

# ***BANK OF GUYANA***



## **BANKING SYSTEM *STATISTICAL ABSTRACT***

**September 2025**

# 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 |                   | Debentures | Other     |
| 2015               | 188,778.9    | 123,599.3      | 14,258.1 | 15,257.4         | 508.3        | 93,575.6          | 995.1                        | -          | 995.1     | -        | -                 | 42,185.9   | 21,998.5  |
| 2016               | 220,375.1    | 123,233.3      | 7,420.0  | 24,430.4         | 269.9        | 91,113.1          | 995.1                        | -          | 995.1     | -        | -                 | 42,207.3   | 53,939.4  |
| 2017               | 223,632.3    | 120,599.2      | 4,015.9  | 24,225.7         | 152.5        | 92,205.1          | 995.0                        | -          | 995.0     | -        | -                 | 42,376.8   | 59,661.3  |
| 2018               | 220,258.6    | 110,179.9      | 2,137.8  | 29,908.8         | 71.8         | 78,061.6          | 995.0                        | -          | 995.0     | -        | -                 | 42,391.5   | 66,692.1  |
| 2019               | 230,817.6    | 120,074.1      | 635.1    | 26,480.9         | 125.1        | 92,833.1          | 995.1                        | -          | 995.1     | -        | -                 | 44,014.7   | 65,733.8  |
| 2020               |              |                |          |                  |              |                   |                              |            |           |          |                   |            |           |
| Mar.               | 214,884.4    | 104,079.6      | 669.1    | 15,184.1         | 105.2        | 88,121.1          | 993.5                        | -          | 993.5     | -        | -                 | 44,014.7   | 65,796.7  |
| Jun.               | 230,350.8    | 119,467.7      | 738.4    | 33,110.5         | 83.3         | 85,535.5          | 1,882.6                      | -          | 1,882.6   | -        | -                 | 44,014.7   | 64,985.9  |
| Sep.               | 243,450.1    | 133,141.5      | 1,570.8  | 45,046.4         | 78.9         | 86,445.4          | 993.5                        | -          | 993.5     | -        | -                 | 44,014.7   | 65,300.5  |
| Dec.               | 257,288.5    | 141,903.9      | -        | 47,643.6         | 73.6         | 94,186.8          | 995.2                        | -          | 995.2     | -        | -                 | 46,078.2   | 68,311.2  |
| 2021               |              |                |          |                  |              |                   |                              |            |           |          |                   |            |           |
| Mar.               | 245,462.2    | 130,563.1      | 6,820.3  | 20,650.9         | 67.9         | 103,024.1         | 993.5                        | -          | 993.5     | -        | -                 | 46,078.2   | 67,827.4  |
| Jun. <sup>1)</sup> | 448,725.7    | 127,846.0      | 3,298.5  | 18,900.2         | 297.2        | 105,350.1         | 993.5                        | -          | 993.5     | -        | -                 | 246,078.2  | 73,808.0  |
| Sep.               | 493,932.9    | 171,282.6      | 6,857.2  | 56,251.8         | 368.0        | 107,805.7         | 993.5                        | -          | 993.5     | -        | -                 | 246,078.2  | 75,578.6  |
| Dec.               | 516,930.8    | 169,333.7      | 4,174.4  | 41,855.3         | 361.3        | 122,942.7         | 995.2                        | -          | 995.2     | -        | -                 | 246,876.6  | 99,725.3  |
| 2022               |              |                |          |                  |              |                   |                              |            |           |          |                   |            |           |
| Mar.               | 467,771.2    | 141,304.4      | -        | 18,605.5         | 348.2        | 122,350.6         | 993.5                        | -          | 993.5     | -        | -                 | 246,876.6  | 78,596.7  |
| Jun.               | 467,805.6    | 148,231.3      | 1,890.7  | 22,195.8         | 277.4        | 123,867.5         | 993.5                        | -          | 993.5     | -        | -                 | 246,876.6  | 71,704.2  |
| Sep.               | 496,487.9    | 171,669.1      | 7,324.1  | 39,455.3         | 123.7        | 124,766.0         | 993.5                        | -          | 993.5     | -        | -                 | 246,876.6  | 76,948.7  |
| Dec.               | 598,937.0    | 194,402.2      | 3,023.0  | 55,122.6         | 92.1         | 136,164.6         | 50,455.7                     | -          | 50,455.7  | -        | -                 | 240,994.7  | 113,084.5 |
| 2023               |              |                |          |                  |              |                   |                              |            |           |          |                   |            |           |
| Jan.               | 544,474.7    | 153,382.0      | -        | 12,929.8         | 652.6        | 139,799.5         | 50,455.7                     | -          | 50,455.7  | -        | -                 | 241,876.6  | 98,760.4  |
| Feb.               | 574,094.4    | 168,404.1      | 1,056.8  | 26,613.0         | 123.6        | 140,610.7         | 50,454.3                     | -          | 50,454.3  | -        | -                 | 241,876.6  | 113,359.3 |
| Mar.               | 574,731.8    | 157,075.0      | -        | 14,409.9         | 123.6        | 142,541.5         | 50,453.9                     | -          | 50,453.9  | -        | -                 | 240,994.7  | 126,208.2 |
| Apr.               | 565,793.2    | 149,813.1      | -        | 9,846.7          | 767.3        | 139,199.1         | 50,453.9                     | -          | 50,453.9  | -        | -                 | 239,994.7  | 125,531.5 |
| May                | 597,075.7    | 176,854.3      | -        | 41,955.2         | 149.0        | 134,750.0         | 50,453.9                     | -          | 50,453.9  | -        | -                 | 239,994.7  | 129,772.8 |
| Jun.               | 602,709.5    | 153,449.9      | -        | 18,846.3         | 149.0        | 134,454.6         | 80,128.4                     | -          | 80,128.4  | -        | -                 | 237,994.7  | 131,136.6 |
| Jul.               | 600,478.4    | 145,107.1      | -        | 9,778.7          | 879.2        | 134,449.2         | 80,128.4                     | -          | 80,128.4  | -        | -                 | 237,994.7  | 137,248.2 |
| Aug.               | 596,140.7    | 146,267.2      | -        | 12,340.1         | 162.5        | 133,764.5         | 80,128.4                     | -          | 80,128.4  | -        | -                 | 237,994.7  | 131,750.4 |
| Sep.               | 591,321.4    | 140,982.0      | -        | 9,837.2          | 162.5        | 130,982.3         | 80,128.4                     | -          | 80,128.4  | -        | -                 | 237,994.7  | 132,216.4 |
| Oct.               | 594,779.7    | 146,730.3      | -        | 21,429.3         | 948.9        | 124,352.0         | 80,128.4                     | -          | 80,128.4  | -        | -                 | 237,994.7  | 129,926.4 |
| Nov.               | 592,055.1    | 146,824.2      | -        | 18,316.9         | 192.3        | 128,315.0         | 80,129.0                     | -          | 80,129.0  | -        | -                 | 235,994.7  | 129,107.3 |
| Dec.               | 712,414.8    | 186,895.7      | -        | 54,226.1         | 192.3        | 132,477.2         | 159,562.8                    | -          | 159,562.8 | -        | -                 | 232,250.4  | 133,706.0 |
| 2024               |              |                |          |                  |              |                   |                              |            |           |          |                   |            |           |
| Jan.               | 689,641.4    | 160,827.4      | -        | 27,786.2         | 978.7        | 132,062.5         | 159,562.8                    | -          | 159,562.8 | -        | -                 | 232,250.4  | 137,000.9 |
| Feb.               | 681,405.9    | 151,255.3      | -        | 20,951.8         | 218.1        | 130,085.4         | 159,561.8                    | -          | 159,561.8 | -        | -                 | 232,250.4  | 138,338.4 |
| Mar.               | 721,375.5    | 190,811.5      | -        | 59,411.7         | 218.1        | 131,181.6         | 159,561.5                    | -          | 159,561.5 | -        | -                 | 232,250.4  | 138,752.2 |
| Apr.               | 680,437.9    | 154,562.3      | -        | 24,382.1         | 975.9        | 129,204.3         | 159,586.2                    | -          | 159,586.2 | -        | -                 | 231,250.4  | 135,039.0 |
| May                | 715,710.0    | 193,166.9      | -        | 62,079.9         | 233.4        | 130,853.6         | 159,586.2                    | -          | 159,586.2 | -        | -                 | 231,250.4  | 131,706.6 |
| Jun.               | 722,816.6    | 148,440.5      | -        | 16,833.0         | 233.4        | 131,374.0         | 213,799.2                    | -          | 213,799.2 | -        | -                 | 229,250.4  | 131,326.6 |
| Jul.               | 784,444.2    | 200,979.7      | -        | 65,928.0         | 1,002.8      | 134,048.9         | 213,799.2                    | -          | 213,799.2 | -        | -                 | 229,250.4  | 140,414.9 |
| Aug.               | 763,342.0    | 185,867.4      | -        | 48,713.2         | 275.6        | 136,878.7         | 213,799.2                    | -          | 213,799.2 | -        | -                 | 229,250.4  | 134,425.0 |
| Sep.               | 732,876.2    | 156,315.3      | -        | 17,012.8         | 275.6        | 139,026.9         | 213,799.2                    | -          | 213,799.2 | -        | -                 | 229,250.4  | 133,511.3 |
| Oct.               | 771,342.3    | 191,654.1      | -        | 53,462.7         | 990.0        | 137,201.4         | 213,799.2                    | -          | 213,799.2 | -        | -                 | 229,250.4  | 136,638.7 |
| Nov.               | 787,203.1    | 168,334.4      | -        | 26,574.1         | 328.2        | 141,432.0         | 253,365.2                    | -          | 253,365.2 | -        | -                 | 227,250.4  | 138,253.2 |
| Dec.               | 883,840.8    | 210,543.9      | -        | 69,714.3         | 328.2        | 140,501.3         | 313,114.4                    | -          | 313,114.4 | -        | -                 | 221,509.5  | 138,673.0 |
| 2025               |              |                |          |                  |              |                   |                              |            |           |          |                   |            |           |
| Jan.               | 844,543.0    | 162,597.5      | -        | 21,878.8         | 960.3        | 139,758.4         | 313,109.4                    | -          | 313,109.4 | -        | -                 | 221,509.5  | 147,326.7 |
| Feb.               | 884,565.7    | 204,745.5      | -        | 56,776.7         | 368.8        | 147,600.0         | 313,109.4                    | -          | 313,109.4 | -        | -                 | 221,509.5  | 145,201.4 |
| Mar.               | 857,546.6    | 167,356.4      | -        | 17,034.2         | 368.8        | 149,953.4         | 313,109.0                    | -          | 313,109.0 | -        | -                 | 221,509.5  | 155,571.7 |
| Apr.               | 887,098.6    | 201,404.1      | -        | 50,244.3         | 945.5        | 150,214.2         | 313,109.0                    | -          | 313,109.0 | -        | -                 | 219,509.5  | 153,076.0 |
| May                | 854,446.8    | 163,119.4      | -        | 11,129.3         | 415.6        | 151,574.5         | 313,109.6                    | -          | 313,109.6 | -        | -                 | 219,509.5  | 158,708.4 |
| Jun.               | 961,031.3    | 212,783.4      | -        | 58,844.1         | 415.6        | 153,523.6         | 391,767.6                    | -          | 391,767.6 | -        | -                 | 217,509.5  | 138,970.9 |
| Jul.               | 981,190.1    | 232,919.3      | -        | 72,765.0         | 981.1        | 159,173.2         | 391,767.6                    | -          | 391,767.6 | -        | -                 | 217,509.5  | 138,993.7 |
| Aug.               | 936,712.5    | 192,594.3      | -        | 30,781.2         | 431.6        | 161,381.5         | 391,767.6                    | -          | 391,767.6 | -        | -                 | 217,509.5  | 134,841.1 |
| Sep.               | 935,834.0    | 197,274.8      | -        | 36,875.3         | 431.6        | 159,967.9         | 391,767.6                    | -          | 391,767.6 | -        | -                 | 217,509.5  | 129,282.2 |

Source: Bank of Guyana

**Note:**

<sup>1)</sup> A significant movement of figures reflect the securitisation of central Government overdraft at Bank of Guyana.

**BANK OF GUYANA: LIABILITIES, CAPITAL & RESERVES**  
(G\$ MILLION)

Table 1.2

| End of Period      | Total Liabilities, Capital & Reserves | Currency  |           |         | Deposits  |             |             |       |           |          | Capital and Reserves  |                |                 |          |
|--------------------|---------------------------------------|-----------|-----------|---------|-----------|-------------|-------------|-------|-----------|----------|-----------------------|----------------|-----------------|----------|
|                    |                                       | Total     | Notes     | Coins   | Total     | Gov't       | Int'l Orgs. | Banks |           | Other    | Authorised Share Cap. | Other Reserves | Allocation SDRs | Other    |
|                    |                                       |           |           |         |           |             |             | EPDs  | Other     |          |                       |                |                 |          |
| 2015               | 188,778.9                             | 83,593.9  | 82,631.0  | 962.8   | 66,212.2  | (2,339.6)   | 6,351.0     | 61.0  | 54,545.0  | 7,594.7  | 1,000.0               | 11,158.7       | 25,291.7        | 1,522.4  |
| 2016               | 220,375.1                             | 91,314.4  | 90,311.9  | 1,002.5 | 88,852.9  | (21,307.9)  | 32,361.3    | 60.8  | 67,295.3  | 10,443.4 | 1,000.0               | 10,321.3       | 25,488.0        | 3,398.5  |
| 2017               | 223,632.3                             | 100,978.5 | 99,928.8  | 1,049.7 | 83,462.2  | (26,471.0)  | 32,362.4    | 60.8  | 61,988.1  | 15,521.8 | 1,000.0               | 7,332.0        | 24,655.2        | 6,204.4  |
| 2018               | 220,258.6                             | 112,493.6 | 111,415.6 | 1,078.1 | 69,385.0  | (55,183.0)  | 35,381.8    | 60.8  | 73,935.6  | 15,189.8 | 1,000.0               | 1,783.1        | 26,111.3        | 9,485.6  |
| 2019               | 230,817.6                             | 128,738.1 | 127,622.5 | 1,115.6 | 59,995.9  | (70,688.6)  | 35,372.1    | 60.8  | 80,407.2  | 14,844.4 | 1,000.0               | 6,396.2        | 25,161.6        | 9,525.9  |
| 2020               |                                       |           |           |         |           |             |             |       |           |          |                       |                |                 |          |
| Mar.               | 214,884.4                             | 127,791.1 | 126,669.2 | 1,121.9 | 48,729.3  | (82,514.9)  | 35,366.1    | 60.8  | 83,788.3  | 12,028.9 | 1,000.0               | 3,265.8        | 25,161.6        | 8,936.6  |
| Jun.               | 230,350.8                             | 142,544.2 | 141,417.1 | 1,127.1 | 49,770.0  | (93,871.5)  | 34,623.2    | 60.8  | 96,299.4  | 12,658.0 | 1,000.0               | 4,984.6        | 24,810.1        | 7,241.9  |
| Sep.               | 243,450.1                             | 145,256.5 | 144,120.0 | 1,136.4 | 58,601.9  | (92,564.9)  | 34,706.5    | 60.8  | 104,897.8 | 11,501.7 | 1,000.0               | 6,993.2        | 24,810.1        | 6,788.4  |
| Dec.               | 257,288.5                             | 162,776.0 | 161,618.3 | 1,157.7 | 50,181.8  | (128,382.3) | 34,701.8    | 60.8  | 130,283.7 | 13,517.8 | 1,000.0               | 6,090.3        | 24,810.1        | 12,430.3 |
| 2021               |                                       |           |           |         |           |             |             |       |           |          |                       |                |                 |          |
| Mar.               | 245,462.2                             | 156,976.2 | 155,813.7 | 1,162.6 | 47,875.9  | (144,702.4) | 34,697.2    | 60.8  | 142,722.8 | 15,097.4 | 1,000.0               | 3,752.9        | 24,810.1        | 11,047.1 |
| Jun. <sup>1)</sup> | 448,725.7                             | 159,370.1 | 158,201.0 | 1,169.0 | 245,017.8 | 68,467.8    | 36,359.1    | 60.8  | 122,439.7 | 17,690.3 | 1,000.0               | 5,952.5        | 26,073.6        | 11,311.8 |
| Sep.               | 493,932.9                             | 160,660.2 | 159,484.0 | 1,176.2 | 236,391.3 | 38,534.5    | 36,356.2    | 60.8  | 143,996.8 | 17,443.0 | 1,000.0               | 5,896.5        | 78,243.7        | 11,741.1 |
| Dec.               | 516,930.8                             | 184,009.6 | 182,815.0 | 1,194.6 | 211,123.9 | 45,739.4    | 36,347.2    | 60.8  | 112,077.9 | 16,898.6 | 1,000.0               | 7,145.7        | 78,243.7        | 35,407.9 |
| 2022               |                                       |           |           |         |           |             |             |       |           |          |                       |                |                 |          |
| Mar.               | 467,771.2                             | 177,200.3 | 175,994.8 | 1,205.5 | 198,480.3 | 37,006.0    | 36,393.1    | 60.8  | 107,886.6 | 17,133.7 | 1,000.0               | 364.3          | 78,243.7        | 12,482.5 |
| Jun.               | 467,805.6                             | 184,722.0 | 183,509.4 | 1,212.6 | 203,352.1 | 59,396.8    | 34,786.2    | 60.8  | 91,235.8  | 17,872.4 | 1,000.0               | (6,927.3)      | 73,248.1        | 12,410.6 |
| Sep.               | 496,487.9                             | 186,833.8 | 185,613.2 | 1,220.6 | 233,228.8 | 81,694.9    | 34,227.3    | 60.8  | 99,190.7  | 18,055.1 | 1,000.0               | (10,914.3)     | 73,248.1        | 13,091.4 |
| Dec.               | 598,937.0                             | 211,578.2 | 210,351.0 | 1,227.3 | 286,398.6 | 84,226.2    | 34,239.4    | 60.8  | 127,928.9 | 39,943.3 | 1,000.0               | (9,217.4)      | 73,248.1        | 35,929.5 |
| 2023               |                                       |           |           |         |           |             |             |       |           |          |                       |                |                 |          |
| Jan.               | 544,474.7                             | 205,133.6 | 203,904.6 | 1,229.0 | 254,784.0 | 40,594.0    | 34,161.8    | 60.8  | 130,972.5 | 48,994.9 | 1,000.0               | (943.6)        | 73,248.1        | 11,252.7 |
| Feb.               | 574,094.4                             | 209,803.6 | 208,570.3 | 1,233.4 | 282,472.8 | 51,970.4    | 34,160.3    | 60.8  | 134,880.7 | 61,400.5 | 1,000.0               | (4,328.5)      | 73,248.1        | 11,898.5 |
| Mar.               | 574,731.8                             | 212,675.8 | 211,439.4 | 1,236.4 | 260,443.7 | 39,088.5    | 34,158.2    | 60.8  | 131,783.8 | 55,352.4 | 1,000.0               | (6,448.4)      | 73,248.1        | 33,812.5 |
| Apr.               | 565,793.2                             | 221,180.2 | 219,942.1 | 1,238.2 | 246,276.3 | 38,258.1    | 34,154.7    | 60.8  | 117,116.3 | 56,686.4 | 1,000.0               | (5,082.5)      | 73,248.1        | 29,171.0 |
| May                | 597,075.7                             | 224,126.0 | 222,885.3 | 1,240.6 | 270,791.7 | 53,488.9    | 34,220.7    | 60.8  | 130,185.0 | 52,836.3 | 1,000.0               | (6,777.3)      | 73,395.6        | 34,539.7 |
| Jun.               | 602,709.5                             | 232,762.7 | 231,518.9 | 1,243.9 | 270,079.0 | 51,421.9    | 34,144.0    | 60.8  | 128,877.2 | 55,575.1 | 1,000.0               | (6,576.5)      | 73,395.6        | 32,048.7 |
| Jul.               | 600,478.4                             | 234,392.3 | 233,146.8 | 1,245.5 | 265,914.6 | 22,261.9    | 34,167.9    | 60.8  | 143,312.4 | 66,111.5 | 1,000.0               | (6,041.2)      | 73,395.6        | 31,817.1 |
| Aug.               | 596,140.7                             | 235,579.9 | 234,332.7 | 1,247.2 | 255,936.6 | 12,062.9    | 34,139.7    | 60.8  | 149,006.5 | 60,666.7 | 1,000.0               | (6,762.6)      | 73,395.6        | 36,991.2 |
| Sep.               | 591,321.4                             | 240,528.0 | 239,279.5 | 1,248.5 | 253,773.2 | 26,420.2    | 34,139.7    | 60.8  | 136,678.8 | 56,473.6 | 1,000.0               | (8,692.9)      | 73,395.6        | 31,317.6 |
| Oct.               | 594,779.7                             | 245,541.8 | 244,290.1 | 1,251.8 | 252,213.8 | 31,929.6    | 34,169.4    | 60.8  | 129,133.8 | 56,920.2 | 1,000.0               | (9,091.6)      | 73,395.6        | 31,720.0 |
| Nov.               | 592,055.1                             | 251,325.8 | 250,071.5 | 1,254.3 | 237,340.6 | 9,559.5     | 34,155.5    | 60.8  | 137,803.4 | 55,761.3 | 1,000.0               | (5,276.2)      | 73,395.6        | 34,269.3 |
| Dec.               | 712,414.8                             | 276,063.5 | 274,807.4 | 1,256.1 | 328,534.6 | 94,395.0    | 34,219.7    | 60.8  | 141,022.4 | 58,836.7 | 1,000.0               | (3,809.6)      | 73,395.6        | 37,230.8 |
| 2024               |                                       |           |           |         |           |             |             |       |           |          |                       |                |                 |          |
| Jan.               | 689,641.4                             | 267,309.5 | 266,051.9 | 1,257.6 | 313,811.1 | 28,742.7    | 34,157.8    | 60.8  | 185,576.3 | 65,273.4 | 1,000.0               | (3,800.2)      | 73,395.6        | 37,925.4 |
| Feb.               | 681,405.9                             | 271,540.5 | 270,281.0 | 1,259.5 | 303,747.1 | 21,711.4    | 34,254.1    | 60.8  | 181,150.1 | 66,570.6 | 1,000.0               | (5,454.3)      | 73,395.6        | 37,177.0 |
| Mar.               | 721,375.5                             | 279,945.8 | 278,684.5 | 1,261.3 | 330,550.6 | 59,119.2    | 34,170.0    | 60.8  | 169,648.1 | 67,552.5 | 1,000.0               | (3,809.4)      | 73,395.6        | 40,292.9 |
| Apr.               | 680,437.9                             | 282,809.1 | 281,545.9 | 1,263.2 | 298,553.9 | 28,976.3    | 34,123.8    | 60.8  | 167,921.5 | 67,471.6 | 1,000.0               | (5,282.5)      | 71,811.0        | 31,546.4 |
| May                | 715,710.0                             | 283,088.8 | 281,823.5 | 1,265.2 | 332,319.6 | 62,435.4    | 33,443.4    | 60.8  | 170,665.1 | 65,714.9 | 1,000.0               | (3,873.4)      | 71,811.0        | 31,364.1 |
| Jun.               | 722,816.6                             | 293,851.5 | 292,583.7 | 1,267.8 | 327,267.7 | 78,886.2    | 33,443.2    | 60.8  | 153,885.6 | 60,992.0 | 1,000.0               | (2,362.9)      | 71,811.0        | 31,249.2 |
| Jul.               | 784,444.2                             | 291,875.8 | 290,606.1 | 1,269.6 | 388,062.2 | 113,340.7   | 33,748.3    | 60.8  | 168,784.8 | 72,127.6 | 1,000.0               | 1,100.1        | 71,811.0        | 30,595.1 |
| Aug.               | 763,342.0                             | 294,361.8 | 293,090.4 | 1,271.3 | 363,601.9 | 79,957.2    | 33,607.6    | 60.8  | 182,872.5 | 67,103.7 | 1,000.0               | 2,331.0        | 71,811.0        | 30,236.3 |
| Sep.               | 732,876.2                             | 300,799.6 | 299,526.3 | 1,273.3 | 323,661.9 | 50,094.6    | 33,283.4    | 60.8  | 175,660.0 | 64,563.1 | 1,000.0               | 4,479.4        | 71,811.0        | 31,124.3 |
| Oct.               | 771,342.3                             | 308,468.3 | 307,193.0 | 1,275.3 | 356,906.7 | 68,320.7    | 33,224.3    | 60.8  | 188,139.6 | 67,161.2 | 1,000.0               | 3,122.6        | 71,811.0        | 30,033.8 |
| Nov.               | 787,203.1                             | 317,619.0 | 316,340.6 | 1,278.4 | 362,643.6 | 67,710.3    | 33,262.2    | 60.8  | 187,236.8 | 74,373.5 | 1,000.0               | 3,794.9        | 71,811.0        | 30,334.7 |
| Dec.               | 883,840.8                             | 352,146.7 | 350,865.9 | 1,280.8 | 422,197.5 | 123,645.7   | 33,257.6    | 60.8  | 198,267.3 | 66,966.0 | 1,000.0               | (2,294.1)      | 71,811.0        | 38,979.7 |
| 2025               |                                       |           |           |         |           |             |             |       |           |          |                       |                |                 |          |
| Jan.               | 844,543.0                             | 348,887.2 | 347,605.3 | 1,281.9 | 385,886.5 | 64,863.9    | 33,176.5    | 60.8  | 210,338.7 | 77,446.7 | 1,000.0               | (1,825.4)      | 71,811.0        | 38,783.6 |
| Feb.               | 884,565.7                             | 360,071.7 | 358,788.2 | 1,283.5 | 411,033.5 | 68,965.1    | 33,175.9    | 60.8  | 228,619.1 | 80,212.6 | 1,000.0               | 16.4           | 71,811.0        | 40,633.1 |
| Mar.               | 857,546.6                             | 373,709.3 | 372,423.6 | 1,285.6 | 368,323.9 | 31,277.9    | 33,154.2    | 60.8  | 218,263.3 | 85,567.8 | 1,000.0               | 1,272.0        | 71,811.0        | 41,430.4 |
| Apr.               | 887,098.6                             | 387,465.2 | 386,178.4 | 1,286.8 | 390,245.5 | 59,128.3    | 33,072.2    | 60.8  | 214,978.6 | 83,005.7 | 1,000.0               | 2,540.9        | 71,811.0        | 34,036.1 |
| May                | 854,446.8                             | 398,570.2 | 397,281.7 | 1,288.5 | 343,816.3 | 252.2       | 34,132.4    | 60.8  | 220,603.2 | 88,767.6 | 1,000.0               | 2,398.1        | 73,891.6        | 34,770.6 |
| Jun.               | 961,031.3                             | 400,278.4 | 398,987.4 | 1,290.9 | 441,198.7 | 118,828.2   | 34,028.5    | 60.8  | 218,748.2 | 69,533.0 | 1,000.0               | 5,570.4        | 73,891.6        | 39,092.3 |
| Jul.               | 981,190.1                             | 416,340.3 | 415,047.6 | 1,292.7 | 449,833.3 | 113,134.5   | 34,226.8    | 60.8  | 228,398.8 | 74,012.4 | 1,000.0               | 6,830.8        | 73,891.6        | 33,294.2 |
| Aug.               | 936,712.5                             | 420,356.7 | 419,062.7 | 1,294.0 | 399,059.5 | 60,046.7    | 34,189.3    | 60.8  | 233,820.8 | 70,941.9 | 1,000.0               | 8,489.6        | 73,891.6        | 33,915.2 |
| Sep.               | 935,834.0                             | 419,763.8 | 418,466.9 | 1,296.9 | 395,845.0 | 74,238.8    | 34,188.4    | 60.8  | 221,327.0 | 66,029.9 | 1,000.0               | 11,022.5       | 73,891.6        | 34,311.1 |

Source: Bank of Guyana

**Note:**

<sup>1)</sup> A significant movement of figures reflect the securitisation of central Government overdraft at Bank of Guyana.

## BANK OF GUYANA

CURRENCY NOTES ISSUE  
(G\$ MILLION)

Table 1.3

| Period | Total Issue<br>G\$Mn. | Denominations |                  |          |                  |          |                  |         |                  |         |                  |
|--------|-----------------------|---------------|------------------|----------|------------------|----------|------------------|---------|------------------|---------|------------------|
|        |                       | \$5000        |                  | \$2000   |                  | \$1000   |                  | \$500   |                  | \$100   |                  |
|        |                       | G\$Mn.        | % of Total Issue | G\$Mn.   | % of Total Issue | G\$Mn.   | % of Total Issue | G\$Mn.  | % of Total Issue | G\$Mn.  | % of Total Issue |
| 2015   | 82,631.0              | 53,700.0      | 65.0             | -        | -                | 25,408.6 | 30.7             | 1,340.8 | 1.6              | 1,549.2 | 1.9              |
| 2016   | 90,311.9              | 66,721.6      | 73.9             | -        | -                | 19,838.8 | 22.0             | 1,373.8 | 1.5              | 1,648.7 | 1.8              |
| 2017   | 99,928.8              | 77,987.5      | 78.0             | -        | -                | 17,937.7 | 18.0             | 1,479.1 | 1.5              | 1,728.1 | 1.7              |
| 2018   | 111,415.6             | 91,729.9      | 82.3             | -        | -                | 15,427.3 | 13.8             | 1,643.0 | 1.5              | 1,770.5 | 1.6              |
| 2019   |                       |               |                  |          |                  |          |                  |         |                  |         |                  |
| Mar.   | 106,466.5             | 88,150.5      | 82.8             | -        | -                | 14,345.9 | 13.5             | 1,435.2 | 1.3              | 1,703.5 | 1.6              |
| Jun.   | 107,035.9             | 88,384.1      | 82.6             | -        | -                | 14,563.0 | 13.6             | 1,478.1 | 1.4              | 1,755.7 | 1.6              |
| Sep.   | 111,176.0             | 92,989.5      | 83.6             | -        | -                | 14,051.8 | 12.6             | 1,469.1 | 1.3              | 1,789.3 | 1.6              |
| Dec.   | 127,622.5             | 108,342.5     | 84.9             | -        | -                | 14,903.5 | 11.7             | 1,569.2 | 1.2              | 1,900.9 | 1.5              |
| 2020   |                       |               |                  |          |                  |          |                  |         |                  |         |                  |
| Mar.   | 126,669.2             | 108,958.5     | 86.0             | -        | -                | 13,434.2 | 10.6             | 1,567.6 | 1.2              | 1,742.0 | 1.4              |
| Jun.   | 141,417.1             | 122,829.1     | 86.9             | -        | -                | 14,228.7 | 10.1             | 1,630.0 | 1.2              | 1,678.7 | 1.2              |
| Sep.   | 144,120.0             | 125,855.8     | 87.3             | -        | -                | 13,877.9 | 9.6              | 1,615.2 | 1.1              | 1,618.2 | 1.1              |
| Dec.   | 161,618.3             | 142,066.2     | 87.9             | -        | -                | 14,936.5 | 9.2              | 1,730.0 | 1.1              | 1,566.4 | 1.0              |
| 2021   |                       |               |                  |          |                  |          |                  |         |                  |         |                  |
| Mar.   | 155,813.7             | 137,018.5     | 87.9             | -        | -                | 14,149.8 | 9.1              | 1,710.2 | 1.1              | 1,672.9 | 1.1              |
| Jun.   | 158,201.9             | 139,585.9     | 88.2             | -        | -                | 13,853.3 | 8.8              | 1,706.5 | 1.1              | 1,786.8 | 1.1              |
| Sep.   | 159,484.0             | 140,808.1     | 88.3             | -        | -                | 13,897.2 | 8.7              | 1,671.3 | 1.0              | 1,778.2 | 1.1              |
| Dec.   | 182,815.0             | 162,744.7     | 89.0             | -        | -                | 15,055.2 | 8.2              | 1,861.7 | 1.0              | 1,787.2 | 1.0              |
| 2022   |                       |               |                  |          |                  |          |                  |         |                  |         |                  |
| Mar.   | 175,994.8             | 156,390.0     | 88.9             | 1,221.0  | 0.7              | 13,423.6 | 7.6              | 1,764.1 | 1.0              | 1,842.7 | 1.0              |
| Jun.   | 183,509.4             | 163,331.8     | 89.0             | 1,888.0  | 1.0              | 13,209.2 | 7.2              | 1,750.8 | 1.0              | 1,969.2 | 1.1              |
| Sep.   | 185,613.2             | 164,714.0     | 88.7             | 2,223.6  | 1.2              | 13,413.1 | 7.2              | 1,782.9 | 1.0              | 2,107.3 | 1.1              |
| Dec.   | 210,351.0             | 186,852.7     | 88.8             | 2,776.7  | 1.3              | 15,102.5 | 7.2              | 1,913.0 | 0.9              | 2,310.5 | 1.1              |
| 2023   |                       |               |                  |          |                  |          |                  |         |                  |         |                  |
| Jan.   | 203,904.6             | 181,473.9     | 89.0             | 2,603.7  | 1.3              | 14,259.6 | 7.0              | 1,890.7 | 0.9              | 2,293.5 | 1.1              |
| Feb.   | 208,212.3             | 185,694.0     | 89.2             | 2,631.1  | 1.3              | 14,357.8 | 6.9              | 1,859.0 | 0.9              | 2,293.6 | 1.1              |
| Mar.   | 211,439.4             | 188,979.9     | 89.4             | 2,646.2  | 1.3              | 14,246.7 | 6.7              | 1,869.6 | 0.9              | 2,321.5 | 1.1              |
| Apr.   | 219,942.1             | 197,038.6     | 89.6             | 2,658.5  | 1.2              | 14,622.4 | 6.6              | 1,887.1 | 0.9              | 2,354.0 | 1.1              |
| May    | 222,885.3             | 199,977.3     | 89.7             | 2,657.0  | 1.2              | 14,571.0 | 6.5              | 1,914.8 | 0.9              | 2,376.6 | 1.1              |
| Jun.   | 231,518.9             | 206,341.8     | 89.1             | 4,768.9  | 2.1              | 14,678.0 | 6.3              | 1,919.4 | 0.8              | 2,415.0 | 1.0              |
| Jul.   | 233,146.8             | 208,870.5     | 89.6             | 4,154.3  | 1.8              | 14,334.0 | 6.1              | 1,939.9 | 0.8              | 2,443.8 | 1.0              |
| Aug.   | 234,332.7             | 209,994.8     | 89.6             | 3,856.5  | 1.6              | 14,608.9 | 6.2              | 1,961.8 | 0.8              | 2,496.9 | 1.1              |
| Sep.   | 239,279.3             | 214,747.0     | 89.7             | 3,707.8  | 1.5              | 14,910.1 | 6.2              | 1,968.8 | 0.8              | 2,520.2 | 1.1              |
| Oct.   | 244,289.3             | 219,554.2     | 89.9             | 3,611.4  | 1.5              | 15,101.0 | 6.2              | 1,990.1 | 0.8              | 2,591.8 | 1.1              |
| Nov.   | 250,071.5             | 225,162.8     | 90.0             | 3,461.2  | 1.4              | 15,326.5 | 6.1              | 2,030.8 | 0.8              | 2,637.6 | 1.1              |
| Dec.   | 274,807.4             | 248,486.0     | 90.4             | 3,565.9  | 1.3              | 16,489.8 | 6.0              | 2,102.5 | 0.8              | 2,692.2 | 1.0              |
| 2024   |                       |               |                  |          |                  |          |                  |         |                  |         |                  |
| Jan.   | 266,051.9             | 240,517.0     | 90.4             | 3,364.4  | 1.3              | 15,928.0 | 6.0              | 2,076.6 | 0.8              | 2,702.5 | 1.0              |
| Feb.   | 270,281.0             | 244,151.3     | 90.3             | 3,475.6  | 1.3              | 16,390.8 | 6.1              | 2,044.0 | 0.8              | 2,741.2 | 1.0              |
| Mar.   | 278,684.5             | 252,016.9     | 90.4             | 3,626.4  | 1.3              | 16,763.2 | 6.0              | 1,994.4 | 0.7              | 2,797.2 | 1.0              |
| Apr.   | 281,545.9             | 254,466.0     | 90.4             | 4,419.3  | 1.6              | 16,376.2 | 5.8              | 1,936.6 | 0.7              | 2,853.8 | 1.0              |
| May    | 281,823.5             | 254,613.9     | 90.3             | 4,858.7  | 1.7              | 16,032.5 | 5.7              | 1,917.0 | 0.7              | 2,908.3 | 1.0              |
| Jun.   | 292,583.7             | 265,397.4     | 90.7             | 5,172.5  | 1.8              | 15,696.2 | 5.4              | 1,863.5 | 0.6              | 2,950.3 | 1.0              |
| Jul.   | 290,606.1             | 263,151.5     | 90.6             | 5,256.2  | 1.8              | 15,739.5 | 5.4              | 1,907.5 | 0.7              | 3,037.2 | 1.0              |
| Aug.   | 293,091.7             | 265,071.1     | 90.4             | 5,285.3  | 1.8              | 16,185.6 | 5.5              | 1,979.8 | 0.7              | 3,051.9 | 1.0              |
| Sep.   | 299,526.3             | 270,836.1     | 90.4             | 5,387.9  | 1.8              | 16,674.6 | 5.6              | 2,041.9 | 0.7              | 3,061.1 | 1.0              |
| Oct.   | 307,193.0             | 277,437.4     | 90.3             | 5,614.7  | 1.8              | 17,414.0 | 5.7              | 2,112.9 | 0.7              | 3,077.9 | 1.0              |
| Nov.   | 316,340.6             | 285,855.1     | 90.4             | 5,679.0  | 1.8              | 17,944.4 | 5.7              | 2,211.4 | 0.7              | 3,099.2 | 1.0              |
| Dec.   | 350,865.9             | 303,274.6     | 86.4             | 18,334.6 | 5.2              | 22,207.9 | 6.3              | 2,323.1 | 0.7              | 3,161.2 | 0.9              |
| 2025   |                       |               |                  |          |                  |          |                  |         |                  |         |                  |
| Jan.   | 347,602.9             | 303,544.5     | 87.3             | 15,748.9 | 4.5              | 21,280.6 | 6.1              | 2,311.3 | 0.7              | 3,150.6 | 0.9              |
| Feb.   | 358,788.2             | 315,389.7     | 87.9             | 14,824.8 | 4.1              | 21,512.0 | 6.0              | 2,345.3 | 0.7              | 3,148.5 | 0.9              |
| Mar.   | 372,423.6             | 327,490.4     | 87.9             | 15,760.6 | 4.2              | 21,965.9 | 5.9              | 2,421.2 | 0.7              | 3,179.9 | 0.9              |
| Apr.   | 386,178.4             | 336,006.7     | 87.0             | 19,229.5 | 5.0              | 23,648.0 | 6.1              | 2,465.0 | 0.6              | 3,226.8 | 0.8              |
| May    | 397,281.7             | 343,434.3     | 86.4             | 18,746.9 | 4.7              | 27,709.5 | 7.0              | 2,492.7 | 0.6              | 3,282.5 | 0.8              |
| Jun.   | 398,987.3             | 346,869.9     | 86.9             | 17,947.3 | 4.5              | 26,674.2 | 6.7              | 2,537.1 | 0.6              | 3,322.0 | 0.8              |
| Jul.   | 414,717.6             | 365,422.9     | 88.1             | 16,532.8 | 4.0              | 25,133.6 | 6.1              | 2,591.1 | 0.6              | 3,381.6 | 0.8              |
| Aug.   | 418,696.5             | 370,569.5     | 88.5             | 15,979.5 | 3.8              | 24,409.9 | 5.8              | 2,626.5 | 0.6              | 3,434.4 | 0.8              |
| Sep.   | 418,466.9             | 372,049.4     | 88.9             | 14,842.0 | 3.5              | 23,667.9 | 5.7              | 2,672.5 | 0.6              | 3,533.2 | 0.8              |

Source: Bank of Guyana

COINS ISSUE  
(G\$'000)

Table 1.4

| Period | Total Issue | Denominations |           |           |           |
|--------|-------------|---------------|-----------|-----------|-----------|
|        |             | \$100         | \$10      | \$5       | \$1       |
| 2015   | 962,825.2   | -             | 426,168.1 | 375,203.4 | 161,453.8 |
| 2016   | 1,002,462.1 | -             | 446,377.6 | 390,612.4 | 165,472.0 |
| 2017   | 1,049,671.3 | -             | 472,489.9 | 405,158.2 | 172,023.2 |
| 2018   | 1,078,061.4 | -             | 487,349.3 | 412,948.7 | 177,763.4 |
| 2019   |             |               |           |           |           |
| Mar.   | 1,086,603.9 | -             | 492,535.6 | 416,295.9 | 177,772.5 |
| Jun.   | 1,095,441.6 | -             | 497,364.9 | 420,319.5 | 177,757.2 |
| Sep.   | 1,106,290.9 | -             | 504,116.3 | 424,427.3 | 177,747.2 |
| Dec.   | 1,115,589.1 | -             | 509,475.2 | 428,394.2 | 177,719.7 |
| 2020   |             |               |           |           |           |
| Mar.   | 1,121,947.2 | -             | 512,969.7 | 431,268.4 | 177,709.2 |
| Jun.   | 1,127,086.1 | -             | 515,820.1 | 433,557.8 | 177,708.3 |
| Sep.   | 1,136,433.2 | 3,683.5       | 518,696.8 | 436,357.2 | 177,695.7 |
| Dec.   | 1,157,681.8 | 17,205.7      | 523,629.0 | 439,187.4 | 177,659.7 |
| 2021   |             |               |           |           |           |
| Mar.   | 1,162,554.7 | 17,649.7      | 525,857.1 | 441,380.2 | 177,667.6 |
| Jun.   | 1,169,048.5 | 17,711.3      | 529,423.0 | 444,241.0 | 177,673.2 |
| Sep.   | 1,176,206.2 | 18,782.8      | 532,801.5 | 446,955.0 | 177,666.9 |
| Dec.   | 1,194,609.6 | 28,205.6      | 538,276.8 | 450,468.4 | 177,658.7 |
| 2022   |             |               |           |           |           |
| Mar.   | 1,205,524.3 | 32,929.6      | 541,586.6 | 453,351.7 | 177,656.5 |
| Jun.   | 1,212,564.8 | 32,962.3      | 545,599.8 | 456,351.8 | 177,650.9 |
| Sep.   | 1,220,594.5 | 32,964.3      | 550,133.5 | 459,857.7 | 177,639.0 |
| Dec.   | 1,227,269.5 | 32,918.1      | 554,011.0 | 462,710.9 | 177,629.5 |
| 2023   |             |               |           |           |           |
| Jan.   | 1,228,971.2 | 32,869.5      | 555,056.6 | 463,419.0 | 177,626.2 |
| Feb.   | 1,233,363.9 | 33,167.3      | 557,272.3 | 465,299.1 | 177,625.2 |
| Mar.   | 1,236,403.3 | 33,177.3      | 559,097.2 | 466,501.4 | 177,627.4 |
| Apr.   | 1,238,169.8 | 33,172.1      | 560,078.8 | 467,291.0 | 177,628.0 |
| May    | 1,240,622.3 | 33,181.3      | 561,503.2 | 468,311.0 | 177,626.9 |
| Jun.   | 1,243,862.2 | 33,383.2      | 563,215.1 | 469,641.2 | 177,622.7 |
| Jul.   | 1,245,471.6 | 33,386.9      | 564,093.5 | 470,368.2 | 177,623.1 |
| Aug.   | 1,247,213.7 | 33,389.7      | 564,206.1 | 471,993.7 | 177,624.2 |
| Sep.   | 1,248,668.3 | 33,358.3      | 564,196.4 | 473,497.5 | 177,616.1 |
| Oct.   | 1,251,731.4 | 33,367.7      | 564,187.4 | 476,567.2 | 177,609.1 |
| Nov.   | 1,254,249.5 | 33,361.5      | 564,115.5 | 479,210.9 | 177,610.6 |
| Dec.   | 1,256,141.9 | 33,359.8      | 564,095.8 | 481,077.8 | 177,608.5 |
| 2024   |             |               |           |           |           |
| Jan.   | 1,257,632.8 | 33,349.5      | 564,101.1 | 482,574.3 | 177,607.9 |
| Feb.   | 1,259,462.5 | 33,553.4      | 564,120.0 | 484,186.5 | 177,602.6 |
| Mar.   | 1,261,336.3 | 33,587.5      | 564,182.0 | 485,960.8 | 177,606.0 |
| Apr.   | 1,263,197.1 | 33,585.5      | 564,153.2 | 487,851.4 | 177,607.0 |
| May    | 1,265,225.2 | 33,595.0      | 564,180.3 | 489,845.0 | 177,604.9 |
| Jun.   | 1,267,803.3 | 33,597.0      | 564,121.7 | 492,483.1 | 177,601.4 |
| Jul.   | 1,269,645.0 | 33,595.9      | 564,165.2 | 494,280.8 | 177,603.0 |
| Aug.   | 1,271,316.6 | 33,585.0      | 564,152.0 | 495,980.9 | 177,598.7 |
| Sep.   | 1,273,260.0 | 33,804.6      | 564,103.8 | 497,754.5 | 177,597.1 |
| Oct.   | 1,275,256.7 | 33,862.3      | 564,134.6 | 499,663.7 | 177,596.1 |
| Nov.   | 1,278,384.6 | 34,007.3      | 564,164.3 | 502,621.5 | 177,591.4 |
| Dec.   | 1,280,790.7 | 34,008.0      | 564,173.4 | 505,021.4 | 177,587.9 |
| 2025   |             |               |           |           |           |
| Jan.   | 1,281,947.3 | 34,055.2      | 564,144.6 | 506,145.4 | 177,602.1 |
| Feb.   | 1,283,531.5 | 34,039.9      | 564,149.0 | 507,741.9 | 177,600.7 |
| Mar.   | 1,285,612.7 | 34,053.6      | 564,178.7 | 509,777.9 | 177,602.5 |
| Apr.   | 1,286,785.8 | 34,055.3      | 564,201.5 | 510,934.0 | 177,595.1 |
| May    | 1,288,519.3 | 33,994.9      | 564,207.2 | 512,729.2 | 177,587.9 |
| Jun.   | 1,290,919.5 | 34,016.6      | 564,246.4 | 515,066.6 | 177,590.0 |
| Jul.   | 1,292,713.0 | 34,025.4      | 564,239.1 | 516,861.3 | 177,587   |

**COMMERCIAL BANKS: ASSETS**  
(G\$ MILLION)

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 |                    |       |                                       |                                           |                |           |                           |          |           |
| 2015          | 442,903.2    | 73,750.5       | 29,365.7                   | 2,728.5                | 41,656.4  | 65,702.2      | 63,704.0           | 63,704.0   | 0.0   | 1,953.9            | 44.3  | 1,504.1                               | 142,561.5                                 | 61,507.9       | 53,606.8  | 61.0                      | 7,840.1  | 97,876.9  |
| 2016          | 467,298.4    | 73,398.8       | 19,552.3                   | 2,685.2                | 51,161.2  | 68,107.7      | 66,172.8           | 66,172.0   | 0.7   | 1,773.7            | 161.3 | 1,252.7                               | 144,280.9                                 | 75,238.0       | 66,824.4  | 60.8                      | 8,352.8  | 105,020.3 |
| 2017          | 471,128.6    | 78,573.5       | 19,446.9                   | 1,762.4                | 57,364.2  | 66,475.8      | 63,070.8           | 63,067.0   | 3.8   | 3,291.0            | 114.0 | 959.5                                 | 146,030.1                                 | 70,923.1       | 62,034.0  | 60.8                      | 8,828.3  | 108,166.6 |
| 2018          | 503,427.3    | 80,338.8       | 21,455.5                   | 2,722.0                | 56,161.3  | 72,314.0      | 71,059.2           | 71,052.3   | 6.9   | 1,124.4            | 130.5 | 847.9                                 | 151,516.7                                 | 83,093.9       | 73,320.1  | 60.8                      | 9,713.0  | 115,316.0 |
| 2019          | 559,179.4    | 94,084.3       | 36,519.7                   | 3,747.2                | 53,817.5  | 74,226.1      | 73,213.0           | 73,165.1   | 47.9  | 994.5              | 18.5  | 974.6                                 | 165,970.5                                 | 90,675.8       | 78,902.6  | 60.8                      | 11,712.4 | 133,248.0 |
| 2020          |              |                |                            |                        |           |               |                    |            |       |                    |       |                                       |                                           |                |           |                           |          |           |
| Mar.          | 576,674.2    | 103,023.9      | 41,420.6                   | 3,862.2                | 57,741.1  | 76,005.2      | 74,793.0           | 74,746.9   | 46.1  | 1,211.5            | 0.7   | 1,098.6                               | 169,819.0                                 | 94,008.8       | 82,994.4  | 60.8                      | 10,953.6 | 132,718.6 |
| Jun.          | 586,835.2    | 105,399.2      | 45,200.8                   | 3,620.1                | 56,578.4  | 74,486.9      | 73,516.1           | 73,516.1   | -     | 970.8              | 0.0   | 1,109.0                               | 167,115.7                                 | 110,085.9      | 100,966.8 | 60.8                      | 9,058.3  | 128,638.4 |
| Sep.          | 606,242.8    | 110,716.8      | 51,381.6                   | 4,728.1                | 54,607.1  | 82,398.8      | 81,443.2           | 81,443.2   | -     | 942.9              | 12.7  | 516.6                                 | 167,729.2                                 | 120,586.1      | 111,510.7 | 60.8                      | 9,014.6  | 124,295.4 |
| Dec.          | 630,067.2    | 112,889.8      | 51,711.9                   | 3,803.0                | 57,375.0  | 80,191.3      | 79,239.1           | 79,239.1   | -     | 946.3              | 6.0   | 599.3                                 | 168,944.9                                 | 141,310.2      | 131,006.8 | 60.8                      | 10,242.6 | 126,131.7 |
| 2021          |              |                |                            |                        |           |               |                    |            |       |                    |       |                                       |                                           |                |           |                           |          |           |
| Mar.          | 650,747.7    | 115,681.1      | 50,052.7                   | 3,789.2                | 61,839.3  | 80,506.6      | 79,544.4           | 79,544.4   | -     | 948.7              | 13.5  | 606.0                                 | 173,675.5                                 | 154,429.0      | 144,023.0 | 60.8                      | 10,345.2 | 125,849.4 |
| Jun.          | 663,454.3    | 126,114.3      | 62,551.8                   | 3,528.0                | 60,034.5  | 101,593.9     | 100,638.6          | 100,638.6  | -     | 951.4              | 4.0   | 703.8                                 | 176,271.5                                 | 132,782.9      | 122,934.9 | 60.8                      | 9,787.3  | 125,987.9 |
| Sep.          | 691,755.7    | 123,092.3      | 58,800.1                   | 4,223.0                | 60,069.3  | 101,434.8     | 100,500.9          | 100,498.7  | 2.2   | 933.9              | -     | 659.5                                 | 185,836.8                                 | 152,830.2      | 144,023.6 | 60.8                      | 8,745.8  | 127,902.0 |
| Dec.          | 709,035.2    | 120,725.1      | 49,626.9                   | 6,013.8                | 65,084.4  | 141,256.5     | 140,322.6          | 140,320.7  | 1.9   | 931.4              | 2.5   | 835.7                                 | 191,047.5                                 | 124,491.8      | 111,901.1 | 60.8                      | 12,529.9 | 130,678.6 |
| 2022          |              |                |                            |                        |           |               |                    |            |       |                    |       |                                       |                                           |                |           |                           |          |           |
| Mar.          | 734,306.1    | 127,575.6      | 54,061.1                   | 6,343.7                | 67,170.8  | 169,637.9     | 167,529.9          | 167,528.2  | 1.7   | 2,108.0            | -     | 715.8                                 | 189,306.8                                 | 118,292.8      | 107,944.6 | 60.8                      | 10,287.3 | 128,777.4 |
| Jun.          | 747,945.2    | 131,268.5      | 48,528.9                   | 7,268.0                | 75,471.6  | 171,540.2     | 169,922.7          | 169,921.2  | 1.6   | 1,617.4            | -     | 719.0                                 | 209,387.1                                 | 101,315.1      | 90,905.3  | 60.8                      | 10,349.0 | 133,715.3 |
| Sep.          | 771,929.8    | 130,114.5      | 27,026.9                   | 8,350.2                | 94,737.3  | 173,717.2     | 171,384.0          | 171,382.6  | 1.4   | 2,333.2            | -     | 893.9                                 | 217,198.3                                 | 110,303.5      | 99,657.1  | 60.8                      | 10,585.6 | 139,702.4 |
| Dec.          | 812,236.6    | 123,813.4      | 28,172.7                   | 8,954.4                | 86,686.3  | 169,664.8     | 168,709.7          | 168,708.6  | 1.1   | 955.1              | -     | 1,286.6                               | 223,660.8                                 | 140,078.7      | 127,095.2 | 60.8                      | 12,922.7 | 153,732.3 |
| 2023          |              |                |                            |                        |           |               |                    |            |       |                    |       |                                       |                                           |                |           |                           |          |           |
| Jan.          | 833,571.9    | 127,249.3      | 26,045.0                   | 9,196.1                | 92,008.2  | 186,762.2     | 185,479.5          | 185,478.4  | 1.1   | 1,278.9            | 3.9   | 1,210.7                               | 222,696.6                                 | 140,375.2      | 130,404.1 | 60.8                      | 9,910.2  | 155,277.9 |
| Feb.          | 834,162.1    | 126,466.8      | 25,216.9                   | 9,311.7                | 91,938.1  | 181,695.4     | 179,991.6          | 179,990.6  | 1.0   | 1,703.9            | -     | 1,192.8                               | 222,160.7                                 | 145,438.4      | 134,028.0 | 60.8                      | 11,349.5 | 157,207.9 |
| Mar.          | 837,233.9    | 125,814.3      | 26,617.5                   | 8,237.3                | 90,959.5  | 185,549.7     | 184,489.6          | 184,488.7  | 0.9   | 1,057.6            | 2.5   | 1,138.2                               | 225,661.2                                 | 141,413.7      | 130,351.5 | 60.8                      | 11,001.4 | 157,656.7 |
| Apr.          | 837,653.8    | 126,890.4      | 23,901.4                   | 8,662.1                | 94,326.9  | 191,881.6     | 189,994.1          | 189,993.2  | 0.9   | 1,887.5            | -     | 903.8                                 | 232,972.6                                 | 128,670.6      | 116,742.8 | 60.8                      | 11,867.0 | 156,334.8 |
| May           | 854,815.1    | 128,746.9      | 27,774.9                   | 8,871.0                | 92,101.0  | 190,672.3     | 188,413.9          | 188,413.2  | 0.8   | 2,258.4            | -     | 955.7                                 | 233,926.5                                 | 142,640.0      | 129,442.8 | 60.8                      | 13,136.3 | 157,873.7 |
| Jun.          | 853,288.0    | 130,753.7      | 31,623.0                   | 8,803.0                | 90,327.6  | 188,795.3     | 185,916.7          | 185,915.8  | 0.8   | 2,878.6            | -     | 1,022.5                               | 232,445.3                                 | 138,139.8      | 126,169.8 | 60.8                      | 11,909.1 | 162,131.5 |
| Jul.          | 881,051.7    | 134,352.0      | 32,935.9                   | 8,475.6                | 92,940.5  | 192,119.8     | 189,396.0          | 189,395.4  | 0.6   | 2,723.8            | -     | 980.4                                 | 238,775.9                                 | 152,981.9      | 141,805.8 | 60.8                      | 11,115.3 | 161,841.7 |
| Aug.          | 895,735.4    | 140,051.8      | 33,949.2                   | 8,308.7                | 97,793.9  | 194,677.9     | 191,486.2          | 191,485.7  | 0.5   | 3,191.5            | 0.2   | 1,002.2                               | 237,611.8                                 | 159,502.0      | 147,710.3 | 60.8                      | 11,730.9 | 162,889.7 |
| Sep.          | 907,817.5    | 146,080.7      | 27,384.9                   | 8,397.6                | 110,298.1 | 199,099.5     | 194,748.9          | 194,748.4  | 0.4   | 4,350.6            | -     | 839.3                                 | 249,001.5                                 | 146,835.5      | 135,974.5 | 60.8                      | 10,800.1 | 165,961.0 |
| Oct.          | 906,699.1    | 143,815.2      | 26,296.6                   | 9,479.8                | 108,038.8 | 204,555.1     | 200,189.8          | 200,189.3  | 0.4   | 4,365.3            | -     | 714.4                                 | 245,713.9                                 | 140,342.2      | 128,032.3 | 60.8                      | 12,249.2 | 171,558.4 |
| Nov.          | 923,090.6    | 143,735.6      | 25,734.7                   | 9,075.3                | 108,925.6 | 207,074.3     | 202,825.8          | 202,825.6  | 0.2   | 4,243.2            | 5.3   | 974.7                                 | 245,066.2                                 | 150,731.5      | 135,958.0 | 60.8                      | 14,712.7 | 175,508.3 |
| Dec.          | 949,459.8    | 159,182.6      | 38,927.9                   | 10,200.9               | 110,053.8 | 209,600.4     | 205,421.5          | 205,421.4  | 0.2   | 4,178.5            | 0.4   | 1,031.4                               | 247,275.7                                 | 154,870.9      | 138,697.3 | 60.8                      | 16,112.8 | 177,498.9 |
| 2024          |              |                |                            |                        |           |               |                    |            |       |                    |       |                                       |                                           |                |           |                           |          |           |
| Jan.          | 998,939.8    | 147,832.8      | 29,695.4                   | 10,574.0               | 107,563.4 | 231,488.1     | 227,535.7          | 227,535.6  | 0.1   | 3,952.4            | -     | 452.0                                 | 245,628.6                                 | 198,687.5      | 184,783.3 | 60.8                      | 13,843.4 | 174,850.8 |
| Feb.          | 1,005,271.3  | 144,703.7      | 27,404.8                   | 10,339.5               | 106,959.3 | 244,255.8     | 240,032.7          | 240,032.7  | -     | 4,223.0            | -     | 506.4                                 | 245,222.3                                 | 194,490.2      | 179,712.4 | 60.8                      | 14,717.0 | 176,092.9 |
| Mar.          | 1,002,434.7  | 141,860.2      | 27,898.0                   | 9,916.7                | 104,045.5 | 246,468.6     | 242,391.4          | 242,391.4  | 0.0   | 4,077.2            | -     | 494.6                                 | 252,088.8                                 | 182,451.3      | 168,130.8 | 60.8                      | 14,259.7 | 179,071.2 |
| Apr.          | 1,024,786.5  | 153,556.9      | 39,612.7                   | 9,983.7                | 103,960.4 | 248,167.0     | 243,952.4          | 243,952.4  | -     | 4,214.6            | -     | 504.5                                 | 260,092.4                                 | 181,366.1      | 166,400.7 | 60.8                      | 14,904.5 | 181,099.7 |
| May           | 1,023,419.9  | 146,440.8      | 38,087.2                   | 7,440.2                | 100,913.4 | 248,990.2     | 244,623.7          | 244,623.7  | -     | 4,363.9            | 2.7   | 589.3                                 | 259,710.4                                 | 181,314.4      | 167,496.1 | 60.8                      | 13,757.4 | 186,374.8 |
| Jun.          | 1,015,493.5  | 147,408.6      | 36,238.6                   | 8,714.3                | 102,455.7 | 247,343.8     | 242,681.2          | 242,681.2  | -     | 4,646.3            | 16.3  | 546.7                                 | 269,616.2                                 | 164,538.4      | 150,680.0 | 60.8                      | 13,797.5 | 186,039.8 |
| Jul.          | 1,036,724.6  | 144,802.2      | 31,625.4                   | 9,809.2                | 103,367.7 | 249,530.1     | 245,232.5          | 245,232.5  | -     | 4,292.2            | 5.5   | 500.2                                 | 271,850.8                                 | 182,400.1      | 167,665.4 | 60.8                      | 14,673.9 | 187,641.1 |
| Aug.          | 1,056,600.1  | 145,440.5      | 28,996.6                   | 8,539.5                | 107,904.3 | 252,432.4     | 248,351.9          | 248,351.9  | -     | 4,080.5            | -     | 525.0                                 | 273,050.0                                 | 194,699.7      | 181,787.1 | 60.8                      | 12,851.7 | 190,452.5 |
| Sep.          | 1,073,445.4  | 149,770.1      | 34,340.6                   | 9,197.9                | 106,231.5 | 254,092.4     | 250,100.3          | 250,100.3  | -     | 3,992.1            | -     | 532.9                                 | 280,904.3                                 | 186,845.7      | 173,525.1 | 60.8                      | 13,259.7 | 201,300.1 |
| Oct.          | 1,103,200.8  | 155,670.9      | 38,740.4                   | 8,991.4                | 107,939.1 | 253,929.9     | 250,934.0          | 250,934.0  | -     | 2,996.0            | -     | 535.4                                 | 288,699.2                                 | 200,878.0      | 186,311.4 | 60.8                      | 14,505.7 | 203,487.4 |
| Nov.          | 1,131,569.9  | 154,108.9      | 34,642.0                   | 8,107.8                | 111,359.1 | 271,583.9     | 268,337.8          | 268,337.8  | -     | 3,246.1            | -     | 531.4                                 | 292,730.2                                 | 204,092.3      | 187,870.7 | 60.8                      | 16,160.8 | 208,523.2 |
| Dec.          | 1,149,878.6  | 146,418.2      | 26,261.8                   | 7,660.8                | 112,495.6 | 277,201.0     | 273,425.7          | 273,425.7  | -     | 3,775.2            | -     | 558.9                                 | 294,655.7                                 | 217,036.2      | 196,383.6 | 60.8                      | 20,591.8 | 214,008.5 |
| 2025          |              |                |                            |                        |           |               |                    |            |       |                    |       |                                       |                                           |                |           |                           |          |           |
| Jan.          | 1,185,566.9  | 153,943.6      | 34,006.6                   | 7,627.3                | 112,309.7 | 299,038.5     | 296,308.6          | 296,308.4  | 0.2   | 2,729.9            | -     | 490.9                                 | 291,433.4                                 | 224,725.3      | 207,187.7 | 60.8                      | 17,476.9 | 215,935.2 |
| Feb.          | 1,222,947.0  | 164,632.1      | 43,395.1                   | 7,240.3                | 113,996.7 | 302,729.4     | 299,277.7          | 299,277.7  | -     |                    |       |                                       |                                           |                |           |                           |          |           |

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

Table 2.1 (b)

| End of Period | Total Liabilities, Capital & Reserves | 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 |                                          |                         |                           |                |                   |                    |
| 2015          | 442,903.2                             | 17,224.7       | 4,654.9                  | 12,569.8              | -     | 68,179.2      | 10,952.8                    | 47,220.0                    | 10,006.3       | 25,026.0                                 | 250,636.5               | 61.0                      | -              | 14,811.9          | 66,963.8           |
| 2016          | 467,298.4                             | 15,967.0       | 2,900.9                  | 13,066.1              | -     | 73,409.0      | 10,661.6                    | 52,351.1                    | 10,396.3       | 28,392.4                                 | 259,478.7               | 60.8                      | -              | 15,970.0          | 74,020.5           |
| 2017          | 471,128.6                             | 21,470.9       | 4,488.8                  | 16,982.1              | -     | 50,679.4      | 11,187.0                    | 28,254.1                    | 11,238.3       | 33,985.9                                 | 267,092.4               | 60.8                      | -              | 17,920.4          | 79,918.8           |
| 2018          | 503,427.3                             | 21,694.3       | 1,867.0                  | 19,827.2              | -     | 58,782.6      | 23,827.7                    | 27,276.8                    | 7,678.2        | 35,461.9                                 | 284,521.7               | 60.8                      | -              | 19,258.3          | 83,647.7           |
| 2019          | 559,179.4                             | 24,311.5       | 1,373.4                  | 22,938.1              | -     | 54,547.5      | 16,843.6                    | 31,005.5                    | 6,698.4        | 34,532.9                                 | 335,289.5               | 60.8                      | -              | 19,632.4          | 90,804.7           |
| 2020          |                                       |                |                          |                       |       |               |                             |                             |                |                                          |                         |                           |                |                   |                    |
| Mar.          | 576,674.2                             | 26,061.4       | 2,129.2                  | 23,932.3              | -     | 54,438.7      | 16,397.0                    | 31,026.8                    | 7,014.9        | 37,082.1                                 | 337,034.2               | 60.8                      | -              | 24,069.5          | 97,927.5           |
| Jun.          | 586,835.2                             | 23,608.6       | 1,363.0                  | 22,245.7              | -     | 60,497.5      | 20,398.4                    | 32,410.0                    | 7,689.1        | 44,164.2                                 | 340,554.0               | 60.8                      | -              | 22,889.0          | 95,060.9           |
| Sep.          | 606,242.8                             | 28,519.2       | 1,660.1                  | 26,859.1              | -     | 62,362.3      | 20,825.6                    | 34,021.5                    | 7,515.2        | 45,419.1                                 | 353,218.9               | 60.8                      | -              | 21,326.6          | 95,335.8           |
| Dec.          | 630,067.2                             | 30,254.0       | 793.0                    | 29,461.0              | -     | 69,115.1      | 20,661.0                    | 41,846.0                    | 6,608.0        | 50,254.1                                 | 364,324.3               | 60.8                      | -              | 18,890.8          | 97,168.2           |
| 2021          |                                       |                |                          |                       |       |               |                             |                             |                |                                          |                         |                           |                |                   |                    |
| Mar.          | 650,747.7                             | 26,159.2       | 1,630.0                  | 24,529.2              | -     | 73,723.8      | 22,175.2                    | 44,713.1                    | 6,835.6        | 53,827.7                                 | 380,280.2               | 60.8                      | -              | 20,447.7          | 96,248.3           |
| Jun.          | 663,454.3                             | 25,476.0       | 1,516.0                  | 23,960.0              | -     | 75,756.8      | 22,072.5                    | 46,903.4                    | 6,780.9        | 56,629.1                                 | 387,850.2               | 60.8                      | -              | 19,150.4          | 98,531.0           |
| Sep.          | 691,755.7                             | 26,345.9       | 1,325.9                  | 25,019.9              | -     | 80,743.3      | 22,721.2                    | 51,378.5                    | 6,643.6        | 58,557.3                                 | 400,688.6               | 60.8                      | -              | 22,125.7          | 103,234.1          |
| Dec.          | 709,035.2                             | 27,207.8       | 1,310.6                  | 25,897.2              | -     | 83,246.8      | 22,768.5                    | 52,586.8                    | 7,891.5        | 59,735.5                                 | 411,989.2               | 60.8                      | -              | 21,788.8          | 105,006.3          |
| 2022          |                                       |                |                          |                       |       |               |                             |                             |                |                                          |                         |                           |                |                   |                    |
| Mar.          | 734,306.1                             | 31,727.1       | 3,720.2                  | 28,006.9              | -     | 92,288.8      | 25,666.5                    | 59,074.5                    | 7,547.8        | 59,274.1                                 | 424,604.9               | 60.8                      | -              | 22,317.6          | 104,032.9          |
| Jun.          | 747,945.2                             | 33,278.0       | 1,328.7                  | 31,949.3              | -     | 88,153.5      | 24,526.5                    | 55,731.5                    | 7,895.5        | 58,522.8                                 | 437,111.5               | 60.8                      | -              | 23,751.5          | 107,067.0          |
| Sep.          | 771,929.8                             | 32,710.1       | 2,484.6                  | 30,225.6              | -     | 91,970.9      | 25,263.2                    | 58,787.1                    | 7,920.6        | 56,122.2                                 | 458,627.8               | 60.8                      | -              | 22,958.6          | 109,479.4          |
| Dec.          | 812,236.6                             | 33,623.9       | 3,831.6                  | 29,792.3              | -     | 112,930.3     | 25,339.3                    | 79,806.4                    | 7,784.6        | 57,712.4                                 | 467,306.0               | 60.8                      | -              | 30,336.9          | 110,266.3          |
| 2023          |                                       |                |                          |                       |       |               |                             |                             |                |                                          |                         |                           |                |                   |                    |
| Jan.          | 833,571.9                             | 34,382.1       | 4,082.9                  | 30,299.3              | -     | 113,167.3     | 27,265.6                    | 77,975.6                    | 7,926.0        | 57,293.9                                 | 488,238.2               | 60.8                      | -              | 28,733.3          | 111,696.2          |
| Feb.          | 834,162.1                             | 33,909.1       | 4,424.6                  | 29,484.5              | -     | 112,388.4     | 27,722.9                    | 76,620.4                    | 8,045.1        | 56,934.5                                 | 490,154.7               | 60.8                      | -              | 27,731.8          | 112,982.8          |
| Mar.          | 837,233.9                             | 34,308.1       | 1,509.5                  | 32,798.6              | -     | 107,806.2     | 28,570.1                    | 71,153.6                    | 8,082.6        | 55,635.6                                 | 498,367.9               | 60.8                      | -              | 27,577.2          | 113,477.9          |
| Apr.          | 837,653.8                             | 31,057.8       | 1,695.7                  | 29,362.0              | -     | 100,496.4     | 28,967.7                    | 63,023.2                    | 8,505.4        | 54,632.1                                 | 508,594.4               | 60.8                      | -              | 31,670.6          | 111,141.8          |
| May           | 854,815.1                             | 32,231.1       | 1,938.2                  | 30,292.9              | -     | 114,915.6     | 28,490.3                    | 78,107.9                    | 8,317.4        | 55,529.7                                 | 514,657.7               | 60.8                      | -              | 25,153.7          | 112,266.4          |
| Jun.          | 853,288.0                             | 34,352.8       | 2,127.0                  | 32,225.8              | -     | 110,254.0     | 27,863.9                    | 73,580.8                    | 8,809.3        | 54,369.7                                 | 516,503.1               | 60.8                      | -              | 26,000.9          | 111,746.7          |
| Jul.          | 881,051.7                             | 37,095.3       | 2,381.6                  | 34,713.7              | -     | 116,134.9     | 28,419.6                    | 78,892.6                    | 8,822.8        | 54,697.2                                 | 531,019.2               | 60.8                      | -              | 28,722.8          | 113,321.5          |
| Aug.          | 895,735.4                             | 38,563.4       | 2,609.2                  | 35,954.2              | -     | 114,892.7     | 28,415.6                    | 77,924.9                    | 8,552.2        | 55,047.8                                 | 544,916.9               | 60.8                      | -              | 27,401.1          | 114,852.6          |
| Sep.          | 907,817.5                             | 38,591.0       | 3,276.5                  | 35,314.5              | -     | 109,773.4     | 27,215.0                    | 74,107.0                    | 8,451.4        | 54,722.3                                 | 556,459.8               | 60.8                      | -              | 28,523.3          | 119,686.9          |
| Oct.          | 906,699.1                             | 37,801.9       | 2,290.3                  | 35,511.5              | -     | 108,568.2     | 27,132.9                    | 73,094.8                    | 8,340.5        | 53,637.3                                 | 556,793.7               | 60.8                      | -              | 30,192.6          | 119,644.7          |
| Nov.          | 923,090.6                             | 39,482.2       | 2,409.7                  | 37,072.5              | -     | 109,124.1     | 28,640.5                    | 72,427.8                    | 8,055.8        | 52,459.0                                 | 570,123.5               | 60.8                      | -              | 30,526.3          | 121,314.8          |
| Dec.          | 949,459.8                             | 40,901.0       | 2,681.8                  | 38,219.2              | -     | 128,370.4     | 28,310.2                    | 90,554.0                    | 9,506.3        | 54,641.4                                 | 571,919.6               | 60.8                      | -              | 34,419.2          | 119,147.4          |
| 2024          |                                       |                |                          |                       |       |               |                             |                             |                |                                          |                         |                           |                |                   |                    |
| Jan.          | 998,939.8                             | 41,405.1       | 2,773.6                  | 38,631.5              | -     | 142,348.9     | 35,760.5                    | 98,052.0                    | 8,536.5        | 56,377.4                                 | 601,437.0               | 60.8                      | -              | 36,933.3          | 120,377.3          |
| Feb.          | 1,005,271.3                           | 43,757.4       | 2,670.7                  | 41,086.7              | -     | 138,322.4     | 33,225.0                    | 95,941.2                    | 9,156.2        | 56,570.0                                 | 609,512.3               | 60.8                      | -              | 34,842.5          | 122,206.0          |
| Mar.          | 1,002,434.7                           | 44,670.7       | 2,664.9                  | 42,005.8              | -     | 135,197.1     | 32,851.8                    | 91,705.6                    | 10,639.7       | 56,545.8                                 | 617,799.3               | 60.8                      | -              | 28,710.8          | 119,450.1          |
| Apr.          | 1,024,786.5                           | 48,394.3       | 2,990.6                  | 45,403.7              | -     | 138,054.1     | 34,881.4                    | 91,974.8                    | 11,197.9       | 56,404.6                                 | 628,686.1               | 60.8                      | -              | 31,992.8          | 121,193.7          |
| May           | 1,023,419.9                           | 45,504.1       | 2,981.1                  | 42,523.0              | -     | 133,191.1     | 33,331.3                    | 88,459.8                    | 11,400.0       | 56,263.7                                 | 637,192.0               | 60.8                      | -              | 28,463.0          | 122,745.2          |
| Jun.          | 1,015,493.5                           | 44,182.3       | 3,105.3                  | 41,077.0              | -     | 131,342.0     | 33,272.2                    | 86,770.8                    | 11,299.0       | 56,816.6                                 | 632,087.9               | 60.8                      | -              | 25,988.7          | 125,015.1          |
| Jul.          | 1,036,724.6                           | 44,948.4       | 3,806.7                  | 41,141.8              | -     | 132,189.3     | 32,348.3                    | 88,452.5                    | 11,388.5       | 56,251.6                                 | 648,514.6               | 60.8                      | -              | 28,768.5          | 125,991.3          |
| Aug.          | 1,056,600.1                           | 44,511.1       | 3,224.0                  | 41,287.1              | -     | 134,831.1     | 33,871.7                    | 89,185.6                    | 11,773.8       | 55,297.4                                 | 659,319.5               | 60.8                      | -              | 30,278.1          | 132,302.2          |
| Sep.          | 1,073,445.4                           | 45,490.0       | 3,607.5                  | 41,882.5              | -     | 134,625.5     | 33,503.8                    | 90,417.3                    | 10,704.4       | 55,798.7                                 | 666,062.9               | 60.8                      | -              | 30,036.3          | 141,371.3          |
| Oct.          | 1,103,200.8                           | 50,526.6       | 3,144.1                  | 47,382.5              | -     | 135,565.7     | 34,745.9                    | 88,739.9                    | 12,079.9       | 57,176.3                                 | 686,624.9               | 60.8                      | -              | 30,383.2          | 142,863.4          |
| Nov.          | 1,131,569.9                           | 54,517.7       | 3,418.2                  | 51,099.5              | -     | 141,621.4     | 35,133.8                    | 94,787.0                    | 11,700.5       | 58,991.9                                 | 698,603.9               | 60.8                      | -              | 32,614.5          | 145,159.8          |
| Dec.          | 1,149,878.6                           | 48,772.6       | 3,464.6                  | 45,307.9              | -     | 151,445.6     | 45,418.4                    | 95,298.5                    | 10,728.7       | 58,615.6                                 | 711,783.4               | 60.8                      | -              | 35,655.8          | 143,544.9          |
| 2025          |                                       |                |                          |                       |       |               |                             |                             |                |                                          |                         |                           |                |                   |                    |
| Jan.          | 1,185,566.9                           | 57,474.8       | 3,587.0                  | 53,887.8              | -     | 146,583.4     | 43,271.3                    | 93,089.5                    | 10,222.6       | 60,412.4                                 | 744,929.3               | 60.8                      | -              | 31,450.7          | 144,655.5          |
| Feb.          | 1,222,947.0                           | 57,138.6       | 3,740.2                  | 53,398.3              | -     | 157,676.0     | 44,456.5                    | 103,047.4                   | 10,172.1       | 61,155.4                                 | 769,735.5               | 60.8                      | -              | 33,174.6          | 144,006.1          |
| Mar.          | 1,242,539.1                           | 59,327.3       | 3,882.6                  | 55,444.7              | -     | 156,095.7     | 45,849.3                    | 99,767.3                    | 10,479.1       | 61,659.8                                 | 783,633.5               | 60.8                      | -              | 36,974.8          | 144,787.1          |
| Apr.          | 1,262,535.7                           | 60,575.7       | 4,115.1                  | 56,460.5              | -     | 159,081.1     | 45,548.6                    | 103,351.9                   | 10,180.7       | 61,557.3                                 | 798,652.5               | 60.8                      | -              | 36,091.6          | 146,516.6          |
| May           | 1,272,540.9                           | 60,159.1       | 4,657.3                  | 55,501.8              | -     | 156,851.7     | 43,228.6                    | 101,407.0                   | 12,216.1       | 63,144.4                                 | 809,021.4               | 60.8                      | -              | 36,313.4          | 146,990.1          |
| Jun.          | 1,291,559.6                           | 58,116.8       | 1,226.0                  | 56,890.8              | -     | 163,995.4     | 42,421.4                    | 105,405.6                   | 16,168.4       | 64,146.2                                 | 821,018.5               | 60.8                      | -              | 35,311.5          | 148,910.4          |
| Jul.          | 1,308,111.5                           | 59,297.6       | 4,091.4                  | 55,206.3              | -     | 160,169.2     | 41,361.7                    | 103,164.9                   | 15,642.6       | 63,815.3                                 | 840,289.1               | 60.8                      | -              | 34,729.2          | 149,750.2          |
| Aug.          | 1,334,397.2                           | 62,451.7       | 4,046.2                  | 58,405.6              | -     | 160,678.1     | 44,286.1                    | 101,623.0                   | 14,769.0       | 63,539.2                                 | 857,992.2               | 60.8                      | -              | 37,082.8          | 152,592.4          |
| Sep.          | 1,348,144.6                           | 60,168.6       | 4,391.7                  | 55,776.9              | -     | 157,328.5     | 43,925.8                    | 97,678.9                    | 15,723.8       | 64,247.6                                 | 871,009.7               | 60.8                      | -              | 38,038.9          | 157,290.5          |

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    |                             |                |                      |                      |                            |        |          |                |
| 2015          | 356,411.5                            | 343,841.7       | 68,179.2            | 20,959.1           | 10,952.8      | 479.6       | 9,526.7  | 47,220.0                    | 250,636.5      | 56,304.6             | 194,331.9            | 25,026.0                   | 44.2   | 24,981.8 | 12,569.8       |
| 2016          | 374,346.2                            | 361,280.1       | 73,409.0            | 21,057.9           | 10,661.6      | 595.4       | 9,800.9  | 52,351.1                    | 259,478.7      | 57,728.4             | 201,750.4            | 28,392.4                   | 37.3   | 28,355.1 | 13,066.1       |
| 2017          | 368,739.7                            | 351,757.6       | 50,679.4            | 22,425.3           | 11,187.0      | 894.9       | 10,343.4 | 28,254.1                    | 267,092.4      | 60,792.2             | 206,300.1            | 33,985.9                   | 60.5   | 33,925.4 | 16,982.1       |
| 2018          | 398,593.5                            | 378,766.3       | 58,782.6            | 31,505.9           | 23,827.7      | 541.9       | 7,136.3  | 27,276.8                    | 284,521.7      | 66,270.7             | 218,251.0            | 35,461.9                   | 76.6   | 35,385.3 | 19,827.2       |
| 2019          | 447,308.1                            | 424,370.0       | 54,547.5            | 23,542.0           | 16,843.6      | 762.9       | 5,935.5  | 31,005.5                    | 335,289.5      | 90,971.6             | 244,317.9            | 34,532.9                   | 82.3   | 34,450.6 | 22,938.1       |
| 2020          |                                      |                 |                     |                    |               |             |          |                             |                |                      |                      |                            |        |          |                |
| Mar.          | 452,487.2                            | 428,555.0       | 54,438.7            | 23,411.9           | 16,397.0      | 1,020.1     | 5,994.8  | 31,026.8                    | 337,034.2      | 87,088.4             | 249,945.7            | 37,082.1                   | 78.9   | 37,003.1 | 23,932.3       |
| Jun.          | 467,461.4                            | 445,215.7       | 60,497.5            | 28,087.5           | 20,398.4      | 916.5       | 6,772.6  | 32,410.0                    | 340,554.0      | 93,607.3             | 246,946.7            | 44,164.2                   | 76.2   | 44,088.0 | 22,245.7       |
| Sep.          | 487,859.4                            | 461,000.3       | 62,362.3            | 28,340.8           | 20,825.6      | 781.5       | 6,733.7  | 34,021.5                    | 353,218.9      | 107,317.7            | 245,901.3            | 45,419.1                   | 76.6   | 45,342.6 | 26,859.1       |
| Dec.          | 513,154.4                            | 483,693.5       | 69,115.1            | 27,269.1           | 20,661.0      | 970.5       | 5,637.5  | 41,846.0                    | 364,324.3      | 107,517.3            | 256,807.0            | 50,254.1                   | 80.0   | 50,174.1 | 29,461.0       |
| 2021          |                                      |                 |                     |                    |               |             |          |                             |                |                      |                      |                            |        |          |                |
| Mar.          | 532,360.9                            | 507,831.7       | 73,723.8            | 29,010.7           | 22,175.2      | 1,878.5     | 4,957.1  | 44,713.1                    | 380,280.2      | 116,422.9            | 263,857.3            | 53,827.7                   | 77.8   | 53,749.9 | 24,529.2       |
| Jun.          | 544,196.1                            | 520,236.1       | 75,756.8            | 28,853.4           | 22,072.5      | 2,017.5     | 4,763.4  | 46,903.4                    | 387,850.2      | 117,626.4            | 270,223.8            | 56,629.1                   | 75.1   | 56,554.0 | 23,960.0       |
| Sep.          | 565,009.1                            | 539,989.2       | 80,743.3            | 29,364.8           | 22,721.2      | 2,003.1     | 4,640.5  | 51,378.5                    | 400,688.6      | 126,039.2            | 274,649.4            | 58,557.3                   | 72.4   | 58,484.9 | 25,019.9       |
| Dec.          | 580,868.7                            | 554,971.5       | 83,246.8            | 30,660.0           | 22,768.5      | 1,804.5     | 6,087.0  | 52,586.8                    | 411,989.2      | 129,089.7            | 282,899.5            | 59,735.5                   | 69.3   | 59,666.2 | 25,897.2       |
| 2022          |                                      |                 |                     |                    |               |             |          |                             |                |                      |                      |                            |        |          |                |
| Mar.          | 604,174.6                            | 576,167.7       | 92,288.8            | 33,214.3           | 25,666.5      | 1,857.1     | 5,690.7  | 59,074.5                    | 424,604.9      | 135,944.2            | 288,660.7            | 59,274.1                   | 66.7   | 59,207.4 | 28,006.9       |
| Jun.          | 615,737.1                            | 583,787.8       | 88,153.5            | 32,422.0           | 24,526.5      | 1,812.6     | 6,082.9  | 55,731.5                    | 437,111.5      | 132,692.2            | 304,419.3            | 58,522.8                   | 63.6   | 58,459.2 | 31,949.3       |
| Sep.          | 636,946.5                            | 606,720.9       | 91,970.9            | 33,183.8           | 25,263.2      | 1,654.6     | 6,266.0  | 58,787.1                    | 458,627.8      | 153,398.6            | 305,229.2            | 56,122.2                   | 168.1  | 55,954.0 | 30,225.6       |
| Dec.          | 667,741.0                            | 637,948.7       | 112,930.3           | 33,123.9           | 25,339.3      | 1,620.5     | 6,164.1  | 79,806.4                    | 467,306.0      | 149,705.5            | 317,600.5            | 57,712.4                   | 163.2  | 57,549.1 | 29,792.3       |
| 2023          |                                      |                 |                     |                    |               |             |          |                             |                |                      |                      |                            |        |          |                |
| Jan.          | 688,998.6                            | 658,699.4       | 113,167.3           | 35,191.6           | 27,265.6      | 1,752.8     | 6,173.2  | 77,975.6                    | 488,238.2      | 169,336.7            | 318,901.5            | 57,293.9                   | 162.4  | 57,131.6 | 30,299.3       |
| Feb.          | 688,962.1                            | 659,477.6       | 112,388.4           | 35,768.0           | 27,722.9      | 1,800.3     | 6,244.8  | 76,620.4                    | 490,154.7      | 168,087.1            | 322,067.6            | 56,934.5                   | 161.5  | 56,773.0 | 29,484.5       |
| Mar.          | 694,608.4                            | 661,809.8       | 107,806.2           | 36,652.6           | 28,570.1      | 1,775.4     | 6,307.2  | 71,153.6                    | 498,367.9      | 166,643.3            | 331,724.6            | 55,635.6                   | 160.4  | 55,475.2 | 32,798.6       |
| Apr.          | 693,084.9                            | 663,722.9       | 100,496.4           | 37,473.2           | 28,967.7      | 2,087.0     | 6,418.4  | 63,023.2                    | 508,594.4      | 169,512.7            | 339,081.6            | 54,632.1                   | 159.7  | 54,472.4 | 29,362.0       |
| May           | 715,395.9                            | 685,103.0       | 114,915.6           | 36,807.7           | 28,490.3      | 1,979.6     | 6,337.8  | 78,107.9                    | 514,657.7      | 173,933.8            | 340,723.9            | 55,529.7                   | 158.6  | 55,371.2 | 30,292.9       |
| Jun.          | 713,352.6                            | 681,126.8       | 110,254.0           | 36,673.2           | 27,863.9      | 2,323.9     | 6,485.4  | 73,580.8                    | 516,503.1      | 171,731.9            | 344,771.2            | 54,369.7                   | 157.7  | 54,212.0 | 32,225.8       |
| Jul.          | 736,565.0                            | 701,851.3       | 116,134.9           | 37,242.3           | 28,419.6      | 2,265.9     | 6,556.9  | 78,892.6                    | 531,019.2      | 181,194.8            | 349,824.3            | 54,697.2                   | 156.9  | 54,540.4 | 34,713.7       |
| Aug.          | 750,811.7                            | 714,857.5       | 114,892.7           | 36,967.8           | 28,415.6      | 2,178.6     | 6,373.5  | 77,924.9                    | 544,916.9      | 190,688.3            | 354,228.6            | 55,047.8                   | 156.0  | 54,891.8 | 35,954.2       |
| Sep.          | 756,270.0                            | 720,955.5       | 109,773.4           | 35,666.4           | 27,215.0      | 2,005.5     | 6,445.8  | 74,107.0                    | 556,459.8      | 201,436.7            | 355,023.1            | 54,722.3                   | 155.1  | 54,567.2 | 35,314.5       |
| Oct           | 754,510.7                            | 718,999.2       | 108,568.2           | 35,473.4           | 27,132.9      | 1,832.1     | 6,508.4  | 73,094.8                    | 556,793.7      | 199,729.2            | 357,064.4            | 53,637.3                   | 154.3  | 53,483.0 | 35,511.5       |
| Nov.          | 768,779.0                            | 731,706.6       | 109,124.1           | 36,696.3           | 28,640.5      | 1,741.3     | 6,314.5  | 72,427.8                    | 570,123.5      | 212,155.0            | 357,968.4            | 52,459.0                   | 153.4  | 52,305.6 | 37,072.5       |
| Dec.          | 793,150.6                            | 754,931.4       | 128,370.4           | 37,816.4           | 28,310.2      | 1,834.6     | 7,671.6  | 90,554.0                    | 571,919.6      | 208,422.1            | 363,497.5            | 54,641.4                   | 151.9  | 54,489.4 | 38,219.2       |
| 2024          |                                      |                 |                     |                    |               |             |          |                             |                |                      |                      |                            |        |          |                |
| Jan.          | 838,794.9                            | 800,163.4       | 142,348.9           | 44,297.0           | 35,760.5      | 2,013.9     | 6,522.6  | 98,052.0                    | 601,437.0      | 229,750.5            | 371,686.6            | 56,377.4                   | 150.9  | 56,226.5 | 38,631.5       |
| Feb.          | 845,491.3                            | 804,404.7       | 138,322.4           | 42,381.2           | 33,225.0      | 2,454.3     | 6,701.9  | 95,941.2                    | 609,512.3      | 232,935.3            | 376,577.0            | 56,570.0                   | 150.0  | 56,420.0 | 41,086.7       |
| Mar.          | 851,547.9                            | 809,542.2       | 135,197.1           | 43,491.5           | 32,851.8      | 2,374.3     | 8,265.4  | 91,705.6                    | 617,799.3      | 235,586.9            | 382,212.4            | 56,545.8                   | 149.4  | 56,396.4 | 42,005.8       |
| Apr.          | 868,548.6                            | 823,144.8       | 138,054.1           | 46,079.3           | 34,881.4      | 2,556.6     | 8,641.3  | 91,974.8                    | 628,686.1      | 242,542.0            | 386,144.1            | 56,404.6                   | 148.1  | 56,256.5 | 45,403.7       |
| May           | 869,169.8                            | 826,646.8       | 133,191.1           | 44,731.3           | 33,331.3      | 2,428.3     | 8,971.7  | 88,459.8                    | 637,192.0      | 247,956.1            | 389,235.8            | 56,263.7                   | 146.2  | 56,117.5 | 42,523.0       |
| Jun.          | 861,323.6                            | 820,246.5       | 131,342.0           | 44,571.2           | 33,272.2      | 2,378.9     | 8,920.1  | 86,770.8                    | 632,087.9      | 239,096.6            | 392,991.3            | 56,816.6                   | 154.7  | 56,661.9 | 41,077.0       |
| Jul.          | 878,097.2                            | 836,955.5       | 132,189.3           | 43,736.8           | 32,348.3      | 2,404.5     | 8,984.0  | 88,452.5                    | 648,514.6      | 251,638.8            | 396,875.8            | 56,251.6                   | 153.9  | 56,097.7 | 41,141.8       |
| Aug.          | 890,735.1                            | 849,448.0       | 134,831.1           | 45,645.5           | 33,871.7      | 2,584.8     | 9,188.9  | 89,185.6                    | 659,319.5      | 258,919.4            | 400,400.1            | 55,297.4                   | 152.9  | 55,144.5 | 41,287.1       |
| Sep.          | 898,369.5                            | 856,487.1       | 134,625.5           | 44,208.2           | 33,503.8      | 2,492.1     | 8,212.2  | 90,417.3                    | 666,062.9      | 256,427.6            | 409,635.2            | 55,798.7                   | 151.2  | 55,647.5 | 41,882.5       |
| Oct           | 926,749.4                            | 879,366.9       | 135,565.7           | 46,825.8           | 34,745.9      | 2,462.6     | 9,617.3  | 88,739.9                    | 686,624.9      | 270,122.6            | 416,502.2            | 57,176.3                   | 149.9  | 57,026.5 | 47,382.5       |
| Nov.          | 950,316.6                            | 899,217.1       | 141,621.4           | 46,834.3           | 35,133.8      | 2,435.2     | 9,265.3  | 94,787.0                    | 698,603.9      | 284,680.6            | 413,923.3            | 58,991.9                   | 149.0  | 58,842.9 | 51,099.5       |
| Dec.          | 967,152.4                            | 921,844.5       | 151,445.6           | 56,147.0           | 45,418.4      | 2,413.5     | 8,315.1  | 95,298.5                    | 711,783.4      | 284,131.5            | 427,651.9            | 58,615.6                   | 147.7  | 58,467.8 | 45,307.9       |
| 2025          |                                      |                 |                     |                    |               |             |          |                             |                |                      |                      |                            |        |          |                |
| Jan.          | 1,005,812.9                          | 951,925.0       | 146,583.4           | 53,493.9           | 43,271.3      | 2,481.8     | 7,740.8  | 93,089.5                    | 744,929.3      | 309,129.2            | 435,800.1            | 60,412.4                   | 146.9  | 60,265.5 | 53,887.8       |
| Feb.          | 1,041,965.2                          | 988,566.9       | 157,676.0           | 54,628.6           | 44,456.5      | 2,496.8     | 7,675.3  | 103,047.4                   | 769,735.5      | 321,387.3            | 448,348.2            | 61,155.4                   | 146.0  | 61,009.5 | 53,398.3       |
| Mar.          | 1,056,833.7                          | 1,001,389.0     | 156,095.7           | 56,328.4           | 45,849.3      | 2,845.8     | 7,633.3  | 99,767.3                    | 783,633.5      | 327,021.0            | 456,612.5            | 61,659.8                   | 145.2  | 61,514.6 | 55,444.7       |
| Apr.          | 1,075,751.5                          | 1,019,291.0     | 159,081.1           | 55,729.3           | 45,548.6      | 2,727.8     | 7,452.9  | 103,351.9                   | 798,652.5      | 330,529.4            | 468,123.1            | 61,557.3                   | 144.0  | 61,413.3 | 56,460.5       |
| May           | 1,084,519.3                          | 1,029,017.5     | 156,851.7           | 55,444.7           | 43,228.6      | 4,694.1     | 7,522.0  | 101,407.0                   | 809,021.4      | 334,616.3            | 474,405.1            | 63,144.4                   | 143.2  | 63,001.3 | 55,501.8       |
| Jun.          | 1,106,050.9                          | 1,049,160.0     | 163,995.4           | 58,589.8           | 42,421.4      | 8,718.7     | 7,449.6  | 105,405.6                   | 821,018.5      | 339,489.4            | 481,529.0            | 64,146.2                   | 142.3  | 64,003.9 | 56,890.8       |
| Jul.          | 1,119,479.8                          | 1,064,273.6     | 160,169.2           | 57,004.3           | 41,361.7      | 8,149.1     | 7,493.4  | 103,164.9                   | 840,289.1      | 341,888.0            | 498,401.1            | 63,815.3                   | 141.5  | 63,673.8 | 55,206.3       |
| Aug.          | 1,140,615.0                          | 1,082,209.5     | 160,678.1           | 59,055.1           | 44,286.1      | 7,314.4     | 7,454.6  | 101,623.0                   | 857,992.2      | 353,088.0            | 504,904.2            | 63,539.2                   | 140.6  | 63,398.5 | 58,405.6       |
| Sep.          | 1,148,362.6                          | 1,092,585.8     | 157,328.5           | 59,649.6           | 43,925.8      | 8,571.0     | 7,152.8  | 97,678.9                    | 871,009.7      | 356,583.9            | 514,425.8            | 64,247.6                   | 140.0  | 64,107.6 | 55,776.9       |

Source: Commercial Banks

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

Table 2.3

| End of Period | Total Dep. Residents & Non-Residents | Total Residents | Public Sector       |                    |               |             |         |                             | Private Sector |                      |                      | Non-Bank Fin. Institutions |        |          | Foreign Sector |
|---------------|--------------------------------------|-----------------|---------------------|--------------------|---------------|-------------|---------|-----------------------------|----------------|----------------------|----------------------|----------------------------|--------|----------|----------------|
|               |                                      |                 | Total Public Sector | General Government |               |             |         | Public Non-Fin. Enterprises | Total          | Business Enterprises | Individual Customers | Total                      | Public | Private  |                |
|               |                                      |                 |                     | Total              | Central Gov't | Local Gov't | Other   |                             |                |                      |                      |                            |        |          |                |
| 2015          | 83,099.2                             | 78,248.6        | 28,626.8            | 4,223.5            | 3,740.2       | 208.6       | 274.7   | 24,403.3                    | 46,460.4       | 31,307.0             | 15,153.4             | 3,161.4                    | 39.1   | 3,122.3  | 4,850.6        |
| 2016          | 98,938.6                             | 91,143.0        | 34,897.1            | 3,982.7            | 3,455.6       | 297.4       | 229.7   | 30,914.4                    | 53,271.1       | 34,508.2             | 18,763.0             | 2,974.7                    | 32.2   | 2,942.5  | 7,795.6        |
| 2017          | 90,199.1                             | 79,512.2        | 18,672.3            | 5,102.2            | 4,362.6       | 427.2       | 312.4   | 13,570.1                    | 57,199.9       | 38,933.1             | 18,266.9             | 3,639.9                    | 55.3   | 3,584.6  | 10,686.8       |
| 2018          | 99,760.4                             | 87,463.6        | 18,948.9            | 4,243.2            | 3,672.4       | 297.9       | 273.0   | 14,705.7                    | 64,588.4       | 44,732.8             | 19,855.6             | 3,926.3                    | 71.5   | 3,854.8  | 12,296.7       |
| 2019          | 178,516.4                            | 163,828.8       | 34,990.3            | 11,445.9           | 10,730.2      | 536.4       | 179.3   | 23,544.4                    | 125,294.9      | 70,701.2             | 54,593.6             | 3,541.7                    | 80.2   | 3,461.5  | 15,689.6       |
| 2020          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Mar.          | 176,287.4                            | 159,715.9       | 33,601.6            | 11,219.7           | 10,252.8      | 753.8       | 213.2   | 22,381.8                    | 121,667.1      | 64,703.3             | 56,963.8             | 4,447.3                    | 76.8   | 4,370.4  | 16,571.5       |
| Jun.          | 179,824.2                            | 165,605.7       | 32,026.9            | 9,871.9            | 8,913.9       | 651.2       | 306.9   | 22,155.0                    | 128,880.2      | 70,252.3             | 58,627.8             | 4,698.6                    | 74.1   | 4,624.5  | 14,218.6       |
| Sep.          | 192,138.3                            | 175,883.0       | 32,806.6            | 10,846.3           | 10,071.5      | 521.3       | 253.5   | 21,960.3                    | 137,092.7      | 79,053.7             | 58,039.0             | 5,983.7                    | 74.4   | 5,909.2  | 16,255.3       |
| Dec.          | 207,563.4                            | 188,203.6       | 37,019.2            | 10,657.8           | 9,583.1       | 672.3       | 402.4   | 26,361.4                    | 142,494.9      | 80,386.9             | 62,108.0             | 8,689.6                    | 77.9   | 8,611.7  | 19,359.8       |
| 2021          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Mar.          | 216,763.0                            | 203,025.6       | 41,418.9            | 12,780.0           | 11,265.5      | 1,235.9     | 278.7   | 28,638.9                    | 152,468.0      | 89,212.7             | 63,255.3             | 9,138.8                    | 75.7   | 9,063.1  | 13,737.4       |
| Jun.          | 221,348.6                            | 208,954.1       | 43,490.1            | 12,565.5           | 10,788.7      | 1,436.7     | 340.1   | 30,924.6                    | 155,998.1      | 91,392.0             | 64,606.1             | 9,465.8                    | 73.0   | 9,392.8  | 12,394.5       |
| Sep.          | 236,959.3                            | 222,334.4       | 47,181.6            | 14,392.6           | 12,720.8      | 1,459.5     | 212.2   | 32,789.0                    | 163,075.0      | 98,024.0             | 65,051.0             | 12,077.8                   | 70.2   | 12,007.6 | 14,624.8       |
| Dec.          | 244,955.1                            | 229,227.0       | 48,906.1            | 15,038.1           | 13,465.0      | 1,329.8     | 243.3   | 33,868.0                    | 166,186.2      | 99,838.3             | 66,347.9             | 14,134.7                   | 67.1   | 14,067.6 | 15,728.1       |
| 2022          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Mar.          | 258,843.7                            | 240,876.4       | 51,895.4            | 17,984.2           | 16,235.1      | 1,457.9     | 291.3   | 33,911.2                    | 174,138.5      | 105,882.5            | 68,256.0             | 14,842.4                   | 64.6   | 14,777.8 | 17,967.4       |
| Jun.          | 258,537.2                            | 237,743.7       | 48,661.1            | 16,923.3           | 15,113.9      | 1,482.2     | 327.2   | 31,737.8                    | 175,987.7      | 104,905.7            | 71,082.1             | 13,094.8                   | 61.5   | 13,033.3 | 20,793.5       |
| Sep.          | 269,806.8                            | 250,726.6       | 51,119.7            | 16,912.2           | 15,281.6      | 1,314.7     | 316.0   | 34,207.4                    | 187,121.0      | 116,457.2            | 70,663.9             | 12,485.9                   | 166.0  | 12,319.9 | 19,080.2       |
| Dec.          | 292,062.4                            | 271,840.9       | 66,183.9            | 17,196.9           | 15,382.4      | 1,295.8     | 518.7   | 48,987.1                    | 191,113.2      | 117,598.5            | 73,514.7             | 14,543.8                   | 161.1  | 14,382.7 | 20,221.4       |
| 2023          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Jan.          | 304,680.4                            | 284,226.2       | 66,022.2            | 18,893.2           | 17,277.8      | 1,414.5     | 200.9   | 47,129.0                    | 204,354.5      | 133,304.3            | 71,050.2             | 13,849.4                   | 160.2  | 13,689.2 | 20,454.2       |
| Feb.          | 300,741.6                            | 281,694.7       | 63,992.7            | 19,307.8           | 17,574.0      | 1,470.4     | 263.4   | 44,684.9                    | 203,593.5      | 128,969.2            | 74,624.2             | 14,108.5                   | 159.3  | 13,949.2 | 19,046.9       |
| Mar.          | 302,893.3                            | 281,157.3       | 58,735.5            | 20,150.2           | 18,395.3      | 1,439.5     | 315.4   | 38,585.3                    | 208,768.9      | 126,975.8            | 81,793.1             | 13,652.9                   | 158.3  | 13,494.6 | 21,736.0       |
| Apr.          | 302,816.9                            | 283,446.9       | 58,388.9            | 20,836.8           | 18,658.8      | 1,760.8     | 417.2   | 37,552.1                    | 211,678.8      | 129,614.5            | 82,064.3             | 13,379.2                   | 157.5  | 13,221.7 | 19,370.0       |
| May           | 321,274.5                            | 301,118.4       | 72,606.8            | 20,333.6           | 18,341.9      | 1,665.6     | 326.1   | 52,273.2                    | 213,562.0      | 131,592.9            | 81,969.1             | 14,949.6                   | 156.4  | 14,793.2 | 20,156.1       |
| Jun.          | 320,373.9                            | 298,557.8       | 69,158.5            | 19,944.0           | 17,491.6      | 1,988.4     | 464.0   | 49,214.6                    | 215,735.9      | 131,969.5            | 83,766.4             | 13,663.3                   | 155.6  | 13,507.7 | 21,816.2       |
| Jul.          | 332,875.0                            | 310,005.1       | 74,709.4            | 20,472.0           | 18,047.1      | 1,899.4     | 525.4   | 54,237.4                    | 221,319.9      | 134,426.5            | 86,893.4             | 13,975.9                   | 154.7  | 13,821.1 | 22,869.9       |
| Aug.          | 341,710.6                            | 318,118.3       | 73,021.0            | 20,181.8           | 18,028.9      | 1,821.0     | 332.0   | 52,839.2                    | 230,961.0      | 144,934.6            | 86,026.5             | 14,136.3                   | 153.9  | 13,982.4 | 23,592.3       |
| Sep.          | 338,142.3                            | 314,865.8       | 67,893.1            | 18,760.6           | 16,728.5      | 1,637.5     | 394.5   | 49,132.6                    | 233,054.7      | 146,191.6            | 86,863.2             | 13,917.9                   | 152.9  | 13,765.0 | 23,276.5       |
| Oct.          | 341,454.5                            | 317,599.4       | 66,643.9            | 18,669.7           | 16,746.5      | 1,471.3     | 451.9   | 47,974.1                    | 236,959.9      | 149,835.9            | 87,124.0             | 13,995.6                   | 152.1  | 13,843.5 | 23,855.1       |
| Nov.          | 356,442.1                            | 331,843.0       | 67,658.9            | 19,414.3           | 17,754.7      | 1,409.0     | 250.6   | 48,244.6                    | 248,955.5      | 160,776.2            | 88,179.3             | 15,228.6                   | 151.3  | 15,077.3 | 24,599.2       |
| Dec.          | 371,094.0                            | 344,575.5       | 84,243.4            | 19,413.9           | 17,577.7      | 1,484.2     | 352.0   | 64,829.5                    | 243,306.4      | 157,345.2            | 85,961.2             | 17,025.7                   | 149.8  | 16,875.9 | 26,518.6       |
| 2024          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Jan.          | 404,290.6                            | 378,159.0       | 98,776.1            | 27,017.9           | 24,951.6      | 1,627.2     | 439.1   | 71,758.2                    | 263,368.4      | 173,673.5            | 89,694.9             | 16,014.5                   | 148.7  | 15,865.8 | 26,131.6       |
| Feb.          | 408,491.8                            | 380,300.0       | 95,213.6            | 24,975.7           | 22,240.8      | 2,124.9     | 610.0   | 70,237.9                    | 269,188.7      | 179,394.0            | 89,794.7             | 15,897.8                   | 147.8  | 15,749.9 | 28,191.8       |
| Mar.          | 404,341.2                            | 375,831.7       | 90,211.2            | 24,643.8           | 21,972.1      | 2,051.3     | 620.4   | 65,567.4                    | 269,684.4      | 178,634.3            | 91,050.1             | 15,936.1                   | 147.2  | 15,788.9 | 28,509.6       |
| Apr.          | 409,824.8                            | 378,375.5       | 90,580.8            | 26,784.8           | 24,036.3      | 2,214.1     | 534.4   | 63,796.0                    | 271,371.8      | 179,430.9            | 91,940.9             | 16,422.8                   | 145.9  | 16,276.9 | 31,449.3       |
| May           | 414,581.7                            | 385,506.0       | 88,197.3            | 25,417.6           | 22,484.4      | 2,078.4     | 854.8   | 62,779.8                    | 280,518.1      | 187,660.0            | 92,858.1             | 16,790.5                   | 144.1  | 16,646.4 | 29,075.8       |
| Jun.          | 404,214.0                            | 375,654.6       | 86,125.8            | 24,895.5           | 22,379.8      | 2,020.3     | 495.4   | 61,230.2                    | 272,660.6      | 179,658.4            | 93,002.2             | 16,868.2                   | 152.6  | 16,715.7 | 28,559.4       |
| Jul.          | 417,444.6                            | 390,256.4       | 86,231.7            | 24,086.1           | 21,488.3      | 2,053.7     | 544.1   | 62,145.6                    | 287,168.1      | 191,252.0            | 95,916.1             | 16,856.5                   | 151.7  | 16,704.8 | 27,188.3       |
| Aug.          | 430,421.0                            | 402,390.5       | 87,305.7            | 24,591.3           | 21,678.8      | 2,177.5     | 735.0   | 62,714.5                    | 299,706.1      | 199,596.2            | 100,109.8            | 15,378.6                   | 150.8  | 15,227.8 | 28,030.5       |
| Sep.          | 428,426.2                            | 400,737.3       | 87,739.8            | 25,539.2           | 22,962.6      | 2,097.9     | 478.7   | 62,200.6                    | 298,031.1      | 196,923.7            | 101,107.4            | 14,966.5                   | 149.1  | 14,817.4 | 27,688.9       |
| Oct.          | 442,369.9                            | 408,896.0       | 86,365.0            | 25,860.2           | 22,647.5      | 2,092.4     | 1,120.3 | 60,504.8                    | 308,632.2      | 206,151.8            | 102,480.4            | 13,898.7                   | 147.7  | 13,751.0 | 33,473.9       |
| Nov.          | 461,293.1                            | 424,868.1       | 90,939.8            | 25,772.7           | 22,935.5      | 2,071.0     | 766.1   | 65,167.1                    | 319,388.6      | 217,858.1            | 101,530.6            | 14,539.7                   | 146.9  | 14,392.8 | 36,425.0       |
| Dec.          | 469,997.8                            | 439,290.8       | 101,350.7           | 36,263.7           | 33,364.9      | 1,975.5     | 923.4   | 65,087.0                    | 321,778.2      | 216,449.4            | 105,328.8            | 16,161.9                   | 145.6  | 16,016.3 | 30,707.1       |
| 2025          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Jan.          | 491,263.1                            | 455,314.8       | 95,264.1            | 34,326.8           | 31,235.2      | 2,092.9     | 998.7   | 60,937.3                    | 343,719.3      | 237,502.5            | 106,216.8            | 16,331.4                   | 144.7  | 16,186.6 | 35,948.3       |
| Feb.          | 521,309.3                            | 486,311.0       | 105,948.2           | 35,408.0           | 32,373.9      | 2,112.4     | 921.7   | 70,540.2                    | 363,063.8      | 252,047.2            | 111,016.6            | 17,299.0                   | 143.8  | 17,155.2 | 34,998.3       |
| Mar.          | 523,941.7                            | 487,432.3       | 103,121.7           | 35,085.8           | 31,793.8      | 2,423.5     | 868.4   | 68,035.9                    | 367,436.8      | 255,594.1            | 111,842.7            | 16,873.8                   | 143.0  | 16,730.8 | 36,509.4       |
| Apr.          | 524,436.5                            | 490,017.9       | 105,049.5           | 34,523.3           | 31,554.2      | 2,292.3     | 676.8   | 70,526.2                    | 368,636.9      | 253,996.0            | 114,641.0            | 16,331.5                   | 141.8  | 16,189.7 | 34,418.6       |
| May           | 529,129.3                            | 492,300.3       | 102,962.0           | 34,198.0           | 29,205.8      | 4,257.3     | 734.9   | 68,764.0                    | 371,407.3      | 255,512.4            | 115,894.9            | 17,931.1                   | 141.0  | 17,790.1 | 36,829.0       |
| Jun.          | 533,710.0                            | 499,612.0       | 109,681.0           | 37,282.1           | 28,360.2      | 8,268.1     | 653.8   | 72,398.9                    | 372,112.1      | 255,799.4            | 116,312.8            | 17,818.9                   | 140.1  | 17,678.7 | 34,098.0       |
| Jul.          | 551,177.9                            | 517,220.7       | 106,383.9           | 35,700.0           | 27,286.3      | 7,729.6     | 684.1   | 70,683.9                    | 392,147.0      | 271,446.5            | 120,700.5            | 18,689.7                   | 139.3  | 18,550.4 | 33,957.2       |
| Aug.          | 565,111.3                            | 528,819.9       | 106,020.8           | 36,773.9           | 29,173.1      | 6,866.4     | 734.4   | 69,246.8                    | 404,644.2      | 281,210.4            | 123,433.7            | 18,155.0                   | 138.5  | 18,016.5 | 36,291.4       |
| Sep.          | 563,215.1                            | 528,765.8       | 102,604.6           | 37,642.9           | 28,918.6      | 8,101.7     | 622.5   | 64,961.7                    | 407,843.4      | 282,370.9            | 125,472.5            | 18,317.8                   | 137.8  | 18,180.0 | 34,449.3       |

Source: Commercial Banks

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

Table 2.4

| End of Period | Total Dep. Residents & Non-Residents | Total Residents | Public Sector       |                    |               |             |         |                             | Private Sector |                      |                      | Non-Bank Fin. Institutions |        |          | Foreign Sector |
|---------------|--------------------------------------|-----------------|---------------------|--------------------|---------------|-------------|---------|-----------------------------|----------------|----------------------|----------------------|----------------------------|--------|----------|----------------|
|               |                                      |                 | Total Public Sector | General Government |               |             |         | Public Non-Fin. Enterprises | Total          | Business Enterprises | Individual Customers | Total                      | Public | Private  |                |
|               |                                      |                 |                     | Total              | Central Gov't | Local Gov't | Other   |                             |                |                      |                      |                            |        |          |                |
| 2015          | 70,074.8                             | 69,631.2        | 27,965.3            | 10,747.0           | 1,681.6       | 20.0        | 9,045.3 | 17,218.4                    | 23,879.5       | 6,768.6              | 17,110.9             | 17,786.3                   | -      | 17,786.3 | 443.7          |
| 2016          | 68,792.1                             | 68,354.4        | 24,253.3            | 10,909.4           | 1,724.6       | 22.1        | 9,162.7 | 13,343.9                    | 23,572.0       | 7,715.7              | 15,856.3             | 20,529.1                   | -      | 20,529.1 | 437.7          |
| 2017          | 65,484.4                             | 65,086.4        | 17,019.9            | 9,904.5            | 1,207.1       | 22.2        | 8,675.2 | 7,115.4                     | 23,342.8       | 7,571.4              | 15,771.4             | 24,723.7                   | -      | 24,723.7 | 398.0          |
| 2018          | 60,601.1                             | 60,221.4        | 13,293.3            | 7,548.7            | 670.6         | 20.2        | 6,857.9 | 5,744.5                     | 21,792.4       | 5,819.1              | 15,973.3             | 25,135.7                   | -      | 25,135.7 | 379.7          |
| 2019          | 67,496.4                             | 67,012.3        | 10,699.4            | 6,351.2            | 575.3         | 20.3        | 5,755.7 | 4,348.2                     | 30,945.3       | 5,549.0              | 25,396.3             | 25,367.6                   | -      | 25,367.6 | 484.1          |
| 2020          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Mar.          | 69,959.8                             | 69,708.0        | 10,658.5            | 6,262.8            | 462.4         | 20.3        | 5,780.2 | 4,395.7                     | 32,619.8       | 6,401.1              | 26,218.7             | 26,429.7                   | -      | 26,429.7 | 251.8          |
| Jun.          | 71,278.8                             | 71,024.9        | 16,367.1            | 11,443.0           | 5,625.2       | 26.6        | 5,791.1 | 4,924.1                     | 21,777.1       | 7,948.0              | 13,829.1             | 32,880.7                   | -      | 32,880.7 | 253.9          |
| Sep.          | 71,551.6                             | 71,260.2        | 16,831.9            | 10,432.4           | 4,610.4       | 19.6        | 5,802.4 | 6,399.5                     | 21,541.3       | 9,034.8              | 12,506.6             | 32,887.0                   | -      | 32,887.0 | 291.4          |
| Dec.          | 74,951.0                             | 74,679.1        | 17,415.3            | 9,752.5            | 4,848.7       | 27.6        | 4,876.2 | 7,662.8                     | 22,933.5       | 9,074.0              | 13,859.5             | 34,330.2                   | -      | 34,330.2 | 271.9          |
| 2021          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Mar.          | 78,607.5                             | 78,335.4        | 18,553.4            | 9,086.0            | 4,650.2       | 19.7        | 4,416.1 | 9,467.4                     | 23,375.7       | 8,773.4              | 14,602.3             | 36,406.4                   | -      | 36,406.4 | 272.1          |
| Jun.          | 81,031.1                             | 80,678.1        | 19,664.0            | 9,126.4            | 4,683.2       | 22.3        | 4,420.8 | 10,537.6                    | 23,594.0       | 8,975.5              | 14,618.4             | 37,420.1                   | -      | 37,420.1 | 353.0          |
| Sep.          | 82,266.6                             | 81,884.9        | 18,727.9            | 7,601.5            | 3,153.6       | 22.3        | 4,425.6 | 11,126.3                    | 24,405.6       | 9,158.0              | 15,247.6             | 38,751.4                   | -      | 38,751.4 | 381.7          |
| Dec.          | 82,499.4                             | 82,131.0        | 18,148.3            | 7,133.6            | 3,153.2       | 22.3        | 3,958.1 | 11,014.7                    | 25,192.5       | 9,578.3              | 15,614.2             | 38,790.2                   | -      | 38,790.2 | 368.4          |
| 2022          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Mar.          | 87,195.4                             | 86,826.5        | 23,804.3            | 7,195.9            | 3,165.8       | 22.4        | 4,007.8 | 16,608.4                    | 25,019.9       | 8,423.6              | 16,596.3             | 38,002.2                   | -      | 38,002.2 | 368.9          |
| Jun.          | 87,055.0                             | 86,686.4        | 24,529.8            | 7,218.3            | 3,172.9       | 22.4        | 4,023.0 | 17,311.5                    | 23,584.5       | 7,894.1              | 15,690.4             | 38,572.1                   | -      | 38,572.1 | 368.6          |
| Sep.          | 91,432.3                             | 91,067.8        | 25,706.6            | 7,750.4            | 3,689.6       | 22.4        | 4,038.4 | 17,956.2                    | 27,771.5       | 10,900.3             | 16,871.2             | 37,589.7                   | -      | 37,589.7 | 364.4          |
| Dec.          | 90,461.2                             | 90,081.1        | 28,887.5            | 7,779.0            | 3,688.3       | 22.4        | 4,068.3 | 21,108.5                    | 24,181.0       | 9,388.9              | 14,792.1             | 37,012.6                   | -      | 37,012.6 | 380.1          |
| 2023          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Jan.          | 95,130.1                             | 94,755.7        | 29,678.3            | 8,113.7            | 3,714.1       | 22.4        | 4,377.3 | 21,564.6                    | 28,941.5       | 12,904.0             | 16,037.5             | 36,135.9                   | -      | 36,135.9 | 374.4          |
| Feb.          | 95,705.6                             | 95,334.2        | 29,733.9            | 8,096.1            | 3,689.3       | 22.4        | 4,384.5 | 21,637.7                    | 29,344.2       | 13,067.1             | 16,277.1             | 36,256.2                   | -      | 36,256.2 | 371.4          |
| Mar.          | 95,206.0                             | 94,788.2        | 29,688.1            | 8,116.4            | 3,701.3       | 22.4        | 4,392.7 | 21,571.7                    | 29,672.2       | 13,356.6             | 16,315.6             | 35,428.0                   | -      | 35,428.0 | 417.8          |
| Apr.          | 87,105.1                             | 86,675.1        | 23,108.3            | 8,124.1            | 3,701.5       | 22.4        | 4,400.2 | 14,984.2                    | 29,090.5       | 12,415.1             | 16,675.4             | 34,476.4                   | -      | 34,476.4 | 430.0          |
| May           | 87,970.8                             | 87,540.6        | 23,636.0            | 8,126.0            | 3,695.2       | 22.4        | 4,408.5 | 15,510.0                    | 30,373.3       | 13,099.0             | 17,274.3             | 33,531.3                   | -      | 33,531.3 | 430.2          |
| Jun.          | 83,368.8                             | 82,937.2        | 21,484.3            | 8,178.6            | 3,740.1       | 22.4        | 4,416.2 | 13,305.7                    | 29,079.9       | 12,023.7             | 17,056.3             | 32,373.0                   | -      | 32,373.0 | 431.5          |
| Jul.          | 82,571.8                             | 82,140.0        | 21,980.2            | 8,188.2            | 3,741.6       | 22.4        | 4,424.1 | 13,792.0                    | 29,159.6       | 12,043.0             | 17,116.5             | 31,000.2                   | -      | 31,000.2 | 431.8          |
| Aug.          | 84,673.6                             | 84,228.0        | 22,572.6            | 8,198.8            | 3,744.2       | 22.4        | 4,432.1 | 14,373.7                    | 29,964.9       | 12,438.8             | 17,526.1             | 31,690.5                   | -      | 31,690.5 | 445.6          |
| Sep.          | 86,188.2                             | 85,743.7        | 21,562.3            | 8,218.8            | 3,756.5       | 22.4        | 4,439.9 | 13,343.5                    | 32,204.3       | 14,592.4             | 17,611.9             | 31,977.1                   | -      | 31,977.1 | 444.4          |
| Oct.          | 85,263.0                             | 84,816.6        | 21,940.5            | 8,223.4            | 3,758.1       | 22.4        | 4,442.9 | 13,717.1                    | 30,874.9       | 13,179.4             | 17,695.5             | 32,001.1                   | -      | 32,001.1 | 446.5          |
| Nov.          | 82,452.8                             | 82,006.1        | 21,171.8            | 8,492.8            | 4,022.0       | 22.4        | 4,448.3 | 12,679.1                    | 30,896.2       | 13,116.1             | 17,780.2             | 29,938.0                   | -      | 29,938.0 | 446.7          |
| Dec.          | 81,048.6                             | 80,603.8        | 23,015.6            | 9,747.3            | 4,022.9       | 22.5        | 5,701.9 | 13,268.3                    | 27,092.4       | 10,916.9             | 16,175.5             | 30,495.8                   | -      | 30,495.8 | 444.8          |
| 2024          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Jan.          | 80,761.0                             | 80,306.2        | 22,293.8            | 8,510.6            | 4,024.5       | 22.4        | 4,463.6 | 13,783.2                    | 29,276.1       | 11,226.8             | 18,049.4             | 28,736.2                   | -      | 28,736.2 | 454.9          |
| Feb.          | 82,613.8                             | 82,157.9        | 22,061.9            | 8,518.6            | 4,026.0       | 22.5        | 4,470.1 | 13,543.3                    | 31,294.5       | 13,128.5             | 18,166.0             | 28,801.5                   | -      | 28,801.5 | 455.8          |
| Mar.          | 85,165.0                             | 84,707.8        | 23,640.8            | 10,082.1           | 4,038.5       | 22.5        | 6,021.1 | 13,558.7                    | 32,147.5       | 14,727.7             | 17,419.8             | 28,919.4                   | -      | 28,919.4 | 457.2          |
| Apr.          | 84,286.6                             | 83,828.2        | 23,502.4            | 9,803.6            | 4,040.3       | 22.5        | 5,740.9 | 13,698.8                    | 31,521.7       | 15,635.8             | 15,885.9             | 28,804.1                   | -      | 28,804.1 | 458.4          |
| May           | 80,719.2                             | 80,260.7        | 21,522.3            | 9,812.2            | 4,041.3       | 22.5        | 5,748.5 | 11,710.0                    | 29,931.3       | 13,667.4             | 16,263.9             | 28,807.1                   | -      | 28,807.1 | 458.6          |
| Jun.          | 79,593.3                             | 79,136.5        | 21,363.5            | 10,120.0           | 4,043.9       | 22.5        | 6,053.6 | 11,243.5                    | 28,217.7       | 12,695.2             | 15,522.5             | 29,555.3                   | -      | 29,555.3 | 456.8          |
| Jul.          | 78,436.0                             | 77,979.1        | 20,965.2            | 10,130.0           | 4,041.9       | 22.5        | 6,065.6 | 10,835.2                    | 29,247.3       | 13,228.3             | 16,018.9             | 27,766.6                   | -      | 27,766.6 | 456.9          |
| Aug.          | 77,203.1                             | 76,745.8        | 21,644.5            | 10,145.8           | 4,046.7       | 22.5        | 6,076.6 | 11,498.8                    | 28,409.0       | 12,170.5             | 16,238.6             | 26,692.2                   | -      | 26,692.2 | 457.4          |
| Sep.          | 80,170.4                             | 79,734.2        | 21,645.7            | 9,434.3            | 4,058.6       | 22.5        | 5,353.2 | 12,211.3                    | 30,671.1       | 13,529.9             | 17,141.1             | 27,417.5                   | -      | 27,417.5 | 436.2          |
| Oct.          | 82,922.0                             | 82,350.5        | 23,193.3            | 10,197.7           | 4,061.7       | 22.5        | 6,113.5 | 12,995.6                    | 30,120.0       | 14,041.0             | 16,079.1             | 29,037.2                   | -      | 29,037.2 | 571.4          |
| Nov.          | 85,666.2                             | 85,082.1        | 23,408.7            | 10,198.8           | 4,063.6       | 22.5        | 6,112.7 | 13,209.8                    | 31,665.3       | 14,295.9             | 17,369.3             | 30,008.1                   | -      | 30,008.1 | 584.1          |
| Dec.          | 86,535.2                             | 85,953.0        | 21,446.4            | 9,089.6            | 4,064.9       | 22.5        | 5,002.3 | 12,356.8                    | 32,331.1       | 15,396.6             | 16,934.5             | 32,175.5                   | -      | 32,175.5 | 582.2          |
| 2025          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Jan.          | 86,337.6                             | 85,754.0        | 21,085.6            | 8,434.0            | 4,065.9       | 18.6        | 4,349.6 | 12,651.5                    | 32,208.8       | 15,221.9             | 16,986.8             | 32,459.6                   | -      | 32,459.6 | 583.6          |
| Feb.          | 86,030.1                             | 84,944.4        | 21,286.6            | 8,447.6            | 4,066.9       | 22.5        | 4,358.2 | 12,839.0                    | 32,154.3       | 14,771.9             | 17,382.4             | 31,503.5                   | -      | 31,503.5 | 1,085.7        |
| Mar.          | 88,599.4                             | 87,493.8        | 23,529.3            | 10,470.4           | 6,081.6       | 22.5        | 4,366.4 | 13,058.8                    | 31,570.6       | 13,996.9             | 17,573.7             | 32,393.9                   | -      | 32,393.9 | 1,105.6        |
| Apr.          | 89,274.8                             | 88,145.1        | 24,028.6            | 10,487.4           | 6,090.3       | 22.5        | 4,374.6 | 13,541.1                    | 31,498.2       | 13,882.6             | 17,615.6             | 32,618.4                   | -      | 32,618.4 | 1,129.7        |
| May           | 89,968.5                             | 88,814.1        | 23,484.7            | 10,496.2           | 6,091.2       | 22.5        | 4,382.4 | 12,988.5                    | 32,836.8       | 14,567.3             | 18,269.5             | 32,492.6                   | -      | 32,492.6 | 1,154.5        |
| Jun.          | 91,392.4                             | 90,228.1        | 24,329.3            | 10,510.3           | 6,097.6       | 22.5        | 4,390.2 | 13,819.1                    | 32,580.6       | 13,907.8             | 18,672.8             | 33,318.2                   | -      | 33,318.2 | 1,164.3        |
| Jul.          | 92,061.2                             | 90,893.6        | 23,455.3            | 10,517.3           | 6,094.3       | 22.5        | 4,400.5 | 12,937.9                    | 33,752.0       | 14,460.7             | 19,291.3             | 33,686.4                   | -      | 33,686.4 | 1,167.6        |
| Aug.          | 94,287.1                             | 93,120.4        | 23,900.6            | 10,201.2           | 6,096.3       | 22.5        | 4,082.3 | 13,699.4                    | 35,086.0       | 15,648.4             | 19,437.6             | 34,133.8                   | -      | 34,133.8 | 1,166.7        |
| Sep.          | 96,698.1                             | 95,529.0        | 23,529.2            | 10,024.6           | 6,113.0       | 22.5        | 3,889.1 | 13,504.7                    | 37,746.7       | 17,906.5             | 19,840.2             | 34,253.0                   | -      | 34,253.0 | 1,169.2        |

Source: Commercial Banks

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

Table 2.5

| End of Period | Total Dep. Residents & Non-Residents | Total Residents | Public Sector       |                    |               |             |         |                             | Private Sector |                      |                      | Non-Bank Fin. Institutions |        |          | Foreign Sector |
|---------------|--------------------------------------|-----------------|---------------------|--------------------|---------------|-------------|---------|-----------------------------|----------------|----------------------|----------------------|----------------------------|--------|----------|----------------|
|               |                                      |                 | Total Public Sector | General Government |               |             |         | Public Non-Fin. Enterprises | Total          | Business Enterprises | Individual Customers | Total                      | Public | Private  |                |
|               |                                      |                 |                     | Total              | Central Gov't | Local Gov't | Other   |                             |                |                      |                      |                            |        |          |                |
| 2015          | 203,237.5                            | 195,962.0       | 11,587.1            | 5,988.7            | 5,530.9       | 251.0       | 206.7   | 5,598.4                     | 180,296.6      | 18,229.1             | 162,067.6            | 4,078.3                    | 5.1    | 4,073.2  | 7,275.5        |
| 2016          | 206,615.5                            | 201,782.8       | 14,258.7            | 6,165.9            | 5,481.4       | 275.9       | 408.5   | 8,092.8                     | 182,635.6      | 15,504.5             | 167,131.1            | 4,888.6                    | 5.1    | 4,883.4  | 4,832.8        |
| 2017          | 213,056.3                            | 207,159.0       | 14,987.1            | 7,418.6            | 5,617.3       | 445.5       | 1,355.8 | 7,568.5                     | 186,549.6      | 14,287.7             | 172,261.9            | 5,622.2                    | 5.1    | 5,617.1  | 5,897.3        |
| 2018          | 238,232.0                            | 231,081.3       | 26,540.4            | 19,713.9           | 19,484.6      | 223.8       | 5.5     | 6,826.5                     | 198,141.0      | 15,718.8             | 182,422.1            | 6,399.9                    | 5.1    | 6,394.8  | 7,150.8        |
| 2019          | 200,295.3                            | 193,530.9       | 8,857.8             | 5,744.9            | 5,538.1       | 206.2       | 0.6     | 3,112.9                     | 179,049.4      | 14,721.4             | 164,328.0            | 5,623.7                    | 2.1    | 5,621.5  | 6,764.4        |
| 2020          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Mar.          | 206,240.0                            | 199,131.0       | 10,178.6            | 5,929.4            | 5,681.9       | 246.1       | 1.4     | 4,249.3                     | 182,747.3      | 15,984.1             | 166,763.2            | 6,205.1                    | 2.1    | 6,202.9  | 7,109.0        |
| Jun.          | 216,358.3                            | 208,585.2       | 12,103.5            | 6,772.6            | 5,859.3       | 238.7       | 674.7   | 5,330.8                     | 189,896.8      | 15,407.0             | 174,489.8            | 6,584.9                    | 2.1    | 6,582.8  | 7,773.2        |
| Sep.          | 224,169.6                            | 213,857.2       | 12,723.8            | 7,062.1            | 6,143.7       | 240.6       | 677.8   | 5,661.7                     | 194,584.9      | 19,229.2             | 175,355.7            | 6,548.5                    | 2.1    | 6,546.4  | 10,312.4       |
| Dec.          | 230,640.1                            | 220,810.8       | 14,680.5            | 6,858.8            | 6,229.3       | 270.6       | 359.0   | 7,821.8                     | 198,895.9      | 18,056.4             | 180,839.5            | 7,234.3                    | 2.1    | 7,232.2  | 9,829.3        |
| 2021          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Mar.          | 236,990.4                            | 226,470.7       | 13,751.6            | 7,144.7            | 6,259.5       | 622.8       | 262.4   | 6,606.9                     | 204,436.5      | 18,436.8             | 185,999.8            | 8,282.6                    | 2.1    | 8,280.5  | 10,519.7       |
| Jun.          | 241,816.5                            | 230,604.0       | 12,602.7            | 7,161.6            | 6,600.6       | 558.5       | 2.5     | 5,441.1                     | 208,258.2      | 17,258.9             | 190,999.2            | 9,743.1                    | 2.1    | 9,741.0  | 11,212.5       |
| Sep.          | 245,783.2                            | 235,769.8       | 14,833.9            | 7,370.6            | 6,846.7       | 521.3       | 2.7     | 7,463.2                     | 213,207.9      | 18,857.1             | 194,350.8            | 7,728.0                    | 2.1    | 7,725.9  | 10,013.4       |
| Dec.          | 253,414.2                            | 243,613.4       | 16,192.4            | 8,488.3            | 6,150.3       | 452.4       | 1,885.6 | 7,704.0                     | 220,610.5      | 19,673.1             | 200,937.4            | 6,810.6                    | 2.1    | 6,808.5  | 9,800.7        |
| 2022          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Mar.          | 258,135.5                            | 248,464.9       | 16,589.0            | 8,034.2            | 6,265.7       | 376.9       | 1,391.6 | 8,554.9                     | 225,446.4      | 21,638.1             | 203,808.3            | 6,429.4                    | 2.1    | 6,427.3  | 9,670.6        |
| Jun.          | 270,144.9                            | 259,357.7       | 14,962.6            | 8,280.4            | 6,239.7       | 308.0       | 1,732.7 | 6,682.2                     | 237,539.2      | 19,892.4             | 217,646.8            | 6,856.0                    | 2.1    | 6,853.8  | 10,787.2       |
| Sep.          | 275,707.4                            | 264,926.4       | 15,144.6            | 8,521.2            | 6,292.0       | 317.5       | 1,911.7 | 6,623.5                     | 243,735.3      | 26,041.1             | 217,694.2            | 6,046.6                    | 2.1    | 6,044.4  | 10,780.9       |
| Dec.          | 285,217.4                            | 276,026.7       | 17,858.9            | 8,148.0            | 6,268.6       | 302.3       | 1,577.1 | 9,710.8                     | 252,011.8      | 22,718.1             | 229,293.7            | 6,156.0                    | 2.1    | 6,153.8  | 9,190.7        |
| 2023          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Jan.          | 289,188.1                            | 279,717.5       | 17,466.7            | 8,184.7            | 6,273.7       | 315.9       | 1,595.1 | 9,282.1                     | 254,942.2      | 23,128.5             | 231,813.7            | 7,308.6                    | 2.1    | 7,306.4  | 9,470.6        |
| Feb.          | 292,514.9                            | 282,448.7       | 18,661.8            | 8,364.0            | 6,459.6       | 307.5       | 1,596.9 | 10,297.8                    | 257,217.1      | 26,050.8             | 231,166.3            | 6,569.8                    | 2.1    | 6,567.7  | 10,066.1       |
| Mar.          | 296,509.1                            | 285,864.3       | 19,382.7            | 8,386.0            | 6,473.5       | 313.5       | 1,599.0 | 10,996.6                    | 259,926.9      | 26,311.0             | 233,615.9            | 6,554.7                    | 2.1    | 6,552.6  | 10,644.8       |
| Apr.          | 303,162.9                            | 293,600.8       | 18,999.2            | 8,512.3            | 6,607.5       | 303.8       | 1,601.1 | 10,486.9                    | 267,825.1      | 27,483.2             | 240,341.9            | 6,776.5                    | 2.1    | 6,774.4  | 9,562.1        |
| May           | 306,150.6                            | 296,444.0       | 18,672.8            | 8,348.0            | 6,453.2       | 291.6       | 1,603.2 | 10,324.8                    | 270,722.4      | 29,241.9             | 241,480.5            | 7,048.9                    | 2.1    | 7,046.7  | 9,706.5        |
| Jun.          | 309,609.9                            | 299,631.8       | 19,611.1            | 8,550.6            | 6,632.2       | 313.2       | 1,605.3 | 11,060.6                    | 271,687.2      | 27,738.7             | 243,948.6            | 8,333.4                    | 2.1    | 8,331.3  | 9,978.1        |
| Jul.          | 321,118.2                            | 309,706.2       | 19,445.4            | 8,582.2            | 6,630.8       | 344.0       | 1,607.3 | 10,863.2                    | 280,539.7      | 34,725.3             | 245,814.4            | 9,721.2                    | 2.1    | 9,719.0  | 11,412.0       |
| Aug.          | 324,427.6                            | 312,511.2       | 19,299.2            | 8,587.2            | 6,642.5       | 335.3       | 1,609.4 | 10,712.0                    | 283,991.0      | 33,314.9             | 250,676.1            | 9,221.0                    | 2.1    | 9,218.9  | 11,916.3       |
| Sep.          | 331,939.5                            | 320,346.0       | 20,317.9            | 8,687.0            | 6,729.9       | 345.6       | 1,611.4 | 11,630.9                    | 291,200.8      | 40,652.7             | 250,548.1            | 8,827.3                    | 2.1    | 8,825.1  | 11,593.6       |
| Oct.          | 327,793.1                            | 316,583.2       | 19,983.8            | 8,580.2            | 6,628.3       | 338.4       | 1,613.6 | 11,403.6                    | 288,958.8      | 36,713.9             | 252,244.9            | 7,640.6                    | 2.1    | 7,638.4  | 11,209.9       |
| Nov           | 329,884.1                            | 317,857.5       | 20,293.4            | 8,789.3            | 6,863.8       | 309.9       | 1,615.6 | 11,504.1                    | 290,271.7      | 38,262.8             | 252,008.9            | 7,292.4                    | 2.1    | 7,290.3  | 12,026.6       |
| Dec.          | 341,008.0                            | 329,752.1       | 21,111.4            | 8,655.2            | 6,709.5       | 327.9       | 1,617.7 | 12,456.2                    | 301,520.9      | 40,160.0             | 261,360.9            | 7,119.9                    | 2.1    | 7,117.7  | 11,255.8       |
| 2024          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Jan.          | 353,743.3                            | 341,698.2       | 21,279.1            | 8,768.5            | 6,784.4       | 364.2       | 1,619.9 | 12,510.6                    | 308,792.5      | 44,850.2             | 263,942.3            | 11,626.6                   | 2.1    | 11,624.5 | 12,045.1       |
| Feb.          | 354,385.8                            | 341,946.7       | 21,046.9            | 8,886.9            | 6,958.1       | 307.0       | 1,621.8 | 12,160.0                    | 309,029.1      | 40,412.8             | 268,616.3            | 11,870.7                   | 2.1    | 11,868.6 | 12,439.1       |
| Mar.          | 362,041.7                            | 349,002.7       | 21,345.1            | 8,765.6            | 6,841.1       | 300.5       | 1,624.0 | 12,579.5                    | 315,967.4      | 42,224.9             | 273,742.5            | 11,690.2                   | 2.1    | 11,688.1 | 13,039.0       |
| Apr.          | 374,437.2                            | 360,941.2       | 23,970.9            | 9,490.9            | 6,804.8       | 320.0       | 2,366.0 | 14,480.0                    | 325,792.6      | 47,475.2             | 278,317.4            | 11,177.6                   | 2.1    | 11,175.5 | 13,496.0       |
| May           | 373,868.9                            | 360,880.2       | 23,471.5            | 9,501.5            | 6,805.7       | 327.5       | 2,368.4 | 13,970.0                    | 326,742.6      | 46,628.7             | 280,113.9            | 10,666.1                   | 2.1    | 10,663.9 | 12,988.7       |
| Jun.          | 377,516.2                            | 365,455.4       | 23,852.7            | 9,555.7            | 6,848.5       | 336.1       | 2,371.2 | 14,297.0                    | 331,209.6      | 46,743.0             | 284,466.7            | 10,393.0                   | 2.1    | 10,390.9 | 12,060.8       |
| Jul.          | 382,216.6                            | 368,720.0       | 24,992.4            | 9,520.7            | 6,818.1       | 328.3       | 2,374.2 | 15,471.7                    | 332,099.2      | 47,158.4             | 284,940.7            | 11,628.5                   | 2.1    | 11,626.3 | 13,496.6       |
| Aug.          | 383,111.0                            | 370,311.7       | 25,880.8            | 10,908.5           | 8,146.2       | 384.9       | 2,377.4 | 14,972.3                    | 331,204.4      | 47,152.6             | 284,051.7            | 13,226.6                   | 2.1    | 13,224.4 | 12,799.2       |
| Sep.          | 389,772.9                            | 376,015.5       | 25,240.0            | 9,234.6            | 6,482.6       | 371.7       | 2,380.3 | 16,005.4                    | 337,360.7      | 45,974.0             | 291,386.7            | 13,414.8                   | 2.1    | 13,412.6 | 13,757.4       |
| Oct.          | 401,457.5                            | 388,120.4       | 26,007.4            | 10,767.8           | 8,036.7       | 347.7       | 2,383.4 | 15,239.5                    | 347,872.6      | 49,929.8             | 297,942.8            | 14,240.4                   | 2.1    | 14,238.3 | 13,337.1       |
| Nov           | 403,357.3                            | 389,267.0       | 27,272.9            | 10,862.8           | 8,134.7       | 341.7       | 2,386.4 | 16,410.1                    | 347,550.0      | 52,526.6             | 295,023.4            | 14,444.1                   | 2.1    | 14,441.9 | 14,090.3       |
| Dec.          | 410,619.4                            | 396,600.7       | 28,648.5            | 10,793.7           | 7,988.6       | 415.5       | 2,389.5 | 17,854.8                    | 357,674.1      | 52,285.5             | 305,388.6            | 10,278.1                   | 2.2    | 10,276.0 | 14,018.7       |
| 2025          |                                      |                 |                     |                    |               |             |         |                             |                |                      |                      |                            |        |          |                |
| Jan.          | 428,212.2                            | 410,856.3       | 30,233.8            | 10,733.0           | 7,970.2       | 370.3       | 2,392.5 | 19,500.7                    | 369,001.2      | 56,404.7             | 312,596.4            | 11,621.4                   | 2.2    | 11,619.2 | 17,355.9       |
| Feb.          | 434,625.9                            | 417,311.5       | 30,441.2            | 10,772.9           | 8,015.7       | 361.9       | 2,395.3 | 19,668.2                    | 374,517.5      | 54,568.1             | 319,949.3            | 12,352.9                   | 2.2    | 12,350.8 | 17,314.3       |
| Mar.          | 444,292.6                            | 426,463.0       | 29,444.8            | 10,772.2           | 7,973.9       | 399.8       | 2,398.5 | 18,672.5                    | 384,626.1      | 57,430.1             | 327,196.0            | 12,392.0                   | 2.2    | 12,389.9 | 17,829.6       |
| Apr.          | 462,040.2                            | 441,127.9       | 30,003.1            | 10,718.6           | 7,904.1       | 413.0       | 2,401.5 | 19,284.5                    | 398,517.4      | 62,650.8             | 335,866.6            | 12,607.4                   | 2.2    | 12,605.2 | 20,912.3       |
| May           | 465,421.5                            | 447,903.1       | 30,405.1            | 10,750.5           | 7,931.6       | 414.3       | 2,404.6 | 19,654.6                    | 404,777.3      | 64,536.5             | 340,240.8            | 12,720.7                   | 2.2    | 12,718.6 | 17,518.4       |
| Jun.          | 480,948.5                            | 459,319.9       | 29,985.1            | 10,797.4           | 7,963.7       | 428.1       | 2,405.7 | 19,187.6                    | 416,325.7      | 69,782.2             | 346,543.5            | 13,009.1                   | 2.2    | 13,007.0 | 21,628.6       |
| Jul.          | 476,240.7                            | 456,159.2       | 30,329.9            | 10,786.9           | 7,981.2       | 397.0       | 2,408.7 | 19,543.0                    | 414,390.0      | 55,980.8             | 358,409.3            | 11,439.2                   | 2.2    | 11,437.1 | 20,081.5       |
| Aug.          | 481,216.6                            | 460,269.2       | 30,756.8            | 12,080.0           | 9,016.7       | 425.4       | 2,637.9 | 18,676.8                    | 418,262.0      | 56,229.1             | 362,032.9            | 11,250.4                   | 2.2    | 11,248.2 | 20,947.4       |
| Sep.          | 488,449.4                            | 468,291.0       | 31,194.6            | 11,982.1           | 8,894.2       | 446.8       | 2,641.2 | 19,212.5                    | 425,419.6      | 56,306.6             | 369,113.0            | 11,676.8                   | 2.2    | 11,674.6 | 20,158.4       |

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    |
|---------------|----------------|------------------------------|------------------------------|-----------------|---------------------|----------|
| 2015          | 22,019.2       | 5,489.1                      | 1,191.1                      | 40,024.8        | 1,350.5             | 70,074.8 |
| 2016          | 18,277.4       | 5,919.5                      | 851.1                        | 42,525.3        | 1,218.8             | 68,792.1 |
| 2017          | 13,529.1       | 5,752.0                      | 724.8                        | 44,245.7        | 1,232.7             | 65,484.4 |
| 2018          | 15,220.5       | 4,772.1                      | 690.9                        | 39,138.9        | 778.9               | 60,601.1 |
| 2019          | 13,928.8       | 7,441.8                      | 592.2                        | 44,570.0        | 963.6               | 67,496.4 |
| 2020          |                |                              |                              |                 |                     |          |
| Mar.          | 14,193.3       | 7,598.5                      | 459.3                        | 46,604.4        | 1,104.3             | 69,959.8 |
| Jun.          | 14,259.6       | 7,228.2                      | 818.2                        | 47,858.1        | 1,114.8             | 71,278.8 |
| Sep.          | 15,193.1       | 7,312.9                      | 2,221.9                      | 45,752.6        | 1,071.0             | 71,551.6 |
| Dec.          | 17,107.8       | 7,413.1                      | 1,998.7                      | 47,445.8        | 985.6               | 74,951.0 |
| 2021          |                |                              |                              |                 |                     |          |
| Mar.          | 18,962.5       | 8,885.2                      | 447.1                        | 49,438.5        | 874.3               | 78,607.5 |
| Jun.          | 20,269.5       | 9,048.2                      | 544.3                        | 50,263.6        | 905.5               | 81,031.1 |
| Sep.          | 21,384.1       | 7,511.7                      | 535.0                        | 52,108.5        | 727.4               | 82,266.6 |
| Dec.          | 21,353.1       | 7,478.7                      | 719.7                        | 52,240.2        | 707.8               | 82,499.4 |
| 2022          |                |                              |                              |                 |                     |          |
| Mar.          | 22,993.4       | 5,600.3                      | 3,023.2                      | 54,917.5        | 661.0               | 87,195.4 |
| Jun.          | 22,544.4       | 5,503.1                      | 2,954.6                      | 55,406.4        | 646.4               | 87,055.0 |
| Sep.          | 27,295.9       | 8,163.2                      | 636.7                        | 54,585.0        | 751.5               | 91,432.3 |
| Dec.          | 22,457.3       | 9,262.6                      | 643.5                        | 57,070.2        | 1,027.5             | 90,461.2 |
| 2023          |                |                              |                              |                 |                     |          |
| Jan.          | 27,387.3       | 9,533.3                      | 358.7                        | 57,013.5        | 837.3               | 95,130.1 |
| Feb.          | 27,884.2       | 9,470.2                      | 369.9                        | 57,132.2        | 849.0               | 95,705.6 |
| Mar.          | 27,877.5       | 9,603.3                      | 402.5                        | 56,511.6        | 811.2               | 95,206.0 |
| Apr.          | 24,796.6       | 9,615.5                      | 646.2                        | 51,269.5        | 777.3               | 87,105.1 |
| May           | 26,150.5       | 9,300.6                      | 815.9                        | 50,870.7        | 833.2               | 87,970.8 |
| Jun.          | 23,455.4       | 8,540.4                      | 777.1                        | 49,708.6        | 887.3               | 83,368.8 |
| Jul.          | 24,215.3       | 8,501.0                      | 763.1                        | 48,215.4        | 877.0               | 82,571.8 |
| Aug.          | 26,097.5       | 8,399.6                      | 1,350.4                      | 47,944.3        | 881.9               | 84,673.6 |
| Sep.          | 27,378.3       | 8,518.9                      | 1,324.9                      | 48,095.3        | 870.8               | 86,188.2 |
| Oct.          | 26,577.5       | 8,273.0                      | 1,376.1                      | 48,168.0        | 868.5               | 85,263.0 |
| Nov.          | 25,691.9       | 9,094.6                      | 578.3                        | 46,063.6        | 1,024.4             | 82,452.8 |
| Dec.          | 22,546.2       | 8,803.7                      | 656.5                        | 48,381.8        | 660.4               | 81,048.6 |
| 2024          |                |                              |                              |                 |                     |          |
| Jan.          | 24,784.5       | 9,076.7                      | 409.1                        | 45,648.2        | 842.6               | 80,761.0 |
| Feb.          | 25,593.9       | 8,539.5                      | 468.5                        | 45,582.3        | 2,429.5             | 82,613.8 |
| Mar.          | 26,537.5       | 8,700.5                      | 479.4                        | 48,486.1        | 961.5               | 85,165.0 |
| Apr.          | 25,297.2       | 9,218.2                      | 543.4                        | 48,147.0        | 1,080.8             | 84,286.6 |
| May           | 21,074.9       | 8,947.1                      | 2,334.0                      | 47,398.9        | 964.3               | 80,719.2 |
| Jun.          | 19,230.2       | 8,832.5                      | 2,284.6                      | 48,288.5        | 957.5               | 79,593.3 |
| Jul.          | 20,475.7       | 8,333.8                      | 2,198.2                      | 46,561.8        | 866.5               | 78,436.0 |
| Aug.          | 20,406.0       | 9,726.8                      | 1,368.2                      | 44,853.6        | 848.5               | 77,203.1 |
| Sep.          | 23,720.6       | 9,700.5                      | 1,379.1                      | 44,489.7        | 880.6               | 80,170.4 |
| Oct.          | 24,489.9       | 9,599.4                      | 1,592.6                      | 46,428.2        | 812.0               | 82,922.0 |
| Nov.          | 27,277.3       | 9,047.0                      | 643.8                        | 47,770.0        | 928.0               | 85,666.2 |
| Dec.          | 27,258.6       | 9,038.1                      | 764.9                        | 48,471.0        | 1,002.5             | 86,535.2 |
| 2025          |                |                              |                              |                 |                     |          |
| Jan.          | 27,656.1       | 8,980.0                      | 620.8                        | 48,053.4        | 1,027.2             | 86,337.6 |
| Feb.          | 26,279.2       | 8,493.2                      | 593.9                        | 48,031.7        | 2,632.1             | 86,030.1 |
| Mar.          | 28,195.6       | 6,115.7                      | 3,164.7                      | 50,042.5        | 1,080.9             | 88,599.4 |
| Apr.          | 28,787.0       | 6,036.6                      | 3,134.9                      | 50,328.2        | 988.2               | 89,274.8 |
| May           | 28,190.2       | 6,083.6                      | 4,620.2                      | 49,615.8        | 1,458.7             | 89,968.5 |
| Jun.          | 28,454.2       | 5,586.0                      | 3,609.3                      | 52,233.8        | 1,509.2             | 91,392.4 |
| Jul.          | 28,028.4       | 5,236.6                      | 3,682.9                      | 53,313.0        | 1,800.3             | 92,061.2 |
| Aug.          | 28,096.9       | 5,247.7                      | 4,315.5                      | 54,786.6        | 1,840.4             | 94,287.1 |
| Sep.          | 32,175.7       | 7,884.0                      | 1,739.5                      | 52,828.4        | 2,070.5             | 96,698.1 |

Source: Commercial Banks.

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

Table 2.7

| Period | Savings                                 | Credits                                 | Debits    | Net<br>Credits (+)<br>Or<br>Debits (-) | Interest<br>Accrued/<br>Credited To<br>Acc. During<br>The Period | Savings<br>Deposits<br>at end<br>of<br>Period |
|--------|-----------------------------------------|-----------------------------------------|-----------|----------------------------------------|------------------------------------------------------------------|-----------------------------------------------|
|        | Deposits<br>At End<br>Of Last<br>Period | On Savings<br>Acc. During<br>The Period |           |                                        |                                                                  |                                               |
| 2015   | 204,480.0                               | 69,457.8                                | 70,961.0  | (1,503.2)                              | 260.7                                                            | 203,237.5                                     |
| 2016   | 212,663.5                               | 58,363.7                                | 64,686.8  | (6,323.1)                              | 275.1                                                            | 206,615.5                                     |
| 2017   | 216,414.3                               | 72,359.6                                | 75,965.1  | (3,605.5)                              | 247.5                                                            | 213,056.3                                     |
| 2018   | 237,694.1                               | 77,124.3                                | 76,816.5  | 307.8                                  | 230.1                                                            | 238,232.0                                     |
| 2019   | 198,742.3                               | 59,315.4                                | 57,920.0  | 1,395.3                                | 157.6                                                            | 200,295.3                                     |
| 2020   |                                         |                                         |           |                                        |                                                                  |                                               |
| Mar.   | 210,170.3                               | 60,447.3                                | 64,421.3  | (3,974.0)                              | 43.7                                                             | 206,240.0                                     |
| Jun.   | 214,638.8                               | 74,032.6                                | 72,487.0  | 1,545.6                                | 173.9                                                            | 216,358.3                                     |
| Sep.   | 223,016.0                               | 77,806.3                                | 76,696.1  | 1,110.2                                | 43.5                                                             | 224,169.6                                     |
| Dec.   | 229,119.3                               | 95,249.8                                | 93,885.3  | 1,364.5                                | 156.3                                                            | 230,640.1                                     |
| 2021   |                                         |                                         |           |                                        |                                                                  |                                               |
| Mar.   | 237,443.1                               | 103,683.4                               | 104,188.6 | (505.3)                                | 52.5                                                             | 236,990.4                                     |
| Jun.   | 243,200.5                               | 130,835.2                               | 132,366.9 | (1,531.8)                              | 147.8                                                            | 241,816.5                                     |
| Sep.   | 243,120.9                               | 77,510.0                                | 74,873.7  | 2,636.3                                | 26.0                                                             | 245,783.2                                     |
| Dec.   | 247,329.8                               | 99,385.3                                | 93,467.6  | 5,917.7                                | 166.7                                                            | 253,414.2                                     |
| 2022   |                                         |                                         |           |                                        |                                                                  |                                               |
| Mar.   | 255,971.0                               | 82,559.7                                | 80,419.5  | 2,140.1                                | 24.3                                                             | 258,135.5                                     |
| Jun.   | 268,121.9                               | 86,821.9                                | 84,956.6  | 1,865.3                                | 157.7                                                            | 270,144.9                                     |
| Sep.   | 275,247.8                               | 97,834.4                                | 97,398.0  | 436.3                                  | 23.2                                                             | 275,707.4                                     |
| Dec.   | 281,108.3                               | 185,957.7                               | 182,093.6 | 3,864.2                                | 245.0                                                            | 285,217.4                                     |
| 2023   |                                         |                                         |           |                                        |                                                                  |                                               |
| Jan.   | 285,217.4                               | 96,254.5                                | 92,304.5  | 3,950.0                                | 20.7                                                             | 289,188.1                                     |
| Feb.   | 289,188.1                               | 87,166.8                                | 83,931.9  | 3,234.9                                | 91.9                                                             | 292,514.9                                     |
| Mar.   | 292,514.9                               | 103,537.9                               | 99,565.5  | 3,972.3                                | 21.9                                                             | 296,509.1                                     |
| Apr.   | 296,509.1                               | 99,541.6                                | 92,989.0  | 6,552.6                                | 101.2                                                            | 303,162.9                                     |
| May    | 303,162.9                               | 97,026.0                                | 94,196.4  | 2,829.6                                | 158.1                                                            | 306,150.6                                     |
| Jun.   | 306,150.6                               | 101,683.8                               | 98,398.6  | 3,285.2                                | 174.1                                                            | 309,609.9                                     |
| Jul.   | 309,609.9                               | 113,628.0                               | 102,148.3 | 11,479.8                               | 28.5                                                             | 321,118.2                                     |
| Aug.   | 321,118.2                               | 108,468.3                               | 105,246.5 | 3,221.9                                | 87.5                                                             | 324,427.6                                     |
| Sep.   | 324,427.6                               | 107,335.1                               | 99,854.8  | 7,480.4                                | 31.6                                                             | 331,939.5                                     |
| Oct.   | 331,939.5                               | 109,842.8                               | 114,073.1 | (4,230.3)                              | 83.9                                                             | 327,793.1                                     |
| Nov.   | 327,793.1                               | 109,813.6                               | 107,887.3 | 1,926.3                                | 164.7                                                            | 329,884.1                                     |
| Dec.   | 329,884.1                               | 132,554.9                               | 121,711.0 | 10,843.9                               | 280.0                                                            | 341,008.0                                     |
| 2024   |                                         |                                         |           |                                        |                                                                  |                                               |
| Jan.   | 341,008.0                               | 118,258.9                               | 105,611.9 | 12,647.0                               | 88.3                                                             | 353,743.3                                     |
| Feb.   | 353,743.3                               | 103,954.5                               | 103,480.6 | 473.8                                  | 168.7                                                            | 354,385.8                                     |
| Mar.   | 354,385.8                               | 112,248.9                               | 104,617.1 | 7,631.9                                | 24.1                                                             | 362,041.7                                     |
| Apr.   | 362,041.7                               | 129,932.3                               | 117,622.3 | 12,309.9                               | 85.5                                                             | 374,437.2                                     |
| May    | 374,437.2                               | 126,892.1                               | 127,629.1 | (737.0)                                | 168.7                                                            | 373,868.9                                     |
| Jun.   | 373,868.9                               | 116,804.5                               | 113,304.7 | 3,499.8                                | 147.6                                                            | 377,516.2                                     |
| Jul.   | 377,516.2                               | 130,939.8                               | 126,267.2 | 4,672.7                                | 27.7                                                             | 382,216.6                                     |
| Aug.   | 382,216.6                               | 123,004.3                               | 122,224.3 | 780.0                                  | 114.3                                                            | 383,111.0                                     |
| Sep.   | 383,111.0                               | 133,553.2                               | 126,926.9 | 6,626.3                                | 35.7                                                             | 389,772.9                                     |
| Oct.   | 389,772.9                               | 139,896.9                               | 128,298.0 | 11,598.9                               | 85.7                                                             | 401,457.5                                     |
| Nov.   | 401,457.5                               | 130,628.8                               | 128,902.7 | 1,726.1                                | 173.7                                                            | 403,357.3                                     |
| Dec.   | 403,357.3                               | 165,188.5                               | 158,136.2 | 7,052.3                                | 209.8                                                            | 410,619.4                                     |
| 2025   |                                         |                                         |           |                                        |                                                                  |                                               |
| Jan.   | 410,619.4                               | 162,906.1                               | 145,351.2 | 17,554.9                               | 37.9                                                             | 428,212.2                                     |
| Feb.   | 428,212.2                               | 122,518.7                               | 116,232.2 | 6,286.5                                | 127.1                                                            | 434,625.9                                     |
| Mar.   | 434,625.9                               | 143,144.3                               | 133,521.8 | 9,622.5                                | 44.2                                                             | 444,292.6                                     |
| Apr.   | 444,292.6                               | 153,809.1                               | 136,148.2 | 17,660.9                               | 86.7                                                             | 462,040.2                                     |
| May    | 462,040.2                               | 128,565.5                               | 125,367.9 | 3,197.5                                | 183.8                                                            | 465,421.5                                     |
| Jun.   | 465,421.5                               | 155,157.4                               | 139,849.9 | 15,307.5                               | 219.5                                                            | 480,948.5                                     |
| Jul.   | 480,948.5                               | 163,220.4                               | 167,981.2 | (4,760.7)                              | 52.9                                                             | 476,240.7                                     |
| Aug.   | 476,240.7                               | 173,441.6                               | 168,623.6 | 4,818.0                                | 157.9                                                            | 481,216.6                                     |
| Sep.   | 481,216.6                               | 180,876.7                               | 173,709.6 | 7,167.0                                | 65.8                                                             | 488,449.4                                     |

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

| Period | Debits    |
|--------|-----------|
| 2015   | 684,992.4 |
| 2016   | 440,285.6 |
| 2017   | 438,528.3 |
| 2018   | 446,817.4 |
| 2019   | 448,145.1 |
| 2020   |           |
| Mar.   | 466,985.9 |
| Jun.   | 438,570.4 |
| Sep.   | 437,409.3 |
| Dec.   | 454,071.8 |
| 2021   |           |
| Mar.   | 433,024.2 |
| Jun.   | 487,875.9 |
| Sep.   | 395,568.2 |
| Dec.   | 437,829.9 |
| 2022   |           |
| Mar.   | 426,733.8 |
| Jun.   | 452,793.7 |
| Sep.   | 511,364.4 |
| Dec.   | 550,086.8 |
| 2023   |           |
| Jan.   | 525,601.0 |
| Feb.   | 467,041.7 |
| Mar.   | 537,350.4 |
| Apr.   | 459,606.0 |
| May    | 498,734.4 |
| Jun.   | 498,428.4 |
| Jul.   | 506,249.8 |
| Aug.   | 501,933.2 |
| Sep.   | 487,146.7 |
| Oct.   | 544,709.7 |
| Nov.   | 517,586.7 |
| Dec.   | 577,108.2 |
| 2024   |           |
| Jan.   | 571,441.1 |
| Feb.   | 528,736.6 |
| Mar.   | 548,818.6 |
| Apr.   | 606,811.5 |
| May    | 574,522.0 |
| Jun.   | 566,426.0 |
| Jul.   | 618,356.9 |
| Aug.   | 614,239.6 |
| Sep.   | 651,876.7 |
| Oct.   | 660,622.3 |
| Nov.   | 643,263.4 |
| Dec.   | 677,355.8 |
| 2025   |           |
| Jan.   | 668,949.3 |
| Feb.   | 562,871.7 |
| Mar.   | 626,354.6 |
| Apr.   | 634,707.1 |
| May    | 659,770.8 |
| Jun.   | 672,395.2 |
| Jul.   | 719,168.5 |
| Aug.   | 649,337.2 |
| Sep.   | 680,932.9 |

Source: Commercial Banks

Table 2.9

| Period | Clearings <sup>1)</sup> |
|--------|-------------------------|
| 2015   | 333,754.9               |
| 2016   | 86,544.7                |
| 2017   | 78,900.4                |
| 2018   | 85,761.8                |
| 2019   | 94,559.7                |
| 2020   |                         |
| Mar.   | 71,362.3                |
| Jun.   | 69,335.6                |
| Sep.   | 67,554.8                |
| Dec.   | 100,626.3               |
| 2021   |                         |
| Mar.   | 77,200.9                |
| Jun.   | 76,836.4                |
| Sep.   | 79,326.2                |
| Dec.   | 100,510.3               |
| 2022   |                         |
| Mar.   | 88,550.9                |
| Jun.   | 90,345.0                |
| Sep.   | 97,034.9                |
| Dec.   | 129,755.6               |
| 2023   |                         |
| Jan.   | 114,817.0               |
| Feb.   | 81,528.6                |
| Mar.   | 110,286.5               |
| Apr.   | 91,628.4                |
| May    | 123,748.1               |
| Jun.   | 96,438.5                |
| Jul.   | 114,027.3               |
| Aug.   | 100,439.8               |
| Sep.   | 108,221.0               |
| Oct.   | 108,193.2               |
| Nov.   | 116,014.1               |
| Dec.   | 126,930.7               |
| 2024   |                         |
| Jan.   | 173,640.0               |
| Feb.   | 100,931.6               |
| Mar.   | 108,914.5               |
| Apr.   | 132,174.3               |
| May    | 124,567.3               |
| Jun.   | 100,645.5               |
| Jul.   | 112,482.0               |
| Aug.   | 115,350.7               |
| Sep.   | 112,493.9               |
| Oct.   | 123,142.8               |
| Nov.   | 132,469.4               |
| Dec.   | 161,684.6               |
| 2025   |                         |
| Jan.   | 166,695.3               |
| Feb.   | 139,413.1               |
| Mar.   | 135,696.0               |
| Apr.   | 128,608.3               |
| May    | 135,490.2               |
| Jun.   | 145,346.9               |
| Jul.   | 171,703.1               |
| Aug.   | 146,241.7               |
| Sep.   | 148,175.8               |

Source: Bank of Guyana

**Note:**

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

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

Table 2.10 (a)

| End of Period | Total Loans Residents & Non-Residents | Total Residents | Public Sector       |                    |               |                             |         | Private Sector       |                      |          | Non-Bank Fin. Inst. |         |                          | Non-Residents |
|---------------|---------------------------------------|-----------------|---------------------|--------------------|---------------|-----------------------------|---------|----------------------|----------------------|----------|---------------------|---------|--------------------------|---------------|
|               |                                       |                 | Total Public Sector | General Government |               | Public Non-Fin. Enterprises | Total   | Business Enterprises | Individual Customers | Total    | Public              | Private |                          |               |
|               |                                       |                 |                     | Total              | Central Gov't |                             |         |                      |                      |          |                     |         | Other Gov't <sup>2</sup> |               |
| 2015          | 142,840.1                             | 140,111.6       | 1,998.2             | 44.3               | 0.0           | 44.3                        | 1,953.9 | 136,609.3            | 101,671.8            | 34,937.5 | 1,504.1             | -       | 1,504.1                  | 2,728.5       |
| 2016          | 144,593.3                             | 141,908.1       | 1,935.7             | 162.0              | 0.7           | 161.3                       | 1,773.7 | 138,719.7            | 101,987.7            | 36,732.0 | 1,252.7             | -       | 1,252.7                  | 2,685.2       |
| 2017          | 146,738.9                             | 144,976.5       | 3,408.8             | 117.8              | 3.8           | 114.0                       | 3,291.0 | 140,608.2            | 103,479.3            | 37,129.0 | 959.5               | -       | 959.5                    | 1,762.4       |
| 2018          | 152,238.8                             | 149,516.8       | 1,261.8             | 137.4              | 6.9           | 130.5                       | 1,124.4 | 147,407.1            | 108,364.8            | 39,042.2 | 847.9               | -       | 847.9                    | 2,722.0       |
| 2019          | 167,431.3                             | 163,684.1       | 1,060.9             | 66.4               | 47.9          | 18.5                        | 994.5   | 161,648.6            | 119,773.3            | 41,875.2 | 974.6               | -       | 974.6                    | 3,747.2       |
| 2020          |                                       |                 |                     |                    |               |                             |         |                      |                      |          |                     |         |                          |               |
| Mar.          | 171,831.5                             | 167,969.2       | 1,258.3             | 46.8               | 46.1          | 0.7                         | 1,211.5 | 165,612.3            | 126,604.9            | 39,007.4 | 1,098.6             | -       | 1,098.6                  | 3,862.2       |
| Jun.          | 168,699.6                             | 165,079.5       | 970.8               | 0.0                | -             | 0.0                         | 970.8   | 162,999.7            | 124,218.4            | 38,781.3 | 1,109.0             | -       | 1,109.0                  | 3,620.1       |
| Sep.          | 169,280.8                             | 164,552.7       | 955.5               | 12.7               | -             | 12.7                        | 942.9   | 163,080.6            | 123,791.1            | 39,289.5 | 516.6               | -       | 516.6                    | 4,728.1       |
| Dec.          | 169,617.1                             | 165,814.2       | 952.3               | 6.0                | -             | 6.0                         | 946.3   | 164,262.6            | 122,101.7            | 42,161.0 | 599.3               | -       | 599.3                    | 3,803.0       |
| 2021          |                                       |                 |                     |                    |               |                             |         |                      |                      |          |                     |         |                          |               |
| Mar.          | 174,369.3                             | 170,580.1       | 962.2               | 13.5               | -             | 13.5                        | 948.7   | 169,011.9            | 129,245.6            | 39,766.3 | 606.0               | -       | 606.0                    | 3,789.2       |
| Jun.          | 176,833.2                             | 173,305.2       | 955.4               | 4.0                | -             | 4.0                         | 951.4   | 171,646.0            | 130,651.9            | 40,994.2 | 703.8               | -       | 703.8                    | 3,528.0       |
| Sep.          | 187,043.4                             | 182,820.4       | 936.1               | 2.2                | 2.2           | -                           | 933.9   | 181,224.8            | 137,778.6            | 43,446.2 | 659.5               | -       | 659.5                    | 4,223.0       |
| Dec.          | 196,387.0                             | 190,373.2       | 935.8               | 4.5                | 1.9           | 2.5                         | 931.4   | 188,601.7            | 144,750.0            | 43,851.7 | 835.7               | -       | 835.7                    | 6,013.8       |
| 2022          |                                       |                 |                     |                    |               |                             |         |                      |                      |          |                     |         |                          |               |
| Mar.          | 196,018.5                             | 189,674.9       | 2,109.7             | 1.7                | 1.7           | -                           | 2,108.0 | 186,849.4            | 141,894.3            | 44,955.1 | 715.8               | -       | 715.8                    | 6,343.7       |
| Jun.          | 216,563.7                             | 209,295.7       | 1,619.0             | 1.6                | 1.6           | -                           | 1,617.4 | 206,957.7            | 160,198.4            | 46,759.3 | 719.0               | -       | 719.0                    | 7,268.0       |
| Sep.          | 226,334.7                             | 217,984.5       | 2,334.6             | 1.4                | 1.4           | -                           | 2,333.2 | 214,756.0            | 168,309.8            | 46,446.2 | 893.9               | -       | 893.9                    | 8,350.2       |
| Dec.          | 231,736.5                             | 222,782.1       | 956.2               | 1.1                | 1.1           | -                           | 955.1   | 220,539.4            | 172,083.4            | 48,456.0 | 1,286.6             | -       | 1,286.6                  | 8,954.4       |
| 2023          |                                       |                 |                     |                    |               |                             |         |                      |                      |          |                     |         |                          |               |
| Jan.          | 231,277.5                             | 222,081.5       | 1,283.8             | 5.0                | 1.1           | 3.9                         | 1,278.9 | 219,587.0            | 171,802.4            | 47,784.6 | 1,210.7             | -       | 1,210.7                  | 9,196.1       |
| Feb.          | 231,240.8                             | 221,929.1       | 1,704.8             | 1.0                | 1.0           | -                           | 1,703.9 | 219,031.4            | 171,811.5            | 47,219.9 | 1,192.8             | -       | 1,192.8                  | 9,311.7       |
| Mar.          | 232,955.4                             | 224,718.1       | 1,061.0             | 3.3                | 0.9           | 2.5                         | 1,057.6 | 222,518.9            | 174,449.2            | 48,069.7 | 1,138.2             | -       | 1,138.2                  | 8,237.3       |
| Apr.          | 241,288.6                             | 232,626.5       | 1,888.4             | 0.9                | 0.9           | -                           | 1,887.5 | 229,834.3            | 180,542.2            | 49,292.1 | 903.8               | -       | 903.8                    | 8,662.1       |
| May           | 242,981.7                             | 234,110.6       | 2,259.2             | 0.8                | 0.8           | -                           | 2,258.4 | 230,895.8            | 179,117.6            | 51,778.1 | 955.7               | -       | 955.7                    | 8,871.0       |
| Jun.          | 242,118.8                             | 233,315.8       | 2,879.4             | 0.8                | 0.8           | -                           | 2,878.6 | 229,413.8            | 180,765.8            | 48,648.0 | 1,022.5             | -       | 1,022.5                  | 8,803.0       |
| Jul.          | 247,921.4                             | 239,445.8       | 2,724.5             | 0.6                | 0.6           | -                           | 2,723.8 | 235,741.0            | 186,156.2            | 49,584.8 | 980.4               | -       | 980.4                    | 8,475.6       |
| Aug.          | 247,080.5                             | 238,771.8       | 3,192.2             | 0.7                | 0.5           | 0.2                         | 3,191.5 | 234,577.4            | 186,210.1            | 48,367.3 | 1,002.2             | -       | 1,002.2                  | 8,308.7       |
| Sep.          | 259,546.7                             | 251,149.1       | 4,351.1             | 0.4                | 0.4           | -                           | 4,350.6 | 245,958.7            | 200,353.8            | 45,604.9 | 839.3               | -       | 839.3                    | 8,397.6       |
| Oct.          | 257,218.7                             | 247,738.9       | 4,365.7             | 0.4                | 0.4           | -                           | 4,365.3 | 242,658.8            | 195,927.8            | 46,731.1 | 714.4               | -       | 714.4                    | 9,479.8       |
| Nov.          | 256,320.3                             | 247,245.0       | 4,248.7             | 5.5                | 0.2           | 5.3                         | 4,243.2 | 242,021.6            | 194,031.2            | 47,990.3 | 974.7               | -       | 974.7                    | 9,075.3       |
| Dec.          | 259,641.5                             | 249,440.5       | 4,179.0             | 0.6                | 0.2           | 0.4                         | 4,178.5 | 244,230.1            | 197,198.8            | 47,031.2 | 1,031.4             | -       | 1,031.4                  | 10,200.9      |
| 2024          |                                       |                 |                     |                    |               |                             |         |                      |                      |          |                     |         |                          |               |
| Jan.          | 257,567.8                             | 246,993.8       | 3,952.4             | 0.1                | 0.1           | -                           | 3,952.4 | 242,589.4            | 195,587.7            | 47,001.6 | 452.0               | -       | 452.0                    | 10,574.0      |
| Feb.          | 257,240.3                             | 246,900.8       | 4,223.0             | -                  | -             | -                           | 4,223.0 | 242,171.3            | 193,797.2            | 48,374.1 | 506.4               | -       | 506.4                    | 10,339.5      |
| Mar.          | 263,523.0                             | 253,606.3       | 4,077.2             | 0.0                | 0.0           | -                           | 4,077.2 | 249,034.5            | 199,035.1            | 49,999.4 | 494.6               | -       | 494.6                    | 9,916.7       |
| Apr.          | 271,751.0                             | 261,767.3       | 4,214.6             | -                  | -             | -                           | 4,214.6 | 257,048.2            | 207,280.1            | 49,768.1 | 504.5               | -       | 504.5                    | 9,983.7       |
| May           | 269,061.5                             | 261,621.3       | 4,366.6             | 2.7                | -             | 2.7                         | 4,363.9 | 256,665.4            | 205,248.0            | 51,417.4 | 589.3               | -       | 589.3                    | 7,440.2       |
| Jun.          | 280,493.8                             | 271,779.6       | 4,662.6             | 16.3               | -             | 16.3                        | 4,646.3 | 266,570.3            | 213,569.4            | 53,000.9 | 546.7               | -       | 546.7                    | 8,714.3       |
| Jul.          | 283,401.9                             | 273,592.8       | 4,297.7             | 5.5                | -             | 5.5                         | 4,292.2 | 268,794.9            | 215,902.6            | 52,892.3 | 500.2               | -       | 500.2                    | 9,809.2       |
| Aug.          | 283,140.0                             | 274,600.5       | 4,080.5             | -                  | -             | -                           | 4,080.5 | 269,994.9            | 217,269.2            | 52,725.7 | 525.0               | -       | 525.0                    | 8,539.5       |
| Sep.          | 291,536.2                             | 282,338.3       | 3,992.1             | -                  | -             | -                           | 3,992.1 | 277,813.3            | 223,577.6            | 54,235.7 | 532.9               | -       | 532.9                    | 9,197.9       |
| Oct.          | 298,125.0                             | 289,133.7       | 2,996.0             | -                  | -             | -                           | 2,996.0 | 285,602.3            | 230,825.9            | 54,776.3 | 535.4               | -       | 535.4                    | 8,991.4       |
| Nov.          | 299,910.5                             | 291,802.6       | 3,246.1             | -                  | -             | -                           | 3,246.1 | 288,025.1            | 232,735.1            | 55,290.0 | 531.4               | -       | 531.4                    | 8,107.8       |
| Dec.          | 301,942.3                             | 294,281.5       | 3,775.2             | -                  | -             | -                           | 3,775.2 | 289,947.4            | 232,415.0            | 57,532.4 | 558.9               | -       | 558.9                    | 7,660.8       |
| 2025          |                                       |                 |                     |                    |               |                             |         |                      |                      |          |                     |         |                          |               |
| Jan.          | 297,551.1                             | 289,923.8       | 2,730.1             | 0.2                | 0.2           | -                           | 2,729.9 | 286,702.8            | 229,877.0            | 56,825.8 | 490.9               | -       | 490.9                    | 7,627.3       |
| Feb.          | 298,312.1                             | 291,071.8       | 3,451.7             | -                  | -             | -                           | 3,451.7 | 287,147.1            | 230,171.3            | 56,975.8 | 473.0               | -       | 473.0                    | 7,240.3       |
| Mar.          | 302,428.4                             | 295,391.5       | 3,604.7             | 0.5                | 0.5           | -                           | 3,604.3 | 291,296.7            | 233,128.8            | 58,167.9 | 490.0               | -       | 490.0                    | 7,037.0       |
| Apr.          | 311,245.7                             | 304,192.8       | 3,682.0             | 0.0                | 0.0           | -                           | 3,681.9 | 299,963.8            | 240,674.3            | 59,289.5 | 547.0               | -       | 547.0                    | 7,052.9       |
| May           | 315,276.3                             | 308,135.2       | 3,678.3             | 20.8               | -             | 20.8                        | 3,657.5 | 303,994.5            | 241,814.7            | 62,179.9 | 462.4               | -       | 462.4                    | 7,141.0       |
| Jun.          | 317,857.5                             | 310,985.4       | 3,462.7             | -                  | -             | -                           | 3,462.7 | 307,151.3            | 244,883.1            | 62,268.2 | 371.4               | -       | 371.4                    | 6,872.0       |
| Jul.          | 319,059.1                             | 311,519.5       | 3,839.5             | -                  | -             | -                           | 3,839.5 | 307,310.0            | 241,826.4            | 65,483.5 | 370.1               | -       | 370.1                    | 7,539.6       |
| Aug.          | 320,809.0                             | 313,630.7       | 4,108.7             | -                  | -             | -                           | 4,108.7 | 309,133.1            | 243,412.2            | 65,721.0 | 388.9               | -       | 388.9                    | 7,178.3       |
| Sep.          | 329,157.6                             | 322,357.3       | 3,827.2             | 0.1                | 0.1           | -                           | 3,827.0 | 318,097.7            | 247,262.7            | 70,835.0 | 432.4               | -       | 432.4                    | 6,800.4       |

Source: Commercial Banks

**Notes:**

<sup>1</sup> Total Loans and Advances do not include Real Estate Mortgage Loans (see general notes).

<sup>2</sup> Other Govt. consists of Local Government and NIS.

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

Table 2.10 (b)

| 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 Total | Central Gov't | Other Gov't <sup>2</sup> | Public Non-Fin. Enterprises | Total <sup>3</sup> | Business Enterprises | Individual Customers | Real Estate Mortgage Loans <sup>1</sup> | Total               | Public | Private |               |
| 2015          | 214,488.9                             | 211,760.4       | 1,998.2             | 44.3                     | 0.0           | 44.3                     | 1,953.9                     | 208,258.0          | 101,671.8            | 34,937.5             | 71,648.8                                | 1,504.1             | -      | 1,504.1 | 2,728.5       |
| 2016          | 219,135.7                             | 216,450.5       | 1,935.7             | 162.0                    | 0.7           | 161.3                    | 1,773.7                     | 213,262.0          | 101,987.7            | 36,732.0             | 74,542.4                                | 1,252.7             | -      | 1,252.7 | 2,685.2       |
| 2017          | 224,633.0                             | 222,870.5       | 3,408.8             | 117.8                    | 3.8           | 114.0                    | 3,291.0                     | 218,502.3          | 103,479.3            | 37,129.0             | 77,894.1                                | 959.5               | -      | 959.5   | 1,762.4       |
| 2018          | 234,009.6                             | 231,287.6       | 1,261.8             | 137.4                    | 6.9           | 130.5                    | 1,124.4                     | 229,177.9          | 108,364.8            | 39,042.2             | 81,770.8                                | 847.9               | -      | 847.9   | 2,722.0       |
| 2019          | 254,822.6                             | 251,075.4       | 1,060.9             | 66.4                     | 47.9          | 18.5                     | 994.5                       | 249,039.9          | 119,773.3            | 41,875.2             | 87,391.3                                | 974.6               | -      | 974.6   | 3,747.2       |
| 2020          |                                       |                 |                     |                          |               |                          |                             |                    |                      |                      |                                         |                     |        |         |               |
| Mar.          | 260,470.0                             | 256,607.8       | 1,258.3             | 46.8                     | 46.1          | 0.7                      | 1,211.5                     | 254,250.8          | 126,604.9            | 39,007.4             | 88,638.5                                | 1,098.6             | -      | 1,098.6 | 3,862.2       |
| Jun.          | 257,359.2                             | 253,739.2       | 970.8               | 0.0                      | -             | 0.0                      | 970.8                       | 251,659.4          | 124,218.4            | 38,781.3             | 88,659.7                                | 1,109.0             | -      | 1,109.0 | 3,620.1       |
| Sep.          | 259,212.3                             | 254,484.2       | 955.5               | 12.7                     | -             | 12.7                     | 942.9                       | 253,012.1          | 123,791.1            | 39,289.5             | 89,931.5                                | 516.6               | -      | 516.6   | 4,728.1       |
| Dec.          | 260,256.1                             | 256,453.1       | 952.3               | 6.0                      | -             | 6.0                      | 946.3                       | 254,901.6          | 122,101.7            | 42,161.0             | 90,639.0                                | 599.3               | -      | 599.3   | 3,803.0       |
| 2021          |                                       |                 |                     |                          |               |                          |                             |                    |                      |                      |                                         |                     |        |         |               |
| Mar.          | 265,373.6                             | 261,584.5       | 962.2               | 13.5                     | -             | 13.5                     | 948.7                       | 260,016.2          | 129,245.6            | 39,766.3             | 91,004.3                                | 606.0               | -      | 606.0   | 3,789.2       |
| Jun.          | 268,771.3                             | 265,243.3       | 955.4               | 4.0                      | -             | 4.0                      | 951.4                       | 263,584.1          | 130,651.9            | 40,994.2             | 91,938.1                                | 703.8               | -      | 703.8   | 3,528.0       |
| Sep.          | 280,863.1                             | 276,640.1       | 936.1               | 2.2                      | 2.2           | -                        | 933.9                       | 275,044.5          | 137,778.6            | 43,446.2             | 93,819.7                                | 659.5               | -      | 659.5   | 4,223.0       |
| Dec.          | 292,006.7                             | 285,992.9       | 935.8               | 4.5                      | 1.9           | 2.5                      | 931.4                       | 284,221.5          | 144,750.0            | 43,851.7             | 95,619.8                                | 835.7               | -      | 835.7   | 6,013.8       |
| 2022          |                                       |                 |                     |                          |               |                          |                             |                    |                      |                      |                                         |                     |        |         |               |
| Mar.          | 291,938.4                             | 285,594.7       | 2,109.7             | 1.7                      | 1.7           | -                        | 2,108.0                     | 282,769.3          | 141,894.3            | 44,955.1             | 95,919.9                                | 715.8               | -      | 715.8   | 6,343.7       |
| Jun.          | 315,213.2                             | 307,945.2       | 1,619.0             | 1.6                      | 1.6           | -                        | 1,617.4                     | 305,607.2          | 160,198.4            | 46,759.3             | 98,649.5                                | 719.0               | -      | 719.0   | 7,268.0       |
| Sep.          | 327,880.0                             | 319,529.7       | 2,334.6             | 1.4                      | 1.4           | -                        | 2,332.2                     | 316,301.2          | 168,309.8            | 46,446.2             | 101,545.2                               | 893.9               | -      | 893.9   | 8,350.2       |
| Dec.          | 336,728.6                             | 327,774.2       | 956.2               | 1.1                      | 1.1           | -                        | 955.1                       | 325,531.5          | 172,083.4            | 48,456.0             | 104,992.1                               | 1,286.6             | -      | 1,286.6 | 8,954.4       |
| 2023          |                                       |                 |                     |                          |               |                          |                             |                    |                      |                      |                                         |                     |        |         |               |
| Jan.          | 337,747.2                             | 328,551.1       | 1,283.8             | 5.0                      | 1.1           | 3.9                      | 1,278.9                     | 326,056.7          | 171,802.4            | 47,784.6             | 106,469.7                               | 1,210.7             | -      | 1,210.7 | 9,196.1       |
| Feb.          | 339,764.2                             | 330,452.5       | 1,704.8             | 1.0                      | 1.0           | -                        | 1,703.9                     | 327,554.8          | 171,811.5            | 47,219.9             | 108,523.4                               | 1,192.8             | -      | 1,192.8 | 9,311.7       |
| Mar.          | 342,201.0                             | 333,963.7       | 1,061.0             | 3.3                      | 0.9           | 2.5                      | 1,057.6                     | 331,764.6          | 174,449.2            | 48,069.7             | 109,245.6                               | 1,138.2             | -      | 1,138.2 | 8,237.3       |
| Apr.          | 351,303.6                             | 342,641.5       | 1,888.4             | 0.9                      | 0.9           | -                        | 1,887.5                     | 339,849.3          | 180,542.2            | 49,292.1             | 110,015.0                               | 903.8               | -      | 903.8   | 8,662.1       |
| May           | 354,438.8                             | 345,567.8       | 2,259.2             | 0.8                      | 0.8           | -                        | 2,258.4                     | 342,352.9          | 179,117.6            | 51,778.1             | 111,457.2                               | 955.7               | -      | 955.7   | 8,871.0       |
| Jun.          | 354,802.3                             | 345,999.3       | 2,879.4             | 0.8                      | 0.8           | -                        | 2,878.6                     | 342,097.4          | 180,765.8            | 48,648.0             | 112,683.6                               | 1,022.5             | -      | 1,022.5 | 8,803.0       |
| Jul.          | 361,588.8                             | 353,113.2       | 2,724.5             | 0.6                      | 0.6           | -                        | 2,723.8                     | 349,408.4          | 186,156.2            | 49,584.8             | 113,667.4                               | 980.4               | -      | 980.4   | 8,475.6       |
| Aug.          | 362,102.2                             | 353,793.5       | 3,192.2             | 0.7                      | 0.5           | 0.2                      | 3,191.5                     | 349,599.1          | 186,210.1            | 48,367.3             | 115,021.7                               | 1,002.2             | -      | 1,002.2 | 8,308.7       |
| Sep.          | 376,666.7                             | 368,269.1       | 4,351.1             | 0.4                      | 0.4           | -                        | 4,350.6                     | 363,078.7          | 200,353.8            | 45,604.9             | 117,120.0                               | 839.3               | -      | 839.3   | 8,397.6       |
| Oct.          | 382,612.7                             | 373,132.9       | 4,365.7             | 0.4                      | 0.4           | -                        | 4,365.3                     | 368,052.8          | 195,927.8            | 46,731.1             | 125,394.0                               | 714.4               | -      | 714.4   | 9,479.8       |
| Nov.          | 384,167.4                             | 375,092.1       | 4,248.7             | 5.5                      | 0.2           | 5.3                      | 4,243.2                     | 369,868.7          | 194,031.2            | 47,990.3             | 127,847.1                               | 974.7               | -      | 974.7   | 9,075.3       |
| Dec.          | 388,288.9                             | 378,088.0       | 4,179.0             | 0.6                      | 0.2           | 0.4                      | 4,178.5                     | 372,877.5          | 197,198.8            | 47,031.2             | 128,647.5                               | 1,031.4             | -      | 1,031.4 | 10,200.9      |
| 2024          |                                       |                 |                     |                          |               |                          |                             |                    |                      |                      |                                         |                     |        |         |               |
| Jan.          | 388,145.0                             | 377,571.0       | 3,952.4             | 0.1                      | 0.1           | -                        | 3,952.4                     | 373,166.6          | 195,587.7            | 47,001.6             | 130,577.2                               | 452.0               | -      | 452.0   | 10,574.0      |
| Feb.          | 389,255.1                             | 378,915.6       | 4,223.0             | -                        | -             | -                        | 4,223.0                     | 374,186.1          | 193,797.2            | 48,374.1             | 132,014.8                               | 506.4               | -      | 506.4   | 10,339.5      |
| Mar.          | 397,829.1                             | 387,912.4       | 4,077.2             | 0.0                      | 0.0           | -                        | 4,077.2                     | 383,340.6          | 199,035.1            | 49,999.4             | 134,306.1                               | 494.6               | -      | 494.6   | 9,916.7       |
| Apr.          | 407,423.2                             | 397,439.5       | 4,214.6             | -                        | -             | -                        | 4,214.6                     | 392,720.4          | 207,280.1            | 49,768.1             | 135,672.1                               | 504.5               | -      | 504.5   | 9,983.7       |
| May           | 406,681.0                             | 399,240.9       | 4,366.6             | 2.7                      | -             | 2.7                      | 4,363.9                     | 394,284.9          | 205,248.0            | 51,417.4             | 137,619.5                               | 589.3               | -      | 589.3   | 7,440.2       |
| Jun.          | 420,730.6                             | 412,016.4       | 4,662.6             | 16.3                     | -             | 16.3                     | 4,646.3                     | 406,807.1          | 213,569.4            | 53,000.9             | 140,236.8                               | 546.7               | -      | 546.7   | 8,714.3       |
| Jul.          | 424,996.1                             | 415,186.9       | 4,297.7             | 5.5                      | -             | 5.5                      | 4,292.2                     | 410,389.0          | 215,902.6            | 52,892.3             | 141,594.1                               | 500.2               | -      | 500.2   | 9,809.2       |
| Aug.          | 427,384.2                             | 418,844.7       | 4,080.5             | -                        | -             | -                        | 4,080.5                     | 414,239.2          | 217,269.2            | 52,725.7             | 144,244.2                               | 525.0               | -      | 525.0   | 8,539.5       |
| Sep.          | 440,039.9                             | 430,841.9       | 3,992.1             | -                        | -             | -                        | 3,992.1                     | 426,317.0          | 223,577.6            | 54,235.7             | 148,503.7                               | 532.9               | -      | 532.9   | 9,197.9       |
| Oct.          | 448,454.5                             | 439,463.1       | 2,996.0             | -                        | -             | -                        | 2,996.0                     | 435,931.7          | 230,825.9            | 54,776.3             | 150,329.4                               | 535.4               | -      | 535.4   | 8,991.4       |
| Nov.          | 454,729.1                             | 446,621.2       | 3,246.1             | -                        | -             | -                        | 3,246.1                     | 442,843.7          | 232,735.1            | 55,290.0             | 154,818.6                               | 531.4               | -      | 531.4   | 8,107.8       |
| Dec.          | 457,712.9                             | 450,052.1       | 3,775.2             | -                        | -             | -                        | 3,775.2                     | 445,718.0          | 232,415.0            | 57,532.4             | 155,770.6                               | 558.9               | -      | 558.9   | 7,660.8       |
| 2025          |                                       |                 |                     |                          |               |                          |                             |                    |                      |                      |                                         |                     |        |         |               |
| Jan.          | 455,774.9                             | 448,147.5       | 2,730.1             | 0.2                      | 0.2           | -                        | 2,729.9                     | 444,926.5          | 229,877.0            | 56,825.8             | 158,223.7                               | 490.9               | -      | 490.9   | 7,627.3       |
| Feb.          | 461,459.0                             | 454,218.7       | 3,451.7             | -                        | -             | -                        | 3,451.7                     | 450,294.0          | 230,171.3            | 56,975.8             | 163,146.9                               | 473.0               | -      | 473.0   | 7,240.3       |
| Mar.          | 466,989.2                             | 459,952.3       | 3,604.7             | 0.5                      | 0.5           | -                        | 3,604.3                     | 455,857.5          | 233,128.8            | 58,167.9             | 164,560.8                               | 490.0               | -      | 490.0   | 7,037.0       |
| Apr.          | 477,557.2                             | 470,504.3       | 3,682.0             | 0.0                      | 0.0           | -                        | 3,681.9                     | 466,275.3          | 240,674.3            | 59,289.5             | 166,311.5                               | 547.0               | -      | 547.0   | 7,052.9       |
| May           | 485,866.3                             | 478,725.3       | 3,678.3             | 20.8                     | -             | 20.8                     | 3,657.5                     | 474,584.6          | 241,814.7            | 62,179.9             | 170,590.0                               | 462.4               | -      | 462.4   | 7,141.0       |
| Jun.          | 491,309.6                             | 484,437.6       | 3,462.7             | -                        | -             | -                        | 3,462.7                     | 480,603.5          | 244,883.1            | 62,268.2             | 173,452.1                               | 371.4               | -      | 371.4   | 6,872.0       |
| Jul.          | 493,603.5                             | 486,063.9       | 3,839.5             | -                        | -             | -                        | 3,839.5                     | 481,854.4          | 241,826.4            | 65,483.5             | 174,544.4                               | 370.1               | -      | 370.1   | 7,539.6       |
| Aug.          | 498,526.5                             | 491,348.2       | 4,108.7             | -                        | -             | -                        | 4,108.7                     | 486,850.6          | 243,412.2            | 65,721.0             | 177,717.5                               | 388.9               | -      | 388.9   | 7,178.3       |
| Sep.          | 510,241.7                             | 503,441.3       | 3,827.2             | 0.1                      | 0.1           | -                        | 3,827.0                     | 499,181.7          | 247,262.7            | 70,835.0             | 181,084.0                               | 432.4               | -      | 432.4   | 6,800.4       |

Source: Commercial Banks

**Notes:**

<sup>1</sup> Total Loans and Advances includes Real Estate Mortgage Loans (see general notes).

<sup>2</sup> Other Govt. consists of Local Government and NIS.

<sup>3</sup> Total Private Sector figure has been revised to include Real Estate Mortgage Loans.

**COMMERCIAL BANKS: DEMAND LOANS AND ADVANCES <sup>1</sup>**

(G\$ Million)

Table 2.11

| End of Period | Total Loans Residents & Non-Residents | Total Residents | Public Sector       |                    |               |                             |         | Private Sector       |                      |          | Non-Bank Fin. Inst. |         |                          | Non-Residents |
|---------------|---------------------------------------|-----------------|---------------------|--------------------|---------------|-----------------------------|---------|----------------------|----------------------|----------|---------------------|---------|--------------------------|---------------|
|               |                                       |                 | Total Public Sector | General Government |               | Public Non-Fin. Enterprises | Total   | Business Enterprises | Individual Customers | Total    | Public              | Private |                          |               |
|               |                                       |                 |                     | Total              | Central Gov't |                             |         |                      |                      |          |                     |         | Other Gov't <sup>2</sup> |               |
| 2015          | 75,563.7                              | 75,043.5        | 1,532.4             | 44.2               | 0.0           | 44.2                        | 1,488.1 | 72,904.0             | 60,092.7             | 12,811.3 | 607.1               | -       | 607.1                    | 520.3         |
| 2016          | 70,898.3                              | 70,190.2        | 596.8               | 160.1              | 0.7           | 159.4                       | 436.7   | 68,961.1             | 56,130.8             | 12,830.3 | 632.3               | -       | 632.3                    | 708.1         |
| 2017          | 75,504.0                              | 75,116.9        | 2,290.6             | 116.4              | 3.8           | 112.6                       | 2,174.2 | 72,435.1             | 58,769.2             | 13,665.8 | 391.2               | -       | 391.2                    | 387.1         |
| 2018          | 79,723.0                              | 79,406.6        | 215.5               | 137.4              | 6.9           | 130.5                       | 78.2    | 79,054.9             | 65,451.3             | 13,603.6 | 136.2               | -       | 136.2                    | 316.4         |
| 2019          | 84,808.3                              | 84,398.4        | 150.5               | 66.4               | 47.9          | 18.5                        | 84.1    | 84,123.2             | 69,427.0             | 14,696.2 | 124.7               | -       | 124.7                    | 409.9         |
| 2020          |                                       |                 |                     |                    |               |                             |         |                      |                      |          |                     |         |                          |               |
| Mar.          | 85,129.0                              | 84,588.3        | 366.1               | 46.8               | 46.1          | 0.7                         | 319.4   | 83,959.0             | 71,717.2             | 12,241.8 | 263.2               | -       | 263.2                    | 540.7         |
| Jun.          | 83,485.0                              | 83,062.3        | 76.9                | 0.0                | -             | 0.0                         | 76.9    | 82,706.8             | 69,575.2             | 13,131.6 | 278.7               | -       | 278.7                    | 422.7         |
| Sep.          | 82,126.6                              | 81,549.0        | 78.4                | 2.8                | -             | 2.8                         | 75.6    | 81,339.7             | 68,588.5             | 12,751.2 | 131.0               | -       | 131.0                    | 577.6         |
| Dec.          | 81,064.0                              | 80,471.3        | 83.1                | 6.0                | -             | 6.0                         | 77.2    | 80,169.2             | 66,965.9             | 13,203.3 | 218.9               | -       | 218.9                    | 592.7         |
| 2021          |                                       |                 |                     |                    |               |                             |         |                      |                      |          |                     |         |                          |               |
| Mar.          | 83,027.8                              | 82,465.4        | 91.4                | 13.5               | -             | 13.5                        | 77.9    | 82,148.1             | 70,353.9             | 11,794.2 | 225.9               | -       | 225.9                    | 562.5         |
| Jun.          | 81,045.0                              | 80,773.4        | 82.7                | 4.0                | -             | 4.0                         | 78.7    | 80,361.9             | 67,487.5             | 12,874.4 | 328.8               | -       | 328.8                    | 271.6         |
| Sep.          | 85,499.5                              | 84,877.9        | 80.6                | 2.2                | 2.2           | -                           | 78.3    | 84,751.2             | 70,679.8             | 14,071.4 | 46.1                | -       | 46.1                     | 621.6         |
| Dec.          | 90,313.8                              | 89,881.9        | 82.8                | 4.5                | 1.9           | 2.5                         | 78.3    | 89,563.7             | 76,429.3             | 13,134.5 | 235.4               | -       | 235.4                    | 431.8         |
| 2022          |                                       |                 |                     |                    |               |                             |         |                      |                      |          |                     |         |                          |               |
| Mar.          | 89,307.3                              | 88,901.8        | 1,256.0             | 1.7                | 1.7           | -                           | 1,254.3 | 87,515.5             | 73,273.5             | 14,242.0 | 130.3               | -       | 130.3                    | 405.5         |
| Jun.          | 100,602.9                             | 99,488.8        | 764.0               | 1.6                | 1.6           | -                           | 762.4   | 98,577.1             | 83,134.5             | 15,442.6 | 147.7               | -       | 147.7                    | 1,114.0       |
| Sep.          | 107,174.5                             | 106,362.0       | 1,478.3             | 1.4                | 1.4           | -                           | 1,476.9 | 104,335.1            | 90,887.8             | 13,447.3 | 548.6               | -       | 548.6                    | 812.4         |
| Dec.          | 110,210.5                             | 108,591.0       | 98.6                | 1.1                | 1.1           | -                           | 97.4    | 107,572.9            | 92,693.4             | 14,879.5 | 919.6               | -       | 919.6                    | 1,619.4       |
| 2023          |                                       |                 |                     |                    |               |                             |         |                      |                      |          |                     |         |                          |               |
| Jan.          | 107,071.2                             | 105,313.8       | 424.9               | 5.0                | 1.1           | 3.9                         | 419.9   | 104,042.8            | 89,712.8             | 14,330.0 | 846.2               | -       | 846.2                    | 1,757.4       |
| Feb.          | 106,418.5                             | 104,531.1       | 915.6               | 1.0                | 1.0           | -                           | 914.6   | 102,784.2            | 88,852.5             | 13,931.7 | 831.4               | -       | 831.4                    | 1,887.4       |
| Mar.          | 107,439.3                             | 105,872.6       | 202.1               | 3.3                | 0.9           | 2.5                         | 198.8   | 104,890.9            | 90,318.4             | 14,572.5 | 779.6               | -       | 779.6                    | 1,568.8       |
| Apr.          | 114,857.5                             | 113,347.2       | 1,028.3             | 0.9                | 0.9           | -                           | 1,027.4 | 111,841.1            | 95,875.2             | 15,965.9 | 477.9               | -       | 477.9                    | 1,510.3       |
| May           | 116,069.1                             | 114,665.1       | 1,397.8             | 0.8                | 0.8           | -                           | 1,397.0 | 112,734.7            | 94,624.9             | 18,109.9 | 532.6               | -       | 532.6                    | 1,404.0       |
| Jun.          | 116,012.6                             | 114,744.3       | 2,016.8             | 0.8                | 0.8           | -                           | 2,015.9 | 112,125.5            | 97,392.9             | 14,732.6 | 602.0               | -       | 602.0                    | 1,268.3       |
| Jul.          | 116,309.1                             | 115,307.0       | 1,875.2             | 0.6                | 0.6           | -                           | 1,874.5 | 112,869.7            | 97,304.5             | 15,565.2 | 562.1               | -       | 562.1                    | 1,002.1       |
| Aug.          | 115,129.6                             | 114,248.8       | 2,349.6             | 0.7                | 0.5           | 0.2                         | 2,348.9 | 111,312.5            | 97,211.7             | 14,100.8 | 586.7               | -       | 586.7                    | 880.7         |
| Sep.          | 123,096.7                             | 122,066.3       | 3,507.2             | 0.4                | 0.4           | -                           | 3,506.8 | 118,132.8            | 106,755.2            | 11,377.6 | 426.3               | -       | 426.3                    | 1,030.4       |
| Oct.          | 119,151.7                             | 118,016.7       | 3,520.6             | 0.4                | 0.4           | -                           | 3,520.1 | 114,192.3            | 102,752.3            | 11,440.0 | 303.8               | -       | 303.8                    | 1,135.0       |
| Nov.          | 117,520.3                             | 116,851.7       | 3,402.3             | 5.5                | 0.2           | 5.3                         | 3,396.8 | 112,879.8            | 100,873.7            | 12,006.2 | 569.5               | -       | 569.5                    | 668.7         |
| Dec.          | 116,098.1                             | 115,184.0       | 3,331.4             | 0.6                | 0.2           | 0.4                         | 3,330.8 | 111,223.9            | 100,302.6            | 10,921.3 | 628.8               | -       | 628.8                    | 914.1         |
| 2024          |                                       |                 |                     |                    |               |                             |         |                      |                      |          |                     |         |                          |               |
| Jan.          | 113,996.0                             | 112,928.9       | 3,136.5             | 0.1                | 0.1           | -                           | 3,136.4 | 109,740.6            | 99,082.7             | 10,657.9 | 51.8                | -       | 51.8                     | 1,067.2       |
| Feb.          | 114,397.6                             | 113,545.1       | 3,405.9             | -                  | -             | -                           | 3,405.9 | 110,030.4            | 98,468.8             | 11,561.6 | 108.8               | -       | 108.8                    | 852.5         |
| Mar.          | 119,546.8                             | 119,098.7       | 3,258.8             | 0.0                | 0.0           | -                           | 3,258.7 | 115,740.3            | 102,717.5            | 13,022.8 | 99.6                | -       | 99.6                     | 448.2         |
| Apr.          | 126,631.6                             | 126,091.1       | 3,440.2             | -                  | -             | -                           | 3,440.2 | 122,538.9            | 109,874.5            | 12,664.4 | 112.0               | -       | 112.0                    | 540.6         |
| May           | 124,098.5                             | 123,667.3       | 3,592.1             | 2.7                | -             | 2.7                         | 3,589.5 | 119,875.9            | 106,714.6            | 13,161.3 | 199.3               | -       | 199.3                    | 431.2         |
| Jun.          | 133,323.2                             | 132,653.4       | 3,888.2             | 16.3               | -             | 16.3                        | 3,871.9 | 128,606.3            | 114,341.6            | 14,264.8 | 159.0               | -       | 159.0                    | 669.8         |
| Jul.          | 130,970.8                             | 130,159.7       | 3,556.2             | 5.5                | -             | 5.5                         | 3,550.7 | 126,488.7            | 113,530.5            | 12,958.2 | 114.8               | -       | 114.8                    | 811.0         |
| Aug.          | 132,065.6                             | 131,647.9       | 3,880.5             | -                  | -             | -                           | 3,880.5 | 127,622.8            | 115,360.8            | 12,262.0 | 144.6               | -       | 144.6                    | 417.6         |
| Sep.          | 137,900.3                             | 137,318.6       | 3,788.2             | -                  | -             | -                           | 3,788.2 | 133,375.6            | 119,875.0            | 13,500.6 | 154.7               | -       | 154.7                    | 581.8         |
| Oct.          | 141,971.5                             | 141,539.5       | 2,790.8             | -                  | -             | -                           | 2,790.8 | 138,588.7            | 125,148.9            | 13,439.8 | 160.0               | -       | 160.0                    | 432.1         |
| Nov.          | 139,841.3                             | 139,523.7       | 3,039.7             | -                  | -             | -                           | 3,039.7 | 136,325.5            | 123,287.9            | 13,037.6 | 158.5               | -       | 158.5                    | 317.7         |
| Dec.          | 137,617.4                             | 136,992.3       | 3,567.5             | -                  | -             | -                           | 3,567.5 | 133,236.3            | 119,375.5            | 13,860.8 | 188.5               | -       | 188.5                    | 625.1         |
| 2025          |                                       |                 |                     |                    |               |                             |         |                      |                      |          |                     |         |                          |               |
| Jan.          | 134,185.5                             | 133,569.9       | 2,521.1             | 0.2                | 0.2           | -                           | 2,520.9 | 130,925.6            | 118,232.5            | 12,693.1 | 123.2               | -       | 123.2                    | 615.6         |
| Feb.          | 133,406.1                             | 133,120.1       | 3,241.5             | -                  | -             | -                           | 3,241.5 | 129,770.7            | 117,064.2            | 12,706.5 | 107.9               | -       | 107.9                    | 286.0         |
| Mar.          | 133,126.2                             | 132,952.6       | 3,393.3             | 0.5                | 0.5           | -                           | 3,392.8 | 129,431.7            | 115,964.1            | 13,467.5 | 127.7               | -       | 127.7                    | 173.6         |
| Apr.          | 140,304.5                             | 140,033.8       | 3,469.3             | 0.0                | 0.0           | -                           | 3,469.2 | 136,377.2            | 122,993.5            | 13,383.7 | 187.2               | -       | 187.2                    | 270.8         |
| May           | 142,757.4                             | 142,341.2       | 3,464.3             | 20.8               | -             | 20.8                        | 3,443.5 | 138,771.6            | 123,711.2            | 15,060.4 | 105.3               | -       | 105.3                    | 416.2         |
| Jun.          | 142,967.5                             | 142,767.0       | 3,247.4             | -                  | -             | -                           | 3,247.4 | 139,502.7            | 126,014.5            | 13,488.2 | 16.9                | -       | 16.9                     | 200.6         |
| Jul.          | 141,085.5                             | 140,173.4       | 3,622.9             | -                  | -             | -                           | 3,622.9 | 136,532.2            | 121,479.5            | 15,052.7 | 18.3                | -       | 18.3                     | 912.1         |
| Aug.          | 140,196.3                             | 139,588.8       | 3,890.9             | -                  | -             | -                           | 3,890.9 | 135,658.1            | 122,637.2            | 13,020.9 | 39.8                | -       | 39.8                     | 607.6         |
| Sep.          | 142,005.6                             | 141,678.2       | 3,625.2             | 0.1                | 0.1           | -                           | 3,625.0 | 137,967.1            | 122,845.6            | 15,121.5 | 86.0                | -       | 86.0                     | 327.4         |

Source: Commercial Banks

**Notes:**

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

<sup>2</sup> Other Govt. consists of Local Government and NIS.

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

Table 2.12

| End of Period | Total Loans Residents & Non-Residents | Total Residents | Public Sector       |                    |               |                          |                             | Private Sector |                      |                      | Non-Bank Fin. Inst. |        |         | Non-Residents |
|---------------|---------------------------------------|-----------------|---------------------|--------------------|---------------|--------------------------|-----------------------------|----------------|----------------------|----------------------|---------------------|--------|---------|---------------|
|               |                                       |                 | Total Public Sector | General Government |               |                          | Public Non-Fin. Enterprises | Total          | Business Enterprises | Individual Customers | Total               | Public | Private |               |
|               |                                       |                 |                     | Total              | Central Gov't | Other Gov't <sup>2</sup> |                             |                |                      |                      |                     |        |         |               |
| 2015          | 67,276.4                              | 65,068.1        | 465.9               | 0.1                | -             | 0.1                      | 465.8                       | 63,705.3       | 41,579.2             | 22,126.2             | 896.9               | -      | 896.9   | 2,208.2       |
| 2016          | 73,695.0                              | 71,717.9        | 1,338.9             | 2.0                | -             | 2.0                      | 1,336.9                     | 69,758.6       | 45,856.9             | 23,901.7             | 620.4               | -      | 620.4   | 1,977.1       |
| 2017          | 71,234.9                              | 69,859.6        | 1,118.2             | 1.4                | -             | 1.4                      | 1,116.8                     | 68,173.2       | 44,710.0             | 23,463.2             | 568.2               | -      | 568.2   | 1,375.3       |
| 2018          | 72,515.8                              | 70,110.1        | 1,046.2             | -                  | -             | -                        | 1,046.2                     | 68,352.2       | 42,913.5             | 25,438.6             | 711.7               | -      | 711.7   | 2,405.6       |
| 2019          | 82,623.0                              | 79,285.7        | 910.4               | -                  | -             | -                        | 910.4                       | 77,525.3       | 50,346.3             | 27,179.0             | 850.0               | -      | 850.0   | 3,337.3       |
| 2020          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| Mar.          | 86,702.4                              | 83,380.9        | 892.2               | -                  | -             | -                        | 892.2                       | 81,653.3       | 54,887.7             | 26,765.6             | 835.5               | -      | 835.5   | 3,321.5       |
| Jun.          | 85,214.6                              | 82,017.2        | 893.9               | -                  | -             | -                        | 893.9                       | 80,292.9       | 54,643.2             | 25,649.7             | 830.4               | -      | 830.4   | 3,197.4       |
| Sep.          | 87,154.2                              | 83,003.7        | 877.1               | 9.8                | -             | 9.8                      | 867.3                       | 81,741.0       | 55,202.6             | 26,538.3             | 385.6               | -      | 385.6   | 4,150.5       |
| Dec.          | 88,553.2                              | 85,342.9        | 869.1               | -                  | -             | -                        | 869.1                       | 84,093.4       | 55,135.7             | 28,957.7             | 380.4               | -      | 380.4   | 3,210.3       |
| 2021          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| Mar.          | 91,341.5                              | 88,114.8        | 870.8               | -                  | -             | -                        | 870.8                       | 86,863.8       | 58,891.7             | 27,972.1             | 380.1               | -      | 380.1   | 3,226.7       |
| Jun.          | 95,788.2                              | 92,531.7        | 872.6               | -                  | -             | -                        | 872.6                       | 91,284.1       | 63,164.4             | 28,119.7             | 375.0               | -      | 375.0   | 3,256.4       |
| Sep.          | 101,543.8                             | 97,942.5        | 855.6               | -                  | -             | -                        | 855.6                       | 96,473.6       | 67,098.8             | 29,374.7             | 613.4               | -      | 613.4   | 3,601.3       |
| Dec.          | 106,073.2                             | 100,491.3       | 853.0               | -                  | -             | -                        | 853.0                       | 99,038.0       | 68,320.7             | 30,717.2             | 600.2               | -      | 600.2   | 5,581.9       |
| 2022          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| Mar.          | 106,711.2                             | 100,773.0       | 853.7               | -                  | -             | -                        | 853.7                       | 99,333.9       | 68,620.8             | 30,713.1             | 585.4               | -      | 585.4   | 5,938.1       |
| Jun.          | 115,960.8                             | 109,806.9       | 855.0               | -                  | -             | -                        | 855.0                       | 108,380.6      | 77,063.9             | 31,316.7             | 571.3               | -      | 571.3   | 6,154.0       |
| Sep.          | 119,160.3                             | 111,622.5       | 856.3               | -                  | -             | -                        | 856.3                       | 110,420.9      | 77,422.0             | 32,998.9             | 345.3               | -      | 345.3   | 7,537.8       |
| Dec.          | 121,526.0                             | 114,191.1       | 857.6               | -                  | -             | -                        | 857.6                       | 112,966.5      | 79,389.9             | 33,576.5             | 367.0               | -      | 367.0   | 7,335.0       |
| 2023          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| Jan.          | 124,206.3                             | 116,767.6       | 858.9               | -                  | -             | -                        | 858.9                       | 115,544.2      | 82,089.6             | 33,454.6             | 364.5               | -      | 364.5   | 7,438.7       |
| Feb.          | 124,822.3                             | 117,398.0       | 789.2               | -                  | -             | -                        | 789.2                       | 116,247.3      | 82,959.0             | 33,288.3             | 361.5               | -      | 361.5   | 7,424.4       |
| Mar.          | 125,516.0                             | 118,845.5       | 858.9               | -                  | -             | -                        | 858.9                       | 117,628.1      | 84,130.8             | 33,497.3             | 358.6               | -      | 358.6   | 6,670.6       |
| Apr.          | 126,431.1                             | 119,279.3       | 860.1               | -                  | -             | -                        | 860.1                       | 117,993.2      | 84,667.1             | 33,326.2             | 425.9               | -      | 425.9   | 7,151.8       |
| May           | 126,912.6                             | 119,445.5       | 861.4               | -                  | -             | -                        | 861.4                       | 118,161.0      | 84,492.8             | 33,668.3             | 423.1               | -      | 423.1   | 7,467.1       |
| Jun.          | 126,106.2                             | 118,571.5       | 862.6               | -                  | -             | -                        | 862.6                       | 117,288.3      | 83,372.9             | 33,915.4             | 420.6               | -      | 420.6   | 7,534.7       |
| Jul.          | 131,612.3                             | 124,138.8       | 849.3               | -                  | -             | -                        | 849.3                       | 122,871.2      | 88,851.7             | 34,019.6             | 418.3               | -      | 418.3   | 7,473.5       |
| Aug.          | 131,951.0                             | 124,523.0       | 842.6               | -                  | -             | -                        | 842.6                       | 123,264.9      | 88,998.4             | 34,266.5             | 415.5               | -      | 415.5   | 7,428.0       |
| Sep.          | 136,450.0                             | 129,082.7       | 843.9               | -                  | -             | -                        | 843.9                       | 127,825.9      | 93,598.6             | 34,227.3             | 413.0               | -      | 413.0   | 7,367.2       |
| Oct.          | 138,067.0                             | 129,722.2       | 845.1               | -                  | -             | -                        | 845.1                       | 128,466.6      | 93,175.5             | 35,291.1             | 410.5               | -      | 410.5   | 8,344.8       |
| Nov.          | 138,799.9                             | 130,393.3       | 846.4               | -                  | -             | -                        | 846.4                       | 129,141.7      | 93,157.6             | 35,984.2             | 405.1               | -      | 405.1   | 8,406.7       |
| Dec.          | 143,543.3                             | 134,256.5       | 847.7               | -                  | -             | -                        | 847.7                       | 133,006.2      | 96,896.3             | 36,109.9             | 402.6               | -      | 402.6   | 9,286.8       |
| 2024          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| Jan.          | 143,571.8                             | 134,064.9       | 816.0               | -                  | -             | -                        | 816.0                       | 132,848.8      | 96,505.1             | 36,343.7             | 400.2               | -      | 400.2   | 9,506.8       |
| Feb.          | 142,842.7                             | 133,355.7       | 817.2               | -                  | -             | -                        | 817.2                       | 132,140.9      | 95,328.4             | 36,812.5             | 397.6               | -      | 397.6   | 9,487.0       |
| Mar.          | 143,976.2                             | 134,507.7       | 818.5               | -                  | -             | -                        | 818.5                       | 133,294.2      | 96,317.6             | 36,976.6             | 395.0               | -      | 395.0   | 9,468.5       |
| Apr.          | 145,119.4                             | 135,676.3       | 774.4               | -                  | -             | -                        | 774.4                       | 134,509.4      | 97,405.6             | 37,103.7             | 392.5               | -      | 392.5   | 9,443.2       |
| May           | 144,963.0                             | 137,954.0       | 774.4               | -                  | -             | -                        | 774.4                       | 136,789.5      | 98,533.4             | 38,256.1             | 390.0               | -      | 390.0   | 7,009.0       |
| Jun.          | 147,170.6                             | 139,126.1       | 774.4               | -                  | -             | -                        | 774.4                       | 137,964.0      | 99,227.9             | 38,736.1             | 387.7               | -      | 387.7   | 8,044.5       |
| Jul.          | 152,431.2                             | 143,433.0       | 741.4               | -                  | -             | -                        | 741.4                       | 142,306.2      | 102,372.1            | 39,934.1             | 385.4               | -      | 385.4   | 8,998.2       |
| Aug.          | 151,074.5                             | 142,952.6       | 200.0               | -                  | -             | -                        | 200.0                       | 142,372.1      | 101,908.4            | 40,463.7             | 380.4               | -      | 380.4   | 8,121.9       |
| Sep.          | 153,635.9                             | 145,019.7       | 203.9               | -                  | -             | -                        | 203.9                       | 144,437.7      | 103,702.6            | 40,735.0             | 378.2               | -      | 378.2   | 8,616.2       |
| Oct.          | 156,153.5                             | 147,594.2       | 205.2               | -                  | -             | -                        | 205.2                       | 147,013.6      | 105,677.1            | 41,336.5             | 375.5               | -      | 375.5   | 8,559.3       |
| Nov.          | 160,069.1                             | 152,279.0       | 206.4               | -                  | -             | -                        | 206.4                       | 151,699.7      | 109,447.2            | 42,252.4             | 372.9               | -      | 372.9   | 7,790.2       |
| Dec.          | 164,324.9                             | 157,289.2       | 207.7               | -                  | -             | -                        | 207.7                       | 156,711.1      | 113,039.5            | 43,671.6             | 370.4               | -      | 370.4   | 7,035.7       |
| 2025          |                                       |                 |                     |                    |               |                          |                             |                |                      |                      |                     |        |         |               |
| Jan.          | 163,365.7                             | 156,353.9       | 209.0               | -                  | -             | -                        | 209.0                       | 155,777.2      | 111,644.4            | 44,132.8             | 367.7               | -      | 367.7   | 7,011.8       |
| Feb.          | 164,906.0                             | 157,951.7       | 210.2               | -                  | -             | -                        | 210.2                       | 157,376.4      | 113,107.1            | 44,269.3             | 365.1               | -      | 365.1   | 6,954.3       |
| Mar.          | 169,302.2                             | 162,438.9       | 211.5               | -                  | -             | -                        | 211.5                       | 161,865.0      | 117,164.7            | 44,700.3             | 362.4               | -      | 362.4   | 6,863.3       |
| Apr.          | 170,941.2                             | 164,159.0       | 212.7               | -                  | -             | -                        | 212.7                       | 163,586.6      | 117,680.8            | 45,905.8             | 359.8               | -      | 359.8   | 6,782.1       |
| May           | 172,518.8                             | 165,794.0       | 214.0               | -                  | -             | -                        | 214.0                       | 165,223.0      | 118,103.4            | 47,119.5             | 357.1               | -      | 357.1   | 6,724.8       |
| Jun.          | 174,899.9                             | 168,218.5       | 215.3               | -                  | -             | -                        | 215.3                       | 167,648.6      | 118,868.7            | 48,780.0             | 354.6               | -      | 354.6   | 6,671.5       |
| Jul.          | 177,973.6                             | 171,346.1       | 216.5               | -                  | -             | -                        | 216.5                       | 170,777.8      | 120,346.9            | 50,430.9             | 351.8               | -      | 351.8   | 6,627.4       |
| Aug.          | 180,612.7                             | 174,041.9       | 217.8               | -                  | -             | -                        | 217.8                       | 173,475.0      | 120,775.0            | 52,700.0             | 349.1               | -      | 349.1   | 6,570.8       |
| Sep.          | 187,152.1                             | 180,679.1       | 202.0               | -                  | -             | -                        | 202.0                       | 180,130.6      | 124,417.1            | 55,713.5             | 346.5               | -      | 346.5   | 6,473.0       |

Source: Commercial Banks

**Notes:**

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

<sup>2</sup> Other Govt. consists of Local Government and NIS.

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

Table 2-13(a)

|                               | 2015           |                  | 2016           |                  | 2017           |                  |
|-------------------------------|----------------|------------------|----------------|------------------|----------------|------------------|
|                               | Dec.           |                  | Dec.           |                  | Dec.           |                  |
|                               | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            |
| <b>GENERAL GOVERNMENT</b>     | <b>44.3</b>    | <b>-</b>         | <b>162.0</b>   | <b>-</b>         | <b>117.8</b>   | <b>-</b>         |
| <b>FINANCIAL INSTITUTIONS</b> | <b>-</b>       | <b>1,504.1</b>   | <b>-</b>       | <b>1,252.7</b>   | <b>-</b>       | <b>959.5</b>     |
| Pub. Finan. Instits.          | -              | -                | -              | -                | -              | -                |
| Co-op Finan. Instits.         | -              | 13.4             | -              | 6.4              | -              | -                |
| Insurance Companies           | -              | 222.1            | -              | 318.9            | -              | 204.6            |
| Building Societies            | -              | -                | -              | -                | -              | -                |
| Credit Unions                 | -              | -                | -              | -                | -              | -                |
| Brokers and Money Lenders     | -              | 576.2            | -              | 467.0            | -              | 297.9            |
| Trust & Investment Companies  | -              | 692.3            | -              | 460.4            | -              | 457.0            |
| Pension Funds                 | -              | -                | -              | -                | -              | -                |
| <b>BUSINESS ENTERPRISES</b>   | <b>1,953.9</b> | <b>106,542.4</b> | <b>1,773.7</b> | <b>106,135.6</b> | <b>3,291.0</b> | <b>107,101.5</b> |
| <b>Agriculture</b>            | <b>708.4</b>   | <b>11,689.5</b>  | <b>851.1</b>   | <b>11,172.0</b>  | <b>2,374.2</b> | <b>11,358.6</b>  |
| Sugarcane                     | 708.4          | 2,029.4          | 851.1          | 1,949.7          | 2,374.2        | 1,529.2          |
| Paddy                         | -              | 5,506.7          | -              | 5,249.0          | -              | 5,804.4          |
| Other Farming                 | -              | 1,110.8          | -              | 1,055.1          | -              | 1,092.2          |
| Livestock                     | -              | 1,197.3          | -              | 1,135.2          | -              | 1,471.6          |
| Forestry                      | -              | 859.8            | -              | 814.8            | -              | 403.6            |
| Shrimp & Other Fishing        | -              | 985.4            | -              | 968.2            | -              | 1,057.7          |
| <b>Mining &amp; Quarrying</b> | <b>0.8</b>     | <b>4,893.8</b>   | <b>0.8</b>     | <b>4,171.8</b>   | <b>0.0</b>     | <b>5,347.6</b>   |
| Bauxite                       | -              | -                | -              | -                | -              | 246.5            |
| Other                         | 0.8            | 4,893.8          | 0.8            | 4,171.8          | 0.0            | 5,101.2          |
| <b>Manufacturing</b>          | <b>1,244.8</b> | <b>30,224.3</b>  | <b>921.7</b>   | <b>28,706.9</b>  | <b>916.8</b>   | <b>24,521.6</b>  |
| Timber and Sawmilling         | -              | 2,420.6          | -              | 1,826.5          | -              | 1,719.7          |
| Other Constr. and Engin.      | -              | 13,988.8         | -              | 11,865.8         | -              | 10,327.1         |
| Sugar Molasses                | 1,244.8        | -                | 921.7          | -                | 916.8          | -                |
| Rice Milling                  | -              | 3,301.2          | -              | 2,895.6          | -              | 2,440.0          |
| Beverages, Food & Tobacco     | -              | 5,927.0          | -              | 7,013.8          | -              | 5,132.5          |
| Textiles & Clothing           | -              | 128.4            | -              | 108.5            | -              | 89.2             |
| Electricity                   | -              | 6.5              | 0.0            | 4.7              | -              | 2.1              |
| Other Manufacturing           | -              | 4,451.9          | -              | 4,991.9          | -              | 4,811.1          |
| <b>Services</b>               | <b>0.0</b>     | <b>59,734.8</b>  | <b>0.0</b>     | <b>62,085.0</b>  | <b>0.0</b>     | <b>65,873.6</b>  |
| Drainage & Irrigation         | -              | 0.1              | -              | 0.0              | -              | 0.0              |
| Transportation                | -              | 6,168.4          | -              | 5,592.2          | -              | 5,076.9          |
| Telecommunications            | -              | 345.5            | -              | 349.9            | -              | 415.0            |
| Entertaining & Catering       | -              | 3,801.8          | -              | 3,886.9          | -              | 5,012.0          |
| Distribution                  | -              | 33,996.3         | -              | 32,976.8         | -              | 34,920.2         |
| Education                     | -              | 1,445.1          | -              | 1,638.0          | -              | 1,213.1          |
| Health                        | -              | 1,258.2          | -              | 1,063.4          | -              | 1,185.8          |
| Professional Services         | -              | 2,510.9          | -              | 2,769.2          | -              | 2,176.1          |
| Other Services                | 0.0            | 10,208.5         | 0.0            | 13,808.6         | 0.0            | 15,874.5         |
| <b>HOUSEHOLDS</b>             | <b>-</b>       | <b>27,589.2</b>  | <b>-</b>       | <b>29,610.0</b>  | <b>-</b>       | <b>30,409.0</b>  |
| Housing                       | -              | 8,042.5          | -              | 8,552.5          | -              | 8,826.8          |
| Motor Cars                    | -              | 7,971.4          | -              | 7,680.5          | -              | 7,447.2          |
| Other Durable Goods           | -              | 1,083.2          | -              | 1,180.3          | -              | 1,358.3          |
| Education                     | -              | 687.8            | -              | 1,021.9          | -              | 1,091.9          |
| Travel                        | -              | 229.3            | -              | 279.5            | -              | 287.2            |
| Other Purposes                | -              | 9,574.9          | -              | 10,895.4         | -              | 11,397.6         |
| <b>TOTAL</b>                  | <b>1,998.2</b> | <b>135,635.6</b> | <b>1,935.7</b> | <b>136,998.4</b> | <b>3,408.8</b> | <b>138,469.9</b> |

Source: Commercial Banks

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

Table 2-13(b)

|                               | 2018           |                  | 2019         |                  | 2020         |                  |
|-------------------------------|----------------|------------------|--------------|------------------|--------------|------------------|
|                               | Dec.           |                  | Dec.         |                  | Dec.         |                  |
|                               | Pub.           | Priv.            | Pub.         | Priv.            | Pub.         | Priv.            |
| <b>GENERAL GOVERNMENT</b>     | <b>137.4</b>   | <b>-</b>         | <b>66.4</b>  | <b>-</b>         | <b>6.0</b>   | <b>-</b>         |
| <b>FINANCIAL INSTITUTIONS</b> | <b>-</b>       | <b>847.9</b>     | <b>-</b>     | <b>1,011.1</b>   | <b>-</b>     | <b>599.3</b>     |
| Pub. Finan. Instits.          | -              | -                | -            | -                | -            | -                |
| Co-op Finan. Instits.         | -              | -                | -            | -                | -            | -                |
| Insurance Companies           | -              | 70.0             | -            | 25.5             | -            | 68.9             |
| Building Societies            | -              | -                | -            | 0.9              | -            | -                |
| Credit Unions                 | -              | -                | -            | -                | -            | -                |
| Brokers and Money Lenders     | -              | 331.4            | -            | 542.7            | -            | 501.8            |
| Trust & Investment Companies  | -              | 446.5            | -            | 442.0            | -            | 28.5             |
| Pension Funds                 | -              | -                | -            | -                | -            | -                |
| <b>BUSINESS ENTERPRISES</b>   | <b>1,124.4</b> | <b>112,791.9</b> | <b>994.5</b> | <b>125,011.3</b> | <b>946.3</b> | <b>127,419.3</b> |
| <b>Agriculture</b>            | <b>278.2</b>   | <b>13,443.8</b>  | <b>277.3</b> | <b>13,408.0</b>  | <b>277.2</b> | <b>13,832.5</b>  |
| Sugarcane                     | 278.2          | 1,039.3          | 275.5        | 875.4            | 277.2        | 892.7            |
| Paddy                         | -              | 7,301.4          | -            | 7,595.3          | -            | 8,712.3          |
| Other Farming                 | -              | 1,051.7          | -            | 1,038.8          | -            | 243.5            |
| Livestock                     | -              | 1,341.1          | -            | 1,163.4          | -            | 1,545.5          |
| Forestry                      | -              | 477.0            | 1.8          | 446.5            | -            | 377.4            |
| Shrimp & Other Fishing        | -              | 2,233.3          | -            | 2,288.5          | -            | 2,061.1          |
| <b>Mining &amp; Quarrying</b> | <b>-</b>       | <b>5,130.2</b>   | <b>-</b>     | <b>4,431.4</b>   | <b>-</b>     | <b>4,756.2</b>   |
| Bauxite                       | -              | -                | -            | -                | -            | 0.5              |
| Other                         | -              | 5,130.2          | -            | 4,431.4          | -            | 4,755.8          |
| <b>Manufacturing</b>          | <b>803.4</b>   | <b>24,456.6</b>  | <b>677.6</b> | <b>25,867.9</b>  | <b>646.4</b> | <b>21,275.7</b>  |
| Timber and Sawmilling         | -              | 1,662.7          | -            | 1,150.4          | -            | 1,103.9          |
| Other Constr. and Engin.      | -              | 9,977.8          | -            | 10,954.3         | -            | 9,254.5          |
| Sugar Molasses                | 803.4          | -                | 677.6        | -                | 646.4        | -                |
| Rice Milling                  | -              | 3,056.6          | -            | 3,944.6          | -            | 3,033.6          |
| Beverages, Food & Tobacco     | -              | 4,555.8          | -            | 5,003.6          | -            | 4,245.5          |
| Textiles & Clothing           | -              | 53.0             | -            | 107.3            | -            | 157.2            |
| Electricity                   | -              | 0.0              | -            | -                | -            | -                |
| Other Manufacturing           | -              | 5,150.6          | -            | 4,707.8          | -            | 3,481.0          |
| <b>Services</b>               | <b>42.9</b>    | <b>69,761.2</b>  | <b>39.6</b>  | <b>81,304.0</b>  | <b>22.7</b>  | <b>87,554.9</b>  |
| Drainage & Irrigation         | -              | 0.0              | -            | 4.3              | -            | 0.3              |
| Transportation                | 42.9           | 4,586.7          | 32.8         | 7,193.9          | 22.7         | 7,791.7          |
| Telecommunications            | -              | 570.2            | -            | 2,641.6          | -            | 4,413.1          |
| Entertaining & Catering       | -              | 5,061.5          | -            | 5,888.4          | -            | 5,734.0          |
| Distribution                  | -              | 38,358.0         | -            | 38,990.5         | -            | 37,232.7         |
| Education                     | -              | 2,501.7          | -            | 2,490.0          | -            | 1,951.6          |
| Health                        | -              | 1,134.4          | -            | 1,032.2          | -            | 831.3            |
| Professional Services         | -              | 2,229.5          | -            | 1,828.2          | -            | 2,777.3          |
| Other Services                | -              | 15,319.3         | 6.8          | 21,234.9         | -            | 26,822.9         |
| <b>HOUSEHOLDS</b>             | <b>-</b>       | <b>31,657.5</b>  | <b>-</b>     | <b>33,537.0</b>  | <b>-</b>     | <b>34,104.0</b>  |
| Housing                       | -              | 10,547.8         | -            | 9,018.7          | -            | 9,235.9          |
| Motor Cars                    | -              | 7,959.7          | -            | 9,336.2          | -            | 10,400.4         |
| Other Durable Goods           | -              | 1,110.8          | -            | 4,161.9          | -            | 1,375.7          |
| Education                     | -              | 1,376.2          | -            | 1,699.1          | -            | 1,303.7          |
| Travel                        | -              | 225.4            | -            | 162.6            | -            | 55.5             |
| Other Purposes                | -              | 10,437.5         | -            | 9,158.6          | -            | 11,732.7         |
| <b>TOTAL</b>                  | <b>1,261.8</b> | <b>145,297.2</b> | <b>996.9</b> | <b>159,277.2</b> | <b>952.3</b> | <b>162,122.6</b> |

Source: Commercial Banks

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

Table 2-13(c)

|                               | 2021         |                  |              |                  |              |                  |              |                  |
|-------------------------------|--------------|------------------|--------------|------------------|--------------|------------------|--------------|------------------|
|                               | Mar.         |                  | Jun.         |                  | Sep.         |                  | Dec.         |                  |
|                               | Pub.         | Priv.            | Pub.         | Priv.            | Pub.         | Priv.            | Pub.         | Priv.            |
| <b>GENERAL GOVERNMENT</b>     | <b>13.5</b>  | <b>-</b>         | <b>4.0</b>   | <b>-</b>         | <b>2.2</b>   | <b>-</b>         | <b>4.5</b>   | <b>-</b>         |
| <b>FINANCIAL INSTITUTIONS</b> | <b>-</b>     | <b>606.0</b>     | <b>-</b>     | <b>703.8</b>     | <b>-</b>     | <b>659.5</b>     | <b>-</b>     | <b>835.7</b>     |
| Pub. Finan. Instits.          | -            | -                | -            | -                | -            | -                | -            | -                |
| Co-op Finan. Instits.         | -            | -                | -            | -                | -            | -                | -            | -                |
| Insurance Companies           | -            | 24.8             | -            | 98.2             | -            | 31.2             | -            | 116.1            |
| Building Societies            | -            | -                | -            | -                | -            | -                | -            | -                |
| Credit Unions                 | -            | -                | -            | -                | -            | -                | -            | -                |
| Brokers and Money Lenders     | -            | 553.5            | -            | 581.4            | -            | 606.3            | -            | 717.2            |
| Trust & Investment Companies  | -            | 27.7             | -            | 24.1             | -            | 22.0             | -            | 2.3              |
| Pension Funds                 | -            | -                | -            | -                | -            | -                | -            | -                |
| <b>BUSINESS ENTERPRISES</b>   | <b>948.7</b> | <b>133,533.0</b> | <b>951.4</b> | <b>134,987.5</b> | <b>933.9</b> | <b>142,595.5</b> | <b>931.4</b> | <b>149,691.8</b> |
| <b>Agriculture</b>            | <b>277.9</b> | <b>15,280.0</b>  | <b>278.7</b> | <b>14,538.3</b>  | <b>278.3</b> | <b>15,789.4</b>  | <b>278.3</b> | <b>16,519.5</b>  |
| Sugarcane                     | 277.2        | 907.9            | 278.3        | 885.9            | 278.3        | 765.6            | 278.3        | 760.9            |
| Paddy                         | -            | 9,574.2          | -            | 8,904.7          | -            | 9,728.2          | -            | 9,923.4          |
| Other Farming                 | -            | 218.0            | -            | 206.0            | -            | 179.1            | -            | 181.4            |
| Livestock                     | -            | 1,759.5          | -            | 1,725.9          | -            | 1,493.6          | -            | 1,580.9          |
| Forestry                      | 0.7          | 956.0            | 0.4          | 905.8            | -            | 894.3            | -            | 921.4            |
| Shrimp & Other Fishing        | -            | 1,864.5          | -            | 1,910.0          | -            | 2,728.5          | -            | 3,151.5          |
| <b>Mining &amp; Quarrying</b> | <b>-</b>     | <b>4,243.7</b>   | <b>-</b>     | <b>4,168.2</b>   | <b>-</b>     | <b>4,541.0</b>   | <b>-</b>     | <b>4,231.4</b>   |
| Bauxite                       | -            | 0.4              | -            | 0.3              | -            | 0.2              | -            | -                |
| Other                         | -            | 4,243.3          | -            | 4,167.9          | -            | 4,540.8          | -            | 4,231.4          |
| <b>Manufacturing</b>          | <b>650.7</b> | <b>25,182.5</b>  | <b>655.0</b> | <b>24,683.5</b>  | <b>640.4</b> | <b>25,820.5</b>  | <b>640.4</b> | <b>27,025.1</b>  |
| Timber and Sawmilling         | -            | 1,043.6          | -            | 1,068.8          | -            | 1,215.4          | -            | 1,272.6          |
| Other Constr. and Engin.      | -            | 12,818.7         | -            | 11,310.2         | -            | 12,616.5         | -            | 12,238.6         |
| Sugar Molasses                | 650.7        | -                | 655.0        | -                | 640.4        | -                | 640.4        | -                |
| Rice Milling                  | -            | 2,262.8          | -            | 2,131.3          | -            | 1,943.0          | -            | 2,248.7          |
| Beverages, Food & Tobacco     | -            | 4,225.4          | -            | 4,488.9          | -            | 4,671.4          | -            | 4,855.9          |
| Textiles & Clothing           | -            | 168.3            | -            | 158.3            | -            | 158.0            | -            | 152.2            |
| Electricity                   | -            | -                | -            | -                | -            | -                | -            | -                |
| Other Manufacturing           | -            | 4,663.7          | -            | 5,526.0          | -            | 5,216.1          | -            | 6,257.2          |
| <b>Services</b>               | <b>20.2</b>  | <b>88,826.9</b>  | <b>17.6</b>  | <b>91,597.4</b>  | <b>15.1</b>  | <b>96,444.6</b>  | <b>12.6</b>  | <b>101,915.7</b> |
| Drainage & Irrigation         | -            | 0.0              | -            | 0.0              | -            | 53.9             | -            | 54.0             |
| Transportation                | 20.2         | 6,949.8          | 17.6         | 7,053.3          | 15.1         | 6,413.0          | 12.6         | 6,483.5          |
| Telecommunications            | -            | 4,586.6          | -            | 4,941.3          | -            | 5,166.9          | -            | 5,816.2          |
| Entertaining & Catering       | -            | 6,099.6          | -            | 5,768.1          | -            | 5,495.6          | -            | 5,537.3          |
| Distribution                  | -            | 40,449.5         | -            | 38,333.2         | -            | 39,457.5         | -            | 40,073.9         |
| Education                     | -            | 1,475.2          | -            | 1,305.1          | -            | 1,266.8          | -            | 1,240.1          |
| Health                        | -            | 674.4            | -            | 815.1            | -            | 893.7            | -            | 876.7            |
| Professional Services         | -            | 2,861.1          | -            | 3,392.7          | -            | 3,465.1          | -            | 3,682.4          |
| Other Services                | -            | 25,730.6         | -            | 29,988.6         | -            | 34,232.1         | -            | 38,151.5         |
| <b>HOUSEHOLDS</b>             | <b>-</b>     | <b>32,883.1</b>  | <b>-</b>     | <b>34,261.6</b>  | <b>-</b>     | <b>36,258.6</b>  | <b>-</b>     | <b>36,618.5</b>  |
| Home Improvement              | -            | 8,444.6          | -            | 8,211.7          | -            | 8,629.3          | -            | 7,111.8          |
| Motor Cars                    | -            | 10,811.5         | -            | 11,409.0         | -            | 12,042.8         | -            | 12,494.2         |
| Other Durable Goods           | -            | 1,498.1          | -            | 1,417.0          | -            | 1,215.8          | -            | 1,395.1          |
| Education                     | -            | 1,021.2          | -            | 876.3            | -            | 1,383.6          | -            | 1,113.3          |
| Travel                        | -            | 41.2             | -            | 34.7             | -            | 30.8             | -            | 26.4             |
| Other Purposes                | -            | 11,066.4         | -            | 12,313.0         | -            | 12,956.3         | -            | 14,477.7         |
| <b>TOTAL</b>                  | <b>962.2</b> | <b>167,022.2</b> | <b>955.4</b> | <b>169,952.8</b> | <b>936.1</b> | <b>179,513.6</b> | <b>935.8</b> | <b>187,145.9</b> |

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

Table 2-13(d)

|                               | 2022    |           |         |           |         |           |       |           |
|-------------------------------|---------|-----------|---------|-----------|---------|-----------|-------|-----------|
|                               | Mar.    |           | Jun.    |           | Sep.    |           | Dec.  |           |
|                               | Pub.    | Priv.     | Pub.    | Priv.     | Pub.    | Priv.     | Pub.  | Priv.     |
| <b>GENERAL GOVERNMENT</b>     | 1.7     | -         | 1.6     | -         | 1.4     | -         | 1.1   | -         |
| <b>FINANCIAL INSTITUTIONS</b> | -       | 715.8     | -       | 719.0     | -       | 893.9     | -     | 1,286.6   |
| Pub. Finan. Instits.          | -       | -         | -       | -         | -       | -         | -     | -         |
| Co-op Finan. Instits.         | -       | -         | -       | -         | -       | -         | -     | -         |
| Insurance Companies           | -       | 95.1      | -       | 84.3      | -       | 107.0     | -     | 197.6     |
| Building Societies            | -       | -         | -       | -         | -       | -         | -     | -         |
| Credit Unions                 | -       | -         | -       | -         | -       | -         | -     | -         |
| Brokers and Money Lenders     | -       | 603.1     | -       | 619.3     | -       | 773.7     | -     | 1,062.2   |
| Trust & Investment Companies  | -       | 17.6      | -       | 15.4      | -       | 13.1      | -     | 26.8      |
| Pension Funds                 | -       | -         | -       | -         | -       | -         | -     | -         |
| <b>BUSINESS ENTERPRISES</b>   | 2,108.0 | 147,412.1 | 1,617.4 | 166,162.1 | 2,333.2 | 174,993.6 | 955.1 | 178,321.6 |
| <b>Agriculture</b>            | 274.5   | 15,921.6  | 276.0   | 17,417.5  | 274.9   | 18,017.0  | 273.8 | 19,081.5  |
| Sugarcane                     | 274.4   | 752.0     | 276.0   | 748.7     | 274.9   | 756.8     | 265.5 | 661.1     |
| Paddy                         | -       | 9,552.1   | -       | 10,757.2  | -       | 10,578.4  | -     | 11,595.0  |
| Other Farming                 | -       | 188.1     | -       | 179.2     | -       | 169.3     | 8.3   | 159.9     |
| Livestock                     | -       | 1,496.5   | -       | 1,747.2   | -       | 2,249.1   | -     | 2,543.4   |
| Forestry                      | 0.1     | 882.5     | -       | 788.2     | -       | 795.2     | -     | 780.5     |
| Shrimp & Other Fishing        | -       | 3,050.5   | -       | 3,197.0   | -       | 3,468.3   | -     | 3,341.6   |
| <b>Mining &amp; Quarrying</b> | -       | 4,131.1   | -       | 4,219.2   | -       | 4,794.4   | -     | 4,512.6   |
| Bauxite                       | -       | 0.0       | -       | 0.0       | -       | -         | -     | -         |
| Other                         | -       | 4,131.1   | -       | 4,219.2   | -       | 4,794.4   | -     | 4,512.6   |
| <b>Manufacturing</b>          | 643.6   | 27,144.5  | 647.4   | 34,243.3  | 651.3   | 36,157.0  | 655.1 | 36,752.0  |
| Timber and Sawmilling         | -       | 1,291.4   | -       | 1,321.3   | -       | 1,298.6   | -     | 1,288.7   |
| Other Constr. and Engin.      | -       | 12,530.8  | -       | 15,982.5  | -       | 16,866.1  | -     | 17,253.1  |
| Sugar Molasses                | 643.6   | -         | 647.4   | -         | 651.3   | -         | 655.1 | -         |
| Rice Milling                  | -       | 1,481.4   | -       | 2,679.2   | -       | 2,264.4   | -     | 1,542.8   |
| Beverages, Food & Tobacco     | -       | 5,060.5   | -       | 6,802.9   | -       | 8,448.4   | -     | 8,356.1   |
| Textiles & Clothing           | -       | 148.2     | -       | 159.4     | -       | 158.6     | -     | 94.7      |
| Electricity                   | -       | -         | 0.0     | 0.0       | -       | -         | -     | -         |
| Other Manufacturing           | -       | 6,632.1   | -       | 7,298.0   | -       | 7,120.9   | -     | 8,216.5   |
| <b>Services</b>               | 1,189.8 | 100,214.9 | 694.0   | 110,282.1 | 1,407.1 | 116,025.2 | 26.1  | 117,975.6 |
| Drainage & Irrigation         | -       | 0.0       | -       | 59.2      | -       | 85.4      | -     | 0.0       |
| Transportation                | 10.1    | 6,348.4   | 7.6     | 7,113.5   | 5.0     | 6,457.6   | 2.5   | 6,666.9   |
| Telecommunications            | -       | 6,002.6   | -       | 5,974.5   | -       | 6,485.6   | -     | 6,400.3   |
| Entertaining & Catering       | -       | 5,061.4   | -       | 5,218.5   | -       | 5,289.5   | -     | 5,209.2   |
| Distribution                  | -       | 37,761.7  | -       | 42,947.6  | -       | 44,187.5  | -     | 44,257.9  |
| Education                     | -       | 1,183.8   | -       | 1,002.5   | -       | 764.8     | -     | 691.0     |
| Health                        | -       | 861.3     | -       | 878.3     | -       | 1,015.8   | -     | 980.1     |
| Professional Services         | 1,179.8 | 5,004.6   | 686.4   | 6,124.0   | 1,402.0 | 6,705.7   | -     | 6,202.9   |
| Other Services                | -       | 37,991.0  | -       | 40,964.0  | -       | 45,033.3  | 23.6  | 47,567.3  |
| <b>HOUSEHOLDS</b>             | -       | 37,161.6  | -       | 38,482.0  | -       | 37,355.6  | -     | 39,845.2  |
| Home Improvement              | -       | 7,545.3   | -       | 8,259.8   | -       | 6,552.8   | -     | 7,325.2   |
| Motor Cars                    | -       | 12,546.7  | -       | 12,800.3  | -       | 13,036.2  | -     | 13,286.0  |
| Other Durable Goods           | -       | 1,442.6   | -       | 1,385.1   | -       | 1,117.2   | -     | 1,236.4   |
| Education                     | -       | 891.0     | -       | 884.4     | -       | 1,552.8   | -     | 1,244.7   |
| Travel                        | -       | 22.8      | -       | 31.4      | -       | 36.1      | -     | 34.9      |
| Other Purposes                | -       | 14,713.3  | -       | 15,121.0  | -       | 15,060.5  | -     | 16,718.0  |
| <b>TOTAL</b>                  | 2,109.7 | 185,289.5 | 1,618.3 | 205,666.6 | 2,334.6 | 213,323.7 | 955.9 | 219,189.3 |

Source: Commercial Banks

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

Table 2-13(e)

|                               | 2023           |                  |                |                  |                |                  |                |                  |
|-------------------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|
|                               | Mar.           |                  | Jun.           |                  | Sep.           |                  | Dec.           |                  |
|                               | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            |
| <b>GENERAL GOVERNMENT</b>     | <b>3.3</b>     | <b>-</b>         | <b>0.8</b>     | <b>-</b>         | <b>0.4</b>     | <b>-</b>         | <b>0.6</b>     | <b>-</b>         |
| <b>FINANCIAL INSTITUTIONS</b> | <b>-</b>       | <b>1,138.2</b>   | <b>-</b>       | <b>1,022.5</b>   | <b>-</b>       | <b>839.3</b>     | <b>-</b>       | <b>1,031.4</b>   |
| Pub. Finan. Instits.          | -              | -                | -              | -                | -              | -                | -              | -                |
| Co-op Finan. Instits.         | -              | -                | -              | -                | -              | -                | -              | -                |
| Insurance Companies           | -              | 194.6            | -              | 130.8            | -              | 59.2             | -              | 48.1             |
| Building Societies            | -              | -                | -              | -                | -              | -                | -              | -                |
| Credit Unions                 | -              | -                | -              | -                | -              | -                | -              | -                |
| Brokers and Money Lenders     | -              | 941.0            | -              | 889.3            | -              | 777.7            | -              | 981.0            |
| Trust & Investment Companies  | -              | 2.6              | -              | 2.3              | -              | 2.3              | -              | 2.3              |
| Pension Funds                 | -              | -                | -              | -                | -              | -                | -              | -                |
| <b>BUSINESS ENTERPRISES</b>   | <b>1,057.6</b> | <b>180,593.7</b> | <b>2,878.6</b> | <b>186,874.6</b> | <b>4,350.6</b> | <b>206,724.0</b> | <b>4,178.5</b> | <b>202,959.7</b> |
| <b>Agriculture</b>            | <b>260.4</b>   | <b>17,311.9</b>  | <b>260.9</b>   | <b>19,768.4</b>  | <b>261.7</b>   | <b>23,502.9</b>  | <b>256.0</b>   | <b>21,892.1</b>  |
| Sugarcane                     | 260.4          | 307.4            | 260.9          | 301.7            | 261.7          | 262.6            | 256.0          | 246.9            |
| Paddy                         | -              | 10,188.2         | -              | 12,831.1         | -              | 15,676.2         | -              | 13,989.1         |
| Other Farming                 | -              | 155.1            | -              | 270.9            | -              | 686.4            | -              | 758.3            |
| Livestock                     | -              | 2,502.9          | -              | 2,489.0          | -              | 2,492.3          | -              | 2,560.2          |
| Forestry                      | -              | 781.6            | -              | 810.7            | -              | 1,263.3          | -              | 1,227.6          |
| Shrimp & Other Fishing        | -              | 3,376.8          | -              | 3,065.0          | -              | 3,122.2          | -              | 3,109.9          |
| <b>Mining &amp; Quarrying</b> | <b>-</b>       | <b>4,549.0</b>   | <b>-</b>       | <b>5,244.8</b>   | <b>-</b>       | <b>5,962.8</b>   | <b>-</b>       | <b>5,327.4</b>   |
| Bauxite                       | -              | -                | -              | -                | -              | -                | -              | -                |
| Other                         | -              | 4,549.0          | -              | 5,244.8          | -              | 5,962.8          | -              | 5,327.4          |
| <b>Manufacturing</b>          | <b>658.9</b>   | <b>38,272.5</b>  | <b>662.6</b>   | <b>40,025.1</b>  | <b>643.9</b>   | <b>42,671.0</b>  | <b>647.7</b>   | <b>42,563.1</b>  |
| Timber and Sawmilling         | -              | 1,455.1          | -              | 1,492.4          | -              | 1,618.7          | -              | 1,573.8          |
| Other Constr. and Engin.      | -              | 19,727.7         | -              | 19,612.4         | -              | 22,295.4         | -              | 20,998.9         |
| Sugar Molasses                | 658.9          | -                | 662.6          | -                | 643.9          | -                | 647.7          | -                |
| Rice Milling                  | -              | 1,476.8          | -              | 2,000.3          | -              | 2,124.1          | -              | 2,657.8          |
| Beverages, Food & Tobacco     | -              | 8,720.4          | -              | 9,825.2          | -              | 9,461.1          | -              | 9,866.3          |
| Textiles & Clothing           | -              | 103.3            | -              | 126.2            | -              | 157.6            | -              | 115.4            |
| Electricity                   | -              | -                | -              | -                | -              | -                | -              | -                |
| Other Manufacturing           | -              | 6,789.1          | -              | 6,968.7          | -              | 7,014.1          | -              | 7,350.8          |
| <b>Services</b>               | <b>138.3</b>   | <b>120,460.4</b> | <b>1,955.1</b> | <b>121,836.3</b> | <b>3,445.1</b> | <b>134,587.3</b> | <b>3,274.8</b> | <b>133,177.2</b> |
| Drainage & Irrigation         | -              | 139.1            | -              | 138.0            | -              | 149.6            | -              | 27.5             |
| Transportation                | -              | 7,158.4          | -              | 7,431.7          | -              | 7,846.7          | -              | 9,943.0          |
| Telecommunications            | -              | 7,829.1          | -              | 7,590.4          | -              | 8,187.9          | -              | 8,225.2          |
| Entertaining & Catering       | -              | 5,406.8          | -              | 5,456.3          | -              | 6,068.1          | -              | 6,860.8          |
| Distribution                  | -              | 43,868.7         | -              | 40,371.2         | -              | 42,401.7         | -              | 41,008.0         |
| Education                     | -              | 672.3            | -              | 661.2            | -              | 645.9            | -              | 634.4            |
| Health                        | -              | 924.7            | -              | 1,602.5          | -              | 1,731.2          | -              | 1,494.3          |
| Professional Services         | 138.3          | 6,667.6          | 1,955.1        | 6,985.7          | 3,445.1        | 7,154.2          | 3,274.8        | 7,609.9          |
| Other Services                | -              | 47,793.8         | -              | 51,599.4         | -              | 60,402.0         | -              | 57,374.0         |
| <b>HOUSEHOLDS</b>             | <b>-</b>       | <b>39,472.8</b>  | <b>-</b>       | <b>39,975.3</b>  | <b>-</b>       | <b>36,483.2</b>  | <b>-</b>       | <b>38,422.7</b>  |
| Home Improvement              | -              | 7,200.5          | -              | 6,331.0          | -              | 5,406.2          | -              | 6,250.5          |
| Motor Cars                    | -              | 13,631.2         | -              | 13,939.3         | -              | 15,076.1         | -              | 16,268.9         |
| Other Durable Goods           | -              | 1,205.8          | -              | 1,182.8          | -              | 953.0            | -              | 992.2            |
| Education                     | -              | 983.6            | -              | 902.0            | -              | 1,672.3          | -              | 1,322.6          |
| Travel                        | -              | 49.8             | -              | 62.7             | -              | 56.0             | -              | 49.6             |
| Other Purposes                | -              | 16,401.9         | -              | 17,557.6         | -              | 13,319.5         | -              | 13,539.0         |
| <b>TOTAL</b>                  | <b>1,061.0</b> | <b>221,204.7</b> | <b>2,879.2</b> | <b>227,830.3</b> | <b>4,351.1</b> | <b>244,046.4</b> | <b>4,178.5</b> | <b>241,877.1</b> |

Source: Commercial Banks

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

Table 2-13(f)

|                               | 2024           |                  |                |                  |                |                  |                |                  |                |                  |                |                  |
|-------------------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|
|                               | Jan.           |                  | Feb.           |                  | Mar.           |                  | Apr.           |                  | May            |                  | Jun.           |                  |
|                               | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            |
| <b>GENERAL GOVERNMENT</b>     | <b>0.1</b>     | <b>-</b>         | <b>-</b>       | <b>-</b>         | <b>0.0</b>     | <b>-</b>         | <b>-</b>       | <b>-</b>         | <b>2.7</b>     | <b>-</b>         | <b>16.3</b>    | <b>-</b>         |
| <b>FINANCIAL INSTITUTIONS</b> | <b>-</b>       | <b>452.0</b>     | <b>-</b>       | <b>506.4</b>     | <b>-</b>       | <b>494.6</b>     | <b>-</b>       | <b>504.5</b>     | <b>-</b>       | <b>589.3</b>     | <b>-</b>       | <b>546.7</b>     |
| Pub. Finan. Instits.          | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Co-op Finan. Instits.         | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Insurance Companies           | -              | 34.8             | -              | 85.2             | -              | 77.0             | -              | 88.3             | -              | 178.4            | -              | 135.8            |
| Building Societies            | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Credit Unions                 | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Brokers and Money Lenders     | -              | 414.9            | -              | 418.9            | -              | 415.1            | -              | 413.8            | -              | 408.5            | -              | 408.5            |
| Trust & Investment Companies  | -              | 2.3              | -              | 2.3              | -              | 2.5              | -              | 2.3              | -              | 2.3              | -              | 2.3              |
| Pension Funds                 | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| <b>BUSINESS ENTERPRISES</b>   | <b>3,952.4</b> | <b>201,334.5</b> | <b>4,223.0</b> | <b>199,906.4</b> | <b>4,077.2</b> | <b>205,106.2</b> | <b>4,214.6</b> | <b>215,719.1</b> | <b>4,363.9</b> | <b>214,211.2</b> | <b>4,646.3</b> | <b>222,612.1</b> |
| <b>Agriculture</b>            | <b>168.3</b>   | <b>21,930.3</b>  | <b>168.3</b>   | <b>21,989.8</b>  | <b>168.4</b>   | <b>23,825.9</b>  | <b>135.3</b>   | <b>26,894.9</b>  | <b>137.2</b>   | <b>22,749.3</b>  | <b>135.3</b>   | <b>24,576.4</b>  |
| Sugarcane                     | 168.3          | 209.9            | 168.3          | 209.7            | 168.3          | 205.2            | 135.3          | 204.8            | 135.3          | 204.8            | 135.3          | 204.3            |
| Paddy                         | -              | 13,784.7         | -              | 14,507.7         | -              | 15,829.9         | -              | 18,648.5         | -              | 14,519.5         | -              | 15,784.4         |
| Other Farming                 | -              | 758.7            | -              | 758.3            | -              | 915.0            | -              | 991.6            | -              | 996.4            | -              | 1,378.1          |
| Livestock                     | -              | 2,886.1          | -              | 2,274.1          | -              | 2,729.4          | -              | 2,801.4          | -              | 2,736.8          | -              | 2,915.9          |
| Forestry                      | -              | 1,205.6          | -              | 1,197.9          | 0.1            | 1,174.9          | -              | 1,165.6          | 1.9            | 1,194.6          | -              | 1,197.6          |
| Shrimp & Other Fishing        | -              | 3,085.3          | -              | 3,042.1          | -              | 2,971.3          | -              | 3,083.0          | -              | 3,097.2          | -              | 3,096.1          |
| <b>Mining &amp; Quarrying</b> | <b>-</b>       | <b>6,176.3</b>   | <b>-</b>       | <b>6,256.2</b>   | <b>-</b>       | <b>5,575.6</b>   | <b>-</b>       | <b>6,268.1</b>   | <b>-</b>       | <b>6,639.1</b>   | <b>-</b>       | <b>6,888.0</b>   |
| Bauxite                       | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Other                         | -              | 6,176.3          | -              | 6,256.2          | -              | 5,575.6          | -              | 6,268.1          | -              | 6,639.1          | -              | 6,888.0          |
| <b>Manufacturing</b>          | <b>649.0</b>   | <b>39,461.7</b>  | <b>650.2</b>   | <b>38,099.8</b>  | <b>651.5</b>   | <b>40,939.7</b>  | <b>640.4</b>   | <b>41,537.5</b>  | <b>640.4</b>   | <b>40,456.4</b>  | <b>640.4</b>   | <b>42,636.5</b>  |
| Timber and Sawmilling         | -              | 1,964.4          | -              | 1,962.1          | -              | 2,005.2          | -              | 1,976.1          | -              | 1,942.4          | -              | 1,908.2          |
| Other Constr. and Engin.      | -              | 19,485.0         | -              | 19,630.7         | -              | 20,388.2         | -              | 19,205.4         | -              | 18,971.4         | -              | 20,385.8         |
| Sugar Molasses                | 649.0          | -                | 650.2          | -                | 651.5          | -                | 640.4          | -                | 640.4          | -                | 640.4          | -                |
| Rice Milling                  | -              | 2,096.1          | -              | 1,972.0          | -              | 2,793.1          | -              | 3,508.5          | -              | 3,065.6          | -              | 3,228.6          |
| Beverages, Food & Tobacco     | -              | 9,571.5          | -              | 9,292.3          | -              | 9,286.0          | -              | 10,657.3         | -              | 10,866.0         | -              | 11,336.8         |
| Textiles & Clothing           | -              | 111.1            | -              | 100.6            | -              | 116.9            | -              | 122.7            | -              | 100.9            | -              | 97.2             |
| Electricity                   | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Other Manufacturing           | -              | 6,233.6          | -              | 5,142.1          | -              | 6,350.2          | -              | 6,067.5          | -              | 5,510.1          | -              | 5,679.9          |
| <b>Services</b>               | <b>3,135.1</b> | <b>133,766.2</b> | <b>3,404.6</b> | <b>133,560.6</b> | <b>3,257.3</b> | <b>134,765.1</b> | <b>3,438.9</b> | <b>141,018.5</b> | <b>3,586.3</b> | <b>144,366.4</b> | <b>3,870.6</b> | <b>148,511.2</b> |
| Drainage & Irrigation         | -              | 14.6             | -              | 148.0            | -              | 109.6            | -              | 49.6             | -              | 31.7             | -              | 96.2             |
| Transportation                | -              | 9,964.6          | -              | 9,807.0          | -              | 9,904.0          | -              | 10,335.4         | -              | 10,359.7         | -              | 12,076.0         |
| Telecommunications            | -              | 8,204.7          | -              | 7,797.2          | -              | 7,697.2          | -              | 7,695.2          | -              | 7,841.1          | -              | 8,227.9          |
| Entertaining & Catering       | -              | 7,185.6          | -              | 7,503.8          | -              | 7,415.2          | -              | 7,776.9          | -              | 7,909.8          | -              | 7,989.1          |
| Distribution                  | -              | 41,011.6         | -              | 41,306.2         | -              | 39,627.9         | -              | 41,066.2         | -              | 41,141.9         | -              | 41,295.6         |
| Education                     | -              | 632.7            | -              | 703.7            | -              | 616.6            | -              | 632.2            | -              | 614.6            | -              | 607.4            |
| Health                        | -              | 1,534.2          | -              | 1,564.3          | -              | 1,742.4          | -              | 1,827.8          | -              | 1,761.9          | -              | 1,750.7          |
| Professional Services         | 3,135.1        | 7,612.9          | 3,404.6        | 7,671.8          | 3,257.3        | 7,672.5          | 3,438.9        | 7,330.7          | 3,586.3        | 8,946.0          | 3,870.6        | 9,385.6          |
| Other Services                | -              | 57,605.4         | -              | 57,058.5         | -              | 59,979.7         | -              | 64,304.6         | -              | 65,759.8         | -              | 67,082.6         |
| <b>HOUSEHOLDS</b>             | <b>-</b>       | <b>38,403.8</b>  | <b>-</b>       | <b>39,386.5</b>  | <b>-</b>       | <b>41,005.2</b>  | <b>-</b>       | <b>38,484.2</b>  | <b>-</b>       | <b>39,564.1</b>  | <b>-</b>       | <b>41,046.2</b>  |
| Home Improvement              | -              | 6,187.5          | -              | 6,136.2          | -              | 7,507.7          | -              | 6,292.1          | -              | 6,245.3          | -              | 6,940.8          |
| Motor Cars                    | -              | 16,521.1         | -              | 16,731.5         | -              | 16,830.3         | -              | 17,078.1         | -              | 17,391.6         | -              | 18,156.4         |
| Other Durable Goods           | -              | 982.8            | -              | 984.3            | -              | 1,059.9          | -              | 1,081.8          | -              | 1,016.1          | -              | 1,055.7          |
| Education                     | -              | 1,211.0          | -              | 1,097.4          | -              | 1,008.5          | -              | 910.8            | -              | 818.5            | -              | 771.3            |
| Travel                        | -              | 46.8             | -              | 45.9             | -              | 50.0             | -              | 51.9             | -              | 54.4             | -              | 56.6             |
| Other Purposes                | -              | 13,454.6         | -              | 14,391.3         | -              | 14,548.9         | -              | 13,069.6         | -              | 14,038.3         | -              | 14,065.4         |
| <b>TOTAL</b>                  | <b>3,952.4</b> | <b>240,242.7</b> | <b>4,223.0</b> | <b>239,797.4</b> | <b>4,077.2</b> | <b>246,605.9</b> | <b>4,214.6</b> | <b>254,707.7</b> | <b>4,366.6</b> | <b>254,364.7</b> | <b>4,662.6</b> | <b>264,205.0</b> |

Source: Commercial Banks

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

Table 2-13(g)

|                               | 2024           |                  |                |                  |                |                  |                |                  |                |                  |                |                  |
|-------------------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|
|                               | Jul.           |                  | Aug.           |                  | Sep.           |                  | Oct.           |                  | Nov.           |                  | Dec.           |                  |
|                               | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            |
| <b>GENERAL GOVERNMENT</b>     | <b>5.5</b>     | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| <b>FINANCIAL INSTITUTIONS</b> | -              | <b>500.2</b>     | -              | <b>525.0</b>     | -              | <b>532.9</b>     | -              | <b>535.4</b>     | -              | <b>531.4</b>     | -              | <b>558.9</b>     |
| Pub. Finan. Instits.          | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Co-op Finan. Instits.         | -              | 0.1              | -              | -                | -              | 0.6              | -              | -                | -              | -                | -              | -                |
| Insurance Companies           | -              | 99.4             | -              | 106.4            | -              | 134.6            | -              | 143.2            | -              | 139.5            | -              | 171.5            |
| Building Societies            | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Credit Unions                 | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Brokers and Money Lenders     | -              | 398.3            | -              | 418.6            | -              | 397.7            | -              | 392.2            | -              | 391.9            | -              | 387.4            |
| Trust & Investment Companies  | -              | 2.3              | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Pension Funds                 | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| <b>BUSINESS ENTERPRISES</b>   | <b>4,292.2</b> | <b>224,721.0</b> | <b>4,080.5</b> | <b>223,690.9</b> | <b>3,992.1</b> | <b>230,140.0</b> | <b>2,996.0</b> | <b>237,678.7</b> | <b>3,246.1</b> | <b>238,677.4</b> | <b>3,775.2</b> | <b>238,580.6</b> |
| <b>Agriculture</b>            | <b>101.0</b>   | <b>24,464.1</b>  | -              | <b>25,189.2</b>  | -              | <b>27,485.4</b>  | -              | <b>32,019.0</b>  | -              | <b>32,992.8</b>  | -              | <b>31,576.1</b>  |
| Sugarcane                     | 101.0          | 204.1            | -              | 184.4            | -              | 183.9            | -              | 183.7            | -              | 183.5            | -              | 178.2            |
| Paddy                         | -              | 13,673.9         | -              | 14,445.5         | -              | 16,644.4         | -              | 21,340.5         | -              | 22,020.3         | -              | 20,670.2         |
| Other Farming                 | -              | 1,277.0          | -              | 1,273.9          | -              | 1,271.8          | -              | 1,278.0          | -              | 1,274.9          | -              | 1,281.1          |
| Livestock                     | -              | 2,652.6          | -              | 2,672.5          | -              | 2,761.4          | -              | 2,653.3          | -              | 2,795.3          | -              | 2,955.5          |
| Forestry                      | -              | 1,147.0          | -              | 1,133.1          | -              | 1,130.6          | -              | 1,098.8          | -              | 1,310.3          | -              | 1,310.1          |
| Shrimp & Other Fishing        | -              | 5,509.7          | -              | 5,479.7          | -              | 5,493.2          | -              | 5,464.7          | -              | 5,408.6          | -              | 5,181.0          |
| <b>Mining &amp; Quarrying</b> | -              | <b>6,545.9</b>   | -              | <b>5,884.9</b>   | -              | <b>6,634.0</b>   | -              | <b>5,701.3</b>   | -              | <b>5,285.3</b>   | -              | <b>5,802.9</b>   |
| Bauxite                       | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Other                         | -              | 6,545.9          | -              | 5,884.9          | -              | 6,634.0          | -              | 5,701.3          | -              | 5,285.3          | -              | 5,802.9          |
| <b>Manufacturing</b>          | <b>640.4</b>   | <b>40,461.3</b>  | <b>640.4</b>   | <b>40,740.8</b>  | <b>644.3</b>   | <b>42,291.3</b>  | <b>645.6</b>   | <b>45,203.6</b>  | <b>646.9</b>   | <b>45,023.9</b>  | <b>648.1</b>   | <b>43,331.4</b>  |
| Timber and Sawmilling         | -              | 2,293.0          | -              | 2,256.1          | -              | 2,124.3          | -              | 2,086.6          | -              | 2,176.6          | -              | 2,314.1          |
| Other Constr. and Engin.      | -              | 19,998.8         | -              | 20,155.4         | -              | 20,120.3         | -              | 21,125.5         | -              | 20,216.8         | -              | 20,347.7         |
| Sugar Molasses                | 640.4          | -                | 640.4          | -                | 644.3          | -                | 645.6          | -                | 646.9          | -                | 648.1          | -                |
| Rice Milling                  | -              | 3,141.9          | -              | 3,021.5          | -              | 4,376.9          | -              | 5,044.9          | -              | 4,707.9          | -              | 4,026.4          |
| Beverages, Food & Tobacco     | -              | 9,419.7          | -              | 9,790.9          | -              | 9,847.9          | -              | 10,503.8         | -              | 12,152.0         | -              | 11,431.2         |
| Textiles & Clothing           | -              | 105.1            | -              | 323.4            | -              | 318.3            | -              | 313.8            | -              | 286.0            | -              | 266.5            |
| Electricity                   | -              | -                | -              | -                | -              | 10.0             | -              | -                | -              | 10.2             | -              | -                |
| Other Manufacturing           | -              | 5,502.7          | -              | 5,193.7          | -              | 5,493.6          | -              | 6,129.1          | -              | 5,474.4          | -              | 4,945.6          |
| <b>Services</b>               | <b>3,550.7</b> | <b>153,249.7</b> | <b>3,440.1</b> | <b>151,876.1</b> | <b>3,347.8</b> | <b>153,729.3</b> | <b>2,350.4</b> | <b>154,754.7</b> | <b>2,599.3</b> | <b>155,375.3</b> | <b>3,127.1</b> | <b>157,870.3</b> |
| Drainage & Irrigation         | -              | 0.0              | -              | 88.8             | -              | -                | -              | 7.0              | -              | -                | -              | -                |
| Transportation                | -              | 12,969.0         | -              | 12,850.4         | -              | 12,652.1         | -              | 12,663.0         | -              | 12,466.9         | -              | 14,534.9         |
| Telecommunications            | -              | 8,154.6          | -              | 8,172.7          | -              | 8,050.3          | -              | 8,380.4          | -              | 8,551.5          | -              | 8,433.2          |
| Entertaining & Catering       | -              | 8,096.7          | -              | 8,137.1          | -              | 8,652.5          | -              | 8,853.4          | -              | 9,097.7          | -              | 8,916.8          |
| Distribution                  | -              | 41,144.0         | -              | 41,899.4         | -              | 40,883.8         | -              | 40,622.6         | -              | 40,476.7         | -              | 40,785.4         |
| Education                     | -              | 578.4            | -              | 588.6            | -              | 554.0            | -              | 568.3            | -              | 571.2            | -              | 557.6            |
| Health                        | -              | 1,817.5          | -              | 1,817.1          | -              | 1,955.9          | -              | 2,357.0          | -              | 2,419.6          | -              | 2,627.9          |
| Professional Services         | 3,550.7        | 8,721.6          | 3,440.1        | 8,817.3          | 3,347.8        | 8,656.9          | 2,350.4        | 8,037.2          | 2,599.3        | 7,949.3          | 3,127.1        | 7,828.8          |
| Other Services                | -              | 71,767.8         | -              | 69,504.6         | -              | 72,323.9         | -              | 73,265.9         | -              | 73,842.3         | -              | 74,185.7         |
| <b>HOUSEHOLDS</b>             | -              | <b>41,123.2</b>  | -              | <b>43,232.0</b>  | -              | <b>44,525.6</b>  | -              | <b>44,766.9</b>  | -              | <b>46,293.4</b>  | -              | <b>48,287.9</b>  |
| Home Improvement              | -              | 6,629.8          | -              | 6,311.9          | -              | 6,978.9          | -              | 7,089.3          | -              | 6,978.2          | -              | 7,112.1          |
| Motor Cars                    | -              | 18,722.2         | -              | 19,428.9         | -              | 19,909.6         | -              | 20,164.6         | -              | 20,635.0         | -              | 21,007.1         |
| Other Durable Goods           | -              | 1,006.2          | -              | 1,040.3          | -              | 1,000.2          | -              | 1,012.2          | -              | 1,039.1          | -              | 1,056.0          |
| Education                     | -              | 1,005.8          | -              | 1,261.9          | -              | 1,366.3          | -              | 1,300.4          | -              | 1,243.1          | -              | 1,109.9          |
| Travel                        | -              | 58.7             | -              | 63.0             | -              | 58.1             | -              | 59.6             | -              | 55.7             | -              | 50.4             |
| Other Purposes                | -              | 13,700.4         | -              | 15,126.1         | -              | 15,212.5         | -              | 15,140.8         | -              | 16,342.3         | -              | 17,952.4         |
| <b>TOTAL</b>                  | <b>4,297.7</b> | <b>266,344.4</b> | <b>4,080.5</b> | <b>267,455.8</b> | <b>3,992.1</b> | <b>275,198.4</b> | <b>2,996.0</b> | <b>282,981.0</b> | <b>3,246.1</b> | <b>285,502.2</b> | <b>3,775.2</b> | <b>287,427.5</b> |

Source: Commercial Banks

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

Table 2-13(h)

|                               | 2025           |                  |                |                  |                |                  |                |                  |                |                  |                |                  |
|-------------------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|
|                               | Jan.           |                  | Feb.           |                  | Mar.           |                  | Apr.           |                  | May            |                  | Jun.           |                  |
|                               | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            | Pub.           | Priv.            |
| <b>GENERAL GOVERNMENT</b>     | <b>0.2</b>     | <b>-</b>         | <b>-</b>       | <b>-</b>         | <b>0.5</b>     | <b>-</b>         | <b>0.0</b>     | <b>-</b>         | <b>20.8</b>    | <b>-</b>         | <b>-</b>       | <b>-</b>         |
| <b>FINANCIAL INSTITUTIONS</b> | <b>-</b>       | <b>490.9</b>     | <b>-</b>       | <b>473.0</b>     | <b>-</b>       | <b>490.0</b>     | <b>-</b>       | <b>547.0</b>     | <b>-</b>       | <b>462.4</b>     | <b>-</b>       | <b>371.4</b>     |
| Pub. Finan. Instits.          | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Co-op Finan. Instits.         | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Insurance Companies           | -              | 110.2            | -              | 86.6             | -              | 111.6            | -              | 168.3            | -              | 88.5             | -              | 1.2              |
| Building Societies            | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Credit Unions                 | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Brokers and Money Lenders     | -              | 380.7            | -              | 386.4            | -              | 378.4            | -              | 378.7            | -              | 373.9            | -              | 370.2            |
| Trust & Investment Companies  | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Pension Funds                 | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| <b>BUSINESS ENTERPRISES</b>   | <b>2,729.9</b> | <b>235,977.8</b> | <b>3,451.7</b> | <b>236,289.0</b> | <b>3,604.3</b> | <b>239,372.8</b> | <b>3,681.9</b> | <b>246,949.3</b> | <b>3,657.5</b> | <b>248,201.2</b> | <b>3,462.7</b> | <b>251,427.4</b> |
| <b>Agriculture</b>            | <b>-</b>       | <b>31,047.5</b>  | <b>-</b>       | <b>29,981.2</b>  | <b>-</b>       | <b>27,935.9</b>  | <b>3.8</b>     | <b>30,737.7</b>  | <b>-</b>       | <b>31,501.1</b>  | <b>-</b>       | <b>31,921.0</b>  |
| Sugarcane                     | -              | 178.0            | -              | 177.8            | -              | 174.9            | -              | 174.7            | -              | 174.4            | -              | 174.2            |
| Paddy                         | -              | 20,171.9         | -              | 19,194.7         | -              | 16,952.9         | -              | 20,057.2         | -              | 20,908.1         | -              | 21,047.2         |
| Other Farming                 | -              | 1,249.8          | -              | 1,254.3          | -              | 1,255.0          | -              | 1,254.7          | -              | 1,248.9          | -              | 1,295.0          |
| Livestock                     | -              | 3,036.6          | -              | 2,828.5          | -              | 2,809.3          | -              | 2,778.8          | -              | 2,559.9          | -              | 2,744.0          |
| Forestry                      | -              | 1,284.2          | -              | 1,283.1          | -              | 1,263.6          | 3.8            | 1,232.9          | -              | 1,219.5          | -              | 1,203.4          |
| Shrimp & Other Fishing        | -              | 5,127.0          | -              | 5,242.8          | -              | 5,480.2          | -              | 5,239.4          | -              | 5,390.3          | -              | 5,457.1          |
| <b>Mining &amp; Quarrying</b> | <b>-</b>       | <b>4,820.4</b>   | <b>-</b>       | <b>4,545.4</b>   | <b>-</b>       | <b>5,005.9</b>   | <b>-</b>       | <b>5,150.0</b>   | <b>-</b>       | <b>5,290.8</b>   | <b>-</b>       | <b>5,266.1</b>   |
| Bauxite                       | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Other                         | -              | 4,820.4          | -              | 4,545.4          | -              | 5,005.9          | -              | 5,150.0          | -              | 5,290.8          | -              | 5,266.1          |
| <b>Manufacturing</b>          | <b>649.4</b>   | <b>42,769.5</b>  | <b>650.6</b>   | <b>43,717.0</b>  | <b>651.9</b>   | <b>46,174.6</b>  | <b>653.1</b>   | <b>47,563.3</b>  | <b>654.4</b>   | <b>48,746.7</b>  | <b>655.7</b>   | <b>48,684.7</b>  |
| Timber and Sawmilling         | -              | 2,301.3          | -              | 2,085.2          | -              | 2,120.5          | -              | 2,189.9          | -              | 2,045.2          | -              | 2,095.2          |
| Other Constr. and Engin.      | -              | 19,397.2         | -              | 19,709.4         | -              | 20,668.5         | -              | 20,865.4         | -              | 21,706.3         | -              | 22,160.1         |
| Sugar Molasses                | 649.4          | 39.4             | 650.6          | 39.7             | 651.9          | 39.2             | 653.1          | 39.5             | 654.4          | 39.4             | 655.7          | 39.3             |
| Rice Milling                  | -              | 3,401.6          | -              | 3,410.5          | -              | 3,814.3          | -              | 4,299.8          | -              | 6,093.4          | -              | 4,629.3          |
| Beverages, Food & Tobacco     | -              | 10,874.5         | -              | 10,995.3         | -              | 10,906.4         | -              | 10,619.3         | -              | 10,748.3         | -              | 10,697.9         |
| Textiles & Clothing           | -              | 271.1            | -              | 277.4            | -              | 273.8            | -              | 300.6            | -              | 309.0            | -              | 312.7            |
| Electricity                   | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                |
| Other Manufacturing           | -              | 6,484.4          | -              | 7,199.7          | -              | 8,351.9          | -              | 9,248.7          | -              | 7,805.0          | -              | 8,750.1          |
| <b>Services</b>               | <b>2,080.5</b> | <b>157,340.3</b> | <b>2,801.1</b> | <b>158,045.4</b> | <b>2,952.4</b> | <b>160,256.4</b> | <b>3,025.0</b> | <b>163,498.3</b> | <b>3,003.1</b> | <b>162,662.6</b> | <b>2,807.0</b> | <b>165,555.7</b> |
| Drainage & Irrigation         | -              | -                | -              | -                | -              | -                | -              | -                | -              | -                | -              | 51.6             |
| Transportation                | -              | 14,541.2         | -              | 14,876.0         | -              | 14,758.4         | -              | 14,959.3         | -              | 15,271.2         | -              | 15,581.3         |
| Telecommunications            | -              | 8,365.3          | -              | 8,241.9          | -              | 10,677.0         | -              | 10,625.2         | -              | 10,589.1         | -              | 10,519.6         |
| Entertaining & Catering       | -              | 9,084.9          | -              | 9,278.9          | -              | 9,083.1          | -              | 9,223.6          | -              | 9,434.9          | -              | 10,176.0         |
| Distribution                  | -              | 40,619.3         | -              | 40,070.6         | -              | 39,141.8         | -              | 40,646.0         | -              | 41,204.8         | -              | 41,530.6         |
| Education                     | -              | 598.8            | -              | 600.2            | -              | 591.4            | -              | 591.4            | -              | 582.1            | -              | 574.1            |
| Health                        | -              | 2,496.9          | -              | 2,369.6          | -              | 2,447.7          | -              | 2,464.0          | -              | 2,416.7          | -              | 2,574.0          |
| Professional Services         | 2,080.5        | 7,338.7          | 2,801.1        | 7,181.5          | 2,952.4        | 7,201.7          | 3,025.0        | 7,365.7          | 3,003.1        | 7,322.0          | 2,807.0        | 6,151.8          |
| Other Services                | -              | 74,295.1         | -              | 75,426.8         | -              | 76,355.2         | -              | 77,623.1         | -              | 75,841.7         | -              | 78,396.7         |
| <b>HOUSEHOLDS</b>             | <b>-</b>       | <b>47,574.6</b>  | <b>-</b>       | <b>47,794.9</b>  | <b>-</b>       | <b>48,744.6</b>  | <b>-</b>       | <b>49,236.9</b>  | <b>-</b>       | <b>51,290.6</b>  | <b>-</b>       | <b>51,814.3</b>  |
| Home Improvement              | -              | 7,019.7          | -              | 6,967.3          | -              | 7,122.9          | -              | 6,363.9          | -              | 7,016.6          | -              | 4,565.7          |
| Motor Cars                    | -              | 21,327.5         | -              | 21,503.7         | -              | 22,119.0         | -              | 22,858.8         | -              | 23,958.2         | -              | 25,267.8         |
| Other Durable Goods           | -              | 1,057.4          | -              | 1,053.5          | -              | 1,053.3          | -              | 1,061.0          | -              | 1,113.2          | -              | 1,141.3          |
| Education                     | -              | 1,055.4          | -              | 973.6            | -              | 900.1            | -              | 826.1            | -              | 764.1            | -              | 910.0            |
| Travel                        | -              | 44.4             | -              | 46.0             | -              | 47.9             | -              | 55.1             | -              | 78.4             | -              | 78.0             |
| Other Purposes                | -              | 17,070.2         | -              | 17,250.8         | -              | 17,501.4         | -              | 18,072.0         | -              | 18,360.2         | -              | 19,851.5         |
| <b>TOTAL</b>                  | <b>2,730.1</b> | <b>284,043.3</b> | <b>3,451.7</b> | <b>284,556.9</b> | <b>3,604.7</b> | <b>288,607.4</b> | <b>3,682.0</b> | <b>296,733.1</b> | <b>3,678.3</b> | <b>299,954.2</b> | <b>3,462.7</b> | <b>303,613.2</b> |

Source: Commercial Banks

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

Table 2-13(i)

|                               | 2025    |           |         |           |         |           |
|-------------------------------|---------|-----------|---------|-----------|---------|-----------|
|                               | Jul.    |           | Aug.    |           | Sep.    |           |
|                               | Pub.    | Priv.     | Pub.    | Priv.     | Pub.    | Priv.     |
| <b>GENERAL GOVERNMENT</b>     | -       | -         | -       | -         | 0.1     | -         |
| <b>FINANCIAL INSTITUTIONS</b> | -       | 370.1     | -       | 388.9     | -       | 432.4     |
| Pub. Finan. Instits.          | -       | -         | -       | -         | -       | -         |
| Co-op Finan. Instits.         | -       | -         | -       | -         | -       | -         |
| Insurance Companies           | -       | 1.3       | -       | 22.9      | -       | 69.0      |
| Building Societies            | -       | -         | -       | -         | -       | -         |
| Credit Unions                 | -       | -         | -       | -         | -       | -         |
| Brokers and Money Lenders     | -       | 368.8     | -       | 366.0     | -       | 352.8     |
| Trust & Investment Companies  | -       | -         | -       | -         | -       | 10.6      |
| Pension Funds                 | -       | -         | -       | -         | -       | -         |
| <b>BUSINESS ENTERPRISES</b>   | 3,839.5 | 248,400.1 | 4,108.7 | 250,027.1 | 3,827.0 | 255,025.6 |
| <b>Agriculture</b>            | -       | 30,986.8  | -       | 31,142.9  | -       | 31,541.5  |
| Sugarcane                     | -       | 170.7     | -       | 170.4     | -       | 75.5      |
| Paddy                         | -       | 20,521.4  | -       | 20,757.4  | -       | 21,343.8  |
| Other Farming                 | -       | 1,149.3   | -       | 1,188.8   | -       | 1,196.4   |
| Livestock                     | -       | 2,572.6   | -       | 2,725.2   | -       | 2,490.1   |
| Forestry                      | -       | 1,188.2   | -       | 1,178.3   | -       | 1,171.1   |
| Shrimp & Other Fishing        | -       | 5,384.6   | -       | 5,122.8   | -       | 5,264.6   |
| <b>Mining &amp; Quarrying</b> | -       | 5,221.3   | -       | 8,882.4   | -       | 9,243.7   |
| Bauxite                       | -       | -         | -       | -         | -       | -         |
| Other                         | -       | 5,221.3   | -       | 8,882.4   | -       | 9,243.7   |
| <b>Manufacturing</b>          | 657.0   | 47,951.1  | 658.3   | 48,014.0  | 642.4   | 50,508.2  |
| Timber and Sawmilling         | -       | 2,135.8   | -       | 2,124.0   | -       | 2,051.8   |
| Other Constr. and Engin.      | -       | 21,337.8  | -       | 20,451.7  | -       | 21,623.5  |
| Sugar Molasses                | 657.0   | 39.2      | 658.3   | 39.0      | 642.4   | -         |
| Rice Milling                  | -       | 4,712.6   | -       | 4,293.2   | -       | 3,895.5   |
| Beverages, Food & Tobacco     | -       | 11,032.0  | -       | 11,123.9  | -       | 12,945.7  |
| Textiles & Clothing           | -       | 314.2     | -       | 329.4     | -       | 331.6     |
| Electricity                   | -       | -         | -       | -         | -       | 0.5       |
| Other Manufacturing           | -       | 8,379.6   | -       | 9,652.8   | -       | 9,659.7   |
| <b>Services</b>               | 3,182.5 | 164,240.9 | 3,450.4 | 161,987.8 | 3,184.6 | 163,732.2 |
| Drainage & Irrigation         | -       | 86.7      | -       | 11.7      | -       | 84.1      |
| Transportation                | -       | 16,020.9  | -       | 17,667.7  | -       | 17,558.5  |
| Telecommunications            | -       | 10,492.0  | -       | 10,274.0  | -       | 10,933.7  |
| Entertaining & Catering       | -       | 10,144.2  | -       | 10,572.9  | -       | 10,433.2  |
| Distribution                  | -       | 40,626.0  | -       | 40,955.0  | -       | 42,147.3  |
| Education                     | -       | 633.0     | -       | 619.4     | -       | 616.4     |
| Health                        | -       | 2,544.8   | -       | 2,521.4   | -       | 2,498.8   |
| Professional Services         | 3,182.5 | 6,151.1   | 3,450.4 | 6,219.4   | 3,184.6 | 6,262.1   |
| Other Services                | -       | 77,542.3  | -       | 73,146.2  | -       | 73,198.0  |
| <b>HOUSEHOLDS</b>             | -       | 54,895.8  | -       | 54,968.7  | -       | 59,112.1  |
| Home Improvement              | -       | 7,487.3   | -       | 6,236.2   | -       | 7,359.3   |
| Motor Cars                    | -       | 26,562.8  | -       | 28,592.6  | -       | 30,368.2  |
| Other Durable Goods           | -       | 1,155.6   | -       | 1,133.4   | -       | 1,145.6   |
| Education                     | -       | 1,153.4   | -       | 1,426.3   | -       | 1,606.2   |
| Travel                        | -       | 77.4      | -       | 80.1      | -       | 78.5      |
| Other Purposes                | -       | 18,459.3  | -       | 17,500.1  | -       | 18,554.4  |
| <b>TOTAL</b>                  | 3,839.5 | 303,666.0 | 4,108.7 | 305,384.7 | 3,827.2 | 314,570.1 |

Source: Commercial Banks

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

Table 2.14

| End Of Period | Total Liquid Assets | Cash In Bank | Excess Reserve | Bals Due From H/Q Own Branch Abroad | Net Bals Due From Com Banks In Guy. | Bals Due From Other Banks Abroad | Trea-<br>sury Bills<br>2) | Req. Liquid Assets<br>1) | Surplus (+)<br>Deficit (-) |
|---------------|---------------------|--------------|----------------|-------------------------------------|-------------------------------------|----------------------------------|---------------------------|--------------------------|----------------------------|
| 2015          | 114,813.4           | 8,416.9      | 11,096.4       | 7,767.9                             | 2,230.5                             | 21,597.8                         | 63,704.0                  | 74,970.8                 | 39,842.6                   |
| 2016          | 121,602.7           | 8,959.1      | 24,299.0       | 4,920.3                             | 2,620.2                             | 14,632.0                         | 66,172.0                  | 80,014.2                 | 41,588.5                   |
| 2017          | 111,929.8           | 9,361.4      | 18,548.0       | 7,921.8                             | 1,305.9                             | 11,525.1                         | 63,267.6                  | 78,520.9                 | 33,408.9                   |
| 2018          | 120,265.2           | 10,060.7     | 28,082.4       | 7,509.9                             | 3,599.9                             | 13,945.6                         | 57,066.8                  | 83,913.1                 | 36,352.2                   |
| 2019          | 150,582.3           | 11,912.2     | 28,149.8       | 14,777.1                            | 13,176.3                            | 21,742.6                         | 60,824.3                  | 97,472.9                 | 53,109.4                   |
| 2020          |                     |              |                |                                     |                                     |                                  |                           |                          |                            |
| Mar.          | 149,001.4           | 11,262.0     | 29,400.7       | 15,484.1                            | 4,621.4                             | 25,936.4                         | 62,296.7                  | 98,385.0                 | 50,616.3                   |
| Jun.          | 162,374.4           | 9,210.5      | 39,622.8       | 11,553.4                            | 5,876.1                             | 33,647.4                         | 62,464.2                  | 101,303.3                | 61,071.1                   |
| Sep.          | 189,710.4           | 9,181.4      | 55,309.5       | 14,600.1                            | 3,504.3                             | 36,781.5                         | 70,333.6                  | 81,309.9                 | 108,400.5                  |
| Dec.          | 211,539.3           | 10,410.2     | 75,116.0       | 12,952.5                            | 4,752.0                             | 38,759.4                         | 69,549.3                  | 86,558.2                 | 124,981.1                  |
| 2021          |                     |              |                |                                     |                                     |                                  |                           |                          |                            |
| Mar.          | 220,291.6           | 10,557.4     | 88,913.6       | 14,423.1                            | 990.6                               | 35,629.6                         | 69,777.4                  | 89,723.9                 | 130,567.7                  |
| Jun.          | 233,514.5           | 10,452.0     | 67,328.0       | 16,275.8                            | 942.7                               | 46,276.0                         | 92,240.0                  | 92,230.2                 | 141,284.4                  |
| Sep.          | 245,844.7           | 9,375.6      | 84,420.9       | 16,559.5                            | 1,176.4                             | 42,240.6                         | 92,071.7                  | 94,825.6                 | 151,019.2                  |
| Dec.          | 257,561.5           | 13,364.3     | 60,230.5       | 15,872.7                            | 1,056.0                             | 33,754.2                         | 133,283.8                 | 83,877.7                 | 173,683.8                  |
| 2022          |                     |              |                |                                     |                                     |                                  |                           |                          |                            |
| Mar.          | 273,033.1           | 11,248.1     | 46,959.3       | 18,840.1                            | 318.8                               | 35,221.0                         | 160,445.7                 | 100,311.8                | 172,721.2                  |
| Jun.          | 255,610.8           | 11,496.7     | 30,841.2       | 18,786.8                            | 565.5                               | 29,742.2                         | 164,178.5                 | 103,745.7                | 151,865.2                  |
| Sep.          | 240,719.3           | 11,728.9     | 26,232.3       | 12,182.4                            | (247.6)                             | 14,844.6                         | 175,978.7                 | 138,514.0                | 102,205.3                  |
| Dec.          | 272,022.6           | 13,811.8     | 52,975.8       | 7,682.4                             | 2,716.1                             | 20,490.3                         | 174,346.3                 | 147,964.9                | 124,057.8                  |
| 2023          |                     |              |                |                                     |                                     |                                  |                           |                          |                            |
| Jan.          | 282,190.6           | 10,661.9     | 51,585.1       | 8,456.8                             | 1,190.8                             | 17,588.2                         | 192,707.9                 | 152,455.7                | 129,734.9                  |
| Feb.          | 280,343.0           | 11,894.9     | 54,070.9       | 7,598.9                             | 1,944.8                             | 17,618.1                         | 187,215.4                 | 152,131.8                | 128,211.2                  |
| Mar.          | 277,286.8           | 11,324.1     | 47,184.7       | 7,434.5                             | 389.5                               | 19,183.0                         | 191,771.0                 | 152,364.0                | 124,922.8                  |
| Apr.          | 256,362.1           | 12,127.4     | 23,496.1       | 8,662.6                             | (454.0)                             | 15,238.8                         | 197,291.1                 | 154,124.0                | 102,238.1                  |
| May           | 284,546.2           | 13,404.9     | 43,653.9       | 8,018.2                             | 732.2                               | 19,756.7                         | 198,980.3                 | 154,774.0                | 129,772.1                  |
| Jun.          | 287,649.8           | 12,100.9     | 46,270.7       | 12,143.9                            | 1,143.9                             | 19,479.1                         | 196,511.4                 | 157,378.5                | 130,271.3                  |
| Jul.          | 299,291.4           | 11,279.1     | 54,603.3       | 11,368.0                            | 20.8                                | 21,567.8                         | 200,452.2                 | 162,447.7                | 136,843.7                  |
| Aug.          | 307,351.4           | 11,903.2     | 59,974.3       | 14,146.5                            | (329.0)                             | 19,802.7                         | 201,853.6                 | 165,246.1                | 142,105.4                  |
| Sep.          | 293,939.3           | 10,994.5     | 47,386.6       | 6,015.9                             | 131.4                               | 21,369.1                         | 208,041.9                 | 166,206.9                | 127,732.4                  |
| Oct.          | 283,193.0           | 12,429.3     | 36,817.8       | 9,218.7                             | (2,395.8)                           | 17,077.9                         | 210,045.0                 | 166,998.1                | 116,195.0                  |
| Nov.          | 296,210.0           | 14,939.4     | 45,166.2       | 7,970.2                             | 968.5                               | 17,764.4                         | 209,401.1                 | 169,725.3                | 126,484.7                  |
| Dec.          | 343,520.6           | 16,391.8     | 75,407.0       | 5,116.5                             | 343.1                               | 33,811.3                         | 212,450.8                 | 175,551.2                | 167,969.4                  |
| 2024          |                     |              |                |                                     |                                     |                                  |                           |                          |                            |
| Jan.          | 359,490.7           | 14,085.7     | 83,477.5       | 9,899.0                             | 16.8                                | 19,796.4                         | 232,215.2                 | 187,925.0                | 171,565.7                  |
| Feb.          | 365,404.1           | 14,947.3     | 78,462.9       | 10,520.4                            | 244.6                               | 16,884.5                         | 244,344.4                 | 189,923.7                | 175,480.4                  |
| Mar.          | 358,752.1           | 14,436.5     | 68,765.9       | 7,684.1                             | 992.9                               | 20,213.9                         | 246,658.9                 | 190,594.2                | 168,157.9                  |
| Apr.          | 365,829.9           | 15,118.6     | 61,059.6       | 12,264.4                            | 815.8                               | 27,348.3                         | 249,223.2                 | 194,674.1                | 171,155.9                  |
| May           | 359,453.6           | 13,891.8     | 57,310.6       | 11,628.1                            | 2,680.0                             | 26,459.1                         | 247,484.0                 | 193,998.9                | 165,454.8                  |
| Jun.          | 350,209.6           | 13,930.5     | 54,415.5       | 10,693.2                            | 75.3                                | 25,545.4                         | 245,549.7                 | 191,311.3                | 158,898.4                  |
| Jul.          | 356,788.6           | 14,945.3     | 62,725.3       | 9,925.8                             | (587.1)                             | 21,699.6                         | 248,079.7                 | 196,450.0                | 160,338.6                  |
| Aug.          | 369,504.0           | 13,037.7     | 77,270.5       | 9,540.4                             | (25.1)                              | 19,456.2                         | 250,224.4                 | 198,750.3                | 170,753.7                  |
| Sep.          | 367,164.6           | 13,421.6     | 69,019.3       | 10,130.8                            | (352.2)                             | 24,209.9                         | 250,735.2                 | 199,868.3                | 167,296.3                  |
| Oct.          | 380,012.1           | 14,700.7     | 74,734.0       | 13,292.3                            | 269.1                               | 25,448.1                         | 251,567.9                 | 206,242.3                | 173,769.8                  |
| Nov.          | 395,023.6           | 16,347.2     | 75,507.8       | 10,400.3                            | (529.8)                             | 24,241.7                         | 269,056.5                 | 211,831.9                | 183,191.7                  |
| Dec.          | 405,942.0           | 20,824.5     | 84,107.3       | 7,289.7                             | 615.1                               | 18,972.1                         | 274,133.3                 | 218,199.4                | 187,742.6                  |
| 2025          |                     |              |                |                                     |                                     |                                  |                           |                          |                            |
| Jan.          | 448,723.6           | 17,642.2     | 100,221.6      | 9,595.0                             | (155.2)                             | 24,411.6                         | 297,008.3                 | 225,149.9                | 223,573.7                  |
| Feb.          | 467,240.2           | 15,044.1     | 108,094.4      | 13,784.2                            | 1,314.7                             | 29,610.9                         | 299,392.0                 | 234,096.1                | 233,144.1                  |
| Mar.          | 472,575.5           | 17,825.6     | 91,540.9       | 14,243.3                            | (2,004.0)                           | 33,887.4                         | 317,082.9                 | 237,625.9                | 234,949.7                  |
| Apr.          | 478,898.4           | 18,082.2     | 84,636.1       | 11,482.6                            | 2,165.9                             | 38,262.6                         | 324,268.9                 | 241,958.3                | 236,940.1                  |
| May           | 480,774.9           | 15,756.1     | 97,573.4       | 12,596.5                            | 606.3                               | 35,487.3                         | 318,755.2                 | 241,788.8                | 238,986.1                  |
| Jun.          | 480,525.7           | 16,993.0     | 88,054.7       | 9,930.2                             | (393.2)                             | 34,931.8                         | 331,009.2                 | 246,919.7                | 233,606.0                  |
| Jul.          | 501,471.1           | 18,247.5     | 102,915.2      | 10,104.0                            | 406.7                               | 35,834.4                         | 333,963.3                 | 252,130.1                | 249,341.0                  |
| Aug.          | 516,031.6           | 15,727.6     | 101,792.6      | 9,993.9                             | 1,975.7                             | 37,033.4                         | 349,508.5                 | 256,717.7                | 259,313.9                  |
| Sep.          | 511,281.6           | 16,812.7     | 84,536.8       | 10,595.6                            | (546.9)                             | 41,720.8                         | 358,162.5                 | 258,743.3                | 252,538.2                  |

Source: Commercial Banks

**Notes:**

<sup>1)</sup> Statutory reserve deposits are included in the calculation of the required liquid assets.

<sup>2)</sup> Commercial banks' holdings of treasury bills at book value.

**COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS**  
(G\$ Million)

Table 2.15

| End of | Day Of Res. | Required  | Actual    | Surplus (+) |           | End of | Day Of Res. | Required  | Actual    | Surplus (+) |           |           |           |
|--------|-------------|-----------|-----------|-------------|-----------|--------|-------------|-----------|-----------|-------------|-----------|-----------|-----------|
| Period | Per.(Week)  | Reserves  | Reserves  | Deficit (-) |           | Period | Per.(Week)  | Reserves  | Reserves  | Deficit (-) |           |           |           |
| 2023   | Oct.        | 06th      | 89,481.9  | 136,215.2   | 46,733.3  | 2024   | Oct.        | 04th      | 107,172.4 | 175,815.1   | 68,642.7  |           |           |
|        |             | 13th      | 89,776.0  | 129,783.9   | 40,007.9  |        |             | 11th      | 108,064.1 | 177,195.3   | 69,131.2  |           |           |
|        |             | 20th      | 89,340.2  | 130,025.6   | 40,685.3  |        |             | 18th      | 108,520.2 | 182,484.1   | 73,963.9  |           |           |
|        |             | 27th      | 89,373.1  | 126,190.9   | 36,817.8  |        |             | 25th      | 109,758.0 | 184,492.0   | 74,734.0  |           |           |
|        | Nov.        | 03rd      | 89,069.0  | 130,193.4   | 41,124.4  |        | Nov.        | 01st      | 109,858.8 | 164,971.2   | 55,112.4  |           |           |
|        |             | 10th      | 90,244.2  | 134,181.2   | 43,937.0  |        |             | 08th      | 110,616.4 | 181,119.3   | 70,502.9  |           |           |
|        |             | 17th      | 90,628.1  | 137,361.5   | 46,733.3  |        |             | 15th      | 111,155.5 | 190,330.5   | 79,175.0  |           |           |
|        |             | 24th      | 90,785.7  | 135,952.0   | 45,166.2  |        |             | 22nd      | 111,891.7 | 193,860.3   | 81,968.6  |           |           |
|        | Dec.        | 01st      | 90,895.1  | 145,978.6   | 55,083.5  |        | Dec.        | 06th      | 113,781.9 | 190,937.9   | 77,156.0  |           |           |
|        |             | 08th      | 91,833.1  | 148,757.5   | 56,924.5  |        |             | 13th      | 114,442.9 | 201,051.8   | 86,608.8  |           |           |
|        |             | 15th      | 93,496.0  | 142,217.6   | 48,721.6  |        |             | 20th      | 116,103.2 | 203,301.8   | 87,198.6  |           |           |
|        |             | 22nd      | 93,947.9  | 135,072.4   | 41,124.5  |        |             | 27th      | 115,931.5 | 200,038.9   | 84,107.3  |           |           |
|        |             | 29th      | 93,741.6  | 169,148.6   | 75,407.0  |        |             |           |           |             |           |           |           |
|        | 2024        | Jan.      | 05th      | 96,595.2    | 181,753.5 |        | 85,158.4    | 2025      | Jan.      | 03rd        | 116,218.9 | 212,041.1 | 95,822.2  |
|        |             |           | 12th      | 98,228.7    | 189,084.9 |        | 90,856.2    |           |           | 10th        | 118,029.4 | 215,643.4 | 97,614.0  |
|        |             |           | 19th      | 99,477.1    | 187,852.0 |        | 88,374.9    |           |           | 17th        | 119,058.3 | 219,668.5 | 100,610.2 |
|        |             |           | 26th      | 99,886.5    | 183,364.0 |        | 83,477.5    |           |           | 24th        | 119,632.6 | 217,601.6 | 97,969.0  |
|        |             |           | 31st      |             |           |        |             |           |           | 31st        | 119,582.9 | 219,804.6 | 100,221.6 |
|        |             | Feb.      | 02nd      | 99,831.2    | 184,439.7 |        | 84,608.5    |           | Feb.      | 07th        | 121,517.2 | 212,106.9 | 90,589.7  |
|        |             |           | 09th      | 100,250.3   | 186,129.8 |        | 85,879.5    |           |           | 14th        | 122,714.6 | 213,651.9 | 90,937.4  |
| 16th   |             |           | 101,494.4 | 181,597.7   | 80,103.3  | 21st   | 123,569.5   |           |           | 218,262.2   | 94,692.6  |           |           |
| 23rd   |             |           | 100,957.5 | 179,420.4   | 78,462.9  | 28th   | 124,028.0   |           |           | 232,122.4   | 108,094.4 |           |           |
| Mar.   |             | 01st      | 100,964.3 | 182,292.9   | 81,328.7  | Mar.   | 07th        |           | 125,032.3 | 220,469.9   | 95,437.6  |           |           |
|        |             | 08th      | 101,258.0 | 178,480.1   | 77,222.1  |        | 14th        |           | 125,351.1 | 215,105.3   | 89,754.2  |           |           |
|        |             | 15th      | 101,843.8 | 173,416.0   | 71,572.3  |        | 21st        |           | 125,261.2 | 216,025.2   | 90,764.0  |           |           |
|        |             | 22nd      | 101,521.5 | 170,921.7   | 69,400.2  |        | 28th        |           | 126,073.1 | 217,614.0   | 91,540.9  |           |           |
|        |             | 29th      | 101,423.3 | 170,189.2   | 68,765.9  |        |             |           |           |             |           |           |           |
| Apr.   |             | 05th      | 101,871.1 | 173,728.2   | 71,857.0  | Apr.   | 04th        |           | 126,485.3 | 210,727.9   | 84,242.6  |           |           |
|        |             | 12th      | 103,027.2 | 164,433.5   | 61,406.3  |        | 11th        |           | 127,253.0 | 211,248.0   | 83,995.0  |           |           |
|        |             | 19th      | 102,819.2 | 173,996.6   | 71,177.4  |        | 18th        |           | 127,725.0 | 223,699.5   | 95,974.5  |           |           |
|        |             | 26th      | 103,674.7 | 164,734.3   | 61,059.6  |        | 25th        |           | 128,623.9 | 213,260.0   | 84,636.1  |           |           |
|        |             |           |           |             |           |        |             |           |           |             |           |           |           |
| May    |             | 03rd      | 102,796.1 | 161,816.2   | 59,020.1  | May    | 02nd        |           | 128,420.8 | 209,230.2   | 80,809.4  |           |           |
|        | 10th        | 102,563.4 | 161,480.7 | 58,917.3    | 09th      |        | 128,224.5   | 202,295.4 | 74,070.9  |             |           |           |           |
|        | 17th        | 102,788.6 | 170,377.9 | 67,589.3    | 16th      |        | 128,257.8   | 204,587.4 | 76,329.6  |             |           |           |           |
|        | 24th        | 102,947.3 | 173,109.5 | 70,162.2    | 23rd      |        | 128,207.4   | 215,579.8 | 87,372.4  |             |           |           |           |
|        | 31st        | 103,280.0 | 160,590.7 | 57,310.6    | 30th      |        | 128,517.0   | 226,090.5 | 97,573.4  |             |           |           |           |
| Jun.   | 07th        | 103,936.3 | 162,895.8 | 58,959.6    | Jun.      | 06th   | 129,549.1   | 225,851.3 | 96,302.2  |             |           |           |           |
|        | 14th        | 104,421.6 | 153,047.4 | 48,625.9    |           | 13th   | 130,704.5   | 222,201.7 | 91,497.2  |             |           |           |           |
|        | 21st        | 102,892.8 | 152,010.7 | 49,117.9    |           | 20th   | 130,840.3   | 224,222.5 | 93,382.2  |             |           |           |           |
|        | 28th        | 101,978.3 | 156,393.9 | 54,415.5    |           | 27th   | 131,446.3   | 219,501.0 | 88,054.7  |             |           |           |           |
| Jul.   | 05th        | 102,825.7 | 158,880.5 | 56,054.9    | Jul.      | 04th   | 131,476.4   | 225,495.1 | 94,018.7  |             |           |           |           |
|        | 12th        | 103,466.7 | 162,630.0 | 59,163.3    |           | 11th   | 133,085.0   | 213,265.8 | 80,180.8  |             |           |           |           |
|        | 19th        | 103,763.6 | 171,362.3 | 67,598.7    |           | 18th   | 132,860.5   | 233,881.8 | 101,021.2 |             |           |           |           |
|        | 26th        | 104,623.0 | 167,348.3 | 62,725.3    |           | 25th   | 133,788.0   | 236,703.2 | 102,915.2 |             |           |           |           |
| Aug.   | 02nd        | 104,384.4 | 168,113.1 | 63,728.7    | Aug.      | 01st   | 133,816.5   | 232,034.7 | 98,218.2  |             |           |           |           |
|        | 09th        | 105,079.1 | 167,445.8 | 62,366.7    |           | 08th   | 104,569.9   | 197,045.0 | 92,475.1  |             |           |           |           |
|        | 16th        | 105,497.0 | 174,412.4 | 68,915.4    |           | 15th   | 135,357.3   | 245,889.6 | 110,532.2 |             |           |           |           |
|        | 23rd        | 105,282.5 | 179,279.2 | 73,996.7    |           | 22nd   | 136,573.7   | 236,728.7 | 100,155.0 |             |           |           |           |
|        | 30th        | 105,702.5 | 182,973.0 | 77,270.5    |           | 29th   | 136,174.8   | 237,967.3 | 101,792.6 |             |           |           |           |
| Sep.   | 06th        | 106,677.6 | 179,687.9 | 73,010.3    | Sep.      | 05th   | 136,817.2   | 234,006.1 | 97,188.9  |             |           |           |           |
|        | 13th        | 107,374.8 | 171,931.9 | 64,557.1    |           | 12th   | 137,157.9   | 218,111.3 | 80,953.4  |             |           |           |           |
|        | 20th        | 106,343.7 | 174,692.3 | 68,348.6    |           | 19th   | 136,197.5   | 228,352.4 | 92,154.9  |             |           |           |           |
|        | 27th        | 106,393.4 | 175,412.8 | 69,019.3    |           | 26th   | 137,343.0   | 221,879.8 | 84,536.8  |             |           |           |           |

Source: Commercial Banks

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

Table 2.16 (a)

| Period Ended | Purchases | Sales  | Net Purchases/ (Sales) |
|--------------|-----------|--------|------------------------|
| 2015         | 5.55      | 5.75   | (0.20)                 |
| 2016         | 0.70      | 27.30  | (26.60)                |
| 2017         | 28.00     | -      | 28.00                  |
| 2018         | 26.80     | -      | 26.80                  |
| 2019         |           |        |                        |
| Mar.         | 8.50      | 0.10   | 8.40                   |
| Jun.         | 13.00     | -      | 13.00                  |
| Sep.         | 16.00     | -      | 16.00                  |
| Dec.         | 22.50     | -      | 22.50                  |
| 2020         |           |        |                        |
| Mar.         | 24.50     | -      | 24.50                  |
| Jun.         | 52.50     | -      | 52.50                  |
| Sep.         | 42.00     | -      | 42.00                  |
| Dec.         | 19.00     | -      | 19.00                  |
| 2021         |           |        |                        |
| Mar.         | 14.00     | -      | 14.00                  |
| Jun.         | 20.00     | -      | 20.00                  |
| Sep.         | 15.00     | -      | 15.00                  |
| Dec.         | 30.00     | -      | 30.00                  |
| 2022         |           |        |                        |
| Mar.         | 5.00      | -      | 5.00                   |
| Jun.         | -         | 23.00  | (23.00)                |
| Sep.         | 29.00     | 1.00   | 28.00                  |
| Dec.         | 0.40      | 2.00   | (1.60)                 |
| 2023         |           |        |                        |
| Jan.         | -         | -      | -                      |
| Feb.         | -         | 1.00   | (1.00)                 |
| Mar.         | 6.00      | 8.00   | (2.00)                 |
| Apr.         | 7.00      | -      | 7.00                   |
| May          | -         | -      | -                      |
| Jun.         | -         | -      | -                      |
| Jul.         | 3.00      | -      | 3.00                   |
| Aug.         | 3.00      | 3.00   | -                      |
| Sep.         | -         | -      | -                      |
| Oct.         | 3.00      | 1.00   | 2.00                   |
| Nov.         | -         | -      | -                      |
| Dec.         | -         | -      | -                      |
| 2024         |           |        |                        |
| Jan.         | 5.00      | -      | 5.00                   |
| Feb.         | -         | 0.25   | (0.25)                 |
| Mar.         | -         | 26.00  | (26.00)                |
| Apr.         | -         | 41.00  | (41.00)                |
| May          | -         | 15.00  | (15.00)                |
| Jun.         | -         | 83.00  | (83.00)                |
| Jul.         | -         | 6.00   | (6.00)                 |
| Aug.         | -         | 15.00  | (15.00)                |
| Sep.         | -         | 31.50  | (31.50)                |
| Oct.         | -         | 35.05  | (35.05)                |
| Nov.         | -         | 48.00  | (48.00)                |
| Dec.         | -         | 22.00  | (22.00)                |
| 2025         |           |        |                        |
| Jan.         | -         | 100.00 | (100.00)               |
| Feb.         | -         | 122.00 | (122.00)               |
| Mar.         | -         | 54.00  | (54.00)                |
| Apr.         | -         | 112.00 | (112.00)               |
| May          | -         | 90.00  | (90.00)                |
| Jun.         | -         | 105.00 | (105.00)               |
| Jul.         | -         | 256.00 | (256.00)               |
| Aug.         | -         | 140.00 | (140.00)               |
| Sep.         | -         | 161.00 | (161.00)               |

Source: Bank of Guyana

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

Table 2.16 (b)

| Period Ended | Volume |
|--------------|--------|
| 2015         | 75.90  |
| 2016         | 30.84  |
| 2017         | 49.42  |
| 2018         | 3.60   |
| 2019         |        |
| Mar.         | 4.00   |
| Jun.         | 8.00   |
| Sep.         | 4.00   |
| Dec.         | 2.00   |
| 2020         |        |
| Mar.         | -      |
| Jun.         | -      |
| Sep.         | -      |
| Dec.         | 2.00   |
| 2021         |        |
| Mar.         | 2.00   |
| Jun.         | 2.00   |
| Sep.         | -      |
| Dec.         | -      |
| 2022         |        |
| Mar.         | -      |
| Jun.         | -      |
| Sep.         | 2.40   |
| Dec.         | 0.50   |
| 2023         |        |
| Jan.         | -      |
| Feb.         | 0.40   |
| Mar.         | 5.50   |
| Apr.         | 11.40  |
| May          | 12.60  |
| Jun.         | 3.00   |
| Jul.         | 7.00   |
| Aug.         | 4.50   |
| Sep.         | 0.50   |
| Oct.         | 3.00   |
| Nov.         | 0.80   |
| Dec.         | 0.50   |
| 2024         |        |
| Jan.         | 1.30   |
| Feb.         | 1.00   |
| Mar.         | -      |
| Apr.         | -      |
| May          | -      |
| Jun.         | -      |
| Jul.         | -      |
| Aug.         | -      |
| Sep.         | -      |
| Oct.         | -      |
| Nov.         | -      |
| Dec.         | -      |
| 2025         |        |
| Jan.         | -      |
| Feb.         | -      |
| Mar.         | -      |
| Apr.         | -      |
| May          | -      |
| Jun.         | -      |
| Jul.         | -      |
| Aug.         | -      |
| Sep.         | -      |

Source: Commercial Banks

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

Table 2.17

| Period Ended | Total <sup>1)</sup> | 91-Day Bills | 182-Day Bills | 364- Day Bills |
|--------------|---------------------|--------------|---------------|----------------|
| 2015         | 64,740.4            | 6,578.0      | 253.6         | 57,908.8       |
| 2016         | 67,153.4            | 5,000.0      | 5,853.4       | 56,300.0       |
| 2017         | 63,736.5            | 0.0          | 10,758.3      | 52,978.2       |
| 2018         | 57,460.0            | 0.0          | 6,252.5       | 51,207.5       |
| 2019         | 61,241.3            | 0.0          | 252.4         | 60,988.9       |
| 2020         |                     |              |               |                |
| Mar.         | 62,769.1            | 0.0          | 252.4         | 62,516.7       |
| Jun.         | 62,769.1            | 0.0          | 252.4         | 62,516.7       |
| Sep.         | 70,747.8            | 0.0          | 5,252.4       | 65,495.4       |
| Dec.         | 69,950.3            | 0.0          | 5,252.4       | 64,697.9       |
| 2021         |                     |              |               |                |
| Mar.         | 70,284.7            | 0.0          | 5,252.4       | 65,032.3       |
| Jun.         | 92,784.7            | 0.0          | 5,252.4       | 87,532.3       |
| Sep.         | 92,693.3            | 0.0          | 252.4         | 92,440.9       |
| Dec.         | 134,175.4           | 0.0          | 252.4         | 133,923.0      |
| 2022         |                     |              |               |                |
| Mar.         | 161,474.4           | 0.0          | 252.4         | 161,222.0      |
| Jun.         | 165,074.4           | 0.0          | 252.4         | 164,822.0      |
| Sep.         | 166,467.0           | 0.0          | 252.4         | 166,214.6      |
| Dec.         | 165,982.4           | 0.0          | 252.4         | 165,730.0      |
| 2023         |                     |              |               |                |
| Jan.         | 182,982.4           | 0.0          | 252.4         | 182,730.0      |
| Feb.         | 177,482.4           | 0.0          | 252.4         | 177,230.0      |
| Mar.         | 181,982.4           | 0.0          | 252.4         | 181,730.0      |
| Apr.         | 187,482.4           | 0.0          | 252.4         | 187,230.0      |
| May          | 188,982.4           | 0.0          | 252.4         | 188,730.0      |
| Jun.         | 186,482.4           | 0.0          | 252.4         | 186,230.0      |
| Jul.         | 189,982.4           | 0.0          | 252.4         | 189,730.0      |
| Aug.         | 192,082.4           | 0.0          | 252.4         | 191,830.0      |
| Sep.         | 195,352.4           | 0.0          | 252.4         | 195,100.0      |
| Oct.         | 200,952.4           | 9,500.0      | 252.4         | 191,200.0      |
| Nov.         | 203,452.4           | 17,000.0     | 252.4         | 186,200.0      |
| Dec.         | 204,952.4           | 30,000.0     | 252.4         | 174,700.0      |
| 2024         |                     |              |               |                |
| Jan.         | 228,452.4           | 42,000.0     | 252.4         | 186,200.0      |
| Feb.         | 240,952.4           | 58,000.0     | 252.4         | 182,700.0      |
| Mar.         | 241,112.3           | 67,065.8     | 251.1         | 173,795.4      |
| Apr.         | 244,702.4           | 71,850.0     | 252.4         | 172,600.0      |
| May          | 243,202.4           | 71,850.0     | 252.4         | 171,100.0      |
| Jun.         | 238,902.4           | 84,300.0     | 252.4         | 154,350.0      |
| Jul.         | 243,402.4           | 92,800.0     | 252.4         | 150,350.0      |
| Aug.         | 246,702.4           | 105,800.0    | 252.4         | 140,650.0      |
| Sep.         | 248,402.4           | 109,300.0    | 252.4         | 138,850.0      |
| Oct.         | 249,402.4           | 111,300.0    | 252.4         | 137,850.0      |
| Nov.         | 266,902.4           | 119,800.0    | 252.4         | 146,850.0      |
| Dec.         | 271,852.4           | 127,750.0    | 252.4         | 143,850.0      |
| 2025         |                     |              |               |                |
| Jan.         | 295,352.4           | 159,250.0    | 252.4         | 135,850.0      |
| Feb.         | 296,352.4           | 159,250.0    | 252.4         | 136,850.0      |
| Mar.         | 317,802.4           | 172,200.0    | 252.4         | 145,350.0      |
| Apr.         | 324,302.4           | 180,700.0    | 252.4         | 143,350.0      |
| May          | 320,052.4           | 176,450.0    | 252.4         | 143,350.0      |
| Jun.         | 332,261.7           | 182,659.3    | 252.4         | 149,350.0      |
| Jul.         | 335,261.7           | 185,659.3    | 252.4         | 149,350.0      |
| Aug.         | 350,711.7           | 206,609.3    | 252.4         | 143,850.0      |
| Sep.         | 358,211.7           | 217,109.3    | 252.4         | 140,850.0      |

Source: Bank of Guyana

Note:

<sup>1)</sup> Commercial banks' holdings of treasury bills at face value

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

Table 3.1

| Table 3.1          |                      |                |                  |                 |               |                    |                     |                        |                           |                |                       |               |           |                 |                     |             |
|--------------------|----------------------|----------------|------------------|-----------------|---------------|--------------------|---------------------|------------------------|---------------------------|----------------|-----------------------|---------------|-----------|-----------------|---------------------|-------------|
| End of Period      | Foreign Assets (Net) |                |                  | Domestic Credit |               |                    |                     |                        |                           |                | Money and Quasi-Money |               |           |                 |                     |             |
|                    | Total                | Bank of Guyana | Commercial Banks | Total           | Public Sector |                    |                     |                        | Non-Bank Fin. Inst. (Net) | Private Sector | Total                 | Money         |           |                 | Quasi-Money         | Other (Net) |
|                    |                      |                |                  |                 | Total         | Cent'l Gov't (Net) | Public Ent's. (Net) | Other Pub. Sect. (Net) |                           |                |                       | Total         | Currency  | Demand Deposits | Savings & Time Dep. |             |
| 2015               | 178,605.9            | 122,080.1      | 56,525.8         | 184,598.8       | (6,366.4)     | 56,331.2           | (45,266.1)          | (17,431.5)             | (23,521.9)                | 214,487.2      | 334,471.1             | 130,295.0     | 75,753.8  | 54,541.2        | 204,176.2           | 28,733.6    |
| 2016               | 179,934.0            | 122,502.3      | 57,431.8         | 198,881.5       | 6,928.8       | 78,059.5           | (50,577.4)          | (20,553.3)             | (27,139.7)                | 219,092.4      | 351,034.9             | 144,827.4     | 82,961.6  | 61,865.7        | 206,207.6           | 27,780.6    |
| 2017               | 176,990.5            | 119,887.9      | 57,102.6         | 219,276.2       | 28,110.8      | 79,595.1           | (24,963.1)          | (26,521.2)             | (33,026.4)                | 224,191.8      | 367,214.3             | 157,321.9     | 92,150.2  | 65,171.7        | 209,892.4           | 29,052.4    |
| 2018               | 168,104.9            | 109,460.4      | 58,644.5         | 253,704.6       | 54,758.4      | 103,654.8          | (26,152.4)          | (22,743.9)             | (34,614.0)                | 233,560.2      | 394,931.8             | 174,998.5     | 102,780.6 | 72,217.9        | 219,933.3           | 26,877.8    |
| 2019               | 189,129.5            | 119,356.7      | 69,772.8         | 296,783.7       | 76,756.6      | 128,298.4          | (30,011.0)          | (21,530.8)             | (33,558.3)                | 253,585.3      | 458,218.8             | 248,224.1     | 117,025.7 | 131,198.4       | 209,994.7           | 27,694.4    |
| 2020               |                      |                |                  |                 |               |                    |                     |                        |                           |                |                       |               |           |                 |                     |             |
| Mar.               | 180,329.1            | 103,366.6      | 76,962.5         | 315,982.3       | 93,284.7      | 142,149.6          | (29,815.3)          | (19,049.6)             | (35,983.4)                | 258,681.0      | 461,123.5             | 245,756.4     | 116,837.6 | 128,918.9       | 215,367.1           | 35,187.9    |
| Jun.               | 200,569.2            | 118,778.6      | 81,790.6         | 310,256.4       | 97,324.2      | 149,117.1          | (31,439.2)          | (20,353.6)             | (43,055.2)                | 255,987.3      | 477,671.3             | 265,997.5     | 133,485.9 | 132,511.6       | 211,673.9           | 33,154.3    |
| Sep.               | 214,676.6            | 132,479.0      | 82,197.6         | 315,302.0       | 102,332.0     | 154,421.3          | (33,078.6)          | (19,010.7)             | (44,902.6)                | 257,872.6      | 493,691.9             | 277,565.7     | 136,241.9 | 141,323.9       | 216,126.2           | 36,286.7    |
| Dec.               | 223,826.9            | 141,191.1      | 82,635.8         | 337,315.7       | 127,174.8     | 188,200.7          | (40,899.7)          | (20,126.3)             | (49,654.8)                | 259,795.8      | 521,015.4             | 299,186.0     | 152,533.4 | 146,652.6       | 221,829.4           | 40,127.2    |
| 2021               |                      |                |                  |                 |               |                    |                     |                        |                           |                |                       |               |           |                 |                     |             |
| Mar.               | 219,232.4            | 129,710.4      | 89,522.0         | 395,368.4       | 183,698.2     | 249,388.5          | (43,764.4)          | (21,926.0)             | (53,221.7)                | 264,891.8      | 531,245.7             | 303,433.5     | 146,631.1 | 156,802.4       | 227,812.3           | 83,355.0    |
| Jun. <sup>1)</sup> | 227,773.2            | 127,134.8      | 100,638.4        | 399,481.2       | 186,989.4     | 257,415.1          | (45,952.0)          | (24,473.7)             | (55,925.3)                | 268,417.1      | 540,844.0             | 308,991.9     | 149,582.8 | 159,409.1       | 231,852.1           | 86,410.4    |
| Sep.               | 266,889.5            | 170,143.0      | 96,746.4         | 433,990.7       | 212,024.4     | 286,562.2          | (50,444.6)          | (24,093.1)             | (57,897.8)                | 279,864.0      | 557,736.1             | 320,122.6     | 151,914.3 | 168,208.3       | 237,613.5           | 143,144.0   |
| Dec.               | 261,862.3            | 168,345.0      | 93,517.3         | 471,457.4       | 243,482.4     | 319,931.9          | (51,655.4)          | (24,794.1)             | (58,899.9)                | 286,874.9      | 588,269.4             | 342,466.3     | 171,479.7 | 170,986.6       | 245,803.0           | 145,050.3   |
| 2022               |                      |                |                  |                 |               |                    |                     |                        |                           |                |                       |               |           |                 |                     |             |
| Mar.               | 236,668.1            | 140,819.6      | 95,848.5         | 498,201.5       | 271,318.3     | 352,972.8          | (56,966.5)          | (24,688.0)             | (58,558.3)                | 285,441.6      | 596,165.1             | 345,698.7     | 166,913.0 | 178,785.6       | 250,466.4           | 138,704.5   |
| Jun.               | 245,493.2            | 147,502.7      | 97,990.5         | 504,674.0       | 254,226.3     | 334,114.8          | (54,114.1)          | (25,774.5)             | (57,803.8)                | 308,251.5      | 616,055.4             | 354,931.7     | 174,373.0 | 180,558.7       | 261,123.7           | 134,111.7   |
| Sep.               | 268,356.2            | 170,951.8      | 97,404.4         | 493,835.4       | 230,105.2     | 312,541.2          | (56,453.9)          | (25,982.1)             | (55,228.3)                | 318,958.4      | 637,668.7             | 366,161.9     | 176,248.2 | 189,913.7       | 271,506.8           | 124,522.9   |
| Dec.               | 283,873.7            | 193,684.1      | 90,189.5         | 496,696.1       | 224,254.1     | 350,839.9          | (78,851.4)          | (47,734.4)             | (56,425.8)                | 328,867.8      | 673,295.1             | 397,102.2     | 198,655.6 | 198,446.7       | 276,192.8           | 107,274.7   |
| 2023               |                      |                |                  |                 |               |                    |                     |                        |                           |                |                       |               |           |                 |                     |             |
| Jan.               | 245,638.3            | 152,771.2      | 92,867.1         | 549,875.1       | 276,577.1     | 410,197.5          | (76,696.8)          | (56,923.6)             | (56,083.2)                | 329,381.2      | 686,989.6             | 403,105.9     | 195,223.4 | 207,882.5       | 283,883.7           | 108,523.8   |
| Feb.               | 260,186.3            | 167,628.5      | 92,557.8         | 523,663.3       | 248,505.9     | 392,874.5          | (74,916.5)          | (69,452.1)             | (55,741.7)                | 330,899.0      | 692,648.7             | 406,087.4     | 198,454.1 | 207,633.4       | 286,561.3           | 91,200.8    |
| Mar.               | 248,600.5            | 157,094.3      | 91,506.2         | 555,595.6       | 274,990.0     | 408,524.9          | (70,095.9)          | (63,439.0)             | (54,497.5)                | 335,103.1      | 703,746.6             | 414,147.5     | 201,674.4 | 212,473.1       | 298,599.1           | 100,449.6   |
| Apr.               | 245,527.2            | 149,694.5      | 95,832.7         | 576,583.6       | 287,128.1     | 413,462.1          | (61,135.7)          | (65,198.3)             | (53,728.3)                | 343,183.9      | 726,725.2             | 429,809.6     | 209,313.2 | 220,496.3       | 296,915.6           | 95,385.7    |
| May                | 272,631.9            | 176,116.1      | 96,515.8         | 551,124.8       | 260,118.9     | 397,128.6          | (75,849.5)          | (61,160.2)             | (54,574.0)                | 345,579.9      | 729,255.2             | 428,159.5     | 210,989.6 | 217,169.8       | 301,095.7           | 94,501.6    |
| Jun.               | 249,133.1            | 152,732.3      | 96,400.8         | 581,884.0       | 289,906.0     | 424,999.2          | (70,702.2)          | (64,390.9)             | (53,347.2)                | 345,325.2      | 740,873.1             | 440,105.9     | 220,853.6 | 219,252.3       | 300,767.2           | 90,144.0    |
| Jul.               | 250,152.6            | 145,899.2      | 104,253.4        | 604,896.0       | 305,973.3     | 457,082.9          | (76,168.8)          | (74,940.8)             | (53,716.8)                | 352,639.6      | 758,434.8             | 448,735.5     | 223,277.0 | 225,458.5       | 309,699.2           | 96,613.9    |
| Aug.               | 247,027.9            | 145,539.6      | 101,488.3        | 624,450.5       | 325,417.4     | 469,376.0          | (74,733.4)          | (69,225.2)             | (54,045.6)                | 353,078.8      | 771,941.2             | 457,985.3     | 223,849.0 | 234,136.3       | 313,955.9           | 99,537.2    |
| Sep.               | 247,757.3            | 140,267.6      | 107,489.7        | 637,228.9       | 324,794.1     | 459,482.0          | (69,756.4)          | (64,931.5)             | (53,883.0)                | 366,317.8      | 792,583.0             | 469,178.0     | 229,727.8 | 239,450.1       | 323,405.1           | 92,403.2    |
| Oct.               | 252,074.3            | 146,061.0      | 106,013.4        | 643,880.1       | 325,499.0     | 459,495.6          | (68,729.5)          | (65,267.1)             | (52,923.0)                | 371,304.1      | 792,840.0             | 473,006.2     | 233,292.7 | 239,713.6       | 319,833.8           | 103,114.5   |
| Nov                | 250,152.6            | 145,899.2      | 104,253.4        | 670,617.1       | 348,991.8     | 480,994.7          | (68,184.6)          | (63,818.3)             | (51,484.3)                | 373,109.6      | 809,849.4             | 488,681.4     | 236,613.1 | 252,068.3       | 321,168.0           | 110,920.3   |
| Dec.               | 304,460.4            | 186,178.8      | 118,281.5        | 642,559.7       | 320,050.2     | 474,774.8          | (86,375.5)          | (68,349.1)             | (53,609.9)                | 376,119.4      | 839,817.9             | 511,204.7     | 259,950.7 | 251,254.0       | 328,613.2           | 107,202.2   |
| 2024               |                      |                |                  |                 |               |                    |                     |                        |                           |                |                       |               |           |                 |                     |             |
| Jan.               | 266,140.1            | 159,712.4      | 106,427.8        | 707,651.6       | 387,174.9     | 555,091.0          | (94,099.6)          | (73,816.5)             | (55,925.4)                | 376,402.1      | 861,094.1             | 523,025.5     | 253,466.2 | 269,559.3       | 338,068.6           | 112,697.6   |
| Feb.               | 251,574.4            | 150,628.0      | 100,946.3        | 731,023.8       | 409,702.2     | 577,153.7          | (91,718.2)          | (75,733.4)             | (56,063.6)                | 377,385.2      | 870,476.7             | 530,153.1     | 256,823.5 | 273,329.6       | 340,323.6           | 112,121.5   |
| Mar.               | 285,913.0            | 188,723.5      | 97,189.5         | 707,142.1       | 376,650.4     | 542,477.5          | (87,628.4)          | (78,198.8)             | (56,051.2)                | 386,542.9      | 889,668.6             | 541,553.7     | 265,686.1 | 275,867.6       | 348,114.9           | 103,386.5   |
| Apr.               | 254,931.6            | 149,769.1      | 105,162.6        | 744,752.8       | 404,740.4     | 571,176.6          | (87,760.2)          | (78,676.0)             | (55,900.1)                | 395,912.5      | 900,403.9             | 543,089.6     | 267,904.6 | 275,185.1       | 357,314.3           | 99,280.5    |
| May                | 293,446.2            | 192,509.5      | 100,936.7        | 720,527.8       | 378,724.2     | 539,938.8          | (84,095.9)          | (77,118.7)             | (55,674.4)                | 397,478.0      | 910,462.0             | 553,788.1     | 269,331.4 | 284,456.8       | 356,673.9           | 103,512.0   |
| Jun.               | 250,920.9            | 147,694.7      | 103,226.2        | 773,143.2       | 419,412.0     | 573,817.7          | (82,124.5)          | (72,281.2)             | (56,269.9)                | 410,001.1      | 915,731.8             | 556,304.5     | 280,054.0 | 276,250.5       | 359,427.4           | 108,332.3   |
| Jul.               | 299,465.0            | 199,611.2      | 99,853.8         | 733,002.4       | 375,160.8     | 542,838.2          | (84,160.3)          | (83,517.0)             | (55,751.4)                | 413,593.0      | 929,791.5             | 568,445.1     | 277,201.9 | 291,243.2       | 361,346.4           | 102,675.9   |
| Aug.               | 285,860.5            | 184,931.1      | 100,929.4        | 776,498.6       | 413,828.7     | 577,817.7          | (85,105.1)          | (78,884.0)             | (54,772.4)                | 417,442.3      | 944,380.3             | 584,766.9     | 281,510.0 | 303,256.9       | 359,613.4           | 117,978.8   |
| Sep.               | 262,267.6            | 157,987.5      | 104,280.2        | 822,387.8       | 448,097.7     | 609,796.8          | (86,425.2)          | (75,274.0)             | (55,265.9)                | 429,556.0      | 957,265.5             | 589,233.8     | 287,539.8 | 301,693.9       | 368,031.7           | 127,389.9   |
| Oct.               | 296,224.7            | 191,080.4      | 105,144.3        | 808,706.4       | 426,170.6     | 591,162.1          | (85,743.9)          | (79,247.6)             | (56,640.9)                | 439,176.7      | 984,874.8             | 606,882.1     | 293,962.6 | 312,919.6       | 377,992.6           | 120,056.3   |
| Nov                | 262,759.9            | 163,168.7      | 99,591.2         | 857,969.3       | 468,733.0     | 646,354.4          | (91,540.9)          | (86,080.5)             | (58,460.5)                | 447,696.8      | 1,004,853.5           | 625,638.2     | 301,458.2 | 324,180.0       | 379,215.2           | 115,875.8   |
| Dec.               | 307,469.4            | 209,823.8      | 97,645.6         | 862,524.0       | 470,006.4     | 639,230.8          | (91,523.3)          | (77,701.2)             | (58,056.6)                | 450,574.3      | 1,051,556.6           | 661,551.4     | 331,554.9 | 329,996.5       | 390,005.2           | 118,436.9   |
| 2025               |                      |                |                  |                 |               |                    |                     |                        |                           |                |                       |               |           |                 |                     |             |
| Jan.               | 259,554.0            | 163,085.2      | 96,468.8         | 934,885.8       | 545,002.1     | 723,037.5          | (90,359.6)          | (87,675.8)             | (59,921.5)                | 449,805.1      | 1,081,169.7           | 679,959.7     | 331,410.4 | 348,549.4       | 401,210.0           | 113,270.1   |
| Feb.               | 314,233.6            | 206,740.1      | 107,493.5        | 925,153.9       | 530,733.3     | 720,720.2          | (99,595.7)          | (90,391.2)             | (60,682.4)                | 455,103.0      | 1,119,122.6           | 712,450.9     | 345,188.4 | 367,262.5       | 406,671.7           | 120,264.9   |
| Mar.               | 274,382.5            | 163,349.9      | 111,032.6        | 983,759.2       | 584,217.3     | 776,433.7          | (96,163.0)          | (96,053.4)             | (61,169.7)                | 460,711.7      | 1,144,294.5           | 728,097.8.7</ |           |                 |                     |             |

**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 |
| 2015          | 594.7                  | 598.5   | 3.8         | 591.2              | 598.5   | 7.3         | 273.7              | 357.1  | 83.4        | 864.9              | 955.7   | 90.7        |
| 2016          | 596.7                  | 596.7   | -           | 593.2              | 596.7   | 3.5         | 278.1              | 355.4  | 77.3        | 871.4              | 952.1   | 80.8        |
| 2017          | 584.0                  | 584.0   | -           | 580.6              | 584.0   | 3.5         | 276.5              | 380.5  | 104.0       | 857.1              | 964.5   | 107.4       |
| 2018          | 528.4                  | 528.4   | -           | 525.0              | 528.4   | 3.4         | 281.3              | 385.3  | 104.0       | 806.3              | 913.7   | 107.5       |
| 2019          | 575.9                  | 575.9   | -           | 572.5              | 575.9   | 3.4         | 334.6              | 451.2  | 116.6       | 907.1              | 1,027.1 | 120.0       |
| 2020          |                        |         |             |                    |         |             |                    |        |             |                    |         |             |
| Mar.          | 499.2                  | 499.2   | -           | 495.8              | 499.2   | 3.4         | 369.1              | 494.1  | 125.0       | 864.9              | 993.3   | 128.4       |
| Jun.          | 573.1                  | 573.1   | -           | 569.7              | 573.1   | 3.4         | 392.3              | 505.5  | 113.2       | 962.0              | 1,078.6 | 116.7       |
| Sep.          | 638.8                  | 638.8   | -           | 635.4              | 638.8   | 3.4         | 394.2              | 531.0  | 136.8       | 1,029.6            | 1,169.8 | 140.2       |
| Dec.          | 680.6                  | 680.6   | -           | 677.2              | 680.6   | 3.4         | 396.3              | 541.4  | 145.1       | 1,073.5            | 1,222.1 | 148.5       |
| 2021          |                        |         |             |                    |         |             |                    |        |             |                    |         |             |
| Mar.          | 625.6                  | 625.6   | -           | 622.1              | 625.6   | 3.4         | 429.4              | 554.8  | 125.5       | 1,051.5            | 1,180.4 | 128.9       |
| Jun.          | 613.2                  | 613.2   | -           | 609.8              | 613.2   | 3.4         | 482.7              | 604.9  | 122.2       | 1,092.4            | 1,218.1 | 125.6       |
| Sep.          | 819.5                  | 819.5   | -           | 816.0              | 819.5   | 3.4         | 464.0              | 590.4  | 126.4       | 1,280.0            | 1,409.8 | 129.8       |
| Dec.          | 810.8                  | 810.8   | -           | 807.4              | 810.8   | 3.4         | 448.5              | 579.0  | 130.5       | 1,255.9            | 1,389.9 | 133.9       |
| 2022          |                        |         |             |                    |         |             |                    |        |             |                    |         |             |
| Mar.          | 678.8                  | 678.8   | -           | 675.4              | 678.8   | 3.4         | 459.7              | 611.9  | 152.2       | 1,135.1            | 1,290.7 | 155.6       |
| Jun.          | 710.9                  | 710.9   | -           | 707.4              | 710.9   | 3.4         | 470.0              | 629.6  | 159.6       | 1,177.4            | 1,340.5 | 163.0       |
| Sep.          | 823.4                  | 823.4   | -           | 819.9              | 823.4   | 3.4         | 467.2              | 624.1  | 156.9       | 1,287.1            | 1,447.4 | 160.3       |
| Dec.          | 932.4                  | 932.4   | -           | 928.9              | 932.4   | 3.4         | 432.6              | 593.8  | 161.3       | 1,361.5            | 1,526.2 | 164.7       |
| 2023          |                        |         |             |                    |         |             |                    |        |             |                    |         |             |
| Jan.          | 736.2                  | 736.2   | -           | 732.7              | 736.2   | 3.4         | 445.4              | 610.3  | 164.9       | 1,178.1            | 1,346.5 | 168.3       |
| Feb.          | 807.4                  | 807.4   | -           | 804.0              | 807.4   | 3.4         | 443.9              | 606.6  | 162.6       | 1,247.9            | 1,414.0 | 166.1       |
| Mar.          | 756.9                  | 756.9   | -           | 753.4              | 756.9   | 3.4         | 438.9              | 603.4  | 164.5       | 1,192.3            | 1,360.3 | 168.0       |
| Apr.          | 721.4                  | 721.4   | -           | 718.0              | 721.4   | 3.4         | 459.6              | 608.6  | 149.0       | 1,177.6            | 1,330.0 | 152.4       |
| May           | 848.1                  | 848.1   | -           | 844.7              | 848.1   | 3.4         | 462.9              | 617.5  | 154.6       | 1,307.6            | 1,465.6 | 158.0       |
| Jun.          | 736.0                  | 736.0   | -           | 732.5              | 736.0   | 3.4         | 462.4              | 627.1  | 164.8       | 1,194.9            | 1,363.1 | 168.2       |
| Jul.          | 695.6                  | 695.6   | -           | 692.2              | 695.6   | 3.4         | 466.5              | 644.4  | 177.9       | 1,158.6            | 1,340.0 | 181.4       |
| Aug.          | 701.5                  | 701.5   | -           | 698.0              | 701.5   | 3.4         | 486.8              | 671.7  | 185.0       | 1,184.8            | 1,373.2 | 188.4       |
| Sep.          | 676.2                  | 676.2   | -           | 672.7              | 676.2   | 3.4         | 515.5              | 700.6  | 185.1       | 1,188.3            | 1,376.8 | 188.5       |
| Oct.          | 704.0                  | 704.0   | -           | 700.5              | 704.0   | 3.4         | 508.5              | 689.8  | 181.3       | 1,209.0            | 1,393.7 | 184.7       |
| Nov.          | 703.2                  | 703.2   | -           | 699.8              | 703.2   | 3.4         | 500.0              | 689.4  | 189.4       | 1,199.8            | 1,392.6 | 192.8       |
| Dec.          | 896.4                  | 896.4   | -           | 892.9              | 896.4   | 3.4         | 567.3              | 763.5  | 196.2       | 1,460.2            | 1,659.8 | 199.6       |
| 2024          |                        |         |             |                    |         |             |                    |        |             |                    |         |             |
| Jan.          | 769.4                  | 769.4   | -           | 766.0              | 769.4   | 3.4         | 510.4              | 709.0  | 198.6       | 1,276.5            | 1,478.5 | 202.0       |
| Feb.          | 725.9                  | 725.9   | -           | 722.4              | 725.9   | 3.4         | 484.2              | 694.0  | 209.9       | 1,206.6            | 1,419.9 | 213.3       |
| Mar.          | 908.6                  | 908.6   | -           | 905.1              | 908.6   | 3.4         | 466.1              | 680.4  | 214.2       | 1,371.3            | 1,589.0 | 217.7       |
| Apr.          | 721.8                  | 721.8   | -           | 718.3              | 721.8   | 3.4         | 504.4              | 736.5  | 232.1       | 1,222.7            | 1,458.2 | 235.5       |
| May           | 926.7                  | 926.7   | -           | 923.3              | 926.7   | 3.4         | 484.1              | 702.4  | 218.2       | 1,407.4            | 1,629.1 | 221.7       |
| Jun.          | 711.8                  | 711.8   | -           | 708.4              | 711.8   | 3.4         | 495.1              | 707.0  | 211.9       | 1,203.5            | 1,418.8 | 215.3       |
| Jul.          | 960.8                  | 960.8   | -           | 957.4              | 960.8   | 3.4         | 478.9              | 694.5  | 215.6       | 1,436.3            | 1,655.3 | 219.0       |
| Aug.          | 890.4                  | 890.4   | -           | 887.0              | 890.4   | 3.4         | 484.1              | 697.6  | 213.5       | 1,371.0            | 1,588.0 | 216.9       |
| Sep.          | 761.2                  | 761.2   | -           | 757.7              | 761.2   | 3.4         | 500.1              | 718.3  | 218.2       | 1,257.9            | 1,479.5 | 221.6       |
| Oct.          | 919.9                  | 919.9   | -           | 916.5              | 919.9   | 3.4         | 504.3              | 746.6  | 242.3       | 1,420.7            | 1,666.5 | 245.8       |
| Nov.          | 786.0                  | 786.0   | -           | 782.6              | 786.0   | 3.4         | 477.7              | 739.1  | 261.5       | 1,260.2            | 1,525.2 | 264.9       |
| Dec.          | 1,009.8                | 1,009.8 | -           | 1,006.3            | 1,009.8 | 3.4         | 468.3              | 702.2  | 233.9       | 1,474.7            | 1,712.0 | 237.4       |
| 2025          |                        |         |             |                    |         |             |                    |        |             |                    |         |             |
| Jan.          | 785.6                  | 785.6   | -           | 782.2              | 785.6   | 3.4         | 462.7              | 738.3  | 275.7       | 1,244.9            | 1,524.0 | 279.1       |
| Feb.          | 995.0                  | 995.0   | -           | 991.6              | 995.0   | 3.4         | 515.6              | 789.6  | 274.0       | 1,507.1            | 1,784.6 | 277.5       |
| Mar.          | 786.9                  | 786.9   | -           | 783.5              | 786.9   | 3.4         | 532.5              | 817.1  | 284.5       | 1,316.0            | 1,604.0 | 288.0       |
| Apr.          | 939.4                  | 939.4   | -           | 936.0              | 939.4   | 3.4         | 549.3              | 839.9  | 290.5       | 1,485.3            | 1,779.3 | 294.0       |
| May           | 785.8                  | 785.8   | -           | 782.4              | 785.8   | 3.4         | 552.8              | 841.3  | 288.5       | 1,335.2            | 1,627.1 | 292.0       |
| Jun.          | 1,020.1                | 1,020.1 | -           | 1,016.7            | 1,020.1 | 3.4         | 548.1              | 826.8  | 278.7       | 1,564.8            | 1,846.9 | 282.2       |
| Jul.          | 1,126.6                | 1,126.6 | -           | 1,123.2            | 1,126.6 | 3.4         | 582.3              | 866.7  | 284.4       | 1,705.5            | 1,993.3 | 287.8       |
| Aug.          | 925.9                  | 925.9   | -           | 922.5              | 925.9   | 3.4         | 563.9              | 863.4  | 299.5       | 1,486.4            | 1,789.3 | 303.0       |
| Sep.          | 973.2                  | 973.2   | -           | 969.7              | 973.2   | 3.4         | 622.9              | 911.5  | 288.6       | 1,592.6            | 1,884.6 | 292.0       |

Source: Bank of Guyana and Commercial Banks

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

Table 4.1

|                                                    | 2020  | 2021  | 2022  | 2023  |       |       |       | 2024  |       |       |       |       |       |       |       |       |       |       |       | 2025  |       |       |       |       |       |       |       |      |
|----------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|
|                                                    | Dec.  | Dec.  | Dec.  | Mar.  | Jun.  | Sep.  | Dec.  | Jan.  | Feb.  | Mar.  | Apr.  | May   | Jun.  | Jul.  | Aug.  | Sep.  | Oct.  | Nov.  | Dec.  | Jan.  | Feb.  | Mar.  | Apr.  | May   | Jun.  | Jul.  | Aug.  | Sep. |
| BANK OF GUYANA                                     |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| Bank Rate                                          | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  | 5.00  |      |
| Treasury Bill Discount Rate                        |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| 91 Days                                            | 1.54  | 1.54  | 1.54  | 1.54  | 1.54  | 1.54  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.10  | 1.07  |      |
| 182 Days                                           | 1.00  | 1.00  | 1.00  | 1.00  | 0.99  | 0.99  | 0.99  | 0.99  | 0.99  | 0.99  | 0.99  | 0.99  | 1.00  | 1.00  | 0.99  | 1.00  | 1.00  | 1.00  | 1.00  | 1.00  | 0.99  | 0.99  | 0.99  | 1.00  | 1.00  | 1.00  | 1.00  |      |
| 364 Days                                           | 1.00  | 0.99  | 1.09  | 1.09  | 1.09  | 0.99  | 0.99  | 1.09  | 1.09  | 1.09  | 1.09  | 0.99  | 1.09  | 1.09  | 1.09  | 0.99  | 1.09  | 1.09  | 1.09  | 1.09  | 1.09  | 1.09  | 0.99  | 1.09  | 1.09  | 1.09  | 0.99  |      |
| COMMERCIAL BANKS                                   |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| Small Savings Rate (average)                       | 0.91  | 0.83  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  | 0.81  |      |
| Prime Lending Rate (weighted average) <sup>2</sup> | 8.46  | 8.50  | 8.21  | 8.19  | 8.20  | 8.23  | 8.07  | 8.07  | 8.07  | 8.19  | 8.08  | 8.08  | 8.08  | 8.07  | 8.07  | 8.07  | 8.07  | 8.04  | 8.04  | 8.03  | 8.02  | 8.04  | 7.94  | 7.90  | 7.91  | 7.91  | 7.93  |      |
| Prime Lending Rate) <sup>3</sup>                   | 8.88  | 8.88  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.38  | 8.20  | 8.20  | 8.20  | 8.20  | 8.20  | 8.20  |      |
| Comm. Banks' Lending Rate (weighted average)       | 8.95  | 8.88  | 8.54  | 8.34  | 8.29  | 8.18  | 8.36  | 8.31  | 8.26  | 8.08  | 8.17  | 8.18  | 8.23  | 8.19  | 8.14  | 8.14  | 8.09  | 8.00  | 8.07  | 8.06  | 8.01  | 7.79  | 7.81  | 7.73  | 7.71  | 7.69  | 7.95  |      |
| HAND-IN-HAND TRUST CORP. INC.                      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| Domestic Mortgages                                 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 |      |
| Commercial Mortgages                               | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 |      |
| Average Deposit Rates                              | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  | 1.51  |      |
| NEW BUILDING SOCIETY                               |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |
| Deposits) <sup>4</sup>                             | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  | 1.40  |      |
| Mortgage Rates) <sup>5</sup>                       | 6.45  | 6.10  | 4.32  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  | 4.73  |      |
| Five dollar shares                                 | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  | 1.50  |      |
| Save and prosper shares                            | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  | 2.75  |      |

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

**Notes:**

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

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

Table 4.2

| End Of Period | Commercial Banks                 |                        |                        |                        |                                      |                         |
|---------------|----------------------------------|------------------------|------------------------|------------------------|--------------------------------------|-------------------------|
|               | Prime Lending Rate <sup>1)</sup> | Small Savings Deposits | 3 Months Time Deposits | 6 Months Time Deposits | 9 Months Time Deposits <sup>2)</sup> | 12 Months Time Deposits |
| 2015          | 12.83                            | 1.26                   | 1.13                   | 1.29                   | ...                                  | 1.43                    |
| 2016          | 13.00                            | 1.26                   | 1.17                   | 1.33                   | ...                                  | 1.47                    |
| 2017          | 13.00                            | 1.11                   | 1.01                   | 1.15                   | ...                                  | 1.27                    |
| 2018          | 13.00                            | 1.04                   | 0.98                   | 1.12                   | ...                                  | 1.23                    |
| 2019          | 10.29                            | 0.97                   | 0.86                   | 1.03                   | ...                                  | 1.10                    |
| 2020          |                                  |                        |                        |                        |                                      |                         |
| Mar.          | 10.29                            | 0.96                   | 0.86                   | 1.03                   | ...                                  | 1.10                    |
| Jun.          | 8.88                             | 0.91                   | 0.84                   | 1.01                   | ...                                  | 1.08                    |
| Sep.          | 8.88                             | 0.91                   | 0.84                   | 1.01                   | ...                                  | 1.08                    |
| Dec.          | 8.88                             | 0.91                   | 0.84                   | 1.01                   | ...                                  | 1.08                    |
| 2021          |                                  |                        |                        |                        |                                      |                         |
| Mar.          | 8.88                             | 0.89                   | 0.81                   | 0.98                   | ...                                  | 1.05                    |
| Jun.          | 8.88                             | 0.83                   | 0.78                   | 0.95                   | ...                                  | 1.03                    |
| Sep.          | 8.88                             | 0.83                   | 0.78                   | 0.95                   | ...                                  | 1.03                    |
| Dec.          | 8.88                             | 0.83                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| 2022          |                                  |                        |                        |                        |                                      |                         |
| Mar.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Jun.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Sep.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Dec.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| 2023          |                                  |                        |                        |                        |                                      |                         |
| Jan.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Feb.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Mar.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Apr.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| May           | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Jun.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Jul.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Aug.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Sep.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Oct.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Nov.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Dec.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| 2024          |                                  |                        |                        |                        |                                      |                         |
| Jan.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Feb.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Mar.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Apr.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| May           | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Jun.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Jul.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Aug.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Sep.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Oct.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Nov.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Dec.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| 2025          |                                  |                        |                        |                        |                                      |                         |
| Jan.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Feb.          | 8.38                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Mar.          | 8.20                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Apr.          | 8.20                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| May           | 8.20                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Jun.          | 8.20                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Jul.          | 8.20                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Aug.          | 8.20                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |
| Sep.          | 8.20                             | 0.81                   | 0.78                   | 0.94                   | ...                                  | 1.02                    |

**Notes:**

- 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 |
|--------|---------------|-----------|---------------|-----------|---------------|-----------|----------------------------|---------------|-----------|---------------|-----------|
|        | Treasury Bill | Bank Rate | Treasury Bill | Bank Rate | Treasury Bill | Bank Rate | Treasury Bill <sup>1</sup> | Treasury Bill | Bank Rate | Treasury Bill | Bank Rate |
| 2015   | 1.92          | 5.00      | 0.97          | 4.75      | 1.76          | 7.00      | 5.96                       | 0.23          | 0.87      | 0.46          | 0.30      |
| 2016   | 1.68          | 5.00      | 0.65          | 4.75      | 3.10          | 7.00      | 5.68                       | ...           | ...       | 0.14          | 0.25      |
| 2017   | 1.54          | 5.00      | 1.16          | 4.75      | 3.15          | 7.00      | 4.17                       | 1.32          | 1.90      | 0.00          | 0.25      |
| 2018   | 1.54          | 5.00      | 1.24          | 4.75      | 0.50          | 7.00      | 2.05                       | 2.37          | 2.85      | 0.00          | 0.25      |
| 2019   | 1.54          | 5.00      | 1.22          | 4.75      | 0.50          | 7.00      | 1.32                       | 1.54          | 2.25      | 0.00          | 0.25      |
| 2020   |               |           |               |           |               |           |                            |               |           |               |           |
| Mar.   | 1.54          | 5.00      | 1.09          | 4.75      | 0.50          | 7.00      | 1.85                       | 0.29          | 1.02      | 0.00          | 0.25      |
| Jun.   | 1.54          | 5.00      | 0.95          | 4.75      | 0.50          | 2.00      | 1.28                       | 0.16          | 0.25      | 0.00          | 0.25      |
| Sep.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 1.14                       | 0.11          | 0.25      | 0.00          | 0.25      |
| Dec.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 0.77                       | 0.09          | 0.25      | 0.00          | 0.25      |
| 2021   |               |           |               |           |               |           |                            |               |           |               |           |
| Mar.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 1.23                       | 0.03          | 0.25      | 0.00          | 0.25      |
| Jun.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 1.05                       | 0.04          | 0.25      | 0.00          | 0.25      |
| Sep.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 1.41                       | 0.04          | 0.25      | 0.00          | 0.25      |
| Dec.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 4.09                       | 0.06          | 0.25      | 0.00          | 0.25      |
| 2022   |               |           |               |           |               |           |                            |               |           |               |           |
| Mar.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 6.12                       | 0.44          | 0.37      | 0.00          | 0.25      |
| Jun.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 7.78                       | 1.49          | 1.38      | 0.00          | 0.25      |
| Sep.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 7.57                       | 3.13          | 2.73      | 0.00          | 0.25      |
| Dec.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 8.04                       | 4.25          | 4.27      | 0.00          | 0.25      |
| 2023   |               |           |               |           |               |           |                            |               |           |               |           |
| Jan.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 8.09                       | 4.54          | 4.50      | 0.00          | 0.25      |
| Feb.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 8.09                       | 4.65          | 4.74      | 0.00          | 0.25      |
| Mar.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 8.21                       | 4.69          | 4.82      | 0.00          | 0.25      |
| Apr.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 8.14                       | 4.92          | 5.00      | 0.00          | 0.25      |
| May    | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 7.82                       | 5.14          | 5.23      | 0.00          | 0.25      |
| Jun.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 7.86                       | 5.16          | 5.25      | 0.00          | 0.25      |
| Jul.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 7.79                       | 5.25          | 5.29      | 0.00          | 0.25      |
| Aug.   | 1.54          | 5.00      | ...           | ...       | 0.50          | 2.00      | 7.75                       | 5.30          | 5.50      | 0.00          | 0.25      |
| Sep.   | 1.54          | 5.00      | ...           | ...       | 2.75          | 2.00      | 7.73                       | 5.32          | 5.50      | 0.00          | 0.25      |
| Oct.   | 1.10          | 5.00      | ...           | ...       | 2.75          | 2.00      | 7.75                       | 5.34          | 5.50      | 0.00          | 0.25      |
| Nov.   | 1.10          | 5.00      | ...           | ...       | 2.72          | 2.00      | 7.91                       | 5.27          | 5.50      | 0.00          | 0.25      |
| Dec.   | 1.10          | 5.00      | ...           | ...       | 2.42          | 2.00      | 8.10                       | 5.24          | 5.50      | 0.00          | 0.25      |
| 2024   |               |           |               |           |               |           |                            |               |           |               |           |
| Jan.   | 1.10          | 5.00      | ...           | ...       | 2.72          | 2.00      | 8.39                       | 5.22          | 5.50      | 0.00          | 0.25      |
| Feb.   | 1.10          | 5.00      | ...           | ...       | 2.51          | 2.00      | 8.35                       | 5.24          | 5.50      | 0.00          | 0.25      |
| Mar.   | 1.10          | 5.00      | ...           | ...       | 2.54          | 2.00      | 8.03                       | 5.24          | 5.50      | 0.00          | 0.25      |
| Apr.   | 1.10          | 5.00      | ...           | ...       | 2.54          | 2.00      | 8.37                       | 5.24          | 5.50      | 0.00          | 0.25      |
| May    | 1.10          | 5.00      | ...           | ...       | 2.42          | 2.00      | 8.25                       | 5.25          | 5.50      | 0.00          | 0.25      |
| Jun.   | 1.10          | 5.00      | ...           | ...       | 2.37          | 2.00      | 8.23                       | 5.24          | 5.50      | 0.00          | 0.25      |
| Jul.   | 1.10          | 5.00      | ...           | ...       | 2.32          | 2.00      | 8.13                       | 5.20          | 5.50      | 0.00          | 0.25      |
| Aug.   | 1.10          | 5.00      | ...           | ...       | 2.27          | 2.00      | 8.03                       | 5.05          | 5.50      | 0.00          | 0.25      |
| Sep.   | 1.10          | 5.00      | ...           | ...       | 2.16          | 2.00      | 7.41                       | 4.72          | 5.30      | 0.00          | 0.25      |
| Oct.   | 1.10          | 5.00      | ...           | ...       | 2.07          | 2.00      | 6.63                       | 4.51          | 5.00      | 0.00          | 0.25      |
| Nov.   | 1.10          | 5.00      | ...           | ...       | 1.99          | 2.00      | 6.46                       | 4.42          | 4.81      | 0.00          | 0.25      |
| Dec.   | 1.10          | 5.00      | ...           | ...       | 1.94          | 2.00      | 6.28                       | 4.27          | 4.65      | 0.00          | 0.25      |
| 2025   |               |           |               |           |               |           |                            |               |           |               |           |
| Jan.   | 1.10          | 5.00      | ...           | ...       | 1.85          | 2.00      | 6.07                       | 4.21          | 4.50      | 0.00          | 0.25      |
| Feb.   | 1.10          | 5.00      | ...           | ...       | 1.77          | 2.00      | 5.88                       | 4.22          | 4.50      | 0.00          | 0.25      |
| Mar.   | 1.10          | 5.00      | ...           | ...       | 1.69          | 2.00      | 5.75                       | 4.20          | 4.50      | 0.00          | 0.25      |
| Apr.   | 1.10          | 5.00      | ...           | ...       | 1.57          | 2.00      | 5.54                       | 4.21          | 4.50      | 0.00          | 0.25      |
| May    | 1.10          | 5.00      | ...           | ...       | 1.46          | 2.00      | 5.47                       | 4.25          | 4.50      | 0.00          | 0.25      |
| Jun.   | 1.10          | 5.00      | ...           | ...       | 1.37          | 2.00      | 5.31                       | 4.23          | 4.50      | 0.00          | 0.25      |
| Jul.   | 1.10          | 5.00      | ...           | ...       | 1.21          | 2.00      | 5.19                       | 4.25          | 4.50      | 0.00          | 0.25      |
| Aug.   | 1.10          | 5.00      | ...           | ...       | ...           | ...       | ...                        | ...           | ...       | 0.00          | 0.25      |
| Sep.   | 1.07          | 5.00      | ...           | ...       | ...           | ...       | ...                        | ...           | ...       | 0.00          | 0.25      |

Source: Statistical Reports from Central Banks

Note:

<sup>1</sup> This is the 6 months treasury bill rate.

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

Table 4.4

| Date |     |    |   |    |     |    | Rate   |  | Date |     |    |   |    |     |    | Rate   |
|------|-----|----|---|----|-----|----|--------|--|------|-----|----|---|----|-----|----|--------|
| 27   | Nov | 23 | - | 30 | Nov | 23 | 208.50 |  | 28   | Oct | 24 | - | 30 | Oct | 24 | 208.50 |
| 01   | Dec |    |   |    |     | 23 | 208.50 |  | 01   | Nov | 24 |   |    |     |    | 208.50 |
| 04   | Dec | 23 | - | 08 | Dec | 23 | 208.50 |  | 04   | Nov | 24 | - | 08 | Nov | 24 | 208.50 |
| 11   | Dec | 23 | - | 15 | Dec | 23 | 208.50 |  | 11   | Nov | 24 | - | 15 | Nov | 24 | 208.50 |
| 18   | Dec | 23 | - | 22 | Dec | 23 | 208.50 |  | 18   | Nov | 24 | - | 22 | Nov | 24 | 208.50 |
| 27   | Dec | 23 | - | 29 | Dec | 23 | 208.50 |  | 25   | Nov | 24 | - | 29 | Nov | 24 | 208.50 |
| 02   | Jan | 24 | - | 05 | Jan | 24 | 208.50 |  | 02   | Dec | 24 | - | 06 | Dec | 24 | 208.50 |
| 08   | Jan | 24 | - | 12 | Jan | 24 | 208.50 |  | 09   | Dec | 24 | - | 13 | Dec | 24 | 208.50 |
| 15   | Jan | 24 | - | 19 | Jan | 24 | 208.50 |  | 16   | Dec | 24 | - | 20 | Dec | 24 | 208.50 |
| 22   | Jan | 24 | - | 26 | Jan | 24 | 208.50 |  | 23   | Dec | 24 | - | 24 | Dec | 24 | 208.50 |
| 29   | Jan | 24 | - | 31 | Jan | 24 | 208.50 |  | 27   | Dec | 24 |   |    |     |    | 208.50 |
| 01   | Feb | 24 | - | 02 | Feb | 24 | 208.50 |  | 30   | Dec | 24 | - | 31 | Dec | 24 | 208.50 |
| 05   | Feb | 24 | - | 09 | Feb | 24 | 208.50 |  | 02   | Jan | 25 | - | 03 | Jan | 25 | 208.50 |
| 12   | Feb | 24 | - | 16 | Feb | 24 | 208.50 |  | 06   | Jan | 25 | - | 10 | Jan | 25 | 208.50 |
| 19   | Feb | 24 | - | 22 | Feb | 24 | 208.50 |  | 13   | Jan | 25 | - | 17 | Jan | 25 | 208.50 |
| 26   | Feb | 24 | - | 29 | Feb | 24 | 208.50 |  | 20   | Jan | 25 | - | 24 | Jan | 25 | 208.50 |
| 01   | Mar | 24 |   |    |     |    | 208.50 |  | 27   | Jan | 25 | - | 31 | Jan | 25 | 208.50 |
| 04   | Mar | 24 | - | 08 | Mar | 24 | 208.50 |  | 03   | Feb | 25 | - | 07 | Feb | 25 | 208.50 |
| 11   | Mar | 24 | - | 15 | Mar | 24 | 208.50 |  | 10   | Feb | 25 | - | 14 | Feb | 25 | 208.50 |
| 18   | Mar | 24 | - | 22 | Mar | 24 | 208.50 |  | 17   | Feb | 25 | - | 21 | Feb | 25 | 208.50 |
| 26   | Mar | 24 | - | 28 | Mar | 24 | 208.50 |  | 25   | Feb | 25 | - | 28 | Feb | 25 | 208.50 |
| 02   | Apr | 24 | - | 05 | Apr | 24 | 208.50 |  | 03   | Mar | 25 | - | 07 | Mar | 25 | 208.50 |
| 08   | Apr | 24 | - | 12 | Apr | 24 | 208.50 |  | 10   | Mar | 25 | - | 13 | Mar | 25 | 208.50 |
| 15   | Apr | 24 | - | 19 | Apr | 24 | 208.50 |  | 17   | Mar | 25 | - | 21 | Mar | 25 | 208.50 |
| 22   | Apr | 24 | - | 26 | Apr | 24 | 208.50 |  | 24   | Mar | 25 | - | 28 | Mar | 25 | 208.50 |
| 29   | Apr | 24 | - | 30 | Apr | 24 | 208.50 |  | 01   | Apr | 25 | - | 04 | Apr | 25 | 208.50 |
| 02   | May | 24 | - | 03 | May | 24 | 208.50 |  | 07   | Apr | 25 | - | 11 | Apr | 25 | 208.50 |
| 07   | May | 24 | - | 10 | May | 24 | 208.50 |  | 14   | Apr | 25 | - | 17 | Apr | 25 | 208.50 |
| 13   | May | 24 | - | 17 | May | 24 | 208.50 |  | 22   | Apr | 25 | - | 25 | Apr | 25 | 208.50 |
| 20   | May | 24 | - | 24 | May | 24 | 208.50 |  | 28   | Apr | 25 | - | 30 | Apr | 25 | 208.50 |
| 28   | May | 24 | - | 31 | May | 24 | 208.50 |  | 02   | May | 25 |   |    |     |    | 208.50 |
| 03   | Jun | 24 | - | 07 | Jun | 24 | 208.50 |  | 06   | May | 25 | - | 09 | May | 25 | 208.50 |
| 10   | Jun | 24 | - | 14 | Jun | 24 | 208.50 |  | 12   | May | 25 | - | 16 | May | 25 | 208.50 |
| 18   | Jun | 24 | - | 21 | Jun | 24 | 208.50 |  | 19   | May | 25 | - | 23 | May | 25 | 208.50 |
| 24   | Jun | 24 | - | 28 | Jun | 24 | 208.50 |  | 27   | May | 25 | - | 30 | May | 25 | 208.50 |
| 02   | Jul | 24 | - | 05 | Jul | 24 | 208.50 |  | 02   | Jun | 25 | - | 05 | Jun | 25 | 208.50 |
| 08   | Jul | 24 | - | 12 | Jul | 24 | 208.50 |  | 09   | Jun | 25 | - | 13 | Jun | 25 | 208.50 |
| 15   | Jul | 24 | - | 19 | Jul | 24 | 208.50 |  | 16   | Jun | 25 | - | 20 | Jun | 25 | 208.50 |
| 22   | Jul | 24 | - | 26 | Jul | 24 | 208.50 |  | 23   | Jun | 25 | - | 27 | Jun | 25 | 208.50 |
| 29   | Jul | 24 | - | 31 | Jul | 24 | 208.50 |  | 30   | Jun | 25 |   |    |     |    | 208.50 |
| 02   | Aug | 24 |   |    |     |    | 208.50 |  | 01   | Jul | 25 | - | 04 | Jul | 25 | 208.50 |
| 05   | Aug | 24 | - | 09 | Aug | 24 | 208.50 |  | 08   | Jul | 25 | - | 11 | Jul | 25 | 208.50 |
| 12   | Aug | 24 | - | 16 | Aug | 24 | 208.50 |  | 14   | Jul | 25 | - | 18 | Jul | 25 | 208.50 |
| 19   | Aug | 24 | - | 23 | Aug | 24 | 208.50 |  | 21   | Jul | 25 | - | 25 | Jul | 25 | 208.50 |
| 26   | Aug | 24 | - | 30 | Aug | 24 | 208.50 |  | 28   | Jul | 25 | - | 31 | Jul | 25 | 208.50 |
| 02   | Sep | 24 | - | 06 | Sep | 24 | 208.50 |  | 04   | Aug | 25 | - | 08 | Aug | 25 | 208.50 |
| 09   | Sep | 24 | - | 13 | Sep | 24 | 208.50 |  | 11   | Aug | 25 | - | 15 | Aug | 25 | 208.50 |
| 17   | Sep | 24 | - | 20 | Sep | 24 | 208.50 |  | 18   | Aug | 25 | - | 22 | Aug | 25 | 208.50 |
| 23   | Sep | 24 | - | 27 | Sep | 24 | 208.50 |  | 25   | Aug | 25 | - | 29 | Aug | 25 | 208.50 |
| 30   | Sep | 24 |   |    | Oct |    | 208.50 |  | 01   | Sep | 25 | - | 04 | Sep | 25 | 208.50 |
| 01   | Oct | 24 | - | 04 | Oct | 24 | 208.50 |  | 08   | Sep | 25 | - | 12 | Sep | 25 | 208.50 |
| 07   | Oct | 24 | - | 11 | Oct | 24 | 208.50 |  | 15   | Sep | 25 | - | 19 | Sep | 25 | 208.50 |
| 14   | Oct | 24 | - | 18 | Oct | 24 | 208.50 |  | 22   | Sep | 25 | - | 26 | Sep | 25 | 208.50 |
| 21   | Oct | 24 | - | 25 | Oct | 24 | 208.50 |  | 29   | Sep | 25 | - | 30 | Sep | 25 | 208.50 |

Source: Bank of Guyana

**Note:**

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

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

Table 4.5

| <b>Years</b> | <b>End<br/>of<br/>Period</b> | <b>Average<br/>for the<br/>Period</b> |
|--------------|------------------------------|---------------------------------------|
| 2015         | 206.50                       | 206.50                                |
| 2016         | 206.50                       | 206.50                                |
| 2017         | 206.50                       | 206.50                                |
| 2018         | 208.50                       | 208.50                                |
| 2019         | 208.50                       | 208.50                                |
| 2020         |                              |                                       |
| Mar.         | 208.50                       | 208.50                                |
| Jun.         | 208.50                       | 208.50                                |
| Sep.         | 208.50                       | 208.50                                |
| Dec.         | 208.50                       | 208.50                                |
| 2021         |                              |                                       |
| Mar.         | 208.50                       | 208.50                                |
| Jun.         | 208.50                       | 208.50                                |
| Sep.         | 208.50                       | 208.50                                |
| Dec.         | 208.50                       | 208.50                                |
| 2022         |                              |                                       |
| Mar.         | 208.50                       | 208.50                                |
| Jun.         | 208.50                       | 208.50                                |
| Sep.         | 208.50                       | 208.50                                |
| Dec.         | 208.50                       | 208.50                                |
| 2023         |                              |                                       |
| Jan.         | 208.50                       | 208.50                                |
| Feb.         | 208.50                       | 208.50                                |
| Mar.         | 208.50                       | 208.50                                |
| Apr.         | 208.50                       | 208.50                                |
| May          | 208.50                       | 208.50                                |
| Jun.         | 208.50                       | 208.50                                |
| Jul.         | 208.50                       | 208.50                                |
| Aug.         | 208.50                       | 208.50                                |
| Sep.         | 208.50                       | 208.50                                |
| Oct.         | 208.50                       | 208.50                                |
| Nov..        | 208.50                       | 208.50                                |
| Dec.         | 208.50                       | 208.50                                |
| 2024         |                              |                                       |
| Jan.         | 208.50                       | 208.50                                |
| Feb.         | 208.50                       | 208.50                                |
| Mar.         | 208.50                       | 208.50                                |
| Apr.         | 208.50                       | 208.50                                |
| May          | 208.50                       | 208.50                                |
| Jun.         | 208.50                       | 208.50                                |
| Jul.         | 208.50                       | 208.50                                |
| Aug.         | 208.50                       | 208.50                                |
| Sep.         | 208.50                       | 208.50                                |
| Oct.         | 208.50                       | 208.50                                |
| Nov.         | 208.50                       | 208.50                                |
| Dec.         | 208.50                       | 208.50                                |
| 2025         |                              |                                       |
| Jan.         | 208.50                       | 208.50                                |
| Feb.         | 208.50                       | 208.50                                |
| Mar.         | 208.50                       | 208.50                                |
| Apr.         | 208.50                       | 208.50                                |
| May          | 208.50                       | 208.50                                |
| Jun.         | 208.50                       | 208.50                                |
| Jul.         | 208.50                       | 208.50                                |
| Aug.         | 208.50                       | 208.50                                |
| Sep.         | 208.50                       | 208.50                                |

Source: Bank of Guyana

# MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 4.6

| Month | Buying Rate  |        |        |        |        |        |        |        |        |        |        |        |
|-------|--------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|       | 2023         |        |        |        | 2024   |        |        |        | 2025   |        |        |        |
|       | CN\$         | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   |
| Jan.  | 147.88       | 207.38 | 239.14 | 203.10 | 151.45 | 210.99 | 249.41 | 213.81 | 150.18 | 214.84 | 255.82 | 218.45 |
| Feb.  | 148.64       | 208.13 | 237.98 | 202.80 | 149.83 | 211.70 | 248.27 | 211.30 | 148.70 | 214.59 | 256.04 | 217.66 |
| Mar.  | 147.77       | 208.43 | 239.67 | 205.30 | 150.82 | 212.54 | 252.15 | 215.03 | 148.51 | 214.74 | 257.91 | 218.88 |
| Apr.  | 146.98       | 208.43 | 239.33 | 206.35 | 150.68 | 213.07 | 253.92 | 214.22 | 149.06 | 215.34 | 257.16 | 220.67 |
| May   | 147.44       | 208.43 | 241.09 | 208.51 | 151.15 | 213.41 | 254.38 | 216.00 | 149.55 | 215.52 | 260.09 | 224.13 |
| Jun.  | 146.15       | 208.83 | 243.34 | 210.34 | 151.11 | 213.82 | 253.49 | 216.72 | 151.11 | 216.42 | 262.74 | 226.58 |
| Jul.  | 149.75       | 209.59 | 250.44 | 211.54 | 152.92 | 214.46 | 255.86 | 216.73 | 151.56 | 217.00 | 262.23 | 225.29 |
| Aug.  | 150.16       | 209.94 | 252.19 | 212.87 | 152.30 | 214.51 | 258.11 | 216.08 | 153.83 | 217.38 | 267.76 | 228.50 |
| Sep.  | 150.03       | 210.27 | 251.84 | 211.32 | 154.76 | 214.54 | 255.87 | 217.19 | 153.85 | 218.17 | 270.83 | 232.29 |
| Oct.  | 149.39       | 210.10 | 249.65 | 210.93 | 151.71 | 214.60 | 259.54 | 220.58 |        |        |        |        |
| Nov.  | 150.77       | 210.50 | 250.83 | 213.45 | 152.72 | 214.69 | 258.63 | 220.20 |        |        |        |        |
| Dec.  | 150.05       | 210.71 | 250.77 | 212.24 | 151.37 | 214.82 | 259.30 | 217.65 |        |        |        |        |
|       |              |        |        |        |        |        |        |        |        |        |        |        |
| Month | Selling Rate |        |        |        |        |        |        |        |        |        |        |        |
|       | 2023         |        |        |        | 2024   |        |        |        | 2025   |        |        |        |
|       | CN\$         | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   |
| Jan.  | 156.46       | 210.20 | 256.11 | 219.27 | 159.61 | 213.61 | 271.30 | 227.04 | 165.13 | 218.05 | 270.95 | 230.69 |
| Feb.  | 156.47       | 210.98 | 254.62 | 223.08 | 160.08 | 214.28 | 266.79 | 229.39 | 158.06 | 217.91 | 270.43 | 229.95 |
| Mar.  | 156.75       | 211.12 | 254.50 | 222.12 | 159.70 | 214.29 | 265.96 | 230.15 | 153.99 | 218.22 | 273.91 | 233.20 |
| Apr.  | 156.78       | 211.31 | 258.57 | 224.26 | 159.68 | 215.66 | 272.50 | 225.76 | 159.40 | 218.72 | 277.19 | 235.58 |
| May   | 156.97       | 211.27 | 259.80 | 221.83 | 158.87 | 216.16 | 271.22 | 232.77 | 159.73 | 218.65 | 280.53 | 239.68 |
| Jun.  | 155.56       | 211.85 | 258.37 | 225.35 | 159.05 | 216.43 | 268.65 | 225.69 | 160.36 | 219.72 | 280.64 | 240.15 |
| Jul.  | 158.15       | 212.48 | 266.22 | 231.21 | 158.07 | 217.11 | 268.82 | 234.37 | 161.28 | 220.44 | 280.37 | 245.47 |
| Aug.  | 157.21       | 212.26 | 264.91 | 225.79 | 160.71 | 217.27 | 271.61 | 233.91 | 162.33 | 220.92 | 283.73 | 247.12 |
| Sep.  | 157.26       | 212.32 | 264.33 | 230.06 | 161.25 | 217.24 | 275.00 | 233.46 | 162.82 | 221.71 | 284.92 | 245.12 |
| Oct.  | 159.27       | 213.12 | 259.84 | 226.26 | 161.05 | 217.38 | 273.09 | 233.82 |        |        |        |        |
| Nov.  | 159.49       | 213.71 | 264.82 | 221.04 | 161.82 | 217.45 | 276.27 | 223.84 |        |        |        |        |
| Dec.  | 159.51       | 214.00 | 269.60 | 228.07 | 159.84 | 217.97 | 272.25 | 232.45 |        |        |        |        |
|       |              |        |        |        |        |        |        |        |        |        |        |        |
| Month | Mid Rate     |        |        |        |        |        |        |        |        |        |        |        |
|       | 2023         |        |        |        | 2024   |        |        |        | 2025   |        |        |        |
|       | CN\$         | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   | CN\$   | US\$   | £      | EURO   |
| Jan.  | 152.17       | 208.79 | 247.62 | 211.18 | 155.53 | 212.30 | 260.35 | 220.43 | 157.66 | 216.44 | 263.38 | 224.57 |
| Feb.  | 152.55       | 209.55 | 246.30 | 212.94 | 154.96 | 212.99 | 257.53 | 220.34 | 153.38 | 216.25 | 263.23 | 223.80 |
| Mar.  | 152.26       | 209.78 | 247.08 | 213.71 | 155.26 | 213.41 | 259.05 | 222.59 | 151.25 | 216.48 | 265.91 | 226.04 |
| Apr.  | 151.88       | 209.87 | 248.95 | 215.30 | 155.18 | 214.36 | 263.21 | 219.99 | 154.23 | 217.03 | 267.18 | 228.12 |
| May   | 152.21       | 209.85 | 250.45 | 215.17 | 155.01 | 214.79 | 262.80 | 224.38 | 154.64 | 217.09 | 270.31 | 231.91 |
| Jun.  | 150.86       | 210.34 | 250.85 | 217.85 | 155.08 | 215.12 | 261.07 | 221.21 | 155.74 | 218.07 | 271.69 | 233.36 |
| Jul.  | 153.95       | 211.04 | 258.33 | 221.38 | 155.50 | 215.79 | 262.34 | 225.55 | 156.42 | 218.72 | 271.30 | 235.38 |
| Aug.  | 153.68       | 211.10 | 258.55 | 219.33 | 156.50 | 215.89 | 264.86 | 225.00 | 158.08 | 219.15 | 275.74 | 237.81 |
| Sep.  | 153.65       | 211.29 | 258.09 | 220.69 | 158.01 | 215.89 | 265.43 | 225.32 | 158.34 | 219.94 | 277.87 | 238.70 |
| Oct.  | 154.33       | 211.61 | 254.74 | 218.60 | 156.38 | 215.99 | 266.31 | 227.20 |        |        |        |        |
| Nov.  | 155.13       | 212.11 | 257.82 | 217.24 | 157.27 | 216.07 | 267.45 | 222.02 |        |        |        |        |
| Dec.  | 154.78       | 212.36 | 260.18 | 220.15 | 155.61 | 216.40 | 265.78 | 225.05 |        |        |        |        |

Source: Commercial Banks and Non-Bank Cambios.

# STATISTICAL ABSTRACT

## CONTENTS (continued)

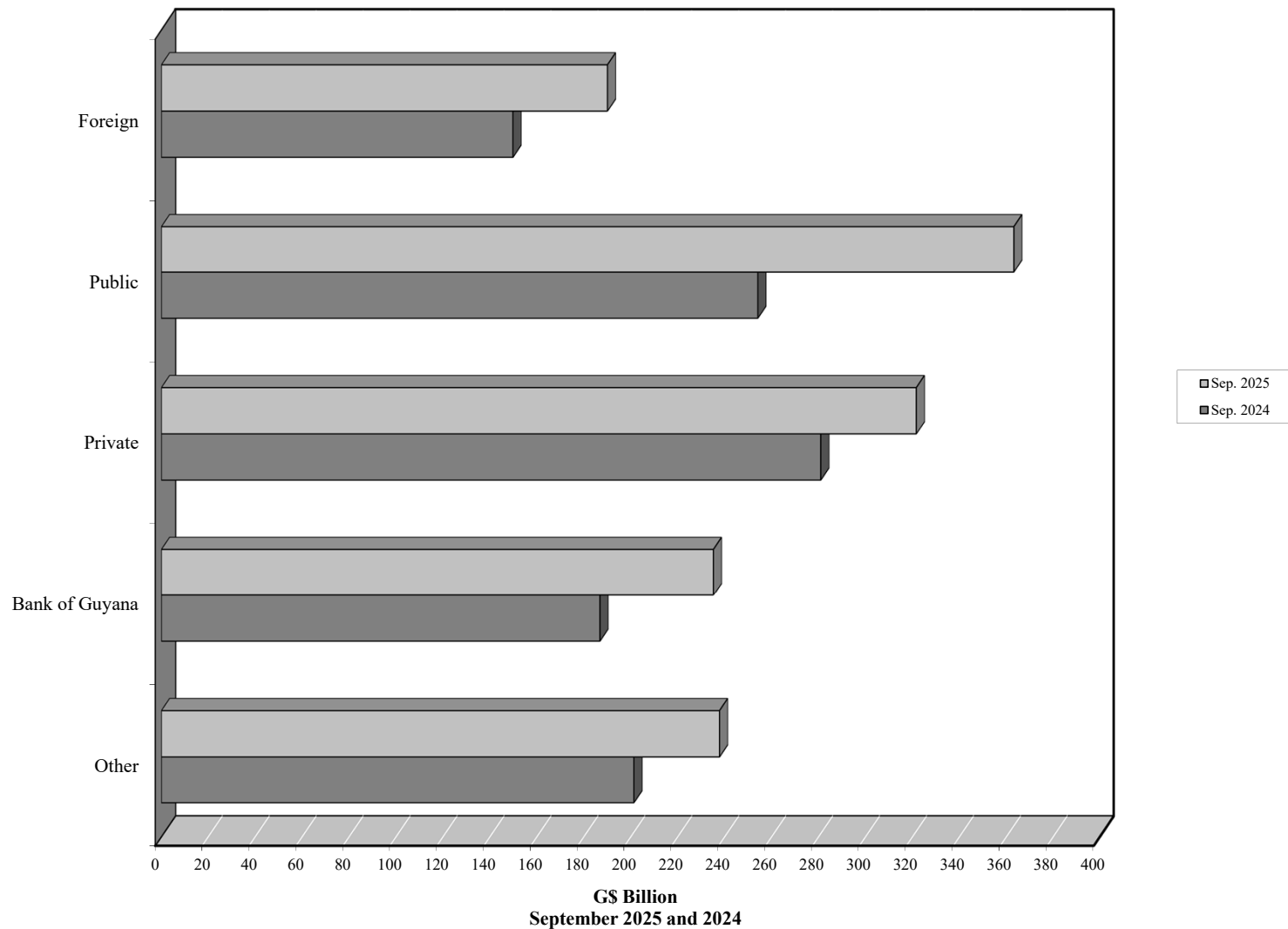
### GRAPHS

|      |   |                                                                                  |
|------|---|----------------------------------------------------------------------------------|
| I    | - | Commercial Banks: Assets (September 2025 & 2024)                                 |
| II   | - | Commercial Banks: Liabilities, Capital and Reserves (September 2025 & 2024)      |
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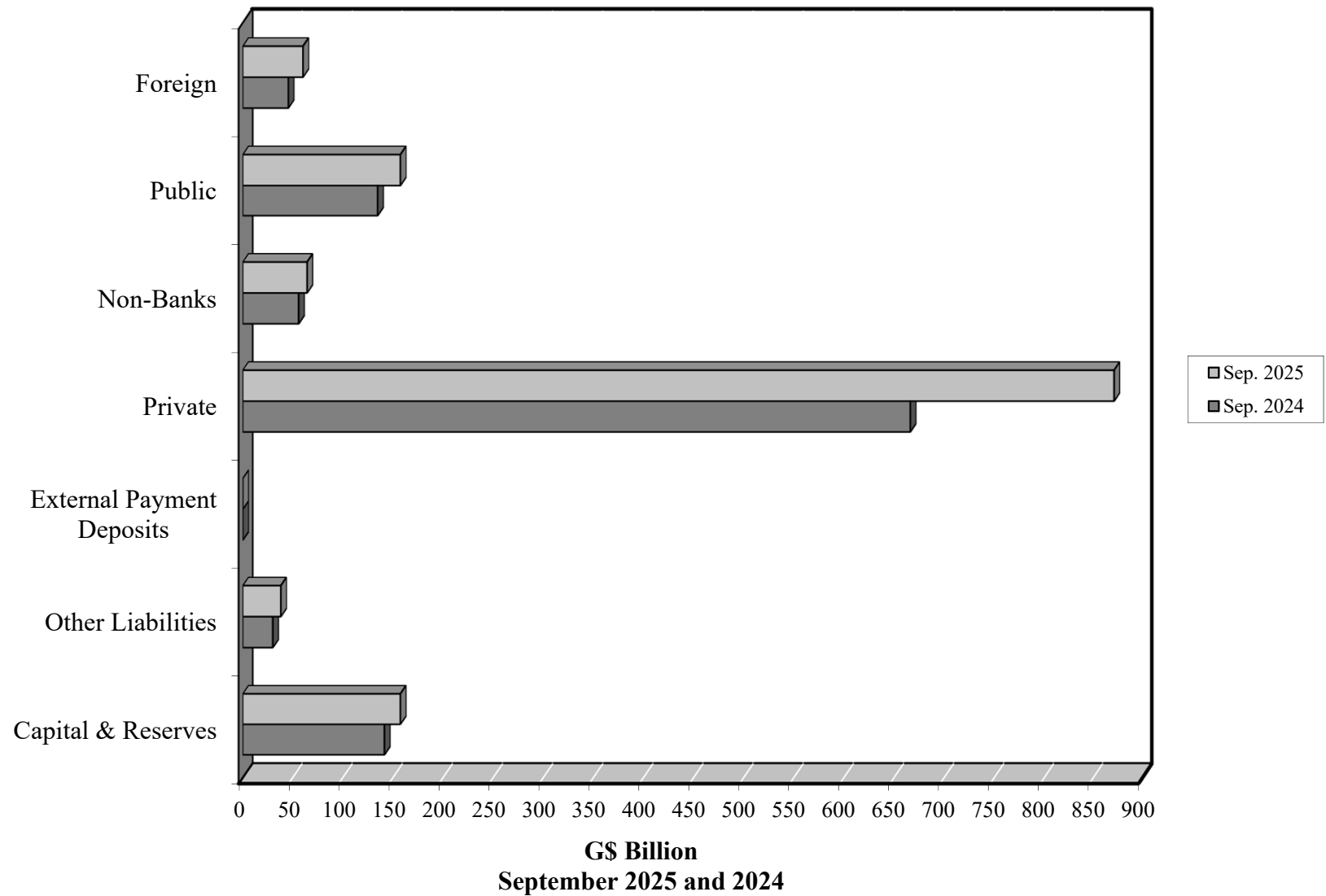
### GENERAL NOTES

### NOTES TO THE TABLES

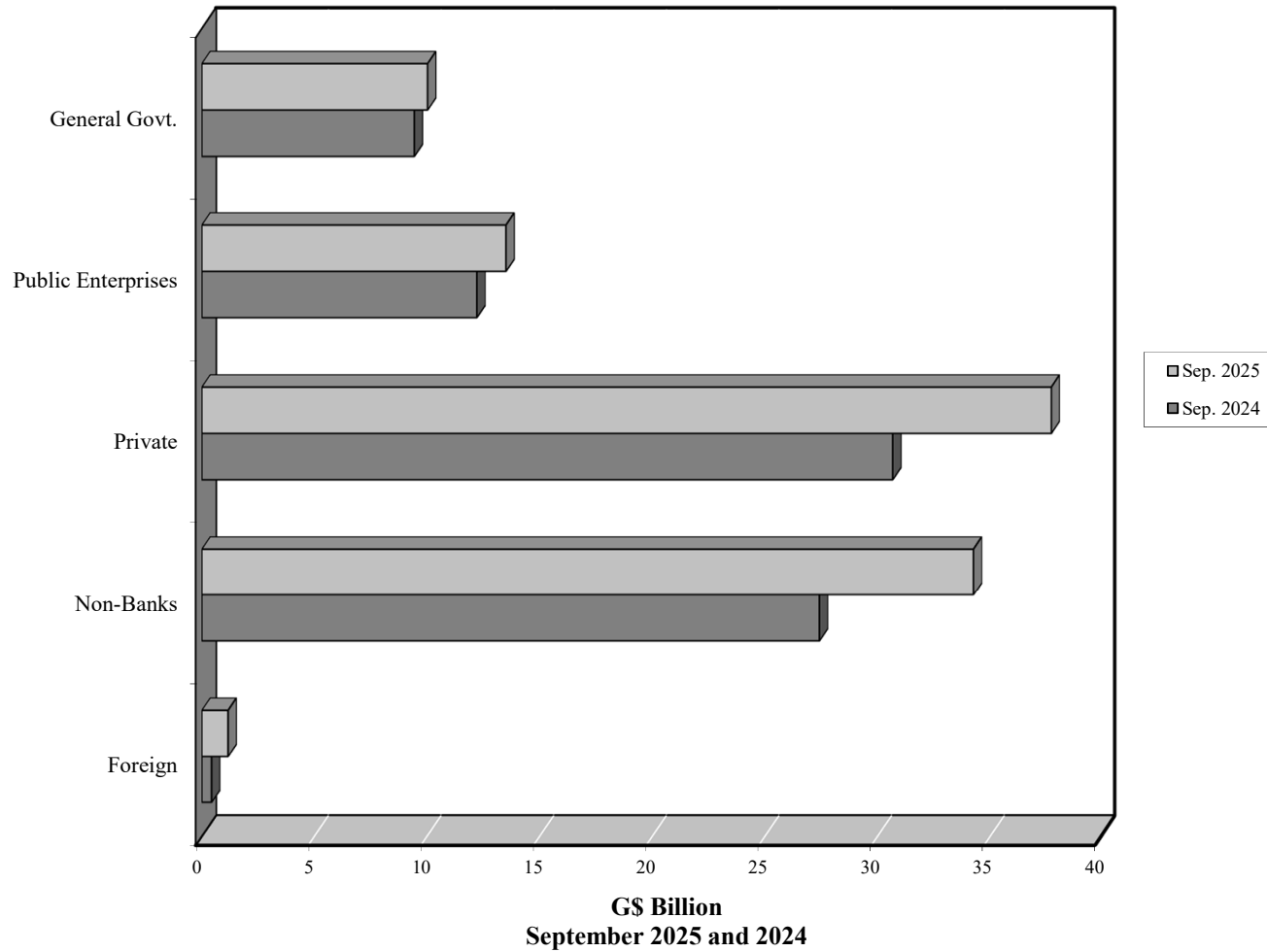
**Graph I**  
**Commercial Banks: Assets**



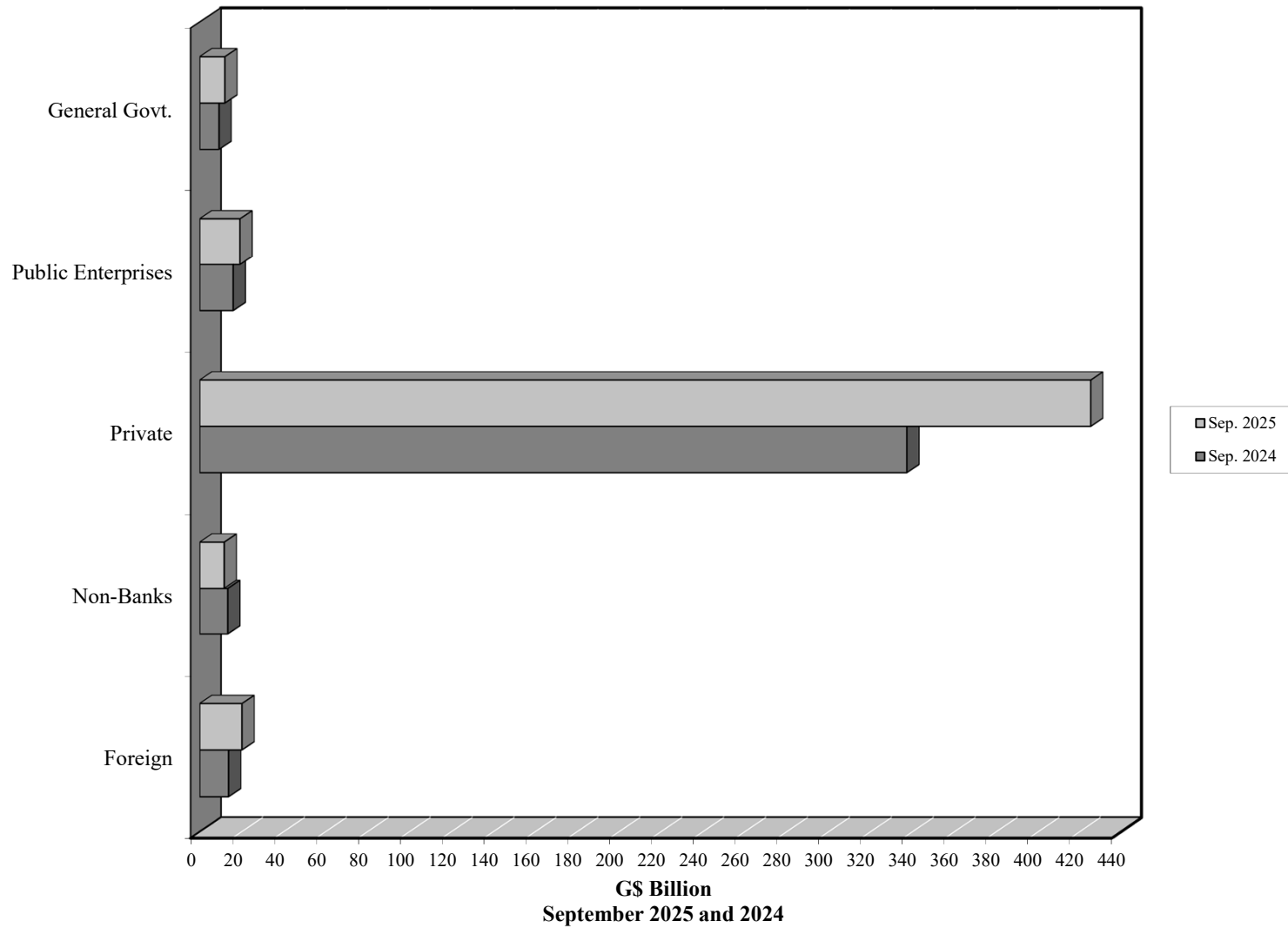
**Graph II**  
**Commercial Banks: Liabilities, Capital and Reserves**



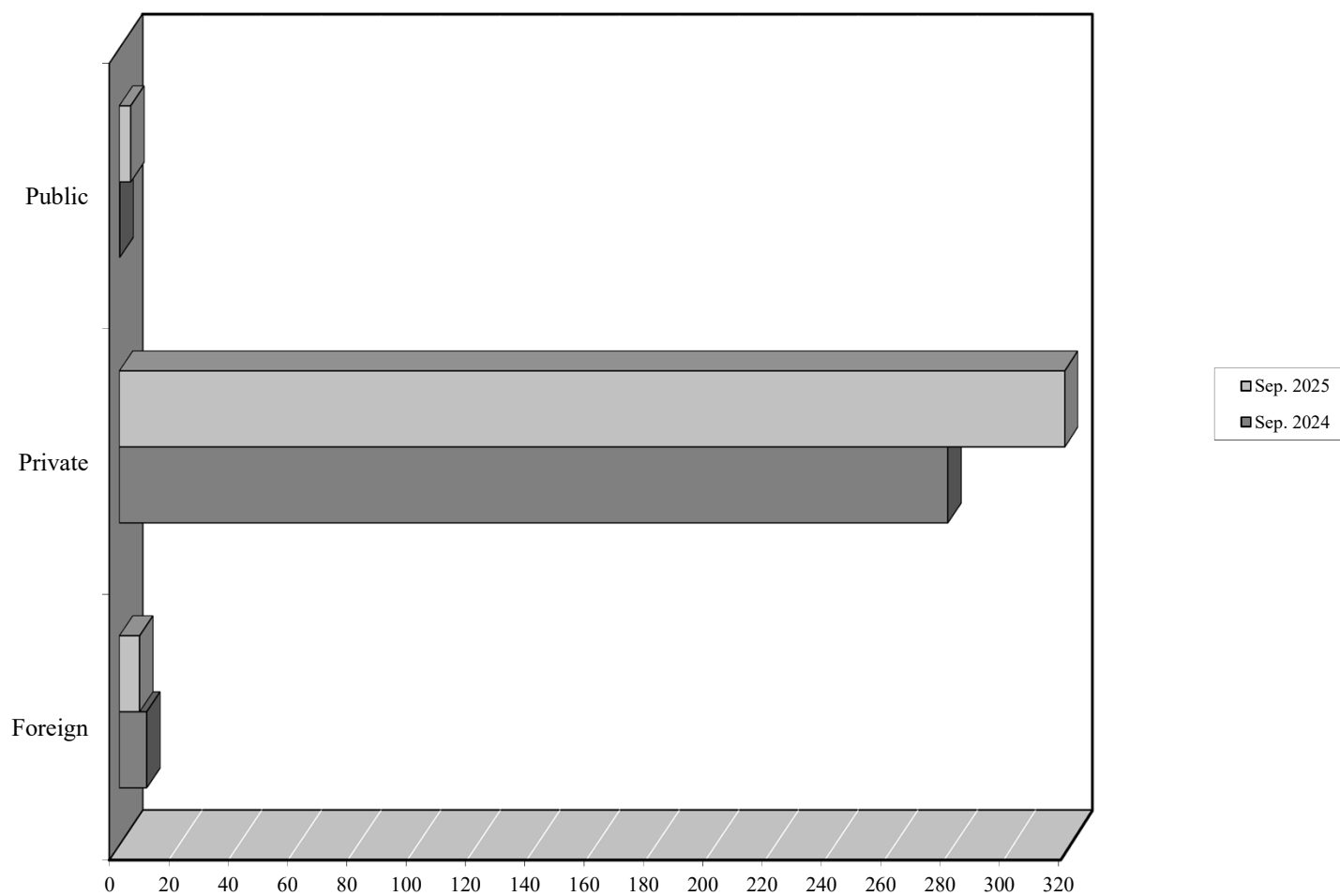
**Graph III**  
**Commercial Banks: Time Deposits**



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

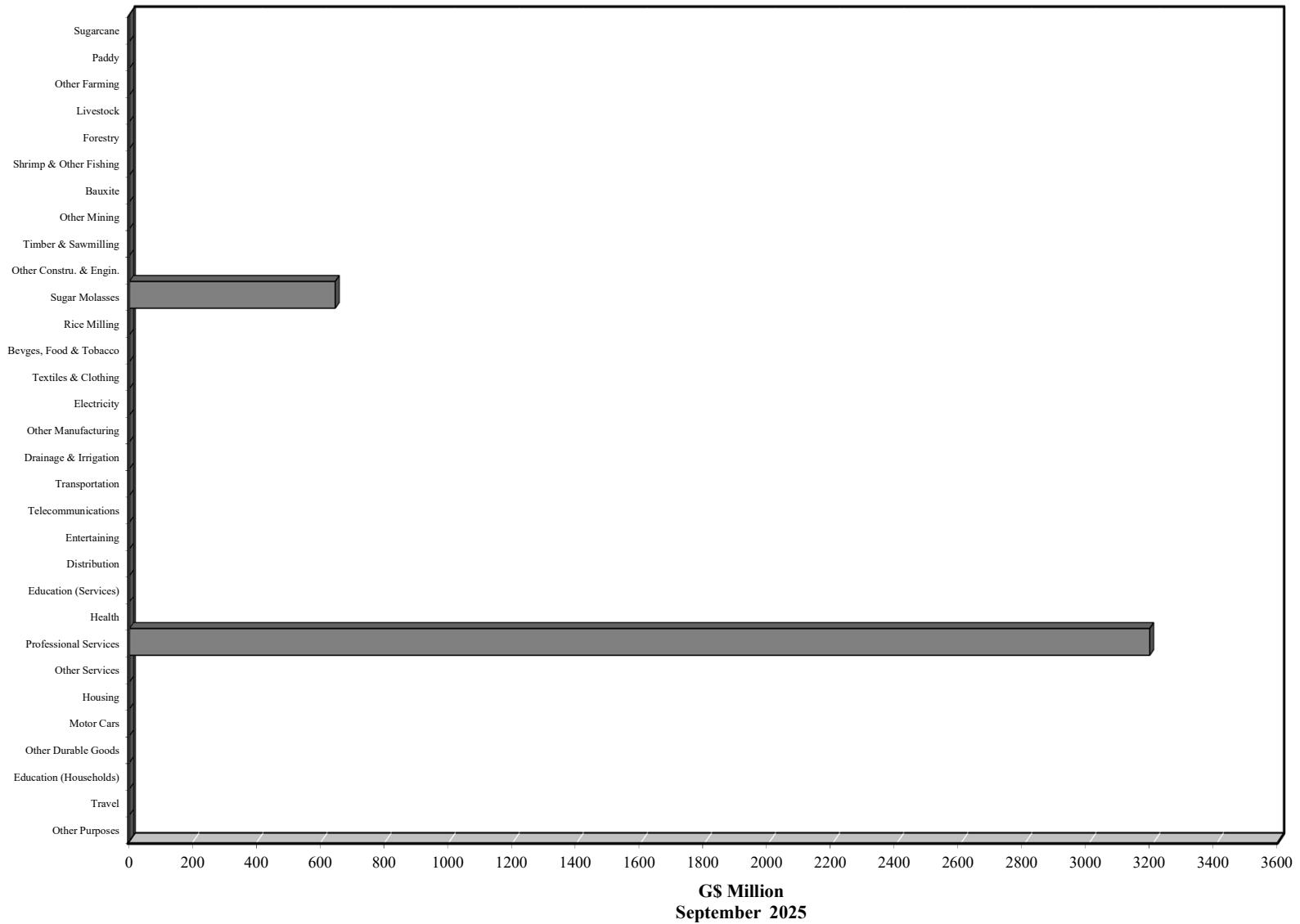


**Graph V**  
**Commercial Banks: Loans and Advances by Sector**

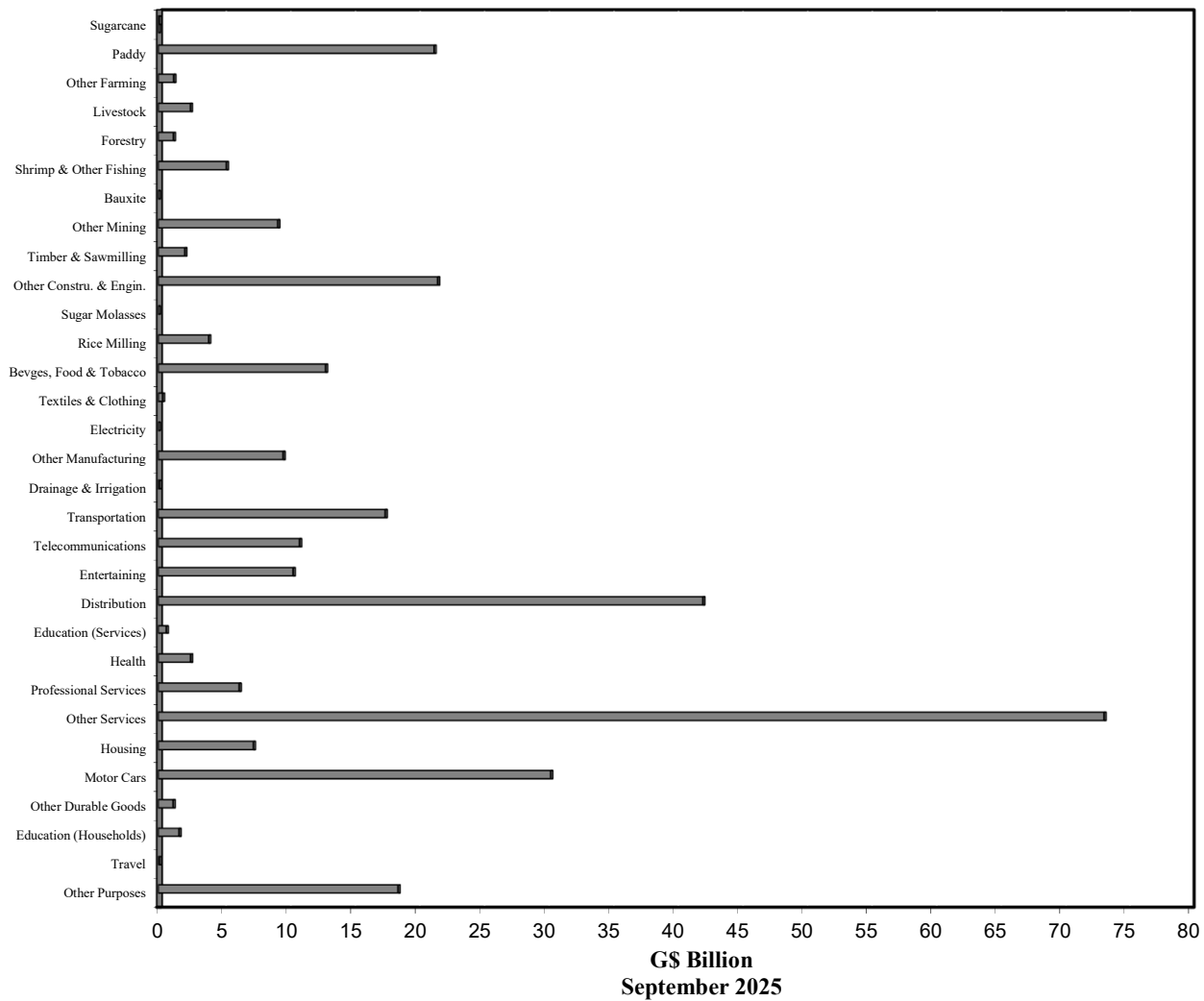


**GS Billion**  
**September 2025 and 2024**

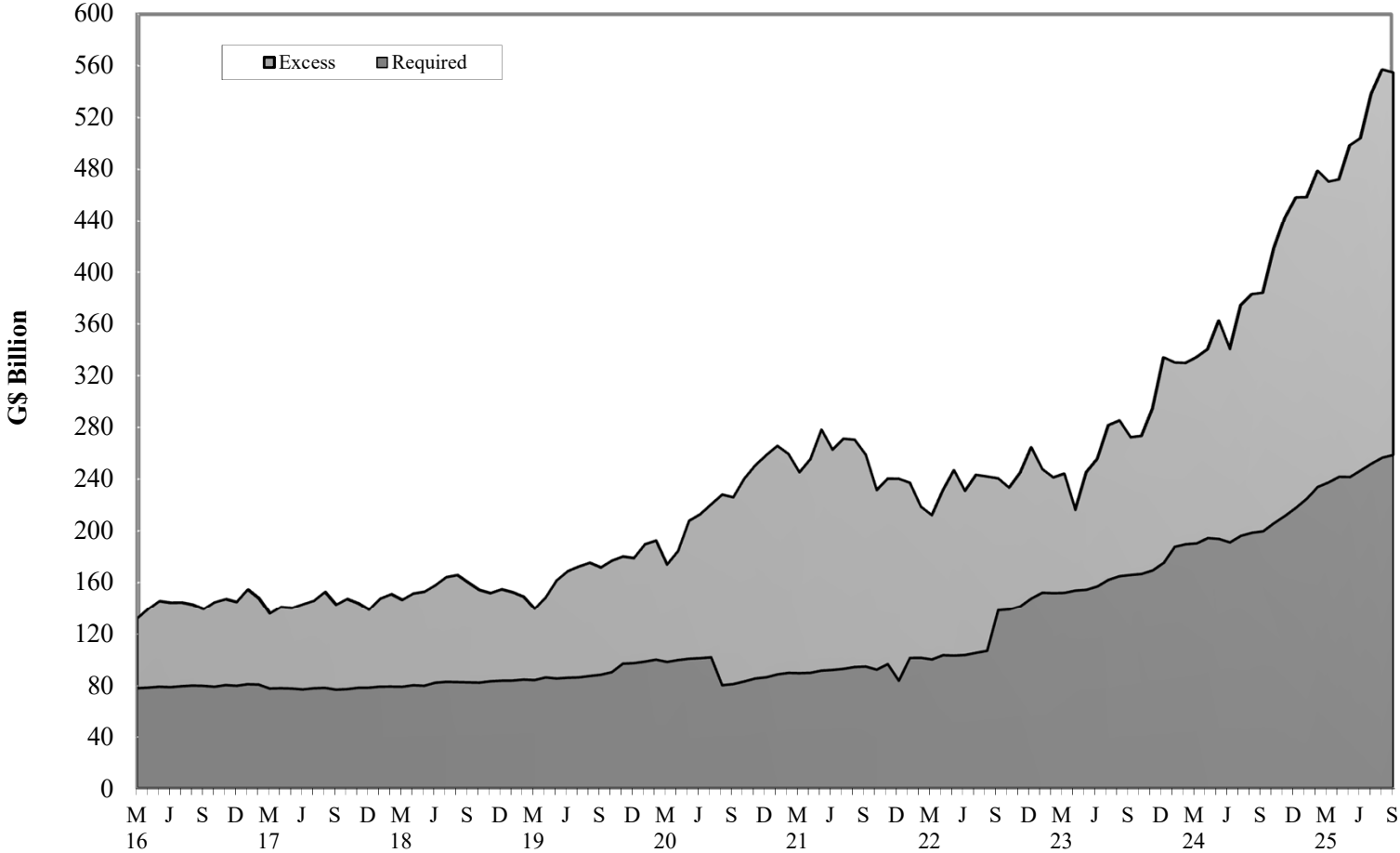
**Graph VI**  
**Commercial Banks: Credit to Public Sector by Economic Activity**



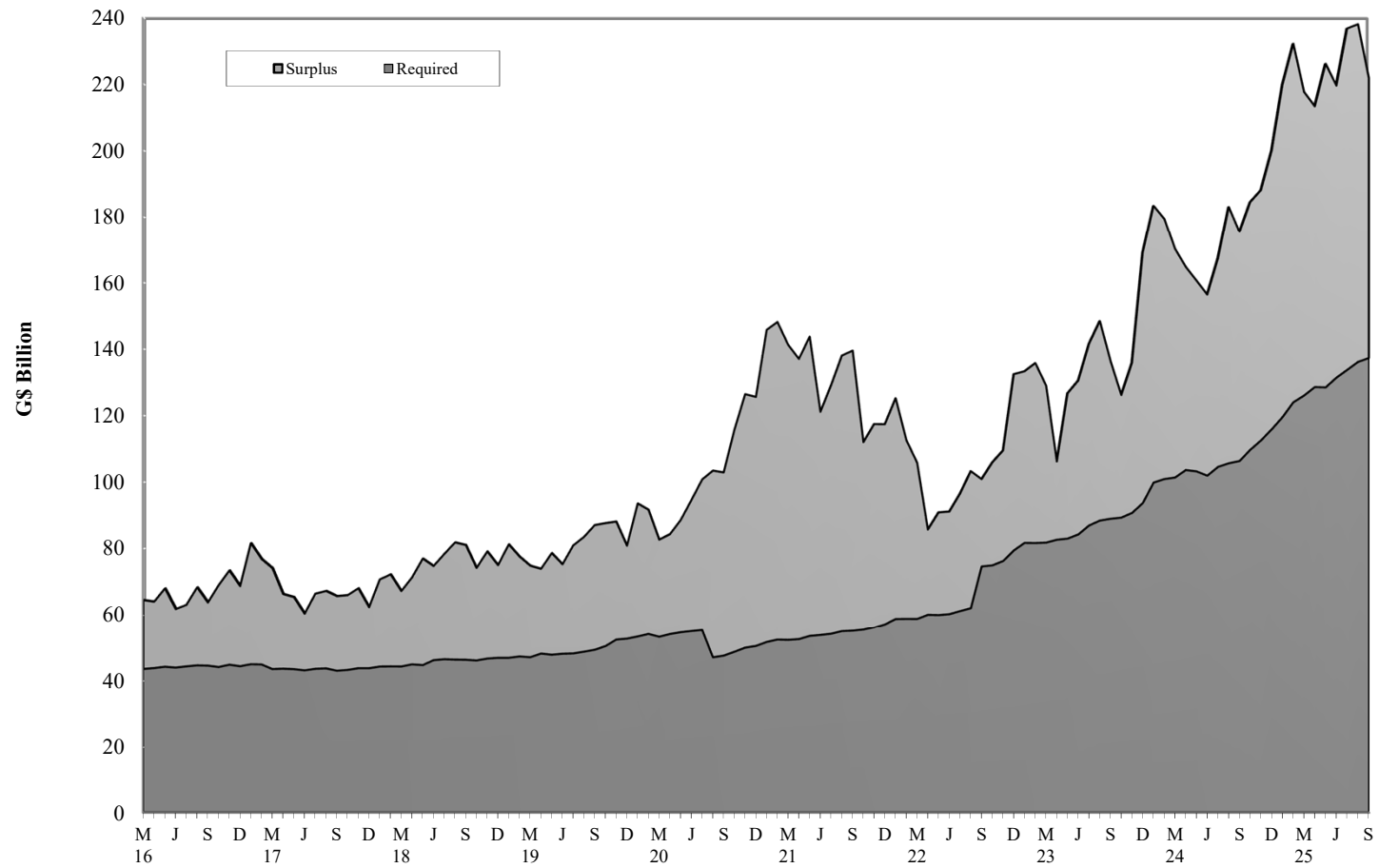
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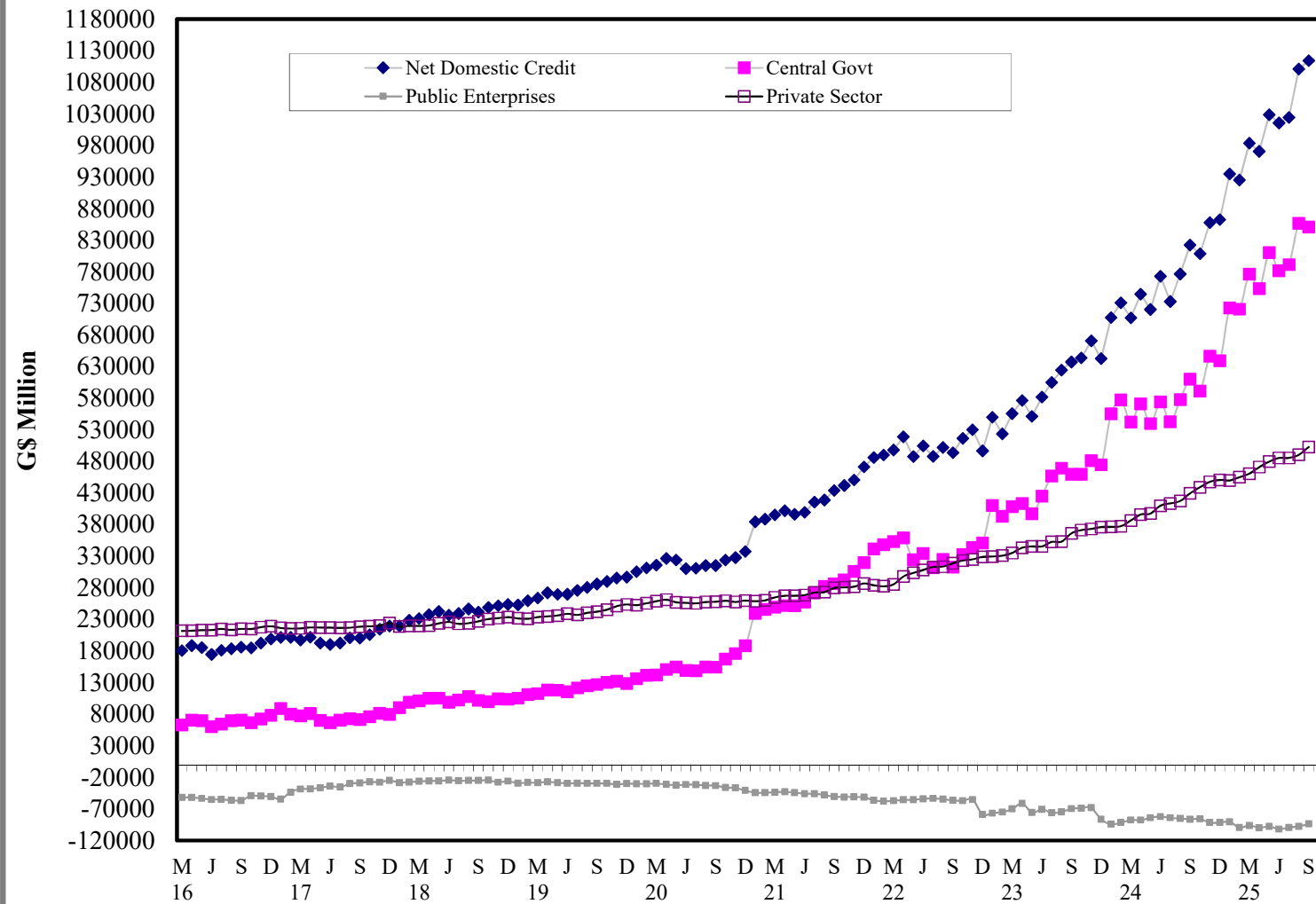
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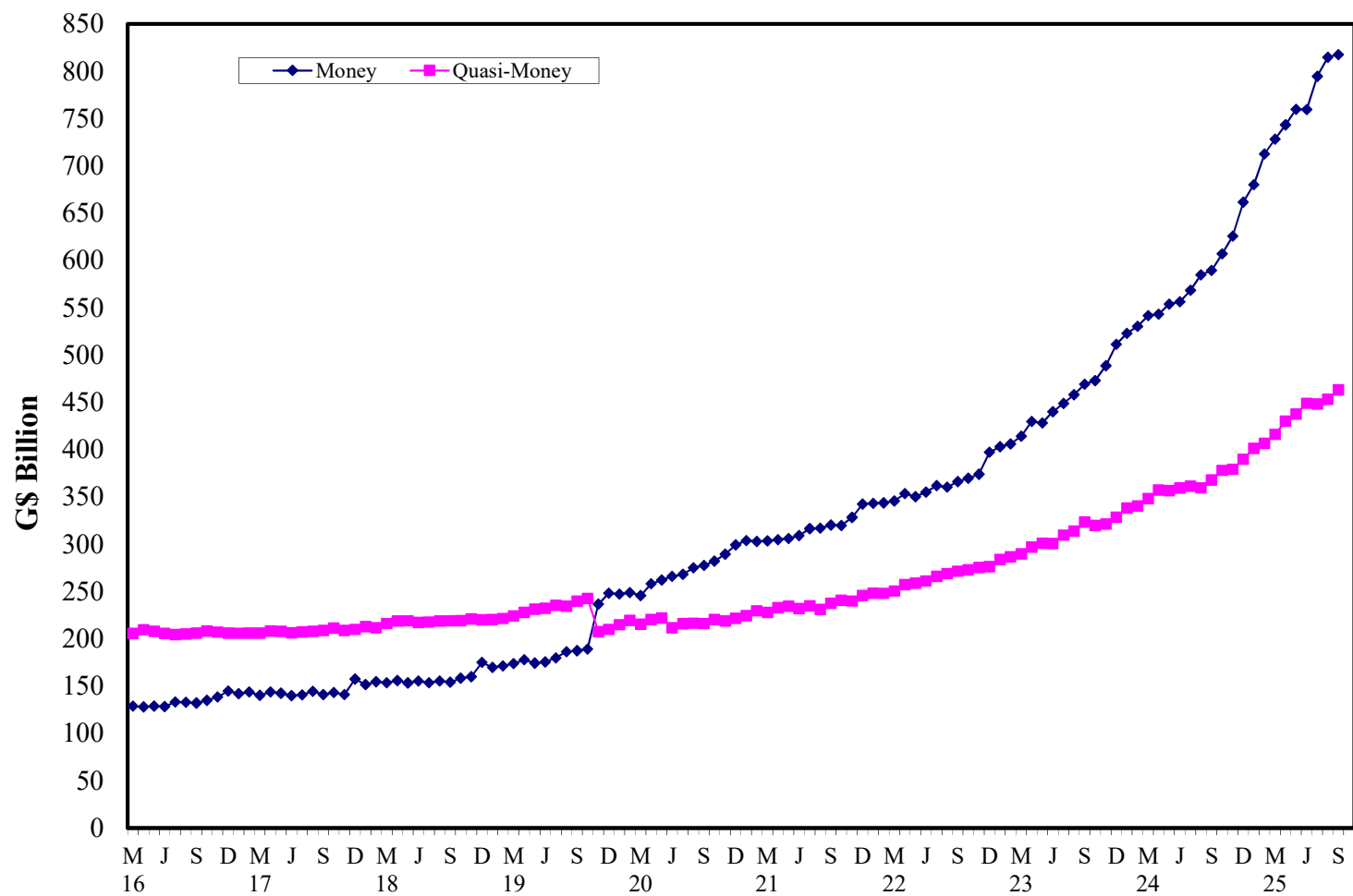
**Graph IX**  
**Commercial Banks: Reserve Requirements**



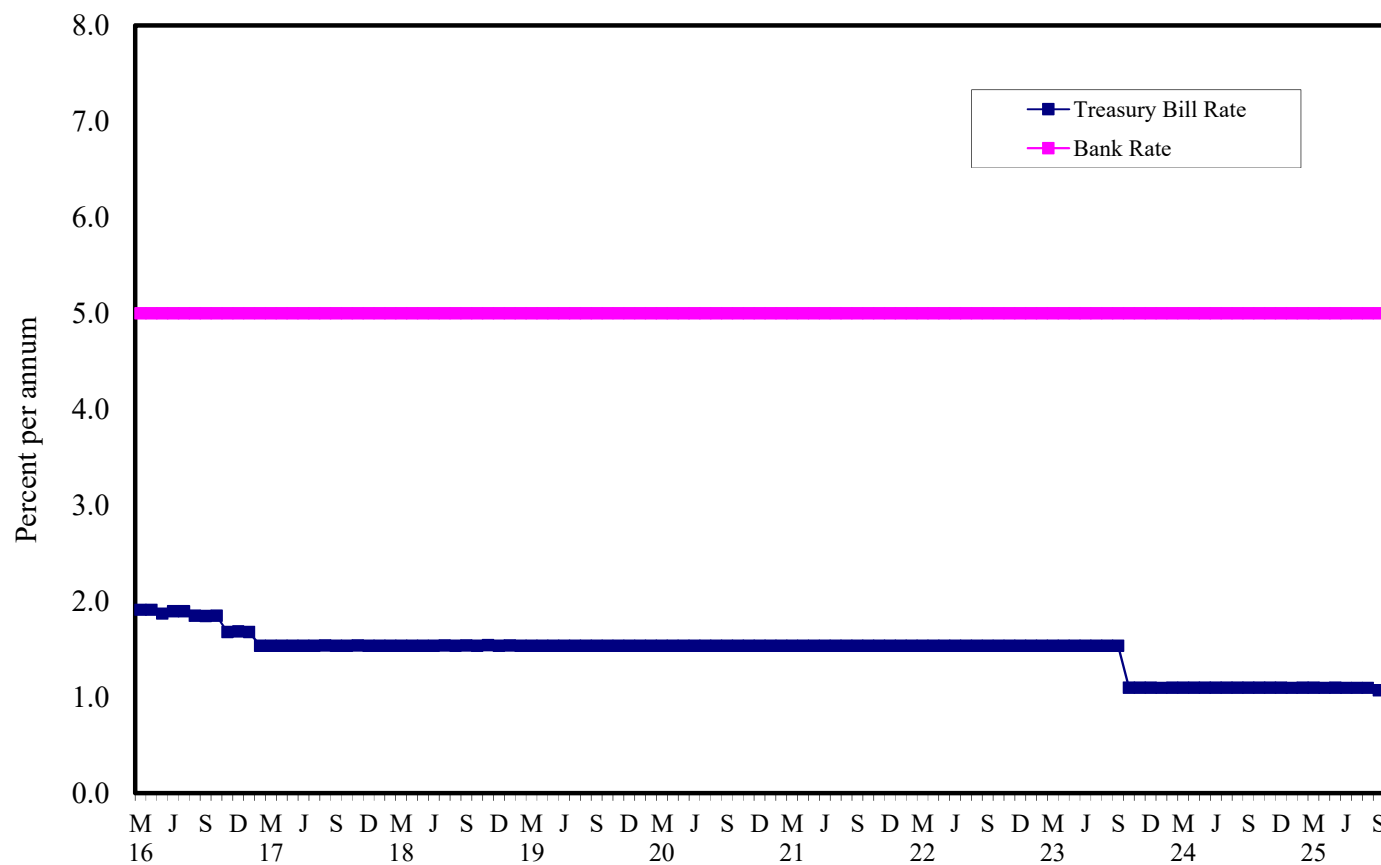
**Graph X**  
**Banking System: Net Domestic Credit**



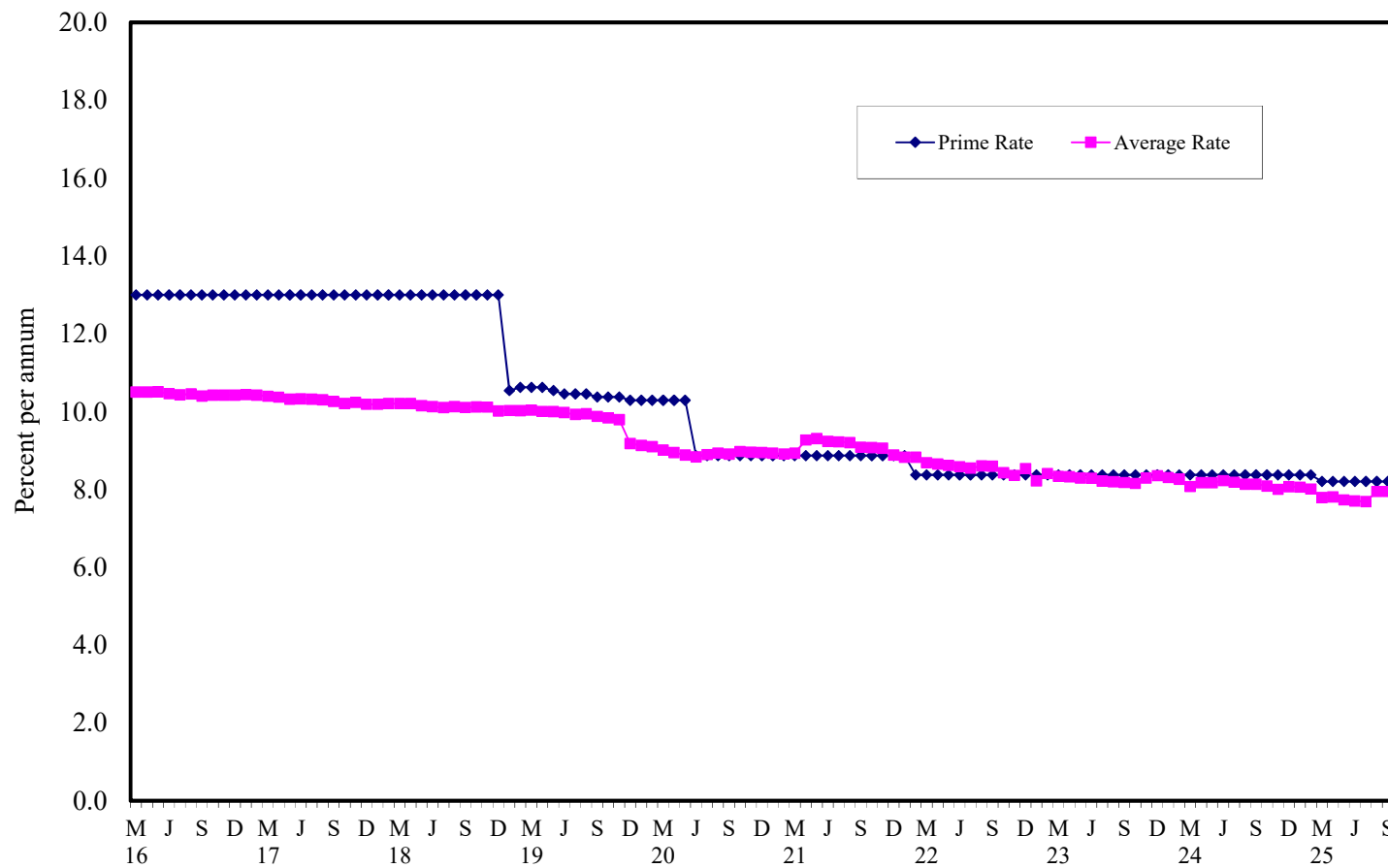
**Graph XI**  
**Banking System: Money and Quasi-Money**



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

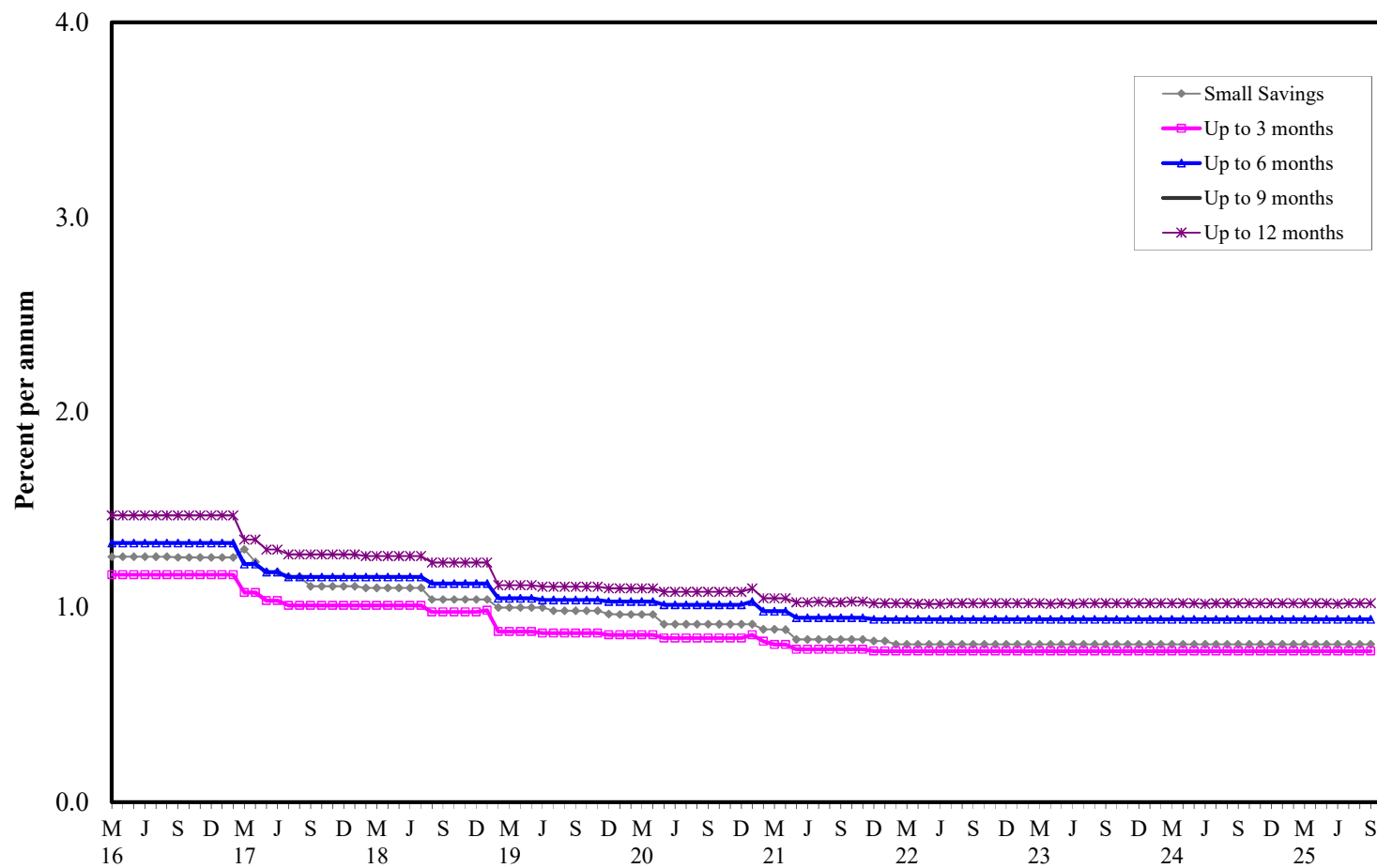


**Graph XIII**  
**Commercial Banks: Prime and Average Lending Rate\***

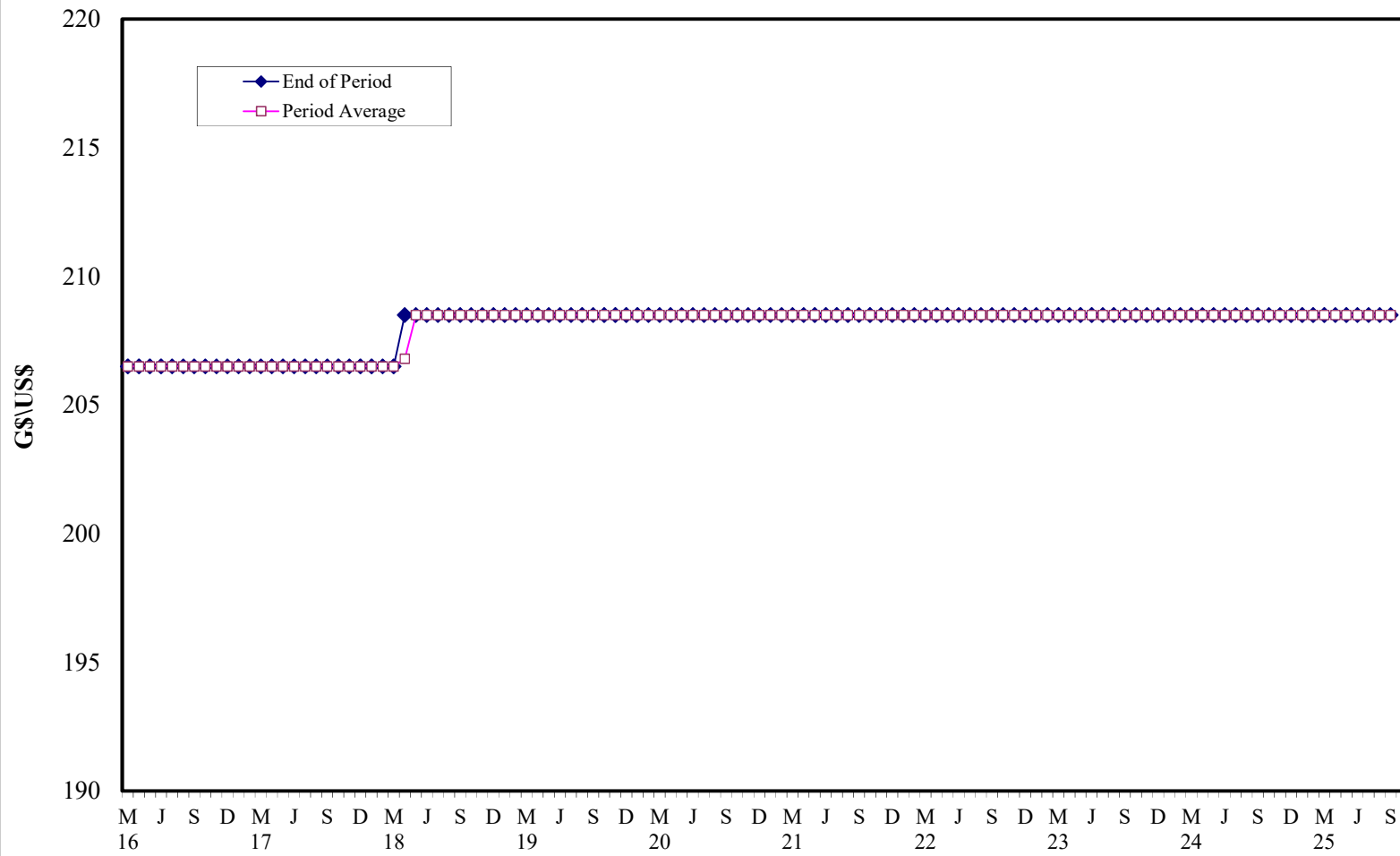


\* Weighted average

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



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



## I. GENERAL NOTES

### Symbols Used

- ... Indicates that data are not available;
- Indicates that the figure is zero or less than half the final digit shown or that the item does not exist;
- Used between two period (e.g. 2010-11 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. 2010/11) 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 comprises 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.

**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' reserve deposits which includes statutory reserves 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.

**Other Deposits:** Includes deposits of National Insurance Scheme (N.I.S.), Guyana Gold Board (US \$ Deposits), Guyana Energy Agency (GEA) and Linden Economic Advancement 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 less withdrawal of mutilated or spoiled legal tender notes. With the intent of enhancing the efficiency of the Payment System, the Bank of Guyana introduced a G\$5,000 note in 2013. In celebration of Guyana's 50<sup>th</sup> Independence Anniversary, the Bank issued a commemorative G\$50 note which was placed in circulation in May 2016. In celebration of Guyana's 55<sup>th</sup> Independence Anniversary, the Bank issued a G\$2,000 note which was placed in circulation in February 2022.

**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. In observance of Guyana's 50<sup>th</sup> Republic Anniversary, the Bank issued a commemorative \$10,000 coin and a circulation \$100 coin which were launched on August 26, 2020. In March, 2024, the Bank issued a commemorative \$200 coin to mark the 200<sup>th</sup> Anniversary of the Demerara Revolt

**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 were 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 (now Republic Bank Guyana Limited) on March 15, 2003 resulted in the decline in the capital and reserve of the banking system during March 2003.

|                   |                                                                                                                                                                                                                                                                                                                                                                                   |
|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>TABLE 2.2:</b> | <b>Commercial Banks: Total Deposits</b><br>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 Table 2.1 (b) above. See note under Non – Resident Deposits for Table 2.1(b) above.                 |
| <b>TABLE 2.3:</b> | <b>Commercial Banks: Demand Deposits</b><br>Current account deposits of Residents and Non-Residents; inter-bank deposits are excluded. See note under Public Enterprises Deposits for Table 2.1 (b) above.                                                                                                                                                                        |
| <b>TABLE 2.4:</b> | <b>Commercial Banks: Time Deposits</b><br>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. |
| <b>TABLE 2.5:</b> | <b>Commercial Banks: Savings Deposits</b><br>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.                                                                                                                         |
| <b>TABLE 2.6:</b> | <b>Commercial Banks: Time Deposits by Maturity</b><br>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. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit have been revised from January 2012 to March 2013.  
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. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013.
- 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. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013. 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. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013. 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. Due to a reclassification by two Commercial Banks, figures under the Private Sector have been revised from January 2012 to March 2013. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a)

above.

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

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

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

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

The Liquid Assets Ratio was temporarily amended to 20 percent of demand liabilities and 15 percent of time liabilities with effect from August 24, 2020 to August 31, 2022 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

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

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

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

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

The Reserve Requirement Ratio was temporarily amended to 10 percent with effect from August 24, 2020 to August 31, 2022 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

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

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

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

This comprises foreign currency (US, Euro, Pounds Sterling and Canadian) 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.

**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. 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 not part of the revised basket, remained as the intervention currency. The United States dollar/Guyana dollar exchange rate was announced weekly. From October 1984 until January 1987, the exchange rate was maintained in the range of G\$4.15 to G\$4.40 per US dollar.

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

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

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

**TABLE 4.5: Exchange Rate**

The end of period exchange rate is the weighted official rate used by the Bank of Guyana for transactions. The period average exchange rate reflects the weighted average rate for the respective periods.

**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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