



BANK OF GUYANA

BANKING SYSTEM
STATISTICAL
ABSTRACT

Website: www.bankofguyana.org.gy

RESEARCH DEPARTMENT

September 2012

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
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	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													
Mar	211779.5	123401.5	-	13982.8	744.5	108674.2	1021.7	-	1021.7	-	-	44431.6	42924.6
Jun	226292.4	137875.8	-	42801.9	731.4	94342.5	1021.2	-	1021.2	-	-	44431.6	42963.7
Sep	232470.2	144153.2	-	55364.5	429.1	88359.6	1023.2	-	1023.2	-	-	44431.6	42862.2
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	234036.7	153034.0	-	38335.6	713.0	113985.3	1023.5	-	1023.5	-	-	44448.3	35530.9
Mar	239163.5	159404.4	-	50058.4	428.3	108917.7	1023.1	-	1023.1	-	-	44448.3	34287.8
Apr	246509.1	166684.6	-	46258.1	1042.2	119384.3	1023.1	-	1023.1	-	-	44448.3	34353.1
May	242928.6	158048.1	-	46411.3	1093.6	110543.2	993.5	-	993.5	-	-	44448.3	39438.8
Jun	234514.8	158764.9	-	52310.7	1093.6	105360.6	993.4	-	993.4	-	-	44448.3	30308.2
Jul	241783.0	163646.7	-	37192.4	1789.7	124664.6	993.4	-	993.4	-	-	44448.3	32694.6
Aug	243140.5	163254.9	-	31489.0	1136.8	130629.2	993.4	-	993.4	-	-	44448.3	34443.9
Sep	245316.7	164121.4	-	31095.3	829.5	132196.6	993.4	-	993.4	-	-	44448.3	35753.7
Oct	245633.3	162494.3	-	35771.4	829.5	125893.5	993.4	-	993.4	-	-	44448.3	37697.4
Nov	239045.1	162281.8	-	35643.0	804.6	125834.2	993.3	-	993.3	-	-	44448.3	31321.7
Dec	240564.4	162659.9	-	30621.9	804.6	131233.3	995.1	-	995.1	-	-	44109.5	32799.8
2012													
Jan	246347.4	166975.6	-	36255.0	2793.5	127927.1	995.1	-	995.1	-	-	44109.5	34267.1
Feb	247821.0	168582.1	-	24405.4	2167.9	142008.7	993.6	-	993.6	-	-	44109.5	34135.8
Mar	249005.4	165314.7	-	13853.9	1554.0	149906.7	993.3	-	993.3	-	-	44109.5	38587.9
Apr	249318.1	161693.7	-	21994.8	1553.7	138145.2	1389.8	-	1389.8	-	-	44109.5	42125.1
May	242423.2	156577.4	-	17831.5	1480.5	137265.4	993.3	-	993.3	-	-	44109.5	40743.0
Jun	238553.2	155549.8	-	20667.7	1480.5	133401.6	1062.4	-	1062.4	-	-	44109.5	37831.4
Jul	242299.6	160340.6	-	26360.6	1480.5	132499.5	1062.4	-	1062.4	-	-	44109.5	36787.1
Aug	249548.1	167133.0	-	33978.8	883.5	132270.7	1062.4	-	1062.4	-	-	44109.5	37243.2
Sep	259759.2	176871.8	-	29485.9	294.8	147091.2	1062.4	-	1062.4	-	-	44109.5	37715.4

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					
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	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
2009														
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
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
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
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	153350.6	64765.0	19678.3	61.1	45226.9	23619.3	1000.0	6688.3	26746.9	1271.2
Feb	234036.7	45974.7	45273.3	701.4	151671.2	68235.1	19396.8	61.1	41453.8	22524.4	1000.0	6577.2	26746.9	2066.7
Mar	239163.5	45309.0	44603.6	705.4	157938.1	75445.0	19090.8	61.1	42072.3	21268.9	1000.0	3966.3	26746.9	4203.2
Apr	246509.1	47898.4	47188.0	710.4	160922.4	75305.7	19076.2	61.1	42455.5	24024.0	1000.0	5328.5	26746.9	4612.8
May	242928.6	47399.6	46685.4	714.2	156264.0	70589.5	22166.8	61.1	41321.8	22124.8	1000.0	7647.8	28867.5	1749.6
Jun	234514.8	47401.9	46682.5	719.3	148287.4	72873.9	22067.8	61.0	40237.5	13047.1	1000.0	7264.3	28867.5	1693.7
Jul	241783.0	48620.8	47896.2	724.7	151389.6	71907.0	22067.5	61.0	42112.9	15241.2	1000.0	9582.4	28867.5	2322.6
Aug	243140.5	49827.4	49097.7	729.7	148232.9	70676.8	21475.4	61.0	39689.4	16330.3	1000.0	13218.8	28867.5	1993.8
Sep	245316.7	50581.9	49845.1	736.8	148468.1	72517.9	21999.1	61.0	38081.3	15808.8	1000.0	14433.9	28867.5	1965.3
Oct	245633.3	51968.0	51226.3	741.7	148095.3	68680.8	22128.9	61.0	39464.3	17760.3	1000.0	13714.8	28867.5	1987.7
Nov	239045.1	53376.8	52628.6	748.2	139227.4	62740.8	21197.3	61.0	43292.4	11935.8	1000.0	14216.3	28867.5	2357.1
Dec	240564.4	61656.4	60902.6	753.8	131578.4	60785.8	20844.9	61.0	36684.1	13202.5	1000.0	15917.4	28867.5	1544.7
2012														
Jan	246347.4	54518.2	53761.4	756.8	143158.6	63455.6	21204.6	61.0	43387.4	15050.0	1000.0	16954.3	28867.5	1848.8
Feb	247821.0	54459.6	53698.0	761.6	145661.4	60313.7	20584.5	61.0	48750.3	15951.9	1000.0	12017.4	28867.5	5815.2
Mar	249005.4	54445.1	53679.1	766.0	147838.0	67446.4	19961.7	61.0	40162.5	20206.4	1000.0	11062.4	28867.5	5792.3
Apr	249318.1	54671.9	53901.8	770.1	146191.1	61422.1	19927.2	61.0	39867.7	24913.0	1000.0	12912.8	28867.5	5674.8
May	242423.2	55294.5	54519.3	775.2	141917.6	51512.0	19447.5	61.0	46130.3	24766.7	1000.0	15254.7	27681.1	1275.4
Jun	238553.2	56178.0	55396.6	781.4	137505.6	50224.5	19595.6	61.0	46338.7	21285.7	1000.0	15003.2	27681.1	1185.3
Jul	242299.6	56449.4	55664.5	784.9	139759.3	50226.6	19560.2	61.0	49634.1	20277.4	1000.0	16257.6	27681.1	1152.2
Aug	249548.1	55934.4	55143.4	791.0	146734.1	53153.2	18946.9	61.0	53872.8	20700.2	1000.0	17033.1	27681.1	1165.4
Sep	259759.2	56340.5	55542.9	797.6	156639.3	65786.5	18341.3	61.0	50922.0	21528.6	1000.0	16907.1	27681.1	1191.1

Source: Bank of Guyana

BANK OF GUYANA

CURRENCY NOTES ISSUE (G\$Million)

Table 1.3

Period	Total Issue G\$Mn.	Denominations							
		\$1000		\$500		\$100		\$20	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
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	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									
Mar	38349.4	35972.0	93.8	1040.5	2.7	950.0	2.5	387.0	1.0
Jun	38919.7	36454.3	93.7	1086.0	2.8	981.7	2.5	397.7	1.0
Sep	39584.6	37093.6	93.7	1078.1	2.7	1003.9	2.5	409.1	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
Dec	60902.6	56977.9	93.6	2238.3	3.7	1213.1	2.0	473.4	0.8
2012									
Jan	53761.4	50328.8	93.6	1785.6	3.3	1179.1	2.2	467.9	0.9
Feb	53698.0	50438.4	93.9	1616.7	3.0	1176.8	2.2	466.1	0.9
Mar	53679.1	50550.7	94.2	1499.9	2.8	1167.8	2.2	460.7	0.9
Apr	53901.8	50932.0	94.5	1339.7	2.5	1167.6	2.2	462.5	0.9
May	54519.4	51472.4	94.4	1364.5	2.5	1211.0	2.2	471.6	0.9
Jun	55396.6	52313.8	94.4	1365.3	2.5	1239.6	2.2	477.8	0.9
Jul	55664.5	52644.5	94.6	1311.2	2.4	1227.3	2.2	481.5	0.9
Aug	55143.4	52077.2	94.4	1328.5	2.4	1243.9	2.3	493.7	0.9
Sep	55542.9	52491.6	94.5	1289.3	2.3	1258.8	2.3	503.3	0.9

Source: Bank of Guyana

COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
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	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				
Mar	647538.6	270924.7	251229.7	125384.3
Jun	661897.1	277546.6	256937.1	127413.4
Sep	679095.6	285699.4	263650.3	129745.9
Dec	694676.4	292938.3	269350.7	132387.4
2011				
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
Dec	753832.1	320943.8	292556.7	140331.5
2012				
Jan	756793.0	322107.2	293913.5	140772.3
Feb	761583.7	324430.7	295795.2	141357.8
Mar	765987.7	326460.3	297610.3	141917.1
Apr	770117.5	328479.9	299074.7	142562.9
May	775068.1	331125.0	300921.4	143021.7
Jun	781396.7	334898.0	302952.9	143545.9
Jul	784913.9	336627.9	304279.6	144006.4
Aug	790991.1	339910.5	306427.7	144652.9
Sep	797557.9	343406.0	308974.4	145177.5

Source: Bank of Guyana

COMMERCIAL BANKS: ASSETS
(G\$ THOUSANDS)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector						Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana				Other
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises	Other			Total	Deposits	External Payment Deposits	Currency	
							Total	Securities	Loans									
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
2008	232,629,338	49,506,412	18,857,418	534,452	30,114,542	53,997,380	50,944,988	50,909,207	35,781	2,998,114	54,278	109,182	67,233,108	25,183,900	21,819,846	61,675	3,302,379	36,599,356
2009																		
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
2010																		
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
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
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
Dec	296,125,557	47,126,271	15,796,562	1,332,277	29,997,432	70,197,827	67,065,560	67,057,343	8,217	3,085,191	47,077	15,450	78,307,675	45,384,428	40,842,683	61,134	4,480,611	55,093,906
2011																		
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	46,199,676	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	3,209,326	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	313,745,399	49,349,489	22,822,185	957,118	25,570,187	74,958,374	71,680,564	71,669,389	11,175	3,226,270	51,540	25,722	89,338,922	41,910,795	38,507,345	61,040	3,342,410	58,162,096
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
Dec	328,165,603	53,126,068	25,578,505	1,171,100	26,376,463	77,508,157	73,417,496	73,415,632	1,864	4,030,858	59,803	31,078	94,228,505	41,055,577	36,206,647	61,040	4,787,890	62,216,219
2012																		
Jan	322,392,647	46,176,718	17,996,015	2,355,701	25,825,002	75,129,971	71,595,226	71,557,916	37,310	3,477,756	56,989	83,445	93,709,104	47,062,013	42,954,143	61,040	4,046,830	60,231,396
Feb	332,120,401	50,544,078	21,071,441	2,571,544	26,901,094	71,314,260	67,770,677	67,768,958	1,719	3,480,831	62,752	120,404	96,487,744	52,460,225	48,115,106	61,040	4,284,079	61,193,689
Mar	327,633,426	50,978,532	21,971,707	1,101,438	27,905,387	74,227,473	69,872,405	69,871,611	794	4,294,028	61,040	121,951	97,357,625	43,436,937	39,771,646	61,040	3,604,251	61,510,908
Apr	332,357,229	50,589,317	21,034,147	1,232,960	28,322,210	73,355,261	68,840,330	68,837,578	2,752	4,454,469	60,462	90,207	101,791,725	42,900,209	39,628,972	61,040	3,210,197	63,630,510
May	334,686,549	50,732,128	21,167,495	1,210,745	28,353,888	69,503,551	65,613,761	65,612,906	855	3,828,641	61,149	42,014	102,451,129	49,349,609	45,066,206	61,040	4,222,363	62,608,118
Jun	343,827,652	55,937,650	26,800,749	1,108,556	28,028,345	70,634,157	66,938,991	66,938,460	531	3,628,257	66,909	84,535	102,695,014	50,374,186	46,369,545	61,040	3,943,601	64,102,110
Jul	349,027,259	57,600,942	28,030,111	1,369,242	28,201,588	71,003,327	66,931,048	66,930,883	165	4,062,408	9,871	116,880	102,898,909	53,190,676	49,048,007	61,040	4,081,629	64,216,524
Aug	355,865,486	54,515,024	24,904,926	1,204,697	28,405,401	71,952,142	67,881,627	67,881,344	283	4,051,721	18,794	184,269	107,207,546	56,673,194	53,093,413	61,040	3,518,741	65,333,310
Sep	356,945,810	55,517,868	25,127,336	1,256,280	29,134,252	71,824,453	68,200,472	68,198,795	1,677	3,562,544	61,436	221,847	109,359,214	54,251,380	50,672,201	61,040	3,518,139	65,771,048

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						
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	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															
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
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
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
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	313,745,399	13,105,241	3,117,146	9,988,095	-	38,479,830	10,357,845	20,492,981	7,629,004	13,330,441	204,697,168	61,040	-	6,580,749	37,490,931
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
Dec	328,165,603	13,910,822	3,823,369	10,087,453	-	40,401,893	6,680,287	26,298,356	7,423,250	15,194,900	208,437,560	61,040	-	11,558,333	38,601,056
2012															
Jan	322,392,647	13,143,315	1,689,343	11,453,972	-	36,657,612	6,517,547	22,661,600	7,478,464	14,047,645	210,589,055	61,040	-	8,363,003	39,530,978
Feb	332,120,401	13,639,813	2,255,249	11,384,564	-	37,703,264	6,414,630	23,754,340	7,534,295	14,659,139	214,093,253	61,040	-	11,812,793	40,151,098
Mar	327,633,426	11,657,896	1,789,564	9,868,332	-	35,812,587	6,300,598	21,985,918	7,526,070	14,869,065	216,421,867	61,040	-	8,033,292	40,777,679
Apr	332,357,229	11,731,057	2,188,521	9,542,536	-	36,942,346	6,005,131	23,430,704	7,506,511	15,335,624	218,649,541	61,040	-	8,696,129	40,941,491
May	334,686,549	10,668,403	1,615,925	9,052,478	-	38,073,550	6,109,942	24,655,308	7,308,300	15,310,703	222,037,329	61,040	-	7,041,642	41,493,882
Jun	343,827,652	13,288,741	2,059,865	11,228,876	-	39,799,971	6,841,605	25,319,518	7,638,848	16,254,990	224,696,075	61,040	-	7,962,790	41,764,045
Jul	349,027,259	13,379,885	2,075,120	11,304,765	-	42,725,002	7,843,237	27,642,453	7,239,312	15,926,011	227,115,085	61,040	-	7,330,119	42,490,117
Aug	355,865,486	12,355,340	2,485,353	9,869,987	-	43,243,990	6,785,017	29,099,121	7,359,851	17,323,851	230,402,560	61,040	-	8,953,305	43,525,401
Sep	356,945,810	12,025,659	2,305,531	9,720,128	-	42,298,501	6,643,100	28,348,379	7,307,022	17,194,799	232,684,457	61,040	-	8,579,650	44,101,703

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	
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	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															
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
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
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
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	266495.5	256507.4	38479.8	17986.8	10357.8	505.9	7123.1	20493.0	204697.2	37888.7	166808.5	13330.4	1030.0	12300.4	9988.1
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
Dec	274121.8	264034.4	40401.9	14103.5	6680.3	339.1	7084.2	26298.4	208437.6	38201.5	170236.0	15194.9	984.7	14210.2	10087.5
2012															
Jan	272748.3	261294.3	36657.6	13996.0	6517.5	408.3	7070.2	22661.6	210589.1	39350.4	171238.7	14047.6	280.3	13767.4	11454.0
Feb	277840.2	266455.7	37703.3	13948.9	6414.6	463.1	7071.2	23754.3	214093.3	40571.1	173522.1	14659.1	261.2	14397.9	11384.6
Mar	276971.9	267103.5	35812.6	13826.7	6300.6	416.8	7109.3	21985.9	216421.9	41101.3	175320.6	14869.1	55.3	14813.7	9868.3
Apr	280470.0	270927.5	36942.3	13511.6	6005.1	435.6	7070.9	23430.7	218649.5	40709.2	177940.3	15335.6	57.9	15277.7	9542.5
May	284474.1	275421.6	38073.6	13418.2	6109.9	447.9	6860.4	24655.3	222037.3	41327.7	180709.6	15310.7	46.3	15264.4	9052.5
Jun	291979.9	280751.0	39800.0	14480.5	6841.6	418.1	7220.7	25319.5	224696.1	43270.4	181425.7	16255.0	36.2	16218.8	11228.9
Jul	297070.9	285766.1	42725.0	15082.5	7843.2	411.9	6827.4	27642.5	227115.1	44917.5	182197.6	15926.0	45.3	15880.7	11304.8
Aug	300840.4	290970.4	43244.0	14144.9	6785.0	436.2	6923.6	29099.1	230402.6	48727.5	181675.1	17323.9	49.7	17274.2	9870.0
Sep	301897.9	292177.8	42298.5	13950.1	6643.1	441.8	6865.2	28348.4	232684.5	48788.3	183896.2	17194.8	43.3	17151.5	9720.1

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								
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	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															
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
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
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
Dec	49305.2	43315.6	10539.3	2566.4	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	54156.2	48825.0	12438.0	6667.3	6115.0	348.4	203.9	5770.7	34938.9	21953.2	12985.7	1448.1	176.0	1272.1	5331.3
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
Dec	54468.0	48682.3	11753.1	3085.4	2720.9	189.3	175.2	8667.7	35014.1	22553.5	12460.6	1915.1	149.2	1765.9	5785.7
2012															
Jan	52771.7	47078.9	9930.3	3091.8	2693.4	257.3	141.1	6838.5	35714.3	23264.4	12449.9	1434.3	144.6	1289.8	5692.8
Feb	54797.5	49316.3	9584.3	2924.5	2547.2	253.4	124.0	6659.7	38207.6	25392.4	12815.2	1524.4	145.8	1378.5	5481.3
Mar	51573.1	46474.6	7709.5	2820.3	2422.0	255.3	143.0	4889.2	37497.2	23693.3	13804.0	1267.8	40.3	1227.6	5098.5
Apr	52980.5	47882.2	8652.6	2522.9	2158.4	280.3	84.3	6129.7	37416.0	23591.1	13824.8	1813.7	42.8	1770.9	5098.3
May	52071.9	47531.4	9313.0	2782.3	2316.1	280.7	185.5	6530.7	36768.1	23181.7	13586.4	1450.3	41.2	1409.1	4540.5
Jun	54507.4	48912.9	9560.8	2687.2	2251.7	249.1	186.4	6873.6	37901.7	24092.1	13809.5	1450.4	31.1	1419.4	5594.5
Jul	59882.2	54327.2	11043.1	2626.7	2272.9	240.6	113.2	8416.4	41788.8	25518.9	16269.8	1495.3	40.2	1455.2	5555.0
Aug	63006.4	57594.7	12532.0	2805.5	2350.8	262.8	191.9	9726.5	43388.4	27540.7	15847.7	1674.3	44.5	1629.8	5411.6
Sep	61149.1	55857.6	11051.7	2680.6	2289.8	270.8	120.0	8371.0	43198.8	27315.2	15883.6	1607.1	38.2	1568.9	5291.5

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								
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	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															
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
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
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
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
Dec	51941.0	51338.2	17819.7	7573.2	655.1	13.9	6904.2	10246.4	22874.5	2548.6	20325.9	10644.0	800.5	9843.6	602.8
2012															
Jan	49980.4	49396.3	16195.9	7602.3	664.2	13.9	6924.2	8593.6	23123.4	2936.5	20186.9	10077.0	100.6	9976.4	584.1
Feb	50639.8	50064.3	16582.1	7620.4	664.2	13.9	6942.3	8961.7	23347.4	3513.0	19834.4	10134.8	100.3	10034.5	575.5
Mar	51495.1	50920.3	17192.4	7683.3	703.8	18.2	6961.3	9509.1	23368.6	3533.1	19835.5	10359.3	0.0	10359.3	574.8
Apr	51836.2	51263.2	17423.4	7704.6	704.8	18.2	6981.6	9718.8	23187.4	3458.9	19728.5	10652.4	0.0	10652.4	573.0
May	53489.3	52911.0	17679.4	7393.6	705.6	18.2	6669.8	10285.8	24144.2	4199.5	19944.7	11087.4	0.0	11087.4	578.3
Jun	55137.9	54559.2	18364.7	7753.1	705.7	18.2	7029.2	10611.7	24298.9	4522.5	19776.4	11895.6	0.0	11895.6	578.7
Jul	56166.1	55594.0	18535.2	7432.9	705.8	18.2	6708.9	11102.3	25246.9	4938.9	20308.0	11811.8	0.0	11811.8	572.1
Aug	56991.3	56420.2	19047.5	7331.3	586.6	18.2	6726.6	11716.2	24959.0	4826.7	20132.3	12413.7	0.0	12413.7	571.0
Sep	57581.1	57012.1	20019.1	7464.3	706.0	18.2	6740.1	12554.8	25561.6	5056.9	20504.7	11431.4	0.0	11431.4	569.0

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								
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	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															
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
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
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
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	161731.5	157686.8	9866.2	3734.2	3587.6	142.0	4.6	6132.0	146763.1	13415.0	133348.1	1057.5	49.2	1008.3	4044.7
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
Dec	167712.8	164013.8	10829.1	3444.9	3304.2	135.9	4.8	7384.2	150549.0	13099.4	137449.6	2635.7	35.1	2600.7	3699.0
2012															
Jan	169996.1	164819.1	10531.4	3301.9	3160.0	137.1	4.9	7229.5	151751.3	13149.4	138601.9	2536.4	35.1	2501.3	5177.0
Feb	172403.0	167075.1	11536.9	3404.0	3203.3	195.8	4.9	8132.9	152538.3	11665.7	140872.6	3000.0	15.1	2984.9	5327.8
Mar	173903.7	169708.7	10910.7	3323.0	3174.8	143.3	5.0	7587.7	155556.0	13874.9	141681.1	3241.9	15.1	3226.8	4195.1
Apr	175653.4	171782.1	10866.4	3284.1	3142.0	137.2	5.0	7582.2	158046.2	13659.1	144387.1	2869.5	15.1	2854.4	3871.3
May	178912.9	174979.2	11081.2	3242.4	3088.3	149.0	5.1	7838.8	161125.0	13946.5	147178.5	2773.1	5.1	2768.0	3933.7
Jun	182334.6	177278.9	11874.5	4040.2	3884.3	150.8	5.1	7834.2	162495.5	14655.7	147839.8	2909.0	5.1	2903.9	5055.7
Jul	181022.7	175844.9	13146.7	5022.9	4864.6	153.2	5.2	8123.7	160079.4	14459.6	145619.8	2618.9	5.1	2613.7	5177.7
Aug	180842.8	176955.4	11664.5	4008.1	3847.7	155.2	5.1	7656.4	162055.1	16360.1	145695.0	3235.9	5.1	3230.8	3887.3
Sep	183167.7	179308.0	11227.7	3805.2	3647.2	152.7	5.2	7422.6	163924.1	16416.2	147507.9	4156.2	5.1	4151.1	3859.7

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
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	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						
Mar	18184.8	5335.7	574.3	18258.2	2897.1	45250.2
Jun	16564.9	6208.6	502.3	20446.3	2288.9	46010.9
Sep	18278.3	6009.8	514.8	19846.7	2103.3	46752.8
Dec	17213.4	6135.1	882.6	17359.7	3391.6	44982.3
2011						
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
Dec	26385.6	7271.0	1964.9	14625.0	1694.5	51941.0
2012						
Jan	24218.3	7678.8	594.2	15939.9	1549.2	49980.4
Feb	24902.6	8013.0	1759.4	14473.0	1491.8	50639.8
Mar	25166.7	8083.2	1662.2	14961.8	1621.2	51495.1
Apr	25816.9	8368.2	1143.1	14987.6	1520.3	51836.2
May	22034.3	8573.5	1126.6	20263.3	1491.6	53489.3
Jun	27362.4	8408.3	1232.1	16653.5	1481.7	55137.9
Jul	22949.4	9111.6	1155.1	21267.1	1682.9	56166.1
Aug	24656.6	7137.0	1146.0	22412.3	1639.4	56991.3
Sep	26467.6	6886.4	1166.5	19187.7	3873.0	57581.1

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				
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	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						
Mar	139645.5	41110.3	43419.0	-2308.7	604.1	137940.9
Jun	140749.8	38455.9	38435.2	20.7	307.7	141078.2
Sep	143063.8	39483.6	40762.8	-1279.2	313.8	142098.4
Dec	145669.0	52055.3	44136.8	7918.5	254.6	153842.0
2011						
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	66192.8	67350.5	-1157.7	302.7	161731.5
Oct	161731.5	67937.6	64966.9	2970.7	412.8	165115.0
Nov	165115.0	72426.0	71013.9	1412.1	41.9	166569.0
Dec	166569.0	90509.7	89592.3	917.4	226.4	167712.8
2012						
Jan	167712.8	72896.0	70685.7	2210.3	73.1	169996.2
Feb	169996.2	63429.5	61067.6	2361.9	44.9	172403.0
Mar	172403.0	70464.0	69255.2	1208.9	291.9	173903.7
Apr	173903.7	70582.3	69168.3	1414.1	335.6	175653.4
May	175653.4	71206.1	67974.2	3231.9	27.6	178912.9
Jun	178912.9	70789.5	67571.5	3218.0	203.7	182334.6
Jul	182334.6	78587.7	79933.1	-1345.4	33.5	181022.7
Aug	181022.7	64637.9	64851.9	-213.9	34.1	180842.8
Sep	180842.8	60805.8	58743.2	2062.7	262.3	183167.7

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2002	103,269
2003	110,920
2004	159,657
2005	167,641
2006	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	
Mar	471,629
Jun	301,534
Sep	286,312
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	295,601
Nov	315,515
Dec	356,107
2012	
Jan	321,816
Feb	326,165
Mar	344,340
Apr	327,104
May	473,001
Jun	450,926
Jul	455,445
Aug	416,019
Sep	380,570

Table 2.9

Period	Clearings ¹⁾
2002	110,233
2003	121,087
2004	98,286
2005	131,454
2006	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	
Mar	18,268
Jun	19,406
Sep	18,243
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
Dec	26,810
2012	
Jan	25,882
Feb	22,490
Mar	24,098
Apr	24,454
May	24,682
Jun	25,449
Jul	25,698
Aug	24,424
Sep	22,942

Sources : Bank of Guyana and Commercial Banks

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

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

Table 2.10 (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 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	60467.1	60003.2	2274.2	64.3	13.5	50.7	2209.9	57633.3	39503.0	18130.2	95.8	-	95.8	463.9
2009														
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														
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
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
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
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	87176.8	86219.7	3289.0	62.7	11.2	51.5	3226.3	82905.0	60224.5	22680.4	25.7	-	25.7	957.1
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
Dec	93151.1	91980.0	4092.5	61.7	1.9	59.8	4030.9	87856.4	63219.4	24637.0	31.1	-	31.1	1171.1
2012														
Jan	93258.6	90902.9	3572.1	94.3	37.3	57.0	3477.8	87247.4	62986.2	24261.2	83.4	-	83.4	2355.7
Feb	96266.8	93695.3	3545.3	64.5	1.7	62.8	3480.8	90029.6	65741.6	24288.0	120.4	-	120.4	2571.5
Mar	96481.5	95380.1	4355.9	61.8	0.8	61.0	4294.0	90902.3	66510.1	24392.2	122.0	-	122.0	1101.4
Apr	101195.0	99962.0	4517.7	63.2	2.8	60.5	4454.5	95354.1	70632.1	24722.0	90.2	-	90.2	1233.0
May	101209.6	99998.9	3890.6	62.0	0.9	61.1	3828.6	96066.2	70833.9	25232.3	42.0	-	42.0	1210.7
Jun	101257.1	100148.5	3695.7	67.4	0.5	66.9	3628.3	96368.3	70857.7	25510.6	84.5	-	84.5	1108.6
Jul	102144.9	100775.6	4072.4	10.0	0.2	9.9	4062.4	96586.3	70024.6	26561.7	116.9	-	116.9	1369.2
Aug	106355.7	105151.0	4070.8	19.1	0.3	18.8	4051.7	100895.9	73523.0	27372.9	184.3	-	184.3	1204.7
Sep	108258.3	107002.0	3625.7	63.1	1.7	61.4	3562.5	103154.5	75115.3	28039.2	221.8	-	221.8	1256.3

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 ¹									
2002	54385.7	52834.7	816.8	9.3	2.2	7.1	807.5	47381.8	38308.3	9073.5	3912.1	723.9	-	723.9	1551.1
2003	45251.8	43775.7	885.2	63.4	1.2	62.2	821.7	38521.6	29696.1	8825.5	3513.5	855.5	-	855.5	1476.2
2004	41769.2	40212.0	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	3632.5	490.0	-	490.0	1557.2
2005	47769.6	46339.3	1572.1	86.6	5.4	81.2	1485.5	36802.3	26499.3	10303.0	7432.4	532.5	-	532.5	1430.2
2006	55270.5	53904.9	1057.9	91.3	0.5	90.8	966.6	43109.0	30595.7	12513.3	9301.7	436.4	-	436.4	1365.6
2007	64545.1	63852.2	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	12523.7	37.8	-	37.8	692.9
2008	76869.7	76405.7	2274.2	64.3	13.5	50.7	2209.9	57633.3	39503.0	18130.2	16402.5	95.8	-	95.8	463.9
2009															
Mar	79964.4	79357.4	3030.8	79.3	25.3	54.0	2951.5	58676.2	39535.9	19140.4	17451.1	199.3	-	199.3	607.0
Jun	80370.9	79814.7	3072.9	74.4	20.7	53.7	2998.5	58049.0	38778.0	19271.0	18585.8	106.9	-	106.9	556.3
Sep	83095.5	82146.0	2861.3	73.3	20.0	53.3	2788.0	58961.3	39341.0	19620.2	20244.1	79.3	-	79.3	949.5
Dec	86308.5	85216.2	2716.9	75.6	22.5	53.0	2641.3	60486.0	41661.8	18824.2	21910.3	103.0	-	103.0	1092.3
2010															
Mar	88802.1	87710.8	2937.3	53.2	13.8	39.4	2884.1	61408.2	43029.9	18378.3	23314.2	51.1	-	51.1	1091.3
Jun	92932.2	91512.1	3129.8	59.7	12.5	47.2	3070.1	63989.7	45620.0	18369.7	24373.0	19.6	-	19.6	1420.2
Sep	96582.5	95326.0	3486.2	63.7	15.2	48.4	3422.5	66855.6	46875.7	19979.9	24953.1	31.1	-	31.1	1256.5
Dec	103145.9	101813.6	3140.5	55.3	8.2	47.1	3085.2	71391.3	50007.8	21383.5	27266.4	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	126170.2	125213.1	3289.0	62.7	11.2	51.5	3226.3	82905.0	60224.5	22680.4	38993.4	25.7	-	25.7	957.1
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
Dec	133355.4	132184.4	4092.5	61.7	1.9	59.8	4030.9	87856.4	63219.4	24637.0	40204.3	31.1	-	31.1	1171.1
2012															
Jan	133887.0	131531.3	3572.1	94.3	37.3	57.0	3477.8	87247.4	62986.2	24261.2	40628.4	83.4	-	83.4	2355.7
Feb	136736.5	134165.0	3545.3	64.5	1.7	62.8	3480.8	90029.6	65741.6	24288.0	40469.7	120.4	-	120.4	2571.5
Mar	137429.6	136328.2	4355.9	61.8	0.8	61.0	4294.0	90902.3	66510.1	24392.2	40948.1	122.0	-	122.0	1101.4
Apr	142639.5	141406.6	4517.7	63.2	2.8	60.5	4454.5	95354.1	70632.1	24722.0	41444.5	90.2	-	90.2	1233.0
May	143209.8	141999.0	3890.6	62.0	0.9	61.1	3828.6	96066.2	70833.9	25232.3	42000.2	42.0	-	42.0	1210.7
Jun	143708.3	142599.7	3695.7	67.4	0.5	66.9	3628.3	96368.3	70857.7	25510.6	42451.2	84.5	-	84.5	1108.6
Jul	144885.3	143516.1	4072.4	10.0	0.2	9.9	4062.4	96586.3	70024.6	26561.7	42740.5	116.9	-	116.9	1369.2
Aug	150102.4	148897.7	4070.8	19.1	0.3	18.8	4051.7	100895.9	73523.0	27372.9	43746.7	184.3	-	184.3	1204.7
Sep	152449.7	151193.4	3625.7	63.1	1.7	61.4	3562.5	103154.5	75115.3	28039.2	44191.4	221.8	-	221.8	1256.3

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 ¹	
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	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														
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
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
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
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	45095.9	44308.1	2426.1	50.1	2.4	47.7	2376.0	41859.5	34007.3	7852.1	22.5	-	22.5	787.8
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
Dec	49758.4	48750.9	3234.1	58.0	1.9	56.1	3176.1	45488.5	36530.9	8957.6	28.3	-	28.3	1007.5
2012														
Jan	49882.7	47699.2	3103.7	82.3	28.9	53.4	3021.4	44514.7	35783.5	8731.2	80.8	-	80.8	2183.5
Feb	52910.3	50501.6	3117.9	60.9	1.7	59.2	3056.9	47265.8	38513.0	8752.7	117.9	-	117.9	2408.7
Mar	51577.8	50636.2	3525.5	58.3	0.8	57.6	3467.1	46991.1	38135.9	8855.3	119.6	-	119.6	941.5
Apr	54944.5	53866.0	3687.1	59.7	2.8	56.9	3627.4	50090.9	41045.5	9045.3	88.0	-	88.0	1078.5
May	54204.3	53141.8	3058.7	58.6	0.9	57.8	3000.1	50043.1	40710.4	9332.7	40.0	-	40.0	1062.5
Jun	53477.1	52517.8	2862.1	64.0	0.5	63.5	2798.0	49573.1	40401.3	9171.8	82.7	-	82.7	959.2
Jul	53556.5	52334.7	3237.4	6.7	0.2	6.5	3230.7	48982.1	39309.1	9673.0	115.2	-	115.2	1221.7
Aug	54858.9	53798.9	3234.5	15.9	0.3	15.6	3218.6	50393.5	40412.3	9981.2	170.9	-	170.9	1060.0
Sep	55265.9	54163.9	2787.9	60.0	1.7	58.3	2727.9	51274.4	41137.8	10136.6	101.5	-	101.5	1102.0

Source: Commercial Banks

¹ Other Govt. consists of Local Government and NIS.

COMMERCIAL BANKS: TERM LOANS AND ADVANCES¹

(G\$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government		Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't								Other Gov't	
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	24,075.1	23,977.4	80.0	-	-	-	80.0	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7
2009														
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														
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
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
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
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
Dec	43,392.8	43,229.1	858.5	3.7	-	3.7	854.8	42,367.9	26,688.5	15,679.4	2.8	-	2.8	163.6
2012														
Jan	43,375.8	43,203.7	468.4	12.0	8.4	3.6	456.4	42,732.7	27,202.6	15,530.0	2.6	-	2.6	172.2
Feb	43,356.5	43,193.7	427.4	3.5	-	3.5	423.9	42,763.8	27,228.5	15,535.2	2.5	-	2.5	162.8
Mar	44,903.8	44,743.8	830.4	3.5	-	3.5	826.9	43,911.1	28,374.2	15,536.9	2.3	-	2.3	159.9
Apr	46,250.5	46,096.0	830.6	3.5	-	3.5	827.1	45,263.3	29,586.6	15,676.7	2.2	-	2.2	154.4
May	47,005.3	46,857.0	831.9	3.4	-	3.4	828.5	46,023.1	30,123.5	15,899.6	2.0	-	2.0	148.3
Jun	47,780.0	47,630.7	833.6	3.4	-	3.4	830.2	46,795.2	30,456.4	16,338.8	1.9	-	1.9	149.3
Jul	48,588.4	48,440.9	835.0	3.3	-	3.3	831.7	47,604.2	30,715.5	16,888.7	1.7	-	1.7	147.5
Aug	51,496.8	51,352.0	836.3	3.2	-	3.2	833.2	50,502.4	33,110.7	17,391.7	13.3	-	13.3	144.7
Sep	52,992.4	52,838.1	837.7	3.1	-	3.1	834.6	51,880.1	33,977.5	17,902.5	120.3	-	120.3	154.3

Source: Commercial Banks

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

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

Table 2-13(a)

	2002		2003		2004		2005		2006	
	Dec.		Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	9.3	-	63.4	-	50.2	-	86.6	-	91.3	-
FINANCIAL INSTITUTIONS	0.0	723.9	0.0	855.4	0.0	490.0	0.0	532.5	0.0	436.4
Pub. Finan. Instits.	-	-	-	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	-	-	-	-	0.0	-	0.2	-	0.0
Insurance Companies	-	655.6	-	769.6	-	474.2	-	514.4	-	422.1
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	9.2	-	13.0	-	15.7	-	17.9	-	14.2
Trust & Investment Companies	-	59.2	-	72.8	-	0.2	-	0.0	-	0.0
Pension Funds	-	0.0	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	807.5	38308.3	821.7	29696.1	1265.4	26581.5	1485.5	26499.3	966.6	30595.7
Agriculture	127.6	6759.5	102.3	3468.8	0.0	3244.6	146.2	3637.7	29.1	3525.8
Sugarcane	107.8	114.0	102.3	120.3	0.0	28.3	146.2	75.5	29.1	63.0
Paddy	4.7	4008.2	0.0	1813.3	0.0	1653.8	0.0	1411.0	0.0	1076.9
Other Farming	0.0	139.7	0.0	93.4	0.0	117.0	0.0	111.5	0.0	197.5
Livestock	0.0	647.4	0.0	419.2	0.0	372.4	0.0	422.9	0.0	517.8
Forestry	15.1	639.8	0.0	72.0	0.0	29.7	0.0	76.3	0.0	65.3
Shrimp & Other Fishing	0.0	1210.4	0.0	950.6	0.0	1043.4	0.0	1540.5	0.0	1605.2
Mining & Quarrying	486.9	680.7	320.9	697.5	60.3	409.9	241.2	346.0	0.2	955.5
Bauxite	486.9	0.5	320.9	0.0	60.3	96.0	241.2	99.9	0.0	195.3
Other	0.0	680.2	0.0	697.5	0.0	314.0	0.0	246.2	0.2	760.2
Manufacturing	190.0	13716.3	384.6	10078.2	1201.0	8539.8	1098.1	8150.0	937.2	10145.1
Timber and Sawmilling	0.0	1478.3	0.0	1212.8	0.0	823.7	0.0	975.5	0.0	1402.5
Other Construction and Engin.	0.0	2171.9	0.0	2184.9	0.0	2332.1	0.0	2366.6	0.0	3701.0
Sugar Molasses	0.0	550.5	0.0	504.8	0.0	3.5	0.0	87.9	0.8	45.9
Rice Milling	174.4	6199.6	177.4	3557.5	177.4	2482.8	176.9	1745.0	126.9	1399.8
Beverages, Food & Tobacco	0.0	505.0	0.0	536.7	0.0	540.9	0.0	895.4	0.0	1332.2
Textiles & Clothing	15.6	66.3	0.0	54.7	0.0	65.9	0.0	49.8	0.0	45.8
Electricity	0.0	0.2	0.0	0.0	1023.6	4.9	921.2	3.5	809.5	4.3
Other Manufacturing	0.0	2744.5	207.1	2026.9	0.0	2286.0	0.0	2026.4	0.0	2213.5
Services	3.0	17151.8	14.0	15451.5	4.1	14387.2	0.0	14365.5	0.0	15969.3
Drainage & Irrigation	0.0	43.5	0.0	28.0	0.0	25.8	0.0	38.3	0.0	30.9
Transportation	0.0	1012.8	0.0	956.5	0.0	1143.7	0.0	1054.6	0.0	1150.8
Telecommunications	0.0	4.8	14.0	85.9	0.0	25.8	0.0	23.7	0.0	71.5
Entertaining & Catering	0.0	1652.8	0.0	1794.7	0.0	1368.5	0.0	1400.1	0.0	1964.8
Distribution	0.0	9938.4	0.0	9245.5	0.0	8988.3	0.0	9072.9	0.0	9767.8
Education	0.0	379.1	0.0	252.3	0.0	216.7	0.0	142.1	0.0	85.9
Health	0.0	107.0	0.0	138.3	0.0	148.6	0.0	171.2	0.0	206.9
Professional Services	0.0	637.8	0.0	561.7	0.0	518.1	0.0	436.5	0.0	477.1
Other Services	3.0	3375.5	0.0	2388.6	4.1	1951.6	0.0	2026.0	0.0	2213.5
HOUSEHOLDS	0.0	9073.5	0.0	8825.5	0.0	8192.5	0.0	10303.0	0.0	12513.3
Housing	-	3850.7	-	3648.3	-	2622.1	-	3008.5	-	3759.1
Motor Cars	-	1417.8	-	1786.7	-	2156.3	-	2721.9	-	3453.9
Other Durable Goods	-	656.7	-	688.0	-	310.1	-	532.1	-	636.2
Education	-	99.4	-	125.6	-	169.0	-	217.4	-	249.3
Travel	-	11.9	-	15.8	-	33.5	-	55.3	-	58.7
Other Purpose	-	3037.1	-	2561.0	-	2901.4	-	3767.8	-	4356.1
TOTAL	816.8	48105.7	885.2	39377.0	1315.6	35264.0	1572.1	37334.8	1057.9	43545.3

Source: Commercial Banks

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

Table 2-13(b)

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

Source: Commercial Banks

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

Table 2-13(c)

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

Source: Commercial Banks

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

Table 2-13(d)

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

Source: Commercial Banks

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

Table 2-13(e)

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

Source: Commercial Banks

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

Table 2-13(f)

	2011											
	Jan		Feb		Mar		Apr		May		June	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	61.2	-	54.2	-	66.2	-	60.6	-	77.3	-	61.5	-
FINANCIAL INSTITUTIONS	0.0	32.3	0.0	21.2	0.0	27.7	0.0	24.9	0.0	26.2	0.0	27.9
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
BUSINESS ENTERPRISES	3,234.0	51,256.2	3,120.2	52,352.5	3,186.0	53,520.9	3,253.6	54,383.1	3,209.3	55,283.9	3,186.6	55,070.1
<i>Agriculture</i>	882.1	7,329.9	835.2	7,232.1	882.9	7,698.3	937.7	8,019.6	896.4	8,077.3	907.9	8,126.7
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
<i>Mining & Quarrying</i>	2.3	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
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
<i>Manufacturing</i>	2,349.5	13,296.3	2,283.3	13,434.8	2,301.8	13,612.3	2,315.0	13,234.5	2,311.5	13,724.1	2,277.4	13,131.7
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
<i>Services</i>	0.0	28,086.3	0.5	29,147.9	0.0	29,627.8	0.0	30,574.2	0.5	30,937.6	0.0	31,107.5
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
HOUSEHOLDS	0.0	17,786.7	0.0	17,589.5	0.0	17,398.6	0.0	18,084.8	0.0	18,370.6	0.0	18,783.7
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
TOTAL	3,295.1	69,075.2	3,174.4	69,963.2	3,252.2	70,947.2	3,314.2	72,492.8	3,286.6	73,680.7	3,248.1	73,881.8

Source: Commercial Banks

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

Table 2-13(g)

	2011											
	July		Aug		Sep		Oct		Nov		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	62.0	-	78.5	-	62.7	-	18.1	-	52.1	-	61.7	-
FINANCIAL INSTITUTIONS	0.0	27.1	0.0	48.8	0.0	25.7	0.0	74.0	0.0	25.1	0.0	31.1
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	8.3	-	11.7	-	10.7	-	3.0	-	10.2	-	0.1
Insurance Companies	-	18.3	-	10.0	-	11.0	-	7.0	-	5.0	-	6.5
Building Societies	-	0.0	-	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	-	24.5
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	53.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	3,235.7	56,713.1	2,999.9	59,023.4	3,226.3	60,710.0	3,182.2	62,116.4	3,381.5	62,991.7	4,030.9	64,567.3
<i>Agriculture</i>	951.8	8,452.8	704.5	8,632.7	937.5	9,093.1	1,334.0	9,214.5	983.3	9,182.4	1,542.9	9,617.9
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	1,542.9	2,338.1
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	0.0	3,865.6
Other Farming	0.0	174.4	0.0	78.6	0.0	77.5	0.0	75.4	0.0	100.8	0.0	114.9
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	0.0	1,219.9
Forestry	1.5	330.9	0.9	395.7	0.2	518.1	0.0	526.5	0.0	552.5	0.0	586.7
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	0.0	1,492.8
<i>Mining & Quarrying</i>	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	0.4	2,806.1
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	1.3	2,609.2	1.5	2,604.2	0.8	2,650.7	0.1	2,701.6	2.8	2,664.7	0.4	2,806.1
<i>Manufacturing</i>	2,280.9	13,916.7	2,259.2	14,358.2	2,239.3	14,596.2	1,798.7	14,823.3	2,317.7	14,871.4	2,414.5	16,674.9
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	0.0	1,385.8
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	0.0	7,167.9
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	1,871.5	564.7
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	20.8	1,605.5
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	0.0	2,691.6
Textiles & Clothing	0.0	103.5	0.0	100.1	0.0	100.4	0.0	99.4	0.0	97.0	0.0	143.6
Electricity	539.2	88.5	502.5	86.7	486.2	96.8	470.0	92.7	453.6	75.4	522.2	68.0
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	0.0	3,047.8
<i>Services</i>	1.6	31,734.3	34.6	33,428.3	48.7	34,370.0	49.4	35,377.1	77.6	36,273.2	73.1	35,468.3
Drainage & Irrigation	0.0	7.0	0.0	6.0	0.0	17.7	0.0	18.7	0.0	18.0	0.0	17.6
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	0.0	3,329.7
Telecommunications	0.0	230.0	0.0	237.3	0.0	227.0	0.0	209.8	0.0	229.7	0.0	221.7
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	0.0	2,891.8
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	2.6	21,556.2
Education	0.0	245.0	0.0	310.5	0.0	405.0	0.0	415.0	0.0	409.1	0.0	472.1
Health	0.0	517.7	0.0	539.0	0.0	616.9	0.0	614.5	0.0	674.2	0.0	663.1
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	0.0	1,207.9
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	70.5	5,108.1
HOUSEHOLDS	0.0	19,110.3	0.0	19,360.8	0.0	19,879.6	0.0	20,351.4	0.0	20,978.6	0.0	21,631.8
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	0.0	6,304.3
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	0.0	5,115.9
Other Durable Goods	0.0	328.2	0.0	321.5	0.0	317.8	0.0	327.7	0.0	382.6	0.0	479.1
Education	0.0	197.8	0.0	202.0	0.0	223.6	0.0	231.5	0.0	234.8	0.0	233.6
Travel	0.0	22.4	0.0	23.4	0.0	16.8	0.0	22.5	0.0	22.2	0.0	20.9
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	0.0	9,478.0
TOTAL	3,297.6	75,850.5	3,078.3	78,433.0	3,289.0	80,615.3	3,200.3	82,541.8	3,433.5	83,995.5	4,092.5	86,230.1

Source: Commercial Banks

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

Table 2-13(h)

	2012											
	Jan		Feb		Mar		Apr		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	94.3	-	64.5	-	61.6	-	63.0	-	62.0	-	67.4	-
FINANCIAL INSTITUTIONS	0.0	83.5	0.0	120.4	0.0	122.0	0.0	90.2	0.0	42.0	0.0	84.6
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	14.0	-	8.9	-	10.2	-	14.0	-	14.8	-	3.0
Insurance Companies	-	7.2	-	49.2	-	62.1	-	33.9	-	10.8	-	9.9
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	62.3	-	62.3	-	49.7	-	42.3	-	16.4	-	71.7
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	3,477.8	64,353.6	3,480.8	67,186.9	4,207.9	67,929.9	4,455.6	72,069.1	3,828.6	72,333.9	3,628.3	72,413.2
<i>Agriculture</i>	1,426.5	9,621.1	1,196.9	9,766.3	1,521.8	10,204.7	1,689.0	11,111.4	1,324.5	10,977.9	1,334.7	10,956.0
Sugarcane	1,425.6	2,376.3	1,194.4	2,407.9	1,521.2	2,533.1	1,682.9	2,560.4	1,324.5	2,473.3	1,333.9	2,483.8
Paddy	0.0	4,116.4	0.0	4,115.9	0.5	4,402.1	0.0	5,165.7	0.0	5,125.8	0.0	5,176.9
Other Farming	0.0	130.0	0.0	150.5	0.0	133.7	0.0	156.4	0.0	146.7	0.0	105.9
Livestock	0.0	1,214.2	0.0	1,254.6	0.0	1,275.3	0.0	1,253.5	0.0	1,257.0	0.0	1,273.9
Forestry	0.9	491.0	2.5	543.4	0.1	558.5	6.1	554.4	0.0	579.4	0.7	495.1
Shrimp & Other Fishing	0.0	1,293.2	0.0	1,294.0	0.0	1,302.1	0.0	1,420.9	0.0	1,395.7	0.0	1,420.4
<i>Mining & Quarrying</i>	0.0	3,196.1	0.2	3,259.6	0.2	3,398.4	0.4	3,480.9	0.1	3,398.9	0.2	3,525.0
Bauxite	0.0	0.0	0.0	23.4	0.0	23.6	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	3,196.1	0.2	3,236.2	0.2	3,374.8	0.4	3,480.9	0.1	3,398.9	0.2	3,525.0
<i>Manufacturing</i>	2,001.5	16,220.7	2,266.7	17,473.1	2,603.0	18,092.2	2,676.7	19,878.8	2,414.0	20,570.5	2,205.1	19,836.0
Timber and Sawmilling	0.0	1,328.2	0.0	1,315.7	0.0	1,286.2	0.0	1,385.3	0.0	1,490.7	0.7	1,522.6
Other Constr. and Engin.	0.0	7,469.2	0.0	8,093.7	0.0	8,717.0	0.0	9,357.6	0.0	9,381.9	0.0	9,001.6
Sugar Molasses	1,561.3	402.5	1,804.3	573.7	1,869.6	673.8	1,859.0	574.0	1,785.8	513.6	1,834.4	555.5
Rice Milling	19.5	1,386.4	18.1	1,376.1	18.1	1,519.0	15.5	2,373.3	14.1	2,653.8	12.7	2,521.6
Beverages, Food & Tobacco	0.0	2,547.3	0.0	3,040.1	0.0	3,007.9	0.0	3,052.0	0.0	3,031.4	0.0	2,953.6
Textiles & Clothing	0.0	134.4	0.0	128.4	0.0	156.0	0.0	152.9	0.0	116.0	0.0	131.7
Electricity	420.8	83.3	444.3	83.4	715.3	83.3	802.2	71.3	614.1	139.7	357.2	140.7
Other Manufacturing	0.0	2,869.4	0.0	2,862.0	0.0	2,649.0	0.0	2,912.6	0.0	3,243.3	0.0	3,008.6
<i>Services</i>	49.7	35,315.9	17.0	36,687.9	82.8	36,234.6	89.5	37,597.9	90.0	37,386.7	88.4	38,096.2
Drainage & Irrigation	0.0	17.3	0.0	17.7	0.0	17.8	0.0	13.0	0.0	12.9	0.0	13.0
Transportation	0.0	3,465.5	0.0	3,493.5	0.0	3,955.4	0.0	4,197.8	0.0	4,233.7	0.0	4,329.6
Telecommunications	0.0	226.9	0.0	219.5	0.0	191.3	0.0	198.6	0.0	189.6	0.0	207.8
Entertaining & Catering	0.0	2,824.5	0.0	2,613.5	0.0	2,577.7	0.0	2,508.9	0.0	2,503.2	0.0	2,664.4
Distribution	0.0	21,223.4	0.0	22,777.1	0.0	21,717.4	0.0	22,773.9	0.0	22,650.3	0.0	22,345.6
Education	0.0	625.3	0.0	662.3	0.0	704.8	0.0	767.7	0.0	767.7	0.0	951.2
Health	0.0	690.7	0.0	683.6	0.0	862.8	0.0	909.6	0.0	970.5	0.0	1,056.8
Professional Services	0.0	1,133.1	0.0	1,233.5	0.0	1,082.0	0.0	1,082.6	0.0	1,075.4	0.0	1,093.1
Other Services	49.7	5,109.1	17.0	4,987.2	82.8	5,125.3	89.5	5,145.8	90.0	4,983.4	88.4	5,434.8
HOUSEHOLDS	0.0	21,240.4	0.0	21,200.8	0.0	21,328.5	0.0	21,638.3	0.0	22,109.5	0.0	22,283.5
Home Improvement	0.0	6,312.9	0.0	6,304.4	0.0	6,311.6	0.0	6,441.2	0.0	6,581.9	0.0	6,850.5
Motor Cars	0.0	5,078.2	0.0	5,157.8	0.0	5,173.1	0.0	5,175.7	0.0	5,208.7	0.0	5,390.2
Other Durable Goods	0.0	472.7	0.0	456.3	0.0	446.4	0.0	430.5	0.0	425.4	0.0	442.5
Education	0.0	236.0	0.0	226.7	0.0	226.4	0.0	224.5	0.0	226.4	0.0	227.7
Travel	0.0	21.4	0.0	22.0	0.0	23.6	0.0	27.4	0.0	29.9	0.0	33.3
Other Purposes	0.0	9,119.3	0.0	9,033.6	0.0	9,147.4	0.0	9,339.0	0.0	9,637.2	0.0	9,339.4
TOTAL	3,572.1	85,677.5	3,545.3	88,508.2	4,269.4	89,380.4	4,518.5	93,797.6	3,890.6	94,485.4	3,695.7	94,781.3

Source: Commercial Banks

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

Table 2-13(i)

	2012					
	Jul		Aug		Sep	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	10.0	-	19.1	-	63.1	-
FINANCIAL INSTITUTIONS	0.0	116.9	0.0	184.3	0.0	221.9
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	14.0	-	27.5	-	29.4
Insurance Companies	-	16.9	-	55.2	-	72.6
Building Societies	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	85.9	-	101.6	-	119.9
Trust & Investment Companies	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	4,062.4	71,614.0	4,051.7	75,096.0	3,562.5	76,591.8
Agriculture	1,778.4	10,893.6	1,840.8	10,761.7	1,365.9	11,168.7
Sugarcane	1,773.1	2,491.7	1,840.8	2,472.9	1,365.9	2,500.2
Paddy	0.0	5,003.3	0.0	4,978.2	0.0	5,165.8
Other Farming	0.0	176.9	0.0	173.0	0.0	168.8
Livestock	0.0	1,341.3	0.0	1,229.6	0.0	1,385.7
Forestry	5.4	447.4	0.0	489.5	0.0	637.5
Shrimp & Other Fishing	0.0	1,433.0	0.0	1,418.6	0.0	1,310.7
Mining & Quarrying	0.1	4,334.3	0.1	4,457.3	1.3	4,289.1
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.1	4,334.3	0.1	4,457.3	1.3	4,289.1
Manufacturing	2,176.4	18,257.8	2,135.1	19,242.8	2,106.4	20,440.2
Timber and Sawmilling	0.0	1,529.1	0.0	1,546.5	0.0	1,821.0
Other Constr. and Engin.	0.0	8,530.3	0.0	8,918.8	0.0	9,699.6
Sugar Molasses	1,844.3	24.9	1,821.2	545.9	1,791.4	507.9
Rice Milling	11.4	2,272.2	10.0	2,084.4	8.7	2,276.3
Beverages, Food & Tobacco	0.0	2,720.1	0.0	2,503.6	0.0	2,699.4
Textiles & Clothing	0.0	137.4	0.0	135.6	0.0	109.9
Electricity	320.8	157.8	303.9	154.8	306.4	162.3
Other Manufacturing	0.0	2,886.0	0.0	3,353.3	0.0	3,163.7
Services	107.4	38,128.3	75.7	40,634.2	88.9	40,693.8
Drainage & Irrigation	0.0	12.8	0.0	13.0	0.0	12.8
Transportation	0.0	4,284.4	0.0	4,205.1	0.3	4,043.7
Telecommunications	0.0	218.1	0.0	211.5	0.0	219.7
Entertaining & Catering	0.0	2,759.6	0.0	2,648.0	0.0	2,832.4
Distribution	0.0	22,265.7	0.0	24,971.7	0.0	24,986.3
Education	0.0	803.6	0.0	819.4	0.0	832.9
Health	0.0	1,059.6	0.0	1,029.1	0.0	1,018.1
Professional Services	0.0	1,134.6	0.0	1,071.0	0.0	1,106.2
Other Services	107.4	5,590.0	75.7	5,665.5	88.6	5,641.7
HOUSEHOLDS	0.0	23,289.1	0.0	24,141.8	0.0	24,858.8
Home Improvement	0.0	7,439.3	0.0	7,329.6	0.0	7,869.5
Motor Cars	0.0	5,666.5	0.0	6,086.6	0.0	7,521.0
Other Durable Goods	0.0	437.6	0.0	434.7	0.0	574.7
Education	0.0	240.7	0.0	285.6	0.0	437.8
Travel	0.0	41.9	0.0	50.0	0.0	100.4
Other Purposes	0.0	9,463.1	0.0	9,955.2	0.0	8,355.4
TOTAL	4,072.4	95,019.9	4,070.8	99,422.1	3,625.7	101,672.5

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 ¹⁾	Req. Liquid Assets ²⁾	Surplus (+) Deficit (-)
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	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									
Mar	90743.0	3589.3	5192.1	6877.0	1310.8	9492.5	64281.3	47202.0	43541.1
Jun	90282.7	3205.6	6902.5	7218.1	1295.5	8542.6	63118.4	48325.6	41957.1
Sep	90311.3	3439.1	8648.3	6674.9	857.5	7293.3	63398.2	49047.0	41264.2
Dec	105036.7	5154.5	15766.9	7608.9	3917.7	8187.6	64401.1	51915.9	53120.8
2011									
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
Dec	109980.8	4984.5	4865.9	7941.3	2837.0	17637.2	71714.9	58662.5	51318.3
2012									
Jan	104935.7	4339.2	10978.5	6548.7	1770.5	11447.3	69851.5	57927.2	47008.6
Feb	108281.9	4615.7	15075.0	9713.0	1462.2	11358.5	66057.5	58345.9	49936.0
Mar	104272.2	3928.4	7084.9	7101.0	2113.4	14870.7	69173.9	57711.4	46560.8
Apr	99570.7	3581.4	4261.4	6810.0	2555.2	14224.1	68138.6	59265.2	40305.5
May	103589.0	4567.4	10905.7	7173.9	2035.1	13993.6	64913.2	60016.0	43573.0
Jun	110730.0	4193.1	11114.9	7521.7	2383.6	19279.0	66237.7	61833.8	48896.2
Jul	114357.5	4374.4	13691.7	7079.1	2031.9	20951.0	66229.4	63242.4	51115.1
Aug	114922.4	3870.0	16904.6	7229.3	2064.3	17675.6	67178.7	63675.7	51246.7
Sep	115098.1	3786.1	15500.1	7621.4	3088.0	17505.9	67596.5	62631.7	52466.4

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 (-)
2010 Oct	01st	27872.2	37550.4	9678.2	2011 Oct	07th	31850.4	40687.5	8837.1
	08th	28240.2	39016.1	10775.9		14th	32140.8	41757.7	9616.9
	15th	28117.6	39495.6	11378.1		21st	32186.9	39226.2	7039.3
	22nd	28267.1	38593.7	10326.6		28th	32021.1	39581.4	7560.3
	29th	28300.6	37564.3	9263.8		Nov	04th	32553.9	40572.5	8018.7
Nov	05th	28423.2	38935.8	10512.6	11th		32592.4	37708.9	5116.6
	12th	28962.0	40178.0	11216.0	18th		32531.0	39711.6	7180.6
	19th	28989.7	39182.7	10193.0	25th		28557.4	35222.9	6665.5
	26th	28938.2	39422.1	10483.9	Dec		02nd	33222.9	42206.0	8983.2
Dec	03rd	28967.8	41050.7	12082.9		09th	33111.1	40451.3	7340.2
	10th	29150.9	39111.4	9960.5		16th	33159.6	38368.3	5208.7
	17th	29268.9	35819.4	6550.5		23rd	33311.4	36785.1	3473.6
	24th	29147.7	37913.3	8765.6		30th	33007.4	37873.2	4865.9
	31st	29335.0	45101.9	15766.9	2012 Jan	06th	32672.9	42282.6	9609.6
2011 Jan	07th	29927.1	48306.8	18379.7		13th	32867.1	47604.7	14737.7
	14th	30066.2	48625.9	18559.7		20th	32920.5	45903.7	12983.1
	21st	29990.4	46530.3	16539.9		27th	32650.9	43629.3	10978.5
	28th	29832.0	44666.0	14834.0	Feb	03rd	32363.2	44780.1	12416.9
Feb	04th	29737.7	45084.3	15346.6		10th	32561.2	46648.3	14087.1
	11th	30226.4	42947.0	12720.7		17th	32989.3	46486.9	13497.6
	18th	30239.6	40836.4	10596.8		24th	32880.0	47955.0	15075.0
	25th	30164.9	41858.7	11693.8	Mar	02nd	32941.3	46410.1	13468.8
Mar	04th	29857.5	44133.8	14276.2		09th	32735.9	45685.1	12949.2
	11th	30542.7	43018.5	12475.8		16th	32848.2	41747.0	8898.8
	18th	30601.0	40557.2	9956.3		23rd	32815.2	39928.8	7113.5
	25th	30742.2	40998.0	10255.8		30th	32608.4	39693.2	7084.9
Apr	01st	30639.8	41278.4	10638.6	Apr	06th	32732.0	39589.6	6857.6
	08th	30575.3	42575.8	12000.5		13th	33211.7	39403.1	6191.4
	15th	30800.4	43052.1	12251.7		20th	33301.1	41464.8	8163.7
	22nd	30731.7	41281.2	10549.4		27th	33452.9	37714.3	4261.4
	29th	30928.6	39654.0	8725.4	May	04th	33294.6	38689.9	5395.3
May	06th	31215.1	41696.9	10481.8		11th	33537.6	42119.0	8581.4
	13th	31211.0	43132.9	11921.9		18th	33633.4	47050.5	13417.1
	20th	31141.6	43342.5	12200.9		25th	33865.7	44771.4	10905.7
	27th	31111.4	40098.3	8986.9		Jun	01st	33636.6	46057.8	12421.1
Jun	03rd	31205.5	38663.6	7458.1	08th		33999.3	47879.4	13880.1
	10th	31173.2	41975.6	10802.4	15th		34825.8	46439.5	11613.7
	17th	31407.5	40846.5	9439.0	22nd		34643.4	46879.2	12235.8
	24th	31460.8	40413.3	8952.4	29th		34887.0	46001.9	11114.9
Jul	01st	31311.0	39026.5	7715.5	Jul	06th	34709.7	48235.4	13525.7
	08th	31095.2	40583.4	9488.2		13th	35281.3	49001.4	13720.1
	15th	31492.2	39719.9	8227.7		20th	35361.6	50418.9	15057.4
	22nd	31591.3	41866.7	10275.4		27th	35564.9	49256.6	13691.7
	29th	31508.7	42713.4	11204.7		Aug	03rd	35458.8	50184.7	14725.9
Aug	05th	31642.9	42747.4	11104.4	10th		35405.8	51845.8	16440.0
	12th	31898.4	39936.8	8038.4	17th		35735.0	53916.0	18181.0
	19th	31724.8	39178.0	7453.2	24th		36013.5	52677.9	16664.5
	26th	31743.0	39273.7	7530.7	31st		35791.0	52695.6	16904.6
Sep	02nd	31693.7	41583.6	9889.9	Sep	07th	35554.5	52583.6	17029.1
	09th	32056.1	39643.6	7587.4		14th	35751.7	49005.5	13253.8
	16th	31969.3	38737.6	6768.3		21st	35606.9	49799.5	14192.6
	23rd	31976.2	37833.2	5857.0		28th	35253.4	50753.5	15500.1
	30th	31653.1	39287.5	7634.5					

Source: Commercial Banks

BANK OF GUYANA
FOREIGN EXCHANGE INTERVENTION
 US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
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	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			
Mar	-	16.15	(16.15)
Jun	-	-	-
Sep	5.00	7.50	(2.50)
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)
Dec	1.00	3.90	(2.90)
2012			
Jan	0.25	7.82	(7.57)
Feb	-	13.81	(13.81)
Mar	-	13.70	(13.70)
Apr	-	8.75	(8.75)
May	-	6.30	(6.30)
Jun	-	10.85	(10.85)
Jul	-	5.45	(5.45)
Aug	-	5.00	(5.00)
Sep	-	19.75	(19.75)

Source: Bank of Guyana

COMMERCIAL BANKS
INTERBANK TRADE
 US\$ Million

Table 2.16 (b)

Period Ended	Volume
2007	32.07
2008	0.10
2009	
Mar	2.00
Jun	0.96
Sep	2.00
Dec	7.60
2010	
Mar	-
Jun	0.10
Sep	-
Dec	-
2011	
Jan	-
Feb	-
Mar	-
Apr	-
May	-
Jun	-
Jul	-
Aug	-
Sep	14.10
Oct	0.41
Nov	0.82
Dec	3.72
2012	
Jan	5.11
Feb	0.40
Mar	-
Apr	-
May	5.20
Jun	-
Jul	12.00
Aug	13.00
Sep	4.00

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

Table 2.17

Period Ended	Total	91-Day Bills	182-Day Bills	364- Day Bills
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	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				
Mar	65,714.0	4,994.6	12,476.9	48,242.6
Jun	64,392.7	5,025.0	14,724.9	44,642.8
Sep	64,688.5	3,000.0	16,190.5	45,498.0
Dec	65,514.2	0.0	7,721.6	57,792.6
2011				
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
Dec	72,548.6	3,500.0	7,345.9	61,702.7
2012				
Jan	70,651.9	6,500.0	4,987.1	59,164.8
Feb	66,951.9	7,000.0	4,987.1	54,964.8
Mar	70,069.2	7,000.0	7,554.4	55,514.8
Apr	68,974.4	8,000.0	7,554.4	53,420.0
May	65,674.4	4,000.0	8,254.4	53,420.0
Jun	66,973.8	4,000.0	8,253.8	54,720.0
Jul	66,973.8	3,000.0	8,253.8	55,720.0
Aug	67,991.3	3,000.0	8,253.8	56,737.5
Sep	68,291.3	3,000.0	4,253.8	61,037.5

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
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	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																
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
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
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
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	78850.9	-36381.6	-9956.5	-17266.7	-9158.3	-13304.7	128537.2	254795.8	85037.5	47239.5	37798.0	169758.3	7467.2
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
Dec	184910.9	145695.7	39215.2	93477.6	-25994.7	7191.8	-22267.5	-10919.0	-15163.8	134636.1	270691.2	97267.7	56868.5	40399.2	173423.5	7697.3
2012																
Jan	182813.6	149791.8	33021.8	93852.4	-26725.7	2862.5	-19183.8	-10404.4	-13964.2	134542.3	264252.1	89377.4	50471.4	38906.0	174874.7	12413.9
Feb	196310.7	159412.5	36898.2	94412.0	-28211.5	2281.3	-20273.5	-10219.3	-14538.7	137162.3	267139.8	91254.1	50175.5	41078.6	175885.7	23583.0
Mar	188840.5	149525.9	39314.6	92643.1	-31118.8	-2635.9	-17691.9	-10791.0	-14747.1	138509.0	270132.5	91207.9	50840.9	40367.0	178924.6	11351.0
Apr	184532.7	145680.5	38852.2	100517.2	-27676.9	3048.2	-18976.2	-11748.9	-15245.4	143439.5	273865.6	92632.0	51461.7	41170.3	181233.6	11184.3
May	180984.4	140942.7	40041.7	105830.5	-23555.4	9230.4	-20826.7	-11959.1	-15268.7	144654.5	275927.2	90658.0	51072.1	39585.9	185269.2	10887.7
Jun	182496.3	139853.4	42642.9	107694.7	-21484.2	11180.6	-21691.3	-10973.5	-16170.5	145349.4	280089.4	93295.0	52234.4	41060.6	186794.4	10101.6
Jul	188868.8	144653.8	44215.0	105983.0	-24050.5	10168.9	-23580.0	-10639.3	-15809.1	145842.6	282495.5	97169.2	52367.8	44801.4	185326.3	12356.3
Aug	195828.9	153669.2	42159.7	107741.9	-26276.0	9251.1	-25047.4	-10479.7	-17139.6	151157.5	286469.2	99455.0	52415.6	47039.4	187014.1	17101.7
Sep	207161.7	163669.5	43492.2	98636.8	-38144.0	-2921.5	-24785.8	-10436.8	-16973.0	153753.8	289105.5	99619.8	52822.3	46797.5	189485.7	16693.1

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
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	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												
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
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
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
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
Dec	749.7	798.1	48.4	715.1	798.1	83.0	192.5	260.7	68.3	907.5	1058.8	151.3
2012												
Jan	767.1	815.9	48.9	732.5	815.9	83.5	161.5	225.8	64.3	894.0	1041.7	147.8
Feb	814.1	860.3	46.1	779.5	860.3	80.7	180.4	247.2	66.7	960.0	1107.4	147.5
Mar	767.6	810.6	43.1	733.0	810.6	77.7	192.7	249.9	57.2	925.7	1060.5	134.8
Apr	745.2	788.3	43.1	710.6	788.3	77.7	189.5	246.8	57.3	900.2	1035.1	134.9
May	727.2	769.2	42.0	692.6	769.2	76.6	196.8	249.3	52.5	889.4	1018.5	129.1
Jun	719.3	761.5	42.2	684.7	761.5	76.8	208.8	273.9	65.1	893.5	1035.4	141.9
Jul	742.0	783.9	41.9	707.4	783.9	76.5	216.2	281.7	65.5	923.6	1065.5	142.0
Aug	786.0	825.5	39.5	751.4	825.5	74.1	206.2	266.6	60.4	957.6	1092.1	134.5
Sep	834.9	872.1	37.1	800.3	872.1	71.8	212.7	271.5	58.8	1013.0	1143.6	130.6

Source: Bank of Guyana and Commercial Banks

COMMERCIAL BANKS: SELECTED INTEREST RATES
(Percent Per Annum)

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate ¹⁾	Small Savings Deps.	3 Mths. Time Deps.	6 Mths. Time Deps.	9 Mths. Time Deps. ²⁾	12 Mths. Time Deps.
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	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						
Mar	14.54	2.75	2.32	2.00	2.75	2.88
Jun	14.54	2.71	2.32	2.00	2.75	2.88
Sep	14.54	2.71	2.32	2.00	2.75	2.88
Dec	14.54	2.67	2.28	2.55	3.00	2.88
2011						
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
Dec	14.00	1.99	1.83	2.00	...	2.20
2012						
Jan	14.00	1.99	1.85	2.00	...	2.20
Feb	14.00	1.97	1.81	1.95	...	2.15
Mar	13.83	1.80	1.57	1.71	...	1.89
Apr	13.83	1.78	1.60	1.71	...	1.89
May	13.83	1.75	1.59	1.70	...	1.88
Jun	13.83	1.75	1.47	1.65	...	1.83
Jul	13.83	1.71	1.43	1.60	...	1.79
Aug	13.83	1.72	1.43	1.60	...	1.79
Sept	13.83	1.69	1.39	1.58	...	1.76

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
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	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											
Mar	3.84	6.50	1.28	7.00	3.30	7.00	10.49	0.15	0.75	0.51	1.75
Jun	4.11	6.50	1.00	7.00	3.23	7.00	9.26	0.12	0.75	0.48	1.75
Sep	3.78	6.25	0.34	6.25	3.35	7.00	7.99	0.15	0.75	0.51	1.75
Dec	3.78	6.25	0.37	5.75	3.35	7.00	7.48	0.15	0.75	0.50	1.75
2011											
Jan	3.78	6.25	0.41	5.50	3.36	7.00	7.46	0.15	0.75	0.51	1.75
Feb	2.69	5.25	0.47	5.25	3.37	7.00	6.62	0.14	0.75	0.54	1.75
Mar	2.69	5.25	0.40	5.25	3.42	7.00	6.63	0.11	0.75	0.56	1.75
Apr	2.69	5.25	0.47	5.25	2.42	7.00	6.65	0.06	0.75	0.57	2.00
May	2.35	5.25	1.23	5.25	3.38	7.00	6.58	0.04	0.75	0.53	2.00
Jun	2.35	5.25	0.98	5.25	3.38	7.00	6.61	0.04	0.75	0.52	2.25
Jul	2.24	5.25	0.94	5.00	3.38	7.00	6.44	0.04	0.75	0.50	2.25
Aug	2.06	5.25	0.47	5.00	3.42	7.00	6.52	0.02	0.75	0.45	2.25
Sep	2.06	5.25	0.25	5.00	3.42	7.00	6.56	0.01	0.75	0.46	2.25
Oct	2.06	5.25	0.25	5.00	3.44	7.00	6.27	0.02	0.75	0.46	2.25
Nov	2.35	5.50	0.23	5.00	3.45	7.00	6.28	0.01	0.75	0.44	2.00
Dec	2.35	5.50	0.28	5.00	3.43	7.00	6.46	0.01	0.75	0.30	1.75
2012											
Jan	2.16	5.50	0.22	5.00	3.44	7.00	...	0.03	0.75	0.32	1.75
Feb	2.00	5.50	0.10	5.00	3.45	7.00	...	0.09	0.75	0.39	1.75
Mar	2.00	5.50	0.04	5.00	3.45	7.00	...	0.08	0.75	0.42	1.75
Apr	1.82	5.50	0.10	5.00	3.47	7.00	...	0.08	0.75	0.42	1.75
May	1.82	5.50	0.31	5.00	3.48	7.00	...	0.09	0.75	0.36	1.75
Jun	1.82	5.50	0.50	5.00	3.48	7.00	...	0.09	0.75	0.34	1.75
Jul	1.54	5.25	0.60	5.00	3.48	7.00	...	0.10	0.75	0.29	1.50
Aug	1.54	5.25	0.60	5.00	...	...	...	0.10	0.75	0.24	...
Sept	1.54	5.25	...	...	...	...	...	0.11	0.75	0.25	...

Source: Statistical Reports from Central Banks

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

Table 4.4

Date						Rate	Date						Rate	
14	Mar	12				204.50	21	Jun	12	-	22	Jun	12	204.25
15	Mar	12				204.75	25	Jun	12					204.25
16	Mar	12				203.75	26	Jun	12	-	27	Jun	12	204.50
19	Mar	12				204.00	28	Jun	12					204.00
20	Mar	12				204.50	29	Jun	12					204.25
21	Mar	12				204.00	03	Jul	12					204.00
22	Mar	12				203.50	04	Jul	12					204.25
23	Mar	12				204.00	05	Jul	12	-	06	Jul	12	203.75
26	Mar	12				204.50	09	Jul	12	-	10	Jul	12	204.25
27	Mar	12				204.00	11	Jul	12					204.50
28	Mar	12				203.75	12	Jul	12					204.25
29	Mar	12				204.50	13	Jul	12					204.50
30	Mar	12				204.00	16	Jul	12					204.25
02	Apr	12	-	03	Apr	12	17	Jul	12					204.50
04	Apr	12				204.25	18	Jul	12	-	19	Jul	12	204.25
05	Apr	12				204.00	20	Jul	12					203.75
10	Apr	12				204.00	23	Jul	12					204.50
11	Apr	12	-	12	Apr	12	24	Jul	12					204.25
13	Apr	12				204.50	25	Jul	12					203.75
16	Apr	12				204.75	26	Jul	12					204.50
17	Apr	12	-	18	Apr	12	27	Jul	12					204.75
19	Apr	12	-	20	Apr	12	30	Jul	12					204.75
23	Apr	12	-	24	Apr	12	31	Jul	12					204.50
25	Apr	12				204.25	02	Aug	12	-	03	Aug	12	204.50
26	Apr	12				204.75	06	Aug	12					204.50
27	Apr	12				203.75	07	Aug	12					204.25
30	Apr	12				205.00	08	Aug	12					204.00
02	May	12	-	03	May	12	09	Aug	12					204.75
04	May	12				204.50	10	Aug	12					204.00
07	May	12	-	08	May	12	13	Aug	12					204.25
09	May	12				204.00	14	Aug	12	-	17	Aug	12	204.50
10	May	12	-	11	May	12	20	Aug	12					204.75
14	May	12				204.75	21	Aug	12					204.00
15	May	12	-	17	May	12	22	Aug	12					204.50
18	May	12				204.25	23	Aug	12	-	24	Aug	12	203.50
21	May	12	-	22	May	12	27	Aug	12					204.00
23	May	12				204.50	28	Aug	12	-	31	Aug	12	204.50
24	May	12				204.00	03	Sep	12					204.75
25	May	12				204.25	04	Sep	12	-	05	Sep	12	204.25
28	May	12				204.00	06	Sep	12					204.50
29	May	12				204.50	07	Sep	12					204.25
30	May	12				204.75	10	Sep	12					204.50
31	May	12				203.50	11	Sep	12					204.25
01	Jun	12				203.75	12	Sep	12					204.75
04	Jun	12				204.50	13	Sep	12					204.50
05	Jun	12	-	06	Jun	12	14	Sep	12					204.25
07	Jun	12	-	08	Jun	12	17	Sep	12					204.75
11	Jun	12				204.00	18	Sep	12					204.50
12	Jun	12				204.25	19	Sep	12	-	20	Sep	12	204.25
13	Jun	12				204.00	21	Sep	12					204.50
14	Jun	12				204.75	24	Sep	12					204.75
15	Jun	12				204.50	25	Sep	12					204.50
18	Jun	12	-	19	Jun	12	26	Sep	12					204.75
20	Jun	12				204.75	27	Sep	12	-	28	Sep	12	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

Years	End of Period	Average for the Period
2002	191.75	190.67
2003	194.25	193.81
2004	199.75	198.32
2005	200.25	199.88
2006	201.00	200.19
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		
Mar	203.00	203.84
Jun	203.75	203.78
Sep	203.50	203.66
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
Dec	203.75	204.13
2012		
Jan	204.50	204.20
Feb	204.50	204.24
Mar	204.00	204.24
Apr	205.00	204.38
May	203.50	204.32
Jun	204.25	204.31
Jul	204.50	204.26
Aug	204.50	204.32
Sep	204.50	204.48

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 4.6

Month	Buying Rate											
	2010				2011				2012			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	179.08	201.63	310.72	276.47	191.13	201.38	308.04	259.70	190.11	202.52	304.55	254.89
Feb	178.65	201.70	306.00	262.38	193.85	201.62	311.00	263.11	193.85	201.62	311.00	263.11
Mar	182.75	201.45	298.23	265.66	191.70	201.71	315.73	269.94	194.63	202.65	313.01	260.51
Apr	186.68	200.99	299.09	263.55	199.43	201.45	320.61	277.30	194.37	202.35	314.47	261.45
May	184.64	200.89	290.53	250.51	199.16	201.33	321.68	275.92	195.05	202.48	315.66	257.63
Jun	184.64	201.11	288.29	243.38	198.30	201.23	319.02	275.14	193.34	202.79	310.53	250.38
Jul	186.08	201.07	299.60	250.02	199.35	200.96	318.43	270.80	193.02	203.00	309.40	247.33
Aug	185.27	201.29	304.19	250.94	197.87	201.01	320.05	276.63	193.35	202.47	309.94	244.24
Sep	185.93	201.24	303.62	254.18	195.49	202.34	314.76	271.85	196.93	202.08	315.37	252.18
Oct	187.47	201.21	308.35	266.80	188.88	202.77	308.21	267.11				
Nov	187.72	201.41	305.75	267.09	192.02	202.18	313.62	268.24				
Dec	191.00	201.41	304.44	256.66	190.27	202.34	308.69	255.73				

Month	Selling Rate											
	2010				2011				2012			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	187.96	204.33	329.43	290.43	199.28	204.11	317.49	267.48	194.19	205.53	318.76	264.55
Feb	186.96	204.36	320.78	279.24	200.97	204.39	324.27	273.85	200.99	205.66	321.98	269.02
Mar	189.91	204.01	311.93	277.19	199.85	204.40	325.71	277.99	203.32	205.82	320.26	271.61
Apr	193.62	203.59	315.88	279.14	206.88	204.53	329.53	287.20	202.06	205.68	324.06	270.89
May	192.77	203.42	301.97	265.67	208.28	204.26	331.03	288.88	203.49	205.50	327.25	270.36
Jun	191.27	203.70	298.57	254.71	205.45	204.27	332.80	284.10	201.24	205.73	320.70	260.62
Jul	192.65	203.62	307.84	259.76	207.40	204.17	327.21	286.34	201.91	205.89	320.84	259.44
Aug	193.37	203.66	318.80	261.94	206.78	203.99	330.82	286.08	202.45	205.36	322.58	257.08
Sep	192.30	203.58	316.79	262.87	203.89	204.94	323.59	281.63	205.08	205.24	326.28	263.10
Oct	194.98	203.51	319.27	275.49	197.50	205.35	318.85	275.79				
Nov	195.22	203.65	321.70	274.74	200.08	205.07	325.58	276.07				
Dec	196.33	204.23	317.00	264.77	198.90	205.21	319.97	270.07				

Month	Mid Rate											
	2010				2011				2012			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	183.52	202.98	320.07	283.45	195.20	202.74	312.77	263.59	192.15	204.02	311.66	259.72
Feb	182.80	203.03	313.39	270.81	197.41	203.01	317.63	268.48	197.42	203.64	316.49	266.07
Mar	186.33	202.73	305.08	271.42	195.78	203.05	320.72	273.97	198.97	204.24	316.64	266.06
Apr	190.15	202.29	307.49	271.35	203.16	202.99	325.07	282.25	198.22	204.01	319.26	266.17
May	188.71	202.15	296.25	258.09	203.72	202.79	326.35	282.40	199.27	203.99	321.45	264.00
Jun	187.96	202.40	293.43	249.04	201.87	202.75	325.91	279.62	197.29	204.26	315.61	255.50
Jul	189.37	202.34	303.72	254.89	203.38	202.57	322.82	278.57	197.46	204.45	315.12	253.39
Aug	189.32	202.47	311.50	256.44	202.33	202.50	325.43	281.36	197.90	203.91	316.26	250.66
Sep	189.12	202.41	310.20	258.52	199.69	203.64	319.17	276.74	201.01	203.66	320.83	257.64
Oct	191.22	202.36	313.81	271.14	193.19	204.06	313.53	271.45				
Nov	191.47	202.53	313.73	270.92	196.05	203.63	319.60	272.15				
Dec	193.66	202.82	310.72	260.71	194.58	203.78	314.33	262.90				

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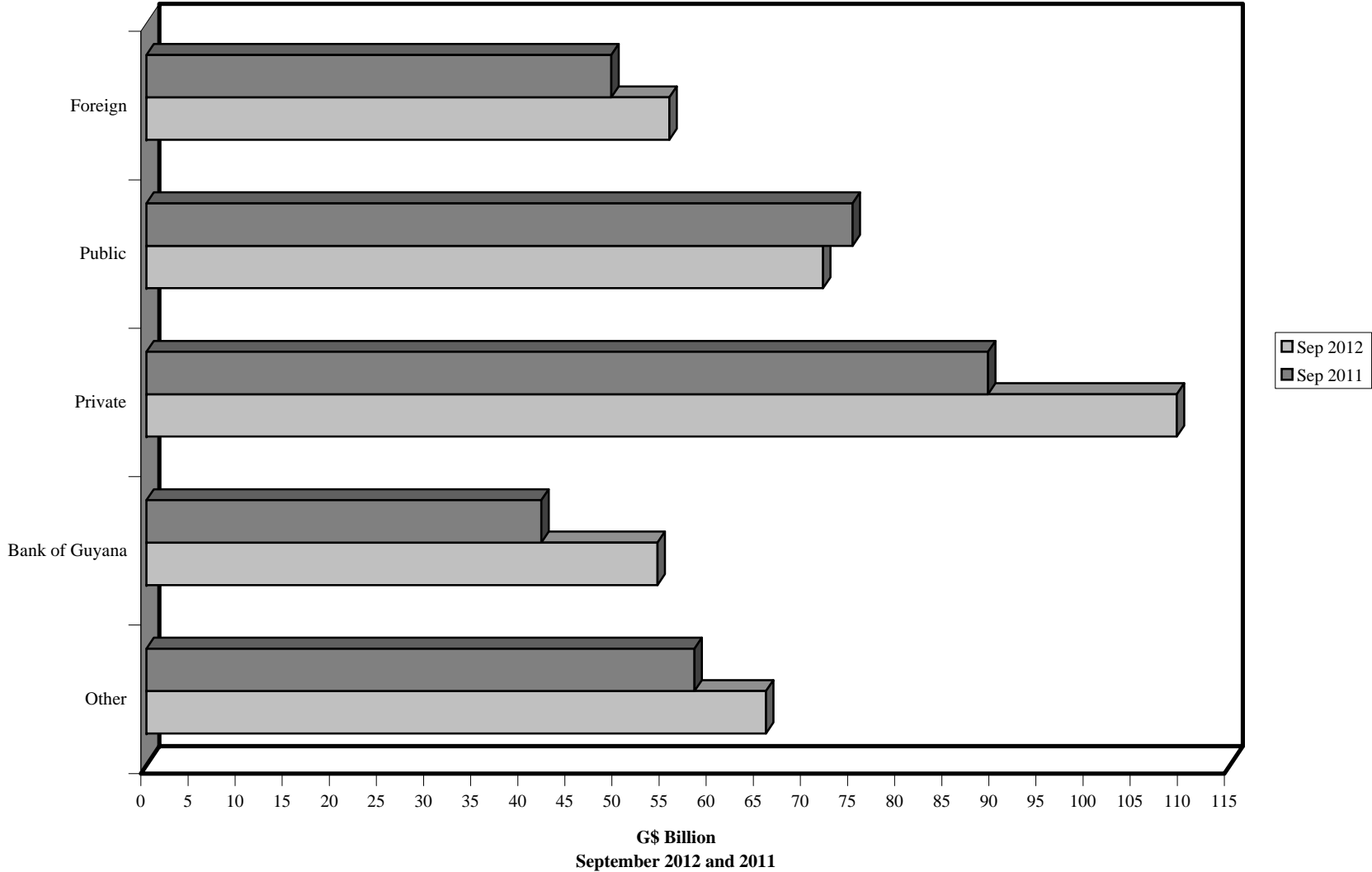
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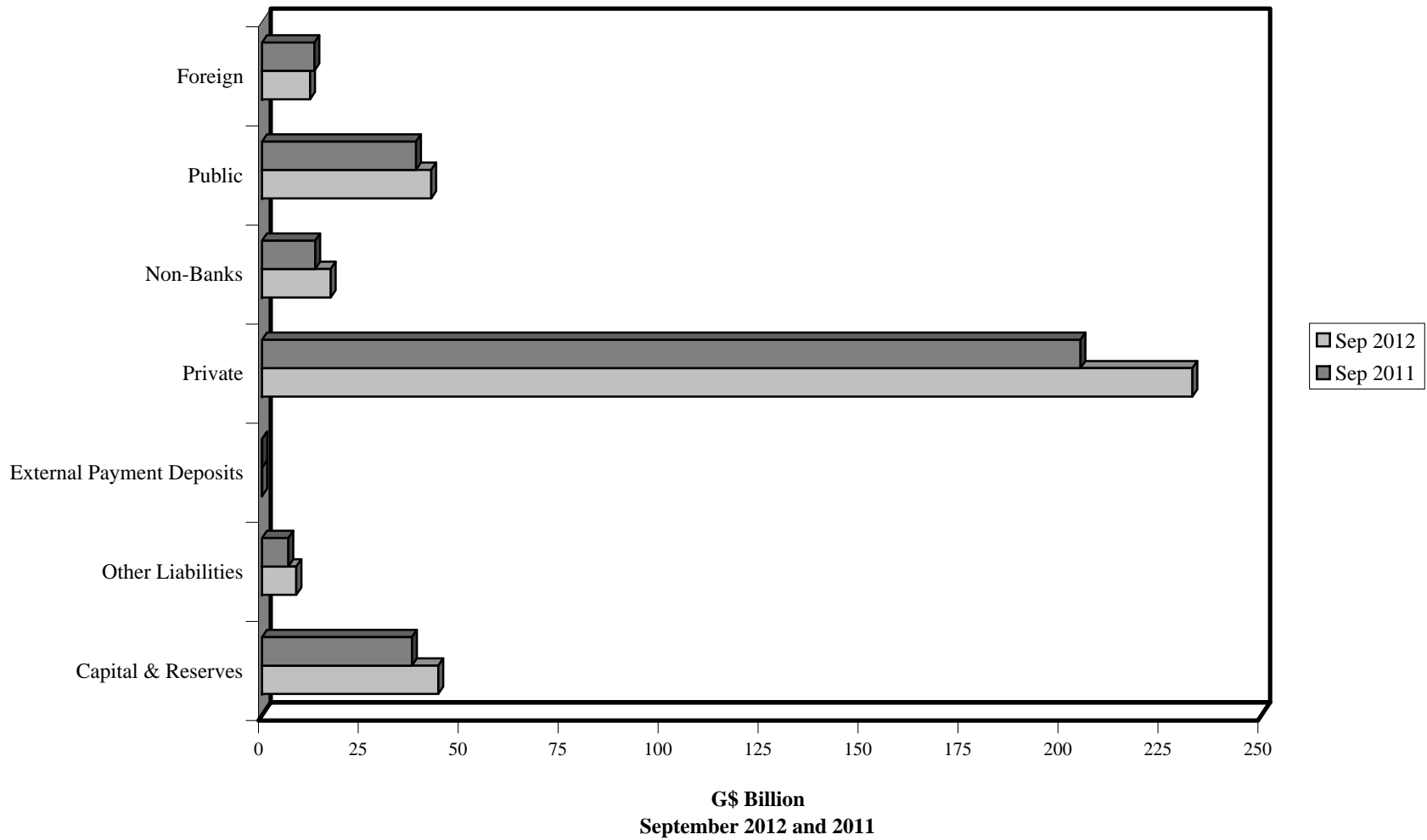
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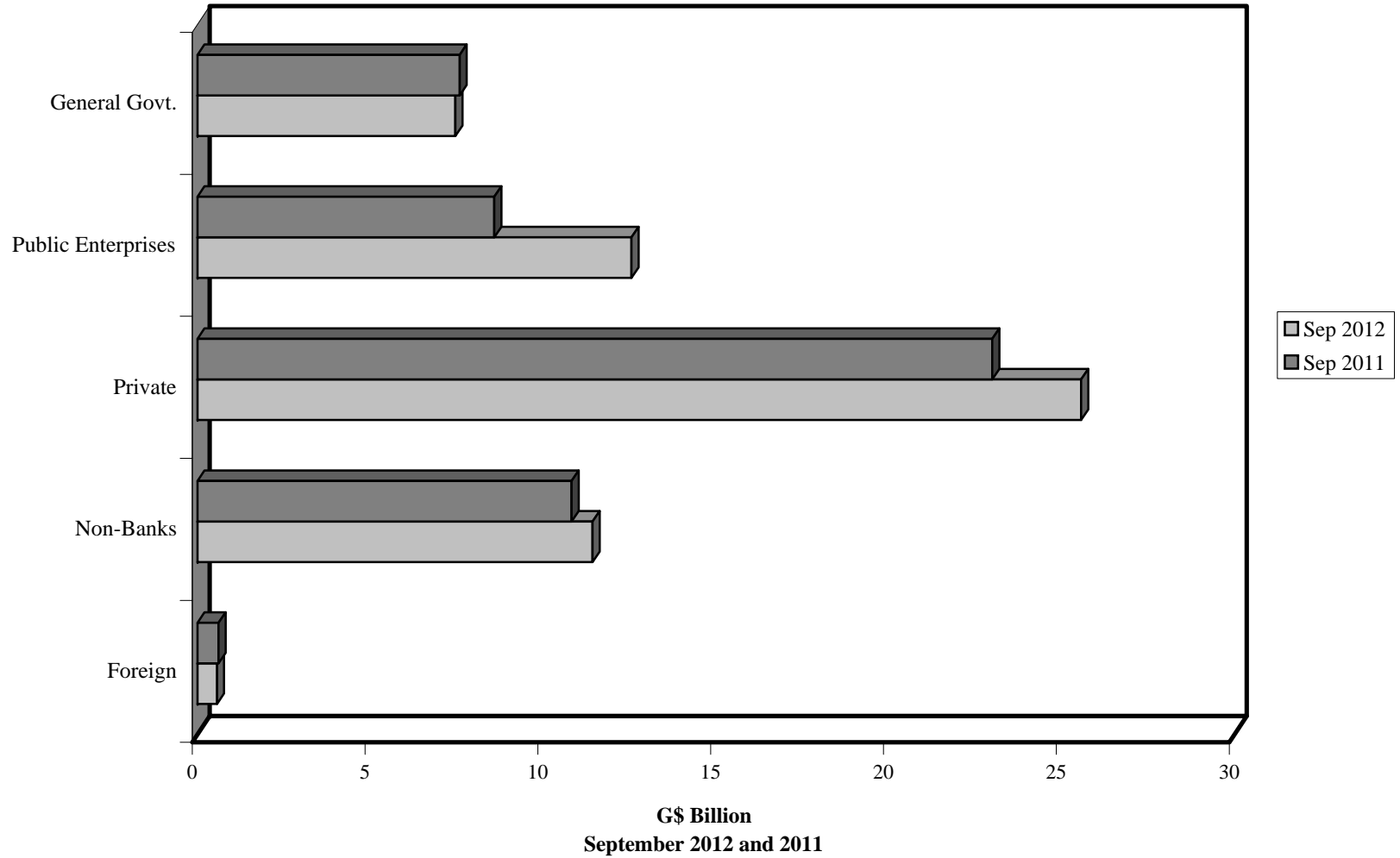
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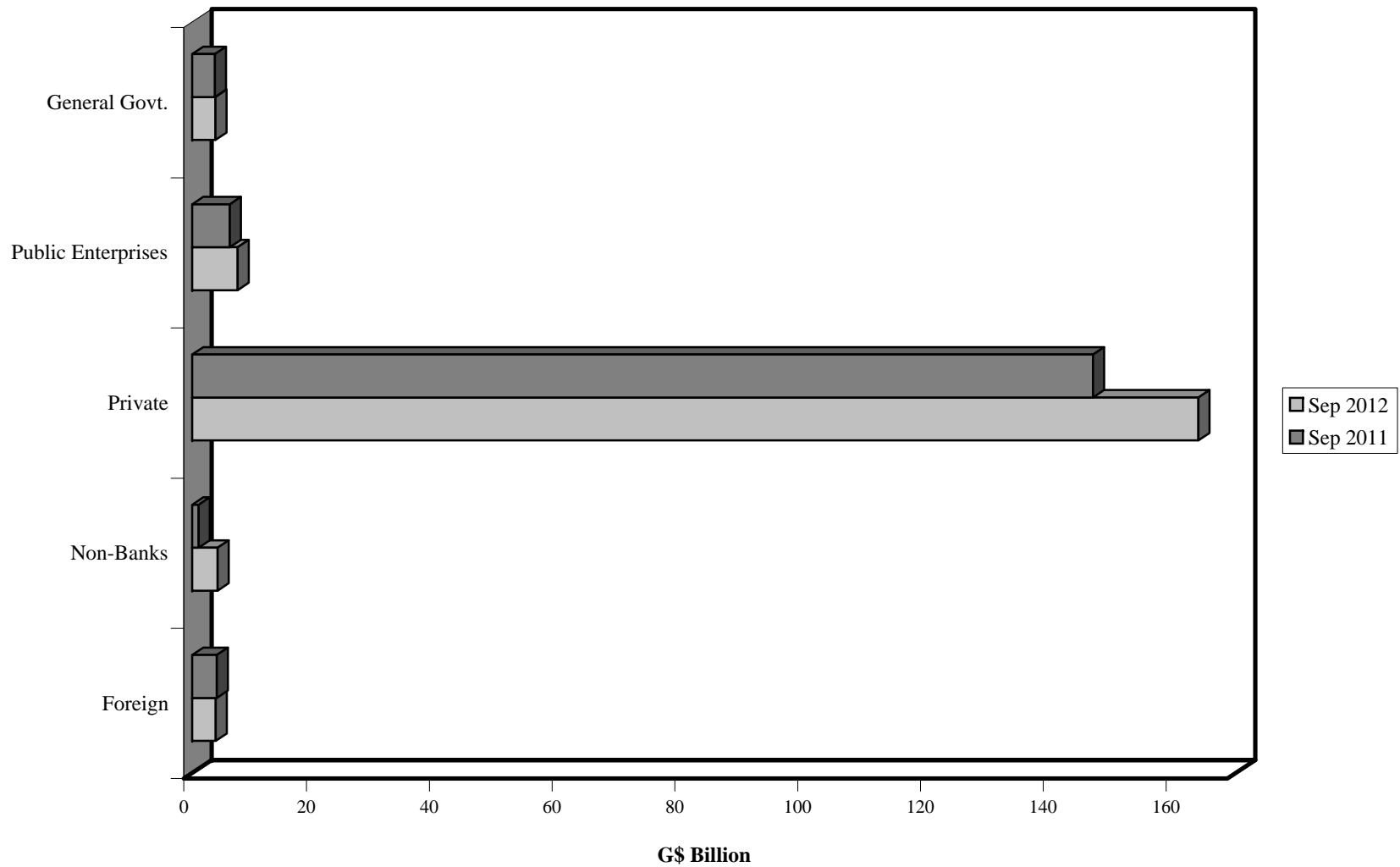
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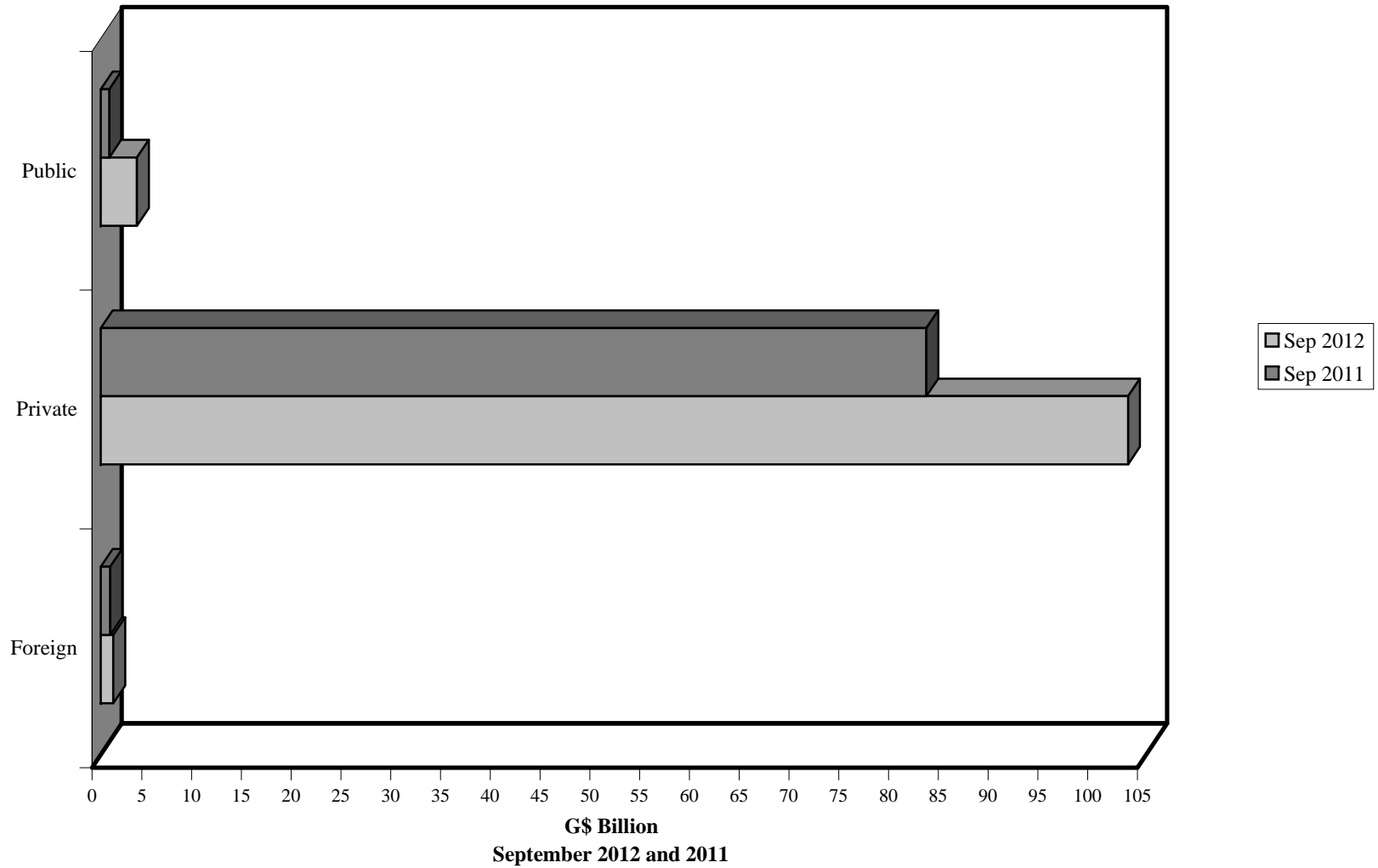


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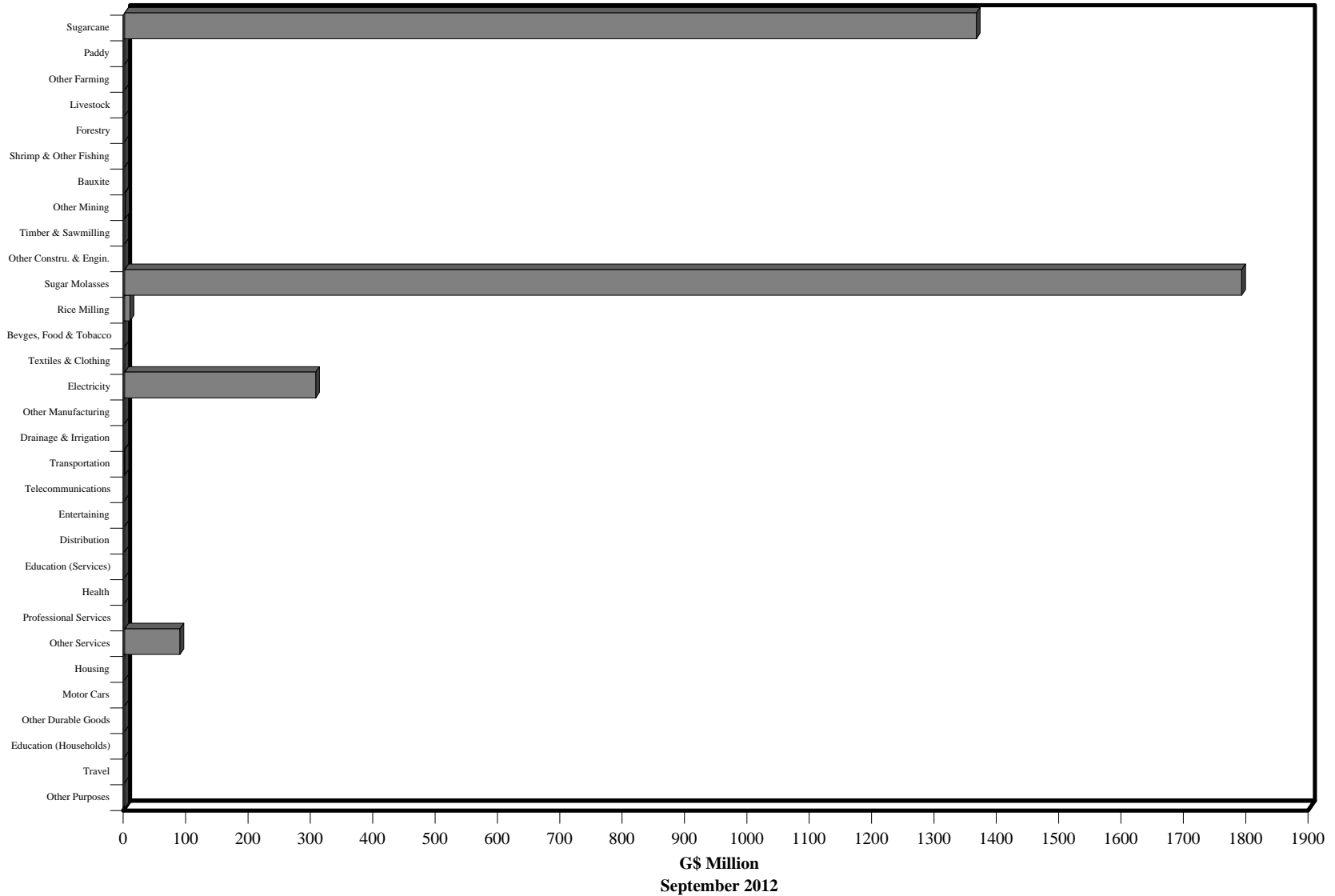


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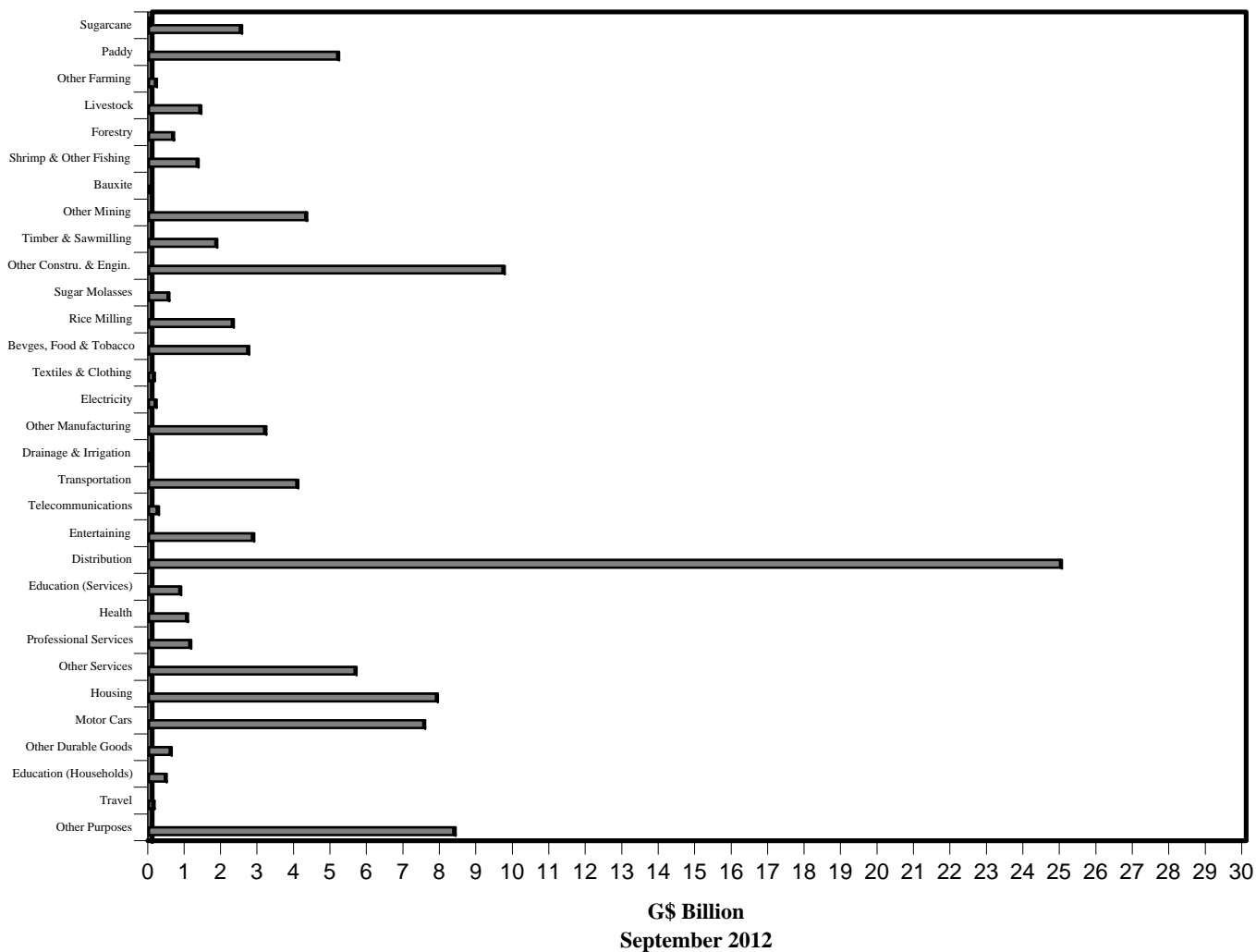
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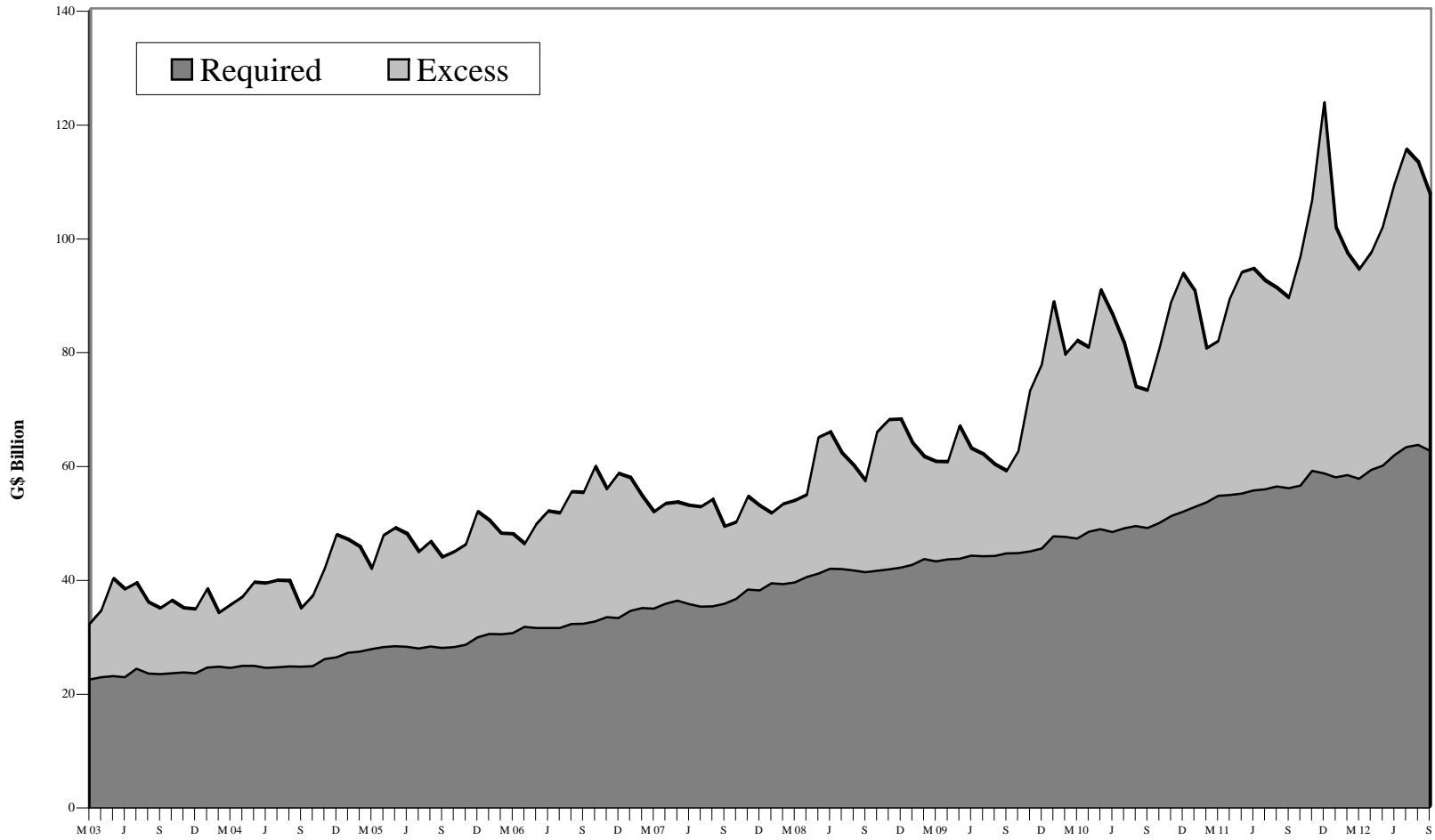
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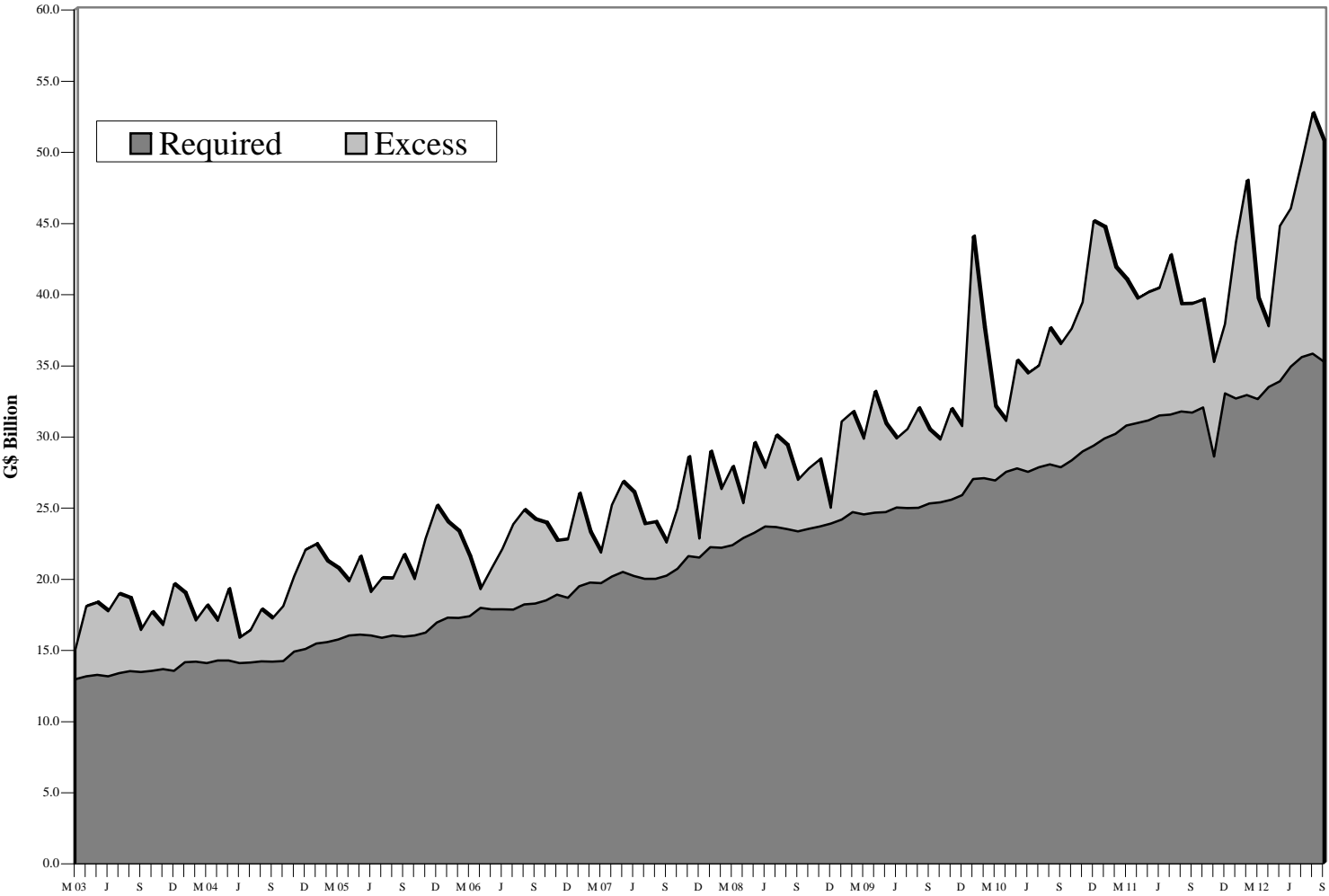
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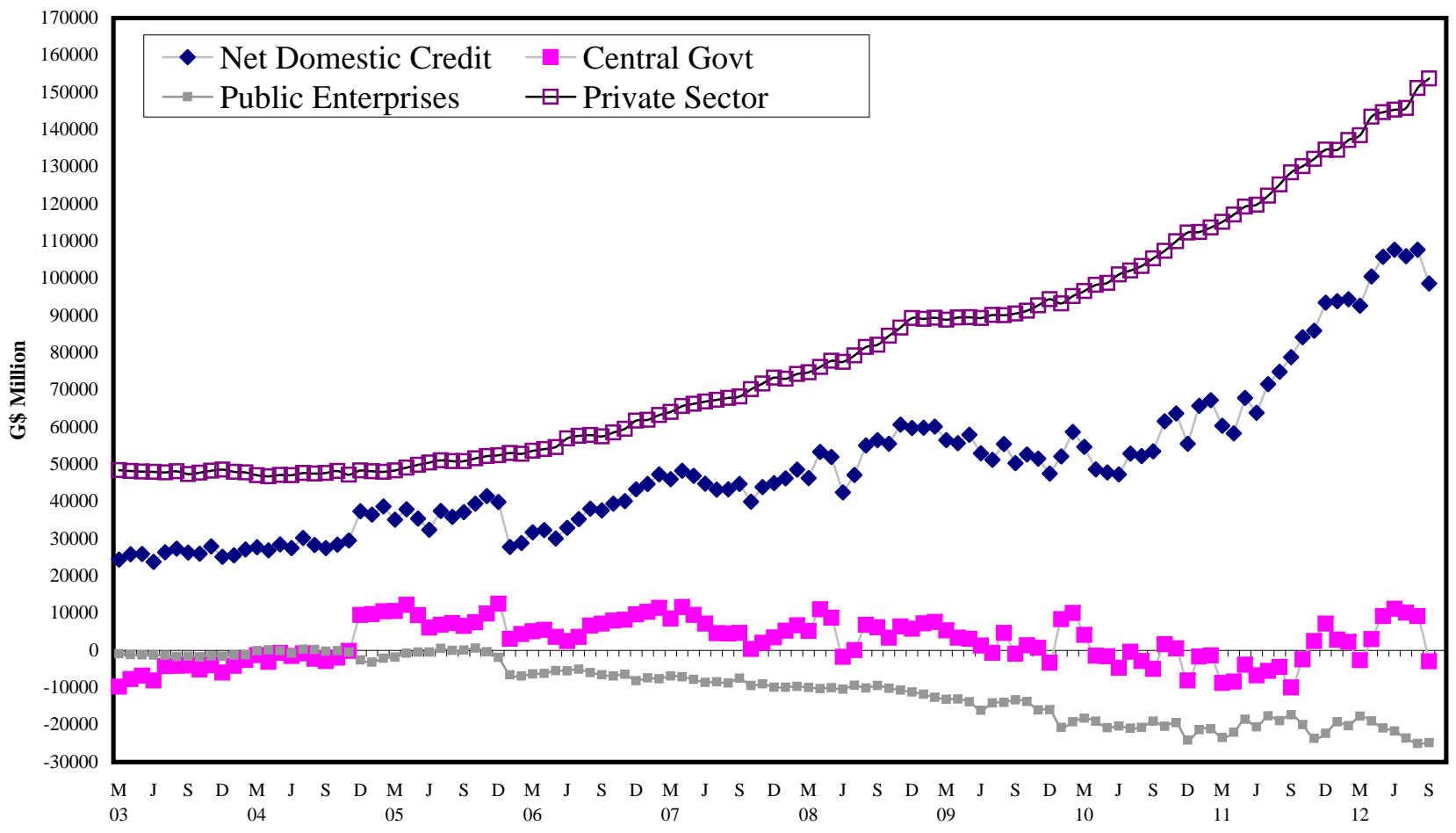
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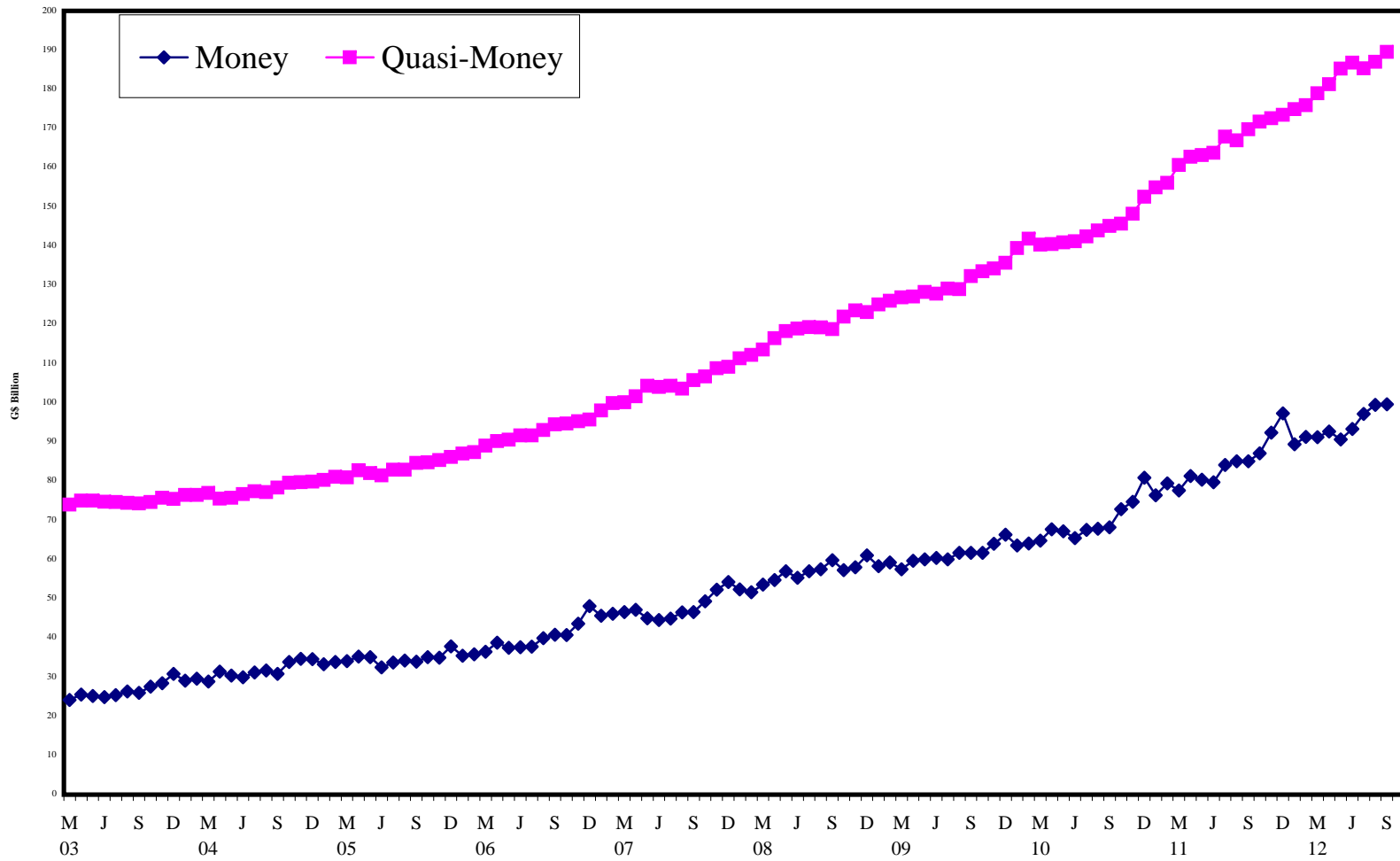
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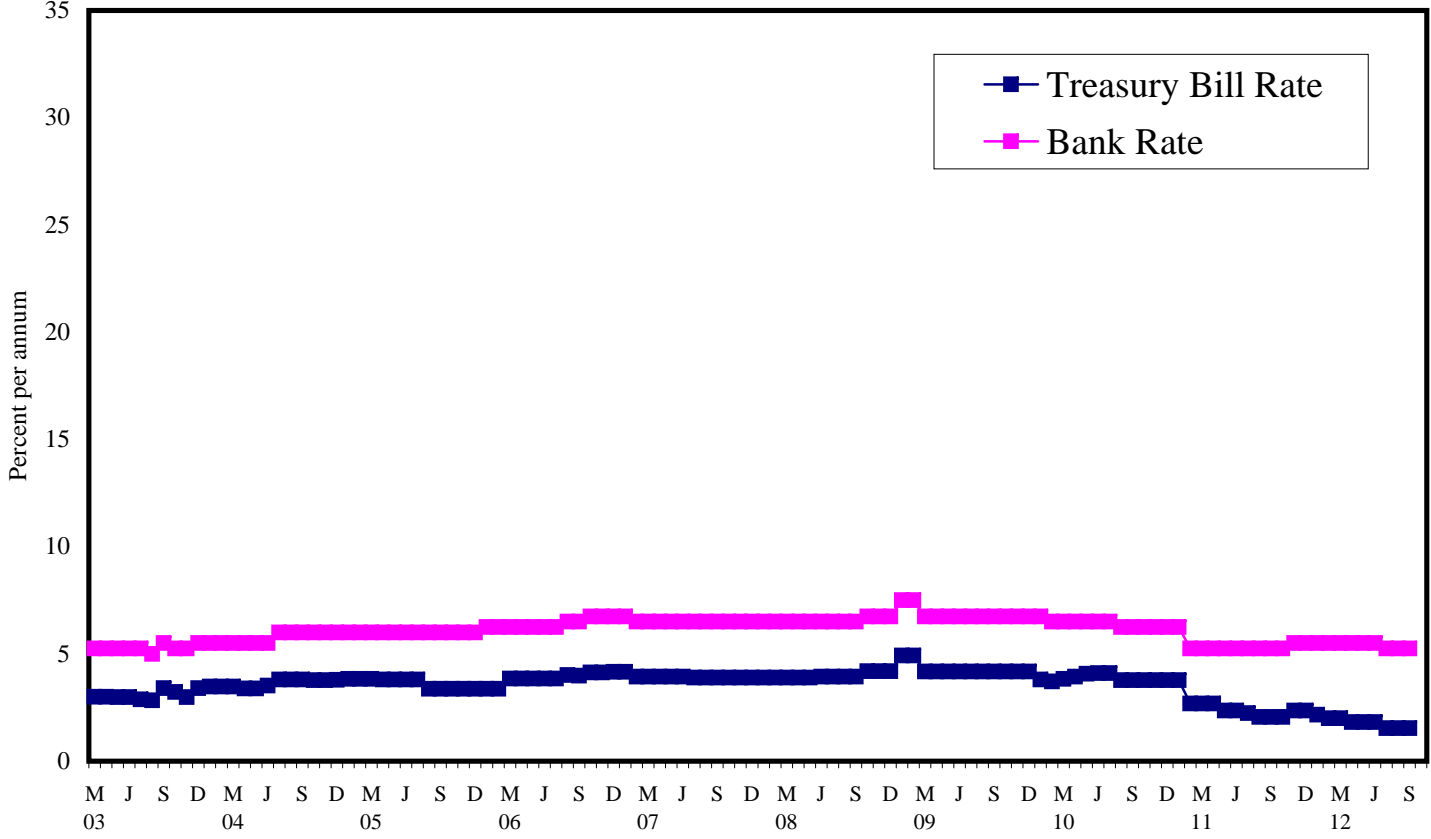
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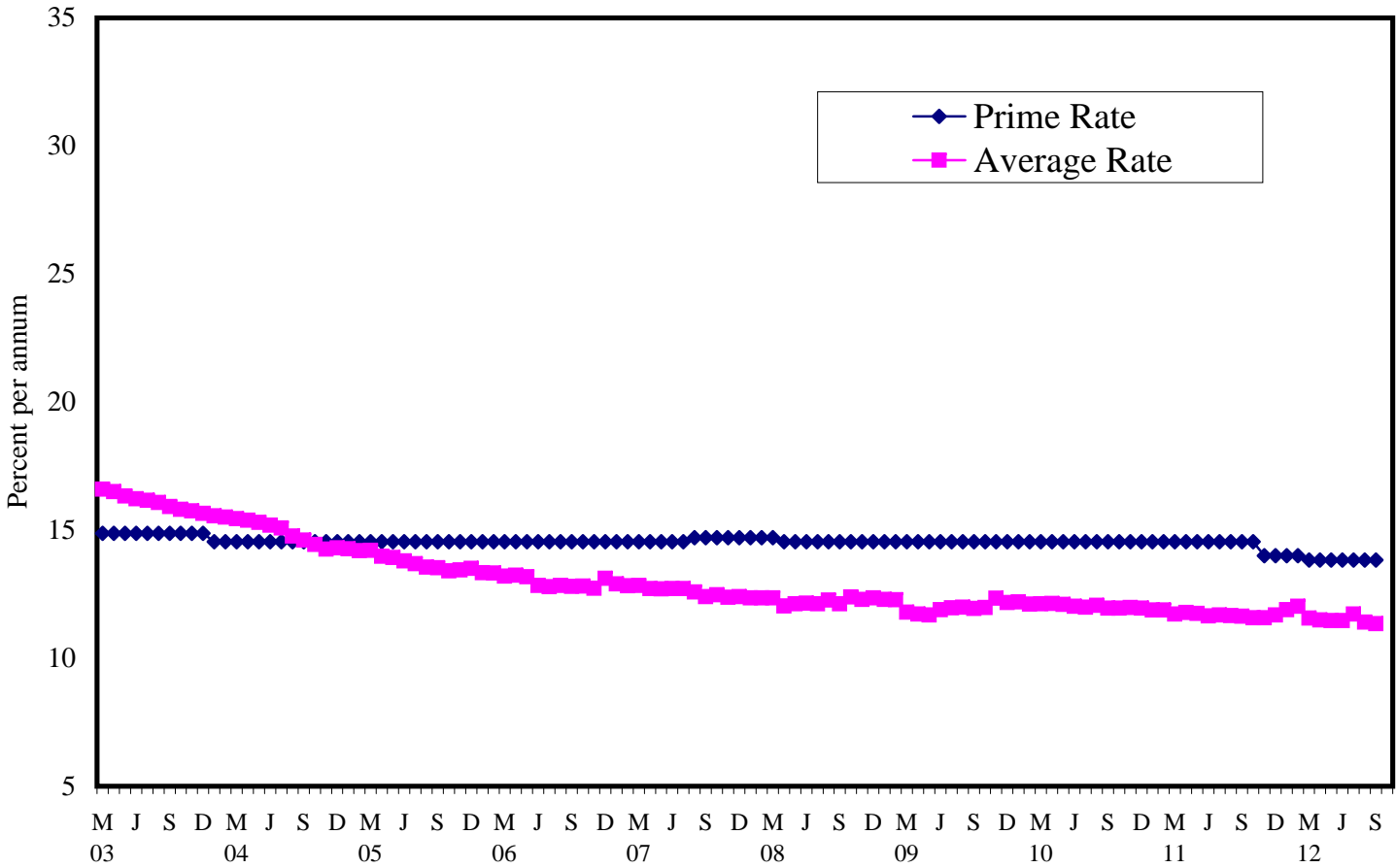
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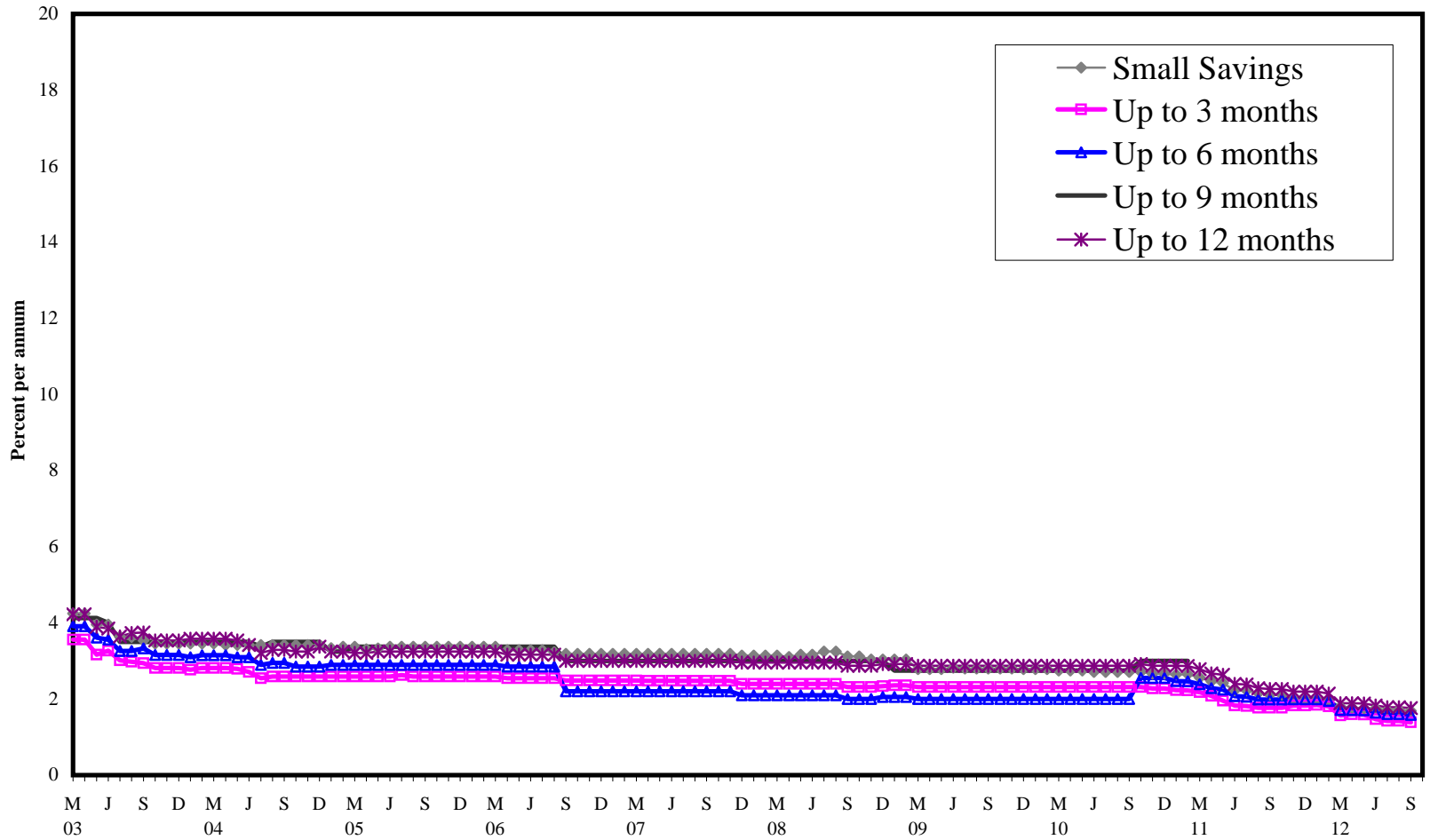


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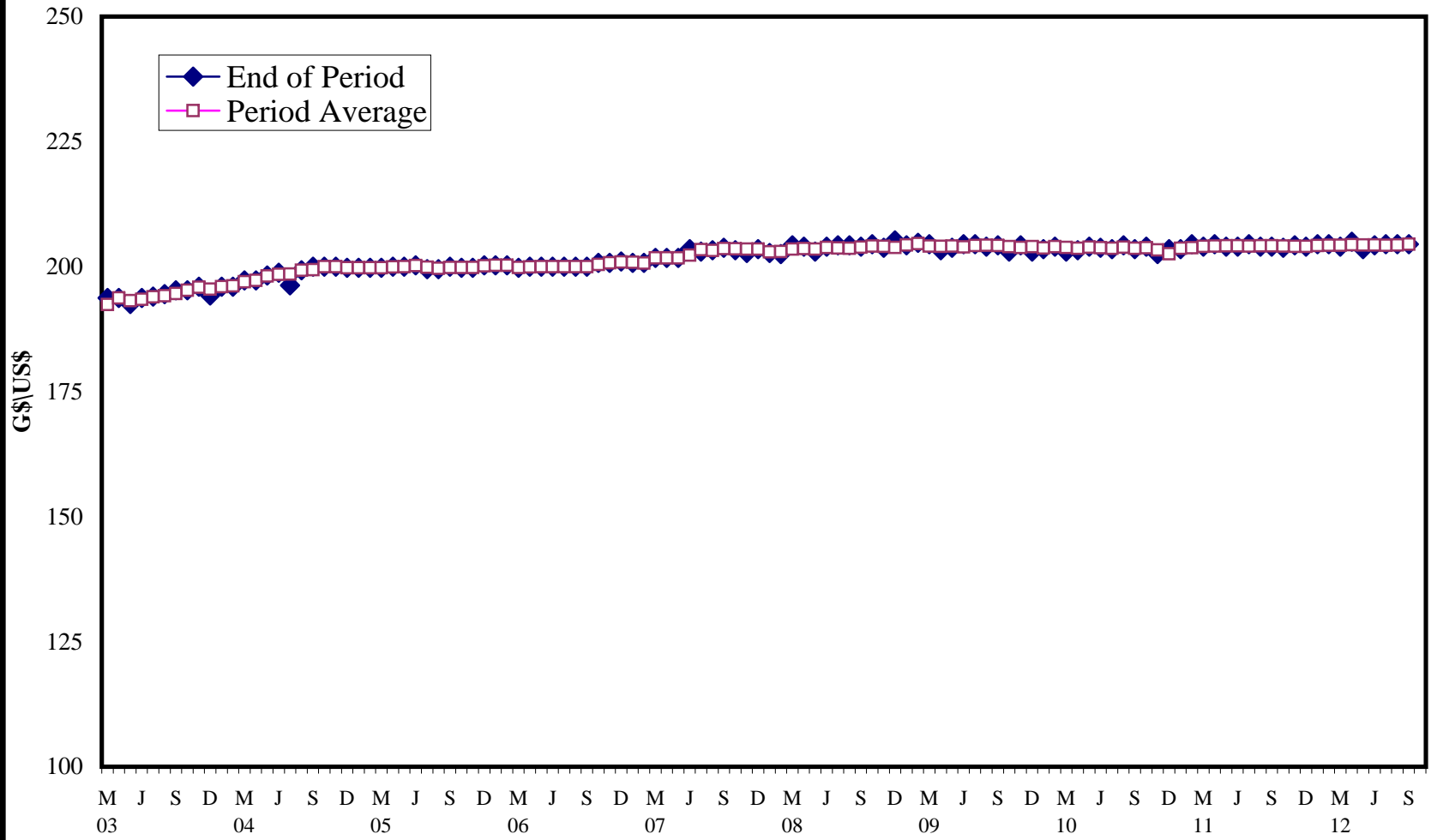


* Weighted average

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I. GENERAL NOTES

Symbols Used

- ... Indicates that data are not available;
- Indicates that the figure is zero or less than half the final digit shown or that the item does not exist;
- Used between two period (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 26th, October 1998. The liquid assets base period has been redefined as the Monday to Friday workweek immediately preceding the liquid asset maintenance period. The liquid asset requirement is determined by applying the prescribed percentages to the weekly average of the daily liabilities balances at the close of business of each of the five days of the liquid asset base period. Figures for Treasury Bills were reclassified from December 2000 to December 2002.

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

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

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

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

TABLE 2.16(a): Foreign Exchange Intervention

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

TABLE 2.16(b): Interbank Trade

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

TABLE 2.17: Commercial Banks holdings of treasury bills

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

TABLE 3.1: Monetary Survey

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

Foreign Assets (net)

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

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

Domestic Credit

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

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

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

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

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

Money and Quasi-Money

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

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

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

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

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

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

TABLE 3.2: International Reserves and Foreign Assets

International Reserves

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

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

obligations. Rescheduled short-term liabilities are excluded.

Foreign Assets

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

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

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

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

TABLE 4.1: Guyana: Selected Interest Rates

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

TABLE 4.2: Commercial Banks: Selected Interest Rates

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

TABLE 4.3: Comparative Treasury Bills Rates and Bank Rates

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

TABLE 4.4: Changes in Bank of Guyana Transaction Exchange Rates

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

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

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

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

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

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

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

TABLE 4.5: Exchange Rate

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

TABLE 4.6: Monthly Average Market Exchange Rate

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

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

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

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

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