49.2   | 1008.3  | 4044.7         |
| Oct           | 165115.0                             | 161289.5        | 10930.3             | 3614.1             | 3467.7        | 141.8       | 4.7   | 7316.1                      | 148918.4       | 13078.7              | 135839.7             | 1440.8                     | 49.3   | 1391.5  | 3825.5         |
| Nov           | 166569.0                             | 162805.9        | 10654.2             | 3576.6             | 3440.4        | 131.4       | 4.7   | 7077.6                      | 149692.0       | 11786.1              | 137905.9             | 2459.7                     | 35.1   | 2424.6  | 3763.1         |

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   |
|---------------|----------------|------------------------------|------------------------------|-----------------|---------------------|---------|
| 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          | 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          |                |                              |                              |                 |                     |         |
| Mar           | 17012.9        | 5176.3                       | 478.3                        | 18054.5         | 2818.1              | 43540.2 |
| Jun           | 18079.9        | 4066.2                       | 1070.5                       | 14981.4         | 3021.3              | 41219.2 |
| Sep           | 17132.7        | 4117.4                       | 1059.6                       | 16461.3         | 3130.1              | 41901.1 |
| Dec           | 17485.9        | 4943.3                       | 593.5                        | 18133.1         | 2782.9              | 43938.7 |
| 2010          |                |                              |                              |                 |                     |         |
| Jan           | 18009.5        | 4983.4                       | 676.7                        | 17868.7         | 2857.7              | 44396.0 |
| Feb           | 18231.4        | 5169.4                       | 527.1                        | 18037.8         | 2901.3              | 44866.9 |
| Mar           | 18184.8        | 5335.7                       | 574.3                        | 18258.2         | 2897.1              | 45250.2 |
| Apr           | 15875.8        | 6395.0                       | 564.1                        | 19875.9         | 2789.8              | 45500.5 |
| May           | 16424.5        | 6303.7                       | 508.0                        | 19944.4         | 2280.1              | 45460.6 |
| Jun           | 16564.9        | 6208.6                       | 502.3                        | 20446.3         | 2288.9              | 46010.9 |
| Jul           | 16911.5        | 6216.0                       | 551.1                        | 19841.3         | 2248.4              | 45768.3 |
| Aug           | 17520.8        | 6129.4                       | 568.1                        | 20177.1         | 2209.0              | 46604.4 |
| Sep           | 18278.3        | 6009.8                       | 514.8                        | 19846.7         | 2103.3              | 46752.8 |
| Oct           | 18108.5        | 6077.2                       | 469.8                        | 19818.5         | 2162.0              | 46636.0 |
| Nov           | 18099.7        | 6105.0                       | 691.7                        | 19452.7         | 3367.0              | 47716.0 |
| Dec           | 17213.4        | 6135.1                       | 882.6                        | 17359.7         | 3391.6              | 44982.3 |
| 2011          |                |                              |                              |                 |                     |         |
| Jan           | 18643.3        | 6568.8                       | 879.9                        | 15160.3         | 4649.7              | 45902.0 |
| Feb           | 18755.6        | 7164.5                       | 760.0                        | 15042.3         | 4554.4              | 46276.8 |
| Mar           | 18791.2        | 7340.1                       | 367.0                        | 14963.5         | 3384.3              | 44846.0 |
| Apr           | 19852.7        | 7751.6                       | 344.1                        | 15208.6         | 3447.1              | 46604.1 |
| May           | 19295.7        | 7667.9                       | 288.7                        | 17712.9         | 3367.6              | 48332.9 |
| Jun           | 18202.0        | 7438.3                       | 342.9                        | 18034.4         | 3334.9              | 47352.4 |
| Jul           | 19011.3        | 7284.2                       | 381.5                        | 19967.0         | 1858.9              | 48502.9 |
| Aug           | 19911.6        | 7107.2                       | 410.4                        | 20249.6         | 1959.5              | 49638.3 |
| Sep           | 20920.0        | 7178.1                       | 370.9                        | 20273.9         | 1864.8              | 50607.8 |
| Oct           | 21616.4        | 6958.1                       | 500.5                        | 20286.0         | 1832.0              | 51193.0 |
| Nov           | 26438.7        | 7004.3                       | 578.2                        | 15637.1         | 1876.8              | 51535.3 |

Source: Commercial Banks

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

Table 2.7

| Period | Savings Deposits At Beg. Of Period | Credits                           | Debits  | Net Credits (+) Or Debits (-) | Interest Accrued/ Credited To Acc. During The Period | Savings Deposits at end of Period |
|--------|------------------------------------|-----------------------------------|---------|-------------------------------|--|-----------------------------------|
|        |                                    | On Savings Acc. During The Period |         |                               |  |                                   |
| 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   | 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   |                                    |                                   |         |                               |  |                                   |
| Mar    | 118823.5                           | 35887.5                           | 35227.3 | 660.2                         | 349.1  | 119832.8                          |
| Jun    | 120683.2                           | 38301.1                           | 37730.1 | 571.0                         | 198.2  | 121452.4                          |
| Sep    | 123621.1                           | 35941.5                           | 33416.3 | 2525.2                        | 305.0  | 126451.3                          |
| Dec    | 129545.3                           | 60547.3                           | 59543.1 | 1004.2                        | 214.2  | 130763.6                          |
| 2010   |                                    |                                   |         |                               |  |                                   |
| Jan    | 130763.6                           | 43335.1                           | 39427.0 | 3908.0                        | 85.0   | 134756.7                          |
| Feb    | 134756.7                           | 44983.0                           | 40131.7 | 4851.4                        | 37.5   | 139645.5                          |
| Mar    | 139645.5                           | 41110.3                           | 43419.0 | -2308.7                       | 604.1  | 137940.9                          |
| Apr    | 137940.9                           | 42630.1                           | 41388.4 | 1241.7                        | 438.7  | 139621.3                          |
| May    | 139621.3                           | 43196.5                           | 42111.1 | 1085.4                        | 43.1   | 140749.8                          |
| Jun    | 140749.8                           | 38455.9                           | 38435.2 | 20.7                          | 307.7  | 141078.2                          |
| Jul    | 141078.2                           | 38685.5                           | 38649.0 | 36.5                          | 93.5   | 141208.3                          |
| Aug    | 141208.3                           | 40794.6                           | 38984.4 | 1810.2                        | 45.3   | 143063.8                          |
| Sep    | 143063.8                           | 39483.6                           | 40762.8 | -1279.2                       | 313.8  | 142098.4                          |
| Oct    | 142098.4                           | 40926.9                           | 39850.9 | 1076.1                        | 455.6  | 143630.1                          |
| Nov    | 143630.1                           | 54798.6                           | 52801.5 | 1997.1                        | 41.8   | 145669.0                          |
| Dec    | 145669.0                           | 52055.3                           | 44136.8 | 7918.5                        | 254.6  | 153842.0                          |
| 2011   |                                    |                                   |         |                               |  |                                   |
| Jan    | 153842.0                           | 40855.6                           | 40924.8 | -69.2                         | 96.3   | 153869.1                          |
| Feb    | 153869.1                           | 44755.8                           | 44435.9 | 319.9                         | 41.5   | 154230.6                          |
| Mar    | 154230.6                           | 60676.1                           | 57221.0 | 3455.0                        | 332.7  | 158018.3                          |
| Apr    | 158018.3                           | 69180.2                           | 64970.3 | 4210.0                        | 458.2  | 162686.4                          |
| May    | 162686.4                           | 64746.9                           | 64367.2 | 379.7                         | 50.9   | 163117.0                          |
| Jun    | 163117.0                           | 65534.4                           | 64963.9 | 570.5                         | 254.1  | 163941.7                          |
| Jul    | 163941.7                           | 63777.1                           | 63965.0 | -187.9                        | 55.8   | 163809.6                          |
| Aug    | 163809.6                           | 66857.5                           | 68135.5 | -1278.0                       | 54.8   | 162586.5                          |
| Sep    | 162586.5                           | 65692.8                           | 67350.5 | -1657.7                       | 302.7  | 161231.5                          |
| Oct    | 161231.5                           | 67937.6                           | 64466.9 | 3470.7                        | 412.8  | 165115.0                          |
| Nov    | 165115.0                           | 72426.0                           | 71013.9 | 1412.1                        | 41.9   | 166569.0                          |

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

| Period | Debits  |
|--------|---------|
| 2001   | 107,094 |
| 2002   | 103,269 |
| 2003   | 110,920 |
| 2004   | 159,657 |
| 2005   | 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   |         |
| Mar    | 268,265 |
| Jun    | 295,451 |
| Sep    | 427,671 |
| Dec    | 315,248 |
| 2010   |         |
| Jan    | 259,153 |
| Feb    | 269,888 |
| Mar    | 471,629 |
| Apr    | 282,399 |
| May    | 278,856 |
| Jun    | 301,534 |
| Jul    | 269,387 |
| Aug    | 278,887 |
| Sep    | 286,312 |
| Oct    | 293,101 |
| Nov    | 279,863 |
| Dec    | 312,715 |
| 2011   |         |
| Jan    | 279,302 |
| Feb    | 249,546 |
| Mar    | 312,147 |
| Apr    | 275,883 |
| May    | 320,879 |
| Jun    | 318,674 |
| Jul    | 276,685 |
| Aug    | 304,187 |
| Sep    | 305,269 |
| Oct    | 293,976 |
| Nov    | 315,515 |

Table 2.9

| Period | Clearings <sup>1)</sup> |
|--------|-------------------------|
| 2001   | 106,865                 |
| 2002   | 110,233                 |
| 2003   | 121,087                 |
| 2004   | 98,286                  |
| 2005   | 131,454                 |
| 2006   |                         |
| Mar    | 12,110                  |
| Jun    | 12,357                  |
| Sep    | 11,817                  |
| Dec    | 14,344                  |
| 2007   |                         |
| Mar    | 13,914                  |
| Jun    | 13,777                  |
| Sep    | 13,237                  |
| Dec    | 17,509                  |
| 2008   |                         |
| Mar    | 14,239                  |
| Jun    | 16,847                  |
| Sep    | 17,954                  |
| Dec    | 20,569                  |
| 2009   |                         |
| Mar    | 15,825                  |
| Jun    | 17,731                  |
| Sep    | 17,146                  |
| Dec    | 22,703                  |
| 2010   |                         |
| Jan    | 18,411                  |
| Feb    | 15,697                  |
| Mar    | 18,268                  |
| Apr    | 17,548                  |
| May    | 16,696                  |
| Jun    | 19,406                  |
| Jul    | 17,919                  |
| Aug    | 16,764                  |
| Sep    | 18,243                  |
| Oct    | 17,585                  |
| Nov    | 21,796                  |
| Dec    | 28,018                  |
| 2011   |                         |
| Jan    | 22,796                  |
| Feb    | 18,976                  |
| Mar    | 23,045                  |
| Apr    | 23,010                  |
| May    | 24,356                  |
| Jun    | 24,793                  |
| Jul    | 23,745                  |
| Aug    | 26,080                  |
| Sep    | 24,192                  |
| Oct    | 23,648                  |
| Nov    | 29,022                  |

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 clearing house facilities.

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

Table 2.10 (a)

| End of Period | Total Loans Residents & Non-Residents | Total Residents | Public Sector       |                    |               |                             |        | Private Sector       |                      |         | Non-Bank Fin. Inst. |         |                          | Non-Residents |
|---------------|---------------------------------------|-----------------|---------------------|--------------------|---------------|-----------------------------|--------|----------------------|----------------------|---------|---------------------|---------|--------------------------|---------------|
|               |                                       |                 | Total Public Sector | General Government |               | Public Non-Fin. Enterprises | Total  | Business Enterprises | Individual Customers | Total   | Public              | Private |                          |               |
|               |                                       |                 |                     | Total              | Central Gov't |                             |        |                      |                      |         |                     |         | Other Gov't <sup>1</sup> |               |
| 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          | 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          |                                       |                 |                     |                    |               |                             |        |                      |                      |         |                     |         |                          |               |
| 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         |
| 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         |
| 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         |
| 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        |
| Apr           | 66614.5                               | 65413.9         | 2802.1              | 56.5               | 12.3          | 44.2                        | 2745.6 | 62571.7              | 44310.6              | 18261.1 | 40.2                | -       | 40.2                     | 1200.6        |
| May           | 66583.8                               | 65146.6         | 2825.3              | 51.3               | 11.6          | 39.7                        | 2774.0 | 62293.0              | 43965.9              | 18327.0 | 28.3                | -       | 28.3                     | 1437.3        |
| Jun           | 68559.2                               | 67139.1         | 3129.8              | 59.7               | 12.5          | 47.2                        | 3070.1 | 63989.7              | 45620.0              | 18369.7 | 19.6                | -       | 19.6                     | 1420.2        |
| Jul           | 69381.6                               | 68064.1         | 3434.2              | 56.5               | 13.9          | 42.5                        | 3377.8 | 64618.6              | 45921.3              | 18697.3 | 11.2                | -       | 11.2                     | 1317.5        |
| Aug           | 70748.0                               | 69481.4         | 4062.2              | 56.5               | 11.2          | 45.3                        | 4005.7 | 65395.6              | 46035.0              | 19360.6 | 23.6                | -       | 23.6                     | 1266.5        |
| Sep           | 71629.4                               | 70372.9         | 3486.2              | 63.7               | 15.2          | 48.4                        | 3422.5 | 66855.6              | 46875.7              | 19979.9 | 31.1                | -       | 31.1                     | 1256.5        |
| Oct           | 72416.5                               | 71165.9         | 3496.2              | 61.8               | 9.4           | 52.4                        | 3434.5 | 67639.4              | 47390.2              | 20249.2 | 30.2                | 0.0     | 30.2                     | 1250.7        |
| Nov           | 74279.2                               | 73032.6         | 3432.6              | 61.6               | 8.6           | 53.1                        | 3371.0 | 69574.6              | 48780.4              | 20794.2 | 25.4                | 0.0     | 25.4                     | 1246.6        |
| Dec           | 75879.5                               | 74547.2         | 3140.5              | 55.3               | 8.2           | 47.1                        | 3085.2 | 71391.3              | 50007.8              | 21383.5 | 15.5                | 0.0     | 15.4                     | 1332.3        |
| 2011          |                                       |                 |                     |                    |               |                             |        |                      |                      |         |                     |         |                          |               |
| Jan           | 75332.1                               | 74098.3         | 3295.1              | 61.2               | 18.3          | 42.9                        | 3234.0 | 70770.9              | 50821.5              | 19949.4 | 32.3                | 0.0     | 32.3                     | 1233.8        |
| Feb           | 75912.4                               | 74849.1         | 3174.4              | 54.2               | 11.3          | 42.9                        | 3120.2 | 71653.5              | 51800.8              | 19852.7 | 21.2                | -       | 21.2                     | 1063.3        |
| Mar           | 76956.3                               | 75918.2         | 3252.2              | 66.2               | 15.1          | 51.1                        | 3186.0 | 72638.3              | 52888.9              | 19749.3 | 27.7                | -       | 27.7                     | 1038.1        |
| Apr           | 78348.7                               | 77518.6         | 3314.2              | 60.6               | 8.8           | 51.7                        | 3253.6 | 74179.5              | 53579.2              | 20600.2 | 24.9                | -       | 24.9                     | 830.1         |
| May           | 79778.6                               | 78663.1         | 3286.6              | 77.3               | 24.6          | 52.7                        | 3209.3 | 75350.4              | 54313.2              | 21037.2 | 26.2                | -       | 26.2                     | 1115.4        |
| Jun           | 80092.9                               | 78830.1         | 3248.1              | 61.5               | 8.9           | 52.6                        | 3186.6 | 75554.1              | 54060.5              | 21493.6 | 27.9                | -       | 27.9                     | 1262.8        |
| Jul           | 81914.3                               | 80844.5         | 3297.6              | 62.0               | 8.9           | 53.1                        | 3235.7 | 77519.8              | 55626.5              | 21893.3 | 27.1                | -       | 27.1                     | 1069.7        |
| Aug           | 84215.6                               | 83210.4         | 3078.3              | 78.5               | 16.3          | 62.2                        | 2999.9 | 80083.3              | 58052.6              | 22030.7 | 48.8                | -       | 48.8                     | 1005.2        |
| Sep           | 86544.5                               | 85587.4         | 3289.0              | 62.7               | 11.2          | 51.5                        | 3226.3 | 82272.7              | 59592.3              | 22680.4 | 25.7                | -       | 25.7                     | 957.1         |
| Oct           | 88360.0                               | 87429.0         | 3200.3              | 18.1               | 11.3          | 6.8                         | 3182.2 | 84154.8              | 61008.3              | 23146.5 | 74.0                | -       | 74.0                     | 931.0         |
| Nov           | 90443.9                               | 89124.6         | 3433.5              | 52.1               | 0.4           | 51.6                        | 3381.5 | 85665.9              | 61828.3              | 23837.6 | 25.1                | -       | 25.1                     | 1319.4        |

Source: Commercial Banks

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

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

Table 2.10 (b)

| End of Period | Total Loans Residents & Non-Residents | Total Residents | Public Sector       |                    |               |                             |        | Private Sector       |                      |         | Real Estate Mortgage Loans | Non-Bank Fin. Inst. |         |       | Non-Residents |
|---------------|---------------------------------------|-----------------|---------------------|--------------------|---------------|-----------------------------|--------|----------------------|----------------------|---------|----------------------------|---------------------|---------|-------|---------------|
|               |                                       |                 | Total Public Sector | General Government |               | Public Non-Fin. Enterprises | Total  | Business Enterprises | Individual Customers | Total   |                            | Public              | Private |       |               |
|               |                                       |                 |                     | Total              | Central Gov't |                             |        |                      |                      |         | Other Gov't <sup>1</sup>   |                     |         |       |               |
| 2001          | 56345.0                               | 55042.8         | 852.8               | 1.2                | -             | 1.2                         | 851.6  | 49814.2              | 41052.8              | 8761.5  | 3912.1                     | 463.7               | -       | 463.7 | 1302.1        |
| 2002          | 53987.1                               | 52436.0         | 816.8               | 9.3                | 2.2           | 7.1                         | 807.5  | 47381.8              | 38308.3              | 9073.5  | 3513.5                     | 723.9               | -       | 723.9 | 1551.1        |
| 2003          | 45370.8                               | 43894.7         | 885.2               | 63.4               | 1.2           | 62.2                        | 821.7  | 38521.6              | 29696.1              | 8825.5  | 3632.5                     | 855.5               | -       | 855.5 | 1476.2        |
| 2004          | 45569.2                               | 44012.0         | 1315.6              | 50.2               | 0.1           | 50.1                        | 1265.4 | 34774.0              | 26581.5              | 8192.5  | 7432.4                     | 490.0               | -       | 490.0 | 1557.2        |
| 2005          | 49638.8                               | 48208.6         | 1572.1              | 86.6               | 5.4           | 81.2                        | 1485.5 | 36802.3              | 26499.3              | 10303.0 | 9301.7                     | 532.5               | -       | 532.5 | 1430.2        |
| 2006          | 58492.6                               | 57127.0         | 1057.9              | 91.3               | 0.5           | 90.8                        | 966.6  | 43109.0              | 30595.7              | 12513.3 | 12523.7                    | 436.4               | -       | 436.4 | 1365.6        |
| 2007          | 68423.9                               | 67731.0         | 1329.1              | 89.5               | 0.0           | 89.5                        | 1239.6 | 49961.5              | 32956.5              | 17005.1 | 16402.5                    | 37.8                | -       | 37.8  | 692.9         |
| 2008          |                                       |                 |                     |                    |               |                             |        |                      |                      |         |                            |                     |         |       |               |
| Mar           | 71688.1                               | 71290.7         | 3233.9              | 84.2               | 12.0          | 72.2                        | 3149.7 | 50567.5              | 34185.9              | 16381.6 | 17451.1                    | 38.3                | -       | 38.3  | 397.5         |
| Jun           | 73903.9                               | 73561.1         | 2719.5              | 96.5               | 39.9          | 56.6                        | 2623.0 | 52161.1              | 34550.6              | 17610.4 | 18585.8                    | 94.7                | -       | 94.7  | 342.9         |
| Sep           | 78456.2                               | 78085.6         | 2768.9              | 95.0               | 39.6          | 55.5                        | 2673.8 | 55010.8              | 37056.9              | 17954.0 | 20244.1                    | 61.8                | -       | 61.8  | 370.6         |
| Dec           | 86027.5                               | 85493.0         | 3088.2              | 90.1               | 35.8          | 54.3                        | 2998.1 | 60385.4              | 40739.0              | 19646.4 | 21910.3                    | 109.2               | -       | 109.2 | 534.5         |
| 2009          |                                       |                 |                     |                    |               |                             |        |                      |                      |         |                            |                     |         |       |               |
| Mar           | 85827.6                               | 85220.5         | 3030.8              | 79.3               | 25.3          | 54.0                        | 2951.5 | 58676.2              | 39535.9              | 19140.4 | 23314.2                    | 199.3               | -       | 199.3 | 607.0         |
| Jun           | 86158.1                               | 85601.9         | 3072.9              | 74.4               | 20.7          | 53.7                        | 2998.5 | 58049.0              | 38778.0              | 19271.0 | 24373.0                    | 106.9               | -       | 106.9 | 556.3         |
| Sep           | 87804.4                               | 86854.9         | 2861.3              | 73.3               | 20.0          | 53.3                        | 2788.0 | 58961.3              | 39341.0              | 19620.2 | 24953.1                    | 79.3                | -       | 79.3  | 949.5         |
| Dec           | 91664.6                               | 90572.3         | 2716.9              | 75.6               | 22.5          | 53.0                        | 2641.3 | 60486.0              | 41661.8              | 18824.2 | 27266.4                    | 103.0               | -       | 103.0 | 1092.3        |
| 2010          |                                       |                 |                     |                    |               |                             |        |                      |                      |         |                            |                     |         |       |               |
| Jan           | 90897.9                               | 89865.8         | 3079.9              | 73.5               | 18.2          | 55.3                        | 3006.4 | 59090.8              | 40102.8              | 18987.9 | 27596.7                    | 98.5                | -       | 98.5  | 1032.1        |
| Feb           | 92642.4                               | 91540.1         | 2823.9              | 62.3               | 17.9          | 44.4                        | 2716.6 | 60718.6              | 41589.8              | 19128.8 | 27921.6                    | 76.0                | -       | 76.0  | 1102.3        |
| Mar           | 94090.6                               | 92999.2         | 2937.3              | 53.2               | 13.8          | 39.4                        | 2884.1 | 61408.2              | 43029.9              | 18378.3 | 28602.6                    | 51.1                | -       | 51.1  | 1091.3        |
| Apr           | 95697.7                               | 94497.0         | 2802.1              | 56.5               | 12.3          | 44.2                        | 2745.6 | 62571.7              | 44310.6              | 18261.1 | 29083.2                    | 40.2                | -       | 40.2  | 1200.6        |
| May           | 96246.5                               | 94809.3         | 2825.3              | 51.3               | 11.6          | 39.7                        | 2774.0 | 62293.0              | 43965.9              | 18327.0 | 29662.7                    | 28.3                | -       | 28.3  | 1437.3        |
| Jun           | 98776.6                               | 97356.4         | 3129.8              | 59.7               | 12.5          | 47.2                        | 3070.1 | 63989.7              | 45620.0              | 18369.7 | 30217.4                    | 19.6                | -       | 19.6  | 1420.2        |
| Jul           | 100105.1                              | 98787.5         | 3434.2              | 56.5               | 13.9          | 42.5                        | 3377.8 | 64618.6              | 45921.3              | 18697.3 | 30723.4                    | 11.2                | -       | 11.2  | 1317.5        |
| Aug           | 101977.4                              | 100710.9        | 4062.2              | 56.5               | 11.2          | 45.3                        | 4005.7 | 65395.6              | 46035.0              | 19360.6 | 31229.4                    | 23.6                | -       | 23.6  | 1266.5        |
| Sep           | 103499.3                              | 102242.8        | 3486.2              | 63.7               | 15.2          | 48.4                        | 3422.5 | 66855.6              | 46875.7              | 19979.9 | 31869.9                    | 31.1                | -       | 31.1  | 1256.5        |
| Oct           | 105550.6                              | 104299.9        | 3496.2              | 61.8               | 9.4           | 52.4                        | 3434.5 | 67639.4              | 47390.2              | 20249.2 | 33134.1                    | 30.2                | 0.0     | 30.2  | 1250.7        |
| Nov           | 107487.6                              | 106241.0        | 3432.6              | 61.6               | 8.6           | 53.1                        | 3371.0 | 69574.6              | 48780.4              | 20794.2 | 33208.4                    | 25.4                | 0.0     | 25.4  | 1246.6        |
| Dec           | 109689.6                              | 108357.3        | 3140.5              | 55.3               | 8.2           | 47.1                        | 3085.2 | 71391.3              | 50007.8              | 21383.5 | 33810.1                    | 15.5                | 0.0     | 15.4  | 1332.3        |
| 2011          |                                       |                 |                     |                    |               |                             |        |                      |                      |         |                            |                     |         |       |               |
| Jan           | 109895.1                              | 108661.3        | 3295.1              | 61.2               | 18.3          | 42.9                        | 3234.0 | 70770.9              | 50821.5              | 19949.4 | 34563.0                    | 32.3                | 0.0     | 32.3  | 1233.8        |
| Feb           | 110816.4                              | 109753.1        | 3174.4              | 54.2               | 11.3          | 42.9                        | 3120.2 | 71653.5              | 51800.8              | 19852.7 | 34904.0                    | 21.2                | -       | 21.2  | 1063.3        |
| Mar           | 112417.3                              | 111379.1        | 3252.2              | 66.2               | 15.1          | 51.1                        | 3186.0 | 72638.3              | 52888.9              | 19749.3 | 35460.9                    | 27.7                | -       | 27.7  | 1038.1        |
| Apr           | 114266.9                              | 113436.8        | 3314.2              | 60.6               | 8.8           | 51.7                        | 3253.6 | 74179.5              | 53579.2              | 20600.2 | 35918.3                    | 24.9                | -       | 24.9  | 830.1         |
| May           | 116674.1                              | 115558.7        | 3286.6              | 77.3               | 24.6          | 52.7                        | 3209.3 | 75350.4              | 54313.2              | 21037.2 | 36895.5                    | 26.2                | -       | 26.2  | 1115.4        |
| Jun           | 117396.8                              | 116134.0        | 3248.1              | 61.5               | 8.9           | 52.6                        | 3186.6 | 75554.1              | 54060.5              | 21493.6 | 37303.9                    | 27.9                | -       | 27.9  | 1262.8        |
| Jul           | 119658.3                              | 118588.5        | 3297.6              | 62.0               | 8.9           | 53.1                        | 3235.7 | 77519.8              | 55626.5              | 21893.3 | 37744.0                    | 27.1                | -       | 27.1  | 1069.7        |
| Aug           | 122497.8                              | 121492.6        | 3078.3              | 78.5               | 16.3          | 62.2                        | 2999.9 | 80083.3              | 58052.6              | 22030.7 | 38282.2                    | 48.8                | -       | 48.8  | 1005.2        |
| Sep           | 125538.0                              | 124580.8        | 3289.0              | 62.7               | 11.2          | 51.5                        | 3226.3 | 82272.7              | 59592.3              | 22680.4 | 38993.4                    | 25.7                | -       | 25.7  | 957.1         |
| Oct           | 127708.8                              | 126777.8        | 3200.3              | 18.1               | 11.3          | 6.8                         | 3182.2 | 84154.8              | 61008.3              | 23146.5 | 39348.8                    | 74.0                | -       | 74.0  | 931.0         |
| Nov           | 130263.2                              | 128943.8        | 3433.5              | 52.1               | 0.4           | 51.6                        | 3381.5 | 85665.9              | 61828.3              | 23837.6 | 39819.2                    | 25.1                | -       | 25.1  | 1319.4        |

Source: Commercial Banks

Note: Total Loans and Advances includes Real Estate Mortgage Loans (see general notes).



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

Table 2.11

| End of Period | Total Loans Residents & Non-Residents | Total Residents | Public Sector       |                    |               |                          |                             | Private Sector |                      |                      | Non-Bank Fin. Inst. |        |         | Non-Residents |
|---------------|---------------------------------------|-----------------|---------------------|--------------------|---------------|--------------------------|-----------------------------|----------------|----------------------|----------------------|---------------------|--------|---------|---------------|
|               |                                       |                 | Total Public Sector | General Government |               |                          | Public Non-Fin. Enterprises | Total          | Business Enterprises | Individual Customers | Total               | Public | Private |               |
|               |                                       |                 |                     | Total              | Central Gov't | Other Gov't <sup>1</sup> |                             |                |                      |                      |                     |        |         |               |
| 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          | 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          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| 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         |
| 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         |
| 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         |
| Dec           | 37112.4                               | 36195.6         | 1845.0              | 56.1               | 5.3           | 50.7                     | 1788.9                      | 34262.9        | 26966.6              | 7296.3               | 87.7                | -      | 87.7    | 916.8         |
| 2010          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| Jan           | 35458.7                               | 34600.2         | 2206.9              | 54.3               | 1.2           | 53.1                     | 2152.6                      | 32295.9        | 25102.9              | 7193.0               | 97.4                | -      | 97.4    | 858.4         |
| Feb           | 36986.8                               | 36056.9         | 1949.9              | 43.7               | 1.4           | 42.2                     | 1906.2                      | 34032.4        | 26561.3              | 7471.0               | 74.7                | -      | 74.7    | 929.9         |
| Mar           | 37684.2                               | 36760.6         | 2067.3              | 40.0               | 2.5           | 37.5                     | 2027.3                      | 34643.5        | 27711.2              | 6932.3               | 49.8                | -      | 49.8    | 923.5         |
| Apr           | 38885.3                               | 37849.3         | 1930.9              | 43.7               | 1.4           | 42.3                     | 1887.2                      | 35879.5        | 28976.0              | 6903.5               | 38.9                | -      | 38.9    | 1036.0        |
| May           | 38519.2                               | 37243.6         | 1953.0              | 39.0               | 1.0           | 38.0                     | 1914.0                      | 35268.8        | 28195.9              | 7072.9               | 21.8                | -      | 21.8    | 1275.6        |
| Jun           | 40152.8                               | 38891.2         | 2256.5              | 47.9               | 1.9           | 46.0                     | 2208.6                      | 36621.5        | 29467.4              | 7154.1               | 13.3                | -      | 13.3    | 1261.5        |
| Jul           | 39792.1                               | 38646.4         | 2559.9              | 45.1               | 3.7           | 41.4                     | 2514.7                      | 36081.5        | 28813.9              | 7267.6               | 5.1                 | -      | 5.1     | 1145.7        |
| Aug           | 40624.9                               | 39531.0         | 3189.7              | 48.3               | 2.9           | 45.3                     | 3141.4                      | 36322.6        | 28774.8              | 7547.8               | 18.7                | -      | 18.7    | 1093.9        |
| Sep           | 40887.5                               | 39800.2         | 2612.2              | 55.5               | 7.1           | 48.4                     | 2556.7                      | 37161.6        | 29316.7              | 7844.9               | 26.4                | -      | 26.4    | 1087.3        |
| Oct           | 40997.0                               | 39921.8         | 2620.9              | 53.8               | 1.5           | 52.4                     | 2567.1                      | 37275.3        | 29288.0              | 7987.3               | 25.5                | 0.0    | 25.5    | 1075.2        |
| Nov           | 42075.9                               | 40999.8         | 2555.9              | 53.8               | 0.8           | 53.1                     | 2502.1                      | 38423.0        | 30180.3              | 8242.7               | 20.9                | 0.0    | 20.9    | 1076.2        |
| Dec           | 43379.1                               | 42214.1         | 2662.3              | 47.6               | 0.5           | 47.1                     | 2614.7                      | 39540.7        | 30941.4              | 8599.4               | 11.1                | 0.0    | 11.1    | 1165.0        |
| 2011          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| Jan           | 41323.9                               | 40257.5         | 2449.4              | 53.6               | 10.7          | 42.9                     | 2395.8                      | 37780.1        | 30531.3              | 7248.8               | 28.1                | 0.0    | 28.1    | 1066.3        |
| Feb           | 41291.4                               | 40392.8         | 2327.5              | 46.8               | 3.9           | 42.9                     | 2280.7                      | 38048.2        | 30897.1              | 7151.2               | 17.1                | -      | 17.1    | 898.7         |
| Mar           | 41797.7                               | 40921.4         | 2403.9              | 58.9               | 7.8           | 51.1                     | 2345.0                      | 38493.8        | 31232.4              | 7261.5               | 23.7                | -      | 23.7    | 876.3         |
| Apr           | 41773.0                               | 41103.2         | 2464.4              | 53.4               | 1.7           | 51.7                     | 2411.0                      | 38617.7        | 31036.4              | 7581.3               | 21.1                | -      | 21.1    | 669.9         |
| May           | 43033.6                               | 42074.9         | 2435.4              | 70.3               | 17.6          | 52.7                     | 2365.2                      | 39617.0        | 31802.6              | 7814.4               | 22.4                | -      | 22.4    | 958.8         |
| Jun           | 42477.4                               | 41371.4         | 2394.5              | 53.6               | 1.0           | 52.6                     | 2341.0                      | 38952.6        | 31126.8              | 7825.8               | 24.3                | -      | 24.3    | 1106.0        |
| Jul           | 42937.9                               | 42025.0         | 2442.6              | 54.2               | 1.1           | 53.1                     | 2388.4                      | 39558.8        | 31660.6              | 7898.1               | 23.6                | -      | 23.6    | 912.8         |
| Aug           | 43732.1                               | 42895.2         | 2216.8              | 65.7               | 7.5           | 58.3                     | 2151.1                      | 40632.8        | 32960.7              | 7672.2               | 45.5                | -      | 45.5    | 836.9         |
| Sep           | 44463.6                               | 43675.9         | 2426.1              | 50.1               | 2.4           | 47.7                     | 2376.0                      | 41227.2        | 33375.1              | 7852.1               | 22.5                | -      | 22.5    | 787.8         |
| Oct           | 45864.6                               | 45099.2         | 2336.2              | 5.8                | 2.9           | 3.0                      | 2330.4                      | 42692.0        | 34456.9              | 8235.1               | 70.9                | -      | 70.9    | 765.4         |
| Nov           | 47363.2                               | 46213.5         | 2548.6              | 48.3               | 0.4           | 47.9                     | 2500.2                      | 43642.8        | 34992.9              | 8649.9               | 22.2                | -      | 22.2    | 1149.7        |

Source: Commercial Banks

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

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

Table 2.12

| End of Period | Total Loans Residents & Non-Residents | Total Residents | Public Sector       |                    |               |             |                             | Private Sector |                      |                      | Non-Bank Fin. Inst. |        |         | Non-Residents |
|---------------|---------------------------------------|-----------------|---------------------|--------------------|---------------|-------------|-----------------------------|----------------|----------------------|----------------------|---------------------|--------|---------|---------------|
|               |                                       |                 | Total Public Sector | General Government |               |             | Public Non-Fin. Enterprises | Total          | Business Enterprises | Individual Customers | Total               | Public | Private |               |
|               |                                       |                 |                     | Total              | Central Gov't | Other Gov't |                             |                |                      |                      |                     |        |         |               |
| 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          | 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          |                                       |                 |                     |                    |               |             |                             |                |                      |                      |                     |        |         |               |
| 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         |
| 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         |
| 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         |
| 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         |
| Apr           | 27,729.2                              | 27,564.6        | 871.2               | 12.8               | 10.9          | 1.9         | 858.4                       | 26,692.2       | 15,334.6             | 11,357.6             | 1.2                 | -      | 1.2     | 164.6         |
| May           | 28,064.6                              | 27,902.9        | 872.3               | 12.3               | 10.6          | 1.7         | 860.0                       | 27,024.2       | 15,770.1             | 11,254.2             | 6.5                 | -      | 6.5     | 161.7         |
| Jun           | 28,406.5                              | 28,247.8        | 873.3               | 11.8               | 10.6          | 1.2         | 861.5                       | 27,368.2       | 16,152.7             | 11,215.6             | 6.3                 | -      | 6.3     | 158.6         |
| Jul           | 29,589.5                              | 29,417.7        | 874.4               | 11.3               | 10.2          | 1.1         | 863.0                       | 28,537.1       | 17,107.5             | 11,429.7             | 6.2                 | -      | 6.2     | 171.8         |
| Aug           | 30,123.1                              | 29,950.5        | 872.5               | 8.3                | 8.3           | -           | 864.2                       | 29,073.1       | 17,260.2             | 11,812.8             | 4.9                 | -      | 4.9     | 172.6         |
| Sep           | 30,741.9                              | 30,572.7        | 874.0               | 8.2                | 8.2           | -           | 865.8                       | 29,694.0       | 17,559.0             | 12,135.0             | 4.8                 | -      | 4.8     | 169.2         |
| Oct           | 31,419.5                              | 31,244.1        | 875.3               | 7.9                | 7.9           | -           | 867.4                       | 30,364.1       | 18,102.3             | 12,261.9             | 4.6                 | -      | 4.6     | 175.4         |
| Nov           | 32,203.3                              | 32,032.9        | 876.7               | 7.8                | 7.8           | -           | 868.9                       | 31,151.6       | 18,600.2             | 12,551.5             | 4.5                 | -      | 4.5     | 170.4         |
| Dec           | 32,500.4                              | 32,333.1        | 478.2               | 7.7                | 7.7           | -           | 470.5                       | 31,850.5       | 19,066.4             | 12,784.1             | 4.4                 | -      | 4.4     | 167.3         |
| 2011          |                                       |                 |                     |                    |               |             |                             |                |                      |                      |                     |        |         |               |
| Jan           | 34,008.2                              | 33,840.7        | 845.7               | 7.5                | 7.5           | -           | 838.2                       | 32,990.8       | 20,290.2             | 12,700.6             | 4.3                 | -      | 4.3     | 167.5         |
| Feb           | 34,621.0                              | 34,456.3        | 846.9               | 7.4                | 7.4           | -           | 839.5                       | 33,605.3       | 20,903.8             | 12,701.5             | 4.1                 | -      | 4.1     | 164.7         |
| Mar           | 35,158.6                              | 34,996.8        | 848.3               | 7.3                | 7.3           | -           | 841.1                       | 34,144.4       | 21,656.6             | 12,487.9             | 4.0                 | -      | 4.0     | 161.8         |
| Apr           | 36,575.6                              | 36,415.4        | 849.8               | 7.2                | 7.2           | -           | 842.6                       | 35,561.8       | 22,542.9             | 13,018.9             | 3.9                 | -      | 3.9     | 160.2         |
| May           | 36,744.9                              | 36,588.3        | 851.2               | 7.0                | 7.0           | -           | 844.1                       | 35,733.4       | 22,510.6             | 13,222.8             | 3.7                 | -      | 3.7     | 156.7         |
| Jun           | 37,615.4                              | 37,458.6        | 853.6               | 7.9                | 7.9           | -           | 845.7                       | 36,601.5       | 22,933.7             | 13,667.8             | 3.6                 | -      | 3.6     | 156.8         |
| Jul           | 38,976.4                              | 38,819.5        | 855.0               | 7.8                | 7.8           | -           | 847.2                       | 37,961.0       | 23,965.9             | 13,995.2             | 3.5                 | -      | 3.5     | 156.9         |
| Aug           | 40,483.5                              | 40,315.2        | 861.5               | 12.8               | 8.8           | 3.9         | 848.7                       | 39,450.4       | 25,091.9             | 14,358.5             | 3.3                 | -      | 3.3     | 168.3         |
| Sep           | 42,080.9                              | 41,911.6        | 862.9               | 12.6               | 8.8           | 3.9         | 850.2                       | 41,045.5       | 26,217.2             | 14,828.3             | 3.2                 | -      | 3.2     | 169.3         |
| Oct           | 42,495.4                              | 42,329.9        | 864.0               | 12.3               | 8.5           | 3.8         | 851.8                       | 41,462.8       | 26,551.4             | 14,911.3             | 3.0                 | -      | 3.0     | 165.5         |
| Nov           | 43,080.7                              | 42,911.0        | 885.0               | 3.7                | -             | 3.7         | 881.2                       | 42,023.2       | 26,835.4             | 15,187.8             | 2.9                 | -      | 2.9     | 169.7         |

Source: Commercial Banks

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

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

Table 2-13(a)

|                               | 2001         |                | 2002         |                | 2003         |                | 2004          |                | 2005          |                |
|-------------------------------|--------------|----------------|--------------|----------------|--------------|----------------|---------------|----------------|---------------|----------------|
|                               | Dec.         |                | Dec.         |                | Dec.         |                | Dec.          |                | Dec.          |                |
|                               | Pub.         | Priv.          | Pub.         | Priv.          | Pub.         | Priv.          | Pub.          | Priv.          | Pub.          | Priv.          |
| <b>GENERAL GOVERNMENT</b>     | 1.2          | -              | 9.3          | -              | 63.4         | -              | 50.2          | -              | 86.6          | -              |
| <b>FINANCIAL INSTITUTIONS</b> | 0.0          | 463.7          | 0.0          | 723.9          | 0.0          | 855.4          | 0.0           | 490.0          | 0.0           | 532.5          |
| Pub. Finan. Instits.          | 0.0          | -              | -            | -              | -            | -              | 0.0           | -              | 0.0           | -              |
| Co-op Finan. Instits.         | -            | 0.0            | -            | -              | -            | -              | -             | 0.0            | -             | 0.2            |
| Insurance Companies           | -            | 385.6          | -            | 655.6          | -            | 769.6          | -             | 474.2          | -             | 514.4          |
| Building Societies            | -            | 0.0            | -            | 0.0            | -            | 0.0            | -             | 0.0            | -             | 0.0            |
| Credit Unions                 | -            | -              | -            | -              | -            | -              | -             | -              | -             | -              |
| Brokers and Money Lenders     | -            | 8.6            | -            | 9.2            | -            | 13.0           | -             | 15.7           | -             | 17.9           |
| Trust & Investment Companies  | -            | 69.5           | -            | 59.2           | -            | 72.8           | -             | 0.2            | -             | 0.0            |
| Pension Funds                 | -            | 0.0            | -            | 0.0            | -            | -              | -             | -              | -             | -              |
| <b>BUSINESS ENTERPRISES</b>   | 851.6        | 41052.8        | 807.5        | 38308.3        | 821.7        | 29696.1        | 1265.4        | 26581.5        | 1485.5        | 26499.3        |
| <b>Agriculture</b>            | 7.3          | 8133.5         | 127.6        | 6759.5         | 102.3        | 3468.8         | 0.0           | 3244.6         | 146.2         | 3637.7         |
| Sugarcane                     | 0.0          | 122.2          | 107.8        | 114.0          | 102.3        | 120.3          | 0.0           | 28.3           | 146.2         | 75.5           |
| Paddy                         | 6.3          | 5370.5         | 4.7          | 4008.2         | 0.0          | 1813.3         | 0.0           | 1653.8         | 0.0           | 1411.0         |
| Other Farming                 | 0.0          | 179.0          | 0.0          | 139.7          | 0.0          | 93.4           | 0.0           | 117.0          | 0.0           | 111.5          |
| Livestock                     | 0.0          | 573.7          | 0.0          | 647.4          | 0.0          | 419.2          | 0.0           | 372.4          | 0.0           | 422.9          |
| Forestry                      | 1.0          | 935.3          | 15.1         | 639.8          | 0.0          | 72.0           | 0.0           | 29.7           | 0.0           | 76.3           |
| Shrimp & Other Fishing        | 0.0          | 952.7          | 0.0          | 1210.4         | 0.0          | 950.6          | 0.0           | 1043.4         | 0.0           | 1540.5         |
| <b>Mining &amp; Quarrying</b> | 660.4        | 702.6          | 486.9        | 680.7          | 320.9        | 697.5          | 60.3          | 409.9          | 241.2         | 346.0          |
| Bauxite                       | 660.4        | 0.0            | 486.9        | 0.5            | 320.9        | 0.0            | 60.3          | 96.0           | 241.2         | 99.9           |
| Other                         | 0.0          | 702.6          | 0.0          | 680.2          | 0.0          | 697.5          | 0.0           | 314.0          | 0.0           | 246.2          |
| <b>Manufacturing</b>          | 179.2        | 15079.7        | 190.0        | 13716.3        | 384.6        | 10078.2        | 1201.0        | 8539.8         | 1098.1        | 8150.0         |
| Timber and Sawmilling         | 0.0          | 2093.4         | 0.0          | 1478.3         | 0.0          | 1212.8         | 0.0           | 823.7          | 0.0           | 975.5          |
| Other Construction and Engin. | 0.0          | 2463.0         | 0.0          | 2171.9         | 0.0          | 2184.9         | 0.0           | 2332.1         | 0.0           | 2366.6         |
| Sugar Molasses                | 0.0          | 997.8          | 0.0          | 550.5          | 0.0          | 504.8          | 0.0           | 3.5            | 0.0           | 87.9           |
| Rice Milling                  | 162.7        | 5145.3         | 174.4        | 6199.6         | 177.4        | 3557.5         | 177.4         | 2482.8         | 176.9         | 1745.0         |
| Beverages, Food & Tobacco     | 0.0          | 753.1          | 0.0          | 505.0          | 0.0          | 536.7          | 0.0           | 540.9          | 0.0           | 895.4          |
| Textiles & Clothing           | 16.5         | 69.5           | 15.6         | 66.3           | 0.0          | 54.7           | 0.0           | 65.9           | 0.0           | 49.8           |
| Electricity                   | 0.0          | 0.1            | 0.0          | 0.2            | 0.0          | 0.0            | 1023.6        | 4.9            | 921.2         | 3.5            |
| Other Manufacturing           | 0.0          | 3557.4         | 0.0          | 2744.5         | 207.1        | 2026.9         | 0.0           | 2286.0         | 0.0           | 2026.4         |
| <b>Services</b>               | 4.6          | 17136.9        | 3.0          | 17151.8        | 14.0         | 15451.5        | 4.1           | 14387.2        | 0.0           | 14365.5        |
| Drainage & Irrigation         | 0.0          | 61.3           | 0.0          | 43.5           | 0.0          | 28.0           | 0.0           | 25.8           | 0.0           | 38.3           |
| Transportation                | 0.0          | 1364.9         | 0.0          | 1012.8         | 0.0          | 956.5          | 0.0           | 1143.7         | 0.0           | 1054.6         |
| Telecommunications            | 0.0          | 16.1           | 0.0          | 4.8            | 14.0         | 85.9           | 0.0           | 25.8           | 0.0           | 23.7           |
| Entertaining & Catering       | 0.0          | 1651.2         | 0.0          | 1652.8         | 0.0          | 1794.7         | 0.0           | 1368.5         | 0.0           | 1400.1         |
| Distribution                  | 0.0          | 10091.9        | 0.0          | 9938.4         | 0.0          | 9245.5         | 0.0           | 8988.3         | 0.0           | 9072.9         |
| Education                     | 0.0          | 102.0          | 0.0          | 379.1          | 0.0          | 252.3          | 0.0           | 216.7          | 0.0           | 142.1          |
| Health                        | 0.0          | 156.9          | 0.0          | 107.0          | 0.0          | 138.3          | 0.0           | 148.6          | 0.0           | 171.2          |
| Professional Services         | 0.0          | 775.6          | 0.0          | 637.8          | 0.0          | 561.7          | 0.0           | 518.1          | 0.0           | 436.5          |
| Other Services                | 4.6          | 2917.1         | 3.0          | 3375.5         | 0.0          | 2388.6         | 4.1           | 1951.6         | 0.0           | 2026.0         |
| <b>HOUSEHOLDS</b>             | 0.0          | 8761.5         | 0.0          | 9073.5         | 0.0          | 8825.5         | 0.0           | 8192.5         | 0.0           | 10303.0        |
| Housing                       | -            | 3177.6         | -            | 3850.7         | -            | 3648.3         | -             | 2622.1         | -             | 3008.5         |
| Motor Cars                    | -            | 1386.7         | -            | 1417.8         | -            | 1786.7         | -             | 2156.3         | -             | 2721.9         |
| Other Durable Goods           | -            | 479.7          | -            | 656.7          | -            | 688.0          | -             | 310.1          | -             | 532.1          |
| Education                     | -            | 96.9           | -            | 99.4           | -            | 125.6          | -             | 169.0          | -             | 217.4          |
| Travel                        | -            | 10.6           | -            | 11.9           | -            | 15.8           | -             | 33.5           | -             | 55.3           |
| Other Purpose                 | -            | 3610.0         | -            | 3037.1         | -            | 2561.0         | -             | 2901.4         | -             | 3767.8         |
| <b>TOTAL</b>                  | <b>852.8</b> | <b>50277.9</b> | <b>816.8</b> | <b>48105.7</b> | <b>885.2</b> | <b>39377.0</b> | <b>1315.6</b> | <b>35264.0</b> | <b>1572.1</b> | <b>37334.8</b> |

Source: Commercial Banks

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

Table 2-13(b)

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

Source: Commercial Banks

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

Table 2-13(c)

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

Source: Commercial Banks

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

Table 2-13(d)

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

Source: Commercial Banks

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

Table 2-13(e)

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

Source: Commercial Banks

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

Table 2-13(f)

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

Source: Commercial Banks



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

Table 2-13(g)

|                                      | 2010           |                 |                |                 |                |                 |                |                 |                |                 |                |                 |
|--------------------------------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|
|                                      | Jul            |                 | Aug            |                 | Sep            |                 | Oct            |                 | Nov            |                 | Dec            |                 |
|                                      | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           |
| <b>GENERAL GOVERNMENT</b>            | <b>56.5</b>    | <b>-</b>        | <b>56.5</b>    | <b>-</b>        | <b>63.7</b>    | <b>-</b>        | <b>61.8</b>    | <b>-</b>        | <b>61.6</b>    | <b>-</b>        | <b>55.3</b>    | <b>-</b>        |
| <b>FINANCIAL INSTITUTIONS</b>        | <b>0.0</b>     | <b>11.2</b>     | <b>0.0</b>     | <b>23.6</b>     | <b>0.0</b>     | <b>31.1</b>     | <b>0.0</b>     | <b>30.2</b>     | <b>0.0</b>     | <b>25.4</b>     | <b>0.0</b>     | <b>15.5</b>     |
| Pub. Finan. Instits.                 | 0.0            | -               | 0.0            | -               | 0.0            | -               | 0.0            | -               | 0.0            | -               | 0.0            | -               |
| Co-op Finan. Instits.                | -              | 1.2             | -              | 4.1             | -              | 10.5            | -              | 10.9            | -              | 12.7            | -              | 0.1             |
| Insurance Companies                  | -              | 10.1            | -              | 14.2            | -              | 15.4            | -              | 11.6            | -              | 12.7            | -              | 13.4            |
| Building Societies                   | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| Credit Unions                        | -              | -               | -              | -               | -              | -               | -              | -               | -              | -               | -              | -               |
| Brokers and Money Lenders            | -              | 0.0             | -              | 5.2             | -              | 5.3             | -              | 7.7             | -              | 0.0             | -              | 1.9             |
| Trust & Investment Companies         | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| Pension Funds                        | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| <b>BUSINESS ENTERPRISES</b>          | <b>3,377.8</b> | <b>46,715.6</b> | <b>4,005.7</b> | <b>46,876.5</b> | <b>3,422.5</b> | <b>47,727.9</b> | <b>3,434.5</b> | <b>48,194.5</b> | <b>3,371.0</b> | <b>49,620.4</b> | <b>3,085.2</b> | <b>50,886.2</b> |
| <b><i>Agriculture</i></b>            | <b>939.1</b>   | <b>6,953.2</b>  | <b>1,533.2</b> | <b>6,890.8</b>  | <b>993.4</b>   | <b>6,941.1</b>  | <b>973.7</b>   | <b>6,972.7</b>  | <b>916.9</b>   | <b>6,978.2</b>  | <b>868.1</b>   | <b>6,755.2</b>  |
| Sugarcane                            | 938.7          | 1,784.8         | 1,532.6        | 1,833.2         | 989.9          | 1,907.1         | 973.7          | 1,939.8         | 910.3          | 1,936.4         | 866.0          | 1,695.0         |
| Paddy                                | 0.0            | 2,834.0         | 0.0            | 2,716.1         | 0.0            | 2,654.5         | 0.0            | 2,568.3         | 0.0            | 2,668.9         | 0.0            | 2,682.1         |
| Other Farming                        | 0.0            | 61.7            | 0.0            | 64.6            | 0.0            | 66.0            | 0.0            | 62.7            | 0.0            | 67.2            | 0.0            | 66.0            |
| Livestock                            | 0.0            | 999.0           | 0.0            | 975.5           | 0.0            | 981.3           | 0.0            | 980.3           | 0.0            | 977.5           | 0.0            | 930.6           |
| Forestry                             | 0.4            | 119.3           | 0.6            | 116.9           | 3.6            | 132.2           | 0.0            | 152.0           | 6.5            | 142.2           | 2.0            | 163.3           |
| Shrimp & Other Fishing               | 0.0            | 1,154.4         | 0.0            | 1,184.5         | 0.0            | 1,200.1         | 0.0            | 1,269.5         | 0.0            | 1,186.0         | 0.0            | 1,218.1         |
| <b><i>Mining &amp; Quarrying</i></b> | <b>0.0</b>     | <b>2,649.2</b>  | <b>0.0</b>     | <b>2,635.8</b>  | <b>0.0</b>     | <b>2,644.8</b>  | <b>0.0</b>     | <b>2,644.8</b>  | <b>0.0</b>     | <b>2,596.2</b>  | <b>2.2</b>     | <b>2,582.0</b>  |
| Bauxite                              | 0.0            | 0.0             | 0.0            | 0.0             | 0.0            | 0.0             | 0.0            | 0.0             | 0.0            | 0.0             | 0.1            | 0.0             |
| Other                                | 0.0            | 2,649.2         | 0.0            | 2,635.8         | 0.0            | 2,644.8         | 0.0            | 2,644.8         | 0.0            | 2,596.2         | 2.1            | 2,582.0         |
| <b><i>Manufacturing</i></b>          | <b>2,438.3</b> | <b>12,869.7</b> | <b>2,472.5</b> | <b>12,825.7</b> | <b>2,460.8</b> | <b>12,694.6</b> | <b>2,460.8</b> | <b>12,694.6</b> | <b>2,449.3</b> | <b>13,310.2</b> | <b>2,214.9</b> | <b>12,861.3</b> |
| Timber and Sawmilling                | 0.0            | 1,600.5         | 0.0            | 1,575.6         | 2.1            | 1,480.5         | 2.1            | 1,480.5         | 0.0            | 1,601.4         | 0.0            | 1,613.3         |
| Other Constr. and Engin.             | 0.0            | 4,082.3         | 0.0            | 4,139.6         | 0.0            | 4,211.8         | 0.0            | 4,211.8         | 0.0            | 4,240.8         | 0.0            | 4,108.9         |
| Sugar Molasses                       | 1,665.7        | 583.2           | 1,738.2        | 583.3           | 1,736.7        | 514.6           | 1,736.7        | 514.6           | 1,765.7        | 582.2           | 1,548.3        | 290.7           |
| Rice Milling                         | 42.7           | 1,523.5         | 41.5           | 1,496.5         | 39.0           | 1,392.8         | 39.0           | 1,392.8         | 37.7           | 1,500.9         | 36.4           | 1,399.8         |
| Beverages, Food & Tobacco            | 0.0            | 2,003.6         | 0.0            | 2,285.0         | 0.0            | 2,257.8         | 0.0            | 2,257.8         | 0.0            | 2,257.7         | 0.0            | 2,178.6         |
| Textiles & Clothing                  | 0.0            | 79.1            | 0.0            | 71.1            | 0.0            | 72.7            | 0.0            | 72.7            | 0.0            | 69.9            | 0.0            | 78.3            |
| Electricity                          | 729.9          | 66.8            | 692.9          | 64.8            | 683.0          | 69.2            | 683.0          | 69.2            | 646.0          | 68.9            | 630.3          | 59.8            |
| Other Manufacturing                  | 0.0            | 2,930.7         | 0.0            | 2,609.8         | 0.0            | 2,695.0         | 0.0            | 2,695.0         | 0.0            | 2,988.5         | 0.0            | 3,131.8         |
| <b><i>Services</i></b>               | <b>0.4</b>     | <b>24,243.4</b> | <b>0.0</b>     | <b>24,524.1</b> | <b>0.0</b>     | <b>25,882.5</b> | <b>0.0</b>     | <b>25,882.5</b> | <b>4.8</b>     | <b>26,735.7</b> | <b>0.0</b>     | <b>28,687.7</b> |
| Drainage & Irrigation                | 0.0            | 9.4             | 0.0            | 31.9            | 0.0            | 8.0             | 0.0            | 8.0             | 0.0            | 7.8             | 0.0            | 6.9             |
| Transportation                       | 0.0            | 2,768.1         | 0.0            | 2,731.6         | 0.0            | 2,868.7         | 0.0            | 2,868.7         | 0.4            | 2,910.3         | 0.0            | 3,014.8         |
| Telecommunications                   | 0.0            | 100.0           | 0.0            | 99.8            | 0.0            | 95.1            | 0.0            | 95.1            | 0.0            | 106.0           | 0.0            | 98.4            |
| Entertaining & Catering              | 0.0            | 2,441.4         | 0.0            | 2,736.7         | 0.0            | 2,869.0         | 0.0            | 2,869.0         | 0.0            | 2,889.7         | 0.0            | 2,914.6         |
| Distribution                         | 0.0            | 14,216.6        | 0.0            | 14,402.7        | 0.0            | 15,188.0        | 0.0            | 15,188.0        | 0.0            | 15,867.9        | 0.0            | 17,287.4        |
| Education                            | 0.0            | 61.3            | 0.0            | 65.1            | 0.0            | 221.3           | 0.0            | 221.3           | 0.0            | 216.1           | 0.0            | 218.7           |
| Health                               | 0.0            | 413.7           | 0.0            | 411.0           | 0.0            | 489.1           | 0.0            | 489.1           | 0.0            | 482.2           | 0.0            | 490.0           |
| Professional Services                | 0.0            | 916.9           | 0.0            | 859.8           | 0.0            | 922.1           | 0.0            | 922.1           | 0.0            | 917.8           | 0.0            | 1,015.1         |
| Other Services                       | 0.4            | 3,316.0         | 0.0            | 3,185.6         | 0.0            | 3,221.0         | 0.0            | 3,221.0         | 4.4            | 3,337.9         | 0.0            | 3,641.8         |
| <b>HOUSEHOLDS</b>                    | <b>0.0</b>     | <b>16,129.4</b> | <b>0.0</b>     | <b>16,739.2</b> | <b>0.0</b>     | <b>17,651.5</b> | <b>0.0</b>     | <b>17,651.5</b> | <b>0.0</b>     | <b>18,196.0</b> | <b>0.0</b>     | <b>18,768.0</b> |
| Home Improvement                     | 0.0            | 4,428.0         | 0.0            | 4,632.7         | 0.0            | 4,920.3         | 0.0            | 4,920.3         | 0.0            | 5,177.1         | 0.0            | 5,147.1         |
| Motor Cars                           | 0.0            | 4,038.1         | 0.0            | 4,243.3         | 0.0            | 4,449.1         | 0.0            | 4,449.1         | 0.0            | 4,429.4         | 0.0            | 4,432.0         |
| Other Durable Goods                  | 0.0            | 272.2           | 0.0            | 271.0           | 0.0            | 322.3           | 0.0            | 322.3           | 0.0            | 351.7           | 0.0            | 437.9           |
| Education                            | 0.0            | 157.0           | 0.0            | 157.9           | 0.0            | 149.3           | 0.0            | 149.3           | 0.0            | 195.9           | 0.0            | 201.5           |
| Travel                               | 0.0            | 16.5            | 0.0            | 16.2            | 0.0            | 16.2            | 0.0            | 16.2            | 0.0            | 15.2            | 0.0            | 23.1            |
| Other Purposes                       | 0.0            | 7,217.5         | 0.0            | 7,418.0         | 0.0            | 7,794.4         | 0.0            | 7,794.4         | 0.0            | 8,026.8         | 0.0            | 8,526.3         |
| <b>TOTAL</b>                         | <b>3,434.2</b> | <b>62,856.2</b> | <b>4,062.2</b> | <b>63,639.2</b> | <b>3,498.1</b> | <b>65,877.2</b> | <b>3,496.2</b> | <b>65,876.2</b> | <b>3,432.6</b> | <b>67,841.7</b> | <b>3,140.5</b> | <b>69,669.6</b> |

Source: Commercial Banks

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

Table 2-13(h)

|                                      | 2011           |                 |                |                 |                |                 |                |                 |                |                 |                |                 |
|--------------------------------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|
|                                      | Jan            |                 | Feb            |                 | Mar            |                 | Apr            |                 | May            |                 | June           |                 |
|                                      | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           |
| <b>GENERAL GOVERNMENT</b>            | <b>61.2</b>    | -               | <b>54.2</b>    | -               | <b>66.2</b>    | -               | <b>60.6</b>    | -               | <b>77.3</b>    | -               | <b>61.5</b>    | -               |
| <b>FINANCIAL INSTITUTIONS</b>        | <b>0.0</b>     | <b>32.3</b>     | <b>0.0</b>     | <b>21.2</b>     | <b>0.0</b>     | <b>27.7</b>     | <b>0.0</b>     | <b>24.9</b>     | <b>0.0</b>     | <b>26.2</b>     | <b>0.0</b>     | <b>27.9</b>     |
| Pub. Finan. Instits.                 | 0.0            | -               | 0.0            | -               | 0.0            | -               | 0.0            | -               | 0.0            | -               | 0.0            | -               |
| Co-op Finan. Instits.                | -              | 10.3            | -              | 8.5             | -              | 16.3            | -              | 12.7            | -              | 9.1             | -              | 11.6            |
| Insurance Companies                  | -              | 16.6            | -              | 11.2            | -              | 11.4            | -              | 9.9             | -              | 10.5            | -              | 9.3             |
| Building Societies                   | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| Credit Unions                        | -              | -               | -              | -               | -              | -               | -              | -               | -              | -               | -              | -               |
| Brokers and Money Lenders            | -              | 5.4             | -              | 1.5             | -              | 0.0             | -              | 2.3             | -              | 6.5             | -              | 7.0             |
| Trust & Investment Companies         | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| Pension Funds                        | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| <b>BUSINESS ENTERPRISES</b>          | <b>3,234.0</b> | <b>51,256.2</b> | <b>3,120.2</b> | <b>52,352.5</b> | <b>3,186.0</b> | <b>53,520.9</b> | <b>3,253.6</b> | <b>54,383.1</b> | <b>3,209.3</b> | <b>55,283.9</b> | <b>3,186.6</b> | <b>55,070.1</b> |
| <b><i>Agriculture</i></b>            | <b>882.1</b>   | <b>7,329.9</b>  | <b>835.2</b>   | <b>7,232.1</b>  | <b>882.9</b>   | <b>7,698.3</b>  | <b>937.7</b>   | <b>8,019.6</b>  | <b>896.4</b>   | <b>8,077.3</b>  | <b>907.9</b>   | <b>8,126.7</b>  |
| Sugarcane                            | 881.8          | 1,961.9         | 830.6          | 1,978.0         | 876.7          | 2,021.6         | 937.0          | 2,071.2         | 896.3          | 2,083.6         | 907.9          | 2,110.1         |
| Paddy                                | 0.0            | 2,927.5         | 0.0            | 3,062.9         | 0.0            | 3,022.9         | 0.0            | 3,099.9         | 0.0            | 2,989.9         | 0.0            | 3,024.3         |
| Other Farming                        | 0.0            | 68.6            | 0.0            | 74.7            | 0.0            | 71.6            | 0.0            | 63.3            | 0.0            | 64.0            | 0.0            | 66.5            |
| Livestock                            | 0.0            | 1,023.2         | 0.0            | 1,036.3         | 0.0            | 995.5           | 0.0            | 1,023.8         | 0.0            | 1,210.9         | 0.0            | 1,210.1         |
| Forestry                             | 0.3            | 163.3           | 4.6            | 139.3           | 6.1            | 219.3           | 0.7            | 358.1           | 0.1            | 310.7           | 0.0            | 319.5           |
| Shrimp & Other Fishing               | 0.0            | 1,185.6         | 0.0            | 940.8           | 0.0            | 1,367.4         | 0.0            | 1,403.3         | 0.0            | 1,418.2         | 0.0            | 1,396.2         |
| <b><i>Mining &amp; Quarrying</i></b> | <b>2.3</b>     | <b>2,543.5</b>  | <b>1.2</b>     | <b>2,537.7</b>  | <b>1.4</b>     | <b>2,582.5</b>  | <b>0.8</b>     | <b>2,554.7</b>  | <b>0.9</b>     | <b>2,544.9</b>  | <b>1.3</b>     | <b>2,704.2</b>  |
| Bauxite                              | 1.3            | 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            | 2,543.5         | 1.2            | 2,537.7         | 1.4            | 2,582.5         | 0.8            | 2,554.7         | 0.9            | 2,544.9         | 1.3            | 2,704.2         |
| <b><i>Manufacturing</i></b>          | <b>2,349.5</b> | <b>13,296.3</b> | <b>2,283.3</b> | <b>13,434.8</b> | <b>2,301.8</b> | <b>13,612.3</b> | <b>2,315.0</b> | <b>13,234.5</b> | <b>2,311.5</b> | <b>13,724.1</b> | <b>2,277.4</b> | <b>13,131.7</b> |
| Timber and Sawmilling                | 0.0            | 1,592.1         | 0.0            | 1,445.6         | 0.0            | 1,362.7         | 0.0            | 1,319.9         | 0.0            | 1,299.5         | 0.0            | 1,281.4         |
| Other Constr. and Engin.             | 0.0            | 4,104.5         | 0.0            | 4,525.8         | 0.0            | 4,823.0         | 0.0            | 4,295.2         | 0.0            | 4,334.0         | 0.0            | 4,461.2         |
| Sugar Molasses                       | 1,699.9        | 574.5           | 1,651.0        | 486.3           | 1,686.6        | 536.2           | 1,696.3        | 526.0           | 1,730.7        | 565.7           | 1,714.1        | 459.6           |
| Rice Milling                         | 35.1           | 1,237.4         | 33.9           | 1,277.1         | 32.6           | 1,401.8         | 31.3           | 1,550.8         | 30.0           | 1,646.8         | 28.7           | 1,414.4         |
| Beverages, Food & Tobacco            | 0.0            | 2,228.4         | 0.0            | 2,241.4         | 0.0            | 2,128.1         | 0.0            | 2,154.9         | 0.0            | 2,303.5         | 0.0            | 2,409.8         |
| Textiles & Clothing                  | 0.0            | 101.0           | 0.0            | 101.3           | 0.0            | 127.5           | 0.0            | 126.5           | 0.0            | 134.2           | 0.0            | 123.3           |
| Electricity                          | 614.5          | 63.1            | 598.5          | 55.3            | 582.7          | 63.4            | 587.5          | 58.1            | 550.8          | 63.9            | 534.7          | 61.5            |
| Other Manufacturing                  | 0.0            | 3,395.4         | 0.0            | 3,301.9         | 0.0            | 3,169.6         | 0.0            | 3,203.2         | 0.0            | 3,376.4         | 0.0            | 2,920.5         |
| <b><i>Services</i></b>               | <b>0.0</b>     | <b>28,086.3</b> | <b>0.5</b>     | <b>29,147.9</b> | <b>0.0</b>     | <b>29,627.8</b> | <b>0.0</b>     | <b>30,574.2</b> | <b>0.5</b>     | <b>30,937.6</b> | <b>0.0</b>     | <b>31,107.5</b> |
| Drainage & Irrigation                | 0.0            | 6.1             | 0.0            | 5.9             | 0.0            | 7.5             | 0.0            | 7.6             | 0.0            | 6.6             | 0.0            | 6.2             |
| Transportation                       | 0.0            | 2,924.8         | 0.0            | 2,972.9         | 0.0            | 2,951.1         | 0.0            | 2,924.3         | 0.0            | 2,954.3         | 0.0            | 2,912.1         |
| Telecommunications                   | 0.0            | 92.0            | 0.0            | 92.4            | 0.0            | 179.3           | 0.0            | 184.5           | 0.0            | 191.6           | 0.0            | 231.7           |
| Entertaining & Catering              | 0.0            | 2,897.5         | 0.0            | 2,908.5         | 0.0            | 2,991.4         | 0.0            | 3,111.2         | 0.0            | 3,117.1         | 0.0            | 2,635.1         |
| Distribution                         | 0.0            | 16,747.5        | 0.5            | 17,579.1        | 0.0            | 17,899.4        | 0.0            | 18,439.8        | 0.0            | 18,410.2        | 0.0            | 18,905.2        |
| Education                            | 0.0            | 228.8           | 0.0            | 233.2           | 0.0            | 229.6           | 0.0            | 230.1           | 0.0            | 244.0           | 0.0            | 249.2           |
| Health                               | 0.0            | 481.2           | 0.0            | 520.8           | 0.0            | 568.1           | 0.0            | 567.4           | 0.0            | 567.2           | 0.0            | 518.5           |
| Professional Services                | 0.0            | 1,109.0         | 0.0            | 1,014.2         | 0.0            | 1,119.2         | 0.0            | 1,159.7         | 0.0            | 1,151.2         | 0.0            | 1,105.4         |
| Other Services                       | 0.0            | 3,599.5         | 0.0            | 3,820.8         | 0.0            | 3,682.2         | 0.0            | 3,949.5         | 0.5            | 4,295.3         | 0.0            | 4,544.0         |
| <b>HOUSEHOLDS</b>                    | <b>0.0</b>     | <b>17,786.7</b> | <b>0.0</b>     | <b>17,589.5</b> | <b>0.0</b>     | <b>17,398.6</b> | <b>0.0</b>     | <b>18,084.8</b> | <b>0.0</b>     | <b>18,370.6</b> | <b>0.0</b>     | <b>18,783.7</b> |
| Home Improvement                     | 0.0            | 5,016.2         | 0.0            | 5,166.7         | 0.0            | 5,154.6         | 0.0            | 5,405.1         | 0.0            | 5,463.2         | 0.0            | 5,533.2         |
| Motor Cars                           | 0.0            | 4,442.5         | 0.0            | 4,412.5         | 0.0            | 4,329.0         | 0.0            | 4,403.8         | 0.0            | 4,329.6         | 0.0            | 4,382.0         |
| Other Durable Goods                  | 0.0            | 357.9           | 0.0            | 352.4           | 0.0            | 344.7           | 0.0            | 344.0           | 0.0            | 331.0           | 0.0            | 325.6           |
| Education                            | 0.0            | 201.5           | 0.0            | 202.1           | 0.0            | 204.8           | 0.0            | 216.7           | 0.0            | 207.7           | 0.0            | 201.3           |
| Travel                               | 0.0            | 21.9            | 0.0            | 22.5            | 0.0            | 21.2            | 0.0            | 19.8            | 0.0            | 18.2            | 0.0            | 20.9            |
| Other Purposes                       | 0.0            | 7,746.7         | 0.0            | 7,433.3         | 0.0            | 7,344.3         | 0.0            | 7,695.4         | 0.0            | 8,020.9         | 0.0            | 8,320.7         |
| <b>TOTAL</b>                         | <b>3,295.1</b> | <b>69,075.2</b> | <b>3,174.4</b> | <b>69,963.2</b> | <b>3,252.2</b> | <b>70,947.2</b> | <b>3,314.2</b> | <b>72,492.8</b> | <b>3,286.6</b> | <b>73,680.7</b> | <b>3,248.1</b> | <b>73,881.8</b> |

Source: Commercial Banks

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

Table 2-13(i)

|                               | 2011           |                 |                |                 |                |                 |                |                 |                |                 |
|-------------------------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|
|                               | July           |                 | Aug            |                 | Sep            |                 | Oct            |                 | Nov            |                 |
|                               | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           | Pub.           | Priv.           |
| <b>GENERAL GOVERNMENT</b>     | <b>62.0</b>    | <b>-</b>        | <b>78.5</b>    | <b>-</b>        | <b>62.7</b>    | <b>-</b>        | <b>18.1</b>    | <b>-</b>        | <b>52.1</b>    | <b>-</b>        |
| <b>FINANCIAL INSTITUTIONS</b> | <b>0.0</b>     | <b>27.1</b>     | <b>0.0</b>     | <b>48.8</b>     | <b>0.0</b>     | <b>25.7</b>     | <b>0.0</b>     | <b>74.0</b>     | <b>0.0</b>     | <b>25.1</b>     |
| Pub. Finan. Instits.          | 0.0            | -               | 0.0            | -               | 0.0            | -               | 0.0            | -               | 0.0            | -               |
| Co-op Finan. Instits.         | -              | 8.3             | -              | 11.7            | -              | 10.7            | -              | 3.0             | -              | 10.2            |
| Insurance Companies           | -              | 18.3            | -              | 10.0            | -              | 11.0            | -              | 7.0             | -              | 5.0             |
| Building Societies            | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| Credit Unions                 | -              | -               | -              | -               | -              | -               | -              | -               | -              | -               |
| Brokers and Money Lenders     | -              | 0.5             | -              | 27.2            | -              | 4.0             | -              | 10.9            | -              | 10.0            |
| Trust & Investment Companies  | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 53.0            | -              | 0.0             |
| Pension Funds                 | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             | -              | 0.0             |
| <b>BUSINESS ENTERPRISES</b>   | <b>3,235.7</b> | <b>56,713.1</b> | <b>2,999.9</b> | <b>59,023.4</b> | <b>3,226.3</b> | <b>60,710.0</b> | <b>3,182.2</b> | <b>62,116.4</b> | <b>3,381.5</b> | <b>62,991.7</b> |
| <b>Agriculture</b>            | <b>951.8</b>   | <b>8,452.8</b>  | <b>704.5</b>   | <b>8,632.7</b>  | <b>937.5</b>   | <b>9,093.1</b>  | <b>1,334.0</b> | <b>9,214.5</b>  | <b>983.3</b>   | <b>9,182.4</b>  |
| Sugarcane                     | 950.3          | 2,115.3         | 703.6          | 2,218.7         | 937.3          | 2,222.3         | 1,334.0        | 2,265.4         | 983.3          | 2,331.1         |
| Paddy                         | 0.0            | 3,214.1         | 0.0            | 3,484.1         | 0.0            | 3,683.8         | 0.0            | 3,741.2         | 0.0            | 3,576.9         |
| Other Farming                 | 0.0            | 174.4           | 0.0            | 78.6            | 0.0            | 77.5            | 0.0            | 75.4            | 0.0            | 100.8           |
| Livestock                     | 0.0            | 1,159.1         | 0.0            | 1,097.8         | 0.0            | 1,215.0         | 0.0            | 1,162.6         | 0.0            | 1,179.3         |
| Forestry                      | 1.5            | 330.9           | 0.9            | 395.7           | 0.2            | 518.1           | 0.0            | 526.5           | 0.0            | 552.5           |
| Shrimp & Other Fishing        | 0.0            | 1,459.0         | 0.0            | 1,357.8         | 0.0            | 1,376.4         | 0.0            | 1,443.3         | 0.0            | 1,441.8         |
| <b>Mining &amp; Quarrying</b> | <b>1.3</b>     | <b>2,609.2</b>  | <b>1.5</b>     | <b>2,604.2</b>  | <b>0.8</b>     | <b>2,650.7</b>  | <b>0.1</b>     | <b>2,701.6</b>  | <b>2.8</b>     | <b>2,664.7</b>  |
| Bauxite                       | 0.0            | 0.0             | 0.0            | 0.0             | 0.0            | 0.0             | 0.0            | 0.0             | 0.0            | 0.0             |
| Other                         | 1.3            | 2,609.2         | 1.5            | 2,604.2         | 0.8            | 2,650.7         | 0.1            | 2,701.6         | 2.8            | 2,664.7         |
| <b>Manufacturing</b>          | <b>2,280.9</b> | <b>13,916.7</b> | <b>2,259.2</b> | <b>14,358.2</b> | <b>2,239.3</b> | <b>14,596.2</b> | <b>1,798.7</b> | <b>14,823.3</b> | <b>2,317.7</b> | <b>14,871.4</b> |
| Timber and Sawmilling         | 0.0            | 1,275.2         | 0.0            | 1,257.8         | 0.0            | 1,293.1         | 0.0            | 1,225.6         | 0.0            | 1,236.0         |
| Other Constr. and Engin.      | 0.0            | 4,840.1         | 0.0            | 5,283.3         | 0.0            | 5,158.7         | 0.0            | 5,735.7         | 0.0            | 5,767.3         |
| Sugar Molasses                | 1,714.3        | 474.9           | 1,730.7        | 430.3           | 1,728.3        | 546.4           | 1,305.3        | 561.0           | 1,842.0        | 532.6           |
| Rice Milling                  | 27.4           | 1,373.4         | 26.1           | 1,366.0         | 24.7           | 1,477.6         | 23.4           | 1,704.5         | 22.1           | 1,572.8         |
| Beverages, Food & Tobacco     | 0.0            | 2,687.3         | 0.0            | 2,605.3         | 0.0            | 2,548.1         | 0.0            | 2,460.3         | 0.0            | 2,533.3         |
| Textiles & Clothing           | 0.0            | 103.5           | 0.0            | 100.1           | 0.0            | 100.4           | 0.0            | 99.4            | 0.0            | 97.0            |
| Electricity                   | 539.2          | 88.5            | 502.5          | 86.7            | 486.2          | 96.8            | 470.0          | 92.7            | 453.6          | 75.4            |
| Other Manufacturing           | 0.0            | 3,073.8         | 0.0            | 3,228.7         | 0.0            | 3,375.2         | 0.0            | 2,944.2         | 0.0            | 3,056.9         |
| <b>Services</b>               | <b>1.6</b>     | <b>31,734.3</b> | <b>34.6</b>    | <b>33,428.3</b> | <b>48.7</b>    | <b>34,370.0</b> | <b>49.4</b>    | <b>35,377.1</b> | <b>77.6</b>    | <b>36,273.2</b> |
| Drainage & Irrigation         | 0.0            | 7.0             | 0.0            | 6.0             | 0.0            | 17.7            | 0.0            | 18.7            | 0.0            | 18.0            |
| Transportation                | 0.0            | 3,105.4         | 0.0            | 3,077.8         | 0.0            | 3,123.3         | 0.0            | 3,289.9         | 0.0            | 3,447.1         |
| Telecommunications            | 0.0            | 230.0           | 0.0            | 237.3           | 0.0            | 227.0           | 0.0            | 209.8           | 0.0            | 229.7           |
| Entertaining & Catering       | 0.0            | 2,646.4         | 0.0            | 2,693.7         | 0.0            | 2,982.1         | 0.0            | 2,980.1         | 0.0            | 2,959.7         |
| Distribution                  | 0.0            | 19,345.0        | 0.0            | 20,874.1        | 0.0            | 20,389.0        | 0.0            | 20,861.6        | 0.0            | 21,192.9        |
| Education                     | 0.0            | 245.0           | 0.0            | 310.5           | 0.0            | 405.0           | 0.0            | 415.0           | 0.0            | 409.1           |
| Health                        | 0.0            | 517.7           | 0.0            | 539.0           | 0.0            | 616.9           | 0.0            | 614.5           | 0.0            | 674.2           |
| Professional Services         | 0.0            | 1,149.4         | 0.0            | 962.6           | 0.0            | 1,202.4         | 0.0            | 1,225.4         | 0.0            | 1,171.5         |
| Other Services                | 1.6            | 4,488.4         | 34.6           | 4,727.2         | 48.7           | 5,406.6         | 49.4           | 5,762.1         | 77.6           | 6,171.1         |
| <b>HOUSEHOLDS</b>             | <b>0.0</b>     | <b>19,110.3</b> | <b>0.0</b>     | <b>19,360.8</b> | <b>0.0</b>     | <b>19,879.6</b> | <b>0.0</b>     | <b>20,351.4</b> | <b>0.0</b>     | <b>20,978.6</b> |
| Home Improvement              | 0.0            | 5,640.4         | 0.0            | 5,715.8         | 0.0            | 5,876.9         | 0.0            | 6,049.1         | 0.0            | 6,185.6         |
| Motor Cars                    | 0.0            | 4,628.8         | 0.0            | 4,839.7         | 0.0            | 5,060.3         | 0.0            | 5,090.5         | 0.0            | 5,085.1         |
| Other Durable Goods           | 0.0            | 328.2           | 0.0            | 321.5           | 0.0            | 317.8           | 0.0            | 327.7           | 0.0            | 382.6           |
| Education                     | 0.0            | 197.8           | 0.0            | 202.0           | 0.0            | 223.6           | 0.0            | 231.5           | 0.0            | 234.8           |
| Travel                        | 0.0            | 22.4            | 0.0            | 23.4            | 0.0            | 16.8            | 0.0            | 22.5            | 0.0            | 22.2            |
| Other Purposes                | 0.0            | 8,292.6         | 0.0            | 8,258.5         | 0.0            | 8,384.3         | 0.0            | 8,630.1         | 0.0            | 9,068.4         |
| <b>TOTAL</b>                  | <b>3,297.6</b> | <b>75,850.5</b> | <b>3,078.3</b> | <b>78,433.0</b> | <b>3,289.0</b> | <b>80,615.3</b> | <b>3,200.3</b> | <b>82,541.8</b> | <b>3,433.5</b> | <b>83,995.5</b> |

Source: Commercial Banks

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

Table 2.14

| End Of Period | Total Liquid Assets | Cash In Bank | Excess Reserve | Bals Due From H/Q Own Branch Abroad | Net Bals Due From Com Banks In Guy. | Bals Due From Other Banks Abroad | Treasury Bills <sup>1)</sup> | Req. Liquid Assets <sup>2)</sup> | Surplus (+) Deficit (-) |
|---------------|---------------------|--------------|----------------|-------------------------------------|-------------------------------------|----------------------------------|------------------------------|----------------------------------|-------------------------|
| 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          | 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          |                     |              |                |                                     |                                     |                                  |                              |                                  |                         |
| Mar           | 74621.5             | 3030.3       | 5303.7         | 3744.9                              | 2943.0                              | 10306.2                          | 49293.2                      | 43213.0                          | 31408.4                 |
| Jun           | 75451.2             | 2672.7       | 4844.0         | 4726.3                              | 1408.6                              | 10814.5                          | 50985.2                      | 44211.3                          | 31240.0                 |
| Sep           | 78404.3             | 3063.8       | 5162.7         | 5134.7                              | 1847.3                              | 8759.4                           | 54436.5                      | 44574.5                          | 33829.8                 |
| Dec           | 80573.7             | 3992.0       | 4840.1         | 3885.9                              | 1468.5                              | 12755.8                          | 53631.4                      | 45458.6                          | 35115.1                 |
| 2010          |                     |              |                |                                     |                                     |                                  |                              |                                  |                         |
| Jan           | 95418.7             | 2988.1       | 17058.0        | 5174.6                              | 1408.7                              | 9137.4                           | 59651.9                      | 47598.1                          | 47820.6                 |
| Feb           | 92507.8             | 3229.7       | 10589.3        | 5816.9                              | 1306.3                              | 9040.0                           | 62525.5                      | 47473.9                          | 45033.9                 |
| Mar           | 90743.0             | 3589.3       | 5192.1         | 6877.0                              | 1310.8                              | 9492.5                           | 64281.3                      | 47202.0                          | 43541.1                 |
| Apr           | 89118.1             | 2983.4       | 3579.9         | 7618.6                              | 1124.0                              | 9313.5                           | 64498.7                      | 48396.0                          | 40722.1                 |
| May           | 91783.8             | 3304.4       | 7561.3         | 7734.1                              | 1680.3                              | 8717.3                           | 62786.4                      | 48836.7                          | 42947.1                 |
| Jun           | 90282.7             | 3205.6       | 6902.5         | 7218.1                              | 1295.5                              | 8542.6                           | 63118.4                      | 48325.6                          | 41957.1                 |
| Jul           | 91270.3             | 2956.8       | 7137.5         | 6993.3                              | 1654.1                              | 10307.8                          | 62220.9                      | 49015.9                          | 42254.4                 |
| Aug           | 93110.8             | 3288.9       | 9560.4         | 6323.6                              | 1967.3                              | 8735.1                           | 63235.5                      | 49382.5                          | 43728.3                 |
| Sep           | 90311.3             | 3439.1       | 8648.3         | 6674.9                              | 857.5                               | 7293.3                           | 63398.2                      | 49047.0                          | 41264.2                 |
| Oct           | 92830.5             | 2985.9       | 9263.8         | 7177.6                              | 1625.7                              | 8290.2                           | 63487.3                      | 49945.1                          | 42885.4                 |
| Nov           | 96914.4             | 3649.3       | 10483.9        | 7845.5                              | 2182.1                              | 8044.9                           | 64708.6                      | 51140.6                          | 45773.7                 |
| Dec           | 105036.7            | 5154.5       | 15766.9        | 7608.9                              | 3917.7                              | 8187.6                           | 64401.1                      | 51915.9                          | 53120.8                 |
| 2011          |                     |              |                |                                     |                                     |                                  |                              |                                  |                         |
| Jan           | 101097.9            | 3702.7       | 14834.0        | 6826.2                              | 1823.5                              | 7072.7                           | 66838.9                      | 52771.3                          | 48326.6                 |
| Feb           | 105019.4            | 4361.5       | 11693.8        | 6735.7                              | 2480.0                              | 9107.9                           | 70640.5                      | 53554.2                          | 51465.2                 |
| Mar           | 105953.8            | 4267.2       | 10255.8        | 7642.6                              | 1583.3                              | 10839.7                          | 71365.1                      | 54702.5                          | 51251.3                 |
| Apr           | 104247.5            | 3380.4       | 8725.4         | 7876.4                              | 2046.2                              | 10909.2                          | 71309.9                      | 54835.7                          | 49411.8                 |
| May           | 107996.6            | 3764.4       | 8986.9         | 7825.8                              | 2441.2                              | 13781.6                          | 71196.7                      | 55104.6                          | 52892.0                 |
| Jun           | 108611.1            | 3752.1       | 8952.4         | 7149.6                              | 1963.4                              | 15662.4                          | 71131.1                      | 55670.2                          | 52940.9                 |
| Jul           | 109287.3            | 3199.3       | 11204.7        | 6585.5                              | 3108.6                              | 13433.3                          | 71755.9                      | 55822.9                          | 53464.4                 |
| Aug           | 108960.5            | 3649.9       | 7530.7         | 7773.8                              | 2510.1                              | 15673.2                          | 71822.7                      | 56329.3                          | 52631.1                 |
| Sep           | 106048.5            | 3482.4       | 7634.5         | 8032.7                              | 2141.7                              | 14789.5                          | 69967.7                      | 56069.9                          | 49978.6                 |
| Oct           | 110530.3            | 3461.9       | 7560.3         | 7943.7                              | 4140.1                              | 15632.1                          | 71792.3                      | 56512.4                          | 54018.0                 |
| Nov           | 111545.2            | 3335.6       | 6665.5         | 8642.4                              | 2036.0                              | 20271.0                          | 70594.8                      | 59110.7                          | 52434.5                 |

Source: Commercial Banks

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

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

**COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS**

(G\$ Million)

Table 2.15

| End of Period             | Day Of Res. Per.(Week) | Required Reserves | Actual Reserves | Surplus (+) Deficit (-) | End of Period             | Day Of Res. Per.(Week) | Required Reserves | Actual Reserves | Surplus (+) Deficit (-) |
|---------------------------|------------------------|-------------------|-----------------|-------------------------|---------------------------|------------------------|-------------------|-----------------|-------------------------|
| <b>2009</b><br><b>Dec</b> | 04th                   | 25319.7           | 32296.8         | 6977.1                  | <b>Dec</b>                | 03rd                   | 28967.8           | 41050.7         | 12082.9                 |
|                           | 11th                   | 26027.8           | 29810.1         | 3782.4                  |                           | 10th                   | 29150.9           | 39111.4         | 9960.5                  |
|                           | 18th                   | 26120.0           | 29534.7         | 3414.7                  |                           | 17th                   | 29268.9           | 35819.4         | 6550.5                  |
|                           | 24th                   | 25865.3           | 30705.4         | 4840.1                  |                           | 24th                   | 29147.7           | 37913.3         | 8765.6                  |
| <b>2010</b><br><b>Jan</b> | 01st                   | 25813.0           | 36769.4         | 10956.4                 | <b>2011</b><br><b>Jan</b> | 31st                   | 29335.0           | 45101.9         | 15766.9                 |
|                           | 08th                   | 26308.6           | 39899.4         | 13590.8                 |                           | 07th                   | 29927.1           | 48306.8         | 18379.7                 |
|                           | 15th                   | 26628.2           | 45454.7         | 18826.5                 |                           | 14th                   | 30066.2           | 48625.9         | 18559.7                 |
|                           | 22nd                   | 27167.3           | 43331.7         | 16164.4                 |                           | 21st                   | 29990.4           | 46530.3         | 16539.9                 |
| <b>Feb</b>                | 29th                   | 26986.6           | 44044.6         | 17058.0                 | 28th                      | 29832.0                | 44666.0           | 14834.0         |                         |
|                           | 05th                   | 27262.1           | 42228.4         | 14966.4                 | <b>Feb</b>                | 04th                   | 29737.7           | 45084.3         | 15346.6                 |
|                           | 12th                   | 27330.8           | 41845.3         | 14514.5                 |                           | 11th                   | 30226.4           | 42947.0         | 12720.7                 |
|                           | 19th                   | 27396.0           | 38624.4         | 11228.4                 |                           | 18th                   | 30239.6           | 40836.4         | 10596.8                 |
| 26th                      | 27048.5                | 37637.9           | 10589.3         | 25th                    |                           | 30164.9                | 41858.7           | 11693.8         |                         |
| <b>Mar</b>                | 05th                   | 27079.0           | 38871.0         | 11792.0                 | <b>Mar</b>                | 04th                   | 29857.5           | 44133.8         | 14276.2                 |
|                           | 12th                   | 27186.2           | 37628.9         | 10442.6                 |                           | 11th                   | 30542.7           | 43018.5         | 12475.8                 |
|                           | 19th                   | 26958.5           | 34695.8         | 7737.4                  |                           | 18th                   | 30601.0           | 40557.2         | 9956.3                  |
|                           | 26th                   | 26884.9           | 32077.0         | 5192.1                  |                           | 25th                   | 30742.2           | 40998.0         | 10255.8                 |
| <b>Apr</b>                | 02nd                   | 26914.0           | 32996.1         | 6082.2                  | <b>Apr</b>                | 01st                   | 30639.8           | 41278.4         | 10638.6                 |
|                           | 09th                   | 27120.0           | 34697.6         | 7577.6                  |                           | 08th                   | 30575.3           | 42575.8         | 12000.5                 |
|                           | 16th                   | 27345.6           | 37140.3         | 9794.7                  |                           | 15th                   | 30800.4           | 43052.1         | 12251.7                 |
|                           | 23rd                   | 27658.3           | 34738.0         | 7079.6                  |                           | 22nd                   | 30731.7           | 41281.2         | 10549.4                 |
|                           | 30th                   | 27499.4           | 31079.3         | 3579.9                  |                           | 29th                   | 30928.6           | 39654.0         | 8725.4                  |
| <b>May</b>                | 07th                   | 27346.6           | 33741.1         | 6394.6                  | <b>May</b>                | 06th                   | 31215.1           | 41696.9         | 10481.8                 |
|                           | 14th                   | 27528.7           | 34486.3         | 6957.5                  |                           | 13th                   | 31211.0           | 43132.9         | 11921.9                 |
|                           | 21st                   | 27668.9           | 35765.9         | 8097.0                  |                           | 20th                   | 31141.6           | 43342.5         | 12200.9                 |
|                           | 28th                   | 27745.5           | 35306.7         | 7561.3                  |                           | 27th                   | 31111.4           | 40098.3         | 8986.9                  |
| <b>Jun</b>                | 04th                   | 27695.0           | 36281.4         | 8586.5                  | <b>Jun</b>                | 03rd                   | 31205.5           | 38663.6         | 7458.1                  |
|                           | 11th                   | 27773.3           | 33781.7         | 6008.4                  |                           | 10th                   | 31173.2           | 41975.6         | 10802.4                 |
|                           | 18th                   | 27636.0           | 33917.3         | 6281.3                  |                           | 17th                   | 31407.5           | 40846.5         | 9439.0                  |
|                           | 25th                   | 27495.9           | 34398.4         | 6902.5                  |                           | 24th                   | 31460.8           | 40413.3         | 8952.4                  |
| <b>Jul</b>                | 02nd                   | 27654.7           | 34806.6         | 7151.9                  | <b>Jul</b>                | 01st                   | 31311.0           | 39026.5         | 7715.5                  |
|                           | 09th                   | 27455.0           | 35552.1         | 8097.2                  |                           | 08th                   | 31095.2           | 40583.4         | 9488.2                  |
|                           | 16th                   | 27571.5           | 36381.2         | 8809.7                  |                           | 15th                   | 31492.2           | 39719.9         | 8227.7                  |
|                           | 23rd                   | 27973.8           | 35602.0         | 7628.2                  |                           | 22nd                   | 31591.3           | 41866.7         | 10275.4                 |
|                           | 30th                   | 27809.8           | 34947.2         | 7137.5                  |                           | 29th                   | 31508.7           | 42713.4         | 11204.7                 |
| <b>Aug</b>                | 06th                   | 27718.4           | 36398.2         | 8679.7                  | <b>Aug</b>                | 05th                   | 31642.9           | 42747.4         | 11104.4                 |
|                           | 13th                   | 27915.0           | 37112.3         | 9197.3                  |                           | 12th                   | 31898.4           | 39936.8         | 8038.4                  |
|                           | 20th                   | 27936.1           | 37297.0         | 9360.8                  |                           | 19th                   | 31724.8           | 39178.0         | 7453.2                  |
|                           | 27th                   | 28022.5           | 37582.9         | 9560.4                  |                           | 26th                   | 31743.0           | 39273.7         | 7530.7                  |
| <b>Sep</b>                | 03rd                   | 27934.2           | 38431.1         | 10496.9                 | <b>Sep</b>                | 02nd                   | 31693.7           | 41583.6         | 9889.9                  |
|                           | 10th                   | 28057.1           | 35909.8         | 7852.7                  |                           | 09th                   | 32056.1           | 39643.6         | 7587.4                  |
|                           | 17th                   | 28043.6           | 33849.0         | 5805.4                  |                           | 16th                   | 31969.3           | 38737.6         | 6768.3                  |
|                           | 24th                   | 27825.6           | 36473.9         | 8648.3                  |                           | 23rd                   | 31976.2           | 37833.2         | 5857.0                  |
| <b>Oct</b>                | 01st                   | 27872.2           | 37550.4         | 9678.2                  | 30th                      | 31653.1                | 39287.5           | 7634.5          |                         |
|                           | 08th                   | 28240.2           | 39016.1         | 10775.9                 | <b>Oct</b>                | 07th                   | 31850.4           | 40687.5         | 8837.1                  |
|                           | 15th                   | 28117.6           | 39495.6         | 11378.1                 |                           | 14th                   | 32140.8           | 41757.7         | 9616.9                  |
|                           | 22nd                   | 28267.1           | 38593.7         | 10326.6                 |                           | 21st                   | 32186.9           | 39226.2         | 7039.3                  |
|                           | 29th                   | 28300.6           | 37564.3         | 9263.8                  |                           | 28th                   | 32021.1           | 39581.4         | 7560.3                  |
| <b>Nov</b>                | 05th                   | 28423.2           | 38935.8         | 10512.6                 |                           | <b>Nov</b>             | 04th              | 32553.9         | 40572.5                 |
|                           | 12th                   | 28962.0           | 40178.0         | 11216.0                 | 11th                      |                        | 32592.4           | 37708.9         | 5116.6                  |
|                           | 19th                   | 28989.7           | 39182.7         | 10193.0                 | 18th                      |                        | 32531.0           | 39711.6         | 7180.6                  |
|                           | 26th                   | 28938.2           | 39422.1         | 10483.9                 | 25th                      |                        | 28557.4           | 35222.9         | 6665.5                  |

Source: Commercial Banks

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

Table 2.16 (a)

| Period Ended | Purchases | Sales | Net Purchases/ (Sales) |
|--------------|-----------|-------|------------------------|
| 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         |           |       |                        |
| Mar          | 8.38      | 9.85  | (1.47)                 |
| Jun          | 4.60      | 2.65  | 1.95                   |
| Sep          | -         | 16.70 | (16.70)                |
| Dec          | 6.00      | 7.70  | (1.70)                 |
| 2010         |           |       |                        |
| Jan          | -         | 4.00  | (4.00)                 |
| Feb          | -         | 9.00  | (9.00)                 |
| Mar          | -         | 16.15 | (16.15)                |
| Apr          | 0.75      | 4.00  | (3.25)                 |
| May          | 4.00      | 4.00  | -                      |
| Jun          | -         | -     | -                      |
| Jul          | -         | 2.00  | (2.00)                 |
| Aug          | -         | -     | -                      |
| Sep          | 5.00      | 7.50  | (2.50)                 |
| Oct          | -         | 4.00  | (4.00)                 |
| Nov          | -         | 3.50  | (3.50)                 |
| Dec          | -         | 0.90  | (0.90)                 |
| 2011         |           |       |                        |
| Jan          | -         | 16.00 | (16.00)                |
| Feb          | -         | 12.00 | (12.00)                |
| Mar          | 4.00      | 5.00  | (1.00)                 |
| Apr          | -         | 2.00  | (2.00)                 |
| May          | 0.50      | 15.00 | (14.50)                |
| Jun          | -         | 2.00  | (2.00)                 |
| Jul          | 3.00      | 10.00 | (7.00)                 |
| Aug          | -         | 22.50 | (22.50)                |
| Sep          | -         | 26.00 | (26.00)                |
| Oct          | -         | 17.50 | (17.50)                |
| Nov          | -         | 11.50 | (11.50)                |

Source: Bank of Guyana

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

Table 2.16 (b)

| Period Ended | Volume |
|--------------|--------|
| 2007         | 32.07  |
| 2008         |        |
| Mar          | 3.40   |
| Jun          | 4.20   |
| Sep          | -      |
| Dec          | 0.10   |
| 2009         |        |
| Mar          | 2.00   |
| Jun          | 0.96   |
| Sep          | 2.00   |
| Dec          | 7.60   |
| 2010         |        |
| Jan          | 2.00   |
| Feb          | -      |
| Mar          | -      |
| Apr          | -      |
| May          | 1.00   |
| Jun          | 0.10   |
| Jul          | -      |
| Aug          | 3.20   |
| Sep          | -      |
| Oct          | -      |
| Nov          | -      |
| Dec          | -      |
| 2011         |        |
| Jan          | -      |
| Feb          | -      |
| Mar          | -      |
| Apr          | -      |
| May          | -      |
| Jun          | -      |
| Jul          | -      |
| Aug          | -      |
| Sep          | 14.10  |
| Oct          | 0.41   |
| Nov          | 0.82   |

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

Table 2.17

| <b>Period Ended</b> | <b>Total</b> | <b>91-Day Bills</b> | <b>182-Day Bills</b> | <b>364- Day Bills</b> |
|---------------------|--------------|---------------------|----------------------|-----------------------|
| 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                | 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                |              |                     |                      |                       |
| Mar                 | 50,791.2     | 2,000.0             | 6,756.2              | 42,035.0              |
| Jun                 | 52,461.8     | 0.0                 | 4,256.8              | 48,205.0              |
| Sep                 | 55,921.4     | 0.0                 | 2,756.8              | 53,164.6              |
| Dec                 | 55,951.5     | 0.0                 | 8,976.9              | 46,974.6              |
| 2010                |              |                     |                      |                       |
| Jan                 | 60,851.5     | 1,500.0             | 11,476.9             | 47,874.6              |
| Feb                 | 63,679.5     | 3,000.0             | 12,976.9             | 47,702.6              |
| Mar                 | 65,714.0     | 4,994.6             | 12,476.9             | 48,242.6              |
| Apr                 | 65,996.7     | 5,994.6             | 11,776.9             | 48,225.3              |
| May                 | 64,095.2     | 5,644.6             | 11,725.4             | 46,725.3              |
| Jun                 | 64,392.7     | 5,025.0             | 14,724.9             | 44,642.8              |
| Jul                 | 63,446.7     | 2,525.0             | 14,224.9             | 46,696.8              |
| Aug                 | 64,597.9     | 4,375.0             | 16,224.9             | 43,998.0              |
| Sep                 | 64,688.5     | 3,000.0             | 16,190.5             | 45,498.0              |
| Oct                 | 64,683.1     | 3,000.0             | 13,190.5             | 48,492.6              |
| Nov                 | 65,514.5     | 0.0                 | 10,721.9             | 54,792.6              |
| Dec                 | 65,514.2     | 0.0                 | 7,721.6              | 57,792.6              |
| 2011                |              |                     |                      |                       |
| Jan                 | 67,644.2     | 0.0                 | 9,721.6              | 57,922.6              |
| Feb                 | 71,651.2     | 4,000.0             | 6,421.6              | 61,229.6              |
| Mar                 | 72,416.4     | 4,000.0             | 7,086.8              | 61,329.6              |
| Apr                 | 72,683.8     | 4,000.0             | 7,086.8              | 61,597.0              |
| May                 | 72,383.8     | 4,000.0             | 7,086.8              | 61,297.0              |
| Jun                 | 72,245.0     | 4,000.0             | 7,085.5              | 61,159.5              |
| Jul                 | 72,249.7     | 6,000.0             | 5,444.3              | 60,805.4              |
| Aug                 | 72,946.5     | 5,180.9             | 5,244.3              | 62,521.3              |
| Sep                 | 71,767.5     | 6,000.0             | 4,046.3              | 61,721.3              |
| Oct                 | 72,499.1     | 3,180.9             | 3,791.5              | 65,526.7              |
| Nov                 | 71,251.7     | 3,500.0             | 7,091.5              | 60,660.2              |

Source: Bank of Guyana.

**MONETARY SURVEY**  
(G\$ MILLION)

Table 3.1

| End of Period | Foreign Assets (Net) |                |                  | Domestic Credit |               |                    |                     |                           |                |          | Money and Quasi-Money  |         |          |                                 |                 | Other (Net) |
|---------------|----------------------|----------------|------------------|-----------------|---------------|--------------------|---------------------|---------------------------|----------------|----------|------------------------|---------|----------|---------------------------------|-----------------|-------------|
|               | Total                | Bank of Guyana | Commercial Banks | Total           | Public Sector |                    |                     | Non-Bank Fin. Inst. (Net) | Private Sector | Total    | Money                  |         |          | Quasi-Money Savings & Time Dep. |                 |             |
|               |                      |                |                  |                 | Total         | Cent'l Gov't (Net) | Public Ent's. (Net) |                           |                |          | Other Pub. Sect. (Net) | Total   | Currency |                                 | Demand Deposits |             |
| 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          | 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          |                      |                |                  |                 |               |                    |                     |                           |                |          |                        |         |          |                                 |                 |             |
| 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    |
| 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    |
| 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     |
| Dec           | 142008.0             | 108694.2       | 33313.8          | 47222.3         | -33275.3      | -3306.8            | -15931.2            | -14037.3                  | -13892.5       | 94390.1  | 202094.2               | 66365.1 | 38436.8  | 27928.3                         | 135729.1        | -12863.9    |
| 2010          |                      |                |                  |                 |               |                    |                     |                           |                |          |                        |         |          |                                 |                 |             |
| Jan           | 140502.9             | 107922.0       | 32581.0          | 52157.9         | -25827.7      | 8366.3             | -20690.2            | -13503.8                  | -15285.7       | 93271.3  | 203034.6               | 63560.9 | 35475.2  | 28085.7                         | 139473.7        | -10373.8    |
| Feb           | 138998.5             | 107133.1       | 31865.4          | 58720.7         | -23264.5      | 10064.8            | -19200.8            | -14128.5                  | -13230.7       | 95215.9  | 205957.1               | 64107.5 | 35928.4  | 28179.1                         | 141849.5        | -8237.8     |
| Mar           | 130790.9             | 104954.5       | 25836.4          | 54730.0         | -27435.9      | 4153.0             | -18198.4            | -13390.5                  | -14429.5       | 96595.4  | 205159.2               | 64809.2 | 35740.9  | 29068.3                         | 140350.1        | -19638.4    |
| Apr           | 147569.2             | 111243.9       | 36325.3          | 48715.6         | -34470.3      | -1416.3            | -19005.0            | -14048.9                  | -15052.9       | 98238.8  | 208164.7               | 67673.2 | 36814.9  | 30858.3                         | 140491.6        | -11879.9    |
| May           | 151096.9             | 114818.5       | 36278.4          | 47864.4         | -35921.3      | -1574.8            | -20767.7            | -13578.8                  | -15025.7       | 98811.4  | 208146.8               | 67214.8 | 36927.2  | 30287.6                         | 140932.0        | -9185.6     |
| Jun           | 153988.1             | 119679.7       | 34308.4          | 47323.8         | -38935.6      | -4669.5            | -20344.7            | -13921.4                  | -14789.4       | 101048.7 | 206674.3               | 65489.8 | 36812.2  | 28677.5                         | 141184.6        | -5362.4     |
| Jul           | 150678.4             | 115228.1       | 35450.3          | 52941.5         | -35522.0      | -391.6             | -20935.5            | -14194.8                  | -13651.9       | 102115.3 | 210013.3               | 67569.3 | 37534.9  | 30034.3                         | 142444.0        | -6393.4     |
| Aug           | 156681.7             | 124490.4       | 32191.3          | 52228.7         | -37390.7      | -2874.9            | -20694.9            | -13820.8                  | -13686.5       | 103305.9 | 211778.4               | 67817.4 | 37235.8  | 30581.6                         | 143961.0        | -2868.0     |
| Sep           | 157928.9             | 125669.3       | 32259.7          | 52752.3         | -38887.6      | -4970.4            | -19798.8            | -14118.4                  | -13709.3       | 105349.2 | 212558.4               | 68233.9 | 37209.1  | 31024.8                         | 144324.4        | -1877.1     |
| Oct           | 161889.5             | 128771.2       | 33118.3          | 61026.7         | -32199.4      | 1681.8             | -21017.9            | -12863.3                  | -14161.4       | 107387.5 | 217900.7               | 72812.4 | 39512.9  | 33299.5                         | 145088.4        | 5015.5      |
| Nov           | 162990.5             | 129690.0       | 33300.5          | 63050.7         | -31050.1      | 555.4              | -20115.4            | -11490.0                  | -15884.6       | 109985.4 | 222455.0               | 74706.2 | 40711.6  | 33994.6                         | 147748.8        | 3586.3      |
| Dec           | 173121.3             | 140363.7       | 32757.6          | 55446.5         | -41280.3      | -8004.4            | -24123.3            | -9152.7                   | -15606.6       | 112333.4 | 233361.6               | 80832.1 | 45999.4  | 34832.6                         | 152529.5        | -4793.8     |
| 2011          |                      |                |                  |                 |               |                    |                     |                           |                |          |                        |         |          |                                 |                 |             |
| Jan           | 162822.0             | 132380.1       | 30441.9          | 65776.0         | -31315.3      | -1654.1            | -21312.0            | -8349.2                   | -15359.5       | 112450.9 | 231292.1               | 76382.0 | 41417.3  | 34964.8                         | 154910.0        | -2694.0     |
| Feb           | 166556.3             | 134704.0       | 31852.3          | 67244.0         | -30517.7      | -1330.4            | -21044.0            | -8143.3                   | -15949.1       | 113710.8 | 235551.8               | 79423.6 | 42218.4  | 37205.2                         | 156128.2        | -1751.4     |
| Mar           | 176461.5             | 141283.6       | 35178.0          | 59511.6         | -41497.4      | -8725.6            | -24302.4            | -8469.4                   | -14191.6       | 115200.6 | 237401.3               | 77606.1 | 41718.3  | 35887.9                         | 159795.1        | -1428.1     |
| Apr           | 182943.0             | 148436.2       | 34506.8          | 57626.7         | -42466.4      | -8374.6            | -22664.3            | -11427.5                  | -17100.8       | 117193.9 | 243353.1               | 81321.5 | 44855.9  | 36465.6                         | 162031.6        | -2783.4     |
| May           | 175950.2             | 141533.2       | 34417.0          | 67191.6         | -34355.0      | -3867.6            | -19257.2            | -11230.3                  | -17745.4       | 119292.0 | 242846.8               | 80176.9 | 44048.7  | 36128.2                         | 162669.9        | 295.0       |
| Jun           | 177746.4             | 140623.9       | 37122.5          | 63897.5         | -38741.1      | -6744.2            | -20589.5            | -11407.4                  | -17183.1       | 119821.7 | 243483.9               | 79707.2 | 44093.7  | 35613.5                         | 163776.7        | -1840.1     |
| Jul           | 187069.8             | 151736.5       | 35333.3          | 71551.3         | -34708.2      | -5509.8            | -17641.2            | -11557.1                  | -15977.2       | 122236.7 | 252002.6               | 84139.3 | 45884.7  | 38254.5                         | 167863.4        | 6618.5      |
| Aug           | 193426.5             | 154806.4       | 38620.1          | 74881.6         | -34141.1      | -4464.3            | -18859.7            | -10817.2                  | -16220.7       | 125243.4 | 251999.2               | 85035.0 | 46702.9  | 38332.1                         | 166964.2        | 16308.9     |
| Sep           | 183412.1             | 147173.2       | 36238.9          | 79711.6         | -34888.6      | -8463.5            | -17266.7            | -9158.3                   | -13304.7       | 127904.9 | 254163.6               | 84905.2 | 47239.5  | 37665.8                         | 169258.3        | 8960.2      |
| Oct           | 183163.1             | 145243.8       | 37919.3          | 84236.7         | -32092.9      | -2412.6            | -19984.6            | -9695.6                   | -13803.2       | 130132.7 | 258808.6               | 87122.3 | 48693.2  | 38429.1                         | 171686.3        | 8591.1      |
| Nov           | 188749.1             | 145267.3       | 43481.8          | 85959.5         | -31354.4      | 2496.1             | -23655.8            | -10194.7                  | -14793.8       | 132107.7 | 265005.6               | 92400.2 | 50238.4  | 42161.8                         | 172605.4        | 9703.1      |

Source: Bank of Guyana and Commercial Banks.



**INTERNATIONAL RESERVES AND FOREIGN ASSETS**  
(US\$ Million)

Table 3.2

| End of Period | Bank Of Guyana         |        |             |                    |        |             | Commercial Banks   |        |             | Banking System     |        |             |
|---------------|------------------------|--------|-------------|--------------------|--------|-------------|--------------------|--------|-------------|--------------------|--------|-------------|
|               | International Reserves |        |             | Net Foreign Assets |        |             | Net Foreign Assets |        |             | Net Foreign Assets |        |             |
|               | Net                    | Assets | Liabilities | Net                | Assets | Liabilities | Net                | Assets | Liabilities | Net                | Assets | Liabilities |
| 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          | 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          |                        |        |             |                    |        |             |                    |        |             |                    |        |             |
| 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       |
| 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       |
| 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       |
| Dec           | 569.4                  | 627.5  | 58.1        | 534.8              | 627.5  | 92.7        | 163.9              | 221.3  | 57.4        | 698.7              | 848.8  | 150.1       |
| 2010          |                        |        |             |                    |        |             |                    |        |             |                    |        |             |
| Jan           | 565.0                  | 622.6  | 57.6        | 530.3              | 622.6  | 92.2        | 160.1              | 216.6  | 56.5        | 690.4              | 839.1  | 148.7       |
| Feb           | 559.8                  | 616.6  | 56.8        | 525.2              | 616.6  | 91.4        | 156.2              | 214.4  | 58.2        | 681.4              | 831.0  | 149.7       |
| Mar           | 551.7                  | 607.9  | 56.3        | 517.0              | 607.9  | 90.9        | 127.3              | 183.0  | 55.7        | 644.3              | 790.9  | 146.6       |
| Apr           | 582.0                  | 638.0  | 56.0        | 547.3              | 638.0  | 90.6        | 178.7              | 236.8  | 58.0        | 726.0              | 874.7  | 148.7       |
| May           | 597.5                  | 652.1  | 54.6        | 562.8              | 652.1  | 89.3        | 177.8              | 236.7  | 58.9        | 740.7              | 888.8  | 148.2       |
| Jun           | 622.0                  | 676.8  | 54.8        | 587.4              | 676.8  | 89.4        | 168.4              | 232.4  | 64.0        | 755.8              | 909.2  | 153.4       |
| Jul           | 600.9                  | 657.1  | 56.3        | 566.2              | 657.1  | 90.9        | 174.2              | 237.1  | 62.9        | 740.4              | 894.2  | 153.8       |
| Aug           | 644.1                  | 698.6  | 54.5        | 609.5              | 698.6  | 89.1        | 157.6              | 225.4  | 67.8        | 767.1              | 924.1  | 157.0       |
| Sep           | 652.2                  | 708.4  | 56.2        | 617.5              | 708.4  | 90.9        | 158.5              | 217.3  | 58.8        | 776.1              | 925.7  | 149.7       |
| Oct           | 665.8                  | 722.6  | 56.8        | 631.2              | 722.6  | 91.4        | 162.3              | 223.0  | 60.6        | 793.6              | 945.6  | 152.1       |
| Nov           | 675.1                  | 730.2  | 55.1        | 640.4              | 730.2  | 89.8        | 164.4              | 230.5  | 66.0        | 804.9              | 960.7  | 155.8       |
| Dec           | 724.4                  | 780.0  | 55.6        | 689.7              | 780.0  | 90.3        | 161.0              | 231.6  | 70.6        | 850.7              | 1011.6 | 160.9       |
| 2011          |                        |        |             |                    |        |             |                    |        |             |                    |        |             |
| Jan           | 685.1                  | 741.6  | 56.4        | 650.5              | 741.6  | 91.1        | 149.6              | 217.7  | 68.1        | 800.1              | 959.3  | 159.2       |
| Feb           | 693.3                  | 748.7  | 55.4        | 658.7              | 748.7  | 90.0        | 155.8              | 225.9  | 70.2        | 814.5              | 974.6  | 160.1       |
| Mar           | 727.2                  | 781.5  | 54.3        | 692.6              | 781.5  | 89.0        | 172.4              | 243.0  | 70.6        | 865.0              | 1024.5 | 159.5       |
| Apr           | 760.5                  | 816.0  | 55.6        | 725.8              | 816.0  | 90.2        | 168.7              | 240.0  | 71.3        | 894.6              | 1056.0 | 161.4       |
| May           | 728.4                  | 783.3  | 54.9        | 693.8              | 783.3  | 89.5        | 168.7              | 242.1  | 73.3        | 862.5              | 1025.3 | 162.8       |
| Jun           | 724.0                  | 778.8  | 54.9        | 689.3              | 778.8  | 89.5        | 182.0              | 249.0  | 67.1        | 871.3              | 1027.8 | 156.5       |
| Jul           | 779.3                  | 834.2  | 54.8        | 744.7              | 834.2  | 89.4        | 173.4              | 239.1  | 65.7        | 918.1              | 1073.3 | 155.1       |
| Aug           | 792.5                  | 844.7  | 52.2        | 757.9              | 844.7  | 86.8        | 189.1              | 257.8  | 68.7        | 947.0              | 1102.5 | 155.5       |
| Sep           | 756.1                  | 805.2  | 49.2        | 721.4              | 805.2  | 83.8        | 177.6              | 241.9  | 64.3        | 899.1              | 1047.2 | 148.1       |
| Oct           | 746.6                  | 796.5  | 50.0        | 712.0              | 796.5  | 84.6        | 185.9              | 250.3  | 64.4        | 897.9              | 1046.8 | 149.0       |
| Nov           | 745.0                  | 793.8  | 48.9        | 710.4              | 793.8  | 83.5        | 212.6              | 277.6  | 65.0        | 923.0              | 1071.5 | 148.5       |

Source: Bank of Guyana and Commercial Banks

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

Table 4.1

|   | 2001  | 2002  | 2003  | 2004  | 2005  | 2006  | 2007  | 2008  | 2009  |       |       |       |       | 2010  |       |       |       |       |       |       | 2011  |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|   | Dec   | Dec   | Dec   | Dec   | Dec   | Dec   | Dec   | Dec   | Mar   | Jun   | Sep   | Dec   | Jan   | Feb   | Mar   | Apr   | May   | Jun   | Jul   | Aug   | Sep   | Oct   | Nov   | Dec   | Jan   | Feb   | Mar   | Apr   | May   | Jun   | Jul   | Aug   | Sep   | Oct   | Nov   |
| <b>BANK OF GUYANA</b>                               |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Bank Rate   | 8.75  | 6.25  | 5.50  | 6.00  | 6.00  | 6.75  | 6.50  | 6.75  | 6.75  | 6.75  | 6.75  | 6.75  | 6.75  | 6.50  | 6.50  | 6.50  | 6.50  | 6.50  | 6.50  | 6.25  | 6.25  | 6.25  | 6.25  | 6.25  | 6.25  | 5.25  | 5.25  | 5.25  | 5.25  | 5.25  | 5.25  | 5.25  | 5.25  | 5.25  | 5.50  |
| Treasury Bill Discount Rate                         |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 91 Days   | 6.25  | 3.91  | 3.40  | 3.79  | 3.74  | 4.16  | 3.90  | 4.19  | 4.18  | 4.18  | 4.18  | 4.18  | 3.81  | 3.71  | 3.84  | 3.94  | 4.07  | 4.11  | 4.11  | 3.78  | 3.78  | 3.78  | 3.78  | 3.78  | 3.78  | 2.69  | 2.69  | 2.69  | 2.35  | 2.35  | 2.24  | 2.06  | 2.06  | 2.06  | 2.35  |
| 182 Days  | 7.31  | 4.12  | 3.37  | 3.96  | 3.84  | 4.18  | 3.92  | 4.48  | 4.29  | 4.29  | 4.29  | 4.06  | 4.35  | 3.83  | 3.82  | 3.75  | 3.68  | 3.93  | 3.73  | 3.83  | 3.76  | 3.70  | 3.70  | 3.70  | 3.27  | 2.85  | 2.73  | 2.73  | 2.73  | 2.73  | 2.40  | 2.40  | 2.20  | 2.20  | 2.43  |
| 364 Days  | 8.17  | 4.91  | 4.01  | 4.13  | 4.21  | 4.24  | 4.35  | 4.81  | 4.56  | 4.28  | 4.47  | 4.47  | 4.03  | 4.27  | 4.15  | 4.19  | 4.11  | 4.03  | 3.96  | 3.85  | 3.89  | 3.89  | 3.56  | 3.59  | 3.29  | 2.55  | 2.53  | 2.44  | 2.44  | 2.43  | 2.32  | 1.95  | 2.17  | 2.43  | 2.40  |
| <b>COMMERCIAL BANKS</b>                             |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Small Savings Rate                                  | 6.70  | 4.29  | 3.46  | 3.42  | 3.38  | 3.19  | 3.15  | 3.04  | 2.78  | 2.82  | 2.80  | 2.78  | 2.78  | 2.78  | 2.75  | 2.75  | 2.75  | 2.71  | 2.71  | 2.71  | 2.71  | 2.67  | 2.67  | 2.64  | 2.65  | 2.56  | 2.46  | 2.42  | 2.23  | 2.22  | 2.16  | 2.11  | 2.11  | 1.99  |       |
| Prime Lending Rate (weighted average) <sup>2)</sup> | 17.26 | 17.27 | 16.69 | 15.91 | 15.24 | 14.47 | 13.89 | 13.91 | 13.95 | 14.02 | 14.10 | 14.22 | 15.15 | 15.09 | 15.16 | 15.24 | 15.18 | 15.18 | 15.20 | 15.30 | 15.25 | 15.32 | 15.26 | 15.06 | 14.94 | 15.03 | 15.08 | 14.91 | 13.55 | 14.90 | 14.87 | 14.97 | 14.88 | 14.84 | 14.44 |
| Prime Lending Rate <sup>3)</sup>                    | 16.79 | 16.25 | 14.88 | 14.54 | 14.54 | 14.54 | 14.71 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.54 | 14.00 |
| Comm. Banks' Lending Rate (weighted average)        | 17.60 | 16.83 | 15.58 | 10.85 | 13.50 | 13.12 | 12.40 | 12.35 | 11.79 | 11.89 | 11.94 | 12.17 | 12.19 | 12.11 | 12.12 | 12.13 | 12.09 | 12.03 | 11.99 | 12.06 | 11.95 | 11.95 | 11.97 | 11.95 | 11.88 | 11.88 | 11.72 | 11.78 | 11.74 | 11.65 | 11.69 | 11.66 | 11.65 | 11.58 | 11.58 |
| <b>HAND-IN-HAND TRUST CORP. INC.</b>                |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Domestic Mortgages                                  | 16.00 | 16.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 |
| Commercial Mortgages                                | 20.00 | 20.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 |
| Average Deposit Rates                               | 7.55  | 4.82  | 3.79  | 3.75  | 3.23  | 3.14  | 3.23  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  |
| <b>NEW BUILDING SOCIETY</b>                         |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Deposits <sup>4)</sup>                              | 6.50  | 4.50  | 3.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.50  | 2.00  | 2.00  | 2.00  | 2.00  | 2.00  | 1.75  | 1.75  | 1.75  | 1.75  |
| Mortgage Rates <sup>5)</sup>                        | 11.00 | 9.95  | 9.95  | 8.95  | 8.95  | 7.50  | 7.50  | 7.50  | 6.95  | 6.95  | 6.95  | 6.95  | 8.45  | 8.45  | 8.45  | 8.45  | 8.45  | 8.45  | 8.45  | 8.45  | 8.45  | 8.45  | 7.35  | 7.35  | 7.35  | 7.35  | 7.35  | 7.35  | 7.35  | 7.35  | 7.35  | 6.85  | 6.85  | 6.85  | 6.85  |
| Five dollar shares                                  | 8.00  | 5.75  | 4.75  | 4.00  | 4.00  | 3.80  | 3.80  | 3.80  | 3.80  | 3.80  | 3.80  | 3.80  | 3.80  | 3.80  | 3.80  | 3.80  | 3.80  | 3.80  | 3.80  | 3.80  | 3.80  | 3.80  | 3.30  | 3.30  | 3.30  | 3.00  | 2.50  | 2.50  | 2.50  | 2.50  | 2.25  | 2.25  | 2.25  | 2.25  | 2.25  |
| Save and prosper shares                             | 9.00  | 6.50  | 6.00  | 5.00  | 5.00  | 4.50  | 4.50  | 4.50  | 4.50  | 4.50  | 4.50  | 4.50  | 4.50  | 4.50  | 4.50  | 4.50  | 4.50  | 4.50  | 4.50  | 4.50  | 4.50  | 4.00  | 4.00  | 4.00  | 4.00  | 3.50  | 3.00  | 3.00  | 3.00  | 3.00  | 3.00  | 2.60  | 2.60  | 2.60  | 2.60  |

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

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

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

Table 4.2

| End Of Period | Commercial Banks                 |                     |                    |                    |                                  |                     |
|---------------|----------------------------------|---------------------|--------------------|--------------------|----------------------------------|---------------------|
|               | Prime Lending Rate <sup>1)</sup> | Small Savings Deps. | 3 Mths. Time Deps. | 6 Mths. Time Deps. | 9 Mths. Time Deps. <sup>2)</sup> | 12 Mths. Time Deps. |
| 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          | 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          |                                  |                     |                    |                    |                                  |                     |
| Mar           | 14.54                            | 2.78                | 2.32               | 2.00               | 2.75                             | 2.88                |
| Jun           | 14.54                            | 2.82                | 2.32               | 2.00               | 2.75                             | 2.88                |
| Sep           | 14.54                            | 2.80                | 2.32               | 2.00               | 2.75                             | 2.88                |
| Dec           | 14.54                            | 2.78                | 2.32               | 2.00               | 2.75                             | 2.88                |
| 2010          |                                  |                     |                    |                    |                                  |                     |
| Jan           | 14.54                            | 2.78                | 2.32               | 2.00               | 2.75                             | 2.88                |
| Feb           | 14.54                            | 2.78                | 2.32               | 2.00               | 2.75                             | 2.88                |
| Mar           | 14.54                            | 2.75                | 2.32               | 2.00               | 2.75                             | 2.88                |
| Apr           | 14.54                            | 2.75                | 2.32               | 2.00               | 2.75                             | 2.88                |
| May           | 14.54                            | 2.75                | 2.32               | 2.00               | 2.75                             | 2.88                |
| Jun           | 14.54                            | 2.71                | 2.32               | 2.00               | 2.75                             | 2.88                |
| Jul           | 14.54                            | 2.71                | 2.32               | 2.00               | 2.75                             | 2.88                |
| Aug           | 14.54                            | 2.71                | 2.32               | 2.00               | 2.75                             | 2.88                |
| Sep           | 14.54                            | 2.71                | 2.32               | 2.00               | 2.75                             | 2.88                |
| Oct           | 14.54                            | 2.71                | 2.32               | 2.55               | 3.00                             | 2.92                |
| Nov           | 14.54                            | 2.67                | 2.28               | 2.55               | 3.00                             | 2.88                |
| Dec           | 14.54                            | 2.67                | 2.28               | 2.55               | 3.00                             | 2.88                |
| 2011          |                                  |                     |                    |                    |                                  |                     |
| Jan           | 14.54                            | 2.64                | 2.23               | 2.47               | 3.00                             | 2.88                |
| Feb           | 14.54                            | 2.65                | 2.23               | 2.46               | 3.00                             | 2.87                |
| Mar           | 14.54                            | 2.56                | 2.18               | 2.39               | ...                              | 2.78                |
| Apr           | 14.54                            | 2.46                | 2.08               | 2.29               | ...                              | 2.68                |
| May           | 14.54                            | 2.42                | 1.95               | 2.25               | ...                              | 2.63                |
| Jun           | 14.54                            | 2.23                | 1.83               | 2.08               | ...                              | 2.40                |
| Jul           | 14.54                            | 2.22                | 1.81               | 2.06               | ...                              | 2.38                |
| Aug           | 14.54                            | 2.16                | 1.77               | 1.98               | ...                              | 2.28                |
| Sep           | 14.54                            | 2.11                | 1.77               | 1.98               | ...                              | 2.26                |
| Oct           | 14.54                            | 2.11                | 1.77               | 1.98               | ...                              | 2.26                |
| Nov           | 14.00                            | 1.99                | 1.83               | 2.00               | ...                              | 2.20                |

Source: Commercial Banks

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

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

**COMPARATIVE TREASURY BILL RATES AND BANK RATES**

Table 4.3

| Period | Guyana     |           | Trin. & Tob. |           | Barbados   |           | Jamaica    | U.S.A.     |           | U.K.       | Euro Area |
|--------|------------|-----------|--------------|-----------|------------|-----------|------------|------------|-----------|------------|-----------|
|        | Treas Bill | Bank Rate | Treas Bill   | Bank Rate | Treas Bill | Bank Rate | Treas Bill | Treas Bill | Bank Rate | Treas Bill | Bank Rate |
| 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   | 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   |            |           |              |           |            |           |            |            |           |            |           |
| Mar    | 4.18       | 6.75      | 3.26         | 10.50     | 3.85       | 10.00     | 21.77      | 0.25       | 0.50      | 0.60       | 2.50      |
| Jun    | 4.18       | 6.75      | 2.56         | 9.50      | 3.85       | 7.00      | 21.05      | 0.17       | 0.50      | 0.50       | 1.75      |
| Sep    | 4.18       | 6.75      | 1.85         | 8.25      | 3.56       | 7.00      | 17.35      | 0.13       | 0.50      | 0.38       | 1.75      |
| Dec    | 4.18       | 6.75      | 1.36         | 7.25      | 3.44       | 7.00      | 16.80      | 0.07       | 0.50      | 0.36       | 1.75      |
| 2010   |            |           |              |           |            |           |            |            |           |            |           |
| Jan    | 3.81       | 6.75      | 1.36         | 7.00      | 3.40       | 7.00      | 12.50      | 0.06       | 0.50      | 0.49       | 1.75      |
| Feb    | 3.71       | 6.50      | 1.29         | 7.00      | 3.33       | 7.00      | 11.01      | 0.10       | 0.59      | 0.49       | 1.75      |
| Mar    | 3.84       | 6.50      | 1.28         | 7.00      | 3.30       | 7.00      | 10.49      | 0.15       | 0.75      | 0.51       | 1.75      |
| Apr    | 3.94       | 6.50      | 1.15         | 7.00      | 3.26       | 7.00      | 9.99       | 0.15       | 0.75      | 0.51       | 1.75      |
| May    | 4.07       | 6.50      | 1.27         | 7.00      | 3.24       | 7.00      | 9.91       | 0.16       | 0.75      | 0.50       | 1.75      |
| Jun    | 4.11       | 6.50      | 1.00         | 7.00      | 3.23       | 7.00      | 9.26       | 0.12       | 0.75      | 0.48       | 1.75      |
| Jul    | 4.11       | 6.50      | 0.85         | 7.00      | 3.27       | 7.00      | 8.73       | 0.16       | 0.75      | 0.50       | 1.75      |
| Aug    | 3.78       | 6.25      | 0.48         | 7.00      | 3.29       | 7.00      | 8.24       | 0.15       | 0.75      | 0.49       | 1.75      |
| Sep    | 3.78       | 6.25      | 0.34         | 6.25      | 3.35       | 7.00      | 7.99       | 0.15       | 0.75      | 0.51       | 1.75      |
| Oct    | 3.78       | 6.25      | 0.28         | 6.00      | 3.30       | 7.00      | 7.93       | 0.13       | 0.75      | 0.51       | 1.75      |
| Nov    | 3.78       | 6.25      | 0.48         | 5.75      | 3.30       | 7.00      | ...        | 0.13       | 0.75      | 0.49       | 1.75      |
| Dec    | 3.78       | 6.25      | 0.37         | 5.75      | 3.35       | 7.00      | ...        | 0.15       | 0.75      | 0.50       | 1.75      |
| 2011   |            |           |              |           |            |           |            |            |           |            |           |
| Jan    | 3.78       | 6.25      | 0.41         | 5.50      | 3.36       | 7.00      | ...        | 0.15       | 0.75      | 0.51       | 1.75      |
| Feb    | 2.69       | 5.25      | 0.47         | 5.25      | 3.37       | 7.00      | ...        | 0.14       | 0.75      | 0.54       | 1.75      |
| Mar    | 2.69       | 5.25      | 0.40         | 5.25      | 3.42       | 7.00      | ...        | 0.11       | 0.75      | 0.56       | 1.75      |
| Apr    | 2.69       | 5.25      | 0.47         | 5.25      | 2.42       | 7.00      | ...        | 0.06       | 0.75      | 0.57       | 2.00      |
| May    | 2.35       | 5.25      | 1.23         | 5.25      | 3.38       | 7.00      | ...        | ...        | ...       | ...        | ...       |
| Jun    | 2.35       | 5.25      | 0.98         | 5.25      | 3.38       | 7.00      | ...        | ...        | ...       | ...        | ...       |
| Jul    | 2.24       | 5.25      | 0.94         | 5.00      | 3.38       | 7.00      | ...        | ...        | ...       | ...        | ...       |
| Aug    | 2.06       | 5.25      | 0.47         | 5.00      | 3.42       | 7.00      | ...        | ...        | ...       | ...        | ...       |
| Sep    | 2.06       | 5.25      | 0.25         | ...       | 3.42       | 7.00      | ...        | ...        | ...       | ...        | ...       |
| Oct    | 2.06       | 5.25      | ...          | ...       | 3.44       | 7.00      | ...        | ...        | ...       | ...        | ...       |
| Nov    | 2.35       | 5.50      | ...          | ...       | ...        | ...       | ...        | ...        | ...       | ...        | ...       |

Source: Statistical Reports from Central Banks

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

Table 4.4

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

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

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

Table 4.5

| <b>Years</b> | <b>End of Period</b> | <b>Average for the Period</b> |
|--------------|----------------------|-------------------------------|
| 2001         | 189.50               | 187.32                        |
| 2002         | 191.75               | 191.75                        |
| 2003         | 194.25               | 195.50                        |
| 2004         | 199.75               | 199.78                        |
| 2005         | 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         |                      |                               |
| Mar          | 204.50               | 204.08                        |
| Jun          | 204.50               | 203.95                        |
| Sep          | 204.25               | 204.18                        |
| Dec          | 203.25               | 203.49                        |
| 2010         |                      |                               |
| Jan          | 203.50               | 203.70                        |
| Feb          | 204.00               | 203.97                        |
| Mar          | 203.00               | 203.84                        |
| Apr          | 203.25               | 203.65                        |
| May          | 204.00               | 203.86                        |
| Jun          | 203.75               | 203.78                        |
| Jul          | 203.50               | 203.65                        |
| Aug          | 204.25               | 203.86                        |
| Sep          | 203.50               | 203.66                        |
| Oct          | 204.00               | 203.77                        |
| Nov          | 202.50               | 203.31                        |
| Dec          | 203.50               | 202.58                        |
| 2011         |                      |                               |
| Jan          | 203.50               | 203.63                        |
| Feb          | 204.50               | 203.78                        |
| Mar          | 204.00               | 204.02                        |
| Apr          | 204.50               | 204.11                        |
| May          | 204.00               | 204.13                        |
| Jun          | 204.00               | 204.16                        |
| Jul          | 203.75               | 204.11                        |
| Aug          | 204.25               | 204.05                        |
| Sep          | 204.00               | 204.03                        |
| Oct          | 204.00               | 203.81                        |
| Nov          | 204.50               | 204.25                        |

**MONTHLY AVERAGE MARKET EXCHANGE RATES**

Table 4.6

| Month | Buying Rate |        |        |        |        |        |        |        |        |        |        |        |
|-------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|       | 2009        |        |        |        | 2010   |        |        |        | 2011   |        |        |        |
|       | CN\$        | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   |
| Jan   | 145.98      | 200.59 | 285.48 | 258.45 | 179.08 | 201.63 | 310.72 | 276.47 | 191.13 | 201.38 | 308.04 | 259.70 |
| Feb   | 155.50      | 200.88 | 284.13 | 255.34 | 178.65 | 201.70 | 306.00 | 262.38 | 193.85 | 201.62 | 311.00 | 263.11 |
| Mar   | 154.49      | 200.73 | 280.52 | 232.93 | 182.75 | 201.45 | 298.23 | 265.66 | 191.70 | 201.71 | 315.73 | 269.94 |
| Apr   | 147.53      | 200.23 | 285.81 | 254.00 | 186.68 | 200.99 | 299.09 | 263.55 | 199.43 | 201.45 | 320.61 | 277.30 |
| May   | 160.16      | 200.40 | 295.77 | 262.49 | 184.64 | 200.89 | 290.53 | 250.51 | 199.16 | 201.33 | 321.68 | 275.92 |
| Jun   | 168.97      | 200.60 | 310.92 | 270.29 | 184.64 | 201.11 | 288.29 | 243.38 | 198.30 | 201.23 | 319.02 | 275.14 |
| Jul   | 167.33      | 200.63 | 314.52 | 269.93 | 186.08 | 201.07 | 299.60 | 250.02 | 199.35 | 200.96 | 318.43 | 270.80 |
| Aug   | 172.48      | 200.61 | 317.84 | 270.25 | 185.27 | 201.29 | 304.19 | 250.94 | 197.87 | 201.01 | 320.05 | 276.63 |
| Sep   | 172.73      | 200.65 | 317.61 | 272.68 | 185.93 | 201.24 | 303.62 | 254.18 | 195.49 | 202.34 | 314.76 | 271.85 |
| Oct   | 178.41      | 201.45 | 316.52 | 275.76 | 187.47 | 201.21 | 308.35 | 266.80 | 188.88 | 202.77 | 308.21 | 267.11 |
| Nov   | 178.72      | 201.27 | 322.14 | 281.86 | 187.72 | 201.41 | 305.75 | 267.09 | 192.02 | 202.18 | 313.62 | 268.24 |
| Dec   | 179.28      | 201.67 | 319.28 | 281.84 | 191.00 | 201.41 | 304.44 | 256.66 |        |        |        |        |

| Month | Selling Rate |        |        |        |        |        |        |        |        |        |        |        |
|-------|--------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|       | 2009         |        |        |        | 2010   |        |        |        | 2011   |        |        |        |
|       | CN\$         | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   |
| Jan   | 152.80       | 204.07 | 314.72 | 269.61 | 187.96 | 204.33 | 329.43 | 290.43 | 199.28 | 204.11 | 317.49 | 267.48 |
| Feb   | 170.81       | 204.22 | 307.15 | 265.28 | 186.96 | 204.36 | 320.78 | 279.24 | 200.97 | 204.39 | 324.27 | 273.85 |
| Mar   | 165.59       | 204.14 | 305.02 | 242.53 | 189.91 | 204.01 | 311.93 | 277.19 | 199.85 | 204.40 | 325.71 | 277.99 |
| Apr   | 165.76       | 203.69 | 308.79 | 272.29 | 193.62 | 203.59 | 315.88 | 279.14 | 206.88 | 204.53 | 329.53 | 287.20 |
| May   | 171.60       | 203.66 | 311.67 | 276.01 | 192.77 | 203.42 | 301.97 | 265.67 | 208.28 | 204.26 | 331.03 | 288.88 |
| Jun   | 178.20       | 203.87 | 328.44 | 280.95 | 191.27 | 203.70 | 298.57 | 254.71 | 205.45 | 204.27 | 332.80 | 284.10 |
| Jul   | 176.84       | 203.98 | 332.59 | 280.57 | 192.65 | 203.62 | 307.84 | 259.76 | 207.40 | 204.17 | 327.21 | 286.34 |
| Aug   | 181.37       | 204.00 | 335.74 | 283.79 | 193.37 | 203.66 | 318.80 | 261.94 | 206.78 | 203.99 | 330.82 | 286.08 |
| Sep   | 182.22       | 204.04 | 333.84 | 285.08 | 192.30 | 203.58 | 316.79 | 262.87 | 203.89 | 204.94 | 323.59 | 281.63 |
| Oct   | 186.64       | 204.27 | 332.74 | 290.93 | 194.98 | 203.51 | 319.27 | 275.49 | 197.50 | 205.35 | 318.85 | 275.79 |
| Nov   | 185.91       | 204.49 | 335.37 | 295.94 | 195.22 | 203.65 | 321.70 | 274.74 | 200.08 | 205.07 | 325.58 | 276.07 |
| Dec   | 186.72       | 204.40 | 334.08 | 293.05 | 196.33 | 204.23 | 317.00 | 264.77 |        |        |        |        |

| Month | Mid Rate |        |        |        |        |        |        |        |        |        |        |        |
|-------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|       | 2009     |        |        |        | 2010   |        |        |        | 2011   |        |        |        |
|       | CN\$     | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   |
| Jan   | 149.39   | 202.33 | 300.10 | 264.03 | 183.52 | 202.98 | 320.07 | 283.45 | 195.20 | 202.74 | 312.77 | 263.59 |
| Feb   | 163.15   | 202.55 | 295.64 | 260.31 | 182.80 | 203.03 | 313.39 | 270.81 | 197.41 | 203.01 | 317.63 | 268.48 |
| Mar   | 160.04   | 202.44 | 292.77 | 237.73 | 186.33 | 202.73 | 305.08 | 271.42 | 195.78 | 203.05 | 320.72 | 273.97 |
| Apr   | 156.64   | 201.96 | 297.30 | 263.14 | 190.15 | 202.29 | 307.49 | 271.35 | 203.16 | 202.99 | 325.07 | 282.25 |
| May   | 165.88   | 202.03 | 303.72 | 269.25 | 188.71 | 202.15 | 296.25 | 258.09 | 203.72 | 202.79 | 326.35 | 282.40 |
| Jun   | 173.58   | 202.23 | 319.68 | 275.62 | 187.96 | 202.40 | 293.43 | 249.04 | 201.87 | 202.75 | 325.91 | 279.62 |
| Jul   | 172.09   | 202.30 | 323.56 | 275.25 | 189.37 | 202.34 | 303.72 | 254.89 | 203.38 | 202.57 | 322.82 | 278.57 |
| Aug   | 176.93   | 202.30 | 326.79 | 277.02 | 189.32 | 202.47 | 311.50 | 256.44 | 202.33 | 202.50 | 325.43 | 281.36 |
| Sep   | 177.48   | 202.35 | 325.72 | 278.88 | 189.12 | 202.41 | 310.20 | 258.52 | 199.69 | 203.64 | 319.17 | 276.74 |
| Oct   | 182.52   | 202.86 | 324.63 | 283.34 | 191.22 | 202.36 | 313.81 | 271.14 | 193.19 | 204.06 | 313.53 | 271.45 |
| Nov   | 182.31   | 202.88 | 328.76 | 288.90 | 191.47 | 202.53 | 313.73 | 270.92 | 196.05 | 203.63 | 319.60 | 272.15 |
| Dec   | 183.00   | 203.03 | 326.68 | 287.44 | 193.66 | 202.82 | 310.72 | 260.71 |        |        |        |        |

# STATISTICAL ABSTRACT

## CONTENTS (continued)

### GRAPHS

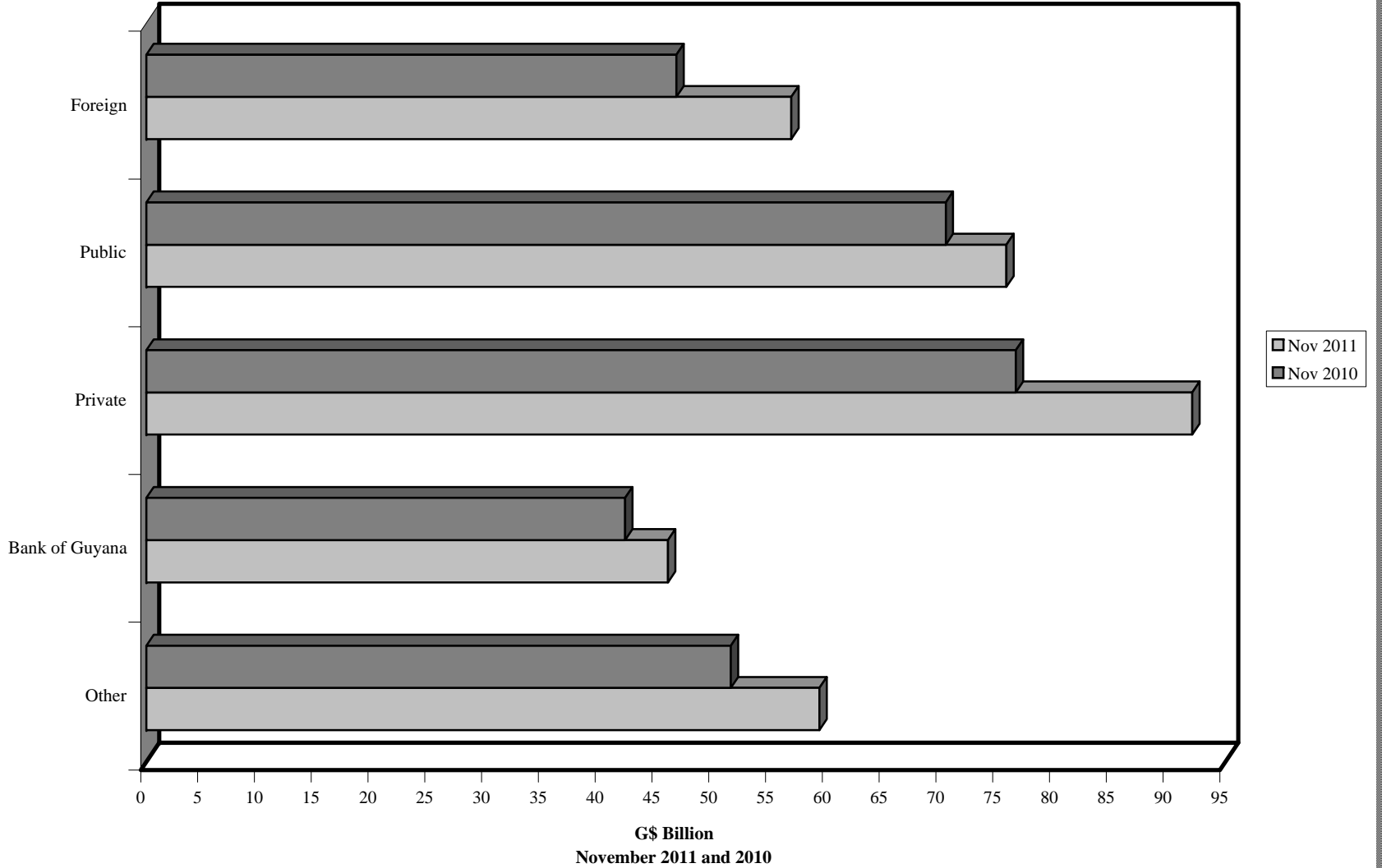
- I - Commercial Banks: Assets (November 2011 & 2010)
- II - Commercial Banks: Liabilities, Capital and Reserves (November 2011 & 2010)
- III - Commercial Banks: Time Deposits (November 2011 & 2010)
- IV - Commercial Banks: Savings Deposits (November 2011 & 2010)
- V - Commercial Banks: Loans and Advances by Sectors (November 2011 & 2010)
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- XV - Market Exchange Rates (November 2001 – November 2011)

### GENERAL NOTES

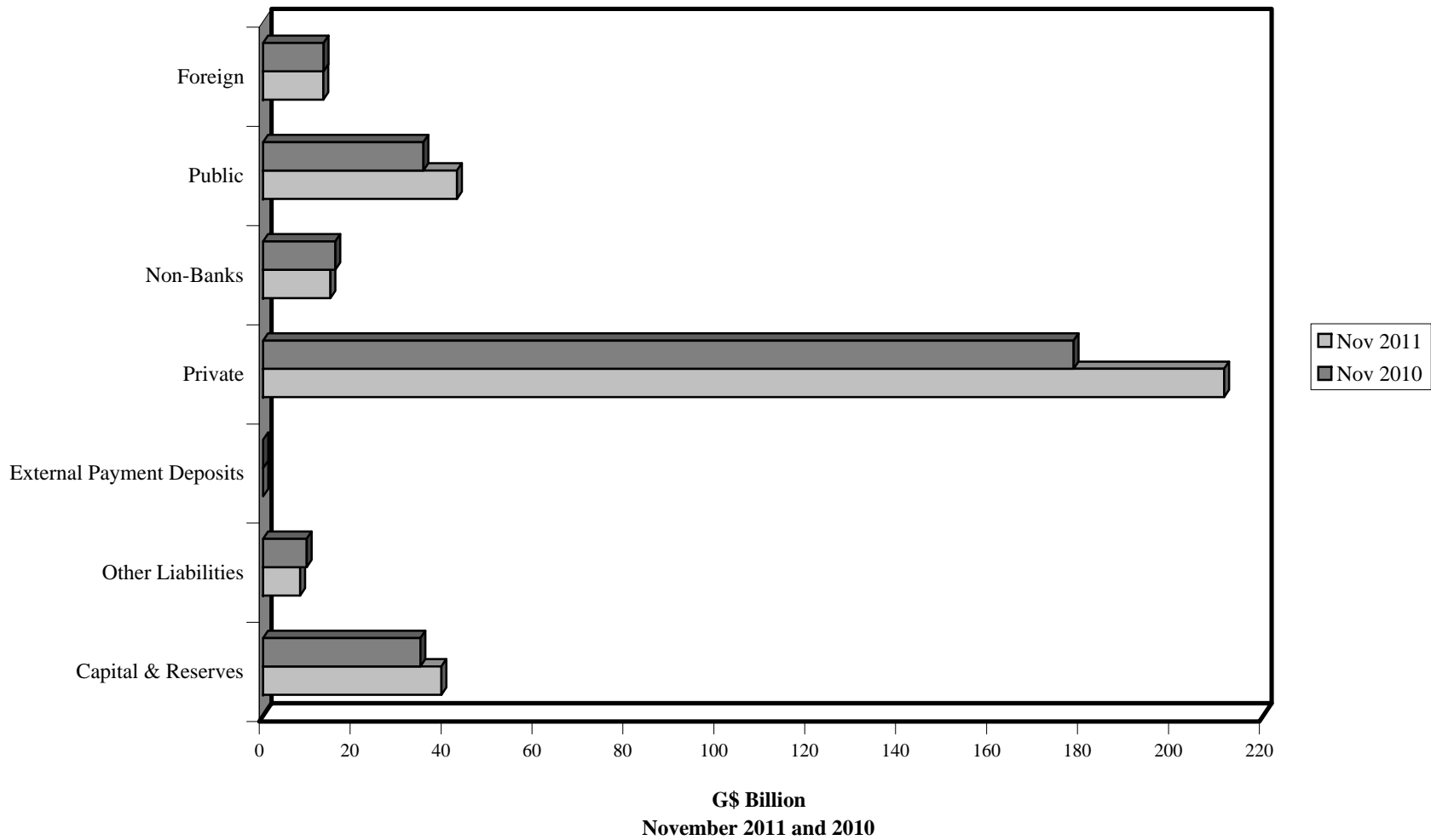
### NOTES TO THE TABLES



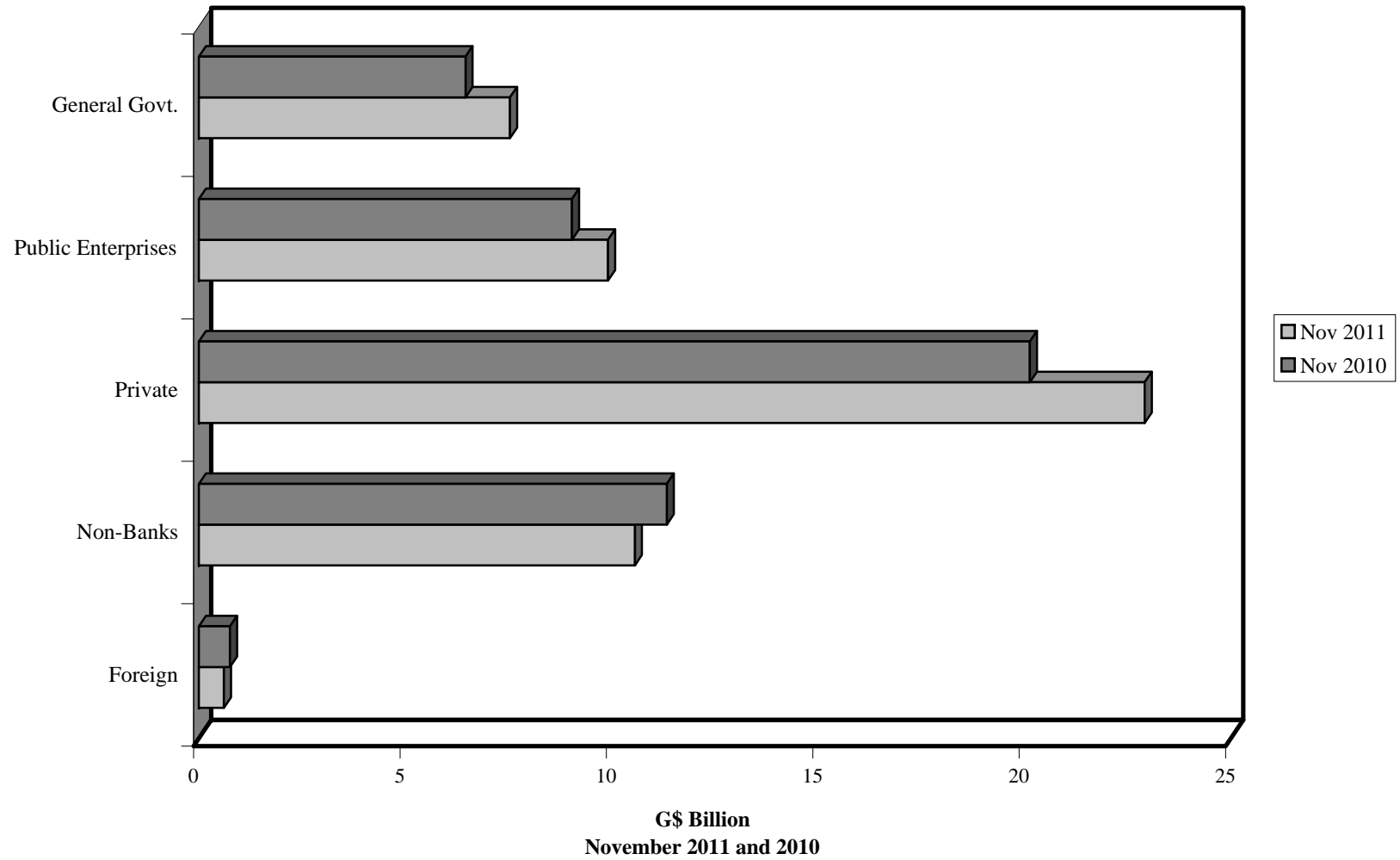
**Graph I**  
**Commercial Banks: Assets**



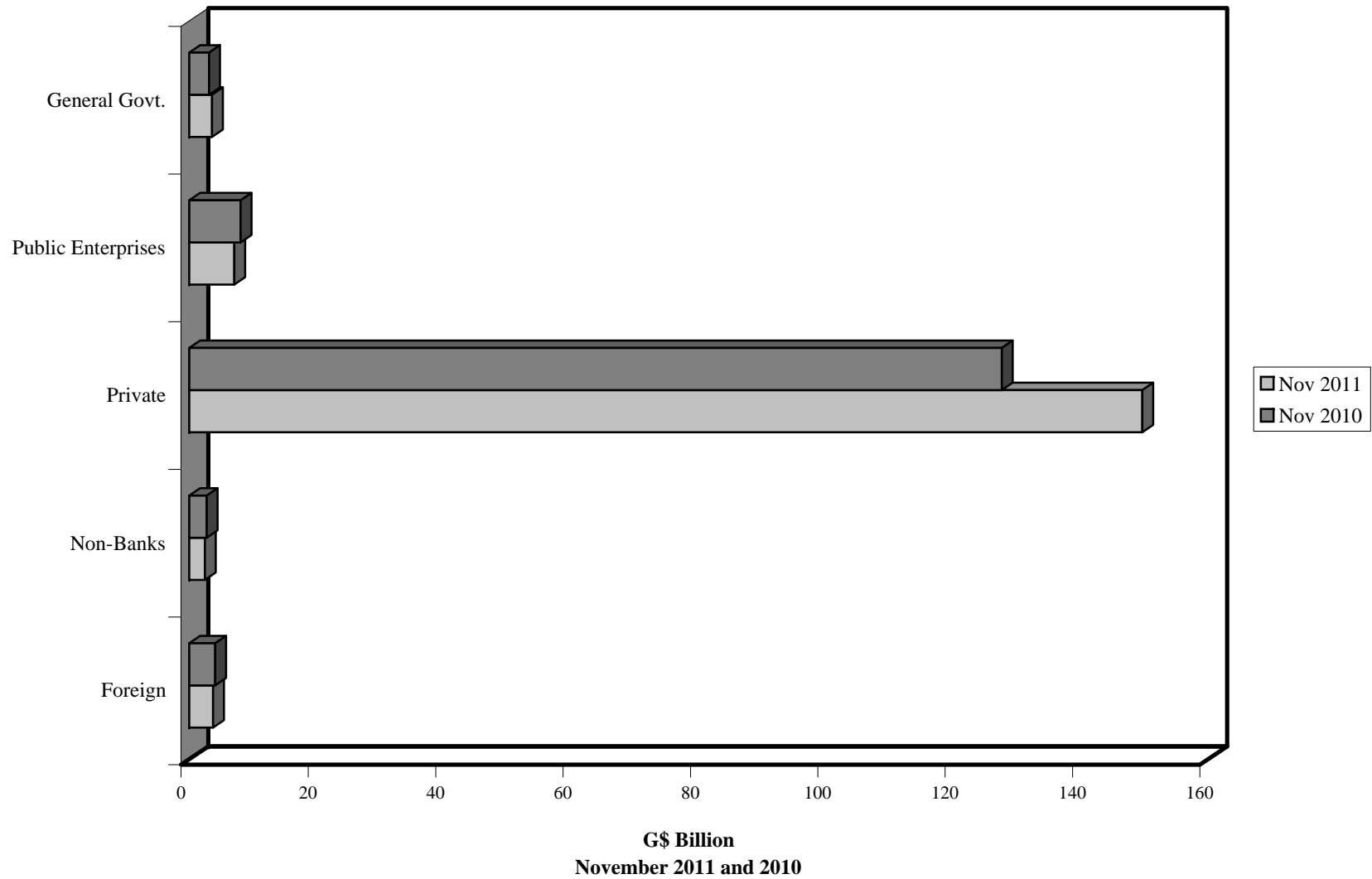
**Graph II**  
**Commercial Banks: Liabilities, Capital and Reserves**



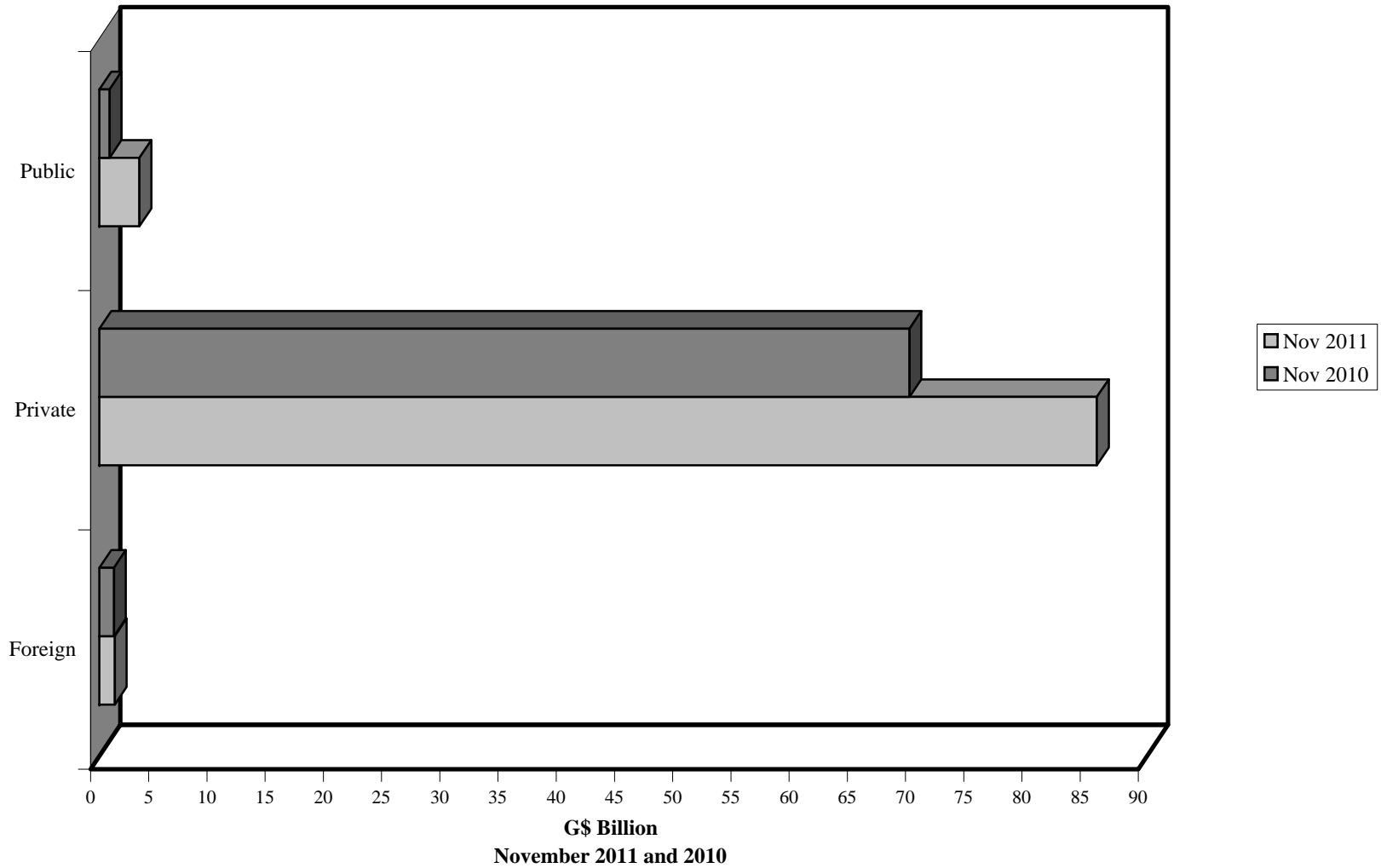
**Graph III**  
**Commercial Banks: Time Deposits**



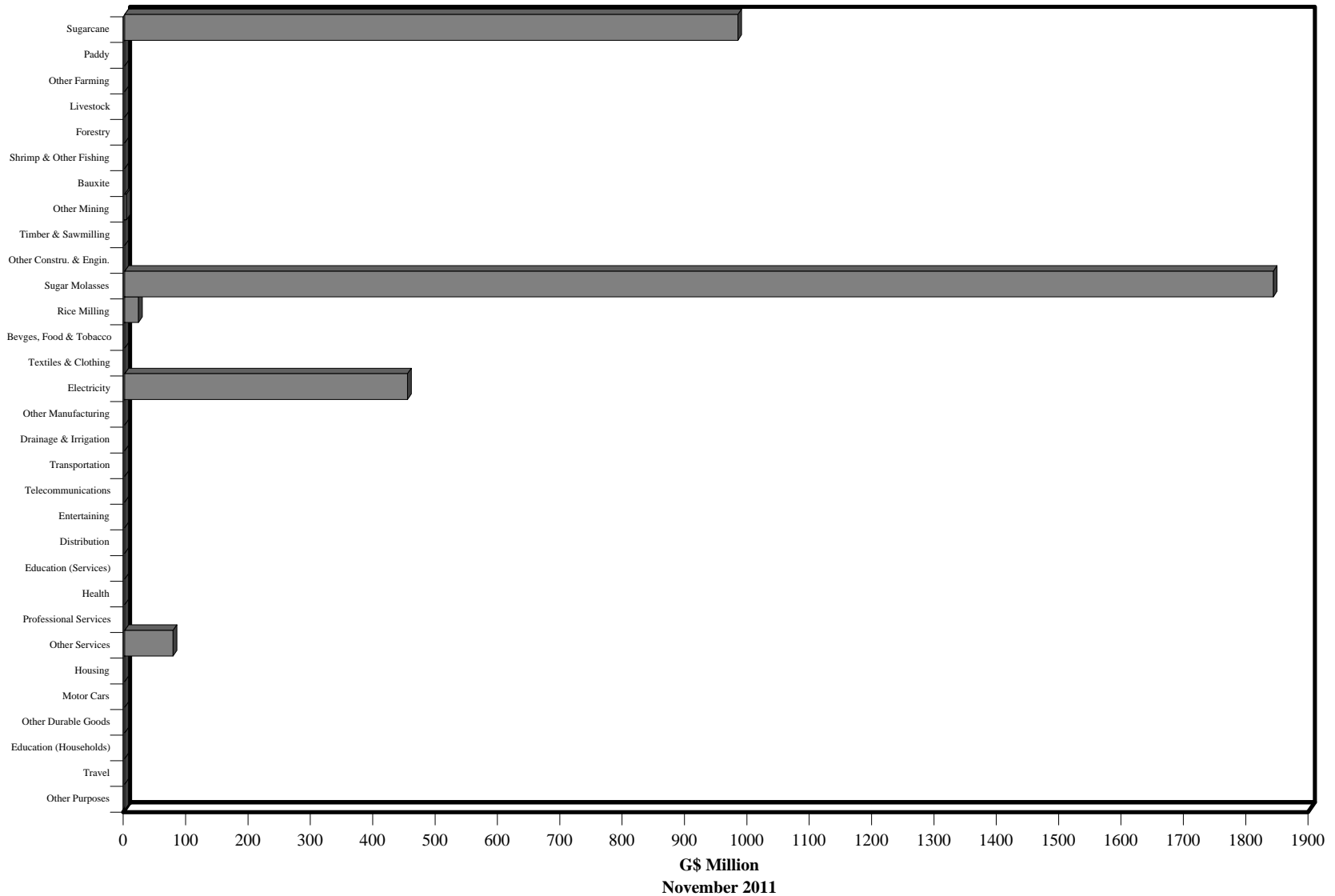
**Graph IV**  
**Commercial Banks: Savings Deposits**



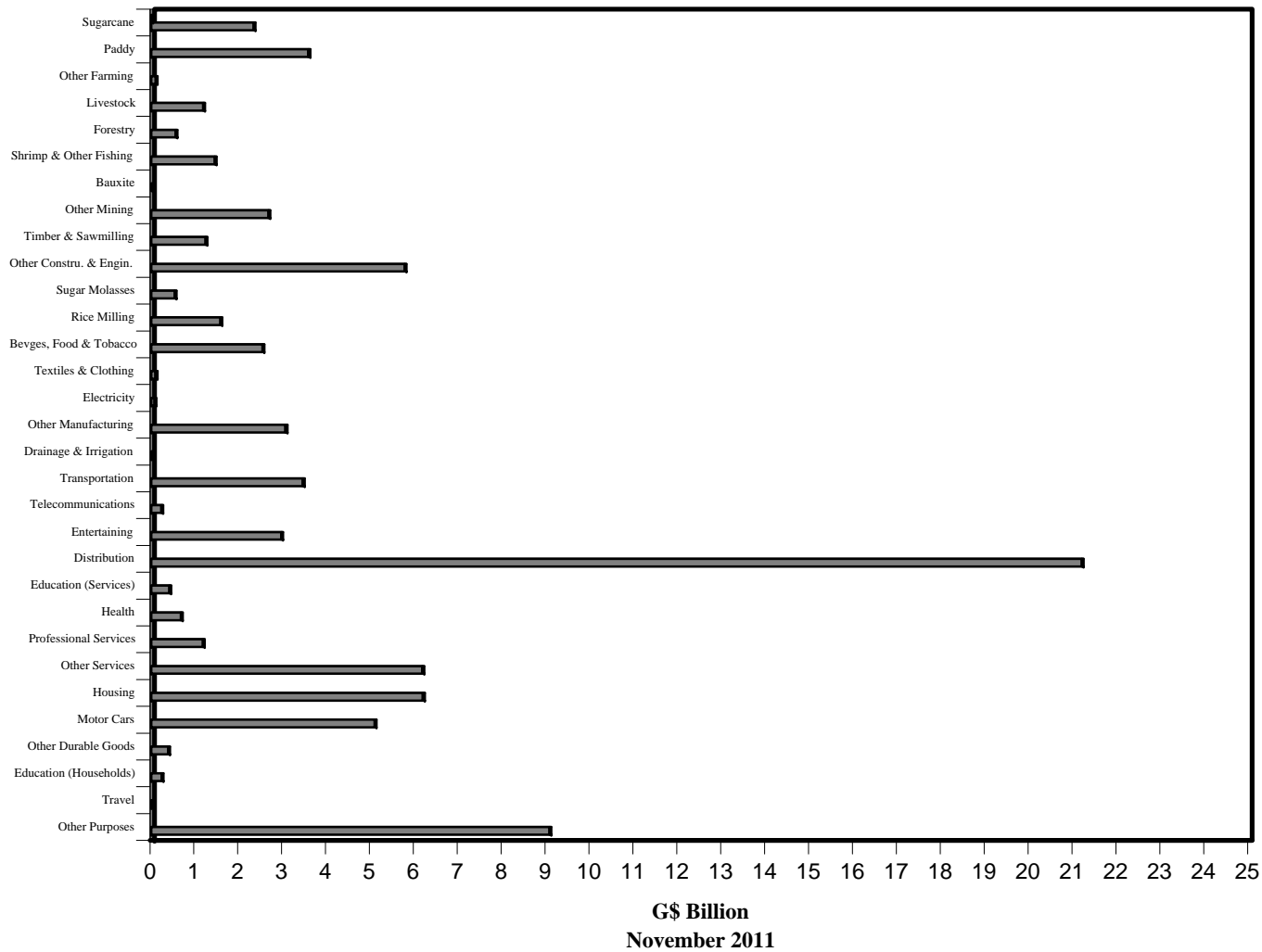
**Graph V**  
**Commercial Banks: Loans and Advances by Sector**



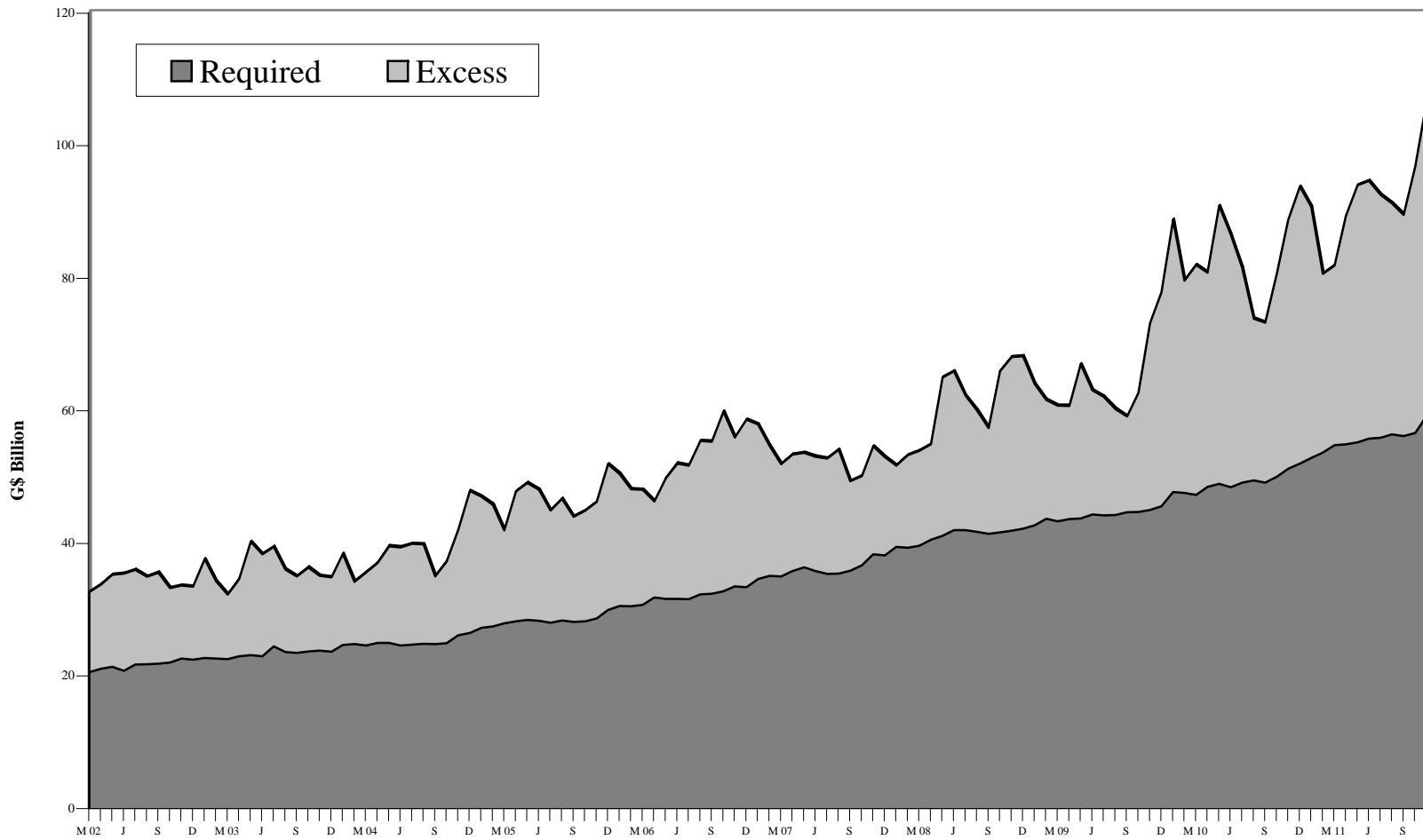
**Graph VI**  
**Commercial Banks: Credit to Public Sector by Economic Activity**



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

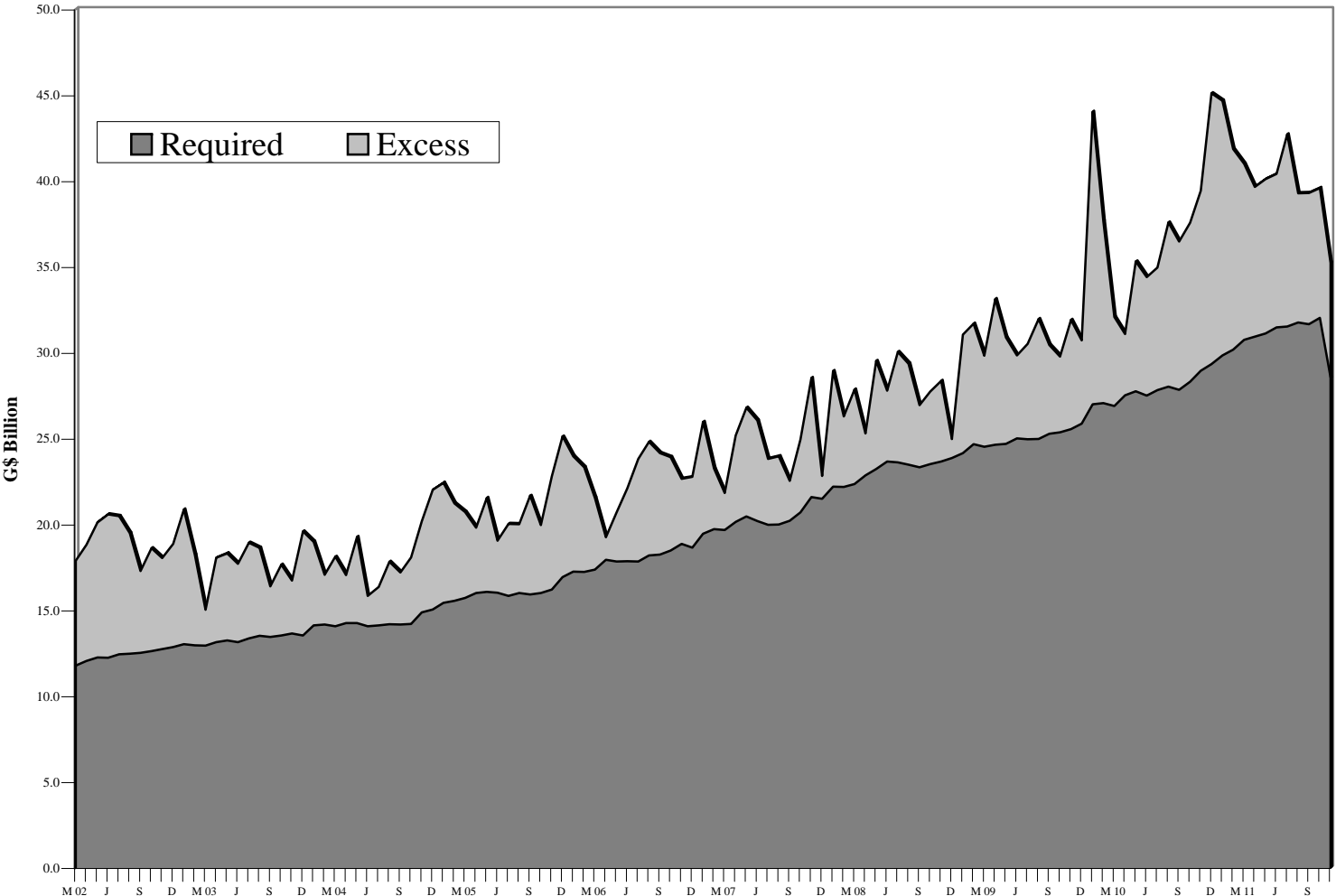


**Graph VIII**  
**Commercial Banks: Liquid Assets**

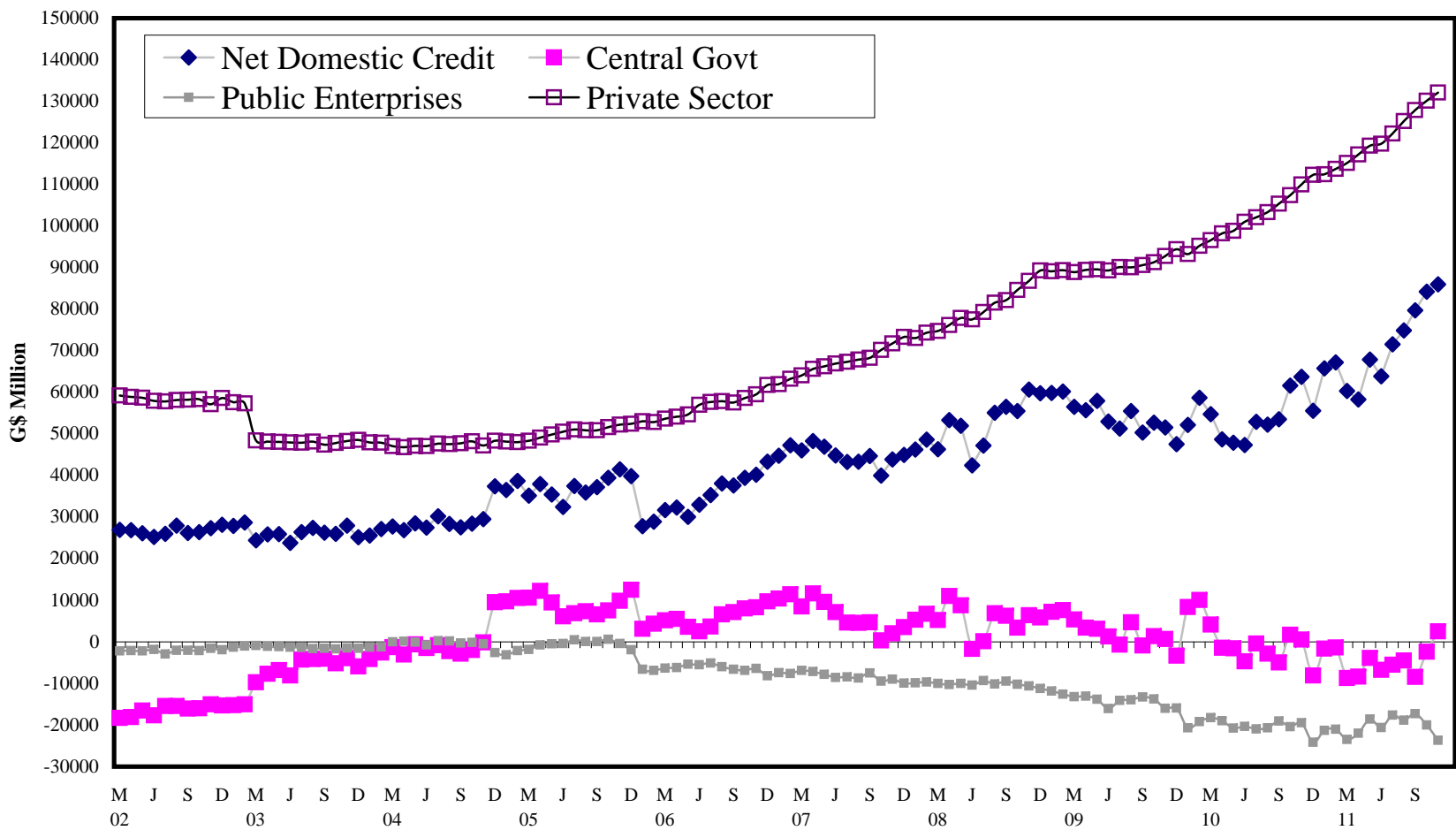




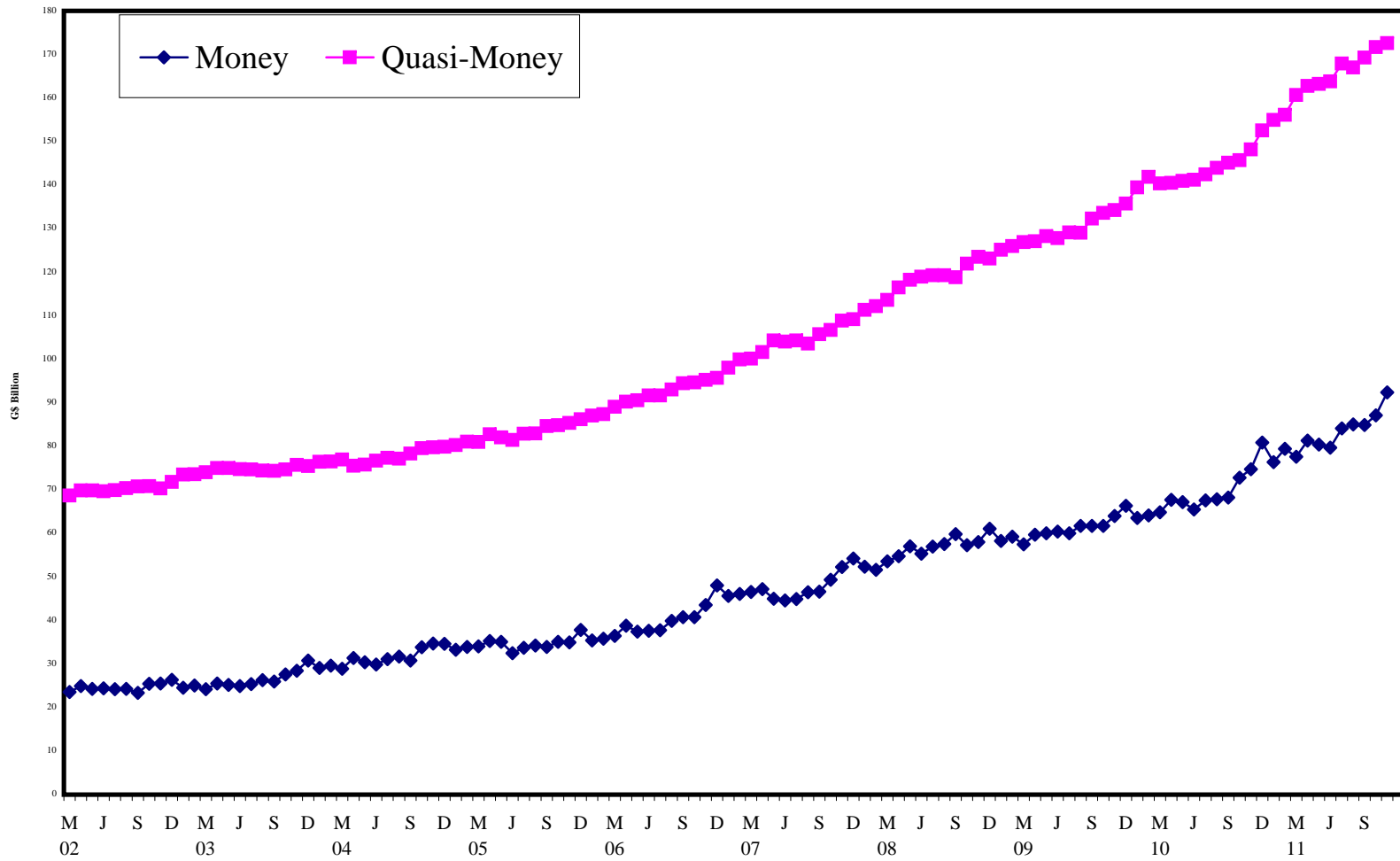
**Graph IX**  
**Commercial Banks: Reserve Requirements**



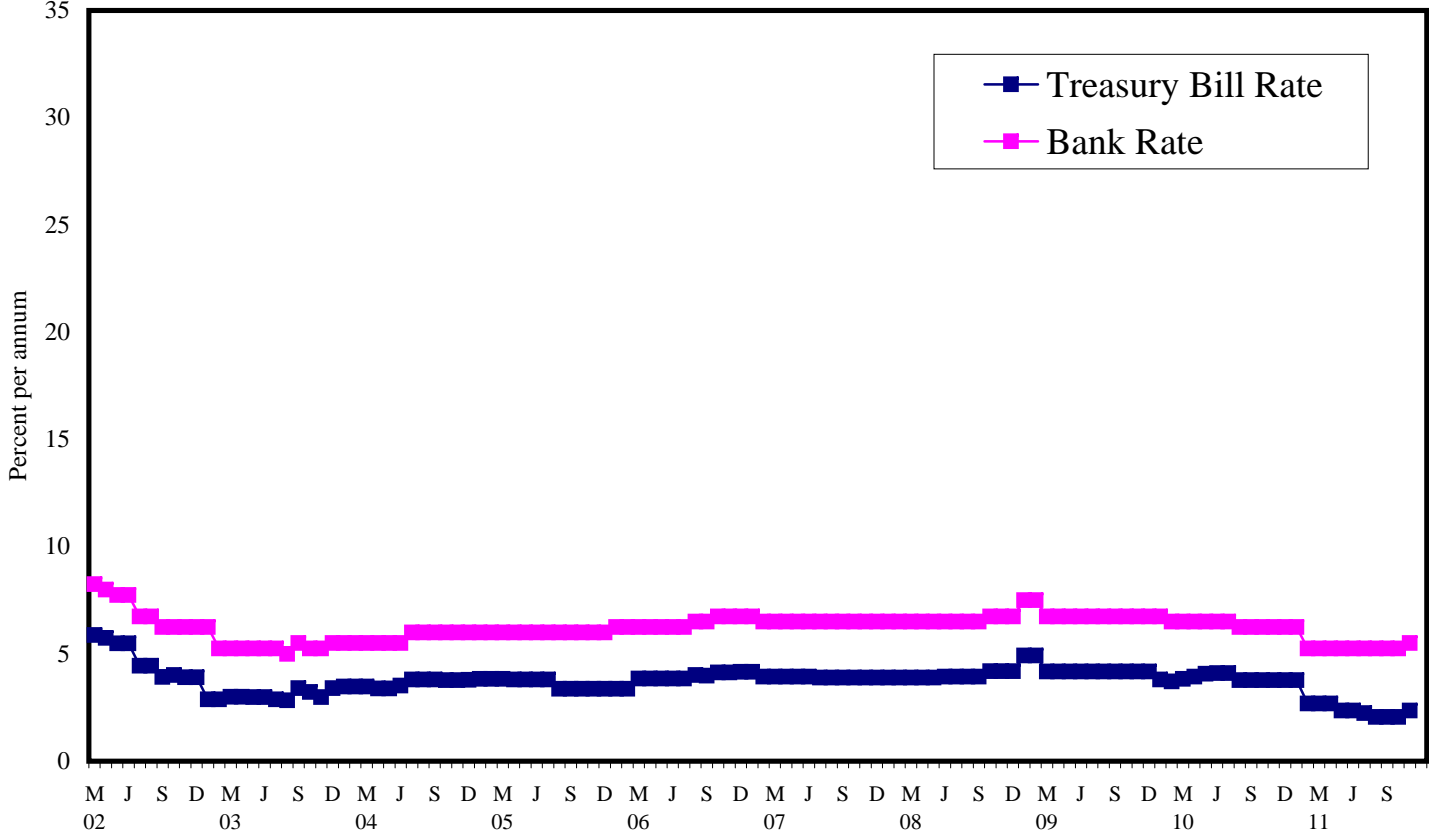
**Graph X**  
**Banking System: Net Domestic Credit**



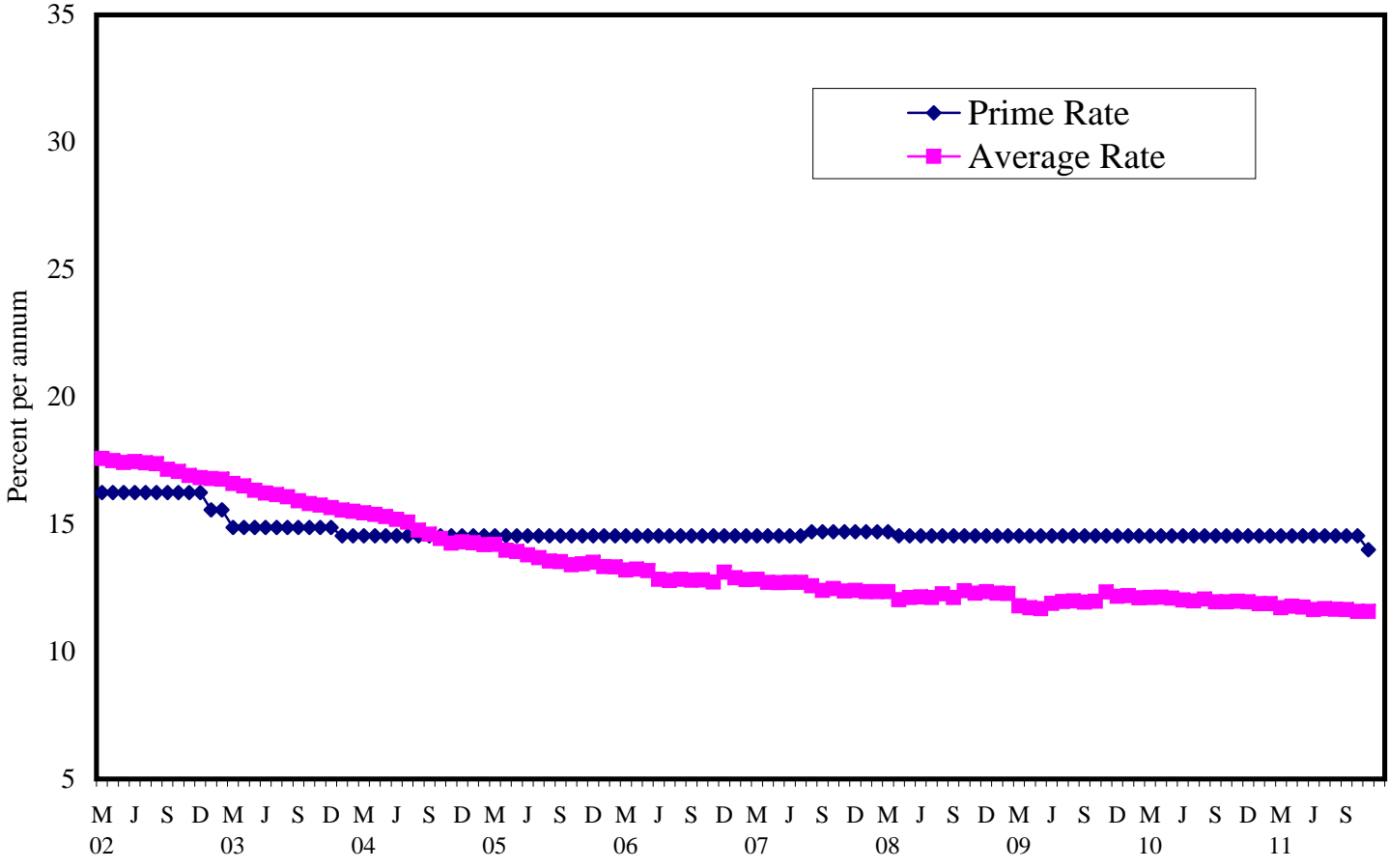
**Graph XI**  
**Banking System: Money and Quasi-Money**



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

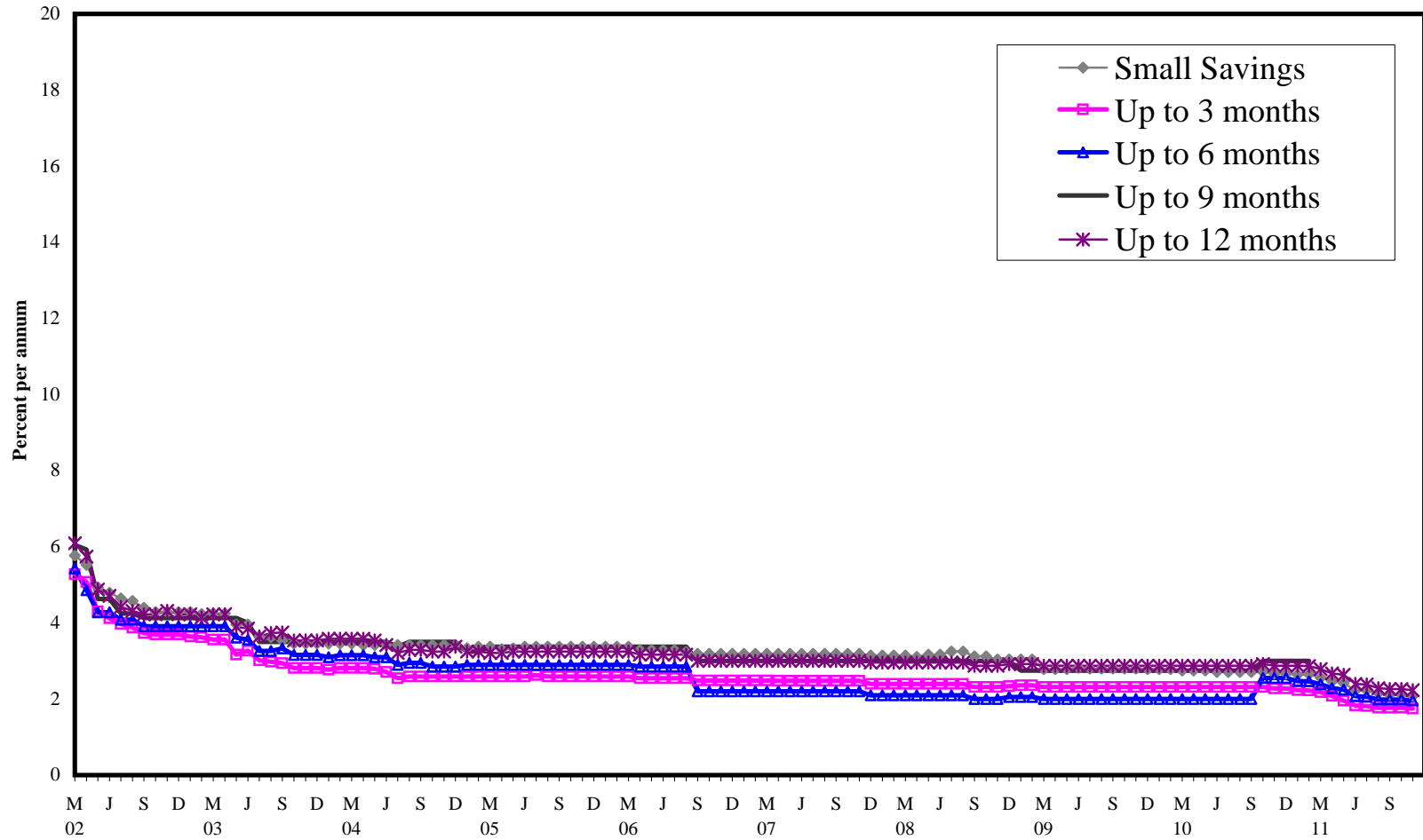


**Graph XIII**  
**Commercial Banks: Prime and Average\* Lending Rate**

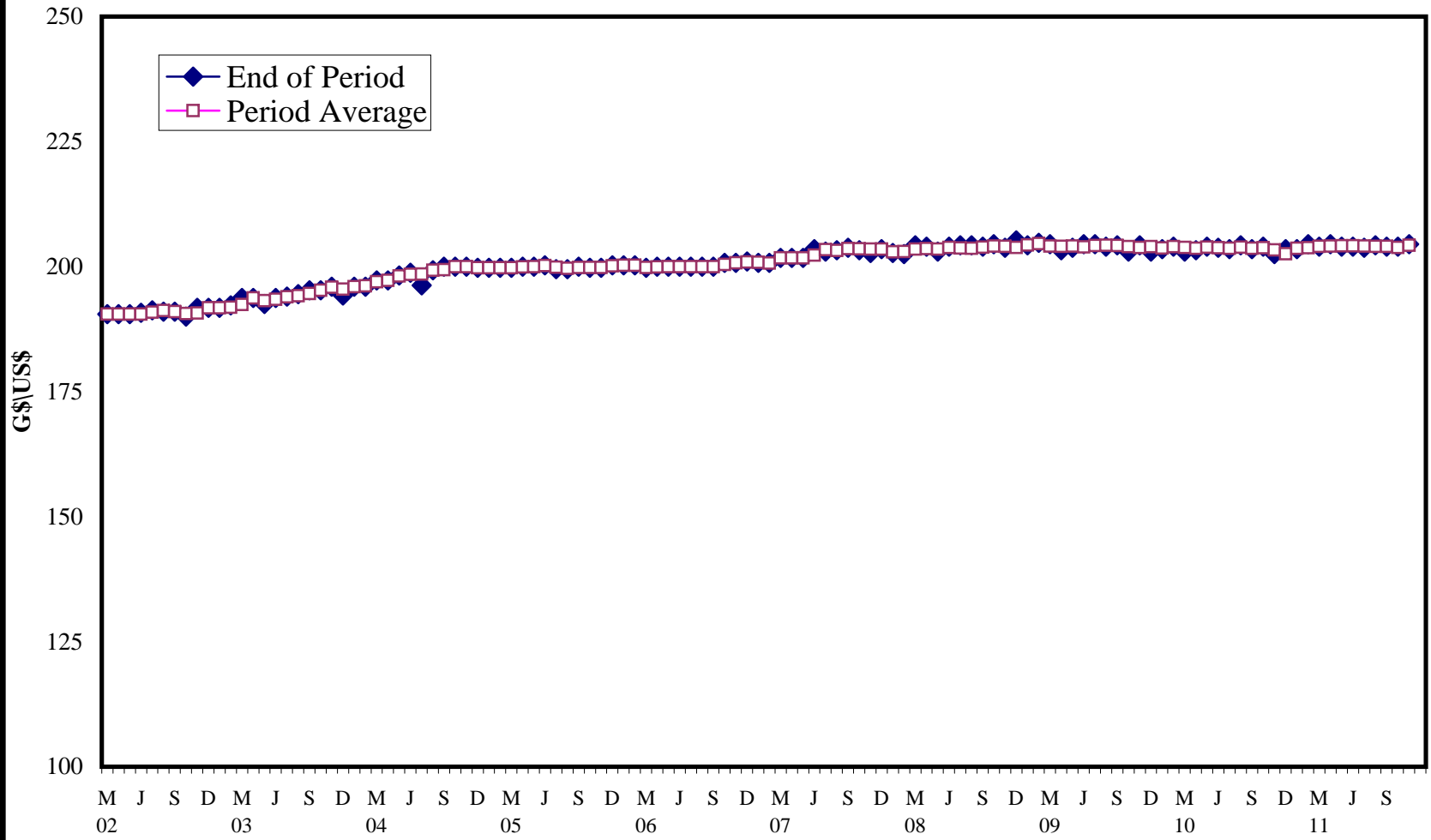


\* Weighted average

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



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



## I. GENERAL NOTES

### Symbols Used

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

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

### Acknowledgement

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



## II. NOTES TO THE TABLES

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

### **Foreign Assets**

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

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

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

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

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

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

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

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

**Currency Issue:** Notes and Coins issued by the Bank.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Banks: Time Deposits.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

saving accounts differs from the opening balance for March 2003 due to the reclassification from demand and time accounts to saving accounts.

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

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

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

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

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

The data covers total Loans and Advances to Residents and Non-Residents including Real Estate Mortgage Loans effective December 2001.

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

The data cover lending for short periods including overnight loans to Residents and Non-Residents and exclude inter-bank loans. See note under Private Sector for Table 2.1(a) above.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**TABLE 3.1: Monetary Survey**

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

### **Foreign Assets (net)**

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

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

### **Domestic Credit**

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

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

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

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

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

### **Money and Quasi-Money**

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

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

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

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

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

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

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

### **International Reserves**

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

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

obligations. Rescheduled short-term liabilities are excluded.

### **Foreign Assets**

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

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

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

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

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

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

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

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

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

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

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

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

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

From January 11, 1984, the composite basket of currencies was adjusted to include the Pound Sterling, Deutsche Mark, Japanese Yen, French Franc and the Netherlands Guilder, the US dollar,



although nor part of the revised basket, remained as the intervention currency. The United States dollar/Guyana dollar exchange rate was announced weekly. From October 1984 until January 1987, the exchange rate was maintained in the range of G\$4.15 to G\$4.40 per US dollar.

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

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