



## Quarterly Report & Bulletin

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## 1. OVERVIEW

World output was 3.3 percent at the end of third quarter 2013. However, there was shift in the momentum, with Advanced Economies' growth gradually strengthening while that in Emerging Economies slowing. This confluence is leading to some uncertainty since Developing Economies that are experiencing the longer period of sustained growth are facing some challenges. The US economy continued to be the centre of focus with third quarter growth higher than projected. The core European Economies' growth showed modest signs of recovery followed by stronger recovery in Japan. Developing Countries continued with robust performance registering growth of 4.5 percent.

The domestic real sector experienced mixed performance during the third quarter. Production of rice, forestry, diamond and gold output improved while that of sugar, fishing, poultry meat and bauxite declined. The manufacturing industries recorded diverse performances while activities in the services sector continued to expand. Estimated inflation is said to have hovered around 1.0 percent due to high prices for fuel and increased prices for some categories of food.

The overall balance of payments recorded a deficit of US\$220.4 million as compared to a surplus of US\$57.8 million for the same period last year. This was due mainly to a higher current account deficit together with a lower capital account surplus. The current account deficit widened due to lower inflows

of current transfers and higher services payments.

The overall volume of foreign currency transactions were lower at US\$4.692.5 million. This represented a decrease of 5.41 percent or US\$268.5 million when compared with the corresponding period in 2012. The decline was due to decreases in the cambios activities and less hard currency transactions undertaken by the Bank. Transactions processed at the cambios accounted for 51.8 percent of the total foreign currency trades. Foreign currency account transactions and hard currency transactions accounted for 32.3 percent and 15.7 percent respectively. CARICOM currency transactions remained negligible at 0.2 percent. The Guyana dollar depreciated against the United States dollar by 0.49 percent to end the period at G\$205.50.

The overall financial position of the public sector was encouraging during review period due to a surplus in the Central Government operations. The non-financial public enterprises' accounts deteriorated to a larger deficit from end-September 2012.

The stock of both domestic and external debt decreased during the review period. The former was on account of the lower issuance of 91-day and 182-day treasury bills while the latter contracted primarily as a result of reduced multilateral and bilateral disbursements of US\$9 million and US\$37 million respectively during the review period.

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The bilateral debt resulted mainly from the PetroCaribe initiative.

The monetary aggregates of reserve and broad money fell by 1.5 percent and 0.1 percent respectively. The former was mainly due to lower currency in circulation while the latter reflected a decline in net foreign assets. Private sector credit grew by 7.8 percent while the commercial banks' interest rates and treasury bill rates trended downwards.

At the end of the third quarter of 2013 the financial system remained relatively stable with the Licensed Depository Financial Institutions (LDFIs) being adequately capitalised, highly liquid and profitable. Capital Adequacy Ratio (CAR) remained in excess of the prudential 8.0 percent benchmark and continued to increase. Asset quality remained stable when compared with the third quarter of 2012 in spite of the increased level of non-performing loans.

The performance of the global economy is expected to have a significant negative impact on commodity prices that has been the source of growth in developing countries. The projected growth in the global economy is expected at 2.6 percent for 2013 and 3.4 percent for 2014.

During the fourth quarter, the Guyanese economy is expected to achieve end-year growth of 4.8 percent. Output of rice, gold, diamond, manufacturing, and increased activities in the services sector are to be the main drivers of growth. Inflation is expected to remain low despite anticipated price

increases for fuel and other commodity prices.

Bank of Guyana's monetary policy will continue to focus on regulating liquidity for maintaining price stability and providing an environment for credit growth to enhance economic activity. □

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## **2. REVIEW OF THE THIRD QUARTER FOR 2013**

### **PRODUCTION**

Real output of major commodities varied during the third quarter of 2013 when compared with the corresponding period in 2012. The agriculture sector recorded increases for rice and forestry production by 40.9 percent and 30.2 percent respectively. Rice output was attributed to favourable market conditions and higher yields per acre, which was a consequence of enhanced usage of pesticides and improved drainage and irrigation. The forestry industry benefited from an increase in both local and foreign demand for wood products. Conversely, output of sugar, eggs and poultry meat declined by 19.6 percent, 19.5 percent and 7.2 percent respectively. The less than satisfactory performance in the sugar industry was on account of adverse weather conditions, poor worker turnout and insufficient cane, while output performance of eggs and poultry meat was on account of lower imports of pullet and broiler eggs. In addition, fisheries production weakened due to lower fish and small shrimp catches by [9.8] percent and [9.6] percent respectively.

The mining and quarrying sector experienced an improvement in gold and diamond declaration by 15.8 percent and 54.8 percent respectively. The expansion of small and medium scale miners led the gold industry's achievement of sustained growth of production, despite the plunge in international price of gold during the review period. Diamond output increased as a result of favourable international demand. In contrast, total bauxite output fell by 19.1

percent on account of lower metal grade bauxite production by 6.2 percent.

The manufacturing sector weakened due to lower output in alcoholic beverages, liquid pharmaceuticals and paints by 23.3 percent, 7.6 percent and 0.3 percent respectively. Output of alcoholic beverages declined as a result of reduced outdoor social events. Similarly, the decline in liquid pharmaceuticals and paints fell because of lower demand. However, non-alcoholic beverages increased by 1.6 percent. On the upside, activities in the services sector continued to expand, mainly in the information-communication, construction and financial-insurance sub-sectors.

### **INFLATION**

The inflation rate, as measured by the Urban Consumer Price Index (CPI), was estimated below 1.0 percent. This marginal increase, from end-Dec 2012, was due to rise in the prices for fuel and fuel related products, as well as the slight increase for some categories of food, particularly meat, milk and vegetables products.

### **BALANCE OF PAYMENTS**

The overall balance of payments recorded a deficit of US\$220.4 million for the third quarter of 2013 from a surplus of US\$57.8 million for the corresponding period last year. The deterioration was primarily due to an expanded current account deficit and a lower capital account surplus.

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The current account deficit widened by 86.6 percent or US\$173.7 million to reach US\$374.4 million. This enlarged deficit was mainly on account of lower inflow of current transfers and higher services payments.

Higher export receipts along with a decline in imports allowed the merchandise trade deficit to contract by 18.5 percent to reach US\$367.3 million from US\$450.9 million recorded in the corresponding period last year. Merchandise imports decreased by 3.8 percent or US\$53.3 million to US\$1,355.6 million. This decline was on account of a 6.7 percent reduction in imports of intermediate goods as well as a 5.9 percent decline in consumption goods. Fuel imports declined by 9.8 percent, however, imports of capital goods increased by 4.4 percent or US\$13.7 million.

Export receipts improved by 3.2 percent or US\$30.2 million to US\$988.2 million. This was mainly due to a 22.1 percent or US\$28.5 million increase in rice export earnings, an 11.9 percent or US\$14.7 million increase in “other exports” earnings and a 0.9 percent or US\$4.4 million increase in gold export earnings. However, there were lower export receipts from bauxite, timber and sugar by 3.3 percent, 12.1 percent and 13.3 percent respectively.

The deficit on the services account expanded by 57.3 percent or US\$75.8 million to reach US\$208.0 million on account of higher payments for non-factor services. Remittances decreased by 47.5 percent or US\$181.5 million to US\$200.9 million when compared to the previous year.

The capital account surplus decreased by 20.2 percent to US\$172.2 million on account of lower foreign direct investment and portfolio investment by private citizens. Inflows from bilateral and multilateral agencies decreased by 19.7 percent to US\$120.6 million.

The overall deficit was financed by a drawing down of the gross international reserves, which were equivalent to 3.5 months of import cover at the end of the quarter.

## **FOREIGN EXCHANGE MARKET**

Accumulated foreign currency transactions were US\$4,692.5 million. Total trades fell by 5.4 percent or US\$268.5 million compared with the same period last year. At the bank and non-bank cambios, transactions amounted to US\$2,430.3 million. The Bank of Guyana handled official transactions valued at US\$737.5 million. Foreign Currency Account flows were worth US\$1,513.4 million. CARICOM currency trades amounted to US\$11.3 million. Total purchases and sales were US\$2,262.0 million and US\$2,430.6 million respectively.

The reported transactions of all the bank and non-bank cambio dealers fell by 8.9 percent or US\$238.2 million to reach US\$2,430.3 million. These foreign exchange dealers accounted for 51.8 percent of market turnover. However, half of the market’s activity is attributed to the bank cambios with transactions of US\$2,363.0 million. The banks recorded a decline in transactions by US\$210.7 million or 8.2 percent compared with the corresponding

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period in 2012. The bank's share of overall cambio transactions was 97.2 percent.

The volume of the 13 non-bank cambios<sup>1</sup> continued to decline. Non-bank cambios turnover fell to US\$67.3 million from US\$94.8 million in 2012. This is a contraction of 29.0 percent, and a market share of a meagre 2.8 percent of total cambio volume.

Foreign currency transactions facilitated at the Bank of Guyana was US\$737.5 million compared with US\$873.2 million last year. Outflows and inflows were US\$467.2 million and US\$270.3 million respectively. The principal sources of receipts were proceeds from sugar and gold exports. The Bank purchased US\$39.2 million from the Guyana Sugar Corporation and US\$210.4 million from the Guyana Gold Board. Sales for the importation of fuel accounted for 67.3 percent of total hard currency payments. The Bank sold US\$112.0 million during the review period compared with US\$91.4 million in 2012.

The activities of authorized foreign currency accounts were valued at US\$1.513.4 million. This performance indicated an increase of 7.5 percent from the same period in 2012.

The aggregated debits and credits were US\$750.1 million and \$763.3 million respectively. In 2012, total debits were

US\$702.4 million while total credits were US\$705.0 million.

Inter-bank activity decreased among the six commercial banks. These transactions amounted to US\$17.2 million. Last year the value of interbank activity was US\$39.8 million.

The major currencies exchanged on the local market were the US and Canadian dollars, Euro and Pound Sterling. The US dollar dominated trade with 94.1 percent of the market volume. The market share of the Canadian dollar, Pound Sterling and Euro were 2.4 percent, 2.0 percent and 1.5 percent respectively.

The total value of CARICOM currencies traded domestically was equivalent to US\$11.3 million. This reflected a decrease of 5.7 percent from US\$12.0 million recorded in 2012.

The Barbados dollar accounted for 61.4 percent of the total value of CARICOM currency transactions. The Eastern Caribbean and Trinidad & Tobago dollars were associated with 20.8 percent and 17.7 percent respectively of the overall regional currency turnover.

The Guyana dollar against the US dollar depreciated by 0.49 percent to G\$205.50 at the end of September 2013. The weighted mid-rate, which is used only for official transactions, moved up to G\$205.50 from G\$204.50 at the end of December 2012. The unweighted mid-rate edged up to G\$204.50 from G\$203.75 at end-December

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<sup>1</sup> The structure of these entities provided two distinct advantages when compared with the banks. These are convenient opening hours and lower operating costs. The latter provides the basis upon which competitive rates are offered compared to rates advertised by the banks.



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2012. This indicated a fall in value of 0.37 percent.

The total cambio market spread widened to G\$3.46 in September 2013 compared with G\$3.02 at December 2012. The average buying rate of the bank cambios moved to G\$204.02 from G\$202.82 at December 2012. The average selling rate also increased to G\$206.80 from G\$205.29.

The average buying and selling rates of the non-bank cambios were G\$201.92 and G\$206.06 respectively at September 2013. At December 2012, the buying rate was G\$202.36 while the selling rate was G\$205.67.

The difference between the banks' and non-banks' average buying rates was G\$2.09 in September 2013 compared with G\$0.46 at end-December 2012. However, the difference between the selling rates of the bank and non-bank cambios increased to G\$0.74 at September 2013 from negative G\$0.37 in December 2012. This indicated that in December 2012, the rates reported by the non-banks were higher than the bank rates.

At September 2013, the spreads of the banks and non-banks were G\$2.78 and G\$4.13 respectively. Historically, the spreads recorded by the banks were higher.

## **PUBLIC FINANCE**

Central Government's overall surplus is estimated to decrease due to a projected decline in current revenue at end-September 2013 compared to end-

September 2012. Both current and capital expenditure decreased due to lower transfers & interest payments and deferred public sector project contracts respectively.

Non-Financial Public Enterprises cash position deteriorated by 5.3 percent to a larger deficit of G\$3,621 million at end-September 2013. This deterioration was principally on account of lower current revenue, which decreased by 8.1 percent to G\$85,305 million compared with G\$92,819 million at end-September 2012. The decrease in revenue resulted from lower export sales, VAT refunds received and other income, namely from the Guyana Power and Light and the Guyana Sugar Corporation.

Current expenditure decreased by 0.5 percent or G\$452 million to G\$88,926 million, reflecting lower spending on material and supplies, employment and Local Government rates and taxes. Similarly, capital expenditure decreased by 1.4 percent or G\$49 million to G\$3,330 million.

National Insurance Scheme contributions of the employed and the self-employed increased marginally by 0.5 percent to G\$8,288 million, due to a one percent increase in the contribution rate for both employed and self-employed contributors.

## **PUBLIC DEBT**

The stock of domestic debt decreased by 4.1 percent to G\$90,269 million from end-September 2012, due to the lower issuance of 364-day treasury bills which more than



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counter balanced the rise in the stock of 182-day treasury bills.

The stock of external public and publicly guaranteed debt fell by 6.3 percent to US\$1,272 million from end-September 2012. This outcome reflected a 31.6 percent or US\$42 million reduction in disbursements under the PetroCaribe initiative, repayments to Trinidad and Tobago and a debt write off of US\$2.9 million from Bulgaria.

Total domestic debt service charges during the nine months period ending September 2013 amounted to G\$2,414 million, a decrease of 21.5 percent when compared to the charges paid during the corresponding period in 2012. This was attributed to lower interest payments on treasury bills.

## **MONETARY DEVELOPMENTS**

Reserve money contracted by 1.5 percent or G\$1,664 million to G\$111,683 million from its December 2012 level, reflecting a 23.8 percent or G\$38,504 million decline in net foreign assets. Net domestic assets also contracted by 76.2 percent or G\$36,840 million from its end-December 2012 level reflecting a 9.7 percent growth in liabilities to commercial banks. Currency in circulation fell by 11.3 percent.

Broad money contracted marginally by 0.1 percent primarily reflecting the 18.3 percent or G\$39,148 million decline in the net foreign assets of the banking system and also that of other items (net). These declines were offset by the 40.4 percent or G\$39,965 million increase in net domestic credit. Narrow-money, consisting of

currency in circulation, private sector demand deposits and cashiers cheques & acceptances, decreased by 7.2 percent on account of lower currency in circulation as well as cashiers & acceptances. Quasi-money, which consists of time and savings deposits, grew by 4.2 percent to reach G\$197,277 million. Savings and Time deposits increased by 4.3 percent and 3.4 percent respectively.

Total deposits by residents grew by 6.3 percent to G\$335,476 million while non-residents deposits expanded by 11.6 percent to G\$10,039 million. Private sector deposits, which accounted for 72.7 percent of total deposits by residents, increased by 4.4 percent.

Net domestic credit of the banking system increased by 40.4 percent to G\$138,969 million from the December 2012 level of G\$99,004 million. This was due mainly to the 74.2 percent growth in net credit to the public sector.

Credit to the private sector expanded at a slower pace of 7.8 percent compared with an increase of 14.2 percent one year ago. This credit growth stemmed mainly from the construction & engineering, real estate mortgage loans, manufacturing and personal sectors which grew by 18.3 percent, 13.2 percent, 12.4 percent and 9.5 percent respectively. The mining, distribution and other services sector also experienced growth of 7.9 percent, 3.9 percent and 0.9 percent respectively. However, lending to rice milling, the other and agriculture sectors declined by 11.0

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percent, 2.1 percent and 1.0 percent respectively.

Credit to the public sector decreased by 8.5 percent or G\$7,561 million from G\$89,320 million at end-2012. Credit to the central government grew 5.4 percent or G\$3,802 million to G\$74,046 million in September 2013. The public enterprises and other public sector remained net depositors at the end of the review period.

The net foreign assets of the banking system contracted by 18.7 percent to US\$852.5 million. This was due to declines in the net foreign assets of both the Bank of Guyana and the commercial banks by 24.2 percent and 1.7 percent respectively. At the end of September 2013, the Bank of Guyana's net foreign assets stood at US\$599.4 million while that of the commercial banks was US\$253.1 million.

The overall liquidity of the banking system decreased by 4.2 percent to G\$121,803 million mainly on account of lower balances held in banks locally and abroad. Consequently, the ratio of excess liquid assets to total liquid assets decreased from 45.6 percent at end-December 2012 to 42.0 percent at end-September 2013.

All interest rates declined except for lending rates. The 91-day, 182-day and 364-day treasury bills yields decreased by 9 basis points, 51 basis points and 34 basis points respectively. This was as a result of the competitive bidding for treasury bills. The small savings rate and the weighted average time deposit rate decreased by 36 basis points and 30 basis points

respectively. The average prime lending rate of the commercial banks declined by 1.0 percentage point while the weighted average lending rate decreased by 4 basis points.

## **NON-BANK FINANCIAL INSTITUTIONS (NBFIs)**

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 4.8 percent to G\$169,685 million at end-September 2013. The sector's share of total assets in the financial sector fell marginally from 30.5 percent to 29.9 percent as at end-September 2013.

The increase in the NBFIs' assets was due to an 8.9 percent or G\$2,256 million and 3.8 percent or G\$2,982 million increase in pension funds and other liabilities respectively. Insurance premiums and share deposits expanded by 8.6 percent to G\$5,161 million and 6.8 percent to G\$38,388 million respectively. Similarly, foreign liabilities increased by 1.5 percent to G\$11,025 million while other deposits fell by 6.4 percent to G\$6,278 million respectively.

Investments in the Government of Guyana's securities decreased by 56.6 percent or G\$6,359 million. However, private sector investments expanded by 9.9 percent or G\$7,875 million and represented 51.5 percent of total assets. Claims on the banking system and foreign sector increased by 31.1 percent or G\$6,110 million and 7.5 percent or G\$1,890 million respectively. Conversely, acquisition of

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other assets declined by 6.4 percent or G\$1,679 million to G\$24,617 million.

## **FINANCIAL STABILITY ASSESSMENT**

The average capital adequacy ratio (CAR) for the LDFIs was 21.2 percent at end-September 2013, 34.0 basis points improvement from 20.8 percent recorded at end-September 2012. The improved ratio resulted from a 16.9 percent (G\$6.1 billion) growth in qualifying capital along with a 15.0 percent (G\$26.1 billion) rise in risk-weighted assets.

Non-performing loans (NPLs) of LDFIs as a share of total loans were 4.7 percent (G\$9.8 billion) at the close of the review period, compared with 5.2 percent recorded for the corresponding period in 2012. The improvement in the ratio was due to the 15.4 percent increase in total loans which more than offset the 4.1 percent rise in NPLs. The ratio of reserve for loan losses to NPLs fell from 76.4 percent at end-September 2012 to 75.5 percent at the end of September 2013. This was due to the 4.1 percent increase in non-performing loans which counter balanced the 2.9 percent increase in reserve for loan losses. NPLs remained concentrated in the business enterprises sector at 63.8 percent, and within that sector were further concentrated in the services sub-sector which held 54.6 percent. NPLs in the services sub-sector represented 34.8 percent of the LDFIs' aggregate NPLs.

Exposure to the top twenty borrowers amounted to G\$55.8 billion, 16.2 percent

above the level at end-September 2012. Four LDFIs were mainly responsible for the overall increase in exposure to the industry's top twenty borrowers. The ratio of exposure to the top twenty borrowers to total exposure was 26.6 percent at the end of September 2013, compared with 26.4 percent at the end of September 2012.

For the period January-September 2013 gross income for the LDFIs grew 10.5 percent above the corresponding 2012 period to reach G\$23.3 billion. This increase was largely attributed to the 10.5 percent increase in interest income. The other income sources (foreign exchange gains, fees and commission, and other operating income) recorded increases ranging between 4.2 percent and 17.7 percent.

The LDFIs' aggregate operating expenses, on the other hand, declined by 2.1 percent to reach G\$11.7 billion on account of the 61.0 percent reduction in provision for loan losses and the 11.1 percent fall in interest expense. Increases of 8.2 percent and 6.2 percent in salaries and other staff costs, and other operating expenses reduced the impact of the foregoing declines.

Net income before tax for the LDFIs increased by 27.0 percent to reach G\$11.6 billion for the January-September 2013 period, while net income after tax recorded a 26.0 percent growth over the same comparative period moving to G\$8.0 billion. All the LDFIs contributed to the improved after tax results with respective increases ranging between 15.0 percent and 437.5 percent.

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The average level of liquid assets held by the LDFIs amounted to G\$137.3 billion, 18.2 percent above the average level held as at end-September 2012. This growth reflected increases in foreign investments, net balances due from LDFIs in Guyana, net balances due from other banks abroad, marketable obligations, deposits with the Bank and cash-in-hand, stymied by declines in net balances due from Head Office and other branches abroad and local treasury bills.

## **MONETARY POLICY**

Bank of Guyana's monetary policy continued to focus on the attainment of price stability and provision of adequate level of liquidity for credit expansion and economic growth. The Bank seeks to allow the expansion of broad money along a path consistent with projections for output and inflation. Thus, weekly targets for broad money are translated into targets for base money using the money multiplier. To achieve these weekly base money targets the Bank focuses on the effective management of excess liquidity in the financial system through its Open Market Operations (OMOs).

During the review period, base money grew by G\$1,194 million compared with an increase of G\$5,465 million for the corresponding period in 2012. There were nineteen (19) issues of treasury bills amounting to G\$77,216 million. Redemptions amounted to G\$79,419 million. Consequently, there was a net redemption of treasury bills of G\$2,203 million. Treasury bills were issued when

base money exceeded the targeted levels and was deemed likely to adversely affect the stability of the major financial indicators.

## **BANK ACTIVITIES**

### **Currency Operations**

The Bank has a statutory obligation to issue the country's notes and coins under section 21(1) of the Bank of Guyana Act 1998, No. 19 of 1998. This obligation was discharged through the Currency Division of the Operations Department. The total supply of currency during the first nine months in 2013 registered a decrease of 4.1 percent over the corresponding period in 2012. The decrease was due to higher level of notes withdrawn from circulation and a lower opening stock.

### **Notes**

The total value of currency notes in circulation (including notes held in the vaults of commercial banks) at the end of the third quarter of 2013 amounted to G\$56.1 billion, an increase of 1.0 percent compared with a circulation of G\$55.5 billion in 2012. The share of G\$1,000 notes in the total value of notes in circulation remained at 94.5 percent while that of the G\$500 notes fell from 2.3 percent to 2.2 percent in the same period. The share of the G\$100 and G\$20 notes rose to 2.3 percent and 1.0 percent respectively in 2013.

The policy of ensuring that only acceptable quality notes are in circulation was continued. This was achieved by regular withdrawals of mutilated, defaced or otherwise poor quality notes and replacing them with new notes. Mutilated, defaced

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and poor quality notes amounting to G\$98.4 million were replaced during the January to September 2013 period compared with G\$117.6 million during the corresponding period in 2012.

### **Coins**

Coins issued by the Bank amounted to G\$847.2 million at the end of the third quarter of 2013, an increase of 6.3 percent above the G\$797.1 million in 2012. The G\$10 coin continued to account for the highest proportion of the total value of coins, followed by the G\$5 and the G\$1 coins respectively. In value terms the share of G\$10 accounted for 43.7 percent, the G\$5 accounted for 38.6 percent and the G\$1 for 17.7 percent.

### **Payments System**

During 2013, 711,580 low-value transactions (LVT) were settled through the National Clearing House (NCH), a marginal decrease of 0.79 percent when compared with the volume recorded in 2012. The volume of high-value transactions (HVT) increased by 0.92 percent to reach 102,177. Continuing the trend over the past five years, the overall value of total transactions rose by 1.64 percent in 2013 to reach G\$872.6 billion. A decrease was recorded in the value of the high-value transactions which decreased to G\$604.8 billion whereas the low value transactions rose to G\$267.7 billion in 2013. The shares of HVT in total value of transactions fell to 69.3 percent in 2013 from 71.0 percent in 2012. As a result, the share of LVT rose to 30.7 percent in 2013 from 29.0 percent in the previous year. The average value of HVT fell by 1.7 percent in 2013 to 6.0 million, while the

average value of LVT rose by 8.6 percent in 2013 to reach G\$0.38 million.

## **THE GLOBAL ECONOMY**

World output was 3.3 percent at the end of third quarter 2013. However, there was shift in the momentum with growth in Advanced Economies gradually strengthening while growth in Emerging Economies slowing. This confluence is leading to some uncertainty since Developing Economies that are experiencing the longer period of sustained growth are facing some. The US economy continued to be the centre of focus with third quarter growth higher than projected. The core European Economies showed sign of recovery with growth followed by stronger recovery in Japan. Developing Countries continued robust performance growing at 4.5 percent

### **Advanced Economies**

Economic recovery in US and the Euro Area were more encouraging in the third quarter growing by 2.8 and 0.4 percent respectively. However, major areas of vulnerability continued to exist. Politics are creating uncertainty about the nature and strength of the fiscal adjustment in US. Further, monetary authorities have to make reasonable plans for a credible exit from quantitative easing and zero interest rates policy. The Euro Area progress continued to be fragile driven by consumer confidence and firms investments; however, external demand continued to be plagued by un-competitiveness. In both the core and periphery European Countries there is lingering uncertainty about the strengths of the bank's balance shares. Japan and

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United Kingdom recovered with strong growth of 3.0 and 2.0 percent respectively in the third quarter of 2013.

Inflation was subdued in industrialized countries despite higher prices for oil. In both the US and the Euro Area inflation rate were tamed at 2.0 percent. Japan inflation rate was 0.7 percent while the UK was 2.4 percent.

Monetary policy continued to be very accommodating with Fed continuing the quantitative easing and zero interest rate policy. European Central Bank rate a low one percent rate a deliberate policy to repair the damage balance sheet of banks. Bank of England prime rate was 0.5 percent. The US dollar continued to be stable against every major currency. The Dollar weakened against the Euro while the Pound Sterling was stable.

### **Emerging Economies**

The economic performance of Emerging Economies slowed during the third quarter of 2013. The slow down reflected both cyclical factors and a decrease in potential output growth. The cyclical factors affected Russia and South Africa followed by decreased potential in China and India. China grew by 7.2 percent followed by India at 3.0 percent. Rising domestic demand and exports were mainly responsible for these countries output of growth for the third quarter.

Inflationary pressure continued to threaten macroeconomic stability in Emerging Economies due to overheating from higher demands. There is also the pass through

effect from higher commodity prices. Price inflation in China was 3.5 percent while India was 9.0 percent. In Brazil, the level of inflation was 6.2 percent.

### **Developing Countries**

Growth in Developing Countries continued to be buoyed by favourable commodity prices. Aggregate growth in Developing Countries was 4.5 percent led by Sub-Saharan Africa. The Latin America and Caribbean region grew by 1.9 percent.

Tight monetary policies and fiscal space allowed most of the Developing Countries to control the level of inflation. Inflation in the Latin America and Caribbean Region was 6.1 percent. However, unemployment continued to be a major risk for macroeconomic stability trending around the world.

### **Caribbean Economies**

The economic performance of Caribbean Economies continued to be mixed with commodity dependant economic experiencing higher levels of growth than the tourist dependant economy in the Caribbean.

Commodity producing countries such as Guyana recorded positive economic growth. Suriname and Belize grew by 3.0 percent and 2.5 percent respectively.

The tourist dependant economies of the Caribbean growth were marginal or negative. Barbados recorded growth followed by Jamaica. Lower arrivals and slower construction were mainly responsible for depressed growth in the Caribbean that

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continued with higher unemployment despite higher oil and food prices. Inflation in the Caribbean was contained. Guyana's inflation rate hovered around 2.0 percent. Barbados experienced inflation of 6 percent. The exchange rate of Barbados and the EC Currencies are fixed against the US dollar. The exchange rate of the floating currencies of Guyanese and Trinidad & Tobago dollar are stable while the Jamaican dollar depreciated to \$104 against US dollar.

### **Commodity Prices**

Commodity prices continued to be good despite some version downwards. Sugar price was US\$0.178 per pound while rice price was US\$665.7 per metric tonne. The price of gold fluctuated between US\$1,300 and US\$1,340 per oz mark for most of the period under review. The price of oil rose to US\$109 per barrel in the third quarter of 2013. □



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### 3. OUTLOOK

The performance of the global economy is expected to have a significant negative impact on commodity prices that has been the source of growth in developing countries. The projected growth in the global economy is expected at 2.6 percent for 2013 and 3.4 percent for 2014.

Positive growth is expected end-2013, where major expansion is anticipated in the last quarter for all major sectors to achieve a projected growth of 4.8 percent. This outturn is estimated to be driven by improved performances in the rice, gold, diamond, manufacturing and the services industries. The rate of inflation is estimated to remain low despite the fluctuating fuel prices.

The Balance of Payments deficit is projected to be US\$74.1 million. Lower current transfers, along with a higher net services deficit, will cause the overall deficit to widen at the end of 2013. The current account deficit is expected to be negatively impacted by a higher services bill despite having a lower merchandise trade deficit. The capital account is projected to remain in a surplus, benefitting from inflows to the public sector from bilateral and multilateral agencies, and to the private sector through foreign direct investments.

The continued stability of the exchange rate is conditional upon net inflow to the market. The gross foreign reserves of the Bank are projected to be US\$651.0 million at the culmination of 2013. This level of reserves will be achieved mainly by foreign inflows of

US\$26.7 million from International Financial Institutions and non-bank purchases of US\$378.0 million from GUYSUCO and the Guyana Gold Board. Sales to finance essential imports and payments for external debt obligations will amount to US\$577.6 million.

The Central Government's overall balance is forecasted to improve mainly on account of higher current revenue. This position will cause an increase in the current account balance/surplus. The capital account deficit is expected to increase on account of higher capital expenditure while grant flows are expected to decrease at the end of 2013.

Non-Financial Public Enterprises overall balance is expected to deteriorate to a larger deficit on account of lower current revenue and higher current expenditure.

The stock of both domestic and external debt is estimated to decrease at the end of 2013. The former is expected to decrease due to the lower issuance of treasury bills, while the latter is projected to decrease due to lower disbursements from bilateral and multilateral creditors.

External debt service is expected to increase end-2013 due to schedule interest and principal repayments to bilateral and multilateral creditors, while domestic debt service is estimated to decrease due to reduced interest payments on treasury bills.

The Bank will continue to manage the expansion in base money through its Open

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Market Operations (OMOs) and seek to subdue inflation to a low single digit. □

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

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End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
2003	115630.9	52816.9	-	28863.3	873.6	23080.0	2330.7	-	2330.7	-	-	46873.4	13609.9
2004	106935.9	44909.9	114.2	22377.3	1318.0	21100.5	1174.3	-	1174.3	-	-	46873.4	13978.3
2005	114800.9	50159.3	79.2	17338.9	103.4	32637.9	1024.7	-	1024.7	-	-	45771.8	17845.0
2006	121408.4	55721.8	79.5	16776.8	310.5	38555.0	3070.1	-	3070.1	-	-	45415.9	17200.7
2007	130792.1	63594.8	-	14314.9	93.3	49186.6	1024.8	-	1024.8	-	-	44688.3	21484.2
2008	157013.9	73252.8	-	38664.7	5.4	34582.7	1174.3	-	1174.3	-	-	45537.8	37049.0
2009	214867.0	127508.6	-	18199.0	760.0	108549.7	2310.7	-	2310.7	-	-	44431.6	40616.0
2010													
Mar	211779.5	123401.5	-	13982.8	744.5	108674.2	1021.7	-	1021.7	-	-	44431.6	42924.6
Jun	226292.4	137875.8	-	42801.9	731.4	94342.5	1021.2	-	1021.2	-	-	44431.6	42963.7
Sep	232470.2	144153.2	-	55364.5	429.1	88359.6	1023.2	-	1023.2	-	-	44431.6	42862.2
Dec	240418.2	158740.2	-	38949.0	407.5	119383.7	1026.1	-	1026.1	-	-	44448.3	36203.7
2011													
Jan	233634.4	150936.9	-	37560.2	407.5	112969.2	1026.1	-	1026.1	-	-	44448.3	37223.1
Feb	234036.7	153034.0	-	38335.6	713.0	113985.3	1023.5	-	1023.5	-	-	44448.3	35530.9
Mar	239163.5	159404.4	-	50058.4	428.3	108917.7	1023.1	-	1023.1	-	-	44448.3	34287.8
Apr	246509.1	166684.6	-	46258.1	1042.2	119384.3	1023.1	-	1023.1	-	-	44448.3	34353.1
May	242928.6	158048.1	-	46411.3	1093.6	110543.2	993.5	-	993.5	-	-	44448.3	39438.8
Jun	234514.8	158764.9	-	52310.7	1093.6	105360.6	993.4	-	993.4	-	-	44448.3	30308.2
Jul	241783.0	163646.7	-	37192.4	1789.7	124664.6	993.4	-	993.4	-	-	44448.3	32694.6
Aug	243140.5	163254.9	-	31489.0	1136.8	130629.2	993.4	-	993.4	-	-	44448.3	34443.9
Sep	245316.7	164121.4	-	31095.3	829.5	132196.6	993.4	-	993.4	-	-	44448.3	35753.7
Oct	245633.3	162494.3	-	35771.4	829.5	125893.5	993.4	-	993.4	-	-	44448.3	37697.4
Nov	239045.1	162281.8	-	35643.0	804.6	125834.2	993.3	-	993.3	-	-	44448.3	31321.7
Dec	240564.4	162659.9	-	30621.9	804.6	131233.3	995.1	-	995.1	-	-	44109.5	32799.8
2012													
Jan	246347.4	166975.6	-	36255.0	2793.5	127927.1	995.1	-	995.1	-	-	44109.5	34267.1
Feb	247821.0	168582.1	-	24405.4	2167.9	142008.7	993.6	-	993.6	-	-	44109.5	34135.8
Mar	249005.4	165314.7	-	13853.9	1554.0	149906.7	993.3	-	993.3	-	-	44109.5	38587.9
Apr	249318.1	161693.7	-	21994.8	1553.7	138145.2	1389.8	-	1389.8	-	-	44109.5	42125.1
May	242423.2	156577.4	-	17831.5	1480.5	137265.4	993.3	-	993.3	-	-	44109.5	40743.0
Jun	238553.2	155549.8	-	20667.7	1480.5	133401.6	1062.4	-	1062.4	-	-	44109.5	37831.4
Jul	242299.6	160340.6	-	26360.6	1480.5	132499.5	1062.4	-	1062.4	-	-	44109.5	36787.1
Aug	249548.1	167133.0	-	33978.8	883.5	132270.7	1062.4	-	1062.4	-	-	44109.5	37243.2
Sep	259759.2	176871.8	-	29485.9	294.8	147091.2	1062.4	-	1062.4	-	-	44109.5	37715.4
Oct	257946.5	173923.5	-	23691.6	379.7	149852.2	1062.4	-	1062.4	-	-	44109.5	38851.1
Nov	259227.7	173767.5	-	23183.8	374.4	150209.3	1138.2	-	1138.2	-	-	44109.5	40212.5
Dec	259487.1	174968.2	-	22541.5	374.4	152052.3	994.4	-	994.4	-	-	43305.4	40219.0
2013													
Jan	251218.4	170847.4	-	17822.6	1645.8	151378.9	994.4	-	994.4	-	-	43305.4	36071.1
Feb	250509.7	165397.4	-	11407.4	1052.0	152938.1	993.5	-	993.5	-	-	43305.4	40813.3
Mar	251925.0	166751.3	-	13220.4	463.3	153067.7	993.6	-	993.6	-	-	43305.4	40874.7
Apr	251955.2	164655.7	-	11486.1	1098.8	152070.7	993.4	-	993.4	-	-	43305.4	43000.6
May	242471.8	156963.4	-	11196.7	1063.9	144702.8	993.4	-	993.4	-	-	43305.4	41209.6
Jun	231053.3	150223.6	-	10144.5	1063.9	139015.2	993.4	-	993.4	-	-	43305.4	36530.9
Jul	219355.0	138880.6	-	8908.4	2301.3	127671.0	993.4	-	993.4	-	-	43305.4	36175.6
Aug	219091.0	138622.0	-	10917.6	1723.3	125981.1	993.4	-	993.4	-	-	43305.4	36170.2
Sep	212985.0	135493.6	-	12039.3	1150.4	122304.0	993.4	-	993.4	-	-	43305.4	33192.5

Source: Bank of Guyana

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

Table 1.2

End of Period	Total Liabilities	Currency			Deposits						Capital and Reserves		Allocation SDRs	Other
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Cap.	Other Reserves		
								EPDs	Other					
2003	115630.9	19774.1	19419.5	354.5	86475.8	35680.0	27887.8	61.7	19834.5	3011.8	1000.0	4062.7	3896.0	422.2
2004	106935.9	21778.0	21380.9	397.1	75538.1	24785.7	25626.5	61.7	21451.9	3612.3	1000.0	4173.6	4161.0	285.2
2005	114800.9	23936.2	23498.3	437.9	80355.2	21809.0	29175.8	61.7	24616.7	4692.0	1000.0	3837.1	4407.8	1264.6
2006	121408.4	28611.7	28132.8	479.0	81684.8	36674.5	20375.0	61.7	21902.3	2671.2	1000.0	4447.5	4274.9	1389.6
2007	130792.1	33213.6	32675.7	537.9	85021.9	36481.0	20361.0	61.7	21207.8	6910.3	1000.0	4649.3	4468.0	2439.2
2008	157013.9	37854.8	37258.2	596.6	105058.4	40933.3	21128.9	61.7	20276.1	22658.5	1000.0	6887.5	4813.1	1400.1
2009	214867.0	42134.6	41495.9	638.6	140687.8	61065.4	19610.5	61.7	29943.1	30007.2	1000.0	2635.9	26603.0	1805.7
2010														
Mar	211779.5	38997.0	38349.4	647.5	139954.6	59182.8	19534.3	61.1	31712.2	29464.2	1000.0	1810.8	26603.0	3414.0
Jun	226292.4	39581.6	38919.7	661.9	150459.0	66144.4	20297.6	61.1	34798.5	29157.5	1000.0	6870.2	26746.9	1634.7
Sep	232470.2	40263.7	39584.7	679.1	152552.4	66710.8	19310.3	61.1	36294.8	30175.3	1000.0	10264.6	26746.9	1642.6
Dec	240418.2	50480.1	49785.4	694.7	153738.6	69718.8	19641.6	61.1	41340.8	22976.3	1000.0	7111.2	26746.9	1341.5
2011														
Jan	233634.4	44577.5	43880.3	697.2	153350.6	64765.0	19678.3	61.1	45226.9	23619.3	1000.0	6688.3	26746.9	1271.2
Feb	234036.7	45974.7	45273.3	701.4	151671.2	68235.1	19396.8	61.1	41453.8	22524.4	1000.0	6577.2	26746.9	2066.7
Mar	239163.5	45309.0	44603.6	705.4	157938.1	75445.0	19090.8	61.1	42072.3	21268.9	1000.0	3966.3	26746.9	4203.2
Apr	246509.1	47898.4	47188.0	710.4	160922.4	75305.7	19076.2	61.1	42455.5	24024.0	1000.0	5328.5	26746.9	4612.8
May	242928.6	47399.6	46685.4	714.2	156264.0	70589.5	22166.8	61.1	41321.8	22124.8	1000.0	7647.8	28867.5	1749.6
Jun	234514.8	47401.9	46682.5	719.3	148287.4	72873.9	22067.8	61.0	40237.5	13047.1	1000.0	7264.3	28867.5	1693.7
Jul	241783.0	48620.8	47896.2	724.7	151389.6	71907.0	22067.5	61.0	42112.9	15241.2	1000.0	9582.4	28867.5	2322.6
Aug	243140.5	49827.4	49097.7	729.7	148232.9	70676.8	21475.4	61.0	39689.4	16330.3	1000.0	13218.8	28867.5	1993.8
Sep	245316.7	50581.9	49845.1	736.8	148468.1	72517.9	21999.1	61.0	38081.3	15808.8	1000.0	14433.9	28867.5	1965.3
Oct	245633.3	51968.0	51226.3	741.7	148095.3	68680.8	22128.9	61.0	39464.3	17760.3	1000.0	13714.8	28867.5	1987.7
Nov	239045.1	53376.8	52628.6	748.2	139227.4	62740.8	21197.3	61.0	43292.4	11935.8	1000.0	14216.3	28867.5	2357.1
Dec	240564.4	61656.4	60902.6	753.8	131578.4	60785.8	20844.9	61.0	36684.1	13202.5	1000.0	15917.4	28867.5	1544.7
2012														
Jan	246347.4	54518.2	53761.4	756.8	143158.6	63455.6	21204.6	61.0	43387.4	15050.0	1000.0	16954.3	28867.5	1848.8
Feb	247821.0	54459.6	53698.0	761.6	145661.4	60313.7	20584.5	61.0	48750.3	15951.9	1000.0	12017.4	28867.5	5815.2
Mar	249005.4	54445.1	53679.1	766.0	147838.0	67446.4	19961.7	61.0	40162.5	20206.4	1000.0	11062.4	28867.5	5792.3
Apr	249318.1	54671.9	53901.8	770.1	146191.1	61422.1	19927.2	61.0	39867.7	24913.0	1000.0	12912.8	28867.5	5674.8
May	242423.2	55294.5	54519.3	775.2	141917.6	51512.0	19447.5	61.0	46130.3	24766.7	1000.0	15254.7	27681.1	1275.4
Jun	238553.2	56178.0	55396.6	781.4	137505.6	50224.5	19595.6	61.0	46338.7	21285.7	1000.0	15003.2	27681.1	1185.3
Jul	242299.6	56449.4	55664.5	784.9	139759.3	50226.6	19560.2	61.0	49634.1	20277.4	1000.0	16257.6	27681.1	1152.2
Aug	249548.1	55934.4	55143.4	791.0	146734.1	53153.2	18946.9	61.0	53872.8	20700.2	1000.0	17033.1	27681.1	1165.4
Sep	259759.2	56340.5	55542.9	797.6	156639.3	65786.5	18341.3	61.0	50922.0	21528.6	1000.0	16907.1	27681.1	1191.1
Oct	257946.5	58147.4	57346.0	801.4	152758.1	61026.9	18335.9	61.0	50874.2	22460.1	1000.0	16803.6	27681.1	1556.3
Nov	259227.7	59704.9	58898.8	806.1	151406.3	52172.9	18342.8	61.0	57021.0	23808.6	1000.0	18093.6	27681.1	1341.9
Dec	259487.1	67988.0	67177.0	811.0	142901.4	57279.7	18341.4	61.0	45229.3	21990.1	1000.0	14436.0	27681.1	5480.5
2013														
Jan	251218.4	58126.0	57312.5	813.5	146187.2	50490.7	18241.8	61.0	57673.5	19720.1	1000.0	12702.9	27681.1	5521.2
Feb	250509.7	56830.1	56013.7	816.3	145993.3	47914.8	17777.2	61.0	57416.0	22824.3	1000.0	13507.2	27681.1	5498.0
Mar	251925.0	58747.0	57926.4	820.5	145245.7	49611.9	17199.3	61.0	53251.6	25121.9	1000.0	13917.7	27681.1	5333.6
Apr	251955.2	57080.2	56256.0	824.2	149354.1	51323.8	17172.8	61.0	54175.6	26620.9	1000.0	15688.1	27681.1	1151.7
May	242471.8	58007.0	57176.3	830.7	142333.4	47922.1	17021.9	61.0	50965.4	26362.9	1000.0	13028.6	26939.4	1163.5
Jun	231053.3	57226.3	56390.5	835.8	135850.0	44016.9	17026.6	61.0	52912.3	21833.2	1000.0	8901.3	26939.4	1136.3
Jul	219355.0	57668.9	56829.2	839.7	123591.2	38280.4	17003.8	61.0	47769.0	20476.9	1000.0	8985.8	26939.4	1169.7
Aug	219091.0	58254.2	57410.1	844.1	123626.6	34015.8	16447.4	61.0	51753.7	21348.7	1000.0	8030.7	26939.4	1240.2
Sep	212985.0	56924.2	56076.6	847.6	117945.4	29080.7	15874.4	61.0	54429.1	18500.2	1000.0	9063.0	26939.4	1113.0

Source: Bank of Guyana



# BANK OF GUYANA

## CURRENCY NOTES ISSUE (G\$Million)

Table 1.3

Period	Total Issue G\$Mn.	Denominations							
		\$1000		\$500		\$100		\$20	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
2003	19419.5	17645.3	90.9	855.9	4.4	667.1	3.4	251.3	1.3
2004	21380.9	19515.0	91.3	889.0	4.2	705.6	3.3	271.3	1.3
2005	23498.3	21128.8	89.9	1315.8	5.6	759.0	3.2	294.7	1.3
2006	28132.8	25096.4	89.2	1898.4	6.7	822.7	2.9	315.3	1.1
2007	32675.7	30392.0	93.0	1047.6	3.2	888.1	2.7	348.0	1.1
2008									
Mar	30696.8	28551.0	93.0	986.9	3.2	822.6	2.7	336.3	1.1
Jun	30396.7	28247.1	92.9	960.7	3.2	842.8	2.8	346.1	1.1
Sep	30673.7	28488.1	92.9	952.2	3.1	873.4	2.8	360.0	1.2
Dec	37258.2	34892.0	93.6	1049.2	2.8	938.9	2.5	378.0	1.0
2009									
Mar	33124.4	30873.6	93.2	1013.8	3.1	872.8	2.6	364.2	1.1
Jun	33608.9	31306.2	93.1	1034.6	3.1	897.5	2.7	370.5	1.1
Sep	35033.9	32682.6	93.3	1050.5	3.0	921.3	2.6	379.5	1.1
Dec	41495.9	39023.5	94.0	1094.1	2.6	983.9	2.4	394.5	1.0
2010									
Mar	38349.4	35972.0	93.8	1040.5	2.7	950.0	2.5	387.0	1.0
Jun	38919.7	36454.3	93.7	1086.0	2.8	981.7	2.5	397.7	1.0
Sep	39584.6	37093.6	93.7	1078.1	2.7	1003.9	2.5	409.1	1.0
Dec	49785.4	46662.9	93.7	1618.0	3.3	1080.5	2.2	423.9	0.9
2011									
Mar	44603.6	41973.7	94.1	1181.1	2.6	1024.6	2.3	424.2	1.0
Jun	46682.5	44097.3	94.5	1106.1	2.4	1048.9	2.2	430.2	0.9
Sep	49845.1	47231.1	94.8	1045.6	2.1	1119.3	2.2	449.1	0.9
Dec	60902.6	56977.9	93.6	2238.3	3.7	1213.1	2.0	473.4	0.8
2012									
Jan	53761.4	50328.8	93.6	1785.6	3.3	1179.1	2.2	467.9	0.9
Feb	53698.0	50438.4	93.9	1616.7	3.0	1176.8	2.2	466.1	0.9
Mar	53679.1	50550.7	94.2	1499.9	2.8	1167.8	2.2	460.7	0.9
Apr	53901.8	50932.0	94.5	1339.7	2.5	1167.6	2.2	462.5	0.9
May	54519.4	51472.4	94.4	1364.5	2.5	1211.0	2.2	471.6	0.9
Jun	55396.6	52313.8	94.4	1365.3	2.5	1239.6	2.2	477.8	0.9
Jul	55664.5	52644.5	94.6	1311.2	2.4	1227.3	2.2	481.5	0.9
Aug	55143.4	52077.2	94.4	1328.5	2.4	1243.9	2.3	493.7	0.9
Sep	55542.9	52491.6	94.5	1289.3	2.3	1258.8	2.3	503.3	0.9
Oct	57346.0	54299.4	94.7	1274.5	2.2	1261.6	2.2	510.5	0.9
Nov	58898.8	55824.8	94.8	1279.8	2.2	1279.5	2.2	514.7	0.9
Dec	67177.0	63944.3	95.2	1318.4	2.0	1377.4	2.1	536.9	0.8
2013									
Jan	57312.5	54203.9	94.6	1256.5	2.2	1324.9	2.3	527.3	0.9
Feb	56013.7	52965.7	94.6	1243.2	2.2	1284.6	2.3	520.3	0.9
Mar	57926.4	54842.2	94.7	1279.5	2.2	1285.4	2.2	519.3	0.9
Apr	56256.0	53216.9	94.6	1247.5	2.2	1274.0	2.3	517.6	0.9
May	57176.3	54090.2	94.6	1268.2	2.2	1294.9	2.3	523.0	0.9
Jun	56390.5	53245.4	94.4	1325.2	2.4	1295.3	2.3	524.6	0.9
Jul	56829.2	53679.4	94.5	1329.2	2.3	1292.0	2.3	528.6	0.9
Aug	57410.1	54215.7	94.4	1343.1	2.3	1312.4	2.3	538.9	0.9
Sep	56076.6	53006.5	94.5	1228.8	2.2	1302.6	2.3	538.7	1.0

Source: Bank of Guyana

## COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
2003	354545.8	154315.8	132104.3	68125.7
2004	397113.0	172541.0	149645.1	74926.8
2005	437939.3	189688.5	166503.0	81747.8
2006	478955.3	208704.5	182260.6	87990.2
2007	537947.3	222047.3	211583.7	104316.3
2008				
Mar	549250.3	227498.9	215280.8	106470.6
Jun	563477.2	233952.6	220011.5	109513.2
Sep	581229.2	243146.3	225609.9	112473.0
Dec	596610.3	250048.9	231043.4	115518.0
2009				
Mar	599931.6	251001.2	232151.3	116779.0
Jun	610684.7	255834.3	236222.4	118628.0
Sep	624585.6	262016.0	241468.1	121101.6
Dec	638631.0	267770.9	247289.5	123570.7
2010				
Mar	647538.6	270924.7	251229.7	125384.3
Jun	661897.1	277546.6	256937.1	127413.4
Sep	679095.6	285699.4	263650.3	129745.9
Dec	694676.4	292938.3	269350.7	132387.4
2011				
Mar	705406.8	297789.9	273641.0	133975.9
Jun	719334.3	303884.4	279590.8	135859.0
Sep	736793.2	312560.5	286077.7	138155.0
Dec	753832.1	320943.8	292556.7	140331.5
2012				
Jan	756793.0	322107.2	293913.5	140772.3
Feb	761583.7	324430.7	295795.2	141357.8
Mar	765987.7	326460.3	297610.3	141917.1
Apr	770117.5	328479.9	299074.7	142562.9
May	775068.1	331125.0	300921.4	143021.7
Jun	781396.7	334898.0	302952.9	143545.9
Jul	784913.9	336627.9	304279.6	144006.4
Aug	790991.1	339910.5	306427.7	144652.9
Sep	797557.9	343406.0	308974.4	145177.5
Oct	801403.0	345598.6	310194.8	145609.6
Nov	806086.9	348103.4	311925.7	146057.8
Dec	811006.2	350798.7	313501.7	146705.8
2013				
Jan	813483.8	352131.5	314420.5	146931.8
Feb	816324.1	353703.7	315307.2	147313.3
Mar	820521.6	355749.7	316999.6	147772.3
Apr	824152.3	357528.0	318398.7	148225.6
May	830661.9	361116.3	320800.1	148745.5
Jun	835831.0	363804.2	322852.0	149174.9
Jul	839699.5	365672.2	324439.8	149587.6
Aug	844070.5	368050.3	325933.3	150086.9
Sep	847642.4	369785.0	327332.3	150525.1

Source: Bank of Guyana

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

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector						Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana				Other
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises	Other			Total	Deposits	External Payment Deposits	Currency	
							Total	Securities	Loans									
2003	134,996,502	18,008,279	5,636,526	1,476,168	10,895,585	33,132,083	32,248,132	32,246,933	1,199	821,744	62,207	855,578	44,851,255	21,882,609	19,935,021	61,674	1,885,914	16,266,798
2004	146,765,810	21,769,312	7,543,422	1,557,163	12,668,727	39,482,288	38,166,777	38,166,676	101	1,265,422	50,089	489,981	40,838,902	23,318,495	21,024,435	61,674	2,232,386	20,866,832
2005	162,730,902	28,654,563	10,425,188	1,430,216	16,799,159	41,999,363	40,432,632	40,427,232	5,400	1,485,511	81,220	532,463	43,016,883	26,565,174	24,093,968	61,674	2,409,532	21,962,456
2006	180,216,127	29,861,247	10,111,712	1,365,568	18,383,967	47,078,700	46,021,292	46,020,789	503	966,579	90,829	436,376	49,147,688	28,443,132	25,721,749	61,674	2,659,709	25,248,984
2007	203,975,095	49,624,950	24,551,656	692,892	24,380,402	44,364,708	43,035,615	43,035,615	2	1,239,604	89,489	37,780	56,824,220	24,129,271	20,654,545	61,675	3,413,051	28,994,166
2008	232,629,338	49,506,412	18,857,418	534,452	30,114,542	53,997,380	50,944,988	50,909,207	35,781	2,998,114	54,278	109,182	67,233,108	25,183,900	21,819,846	61,675	3,302,379	36,599,356
2009	253,760,117	44,979,255	16,641,713	1,092,254	27,245,288	62,081,020	59,386,644	59,364,110	22,534	2,641,342	53,034	103,006	66,979,883	35,829,870	32,070,443	61,675	3,697,752	43,787,082
2010																		
Mar	264,216,729	37,139,664	16,369,546	1,091,334	19,678,784	70,019,805	67,096,237	67,082,469	13,768	2,884,140	39,427	51,082	67,849,007	34,971,735	31,654,543	61,134	3,256,058	54,185,437
Jun	270,725,292	47,347,826	15,760,776	1,420,178	30,166,872	68,965,647	65,848,341	65,835,889	12,452	3,070,072	47,234	19,584	70,680,298	37,159,668	34,329,124	61,134	2,769,410	46,552,269
Sep	275,425,177	44,228,666	13,968,252	1,256,510	29,003,904	69,504,105	66,033,155	66,017,909	15,246	3,422,531	48,419	31,134	73,328,260	39,532,455	36,416,714	61,134	3,054,607	48,800,557
Dec	296,125,557	47,126,271	15,796,562	1,332,277	29,997,432	70,197,827	67,065,560	67,057,343	8,217	3,085,191	47,077	15,450	78,307,675	45,384,428	40,842,683	61,134	4,480,611	55,093,906
2011																		
Jan	295,271,128	44,306,879	13,898,835	1,233,790	29,174,254	72,398,781	69,121,959	69,103,678	18,281	3,233,951	42,871	32,318	77,672,246	47,904,478	44,683,083	61,134	3,160,261	52,956,427
Feb	299,989,816	46,199,676	15,843,619	1,063,342	29,292,715	76,110,724	72,947,662	72,936,347	11,315	3,120,189	42,872	21,211	78,591,217	44,400,930	40,583,532	61,112	3,756,286	54,666,059
Mar	303,709,203	49,574,151	18,482,363	1,038,141	30,053,647	76,014,813	72,777,655	72,762,580	15,075	3,186,043	51,115	27,683	79,534,851	45,329,864	41,678,001	61,112	3,590,751	53,227,841
Apr	307,498,967	49,082,670	18,785,690	830,102	29,466,878	76,339,655	73,034,330	73,025,487	8,843	3,253,612	51,713	24,927	81,070,860	44,984,026	41,880,433	61,112	3,042,481	55,996,829
May	309,073,391	49,379,515	21,607,408	1,115,430	26,656,677	76,202,291	72,940,276	72,915,671	24,605	3,209,326	52,689	26,157	82,191,649	44,958,217	41,546,235	61,112	3,350,870	56,315,562
Jun	308,851,925	50,801,267	22,812,070	1,262,778	26,726,419	76,101,481	72,862,264	72,853,361	8,903	3,186,649	52,568	27,883	82,312,977	43,522,325	40,153,145	61,040	3,380,140	56,085,993
Jul	313,876,206	48,722,499	20,018,828	1,069,744	27,633,927	76,791,835	73,503,091	73,494,206	8,885	3,235,665	53,079	27,110	84,287,904	45,188,726	42,391,587	61,040	2,736,099	58,858,133
Aug	318,783,906	52,646,305	23,446,993	1,005,177	28,194,135	76,648,131	73,586,106	73,569,805	16,301	2,999,861	62,165	48,816	86,756,412	42,299,605	39,114,107	61,040	3,124,458	60,384,637
Sep	313,745,399	49,349,489	22,822,185	957,118	25,570,187	74,958,374	71,680,564	71,669,889	11,175	3,226,270	51,540	25,722	89,338,922	41,910,795	38,507,345	61,040	3,340,412	58,162,096
Oct	321,429,053	51,055,556	23,575,759	930,951	26,548,847	76,688,133	73,499,191	73,487,849	11,342	3,182,187	6,755	73,973	90,579,141	41,964,083	38,628,316	61,040	3,274,727	61,068,167
Nov	329,813,873	56,779,164	28,913,422	1,319,383	26,546,359	75,726,714	72,293,649	72,293,203	446	3,381,458	51,607	25,118	92,083,692	45,934,329	42,734,881	61,040	3,138,408	59,264,857
Dec	328,054,030	53,126,067	25,578,505	1,171,100	26,376,462	77,508,157	73,417,496	73,415,632	1,864	4,030,858	59,803	31,078	94,126,634	41,055,577	36,206,647	61,040	4,787,890	62,206,517
2012																		
Jan	322,392,646	46,176,718	17,996,015	2,355,701	25,825,002	75,129,971	71,595,226	71,557,916	37,310	3,477,756	56,989	83,445	93,709,104	47,062,013	42,954,143	61,040	4,046,830	60,231,396
Feb	332,120,401	50,544,078	21,071,441	2,571,544	26,901,094	71,314,260	67,770,677	67,768,958	1,719	3,480,831	62,752	120,404	96,487,744	52,460,225	48,115,106	61,040	4,284,079	61,193,689
Mar	327,633,426	50,978,532	21,971,707	1,101,438	27,905,387	74,227,473	69,872,405	69,871,611	794	4,294,028	61,040	121,951	97,357,625	43,436,937	39,771,646	61,040	3,604,251	61,510,908
Apr	332,357,229	50,589,317	21,034,147	1,232,960	28,322,210	73,355,261	68,840,330	68,837,578	2,752	4,454,469	60,462	90,207	100,267,423	42,900,209	39,628,972	61,040	3,210,197	65,154,812
May	334,686,549	50,732,128	21,167,495	1,210,745	28,353,888	69,503,551	65,613,761	65,612,906	855	3,828,641	61,149	42,014	102,458,681	49,349,609	45,066,206	61,040	4,222,363	62,600,566
Jun	343,827,652	55,937,650	26,800,749	1,108,556	28,028,345	70,634,157	66,938,991	66,938,460	531	3,628,257	66,909	84,535	102,695,014	50,374,186	46,369,545	61,040	3,943,601	64,102,110
Jul	349,027,259	57,600,942	28,030,111	1,369,242	28,201,588	71,003,327	66,931,048	66,930,883	165	4,062,408	9,871	116,880	102,898,909	53,190,676	49,048,007	61,040	4,081,629	64,216,524
Aug	355,865,486	54,515,024	24,904,926	1,204,697	28,405,401	71,952,142	67,881,627	67,881,344	283	4,051,721	18,794	184,269	107,207,546	56,673,194	53,093,413	61,040	3,518,741	65,333,310
Sep	356,945,810	55,517,868	25,127,336	1,256,280	29,134,252	71,824,453	68,200,472	68,198,795	1,677	3,562,544	61,436	221,847	109,359,214	54,251,380	50,672,201	61,040	3,518,139	65,771,048
Oct	362,590,488	56,555,709	25,994,289	1,321,238	29,240,182	72,500,957	68,358,320	68,357,826	494	4,095,415	47,222	185,247	110,497,844	56,674,589	52,232,722	61,040	4,380,827	66,176,141
Nov	377,499,729	63,769,341	30,057,683	1,419,562	32,292,096	71,068,651	66,964,407	66,963,173	1,234	4,038,604	65,640	283,505	111,444,810	59,595,449	55,281,561	61,040	4,252,848	71,337,974
Dec	378,123,556	64,086,497	32,461,886	1,195,363	30,429,248	72,971,549	69,249,147	69,247,028	2,119	3,661,230	61,172	359,515	112,969,708	48,899,504	41,182,042	61,040	7,656,422	78,836,783
2013																		
Jan	382,370,036	58,427,122	24,136,415	970,367	33,320,341	75,880,824	71,624,393	71,621,276	3,117	4,251,757	4,674	392,318	114,066,792	58,916,223	54,126,365	61,040	4,728,818	74,686,756
Feb	383,115,891	55,026,580	20,167,943	966,759	33,891,878	80,203,831	75,663,874	75,660,087	3,787	4,533,700	6,257	646,666	115,205,335	61,588,663	57,304,578	61,040	4,223,045	70,444,815
Mar	384,804,718	55,260,649	19,686,936	1,273,559	34,300,155	82,781,863	77,941,986	77,938,393	3,593	4,831,078	8,799	632,895	113,910,572	57,855,735	53,599,327	61,040	4,195,368	74,363,003
Apr	387,209,650	53,923,952	18,329,109	841,873	34,752,970	84,804,051	79,629,420	79,629,379	41	5,167,384	7,247	693,662	115,112,533	57,989,161	54,215,295	61,040	3,712,826	74,686,291
May	385,934,695	55,662,904	19,418,863	871,195	35,372,846	84,169,510	79,142,642	79,141,473	1,169	5,019,201	7,666	681,722	115,167,477	55,689,896	51,479,820	61,040	4,149,036	74,563,186
Jun	391,477,736	57,664,206	21,310,617	935,847	35,417,742	82,983,159	78,225,058	77,973,286	251,772	4,749,950	8,151	764,276</						

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

Table 2.1 (b)

End of Period	Total Liabilities	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
2003	134,996,502	4,892,078	850,048	4,042,030	-	11,988,950	5,070,966	2,403,226	4,514,758	9,853,680	86,841,777	61,674	-	6,703,710	14,654,633
2004	146,765,810	7,108,116	450,506	6,657,610	-	14,051,174	5,249,027	3,848,610	4,953,537	10,513,896	92,872,660	61,674	-	7,215,594	14,942,696
2005	162,730,902	10,572,576	855,016	9,717,560	-	19,922,999	7,371,844	3,361,451	9,189,704	9,909,956	100,618,120	61,674	-	5,526,802	16,118,775
2006	180,216,127	10,836,777	761,491	10,075,286	-	21,432,413	2,945,704	9,119,988	9,366,721	8,539,591	114,585,656	61,674	-	7,015,384	17,744,632
2007	203,975,095	11,169,120	714,191	10,454,929	-	24,862,530	4,302,450	11,162,399	9,397,681	9,334,233	131,001,549	61,674	-	6,749,262	20,796,727
2008	232,629,338	9,591,596	1,393,261	8,198,335	-	29,720,704	5,587,763	14,203,403	9,929,537	11,121,764	146,970,062	61,674	-	10,500,192	24,663,346
2009	253,760,117	11,655,167	1,413,259	10,241,908	-	29,586,350	4,184,078	18,572,497	6,829,775	13,995,545	160,574,514	61,674	-	8,805,885	29,080,981
2010															
Mar	264,216,729	11,286,182	1,454,122	9,832,060	-	32,983,276	5,027,465	21,082,542	6,873,269	14,480,588	167,509,382	61,133	-	7,421,073	30,475,093
Jun	270,725,292	13,031,279	2,589,566	10,441,713	-	35,965,344	5,639,966	23,414,760	6,910,618	14,808,961	168,001,161	61,133	-	7,034,455	31,822,959
Sep	275,425,177	11,959,241	2,044,592	9,914,649	-	35,128,923	5,561,246	23,221,343	6,346,334	13,740,413	173,322,333	61,133	-	7,962,498	33,250,636
Dec	296,125,557	14,368,672	2,933,802	11,434,870	-	38,350,122	6,622,523	27,208,453	4,519,146	15,622,028	182,722,518	61,133	-	11,072,937	33,928,147
2011															
Jan	295,271,128	13,864,949	3,023,462	10,841,487	-	36,213,934	7,282,469	24,545,987	4,385,478	15,391,845	187,161,886	61,133	-	8,161,672	34,415,709
Feb	299,989,816	14,347,331	3,160,614	11,186,717	-	35,869,509	7,311,796	24,164,173	4,393,540	15,970,301	189,170,040	61,112	-	9,248,842	35,322,681
Mar	303,709,203	14,396,183	3,779,237	10,616,946	-	39,187,511	7,326,692	27,488,395	4,372,424	14,219,309	193,144,896	61,112	-	7,423,114	35,277,080
Apr	307,498,967	14,575,845	3,204,684	11,371,161	-	38,287,859	7,371,650	25,917,873	4,998,336	17,125,726	195,157,918	61,112	-	6,824,231	35,466,277
May	309,073,391	14,962,482	3,604,469	11,358,013	-	36,975,292	7,457,119	22,466,479	7,051,694	17,771,554	196,222,939	61,112	-	6,439,866	36,640,146
Jun	308,851,925	13,678,813	3,137,422	10,541,391	-	38,680,799	7,971,230	23,776,168	6,933,402	17,210,975	197,286,403	61,040	-	5,184,562	36,749,333
Jul	313,876,206	13,389,213	2,903,629	10,485,584	-	36,699,331	8,344,644	20,876,884	7,477,804	16,004,338	203,835,108	61,040	-	5,932,680	37,954,496
Aug	318,783,906	13,584,302	3,053,674	10,530,628	-	37,989,343	8,612,281	21,859,563	7,517,498	16,269,557	202,771,255	61,040	-	9,964,806	38,143,603
Sep	313,745,399	13,105,241	3,117,146	9,988,095	-	38,479,830	10,357,845	20,492,981	7,629,004	13,330,441	204,697,168	61,040	-	6,580,749	37,490,931
Oct	321,429,053	13,130,954	2,824,228	10,306,726	-	39,102,162	8,469,686	23,166,805	7,465,671	13,877,186	207,514,735	61,040	-	9,311,653	38,431,323
Nov	329,813,873	13,297,369	3,307,510	9,989,859	-	42,699,832	8,295,330	27,037,258	7,367,244	14,818,914	211,468,856	61,040	-	8,183,236	39,284,625
Dec	328,165,603	13,910,822	3,823,369	10,087,453	-	40,401,893	6,680,287	26,298,356	7,423,250	15,194,900	208,437,560	61,040	-	11,558,333	38,601,055
2012															
Jan	322,392,647	13,143,315	1,689,343	11,453,972	-	36,657,612	6,517,547	22,661,600	7,478,464	14,047,645	210,589,055	61,040	-	8,363,003	39,530,978
Feb	332,120,401	13,639,813	2,255,249	11,384,564	-	37,703,264	6,414,630	23,754,340	7,534,295	14,659,139	214,093,253	61,040	-	11,812,793	40,151,098
Mar	327,633,426	11,657,896	1,789,564	9,868,332	-	35,812,587	6,300,598	21,985,918	7,526,070	14,869,065	216,421,867	61,040	-	8,033,292	40,777,679
Apr	332,357,229	11,731,057	2,188,521	9,542,536	-	36,942,346	6,005,131	23,430,704	7,506,511	15,335,624	218,649,541	61,040	-	8,696,129	40,941,491
May	334,686,550	10,668,403	1,615,925	9,052,478	-	38,073,550	6,109,942	24,655,308	7,308,300	15,310,703	222,037,329	61,040	-	7,041,643	41,493,882
Jun	343,827,652	13,288,741	2,059,865	11,228,876	-	39,799,971	6,841,605	25,319,518	7,638,848	16,254,990	224,696,075	61,040	-	7,962,790	41,764,045
Jul	349,027,259	13,379,885	2,075,120	11,304,765	-	42,725,002	7,843,237	27,642,453	7,239,312	15,926,011	227,115,085	61,040	-	7,330,119	42,490,117
Aug	355,865,486	12,355,340	2,485,353	9,869,987	-	43,243,990	6,785,017	29,099,121	7,359,851	17,323,851	230,402,560	61,040	-	8,953,305	43,525,401
Sep	356,945,810	12,025,659	2,305,531	9,720,128	-	42,298,501	6,643,100	28,348,379	7,307,022	17,194,799	232,684,457	61,040	-	8,575,497	44,105,856
Oct	362,590,488	11,857,478	1,965,962	9,891,516	-	42,692,737	6,865,714	29,837,549	5,989,474	15,966,331	236,298,579	61,040	-	10,418,180	45,296,142
Nov	377,499,729	12,593,469	2,082,340	10,511,129	-	48,766,207	11,746,167	32,998,984	4,021,056	17,180,736	241,576,364	61,040	-	11,585,942	45,735,972
Dec	378,123,556	11,430,063	2,431,346	8,998,717	-	55,118,588	13,833,111	34,326,512	6,958,965	18,109,098	233,490,039	61,040	-	14,843,818	45,070,911
2013															
Jan	382,370,036	11,705,390	2,196,453	9,508,937	-	54,004,834	11,420,179	35,460,249	7,124,405	19,044,515	240,382,581	61,040	-	11,043,495	46,128,181
Feb	383,115,891	12,385,008	2,546,619	9,838,389	-	55,217,950	12,106,419	35,991,504	7,120,027	19,702,731	236,723,460	61,040	-	10,867,098	48,158,604
Mar	384,804,718	12,413,573	2,675,832	9,737,741	-	52,267,128	12,014,409	33,225,519	7,027,200	21,447,260	240,507,796	61,040	-	9,723,421	48,384,499
Apr	387,209,650	12,400,517	2,323,032	10,077,485	-	51,528,408	12,037,383	33,043,149	6,447,876	22,656,100	242,583,620	61,040	-	8,946,225	49,033,739
May	385,934,695	11,693,953	1,519,767	10,174,186	-	51,480,916	13,455,379	32,925,573	5,099,965	20,870,296	243,370,974	61,040	-	8,883,218	49,574,299
Jun	391,477,736	11,972,936	1,431,225	10,541,711	-	56,274,565	13,727,649	36,930,791	5,616,125	22,884,043	242,223,847	61,040	-	8,307,533	49,753,772
Jul	392,877,050	11,795,255	1,276,602	10,518,653	-	53,182,596	15,203,963	32,036,460	5,942,172	23,173,699	241,967,206	61,040	-	12,465,122	50,232,132
Aug	397,832,634	12,227,941	1,268,119	10,959,822	-	54,401,429	15,160,683	33,653,394	5,587,353	23,506,107	245,186,207	61,040	-	11,391,930	51,057,979
Sep	398,266,312	11,172,720	1,134,232	10,038,488	-	57,077,440	15,117,125	36,471,733	5,488,582	24,508,130	243,852,069	61,040	-	10,620,481	50,974,433

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								
2003	112726.4	108684.4	11989.0	9585.7	5071.0	144.7	4370.0	2403.2	86841.8	18500.8	68341.0	9853.7	863.4	8990.3	4042.0
2004	124095.3	117437.7	14051.2	10202.6	5249.0	147.8	4805.7	3848.6	92872.7	15016.6	77856.1	10513.9	1165.5	9348.4	6657.6
2005	140168.6	130451.1	19923.0	16561.5	7371.8	247.8	8941.9	3361.5	100618.1	15316.5	85301.7	9910.0	1112.2	8797.7	9717.6
2006	154632.9	144557.7	21432.4	12312.4	2945.7	298.1	9068.6	9120.0	114585.7	18332.8	96252.9	8539.6	1348.5	7191.1	10075.3
2007	175653.2	165198.3	24862.5	13700.1	4302.5	282.3	9115.4	11162.4	131001.5	21872.0	109129.6	9334.2	875.7	8458.5	10454.9
2008	196010.9	187812.5	29720.7	15517.3	5587.8	324.1	9605.4	14203.4	146970.1	28611.2	118358.9	11121.8	1188.8	9932.9	8198.3
2009	214398.3	204156.4	29586.3	11013.9	4184.1	328.5	6501.3	18572.5	160574.5	28967.5	131607.0	13995.5	1142.1	12853.5	10241.9
2010															
Mar	224805.3	214973.2	32983.3	11900.7	5027.5	356.0	6517.3	21082.5	167509.4	30498.9	137010.4	14480.6	1207.2	13273.4	9832.1
Jun	229217.2	218775.5	35965.3	12550.6	5640.0	357.8	6552.9	23414.8	168001.2	28759.0	139242.2	14809.0	1208.3	13600.7	10441.7
Sep	232106.3	222191.7	35128.9	11907.6	5561.2	306.0	6040.3	23221.3	173322.3	32016.4	141305.9	13740.4	1463.2	12277.2	9914.6
Dec	248129.5	236694.7	38350.1	11141.7	6622.5	396.5	4122.7	27208.5	182722.5	32714.6	150007.9	15622.0	871.8	14750.2	11434.9
2011															
Jan	249609.2	238767.7	36213.9	11667.9	7282.5	428.1	3957.4	24546.0	187161.9	34975.6	152186.3	15391.8	880.5	14511.3	10841.5
Feb	252196.6	241009.9	35869.5	11705.3	7311.8	404.7	3988.8	24164.2	189170.0	36334.3	152835.8	15970.3	879.3	15091.0	11186.7
Mar	257168.7	246551.7	39187.5	11699.1	7326.7	444.0	3928.4	27488.4	193144.9	36711.7	156433.2	14219.3	463.6	13755.7	10616.9
Apr	261942.7	250571.5	38287.9	12370.0	7371.6	466.8	4531.5	25917.9	195157.9	36990.6	158167.4	17125.7	1184.1	15941.6	11371.2
May	262327.8	250969.8	36975.3	14508.8	7457.1	446.8	6604.9	22466.5	196222.9	35571.2	160651.8	17771.6	1169.5	16602.1	11358.0
Jun	263719.6	253178.2	38680.8	14904.6	7971.2	449.7	6483.7	23776.2	197286.4	35480.7	161805.7	17211.0	1173.5	16037.5	10541.4
Jul	267024.4	256538.8	36699.3	15822.4	8344.6	407.1	7070.7	20876.9	203835.1	39283.2	164551.9	16004.3	1055.7	14948.6	10485.6
Aug	267560.8	257030.2	37989.3	16129.8	8612.3	460.8	7056.7	21859.6	202771.3	38745.3	164026.0	16269.6	1038.7	15230.9	10530.6
Sep	266495.5	256507.4	38479.8	17986.8	10357.8	505.9	7123.1	20493.0	204697.2	37888.7	166808.5	13330.4	1030.0	12300.4	9988.1
Oct	270800.8	260494.1	39102.2	15935.4	8469.7	404.6	7061.1	23166.8	207514.7	38658.9	168855.8	13877.2	1016.6	12860.6	10306.7
Nov	278977.5	268987.6	42699.8	15662.6	8295.3	368.6	6998.7	27037.3	211468.9	38909.1	172559.7	14818.9	999.7	13819.2	9989.9
Dec	274121.8	264034.4	40401.9	14103.5	6680.3	339.1	7084.2	26298.4	208437.6	38201.5	170236.0	15194.9	984.7	14210.2	10087.5
2012															
Jan	272748.3	261294.3	36657.6	13996.0	6517.5	408.3	7070.2	22661.6	210589.1	39350.4	171238.7	14047.6	280.3	13767.4	11454.0
Feb	277840.2	266455.7	37703.3	13948.9	6414.6	463.1	7071.2	23754.3	214093.3	40571.1	173522.1	14659.1	261.2	14397.9	11384.6
Mar	276971.9	267103.5	35812.6	13826.7	6300.6	416.8	7109.3	21985.9	216421.9	41101.3	175320.6	14869.1	55.3	14813.7	9868.3
Apr	280470.0	270927.5	36942.3	13511.6	6005.1	435.6	7070.9	23430.7	218649.5	40709.2	177940.3	15335.6	57.9	15277.7	9542.5
May	284474.1	275421.6	38073.6	13418.2	6109.9	447.9	6860.4	24655.3	222037.3	41327.7	180709.6	15310.7	46.3	15264.4	9052.5
Jun	291979.9	280751.0	39800.0	14480.5	6841.6	418.1	7220.7	25319.5	224696.1	43270.4	181425.7	16255.0	36.2	16218.8	11228.9
Jul	297070.9	285766.1	42725.0	15082.5	7843.2	411.9	6827.4	27642.5	227115.1	44917.5	182197.6	15926.0	45.3	15880.7	11304.8
Aug	300840.4	290970.4	43244.0	14144.9	6785.0	436.2	6923.6	29099.1	230402.6	48727.5	181675.1	17323.9	49.7	17274.2	9870.0
Sep	301897.9	292177.8	42298.5	13950.1	6643.1	441.8	6865.2	28348.4	232684.5	48788.3	183896.2	17194.8	43.3	17151.5	9720.1
Oct	304849.2	294957.6	42692.7	12855.2	6865.7	413.9	5575.6	29837.5	236298.6	51381.4	184917.2	15966.3	38.1	15928.2	9891.5
Nov	318034.4	307523.3	48766.2	15767.2	11746.2	396.7	3624.3	32999.0	241576.4	52592.0	188984.4	17180.7	28.5	17152.2	10511.1
Dec	315716.4	306717.7	55118.6	20792.1	13833.1	383.5	6575.5	34326.5	233490.0	49169.9	184320.1	18109.1	21.4	18087.7	8998.7
2013															
Jan	322940.9	313431.9	54004.8	18544.6	11420.2	441.4	6683.0	35460.2	240382.6	49598.2	190784.4	19044.5	22.4	19022.2	9508.9
Feb	321482.5	311644.1	55217.9	19226.4	12106.4	507.0	6613.0	35991.5	236723.5	47085.6	189637.8	19702.7	52.5	19650.2	9838.4
Mar	323959.9	314222.2	52267.1	19041.6	12014.4	460.1	6567.1	33225.5	240507.8	49686.2	190821.6	21447.3	526.8	20920.5	9737.7
Apr	326845.6	316768.1	51528.4	18485.3	12037.4	471.7	5976.2	33043.1	242583.6	51130.1	191453.5	22656.1	519.1	22137.0	10077.5
May	325896.4	315722.2	51480.9	18555.3	13455.4	453.5	4646.5	32925.6	243371.0	51051.4	192319.6	20870.3	194.0	20676.3	10174.2
Jun	331924.2	321382.5	56274.6	19343.8	13727.6	503.0	5113.1	36930.8	242223.8	47888.5	194335.4	22884.0	187.5	22696.6	10541.7
Jul	328842.2	318323.5	53182.6	21146.1	15204.0	467.4	5474.8	32036.5	241967.2	48108.9	193858.3	23173.7	174.5	22999.2	10518.7
Aug	334053.6	323093.7	54401.4	20748.0	15160.7	432.5	5154.8	33653.4	245186.2	51147.0	194039.2	23506.1	34.0	23472.1	10959.8
Sep	335476.1	325437.6	57077.4	20605.7	15117.1	404.7	5083.9	36471.7	243852.1	49590.4	194261.7	24508.1	52.6	24455.5	10038.5

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								
2003	17821.0	15874.1	3355.7	2107.8	1973.7	70.0	64.0	1248.0	11375.3	7455.8	3919.5	1143.1	437.0	706.0	1946.9
2004	23171.4	19042.9	4318.9	2398.8	2215.7	70.6	112.5	1920.1	12984.4	9469.6	3514.8	1739.5	652.7	1086.8	4128.5
2005	26847.2	20521.9	4590.6	3200.6	2907.4	170.4	122.8	1390.0	14445.6	9815.4	4630.2	1485.6	175.7	1309.9	6325.3
2006	32220.8	25421.8	5372.0	1489.3	1152.7	215.7	120.9	3882.7	18878.9	12235.9	6643.0	1170.9	196.2	974.6	6799.0
2007	36809.7	30074.1	6931.7	1888.1	1614.9	181.6	91.5	5043.6	21842.8	15063.1	6779.8	1299.6	126.3	1173.3	6735.6
2008	38800.1	33362.8	7559.9	2314.9	2001.1	205.4	108.4	5245.0	23852.4	16301.6	7550.8	1950.6	891.1	1059.5	5437.3
2009	39696.0	34228.9	7581.9	2140.9	1823.4	192.7	124.8	5441.0	24845.5	15865.5	8980.0	1801.6	236.0	1565.6	5467.0
2010															
Mar	41614.2	36131.9	7324.1	2566.6	2240.5	220.1	106.1	4757.5	27159.3	17723.3	9436.0	1648.4	375.2	1273.2	5482.3
Jun	42128.0	36294.8	7727.2	2445.3	2094.4	235.4	115.5	5281.9	26816.6	17407.4	9409.2	1751.0	383.6	1367.4	5833.2
Sep	43255.1	38365.5	8017.7	2350.2	1993.9	197.0	159.3	5667.5	28997.9	19287.3	9710.6	1349.9	188.0	1161.9	4889.6
Dec	49305.2	43315.6	10539.3	2556.4	2094.6	272.2	189.6	7982.9	30193.0	18545.2	11647.8	2583.3	303.3	2280.0	5989.6
2011															
Jan	49838.0	43975.3	9542.0	3327.5	2886.8	301.2	139.5	6214.5	32251.8	20183.0	12068.8	2181.5	307.0	1874.5	5862.7
Feb	51689.2	45780.8	9928.2	3364.3	2928.1	277.6	158.6	6563.9	33041.9	21388.6	11653.3	2810.8	296.3	2514.5	5908.4
Mar	54304.4	48710.5	13278.3	3248.8	2851.4	310.8	86.5	10029.6	33349.8	21932.4	11417.4	2082.4	314.6	1767.8	5593.9
Apr	52652.1	46216.6	10936.0	3558.8	3116.8	314.8	127.2	7377.2	33126.3	21306.7	11819.6	2154.3	335.1	1819.2	6435.5
May	50877.9	44943.4	9294.0	3725.9	3290.3	298.2	137.3	5568.1	33553.0	21440.7	12112.3	2096.4	320.4	1776.1	5934.4
Jun	52425.6	46526.7	11248.3	4499.5	4087.0	290.1	122.4	6748.9	33509.7	20653.3	12856.4	1768.7	316.5	1452.2	5898.8
Jul	54711.9	48819.5	10482.4	4925.5	4490.1	248.5	186.9	5556.8	35971.8	23178.2	12793.5	2365.4	206.5	2158.9	5892.3
Aug	55336.0	49558.4	11580.7	5063.9	4602.8	305.5	155.6	6516.7	35807.0	22874.8	12932.2	2170.6	186.1	1984.5	5777.6
Sep	54156.2	48825.0	12438.0	6667.3	6115.0	348.4	203.9	5770.7	34938.9	21953.2	12985.7	1448.1	176.0	1272.1	5331.3
Oct	54492.8	48619.0	11237.7	4711.2	4345.8	247.2	118.2	6526.5	35828.5	22940.4	12888.1	1552.8	162.1	1390.7	5873.8
Nov	60873.2	55253.8	14593.1	4548.1	4199.8	219.0	129.2	10045.1	38863.5	24601.1	14262.3	1797.2	158.0	1639.2	5619.5
Dec	54468.0	48682.3	11753.1	3085.4	2720.9	189.3	175.2	8667.7	35014.1	22553.5	12460.6	1915.1	149.2	1765.9	5785.7
2012															
Jan	52771.7	47078.9	9930.3	3091.8	2693.4	257.3	141.1	6838.5	35714.3	23264.4	12449.9	1434.3	144.6	1289.8	5692.8
Feb	54797.5	49316.3	9584.3	2924.5	2547.2	253.4	124.0	6659.7	38207.6	25392.4	12815.2	1524.4	145.8	1378.5	5481.3
Mar	51573.1	46474.6	7709.5	2820.3	2422.0	255.3	143.0	4889.2	37497.2	23693.3	13804.0	1267.8	40.3	1227.6	5098.5
Apr	52980.5	47882.2	8652.6	2522.9	2158.4	280.3	84.3	6129.7	37416.0	23591.1	13824.8	1813.7	42.8	1770.9	5098.3
May	52071.9	47531.4	9313.0	2782.3	2316.1	280.7	185.5	6530.7	36768.1	23181.7	13586.4	1450.3	41.2	1409.1	4540.5
Jun	54507.4	48912.9	9560.8	2687.2	2251.7	249.1	186.4	6873.6	37901.7	24092.1	13809.5	1450.4	31.1	1419.4	5594.5
Jul	59882.2	54327.2	11043.1	2626.7	2272.9	240.6	113.2	8416.4	41788.8	25518.9	16269.8	1495.3	40.2	1455.2	5555.0
Aug	63006.4	57594.7	12532.0	2805.5	2350.8	262.8	191.9	9726.5	43388.4	27540.7	15847.7	1674.3	44.5	1629.8	5411.6
Sep	61149.1	55857.6	11051.7	2680.6	2289.8	270.8	120.0	8371.0	43198.8	27315.2	15883.6	1607.1	38.2	1568.9	5291.5
Oct	64929.2	59553.8	12447.7	2760.1	2420.3	242.5	97.3	9687.6	45220.6	30338.4	14882.2	1885.5	33.0	1852.5	5375.5
Nov	72252.0	66580.0	17931.5	7741.8	7366.0	218.7	157.2	10189.7	46735.2	30585.7	16149.5	1913.2	23.4	1889.8	5672.0
Dec	71781.9	67203.2	21018.5	9485.1	9186.5	201.0	97.6	11533.3	44074.5	27526.5	16548.0	2110.2	16.3	2094.0	4578.7
2013															
Jan	70440.4	65762.5	17510.4	7140.2	6684.8	262.5	193.0	10370.2	46158.6	28447.6	17711.0	2093.4	17.2	2076.2	4677.9
Feb	66482.9	61766.1	14920.8	4403.0	3905.1	323.6	174.2	10517.8	45095.3	28493.6	16601.7	1749.9	47.4	1702.5	4716.8
Mar	65953.7	61290.4	12423.9	4081.0	3688.6	274.0	118.4	8342.9	46188.0	28452.6	17735.4	2678.4	521.7	2156.8	4663.3
Apr	67235.2	62408.9	13387.3	4084.4	3695.7	287.6	101.1	9302.9	46293.1	28488.5	17804.6	2728.6	514.0	2214.6	4826.3
May	65290.4	60292.3	14198.7	5383.7	5002.0	268.8	113.0	8815.0	43696.5	26400.5	17296.0	2397.1	188.7	2208.4	4998.1
Jun	70020.9	64579.9	18729.4	5670.3	5209.2	301.1	160.0	13059.0	43307.2	25902.2	17405.0	2543.3	182.2	2361.1	5441.0
Jul	67389.4	61853.3	15242.8	6318.6	5934.3	269.3	115.0	8924.1	44228.7	27523.2	16705.5	2381.8	169.4	2212.4	5536.0
Aug	70204.5	64545.3	16400.4	6427.2	5988.7	250.3	188.2	9973.2	45796.7	28699.6	17097.1	2348.2	28.9	2319.4	5659.2
Sep	71791.2	66885.9	18593.2	6301.7	5962.3	227.4	112.1	12291.5	46574.6	27667.5	18907.1	1718.0	47.5	1670.6	4905.4

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								
2003	33379.5	32351.1	6137.3	5921.0	1648.3	17.5	4255.2	216.3	18624.3	3114.2	15510.1	7589.5	0.8	7588.7	1028.4
2004	30520.2	29412.0	7131.9	6973.3	2360.6	21.4	4591.3	158.6	15051.6	2002.3	13049.2	7228.5	86.9	7141.5	1108.2
2005	33899.3	32943.1	12103.3	11941.1	3103.7	21.5	8815.8	162.2	14349.0	2178.4	12170.7	6490.8	502.3	5988.4	956.2
2006	33812.6	32929.0	12133.4	9208.6	246.7	17.7	8944.3	2924.8	15053.9	1908.7	13145.2	5741.7	707.5	5034.1	883.6
2007	37190.6	36394.7	13921.1	9611.4	574.0	17.6	9019.7	4309.8	15582.9	1901.5	13681.5	6890.6	703.4	6187.2	795.9
2008	41568.5	40847.2	16706.6	10866.1	1357.6	15.5	9493.0	5840.5	15645.9	2489.4	13156.5	8494.7	281.1	8213.6	721.3
2009	43938.7	43174.3	14211.4	7003.3	615.3	15.6	6372.5	7208.1	18541.2	3098.2	15443.0	10421.7	889.3	9532.5	764.4
2010															
Mar	45250.2	44544.0	14469.2	7051.7	629.2	15.6	6406.9	7417.6	20112.6	2728.3	17384.2	9962.2	815.2	9147.0	706.2
Jun	46010.9	45331.7	14951.0	7079.6	631.1	15.6	6432.9	7871.5	19769.9	2326.2	17443.7	10610.7	807.8	9803.0	679.2
Sep	46752.8	45998.4	14992.3	6523.3	631.3	15.6	5876.3	8469.1	20587.3	2279.3	18308.1	10418.8	1258.3	9160.5	754.4
Dec	44982.3	44250.6	13823.4	4580.0	635.8	15.6	3928.6	9243.4	19879.9	2385.7	17494.2	10547.3	551.5	9995.8	731.7
2011															
Jan	45902.0	45164.9	11918.8	4477.5	648.4	15.6	3813.4	7441.3	23926.8	3031.8	20894.9	9319.3	554.6	8764.8	737.2
Feb	46276.8	45539.6	12145.0	4490.6	649.3	15.6	3825.7	7654.4	24102.4	3038.2	21064.2	9292.3	564.0	8728.3	737.2
Mar	44846.0	44113.3	12391.2	4506.4	653.6	15.6	3837.2	7884.8	23123.6	2576.8	20546.8	8598.4	100.0	8498.4	732.7
Apr	46604.1	45871.9	13363.8	5069.1	653.6	15.6	4399.9	8294.7	22314.4	2910.4	19404.1	10193.7	800.0	9393.7	732.2
May	48332.9	47604.3	14566.6	7133.3	654.7	15.6	6463.0	7433.3	22752.3	2263.6	20488.7	10285.4	800.0	9485.4	728.6
Jun	47352.4	46727.1	14876.2	7027.2	654.8	15.6	6356.8	7849.0	21604.8	2303.7	19301.1	10246.1	807.8	9438.3	625.2
Jul	48502.9	47891.3	15518.4	7549.7	654.8	15.6	6879.3	7968.7	22049.0	2330.8	19718.2	10324.0	800.0	9524.0	611.6
Aug	49638.3	49027.2	16102.7	7567.0	654.9	15.6	6896.5	8535.6	22451.7	2466.0	19985.7	10472.9	803.3	9669.5	611.1
Sep	50607.8	49995.7	16175.6	7585.3	655.3	15.6	6914.5	8590.3	22995.2	2520.5	20474.7	10824.9	804.8	10020.1	612.1
Oct	51193.0	50585.6	16934.2	7610.0	656.2	15.6	6938.2	9324.2	22767.8	2639.8	20128.0	10883.6	805.2	10078.4	607.4
Nov	51535.3	50927.9	17452.5	7537.9	655.1	18.1	6864.8	9914.5	22913.4	2521.9	20391.5	10562.1	806.7	9755.4	607.3
Dec	51941.0	51338.2	17819.7	7573.2	655.1	13.9	6904.2	10246.4	22874.5	2548.6	20325.9	10644.0	800.5	9843.6	602.8
2012															
Jan	49980.4	49396.3	16195.9	7602.3	664.2	13.9	6924.2	8593.6	23123.4	2936.5	20186.9	10077.0	100.6	9976.4	584.1
Feb	50639.8	50064.3	16582.1	7620.4	664.2	13.9	6942.3	8961.7	23347.4	3513.0	19834.4	10134.8	100.3	10034.5	575.5
Mar	51495.1	50920.3	17192.4	7683.3	703.8	18.2	6961.3	9509.1	23368.6	3533.1	19835.5	10359.3	0.0	10359.3	574.8
Apr	51836.2	51263.2	17423.4	7704.6	704.8	18.2	6981.6	9718.8	23187.4	3458.9	19728.5	10652.4	0.0	10652.4	573.0
May	53489.3	52911.0	17679.4	7393.6	705.6	18.2	6669.8	10285.8	24144.2	4199.5	19944.7	11087.4	0.0	11087.4	578.3
Jun	55137.9	54559.2	18364.7	7753.1	705.7	18.2	7029.2	10611.7	24298.9	4522.5	19776.4	11895.6	0.0	11895.6	578.7
Jul	56166.1	55594.0	18535.2	7432.9	705.8	18.2	6708.9	11102.3	25246.9	4938.9	20308.0	11811.8	0.0	11811.8	572.1
Aug	56991.3	56420.2	19047.5	7331.3	586.6	18.2	6726.6	11716.2	24959.0	4826.7	20132.3	12413.7	0.0	12413.7	571.0
Sep	57581.1	57012.1	20019.1	7464.3	706.0	18.2	6740.1	12554.8	25561.6	5056.9	20504.7	11431.4	0.0	11431.4	569.0
Oct	57345.3	56776.9	18794.5	6197.6	706.2	18.2	5473.1	12596.9	26557.1	5553.9	21003.2	11425.3	0.0	11425.3	568.4
Nov	58389.8	57821.7	19079.9	4189.0	708.5	18.2	3462.3	14890.9	26897.4	4596.5	22300.9	11844.4	0.0	11844.4	568.1
Dec	57752.5	57207.6	22366.7	7292.9	801.6	18.2	6473.0	15073.8	22471.3	4267.6	18203.6	12369.6	0.0	12369.6	544.9
2013															
Jan	60458.9	59917.3	21667.0	7219.0	715.6	18.2	6485.1	14448.0	24634.6	4483.3	20151.3	13615.8	0.0	13615.8	541.6
Feb	61475.0	60936.4	21953.5	7169.0	716.3	18.9	6433.9	14784.5	24450.5	4471.2	19979.3	14532.3	0.0	14532.3	538.6
Mar	63217.7	62686.6	22365.3	7185.9	723.3	18.9	6443.7	15179.4	24795.0	4868.4	19926.6	15526.2	0.0	15526.2	531.1
Apr	62503.6	61975.0	21735.8	6602.5	713.5	18.9	5870.1	15133.3	24776.4	5214.0	19562.4	15462.8	0.0	15462.8	528.6
May	62007.3	61478.5	20905.2	5261.5	714.1	18.9	4528.4	15643.8	26258.3	6661.2	19597.1	14315.0	0.2	14314.8	528.8
Jun	63160.4	62632.9	21712.8	5681.4	714.5	18.9	4948.0	16031.4	24291.5	4718.1	19573.4	16628.6	0.2	16628.4	527.5
Jul	65221.9	64701.8	22032.6	5688.0	714.5	18.9	4954.5	16344.6	25127.2	4836.6	20290.5	17542.1	0.0	17542.1	520.2
Aug	65642.3	65107.9	22324.1	5694.9	714.6	18.9	4961.4	16629.2	24890.2	5024.3	19865.9	17893.6	0.0	17893.6	534.4
Sep	65815.6	65276.8	22604.4	5701.2	715.6	18.9	4966.6	16903.2	23227.5	5147.1	18080.3	19444.9	0.0	19444.9	538.8

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								
2003	61526.0	60459.2	2496.0	1557.0	1449.0	57.2	50.8	939.0	56842.2	7930.8	48911.4	1121.1	425.6	695.5	1066.7
2004	70403.7	68982.9	2600.3	830.4	672.7	55.8	101.9	1769.9	64836.7	3544.6	61292.1	1545.9	425.9	1120.0	1420.9
2005	79422.2	76986.1	3229.2	1419.9	1360.7	55.9	3.3	1809.3	71823.4	3322.7	68500.7	1933.5	434.2	1499.4	2436.0
2006	88599.5	86206.9	3927.0	1614.5	1546.3	64.8	3.4	2312.5	80652.8	4188.2	76464.7	1627.1	444.8	1182.3	2392.6
2007	101653.0	98729.5	4009.7	2200.7	2113.5	83.0	4.2	1809.0	93575.8	4907.4	88668.3	1144.0	46.1	1098.0	2923.4
2008	115642.3	113602.5	5454.3	2336.3	2229.1	103.2	4.0	3118.0	107471.8	9820.3	97651.5	676.5	16.6	659.9	2039.8
2009	130763.6	126753.2	7793.0	1869.6	1745.4	120.2	4.0	5923.4	117187.9	10003.8	107184.0	1772.2	16.8	1755.4	4010.5
2010															
Mar	137940.9	134297.4	11189.9	2282.4	2157.8	120.3	4.2	8907.5	120237.5	10047.3	110190.2	2870.0	16.8	2853.1	3643.6
Jun	141078.2	137148.9	13287.1	3025.8	2914.5	106.8	4.5	10261.3	121414.6	9025.4	112389.2	2447.2	16.9	2430.3	3929.3
Sep	142098.4	137827.8	12118.9	3034.1	2936.0	93.4	4.7	9084.8	123737.1	10449.9	113287.2	1971.8	16.9	1954.9	4270.6
Dec	153842.0	149128.4	13987.4	4005.2	3892.1	108.7	4.4	9982.2	132649.7	11783.8	120865.9	2491.4	17.0	2474.4	4713.5
2011															
Jan	153869.1	149627.5	14753.2	3863.0	3747.3	111.3	4.5	10890.1	130983.3	11760.8	119222.5	3891.0	19.0	3872.0	4241.6
Feb	154230.6	149689.4	13796.4	3850.5	3734.3	111.6	4.6	9945.9	132025.8	11907.5	120118.3	3867.3	19.0	3848.2	4541.1
Mar	158018.3	153727.9	13517.9	3943.9	3821.7	117.6	4.7	9574.0	136671.5	12202.5	124469.1	3538.5	49.0	3849.5	4290.3
Apr	162686.4	158483.0	13988.1	3742.1	3601.3	136.4	4.5	10246.0	139717.1	12773.4	126943.7	4777.8	49.1	4728.7	4203.4
May	163117.0	158422.1	13114.7	3649.6	3512.1	133.0	4.6	9465.1	139917.6	11866.8	128050.8	5389.8	49.1	5340.6	4695.0
Jun	163941.7	159924.3	12556.2	3377.9	3229.4	144.0	4.5	9178.3	142171.9	12523.7	129648.2	5196.1	49.1	5147.0	4017.3
Jul	163809.6	159827.9	10698.6	3347.2	3199.7	143.0	4.5	7351.4	145814.4	13774.1	132040.2	3315.0	49.2	3265.8	3981.7
Aug	162586.5	158444.6	10306.0	3498.8	3354.6	139.7	4.6	6807.2	144512.6	13404.4	131108.1	3626.1	49.2	3576.8	4141.9
Sep	161731.5	157686.8	9866.2	3734.2	3587.6	142.0	4.6	6132.0	146763.1	13415.0	133348.1	1057.5	49.2	1008.3	4044.7
Oct	165115.0	161289.5	10930.3	3614.1	3467.7	141.8	4.7	7316.1	148918.4	13078.7	135839.7	1440.8	49.3	1391.5	3825.5
Nov	166569.0	162805.9	10654.2	3576.6	3440.4	131.4	4.7	7077.6	149692.0	11786.1	137905.9	2459.7	35.1	2424.6	3763.1
Dec	167712.8	164013.8	10829.1	3444.9	3304.2	135.9	4.8	7384.2	150549.0	13099.4	137449.6	2635.7	35.1	2600.7	3699.0
2012															
Jan	169996.1	164819.1	10531.4	3301.9	3160.0	137.1	4.9	7229.5	151751.3	13149.4	138601.9	2536.4	35.1	2501.3	5177.0
Feb	172403.0	167075.1	11536.9	3404.0	3203.3	195.8	4.9	8132.9	152538.3	11665.7	140872.6	3000.0	15.1	2984.9	5327.8
Mar	173903.7	169708.7	10910.7	3323.0	3174.8	143.3	5.0	7587.7	155556.0	13874.9	141681.1	3241.9	15.1	3226.8	4195.1
Apr	175653.4	171782.1	10866.4	3284.1	3142.0	137.2	5.0	7582.2	158046.2	13659.1	144387.1	2869.5	15.1	2854.4	3871.3
May	178912.9	174979.2	11081.2	3242.4	3088.3	149.0	5.1	7838.8	161125.0	13946.5	147178.5	2773.1	5.1	2768.0	3933.7
Jun	182334.6	177278.9	11874.5	4040.2	3884.3	150.8	5.1	7834.2	162495.5	14655.7	147839.8	2909.0	5.1	2903.9	5055.7
Jul	181022.7	175844.9	13146.7	5022.9	4864.6	153.2	5.2	8123.7	160079.4	14459.6	145619.8	2618.9	5.1	2613.7	5177.7
Aug	180842.8	176955.4	11664.5	4008.1	3847.7	155.2	5.1	7656.4	162055.1	16360.1	145695.0	3235.9	5.1	3230.8	3887.3
Sep	183167.7	179308.0	11227.7	3805.2	3647.2	152.7	5.2	7422.6	163924.1	16416.2	147507.9	4156.2	5.1	4151.1	3859.7
Oct	182574.6	178627.0	11450.6	3897.5	3739.1	153.2	5.2	7553.1	164520.9	15489.1	149031.8	2655.5	5.1	2650.4	3947.6
Nov	187392.7	183121.6	11754.8	3836.4	3671.7	159.8	4.8	7918.4	167943.7	17409.7	150534.0	3423.1	5.1	3418.0	4271.1
Dec	186182.1	182307.0	11733.4	4014.0	3844.9	164.2	4.9	7719.4	166944.3	17375.8	149568.5	3629.3	5.1	3624.1	3875.1
2013															
Jan	192041.6	187752.1	14827.4	4185.4	4019.8	160.7	4.9	10642.0	169589.4	16667.3	152922.1	3335.3	5.1	3330.2	4289.5
Feb	193524.7	188941.7	18343.6	7654.4	7485.0	164.5	4.9	10689.2	167177.6	14120.8	153056.8	3420.5	5.1	3415.4	4583.0
Mar	194788.5	190245.2	17477.9	7774.7	7602.5	167.2	5.0	9703.2	169524.7	16365.1	153159.6	3242.6	5.1	3237.5	4543.3
Apr	197106.8	192384.2	16405.4	7798.4	7628.2	165.2	5.0	8606.9	171514.2	17427.7	154086.5	4464.7	5.1	4459.6	4722.6
May	198598.7	193951.4	16377.0	7910.2	7739.3	165.8	5.1	8466.8	173416.2	17989.7	155426.5	4158.2	5.1	4153.1	4647.3
Jun	198742.9	194169.7	15832.4	7992.1	7804.0	183.0	5.1	7840.3	174625.1	17268.2	157356.9	3712.2	5.1	3707.0	4573.3
Jul	196230.8	191768.4	15907.3	9139.5	8555.2	179.1	405.2	6767.8	172611.3	15749.1	156862.2	3249.8	5.1	3244.7	4462.5
Aug	198206.7	193440.5	15677.0	8625.9	8457.4	163.3	5.2	7051.1	174499.3	17423.1	157076.2	3264.2	5.1	3259.1	4766.2
Sep	197869.3	193274.9	15879.8	8602.8	8439.2	158.4	5.2	7277.0	174050.0	16775.7	157274.2	3345.2	5.1	3340.0	4594.4

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
2003	13909.0	5502.0	71.9	12528.3	1368.3	33379.5
2004	12760.7	4553.8	32.3	12359.1	814.3	30520.2
2005	11434.3	4070.2	85.3	15305.8	3003.8	33899.3
2006	11839.9	4594.3	144.0	14112.3	3122.1	33812.6
2007	12519.5	5241.3	18.7	17372.9	2038.3	37190.6
2008						
Mar	14034.1	5490.5	32.5	18207.7	2125.5	39890.5
Jun	14625.3	5502.8	54.3	18339.6	2791.4	41313.3
Sep	15061.5	4390.7	330.5	18507.7	2697.8	40988.2
Dec	15068.5	4321.7	1168.4	18332.2	2677.6	41568.5
2009						
Mar	17012.9	5176.3	478.3	18054.5	2818.1	43540.2
Jun	18079.9	4066.2	1070.5	14981.4	3021.3	41219.2
Sep	17132.7	4117.4	1059.6	16461.3	3130.1	41901.1
Dec	17485.9	4943.3	593.5	18133.1	2782.9	43938.7
2010						
Mar	18184.8	5335.7	574.3	18258.2	2897.1	45250.2
Jun	16564.9	6208.6	502.3	20446.3	2288.9	46010.9
Sep	18278.3	6009.8	514.8	19846.7	2103.3	46752.8
Dec	17213.4	6135.1	882.6	17359.7	3391.6	44982.3
2011						
Mar	18791.2	7340.1	367.0	14963.5	3384.3	44846.0
Jun	18202.0	7438.3	342.9	18034.4	3334.9	47352.4
Sep	20920.0	7178.1	370.9	20273.9	1864.8	50607.8
Dec	26385.6	7271.0	1964.9	14625.0	1694.5	51941.0
2012						
Jan	24218.3	7678.8	594.2	15939.9	1549.2	49980.4
Feb	24902.6	8013.0	1759.4	14473.0	1491.8	50639.8
Mar	25166.7	8083.2	1662.2	14961.8	1621.2	51495.1
Apr	25816.9	8368.2	1143.1	14987.6	1520.3	51836.2
May	22034.3	8573.5	1126.6	20263.3	1491.6	53489.3
Jun	27362.4	8408.3	1232.1	16653.5	1481.7	55137.9
Jul	22949.4	9111.6	1155.1	21267.1	1682.9	56166.1
Aug	24656.6	7137.0	1146.0	22412.3	1639.4	56991.3
Sep	26467.6	6886.4	1166.5	19187.7	3873.0	57581.1
Oct	25776.5	7601.5	470.6	19861.9	3634.9	57345.3
Nov	27386.5	7761.5	592.8	18940.0	3709.0	58389.8
Dec	24271.5	7755.0	401.2	24108.5	1216.3	57752.5
2013						
Jan	24608.8	7596.3	508.9	26758.1	986.8	60458.9
Feb	24579.2	8465.7	364.8	27030.3	1034.9	61475.0
Mar	25093.6	8533.9	418.1	27936.5	1235.6	63217.7
Apr	25770.1	8678.2	410.8	26798.1	846.5	62503.6
May	26095.4	10605.5	233.2	24032.2	1040.9	62007.3
Jun	27590.0	8209.9	305.2	26081.4	973.9	63160.4
Jul	27251.9	7842.7	305.6	28754.4	1067.4	65221.9
Aug	27515.1	7492.0	297.9	29358.6	978.8	65642.3
Sep	27568.2	7323.4	303.2	29783.7	837.2	65815.6

Source: Commercial Banks

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

Table 2.7

Period	Savings Deposits At Beg. Of Period	Credits	Debits	Net Credits (+) Or Debits (-)	Interest Accrued/ Credited To Acc. During The Period	Savings Deposits at end of Period
		On Savings Acc. During The Period				
2003	61792.4	20283.0	20798.3	-515.4	248.9	61526.0
2004	68433.5	25707.5	23977.3	1730.2	240.0	70403.7
2005	77179.3	26246.7	24171.8	2075.0	167.9	79422.2
2006	88742.2	31616.0	31979.9	-363.8	221.2	88599.5
2007	102881.9	32336.5	33753.8	-1417.2	188.4	101653.0
2008						
Mar	105728.3	29801.1	29710.4	90.7	431.2	106250.2
Jun	110305.2	46438.8	46317.2	121.6	250.3	110677.1
Sep	111556.9	40408.3	41693.5	-1285.2	409.6	110681.3
Dec	115546.5	40026.0	40141.5	-115.6	211.3	115642.3
2009						
Mar	118823.5	35887.5	35227.3	660.2	349.1	119832.8
Jun	120683.2	38301.1	37730.1	571.0	198.2	121452.4
Sep	123621.1	35941.5	33416.3	2525.2	305.0	126451.3
Dec	129545.3	60547.3	59543.1	1004.2	214.2	130763.6
2010						
Mar	139645.5	41110.3	43419.0	-2308.7	604.1	137940.9
Jun	140749.8	38455.9	38435.2	20.7	307.7	141078.2
Sep	143063.8	39483.6	40762.8	-1279.2	313.8	142098.4
Dec	145669.0	52055.3	44136.8	7918.5	254.6	153842.0
2011						
Mar	154230.6	60676.1	57221.0	3455.0	332.7	158018.3
Jun	163117.0	65534.4	64963.9	570.5	254.1	163941.7
Sep	162586.5	66192.8	67350.5	-1157.7	302.7	161731.5
Dec	166569.0	90509.7	89592.3	917.4	226.4	167712.8
2012						
Jan	167712.8	72896.0	70685.7	2210.3	73.1	169996.2
Feb	169996.2	63429.5	61067.6	2361.9	44.9	172403.0
Mar	172403.0	70464.0	69255.2	1208.9	291.9	173903.7
Apr	173903.7	70582.3	69168.3	1414.1	335.6	175653.4
May	175653.4	71206.1	67974.2	3231.9	27.6	178912.9
Jun	178912.9	70789.5	67571.5	3218.0	203.7	182334.6
Jul	182334.6	78587.7	79933.1	-1345.4	33.5	181022.7
Aug	181022.7	64637.9	64851.9	-213.9	34.1	180842.8
Sep	180842.8	60805.8	58743.2	2062.7	262.3	183167.7
Oct	183167.7	69662.4	70590.3	-927.9	334.8	182574.6
Nov	182574.6	71502.2	66785.0	4717.2	100.9	187392.7
Dec	187392.7	64396.3	66029.6	-1633.3	422.6	186182.1
2013						
Jan	186182.1	66335.0	60702.9	5632.1	227.4	192041.6
Feb	192041.6	62072.0	60684.2	1387.8	95.3	193524.7
Mar	193524.7	55750.4	54799.7	950.7	313.2	194788.5
Apr	194788.5	64787.9	62581.0	2206.9	111.4	197106.8
May	197106.8	67021.0	65640.4	1380.6	111.3	198598.7
Jun	198598.7	65937.5	66077.6	-140.0	284.2	198742.9
Jul	198742.9	72136.3	74763.2	-2626.9	114.9	196230.8
Aug	196230.8	65667.7	64244.0	1423.7	552.2	198206.7
Sep	198206.7	65201.7	65936.4	-734.7	397.3	197869.3

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2003	110,920
2004	159,657
2005	167,641
2006	194,351
2007	215,212
2008	
Mar	214,287
Jun	249,345
Sep	277,598
Dec	276,220
2009	
Mar	268,265
Jun	295,451
Sep	427,671
Dec	315,248
2010	
Mar	471,629
Jun	301,534
Sep	286,312
Dec	312,715
2011	
Mar	312,147
Jun	318,674
Sep	305,269
Dec	356,107
2012	
Jan	321,816
Feb	326,165
Mar	344,340
Apr	327,104
May	473,001
Jun	450,926
Jul	455,445
Aug	416,019
Sep	380,570
Oct	411,733
Nov	405,840
Dec	381,533
2013	
Jan	404,806
Feb	390,629
Mar	368,173
Apr	415,771
May	406,478
Jun	389,088
Jul	446,705
Aug	411,461
Sep	415,872

Table 2.9

Period	Clearings <sup>1)</sup>
2003	121,087
2004	116,996
2005	131,454
2006	145,949
2007	170,539
2008	
1st Qtr	44,119
2nd Qtr	49,340
3rd Qtr	50,411
4th Qtr	53,366
2009	
1st Qtr	47,938
2nd Qtr	49,599
3rd Qtr	50,410
4th Qtr	58,087
2010	
1st Qtr	52,376
2nd Qtr	53,650
3rd Qtr	52,926
4th Qtr	67,398
2011	
1st Qtr	64,818
2nd Qtr	72,159
3rd Qtr	74,016
4th Qtr	79,480
2012	
Jan	25,882
Feb	22,490
Mar	24,098
Apr	24,454
May	24,682
Jun	25,449
Jul	25,698
Aug	24,424
Sep	22,942
Oct	26,676
Nov	27,839
Dec	28,964
2013	
Jan	29,162
Feb	22,573
Mar	22,496
Apr	26,636
May	26,344
Jun	24,712
Jul	26,646
Aug	27,640
Sep	26,570

Sources : Bank of Guyana and Commercial Banks

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

**COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES<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>								
2003	41738.4	40262.2	885.2	63.4	1.2	62.2	821.7	38521.6	29696.1	8825.5	855.5	-	855.5	1476.2
2004	38136.7	36579.6	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	490.0	-	490.0	1557.2
2005	40337.1	38906.9	1572.1	86.6	5.4	81.2	1485.5	36802.3	26499.3	10303.0	532.5	-	532.5	1430.2
2006	45968.8	44603.2	1057.9	91.3	0.5	90.8	966.6	43109.0	30595.7	12513.3	436.4	-	436.4	1365.6
2007	52021.3	51328.4	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	37.8	-	37.8	692.9
2008	60467.1	60003.2	2274.2	64.3	13.5	50.7	2209.9	57633.3	39503.0	18130.2	95.8	-	95.8	463.9
2009	64398.2	63305.9	2716.9	75.6	22.5	53.0	2641.3	60486.0	41661.8	18824.2	103.0	-	103.0	1092.3
2010														
Mar	65487.9	64396.6	2937.3	53.2	13.8	39.4	2884.1	61408.2	43029.9	18378.3	51.1	-	51.1	1091.3
Jun	68559.2	67139.1	3129.8	59.7	12.5	47.2	3070.1	63989.7	45620.0	18369.7	19.6	-	19.6	1420.2
Sep	71629.4	70372.9	3486.2	63.7	15.2	48.4	3422.5	66855.6	46875.7	19979.9	31.1	-	31.1	1256.5
Dec	75879.5	74547.2	3140.5	55.3	8.2	47.1	3085.2	71391.3	50007.8	21383.5	15.5	0.0	15.4	1332.3
2011														
Jan	75332.1	74098.3	3295.1	61.2	18.3	42.9	3234.0	70770.9	50821.5	19949.4	32.3	0.0	32.3	1233.8
Feb	75912.4	74849.1	3174.4	54.2	11.3	42.9	3120.2	71653.5	51800.8	19852.7	21.2	-	21.2	1063.3
Mar	76956.3	75918.2	3252.2	66.2	15.1	51.1	3186.0	72638.3	52888.9	19749.3	27.7	-	27.7	1038.1
Apr	78348.7	77518.6	3314.2	60.6	8.8	51.7	3253.6	74179.5	53579.2	20600.2	24.9	-	24.9	830.1
May	79778.6	78663.1	3286.6	77.3	24.6	52.7	3209.3	75350.4	54313.2	21037.2	26.2	-	26.2	1115.4
Jun	80092.9	78830.1	3248.1	61.5	8.9	52.6	3186.6	75554.1	54060.5	21493.6	27.9	-	27.9	1262.8
Jul	81914.3	80844.5	3297.6	62.0	8.9	53.1	3235.7	77519.8	55626.5	21893.3	27.1	-	27.1	1069.7
Aug	84215.6	83210.4	3078.3	78.5	16.3	62.2	2999.9	80083.3	58052.6	22030.7	48.8	-	48.8	1005.2
Sep	87176.8	86219.7	3289.0	62.7	11.2	51.5	3226.3	82905.0	60224.5	22680.4	25.7	-	25.7	957.1
Oct	88360.0	87429.0	3200.3	18.1	11.3	6.8	3182.2	84154.8	61008.3	23146.5	74.0	-	74.0	931.0
Nov	90443.9	89124.6	3433.5	52.1	0.4	51.6	3381.5	85665.9	61828.3	23837.6	25.1	-	25.1	1319.4
Dec	93160.8	91989.7	4092.5	61.7	1.9	59.8	4030.9	87866.1	63331.0	24535.2	31.1	-	31.1	1171.1
2012														
Jan	93258.6	90902.9	3572.1	94.3	37.3	57.0	3477.8	87247.4	62986.2	24261.2	83.4	-	83.4	2355.7
Feb	96266.8	93695.3	3545.3	64.5	1.7	62.8	3480.8	90029.6	65741.6	24288.0	120.4	-	120.4	2571.5
Mar	96481.5	95380.1	4355.9	61.8	0.8	61.0	4294.0	90902.3	66510.1	24392.2	122.0	-	122.0	1101.4
Apr	99670.7	98437.7	4517.7	63.2	2.8	60.5	4454.5	93829.8	71044.9	22785.0	90.2	-	90.2	1233.0
May	101217.1	100006.4	3890.6	62.0	0.9	61.1	3828.6	96073.7	70928.5	25145.2	42.0	-	42.0	1210.7
Jun	101257.1	100148.5	3695.7	67.4	0.5	66.9	3628.3	96368.3	70857.7	25510.6	84.5	-	84.5	1108.6
Jul	102144.9	100775.6	4072.4	10.0	0.2	9.9	4062.4	96586.3	70024.6	26561.7	116.9	-	116.9	1369.2
Aug	106355.7	105151.0	4070.8	19.1	0.3	18.8	4051.7	100895.9	73523.0	27372.9	184.3	-	184.3	1204.7
Sep	108258.3	107002.0	3625.7	63.1	1.7	61.4	3562.5	103154.5	75115.3	28039.2	221.8	-	221.8	1256.3
Oct	110066.3	108745.1	4143.1	47.7	0.5	47.2	4095.4	104416.7	76066.5	28350.2	185.2	-	185.2	1321.2
Nov	111168.7	109749.1	4105.5	66.9	1.2	65.6	4038.6	105360.1	77181.6	28178.5	283.5	-	283.5	1419.6
Dec	112220.2	111024.8	3724.5	63.3	2.1	61.2	3661.2	106940.8	80136.9	26803.9	359.5	-	359.5	1195.4
2013														
Jan	113663.0	112692.7	4259.5	7.8	3.1	4.7	4251.8	108040.8	79033.5	29007.3	392.3	-	392.3	970.4
Feb	115340.7	114373.9	4543.7	10.0	3.8	6.3	4533.7	109183.5	80232.0	28951.5	646.7	-	646.7	966.8
Mar	114643.3	113369.8	4843.5	12.4	3.6	8.8	4831.1	107893.4	80082.8	27810.7	632.9	-	632.9	1273.6
Apr	115806.3	114964.4	5174.7	7.3	0.0	7.2	5167.4	109096.1	81386.0	27710.2	693.7	-	693.7	841.9
May	115717.7	114846.5	5028.0	8.8	1.2	7.7	5019.2	109136.7	81494.5	27642.3	681.7	-	681.7	871.2
Jun	117902.6	116966.7	5009.9	259.9	251.8	8.2	4750.0	111192.6	82687.7	28504.8	764.3	-	764.3	935.8
Jul	117687.7	116858.4	5279.9	9.7	0.8	9.0	5270.2	110787.4	81419.8	29367.6	791.1	-	791.1	829.2
Aug	116633.6	115725.1	5296.0	11.4	2.7	8.7	5284.6	109582.6	80471.1	29111.5	846.4	-	846.4	908.5
Sep	120085.8	119172.7	5067.3	20.7	1.3	19.4	5046.6	113275.7	82978.4	30297.3	829.6	-	829.6	913.1

Source: Commercial Banks

<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			Real Estate Mortgage Loans	Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers		Total	Public	Private	
				Total	Central Gov't	Other Gov't <sup>2</sup>									
2003	45370.8	43894.7	885.2	63.4	1.2	62.2	821.7	38521.6	29696.1	8825.5	3632.5	855.5	-	855.5	1476.2
2004	45569.2	44012.0	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	7432.4	490.0	-	490.0	1557.2
2005	49638.8	48208.6	1572.1	86.6	5.4	81.2	1485.5	36802.3	26499.3	10303.0	9301.7	532.5	-	532.5	1430.2
2006	58492.6	57127.0	1057.9	91.3	0.5	90.8	966.6	43109.0	30595.7	12513.3	12523.7	436.4	-	436.4	1365.6
2007	68423.9	67731.0	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	16402.5	37.8	-	37.8	692.9
2008	82377.4	81913.5	2274.2	64.3	13.5	50.7	2209.9	57633.3	39503.0	18130.2	21910.3	95.8	-	95.8	463.9
2009	91664.6	90572.3	2716.9	75.6	22.5	53.0	2641.3	60486.0	41661.8	18824.2	27266.4	103.0	-	103.0	1092.3
2010															
Mar	94090.6	92999.2	2937.3	53.2	13.8	39.4	2884.1	61408.2	43029.9	18378.3	28602.6	51.1	-	51.1	1091.3
Jun	98776.6	97356.4	3129.8	59.7	12.5	47.2	3070.1	63989.7	45620.0	18369.7	30217.4	19.6	-	19.6	1420.2
Sep	103499.3	102242.8	3486.2	63.7	15.2	48.4	3422.5	66855.6	46875.7	19979.9	31869.9	31.1	-	31.1	1256.5
Dec	109689.6	108357.3	3140.5	55.3	8.2	47.1	3085.2	71391.3	50007.8	21383.5	33810.1	15.5	0.0	15.4	1332.3
2011															
Jan	109895.1	108661.3	3295.1	61.2	18.3	42.9	3234.0	70770.9	50821.5	19949.4	34563.0	32.3	0.0	32.3	1233.8
Feb	110816.4	109753.1	3174.4	54.2	11.3	42.9	3120.2	71653.5	51800.8	19852.7	34904.0	21.2	-	21.2	1063.3
Mar	112417.3	111379.1	3252.2	66.2	15.1	51.1	3186.0	72638.3	52888.9	19749.3	35460.9	27.7	-	27.7	1038.1
Apr	114266.9	113436.8	3314.2	60.6	8.8	51.7	3253.6	74179.5	53579.2	20600.2	35918.3	24.9	-	24.9	830.1
May	116674.1	115558.7	3286.6	77.3	24.6	52.7	3209.3	75350.4	54313.2	21037.2	36895.5	26.2	-	26.2	1115.4
Jun	117396.8	116134.0	3248.1	61.5	8.9	52.6	3186.6	75554.1	54060.5	21493.6	37303.9	27.9	-	27.9	1262.8
Jul	119658.3	118588.5	3297.6	62.0	8.9	53.1	3235.7	77519.8	55626.5	21893.3	37744.0	27.1	-	27.1	1069.7
Aug	122497.8	121492.6	3078.3	78.5	16.3	62.2	2999.9	80083.3	58052.6	22030.7	38282.2	48.8	-	48.8	1005.2
Sep	126170.2	125213.1	3289.0	62.7	11.2	51.5	3226.3	82905.0	60224.5	22680.4	38993.4	25.7	-	25.7	957.1
Oct	127708.8	126777.8	3200.3	18.1	11.3	6.8	3182.2	84154.8	61008.3	23146.5	39348.8	74.0	-	74.0	931.0
Nov	130263.2	128943.8	3433.5	52.1	0.4	51.6	3381.5	85665.9	61828.3	23837.6	39819.2	25.1	-	25.1	1319.4
Dec	133355.4	132184.3	4092.5	61.7	1.9	59.8	4030.9	87866.1	63331.0	24535.2	40194.6	31.1	-	31.1	1171.1
2012															
Jan	133887.0	131531.3	3572.1	94.3	37.3	57.0	3477.8	87247.4	62986.2	24261.2	40628.4	83.4	-	83.4	2355.7
Feb	136736.5	134165.0	3545.3	64.5	1.7	62.8	3480.8	90029.6	65741.6	24288.0	40469.7	120.4	-	120.4	2571.5
Mar	137429.6	136328.2	4355.9	61.8	0.8	61.0	4294.0	90902.3	66510.1	24392.2	40948.1	122.0	-	122.0	1101.4
Apr	142639.5	141406.6	4517.7	63.2	2.8	60.5	4454.5	93829.8	71044.9	22785.0	42968.8	90.2	-	90.2	1233.0
May	143209.8	141999.0	3890.6	62.0	0.9	61.1	3828.6	96073.7	70928.5	25145.2	41992.6	42.0	-	42.0	1210.7
Jun	143708.3	142599.7	3695.7	67.4	0.5	66.9	3628.3	96368.3	70857.7	25510.6	42451.2	84.5	-	84.5	1108.6
Jul	144885.3	143516.1	4072.4	10.0	0.2	9.9	4062.4	96586.3	70024.6	26561.7	42740.5	116.9	-	116.9	1369.2
Aug	150102.4	148897.7	4070.8	19.1	0.3	18.8	4051.7	100895.9	73523.0	27372.9	43746.7	184.3	-	184.3	1204.7
Sep	152449.7	151193.4	3625.7	63.1	1.7	61.4	3562.5	103154.5	75115.3	28039.2	44191.4	221.8	-	221.8	1256.3
Oct	154677.9	153356.7	4143.1	47.7	0.5	47.2	4095.4	104416.7	76066.5	28350.2	44611.6	185.2	-	185.2	1321.2
Nov	156234.1	154814.6	4105.5	66.9	1.2	65.6	4038.6	105360.1	77181.6	28178.5	45065.5	283.5	-	283.5	1419.6
Dec	160691.3	159495.9	3724.5	63.3	2.1	61.2	3661.2	106940.8	80136.9	26803.9	48471.1	359.5	-	359.5	1195.4
2013															
Jan	159670.4	158700.1	4259.5	7.8	3.1	4.7	4251.8	108040.8	79033.5	29007.3	46007.4	392.3	-	392.3	970.4
Feb	161861.4	160894.7	4543.7	10.0	3.8	6.3	4533.7	109183.5	80232.0	28951.5	46520.8	646.7	-	646.7	966.8
Mar	164067.1	162793.5	4843.5	12.4	3.6	8.8	4831.1	107893.4	80082.8	27810.7	49423.7	632.9	-	632.9	1273.6
Apr	166454.7	165612.8	5174.7	7.3	0.0	7.2	5167.4	109096.1	81386.0	27710.2	50648.4	693.7	-	693.7	841.9
May	167160.2	166289.0	5028.0	8.8	1.2	7.7	5019.2	109136.7	81494.5	27642.3	51442.5	681.7	-	681.7	871.2
Jun	169978.9	169043.1	5009.9	259.9	251.8	8.2	4750.0	111192.6	82687.7	28504.8	52076.4	764.3	-	764.3	935.8
Jul	170735.3	169906.1	5279.9	9.7	0.8	9.0	5270.2	110787.4	81419.8	29367.6	53047.6	791.1	-	791.1	829.2
Aug	170653.4	169744.8	5296.0	11.4	2.7	8.7	5284.6	109582.6	80471.1	29111.5	54019.8	846.4	-	846.4	908.5
Sep	174941.6	174028.5	5067.3	20.7	1.3	19.4	5046.6	113275.7	82978.4	30297.3	54855.8	829.6	-	829.6	913.1

Source: Commercial Banks

<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.

**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>								
2003	23154.6	22200.8	695.0	50.7	0.1	50.6	644.3	21202.9	16178.3	5024.6	302.9	-	302.9	953.8
2004	19732.7	18516.8	1138.2	50.2	0.1	50.1	1088.0	17210.7	14451.6	2759.2	167.9	-	167.9	1215.9
2005	20618.2	19411.9	1395.2	86.6	5.4	81.2	1308.6	17731.0	14991.3	2739.7	285.7	-	285.7	1206.3
2006	24017.2	22828.5	931.0	91.3	0.5	90.8	839.7	21552.2	18486.2	3066.1	345.3	-	345.3	1188.7
2007	27946.3	27351.1	1249.1	89.5	0.0	89.5	1159.6	26068.2	20089.0	5979.1	33.8	-	33.8	595.2
2008	36392.1	36025.8	2194.2	64.3	13.5	50.7	2129.9	33739.9	26635.6	7104.3	91.8	-	91.8	366.2
2009	37112.4	36195.6	1845.0	56.1	5.3	50.7	1788.9	34262.9	26966.6	7296.3	87.7	-	87.7	916.8
2010														
Mar	37684.2	36760.6	2067.3	40.0	2.5	37.5	2027.3	34643.5	27711.2	6932.3	49.8	-	49.8	923.5
Jun	40152.8	38891.2	2256.5	47.9	1.9	46.0	2208.6	36621.5	29467.4	7154.1	13.3	-	13.3	1261.5
Sep	40887.5	39800.2	2612.2	55.5	7.1	48.4	2556.7	37161.6	29316.7	7844.9	26.4	-	26.4	1087.3
Dec	43379.1	42214.1	2662.3	47.6	0.5	47.1	2614.7	39540.7	30941.4	8599.4	11.1	0.0	11.1	1165.0
2011														
Jan	41323.9	40257.5	2449.4	53.6	10.7	42.9	2395.8	37780.1	30531.3	7248.8	28.1	0.0	28.1	1066.3
Feb	41291.4	40392.8	2327.5	46.8	3.9	42.9	2280.7	38048.2	30897.1	7151.2	17.1	-	17.1	898.7
Mar	41797.7	40921.4	2403.9	58.9	7.8	51.1	2345.0	38493.8	31232.4	7261.5	23.7	-	23.7	876.3
Apr	41773.0	41103.2	2464.4	53.4	1.7	51.7	2411.0	38617.7	31036.4	7581.3	21.1	-	21.1	669.9
May	43033.6	42074.9	2435.4	70.3	17.6	52.7	2365.2	39617.0	31802.6	7814.4	22.4	-	22.4	958.8
Jun	42477.4	41371.4	2394.5	53.6	1.0	52.6	2341.0	38952.6	31126.8	7825.8	24.3	-	24.3	1106.0
Jul	42937.9	42025.0	2442.6	54.2	1.1	53.1	2388.4	39558.8	31660.6	7898.1	23.6	-	23.6	912.8
Aug	43732.1	42895.2	2216.8	65.7	7.5	58.3	2151.1	40632.8	32960.7	7672.2	45.5	-	45.5	836.9
Sep	45095.9	44308.1	2426.1	50.1	2.4	47.7	2376.0	41859.5	34007.3	7852.1	22.5	-	22.5	787.8
Oct	45864.6	45099.2	2336.2	5.8	2.9	3.0	2330.4	42692.0	34456.9	8235.1	70.9	-	70.9	765.4
Nov	47363.2	46213.5	2548.6	48.3	0.4	47.9	2500.2	43642.8	34992.9	8649.9	22.2	-	22.2	1149.7
Dec	49321.0	48313.5	3234.1	58.0	1.9	56.1	3176.1	45051.1	36210.2	8840.9	28.3	-	28.3	1007.5
2012														
Jan	49882.7	47699.2	3103.7	82.3	28.9	53.4	3021.4	44514.7	35783.5	8731.2	80.8	-	80.8	2183.5
Feb	52910.3	50501.6	3117.9	60.9	1.7	59.2	3056.9	47265.8	38513.0	8752.7	117.9	-	117.9	2408.7
Mar	51577.8	50636.2	3525.5	58.3	0.8	57.6	3467.1	46991.1	38135.9	8855.3	119.6	-	119.6	941.5
Apr	54944.5	53866.0	3687.1	59.7	2.8	56.9	3627.4	50090.9	41045.5	9045.3	88.0	-	88.0	1078.5
May	53693.9	52631.5	3058.7	58.6	0.9	57.8	3000.1	49532.7	40394.1	9138.6	40.0	-	40.0	1062.5
Jun	53477.1	52517.8	2862.1	64.0	0.5	63.5	2798.0	49573.1	40401.3	9171.8	82.7	-	82.7	959.2
Jul	53556.5	52334.7	3237.4	6.7	0.2	6.5	3230.7	48982.1	39309.1	9673.0	115.2	-	115.2	1221.7
Aug	54858.9	53798.9	3234.5	15.9	0.3	15.6	3218.6	50393.5	40412.3	9981.2	170.9	-	170.9	1060.0
Sep	55265.9	54163.9	2787.9	60.0	1.7	58.3	2727.9	51274.4	41137.8	10136.6	101.5	-	101.5	1102.0
Oct	55824.2	54653.7	3303.8	44.6	0.5	44.1	3259.2	51282.0	40890.4	10391.7	67.9	-	67.9	1170.5
Nov	57098.8	55936.6	3264.6	63.8	1.2	62.6	3200.8	52597.6	42169.8	10427.8	74.4	-	74.4	1162.2
Dec	59431.1	58501.3	3282.4	60.4	2.1	58.2	3222.0	55174.9	44578.3	10596.6	44.1	-	44.1	929.7
2013														
Jan	59250.7	58545.5	3815.9	4.9	3.1	1.8	3811.0	54649.3	43868.7	10780.7	80.3	-	80.3	705.2
Feb	60661.9	59969.6	3698.9	7.2	3.8	3.4	3691.7	56218.8	45310.9	10907.9	51.9	-	51.9	692.3
Mar	61456.3	60456.2	4031.8	9.7	3.6	6.1	4022.1	56378.9	45002.4	11376.5	45.5	-	45.5	1000.1
Apr	62088.4	61517.1	4360.6	4.6	0.0	4.6	4356.0	57092.1	45463.7	11628.5	64.4	-	64.4	571.3
May	61348.0	60745.2	4211.0	6.3	1.2	5.1	4204.8	56475.9	45031.2	11444.7	58.3	-	58.3	602.8
Jun	62386.1	61716.8	4190.1	257.4	251.8	5.6	3932.8	57379.7	45471.4	11908.3	147.0	-	147.0	669.3
Jul	60928.0	60361.9	3957.4	7.3	0.8	6.6	3950.1	56218.6	44036.5	12182.0	186.0	-	186.0	566.0
Aug	60262.9	59626.4	3970.7	9.1	2.7	6.4	3961.6	55417.7	43196.4	12221.3	238.1	-	238.1	636.5
Sep	62873.4	62219.3	3739.2	18.4	1.3	17.1	3720.8	58322.2	45257.8	13064.4	157.9	-	157.9	654.1

Source: Commercial Banks

<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>								
2003	18,583.8	18,061.4	190.2	12.7	1.1	11.6	177.4	17,318.7	13,517.8	3,800.9	552.6	0.0	552.6	522.4
2004	18,404.0	18,062.8	177.4	0.0	0.0	0.0	177.4	17,563.2	12,129.9	5,433.3	322.1	0.0	322.1	341.2
2005	19,718.9	19,495.0	176.9	0.0	0.0	0.0	176.9	19,071.3	11,508.0	7,563.3	246.8	0.0	246.8	223.9
2006	21,951.6	21,774.7	126.9	0.0	0.0	0.0	126.9	21,556.7	12,109.5	9,447.2	91.1	0.0	91.1	176.9
2007	24,075.1	23,977.4	80.0	-	-	-	80.0	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7
2008	24,075.1	23,977.4	80.0	-	-	-	80.0	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7
2009	27,285.8	27,110.4	871.9	19.5	17.2	2.3	852.4	26,223.1	14,695.2	11,527.9	15.3	-	15.3	175.4
2010														
Mar	27,803.8	27,636.0	870.1	13.2	11.2	2.0	856.9	26,764.7	15,318.7	11,446.0	1.3	-	1.3	167.8
Jun	28,406.5	28,247.8	873.3	11.8	10.6	1.2	861.5	27,368.2	16,152.7	11,215.6	6.3	-	6.3	158.6
Sep	30,741.9	30,572.7	874.0	8.2	8.2	-	865.8	29,694.0	17,559.0	12,135.0	4.8	-	4.8	169.2
Dec	32,500.4	32,333.1	478.2	7.7	7.7	-	470.5	31,850.5	19,066.4	12,784.1	4.4	-	4.4	167.3
2011														
Jan	34,008.2	33,840.7	845.7	7.5	7.5	-	838.2	32,990.8	20,290.2	12,700.6	4.3	-	4.3	167.5
Feb	34,621.0	34,456.3	846.9	7.4	7.4	-	839.5	33,605.3	20,903.8	12,701.5	4.1	-	4.1	164.7
Mar	35,158.6	34,996.8	848.3	7.3	7.3	-	841.1	34,144.4	21,656.6	12,487.9	4.0	-	4.0	161.8
Apr	36,575.6	36,415.4	849.8	7.2	7.2	-	842.6	35,561.8	22,542.9	13,018.9	3.9	-	3.9	160.2
May	36,744.9	36,588.3	851.2	7.0	7.0	-	844.1	35,733.4	22,510.6	13,222.8	3.7	-	3.7	156.7
Jun	37,615.4	37,458.6	853.6	7.9	7.9	-	845.7	36,601.5	22,933.7	13,667.8	3.6	-	3.6	156.8
Jul	38,976.4	38,819.5	855.0	7.8	7.8	-	847.2	37,961.0	23,965.9	13,995.2	3.5	-	3.5	156.9
Aug	40,483.5	40,315.2	861.5	12.8	8.8	3.9	848.7	39,450.4	25,091.9	14,358.5	3.3	-	3.3	168.3
Sep	42,080.9	41,911.6	862.9	12.6	8.8	3.9	850.2	41,045.5	26,217.2	14,828.3	3.2	-	3.2	169.3
Oct	42,495.4	42,329.9	864.0	12.3	8.5	3.8	851.8	41,462.8	26,551.4	14,911.3	3.0	-	3.0	165.5
Nov	43,080.7	42,911.0	885.0	3.7	-	3.7	881.2	42,023.2	26,835.4	15,187.8	2.9	-	2.9	169.7
Dec	43,839.8	43,676.2	858.5	3.7	-	3.7	854.8	42,815.0	27,120.7	15,694.3	2.8	-	2.8	163.6
2012														
Jan	43,375.8	43,203.7	468.4	12.0	8.4	3.6	456.4	42,732.7	27,202.6	15,530.0	2.6	-	2.6	172.2
Feb	43,356.5	43,193.7	427.4	3.5	-	3.5	423.9	42,763.8	27,228.5	15,535.2	2.5	-	2.5	162.8
Mar	44,903.8	44,743.8	830.4	3.5	-	3.5	826.9	43,911.1	28,374.2	15,536.9	2.3	-	2.3	159.9
Apr	44,726.2	44,571.7	830.6	3.5	-	3.5	827.1	43,739.0	29,999.3	13,739.6	2.2	-	2.2	154.4
May	47,523.2	47,374.9	831.9	3.4	-	3.4	828.5	46,541.0	30,534.4	16,006.6	2.0	-	2.0	148.3
Jun	47,780.0	47,630.7	833.6	3.4	-	3.4	830.2	46,795.2	30,456.4	16,338.8	1.9	-	1.9	149.3
Jul	48,588.4	48,440.9	835.0	3.3	-	3.3	831.7	47,604.2	30,715.5	16,888.7	1.7	-	1.7	147.5
Aug	51,496.8	51,352.0	836.3	3.2	-	3.2	833.2	50,502.4	33,110.7	17,391.7	13.3	-	13.3	144.7
Sep	52,992.4	52,838.1	837.7	3.1	-	3.1	834.6	51,880.1	33,977.5	17,902.5	120.3	-	120.3	154.3
Oct	54,242.1	54,091.4	839.3	3.2	-	3.2	836.2	53,134.7	35,176.1	17,958.5	117.4	-	117.4	150.8
Nov	54,069.8	53,812.5	840.9	3.0	-	3.0	837.8	52,762.5	35,011.9	17,750.6	209.1	-	209.1	257.4
Dec	52,789.1	52,523.5	442.1	2.9	-	2.9	439.2	51,765.9	35,558.6	16,207.3	315.5	-	315.5	265.6
2013														
Jan	54,412.4	54,147.2	443.6	2.9	-	2.9	440.7	53,391.5	35,164.9	18,226.6	312.1	-	312.1	265.2
Feb	54,678.7	54,404.3	844.9	2.9	-	2.9	842.0	52,964.6	34,921.1	18,043.6	594.8	-	594.8	274.4
Mar	53,187.1	52,913.6	811.7	2.7	-	2.7	809.0	51,514.5	35,080.4	16,434.1	587.4	-	587.4	273.5
Apr	53,717.9	53,447.3	814.1	2.6	-	2.6	811.4	52,004.0	35,922.3	16,081.7	629.2	-	629.2	270.6
May	54,369.7	54,101.2	817.0	2.6	-	2.6	814.5	52,660.8	36,463.2	16,197.6	623.4	-	623.4	268.4
Jun	55,516.5	55,250.0	819.8	2.6	-	2.6	817.2	53,812.9	37,216.4	16,596.5	617.3	-	617.3	266.5
Jul	56,759.7	56,496.5	1,322.5	2.4	-	2.4	1,320.1	54,568.9	37,383.2	17,185.6	605.1	-	605.1	263.2
Aug	56,370.7	56,098.6	1,325.4	2.3	-	2.3	1,323.0	54,164.9	37,274.7	16,890.2	608.3	-	608.3	272.0
Sep	57,212.4	56,953.4	1,328.1	2.3	-	2.3	1,325.8	54,953.5	37,720.7	17,232.9	671.7	-	671.7	259.0

Source: Commercial Banks

<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)

	2003		2004		2005		2006		2007	
	Dec.		Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>63.4</b>	<b>-</b>	<b>50.2</b>	<b>-</b>	<b>86.6</b>	<b>-</b>	<b>91.3</b>	<b>-</b>	<b>89.5</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>855.4</b>	<b>0.0</b>	<b>490.0</b>	<b>0.0</b>	<b>532.5</b>	<b>0.0</b>	<b>436.4</b>	<b>0.0</b>	<b>37.8</b>
Pub. Finan. Instits.	-	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	-	-	0.0	-	0.2	-	0.0	-	0.0
Insurance Companies	-	769.6	-	474.2	-	514.4	-	422.1	-	22.3
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	13.0	-	15.7	-	17.9	-	14.2	-	15.5
Trust & Investment Companies	-	72.8	-	0.2	-	0.0	-	0.0	-	0.0
Pension Funds	-	-	-	-	-	-	-	-	-	0.0
<b>BUSINESS ENTERPRISES</b>	<b>821.7</b>	<b>29696.1</b>	<b>1265.4</b>	<b>26581.5</b>	<b>1485.5</b>	<b>26499.3</b>	<b>966.6</b>	<b>30595.7</b>	<b>1,239.6</b>	<b>32,956.5</b>
<b>Agriculture</b>	<b>102.3</b>	<b>3468.8</b>	<b>0.0</b>	<b>3244.6</b>	<b>146.2</b>	<b>3637.7</b>	<b>29.1</b>	<b>3525.8</b>	<b>369.7</b>	<b>2,984.5</b>
Sugarcane	102.3	120.3	0.0	28.3	146.2	75.5	29.1	63.0	369.7	129.8
Paddy	0.0	1813.3	0.0	1653.8	0.0	1411.0	0.0	1076.9	0.0	942.5
Other Farming	0.0	93.4	0.0	117.0	0.0	111.5	0.0	197.5	0.0	54.8
Livestock	0.0	419.2	0.0	372.4	0.0	422.9	0.0	517.8	0.0	637.8
Forestry	0.0	72.0	0.0	29.7	0.0	76.3	0.0	65.3	0.0	50.2
Shrimp & Other Fishing	0.0	950.6	0.0	1043.4	0.0	1540.5	0.0	1605.2	0.0	1,169.5
<b>Mining &amp; Quarrying</b>	<b>320.9</b>	<b>697.5</b>	<b>60.3</b>	<b>409.9</b>	<b>241.2</b>	<b>346.0</b>	<b>0.2</b>	<b>955.5</b>	<b>1.1</b>	<b>822.8</b>
Bauxite	320.9	0.0	60.3	96.0	241.2	99.9	0.0	195.3	0.0	0.0
Other	0.0	697.5	0.0	314.0	0.0	246.2	0.2	760.2	1.1	822.8
<b>Manufacturing</b>	<b>384.6</b>	<b>10078.2</b>	<b>1201.0</b>	<b>8539.8</b>	<b>1098.1</b>	<b>8150.0</b>	<b>937.2</b>	<b>10145.1</b>	<b>864.7</b>	<b>10,634.6</b>
Timber and Sawmilling	0.0	1212.8	0.0	823.7	0.0	975.5	0.0	1402.5	0.0	1,747.1
Other Construction and Engin.	0.0	2184.9	0.0	2332.1	0.0	2366.6	0.0	3701.0	0.0	3,346.8
Sugar Molasses	0.0	504.8	0.0	3.5	0.0	87.9	0.8	45.9	0.0	8.3
Rice Milling	177.4	3557.5	177.4	2482.8	176.9	1745.0	126.9	1399.8	80.0	1,556.4
Beverages, Food & Tobacco	0.0	536.7	0.0	540.9	0.0	895.4	0.0	1332.2	0.0	1,315.3
Textiles & Clothing	0.0	54.7	0.0	65.9	0.0	49.8	0.0	45.8	0.0	48.9
Electricity	0.0	0.0	1023.6	4.9	921.2	3.5	809.5	4.3	784.7	6.3
Other Manufacturing	207.1	2026.9	0.0	2286.0	0.0	2026.4	0.0	2213.5	0.0	2,605.4
<b>Services</b>	<b>14.0</b>	<b>15451.5</b>	<b>4.1</b>	<b>14387.2</b>	<b>0.0</b>	<b>14365.5</b>	<b>0.0</b>	<b>15969.3</b>	<b>4.1</b>	<b>18,514.7</b>
Drainage & Irrigation	0.0	28.0	0.0	25.8	0.0	38.3	0.0	30.9	0.0	25.5
Transportation	0.0	956.5	0.0	1143.7	0.0	1054.6	0.0	1150.8	3.2	1,608.2
Telecommunications	14.0	85.9	0.0	25.8	0.0	23.7	0.0	71.5	0.0	28.5
Entertaining & Catering	0.0	1794.7	0.0	1368.5	0.0	1400.1	0.0	1964.8	0.0	1,984.2
Distribution	0.0	9245.5	0.0	8988.3	0.0	9072.9	0.0	9767.8	0.3	10,990.9
Education	0.0	252.3	0.0	216.7	0.0	142.1	0.0	85.9	0.0	75.1
Health	0.0	138.3	0.0	148.6	0.0	171.2	0.0	206.9	0.0	217.4
Professional Services	0.0	561.7	0.0	518.1	0.0	436.5	0.0	477.1	0.0	654.5
Other Services	0.0	2388.6	4.1	1951.6	0.0	2026.0	0.0	2213.5	0.7	2,930.4
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>8825.5</b>	<b>0.0</b>	<b>8192.5</b>	<b>0.0</b>	<b>10303.0</b>	<b>0.0</b>	<b>12513.3</b>	<b>0.0</b>	<b>15,762.9</b>
Housing	-	3648.3	-	2622.1	-	3008.5	-	3759.1	-	4,242.6
Motor Cars	-	1786.7	-	2156.3	-	2721.9	-	3453.9	-	4,324.8
Other Durable Goods	-	688.0	-	310.1	-	532.1	-	636.2	-	744.0
Education	-	125.6	-	169.0	-	217.4	-	249.3	-	274.8
Travel	-	15.8	-	33.5	-	55.3	-	58.7	-	68.9
Other Purpose	-	2561.0	-	2901.4	-	3767.8	-	4356.1	-	6,107.7
<b>TOTAL</b>	<b>885.2</b>	<b>39377.0</b>	<b>1315.6</b>	<b>35264.0</b>	<b>1572.1</b>	<b>37334.8</b>	<b>1057.9</b>	<b>43545.3</b>	<b>1,329.1</b>	<b>48,757.2</b>

Source: Commercial Banks



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

Table 2-13(b)

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

Source: Commercial Banks

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

Table 2-13(c)

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

Source: Commercial Banks

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

Table 2-13(d)

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

Source: Commercial Banks

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

Table 2-13(e)

	2011							
	Mar		June		Sep		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>66.2</b>	<b>-</b>	<b>61.5</b>	<b>-</b>	<b>62.7</b>	<b>-</b>	<b>61.7</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>27.7</b>	<b>0.0</b>	<b>27.9</b>	<b>0.0</b>	<b>25.7</b>	<b>0.0</b>	<b>31.1</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	16.3	-	11.6	-	10.7	-	0.1
Insurance Companies	-	11.4	-	9.3	-	11.0	-	6.5
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	0.0	-	7.0	-	4.0	-	24.5
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	<b>3,186.0</b>	<b>53,520.9</b>	<b>3,186.6</b>	<b>55,070.1</b>	<b>3,226.3</b>	<b>60,710.0</b>	<b>4,030.9</b>	<b>64,567.3</b>
<b>Agriculture</b>	<b>882.9</b>	<b>7,698.3</b>	<b>907.9</b>	<b>8,126.7</b>	<b>937.5</b>	<b>9,093.1</b>	<b>1,542.9</b>	<b>9,617.9</b>
Sugarcane	876.7	2,021.6	907.9	2,110.1	937.3	2,222.3	1,542.9	2,338.1
Paddy	0.0	3,022.9	0.0	3,024.3	0.0	3,683.8	0.0	3,865.6
Other Farming	0.0	71.6	0.0	66.5	0.0	77.5	0.0	114.9
Livestock	0.0	995.5	0.0	1,210.1	0.0	1,215.0	0.0	1,219.9
Forestry	6.1	219.3	0.0	319.5	0.2	518.1	0.0	586.7
Shrimp & Other Fishing	0.0	1,367.4	0.0	1,396.2	0.0	1,376.4	0.0	1,492.8
<b>Mining &amp; Quarrying</b>	<b>1.4</b>	<b>2,582.5</b>	<b>1.3</b>	<b>2,704.2</b>	<b>0.8</b>	<b>2,650.7</b>	<b>0.4</b>	<b>2,806.1</b>
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	1.4	2,582.5	1.3	2,704.2	0.8	2,650.7	0.4	2,806.1
<b>Manufacturing</b>	<b>2,301.8</b>	<b>13,612.3</b>	<b>2,277.4</b>	<b>13,131.7</b>	<b>2,239.3</b>	<b>14,596.2</b>	<b>2,414.5</b>	<b>16,674.9</b>
Timber and Sawmilling	0.0	1,362.7	0.0	1,281.4	0.0	1,293.1	0.0	1,385.8
Other Constr. and Engin.	0.0	4,823.0	0.0	4,461.2	0.0	5,158.7	0.0	7,167.9
Sugar Molasses	1,686.6	536.2	1,714.1	459.6	1,728.3	546.4	1,871.5	564.7
Rice Milling	32.6	1,401.8	28.7	1,414.4	24.7	1,477.6	20.8	1,605.5
Beverages, Food & Tobacco	0.0	2,128.1	0.0	2,409.8	0.0	2,548.1	0.0	2,691.6
Textiles & Clothing	0.0	127.5	0.0	123.3	0.0	100.4	0.0	143.6
Electricity	582.7	63.4	534.7	61.5	486.2	96.8	522.2	68.0
Other Manufacturing	0.0	3,169.6	0.0	2,920.5	0.0	3,375.2	0.0	3,047.8
<b>Services</b>	<b>0.0</b>	<b>29,627.8</b>	<b>0.0</b>	<b>31,107.5</b>	<b>48.7</b>	<b>34,370.0</b>	<b>73.1</b>	<b>35,468.3</b>
Drainage & Irrigation	0.0	7.5	0.0	6.2	0.0	17.7	0.0	17.6
Transportation	0.0	2,951.1	0.0	2,912.1	0.0	3,123.3	0.0	3,329.7
Telecommunications	0.0	179.3	0.0	231.7	0.0	227.0	0.0	221.7
Entertaining & Catering	0.0	2,991.4	0.0	2,635.1	0.0	2,982.1	0.0	2,891.8
Distribution	0.0	17,899.4	0.0	18,905.2	0.0	20,389.0	2.6	21,556.2
Education	0.0	229.6	0.0	249.2	0.0	405.0	0.0	472.1
Health	0.0	568.1	0.0	518.5	0.0	616.9	0.0	663.1
Professional Services	0.0	1,119.2	0.0	1,105.4	0.0	1,202.4	0.0	1,207.9
Other Services	0.0	3,682.2	0.0	4,544.0	48.7	5,406.6	70.5	5,108.1
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>17,398.6</b>	<b>0.0</b>	<b>18,783.7</b>	<b>0.0</b>	<b>19,879.6</b>	<b>0.0</b>	<b>21,631.8</b>
Home Improvement	0.0	5,154.6	0.0	5,533.2	0.0	5,876.9	0.0	6,304.3
Motor Cars	0.0	4,329.0	0.0	4,382.0	0.0	5,060.3	0.0	5,115.9
Other Durable Goods	0.0	344.7	0.0	325.6	0.0	317.8	0.0	479.1
Education	0.0	204.8	0.0	201.3	0.0	223.6	0.0	233.6
Travel	0.0	21.2	0.0	20.9	0.0	16.8	0.0	20.9
Other Purposes	0.0	7,344.3	0.0	8,320.7	0.0	8,384.3	0.0	9,478.0
<b>TOTAL</b>	<b>3,252.2</b>	<b>70,947.2</b>	<b>3,248.1</b>	<b>73,881.8</b>	<b>3,289.0</b>	<b>80,615.3</b>	<b>4,092.5</b>	<b>86,230.1</b>

Source: Commercial Banks

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

Table 2-13(f)

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

Source: Commercial Banks

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

Table 2-13(g)

	2012											
	Jul		Aug		Sep		Oct		Nov		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>10.0</b>	-	<b>19.1</b>	-	<b>63.1</b>	-	<b>47.7</b>	-	<b>66.9</b>	-	<b>63.3</b>	-
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>116.9</b>	<b>0.0</b>	<b>184.3</b>	<b>0.0</b>	<b>221.9</b>	<b>0.0</b>	<b>185.3</b>	<b>0.0</b>	<b>283.5</b>	<b>0.0</b>	<b>359.5</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	14.0	-	27.5	-	29.4	-	26.0	-	69.5	-	63.3
Insurance Companies	-	16.9	-	55.2	-	72.6	-	42.1	-	39.8	-	10.9
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	85.9	-	101.6	-	119.9	-	117.2	-	114.2	-	225.2
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	60.0	-	60.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	<b>4,062.4</b>	<b>71,614.0</b>	<b>4,051.7</b>	<b>75,096.0</b>	<b>3,562.5</b>	<b>76,591.8</b>	<b>4,095.4</b>	<b>77,592.0</b>	<b>4,038.6</b>	<b>79,041.1</b>	<b>3,661.2</b>	<b>81,875.4</b>
<b><i>Agriculture</i></b>	<b>1,778.4</b>	<b>10,893.6</b>	<b>1,840.8</b>	<b>10,761.7</b>	<b>1,365.9</b>	<b>11,168.7</b>	<b>1,784.1</b>	<b>11,120.1</b>	<b>1,357.2</b>	<b>11,217.7</b>	<b>891.8</b>	<b>11,331.7</b>
Sugarcane	1,773.1	2,491.7	1,840.8	2,472.9	1,365.9	2,500.2	1,779.8	2,523.3	1,354.0	2,502.5	891.5	2,558.3
Paddy	0.0	5,003.3	0.0	4,978.2	0.0	5,165.8	0.0	5,116.4	0.0	5,136.3	0.0	5,163.0
Other Farming	0.0	176.9	0.0	173.0	0.0	168.8	0.0	157.4	0.0	280.3	0.0	291.9
Livestock	0.0	1,341.3	0.0	1,229.6	0.0	1,385.7	0.0	1,371.6	0.0	1,379.1	0.0	1,401.1
Forestry	5.4	447.4	0.0	489.5	0.0	637.5	4.3	669.1	3.2	655.9	0.3	602.8
Shrimp & Other Fishing	0.0	1,433.0	0.0	1,418.6	0.0	1,310.7	0.0	1,282.3	0.0	1,263.7	0.0	1,314.7
<b><i>Mining &amp; Quarrying</i></b>	<b>0.1</b>	<b>4,334.3</b>	<b>0.1</b>	<b>4,457.3</b>	<b>1.3</b>	<b>4,289.1</b>	<b>0.4</b>	<b>4,369.6</b>	<b>0.4</b>	<b>3,868.9</b>	<b>1.2</b>	<b>4,247.4</b>
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.1	4,334.3	0.1	4,457.3	1.3	4,289.1	0.4	4,369.6	0.4	3,868.9	1.2	4,247.4
<b><i>Manufacturing</i></b>	<b>2,176.4</b>	<b>18,257.8</b>	<b>2,135.1</b>	<b>19,242.8</b>	<b>2,106.4</b>	<b>20,440.2</b>	<b>2,221.0</b>	<b>21,152.8</b>	<b>2,590.6</b>	<b>22,314.1</b>	<b>2,677.9</b>	<b>22,213.8</b>
Timber and Sawmilling	0.0	1,529.1	0.0	1,546.5	0.0	1,821.0	0.0	1,834.8	0.0	1,906.8	0.0	1,979.1
Other Constr. and Engin.	0.0	8,530.3	0.0	8,918.8	0.0	9,699.6	0.0	10,065.3	0.0	9,791.4	0.0	9,056.4
Sugar Molasses	1,844.3	24.9	1,821.2	545.9	1,791.4	507.9	1,943.8	568.4	1,618.4	365.6	1,625.4	21.5
Rice Milling	11.4	2,272.2	10.0	2,084.4	8.7	2,276.3	7.3	2,414.0	5.9	3,247.9	4.5	3,317.6
Beverages, Food & Tobacco	0.0	2,720.1	0.0	2,503.6	0.0	2,699.4	0.0	2,633.0	0.0	3,637.1	0.0	3,795.2
Textiles & Clothing	0.0	137.4	0.0	135.6	0.0	109.9	0.0	137.5	0.0	152.2	0.0	192.1
Electricity	320.8	157.8	303.9	154.8	306.4	162.3	269.9	164.8	966.3	181.0	1,047.9	172.5
Other Manufacturing	0.0	2,886.0	0.0	3,353.3	0.0	3,163.7	0.0	3,335.0	0.0	3,032.2	0.0	3,679.4
<b><i>Services</i></b>	<b>107.4</b>	<b>38,128.3</b>	<b>75.7</b>	<b>40,634.2</b>	<b>88.9</b>	<b>40,693.8</b>	<b>89.8</b>	<b>40,949.5</b>	<b>90.4</b>	<b>41,640.4</b>	<b>90.4</b>	<b>44,082.5</b>
Drainage & Irrigation	0.0	12.8	0.0	13.0	0.0	12.8	0.0	4.7	0.0	4.6	0.0	4.5
Transportation	0.0	4,284.4	0.0	4,205.1	0.3	4,043.7	0.0	4,021.6	0.0	4,109.0	0.0	3,698.3
Telecommunications	0.0	218.1	0.0	211.5	0.0	219.7	0.0	193.2	0.0	188.7	0.0	195.6
Entertaining & Catering	0.0	2,759.6	0.0	2,648.0	0.0	2,832.4	0.0	2,760.4	0.0	3,314.6	0.0	3,383.4
Distribution	0.0	22,265.7	0.0	24,971.7	0.0	24,986.3	0.0	25,057.1	0.0	24,542.0	0.0	26,398.6
Education	0.0	803.6	0.0	819.4	0.0	832.9	0.0	867.2	0.0	840.6	0.0	850.5
Health	0.0	1,059.6	0.0	1,029.1	0.0	1,018.1	0.0	998.0	0.0	1,019.9	0.0	1,043.9
Professional Services	0.0	1,134.6	0.0	1,071.0	0.0	1,106.2	0.0	1,126.0	0.0	1,149.8	0.0	1,287.1
Other Services	107.4	5,590.0	75.7	5,665.5	88.6	5,641.7	89.8	5,921.3	90.4	6,471.3	90.4	7,220.7
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>23,289.1</b>	<b>0.0</b>	<b>24,141.8</b>	<b>0.0</b>	<b>24,858.8</b>	<b>0.0</b>	<b>25,137.3</b>	<b>0.0</b>	<b>24,793.6</b>	<b>0.0</b>	<b>23,365.5</b>
Home Improvement	0.0	7,439.3	0.0	7,329.6	0.0	7,869.5	0.0	7,062.8	0.0	7,050.1	0.0	4,760.9
Motor Cars	0.0	5,666.5	0.0	6,086.6	0.0	7,521.0	0.0	7,530.0	0.0	7,580.4	0.0	7,570.9
Other Durable Goods	0.0	437.6	0.0	434.7	0.0	574.7	0.0	582.7	0.0	630.4	0.0	721.4
Education	0.0	240.7	0.0	285.6	0.0	437.8	0.0	432.2	0.0	421.2	0.0	429.0
Travel	0.0	41.9	0.0	50.0	0.0	100.4	0.0	100.1	0.0	101.1	0.0	110.7
Other Purposes	0.0	9,463.1	0.0	9,955.2	0.0	8,355.4	0.0	9,429.5	0.0	9,010.4	0.0	9,772.6
<b>TOTAL</b>	<b>4,072.4</b>	<b>95,019.9</b>	<b>4,070.8</b>	<b>99,422.1</b>	<b>3,625.7</b>	<b>101,672.5</b>	<b>4,143.1</b>	<b>102,914.5</b>	<b>4,105.5</b>	<b>104,118.3</b>	<b>3,724.5</b>	<b>105,600.5</b>

Source: Commercial Banks

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

Table 2-13(h)

	2013											
	Jan		Feb		Mar		Apr		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	7.8	-	10.0	-	12.4	-	7.3	-	8.8	-	259.9	-
<b>FINANCIAL INSTITUTIONS</b>	0.0	392.3	0.0	646.7	0.0	632.9	0.0	693.7	0.0	681.7	0.0	764.3
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	56.3	-	61.3	-	69.4	-	121.4	-	116.2	-	113.9
Insurance Companies	-	53.4	-	318.8	-	299.0	-	277.4	-	273.9	-	290.1
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	222.6	-	206.5	-	208.7	-	246.1	-	242.9	-	316.3
Trust & Investment Companies	-	60.0	-	60.0	-	55.8	-	48.7	-	48.7	-	44.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	4,251.8	80,839.1	4,533.7	82,131.7	4,831.1	82,677.1	5,167.4	84,220.6	5,019.2	84,129.3	4,750.0	84,896.4
<b>Agriculture</b>	1,286.1	11,319.3	1,697.7	11,133.0	1,891.1	11,284.6	2,055.7	11,134.5	1,914.3	11,100.5	1,581.4	11,310.8
Sugarcane	1,286.1	2,580.4	1,690.6	2,619.0	1,889.9	2,672.9	2,052.2	2,482.2	1,913.9	2,517.3	1,581.4	2,510.7
Paddy	0.0	5,179.5	0.0	5,094.4	0.0	5,146.4	0.0	5,149.6	0.0	5,029.4	0.0	5,411.1
Other Farming	0.0	290.0	0.0	292.6	0.0	298.0	0.0	319.6	0.0	319.0	0.0	322.0
Livestock	0.0	1,454.8	0.0	1,413.7	0.0	1,428.9	0.0	1,421.8	0.0	1,498.8	0.0	1,343.1
Forestry	0.0	630.1	7.1	573.2	1.2	553.2	3.6	560.9	0.3	568.3	0.0	496.6
Shrimp & Other Fishing	0.0	1,184.5	0.0	1,140.1	0.0	1,185.2	0.0	1,200.5	0.0	1,167.7	0.0	1,227.3
<b>Mining &amp; Quarrying</b>	0.8	4,219.9	0.0	4,290.5	2.6	4,213.7	0.3	4,662.1	0.2	4,624.8	1.8	4,567.0
Bauxite	0.0	0.0	0.0	41.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.8	4,219.9	0.0	4,249.1	2.6	4,213.7	0.3	4,662.1	0.2	4,624.8	1.8	4,567.0
<b>Manufacturing</b>	2,872.5	22,338.7	2,746.1	23,060.8	2,848.8	23,620.9	3,029.6	23,899.0	3,013.9	24,223.1	3,058.2	24,574.3
Timber and Sawmilling	0.0	2,004.1	0.0	2,003.2	0.0	2,056.9	0.0	1,987.6	0.0	2,003.1	0.0	1,995.9
Other Constr. and Engin.	0.0	9,335.7	0.0	9,862.3	0.0	9,882.4	0.0	10,152.7	0.0	10,424.1	0.0	10,413.5
Sugar Molasses	1,838.6	23.5	1,731.0	0.0	1,827.8	0.0	1,847.9	0.0	1,849.7	0.0	1,808.6	0.0
Rice Milling	3.1	3,065.3	1.8	3,077.6	0.4	3,221.1	0.0	2,917.1	0.0	2,810.7	0.0	2,850.8
Beverages, Food & Tobacco	0.0	3,758.7	0.0	3,790.4	0.0	3,897.8	0.0	4,230.5	0.0	4,013.1	0.0	4,208.5
Textiles & Clothing	0.0	174.4	0.0	178.5	0.0	194.1	0.0	182.4	0.0	187.0	0.0	150.5
Electricity	1,030.7	170.3	1,013.4	190.3	1,020.6	182.3	1,181.7	174.1	1,164.2	169.8	1,249.6	186.1
Other Manufacturing	0.0	3,806.7	0.0	3,958.5	0.0	4,186.3	0.0	4,254.5	0.0	4,615.3	0.0	4,768.9
<b>Services</b>	92.5	42,961.3	89.9	43,647.4	88.5	43,557.9	81.8	44,525.0	90.9	44,180.9	108.5	44,444.4
Drainage & Irrigation	0.0	4.4	0.0	4.3	0.0	4.2	0.0	4.2	0.0	5.1	0.0	1.3
Transportation	0.0	3,697.3	0.0	3,703.8	0.0	3,830.3	0.0	3,756.3	0.0	3,875.3	0.0	4,257.8
Telecommunications	0.0	184.9	0.0	220.2	0.0	252.2	0.0	242.6	0.0	240.1	0.0	236.3
Entertaining & Catering	0.0	2,885.5	0.0	2,889.8	0.0	3,440.3	0.0	3,399.8	0.0	3,360.2	0.0	3,526.4
Distribution	1.0	25,975.9	0.0	26,471.9	0.0	25,172.5	0.0	26,558.2	0.0	27,004.3	1.0	27,045.4
Education	0.0	858.4	0.0	866.1	0.0	1,016.5	0.0	1,034.8	0.0	1,047.6	0.0	1,071.8
Health	0.0	1,006.7	0.0	1,013.3	0.0	1,014.1	0.0	985.0	0.0	1,161.1	0.0	1,086.6
Professional Services	0.0	1,218.7	0.0	1,224.5	0.0	1,258.4	0.0	1,202.9	0.0	1,160.1	0.0	1,381.2
Other Services	91.5	7,129.5	89.9	7,253.5	88.5	7,569.2	81.8	7,341.3	90.9	6,327.2	107.5	5,837.7
<b>HOUSEHOLDS</b>	0.0	25,502.9	0.0	25,357.3	0.0	23,493.6	0.0	23,178.5	0.0	23,289.2	0.0	24,535.7
Home Improvement	0.0	7,237.4	0.0	7,484.3	0.0	5,066.0	0.0	5,172.4	0.0	5,333.1	0.0	5,429.4
Motor Cars	0.0	7,554.3	0.0	7,558.5	0.0	7,572.4	0.0	7,277.5	0.0	7,352.7	0.0	7,451.7
Other Durable Goods	0.0	709.6	0.0	704.9	0.0	701.4	0.0	674.8	0.0	645.1	0.0	631.7
Education	0.0	437.3	0.0	431.4	0.0	412.7	0.0	403.8	0.0	381.5	0.0	377.5
Travel	0.0	108.0	0.0	107.4	0.0	112.6	0.0	117.5	0.0	95.2	0.0	111.4
Other Purposes	0.0	9,456.2	0.0	9,070.7	0.0	9,628.6	0.0	9,532.6	0.0	9,481.6	0.0	10,533.9
<b>TOTAL</b>	4,259.5	106,734.3	4,543.7	108,135.7	4,843.5	106,803.5	5,174.7	108,092.8	5,028.0	108,100.2	5,009.9	110,196.4

Source: Commercial Banks

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

Table 2-13(i)

	2013		2013		2013	
	Jul		Aug		Sep	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>9.7</b>	<b>-</b>	<b>20.7</b>	<b>-</b>	<b>20.7</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>791.1</b>	<b>0.0</b>	<b>829.6</b>	<b>0.0</b>	<b>829.6</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	114.7	-	112.6	-	112.6
Insurance Companies	-	322.5	-	303.1	-	303.1
Building Societies	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	312.2	-	379.6	-	379.6
Trust & Investment Companies	-	41.7	-	34.3	-	34.3
Pension Funds	-	0.0	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	<b>5,270.2</b>	<b>84,097.5</b>	<b>5,284.6</b>	<b>83,219.0</b>	<b>5,046.6</b>	<b>85,820.7</b>
<b>Agriculture</b>	<b>1,677.8</b>	<b>11,504.6</b>	<b>1,678.6</b>	<b>10,977.2</b>	<b>1,681.0</b>	<b>11,217.2</b>
Sugarcane	1,677.8	2,576.1	1,678.6	2,618.5	1,678.7	2,824.7
Paddy	0.0	5,404.2	0.0	5,047.6	0.0	4,993.0
Other Farming	0.0	320.6	0.0	325.0	0.0	322.7
Livestock	0.0	1,490.7	0.0	1,388.8	0.0	1,303.0
Forestry	0.0	562.3	0.0	486.6	2.4	536.9
Shrimp & Other Fishing	0.0	1,150.7	0.0	1,110.7	0.0	1,236.9
<b>Mining &amp; Quarrying</b>	<b>0.0</b>	<b>4,574.2</b>	<b>0.6</b>	<b>4,382.5</b>	<b>0.2</b>	<b>4,581.6</b>
Bauxite	0.0	2.4	0.0	0.0	0.0	0.0
Other	0.0	4,571.8	0.6	4,382.5	0.2	4,581.6
<b>Manufacturing</b>	<b>3,472.5</b>	<b>25,374.0</b>	<b>3,487.9</b>	<b>25,157.5</b>	<b>3,248.0</b>	<b>24,745.0</b>
Timber and Sawmilling	0.0	1,898.2	0.0	1,939.4	0.0	1,927.6
Other Constr. and Engin.	0.0	10,481.3	0.0	10,822.1	0.0	10,712.2
Sugar Molasses	2,343.5	0.0	2,270.0	0.0	2,154.4	0.0
Rice Milling	0.0	3,587.8	0.0	3,230.8	0.0	2,951.1
Beverages, Food & Tobacco	0.0	5,350.0	0.0	5,123.9	0.0	5,087.2
Textiles & Clothing	0.0	163.3	0.0	141.6	0.0	142.4
Electricity	1,129.1	192.0	1,217.8	198.8	1,093.6	212.9
Other Manufacturing	0.0	3,701.5	0.0	3,700.9	0.0	3,711.6
<b>Services</b>	<b>119.9</b>	<b>42,644.7</b>	<b>117.6</b>	<b>42,701.8</b>	<b>117.3</b>	<b>45,276.8</b>
Drainage & Irrigation	0.0	1.8	0.0	1.1	0.0	0.9
Transportation	0.0	4,185.1	0.0	4,304.1	0.0	4,318.5
Telecommunications	0.0	212.8	0.0	206.8	0.0	197.5
Entertaining & Catering	0.0	3,594.3	0.0	3,639.7	0.0	3,767.4
Distribution	0.0	25,123.8	0.0	25,342.8	0.0	27,432.2
Education	0.0	1,095.4	0.0	1,097.4	0.0	1,107.0
Health	0.0	1,144.5	0.0	1,145.5	0.0	1,248.6
Professional Services	0.0	1,450.8	0.0	1,399.9	0.0	1,364.6
Other Services	119.9	5,836.1	117.6	5,564.6	117.3	5,840.1
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>24,905.8</b>	<b>0.0</b>	<b>24,589.5</b>	<b>0.0</b>	<b>25,636.2</b>
Home Improvement	0.0	5,599.6	0.0	5,685.6	0.0	5,757.4
Motor Cars	0.0	7,526.7	0.0	7,715.8	0.0	7,866.8
Other Durable Goods	0.0	621.2	0.0	607.7	0.0	595.9
Education	0.0	392.9	0.0	445.5	0.0	501.1
Travel	0.0	122.9	0.0	129.9	0.0	136.6
Other Purposes	0.0	10,642.6	0.0	10,005.0	0.0	10,778.3
<b>TOTAL</b>	<b>5,279.9</b>	<b>109,794.4</b>	<b>5,305.4</b>	<b>108,638.2</b>	<b>5,067.3</b>	<b>112,286.4</b>

Source: Commercial Banks



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

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Treasury Bills <sup>1)</sup>	Req. Liquid Assets <sup>2)</sup>	Surplus (+) Deficit (-)
2003	39992.5	2022.9	6066.7	478.5	773.9	5436.2	25214.1	23510.0	16482.5
2004	48954.7	2455.9	6956.2	589.1	883.8	6954.3	31115.4	26330.9	22623.8
2005	56441.6	2811.1	8199.9	2901.0	1604.5	7524.1	33401.0	29826.1	26615.5
2006	55577.2	2841.9	4116.5	3917.6	1878.6	6194.1	36628.5	33252.0	22325.2
2007	65050.9	3736.8	1331.3	3095.4	1056.3	21456.3	34374.9	38071.4	26979.5
2008									
Mar	71073.2	3334.0	5498.1	868.9	1811.7	18399.8	41160.7	39503.9	31569.3
Jun	72499.8	2525.5	4133.6	3553.8	1651.5	17104.0	43531.4	41880.0	30619.8
Sep	70948.9	2708.6	3618.2	3783.0	1715.9	15175.2	43947.9	41304.3	29644.6
Dec	67347.2	3677.2	1109.7	2155.4	-497.9	16655.4	44247.5	42098.1	25249.2
2009									
Mar	74621.5	3030.3	5303.7	3744.9	2943.0	10306.2	49293.2	43213.0	31408.4
Jun	75451.2	2672.7	4844.0	4726.3	1408.6	10814.5	50985.2	44211.3	31240.0
Sep	78404.3	3063.8	5162.7	5134.7	1847.3	8759.4	54436.5	44574.5	33829.8
Dec	80573.7	3992.0	4840.1	3885.9	1468.5	12755.8	53631.4	45458.6	35115.1
2010									
Mar	90743.0	3589.3	5192.1	6877.0	1310.8	9492.5	64281.3	47202.0	43541.1
Jun	90282.7	3205.6	6902.5	7218.1	1295.5	8542.6	63118.4	48325.6	41957.1
Sep	90311.3	3439.1	8648.3	6674.9	857.5	7293.3	63398.2	49047.0	41264.2
Dec	105036.7	5154.5	15766.9	7608.9	3917.7	8187.6	64401.1	51915.9	53120.8
2011									
Mar	105953.8	4267.2	10255.8	7642.6	1583.3	10839.7	71365.1	54702.5	51251.3
Jun	108611.1	3752.1	8952.4	7149.6	1963.4	15662.4	71131.1	55670.2	52940.9
Sep	106048.5	3482.4	7634.5	8032.7	2141.7	14789.5	69967.7	56069.9	49978.6
Dec	109980.8	4984.5	4865.9	7941.3	2837.0	17637.2	71714.9	58662.5	51318.3
2012									
Jan	104935.7	4339.2	10978.5	6548.7	1770.5	11447.3	69851.5	57927.2	47008.6
Feb	108281.9	4615.7	15075.0	9713.0	1462.2	11358.5	66057.5	58345.9	49936.0
Mar	104272.2	3928.4	7084.9	7101.0	2113.4	14870.7	69173.9	57711.4	46560.8
Apr	99570.7	3581.4	4261.4	6810.0	2555.2	14224.1	68138.6	59265.2	40305.5
May	103589.0	4567.4	10905.7	7173.9	2035.1	13993.6	64913.2	60016.0	43573.0
Jun	110730.0	4193.1	11114.9	7521.7	2383.6	19279.0	66237.7	61833.8	48896.2
Jul	114357.5	4374.4	13691.7	7079.1	2031.9	20951.0	66229.4	63242.4	51115.1
Aug	114922.4	3870.0	16904.6	7229.3	2064.3	17675.6	67178.7	63675.7	51246.7
Sep	115098.1	3786.1	15500.1	7621.4	3088.0	17505.9	67596.5	62631.7	52466.4
Oct	115154.5	4800.5	13448.6	7219.4	3237.3	18774.9	67673.8	65371.4	49783.1
Nov	126199.3	4555.1	19614.5	7635.9	5692.8	22421.8	66279.3	67218.7	58980.7
Dec	127182.6	7982.5	8075.2	8282.5	10100.5	24179.4	68562.5	66848.1	60334.5
2013									
Jan	126638.9	5078.2	17684.9	8397.6	8803.3	15738.8	70936.0	68334.9	58304.0
Feb	121094.3	4705.3	17567.3	7543.6	3679.0	12624.4	74974.8	68395.0	52699.2
Mar	121663.3	4796.8	14717.9	8056.2	4365.7	11630.8	78095.8	68241.7	53421.5
Apr	119367.0	4354.1	13484.5	7197.2	3411.7	11132.0	79787.6	69324.8	50042.2
May	119094.4	4772.9	12798.4	7459.0	2803.8	11959.9	79300.5	68361.7	50732.8
Jun	121558.3	3795.3	14581.6	7434.6	3737.6	13876.1	78133.1	69499.3	52058.9
Jul	121189.5	4310.4	11838.3	8032.4	4307.7	17202.9	75497.8	68850.1	52339.4
Aug	126908.0	4707.8	14648.6	7400.0	3812.9	21093.4	75245.3	70183.1	56724.9
Sep	121803.4	4346.1	15087.5	7610.5	2845.4	18862.5	73051.3	70676.2	51127.2

Source: Commercial Banks

<sup>1)</sup> Treasury Bills figures have been revised from December 2004 to November 2005.

<sup>2)</sup> Statutory reserve deposits are included in the calculation of the required liquid assets.

**COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS**

(G\$ Million)

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	
<b>2011</b> <b>Oct</b>	07th	31850.4	40687.5	8837.1	<b>Oct</b>	05th	36038.5	49408.2	13369.7	
	14th	32140.8	41757.7	9616.9		12th	36738.6	48744.5	12005.9	
	21st	32186.9	39226.2	7039.3		19th	36638.9	48505.5	11866.6	
	28th	32021.1	39581.4	7560.3		26th	36675.2	50123.8	13448.6	
<b>Nov</b>	04th	32553.9	40572.5	8018.7	<b>Nov</b>	02nd	36517.4	51060.9	14543.5	
	11th	32592.4	37708.9	5116.6		09th	36842.7	50746.5	13903.8	
	18th	32531.0	39711.6	7180.6		16th	37432.4	52574.1	15141.7	
	25th	33240.4	42870.5	9630.1		23rd	37633.6	55649.0	18015.4	
<b>Dec</b>	02nd	33222.9	42206.0	8983.2	<b>Dec</b>	30th	37624.4	57238.9	19614.5	
	09th	33111.1	40451.3	7340.2		07th	38096.2	57152.2	19056.0	
	16th	33159.6	38368.3	5208.7		14th	38221.3	50923.5	12702.2	
	23rd	33311.4	36785.1	3473.6		21st	37889.8	46913.9	9024.1	
<b>2012</b> <b>Jan</b>	30th	33007.4	37873.2	4865.9	<b>2013</b> <b>Jan</b>	28th	37466.3	45541.5	8075.2	
	06th	32672.9	42282.6	9609.6		04th	37861.8	52063.0	14201.2	
	13th	32867.1	47604.7	14737.7		11th	38415.4	57296.6	18881.2	
	20th	32920.5	45903.7	12983.1		18th	38092.8	58166.0	20073.3	
<b>Feb</b>	27th	32650.9	43629.3	10978.5	<b>Feb</b>	25th	38270.5	55955.4	17684.9	
	03rd	32363.2	44780.1	12416.9		01st	38231.0	57461.1	19230.0	
	10th	32561.2	46648.3	14087.1		08th	38339.1	57370.5	19031.4	
	17th	32989.3	46486.9	13497.6		15th	38475.6	56894.4	18418.8	
<b>Mar</b>	24th	32880.0	47955.0	15075.0	<b>Mar</b>	22nd	38476.6	56043.9	17567.3	
	02nd	32941.3	46410.1	13468.8		01st	38196.3	56378.6	18182.3	
	09th	32735.9	45685.1	12949.2		08th	38585.9	55037.6	16451.7	
	16th	32848.2	41747.0	8898.8		15th	38642.2	53888.8	15246.6	
<b>Apr</b>	23rd	32815.2	39928.8	7113.5	<b>Apr</b>	22nd	38449.5	53693.7	15244.3	
	30th	32608.4	39693.2	7084.9		29th	38419.4	53137.3	14717.9	
	06th	32732.0	39589.6	6857.6		05th	38530.4	52752.6	14222.2	
	13th	33211.7	39403.1	6191.4		12th	38378.6	55796.3	17417.8	
<b>May</b>	20th	33301.1	41464.8	8163.7	<b>Apr</b>	19th	38803.5	56758.7	17955.2	
	27th	33452.9	37714.3	4261.4		26th	38994.8	52479.3	13484.5	
	04th	33294.6	38689.9	5395.3		<b>May</b>	03rd	38769.6	50589.7	11820.1
	11th	33537.6	42119.0	8581.4			10th	38670.0	52496.5	13826.5
18th	33633.4	47050.5	13417.1	17th	38831.6		54308.9	15477.3		
25th	33865.7	44771.4	10905.7	24th	39000.6		51965.6	12965.0		
<b>Jun</b>	31st	33636.6	46057.8	12421.1	<b>Jun</b>	31st	38538.2	51336.6	12798.4	
	08th	33999.3	47879.4	13880.1		<b>Jun</b>	07th	38693.1	52953.9	14260.9
	15th	34825.8	46439.5	11613.7			14th	38912.1	50928.2	12016.1
	22nd	34643.4	46879.2	12235.8			21st	39253.3	51932.5	12679.3
29th	34887.0	46001.9	11114.9	28th	39100.2		53681.8	14581.6		
<b>Jul</b>	06th	34709.7	48235.4	13525.7	<b>Jul</b>	05th	39380.5	44827.2	5446.7	
	13th	35281.3	49001.4	13720.1		12th	38939.2	40268.9	1329.7	
	20th	35361.6	50418.9	15057.4		19th	38833.2	42709.8	3876.5	
	27th	35564.9	49256.6	13691.7		26th	38784.6	50622.9	11838.3	
<b>Aug</b>	03rd	35458.8	50184.7	14725.9	<b>Aug</b>	02nd	38801.0	55657.7	16856.7	
	10th	35405.8	51845.8	16440.0		09th	39236.0	54703.5	15467.6	
	17th	35735.0	53916.0	18181.0		16th	39621.0	53743.8	14122.8	
	24th	36013.5	52677.9	16664.5		23rd	39564.6	52315.2	12750.6	
<b>2012</b> <b>Sep</b>	31st	35791.0	52695.6	16904.6	<b>Sep</b>	30th	39471.3	54119.8	14648.6	
	07th	35554.5	52583.6	17029.1		06th	39472.9	56290.8	16817.9	
	14th	35751.7	49005.5	13253.8		13th	39813.0	54375.6	14562.6	
	21st	35606.9	49799.5	14192.6		20th	39782.5	54967.4	15184.9	
	28th	35253.4	50753.5	15500.1		27th	39719.9	54807.5	15087.5	

Source: Commercial Banks

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

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2003	2.90	1.00	1.90
2004	5.51	3.87	1.64
2005	15.87	3.94	11.93
2006	11.57	24.00	(12.43)
2007	23.15	23.07	0.08
2008			
Mar	1.00	-	1.00
Jun	1.75	2.00	(0.25)
Sep	-	2.90	(2.90)
Dec	11.40	37.45	(26.05)
2009			
Mar	8.38	9.85	(1.47)
Jun	4.60	2.65	1.95
Sep	-	16.70	(16.70)
Dec	6.00	7.70	(1.70)
2010			
Mar	-	16.15	(16.15)
Jun	-	-	-
Sep	5.00	7.50	(2.50)
Dec	-	0.90	(0.90)
2011			
Mar	4.00	5.00	(1.00)
Jun	-	2.00	(2.00)
Sep	-	26.00	(26.00)
Dec	1.00	3.90	(2.90)
2012			
Jan	0.25	7.82	(7.57)
Feb	-	13.81	(13.81)
Mar	-	13.70	(13.70)
Apr	-	8.75	(8.75)
May	-	6.30	(6.30)
Jun	-	10.85	(10.85)
Jul	-	5.45	(5.45)
Aug	-	5.00	(5.00)
Sep	-	19.75	(19.75)
Oct	-	6.00	(6.00)
Nov	-	7.30	(7.30)
Dec	-	36.75	(36.75)
2013			
Jan	-	9.55	(9.55)
Feb	-	5.00	(5.00)
Mar	-	3.50	(3.50)
Apr	-	4.50	(4.50)
May	-	5.00	(5.00)
Jun	-	4.55	(4.55)
Jul	-	49.85	(49.85)
Aug	-	17.50	(17.50)
Sep	-	12.50	(12.50)

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

Table 2.16 (b)

Period Ended	Volume
2007	32.07
2008	
Mar	3.40
Jun	4.20
Sep	-
Dec	0.10
2009	
Mar	2.00
Jun	0.96
Sep	2.00
Dec	7.60
2010	
Mar	-
Jun	0.10
Sep	-
Dec	-
2011	
Mar	-
Jun	-
Sep	14.10
Dec	3.72
2012	
Jan	5.11
Feb	0.40
Mar	-
Apr	-
May	5.20
Jun	-
Jul	12.00
Aug	13.00
Sep	4.00
Oct	-
Nov	0.15
Dec	-
2013	
Jan	1.00
Feb	-
Mar	-
Apr	1.67
May	-
Jun	8.62
Jul	0.12
Aug	2.98
Sep	4.08

Source: Bank of Guyana

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

Table 2.17

<b>Period Ended</b>	<b>Total</b>	<b>91-Day Bills</b>	<b>182-Day Bills</b>	<b>364- Day Bills</b>
2003	25,225.3	1,650.0	7,984.7	15,590.7
2004	31,260.7	2,832.2	7,646.0	20,782.5
2005	33,401.7	1,350.0	7,015.4	25,036.3
2006	36,703.0	800.0	5,806.1	30,096.9
2007	34,415.7	0.0	2,256.3	32,159.4
2008				
Mar	41,484.6	0.0	3,756.3	37,728.3
Jun	43,688.1	1,000.0	3,756.3	38,931.8
Sep	44,651.3	0.0	4,456.3	40,195.0
Dec	44,991.2	1,000.0	6,956.2	37,035.0
2009				
Mar	50,791.2	2,000.0	6,756.2	42,035.0
Jun	52,461.8	0.0	4,256.8	48,205.0
Sep	55,921.4	0.0	2,756.8	53,164.6
Dec	55,951.5	0.0	8,976.9	46,974.6
2010				
Mar	65,714.0	4,994.6	12,476.9	48,242.6
Jun	64,392.7	5,025.0	14,724.9	44,642.8
Sep	64,688.5	3,000.0	16,190.5	45,498.0
Dec	65,514.2	0.0	7,721.6	57,792.6
2011				
Mar	72,416.4	4,000.0	7,086.8	61,329.6
Jun	72,245.0	4,000.0	7,085.5	61,159.5
Sep	71,767.5	6,000.0	4,046.3	61,721.3
Dec	72,548.6	3,500.0	7,345.9	61,702.7
2012				
Jan	70,651.9	6,500.0	4,987.1	59,164.8
Feb	66,951.9	7,000.0	4,987.1	54,964.8
Mar	70,069.2	7,000.0	7,554.4	55,514.8
Apr	68,974.4	8,000.0	7,554.4	53,420.0
May	65,674.4	4,000.0	8,254.4	53,420.0
Jun	66,973.8	4,000.0	8,253.8	54,720.0
Jul	66,973.8	3,000.0	8,253.8	55,720.0
Aug	67,991.3	3,000.0	8,253.8	56,737.5
Sep	68,291.3	3,000.0	4,253.8	61,037.5
Oct	68,491.3	0.0	8,253.8	60,237.5
Nov	66,804.0	0.0	4,000.0	62,804.0
Dec	69,256.6	3,241.7	4,253.5	61,761.5
2013				
Jan	71,594.5	3,241.7	6,253.5	62,099.4
Feb	75,694.5	3,241.7	6,253.5	66,199.4
Mar	78,802.8	4,000.0	6,253.5	68,549.4
Apr	80,447.6	4,000.0	7,253.5	69,194.1
May	80,521.9	4,000.0	7,252.8	69,269.1
Jun	78,671.9	2,150.0	7,252.8	69,269.1
Jul	75,127.8	2,143.6	5,221.4	67,762.8
Aug	75,977.8	4,650.0	5,252.8	66,075.0
Sep	73,827.8	2,500.0	5,252.8	66,075.0

Source: Bank of Guyana.

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

Table 3.1

End of Period	Foreign Assets (Net)			Domestic Credit							Money and Quasi-Money					Other (Net)
	Total	Bank of Guyana	Commercial Banks	Total	Public Sector			Non-Bank Fin. Inst. (Net)	Private Sector	Total	Money			Quasi-Money Savings & Time Dep.		
					Total	Cent'l Gov't (Net)	Public Ent's. (Net)				Other Pub. Sect. (Net)	Total	Currency		Demand Deposits	
2003	38080.0	25011.4	13068.6	25198.9	-14396.7	-5926.8	-1581.5	-6888.3	-8998.2	48593.7	106259.1	30792.7	17888.2	12904.5	75466.5	-42980.2
2004	34001.5	19424.9	14576.6	37419.2	-942.9	9551.6	-2583.2	-7911.3	-10023.9	48386.0	114494.6	34606.3	19545.6	15060.7	79888.2	-43073.9
2005	42234.9	24244.0	17990.9	39895.8	-3155.3	12521.8	-1875.9	-13801.1	-9377.5	52428.6	124011.5	37839.0	21526.7	16312.3	86172.5	-41880.7
2006	55458.9	36594.8	18864.0	43300.4	-10385.0	9716.4	-8153.4	-11947.9	-8103.2	61788.6	143776.7	48069.9	25952.0	22117.9	95706.8	-45017.4
2007	83094.4	44643.2	38451.2	44988.5	-19061.9	3522.2	-9922.8	-12661.2	-9296.5	73346.9	163399.4	54240.7	29800.6	24440.1	109158.7	-35316.5
2008	94141.7	54230.5	39911.1	59775.5	-18546.5	5843.6	-11205.3	-13184.8	-11012.6	89334.6	184153.0	61035.3	34552.4	26482.9	123117.7	-30235.9
2009	142008.0	108694.2	33313.8	47222.3	-33275.3	-3306.8	-15931.2	-14037.3	-13892.5	94390.1	202094.2	66365.1	38436.8	27928.3	135729.1	-12863.9
2010																
Mar	130790.9	104954.5	25836.4	54730.0	-27435.9	4153.0	-18198.4	-13390.5	-14429.5	96595.4	205159.2	64809.2	35740.9	29068.3	140350.1	-19638.4
Jun	153988.1	119679.7	34308.4	47323.8	-38935.6	-4669.5	-20344.7	-13921.4	-14789.4	101048.7	206674.3	65489.8	36812.2	28677.5	141184.6	-5362.4
Sep	157928.9	125669.3	32259.7	52752.3	-38887.6	-4970.4	-19798.8	-14118.4	-13709.3	105349.2	212558.4	68233.9	37209.1	31024.8	144324.4	-1877.1
Dec	173121.3	140363.7	32757.6	55446.5	-41280.3	-8004.4	-24123.3	-9152.7	-15606.6	112333.4	233361.6	80832.1	45999.4	34832.6	152529.5	-4793.8
2011																
Jan	162822.0	132380.1	30441.9	65776.0	-31315.3	-1654.1	-21312.0	-8349.2	-15359.5	112450.9	231292.1	76382.0	41417.3	34964.8	154910.0	-2694.0
Feb	166556.3	134704.0	31852.3	67244.0	-30517.7	-1330.4	-21044.0	-8143.3	-15949.1	113710.8	235551.8	79423.6	42218.4	37205.2	156128.2	-1751.4
Mar	176461.5	141283.6	35178.0	59511.6	-41497.4	-8725.6	-24302.4	-8469.4	-14191.6	115200.6	237401.3	77606.1	41718.3	35887.9	159795.1	-1428.1
Apr	182943.0	148436.2	34506.8	57626.7	-42466.4	-8374.6	-22664.3	-11427.5	-17100.8	117193.9	243353.1	81321.5	44855.9	36465.6	162031.6	-2783.4
May	175950.2	141533.2	34417.0	67191.6	-34355.0	-3867.6	-19257.2	-11230.3	-17745.4	119292.0	242846.8	80176.9	44048.7	36128.2	162669.9	295.0
Jun	177746.4	140623.9	37122.5	63897.5	-38741.1	-6744.2	-20589.5	-11407.4	-17183.1	119821.7	243483.9	79707.2	44093.7	35613.5	163776.7	-1840.1
Jul	187069.8	151736.5	35333.3	71551.3	-34708.2	-5509.8	-17641.2	-11557.1	-15977.2	122236.7	252002.6	84139.3	45884.7	38254.5	167863.4	6618.5
Aug	193426.5	154806.4	38620.1	74881.6	-34141.1	-4464.3	-18859.7	-10817.2	-16220.7	125243.4	251999.2	85035.0	46702.9	38332.1	166964.2	16308.9
Sep	183412.1	147173.2	36238.9	78850.9	-36381.6	-9956.5	-17266.7	-9158.3	-13304.7	128537.2	254795.8	85037.5	47239.5	37798.0	169758.3	7467.2
Oct	183163.1	145243.8	37919.3	84236.7	-32092.9	-2412.6	-19984.6	-9695.6	-13803.2	130132.7	258808.6	87122.3	48693.2	38429.1	171686.3	8591.1
Nov	188749.1	145267.3	43481.8	85959.5	-31354.4	2496.1	-23655.8	-10194.7	-14793.8	132107.7	265005.6	92400.2	50238.4	42161.8	172605.4	9703.1
Dec	184910.9	145695.7	39215.2	93477.6	-25994.7	7191.8	-22267.5	-10919.0	-15163.8	134636.1	270691.2	97267.7	56868.5	40399.2	173423.5	7697.3
2012																
Jan	182813.6	149791.8	33021.8	93852.4	-26725.7	2862.5	-19183.8	-10404.4	-13964.2	134542.3	264252.1	89377.4	50471.4	38906.0	174874.7	12413.9
Feb	196310.7	159412.5	36898.2	94412.0	-28211.5	2281.3	-20273.5	-10219.3	-14538.7	137162.3	267139.8	91254.1	50175.5	41078.6	175885.7	23583.0
Mar	188840.5	149625.9	39314.6	92643.1	-31118.8	-2635.9	-17691.9	-10791.0	-14747.1	138509.0	270132.5	91207.9	50840.9	40367.0	178924.6	11351.0
Apr	184532.7	145680.5	38852.2	100517.2	-27676.9	3048.2	-18976.2	-11748.9	-15245.4	143439.5	273865.6	92632.0	51461.7	41170.3	181233.6	11184.3
May	180984.4	140942.7	40041.7	105830.5	-23555.4	9230.4	-20826.7	-11959.1	-15268.7	144654.5	275927.2	90658.0	51072.1	39585.9	185269.2	10887.7
Jun	182496.3	139853.4	42642.9	107694.7	-21484.2	11180.6	-21691.3	-10973.5	-16170.5	145349.4	280089.4	93295.0	52234.4	41060.6	186794.4	10101.6
Jul	188868.8	144653.8	44215.0	105983.0	-24050.5	10168.9	-23580.0	-10639.3	-15809.1	145842.6	282495.5	97169.2	52367.8	44801.4	185326.3	12356.3
Aug	195828.9	153669.2	42159.7	107741.9	-26276.0	9251.1	-25047.4	-10479.7	-17139.6	151157.5	286469.2	99455.0	52415.6	47039.4	187014.1	17101.7
Sep	207161.7	163669.5	43492.2	98636.8	-38144.0	-2921.5	-24785.8	-10436.8	-16973.0	153753.8	289105.5	99619.8	52822.3	46797.5	189485.7	16693.1
Oct	204593.1	159894.8	44698.2	105370.3	-34161.3	1773.4	-25742.1	-10192.5	-15781.1	155312.7	294627.1	103549.1	53766.5	49782.5	191078.0	15336.3
Nov	210306.0	159130.1	51175.9	107137.1	-32679.3	4428.9	-28960.4	-8147.8	-16897.2	156713.6	301393.1	106551.9	55452.0	51099.9	194841.1	16050.0
Dec	214332.1	161675.7	52656.4	99004.0	-44890.4	-623.9	-30665.3	-13601.2	-17749.6	161644.0	301834.1	112418.6	60331.6	52087.0	189415.6	11502.0
2013																
Jan	202887.2	156165.4	46721.7	108054.5	-33570.7	10953.2	-31208.5	-13315.4	-18652.2	160277.4	297906.1	103682.1	53397.2	50284.9	194224.0	13035.6
Feb	195485.1	152843.6	42641.6	115498.9	-27374.4	16881.5	-31457.8	-12798.0	-19056.1	161929.4	293399.7	101771.6	52607.0	49164.5	191628.1	17584.4
Mar	196246.0	153398.9	42847.1	119317.7	-23403.8	17554.5	-28394.4	-12563.9	-20814.4	163535.9	298496.1	104176.3	54551.6	49624.7	194319.8	17067.7
Apr	192806.7	151283.3	41523.4	122204.9	-21795.1	17506.9	-27875.8	-11426.3	-21962.4	165962.5	299672.5	103381.9	53367.3	50014.6	196290.6	15339.2
May	187766.0	143797.1	43969.0	127673.4	-18949.6	19003.8	-27906.4	-10047.1	-20188.6	166811.6	300261.3	100586.8	53857.9	46728.9	199674.5	15178.1
Jun	183034.9	137343.7	45691.3	126405.8	-20834.8	21719.2	-32180.8	-10373.1	-22119.8	169360.4	299881.2	99964.6	54006.8	45957.8	198916.6	10559.5
Jul	176363.0	126073.0	50290.0	133538.6	-13996.7	23252.9	-26766.3	-10483.3	-22382.6	169917.9	299395.4	101656.9	53979.2	47677.7	197738.5	10506.3
Aug	179023.1	125776.6	53246.5	135369.2	-11682.3	27310.2	-28368.8	-10623.7	-22659.7	169711.2	303160.6	103771.1	54368.7	49402.5	199389.5	11231.7
Sep	175184.1	123171.5	52012.6	138968.9	-11582.3	30093.4	-31425.1	-10250.6	-23678.5	174229.7	301636.0	104358.5	53502.9	50855.6	197277.4	12517.0

Source: Bank of Guyana and Commercial Banks.



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

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate <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
2003	14.88	3.46	2.81	3.16	3.50	3.54
2004	14.54	3.42	2.59	2.85	3.50	3.38
2005	14.54	3.38	2.59	2.90	3.38	3.25
2006	14.54	3.19	2.48	2.20	3.00	3.00
2007	14.71	3.15	2.40	2.10	3.00	2.96
2008						
Mar	14.71	3.15	2.40	2.10	3.00	2.96
Jun	14.54	3.17	2.40	2.10	3.00	2.96
Sep	14.54	3.12	2.31	2.00	3.00	2.88
Dec	14.54	3.04	2.34	2.05	3.00	2.92
2009						
Mar	14.54	2.78	2.32	2.00	2.75	2.88
Jun	14.54	2.82	2.32	2.00	2.75	2.88
Sep	14.54	2.80	2.32	2.00	2.75	2.88
Dec	14.54	2.78	2.32	2.00	2.75	2.88
2010						
Mar	14.54	2.75	2.32	2.00	2.75	2.88
Jun	14.54	2.71	2.32	2.00	2.75	2.88
Sep	14.54	2.71	2.32	2.00	2.75	2.88
Dec	14.54	2.67	2.28	2.55	3.00	2.88
2011						
Mar	14.54	2.56	2.18	2.39	...	2.78
Jun	14.54	2.23	1.83	2.08	...	2.40
Sep	14.54	2.11	1.77	1.98	...	2.26
Dec	14.00	1.99	1.83	2.00	...	2.20
2012						
Jan	14.00	1.99	1.85	2.00	...	2.20
Feb	14.00	1.97	1.81	1.95	...	2.15
Mar	13.83	1.80	1.57	1.71	...	1.89
Apr	13.83	1.78	1.60	1.71	...	1.89
May	13.83	1.75	1.59	1.70	...	1.88
Jun	13.83	1.75	1.47	1.65	...	1.83
Jul	13.83	1.71	1.43	1.60	...	1.79
Aug	13.83	1.72	1.43	1.60	...	1.79
Sep	13.83	1.69	1.39	1.58	...	1.76
Oct	13.83	1.69	1.39	1.58	...	1.76
Nov	13.83	1.69	1.39	1.58	...	1.76
Dec	13.83	1.69	1.39	1.58	...	1.76
2013						
Jan	13.83	1.55	1.39	1.60	...	1.61
Feb	13.83	1.48	1.21	1.43	...	1.55
Mar	13.83	1.47	1.21	1.36	...	1.53
Apr	13.83	1.33	1.09	1.25	...	1.40
May	13.83	1.33	1.09	1.25	...	1.40
Jun	13.83	1.33	1.09	1.25	...	1.39
Jul	13.83	1.33	1.09	1.25	...	1.39
Aug	13.83	1.33	1.09	1.25	...	1.39
Sep	12.83	1.33	1.09	1.25	...	1.39

Source: Commercial Banks

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

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

## COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area	
	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill <sup>1</sup>	Treas Bill	Bank Rate	Treas Bill	Bank Rate	
2003	3.40	5.50	4.79	7.00	0.77	7.50	23.46	0.89	2.00	3.83	3.00	
2004	3.79	6.00	4.70	7.00	2.76	7.50	14.94	2.20	3.15	4.68	3.00	
2005	3.74	6.00	4.95	8.00	6.22	10.00	13.55	3.89	5.16	4.43	3.25	
2006	4.16	6.75	6.74	10.00	6.56	12.00	12.31	4.84	6.25	5.08	4.50	
2007	3.90	6.50	7.00	10.00	4.90	12.00	13.34	3.08	4.83	5.30	5.00	
2008												
Mar	3.90	6.50	7.00	10.25	4.70	12.00	14.22	1.38	3.04	4.88	5.00	
Jun	3.94	6.50	7.05	10.25	4.16	12.00	14.43	1.89	2.25	5.11	5.25	
Sep	3.94	6.50	7.05	10.75	3.48	12.00	15.35	1.46	2.25	4.74	5.25	
Dec	4.19	6.75	6.94	10.75	4.81	10.00	24.45	0.04	0.86	1.30	3.00	
2009												
Mar	4.18	6.75	3.26	10.50	3.85	10.00	21.77	0.25	0.50	0.60	2.50	
Jun	4.18	6.75	2.56	9.50	3.85	7.00	21.05	0.17	0.50	0.50	1.75	
Sep	4.18	6.75	1.85	8.25	3.56	7.00	17.35	0.13	0.50	0.38	1.75	
Dec	4.18	6.75	1.36	7.25	3.44	7.00	16.80	0.07	0.50	0.36	1.75	
2010												
Mar	3.84	6.50	1.28	7.00	3.30	7.00	10.49	0.15	0.75	0.51	1.75	
Jun	4.11	6.50	1.00	7.00	3.23	7.00	9.26	0.12	0.75	0.48	1.75	
Sep	3.78	6.25	0.34	6.25	3.35	7.00	7.99	0.15	0.75	0.51	1.75	
Dec	3.78	6.25	0.37	5.75	3.35	7.00	7.48	0.15	0.75	0.50	1.75	
2011												
Mar	2.69	5.25	0.40	5.25	3.42	7.00	6.63	0.11	0.75	0.56	1.75	
Jun	2.35	5.25	0.98	5.25	3.38	7.00	6.61	0.04	0.75	0.52	2.25	
Sep	2.06	5.25	0.25	5.00	3.42	7.00	6.56	0.01	0.75	0.46	2.25	
Dec	2.35	5.50	0.28	5.00	3.43	7.00	6.46	0.01	0.75	0.30	1.75	
2012												
Jan	2.16	5.50	0.22	5.00	3.44	7.00	6.53	0.03	0.75	0.32	1.75	
Feb	2.00	5.50	0.10	5.00	3.45	7.00	6.57	0.09	0.75	0.39	1.75	
Mar	2.00	5.50	0.04	5.00	3.45	7.00	6.47	0.08	0.75	0.42	1.75	
Apr	1.82	5.50	0.10	5.00	3.47	7.00	6.44	0.08	0.75	0.42	1.75	
May	1.82	5.50	0.31	5.00	3.48	7.00	6.44	0.09	0.75	0.36	1.75	
Jun	1.82	5.50	0.50	5.00	3.48	7.00	6.47	0.09	0.75	0.34	1.75	
Jul	1.54	5.25	0.60	5.00	3.48	7.00	6.52	0.10	0.75	0.29	1.50	
Aug	1.54	5.25	0.60	5.00	3.49	7.00	6.63	0.10	0.75	0.24	1.50	
Sep	1.54	5.25	0.52	4.75	3.52	7.00	6.57	0.11	0.75	0.25	1.50	
Oct	1.54	5.25	0.54	4.75	3.54	7.00	6.69	0.10	0.75	0.24	1.50	
Nov	1.54	5.25	0.46	4.75	3.59	7.00	6.90	0.09	0.75	0.22	1.50	
Dec	1.45	5.25	0.39	4.75	3.61	7.00	7.18	0.07	0.75	0.25	1.50	
2013												
Jan	1.45	5.25	0.35	4.75	3.60	7.00	7.18	0.07	0.75	0.27	1.50	
Feb	1.45	5.25	0.24	4.75	3.60	7.00	5.75	0.10	0.75	0.31	1.50	
Mar	1.19	5.00	0.18	4.75	3.60	7.00	6.22	0.09	0.75	0.34	1.50	
Apr	1.19	5.00	0.15	4.75	3.54	7.00	6.44	0.06	0.75	0.34	1.50	
May	1.19	5.00	0.15	4.75	3.47	7.00	7.12	0.04	0.75	0.31	1.00	
Jun	1.20	5.00	0.15	4.75	3.36	7.00	...	0.05	0.75	0.31	1.00	
Jul	1.20	5.00	0.14	4.75	3.25	7.00	...	0.05	0.75	0.31	...	
Aug	1.36	5.00	0.14	4.75	3.25	7.00	...	0.05	0.75	0.31	...	
Sep	1.36	5.00	0.14	4.75	3.17	7.00	...	0.02	0.75	0.31	...	

Source: Statistical Reports from Central Banks

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



**THE NEW BUILDING SOCIETY: ASSETS AND LIABILITIES**  
(G\$ Million)

Table 5.1

Period Ended	Assets										Total Assets/ Liabilities	Liabilities					Foreign Liabilities
	Foreign Sector	Banking System Cash & Deposits	Public Sector				Private Sector					Deposits					
			Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't. Sec.	Loans			Other		Total Deposits	Shares Deposits	Other Deposits	Other		
							Total	Mortgage Loans	Other Loans								
2003	721.9	1,686.3	9,557.9	9,557.9	-	-	10,868.8	10,868.8	-	756.7	23,591.5	20,779.5	20,257.8	521.7	2,812.0	...	
2004	758.2	1,732.9	9,887.2	9,887.2	-	-	12,412.7	12,412.7	-	954.5	25,745.6	22,507.0	21,959.5	547.5	3,238.7	...	
2005	872.9	1,494.1	11,436.4	11,436.4	-	-	13,896.6	13,896.6	-	1,124.9	28,825.0	24,059.7	23,450.2	609.5	3,820.3	945.1	
2006	906.9	1,515.4	11,823.1	11,823.1	-	-	15,600.2	15,600.2	-	1,625.7	31,471.3	25,939.2	25,304.8	634.5	4,193.1	1,339.0	
2007	956	2,017	12,515	12,515	-	-	16,992	16,992	-	1,043	33,522	27,368	26,655	713	4,586	1,568	
2008																	
Mar	1,028	3,225	11,479	11,479	-	-	17,260	17,260	-	1,564	34,557	28,070	27,353	717	4,852	1,635	
June	1,043	4,289	10,633	10,633	-	-	17,671	17,671	-	1,577	35,213	28,513	27,799	715	5,038	1,662	
Sep	1,043	4,167	10,429	10,429	-	-	18,194	18,194	-	1,652	35,484	28,773	28,059	715	5,119	1,592	
Dec	1,036	4,193	9,801	9,801	-	-	19,046	19,046	-	1,701	35,777	28,905	28,219	686	5,248	1,624	
2009																	
Mar	742	4,511	8,689	8,689	-	-	19,495	19,495	-	3,208	36,644	29,893	29,203	691	5,146	1,605	
Jun	742	4,097	8,416	8,416	-	-	20,301	20,301	-	3,265	36,821	29,910	29,219	691	5,355	1,555	
Sep	729	4,159	8,188	8,188	-	-	20,961	20,961	-	3,417	37,455	30,347	29,661	686	5,427	1,680	
Dec	778	4,516	8,209	8,209	-	-	20,965	20,965	-	3,507	37,976	30,573	29,901	672	5,665	1,737	
2010																	
Mar	778	4,867	9,189	9,189	-	-	21,322	21,322	-	3,453	39,611	32,059	31,370	689	5,733	1,819	
Jun	778	4,829	10,326	10,326	-	-	21,297	21,297	-	3,408	40,639	32,244	31,560	684	5,947	2,448	
Sep	790	4,588	10,701	10,701	-	-	21,460	21,460	-	3,720	41,260	31,388	30,735	653	6,053	3,818	
Dec	800	4,727	10,869	10,869	-	-	21,625	21,625	-	3,894	41,915	31,159	30,500	659	6,247	4,509	
2011																	
Jan	800	4,481	11,715	11,715	-	-	21,669	21,669	-	3,817	42,481	33,511	32,835	676	6,200	2,770	
Feb	800	4,845	11,645	11,645	-	-	21,684	21,684	-	3,754	42,728	29,353	28,718	635	6,267	7,108	
Mar	800	5,047	12,057	12,057	-	-	21,783	21,783	-	3,835	43,522	34,242	33,532	710	6,376	2,904	
Apr	800	5,237	12,131	12,131	-	-	21,877	21,877	-	3,883	43,927	34,373	33,656	716	6,418	3,137	
May	800	6,032	11,459	11,459	-	-	21,982	21,982	-	3,914	44,186	34,577	33,864	713	6,498	3,111	
Jun	800	6,069	11,913	11,913	-	-	22,066	22,066	-	3,841	44,690	34,819	34,110	709	6,632	3,239	
Jul	800	4,726	13,183	13,183	-	-	22,253	22,253	-	3,894	44,856	34,841	34,137	704	6,680	3,335	
Aug	792	3,795	13,837	13,837	-	-	22,396	22,396	-	3,869	44,688	34,526	33,816	710	6,671	3,491	
Sep	792	3,598	14,035	14,035	-	-	22,726	22,726	-	3,915	45,067	34,708	34,000	708	6,774	3,585	
Oct	801	3,500	14,035	14,035	-	-	23,027	23,027	-	3,972	45,335	34,852	34,159	693	6,838	3,644	
Nov	801	3,661	13,750	13,750	-	-	23,365	23,365	-	3,986	45,563	35,066	34,366	701	6,914	3,583	
Dec	789	3,725	13,469	13,469	-	-	23,572	23,572	-	3,921	45,475	34,694	34,012	682	7,001	3,780	
2012																	
Jan	789	3,948	13,645	13,645	-	-	23,721	23,721	-	3,931	46,032	35,188	34,469	719	6,999	3,846	
Feb	789	4,380	13,124	13,124	-	-	24,043	24,043	-	3,933	46,269	35,312	34,583	729	7,067	3,890	
Mar	789	4,058	13,076	13,076	-	-	24,356	24,356	-	3,949	46,227	35,118	34,403	715	7,159	3,949	
Apr	781	4,165	12,936	12,936	-	-	24,563	24,563	-	3,953	46,397	35,169	34,463	706	7,195	4,033	
May	781	4,876	12,243	12,243	-	-	24,840	24,840	-	3,980	46,720	35,370	34,663	707	7,266	4,083	
Jun	781	6,023	10,972	10,972	-	-	25,268	25,268	-	3,975	47,019	35,482	34,755	727	7,399	4,138	
Jul	781	6,130	10,980	10,980	-	-	25,669	25,669	-	3,935	47,494	35,906	35,183	723	7,412	4,176	
Aug	794	6,265	10,788	10,788	-	-	26,083	26,083	-	3,916	47,845	36,139	35,421	718	7,488	4,219	
Sep	794	6,135	10,788	10,788	-	-	26,463	26,463	-	3,976	48,157	36,289	35,555	733	7,580	4,288	
Oct	794	5,787	10,788	10,788	-	-	26,972	26,972	-	4,015	48,355	36,415	35,689	726	7,638	4,302	
Nov	794	5,693	10,495	10,495	-	-	27,548	27,548	-	4,056	48,586	36,517	35,767	751	7,725	4,344	
Dec	804	6,408	9,811	9,811	-	-	27,791	27,791	-	4,027	48,841	36,758	35,933	826	7,817	4,266	
2013																	
Jan	804	8,406	7,759	7,759	-	-	28,234	28,234	-	3,994	49,197	36,941	36,201	740	7,836	4,420	
Feb	804	8,937	7,175	7,175	-	-	28,703	28,703	-	4,026	49,645	37,265	36,538	726	7,943	4,438	
Mar	804	10,249	5,855	5,855	-	-	29,163	29,163	-	4,027	50,097	37,429	36,707	722	8,171	4,498	
Apr	804	10,980	5,473	5,473	-	-	29,469	29,469	-	4,026	50,752	37,977	37,221	756	8,235	4,540	
May	804	11,189	6,065	6,065	-	-	29,882	29,882	-	4,024	51,964	39,096	38,332	764	8,330	4,538	
Jun	804	10,993	6,065	6,065	-	-	30,390	30,390	-	3,915	52,168	39,110	38,361	748	8,485	4,573	
Jul	815	12,285	4,592	4,592	-	-	30,747	30,747	-	3,911	52,351	39,272	38,532	740	8,479	4,601	
Aug	815	12,223	4,307	4,307	-	-	31,125	31,125	-	3,895	52,366	39,134	38,382	752	8,587	4,644	
Sep	807	12,047	4,307	4,307	-	-	31,619	31,619	-	3,923	52,703	39,147	38,388	759	8,887	4,669	

Source: New Building Society

**TRUST COMPANIES: ASSETS**  
(G\$ Thousand)

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2003	7,825,722	165,459	1,457,921	4,388	1,453,533	109,722	109,722	-	5,669,857	2,825,775	1,537,518	1,306,564	422,763
2004 *	8,339,496	682,805	1,615,379	4,625	1,610,754	1,321,564	9,361	1,312,203	3,762,558	2,317,990	1,244,790	199,778	957,190
2005	8,465,900	1,018,046	1,938,792	4,365	1,934,427	1,438,938	9,559	1,429,379	3,090,685	1,449,171	1,419,546	221,968	979,439
2006	8,684,327	3,170,741	1,146,767	4,657	1,142,110	980,697	9,748	970,949	2,572,563	1,956,559	386,267	229,737	813,559
2007	9,706,476	4,363,793	1,118,820	4,692	1,114,128	788,572	10,050	778,522	2,670,268	1,380,278	926,379	363,611	765,023
2008													
Mar	10,200,324	4,847,739	1,172,877	4,445	1,168,432	757,138	9,992	747,146	2,670,470	1,466,893	812,506	391,071	752,100
June	10,486,172	5,049,541	1,336,796	4,805	1,331,991	765,202	10,042	755,160	2,597,487	1,417,868	787,643	391,976	737,146
Sep	10,302,490	5,169,049	1,074,813	4,797	1,070,016	757,447	10,090	747,357	2,589,932	1,386,399	818,653	384,880	711,249
Dec **	9,938,842	5,469,692	1,176,839	4,740	1,172,099	755,290	-	755,290	1,894,707	889,659	633,362	371,686	642,314
2009													
Mar	9,155,002	4,787,663	1,187,739	4,776	1,182,963	746,223	-	746,223	1,824,699	861,926	600,277	362,496	608,678
Jun	8,810,029	4,436,622	1,078,858	4,830	1,074,028	754,775	-	754,775	1,951,814	994,717	587,618	369,479	587,960
Sep	7,905,684	4,272,874	1,149,735	4,674	1,145,061	-	-	-	1,888,787	942,031	583,527	363,229	594,288
Dec	7,368,039	4,166,567	1,134,733	4,965	1,129,768	-	-	-	1,483,751	913,649	265,263	304,839	582,988
2010													
Mar	7,286,104	4,047,219	958,797	4,996	953,801	-	-	-	1,726,014	948,220	472,902	304,892	554,074
Jun	7,160,991	3,938,149	736,681	4,713	731,968	-	-	-	1,898,050	930,741	656,589	310,720	588,111
Sep	7,131,564	3,839,354	807,347	4,934	802,413	-	-	-	1,945,229	959,518	680,613	305,098	539,634
Dec	7,445,107	3,515,324	1,149,961	4,907	1,145,054	-	-	-	2,279,326	1,006,615	997,513	275,198	500,496
2011													
Mar	7,207,547	3,546,973	1,052,244	4,817	1,047,427	-	-	-	2,122,846	820,765	1,025,574	276,507	485,484
Jun	7,345,950	3,450,377	1,034,767	4,904	1,029,863	-	-	-	2,370,161	947,145	1,140,262	282,754	490,645
Sep	7,375,750	3,293,637	1,059,168	4,961	1,054,207	-	-	-	2,536,968	1,131,927	1,127,968	277,073	485,977
Dec	7,628,741	3,077,107	1,221,904	5,146	1,216,758	-	-	-	2,901,999	1,223,380	1,405,085	273,534	427,731
2012													
Mar	7,573,175	3,063,177	1,138,639	5,134	1,133,505	-	-	-	2,971,506	1,249,055	1,444,353	278,098	399,853
Jun	7,798,538	3,017,879	842,466	5,208	837,258	-	-	-	3,516,273	1,492,912	1,738,170	285,191	421,920
Sep	8,038,368	3,009,979	1,030,696	5,387	1,025,309	-	-	-	3,874,633	1,670,451	1,923,134	281,048	123,060
Dec	8,273,170	2,533,556	1,210,642	11,221	1,199,421	-	-	-	4,357,523	1,925,635	2,140,207	291,681	171,449
2013													
Mar	8,000,891	2,364,459	1,069,544	11,354	1,058,190	-	-	-	4,364,530	1,906,426	2,159,654	298,450	202,358
Jun	8,125,152	2,308,463	1,049,072	11,029	1,038,043	-	-	-	4,586,114	1,930,067	2,358,040	298,007	181,503
Sep	7,976,022	2,294,552	903,027	10,876	892,151	-	-	-	4,609,499	1,955,459	2,357,218	296,822	168,944

Source: Trust Companies

\* Central Government Debentures are included in local government from March 2004

\*\*Figures from December 2008 do not include Globe Trust & Investment. The order for the liquidation of Globe trust was issued in October 2008.

**TRUST COMPANIES: LIABILITIES**  
(G\$ Thousand)

Table 5.2(b)

Period Ended	Total Liabilities	Foreign Sector	Deposits					Other Private Sector			Other	
			Total Deposits	Private Sector				Public Sector	Total	Capital & Reserves		Loans Rec.
				Total	Business Firms	Indiv. Cust.	Other Cust.					
2003	7,825,722	53,466	5,233,573	4,428,273	9,145	4,309,601	109,527	805,300	2,477,559	1,899,995	577,564	61,124
2004	8,339,496	108,605	5,520,784	3,920,784	9,085	3,848,243	63,456	1,600,000	2,292,754	1,715,269	577,485	417,353
2005	8,465,900	115,018	5,956,444	3,583,944	9,020	3,510,870	64,054	2,372,500	1,905,830	1,400,158	505,672	488,608
2006	8,684,327	109,311	6,452,314	4,100,179	9,725	4,025,769	64,685	2,352,135	1,792,866	1,415,890	376,976	329,836
2007	9,706,476	124,856	7,499,496	5,034,212	9,816	4,959,106	65,290	2,465,284	1,801,707	1,574,699	227,008	280,417
2008												
Mar	10,200,324	118,325	7,813,542	5,329,056	9,842	5,253,777	65,437	2,484,486	1,862,178	1,536,852	325,326	406,279
June	10,486,172	114,606	8,066,676	5,539,240	9,862	5,463,795	65,583	2,527,436	1,803,180	1,477,854	325,326	501,710
Sep	10,302,490	116,642	8,188,354	5,618,087	9,882	5,542,451	65,754	2,570,267	1,665,061	1,509,735	155,326	332,433
Dec	9,938,842	48,625	7,788,144	5,243,453	-	5,243,453	-	2,544,691	1,744,715	1,619,389	125,326	357,358
2009												
Mar	9,155,002	49,027	7,512,053	4,947,152	-	4,947,152	-	2,564,901	1,464,418	1,339,092	125,326	129,504
Jun	8,810,029	48,384	7,255,067	4,821,009	-	4,821,009	-	2,434,058	1,395,207	1,244,657	150,550	111,371
Sep	7,905,684	46,135	6,238,629	3,759,367	-	3,759,367	-	2,479,262	1,504,009	1,345,959	158,050	116,911
Dec	7,368,039	47,988	5,903,072	3,414,862	-	3,414,862	-	2,488,210	1,328,557	1,182,007	146,550	88,422
2010												
Mar	7,286,104	45,122	5,785,375	3,318,806	-	3,318,806	-	2,466,569	1,365,580	1,194,030	171,550	90,027
Jun	7,160,991	47,010	5,637,345	3,143,776	-	3,143,776	-	2,493,569	1,344,854	1,143,304	201,550	131,782
Sep	7,131,564	51,428	5,642,270	3,102,122	-	3,102,122	-	2,540,148	1,357,524	1,142,974	214,550	80,342
Dec	7,445,107	44,733	5,884,402	2,898,410	-	2,898,410	-	2,985,992	1,450,903	1,236,353	214,550	65,069
2011												
Mar	7,207,547	44,570	5,626,816	2,520,384	-	2,520,384	-	3,106,432	1,457,478	1,242,928	214,550	78,683
Jun	7,345,950	49,848	5,694,569	2,181,404	-	2,181,404	-	3,513,165	1,468,711	1,189,461	279,250	132,822
Sep	7,375,750	48,181	5,680,202	2,167,037	-	2,167,037	-	3,513,165	1,574,119	1,329,869	244,250	73,248
Dec	7,628,741	54,444	5,754,100	2,154,054	-	2,154,054	-	3,600,046	1,768,019	1,517,769	250,250	52,178
2012												
Mar	7,573,175	55,837	5,904,732	2,557,635	-	2,557,635	-	3,347,097	1,581,567	1,368,317	213,250	31,039
Jun	7,798,538	55,299	5,849,971	2,451,455	-	2,451,455	-	3,398,516	1,649,655	1,337,498	312,157	243,613
Sep	8,038,368	50,414	5,872,202	2,423,969	-	2,423,969	-	3,448,233	1,873,438	1,380,101	493,337	242,314
Dec	8,273,170	50,288	5,879,724	2,581,897	-	2,581,897	-	3,297,827	2,076,109	1,429,772	646,337	267,049
2013												
Mar	8,000,891	52,535	5,610,775	2,403,077	-	2,403,077	-	3,207,698	2,117,642	1,471,305	646,337	219,939
Jun	8,125,152	53,641	5,681,995	2,454,546	-	2,454,546	-	3,227,449	2,314,658	1,489,321	825,337	74,858
Sep	7,976,022	61,269	5,490,035	2,635,529	-	2,635,529	-	2,854,506	2,335,311	1,534,974	800,337	89,407

Source: Trust Companies

**FINANCE COMPANIES: ASSETS**  
(G\$ Thousand)

Table 5.2 (c)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2003	6,441,872	853,829	204,386	38,093	166,294	-	-	-	5,096,189	7,531	397,876	4,690,782	287,467
2004	6,953,339	914,420	193,159	39,062	154,098	-	-	-	5,134,022	12,381	214,135	4,907,506	711,738
2005	26,777,147	929,320	1,335,331	50,190	1,285,141	-	-	-	15,736,069	299,885	10,608,179	4,828,005	8,776,426
2006	28,690,399	896,049	1,586,884	4,447	1,582,436	-	-	-	15,856,157	440,925	10,318,358	5,096,874	10,351,309
2007	31,756,333	605,365	1,062,178	29,280	1,032,899	-	-	-	18,700,501	2,446,003	10,075,877	6,178,621	11,388,289
2008													
Mar	31,722,966	668,388	1,192,432	11,919	1,180,513	-	-	-	19,419,115	1,526,004	10,911,336	6,981,776	10,443,031
Jun	31,952,795	730,293	1,175,599	21,055	1,154,545	-	-	-	19,459,084	1,488,825	10,990,128	6,980,132	10,587,818
Sep	32,136,778	1,267,047	1,165,693	6,275	1,159,418	-	-	-	19,099,606	1,476,449	10,922,085	6,701,073	10,604,432
Dec	34,865,100	3,857,142	594,617	16,277	578,340	-	-	-	19,050,454	1,666,951	10,777,766	6,605,738	11,362,887
2009													
Mar	36,434,866	3,946,561	615,673	4,041	611,632	-	-	-	20,539,682	1,784,152	10,898,656	7,856,874	11,332,950
Jun	36,538,871	4,250,340	1,971,086	12,034	1,959,052	-	-	-	19,257,047	1,731,180	11,087,361	6,438,506	11,060,399
Sep	36,699,525	3,192,022	1,894,921	1,073	1,893,848	-	-	-	20,448,090	1,662,775	11,319,841	7,465,474	11,164,493
Dec	35,429,862	3,265,850	2,180,018	22,470	2,157,548	-	-	-	18,984,675	1,683,124	9,833,595	7,467,957	10,999,319
2010													
Mar	35,367,169	3,328,384	2,365,169	2,475	2,362,694	-	-	-	19,081,230	1,672,398	9,665,075	7,743,758	10,592,385
Jun	35,753,185	3,398,834	2,468,528	7,001	2,461,527	-	-	-	18,993,213	1,645,480	9,567,339	7,780,394	10,892,610
Sep	35,885,662	3,385,777	2,314,314	10,447	2,303,867	-	-	-	19,131,229	1,653,969	9,705,381	7,771,879	11,054,342
Dec	35,791,469	3,849,580	1,939,013	12,762	1,926,251	-	-	-	18,685,330	1,520,035	9,371,647	7,793,648	11,317,547
2011													
Mar	36,123,717	3,922,814	1,484,293	5,264	1,479,029	-	-	-	18,356,026	1,440,791	9,434,367	7,480,868	12,360,585
Jun	36,388,852	3,896,484	1,615,618	6,788	1,608,830	-	-	-	18,186,818	1,381,512	9,314,329	7,490,977	12,689,931
Sep	36,514,472	3,908,518	1,446,922	11,174	1,435,748	-	-	-	18,289,764	1,357,863	9,480,769	7,451,132	12,869,268
Dec	37,400,051	3,938,561	1,396,750	25,211	1,371,539	-	-	-	19,112,342	1,297,125	9,533,592	8,281,625	12,952,398
2012													
Mar	40,823,279	4,106,956	1,402,967	16,027	1,386,939	-	-	-	22,380,804	1,253,366	9,664,110	11,463,328	12,932,551
Jun	41,219,958	4,208,824	608,215	6,329	601,886	-	-	-	22,328,263	1,155,901	9,738,804	11,433,558	14,074,656
Sep	41,154,086	4,270,381	295,538	1,928	293,610	-	-	-	22,190,916	994,122	9,836,325	11,360,469	14,397,250
Dec	41,549,350	4,357,602	323,742	13,957	309,785	-	-	-	22,200,456	902,168	9,950,680	11,347,608	14,667,551
2013													
Mar	40,498,586	4,646,571	740,863	18,654	722,209	-	-	-	22,460,963	442,923	9,902,947	12,115,093	12,650,189
Jun	41,227,078	4,922,836	876,300	38,058	838,242	-	-	-	22,396,812	422,735	9,855,335	12,118,742	13,031,131
Sep	39,753,690	4,138,043	346,533	36,321	310,213	-	-	-	22,458,157	285,939	10,028,412	12,143,806	12,810,957

Source: Trust, Finance, Micro-Finance and Asset Management Companies

Figures from March 2002 includes the Merchant Bank

Figures from July 2005 includes Asset Management Companies

Figures from January 2006 includes DFLSA

Figures from July 2007 includes IPED

Figures from March 2009 includes SBDT

**FINANCE COMPANIES: LIABILITIES**  
(G\$ Thousand)

Table 5.2(d)

Period Ended	Total Liabilities	Foreign Sector	Deposits					Other Private Sector			Other	
			Total Deposits	Private Sector				Public Sector	Total	Capital & Reserves		Loans Rec.
				Total	Business Firms	Indiv. Cust.	Other Cust.					
2003	6,441,872	917,471	-	-	-	-	-	-	5,435,947	3,968,832	1,467,115	88,453
2004	6,953,339	917,471	-	-	-	-	-	-	5,805,896	4,290,835	1,515,061	229,972
2005	26,777,147	917,471	-	-	-	-	-	-	10,903,463	7,054,083	3,849,380	14,956,213
2006	28,690,399	917,471	-	-	-	-	-	-	12,634,784	7,834,333	4,800,451	15,138,144
2007	31,756,333	992,726	-	-	-	-	-	-	15,145,601	9,643,606	5,501,995	15,618,006
2008												
Mar	31,722,966	992,726	-	-	-	-	-	-	15,203,355	9,995,349	5,208,006	15,526,886
Jun	31,952,795	992,726	-	-	-	-	-	-	15,331,950	10,075,626	5,256,324	15,628,119
Sep	32,136,778	1,028,410	-	-	-	-	-	-	15,834,112	11,036,528	4,797,584	15,274,256
Dec	34,865,100	1,015,159	-	-	-	-	-	-	18,569,963	13,760,892	4,809,071	15,279,978
2009												
Mar	36,434,866	1,015,159	-	-	-	-	-	-	19,893,371	14,986,899	4,906,472	15,526,335
Jun	36,538,871	1,000,160	-	-	-	-	-	-	19,717,093	14,920,963	4,796,130	15,821,618
Sep	36,699,525	1,019,988	-	-	-	-	-	-	20,440,983	15,047,100	5,393,883	15,238,554
Dec	35,429,862	1,015,398	-	-	-	-	-	-	20,115,605	17,130,091	2,985,514	14,298,859
2010												
Mar	35,367,169	999,978	-	-	-	-	-	-	20,560,493	17,505,180	3,055,313	13,806,697
Jun	35,753,185	958,693	-	-	-	-	-	-	20,842,583	17,748,051	3,094,532	13,951,909
Sep	35,885,662	978,702	-	-	-	-	-	-	20,895,364	17,836,344	3,059,020	14,011,597
Dec	35,791,469	968,838	-	-	-	-	-	-	20,891,530	17,926,739	2,964,791	13,931,101
2011												
Mar	36,123,717	969,144	-	-	-	-	-	-	21,196,713	18,214,874	2,981,839	13,957,861
Jun	36,388,852	989,393	-	-	-	-	-	-	21,346,368	18,442,259	2,904,109	14,053,090
Sep	36,514,472	988,973	-	-	-	-	-	-	21,365,134	18,527,188	2,837,946	14,160,365
Dec	37,400,051	1,034,628	-	-	-	-	-	-	22,271,201	19,449,544	2,821,657	14,094,222
2012												
Mar	40,823,279	1,020,875	-	-	-	-	-	-	25,749,283	22,929,883	2,819,400	14,053,121
Jun	41,219,958	1,005,125	-	-	-	-	-	-	26,105,775	23,231,133	2,874,642	14,109,058
Sep	41,154,086	979,219	-	-	-	-	-	-	26,071,452	23,158,810	2,912,642	14,103,415
Dec	41,549,350	981,394	-	-	-	-	-	-	31,970,604	29,008,127	2,962,477	8,597,352
2013												
Mar	40,498,586	101,040	-	-	-	-	-	-	31,510,940	29,844,939	1,666,001	8,886,606
Jun	41,227,078	101,849	-	-	-	-	-	-	32,174,246	30,192,650	1,981,596	8,950,983
Sep	39,753,690	69,284	-	-	-	-	-	-	31,126,353	29,759,434	1,366,919	8,558,052

Source: Trust, Finance, Micro-Finance and Asset Management Companies

**LIFE**  
**DOMESTIC INSURANCE COMPANIES: ASSETS AND LIABILITIES**  
(G\$ Million)

Table 5.3 (a)

Period Ended	Assets																			Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified				Life Ins. Fund	Cap. and Res.	Foreign Liab. <sup>1)</sup>	Other	
	Total	Comm. Banks Dep.	Secur.	Loans and Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets	Other Assets						
2003	8,195.1	5,110.8	1,169.2	1,419.2	496.0	961.5	193.9	767.7	-	-	-	-	2,306.9	1,477.4	106.8	722.7	3,255.4	1,891.9	1,363.5	14,719.0	6,596.2	834.9	5,506.3	1,781.6	
2004	14,947.5	11,947.9	935.6	1,530.7	533.4	1,004.9	175.1	829.8	-	-	-	-	2,509.7	1,731.5	101.2	676.9	3,933.8	2,077.0	1,856.8	22,395.9	14,265.1	1,134.0	5,524.8	1,472.1	
2005	13,618.5	10,265.0	1,435.0	1,406.8	511.8	1,865.4	242.5	1,622.9	-	-	-	-	3,648.7	2,525.9	132.6	990.1	3,611.4	2,095.7	1,515.6	22,743.9	13,458.1	1,595.5	5,467.3	2,223.0	
2006	10,586.0	7,636.0	1,698.9	769.4	481.8	1,229.7	169.5	1,060.2	-	-	-	-	5,629.3	3,248.8	26.0	2,354.4	3,941.4	2,011.9	1,929.5	21,386.4	11,262.3	1,986.0	5,503.2	2,635.0	
2007	12,067.3	9,511.8	1,954.7	1,525.7	924.8	1,713.7	395.0	1,318.7	-	-	-	-	7,854.9	4,542.8	1,608.7	1,703.4	4,551.6	2,504.2	2,047.3	26,187.5	14,174.8	3,190.5	5,030.4	3,791.7	
2008																									
Mar	13,287.7	9,405.8	2,568.9	1,005.5	307.6	1,620.2	350.0	1,270.2	-	-	-	-	7,650.1	5,219.6	772.0	1,658.4	4,459.4	2,898.7	1,560.7	27,017.4	15,701.3	3,116.1	5,217.0	2,983.1	
Jun	12,750.0	9,183.8	1,959.5	1,028.8	577.9	1,914.7	452.3	1,462.4	-	-	-	-	7,666.3	5,215.3	797.1	1,653.9	5,087.4	2,641.0	2,446.4	27,418.3	14,053.7	5,252.4	4,734.1	3,378.6	
Sep	13,422.8	9,635.8	1,930.9	1,008.0	848.1	1,860.5	576.5	1,283.9	-	-	-	-	8,085.7	5,552.6	882.1	1,651.1	5,043.9	2,673.8	2,370.1	28,413.0	14,272.2	5,422.6	5,025.8	3,692.7	
Dec	14,061.0	10,409.2	1,889.8	1,047.6	714.5	2,052.2	578.8	1,473.4	-	-	-	-	8,520.2	5,776.3	1,031.1	1,712.8	6,054.4	3,469.5	2,584.9	30,687.8	16,016.4	5,660.8	5,018.5	3,992.4	
2009																									
Mar	6,906.9	3,507.4	1,989.8	994.8	415.0	1,841.7	599.8	1,241.8	-	-	-	-	4,336.4	3,487.2	118.7	730.5	3,062.4	1,986.3	1,076.1	16,147.4	6,935.6	5,006.6	2,090.7	2,114.4	
Jun	7,498.2	3,572.8	1,972.5	1,028.8	924.0	1,850.4	534.9	1,315.4	-	-	-	-	4,564.5	3,668.7	110.9	784.9	2,407.7	1,553.3	854.4	16,320.8	4,271.5	4,982.2	5,030.8	2,036.3	
Sep	7,447.2	3,243.9	2,242.8	1,040.4	920.1	2,180.3	609.1	1,571.1	-	-	-	-	4,489.9	3,732.5	111.6	645.7	2,443.2	1,555.3	887.9	16,560.6	4,290.2	4,941.1	5,026.6	2,302.6	
Dec	7,104.3	3,295.1	2,229.5	791.5	788.2	2,133.1	557.2	1,575.9	-	-	-	-	4,354.5	3,616.6	110.1	627.9	2,605.9	2,024.4	581.5	16,197.8	4,181.4	4,964.3	4,756.9	2,295.2	
2010																									
Mar	6,840.0	3,354.2	1,855.2	685.1	945.5	1,863.7	759.8	1,103.9	-	-	-	-	4,589.7	4,049.4	105.7	434.7	2,441.9	2,004.7	437.3	15,735.4	4,222.1	4,971.0	4,721.2	1,821.0	
Jun	7,179.8	3,505.8	1,889.6	751.8	1,032.6	2,064.6	827.1	1,237.5	-	-	-	-	4,448.0	3,998.1	104.7	345.2	2,583.4	2,133.4	450.0	16,275.8	4,375.1	5,085.2	4,842.4	1,973.2	
Sep	6,954.9	3,465.1	1,758.7	827.6	903.5	2,228.2	801.4	1,426.8	-	-	-	-	4,878.2	4,269.9	103.5	504.8	2,547.8	2,142.6	405.2	16,609.1	4,392.0	5,368.3	4,859.5	1,989.3	
Dec	7,321.7	3,334.1	1,718.5	1,178.0	1,091.0	2,036.2	899.8	1,136.4	-	-	-	-	4,823.7	4,554.3	102.5	167.0	2,879.1	2,195.3	683.8	17,060.6	4,459.5	6,389.2	4,857.6	1,354.3	
2011																									
Mar	7,776.9	3,496.1	1,697.5	1,183.8	1,399.6	2,138.1	877.4	1,260.8	-	-	-	-	4,785.3	4,518.4	95.6	171.4	2,727.5	2,237.8	489.7	17,427.9	4,244.8	6,993.8	4,652.6	1,536.7	
Jun	7,610.8	3,588.3	1,747.4	1,105.2	1,169.9	1,989.1	902.4	1,086.7	-	-	-	-	5,134.7	4,790.5	96.7	247.5	2,938.4	2,227.8	710.6	17,673.0	4,451.1	7,001.9	4,656.4	1,563.6	
Sep	7,749.4	3,689.7	1,757.5	1,128.9	1,173.3	2,021.3	845.8	1,175.4	-	-	-	-	5,525.3	5,081.8	90.9	352.6	3,005.5	2,260.4	745.1	18,301.5	4,443.7	7,486.2	4,678.7	1,692.8	
Dec	7,962.5	3,802.4	1,776.3	1,090.8	1,292.9	1,817.7	695.4	1,122.4	-	-	-	-	5,795.3	5,186.7	89.5	519.0	3,126.9	2,408.6	718.3	18,702.3	4,378.2	7,825.2	4,710.0	1,789.0	
2012																									
Mar	8,356.1	4,123.1	2,538.9	912.1	782.0	1,783.4	674.3	1,109.1	-	-	-	-	6,021.6	5,374.0	289.9	357.6	4,421.7	3,185.5	1,236.2	20,582.8	4,660.6	7,766.7	4,755.4	3,400.1	
Jun	7,709.3	3,696.6	1,691.0	1,030.9	1,290.9	2,162.9	741.3	1,421.6	-	-	-	-	6,806.1	6,222.7	87.2	496.3	3,708.2	2,705.5	1,002.8	20,386.6	4,719.3	8,698.9	4,702.2	2,266.3	
Sep	7,914.8	3,874.7	1,743.8	994.8	1,301.6	2,411.5	761.7	1,649.7	-	-	-	-	7,368.3	6,364.1	88.7	915.6	3,645.9	2,810.8	835.1	21,340.5	4,726.6	9,079.7	4,827.9	2,706.3	
Dec	7,122.7	3,882.4	2,149.5	38.8	1,052.0	3,339.3	797.3	2,542.0	-	-	-	-	8,943.3	6,906.3	54.6	1,982.4	3,952.9	3,359.0	593.9	23,358.2	4,750.8	11,429.7	4,784.4	2,393.2	
2013																									
Mar	8,395.7	4,096.2	2,152.9	700.1	1,446.5	2,785.5	828.6	1,956.8	-	-	-	-	8,730.5	7,400.7	38.1	1,291.7	4,267.4	2,865.3	1,402.2	24,179.0	5,176.4	11,140.5	5,283.1	2,579.0	
Jun	8,472.6	4,187.7	2,197.8	660.3	1,426.7	2,478.8	820.4	1,658.4	-	-	-	-	9,927.1	8,541.1	50.1	1,335.9	3,680.5	2,987.4	693.1	24,559.0	5,182.7	10,745.0	5,188.9	3,442.4	
Sep	8,483.3	4,140.8	2,094.4	629.0	1,619.1	2,749.2	955.2	1,794.1	-	-	-	-	10,042.4	8,666.9	49.4	1,326.1	3,680.3	2,980.1	700.1	24,955.3	5,161.1	10,975.2	5,245.7	3,573.3	

Source: Life Insurance Companies.

<sup>1)</sup> Foreign liabilities include insurance fund from non-residents

\* - Figures from March 2009 reflects the collapse of one of the largest insurance company in Guyana.

**NON-LIFE  
DOMESTIC INSURANCE COMPANIES: ASSETS AND LIABILITIES**  
(G\$ Million)

Table 5.3(b)

Period Ended	Assets																			Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector			Private Sector			Unclassified			Non - Life Ins. Fund	Cap. & Res.		Foreign Liab.	Other			
	Total	Comm. Banks Dep.	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total						Fixed Assets	Other Assets	
2003	2,210.6	947.5	402.5	45.2	815.5	441.1	56.2	384.9	-	-	-	-	4,954.1	1,022.9	485.5	3,445.8	3,530.5	2,121.0	1,409.5	11,136.4	3,422.5	4,095.0	349.4	3,269.5	
2004	1,395.1	711.8	373.3	33.5	276.4	781.5	43.1	738.4	-	-	-	-	5,988.9	1,201.0	569.4	4,218.5	3,387.9	2,120.0	1,267.9	11,553.5	4,519.3	3,965.2	461.2	2,607.8	
2005 <sup>2)</sup>	1,655.0	1,053.4	407.9	23.2	170.5	585.9	31.4	554.5	-	-	-	-	1,319.8	1,189.3	77.7	52.7	2,536.4	1,946.4	589.9	6,097.1	-	3,427.5	1,170.8	1,498.8	
2006	1,702.9	1,016.9	535.1	11.9	138.9	665.9	9.2	656.7	-	-	-	-	1,330.3	1,205.9	77.8	46.6	2,836.9	1,962.5	874.4	6,536.0	-	3,770.9	1,272.3	1,492.8	
2007	2,151.4	1,126.5	631.7	-	393.2	1,013.1	19.0	994.1	-	-	-	-	1,819.9	1,208.6	128.2	483.1	3,000.8	1,954.7	1,046.1	7,985.2	-	5,453.8	201.0	2,330.4	
2008																									
Mar	2,255.4	1,047.3	643.3	-	564.8	1,053.0	5.7	1,047.3	-	-	-	-	2,046.7	1,425.9	135.5	485.3	2,983.4	1,949.5	1,034.0	8,338.5	-	5,542.2	796.3	2,000.0	
Jun	2,361.3	1,309.6	604.4	-	447.3	997.2	9.6	987.6	-	-	-	-	1,972.0	1,355.1	135.6	481.4	2,914.0	1,960.1	953.8	8,244.5	-	5,541.4	690.5	2,012.6	
Sep	2,410.2	1,282.8	604.2	-	523.2	1,121.3	3.0	1,118.3	-	-	-	-	2,015.0	1,355.1	131.5	528.5	2,937.5	1,949.7	987.8	8,484.0	-	5,782.3	717.8	1,983.8	
Dec	2,406.4	1,282.8	575.6	-	548.0	1,149.6	3.0	1,146.6	-	-	-	-	2,057.0	1,378.3	135.2	543.5	2,953.1	1,990.1	963.0	8,566.2	-	5,903.0	703.9	1,959.2	
2009																									
Mar	2,350.7	1,261.4	560.3	-	528.9	1,204.1	8.0	1,196.1	-	-	-	-	1,967.6	1,732.1	138.2	97.3	2,947.3	2,001.0	946.2	8,469.6	-	5,806.0	1,013.8	1,649.8	
Jun	2,670.6	1,370.8	688.8	-	611.0	1,232.7	14.7	1,218.1	-	-	-	-	2,622.8	1,834.3	147.1	641.4	2,793.3	1,922.8	870.5	9,319.4	-	6,323.9	825.2	2,170.3	
Sep	2,477.3	1,081.9	814.1	-	581.3	1,461.7	2.5	1,459.2	-	-	-	-	2,646.3	1,834.3	147.3	664.6	2,927.8	1,944.8	963.0	9,513.1	-	6,399.2	721.7	2,392.2	
Dec	2,565.5	1,169.9	814.2	-	581.3	1,714.4	3.9	1,710.5	-	-	-	-	2,620.7	1,772.4	145.8	702.4	2,809.1	1,987.1	822.0	9,709.7	-	5,892.2	1,422.7	2,394.7	
2010																									
Mar	2,657.5	1,309.5	737.1	-	610.9	1,783.9	8.2	1,775.8	-	-	-	-	2,615.4	1,795.7	136.5	683.3	3,019.9	2,004.1	1,015.7	10,076.7	-	7,199.7	386.7	2,490.3	
Jun	2,600.3	1,289.4	786.2	-	524.8	1,891.5	5.5	1,886.0	-	-	-	-	2,654.2	1,796.0	126.1	732.2	2,965.0	1,995.3	969.7	10,111.1	-	7,171.2	396.2	2,543.7	
Sep	2,536.6	1,213.9	588.3	-	734.3	1,893.5	3.3	1,890.2	-	-	-	-	2,811.3	1,950.7	128.8	731.8	3,096.4	1,994.0	1,102.4	10,337.8	-	7,534.0	404.9	2,398.9	
Dec	2,573.9	1,300.9	583.4	-	689.6	2,016.5	13.1	2,003.5	-	-	-	-	2,159.8	1,993.3	134.4	32.1	3,394.3	2,004.4	1,389.9	10,144.6	-	7,660.5	450.6	2,033.5	
2011																									
Mar	2,712.3	1,255.6	770.4	-	686.2	2,207.6	9.7	2,197.9	-	-	-	-	2,177.6	2,017.4	132.6	27.6	3,464.7	2,040.1	1,424.6	10,562.1	-	7,175.5	865.1	2,521.6	
Jun	2,645.1	1,322.6	640.2	-	682.3	2,071.3	52.8	2,018.6	-	-	-	-	2,176.6	2,017.4	127.0	32.2	3,283.1	2,061.9	1,221.3	10,176.1	-	7,240.7	783.9	2,151.5	
Sep	2,795.6	1,326.0	699.5	-	770.1	2,190.0	9.1	2,181.0	-	-	-	-	2,481.2	2,329.9	122.6	28.7	3,416.4	2,088.3	1,328.1	10,883.3	-	7,839.1	711.6	2,332.6	
Dec	2,856.0	1,451.2	697.9	-	706.9	2,124.8	6.2	2,118.6	-	-	-	-	2,518.0	2,374.4	116.6	27.0	3,865.9	2,453.2	1,412.7	11,364.8	-	7,824.0	803.0	2,737.8	
2012																									
Mar	2,898.6	1,214.3	796.4	-	887.9	2,250.2	19.1	2,231.2	-	-	-	-	2,626.6	2,479.7	119.9	27.0	3,888.4	2,749.4	1,139.0	11,663.8	-	8,670.8	766.0	2,227.0	
Jun	3,018.3	1,275.9	834.4	-	908.0	2,478.5	13.0	2,465.5	-	-	-	-	2,789.8	2,638.9	121.5	29.4	3,665.9	2,204.8	1,461.2	11,952.5	-	8,824.3	762.5	2,365.8	
Sep	2,891.8	1,367.7	618.3	-	905.8	2,440.1	11.5	2,428.6	-	-	-	-	2,914.1	2,768.2	115.6	30.2	3,997.4	2,896.7	1,100.7	12,243.3	-	8,954.6	766.2	2,522.5	
Dec	2,979.3	1,470.6	580.8	-	927.9	2,865.4	17.4	2,848.0	-	-	-	-	3,180.9	3,009.2	139.4	32.3	4,068.7	2,931.8	1,136.9	13,094.2	-	9,666.0	783.3	2,645.0	
2013																									
Mar	3,080.2	1,404.4	708.4	-	967.4	3,328.0	19.4	3,308.5	-	-	-	-	3,626.2	3,455.7	138.2	32.3	4,077.6	2,914.8	1,162.8	14,112.0	-	10,193.2	1,011.8	2,907.1	
Jun	3,337.1	1,357.7	756.0	-	1,223.4	3,301.3	7.9	3,293.4	-	-	-	-	3,756.3	3,604.6	121.7	30.0	4,302.8	2,942.4	1,360.3	14,697.4	-	10,826.2	870.6	3,000.6	
Sep	3,390.8	1,236.2	884.6	-	1,270.0	3,274.7	8.8	3,265.9	-	-	-	-	3,840.4	3,675.4	132.5	32.5	4,346.9	2,953.9	1,393.0	14,852.8	-	10,958.1	980.1	2,914.6	

Source: Non-Life Insurance Companies

<sup>2)</sup> The figures from September 2005 excludes Guyflag Insurance Company.

**CONSOLIDATED  
DOMESTIC INSURANCE COMPANIES: ASSETS AND LIABILITIES**  
(G\$ Million)

Table 5.3 (c)

Period Ended	Assets																		Total Assets/ Liabilities	Liabilities					
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified			Life Ins. Fund	Cap. & Res.	Foreign Liab. <sup>1)</sup>	Other		
	Total	Comm. Banks Deposits	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets						Other Assets	
2003	10,405.7	6,058.3	1,571.6	1,464.3	1,311.5	1,402.6	250.1	1,152.6	-	-	-	-	7,261.1	2,500.3	592.3	4,168.5	6,786.0	4,013.0	2,773.0	25,855.4	10,018.7	4,929.8	5,855.8	5,051.1	
2004	16,342.6	12,659.7	1,308.9	1,564.2	809.8	1,786.4	218.2	1,568.2	-	-	-	-	8,498.6	2,932.6	670.6	4,895.4	7,321.7	4,197.0	3,124.6	33,949.4	18,784.4	5,099.1	5,986.0	4,079.9	
2005	15,273.5	11,318.4	1,842.8	1,430.0	682.3	2,451.3	273.9	2,177.4	-	-	-	-	4,968.5	3,715.2	210.3	1,042.9	6,147.7	4,042.2	2,105.5	28,841.0	13,458.1	5,023.0	6,638.1	3,721.8	
2006	12,288.9	8,652.9	2,234.0	781.3	620.7	1,895.6	178.7	1,716.9	-	-	-	-	6,959.5	4,454.7	103.8	2,401.1	6,778.4	3,974.5	2,803.9	27,922.4	11,262.3	5,756.8	6,775.4	4,127.9	
2007	14,218.7	10,638.3	2,586.3	-	994.1	2,726.8	414.0	2,312.8	-	-	-	-	9,674.7	5,751.4	1,736.9	2,186.5	7,552.4	4,459.0	3,093.4	34,172.7	14,174.8	8,644.4	5,231.4	6,122.1	
2008																									
Mar	14,745.3	10,032.4	3,212.1	1,005.5	495.2	2,039.7	355.6	1,684.1	-	-	-	-	9,336.8	6,285.6	907.5	2,143.8	6,538.4	4,407.9	2,130.5	32,660.2	15,701.3	6,527.3	6,013.3	4,418.3	
Jun	15,111.3	10,493.4	2,563.9	1,028.8	1,025.1	2,911.9	461.9	2,450.0	-	-	-	-	9,638.3	6,570.4	932.6	2,135.3	8,001.4	4,601.1	3,400.3	35,662.8	14,053.7	10,793.8	5,424.6	5,391.3	
Sep	15,833.0	10,918.6	2,535.1	1,008.0	1,371.3	2,981.8	579.5	2,402.3	-	-	-	-	10,100.7	6,907.7	1,013.6	2,179.5	7,981.4	4,623.5	3,357.9	36,897.0	14,272.2	11,204.9	5,743.6	5,676.5	
Dec	16,467.4	11,692.0	2,465.4	1,047.6	1,262.4	3,201.8	581.8	2,620.0	-	-	-	-	10,577.2	7,154.6	1,166.4	2,256.2	9,007.6	5,459.7	3,547.9	39,254.0	16,016.4	11,563.8	5,722.4	5,951.6	
2009																									
Mar	9,257.6	4,768.8	2,550.1	994.8	943.9	3,045.8	607.9	2,438.0	-	-	-	-	6,304.0	5,219.3	256.9	827.8	6,009.6	3,987.3	2,022.3	24,617.0	6,935.6	10,812.7	3,104.6	3,764.2	
Jun	10,168.8	4,943.6	2,661.3	1,028.8	1,535.0	3,083.1	549.6	2,533.5	-	-	-	-	7,187.2	5,503.0	258.0	1,426.3	5,201.0	3,476.2	1,724.9	25,640.2	4,271.5	11,306.1	5,856.0	4,206.5	
Sep	9,924.4	4,325.7	3,056.9	1,040.4	1,501.4	3,642.0	611.6	3,030.3	-	-	-	-	7,136.2	5,566.8	259.0	1,310.4	5,371.1	3,500.1	1,870.9	26,073.6	4,290.2	11,340.3	5,748.2	4,694.9	
Dec	9,669.8	4,465.0	3,043.7	791.5	1,369.6	3,847.5	561.1	3,286.4	-	-	-	-	6,975.2	5,389.0	255.9	1,330.3	5,415.0	4,011.5	1,403.5	25,907.5	4,181.4	10,856.5	6,179.6	4,689.9	
2010																									
Mar	9,497.5	4,663.6	2,592.3	685.1	1,556.4	3,647.6	768.0	2,879.6	-	-	-	-	7,205.1	5,845.1	242.1	1,117.9	5,461.8	4,008.8	1,453.0	25,812.0	4,222.1	12,170.7	5,107.8	4,311.3	
Jun	9,780.1	4,795.2	2,675.8	751.8	1,557.4	3,956.1	832.6	3,123.4	-	-	-	-	7,102.3	5,794.1	230.8	1,077.4	5,548.5	4,128.7	1,419.8	26,386.9	4,375.1	12,256.4	5,238.5	4,516.9	
Sep	9,491.5	4,679.0	2,347.1	827.6	1,637.8	4,121.7	804.7	3,317.0	-	-	-	-	7,689.5	6,220.6	232.3	1,236.6	5,644.3	4,136.7	1,507.6	26,947.0	4,392.0	12,902.3	5,264.5	4,388.2	
Dec	9,895.6	4,635.0	2,302.0	1,178.0	1,780.6	4,052.7	912.8	3,139.9	-	-	-	-	6,983.5	6,547.6	236.8	199.1	6,273.5	4,199.7	2,073.8	27,205.2	4,459.5	14,049.7	5,308.2	3,387.8	
2011																									
Mar	10,489.2	4,751.7	2,467.8	1,183.8	2,085.8	4,345.7	887.1	3,458.6	-	-	-	-	6,962.9	6,535.7	228.2	198.9	6,192.2	4,277.8	1,914.3	27,990.0	4,244.8	14,169.3	5,517.7	4,058.3	
Jun	10,255.9	4,910.9	2,387.7	1,105.2	1,852.2	4,060.4	955.1	3,105.3	-	-	-	-	7,311.3	6,807.9	223.7	279.7	6,221.5	4,289.6	1,931.9	27,849.1	4,451.1	14,242.6	5,440.3	3,715.1	
Sep	10,545.0	5,015.6	2,457.0	1,128.9	1,943.4	4,211.3	854.9	3,356.4	-	-	-	-	8,006.5	7,411.7	213.6	381.3	6,421.9	4,348.6	2,073.3	29,184.7	4,443.7	15,325.4	5,390.3	4,025.4	
Dec	10,818.5	5,253.5	2,474.3	1,090.8	1,999.9	3,942.6	701.6	3,241.0	-	-	-	-	8,313.2	7,561.1	206.1	546.0	6,992.8	4,861.8	2,131.0	30,067.1	4,378.2	15,649.2	5,512.9	4,526.8	
2012																									
Mar	11,254.7	5,337.4	3,335.3	912.1	1,670.0	4,033.7	693.4	3,340.3	-	-	-	-	8,648.1	7,853.7	409.9	384.6	8,310.1	5,934.9	2,375.2	32,246.6	4,660.6	16,437.5	5,521.4	5,627.1	
Jun	10,727.6	4,972.5	2,525.4	1,030.9	2,198.8	4,641.4	754.3	3,887.1	-	-	-	-	9,595.9	8,861.6	208.7	525.7	7,374.2	4,910.3	2,463.9	32,339.1	4,719.3	17,523.2	5,464.6	4,632.0	
Sep	10,806.6	5,242.4	2,362.1	994.8	2,207.4	4,851.5	773.2	4,078.4	-	-	-	-	10,282.4	9,132.3	204.3	945.8	7,643.3	5,707.5	1,935.8	33,583.8	4,726.6	18,034.3	5,594.1	5,228.8	
Dec	10,102.0	5,353.0	2,730.3	38.8	1,979.9	6,204.7	814.7	5,390.0	-	-	-	-	12,124.2	9,915.5	194.0	2,014.7	8,021.6	6,290.8	1,730.8	36,452.4	4,750.8	21,095.7	5,567.7	5,038.2	
2013																									
Mar	11,475.9	5,500.6	2,861.3	700.1	2,413.9	6,113.4	848.1	5,265.4	-	-	-	-	12,356.7	10,856.4	176.3	1,324.0	8,345.0	5,780.1	2,565.0	38,291.0	5,176.4	21,333.6	6,294.8	5,486.1	
Jun	11,809.6	5,545.4	2,953.8	660.3	2,650.2	5,780.1	828.4	4,951.7	-	-	-	-	13,683.4	12,145.7	171.8	1,365.9	7,983.3	5,929.9	2,053.4	39,256.4	5,182.7	21,571.3	6,059.5	6,443.0	
Sep	11,874.1	5,377.0	2,979.0	629.0	2,889.1	6,023.9	964.0	5,059.9	-	-	-	-	13,882.9	12,342.3	181.9	1,358.6	8,027.2	5,934.1	2,093.1	39,808.0	5,161.1	21,933.3	6,225.7	6,487.9	

Source: Insurance Companies.

Note 1) Foreign liabilities include insurance fund from non-residents.



**PENSION SCHEMES: ASSETS AND LIABILITIES**  
(G\$ Million)

Table 5.4

Period Ended	Foreign Sector	Assets											Total Assets/ Liabilities	Liabilities		
		Banking System			Public Sector				Private Sector			Other		Pension Fund	Reserves	Other
		Total	Cash	Deposits	Total	Gov't. T/Bills	Gov't. Debentures	Local Gov't. Sec.	Total	Shares & Other Sec. <sup>1)</sup>	Mortgage Loans					
2002	2,017.4	3,880.1	122.6	3,757.5	1,771.6	1,771.6	-	-	4,804.3	4,720.8	83.5	1,501.4	13,974.8	13,172.2	633.1	169.0
2003 <sup>1)</sup>	2,296.8	4,299.7	94.1	4,205.6	1,617.9	1,617.9	-	-	5,835.7	5,785.7	50.0	971.9	15,022.0	14,103.8	826.5	91.7
2004	3,199.6	5,897.9	63.6	5,834.3	930.2	930.2	-	-	4,995.8	4,945.8	50.0	1,232.3	16,255.8	15,248.1	790.0	217.8
2005	3,821.5	3,832.8	27.0	3,805.8	1,131.3	1,131.2	0.0	-	5,093.6	5,067.2	26.4	1,242.1	15,121.3	13,902.0	1,038.8	180.4
2006	4,895.6	2,955.3	26.9	2,928.4	1,124.7	1,124.7	0.0	-	6,801.1	6,583.8	217.3	1,215.5	16,992.1	15,324.4	1,462.0	205.7
2007	5,870.2	2,276.0	53.5	2,222.4	441.9	288.2	153.7	-	7,506.5	7,427.5	79.0	1,933.1	18,027.7	16,317.5	1,567.7	142.5
2008																
Mar	6,771.9	2,323.2	27.1	2,296.0	264.9	264.9	-	-	7,434.2	7,211.8	222.4	2,006.1	18,800.3	16,981.6	1,583.0	235.7
Jun	6,507.3	1,978.8	27.8	1,951.0	260.9	260.9	-	-	8,272.3	8,050.4	221.9	2,088.8	19,108.1	17,301.6	1,556.3	250.2
Sep	6,704.0	1,922.3	19.1	1,903.2	234.0	234.0	-	-	8,571.2	8,233.4	337.8	2,100.9	19,532.4	17,662.7	1,663.8	205.9
Dec	6,479.7	1,949.0	18.0	1,931.0	282.8	282.8	-	-	8,733.6	8,396.2	337.4	2,186.8	19,631.8	17,872.0	1,591.1	168.6
2009																
Mar	6,210.0	2,017.5	31.9	1,985.6	238.8	238.8	-	-	8,827.9	8,491.8	336.1	2,255.2	19,549.4	17,664.0	1,652.5	233.0
Jun	6,183.4	2,570.3	50.5	2,519.8	338.2	338.2	-	-	8,678.5	8,321.3	357.1	2,334.6	20,104.9	18,221.6	1,683.0	200.3
Sep	6,038.5	2,870.7	11.6	2,859.1	330.6	330.6	-	-	7,852.4	7,496.2	356.2	3,063.5	20,155.7	18,982.5	985.9	187.3
Dec	5,747.4	3,347.7	6.1	3,341.7	455.6	455.6	-	-	7,707.4	7,355.1	352.3	3,241.7	20,499.8	18,623.3	1,636.3	240.2
2010																
Mar	5,991.5	4,272.5	2.7	4,269.7	1,673.0	1,523.0	150.0	-	7,814.2	7,451.7	362.4	1,329.1	21,080.2	19,908.3	946.7	225.2
Jun	5,646.3	3,861.6	9.0	3,852.7	2,115.6	2,115.6	-	-	8,362.0	8,014.2	347.8	1,475.9	21,461.3	20,293.3	950.4	217.7
Sep	6,062.4	2,866.5	14.4	2,852.1	3,001.3	3,001.3	-	-	2,913.5	2,565.7	347.9	7,068.9	21,912.6	20,752.6	953.6	206.5
Dec	5,901.7	3,420.0	9.3	3,410.7	3,305.5	3,305.5	-	-	8,254.4	7,868.1	386.4	1,598.2	22,479.8	21,320.8	959.4	199.7
2011																
Mar	6,162.5	2,697.5	9.2	2,688.3	3,993.8	3,993.8	-	-	8,635.9	8,120.8	515.1	1,543.7	23,033.3	21,841.5	960.4	231.4
Jun	6,457.6	3,545.5	30.9	3,514.5	3,410.8	3,410.8	-	-	8,636.0	8,121.6	514.4	1,563.8	23,613.6	22,420.8	965.6	227.2
Sep	6,190.4	4,485.6	38.1	4,447.5	2,861.2	2,861.2	-	-	8,574.9	8,061.2	513.7	1,492.9	23,604.9	22,419.8	970.2	215.0
Dec	6,559.8	4,047.2	7.8	4,039.4	3,185.3	3,185.3	-	-	8,541.5	8,029.5	512.0	1,552.5	23,886.2	22,700.7	971.5	214.0
2012																
Mar	6,619.5	4,773.1	21.6	4,751.5	2,197.0	2,197.0	-	-	9,488.5	8,722.8	765.7	1,718.7	24,796.8	23,513.1	978.9	304.9
Jun	6,899.7	4,561.7	43.4	4,518.3	2,378.7	2,378.7	-	-	9,943.0	9,180.1	762.9	1,517.7	25,300.7	24,049.0	981.7	270.0
Sep	7,053.7	5,123.2	25.7	5,097.5	1,578.8	1,578.8	-	-	10,744.9	9,982.9	762.0	1,539.6	26,040.2	24,810.9	988.2	241.1
Dec	7,429.0	5,609.6	27.2	5,582.4	1,037.9	1,037.9	-	-	11,096.4	10,344.3	752.0	1,559.9	26,732.8	25,453.5	1,002.2	277.1
2013																
Mar	7,433.6	6,380.0	23.1	6,356.8	704.6	704.6	-	-	11,705.7	10,973.3	732.5	1,471.8	27,695.7	26,348.0	1,015.5	332.3
Jun	7,771.5	6,684.4	25.9	6,658.6	324.9	324.9	-	-	12,276.8	11,518.3	758.5	1,759.5	28,817.1	27,064.6	1,437.8	314.7
Sep	7,979.1	6,428.6	29.9	6,398.6	319.1	319.1	-	-	12,875.0	12,118.7	756.2	1,842.7	29,444.5	27,709.2	1,416.8	318.5

<sup>1)</sup> Information as of December 2003 includes New GPC Pension Plan.

**CENTRAL GOVERNMENT FINANCES (SUMMARY)<sup>1</sup>**  
(G\$ Million)

Table 6.1

Period	Current Account			Capital Account					Overall Deficit/ Surplus (3)+(8) 9	External Financing					Domestic Financing			Other Financing (18)	
	Revenue (1)	Expenditure (2)	Balance (1) - (2) (3)	Receipts			Expenditure (7)	Balance (4) - (7) (8)		Total (11)+(12)+(13) (10)	Project Loans (11)	Other (12)	External Debt Payments (13)	Overseas Deposits (14)	Total (16)+(17) (15)	Banking System (net) 16	Non-Bank Borrowing 17		
				Total (5)+(6) (4)	Revenue (5)	External Grants (6)													
2003	45,391.5	46,743.0	(1,351.5)	8,406.0	5,761.7	2,644.3	17,292.5	(8,886.5)	(10,238.0)	6,741.7	9,980.0	-	(3,238.3)	-	8,389.3	9,403.7	(1,014.4)	(4,893.1)	
2004	51,664.3	46,937.8	4,726.5	10,133.5	5,930.7	4,202.8	22,416.7	(12,283.2)	(7,556.7)	(126.4)	12,806.9	(8,685.2)	(4,248.1)	-	8,767.8	15,444.1	(6,676.3)	(1,084.8)	
2005	56,152.4	53,761.6	2,390.8	11,995.8	5,437.9	6,557.9	35,143.2	(23,147.4)	(20,756.6)	15,084.7	17,560.1	629.8	(3,105.2)	-	2,930.4	3,000.7	(70.3)	2,741.5	
2006	62,356.4	59,593.0	2,763.5	17,524.6	6,204.1	11,320.5	41,806.4	(24,281.8)	(21,518.3)	20,810.8	17,007.8	6,552.0	(2,749.0)	-	(350.1)	(2,805.4)	2,455.3	1,057.6	
2007	80,356.9	62,960.9	17,396.0	11,136.0	3,624.0	7,512.0	42,877.2	(31,741.2)	(14,345.2)	20,147.3	19,964.1	2,299.6	(2,116.4)	-	(6,766.3)	(6,194.5)	(571.8)	964.2	
2008	82,483.9	78,492.0	3,991.9	17,029.1	3,417.5	13,611.6	35,941.2	(18,912.1)	(14,920.2)	14,606.1	27,375.3	(219.6)	(1,841.1)	(10,708.5)	446.0	2,321.4	(1,875.4)	(131.9)	
2009	94,890.7	80,441.0	14,449.7	17,275.1	2,222.5	15,052.6	46,990.2	(29,715.1)	(15,265.4)	15,526.1	20,435.1	916.9	(2,254.8)	(3,571.1)	(2,635.1)	(3,686.2)	1,051.1	2,374.4	
2010	107,875.4	86,386.4	21,489.0	11,820.7	2,325.7	9,495.0	46,718.7	(34,898.0)	(13,409.0)	12,989.4	15,427.5	870.2	(3,714.5)	406.2	3,847.5	(4,697.6)	8,545.0	(3,427.9)	
2011	120,915.5	100,620.4	20,295.1	13,452.8	812.6	12,640.2	50,116.3	(36,663.5)	(16,368.4)	17,948.0	18,306.0	743.1	(4,462.9)	3,361.8	14,114.9	15,196.2	(1,081.3)	(15,694.5)	
2012	130,228.5	114,914.5	15,314.0	13,509.5	832.7	12,676.8	56,441.5	(42,932.0)	(27,618.0)	22,044.2	30,043.2	682.9	(3,764.8)	(4,917.1)	(14,741.9)	(7,815.7)	(6,926.2)	20,315.7	
2008																			
1st Qtr	18,535.9	13,300.6	5,235.3	2,796.9	210.6	2,586.3	2,988.2	(191.3)	5,044.0	(65.8)	5,513.6	(725.7)	(83.5)	(4,770.2)	1,140.4	1,688.1	(547.7)	(6,118.6)	
2nd Qtr	23,751.1	20,945.1	2,806.0	7,381.8	1,282.7	6,099.1	9,537.4	(2,155.6)	650.4	5,222.6	6,251.2	562.7	(612.4)	(978.9)	(7,650.5)	(6,919.2)	(736.7)	1,782.9	
3rd Qtr	19,742.9	19,889.7	(146.8)	1,694.5	660.6	1,033.9	7,744.5	(6,050.0)	(6,196.8)	2,353.4	8,534.2	(617.6)	(83.5)	(5,479.7)	7,726.8	7,933.5	(206.7)	(3,883.4)	
4th Qtr	20,454.0	24,356.6	(3,902.6)	5,155.9	1,263.6	3,892.3	15,671.1	(10,515.2)	(14,417.8)	7,095.9	7,076.3	561.0	(1,061.7)	520.3	(765.3)	(381.0)	(384.3)	8,087.2	
2009																			
1st Qtr	20,999.1	13,214.8	7,784.3	917.6	210.6	707.0	1,945.4	(1,027.8)	6,756.5	189.3	1,043.3	(83.4)	(433.0)	(337.6)	(1,823.3)	500.2	(2,323.5)	(5,122.5)	
2nd Qtr	27,418.2	21,356.8	6,061.4	2,225.7	1,030.1	1,195.6	9,259.5	(7,033.8)	(972.4)	3,677.5	5,443.9	542.7	(708.0)	(1,601.1)	(595.6)	(4,018.0)	3,422.4	(2,109.5)	
3rd Qtr	22,400.9	17,782.0	4,618.9	2,743.3	209.9	2,533.4	10,423.7	(7,680.4)	(3,061.5)	3,690.2	6,259.5	(83.0)	(399.9)	(2,086.4)	2,032.9	2,231.9	(199.0)	(2,661.6)	
4th Qtr	24,072.5	28,087.4	(4,014.9)	11,388.5	771.9	10,616.6	25,361.6	(13,973.1)	(17,988.0)	7,969.1	7,688.4	540.6	(713.9)	454.0	(2,249.1)	(2,400.3)	151.2	12,268.0	
2010																			
1st Qtr	23,208.1	15,452.1	7,756.0	1,289.9	380.8	909.1	4,872.1	(3,582.2)	4,173.8	1,616.6	5,158.2	(82.6)	(882.2)	(2,576.8)	9,439.2	7,459.8	1,979.4	(15,229.6)	
2nd Qtr	31,192.7	22,079.0	9,113.7	1,943.1	813.3	1,129.8	8,809.3	(6,866.2)	2,247.5	2,555.2	3,134.6	520.4	(623.1)	(476.7)	(6,674.7)	(8,822.5)	2,147.8	1,871.9	
3rd Qtr	24,980.9	20,176.4	4,804.5	1,146.4	265.7	880.7	8,807.1	(7,660.7)	(2,856.2)	2,694.3	3,616.8	(82.6)	(1,213.6)	373.7	991.5	(300.9)	1,292.4	(829.6)	
4th Qtr	28,493.7	28,678.9	(185.2)	7,441.3	865.9	6,575.4	24,230.2	(16,788.9)	(16,974.1)	6,123.3	3,517.9	515.0	(995.6)	3,086.0	91.4	(3,033.9)	3,125.4	10,759.4	
2011																			
1st Qtr	25,458.0	16,921.9	8,536.1	2,106.8	322.6	1,784.2	4,540.1	(2,433.3)	6,102.8	1,500.6	2,616.4	(120.2)	(1,289.2)	293.6	1,542.6	(721.3)	2,263.8	(9,146.0)	
2nd Qtr	36,028.6	25,746.2	10,282.4	1,248.7	83.5	1,165.2	12,411.5	(11,162.8)	(880.4)	5,622.4	4,889.5	495.1	(834.8)	1,272.6	(2,708.3)	1,981.4	(4,689.7)	(2,033.7)	
3rd Qtr	28,379.9	23,133.3	5,246.6	1,226.0	323.0	903.0	9,786.2	(8,560.2)	(3,313.6)	1,033.6	5,567.0	(119.8)	(1,316.7)	(3,096.9)	(1,693.0)	(3,212.3)	1,519.3	3,973.0	
4th Qtr	31,049.0	34,819.0	(3,770.0)	8,871.3	83.5	8,787.8	23,378.5	(14,507.2)	(18,277.2)	9,791.4	5,433.1	488.0	(1,022.2)	4,892.5	16,973.6	17,148.3	(174.8)	(8,487.8)	
2012																			
1st Qtr	28,743.7	17,286.6	11,457.1	908.5	321.2	587.3	2,590.7	(1,682.2)	9,774.9	192.5	9,565.4	(119.4)	(1,046.7)	(8,206.8)	(11,167.8)	(9,827.7)	(1,340.0)	1,200.4	
2nd Qtr	36,114.1	29,950.9	6,163.2	3,284.8	95.0	3,189.8	11,866.7	(8,581.9)	(2,418.7)	3,310.7	4,289.1	466.9	(744.9)	(700.4)	10,661.9	13,816.5	(3,154.6)	(11,553.9)	
3rd Qtr	30,823.7	28,434.9	2,388.8	1,377.6	321.4	1,056.2	7,898.3	(6,520.7)	(4,131.9)	1,518.8	5,743.6	(119.0)	(1,022.0)	(3,083.8)	(15,086.3)	(14,102.0)	(984.3)	17,699.4	
4th Qtr	34,547.0	39,242.1	(4,695.1)	7,938.6	95.1	7,843.5	34,085.8	(26,147.2)	(30,842.3)	17,022.2	10,445.1	454.4	(951.2)	7,073.9	850.3	2,297.6	(1,447.3)	12,969.8	
2013																			
1st Qtr	30,692.9	17,944.2	12,748.7	517.7	336.1	181.6	2,397.7	(1,880.0)	10,868.7	188.6	6,510.2	(100.0)	(889.8)	(5,331.8)	13,464.1	18,178.4	(4,714.3)	(24,521.4)	
2nd Qtr	40,976.9	26,996.9	13,980.0	818.9	99.8	719.1	8,504.1	(7,685.2)	6,294.8	4,139.7	543.7	404.1	751.4	2,440.5	4,064.9	4,164.7	(99.8)	(14,499.4)	
3rd Qtr	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Sources: Ministry of Finance and Bank of Guyana.

<sup>1</sup> Figures revised from 2008 to reflect the computation of Central Government on an accrual basis.

**CENTRAL GOVERNMENT: CURRENT REVENUE**  
(G\$ Million)

Table 6.2

Period	Total Current Revenue	Tax Revenue																				
		Total Tax Revenue	Income Tax						Property Taxes			Taxes on Prod. & Cons.				Taxes on International Trade						
			Total	Companies	Self-Employed	Personal	Surtax	Other	Total	Property Taxes	Estate	Total	Excise Duty	Consumption Taxes	Value Added Tax	Excise Tax	Total	Import Duty	Export Duty	Travel Tax		
2003 <sup>1)</sup>	45,391.6	41,424.8	19,306.3	9,652.3	-	9,515.5	-	138.5	905.6	883.5	22.1	15,347.3	22.5	15,324.8	-	-	4,430.9	3,318.6	11.7	1,100.6		
2004	51,664.3	48,172.4	21,409.8	11,168.6	-	10,069.0	-	172.2	749.1	729.6	19.5	19,520.5	22.6	19,497.8	-	-	4,843.6	3,684.6	13.1	1,145.9		
2005	56,152.3	52,980.8	23,842.9	12,554.9	-	11,139.2	-	148.8	828.1	806.8	21.3	21,666.6	271.1	21,395.5	-	-	4,805.6	3,634.8	6.9	1,163.9		
2006	62,356.4	58,446.7	26,859.4	14,989.5	-	11,708.9	-	161.0	865.3	842.8	22.5	23,485.0	109.2	23,375.8	-	-	5,204.4	4,114.7	7.3	1,082.4		
2007	80,293.2	77,292.5	29,519.9	16,459.5	-	12,831.7	-	228.7	962.2	942.9	19.3	38,395.4	256.1	38,139.3	1,426.1	21,329.2	15,384.0	7,125.0	6,004.5	8.7	1,111.8	
2008	82,484.0	79,134.0	31,460.0	18,567.8	-	12,674.0	-	218.2	1,281.4	1,253.8	27.6	37,369.2	267.4	37,101.8	-	23,998.4	13,103.3	7,754.6	6,602.4	8.6	1,143.6	
2009	94,890.7	89,085.4	33,047.2	19,379.0	-	13,451.2	-	217.0	1,688.1	1,661.6	26.5	44,877.6	191.9	44,685.7	13.5	23,250.4	21,421.8	8,067.7	6,804.5	8.2	1,255.0	
2010	107,875.3	100,958.6	39,455.3	23,824.4	-	15,418.7	-	212.2	1,592.5	1,562.0	30.5	48,550.0	186.9	48,363.1	-	27,070.0	21,293.2	9,731.8	8,301.8	6.7	1,423.2	
2011	120,915.9	111,408.9	43,303.1	26,215.5	-	16,844.8	-	242.7	1,753.0	1,723.0	30.0	53,277.2	230.3	52,946.9	-	31,156.2	21,890.7	11,126.0	9,863.8	9.6	1,252.6	
2012	129,389.5	118,333.9	44,357.2	27,794.3	-	16,154.8	-	408.2	1,903.5	1,866.2	37.3	57,071.6	222.2	56,849.4	-	34,105.6	22,743.9	12,900.6	11,560.8	9.1	1,330.8	
2008																						
1st Qtr	18,535.9	18,019.0	7,236.5	3,581.8	...	3,624.1	-	30.6	95.4	89.6	5.8	8,984.3	49.7	8,934.6	-	5,579.2	3,355.4	1,491.0	1,247.8	1.8	241.5	
2nd Qtr	23,751.1	21,881.5	9,837.3	6,777.9	...	2,984.5	-	74.9	950.1	942.7	7.5	8,904.6	80.9	8,823.7	-	5,452.9	3,370.9	1,807.2	1,490.5	2.2	314.5	
3rd Qtr	19,742.9	19,317.8	7,159.9	4,126.5	...	2,948.4	-	85.0	167.1	158.8	8.3	9,465.2	57.0	9,408.2	-	6,480.6	2,927.6	2,168.2	1,838.2	2.8	327.2	
4th Qtr	20,454.0	19,915.7	7,226.3	4,081.6	...	3,117.0	-	27.7	68.8	62.7	6.1	10,015.1	79.9	9,935.2	-	6,485.7	3,449.5	2,288.2	2,025.9	1.9	260.4	
2009																						
1st Qtr	20,999.1	20,569.7	7,542.4	3,884.3	...	3,612.5	-	45.6	79.1	71.9	7.2	10,868.9	44.1	10,824.8	-	5,745.3	5,079.5	1,845.0	1,521.8	1.9	321.3	
2nd Qtr	27,418.2	24,345.2	10,239.7	6,844.2	...	3,328.6	-	66.9	1,355.7	1,350.1	5.6	10,533.2	39.3	10,493.9	13.5	5,194.2	5,286.2	1,790.5	1,520.5	1.5	268.5	
3rd Qtr	22,400.9	21,111.0	7,421.3	4,138.5	...	3,249.7	-	33.1	114.9	107.8	7.1	11,176.9	55.8	11,121.1	-	5,946.4	5,174.7	2,091.7	1,712.7	2.2	376.8	
4th Qtr	24,072.5	23,059.5	7,843.8	4,512.0	...	3,260.4	-	71.4	138.4	131.8	6.6	12,298.6	52.7	12,245.9	-	6,364.5	5,881.4	2,340.5	2,049.5	2.6	288.4	
2010																						
1st Qtr	23,208.1	22,553.9	9,152.9	4,780.0	...	4,327.2	-	45.7	102.1	95.6	6.5	11,069.6	49.0	10,920.6	-	6,053.0	4,967.6	1,928.8	1,590.3	1.4	337.1	
2nd Qtr	31,192.6	28,591.5	12,443.1	8,679.6	...	3,706.0	-	57.5	1,196.2	1,188.7	7.5	12,267.8	53.3	12,214.5	-	6,831.6	5,382.9	2,149.0	1,829.8	1.3	317.9	
3rd Qtr	24,980.9	24,407.8	8,933.3	5,434.1	...	3,453.4	-	45.8	159.7	151.6	8.1	12,118.6	38.4	12,080.2	-	6,710.6	5,369.6	2,770.5	2,336.9	1.8	431.8	
4th Qtr	28,493.7	25,405.4	8,926.0	4,930.6	...	3,932.1	-	63.2	134.5	126.2	8.4	13,094.0	46.3	13,047.7	-	7,474.8	5,573.0	2,883.4	2,544.8	2.2	336.4	
2011																						
1st Qtr	25,458.0	24,494.6	10,170.7	5,502.3	...	4,626.8	-	41.7	104.1	97.0	7.1	11,552.3	52.5	11,499.8	-	7,102.4	4,397.4	2,257.4	1,978.0	1.6	277.7	
2nd Qtr	36,028.6	32,492.6	13,626.4	9,874.6	...	3,654.4	-	97.5	1,392.2	1,383.7	8.5	14,283.6	65.6	14,218.0	-	7,545.9	6,672.1	2,574.0	2,238.6	2.0	333.4	
3rd Qtr	28,379.9	26,141.3	9,570.0	5,645.9	...	3,879.7	-	44.4	121.7	113.2	8.5	12,989.7	60.9	12,928.8	-	8,066.3	4,862.5	2,996.0	2,583.2	3.1	409.7	
4th Qtr	31,049.5	28,280.5	9,935.8	5,192.7	...	4,683.9	-	59.2	135.0	129.1	5.9	14,451.5	51.3	14,399.2	-	8,441.5	5,958.7	3,298.7	3,064.1	2.9	231.8	
2012																						
1st Qtr	28,743.7	27,276.4	10,569.2	5,822.4	...	4,708.3	-	38.6	224.4	217.2	7.2	13,747.7	58.4	13,689.3	-	8,181.0	5,508.3	2,735.0	2,446.0	2.1	286.9	
2nd Qtr	36,114.1	30,311.2	12,422.2	8,543.8	...	3,665.2	-	213.2	1,443.3	1,432.8	10.5	13,427.0	51.2	13,375.8	-	7,908.1	5,467.8	3,018.7	2,671.1	2.0	345.5	
3rd Qtr	30,823.7	28,352.9	9,957.7	6,432.1	...	3,481.4	-	44.2	161.2	149.0	12.2	14,867.2	47.3	14,819.9	-	8,732.8	6,087.1	3,366.8	2,991.6	2.0	373.2	
4th Qtr	33,707.9	30,292.3	11,408.1	6,995.9	...	4,299.9	-	112.2	74.5	67.1	7.5	15,029.7	65.3	14,964.4	-	9,283.7	5,680.8	3,780.0	3,452.0	2.9	325.1	
2013**																						
1st Qtr	30,692.9	29,035.1	10,538.1	5,972.0	...	4,508.8	-	57.3	156.9	146.4	10.5	14,912.4	53.0	14,859.4	-	8,287.5	6,571.9	2,937.9	2,579.9	2.0	356.1	
2nd Qtr	40,976.9	35,854.7	14,986.0	11,581.8	...	3,282.6	-	121.6	1,869.3	1,859.2	10.1	15,318.8	57.4	15,261.4	-	8,702.9	6,558.5	3,100.2	2,696.3	1.8	402.1	
3rd Qtr	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Ministry of Finance

<sup>1)</sup> As of 2003, Companies Income Tax includes self-employed, corporation and withholding income taxes.

<sup>2)</sup> The Value Added Tax (VAT) and the Excise Tax were implemented on January 01, 2007.

**CENTRAL GOVERNMENT: CURRENT REVENUE**  
(G\$ Million)

Table 6.2 (Cont'd)

Period	Other Tax Revenue							Non-Tax Revenue								
	Total	Entertainment Tax	Purchase Tax- M. Car	Other Taxes And Duties	Licences Vehicles	Licences Other	Environmental Tax	Total	Rents Royalties etc.	Interest	Divs.From Enterprises	BOG Surplus	Other Dept. Receipts	Fees Fines etc.	Land Dev. Schemes	Miscellaneous
2003	1,434.7	3.7	444.2	104.9	248.0	289.9	344.0	3,966.8	950.5	-	488.2	231.2	-	588.9	-	1,707.9
2003	1,649.4	4.0	718.3	104.0	257.5	292.2	273.4	3,491.9	997.6	-	624.4	-	-	632.5	-	1,237.4
2005	1,837.7	2.4	737.9	99.2	274.3	251.1	472.8	3,171.5	515.0	-	1,070.0	-	-	512.7	-	1,073.8
2006	2,032.7	1.8	828.1	102.4	289.3	389.4	421.7	3,909.7	12.9	-	999.9	348.2	-	592.0	-	1,956.7
2007	1,290.0	0.6	158.9	10.3	306.0	300.6	513.6	3,000.7	42.7	-	307.5	699.0	-	764.0	-	1,187.5
2008	1,268.7	-	7.5	-	336.7	318.8	605.9	3,350.1	23.5	-	381.3	1,089.5	-	814.7	-	1,041.1
2009	1,404.8	-	-	-	358.8	371.9	674.1	5,805.3	13.4	-	1,386.5	2,301.3	-	951.2	-	1,152.8
2010	1,628.9	-	-	-	475.3	376.7	776.9	6,916.7	11.2	78.3	928.8	1,510.0	-	1,006.0	-	3,382.4
2011	1,949.6	-	-	-	477.1	458.5	1,014.1	9,507.0	13.2	-	2,144.2	2,516.5	-	1,201.8	-	3,631.3
2012	2,101.0	-	-	-	513.0	517.0	1,070.9	11,055.6	10.2	-	1,000.0	4,356.6	-	1,399.5	-	4,289.4
2008																
1st Qtr	211.8	-	0.9	-	41.1	59.3	110.5	517.0	1.9	-	-	-	-	201.2	-	313.9
2nd Qtr	382.3	-	-	-	164.0	84.9	133.4	1,869.7	16.0	-	256.3	1,089.5	-	212.7	-	295.2
3rd Qtr	357.4	-	6.6	-	106.4	99.2	145.2	425.1	3.3	-	-	-	-	205.5	-	216.3
4th Qtr	317.3	-	-	-	25.2	75.4	216.7	538.3	2.3	-	125.0	-	-	195.3	-	215.7
2009																
1st Qtr	234.3	-	-	-	27.2	89.8	117.3	429.4	3.4	-	-	-	-	220.7	-	205.3
2nd Qtr	426.1	-	-	-	216.1	64.2	145.8	3,073.0	2.8	-	205.0	2,301.3	-	227.9	-	336.0
3rd Qtr	306.2	-	-	-	52.0	92.2	162.0	1,289.9	3.4	-	771.5	-	-	234.2	-	280.7
4th Qtr	438.2	-	-	-	63.5	125.7	249.0	1,013.0	3.8	-	410.0	-	-	268.4	-	330.8
2010																
1st Qtr	300.5	-	-	-	59.2	115.9	125.4	654.2	2.0	53.6	-	-	-	231.3	-	367.3
2nd Qtr	535.4	-	-	-	242.1	91.3	202.0	2,601.1	1.8	-	453.8	1,510.0	-	270.5	-	365.0
3rd Qtr	425.7	-	-	-	143.9	74.2	207.5	573.1	3.0	-	-	-	-	282.2	-	288.0
4th Qtr	367.4	-	-	-	30.1	95.3	242.0	3,088.3	4.4	24.7	475.0	-	-	222.1	-	2,362.1
2011																
1st Qtr	410.1	-	-	-	70.4	144.5	195.2	963.4	2.2	-	300.0	-	-	291.4	-	369.7
2nd Qtr	616.4	-	-	-	313.4	84.1	218.8	3,535.9	2.2	-	300.0	2,516.5	-	305.0	-	412.3
3rd Qtr	463.8	-	-	-	72.4	123.6	267.8	2,238.6	4.6	-	1,543.5	-	-	301.2	-	389.3
4th Qtr	459.4	-	-	-	20.9	106.3	332.2	2,769.0	4.2	-	0.8	-	-	304.1	-	2,459.9
2012																
1st Qtr	486.9	-	-	-	158.7	119.2	209.0	980.4	2.0	-	-	-	-	316.9	-	661.5
2nd Qtr	537.8	-	-	-	139.6	154.7	243.5	5,265.1	2.4	-	-	4,356.6	-	353.4	-	552.7
3rd Qtr	495.7	-	-	-	124.0	116.7	255.0	1,975.1	3.4	-	1,000.0	-	-	410.8	-	561.0
4th Qtr	580.6	-	-	-	90.7	126.4	363.5	2,834.9	2.4	-	-	-	-	318.3	-	2,514.2
2013**																
1st Qtr	489.7	-	-	-	144.9	133.4	211.4	1,657.9	5.7	-	-	-	720.0	349.5	-	582.6
2nd Qtr	580.4	-	-	-	154.5	157.8	268.1	5,122.2	2.2	-	-	4,040.5	-	428.7	-	650.8
3rd Qtr	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Ministry of Finance

**CENTRAL GOVERNMENT: CURRENT EXPENDITURE**  
(G\$ Million)

Table 6.3

Period	Total Expenditure	Personal Emoluments	Debt Charges	Total Other Expenditure	Other Current Expenditure				
					Specific to the Agencies	Equipment And Supplies	Fuels And Lubricants	Rental And Maintenance of Buildings	Maintenance of Infrastructure
2003	46,743.0	16,341.0	5,921.1	24,480.9	-	1,941.5	551.0	1,252.2	763.0
2004	46,937.8	17,322.0	4,475.6	25,140.1	-	2,423.0	647.1	1,460.7	836.5
2005	53,761.6	18,538.6	4,370.7	30,852.3	-	2,811.1	939.9	1,530.8	923.7
2006	59,593.0	20,085.0	4,484.4	35,023.5	-	3,277.3	1,224.4	1,697.8	1,017.3
2007	62,960.9	22,064.1	4,528.2	36,368.6	-	3,510.8	1,288.6	1,886.8	1,053.7
2008	78,491.9	23,882.9	6,547.7	48,061.3	-	4,806.1	1,843.1	2,257.6	1,392.8
2009	80,440.9	26,170.9	6,587.5	47,682.4	-	5,296.0	1,474.2	2,517.7	1,771.3
2010	86,386.3	28,367.3	7,879.4	50,139.6	-	5,072.5	1,651.2	2,638.7	1,956.1
2011	100,620.3	31,345.8	8,074.3	61,200.2	-	6,936.2	2,024.9	2,926.9	2,142.1
2012	114,914.6	34,793.9	6,535.5	73,585.2	-	7,109.4	2,161.4	3,053.2	2,312.6
2008									
1st Qtr	13,300.5	4,997.2	1,369.9	6,933.4	-	291.5	238.8	191.0	50.1
2nd Qtr	20,945.2	6,011.1	1,877.3	13,056.8	-	1,394.9	473.0	473.8	296.9
3rd Qtr	19,889.7	5,529.5	1,272.3	13,087.9	-	979.2	521.6	736.1	388.6
4th Qtr	24,356.6	7,345.2	2,028.2	14,983.2	-	1,160.5	609.7	856.7	657.1
2009									
1st Qtr	13,214.7	5,710.4	1,642.2	5,862.1	-	276.9	218.0	177.5	35.7
2nd Qtr	21,356.8	6,425.4	2,006.5	12,924.9	-	1,973.7	333.7	405.6	405.9
3rd Qtr	17,782.0	6,017.5	1,197.1	10,567.4	-	914.8	397.5	849.0	602.6
4th Qtr	28,087.4	8,017.7	1,741.7	18,328.0	-	2,130.6	525.0	1,085.5	727.1
2010									
1st Qtr	15,452.1	6,236.9	1,957.5	7,257.7	-	249.5	316.6	171.6	71.2
2nd Qtr	22,078.9	7,205.1	2,624.8	12,249.0	-	1,593.6	396.0	511.1	382.0
3rd Qtr	20,176.4	6,533.5	1,649.2	11,993.7	-	1,614.3	391.5	829.1	429.3
4th Qtr	28,678.9	8,391.8	1,647.9	18,639.2	-	1,615.3	547.2	1,127.0	1,073.6
2011									
1st Qtr	16,921.6	6,444.9	2,077.1	8,399.6	-	726.7	364.6	241.9	75.0
2nd Qtr	25,746.2	7,604.9	2,313.1	15,828.3	-	2,359.6	469.6	656.6	564.1
3rd Qtr	23,133.3	7,277.6	1,658.7	14,196.9	-	1,022.4	555.6	943.3	646.8
4th Qtr	34,819.2	10,018.4	2,025.4	22,775.4	-	2,827.4	635.1	1,085.2	856.1
2012									
1st Qtr	17,286.7	7,201.4	1,674.5	8,410.7	-	293.2	290.1	213.1	80.2
2nd Qtr	29,951.0	8,702.0	1,807.2	19,441.8	-	2,198.7	591.4	363.5	261.0
3rd Qtr	28,434.9	7,923.5	1,259.7	19,251.7	-	1,673.8	513.5	877.7	629.0
4th Qtr	39,242.0	10,967.0	1,794.1	26,481.0	-	2,943.7	766.3	1,598.9	1,342.4
2013									
1st Qtr	17944.2	8097.6	1429.8	8416.7	-	374.9	420.8	223.5	95.9
2nd Qtr	26996.9	9642.0	1582.5	15772.4	-	836.9	581.3	464.4	369.7
3rd Qtr	...	...	...	...	...	...	...	...	...

Source: Ministry of Finance.

**CENTRAL GOVERNMENT: CURRENT EXPENDITURE**  
(G\$ Million)

Table 6.3 (Cont'd)

Period	Other Current Expenditure										
	Electricity Charges	Transport Travel and Postage	Telephone Charges	Other Services Purchased	Education Subvents, Grants And Sci.ships	Rates And Taxes And Subvents to L.A.	Subsidies And Contribution to Local And Int'l Orgns.	Refunds of Revenue	Miscellaneous	Pensions	Payments to Dependants' Pension Funds
2003	1,891.4	1,012.9	248.7	184.8	1,279.4	249.4	5,179.2	102.6	6,537.9	3,281.8	5.2
2004	2,365.0	1,008.7	264.1	293.3	1,435.5	273.0	6,699.2	2.0	3,688.4	3,713.5	30.0
2005	3,088.4	1,165.2	285.7	306.7	1,581.5	389.2	7,911.0	5.4	6,037.6	3,865.6	10.5
2006	3,459.4	1,872.3	345.0	487.0	1,895.5	450.8	8,360.3	5.6	6,103.8	4,814.9	12.1
2007	4,071.7	1,701.9	370.1	856.3	1,996.5	368.9	8,373.0	4.1	5,522.5	5,349.2	14.3
2008	3,940.3	2,241.3	397.2	544.8	2,112.1	127.7	14,484.1	8.2	7,800.6	7,085.4	-
2009	3,682.7	2,215.6	398.9	751.4	2,529.6	192.5	11,144.5	7.0	7,782.0	7,919.0	-
2010	3,905.5	2,526.5	410.4	727.2	2,763.9	189.9	11,673.8	5.3	7,923.4	8,695.3	-
2011	5,621.9	3,224.7	454.8	754.4	3,033.5	352.3	14,831.9	8.1	9,601.9	9,286.6	-
2012	5,847.6	3,021.4	451.8	776.7	3,094.1	188.3	25,331.7	8.3	9,441.5	10,787.2	-
2008											
1st Qtr	582.0	292.0	68.6	19.1	371.2	4.3	1,921.0	0.8	1,597.3	1,305.5	-
2nd Qtr	2,332.9	534.9	93.2	179.7	531.4	9.7	2,933.9	1.8	2,037.2	1,763.6	-
3rd Qtr	354.3	563.3	92.1	108.8	529.6	44.1	4,954.6	1.0	1,842.7	1,972.1	-
4th Qtr	671.1	851.1	143.4	237.2	679.9	69.5	4,674.6	4.7	2,323.4	2,044.2	-
2009											
1st Qtr	257.5	219.8	67.4	38.7	514.9	3.1	1,737.0	0.7	962.7	1,352.4	-
2nd Qtr	1,294.5	517.4	86.7	154.8	656.0	82.6	2,892.5	1.0	1,982.4	2,138.1	-
3rd Qtr	413.9	597.5	94.6	94.3	649.3	48.9	2,541.2	0.7	1,854.3	1,508.8	-
4th Qtr	1,716.9	880.9	150.2	463.6	709.5	57.9	3,973.8	4.7	2,982.7	2,919.7	-
2010											
1st Qtr	290.4	325.7	62.3	43.0	561.0	2.8	2,293.8	0.9	1,252.6	1,616.3	-
2nd Qtr	929.1	572.0	88.2	158.9	685.8	48.4	2,813.2	2.0	1,797.4	2,271.4	-
3rd Qtr	421.6	618.2	96.8	113.9	746.5	49.9	3,174.4	0.3	1,705.3	1,802.5	-
4th Qtr	2,264.3	1,010.5	163.1	411.3	770.6	88.8	3,392.4	2.1	3,168.1	3,005.0	-
2011											
1st Qtr	341.7	384.3	68.4	55.0	578.2	3.8	2,395.4	0.1	1,361.6	1,802.9	-
2nd Qtr	1,800.2	683.9	101.8	157.1	704.5	76.7	4,040.9	2.1	2,118.3	2,093.1	-
3rd Qtr	1,633.9	792.8	99.0	206.6	821.2	222.6	3,115.5	3.4	2,120.5	2,013.3	-
4th Qtr	1,846.1	1,363.7	185.6	335.7	929.6	49.3	5,280.1	2.6	4,001.5	3,377.3	-
2012											
1st Qtr	898.0	351.6	66.2	45.1	550.3	3.0	2,142.0	0.3	1,270.3	2,207.4	-
2nd Qtr	1,093.9	703.4	92.4	151.5	723.6	4.7	8,695.4	0.2	2,091.1	2,470.8	-
3rd Qtr	537.9	725.7	99.8	118.7	869.4	84.9	8,462.7	1.2	2,047.9	2,609.5	-
4th Qtr	3,317.8	1,240.7	193.5	461.4	950.8	95.7	6,031.5	6.6	4,032.1	3,499.4	-
2013											
1st Qtr	261.7	469.4	67.6	35.0	546.6	1.3	2,359.6	0.4	1,394.0	2,165.8	-
2nd Qtr	593.5	828.8	99.2	184.0	821.8	84.4	5,166.8	2.9	2,801.0	2,938.0	-
3rd Qtr	...	...	...	...	...	...	...	...	...	...	...

Source: Ministry of Finance.

**PUBLIC CORPORATIONS CASH FINANCES: SUMMARY\*\***  
(G\$ Million)

Table 6.4

Period	Current Receipts					Operating Payments							Operating Balance (1)-(6)
	Total (2)to(5) (1)	Export Sales (2)	Local Sales (3)	VAT Refunds (4)	Other <sup>4</sup> (5)	Total (7)to(12) (6)	Materials & Supplies (7)	Employment (8)	Interest (9)	Local Taxes (10)	VAT Payments (11)	Other <sup>3)</sup> (12)	
2003 <sup>2</sup>	66,566	27,174	20,788	-	18,604	61,282	18,254	19,195	204	185	-	23,445	5,284
2004	78,427	35,274	31,067	-	12,086	71,312	21,773	20,105	332	397	-	28,706	7,115
2005	82,345	32,823	33,626	-	15,896	77,565	23,250	18,413	311	668	-	34,922	4,780
2006 <sup>3</sup>	84,661	32,036	38,207	-	14,417	77,315	24,003	19,568	359	347	-	33,037	7,346
2007	90,158	32,393	42,076	241	15,448	84,233	26,898	20,871	395	638	117	35,315	5,925
2008	101,917	29,636	49,882	304	22,095	98,779	33,366	21,354	428	415	54	43,162	3,138
2009	89,909	27,354	45,833	348	16,374	82,213	25,441	19,374	637	330	91	36,341	7,695
2010	95,815	22,398	55,483	203	17,730	92,736	31,456	20,168	453	113	135	40,411	3,079
2011	122,092	28,777	66,006	628	26,681	122,540	39,148	23,275	323	172	91	59,531	(448)
2012	135,256	28,300	68,413	488	38,055	125,686	39,976	25,742	250	129	111	59,478	9,570
2004													
1st Qtr	15,501	5,562	7,234	-	2,705	15,688	4,859	4,421	75	-	-	6,332	(187)
2nd Qtr	18,863	8,652	7,285	-	2,926	16,481	5,528	4,093	83	-	-	6,777	2,383
3rd Qtr	17,970	7,711	7,428	-	2,832	17,177	5,713	4,458	89	-	-	6,917	793
4th Qtr	26,092	13,349	9,120	-	3,623	21,966	5,673	7,133	84	397	-	8,680	4,126
2005 <sup>4</sup>													
1st Qtr	16,629	5,846	7,611	-	3,172	17,135	5,433	4,018	63	-	-	7,620	(506)
2nd Qtr	19,172	7,528	7,678	-	3,966	18,704	5,369	4,363	51	-	-	8,921	468
3rd Qtr	21,716	8,620	8,632	-	4,465	20,080	6,356	4,205	89	-	-	9,429	1,636
4th Qtr	24,828	10,829	9,706	-	4,293	21,646	6,091	5,827	107	668	-	8,952	3,182
2006 <sup>3</sup>													
1st Qtr	18,712	7,075	8,703	-	2,934	19,327	6,331	4,382	61	-	-	8,552	(615)
2nd Qtr	19,426	6,645	9,472	-	3,309	18,441	6,340	4,249	61	-	-	7,792	984
3rd Qtr	19,872	6,781	9,545	-	3,546	18,584	5,580	4,757	98	-	-	8,149	1,287
4th Qtr	26,652	11,536	10,487	-	4,628	20,962	5,752	6,180	139	347	-	8,544	5,689
2007													
1st Qtr	17,769	5,616	9,099	-	3,055	17,877	5,711	4,543	42	-	29	7,552	(107)
2nd Qtr	20,795	6,575	10,482	-	3,738	19,839	6,483	4,600	140	-	59	8,558	956
3rd Qtr	21,256	7,547	9,832	107	3,771	20,008	6,460	4,647	103	-	14	8,784	1,249
4th Qtr	30,336	12,655	12,664	134	4,884	26,510	8,243	7,082	110	638	15	10,422	3,827
2008													
1st Qtr	20,561	4,927	11,559	-	4,074	21,345	8,524	4,782	67	-	15	7,957	(784)
2nd Qtr	25,512	8,565	12,764	138	4,045	25,214	8,590	5,555	69	-	17	10,983	298
3rd Qtr	29,146	9,376	12,701	101	6,968	28,600	9,558	4,979	103	-	14	13,947	545
4th Qtr	26,699	6,769	12,857	66	7,007	23,620	6,695	6,038	189	415	8	10,275	3,079
2009													
1st Qtr	16,483	3,236	10,011	16	3,220	16,787	5,592	4,289	66	-	18	6,822	(304)
2nd Qtr	22,725	6,922	12,080	111	3,612	20,039	6,904	4,525	74	-	25	8,511	2,685
3rd Qtr	22,087	7,080	11,177	79	3,750	21,604	6,389	4,885	123	-	19	10,188	483
4th Qtr	28,615	10,116	12,564	142	5,793	23,784	6,556	5,676	374	330	28	10,820	4,831
2010													
1st Qtr	21,405	3,729	13,345	-	4,330.87	23,606	7,938	5,873	113	23	45	9,615	(2,201)
2nd Qtr	23,193	4,383	14,388	97	4,325.56	23,162	8,171	4,203	115	59	43	10,571	31
3rd Qtr	21,695	4,561	12,840	106	4,187.72	21,936	7,156	4,342	115	7	31	10,285	(241)
4th Qtr	29,521	9,725	14,910	-	4,885.85	24,032	8,191	5,750	109	25	16	9,941	5,489
2011													
1st Qtr	22,771	4,515	13,582	163	4,511	27,483	10,821	5,127	75	75	37	11,349	(4,712)
2nd Qtr	30,350	7,642	16,369	234	6,105	29,743	8,642	5,384	47	23	19	15,629	608
3rd Qtr	30,933	6,437	17,305	159	7,032	31,881	9,550	5,496	136	55	20	16,625	(949)
4th Qtr	38,038	10,183	18,749	73	9,033	33,433	10,137	7,268	66	19	14	15,928	4,605
2012													
1st Qtr	26,821	3,083	16,275	132.83	7,330.61	28,642	7,921	5,404	23	47	19	15,229	(1,821)
2nd Qtr	35,962	6,277	17,405	112.78	12,167.13	33,798	10,928	5,749	112	23	20	16,966	2,164
3rd Qtr	30,035	6,761	15,167	142.83	7,963.54	26,937	8,253	6,351	65	26	6	12,235	3,098
4th Qtr	42,438	12,178	19,567	99.60	10,593.70	36,309	12,874	8,238	51	33	66	15,047	6,129
2013													
1st Qtr	26,494	3,595	15,958	57	6,884	28,503	6,818	6,083	68	13	22	15,499	(2,010)
2nd Qtr	27,593	3,315	16,346	113	7,819	30,511	8,156	5,305	79	54	25	16,893	(2,918)
3rd Qtr	31,218	6,013	18,036	115	7,054	29,912	8,953	5,841	70	24	15	15,009	1,306

Sources: State Planning Secretariat, Public Enterprises, National Insurance Scheme and Bank of Guyana.

<sup>2</sup> Includes repairs and maintenance, payments to creditors, freight, and other current expenditure.

<sup>1</sup> Includes AROAMIA Bauxite Company.

<sup>2</sup> Includes GP&L.

<sup>3</sup> Excludes AROAMIA Bauxite Company from the 2nd quarter.

<sup>4</sup> Includes Receipts from Debtors and Other receipts

\*\* Revisions were done within the category of Current Receipts to reflect VAT Refunds while the Operating Payments category now reflects Local Taxes and VAT Payments.

**PUBLIC CORPORATIONS CASH FINANCES: SUMMARY\*\***  
(G\$ Million)

Table 6.4 (Cont'd)

Period	Transfers to Central Gov't.			Current Balance (13)-(14)	Capital Expenditure (18)	Overall Balance (17)-(18)	Total (21)+(22)	External Borrowing (Net) (21)	Domestic Financing (Net)							
	Total (15)+(16)	Taxes (Property & Corporation)	Dividend (16)						Total (23)+(24)+(25) +(26)+(29)	Banking System (net) (23)	Non-Bank Fin. Inst. Borrowing (24)	Holdings of Cent. Gov. Sect. (25)	Transfer from Cent. Gov't. (26)	Special Transfers (27)	Privatisation Proceeds-Guysuco Land Sales (28)	Other <sup>a)</sup> (29)
	(14)	(15)	(16)						(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
2003 <sup>2</sup>	1,165	1,037	128	4,119	2,558	1,561	(2,172)	47	(2,219)	(884)	-	2,368	-	-	-	(3,703)
2004	876	876	-	6,239	2,968	3,271	(3,662)	(1,775)	(1,887)	(1,147)	-	6,213	-	-	-	(6,953)
2005	928	678	250	3,852	3,445	407	(1,076)	(87)	(988)	(4,736)	-	2,184	-	-	-	(1,563)
2006 <sup>3</sup>	1,355	1,230	125	5,991	2,647	3,344	(3,691)	-	(3,691)	(1,323)	-	(2,435)	-	-	-	67
2007	1,161	1,161	-	4,763	5,816	(1,053)	416	-	416	(632)	-	(200)	-	-	-	1,247
2008	953	828	125	2,185	8,324	(6,139)	4,322	1,478	2,844	1,774	-	(118)	3,967	29	-	(2,779)
2009	1,189	1,033	157	6,506	4,867	1,639	(1,795)	1,175	(2,970)	1,070	-	(3,598)	1,342	-	-	(1,784)
2010	1,698	1,223	475	1,381	4,171	(2,789)	881	1,854	(973)	287	-	2,650	3,430	170	(2,078)	(7,340)
2011	2,449	1,049	1,400	(2,897)	3,667	(6,564)	4,873	(148)	5,022	1,233	-	(3,451)	7,558	-	(1,691)	(318)
2012	2,145	1,145	1,000	7,426	5,823	1,603	(1,603)	(1,352)	(252)	9,198	-	(47)	6,850	-	-	(16,251)
2004	-	-	-	(187)	749	(936)	1,089	598	492	924	-	2,200	-	-	-	(2,632)
1st Qtr	-	-	-	(187)	749	(936)	1,089	598	492	924	-	2,200	-	-	-	(2,632)
2nd Qtr	-	-	-	2,383	935	1,447	(1,070)	935	(2,005)	1,924	-	4,176	-	-	-	(4,919)
3rd Qtr	-	-	-	793	687	107	47	(89)	137	1,428	-	-	-	-	-	(1,292)
4th Qtr	876	876	-	3,250	597	2,653	(3,729)	(3,218)	(511)	(2,238)	-	(164)	-	-	-	1,890
2005 <sup>3</sup>	-	-	-	(506)	512	(1,018)	1,138	(10)	1,148	906	-	-	-	-	-	242
1st Qtr	-	-	-	(506)	512	(1,018)	1,138	(10)	1,148	906	-	-	-	-	-	242
2nd Qtr	-	-	-	468	408	60	257	-	(1,701)	267	-	-	-	-	-	1,968
3rd Qtr	-	-	-	1,636	1,369	267	(146)	(10)	(136)	365	-	-	-	-	-	(501)
4th Qtr	928	678	250	2,254	1,156	1,099	(2,325)	(57)	(2,268)	(4,306)	-	2,184	-	-	-	(146)
2006 <sup>5</sup>	-	-	-	(615)	471	(1,086)	1,346	-	1,346	531	-	-	-	-	-	815
1st Qtr	-	-	-	(615)	471	(1,086)	1,346	-	1,346	531	-	-	-	-	-	815
2nd Qtr	-	-	-	984	563	421	117	-	117	965	-	(4,335)	-	-	-	3,487
3rd Qtr	-	-	-	1,287	563	725	(541)	-	(541)	(336)	-	1,520	-	-	-	(1,724)
4th Qtr	1,355	1,230	125	4,334	1,049	3,285	(4,613)	-	(4,613)	(2,483)	-	380	-	-	-	(2,511)
2007	-	-	-	(107)	1,154	(1,261)	1,606	-	1,606	2,216	-	-	-	-	-	(609)
1st Qtr	-	-	-	(107)	1,154	(1,261)	1,606	-	1,606	2,216	-	-	-	-	-	(609)
2nd Qtr	-	-	-	956	874	83	170	-	170	(369)	-	(200)	-	-	-	739
3rd Qtr	-	-	-	1,249	1,792	(543)	895	-	895	560	-	-	-	-	-	336
4th Qtr	1,161	1,161	-	2,665	1,997	669	(2,255)	-	(2,255)	(3,037)	-	-	-	-	-	782
2008	-	-	-	(784)	1,300	(2,084)	2,499	1,856	643	1,297	-	-	194	-	-	(848)
1st Qtr	-	-	-	(784)	1,300	(2,084)	2,499	1,856	643	1,297	-	-	194	-	-	(848)
2nd Qtr	-	-	-	298	4,567	(4,269)	4,514	1,198	3,316	(868)	-	(118)	3,257	-	-	1,046
3rd Qtr	-	-	-	545	1,088	(543)	721	(285)	1,006	687	-	-	516	-	-	(198)
4th Qtr	953	828	125	2,126	1,369	757	(3,412)	(1,291)	(2,121)	659	-	-	-	29	-	(2,780)
2009	-	-	-	(304)	307	(610)	836	2,807	(1,971)	(1,042)	-	-	21	-	-	(950)
1st Qtr	-	-	-	(304)	307	(610)	836	2,807	(1,971)	(1,042)	-	-	21	-	-	(950)
2nd Qtr	-	-	-	2,685	2,098	587	(115)	1,789	(1,904)	1,486	-	(3,598)	1,001	-	-	(793)
3rd Qtr	-	-	-	483	1,237	(754)	1,135	(223)	1,358	1,395	-	-	-	-	-	(36)
4th Qtr	1,189	1,033	157	3,642	1,225	2,416	(3,651)	(3,198)	(453)	(768)	-	-	320	-	-	(5)
2010	242	242	-	(2,443)	798	(3,240)	3,240	1,676	1,564	1,065	-	-	1,470	-	-	(971)
1st Qtr	242	242	-	(2,443)	798	(3,240)	3,240	1,676	1,564	1,065	-	-	1,470	-	-	(971)
2nd Qtr	493	493	-	(462)	1,191	(1,653)	1,653	1,582	71	(3,318)	-	-	93	-	-	3,296
3rd Qtr	234	234	-	(475)	925	(1,400)	1,400	1,604	(205)	1,615	-	-	1,537	-	-	(3,357)
4th Qtr	728	253	475	4,761	1,257	3,504	(5,412)	(3,009)	(2,403)	926	-	2,650	329	170	(2,078)	(6,309)
2011	109	109	-	(4,821)	985	(5,805)	5,805	2,916	2,890	(1,053)	-	410	119	-	-	3,414
1st Qtr	109	109	-	(4,821)	985	(5,805)	5,805	2,916	2,890	(1,053)	-	410	119	-	-	3,414
2nd Qtr	370	370	-	237	(196)	434	(434)	(724)	290	242	-	(3,959)	3,148	-	-	859
3rd Qtr	1,641	241	1,400	(2,589)	921	(3,511)	3,511	460	3,051	2,776	-	-	1,050	-	-	(775)
4th Qtr	329	329	-	4,276	1,958	2,318	(4,009)	(2,800)	(1,209)	(732)	-	98	3,241	-	(1,691)	(3,816)
2012	68	68	-	(1,888)	894	(2,782)	2,782	554	2,228	3,541	-	15	37	-	-	(1,365)
1st Qtr	68	68	-	(1,888)	894	(2,782)	2,782	554	2,228	3,541	-	15	37	-	-	(1,365)
2nd Qtr	236	236	-	1,928	1,502	427	(427)	603	(1,030)	(1,296)	-	(133)	379	-	-	21
3rd Qtr	1,516	516	1,000	1,582	983	599	(599)	352	(951)	2,735	-	-	1,180	-	-	(4,867)
4th Qtr	325	325	-	5,803	2,444	3,360	(3,360)	(2,861)	(499)	4,217	-	71	5,253	-	-	(10,040)
2013	57	57	-	(2,067)	845	(2,911)	2,911	2,464	447	2,086	-	(425)	18	-	-	(1,232)
1st Qtr	57	57	-	(2,067)	845	(2,911)	2,911	2,464	447	2,086	-	(425)	18	-	-	(1,232)
2nd Qtr	376	376	-	(3,293)	1,336	(4,629)	4,629	1,039	3,591	1,304	-	70	214	-	-	2,003
3rd Qtr	1,440	440	1,000	(135)	1149.9	(1,285)	1,285	100	1,185	2,751	-	-	3,300	-	-	(4,866)

Sources: State Planning Secretariat, Public Enterprises, National Insurance Scheme and Bank of Guyana.

a) Comprise of changes in working capital and changes in other financial flows.

<sup>1</sup> Includes AROAMIA Bauxite Company.

<sup>2</sup> Includes GP&L.

<sup>3</sup> Excludes AROAMIA Bauxite Company from the 2nd quarter.

\*\* Revisions were done to the category Transfers to Central Government to reflect Taxes (Property and Corporation) and Dividend. In addition, the category Domestic Financing (Net) now reflects Special Transfers and Privatisation Proceeds-GUYSUCO Land Sales.



**DOMESTIC PUBLIC BONDED DEBT <sup>1</sup>**  
**AND TERMS AS AT SEPTEMBER 30, 2013**  
**(G\$ Million)**

Table 7.1

<b>Period Ended</b>	<b>Total</b>	<b>Bonds</b>	<b>Debentures</b>	<b>CARICOM Loan <sup>2</sup></b>	<b>Treasury Bills</b>
2003	62,662.2	3.5	11,816.5	739.5	50,102.7
2004	65,849.8	5,343.1	11,816.5	721.6	47,968.6
2005	67,754.3	5,343.1	11,816.5	687.2	49,907.4
2006	74,308.2	3,972.4	11,816.5	655.3	57,864.0
2007	69,345.4	3.4	15,785.5	630.1	52,926.4
2008					
Mar	72,802.5	3.4	12,742.5	630.1	59,426.5
Jun	74,222.5	3.4	12,742.5	609.6	60,867.0
Sep	74,972.6	3.4	12,742.5	609.6	61,617.1
Dec	74,958.8	3.4	12,742.5	595.8	61,617.1
2009					
Mar	78,414.2	3.4	11,767.5	595.8	66,047.5
Jun	83,673.4	3.4	11,767.5	579.7	71,322.8
Sep	86,923.4	3.4	11,767.5	579.7	74,572.8
Dec	87,047.4	3.4	11,767.5	560.8	74,715.7
2010					
Mar	93,903.6	3.4	6,823.5	560.8	86,515.9
Jun	94,760.0	3.4	6,823.5	543.3	87,389.8
Sep	96,412.1	3.4	6,823.5	543.3	89,041.9
Dec	100,489.5	3.4	6,823.5	523.2	93,139.4
2011					
Mar	108,655.5	3.4	5,848.5	523.2	102,280.4
Jun	103,390.0	3.4	5,848.5	508.8	97,029.3
Sep	103,589.5	3.4	5,848.5	508.8	97,228.7
Dec	104,937.2	3.4	5,848.5	491.9	98,593.4
2012					
Jan	103,287.0	3.4	5,848.5	491.9	96,943.2
Feb	99,064.3	3.4	5,848.5	491.9	92,720.5
Mar	100,088.9	3.4	4,873.5	491.9	94,720.1
Apr	99,088.9	3.4	4,873.5	491.9	93,720.1
May	93,584.0	3.4	4,873.5	491.9	88,215.2
Jun	93,801.2	3.4	4,873.5	473.2	88,451.1
Jul	93,801.2	3.4	4,873.5	473.2	88,451.1
Aug	93,800.8	3.4	4,873.5	473.2	88,450.7
Sep	94,100.5	3.4	4,873.5	473.2	88,750.4
Oct	94,300.4	3.4	4,873.5	473.2	88,950.4
Nov	92,029.7	3.4	4,873.5	456.2	86,696.6
Dec	93,461.9	3.4	4,873.5	456.2	88,128.8
2013					
Jan	93,187.0	3.4	4,873.5	456.2	87,853.9
Feb	96,687.1	3.4	4,873.5	456.2	91,354.0
Mar	97,211.9	3.4	3,898.5	456.2	92,853.8
Apr	98,211.5	3.4	3,898.5	456.2	93,853.4
May	98,913.3	3.4	3,898.5	441.9	94,569.5
Jun	96,919.0	3.4	3,898.5	441.9	92,575.2
Jul	92,919.0	3.4	3,898.5	441.9	88,575.2
Aug	92,419.2	3.4	3,898.5	441.9	88,075.4
Sep	90,269.3	3.4	3,898.5	441.9	85,925.6

Source: Bank of Guyana.

<sup>1</sup> Excludes non-interest bearing debentures.

<sup>2</sup> The CARICOM Loan was contracted to finance the construction of the CARICOM Secretariat.

**GOVERNMENT OF GUYANA: TREASURY BILLS  
AND TERMS AS AT SEPTEMBER 30, 2013  
BY HOLDERS  
(G\$ Million)**

Table 7.2

Period Ended	Treasury Bills										
	Total Treasury Bills	Banking System			Non-Bank Financial Institutions	Public Sector				Private Sector	Non Residents
		Total	Bank of Guyana	Commercial Banks		Total	Public Enterprise	Nat. Insur. Scheme	Sinking Funds		
2003	50,102.7	27,569.7	2,344.4	25,225.3	11,720.0	10,753.3	-	10,753.3	-	0.0	59.8
2004	47,968.6	32,443.2	1,182.6	31,260.7	11,216.9	4,258.9	-	4,258.9	-	7.7	42.0
2005	49,907.4	34,434.1	1,032.5	33,401.7	13,090.8	1,977.9	-	1,977.9	-	359.9	44.7
2006	57,864.0	39,784.9	3,081.9	36,703.0	13,502.1	4,526.7	-	4,526.7	-	3.9	46.5
2007	52,926.4	35,448.3	1,032.6	34,415.7	12,741.6	4,732.7	-	4,732.7	-	3.9	-
2008											
Mar	59,426.5	42,517.2	1,032.6	41,484.6	12,172.8	4,732.7	-	4,732.7	-	3.9	-
Jun	60,867.0	44,720.6	1,032.6	43,688.1	11,292.4	4,850.1	-	4,850.1	-	4.0	-
Sep	61,617.1	45,683.7	1,032.5	44,651.3	11,079.3	4,850.1	-	4,850.1	-	4.0	-
Dec	61,754.5	46,174.5	1,183.3	44,991.2	10,727.2	4,850.1	-	4,850.1	-	2.9	-
2009											
Mar	66,047.5	51,825.4	1,034.3	50,791.2	9,369.2	4,850.1	-	4,850.1	-	2.9	-
Jun	71,322.8	53,494.9	1,033.1	52,461.8	9,191.4	8,633.8	-	8,633.8	-	2.8	-
Sep	74,572.8	56,954.5	1,033.1	55,921.4	8,971.5	8,633.8	-	8,633.8	-	13.2	-
Dec	74,715.7	56,984.5	2,333.1	54,651.5	9,084.3	8,633.8	-	8,633.8	-	13.2	-
2010											
Mar	86,515.9	66,747.2	1,033.2	65,714.0	11,116.4	8,633.8	-	8,633.8	-	18.6	-
Jun	87,389.8	65,424.4	1,031.8	64,392.7	12,940.0	9,009.5	-	9,009.5	-	16.0	-
Sep	89,041.9	65,721.4	1,032.9	64,688.5	14,311.1	9,009.5	-	9,009.5	-	0.0	-
Dec	93,139.4	66,547.1	1,032.9	65,514.2	14,833.6	11,758.2	-	11,758.2	-	0.5	-
2011											
Mar	102,280.4	73,446.5	1,030.1	72,416.4	16,642.0	12,183.3	-	12,183.3	-	8.7	-
Jun	97,029.3	73,244.3	999.3	72,245.0	15,817.2	7,967.4	-	7,967.4	-	0.5	-
Sep	97,228.7	72,766.3	998.8	71,767.5	16,494.6	7,967.4	-	7,967.4	-	0.5	-
Dec	98,593.4	73,547.7	999.2	72,548.6	17,007.7	8,038.0	-	8,038.0	-	0.0	-
2012											
Jan	96,943.2	71,651.0	999.2	70,651.9	17,244.1	8,048.1	0.0	8,048.1	0.0	0.0	0.0
Feb	92,720.5	67,950.6	998.7	66,951.9	16,721.9	8,048.1	0.0	8,048.1	0.0	0.0	0.0
Mar	94,720.1	71,067.5	998.3	70,069.2	15,604.6	8,048.1	0.0	8,048.1	0.0	0.0	0.0
Apr	93,720.1	70,372.7	1,398.3	68,974.4	15,699.4	7,648.1	0.0	7,648.1	0.0	0.0	0.0
May	88,215.2	66,672.4	998.0	65,674.4	14,775.3	6,767.5	0.0	6,767.5	0.0	0.0	0.0
Jun	88,451.1	68,041.6	1,067.8	66,973.8	13,642.1	6,767.5	0.0	6,767.5	0.0	0.0	0.0
Jul	88,451.1	68,041.6	1,067.8	66,973.8	13,642.1	6,767.5	0.0	6,767.5	0.0	0.0	0.0
Aug	88,450.7	69,058.6	1,067.4	67,991.3	12,624.6	6,767.5	0.0	6,767.5	0.0	0.0	0.0
Sep	88,750.4	69,358.3	1,067.0	68,291.3	12,624.6	6,767.5	0.0	6,767.5	0.0	0.0	0.0
Oct	88,950.4	69,834.3	1,343.0	68,491.3	12,348.6	6,767.5	0.0	6,767.5	0.0	0.0	0.0
Nov	86,696.6	68,297.0	1,493.0	66,804.0	11,632.1	6,767.5	0.0	6,767.5	0.0	0.0	0.0
Dec	88,128.8	70,253.5	996.9	69,256.6	11,063.9	6,811.4	0.0	6,811.4	0.0	0.0	0.0
2013											
Jan	87,853.9	72,591.4	996.9	71,594.5	8,886.3	6,376.2	0.0	6,376.2	0.0	0.0	0.0
Feb	91,354.0	76,691.5	997.0	75,694.5	8,286.3	6,376.2	0.0	6,376.2	0.0	0.0	0.0
Mar	92,853.8	79,799.6	996.8	78,802.8	6,678.0	6,376.2	0.0	6,376.2	0.0	0.0	0.0
Apr	93,853.4	81,443.9	996.4	80,447.6	6,033.3	6,376.2	0.0	6,376.2	0.0	0.0	0.0
May	94,569.5	81,518.3	996.4	80,521.9	6,633.3	6,418.0	0.0	6,418.0	0.0	0.0	0.0
Jun	92,575.2	79,668.3	996.4	78,671.9	6,488.9	6,418.0	0.0	6,418.0	0.0	0.0	0.0
Jul	88,575.2	77,168.3	996.4	76,171.9	4,988.9	6,418.0	0.0	6,418.0	0.0	0.0	0.0
Aug	88,075.4	76,974.4	996.6	75,977.8	4,683.0	6,418.0	0.0	6,418.0	0.0	0.0	0.0
Sep	85,925.6	74,824.6	996.8	73,827.8	4,683.0	6,418.0	0.0	6,418.0	0.0	0.0	0.0

Source: Bank of Guyana.

**GOVERNMENT OF GUYANA: DEBENTURES  
AND TERMS AS AT SEPTEMBER 30, 2013  
BY HOLDERS, BONDS & OTHER LONG TERM DEBT  
(G\$ Million)**

Table 7.3

Period Ended	Total Amount Outstanding	Bonds			CARICOM Loans <sup>3</sup>	Debentures <sup>4</sup>							
		Total Bonds	Defence Bonds <sup>1</sup>	GUYMINE Bonds <sup>2</sup>		Total Debentures	Banking System		Non-Banks Financial Institutions	Public Sector			Private Sector
							Bank of Guyana	Commercial Banks		Public Enterprise	National Insurance	Sinking Funds	
2003	12,559.5	3.5	3.5	-	739.5	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2004	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2005	17,846.9	5,343.1	3.4	5,339.7	687.2	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2006	16,444.3	3,972.4	3.4	3,969.0	655.3	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2007	16,419.0	3.4	3.4	-	630.1	15,785.5	3,898.5	11,887.0	-	-	-	-	-
2008													
Mar	13,376.0	3.4	3.4	-	630.1	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Jun	13,355.5	3.4	3.4	-	609.6	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Sep	13,355.5	3.4	3.4	-	609.6	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Dec	13,341.7	3.4	3.4	-	595.8	12,742.5	3,898.5	8,843.99	-	-	-	-	-
2009													
Mar	12,366.7	3.4	3.4	-	595.8	11,767.5	3,898.5	7,868.99	-	-	-	-	-
Jun	12,350.6	3.4	3.4	-	579.7	11,767.5	3,898.5	7,868.99	-	-	-	-	-
Sep	12,350.6	3.4	3.4	-	579.7	11,767.5	3,898.5	7,868.99	-	-	-	-	-
Dec	12,331.7	3.4	3.4	-	560.8	11,767.5	3,898.5	7,868.99	-	-	-	-	-
2010													
Mar	7,387.7	3.4	3.4	-	560.8	6,823.5	3,898.5	2,925.00	-	-	-	-	-
Jun	7,370.2	3.4	3.4	-	543.3	6,823.5	3,898.5	2,925.00	-	-	-	-	-
Sep	7,370.2	3.4	3.4	-	543.3	6,823.5	3,898.5	2,925.00	-	-	-	-	-
Dec	7,350.1	3.4	3.4	-	523.2	6,823.5	3,898.5	2,925.00	-	-	-	-	-
2011													
Mar	6,375.1	3.4	3.4	-	523.2	5,848.5	3,898.5	1,950.00	-	-	-	-	-
Jun	6,360.8	3.4	3.4	-	508.8	5,848.5	3,898.5	1,950.00	-	-	-	-	-
Sep	6,360.8	3.4	3.4	-	508.8	5,848.5	3,898.5	1,950.00	-	-	-	-	-
Dec	6,343.8	3.4	3.4	-	491.9	5,848.5	3,898.5	1,950.00	-	-	-	-	-
2012													
Jan	6,343.8	3.4	3.4	-	491.9	5,848.5	3,898.5	1,950.00	-	-	-	-	-
Feb	6,343.8	3.4	3.4	-	491.9	5,848.5	3,898.5	1,950.00	-	-	-	-	-
Mar	5,368.8	3.4	3.4	-	491.9	4,873.5	3,898.5	975.00	-	-	-	-	-
Apr	5,368.8	3.4	3.4	-	491.9	4,873.5	3,898.5	975.00	-	-	-	-	-
May	5,368.8	3.4	3.4	-	491.9	4,873.5	3,898.5	975.00	-	-	-	-	-
Jun	5,350.1	3.4	3.4	-	473.2	4,873.5	3,898.5	975.00	-	-	-	-	-
Jul	5,350.1	3.4	3.4	-	473.2	4,873.5	3,898.5	975.00	-	-	-	-	-
Aug	5,350.1	3.4	3.4	-	473.2	4,873.5	3,898.5	975.00	-	-	-	-	-
Sep	5,350.1	3.4	3.4	-	473.2	4,873.5	3,898.5	975.00	-	-	-	-	-
Oct	5,350.1	3.4	3.4	-	473.2	4,873.5	3,898.5	975.00	-	-	-	-	-
Nov	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.00	-	-	-	-	-
Dec	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.00	-	-	-	-	-
2013													
Jan	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.00	-	-	-	-	-
Feb	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.00	-	-	-	-	-
Mar	4,358.1	3.4	3.4	-	456.2	3,898.5	3,898.5	-	-	-	-	-	-
Apr	4,358.1	3.4	3.4	-	456.2	3,898.5	3,898.5	-	-	-	-	-	-
May	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Jun	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Jul	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Aug	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Sep	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-

Source: Bank of Guyana.

<sup>1</sup> Unclaimed balance on these securities. They are no longer issued.

<sup>2</sup> GUYMINE bonds were re-issued to Citizen Bank as Debenture on February 1 2007.

<sup>3</sup> The CARICOM Loan was contracted to finance the construction of the CARICOM Secretariat.

<sup>4</sup> Excludes Non-Interest Bearing Debentures issued to the Bank of Guyana.

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY  
AND TERMS AS AT SEPTEMBER 30, 2013  
(G\$)**

Table 7.4

Item	Amount Issued	Amount Outstanding	Nominal Rate of Interest (Percent)	Issue Date	Maturity Date
<b>SPECIAL ISSUES</b>					
<b>NON-INTEREST BEARING SPECIAL ISSUE TO BOG</b>					
ISSUE NO. 91	2,857,509,263	2,857,509,263	0.00	1998-12-31	UNFIXED
ISSUE NO. 93	4,892,538,923	4,892,538,923	0.00	2000-12-31	UNFIXED
ISSUE NO. 94	14,851,974,507	14,851,974,507	0.00	2001-12-31	UNFIXED
ISSUE NO. 95	2,566,705,406	2,566,705,406	0.00	2002-12-31	UNFIXED
ISSUE NO. 97	2,578,507,538	2,578,507,538	0.00	2003-12-31	UNFIXED
ISSUE NO. 99	4,091,091,420	4,091,091,420	0.00	2005-12-31	UNFIXED
ISSUE NO. 100	7,151,883,823	7,151,883,823	0.00	2006-12-31	UNFIXED
ISSUE NO. 105	416,666,492	416,666,492	0.00	2011-12-31	UNFIXED
<b>SPECIAL ISSUE TO BOG</b>					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	ON DEMAND
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	ON DEMAND
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	ON DEMAND

Source: Bank of Guyana.

**EXTERNAL PUBLIC DEBT  
AND TERMS AS AT SEPTEMBER 30, 2013  
(US\$ Thousand)**

Table 7.5

Period Ended	Total Outstanding Debt	Medium & Long Term					
		Bilateral	Multilateral	Financial <sup>1</sup>	Supp. Cr. <sup>2</sup>	Nationalisation	Bonds
2003	1,199,125	224,369	916,801	10,998	14,861	3,487	28,609
2004	1,188,652	191,371	974,795	5,485	13,324	3,435	242
2005	1,214,559	220,938	971,556	5,010	13,347	3,470	238
2006	1,043,173	243,042	778,119	5,107	13,371	3,493	42
2007							
1st Qtr	1,049,081	247,410	779,716	5,050	13,376	3,485	44
2nd Qtr	658,712	253,482	383,300	5,039	13,382	3,464	45
3rd Qtr	668,635	246,228	400,502	5,003	13,388	3,469	45
4th Qtr	718,113	267,273	429,023	4,894	13,394	3,485	44
2008							
1st Qtr	757,442	295,067	440,631	4,823	13,399	3,477	44
2nd Qtr	773,777	304,548	447,532	4,757	13,405	3,490	44
3rd Qtr	804,301	332,977	449,960	4,416	13,410	3,498	40
4th Qtr	834,137	340,631	472,678	3,895	13,417	3,484	32
2009							
1st Qtr	831,875	339,955	471,154	3,814	13,421	3,499	32
2nd Qtr	861,502	350,696	489,826	4,016	13,427	3,500	37
3rd Qtr	897,941	364,589	512,494	3,877	13,434	3,511	36
4th Qtr	933,039	375,224	536,993	3,818	13,440	3,528	36
2010							
1st Qtr	953,525	395,362	537,570	3,581	13,445	3,533	34
2nd Qtr	966,155	401,938	543,744	3,469	13,451	3,520	33
3rd Qtr	1,005,071	421,508	563,061	3,486	13,457	3,524	35
4th Qtr	1,042,877	434,427	588,091	3,383	13,408	3,533	35
2011							
1st Qtr	1,074,573	452,366	601,907	3,341	13,408	3,515	36
2nd Qtr	1,110,920	478,788	611,939	3,250	13,392	3,515	36
3rd Qtr	1,136,217	506,985	609,192	3,092	13,398	3,515	35
4th Qtr	1,205,584	554,546	631,090	2,989	13,404	3,520	35
2012							
1st Qtr	1,251,602	600,201	631,496	2,945	13,409	3,515	36
2nd Qtr	1,297,807	637,936	640,107	2,803	13,415	3,511	35
3rd Qtr	1,357,488	691,911	645,855	2,758	13,421	3,507	36
4th Qtr	1,358,563	665,381	673,549	2,663	13,427	3,507	36
2013							
1st Qtr	1,392,008	705,857	666,783	2,412	13,432	3,490	34
2nd Qtr	1,248,352	555,596	673,507	2,296	13,438	3,481	34
3rd Qtr	1,272,125	575,929	676,920	2,312	13,438	3,490	36

Sources: Office of Budget and Debt Management Division, Ministry of Finance.

<sup>1</sup> Data from Dec. 31, 2002 is revised to include debt owed by GPL (Parastatal) which is not guaranteed or serviced by the Government of Guyana.

<sup>2</sup> Includes External Payment Deposit Schemes (EPDS) from 1992.

**IMPORTS BY END-USE (c.i.f.)**  
(G\$ Million)

Table 8.1(1)

Period	Total	Consumer Goods								Intermediate Goods							Capital Goods						Misc.	
		Total	Non-Durable			Semi-Durable		Durable		Total	Fuels & Lubricants	Foods for Industry	Chemicals	Textiles	Parts & Accessories	Other	Total	Agri.	Industrial	Transport	Mining	Building		Other
			Food for Households	Beverage & Tobacco	Other	Cloth. & Footwear	Other	Motor Car	Other															
2003	111,692.7	29,197.6	9,790.8	2,345.8	7,597.0	2,247.2	1,565.1	2,208.7	3,442.9	59,695.0	28,769.1	4,140.7	4,940.7	1,308.3	6,453.2	14,082.9	22,663.7	4,956.9	1,445.9	4,543.7	564.9	6,154.7	4,997.7	136.5
2004	129,267.9	30,905.6	10,355.0	2,243.5	8,001.4	1,494.2	1,728.8	2,785.3	4,297.4	67,567.8	33,897.2	4,010.3	5,247.3	1,623.3	6,836.5	15,953.1	27,109.3	5,885.2	4,021.2	3,441.5	640.9	7,489.8	5,630.6	3,685.1
2005	157,238.1	38,990.6	14,335.6	3,330.9	9,789.4	2,266.9	1,925.6	2,307.5	5,034.6	85,143.5	44,496.4	6,257.8	5,879.0	1,584.9	7,913.1	19,012.3	30,234.4	7,004.4	2,568.7	5,255.8	1,272.7	7,712.5	6,420.3	2,869.6
2006	177,995.1	41,586.6	14,704.4	3,205.0	10,738.5	2,025.9	2,000.0	2,995.9	5,917.0	93,578.3	47,941.2	6,435.2	6,974.9	1,483.5	13,077.8	17,665.6	40,467.9	9,008.2	3,295.8	7,403.9	3,052.6	9,047.4	8,659.9	2,362.3
2007	214,554.7	54,468.6	15,406.7	3,994.7	11,797.5	2,914.6	3,715.6	4,097.5	12,542.0	110,916.2	57,544.5	7,590.4	7,396.8	1,989.7	13,458.9	22,935.9	47,149.6	7,314.0	3,184.0	11,082.1	1,540.6	13,133.6	10,895.3	2,020.2
2008	267,179.6	65,876.7	19,259.0	4,793.6	20,172.0	2,916.5	4,175.3	4,968.3	9,592.0	148,397.3	85,625.2	13,798.2	10,830.5	1,907.5	11,882.0	24,353.9	51,433.8	10,855.7	2,942.5	10,185.3	4,681.8	12,475.8	10,292.7	1,471.9
2009	236,729.9	68,009.2	18,761.3	5,346.9	21,882.6	3,164.9	3,830.9	6,131.4	8,891.3	114,514.9	58,012.4	9,850.9	7,715.7	1,517.2	13,989.2	23,429.5	52,464.9	9,056.8	3,988.6	9,047.3	1,472.3	13,169.3	15,730.7	1,740.8
2010	287,536.9	76,340.0	21,808.5	6,393.8	20,955.4	4,414.8	4,793.7	6,550.6	11,423.1	150,503.9	80,135.4	15,930.0	11,528.9	1,618.3	13,712.5	27,578.8	58,961.2	15,004.9	4,000.9	11,026.7	2,546.6	14,176.4	12,205.8	1,731.7
2011	359,341.4	84,695.6	25,408.3	8,490.3	20,200.3	3,588.3	5,383.5	6,769.2	14,855.7	192,637.8	116,292.1	15,753.7	11,179.2	2,149.3	14,408.4	32,855.0	80,392.1	16,689.4	8,974.9	14,076.5	9,629.4	15,501.9	15,519.9	1,615.9
2012	403,607.2	95,088.3	29,221.3	8,959.2	20,713.6	5,040.4	5,415.4	8,943.0	16,795.4	212,907.0	126,324.3	17,469.6	11,382.5	1,873.2	21,182.7	34,674.7	93,838.2	22,445.5	11,830.4	13,781.9	7,777.3	17,769.7	20,233.4	1,773.7
2007																								
1st Qtr	42,389.8	10,633.9	2,958.8	779.7	2,512.6	514.3	605.1	740.6	2,522.8	21,176.0	11,268.8	748.0	1,563.6	263.1	2,482.1	4,850.4	10,058.7	1,644.6	599.2	2,854.5	435.9	2,447.6	2,077.0	521.2
2nd Qtr	58,111.2	14,190.6	3,731.7	915.2	3,457.5	665.9	969.0	1,017.9	3,433.3	29,535.2	15,260.1	2,129.4	2,326.6	473.5	2,985.2	6,360.5	13,694.1	2,612.2	790.2	2,474.5	415.7	3,485.9	3,915.6	691.4
3rd Qtr	54,883.2	13,701.4	3,880.8	969.6	2,794.8	859.6	952.3	1,333.4	2,910.9	28,845.3	14,952.7	2,787.9	1,331.2	802.1	2,716.5	6,255.0	11,910.7	1,416.7	786.9	3,245.8	365.9	3,728.0	2,367.5	425.8
4th Qtr	59,170.5	15,942.8	4,835.3	1,330.2	3,032.7	874.7	1,189.2	1,005.7	3,675.0	31,359.7	16,062.9	1,925.2	2,175.5	451.0	5,275.1	5,470.1	11,486.1	1,640.5	1,007.8	2,507.3	323.1	3,472.2	2,535.1	381.9
2008																								
1st Qtr	61,175.9	13,898.1	3,812.3	814.3	3,045.2	711.8	858.8	1,239.0	3,416.7	32,971.5	20,480.7	2,215.2	1,986.7	425.6	2,627.5	5,235.8	13,960.6	2,362.1	993.9	3,372.8	1,488.4	2,863.6	2,879.7	345.8
2nd Qtr	70,028.9	16,670.4	4,697.1	1,078.3	6,042.9	639.7	824.1	1,355.0	2,033.4	40,697.1	23,236.5	4,569.8	2,964.7	385.8	2,827.1	6,713.2	12,282.0	3,166.1	660.0	2,621.4	758.1	2,828.7	2,247.6	379.3
3rd Qtr	76,207.9	17,960.0	5,050.7	1,229.5	6,621.2	761.7	1,134.7	1,253.1	1,909.1	45,148.0	28,716.0	2,973.1	3,013.8	400.7	3,452.3	6,592.0	12,769.6	2,992.5	655.7	2,177.1	645.6	3,560.4	2,738.3	330.3
4th Qtr	59,766.9	17,348.1	5,699.0	1,671.5	4,462.7	803.2	1,357.8	1,121.2	2,232.7	29,580.6	13,192.0	4,040.1	2,865.3	695.4	2,975.1	5,812.9	12,421.6	2,335.0	632.9	2,014.0	1,789.7	3,223.0	2,427.0	416.6
2009																								
1st Qtr	51,550.2	15,390.4	4,093.9	930.0	5,778.6	783.4	818.8	1,541.6	1,444.1	24,864.9	11,625.5	2,030.7	1,856.1	425.0	3,190.2	5,737.4	10,885.9	2,323.2	513.4	2,569.9	262.3	2,941.9	2,275.2	408.9
2nd Qtr	57,161.1	17,562.2	4,641.2	1,153.9	6,938.8	515.7	739.7	1,646.2	1,926.7	28,014.7	14,747.5	2,678.8	2,085.5	212.5	2,753.3	5,537.0	11,151.7	1,732.4	728.3	2,417.4	441.3	3,056.4	2,775.7	432.5
3rd Qtr	60,011.1	15,205.6	4,538.0	1,381.6	3,734.5	930.3	1,121.3	1,293.8	2,206.1	27,531.1	13,636.4	2,902.5	1,774.3	281.8	3,246.7	5,689.3	16,805.0	2,227.1	1,803.0	2,163.0	213.9	3,173.5	7,224.6	469.4
4th Qtr	68,007.6	19,851.1	5,488.2	1,881.4	5,430.6	935.5	1,151.1	1,649.9	3,314.4	34,104.3	18,003.0	2,238.8	1,999.8	597.9	4,799.0	6,465.7	13,622.3	2,774.1	943.9	1,897.0	554.7	3,997.4	3,455.2	430.0
2010																								
1st Qtr	65,294.1	17,432.2	4,049.2	1,133.9	6,804.8	774.5	911.7	1,569.8	2,188.3	34,455.4	18,258.2	5,006.1	1,976.4	305.5	2,473.4	6,435.6	12,933.8	3,229.2	874.3	2,556.8	346.8	3,148.2	2,778.4	472.8
2nd Qtr	74,739.2	18,376.2	5,661.0	1,590.1	4,941.8	800.4	1,100.5	1,583.6	2,698.8	41,603.7	21,271.8	4,862.3	4,620.9	466.1	3,627.2	6,755.6	14,338.9	3,366.6	878.1	2,873.0	433.8	3,845.9	2,941.4	420.4
3rd Qtr	72,319.5	20,084.3	5,726.8	1,522.8	4,933.1	1,752.8	1,220.5	1,700.2	3,228.1	35,991.6	19,705.5	2,444.7	2,385.3	428.8	3,749.1	7,278.3	15,815.5	4,374.0	1,178.2	2,905.3	553.1	3,651.1	3,153.8	428.2
4th Qtr	75,184.1	20,447.3	6,371.6	2,147.0	4,275.6	1,087.0	1,561.1	1,697.1	3,307.9	38,453.3	20,899.9	3,616.9	2,546.4	417.8	3,862.8	7,109.4	15,873.1	4,035.0	1,070.2	2,691.6	1,212.9	3,531.1	3,332.3	410.4
2011																								
1st Qtr	75,923.9	17,160.9	5,290.2	1,662.8	3,797.0	658.1	900.5	1,477.6	3,374.5	43,183.0	28,538.0	2,884.5	1,799.1	299.1	2,760.6	6,901.8	15,180.3	3,497.0	1,045.1	2,802.7	1,582.6	3,099.5	3,153.4	399.8
2nd Qtr	98,885.0	22,142.7	6,334.4	1,827.7	7,240.8	841.3	1,404.2	1,570.0	2,924.3	51,608.2	30,840.7	4,920.6	3,229.3	827.1	3,538.8	8,251.8	24,736.4	4,321.8	6,157.0	3,391.4	2,808.5	3,974.7	4,083.0	397.7
3rd Qtr	91,780.5	22,181.9	6,831.2	2,326.3	4,640.2	1,018.7	1,372.4	1,881.2	4,112.0	47,980.2	28,739.7	2,976.3	2,389.5	695.4	4,072.1	9,107.2	21,204.5	4,880.3	892.7	4,341.9	2,707.0	4,765.9	3,616.7	413.9
4th Qtr	92,751.9	23,210.1	6,952.5	2,673.5	4,522.3	1,070.2	1,706.3	1,840.4	4,444.9	49,866.4	28,173.7	4,972.3	3,761.4	327.8	4,036.9	8,594.2	19,270.8	3,990.3	880.2	3,540.4	2,531.3	3,661.8	4,666.9	404.6
2012																								
1st Qtr	97,970.9	19,458.5	6,254.7	1,644.2	3,808.4	1,027.4	1,130.2	2,354.8	3,238.7	51,099.8	31,971.5	3,424.3	2,001.6	436.9	4,969.5	8,296.1	26,967.6	4,711.3	5,121.5	3,683.3	4,940.8	4,692.5	3,818.2	445.0
2nd Qtr	97,487.8	23,290.3	7,138.4	2,152.4	5,875.3	887.2	1,007.2	2,134.8	4,095.1	55,411.4	31,638.3	4,064.8	3,979.5	412.7	6,732.3	8,583.8	18,277.8	5,459.1	1,718.0	2,816.0	1,208.7	4,379.7	2,696.4	508.2
3rd Qtr	92,112.1	23,376.8	7,115.9	2,206.1	4,819.6	1,298.2	1,378.2	2,239.9	4,319.0	50,761.0	32,036.2	4,404.2	1,817.1	462.8	4,140.1	7,900.7	17,560.0	4,962.5	1,448.3	3,857.6	814.0	4,185.8	2,291.9	414.3
4th Qtr	119,926.0	28,962.7	8,712.3	2,956.6	6,210.2	1,827.5	1,899.9	2,213.5	5,142.6	59,524.3	34,567.9	5,576.4	3,584.3	560.7	5,340.8	9,894.2	31,032.8	7,312.6	3,542.6	3,425.0	813.9	4,511.8	11,426.9	406.2
2013																								
1st Qtr	91,765.1	19,231.2	6,777.4	1,877.6	4,426.4	865.3	1,111.5	1,888.2	2,284.8	49,935.4	27,975.4	3,798.9	4,711.0	472.3	5,302.9	7,674.9	22,143.2	4,532.5	4,040.2	3,686.7	1,116.3	4,930.4	3,837.1	455.3
2nd Qtr	92,841.3	21,760.8	6,498.5	2,300.8	5,329.1	852.6	1,317.6	2,211.4	3,250.8	50,214.4	29,330.7	4,372.6	3,862.3	312.2	3,942.9	8,393.7	20,359.3	5,605.5	2,566.0	3,539.3	1,480.5	4,427.2	2,740.7	506.9
3rd Qtr	91,513.6	20,574.6	6,295.6	2,220.5	4,005.5	858.0	1,728.7	2,030.1	3,436.2	47,502.0	28,752.4	4,123.9	2,598.4	408.5	3,076.2	8,542.5	2							

**IMPORTS BY END-USE (Summary) (c.i.f.)**  
(G\$ Million)

Table 8.1(2)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
2003	111,692.7	29,197.6	28,769.1	30,925.9	22,663.7	136.5
2004	129,267.9	30,905.7	33,897.1	33,670.6	27,109.2	3,685.2
2005	157,238.0	38,990.5	44,496.4	40,647.0	30,234.5	2,869.6
2006	177,995.1	41,586.6	47,941.2	45,637.0	40,467.9	2,362.3
2007	214,554.7	54,468.6	57,544.5	53,371.7	47,149.6	2,020.2
2008	267,179.6	65,876.7	85,625.2	62,772.1	51,433.8	1,471.9
2009	236,729.9	68,009.2	58,012.4	56,502.6	52,464.9	1,740.8
2010	287,536.9	76,340.0	80,135.4	70,368.5	58,961.2	1,731.7
2011	359,341.4	84,695.6	116,292.1	76,345.7	80,392.1	1,615.9
2012	407,496.8	95,088.3	130,213.9	86,582.7	93,838.2	1,773.7
2007						
1st Qtr	42,389.8	10,633.9	11,268.8	9,907.2	10,058.7	521.2
2nd Qtr	58,111.2	14,190.6	15,260.1	14,275.1	13,694.1	691.4
3rd Qtr	54,883.2	13,701.4	14,952.7	13,892.6	11,910.7	425.8
4th Qtr	59,170.5	15,942.8	16,062.9	15,296.8	11,486.1	381.9
2008						
1st Qtr	61,175.9	13,898.1	20,480.7	12,490.8	13,960.6	345.8
2nd Qtr	70,028.9	16,670.4	23,236.5	17,460.7	12,282.0	379.3
3rd Qtr	76,207.9	17,960.0	28,716.0	16,432.0	12,769.6	330.3
4th Qtr	59,766.9	17,348.1	13,192.0	16,388.6	12,421.6	416.6
2009						
1st Qtr	51,550.2	15,390.4	11,625.5	13,239.4	10,885.9	408.9
2nd Qtr	57,161.1	17,562.2	14,747.5	13,267.2	11,151.7	432.5
3rd Qtr	60,011.1	15,205.6	13,636.4	13,894.7	16,805.0	469.4
4th Qtr	68,007.6	19,851.1	18,003.0	16,101.3	13,622.3	430.0
2010						
1st Qtr	65,294.1	17,432.2	18,258.2	16,197.1	12,933.8	472.8
2nd Qtr	74,739.2	18,376.2	21,271.8	20,331.9	14,338.9	420.4
3rd Qtr	72,319.5	20,084.3	19,705.5	16,286.1	15,815.5	428.2
4th Qtr	75,184.1	20,447.3	20,899.9	17,553.3	15,873.1	410.4
2011						
1st Qtr	75,923.9	17,160.9	28,538.0	14,645.0	15,180.3	399.8
2nd Qtr	98,885.0	22,142.7	30,840.7	20,767.6	24,736.4	397.7
3rd Qtr	91,780.5	22,181.9	28,739.7	19,240.5	21,204.5	413.9
4th Qtr	92,751.9	23,210.1	28,173.7	21,692.7	19,270.8	404.6
2012						
1st Qtr	97,970.9	19,458.5	31,971.5	19,128.3	26,967.6	445.0
2nd Qtr	97,487.8	23,290.3	31,638.3	23,773.1	18,277.8	508.2
3rd Qtr	92,112.1	23,376.8	32,036.2	18,724.9	17,560.0	414.3
4th Qtr	119,926.0	28,962.7	34,567.9	24,956.5	31,032.8	406.2
2013						
1st Qtr	91,765.1	19,231.2	27,975.4	21,960.0	22,143.2	455.3
2nd Qtr	92,841.3	21,760.8	29,330.7	20,883.7	20,359.3	506.9
3rd Qtr	91,513.6	20,574.6	28,752.4	18,749.6	22,963.3	473.8

Sources: Bureau of Statistics and Customs and Excise Department.

The values of imports from 1996 to 2006 were based on classifications from the ASYCUDA reports.

**IMPORTS BY END-USE (Summary) (c.i.f.)**  
(US\$ Million)

Table 8.1(2a)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
2003	571.7	149.4	147.2	158.3	116.1	0.7
2004	646.9	154.7	169.6	168.5	135.7	18.4
2005	783.7	194.4	221.8	202.6	150.7	14.3
2006	885.0	206.7	238.5	226.9	201.2	11.7
2007	1,063.1	269.9	285.1	264.5	233.6	10.0
2008	1,323.6	326.3	424.3	311.0	254.8	7.3
2009	1,179.4	335.9	296.7	279.1	259.2	8.6
2010	1,419.1	376.8	395.5	347.3	291.0	8.5
2011	1,770.5	417.3	573.0	376.2	396.1	8.0
2012	1,977.7	465.9	619.0	424.25	459.8	8.7
2007						
1st Qtr	209.3	52.5	55.6	48.9	49.7	2.6
2nd Qtr	288.0	70.3	75.6	70.7	67.9	3.4
3rd Qtr	272.6	68.0	74.3	69.0	59.2	2.1
4th Qtr	293.2	79.0	79.6	75.8	56.9	1.9
2008						
1st Qtr	302.6	68.7	101.3	61.8	69.0	1.7
2nd Qtr	347.1	82.6	115.2	86.5	60.9	1.9
3rd Qtr	378.4	89.2	142.6	81.6	63.4	1.6
4th Qtr	295.6	85.8	65.2	81.0	61.4	2.1
2009						
1st Qtr	254.6	76.0	57.4	65.4	53.8	2.0
2nd Qtr	282.8	86.9	73.0	65.7	55.2	2.1
3rd Qtr	296.6	75.2	67.4	68.7	83.1	2.3
4th Qtr	345.3	97.8	98.9	79.4	67.1	2.1
2010						
1st Qtr	318.7	85.9	86.9	79.8	63.7	2.3
2nd Qtr	365.0	90.7	101.1	100.4	70.8	2.1
3rd Qtr	353.6	99.2	93.7	80.5	78.1	2.1
4th Qtr	381.8	100.9	113.8	86.7	78.4	2.0
2011						
1st Qtr	374.1	84.6	140.6	72.2	74.8	2.0
2nd Qtr	487.4	109.1	152.0	102.4	121.9	2.0
3rd Qtr	452.4	109.3	141.7	94.8	104.5	2.0
4th Qtr	456.6	114.3	138.7	106.8	94.9	2.0
2012						
1st Qtr	479.9	95.3	156.6	93.7	132.1	2.2
2nd Qtr	477.6	114.1	155.0	116.5	89.5	2.5
3rd Qtr	451.4	114.5	157.0	91.8	86.0	2.0
4th Qtr	587.8	142.0	169.4	122.3	152.1	2.0
2013						
1st Qtr	450.9	94.5	137.4	107.9	108.8	2.2
2nd Qtr	456.3	107.0	144.2	102.6	100.1	2.5
3rd Qtr	448.4	100.8	140.9	91.9	112.5	2.3

Sources: Bureau of Statistics and Customs and Excise Department.

The value of imports from 1996 to 2006 were based on classification from the ASYCUDA reports.



**DOMESTIC EXPORTS (f.o.b.)**  
(G\$ Million)

Table 8.2

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
2003	98,029.7	7,889.5	25,281.9	8,864.2	10,523.8	6,002.2	607.1	1,547.5	25,598.5	11,715.0
2004	113,168.7	8,923.0	27,279.4	11,008.1	11,646.5	6,674.1	799.7	1,229.8	28,987.8	16,620.2
2005	107,468.5	12,597.2	23,667.2	9,268.9	12,419.9	9,948.6	802.2	1,063.9	22,454.1	15,246.5
2006	116,254.1	13,177.7	27,587.6	10,990.1	13,018.7	11,071.1	929.9	859.8	23,021.7	15,597.5
2007	137,529.8	20,477.2	30,295.4	15,192.4	12,096.5	11,188.9	554.4	865.6	31,932.4	14,926.8
2008	159,966.8	26,472.0	26,918.8	23,820.7	12,111.9	10,863.0	371.1	1,247.3	41,127.6	17,034.3
2009	153,041.4	16,083.6	24,220.5	23,079.9	9,201.6	8,377.8	1,267.3	1,333.8	56,970.5	12,506.4
2010	177,040.2	23,142.0	20,562.6	30,660.1	8,750.6	9,831.8	1,275.1	1,133.9	70,184.5	11,499.7
2011	225,241.0	27,046.6	25,040.3	35,157.9	8,736.7	7,926.1	1,911.6	1,298.7	104,942.1	13,181.1
2012	280,469.5	30,772.2	26,967.4	40,045.1	13,042.2	7,965.5	1,256.9	1,454.7	146,310.9	12,654.6
2007										
1st Qtr	27,368.0	4,349.3	3,738.2	3,647.0	2,690.8	2,484.8	135.5	140.8	6,769.6	3,412.0
2nd Qtr	35,080.6	4,386.1	7,599.1	4,149.6	3,611.5	2,769.1	0.1	329.6	7,726.6	4,509.0
3rd Qtr	33,890.7	5,280.4	7,733.7	2,677.8	3,003.5	3,090.7	213.5	178.3	8,228.7	3,484.0
4th Qtr	41,190.5	6,461.3	11,224.4	4,718.1	2,790.6	2,844.3	205.3	216.9	9,207.6	3,521.9
2008										
1st Qtr	32,881.4	6,583.2	4,108.1	1,489.2	3,450.3	2,259.9	174.4	128.9	10,613.9	4,073.3
2nd Qtr	44,463.9	7,478.5	7,563.5	8,700.9	3,476.5	2,563.3	0.0	270.3	10,063.7	4,347.2
3rd Qtr	41,352.1	5,142.9	8,841.5	6,720.8	2,974.4	2,411.0	73.7	341.7	10,397.9	4,448.2
4th Qtr	41,269.4	7,267.4	6,405.7	6,909.8	2,210.6	3,628.7	123.1	506.4	10,052.2	4,165.6
2009										
1st Qtr	31,481.7	4,442.2	3,340.5	4,924.4	2,706.5	1,288.9	59.4	302.7	11,497.1	2,920.1
2nd Qtr	38,827.7	4,366.3	6,333.3	7,080.9	2,677.2	2,049.0	137.7	361.9	12,733.9	3,087.6
3rd Qtr	39,553.2	3,599.3	8,331.1	4,776.6	1,693.6	2,186.0	276.3	344.2	15,320.9	3,025.2
4th Qtr	43,178.8	3,675.9	6,215.6	6,298.0	2,124.3	2,853.9	793.9	325.1	17,418.6	3,473.5
2010										
1st Qtr	35,414.6	5,709.9	3,646.3	5,922.9	2,016.3	2,324.8	131.1	133.5	12,343.0	3,186.8
2nd Qtr	43,978.6	5,778.6	4,019.0	7,978.1	2,836.9	2,638.5	215.2	333.7	17,414.9	2,763.5
3rd Qtr	43,942.3	6,146.9	4,410.1	6,606.0	2,078.3	2,502.5	465.7	311.3	18,910.7	2,510.8
4th Qtr	53,704.7	5,506.6	8,487.2	10,153.0	1,819.1	2,366.0	463.0	355.4	21,515.8	3,038.7
2011										
1st Qtr	43,706.8	6,355.3	3,820.2	4,150.0	2,461.3	1,805.5	533.8	212.3	20,764.3	3,604.0
2nd Qtr	71,564.7	9,754.5	4,906.0	13,009.1	4,667.8	1,961.6	242.1	430.2	33,620.9	2,972.7
3rd Qtr	47,554.2	3,749.7	7,529.7	5,087.7	-412.0	2,052.6	741.7	325.4	25,223.9	3,255.5
4th Qtr	62,415.4	7,187.1	8,784.3	12,911.1	2,019.7	2,106.5	393.9	330.8	25,333.0	3,348.9
2012										
1st Qtr	61,082.1	7,952.4	2,802.1	6,252.1	3,579.3	1,906.6	454.3	253.6	34,757.3	3,124.3
2nd Qtr	54,870.5	8,253.3	5,976.6	11,010.0	3,592.5	1,883.0	326.2	392.8	19,954.8	3,481.6
3rd Qtr	76,047.1	6,259.0	6,985.4	9,026.6	2,874.1	2,160.0	71.8	490.4	45,184.8	2,995.0
4th Qtr	88,578.6	8,307.5	11,203.3	13,756.4	2,996.4	2,016.0	404.5	317.9	46,413.9	3,162.7
2013										
1st Qtr	54,384.7	6,717.9	2,621.7	6,314.9	3,796.1	1,497.7	247.8	714.1	29,561.4	2,913.2
2nd Qtr	64,381.4	7,299.8	3,640.4	10,627.1	5,109.5	1,796.7	120.3	651.7	31,642.4	3,493.5
3rd Qtr	80,444.9	7,670.1	7,388.6	15,106.7	4,393.5	1,922.6	124.0	690.9	39,411.9	3,736.6

Sources: Bank of Guyana and Bureau of Statistics.

**DOMESTIC EXPORTS (f.o.b.)**  
(US\$ Million)

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
2003	501.4	40.4	129.2	45.3	53.9	30.7	3.1	7.9	130.9	60.0
2004	577.9	44.7	136.5	55.1	58.3	45.0	4.0	6.2	145.1	83.2
2005	535.7	62.8	118.0	46.2	61.9	49.6	4.0	5.3	111.9	76.0
2006	577.9	65.5	137.0	54.6	64.8	55.0	4.6	4.3	114.4	77.6
2007	681.4	101.5	150.1	75.3	59.9	55.4	2.7	4.3	158.2	73.9
2008	792.4	131.1	133.4	118.0	60.0	53.8	1.8	6.2	203.7	84.4
2009	756.7	79.5	119.8	114.1	45.5	41.4	6.3	6.6	281.7	61.8
2010	873.8	114.2	101.5	151.3	43.2	48.5	6.3	5.6	346.4	56.7
2011	1109.8	133.3	123.4	173.2	43.0	39.1	9.4	6.4	517.1	64.9
2012	1374.3	150.8	132.1	196.2	63.9	39.0	6.2	7.1	716.9	62.0
2007										
1st Qtr	135.1	21.5	18.5	18.0	13.3	12.3	0.7	0.7	33.4	16.8
2nd Qtr	173.8	21.7	37.7	20.6	17.9	13.7	0.0	1.6	38.3	22.3
3rd Qtr	168.3	26.2	38.4	13.3	14.9	15.4	1.1	0.9	40.9	17.3
4th Qtr	204.1	32.0	55.6	23.4	13.8	14.1	1.0	1.1	45.6	17.5
2008										
1st Qtr	162.6	32.6	20.3	7.4	17.1	11.2	0.9	0.6	52.5	20.1
2nd Qtr	220.4	37.1	37.5	43.1	17.2	12.7	0.0	1.3	49.9	21.5
3rd Qtr	205.3	25.5	43.9	33.4	14.8	12.0	0.4	1.7	51.6	22.1
4th Qtr	204.1	35.9	31.7	34.2	10.9	17.9	0.6	2.5	49.7	20.6
2009										
1st Qtr	155.5	21.9	16.5	24.3	13.4	6.4	0.3	1.5	56.8	14.4
2nd Qtr	192.1	21.6	31.3	35.0	13.2	10.1	0.7	1.8	63.0	15.3
3rd Qtr	195.5	17.8	41.2	23.6	8.4	10.8	1.4	1.7	75.7	15.0
4th Qtr	213.5	18.2	30.7	31.1	10.5	14.1	3.9	1.6	86.1	17.2
2010										
1st Qtr	174.5	28.1	18.0	29.2	9.9	11.5	0.6	0.7	60.8	15.7
2nd Qtr	217.1	28.5	19.8	39.4	14.0	13.0	1.1	1.6	86.0	13.6
3rd Qtr	217.1	30.4	21.8	32.6	10.3	12.4	2.3	1.5	93.4	12.4
4th Qtr	265.1	27.2	41.9	50.1	9.0	11.7	2.3	1.8	106.2	15.0
2011										
1st Qtr	215.4	31.3	18.8	20.5	12.1	8.9	2.6	1.0	102.3	17.8
2nd Qtr	352.7	48.1	24.2	64.1	23.0	9.7	1.2	2.1	165.7	14.7
3rd Qtr	234.4	18.5	37.1	25.1	-2.0	10.1	3.7	1.6	124.3	16.0
4th Qtr	307.3	35.4	43.2	63.6	9.9	10.4	1.9	1.6	124.7	16.5
2012										
1st Qtr	299.2	39.0	13.7	30.6	17.5	9.3	2.2	1.2	170.3	15.3
2nd Qtr	268.8	40.4	29.3	53.9	17.6	9.2	1.6	1.9	97.8	17.1
3rd Qtr	372.6	30.7	34.2	44.2	14.1	10.6	0.4	2.4	221.4	14.7
4th Qtr	434.2	40.7	54.9	67.4	14.7	9.9	2.0	1.6	227.5	15.5
2013										
1st Qtr	267.2	33.0	12.9	31.0	18.7	7.4	1.2	3.5	145.2	14.3
2nd Qtr	316.4	35.9	17.9	52.2	25.1	8.8	0.6	3.2	155.5	17.2
3rd Qtr	394.2	37.6	36.2	74.0	21.5	9.4	0.6	3.4	193.1	18.3

Sources: Bank of Guyana and Bureau of Statistics.

GUYANA: SELECTED EXPORTS BY VOLUME, VALUE AND UNIT VALUE <sup>1)</sup>

Table 8.3

Period	Rice			Sugar			Bauxite			Gold			Shrimp			Timber		
	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Ounces)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)
2003	200,431	8,864,200	44,226	311,847	25,281,850	81,071	1,659,787	7,889,530	4,753	367,935	25,598,500	69,573	...	10,523,800	...	150,572	6,002,200	39,863
2004	243,093	11,008,100	45,284	289,585	27,279,400	94,202	1,412,391	8,923,020	6,318	363,710	28,987,800	79,700	...	11,646,500	...	205,969	8,353,512	40,557
2005	182,176	9,268,859	50,879	230,325	23,667,243	102,756	1,564,231	12,597,209	8,053	269,262	22,454,059	83,391	...	12,419,904	...	231,112	9,948,570	43,047
2006	204,577	10,990,079	53,721	238,632	27,587,594	115,607	1,471,218	13,177,709	8,957	202,336	23,021,698	113,779	...	13,018,668	...	332,120	11,071,124	33,335
2007	269,436	15,192,450	224,536	246,013	30,295,383	489,428	2,198,771	20,477,152	37,962	239,995	31,932,447	531,724	...	12,096,519	...	241,516	11,188,883	186,388
2008	196,233	23,820,740	453,224	205,239	26,918,826	523,377	2,116,460	26,471,980	50,825	250,751	41,127,650	656,736	...	12,111,873	...	173,666	10,862,968	249,832
2009	260,815	23,079,929	360,576	212,131	24,220,468	465,382	1,406,908	16,083,635	46,149	311,884	56,970,457	726,283	...	9,201,600	...	122,406	8,377,788	284,515
2010	336,313	30,660,092	362,283	203,525	20,562,593	404,775	1,135,817	23,141,996	82,550	302,654	70,184,495	921,065	...	8,750,589	...	168,112	9,831,781	235,774
2011	305,382	35,157,889	500,875	211,762	25,040,250	471,044	1,816,548	27,046,616	61,777	347,850	104,942,067	1,213,830	...	8,736,740	...	133,571	7,926,141	242,885
2012	334,141	40,045,081	482,146	197,105	26,967,357	549,560	2,229,848	30,772,241	55,769	455,072	146,310,859	1,286,465	...	13,042,215	...	119,645	7,965,547	268,603
2007																		
1st Qtr	67,734	3,646,967	53,843	31,344	3,738,241	119,265	381,600	4,349,296	11,398	59,280	6,769,597	129,091	...	2,690,823	...	57,589	2,484,803	43,147
2nd Qtr	78,186	4,149,593	53,073	59,624	7,599,082	127,450	513,473	4,386,083	8,542	51,749	7,726,559	131,878	...	3,611,514	...	53,929	2,769,079	51,347
3rd Qtr	50,638	2,677,774	52,881	67,833	7,733,698	114,011	655,102	5,280,426	8,060	59,311	8,228,669	125,389	...	3,003,533	...	71,696	3,090,737	43,109
4th Qtr	72,879	4,718,116	64,739	87,212	11,224,362	128,702	648,596	6,461,348	9,962	69,656	9,207,622	145,365	...	2,790,648	...	58,302	2,844,264	48,785
2008																		
1st Qtr	22,546	1,489,234	66,053	31,361	4,108,097	130,994	603,605	6,583,219	10,907	62,492	10,613,935	169,845	...	3,450,333	...	41,446	2,259,924	54,527
2nd Qtr	67,791	8,700,904	128,350	55,936	7,563,527	135,218	611,286	7,478,464	12,234	59,483	10,063,668	169,187	...	3,476,523	...	38,390	2,563,318	66,771
3rd Qtr	48,689	6,720,824	138,036	65,619	8,841,549	134,741	463,449	5,142,935	11,097	63,667	10,397,852	163,315	...	2,974,368	...	37,824	2,411,003	63,742
4th Qtr	57,208	6,909,779	120,784	52,323	6,405,652	122,425	438,120	7,267,362	16,588	65,109	10,052,194	154,389	...	2,210,649	...	56,006	3,628,723	64,791
2009																		
1st Qtr	45,168	4,924,363	109,024	27,503	3,340,507	121,460	357,039	4,442,183	12,442	69,274	11,497,114	165,965	...	2,706,459	...	15,318	1,288,950	84,148
2nd Qtr	79,110	7,080,939	89,508	47,858	6,333,278	132,335	383,103	4,366,278	11,397	73,464	12,733,858	173,583	...	2,677,199	...	29,401	2,048,965	69,689
3rd Qtr	59,454	4,776,599	80,341	73,274	8,331,055	113,697	381,012	3,599,291	9,447	84,147	15,320,870	182,185	...	1,693,621	...	32,133	2,185,991	68,030
4th Qtr	77,084	6,298,027	81,704	63,496	6,215,628	97,890	285,754	3,675,882	12,864	84,999	17,418,615	204,550	...	2,124,321	...	45,554	2,853,882	62,648
2010																		
1st Qtr	70,130	5,922,943	84,456	35,143	3,646,293	103,756	338,076	5,709,887	16,889	58,647	12,343,015	210,461	...	2,016,317	...	37,702	2,324,803	61,663
2nd Qtr	87,104	7,978,145	91,593	41,363	4,018,994	97,164	282,700	5,778,624	20,441	79,672	17,414,941	218,582	...	2,836,924	...	45,549	2,638,517	57,927
3rd Qtr	72,916	6,606,016	90,598	42,767	4,410,119	103,120	266,053	6,146,869	23,104	82,215	18,910,720	230,016	...	2,078,269	...	47,785	2,502,464	52,369
4th Qtr	106,163	10,152,989	95,636	84,252	8,487,187	100,736	248,988	5,506,615	22,116	82,120	21,515,819	262,006	...	1,819,079	...	37,076	2,365,997	63,814
2011																		
1st Qtr	38,905	4,150,038	106,671	38,107	3,820,178	100,249	283,566	6,355,309	22,412	76,740	20,764,325	270,579	...	2,461,257	...	36,713	1,805,484	49,178
2nd Qtr	129,040	13,009,055	100,814	61,602	4,906,031	79,641	581,004	9,754,461	16,789	90,763	33,620,857	370,425	...	4,667,809	...	30,087	1,961,559	65,195
3rd Qtr	29,227	5,087,670	174,073	51,794	7,529,742	145,379	441,926	3,749,723	8,485	103,218	25,223,882	244,375	...	(412,029)	...	39,019	2,052,591	52,605
4th Qtr	108,210	12,911,125	119,316	60,259	8,784,300	145,776	510,052	7,187,123	14,091	77,129	25,333,002	328,451	...	2,019,703	...	27,751	2,106,507	75,908
2012																		
1st Qtr	49,628	6,252,100	125,980	20,486	2,802,089	136,781	586,060	7,952,435	13,569	107,189	34,757,350	324,264	...	3,579,297	...	32,061	1,906,572	59,466
2nd Qtr	94,046	11,009,963	117,069	43,835	5,976,557	136,342	676,549	8,253,295	12,199	62,243	19,954,756	320,594	...	3,592,499	...	26,218	1,882,952	71,820
3rd Qtr	75,719	9,026,605	119,213	48,878	6,985,405	142,915	464,850	6,259,005	13,465	144,837	45,184,804	311,969	...	2,874,059	...	34,139	2,160,008	63,270
4th Qtr	114,748	13,756,413	119,884	83,906	11,203,306	133,522	502,389	8,307,506	16,536	140,803	46,413,948	329,638	...	2,996,360	...	27,226	2,016,014	74,047
2013																		
1st Qtr	54,376	6,314,868	116,133	18,246	2,621,668	143,685	451,204	6,717,885	14,889	92,215	29,561,391	320,569	...	3,796,074	...	20,288	1,497,703	73,824
2nd Qtr	87,907	10,627,148	120,891	25,359	3,640,392	143,554	463,504	7,299,800	15,749	110,795	31,642,358	285,593	...	5,109,526	...	17,116	1,796,703	104,975
3rd Qtr	125,673	15,106,680	120,206	49,695	7,388,628	148,679	471,690	7,670,058	16,261	153,147	39,411,930	257,347	...	4,393,452	...	23,973	1,922,625	80,198

Sources: Bank of Guyana and Bureau of Statistics.

<sup>1)</sup> The values are f.o.b.

**VISIBLE TRADE**  
(G\$ Million)

Table 8.4

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2003	(12,100.3)	111,692.7	99,592.4	98,029.7	1,562.7
2004	(11,562.1)	129,267.9	117,705.8	115,487.8	2,218.0
2005	(46,702.2)	157,238.0	110,535.8	107,468.5	3,067.3
2006	(60,285.2)	177,995.1	117,709.9	116,254.1	1,455.8
2007	(77,029.4)	214,448.1	137,418.7	134,080.8	3,337.9
2008	(105,380.4)	267,179.6	161,799.2	159,966.8	1,832.4
2009	(81,344.0)	236,729.9	155,385.9	153,041.4	2,344.5
2010	(108,226.8)	287,536.9	179,310.0	177,040.2	2,269.8
2011	(130,181.8)	359,341.4	229,159.6	225,241.0	3,918.5
2012	(118,765.3)	403,607.2	284,841.9	280,469.5	4,372.5
2007					
1st Qtr	(15,478.4)	42,368.9	26,890.6	26,480.5	410.1
2nd Qtr	(22,904.3)	58,131.4	35,227.1	34,198.1	1,029.0
3rd Qtr	(21,292.8)	54,882.4	33,589.6	33,022.3	567.3
4th Qtr	(17,353.9)	59,065.3	41,711.4	40,379.9	1,331.5
2008					
1st Qtr	(27,727.5)	61,175.9	33,448.4	32,881.4	567.0
2nd Qtr	(25,210.9)	70,028.9	44,818.0	44,463.9	354.1
3rd Qtr	(34,400.1)	76,207.9	41,807.8	41,352.1	455.7
4th Qtr	(18,041.9)	59,766.9	41,725.1	41,269.4	455.7
2009					
1st Qtr	(19,157.5)	51,550.2	32,392.7	31,481.7	911.0
2nd Qtr	(17,848.4)	57,161.1	39,312.7	38,827.7	485.0
3rd Qtr	(19,974.5)	60,011.1	40,036.5	39,553.2	483.3
4th Qtr	(24,363.6)	68,007.6	43,643.9	43,178.8	465.1
2010					
1st Qtr	(29,411.4)	65,294.1	35,882.7	35,414.6	468.1
2nd Qtr	(30,153.2)	74,739.2	44,585.9	43,978.6	607.3
3rd Qtr	(27,729.4)	72,319.5	44,590.1	43,942.3	647.8
4th Qtr	(20,932.8)	75,184.1	54,251.3	53,704.7	546.6
2011					
1st Qtr	(31,533.9)	75,923.9	44,390.0	43,706.8	683.2
2nd Qtr	(25,163.0)	98,885.0	73,722.1	71,564.7	2,157.4
3rd Qtr	(44,206.0)	91,780.5	47,574.5	47,554.2	20.4
4th Qtr	(29,278.9)	92,751.9	63,473.0	62,415.4	1,057.6
2012					
1st Qtr	(35,482.0)	97,970.9	62,489.0	61,082.1	1,406.9
2nd Qtr	(41,156.5)	97,487.8	56,331.3	54,870.5	1,460.7
3rd Qtr	(15,395.0)	92,112.1	76,717.1	76,047.1	670.0
4th Qtr	(30,498.8)	119,926.0	89,427.2	88,592.4	834.9
2013					
1st Qtr	(36,686.4)	91,765.1	55,078.8	54,384.7	694.0
2nd Qtr	(27,962.9)	92,841.3	64,878.4	64,381.4	497.0
3rd Qtr	(10,135.1)	91,513.6	81,378.6	80,444.9	933.7

Sources: Bureau of Statistics and the Bank of Guyana

**VISIBLE TRADE**  
(US\$ Million)

Table 8.4(a)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2003	(58.8)	571.7	512.9	501.4	11.5
2004	(57.9)	646.9	589.0	577.9	11.1
2005	(232.7)	783.7	551.0	535.7	15.3
2006	(299.8)	885.0	585.1	577.9	7.2
2007	(365.1)	1,063.1	698.0	681.4	16.5
2008	(522.1)	1,323.6	801.5	792.4	9.1
2009	(411.2)	1,179.4	768.2	756.7	11.5
2010	(534.1)	1,419.1	885.0	873.8	11.2
2011	(641.5)	1,770.5	1,129.1	1,109.8	19.3
2012	(581.9)	1,977.7	1,395.7	1,374.3	21.4
2007					
1st Qtr	(72.1)	209.3	137.2	135.1	2.0
2nd Qtr	(109.0)	288.0	178.9	173.8	5.1
3rd Qtr	(101.4)	272.6	171.1	168.3	2.8
4th Qtr	(82.5)	293.2	210.7	204.1	6.6
2008					
1st Qtr	(137.1)	302.6	165.4	162.6	2.8
2nd Qtr	(125.0)	347.1	222.1	220.4	1.8
3rd Qtr	(170.8)	378.4	207.6	205.3	2.3
4th Qtr	(89.2)	295.6	206.3	204.1	2.3
2009					
1st Qtr	(94.6)	254.6	160.0	155.5	4.5
2nd Qtr	(88.3)	282.8	194.5	192.1	2.4
3rd Qtr	(98.8)	296.6	197.8	195.5	2.3
4th Qtr	(129.5)	345.3	215.8	213.5	2.3
2010					
1st Qtr	(144.9)	321.8	176.8	174.5	2.3
2nd Qtr	(148.8)	368.9	220.1	217.1	3.0
3rd Qtr	(136.9)	357.2	220.3	217.1	3.2
4th Qtr	(103.4)	371.2	267.8	265.1	2.7
2011					
1st Qtr	(155.4)	374.1	218.7	215.4	3.4
2nd Qtr	(124.0)	487.4	363.4	352.7	10.6
3rd Qtr	(217.9)	452.4	234.5	234.4	0.1
4th Qtr	(144.2)	456.6	312.5	307.3	5.2
2012					
1st Qtr	(173.8)	479.9	306.1	299.2	6.9
2nd Qtr	(201.6)	477.6	276.0	268.8	7.2
3rd Qtr	(75.4)	451.4	375.9	372.6	3.3
4th Qtr	(149.5)	587.8	438.3	434.2	4.1
2013					
1st Qtr	(180.2)	450.9	270.6	267.2	3.4
2nd Qtr	(137.4)	456.3	318.9	316.4	2.4
3rd Qtr	(49.7)	448.4	398.8	394.2	4.6

Source: Bureau of Statistics and the Bank of Guyana.

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

Table 8.5

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
2003	176.2	271.5	95.4	128.8	271.5	142.8	67.3	92.7	25.4	196.0	364.2	168.2
2004	136.6	224.7	88.1	97.2	224.7	127.5	73.0	109.0	36.0	170.2	333.7	163.5
2005	160.5	251.4	90.9	121.1	251.4	130.3	89.8	143.1	53.3	210.9	394.5	183.6
2006	221.5	277.3	55.8	182.1	277.3	95.2	93.9	148.6	54.7	275.9	425.8	149.9
2007	254.0	312.5	58.6	219.4	312.5	93.2	188.9	243.9	54.9	408.3	556.4	148.1
2008												
Mar	291.6	352.5	60.9	257.0	352.5	95.5	175.2	230.3	55.1	432.2	582.8	150.6
Jun	320.4	380.9	60.5	285.8	380.9	95.1	194.5	247.5	53.0	480.2	628.4	148.2
Sep	309.8	367.5	57.7	275.2	367.5	92.3	179.3	227.1	47.8	454.5	594.6	140.1
Dec	298.8	355.9	57.1	264.2	355.9	91.7	194.5	241.2	46.7	458.7	597.1	138.4
2009												
Mar	349.7	405.1	55.4	315.1	405.1	90.0	167.7	216.5	48.8	482.8	621.6	138.8
Jun	374.2	431.7	57.5	339.6	431.7	92.1	167.1	220.1	53.0	506.7	651.8	145.1
Sep	529.8	588.5	58.7	495.2	588.5	93.3	160.4	212.8	52.4	655.6	801.3	145.7
Dec	569.4	627.5	58.1	534.8	627.5	92.7	163.9	221.3	57.4	698.7	848.8	150.1
2010												
Mar	551.7	607.9	56.3	517.0	607.9	90.9	127.3	183.0	55.7	644.3	790.9	146.6
Jun	622.0	676.8	54.8	587.4	676.8	89.4	168.4	232.4	64.0	755.8	909.2	153.4
Sep	652.2	708.4	56.2	617.5	708.4	90.9	158.5	217.3	58.8	776.1	925.7	149.7
Dec	724.4	780.0	55.6	689.7	780.0	90.3	161.0	231.6	70.6	850.7	1011.6	160.9
2011												
Mar	727.2	781.5	54.3	692.6	781.5	89.0	172.4	243.0	70.6	865.0	1024.5	159.5
Jun	724.0	778.8	54.9	689.3	778.8	89.5	182.0	249.0	67.1	871.3	1027.8	156.5
Sep	756.1	805.2	49.2	721.4	805.2	83.8	177.6	241.9	64.3	899.1	1047.2	148.1
Dec	749.7	798.1	48.4	715.1	798.1	83.0	192.5	260.7	68.3	907.5	1058.8	151.3
2012												
Jan	767.1	815.9	48.9	732.5	815.9	83.5	161.5	225.8	64.3	894.0	1041.7	147.8
Feb	814.1	860.3	46.1	779.5	860.3	80.7	180.4	247.2	66.7	960.0	1107.4	147.5
Mar	767.6	810.6	43.1	733.0	810.6	77.7	192.7	249.9	57.2	925.7	1060.5	134.8
Apr	745.2	788.3	43.1	710.6	788.3	77.7	189.5	246.8	57.3	900.2	1035.1	134.9
May	727.2	769.2	42.0	692.6	769.2	76.6	196.8	249.3	52.5	889.4	1018.5	129.1
Jun	719.3	761.5	42.2	684.7	761.5	76.8	208.8	273.9	65.1	893.5	1035.4	141.9
Jul	742.0	783.9	41.9	707.4	783.9	76.5	216.2	281.7	65.5	923.6	1065.5	142.0
Aug	786.0	825.5	39.5	751.4	825.5	74.1	206.2	266.6	60.4	957.6	1092.1	134.5
Sep	834.9	872.1	37.1	800.3	872.1	71.8	212.7	271.5	58.8	1013.0	1143.6	130.6
Oct	817.5	854.6	37.1	782.8	854.6	71.7	218.8	276.9	58.1	1001.7	1131.5	129.8
Nov	813.7	850.7	37.0	779.1	850.7	71.6	250.6	312.2	61.7	1029.6	1162.9	133.2
Dec	825.2	862.2	37.0	790.6	862.2	71.6	257.5	313.4	55.9	1048.1	1175.6	127.5
2013												
Jan	797.3	834.4	37.1	762.7	834.4	71.7	228.2	285.4	57.2	990.9	1119.8	128.9
Feb	781.1	814.8	33.7	746.5	814.8	68.3	208.3	268.8	60.5	954.8	1083.5	128.8
Mar	781.1	811.6	30.6	746.5	811.6	65.1	208.5	268.9	60.4	955.0	1080.5	125.6
Apr	772.6	803.3	30.8	738.0	803.3	65.4	202.6	263.0	60.5	940.5	1066.4	125.8
May	733.5	764.0	30.5	698.9	764.0	65.1	213.7	270.5	56.8	912.6	1034.6	122.0
Jun	701.3	732.0	30.7	666.7	732.0	65.2	221.8	279.9	58.1	888.5	1011.9	123.4
Jul	649.6	691.6	42.1	615.0	691.6	76.7	245.3	302.9	57.5	860.3	994.5	134.2
Aug	646.6	674.7	28.1	612.1	674.7	62.7	259.1	318.6	59.5	871.2	993.3	122.2
Sep	634.0	659.5	25.6	599.4	659.5	60.2	253.1	307.5	54.4	852.5	967.0	114.5

Source: Bank of Guyana and Commercial Banks

**FOREIGN EXCHANGE MARKET (CAMBIO)**  
**MONTHLY PURCHASES BY CURRENCY AND BY DEALERS**  
(Value in US Dollars)

Table 8.6(a)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2012															
Jan	110,429,035.38	105,384,963.94	1,780,355.54	1,856,714.68	1,407,001.22	4,972,161.70	3,754,954.00	311,051.71	423,110.48	483,045.52	115,401,197.08	109,139,917.94	2,091,407.24	2,279,825.15	1,890,046.75
Feb	158,500,935.80	146,459,400.81	2,784,215.50	4,726,255.83	4,531,063.66	6,257,169.21	4,926,250.00	471,095.77	420,616.67	439,206.77	164,758,105.00	151,385,650.81	3,255,311.27	5,146,872.50	4,970,270.42
Mar	157,964,496.72	147,205,783.47	3,207,029.40	2,929,920.04	4,621,763.81	5,482,438.88	4,251,816.00	336,672.71	403,676.04	490,274.13	163,446,935.60	151,457,599.47	3,543,702.10	3,333,596.08	5,112,037.95
Apr	126,169,285.59	114,238,146.61	2,282,652.20	2,319,529.89	7,328,956.89	7,076,061.12	5,983,931.00	342,970.93	341,128.17	408,031.02	133,245,346.71	120,222,077.61	2,625,623.13	2,660,658.05	7,736,987.91
May	143,567,151.49	128,713,869.74	4,890,141.20	3,271,769.38	6,691,371.16	3,641,667.10	2,690,434.69	242,047.04	358,147.90	351,037.47	147,208,818.58	131,404,304.43	5,132,188.24	3,629,917.28	7,042,408.63
Jun	173,390,540.72	156,359,442.20	2,220,321.10	4,360,633.20	10,450,144.22	4,997,059.14	3,876,767.00	327,096.05	338,849.69	454,346.40	178,387,599.86	160,236,209.20	2,547,417.15	4,699,482.89	10,904,490.62
Jul	130,913,994.07	122,851,045.94	2,078,291.54	2,798,242.39	3,186,414.20	4,034,958.30	3,131,029.00	294,688.60	332,142.77	277,097.93	134,948,952.36	125,982,074.94	2,372,980.14	3,130,385.16	3,463,512.13
Aug	105,871,582.65	101,794,580.58	1,505,306.85	2,266,972.57	304,722.66	4,463,940.59	3,130,833.00	390,092.69	542,299.86	400,715.04	110,335,523.24	104,925,413.58	1,895,399.53	2,809,272.43	705,437.70
Sep	181,270,438.56	170,457,510.55	2,899,573.45	3,817,546.05	4,095,808.52	6,835,086.35	4,910,354.00	481,735.93	977,556.93	465,439.49	188,105,524.91	175,367,864.55	3,381,309.38	4,795,102.97	4,561,248.01
Oct	133,796,116.14	121,935,439.55	4,064,755.92	3,958,752.75	3,837,167.92	3,534,867.83	2,660,015.00	254,317.68	384,921.80	235,613.36	137,330,983.97	124,595,454.55	4,319,073.60	4,343,674.54	4,072,781.28
Nov	145,969,012.23	134,132,918.67	5,053,840.14	2,947,947.47	3,834,305.95	3,834,310.66	2,995,825.00	264,084.67	314,297.90	260,103.09	149,803,322.89	137,128,743.67	5,317,924.81	3,262,245.37	4,094,409.04
Dec	141,542,015.85	128,188,425.28	6,909,820.97	2,789,794.76	3,653,974.84	4,764,657.43	3,539,360.00	315,084.57	396,798.34	513,414.52	146,306,673.27	131,727,785.28	7,224,905.54	3,186,593.09	4,167,389.36
<b>Total</b>	<b>1,709,384,605</b>	<b>1,577,721,527</b>	<b>39,676,304</b>	<b>38,044,079</b>	<b>53,942,695</b>	<b>59,894,378</b>	<b>45,851,569</b>	<b>4,030,938</b>	<b>5,233,547</b>	<b>4,778,325</b>	<b>1,769,278,983</b>	<b>1,623,573,096</b>	<b>43,707,242</b>	<b>43,277,626</b>	<b>58,721,020</b>
2013															
Jan	178,359,812.65	166,973,860.16	5,962,053.46	3,467,961.26	1,955,937.76	4,807,096.87	3,504,119.00	430,407.61	390,704.26	481,866.01	183,166,909.52	170,477,979.16	6,392,461.07	3,858,665.52	2,437,803.77
Feb	123,862,253.06	115,295,491.50	3,101,625.67	4,073,037.56	1,392,098.34	2,747,737.27	2,026,188.00	253,435.80	239,888.67	228,224.80	126,609,990.34	117,321,679.50	3,355,061.47	4,312,926.23	1,620,323.14
Mar	116,987,335.25	110,766,737.31	1,915,578.22	2,016,439.72	2,288,579.99	3,271,546.77	2,474,146.00	169,465.41	288,951.92	338,983.44	120,258,882.02	113,240,883.31	2,085,043.64	2,305,391.64	2,627,563.43
Apr	114,217,845.71	106,616,550.78	1,428,743.49	5,545,897.98	626,653.46	3,566,214.71	2,378,216.00	400,155.78	379,163.24	408,679.69	117,784,060.42	108,994,766.78	1,828,899.28	5,925,061.22	1,035,333.14
May	118,266,757.33	114,425,785.62	1,659,125.08	1,355,255.62	826,591.00	3,088,673.31	2,018,877.00	404,393.60	324,766.40	340,636.31	121,355,430.63	116,444,662.62	2,063,518.68	1,680,022.02	1,167,227.32
Jun	137,321,316.57	130,380,341.10	3,455,620.74	1,923,203.86	1,562,150.88	5,547,873.26	4,543,387.00	316,352.25	277,186.64	410,947.38	142,869,189.83	134,923,728.10	3,771,972.98	2,200,390.50	1,973,098.26
Jul	138,799,657.24	133,846,738.92	842,609.47	2,469,791.99	1,640,516.86	3,056,143.04	2,260,418.00	305,459.47	120,166.59	370,098.99	141,855,800.29	136,107,156.92	1,148,068.94	2,589,958.58	2,010,615.84
Aug	151,367,699.46	143,661,333.02	1,329,697.10	3,802,753.52	2,573,915.81	4,559,561.55	2,675,406.00	729,192.42	280,337.82	874,625.31	155,927,261.01	146,336,739.02	2,058,889.52	4,083,091.34	3,448,541.13
Sep	108,687,737.42	103,594,056.33	1,265,232.22	2,722,043.78	1,106,405.09	3,254,770.65	2,050,678.00	554,185.32	222,877.58	427,029.75	111,942,508.07	105,644,734.33	1,819,417.54	2,944,921.36	1,533,434.84
Oct															
Nov															
Dec															
<b>Total</b>	<b>789,015,321</b>	<b>744,458,766</b>	<b>17,522,747</b>	<b>18,381,796</b>	<b>8,652,011</b>	<b>23,029,142</b>	<b>16,944,933</b>	<b>1,974,210</b>	<b>1,900,661</b>	<b>2,209,338</b>	<b>812,044,463</b>	<b>761,403,699</b>	<b>19,496,957</b>	<b>20,282,457</b>	<b>10,861,349</b>

Sources: Commercial Banks and Non-Bank Dealers.

**FOREIGN EXCHANGE MARKET (CAMBIO)**  
**MONTHLY SALES BY CURRENCY AND BY DEALERS**  
(Valued in US Dollars)

Table 8.6(b)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2012															
Jan	132,684,482.84	120,561,778.43	2,446,103.58	3,141,317.95	6,535,282.88	4,121,810.96	3,401,621.00	225,578.70	361,221.71	133,389.55	136,806,293.80	123,963,399.43	2,671,682.28	3,502,539.67	6,668,672.42
Feb	161,598,189.19	150,014,865.40	2,840,041.00	4,544,606.84	4,198,675.95	6,282,214.64	4,757,628.00	500,418.17	447,658.99	576,509.48	167,880,403.83	154,772,493.40	3,340,459.17	4,992,265.82	4,775,185.43
Mar	138,651,153.66	125,212,307.75	2,947,877.74	3,094,190.37	7,396,777.80	5,382,114.69	4,328,036.00	271,728.56	385,100.44	397,249.69	144,033,268.34	129,540,343.75	3,219,606.30	3,479,290.80	7,794,027.49
Apr	131,474,828.27	120,127,011.16	2,254,143.23	3,075,627.50	6,018,046.38	7,348,964.47	6,232,493.00	336,783.83	344,530.15	435,157.49	138,823,792.75	126,359,504.16	2,590,927.05	3,420,157.65	6,453,203.88
May	133,489,594.13	121,935,833.72	4,730,421.33	1,363,520.53	5,459,818.55	3,724,437.32	2,726,028.69	311,164.71	316,253.06	370,990.86	137,214,031.45	124,661,862.41	5,041,586.04	1,679,773.59	5,830,809.41
Jun	162,905,525.28	152,028,186.97	2,318,405.09	4,679,939.97	3,878,993.25	4,917,600.30	3,684,510.00	348,142.12	399,383.42	485,564.76	167,823,125.58	155,712,696.97	2,666,547.21	5,079,323.39	4,364,558.01
Jul	125,894,496.86	117,395,300.40	2,774,407.73	2,744,884.22	2,979,904.51	3,875,545.00	3,230,693.00	192,935.77	257,780.04	194,136.19	129,770,041.86	120,625,993.40	2,967,343.50	3,002,664.27	3,174,040.70
Aug	123,082,990.75	117,055,409.56	1,772,280.44	3,250,374.96	1,004,925.80	4,407,796.18	3,180,597.00	339,852.47	458,162.15	429,184.57	127,490,786.93	120,236,006.56	2,112,132.90	3,708,537.10	1,434,110.36
Sep	175,823,262.72	161,901,810.90	2,734,532.93	3,336,481.23	7,850,437.66	6,953,715.84	4,817,223.00	553,230.44	1,067,244.45	516,017.95	182,776,978.56	166,719,033.90	3,287,763.37	4,403,725.68	8,366,455.61
Oct	133,469,735.81	121,808,698.17	4,793,753.39	3,334,633.49	3,532,650.76	3,557,160.06	2,646,643.00	312,214.11	332,280.25	266,022.70	137,026,895.87	124,455,341.17	5,105,967.51	3,666,913.74	3,798,673.46
Nov	145,697,031.01	133,535,657.88	4,990,154.22	3,346,804.67	3,824,414.24	4,077,225.76	3,134,968.00	260,457.06	415,496.66	266,304.03	149,774,256.76	136,670,625.88	5,250,611.28	3,762,301.33	4,090,718.27
Dec	164,432,290.85	151,247,383.65	6,787,763.44	2,803,441.99	3,593,701.76	4,624,567.98	3,567,485.00	311,339.13	391,742.52	354,001.33	169,056,858.82	154,814,868.65	7,099,102.57	3,195,184.51	3,947,703.09
<b>Total</b>	<b>1,729,203,581</b>	<b>1,592,824,244</b>	<b>41,389,884</b>	<b>38,715,824</b>	<b>56,273,630</b>	<b>59,273,153</b>	<b>45,707,926</b>	<b>3,963,845</b>	<b>5,176,854</b>	<b>4,424,529</b>	<b>1,788,476,735</b>	<b>1,638,532,170</b>	<b>45,353,729</b>	<b>43,892,678</b>	<b>60,698,158</b>
2013															
Jan	184,618,883.65	173,670,305.44	4,170,950.89	4,481,780.66	2,295,846.67	4,782,825.02	3,473,828.00	373,564.21	332,093.34	603,339.47	189,401,708.67	177,144,133.44	4,544,515.09	4,813,874.00	2,899,186.14
Feb	121,692,807.48	114,956,887.30	2,302,016.59	2,958,786.39	1,475,117.21	2,539,210.82	1,918,154.00	256,720.77	303,277.54	61,058.50	124,232,018.31	116,875,041.30	2,558,737.36	3,262,063.93	1,536,175.71
Mar	116,803,974.78	109,677,699.91	2,192,891.39	2,646,695.72	2,286,687.76	3,453,085.37	2,730,112.00	181,733.71	242,289.33	298,950.33	120,257,060.15	112,407,811.91	2,374,625.10	2,888,985.05	2,585,638.09
Apr	116,097,006.33	108,584,370.34	2,076,530.13	4,540,602.46	895,503.40	3,421,733.48	2,131,310.00	442,404.30	436,294.39	411,724.79	119,518,739.81	110,715,680.34	2,518,934.43	4,976,896.85	1,307,228.19
May	116,329,837.70	112,461,394.12	1,211,552.30	1,719,125.58	937,765.70	2,964,761.39	1,996,814.00	361,640.42	323,956.89	282,350.08	119,294,599.10	114,458,208.12	1,573,192.72	2,043,082.47	1,220,115.78
Jun	150,127,527.84	144,195,348.37	3,180,841.59	1,678,139.23	1,073,198.66	5,580,302.70	4,489,619.00	306,649.01	271,071.58	512,963.11	155,707,830.54	148,684,967.37	3,487,490.59	1,949,210.81	1,586,161.77
Jul	118,784,678.60	112,032,126.07	1,522,364.60	3,291,580.94	1,938,606.98	2,743,197.54	1,999,060.00	298,558.07	103,915.30	341,664.17	121,527,876.14	114,031,186.07	1,820,922.67	3,395,496.25	2,280,271.15
Aug	133,806,204.58	127,040,800.64	1,580,488.73	3,202,185.34	1,982,729.87	4,794,102.42	2,980,267.00	700,532.82	268,882.18	844,420.42	138,600,307.00	130,021,067.64	2,281,021.55	3,471,067.52	2,827,150.29
Sep	116,837,703.35	111,356,754.27	1,406,975.51	2,360,776.47	1,713,197.10	3,118,187.75	1,887,175.00	566,022.81	207,889.54	457,100.40	119,955,891.10	113,243,929.27	1,972,998.32	2,568,666.01	2,170,297.50
Oct															
Nov															
Dec															
<b>Total</b>	<b>805,670,038</b>	<b>763,546,005</b>	<b>15,134,783</b>	<b>18,025,130</b>	<b>8,964,119</b>	<b>22,741,919</b>	<b>16,739,837</b>	<b>1,922,712</b>	<b>1,908,983</b>	<b>2,170,386</b>	<b>828,411,957</b>	<b>780,285,842</b>	<b>17,057,495</b>	<b>19,934,113</b>	<b>11,134,506</b>

Sources: Commercial Banks and Non-bank Dealers.



**BALANCE OF PAYMENTS**  
(US\$ Million)

Table 8.7

Item	2012 Jan-Sep	2013 Jan-Sep
<b>CURRENT ACCOUNT</b>	<b>(200.7)</b>	<b>(374.4)</b>
<b>Merchandise Trade</b>	<b>(450.9)</b>	<b>(367.3)</b>
Exports f.o.b.	958.0	988.2
Imports c.i.f.	(1,408.9)	(1,355.6)
<b>Net Services</b>	<b>(132.2)</b>	<b>(208.0)</b>
Non Factor Services (net)	(124.9)	(214.5)
Factor Services (net)	(7.3)	6.5
<b>Unrequited Transfers</b>	<b>382.4</b>	<b>200.9</b>
<b>CAPITAL ACCOUNT</b>	<b>215.8</b>	<b>172.2</b>
<b>Capital Transfer <sup>1/</sup></b>	<b>19.9</b>	<b>5.4</b>
<b>Medium and Long Term Capital (net)</b>	<b>216.1</b>	<b>162.4</b>
Non-Financial Public Sector (net)	(2.6)	(7.1)
Disbursements	150.3	120.6
Amortization	(41.1)	(42.1)
Private Sector (net)	218.7	169.4
Other <sup>2/</sup>	(111.8)	(85.5)
<b>Short Term Capital (net) <sup>3/</sup></b>	<b>(20.2)</b>	<b>4.4</b>
<b>ERRORS AND OMISSIONS</b>	<b>42.7</b>	<b>(18.1)</b>
<b>OVERALL BALANCE</b>	<b>57.8</b>	<b>(220.4)</b>
<b>FINANCING</b>	<b>(57.8)</b>	<b>220.4</b>
Change in Net Foreign Assets of Bank of Guyana (-increase) <sup>4/</sup>	(85.2)	191.2
Change in Non-Financial Public Sector arrears	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	27.4	29.2
Debt Relief	1.1	0.8
Debt stock Restructuring	(1.0)	(1.0)
Debt Forgiveness	27.3	29.4

Source: Bank of Guyana in collaboration with the Bureau of Statistics and Ministry of Finance.

<sup>1/</sup> Includes US\$12.5m write-off of debt from Venezuela 2008.

<sup>2/</sup> Includes MDR1 debt relief.

<sup>3/</sup> Includes changes in Foreign Assets of Commercial Banks.

<sup>4/</sup> Includes valuation changes.

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

Table 9.1

Date						Rate	Date						Rate		
15	Feb	13				205.00	31	May	13				205.75		
18	Feb	13				204.50	03	Jun	13				205.75		
19	Feb	13				204.75	04	Jun	13				205.25		
20	Feb	13	-	22	Feb	13	204.50	05	Jun	13			205.75		
25	Feb	13	-	26	Feb	13	204.50	06	Jun	13	-	07	Jun	13	206.00
27	Feb	13				204.25	10	Jun	13					206.50	
28	Feb	13				204.75	11	Jun	13					206.25	
01	Mar	13				205.25	12	Jun	13	-	13	Jun	13	206.00	
04	Mar	13				204.00	14	Jun	13					207.00	
05	Mar	13				204.50	17	Jun	13					206.00	
06	Mar	13	-	08	Mar	13	204.75	18	Jun	13				205.50	
11	Mar	13	-	12	Mar	13	205.00	19	Jun	13				207.00	
13	Mar	13	-	14	Mar	13	204.75	20	Jun	13				206.25	
15	Mar	13				205.00	21	Jun	13					206.50	
18	Mar	13	-	19	Mar	13	205.00	24	Jun	13				205.50	
20	Mar	13				205.25	25	Jun	13					206.25	
21	Mar	13	-	22	Mar	13	205.00	26	Jun	13				206.00	
25	Mar	13				205.25	27	Jun	13					205.75	
26	Mar	13				204.75	28	Jun	13					206.00	
28	Mar	13				205.50	02	Jul	13					206.25	
02	Apr	13				205.00	03	Jul	13					206.50	
03	Apr	13	-	04	Apr	13	205.25	04	Jul	13				207.00	
05	Apr	13				205.00	05	Jul	13					206.00	
08	Apr	13				205.25	08	Jul	13					206.50	
09	Apr	13				205.00	10	Jul	13	-	11	Jul	13	203.75	
10	Apr	13				204.50	12	Jul	13					205.50	
11	Apr	13				205.00	15	Jul	13	-	17	Jul	13	205.00	
12	Apr	13				204.75	18	Jul	13					205.50	
15	Apr	13	-	16	Apr	13	204.75	19	Jul	13				205.00	
17	Apr	13				204.50	22	Jul	13					206.00	
18	Apr	13	-	19	Apr	13	205.25	23	Jul	13				205.75	
22	Apr	13				205.50	24	Jul	13	-	26	Jul	13	205.00	
23	Apr	13				205.00	29	Jul	13	-	31	Jul	13	205.00	
24	Apr	13				205.75	02	Aug	13					205.00	
25	Apr	13				205.00	05	Aug	13	-	07	Aug	13	205.00	
26	Apr	13				205.75	08	Aug	13					204.50	
29	Apr	13				205.50	09	Aug	13					205.00	
30	Apr	13				205.00	12	Aug	13	-	14	Aug	13	205.00	
02	May	13				205.25	15	Aug	13					204.75	
03	May	13				205.75	16	Aug	13					205.00	
07	May	13				206.25	19	Aug	13	-	21	Aug	13	205.00	
09	May	13				205.25	22	Aug	13	-	23	Aug	13	205.50	
10	May	13				205.50	26	Aug	13	-	30	Aug	13	205.50	
13	May	13				206.00	02	Sep	13					205.00	
15	May	13				205.50	03	Sep	13	-	06	Sep	13	205.50	
16	May	13				204.75	09	Sep	13					205.00	
17	May	13				206.00	10	Sep	13					205.50	
20	May	13				205.00	11	Sep	13					205.25	
21	May	13				205.25	12	Sep	13	-	13	Sep	13	205.50	
22	May	13				205.75	16	Sep	13	-	17	Sep	13	205.50	
23	May	13				206.00	18	Sep	13					205.00	
28	May	13				204.75	19	Sep	13	-	20	Sep	13	205.50	
29	May	13				205.75	23	Sep	13	-	27	Sep	13	205.50	
30	May	13				206.25	30	Sep	13					205.50	

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

**EXCHANGE RATES OF CARICOM COUNTRIES**  
(National Currency Per US\$)

Table 9.2(a)

Period Ended	Bahamas	Barbados	Belize	E.C.	Jamaica	Trinidad
2003	1.0000	2.0000	2.0000	2.7000	60.4744	6.2429
2004	1.0000	2.0000	2.0000	2.7000	61.7284	6.2540
2005	1.0000	2.0000	2.0000	2.7000	64.5342	6.2322
2006	1.0000	2.0000	2.0000	2.7000	66.8620	6.2686
2007	1.0000	2.0000	2.0000	2.7000	67.4402	6.2500
2008	1.0000	2.0000	2.0000	2.7000	75.9780	6.2744
2009	1.0000	2.0000	2.0000	2.7000	89.6312	6.3354
2010	1.0000	2.0000	2.0000	2.7000	85.6874	6.3473
2011	1.0000	2.0000	2.0000	2.7000	86.5696	6.3826
2012	1.0000	2.0000	2.0000	2.7000	92.2033	6.3960
2007						
Mar	1.0000	2.0000	2.0000	2.7000	67.5591	6.2824
Jun	1.0000	2.0000	2.0000	2.7000	68.2637	6.2751
Sep	1.0000	2.0000	2.0000	2.7000	69.9340	6.3037
Dec	1.0000	2.0000	2.0000	2.7000	67.4402	6.2500
2008						
Mar	1.0000	2.0000	2.0000	2.7000	70.9914	6.3086
Jun	1.0000	2.0000	2.0000	2.7000	71.0809	6.1367
Sep	1.0000	2.0000	2.0000	2.7000	72.3770	6.2285
Dec	1.0000	2.0000	2.0000	2.7000	75.9780	6.2744
2009						
Mar	1.0000	2.0000	2.0000	2.7000	88.4931	6.2675
Jun	1.0000	2.0000	2.0000	2.7000	88.8796	6.2675
Sep	1.0000	2.0000	2.0000	2.7000	88.0058	6.2793
Dec	1.0000	2.0000	2.0000	2.7000	89.6312	6.3354
2010						
Mar	1.0000	2.0000	2.0000	2.7000	89.5081	6.3247
Jun	1.0000	2.0000	2.0000	2.7000	86.3344	6.3182
Sep	1.0000	2.0000	2.0000	2.7000	85.6517	6.3175
Dec	1.0000	2.0000	2.0000	2.7000	85.6874	6.3473
2011						
Mar	1.0000	2.0000	2.0000	2.7000	85.6602	6.3699
Jun	1.0000	2.0000	2.0000	2.7000	85.6638	6.3843
Sep	1.0000	2.0000	2.0000	2.7000	86.0303	6.3691
Dec	1.0000	2.0000	2.0000	2.7000	86.5696	6.3826
2012						
Jan	1.0000	2.0000	2.0000	2.7000	86.5574	6.3695
Feb	1.0000	2.0000	2.0000	2.7000	86.6946	6.3602
Mar	1.0000	2.0000	2.0000	2.7000	87.0535	6.3810
Apr	1.0000	2.0000	2.0000	2.7000	87.1326	6.3696
May	1.0000	2.0000	2.0000	2.7000	87.4951	6.3713
Jun	1.0000	2.0000	2.0000	2.7000	88.2365	6.3715
Jul	1.0000	2.0000	2.0000	2.7000	88.9686	6.3715
Aug	1.0000	2.0000	2.0000	2.7000	89.4548	6.3525
Sep	1.0000	2.0000	2.0000	2.7000	89.6528	6.3767
Oct	1.0000	2.0000	2.0000	2.7000	90.2529	6.3675
Nov	1.0000	2.0000	2.0000	2.7000	91.0908	6.2192
Dec	1.0000	2.0000	2.0000	2.7000	92.2033	6.3960
2013						
Jan	1.0000	2.0000	2.0000	2.7000	93.0229	6.3697
Feb	1.0000	2.0000	2.0000	2.7000	95.0544	6.3682
Mar	1.0000	2.0000	2.0000	2.7000	97.1919	6.3826
Apr	1.0000	2.0000	2.0000	2.7000	99.1771	6.3765
May	1.0000	2.0000	2.0000	2.7000	98.7959	6.3848
Jun	1.0000	2.0000	2.0000	2.7000	100.2972	6.3868
Jul	1.0000	2.0000	2.0000	2.7000	101.3915	6.3770
Aug	1.0000	2.0000	2.0000	2.7000	101.6061	6.3940
Sep	1.0000	2.0000	2.0000	2.7000	102.2198	6.4076

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

Table 9.2(b)

Year	Guyana	
	Period Ended	Period Average
2003	194.25	193.81
2004	199.75	198.32
2005	200.25	199.88
2006	201.00	200.19
2007	203.50	202.48
2008	205.25	203.63
2009	203.25	204.09
2010	203.50	203.64
2011	203.75	204.02
2012	204.50	204.36
2007		
Mar	201.75	201.75
Jun	203.50	202.30
Sep	203.75	203.60
Dec	203.50	203.49
2008		
Mar	204.25	203.50
Jun	204.00	203.82
Sep	204.00	203.90
Dec	205.25	203.84
2009		
Mar	204.50	204.08
Jun	204.50	203.95
Sep	204.25	204.18
Dec	203.25	203.49
2010		
Mar	203.00	203.84
Jun	203.75	203.78
Sep	203.50	203.66
Dec	203.50	202.58
2011		
Mar	204.00	204.02
Jun	204.00	204.16
Sep	204.00	204.03
Dec	203.75	204.13
2012		
Jan	204.50	204.20
Feb	204.50	204.24
Mar	204.00	204.24
Apr	205.00	204.38
May	203.50	204.32
Jun	204.25	204.31
Jul	204.50	204.26
Aug	204.50	204.32
Sep	204.50	204.48
Oct	204.25	204.47
Nov	204.25	204.54
Dec	204.50	204.53
2013		
Jan	204.75	204.60
Feb	204.75	204.65
Mar	204.50	204.91
Apr	205.00	205.09
May	205.75	205.80
Jun	206.00	206.06
Jul	205.00	205.41
Aug	205.50	205.13
Sep	205.50	205.42

Sources: International Financial Statistics & Bank of Guyana.

NB: The J\$ rate for September 1999 and the TT\$ rate for August and September 1999 were quoted from cables received by Bank Of Guyana and from the Central Banks of Jamaica and Trinidad & Tobago respectively.

## EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

### EXCHANGE CROSS RATES (30 SEPTEMBER, 2011)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	204.000	85.717	6.372
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	102.000	42.858	3.186
<b>Belize \$</b>	0.500	1.000	1.000	1.350	102.000	42.858	3.186
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	75.556	31.747	2.360
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.420	0.031
<b>Jamaica \$</b>	0.012	0.023	0.023	0.031	2.380	1.000	0.074
<b>Trinidad \$</b>	0.157	0.314	0.314	0.424	32.014	13.451	1.000

### EXCHANGE CROSS RATES (30 SEPTEMBER, 2012)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	204.500	87.913	6.371
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	102.250	43.956	3.185
<b>Belize \$</b>	0.500	1.000	1.000	1.350	102.250	43.956	3.185
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	75.741	32.560	2.360
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.430	0.031
<b>Jamaica \$</b>	0.011	0.023	0.023	0.031	2.326	1.000	0.072
<b>Trinidad \$</b>	0.157	0.314	0.314	0.424	32.100	13.799	1.000

### EXCHANGE CROSS RATES (30 SEPTEMBER, 2013)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	205.420	98.751	6.383
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	102.710	49.375	3.192
<b>Belize \$</b>	0.500	1.000	1.000	1.350	102.710	49.375	3.192
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	76.081	36.574	2.364
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.481	0.031
<b>Jamaica \$</b>	0.010	0.020	0.020	0.027	2.080	1.000	0.065
<b>Trinidad \$</b>	0.157	0.313	0.313	0.423	32.182	15.471	1.000

Note: Table derived from Table 9.2

**SELECTED EXCHANGE RATES AGAINST THE U.S. DOLLAR**  
(End of Period)

Table 9.4

Countries	1990	1991	1992	1993	1994	1995	1996	1997	1998
U.K. (Pound Sterling)	0.5187	0.5346	0.6614	0.6751	0.6400	0.6452	0.5889	0.6047	0.6010
FRANCE (Franc)	5.1290	5.1800	5.5065	5.8955	5.3460	4.9000	5.2370	5.9881	5.5860
NETHERLANDS (Guilders)	1.6900	1.7104	1.8141	1.9409	1.7351	1.6044	1.7436	2.0172	1.8770
GERMANY (Mark)	1.4940	1.5160	1.6140	1.7263	1.5488	1.4335	1.5548	1.7921	1.6660
JAPAN (Yen)	134.40	125.20	124.75	111.85	99.74	102.83	116.00	129.95	112.80
CANADA (C\$)	1.1603	1.1556	1.2711	1.3240	1.4028	1.3652	1.3696	1.4291	1.5360
AUSTRIA (Schilling)	10.677	10.689	11.354	12.143	11.095	10.088	10.954	12.633	11.747
BELGIUM (Franc)	30.983	31.270	33.180	36.110	31.838	29.415	32.005	36.920	34.350
ITALY (Lira)	1130.2	1151.1	1470.9	1704.0	1629.7	1584.7	1530.6	1759.2	1649.0
SWITZERLAND (Franc)	1.2955	1.3555	1.4560	1.4795	1.3115	1.1505	1.3464	1.4553	1.3740
SWEDEN (Krona)	5.6980	5.5295	7.0430	8.3035	7.4615	6.6582	6.8710	7.8770	8.1060
NORWAY (Krone)	5.9075	5.9730	6.9245	7.5180	6.7620	6.3190	6.4425	7.3157	7.6190

Source: International Financial Statistics

**FIXED EXCHANGE RATES OF EU-MEMBER  
COUNTRIES AGAINST THE EURO**

Table 9.4(a)

Countries	
AUSTRIA (Austrian schilling)	13.7603
BELGIUM (Belgian franc)	40.3399
FINLAND (Finnish markka)	5.9457
FRANCE (French franc)	6.5596
GERMANY (Deutsche mark)	1.9558
IRELAND (Irish pound)	0.78756
ITALY (Italian lira)	1936.27
LUXEMBOURG (Luxembourg franc)	40.3399
NETHERLANDS (Netherlands guilder)	2.2037
PORTUGAL (Portuguese escudo)	200.48
SPAIN (Spanish peseta)	166.39

Source: Bank of Guyana

Note: On the 1st of January 1999, 11 European countries (Austria, Belgium, Finland, France, Germany, Ireland, Italy, Luxembourg, Netherlands, Portugal and Spain) adopted the Euro. The rates at which their currencies were fixed against the Euro are listed in Table 9.4(a).

**SELECTED EXCHANGE RATES AGAINST THE U.S. DOLLAR**  
(End of Period)

Table 9.5

Countries	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012												2013								
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
CANADA (Canadian dollar)	1.2924	1.2036	1.1645	1.1653	0.9881	1.2246	1.0466	1.0009	1.0213	0.9968	0.9980	0.9966	0.9827	1.0289	1.0223	1.0013	0.9860	0.9832	1.0003	0.9933	0.9933	0.9990	1.0285	1.0174	1.0073	1.0335	1.0520	1.0289	1.0536	1.0285
EURO	0.7918	0.7942	0.8477	0.7933	0.6733	0.7186	0.6942	0.7484	0.7729	0.7590	0.7439	0.7487	0.7568	0.8063	0.7943	0.8120	0.7947	0.7779	0.7715	0.7688	0.7585	0.7362	0.7644	0.7709	0.7594	0.7704	0.7687	0.7529	0.7562	0.7387
JAPAN (Japanese yen)	107.1000	104.1200	117.9700	118.9500	114.0000	90.7500	92.0600	81.4500	77.4403	76.3737	80.2797	82.0305	80.1044	78.7390	79.5314	78.1035	78.3143	77.9850	79.9223	82.5362	86.5821	91.2754	92.3667	94.2150	97.5248	100.8717	99.1850	98.3734	98.1800	98.2924
SWEDEN (Swedish krona)	7.1947	6.6146	7.9584	6.8644	6.4136	7.8106	7.1165	10.3331	6.8877	6.7522	6.5527	6.6229	6.7493	7.2363	6.9681	6.7876	6.6215	6.5661	6.6398	6.6606	6.5108	6.3551	6.4514	6.5242	6.4828	6.6236	6.6976	6.5343	6.6184	6.4080
UNITED KINGDOM (Pound sterling)	0.5603	0.5178	0.5808	0.5094	0.4992	0.6723	0.6175	0.9837	0.6456	0.6331	0.6278	0.6244	0.6152	0.6449	0.6408	0.6375	0.6303	0.6187	0.6209	0.6240	0.6150	0.6307	0.6584	0.6577	0.6435	0.6587	0.6575	0.6589	0.6452	0.6180

Source: International Financial Statistics, [x-rates.com](http://x-rates.com)

**COMMODITY PRICES**

Table 9.5(a)

Commodity (Units)	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012												2013								
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
GOLD (US\$/fine ounce) United Kingdom (London)	407.00	442.10	510.10	629.80	803.20	816.10	1,134.72	1,390.55	1,641.84	1,652.21	1,742.14	1,673.77	1,649.69	1,591.19	1,598.76	1,589.90	1,630.31	1,744.81	1,746.58	1,721.64	1,684.76	1,671.85	1,627.57	1,593.09	1,487.86	1,414.03	1,343.35	1,285.52	1,351.74	1,348.60
ALUMINIUM (US \$/MT) <sup>1</sup> All origins (London)	1,557.80	1,852.90	2,250.90	2,823.70	2,382.80	1,504.40	2,181.30	2,356.70	2,024.38	2,151.33	2,207.92	2,184.16	2,048.51	2,002.52	1,885.51	1,876.25	1,843.33	2,064.12	1,974.30	1,948.83	2,086.76	2,037.61	2,053.60	1,911.28	1,861.02	1,832.57	1,814.54	1,769.61	1,816.24	1,761.30
Sugar (US cents/pound) EEC Import Price	29.01	31.98	29.32	32.57	33.60	24.70	26.85	25.97	25.95	25.81	26.27	26.30	26.61	26.47	25.88	25.92	26.13	26.80	26.74	26.55	26.84	26.55	25.74	25.06	25.45	25.45	25.74	25.26	25.76	26.39
US import price	20.40	20.55	21.74	19.59	20.20	20.00	31.53	38.42	36.56	35.36	33.99	33.48	31.93	30.37	28.89	28.71	28.83	25.76	24.15	22.71	22.56	22.59	21.85	21.54	20.73	20.31	19.56	20.46	21.36	21.58
International sugar agreement price	6.34	8.80	13.93	11.70	10.90	11.30	24.90	31.08	23.42	24.02	23.42	23.79	22.48	20.27	20.10	22.76	20.56	20.21	20.39	19.31	19.20	18.85	18.21	18.33	17.66	17.43	16.92	17.10	17.24	17.62
OIL (US\$/bbl.) U.K. Brent	29.88	39.65	56.75	62.31	91.50	41.60	74.67	91.80	107.97	110.99	119.70	124.93	120.59	110.52	95.59	103.14	113.34	113.38	111.97	109.71	109.64	112.93	116.46	109.24	102.88	103.03	103.11	107.72	110.96	111.62
Rice (US\$/metric ton) Thailand (Bangkok)	197.00	278.43	277.27	309.29	378.00	580.80	606.00	536.78	580.91	541.06	547.48	577.05	585.95	612.43	606.14	578.36	582.87	590.50	584.74	590.73	565.52	573.39	574.07	565.31	553.73	552.09	546.25	538.26	503.82	470.00
Timber (US\$/cubic metre) Hardwood logs (Malaysia, Sarawak)	196.40	191.88	210.52	268.46	275.30	326.60	264.80	306.54	387.90	387.70	375.00	357.10	353.70	367.03	362.31	357.20	354.70	351.70	350.23	353.03	354.80	334.12	319.69	313.78	304.53	294.78	306.01	298.76	304.39	300.12
Coconut oil (US \$/MT) <sup>1</sup> Philippines (New York)	583.04	656.00	548.98	732.14	1,146.60	739.10	760.87	1,711.96	1,439.00	1,451.00	1,411.00	1,338.00	1,352.50	1,155.00	1,056.00	1,070.00	1,000.00	969.00	898.00	850.00	785.00	829.00	861.00	821.00	793.00	826.00	896.00	861.00	891.00	985.00

Source: International Financial Statistics, [indexmundi.com](http://indexmundi.com)

<sup>1</sup> Aluminum and Coconut oil will be reported in US\$ per metric tonne.

**MONTHLY AVERAGE MARKET EXCHANGE RATES**

Table 9.6

Month	Buying Rate											
	2011				2012				2013			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	191.13	201.38	308.04	259.70	190.11	202.52	304.55	254.89	194.94	202.48	316.01	259.79
Feb	193.85	201.62	311.00	263.11	193.64	202.61	311.98	259.21	193.76	201.60	308.72	263.57
Mar	191.70	201.71	315.73	269.94	194.63	202.65	313.01	260.51	192.26	201.37	301.77	258.23
Apr	199.43	201.45	320.61	277.30	194.37	202.35	314.47	261.45	191.00	201.03	303.19	255.70
May	199.16	201.33	321.68	275.92	195.05	202.48	315.66	257.63	192.89	201.28	305.33	257.40
Jun	198.30	201.23	319.02	275.14	193.34	202.79	310.53	250.38	191.57	202.23	307.33	259.65
Jul	199.35	200.96	318.43	270.80	193.02	203.00	309.40	247.33	190.16	202.97	302.14	259.47
Aug	197.87	201.01	320.05	276.63	193.35	202.47	309.94	244.24	190.60	202.69	304.17	262.70
Sep	195.49	202.34	314.76	271.85	196.93	202.08	315.37	252.18	190.68	202.22	309.71	262.09
Oct	188.88	202.77	308.21	267.11	197.43	202.17	316.93	254.69				
Nov	192.02	202.18	313.62	268.24	197.12	202.45	315.56	254.68				
Dec	190.27	202.34	308.69	255.73	195.74	202.56	313.66	255.60				

  

Month	Selling Rate											
	2011				2012				2013			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	199.28	204.11	317.49	267.48	194.19	205.53	318.76	264.55	205.09	205.55	328.20	269.27
Feb	200.97	204.39	324.27	273.85	200.99	205.66	321.98	269.02	202.25	205.22	322.60	272.86
Mar	199.85	204.40	325.71	277.99	203.32	205.82	320.26	271.61	201.22	204.98	313.15	270.71
Apr	206.88	204.53	329.53	287.20	202.06	205.68	324.06	270.89	200.38	204.82	314.21	265.41
May	208.28	204.26	331.03	288.88	203.49	205.50	327.25	270.36	203.15	205.43	319.03	269.72
Jun	205.45	204.27	332.80	284.10	201.24	205.73	320.70	260.62	202.05	205.98	312.73	269.71
Jul	207.40	204.17	327.21	286.34	201.91	205.89	320.84	259.44	200.01	206.61	319.56	269.50
Aug	206.78	203.99	330.82	286.08	202.45	205.36	322.58	257.08	199.88	206.28	320.81	272.07
Sep	203.89	204.94	323.59	281.63	205.08	205.24	326.28	263.10	200.26	206.07	323.64	272.30
Oct	197.50	205.35	318.85	275.79	206.37	205.01	328.50	264.43				
Nov	200.08	205.07	325.58	276.07	205.44	205.34	326.47	263.98				
Dec	198.90	205.21	319.97	270.07	204.25	205.58	327.31	266.40				

  

Month	Mid Rate											
	2011				2012				2013			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	195.20	202.74	312.77	263.59	192.15	204.02	311.66	259.72	200.02	204.01	322.11	264.53
Feb	197.41	203.01	317.63	268.48	197.31	204.14	316.98	264.12	198.01	203.41	315.66	268.22
Mar	195.78	203.05	320.72	273.97	198.97	204.24	316.64	266.06	196.74	203.17	307.46	264.47
Apr	203.16	202.99	325.07	282.25	198.22	204.01	319.26	266.17	195.69	202.93	308.70	260.55
May	203.72	202.79	326.35	282.40	199.27	203.99	321.45	264.00	198.02	203.36	312.18	263.56
Jun	201.87	202.75	325.91	279.62	197.29	204.26	315.61	255.50	196.81	204.10	310.03	264.68
Jul	203.38	202.57	322.82	278.57	197.46	204.45	315.12	253.39	195.08	204.79	310.85	264.48
Aug	202.33	202.50	325.43	281.36	197.90	203.91	316.26	250.66	195.24	204.48	312.49	267.39
Sep	199.69	203.64	319.17	276.74	201.01	203.66	320.83	257.64	195.47	204.14	316.67	267.19
Oct	193.19	204.06	313.53	271.45	201.90	203.59	322.71	259.56				
Nov	196.05	203.63	319.60	272.15	201.28	203.90	321.01	259.33				
Dec	194.58	203.78	314.33	262.90	200.00	204.07	320.49	261.00				

**GROSS DOMESTIC PRODUCT, INCOME AND EXPENDITURE (AT CURRENT BASIC PRICES)**  
(G\$ Million)

Table 10.1

Item	2006	2007	2008	2009	2010	2011	2012
<b>PRODUCT</b>							
Sugar	19,389	21,385	16,127	19,788	11,657	19,668	24,578
Rice	11,066	12,411	32,030	21,803	24,447	30,135	31,913
Other Crops	13,162	13,505	14,231	14,553	15,727	12,840	12,963
Livestock	7,181	7,800	9,717	10,059	10,614	11,963	14,634
Fishing	9,349	7,749	8,073	7,344	7,573	9,884	11,794
Forestry	10,958	11,784	11,905	12,653	14,308	13,725	13,829
Mining and Quarrying	28,066	39,631	49,543	50,993	64,046	87,920	109,027
Manufacturing	11,842	13,748	15,139	15,459	16,238	17,302	18,271
Electricity & Water	4,724	6,643	7,354	8,287	10,620	6,021	6,437
Construction	25,976	31,597	35,043	36,344	41,605	43,996	39,764
Wholesale and Retail Trade	32,003	39,298	42,591	50,517	59,487	72,894	80,477
Transportation and Storage	19,715	20,819	19,062	21,268	25,228	27,451	32,199
Information and Communication	14,054	17,461	18,661	19,049	21,548	21,747	22,400
Financial and Insurance Activities	9,475	11,726	14,887	14,763	16,609	18,827	21,551
Public Administration	25,334	27,829	32,181	32,929	34,843	39,274	43,201
Education	11,851	12,852	13,909	15,017	16,819	16,036	17,054
Health and Social Services	3,802	4,374	4,693	5,537	6,446	7,360	7,790
Real Estate Activities	3,340	3,697	3,967	4,260	4,486	4,592	5,123
Other Service Activities	8,933	10,767	11,618	12,026	14,191	16,567	18,273
Less Adjustment for FISIM	(7,340)	(9,286)	(11,257)	(13,101)	(15,568)	(18,094)	(19,942)
<b>Gross Domestic Product at Current Basic Prices</b>	<b>262,880</b>	<b>305,789</b>	<b>349,475</b>	<b>359,549</b>	<b>400,922</b>	<b>460,108</b>	<b>511,337</b>
Taxes on Products net of subsidies	29,084	46,362	42,031	53,565	59,150	65,563	71,319
Gross Domestic Product at Purchaser Prices	291,964	352,151	391,505	413,114	460,072	525,672	582,657
Net Factor Income Paid Abroad	8,792	7,228	2,985	3,417	(2,601)	1,895	247
Gross National Product at Purchaser Prices	283,172	344,923	388,520	409,696	462,673	523,776	582,410
<b>EXPENDITURE</b>							
<b>Total Domestic Final Expenditure</b>	<b>364,262</b>	<b>451,547</b>	<b>519,724</b>	<b>517,000</b>	<b>588,254</b>	<b>683,770</b>	<b>748,709</b>
Public Investment <sup>1</sup>	41,806	42,349	41,826	52,996	60,578	61,341	67,529
Private Fixed Investment <sup>2</sup>	41,012	44,513	51,920	57,060	56,261	64,194	77,675
Public Consumption	44,284	53,381	60,438	66,811	69,533	81,206	76,872
Private Consumption	237,160	311,304	365,540	340,133	401,883	477,028	526,634

Source: Bureau of Statistics.

Note: FISIM - Financial Intermediation Services indirectly measured.

<sup>1</sup> Includes Investment of Public Enterprises.

<sup>2</sup> Includes Stock Changes.



**GROSS DOMESTIC PRODUCT (AT 2006 PRICES)**  
(G\$ Million)

Table 10.2

Item	2006	2007	2008	2009	2010	2011	2012
<b>GDP AT BASIC PRICES</b>	262,880	281,335	286,896	296,417	309,373	326,194	341,905
<b>AGRICULTURE, FORESTRY AND FISHING</b>	62,779	63,131	61,280	62,060	63,514	65,199	67,579
Sugar	15,317	15,730	13,358	13,794	13,037	13,960	12,872
Rice	6,811	6,613	7,311	7,974	8,009	8,891	9,337
Other Crops	13,162	13,545	14,313	14,508	14,871	15,716	16,549
Livestock	7,181	7,263	7,887	8,134	8,160	8,632	9,878
Fishing	9,349	9,649	9,483	8,488	9,199	8,711	10,058
Forestry	10,958	10,331	8,927	9,161	10,238	9,289	8,886
<b>MINING AND QUARRYING</b>	28,066	32,196	32,166	31,233	29,532	35,202	40,411
Bauxite	5,172	7,724	7,422	5,009	4,529	6,252	7,036
Gold	13,859	16,037	17,593	20,177	20,757	24,435	29,520
Other	9,035	8,435	7,151	6,047	4,246	4,516	3,855
<b>MANUFACTURING</b>	20,169	20,784	19,863	20,714	20,770	22,185	22,717
Sugar	4,072	4,182	3,551	3,667	3,465	3,711	3,422
Rice	4,255	4,132	4,567	4,986	5,003	5,570	5,849
Other Manufacturing	11,842	12,471	11,745	12,061	12,302	12,905	13,447
<b>SERVICES</b>	159,207	172,702	181,608	189,864	203,725	213,142	222,584
Electricity and Water	4,724	4,751	5,203	5,390	5,446	5,560	5,878
Construction	25,976	27,882	28,508	28,649	31,703	32,579	28,983
Wholesale and Retail Trade	32,003	34,780	36,334	39,886	44,233	46,241	49,352
Transportation and Storage	19,715	21,032	22,353	22,148	23,673	27,042	32,143
Information and Communication	14,054	18,242	19,932	20,668	22,115	22,447	23,389
Financial and Insurance Activities	9,475	9,352	10,243	11,340	12,799	14,041	15,981
Public Administration	25,334	25,792	25,619	25,619	25,619	25,772	26,133
Education	11,851	12,579	12,937	13,564	14,187	15,141	15,474
Health and Social Services	3,802	4,266	4,849	5,782	6,268	6,508	6,709
Real Estate Activities	3,340	3,474	3,578	3,650	3,723	3,782	3,953
Other Service Activities	8,933	10,553	12,052	13,169	13,959	14,029	14,590
Less Adjustment for FISIM	(7,340)	(7,479)	(8,022)	(7,454)	(8,168)	(9,535)	(11,386)

Sources: Bureau of Statistics and Bank of Guyana.

Note: FISIM - Financial Intermediation Services indirectly measured.

PRODUCTION OF MAJOR COMMODITIES

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Bauxite (Tonnes)						Raw Gold (Troy Ounces)			Diamonds (M/Carats)
			Total	R.A.S.C.	A.A.C./A.C.G.	C.G.B.	M.A.Z.	Other <sup>1</sup>	Total	Local & Lic. Dealers	OMAI	
2003	302,378	355,019	1,715,705	87,203	3,265	165,240	1,459,793	204	391,323	105,747	285,576	412,538
2004	325,317	325,593	1,478,897	131,525	-	114,193	1,233,179	-	368,506	115,936	252,570	454,940
2005	246,208	273,238	1,694,126	212,720	-	176,032	1,287,090	18,284	267,666	162,527	105,139	356,948
2006	259,588	307,036	1,478,670	149,370	-	174,506	1,147,667	7,127	182,216	182,216	-	340,544
2007												
1st Qtr	65,525	60,747	407,139	51,559	-	40,772	309,547	5,261	52,703	52,703	-	91,702
2nd Qtr	35,427	108,155	541,469	42,901	-	73,817	424,751	-	54,938	54,938	-	78,524
3rd Qtr	81,309	45,810	612,203	54,288	-	38,606	507,181	12,128	65,084	65,084	-	60,231
4th Qtr	84,222	83,414	682,117	69,439	-	73,008	534,289	5,381	65,573	65,573	-	38,488
2008												
1st Qtr	58,007	36,430	588,657	47,627	-	102,591	417,287	21,152	58,415	58,415	-	42,794
2nd Qtr	45,273	136,067	576,078	69,764	-	93,207	395,605	17,502	63,692	63,692	-	39,674
3rd Qtr	72,377	38,706	539,256	61,645	-	40,802	404,606	32,203	68,210	68,210	-	51,460
4th Qtr	50,610	118,370	388,246	52,901	-	72,742	236,002	26,601	71,108	71,108	-	34,998
2009												
1st Qtr	51,450	44,153	403,925	55,107	-	39,706	294,145	14,967	57,551	57,551	-	47,059
2nd Qtr	31,907	116,715	390,203	36,593	-	62,406	285,328	5,876	73,999	73,999	-	40,287
3rd Qtr	87,065	22,541	385,750	9,681	-	92,642	283,427	-	90,102	90,102	-	30,035
4th Qtr	63,314	176,380	305,057	27,815	-	25,690	251,552	-	78,171	78,171	-	26,601
2010												
1st Qtr	71,745	48,882	293,136	33,337	-	45,322	214,477	-	63,934	63,934	-	23,687
2nd Qtr	10,119	119,385	295,233	43,622	-	33,378	212,130	6,103	78,278	78,278	-	11,688
3rd Qtr	65,444	68,804	260,971	59,309	-	56,637	141,391	3,634	78,823	78,823	-	7,856
4th Qtr	73,554	123,925	233,172	48,795	-	52,599	131,778	-	87,403	87,403	-	6,689
2011												
Jan	9,806	-	72,467	13,775	-	4,494	48,857	5,341	13,923	13,923	-	4,511
Feb	20,133	353	72,414	11,481	-	1,816	59,117	-	26,285	26,285	-	3,237
Mar	22,333	38,101	122,618	17,807	-	4,014	99,582	1,215	34,705	34,705	-	4,678
Apr	30,951	118,564	178,249	11,247	-	3,059	125,548	38,395	32,772	32,772	-	4,271
May	18,622	48,594	202,336	18,151	-	12,161	125,264	46,760	27,026	27,026	-	3,696
Jun	5,026	1,902	167,423	7,564	-	6,862	127,589	25,408	28,762	28,762	-	3,227
Jul	5,871	124	169,462	16,241	-	20,678	132,543	-	38,325	38,325	-	3,871
Aug	31,554	928	161,235	13,882	-	20,219	123,405	3,729	30,601	30,601	-	7,730
Sep	34,053	40,675	126,493	24,398	-	27,984	74,111	-	23,956	23,956	-	5,128
Oct	23,791	101,195	164,569	23,502	-	18,146	122,921	-	39,996	39,996	-	4,337
Nov	23,738	39,301	169,418	19,694	-	9,738	131,786	8,200	35,969	35,969	-	4,335
Dec	10,628	12,167	211,716	25,536	-	12,474	127,513	46,193	30,764	30,764	-	3,252
2012												
Jan	-	-	207,366	16,606	-	5,376	112,772	72,612	24,532	24,532	-	5,936
Feb	5,330	4,806	186,723	18,067	-	18,996	122,431	27,229	32,583	32,583	-	1,579
Mar	34,958	46,246	211,477	22,845	-	8,806	133,809	46,017	23,369	23,369	-	2,120
Apr	22,142	91,929	240,045	17,385	-	8,909	158,319	55,432	32,242	32,242	-	4,882
May	8,612	54,426	219,934	14,307	-	12,551	147,797	45,279	30,097	30,097	-	1,018
Jun	105	12,988	208,879	11,799	-	11,805	137,377	47,898	42,105	42,105	-	614
Jul	10,883	946	177,179	10,163	-	5,785	145,689	15,542	34,820	34,820	-	4,716
Aug	22,026	660	143,064	5,778	-	34,291	93,705	9,290	47,820	47,820	-	4,607
Sep	35,051	60,367	124,722	17,528	-	5,501	99,713	1,980	45,918	45,918	-	74
Oct	37,242	99,782	141,908	20,577	-	10,963	110,368	-	31,205	31,205	-	5,362
Nov	27,797	45,699	177,296	27,248	-	11,352	138,696	-	40,663	40,663	-	7,796
Dec	13,924	4,208	175,379	22,318	-	11,110	141,951	-	53,290	53,290	-	2,059
2013												
Jan	-	-	158,278	18,217	-	7,643	126,118	6,300	34,000	34,000	-	3,769
Feb	6,991	283	147,693	19,856	-	3,879	120,520	3,438	31,114	31,114	-	6,881
Mar	27,288	85,898	154,827	19,384	-	6,528	120,240	8,675	40,161	40,161	-	3,602
Apr	12,914	126,157	164,829	13,636	-	36,193	115,000	-	46,482	46,482	-	7,376
May	845	50,648	164,611	10,956	-	-	145,754	7,901	53,213	53,213	-	1,915
Jun	-	882	172,965	16,461	-	8,329	140,573	7,602	29,528	29,528	-	7,123
Jul	14,958	882	141,753	16,172	-	5,041	120,540	-	43,629	43,629	-	1,459
Aug	19,316	...	162,163	16,234	-	11,106	129,588	5,235	54,797	54,797	-	3,907
Sep	29,598	...	124,430	14,761	-	43,458	61,552	4,659	30,024	30,024	-	3,520

Sources: Bureau of Statistics & State Planning Secretariat.

<sup>1</sup> Includes Road Grade Bauxite, Tailings and Capping.

R.A.S.C: Refractory "A" Grade Super Calcined Bauxite; A.A.C: Abrasive "A" grade Calcined Bauxite;

A.C.G: Aluminous Cement Grade Bauxite; C.G.B: Chemical Grade Bauxite; M.A.Z: Metal Grade Bauxite

PRODUCTION INDICATORS: AGRICULTURE

Table 10.3(b)

Period	Poultry (Tonnes)	Eggs ('000)	Forestry Product			Fishing		
			Logs <sup>1</sup> (Cu. Mt)	Sawnwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
2003	23,681	9,272	210,386	37,429	45,217	33,723	1,161	21,423
2004	43,179	33,193	680,050	36,552	54,212	66,071	1,805	22,607
2005	22,699	24,124	321,315	33,178	37,120	30,295	1,020	17,369
2006	20,691	5,396	393,969	67,570	34,874	25,675	1,661	16,949
2007								
1st Qtr	7,581	1,689	91,624	16,229	12,522	5,475	276	11,833
2nd Qtr	5,209	1,713	68,050	20,325	9,514	8,424	208	12,402
3rd Qtr	6,615	4,562	87,686	17,871	8,113	7,828	97	7,237
4th Qtr	5,707	1,876	83,014	19,938	4,295	5,670	74	4,375
2008								
1st Qtr	6,105	3,380	48,252	12,683	450	4,437	323	10,454
2nd Qtr	5,952	3,938	71,488	15,698	6,825	8,423	347	10,017
3rd Qtr	5,329	5,771	72,434	16,544	5,802	7,136	210	7,335
4th Qtr	5,801	6,745	83,146	22,035	7,554	4,704	51	7,565
2009								
1st Qtr	6,287	6,347	52,329	13,618	-	3,905	254	4,046
2nd Qtr	7,576	4,456	62,690	19,068	6,654	6,905	287	6,284
3rd Qtr	6,297	3,887	71,386	18,874	5,442	6,412	54	2,496
4th Qtr	6,773	4,505	78,048	21,382	6,161	7,548	125	3,425
2010								
1st Qtr	5,632	3,527	61,302	13,410	4,431	4,535	350	5,258
2nd Qtr	5,598	2,421	77,199	16,839	5,965	7,039	340	7,328
3rd Qtr	5,653	2,748	68,221	18,634	3,845	6,876	112	4,195
4th Qtr	8,086	5,473	111,521	26,629	-	6,742	129	4,067
2011								
Jan	3,506	2,123	6,149	2,137	-	1,185	63	1,808
Feb	2,356	1,970	7,595	2,799	-	1,281	82	1,836
Mar	1,337	2,359	21,869	4,421	-	1,972	23	2,116
Apr	1,837	2,175	17,507	6,174	274	2,079	23	2,208
May	1,647	2,435	20,813	5,517	930	1,782	20	2,054
Jun	1,557	2,219	16,422	7,460	2,454	2,470	64	2,252
Jul	1,556	1,922	20,824	11,549	1,217	2,135	27	2,182
Aug	1,707	1,704	22,057	7,865	2,456	2,042	8	639
Sep	2,392	1,752	20,245	6,949	1,167	1,963	3	20
Oct	3,048	1,556	21,631	6,841	1,341	2,179	36	1,734
Nov	2,077	1,417	22,677	7,902	1,889	2,836	13	1,943
Dec	2,555	1,876	96,839	6,502	1,588	1,831	13	2,050
2012								
Jan	2,209	1,881	3,450	2,458	828	1,422	8	2,896
Feb	1,873	1,839	9,440	3,836	997	1,784	70	2,705
Mar	2,541	1,910	13,711	5,557	1,208	1,854	109	2,749
Apr	2,326	1,670	16,356	6,714	1,231	2,088	84	2,512
May	1,882	1,715	14,298	6,111	1,221	2,444	38	2,461
Jun	2,499	1,701	15,891	6,301	802	3,075	74	2,587
Jul	2,451	1,906	13,675	5,820	399	2,695	52	2,428
Aug	2,466	1,634	21,789	5,932	860	2,930	30	1,832
Sep	3,878	1,867	23,024	7,623	719	2,613	13	66
Oct	2,911	1,779	26,086	6,986	536	2,397	5	1,177
Nov	2,072	1,790	26,779	8,139	884	2,095	21	1,876
Dec	3,306	1,541	92,927	10,112	892	1,700	8	2,198
2013								
Jan	2,684	858	19,482	3,675	716	1,158	86	2,165
Feb	2,335	1,504	13,491	5,792	934	1,103	71	1,720
Mar	2,149	1,526	21,425	6,265	1,146	1,927	124	1,271
Apr	2,087	1,559	20,351	6,650	681	2,097	89	2,760
May	1,839	1,478	18,347	5,599	1,517	2,864	130	2,531
Jun	1,993	1,620	17,628	5,197	1,635	2,508	24	3,156
Jul	2,324	1,596	20,966	6,449	871	2,493	40	3,368
Aug	2,583	1,444	19,493	6,166	1,057	...	...	...
Sep	2,537	1,400	35,920	6,900	1,878	...	...	...

Source: Bureau of Statistics

<sup>1</sup> Represent Greenheart & Other Logs.

PRODUCTION INDICATORS: MANUFACTURING

Table 10.3(c1)

Period	Beverages					Water ('000 Litres)	Food Items			
	Rum ('000 Litres)	Beer & Stout ('000 Litres)	Shandy ('000 Litres)	Non-Alcoholic			Margarine ('000 Kgs)	Edible Oil ('000 Litres)	Biscuits ('000 Kgs)	Flour (Tonnes)
				Soft Drinks ('000 Litres)	Malta ('000 Litres)					
2003	11,954	10,498	373	42,868	1,095	11,338	1,920	3,141	1,192	34,657
2004	11,715	10,989	304	43,808	995	12,698	2,063	805	1,362	36,182
2005	11,748	11,930	403	43,090	903	14,285	1,791	407	1,175	36,818
2006	11,868	12,196	433	39,546	1,063	12,648	2,264	116	1,071	37,403
2007										
1st Qtr	3,305	2,666	71	9,089	204	3,272	456	-	243	8,925
2nd Qtr	2,243	3,014	86	9,120	220	3,064	489	-	247	8,527
3rd Qtr	2,615	3,158	109	9,630	143	3,381	602	-	170	8,645
4th Qtr	4,387	3,232	146	10,472	249	3,039	765	-	124	8,094
2008										
1st Qtr	4,024	2,524	96	8,308	198	3,219	253	113	165	7,723
2nd Qtr	2,887	2,766	80	8,740	192	3,568	524	124	192	9,686
3rd Qtr	2,913	2,984	75	10,058	207	4,452	397	13	200	8,441
4th Qtr	4,361	3,235	159	12,218	228	4,482	354	...	140	3,576
2009										
1st Qtr	523	2,182	82	8,348	123	3,630	366	102	164	9,574
2nd Qtr	576	2,996	86	10,445	202	3,985	520	34	200	8,849
3rd Qtr	748	3,282	134	10,930	217	5,627	467	-	169	8,919
4th Qtr	882	3,349	133	11,943	181	4,738	669	-	152	9,145
2010										
1st Qtr	874	3,158	121	9,633	154	4,797	398	-	275	10,099
2nd Qtr	1,051	3,167	99	11,163	159	4,622	515	-	321	10,094
3rd Qtr	979	3,543	124	10,847	176	4,878	557	-	273	9,866
4th Qtr	1,117	4,043	158	12,519	208	4,939	666	-	313	9,734
2011										
Jan	280	867	62	3,111	54	1,573	170	-	126	2,449
Feb	295	1,179	49	2,919	68	1,233	90	-	86	2,675
Mar	432	1,177	-	2,922	67	1,431	132	-	113	5,097
Apr	235	1,310	37	3,041	22	1,536	171	-	74	2,821
May	429	1,127	49	3,849	65	1,965	266	-	114	2,633
Jun	407	1,181	37	3,872	42	1,519	229	-	122	3,500
Jul	332	1,509	37	2,938	62	1,739	171	-	93	2,863
Aug	367	1,400	49	3,820	22	1,760	211	-	93	2,986
Sep	363	1,472	37	4,580	72	2,058	161	-	130	3,796
Oct	400	1,722	109	4,772	34	1,516	177	-	90	3,254
Nov	384	1,619	50	4,349	88	1,803	262	-	104	3,314
Dec	382	1,796	12	5,074	32	1,644	186	-	71	3,190
2012										
Jan	296	1,315	73	2,899	74	1,441	167	-	124	2,584
Feb	369	1,276	63	3,193	45	1,340	182	-	125	2,986
Mar	393	1,221	-	5,031	86	1,718	109	-	157	3,256
Apr	335	1,482	61	3,585	64	1,700	200	-	79	2,956
May	329	1,633	63	4,003	21	1,754	193	-	128	3,077
Jun	444	1,456	51	4,073	76	1,600	214	-	88	2,943
Jul	311	1,554	-	3,913	76	1,689	170	-	73	2,831
Aug	297	1,369	74	4,456	66	1,819	221	-	111	3,157
Sep	352	1,593	86	4,482	78	2,209	194	-	105	2,890
Oct	327	1,577	-	5,426	-	2,153	181	-	113	3,100
Nov	363	505	120	5,325	135	2,372	269	-	115	2,828
Dec	354	528	73	5,110	42	1,627	233	-	32	2,959
2013										
Jan	333	1,366	73	3,430	68	1,925	115	-	144	2,850
Feb	329	1,203	24	3,856	57	1,442	159	-	120	2,646
Mar	266	1,332	62	3,748	91	1,660	211	-	79	3,027
Apr	394	1,601	50	4,808	-	2,081	184	-	107	3,071
May	388	1,236	24	3,947	24	1,708	-	-	120	3,008
Jun	306	1,232	24	3,446	69	1,493	246	-	84	2,841
Jul	390	415	59	4,418	95	1,810	184	-	77	3,149
Aug	374	366	12	4,418	-	1,905	182	-	100	2,946
Sep	340	392	69	4,130	95	1,987	186	-	104	3,002

Source: Bureau of Statistics.

PRODUCTION INDICATORS: MANUFACTURING (Cont'd)

Table 10.3(c2)

Period	Pharmaceuticals			Laundry Soap (Kilos)	Other Detergents (Kilos)	Stock Feed (Tonnes)	Paints (Litres)	Neutral Alcohol ('000 Litres)	Garments (Dozens)	Footwear (Pairs)	Electricity (MWH)
	Liquid (Litres)	Tablets ('000)	Ointment (Kilos)								
2003	232,068	9,680	7,493	344,219	277,376	37,578	1,914,366	5,694	279,630	37,518	549,335
2004	262,794	17,610	6,023	415,695	402,309	39,114	1,962,985	5,026	230,312	31,708	576,829
2005	452,585	19,155	23,648	341,672	474,033	38,305	2,169,052	5,290	89,684	29,908	528,398
2006	609,863	14,239	5,204	361,249	713,761	40,321	2,403,533	4,858	140,398	9,435	534,564
2007											
1st Qtr	74,223	6,168	3,073	56,771	207,216	10,821	469,548	1,391	28,735	14,556	135,191
2nd Qtr	-	5,896	-	31,321	216,943	10,260	592,061	1,318	18,451	15,955	138,890
3rd Qtr	-	5,447	-	-	257,808	11,155	607,923	1,125	52,793	-	141,945
4th Qtr	-	6,504	-	29,397	224,836	14,613	811,440	980	32,169	32	143,188
2008											
1st Qtr	86,699	5,235	1,641	-	199,684	10,162	428,451	1,159	26,593	11,874	135,113
2nd Qtr	93,472	4,812	1,927	24,489	191,326	11,985	606,666	1,341	33,879	13,932	140,428
3rd Qtr	106,397	5,045	1,966	4,035	217,094	10,083	662,738	1,023	23,652	30	144,884
4th Qtr	87,707	5,309	2,694	...	64,648	12,482	790,812	1,387	20,505	65	148,725
2009											
1st Qtr	112,693	5,868	2,831	-	179,448	10,912	392,496	1,235	20,025	-	141,072
2nd Qtr	111,671	5,872	2,106	22,869	201,213	13,178	618,002	1,289	11,153	104	148,909
3rd Qtr	114,581	6,853	1,489	8,001	231,904	9,882	655,271	993	-	11,423	155,806
4th Qtr	75,668	1,965	736	16,141	315,556	13,325	710,985	1,041	-	1,725	156,234
2010											
1st Qtr	107,669	6,146	3,599	26,927	197,435	10,609	557,030	1,153	19,479	2,455	150,217
2nd Qtr	97,974	5,991	1,607	27,244	267,499	9,679	542,844	968	20,257	15,600	157,448
3rd Qtr	125,832	6,811	3,066	3,388	260,624	13,226	585,778	1,287	25,175	18,000	156,530
4th Qtr	129,113	5,716	1,096	54,196	284,968	10,374	814,582	1,252	26,028	10,084	163,176
2011											
Jan	36,032	3,993	1,840	2,499	88,099	4,171	204,672	419	-	52	52,553
Feb	28,554	469	618	-	59,789	3,531	197,606	413	-	-	46,408
Mar	47,360	1,411	1,682	8,064	88,200	4,508	231,499	391	-	-	50,660
Apr	46,006	1,827	501	-	80,672	5,200	91,376	410	-	-	53,390
May	28,697	2,202	1,929	-	89,320	4,239	259,374	368	-	-	55,337
Jun	41,699	2,664	1,023	8,635	93,114	3,868	251,220	374	-	9,750	52,730
Jul	33,138	1,496	505	8,873	78,780	3,546	217,548	309	-	-	55,898
Aug	51,309	481	331	6,031	115,594	4,178	267,445	363	-	-	56,808
Sep	28,873	1,335	704	9,851	108,746	4,763	230,336	44	-	-	49,450
Oct	51,709	735	845	-	106,976	5,492	224,382	21	-	-	57,512
Nov	24,077	1,139	648	-	123,085	5,222	284,894	-	-	-	56,585
Dec	24,058	522	362	11,871	57,170	5,370	401,777	-	-	-	57,902
2012											
Jan	31,166	2,829	1,074	-	75,859	4,377	176,703	-	-	-	55,708
Feb	40,457	868	903	-	131,360	4,640	178,304	-	-	-	51,442
Mar	43,460	2,733	509	-	105,423	4,530	245,740	-	-	-	56,425
Apr	34,645	666	318	-	62,053	4,372	203,864	130	-	-	56,008
May	44,479	669	496	15,085	86,988	4,084	192,394	-	-	-	57,344
Jun	46,406	597	583	-	62,402	4,468	211,349	-	-	-	55,116
Jul	51,176	1,391	330	-	129,227	5,016	201,785	-	-	-	57,521
Aug	40,860	2,057	659	16,445	21,547	5,391	231,957	-	-	-	58,556
Sep	31,409	1,291	486	-	74,044	4,521	169,951	-	-	-	59,569
Oct	53,530	2,718	1,118	16,704	124,694	5,653	294,846	-	-	-	62,589
Nov	46,454	1,615	888	-	162,057	5,144	363,708	-	-	-	59,833
Dec	24,984	1,451	334	-	78,312	4,616	274,177	-	-	-	60,410
2013											
Jan	31,373	1,285	1,314	-	83,030	5,039	182,899	-	-	-	59,545
Feb	33,325	1,176	975	14,208	70,919	3,691	226,941	-	-	-	53,349
Mar	30,451	2,457	1,125	-	114,251	3,490	208,245	-	-	-	60,072
Apr	41,595	3,034	1,092	-	87,141	3,588	202,300	-	-	-	59,673
May	36,912	1,658	618	-	-	-	174,478	-	-	-	59,926
Jun	37,127	1,409	596	5,449	147,107	2,856	186,312	-	-	-	57,996
Jul	45,346	784	604	-	100,246	3,931	226,355	-	-	-	59,070
Aug	35,800	1,337	527	-	88,538	3,576	230,175	-	-	-	60,212
Sep	44,354	2,929	480	3,611	94,451	4,102	168,879	-	-	-	...

Source: Bureau of Statistics.

GEORGETOWN: URBAN CONSUMER PRICE INDEX

Table 11.1

End of Period	All Items Index	Sub-Group Indices			
		Food <sup>1</sup>	Clothing	Housing <sup>2</sup>	Miscellaneous
<b>(JAN 1994 = 100)</b>					
2002	175.5	170.9	74.6	199.6	156.0
2003	184.3	175.8	75.2	213.3	158.7
2004	194.4	185.6	75.2	228.5	161.6
2005	210.4	200.1	75.4	252.3	165.3
2006	219.2	212.4	75.4	261.4	170.9
2007	250.0	256.2	86.6	277.6	209.6
2008					
1st Qtr	261.9	277.7	86.0	286.4	213.9
2nd Qtr	264.4	279.0	85.1	288.2	214.5
3rd Qtr	269.4	284.0	84.1	301.6	217.2
4th Qtr	265.9	285.9	84.7	296.5	215.6
2009					
1st Qtr	269.5	286.7	85.6	313.8	220.4
2nd Qtr	267.5	271.9	86.7	328.6	221.7
3rd Qtr	273.3	274.3	87.0	345.1	223.4
4th Qtr	275.6	273.7	80.8	352.7	228.2
<b>(DEC 2009=100)</b>					
2010					
1st Qtr	100.5	101.3	100.4	99.9	101.9
2nd Qtr	102.0	105.5	100.4	99.9	101.9
3rd Qtr	103.5	109.9	99.9	99.6	101.8
4th Qtr	104.4	110.4	99.3	99.7	102.0
2011					
Jan	104.5	109.5	97.7	99.7	102.0
Feb	104.8	110.3	98.1	99.8	102.1
Mar	106.6	112.6	97.2	99.8	102.6
Apr	107.3	113.0	98.9	100.3	103.1
May	107.1	111.7	98.9	100.6	103.9
Jun	107.8	113.4	99.3	100.7	103.8
Jul	107.5	113.2	99.5	100.8	103.3
Aug	107.6	113.5	99.5	100.7	103.9
Sep	108.4	115.6	100.5	100.8	104.7
Oct	108.3	114.5	101.2	100.7	107.4
Nov	108.1	113.5	101.7	100.5	107.7
Dec	107.9	113.2	101.8	100.4	107.0
2012					
Jan	107.9	113.4	100.7	100.4	107.9
Feb	108.2	114.4	100.7	100.5	107.9
Mar	107.9	113.4	100.7	100.5	107.9
Apr	108.4	115.4	102.0	100.5	107.4
May	109.4	116.3	102.0	100.4	108.5
Jun	109.8	118.3	102.0	100.4	108.4
Jul	109.7	118.7	100.0	100.3	109.8
Aug	110.4	120.4	100.0	100.4	109.8
Sep	110.9	122.1	99.6	100.3	110.0
Oct	111.3	123.2	98.1	100.5	108.7
Nov	111.3	122.9	98.2	100.5	111.3
Dec	111.6	124.0	98.0	100.7	111.0
2013					
Jan	111.7	123.6	98.5	100.6	111.4
Feb	111.2	122.0	98.5	100.6	111.6
Mar	111.0	120.8	94.3	100.9	111.9
Apr	...	...	...	...	...
May	...	...	...	...	...
Jun	111.8	123.4	96.0	100.8	112.9
Jul	...	...	...	...	...
Aug	...	...	...	...	...
Sep	...	...	...	...	...

Source: Bureau of Statistics.

<sup>1</sup> Includes Beverages & Tobacco.

<sup>2</sup> Includes Rent, Fuel & Power.

**CARICOM COUNTRIES: CONSUMER PRICE INDICES**

Table 11.2

Period Average	Guyana (Urban)	Jamaica	Trinidad	Barbados
<b>2000=100</b>				
2000	100.0	100.0	100.0	100.0
2001	102.7	107.0	105.5	102.6
2002	108.2	114.6	109.9	102.7
2003	114.6	126.4	114.1	104.4
2004	122.5	154.5	122.0	108.3
<b>2005=100</b>				
2005				
1st Qtr	97.4	94.1	97.7	96.8
2nd Qtr	98.2	98.4	99.0	99.3
3rd Qtr	101.4	102.5	100.8	100.9
4th Qtr	103.0	105.1	102.5	103.0
2006				
1st Qtr	105.9	105.4	104.3	104.6
2nd Qtr	106.2	107.4	106.8	106.4
3rd Qtr	107.5	110.4	109.9	108.9
4th Qtr	107.1	110.9	112.3	109.3
2007				
1st Qtr	115.1	112.9	113.0	109.4
2nd Qtr	118.9	115.7	115.2	110.3
3rd Qtr	122.3	119.4	118.4	112.4
4th Qtr	122.5	126.4	120.9	114.4
2008				
1st Qtr	126.3	134.8	124.0	114.7
2nd Qtr	129.4	141.8	126.9	119.4
3rd Qtr	131.1	150.4	134.2	124.5
4th Qtr	130.8	151.8	138.7	124.1
2009				
1st Qtr	132.3	152.5	138.3	122.7
2nd Qtr	131.4	156.0	139.8	122.5
3rd Qtr	134.2	160.7	141.0	126.9
4th Qtr	134.7	165.6	141.2	128.3
2010				
1st Qtr	133.5	172.4	144.5	129.5
2nd Qtr	135.8	177.6	154.0	132.0
3rd Qtr	135.8	180.2	161.4	132.9
4th Qtr	138.6	184.5	159.4	135.0
2011				
Jan	139.2	186.6	161.3	137.9
Feb	139.6	185.8	160.2	140.2
Mar	142.0	187.8	159.1	140.9
Apr	142.9	188.7	159.8	142.2
May	142.6	190.2	159.1	144.0
Jun	143.5	191.6	160.0	144.7
Jul	143.1	193.1	161.7	145.9
Aug	143.3	194.2	163.9	147.0
Sep	144.3	195.6	166.0	147.5
Oct	144.2	196.5	165.9	148.6
Nov	144.0	197.4	167.9	149.5
Dec	143.6	198.2	168.0	149.6
2012				
Jan	143.7	199.0	172.1	150.4
Feb	144.1	200.5	174.9	150.1
Mar	143.7	201.5	173.7	151.4
Apr	144.4	202.3	178.5	150.6
May	145.7	203.3	179.1	151.4
Jun	146.2	204.4	177.6	151.0
Jul	146.1	203.7	179.1	150.0
Aug	147.1	204.7	176.9	150.6
Sep	147.7	208.6	178.9	152.2
Oct	148.3	210.6	181.4	152.9
Nov	148.3	212.0	181.4	153.3
Dec	148.7	214.1	180.0	153.3
2013				
Jan	148.8	215.5	184.6	152.1
Feb	148.2	216.9	185.2	153.5
Mar	147.9	219.9	185.6	152.8
Apr	...	220.8	188.4	153.3
May	...	222.0	189.2	153.9
Jun	149.0	222.3	189.8	153.8
Jul	...	223.4	186.0	153.8
Aug	...	224.2	186.0	...
Sep	...	230.4	184.2	...

Source: IMF International Financial Statistics, the listed Central Banks and Bank of Guyana

## I. GENERAL NOTES

### Symbols Used

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

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

### Acknowledgement

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## II. NOTES TO THE TABLES

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

### Foreign Assets

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

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

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

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

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

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

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

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

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

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

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

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

**Bank Deposits-EPDs:** Guyana dollar deposits with the Bank of Guyana made by Commercial Banks on behalf of their customers pending foreign exchange releases to meet foreign obligations which fell

into arrears prior to 1990. This scheme was discontinued for foreign obligations after 1990.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

figures for Securities include accrued interest from Dec. 2002.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Prior to March 1989, the legally required level of liquid assets to be held by the Commercial Banks against their deposit liabilities was calculated as the sum of 20 percent of demand liabilities and 15 percent of time liabilities. During the period March 31, 1989 to May 15, 1991 the determination of

the required liquid assets held by the banks was based on actual holdings on specified dates. Accordingly, from March 31, 1989 to June 30, 1990 required liquid assets were stipulated as the actual holdings on March 15, 1989. Between July 30, 1990 and February 19, 1991 the required liquid assets was based on the assets held by the banks on September 30, 1989. Further, between February 20, 1991 and May 14, 1991 the required balances were set as at the end of July 30, 1990.

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

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

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

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

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

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

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

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

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

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

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

the National Central Bank against eligible assets.

**TABLE 5.1: The New Building Society: Assets and Liabilities**

**Assets**

**Foreign Assets:** Includes holdings of foreign assets.

**Cash and Deposits:** Holdings of cash and total deposits (demand, time and savings) at Commercial Banks.

**Government of Guyana Treasury Bills:** Holdings of Treasury Bills recorded at book value.

**Government of Guyana Securities:** Holdings of debentures and defence bonds at book value.

**Government of Guyana Debentures:** Holdings of debentures at book value.

**Local Authorities Securities:** Bonds at book value.

**Liabilities**

**Share Deposits:** A total of Five Dollar and Save and Prosper Share deposits.

**Other Deposits:** Ordinary Saving deposits

**TABLE 5.2 (a): Trust Companies: Assets**

Prior to December 1998 data reflect the operation of Trust and Finance Companies. Effective December 1998 finance companies have been excluded from database. Trust Companies thus reflect the consolidated operation of Trust Company (Guyana) Limited, Globe Trust Investment Company Limited and Hand-In-Hand Trust.

**Cash:** Currency (local notes and coins) held by the institution.

**Deposits:** Balances of savings and time deposits at Bank of Guyana and the Commercial Banks.

**Government of Guyana Treasury Bills:** Recorded at book value.

**Local Government Securities:** Recorded at book value.

**TABLE 5.2 (b): Trust Companies: Liabilities**

**Deposits – Business Firms:** Balances held by private sector businesses.

**Deposits – Individual Customers:** Balances held by private individuals.

**Deposits – Other Customers:** Balances held by other private sector agencies including non-financial organizations.

**TABLE 5.2 (c): Finance Companies: Assets**

Prior to December 1998 data reflect the operation of Trust and Finance Companies. Effective December 1998 finance companies have been excluded from database. Finance Companies thus reflect the consolidated operation of Secure International Finance Company, Beharry Stock



Brokers Limited, Laparkan Financial Services; and one merchant bank.

**Cash:** See note under Cash for Table 5.2 (a) above.

**Deposits:** Balances of savings and time deposits at Commercial Banks.

**Private Sector Shares:** Ownership of equity such as bonds, bills, shares etc. in private companies.

**TABLE 5.2 (d): Finance Companies: Liabilities**

**Loans:** Loans received from Companies' affiliates.

**Capital and Reserves:** Includes retained earnings and reserves.

**Deposits – Other Customers:** Balances held by other private sector agencies including non-financial organizations.

**TABLE 5.3: Domestic Life Insurance Companies: Assets and Liabilities**

The data cover five insurance companies: Demerara Mutual Life Assurance Company; Guyana and Trinidad Mutual Life Insurance Company; Hand-In-Hand Mutual Life Insurance Company; North American Life Insurance Company Limited, and Clico Life and General Insurance Company (S.A.) Guyana.

**Assets**

**Foreign Commercial Bank Deposits:** Deposits held in Foreign Commercial Banks.

**Foreign Securities:** Holdings of the Government of the United Kingdom and CARICOM countries and other foreign securities.

**Other Foreign Assets:** Balances due from reinsurance abroad, and other foreign assets.

**Government of Guyana Debentures:** Holdings are recorded at book value.

**Local Government Securities:** Holdings are recorded at book value.

**Securities in Firms:** Holdings of commercial bills, shares and other securities recorded at book value.

**Liabilities**

**Life Insurance Fund:** Insurance premia received.

**Foreign Liabilities:** Claims by non-residents, balances due to insurance companies abroad, non-resident life insurance funds and other liabilities.

**TABLE 5.4: Pension Schemes: Assets and Liabilities**

**Assets**

**Foreign Sector:** Includes foreign deposits and foreign securities.

**Government of Guyana Treasury Bills:** Holdings recorded at book value.

**Government of Guyana Debentures:** Holdings recorded at book value.

**Local Government Securities:** Holdings of Local Government Securities recorded at book value.

**Liabilities:**

**Pension Fund:** Receipts from the twenty-nine pension funds in Guyana which submit returns to the Bank of Guyana.

**TABLE 5.5 Guyana Co-operative Mortgage Finance Bank: Assets and Liabilities**

**Assets**

**Deposits:** Balances of savings and time deposits at Commercial Banks.

**Government Treasury Bills:** Recorded at book value

**Liabilities**

**Caribbean Development Bank:** Loans received/receivable from the Caribbean Development Bank.

**Government Contribution:** Receipts from Government to finance budgetary shortfalls and other outlays.

**Debentures:** Receipts from the sale of own debentures to the public.

**TABLE 6.1 Central Government Finances: Summary**

**Current Revenue:** The data include collection of taxes, other charges and fees. The data are recorded on a cash basis.

**Current Expenditure:** The data include interest payment, interest charges and other expenditure. Repayment of Principal is not included. The data are recorded on a cash basis.

**Current Surplus/Deficit:** Current revenue **less** current expenditure.

**Capital Receipts:** These include proceeds from sale of assets and external grants.

**Capital Expenditure:** Investment expenditure; the data also include net transfers and lending to the public enterprises for financing development projects.

**Overall Surplus/Deficit:** The total of current revenue and capital receipts **less** the total of current and capital expenditure.

**Borrowing from abroad:**

**Net short term:** Gross borrowing with a maturity of up to 1 year **less** repayment of principal.

**Long term net borrowing:** Gross borrowing with a maturity of over 1 year **less** repayment of principal.

### **Domestic Borrowing:**

**Borrowing from the banking system (net):** The banking system holdings of Government debentures, bonds, Treasury Bills and loans and advances less Government deposits.

**Non-bank borrowing:** Borrowing outside the banking system. Short-term (net) includes Treasury bill holdings less redemptions and local suppliers' credits. Long-term (net) borrowing comprises holdings of debentures and development bonds less redemptions. Holdings of debentures and Treasury Bills by sinking funds are excluded.

**Other Financing:** Comprises mainly accumulated arrears on external debt repayment, rescheduling of debt and financing from counterpart funds.

#### **TABLE 6.4 Public Corporations Finances: Summary**

The table summarises the financial operations of the public corporations and companies. All data from 1990 are based on cash flow statements. Prior to 1990 the data were on an accrual basis.

#### **TABLE 7.1 Domestic Public Debt**

Comprise Government of Guyana Defence Premium Bonds, Guymine Bonds, Debentures and Treasury Bills.

**Defence Premium Bonds:** These are non-interest bearing savings certificates of six months duration. They are no longer used to raise funds. Data are at face value.

**Guymine Bonds:** These were issued by the Government of Guyana to foreign creditors of the Guyana Mining Enterprise at the time of the firm's restructuring in June 1992. The amounts shown here were required by Guyanese residents during 2000 through 2002. Data are at face value.

**Government of Guyana Debentures:** These are long term government securities with maturities in excess of one year. Data are at face value.

**Government Treasury Bills:** These are short-term government securities with maturities of 91 days, 182 days and 364 days. Data are at face value.

#### **TABLE 7.2 Government of Guyana: Treasury Bills by Holders**

The holdings of Treasury Bills are recorded at face value. Consequently, figures in this table will differ from those reported in the balance sheet of the Bank of Guyana, Commercial Banks and Non-Bank Financial Institutions, which are recorded at book value.

**Other Financial Institutions:** Consist of non-bank financial institutions viz:- building societies, insurance companies, trust companies and pension funds.

**Public Sector:** Include Public Enterprises, National Insurance Scheme, other funds and sinking funds.

**Private Sector:** excludes financial institutions.

**Non-residents:** include foreign missions and organizations.

#### **TABLE 7.3 Government of Guyana: Debentures by Holders and Other Debt**

The holdings of Debentures and Defence Bonds are at face value. The debentures are long term government securities with maturities in excess of one year. Non-interest bearing debentures held

by the Bank of Guyana are excluded. The Defence Bonds have a six-month duration. They are no longer issued.

**TABLE 7.4 Government of Guyana: Debentures by Maturities and Terms**  
Data include all fixed date, equated annuity and special issues; at face value.

**Fixed Date Debentures:** These debentures have fixed dates for payments of principal and interest.

**Special Issues:** Comprise fixed date and equate annuity debentures issued to Bank of Guyana and the National Insurance Scheme. In 1994 the Central Bank absorbed between 75 percent to 80 percent of the excess reserves of the banking system, through a forced sale of a long term (3 years) variable rate fixed date debenture. The interest is calculated at a rate of point five percent (0.5 %) per annum above the regular three month treasury bill yield rate averaged over the calendar months prior to the interest due date. In 2003, the Government of Guyana made a special issue of debentures to the National Bank of Industry and Commerce (NBIC) (now Republic Bank (Guyana) Limited) to capitalize the Guyana National Co-operative Bank (GNCB) at the time of its privatization.

**TABLE 7.5 External Public Debt**  
The data comprise the stock of Central Government and Government guaranteed debt outstanding, Bank of Guyana's debt is excluded.

**Bilateral Debt:** Debt contracted with foreign investments.

**Multilateral Debt:** Debt contracted with international lending institutions such as the World Bank, the Inter-American Development Bank, the Caribbean Development Bank and the European Investment Bank.

**Financial Institutions Debt:** These debts include borrowing from foreign commercial banks and specialized official lending agencies.

**Suppliers Credit:** Obligations to suppliers for deferred payment after delivery of goods and/or services.

**Nationalisation Debt:** Amounts owing to foreigners in compensation for nationalized assets.

**TABLE 8.1(1) Imports by End-Use**  
The data are compiled on a cost-insurance-freight (c.i.f.) basis as recorded on customs returns.

**TABLE 8.2 Domestic Exports**  
The data are compiled on a free-on-board (f.o.b.) basis as recorded on customs returns. Figures for all commodities are compiled by the Bureau of Statistics and forwarded to the Bank of Guyana.

**TABLE 8.6 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 market securities.

**Bank of Guyana Foreign Liabilities:** Data include total short-term current liabilities, short-term

liabilities in arrears and total medium 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 include all short-term liabilities (current, arrears and rescheduled) and all medium term liabilities (current, arrears and rescheduled). The liabilities include interest obligations.

**Commercial Banks' Foreign Assets:** Data include foreign currencies in banks, net balances due from Head Offices and other branches abroad, balances due from other banks abroad, foreign treasury bills and securities and credit to non-residents.

**Commercial Banks' Foreign Liabilities:** Data include net balances due to Head Offices and other branches abroad, balances due to other banks abroad and deposits of non-residents. See note under Loans to Non-Residents for Table 2.1(a) above.

### **TABLE 8.8 Balances of Payments**

**Exports:** The data are compiled on a free on board (f.o.b.) basis as recorded on customs returns. Data for all commodities are compiled by the Bureau of Statistics and forwarded to the Bank of Guyana. The Conversion rate is an average rate for the period for the United States Dollar against the Guyana Dollar.

**Imports:** The data are compiled on a cost-insurance-freight (c.i.f.) basis as recorded on customs returns. Data on fuel and lubricants collected from the National Energy Authority. The Conversion rate is an average rate for the period for the United States Dollar against the Guyana Dollar.

### **TABLE 9.1 Changes in Bank of Guyana Transaction Exchange Rates**

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

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

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

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

On February 21, 1991, the Guyana dollar was devalued from G\$45.00 to US\$ to G\$101.75 thereby unifying the official exchange rate with the market determined rate prevailing at that date. The US

dollar continued to be the intervention currency. From February 25, 1991, the exchange rate was fixed on a weekly basis. During the period February to September 1991, the exchange rate was determined by the 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 9.1**      **Exchange Rate (G\$/US\$)**  
The Period Ended and Period Average Exchange Rates relate to the Bank of Guyana Transaction Rate.

**TABLE 9.6:**      **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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