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1. OVERVIEW

Preliminary estimates indicate a mixed performance in the output of Guyana's major sectors. Growth was experienced in the mining & quarrying, engineering & construction and the services sectors while there were setbacks in the agriculture sector. The inflation rate increased during the first quarter of 2008, on account of continued increases in global fuel and commodity prices.

On the external front, the current account registered a higher deficit on the back of significantly higher oil and commodity prices. Notwithstanding this position, strong capital receipts and increases in short term capital inflows led to an overall balance of payments surplus.

The foreign exchange market continued to grow during the review period. Sales were driven by growth in export receipts and remittances, while purchases increased due to higher imports. Although sales exceeded purchases, the Guyana dollar depreciated slightly against the US dollar due to periodic increase in excess demand.

Fiscal consolidation continued during the first quarter with higher central government surplus. This was attributed to increases in receipts from corporations and stronger tax collections. Non-projects grants also contributed to the stronger overall position. The central government current and capital expenditure remained in line with fiscal targets.

The stock of domestic debt grew as a result of increases in the stock of treasury bills despite a reduction in the NBIC Series A debentures. Similarly, external debt increased by 5.2 percent, primarily as a result of higher payments to both multilateral and bilateral creditors.

The financial system remained relatively stable during the first quarter of 2008, with the Licensed Depository Financial Institutions (LDFIs) being adequately capitalised, highly liquid and profitable. The positive performance was supported largely by favorable domestic macroeconomic conditions. Capital Adequacy Ratio (CAR) continued to increase in excess of the prudential 8 percent benchmark. The reduction in non-performing loans underscored the improvement in asset quality during the review period.

Monetary aggregates also reflected improved economic activities in the domestic economy. Broad money grew by 2.3 percent on account of the expansion of quasi-money (comprising of interest-earning savings and time deposits of the private sector). The growth in M2 assets, on the other hand, resulted from the significant increase in net foreign assets while credit to the private sector increased by 1.9 percent. Except for the weighted average prime lending rate which increased marginally, the commercial banks' interest rates remained stable.

The net foreign assets of the banking system increased by 5.8 percent on account

of higher holdings of foreign assets by the Bank of Guyana (hereafter referred to as the Bank). Total liquidity of the banking system increased on account of the higher investments in treasury bills by the commercial banks.

The global economy continued to grow albeit at a slower pace during the first quarter of 2008. The US economy continued to be adversely affected by the sub-prime debacle, but strong performances were recorded in Europe, Japan and emerging markets, especially China and India. Higher inflation remained a downside risk due to rising fuel and commodity prices.

During the second quarter, the economy is expected to continue its steady growth path, particularly in the mining, construction and services sectors. The agriculture sector which faced minor setbacks in the first quarter is also expected to register positive growth in the second quarter. Inflationary risks remain strong, particularly with respect to world oil prices and global food shortage.

The balance of payments is projected to deteriorate as a result of record oil prices and higher values for other imports, despite the expected growth in export volumes and prices. The Guyana dollar is expected to remain stable against the US dollar.

The Bank of Guyana will remain vigilant and tighten monetary policy as required in light of increases in oil and commodity prices at the international level. A prudent fiscal stance by the central government is also encouraged to aid this effort. In particular, the government would have to keep spending in line with budgetary targets as well as continue with revenue collection. Base money is projected to increase by G\$2,417 million. This will provide some latitude to the commercial banks to expand credit to the private sector in order to facilitate growth.

The global economy is expected to remain healthy, driven mainly by strong growth in Europe, Japan and emerging markets. Inflation in industrialized countries will be kept in check by a tightening of monetary policy, especially in Europe and Japan, while the major downside risks will come from imbalances in the world trading system and the potential impact of the US performance with recent indicators showing a weakening of manufacturing and housing sector activities, employment and consumption. The performance of the Caribbean economies is likely to be adversely affected by the sub-prime crisis and rising food prices. □

2. REVIEW OF FIRST QUARTER 2008

Output & Growth

Preliminary estimates indicate there was modest growth during the first quarter of 2008. The agricultural sector, facing inclement weather in early 2008, saw a decline in the production of sugar and rice by 11.5 percent and 40 percent, respectively. Output in the livestock and forestry sectors also contracted. The former resulted from the late shipment of hatching eggs and setbacks experienced in the production of livestock, while the latter was due to inclement weather and a rigid enforcement of logging regulations. However, output in the fisheries sector increased as a result of the commissioning of the aquaculture hatchery and the implementation of the Fisheries Management Plan.

The mining and quarrying sector continued registering strong growth in the first quarter. Bauxite output increased by 44.6 percent due to continued investment in equipment and workers, while gold output grew by 9.5 percent on account of record increases in world gold prices. Notwithstanding those successes, diamond output declined by 53.3 percent, due to a reduction in this type of mining activity as a result of relatively lower prices.

The manufacturing sector registered growth in production despite sharp increases in fuel prices. The engineering & construction sector continued to grow because of a strong housing market and demand from the commercial services sector.

Costs & Prices

Despite faster growth in food and oil prices, Bank of Guyana preliminary estimate of inflation was 4.5 percent for the first quarter of 2008 compared with 7.1 percent for the corresponding period last year. This was due to the absence of price increases that accompanied the implementation of the Value Added Tax (VAT) regime in January 2007.

Balance of Payments

Despite a deterioration in the current account the overall balance of payments recorded a higher surplus due to stronger inflows in the capital account. The overall balance of payments amounted to US\$28.7 million compared with US\$3.6 million for the corresponding period last year.

The current account deficit widened as a result of higher fuel payments, consumer goods and machinery imports linked to agricultural and infrastructural investments across the economy. This more than offset the 21 percent increase in export earnings, resulting from favourable prices for gold and greater volumes of bauxite sales. Workers' remittances rose marginally compared to the previous year, and inward bank receipts saw significant increases in the first quarter.

The capital account, however, registered a higher surplus of US\$72.5 million compared with US\$37 million in the first quarter of 2007 due to strong inflows. This improvement resulted from an increase in

disbursements and stronger FDI inflows, coupled with a reversal in foreign assets accumulated by commercial banks.

Foreign Exchange Market Activities

The foreign exchange market was buoyant during the first quarter of 2008, marginally lower by 1.8 percent compared with the first quarter of 2007. Total foreign exchange transactions amounted to US\$976 million at end-March 2008. Cambio transactions accounted for 57.5 percent, while the hard currency receipts and retention accounts accounted for 41 percent of total transactions respectively. Soft currency transactions accounted for the residual amount.

The Bank's total receipts for the first quarter was US\$116 million. This comprised mainly of non-bank purchases of US\$61.9 million from GUYSUCO and the Guyana Gold Board. Sales to the cambio market amounted to US\$5.5 million as the foreign exchange market remained very liquid and banks accumulated large working balances.

The Guyana dollar experienced a mild shifts vis-à-vis the US dollar at end-March 2008. The commercial banks weighted mid-rate, which stood at G\$203.10 against the US dollar at the end of 2007, appreciated by 0.38 percent to G\$202.33 at the end of March 2008. Conversely, the Bank of Guyana exchange rate, which is the simple average of the weighted rates of the three largest bank cambio dealers, depreciated by 0.4 percent to G\$204.25 per US dollar at the end of the first quarter. The overall spread narrowed to G\$2.77 - a decrease of

9 percent when compared to the end of 2007. This situation is an indication of liquidity in the market.

Public Finance

Central Government's first quarter results showed marked improvement over the corresponding period last year due to increased collections from both the Internal Revenue Department and Customs & Trade Administration. Higher receipts were from the excise tax and VAT, higher transfers from corporations as well as revenues in the form of grants. Overall expenditure were in line with first quarter targets. However, current expenditure was higher due to increases in employment cost and other charges, while capital expenditure was lower during the first quarter. In this context, the primary impetus to spending during this period emanated from the rehabilitation to the water supply system as well as programmes in respect of social services and public safety under the Public Sector Investment Programme.

The stock of domestic and external public and publicly guaranteed debt increased by 5 percent and 5.2 percent to G\$72,803 million and US\$757.4 million, respectively. Despite a reduction in debentures, the domestic debt increased as a result of the issuance of 364-day treasury bills to sterilize the excess liquidity in the economy. Debentures were 25.8 percent lower due largely to the maturity of the NBIC Series A debentures. The stock of external debt also rose on account of a new multilateral payment schedule as well as a latest arrangement with Venezuela, a Non-Paris Club creditor.

External debt service costs were higher by 15.1 percent to US\$2.9 million, while domestic debt charges declined by 15.9 percent to G\$738 million on account of the lower volume of 364-day treasury bills redeemed during the quarter.

Monetary Developments

Monetary developments were consistent with economic activities at end-March 2008. Reserve money stood at G\$59,292 million, an increase of 8.7 percent when compared with the end-December 2007 level. This was largely associated with the increase in net foreign assets of the Bank which expanded to G\$52,488 million from G\$44,643 million at end-December 2007. The net domestic assets of the Bank, however, decreased by 31.3 percent to G\$6,804 million.

The stock of broad money, comprising of currency in circulation and private sector deposits, grew by 2.3 percent to G\$167,164 million reflecting the expansion of Quasi-money.

Quasi-money, comprising of interest-bearing deposits of the private sector, increased by 4 percent to reach G\$113,574 million largely on account of the growth in time deposits. In contrast, Narrow-money, consisting of currency in circulation and private sector demand deposits and cashiers cheques and acceptances, contracted by 1.2 percent.

Total deposits by residents grew by 6.3 percent to G\$175,533 million while deposits by non-residents declined by 6.7 percent to

G\$9,754 million. Private sector deposits, which accounted for 77.9 percent of total deposit by resident, increased by 4.4 percent. The growth in private sector savings was associated with higher earnings and remittances-related inflows.

Net domestic credit of the banking system declined by 14 percent despite an increase in credit to the private sector. Higher deposits of the public enterprises, as well as, lower borrowing by central government which resulted in the public sector being a net depositor with the banking system contributed to this outturn. The net deposits of the public sector increased by 35.2 percent to G\$25,770 million.

Credit to the private sector expanded by 1.9 percent during the review period. Broken down by economic activities, credit to the agriculture, other services, distribution and manufacturing sectors increased by 9.7 percent, 8.7 percent, 5.5 percent and 1.3 percent respectively. This outturn was due to the increased level of economic activities in these sectors. Real estate mortgages also grew by 6.4 reflecting continuation of the housing construction boom. However, credit to the rice milling, mining and personal sectors declined by 24 percent, 7.7 percent, and 3.7 percent, respectively.

The net foreign assets of the banking system grew by 6.2 percent to US\$432.2 million largely due to an increase in the foreign assets of the Bank. The higher holding of foreign assets by the Bank reflected higher inflows from the Guysuco, Gold Board and foreign currency purchases from the commercial banks. The foreign

assets of commercial banks, however, declined by 5.6 percent to US\$230.3 million.

Except for the weighted average prime lending rate, the other interest rates of commercial banks remained stable. The weighted average prime lending rate increased by 9 basis points to 13.98 percent.

The 91-day treasury bill rate remained stable at 3.90 percent. However, the 182-day and 365-day treasury bill rates declined marginally by 3 basis points and 1 basis point, to 3.89 percent and 4.34 percent respectively due to high levels of excess liquidity and competitive bidding for these bills.

The overall liquidity of the banking system increased by 9.2 percent to G\$71,067 million largely on account of higher holdings of treasury bills by commercial banks. Consequently, the ratio of excess liquid assets to total liquid assets increased from 41.5 percent at end-December 2007 to 44.4 percent at end-March 2008.

Non-Bank Financial Institutions (NBFIs)

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, grew by 2.4 percent to G\$130,382 million at end-March 2008. This resulted in a marginal increase of 0.2 percent in the NBFIs' share of total assets in the financial sector.

The additional resources mobilized by the NBFIs were derived mainly from a 2.6 percent increase in share deposits, a 10.8 percent expansion in insurance premiums, due to an increase in liabilities to policy holders, and 2.2 percent increase in pension funds. In contrast, other liabilities, which represents 40.8 percent of total liabilities, declined slightly by 1.3 percent or G\$691 million.

NBFI's funds were used for investments in the foreign and private sectors and to increase claims on the local banking sector. Investments in the foreign sector increased by 10.9 percent, as insurance and trust companies continue to invest in foreign securities and hold large balances at foreign banks. Use of funds for investments in the private sector grew slightly by 0.4 percent and represented 43.4 percent of the sectors assets. This was due to continued investments in local securities and real estate mortgage loans. In addition, the banking sector claims grew by 14.5 percent, while investments in the public sector declined by 10.8 percent.

Financial Stability Assessment

The financial system remained relatively stable during the first quarter of 2008, with the Licensed Depository Financial Institutions (LDFIs) being adequately capitalized, highly liquid and profitable. The Capital Adequacy Ratio (CAR) was 15.8 percent at end-March 2008, compared with 15.3 percent at end-December 2007. The increase in the ratio was attributable to higher Tier 1 capital and a marginal increase in risk-weighted assets.

Non-performing loans of LDFIs as a share of total loans was 9.9 percent during the review period, lower than the 11.5 percent recorded for the corresponding period in 2007. This outturn stemmed mainly from a 3 percent decline in the level of non-performing loans and a 13.4 percent rise in the aggregated value of loans. The ratio of provision for loan losses to non-performing loans increased from 42.3 percent at the end of March 2007 to 53.1 percent at the end of March 2008. This was due to a 21.9 percent increase in provision for loan losses.

Loans to the top twenty borrowers amounted to G\$29,109 million, 1.2 percent below the level at end-March 2007. In light of this development, the ratio of loans to the top twenty borrowers to total loans, declined from 46.7 percent at the end of March 2007, to 40.7 percent at the end of March 2008. Within the top twenty borrowers group, four of the seven LDFIs were responsible for the decline.

The gross income of LDFIs amounted to G\$5,863 million at the end of March 2008, 20.1 percent above the level for the corresponding period last year. The increase was attributed to a 29.3 percent growth in interest income emanating mainly from private sector credit.

The aggregate expenses of the LDFIs increased by 29.9 percent to G\$4,140 million, mainly on account of increases in interest expenses and provision for loan losses, which grew by 85.6 percent and 121.2 percent, respectively.

The net income before tax of the LDFIs fell by 1.7 percent to reach G\$1,723 million in March 2008. Net income after tax fell by 2.7 percent to G\$1,221 million.

The average liquid assets held by LDFIs amounted to G\$54,677 million, 4 percent above the average level recorded for the corresponding period in 2007. This growth reflected increases in foreign asset holdings, reserve deposits, and investments in Government of Guyana Treasury Bills.

Monetary Policy

The objectives of the Bank of Guyana's monetary policy are the attainment of price stability and the creation of an enabling environment 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, based money was targeted to increase by G\$1,489 million. However, increases in deposits from higher earnings, and external inflows continued to add liquidity to the system. Consequently, there was a net issue of treasury bills of G\$6,500 million. This was broken down as eight (8) issues of treasury bills amounting to G\$25,065 million, while redemptions amounted to G\$18,565 million. Treasury

bills were issued when base money exceeded the targeted levels.

The Bank's monetary policy was also reflected in the prevailing interest rates. Treasury bill discount rates and the savings rates at the commercial banks either remained unchanged or declined marginally while the weighted average prime lending rate trended upwards. This brought about interest rates that were consistent with the levels of liquidity in the system.

The Global Economy

Most estimates suggest that the world economic growth slowed significantly in the first quarter as a result of the global financial and liquidity crisis. Despite upbeat growth estimates from emerging markets such as China and India, forecasts suggest that the global economy will grow by less than 4 percent in 2008, sharply lower than in previous years. The US economy grew by an annual rate of 0.6 percent in the first quarter of 2008, with Japan posting a stronger 3.5 percent growth and the Euro area growing by 1.6 percent.

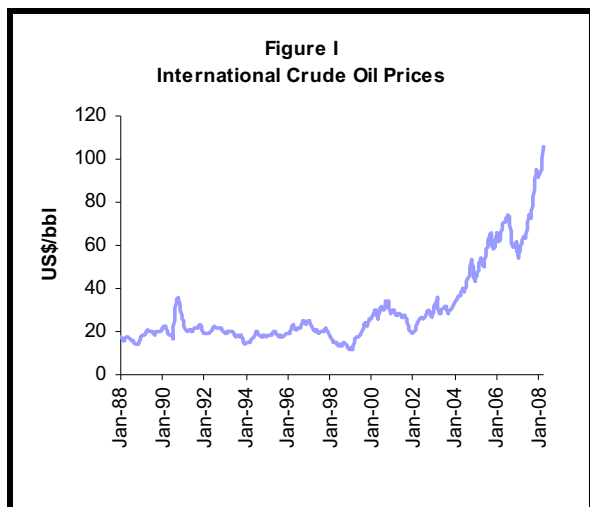
The first quarter brought turbulent times for global financial markets as the financial crisis continued to impact market liquidity. The quarter saw a number of interventions by central banks around the world, both by repeated emergency interest rate cuts as well as through liquidity injections into the markets. The current Federal Reserve Funds Rate in the US stands at 2.3 percent, down from 5.3 percent one year ago. The bank rate in the UK as well as in the Euro area stood at 5 percent, while interest rates in Japan remain unchanged at the 0.5 percent mark.

As a result of widespread interest cuts to stimulate economic growth, inflation has become a major concern in the number of developed and developing economies. Inflation in the Caribbean region has been of particular concern with food and fuel prices reaching record levels. This has led to the adoption of a number of measures to curtail price growth. Inflation in March compared to a year ago for the US, Japan and the Euro area was 4 percent, 1 percent and 3.3 percent, respectively. □

The Impact of Oil Price Shocks to Guyana's Economy

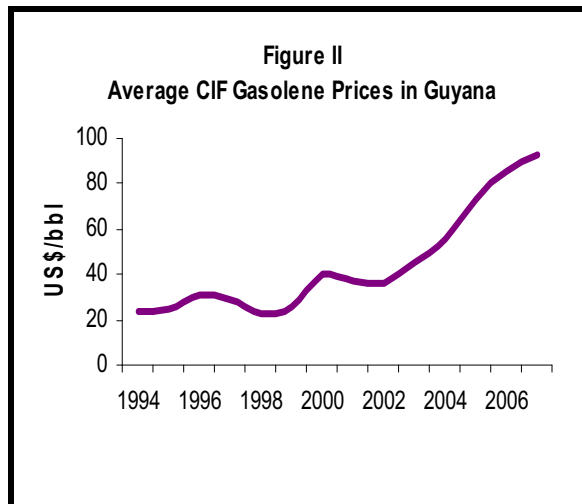
There is growing concern over the impact of high oil prices on oil importing countries. This note highlights some of the potential impact of a continued period of high oil prices on the Guyanese economy and certain mitigating factors that might ease Guyana's oil-burden.

In mid-March, crude oil spot prices soared to a record high of US\$111.80 during intra-day trading. According to some estimates, the March crude oil price average of \$105.45 has exceeded those seen during the 1979 Energy Crisis, after adjusting for inflation. This high price regime is expected to continue—the US Department of Energy forecasts that the 2008 average price per barrel will be US\$94, before easing slightly to an average of US\$85.92 in 2009.



In Guyana, the average cost, insurance, and freight (CIF) inclusive price of unleaded gasoline imports has more than doubled in the last five years, reaching a record high last year of just over US\$92 per barrel as

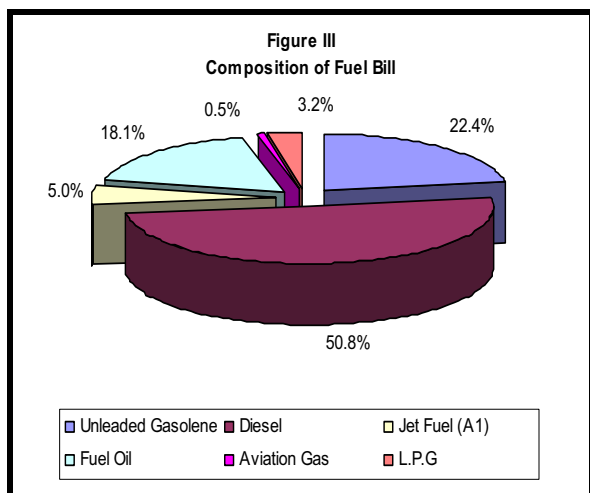
compared to a decade low of US\$36 per barrel in 2002.



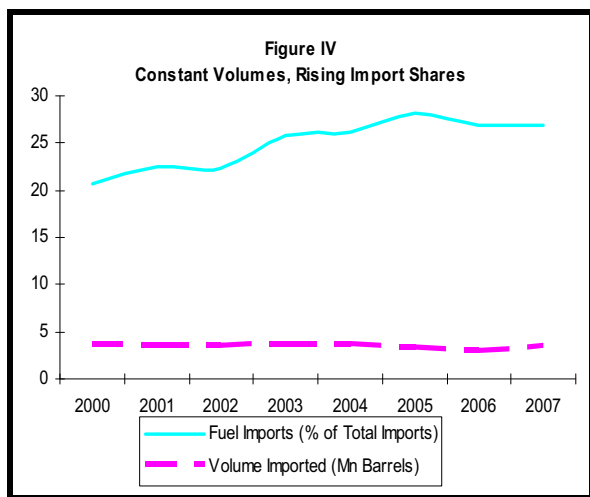
Guyana imports six types of petroleum products, namely unleaded gasoline, diesel, aviation fuel, fuel oil, aviation gas, and liquefied petroleum gas. Of these, diesel is the largest component, which is primarily used for electricity generation in combination with fuel oil by the Guyana Power & Light. Unleaded gasoline imports for automobiles follow with a quarter of the share of total fuel imports. LPG, used primarily in cooking, constituted only 4 percent of total oil imports in 2007.

Oil is not only used for automobiles or cooking, but indirectly as well, as an input in the production process. An increase in the price of oil therefore has economy-wide effects for Guyana. The first and most obvious consequence is that the general price level in the economy will rise as producers pass on a share of the higher costs to consumers. In smaller import-reliant countries like Guyana, this is further

manifested through rises in the cost of shipping and freight, which are influenced significantly by fuel prices.



Oil price movements also directly affect Guyana's current account position and foreign exchange reserves. Figure IV shows Guyana's imports of fuel as a percentage of total imports. Starting at about 20 percent of total imports in 2000, the share peaked at about 28 percent in 2005 before easing slightly. On the other hand, volumes imported actually dropped between 2000 and 2006, before marginally rising in 2007.



In Figure V, Guyana's current account can be seen widening sharply between 2004 and 2007, around the same time at which there were marked increases in average prices paid by fuel importers in Guyana.

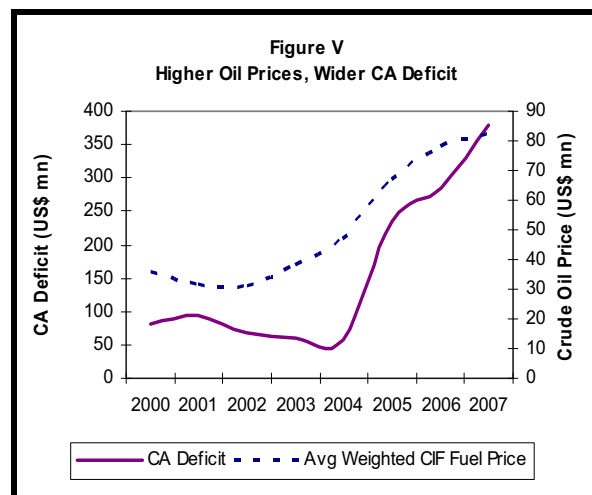
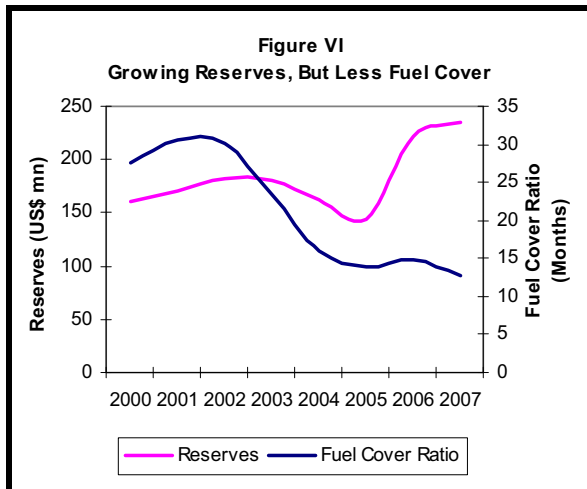


Figure VI shows a steadily declining "fuel-cover" ratio—a hypothetical calculation measuring the number of months of fuel imports Guyana's foreign exchange reserves could pay for if they were exclusively used for that purpose. From a peak of 30 months in 2001-2002, Guyana's fuel cover in 2007 was only 12 months. Guyana is not alone; almost all low-income countries have experienced a significant hit on foreign exchange reserves in the last three years as a result of high oil prices. With a reduction in reserves comes a welfare impact—countries with dwindling reserves have less foreign currency to buy other imports. In smaller import-reliant countries where import substitution is not easy, this has significant effects on the economy and the standard of living.



Amidst these high prices, however, lie some mitigating factors that will ease Guyana's fuel burden in the short run. At a time when commodity prices are at record highs, Guyana's export industry is expected to boom in 2008. Export receipts from gold, bauxite, and rice sales are expected to keep a check on the excessive widening of the current account deficit. Guyana's participation in the Petrocaribe arrangement with Venezuela allows an extended deferral

of payments on a maximum of 50 percent of the value of fuel imports, easing pressure on both reserves as well as the current account deficit.

Another potential mitigating factor is that most analysts agree that current oil prices are probably not supply-induced but rather risk-induced, that is, investors view oil as a safer investment than holding the sharply depreciating US dollar. If this is indeed the case, and Guyana's gold production can be sustained at current levels, the impact of high fuel prices will be largely buffered by the high price of gold, another favourite during times of risk. Most oil price forecasts suggest that in the medium run oil prices will ease as better supplies come on stream and global risk conditions ease. In the long run, recently identified potential offshore oil reserves could significantly impact Guyana's oil import bill and of course its balance of payments and reserve positions.

3. OUTLOOK

GDP Growth

Guyana's economy is projected to grow by 4.8 percent in 2008 on the back of significant restructuring and expansion in the agricultural sector. In particular, large investments in the sugar and rice industries are expected to yield positive results this year. Livestock, fisheries and forestry industries will also benefit from investment aimed at enabling these sub-sectors to realize their potential. Mining and quarrying activity is expected to register strong growth as two bauxite mining companies continue expanding production and exports significantly. Gold prices are expected to remain high as a result of dollar depreciation and global risk aversion.

As for services, Guyana's hosting of the tenth CARIFESTA X will boost the tourism and services sector towards the third quarter. The engineering and construction sector is expected to benefit strongly from resumption in offshore petroleum exploration activity later this year.

Inflation

Increases in global fuel and fertilizer prices, as well as a global food shortage will put pressure on domestic prices for the remainder of the year. Unless measures are instituted to ensure sustainable production of agricultural commodities and the substitution of corn that acts as an important input for the production of bio-fuel; the prices of goods and services will continue to increase despite governmental

measures and CET waivers to reduce domestic price increases.

Foreign Exchange Market Activities

A more favourable balance of payments situation is projected for the second quarter on account of higher export earnings and remittances. The deepening of the foreign exchange market means the Bank does not expect any demand from the cambio market, while the Bank's purchases are projected at US\$44.3 million from GUYSUCO and the Guyana Gold Board. These developments will translate into a continued favourable foreign exchange position with the exchange rate expected to remain broadly stable.

For 2008, the Bank's hard currency budget projects an increase in gross foreign reserves to US\$351.9 million. This will be met mainly by foreign inflows of US\$79 million from International Financial Institutions, returns on investment and other foreign exchange operations of US\$76.2 million, and non-bank purchases of US\$205.7 million from GUYSUCO and the Guyana Gold Board.

Monetary Policy

The monetary policy objectives will remain the same for the second quarter. However, there will be a sharper focus on inflation in light of rising food and fuel prices. Furthermore, the Bank will continue to monitor the growing liquidity level in the

banking system and sterilize any excess to keep inflation under control.

In order to facilitate the Bank's effort at controlling inflation, it is important that the central government maintain a prudent fiscal stance. This would entail that the government keep spending in line with budgetary targets.

The Bank will continue to manage the expansion in base money, which is targeted to increase by G\$2,145 million. This will provide for price stability while allowing the commercial banks to increase credit to the private sector in order to facilitate growth.

The Global Economy

World growth is projected to slow to 4.1 percent in 2008, down from an estimated 4.9 percent last year due to recent financial market turbulence and a weakening US performance. Growth in Europe is projected to decline to 1.6 percent from 2.6 percent in 2008. Similarly, growth in Japan is forecast to deteriorate to 1.5 percent from 1.9 percent last year due to current tightening in building standards as consumer and business sentiments became vulnerable. Despite some slowing of export growth, the emerging economies continued to expand strongly, particularly China and India. These countries have benefited from the strong momentum of domestic demand, more disciplined macroeconomic policy

frameworks and, in the case of commodity exporters, from high food and energy prices.

Inflation in industrialized countries will be kept in check by a tightening of monetary policy, especially in Europe and Japan. While Japan again fell back into a situation of deflation in February, strong consumer spending has prompted calls for a rise in interest rates. Inflation is expected to come down sharply in the UK so that it falls more in line with the 2 percent target. However, if the US housing slump begins to have a more pronounced impact on US growth the Federal Reserve will be under pressure to reduce interest rates.

The imbalances in the world trading system will continue to be a major downside risk, particularly the large deficits and surpluses experienced by the US and China, respectively. However, the depreciation of the US dollar against all major currencies and the slow appreciation of the Chinese Yuan will improve the US' trade deficit and contribute towards a steadying of the global economy. While US consumer spending has not yet been muted by the housing slump, its potential to impact negatively on the world economy also presents a significant downside risk - as evidenced by the recent turmoil on world stock markets.



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BANK OF GUYANA: ASSETS
(G\$ MILLION)

Table 1.1

End of Period	Total Assets	Foreign Assets				Claims on Central Government				Advances to Banks	Other Non-Interest Debentures	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills			Advances
1998	118159.0	45162.7	3,441.0	13072.8	33.6	28615.3	1020.3	-	1020.3	-	67960.7	4015.4
1999	126515.8	48305.1	-	19551.9	220.9	28532.3	1567.0	-	1567.0	-	68723.3	7920.4
2000	130940.3	54654.7	39.1	29260.4	1687.8	23667.4	2178.2	-	2178.2	-	68268.5	5839.0
2001	113735.4	54014.8	233.4	30672.1	463.1	22646.2	1022.5	-	1022.5	-	47992.7	10705.4
2002	112695.2	53577.6	39.3	36881.8	828.1	15828.4	1120.3	-	1120.3	-	47440.6	10556.6
2003	115630.9	52816.9	-	28863.3	873.6	23080.0	2330.7	-	2330.7	-	46873.4	13609.9
2004	106935.9	44909.9	114.2	22377.3	1318.0	21100.5	1174.3	-	1174.3	-	46873.4	13978.3
2005												
Mar	111338.7	47895.0	265.5	22465.9	2526.0	22637.6	1122.3	-	1122.3	-	45669.3	16652.2
Jun	111308.8	46616.9	410.8	22771.8	636.1	22798.2	1021.9	-	1021.9	-	45669.3	18000.7
Sep	111851.9	47653.4	345.9	24125.2	501.9	22680.3	1021.8	-	1021.8	-	45669.3	17507.3
Dec	114800.9	50159.3	79.2	17338.9	103.4	32637.9	1024.7	-	1024.7	-	45771.8	17845.0
2006												
Mar	115162.5	51130.5	79.0	12455.1	2883.2	35713.2	1138.9	-	1138.9	-	45771.8	17121.2
Jun	113511.5	49176.6	79.1	12373.9	408.3	36315.4	1764.2	-	1764.2	-	45771.8	16798.9
Sep	121534.0	56456.7	79.1	18778.2	373.3	37226.1	2580.8	-	2580.8	-	45771.8	16724.7
Dec	121408.4	55721.8	79.5	16776.8	310.5	38555.0	3070.1	-	3070.1	-	45415.9	17200.7
2007												
Jan	120587.7	57212.6	79.4	16358.8	310.5	40463.9	1033.4	-	1033.4	-	45415.9	16925.9
Feb	119453.1	56390.1	79.4	14465.1	269.9	41575.7	1033.4	-	1033.4	-	45415.9	16613.8
Mar	119404.2	56974.9	79.8	13717.4	269.9	42907.8	1033.4	-	1033.4	-	45415.9	15980.1
Apr	119606.1	55980.7	79.8	12679.9	269.7	42951.2	1319.7	-	1319.7	-	45415.9	16889.8
May	117157.8	53709.2	79.8	9545.4	226.6	43857.4	1021.6	-	1021.6	-	45415.9	17011.1
Jun	119109.8	55181.7	80.5	10880.3	210.4	44010.5	1021.6	-	1021.6	-	45415.9	17490.7
Jul	121492.0	57707.7	80.3	13660.6	210.4	43756.5	1021.6	-	1021.6	-	45415.9	17346.8
Aug	122203.9	58665.2	80.4	14638.7	164.8	43781.3	1021.5	-	1021.5	-	45415.9	17101.4
Sep	125510.2	62300.4	-	16804.9	164.8	45330.7	1021.5	-	1021.5	-	45415.9	16772.4
Oct	128954.6	63610.8	-	17857.5	164.8	45588.4	3016.1	-	3016.1	-	45415.9	16911.8
Nov	129600.5	66108.3	-	18081.9	121.7	47904.6	1021.5	-	1021.5	-	45415.9	17054.8
Dec	130792.1	63594.8	-	14314.9	93.3	49186.6	1024.8	-	1024.8	-	44688.3	21484.2
2008												
Jan	138311.8	69167.4	-	22809.3	93.3	46264.8	1024.8	-	1024.8	-	45415.9	22703.8
Feb	136919.8	67339.3	-	15379.1	54.9	51905.4	1022.1	-	1022.1	-	45415.9	23142.6
Mar	141882.2	71967.8	-	16239.9	154.7	55573.1	1022.1	-	1022.1	-	44688.3	24204.0

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 Reserves	Authorised Share Cap.			
								EPDs	Other					
1998	118159.0	12516.9	12347.0	169.9	75507.7	21461.5	40663.1	310.2	14344.6	-1271.8	1000.0	18258.1	2838.2	8038.0
1999	126515.8	15620.3	15413.7	206.6	84906.9	33448.9	40368.5	77.0	10418.5	594.1	1000.0	18126.3	3480.0	3382.3
2000	130940.3	16215.2	15969.0	246.2	88090.4	38037.4	36059.6	75.6	13495.4	422.4	1000.0	19241.1	3493.4	2900.3
2001	113735.4	16808.6	16526.1	282.6	87492.1	36537.4	31617.7	62.2	15272.7	3547.1	1000.0	4197.8	3430.1	806.7
2002	112695.2	17178.1	16860.6	317.5	86244.3	36201.2	29086.9	62.0	19039.0	1855.2	1000.0	4223.1	3509.0	540.7
2003	115630.9	19774.1	19419.5	354.5	86475.8	35680.0	27887.8	61.7	19834.5	3011.8	1000.0	4062.7	3896.0	422.2
2004	106935.9	21778.0	21380.9	397.1	75538.1	24785.7	25626.5	61.7	21451.9	3612.3	1000.0	4173.6	4161.0	285.2
2005														
Mar	111338.7	20137.1	19730.8	406.3	81587.7	26990.2	28237.1	61.7	21162.9	5135.8	1000.0	3873.2	4161.0	579.8
Jun	111308.8	19601.3	19187.1	414.2	81730.3	28990.7	27789.0	61.7	19080.7	5808.1	1000.0	3810.6	4407.8	758.8
Sep	111851.9	19714.4	19289.3	425.2	81942.8	25296.2	30272.4	61.7	21902.4	4410.1	1000.0	4004.0	4407.8	782.9
Dec	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														
Mar	115162.5	21391.4	20946.9	444.5	83460.1	40773.7	18189.8	61.7	21787.3	2647.5	1000.0	3513.3	4407.8	1389.9
Jun	113511.5	21507.0	21052.7	454.3	82003.2	39152.6	17803.6	61.7	22271.7	2713.6	1000.0	3639.6	4274.9	1086.7
Sep	121534.0	22499.1	22034.9	464.2	89999.7	40544.0	20401.9	61.7	24994.3	2997.8	1000.0	4016.4	4274.9	743.9
Dec	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														
Jan	120587.7	25613.7	25128.6	485.1	83134.2	33274.1	20296.9	61.7	26501.6	2999.9	1000.0	4453.7	4274.9	2111.2
Feb	119453.1	25677.6	25186.5	491.1	81960.1	35192.9	19475.2	61.7	24207.5	3022.9	1000.0	3727.7	4274.9	2812.8
Mar	119404.2	26196.4	25701.4	495.0	81460.2	36426.3	19396.2	61.7	22498.0	3078.0	1000.0	3849.1	4274.9	2623.6
Apr	119606.1	26390.5	25891.3	499.1	80012.7	30050.0	19350.0	61.7	26980.0	3571.0	1000.0	3889.2	4274.9	4038.8
May	117157.8	25973.3	25469.2	504.1	80267.6	29639.4	19387.2	61.7	27731.6	3447.8	1000.0	3907.0	4274.9	1735.0
Jun	119109.8	25713.0	25204.8	508.1	82887.8	33445.8	20106.4	61.7	26225.5	3048.5	1000.0	4006.8	4468.0	1034.2
Jul	121492.0	25606.0	25092.7	513.4	85256.5	37973.8	19942.7	61.7	23759.5	3518.7	1000.0	4135.3	4468.0	1026.1
Aug	122203.9	26139.4	25620.5	518.9	85269.3	38078.1	19891.7	61.7	23786.3	3451.5	1000.0	4363.6	4468.0	963.6
Sep	125510.2	26475.2	25952.9	522.3	83872.0	37251.8	20146.5	61.7	22999.5	3412.4	1000.0	4424.2	4468.0	5270.9
Oct	128954.6	27702.8	27175.8	527.1	90042.8	40981.5	20035.9	61.7	26020.4	2943.4	1000.0	4689.2	4468.0	1051.7
Nov	129600.5	28411.1	27878.8	532.3	89899.5	38235.5	20064.7	61.7	28387.1	3150.4	1000.0	4890.3	4468.0	931.6
Dec	130792.1	33213.6	32675.7	537.9	85021.9	36481.0	20361.0	61.7	21207.8	6910.3	1000.0	4649.3	4468.0	2439.2
2008														
Jan	138311.8	29655.5	29112.8	542.7	95620.7	36676.5	20308.4	61.7	30408.6	8165.6	1000.0	5790.7	4468.0	1776.9
Feb	136919.8	29684.9	29138.5	546.4	94557.4	38120.4	20564.4	61.7	26534.5	9276.4	1000.0	6051.5	4468.0	1158.0
Mar	141882.2	31246.0	30696.8	549.3	97339.2	37128.3	20670.5	61.7	27914.9	11563.9	1000.0	5406.4	4468.0	2422.6

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
1998	12347.0	10099.2	81.8	1587.5	12.9	480.4	3.9	179.8	1.5
1999	15413.7	13506.4	87.6	1140.8	7.4	561.2	3.6	205.3	1.3
2000	15969.0	12777.5	80.0	2411.3	15.1	567.6	3.6	212.6	1.3
2001	16526.1	14748.8	89.2	940.5	5.7	609.3	3.7	227.5	1.4
2002	16860.6	15156.7	89.9	849.1	5.0	620.6	3.7	234.2	1.4
2003									
Mar	15233.4	13648.7	89.6	780.5	5.1	579.2	3.8	225.0	1.5
Jun	15107.6	13517.1	89.5	774.7	5.1	588.1	3.9	227.8	1.5
Sep	15328.7	13759.2	89.8	754.5	4.9	585.9	3.8	229.1	1.5
Dec	19419.5	17645.3	90.9	855.9	4.4	667.1	3.4	251.3	1.3
2004									
Mar	17179.4	15523.1	90.4	793.1	4.6	622.5	3.6	240.7	1.4
Jun	17169.3	15498.1	90.3	808.0	4.7	622.5	3.6	240.7	1.4
Sep	17758.2	16032.2	90.3	822.1	4.6	652.1	3.7	251.8	1.4
Dec	21380.9	19515.0	91.3	889.0	4.2	705.6	3.3	271.3	1.3
2005									
Mar	19730.8	17983.2	91.1	825.6	4.2	658.5	3.3	263.6	1.3
Jun	19187.1	17456.5	91.0	800.6	4.2	665.9	3.5	264.2	1.4
Sep	19289.3	17538.2	90.9	797.0	4.1	682.2	3.5	271.9	1.4
Dec	23498.3	21128.8	89.9	1315.8	5.6	759.0	3.2	294.7	1.3
2006									
Mar	20946.9	19054.0	91.0	904.1	4.3	708.4	3.4	280.4	1.3
Jun	21052.7	19190.6	91.2	856.4	4.1	722.6	3.4	283.0	1.3
Sep	22034.9	20150.1	91.4	847.6	3.8	744.3	3.4	292.9	1.3
Dec	28132.8	25096.4	89.2	1898.4	6.7	822.7	2.9	315.3	1.1
2007									
Jan	25128.7	22742.8	90.5	1312.3	5.2	766.4	3.0	307.2	1.2
Feb	25186.5	22915.4	91.0	1187.4	4.7	774.3	3.1	309.4	1.2
Mar	25701.4	23487.8	91.4	1120.7	4.4	780.6	3.0	312.3	1.2
Apr	25891.3	23726.3	91.6	1057.4	4.1	789.8	3.1	317.8	1.2
May	25469.2	23385.6	91.8	985.5	3.9	782.5	3.1	315.7	1.2
Jun	25204.8	23122.6	91.7	983.5	3.9	783.1	3.1	315.7	1.3
Jul	25092.7	23017.0	91.7	972.6	3.9	783.6	3.1	319.6	1.3
Aug	25620.5	23503.0	91.7	979.3	3.8	810.3	3.2	327.9	1.3
Sep	25952.9	23873.3	92.0	939.4	3.6	813.3	3.1	326.9	1.3
Oct	27175.8	25057.0	92.2	962.6	3.5	823.0	3.0	333.1	1.2
Nov	27878.8	25733.9	92.3	966.6	3.5	843.8	3.0	334.5	1.2
Dec	32675.7	30392.0	93.0	1047.6	3.2	888.1	2.7	348.0	1.1
2008									
Jan	29112.8	26976.1	92.7	949.1	3.3	845.2	2.9	342.4	1.2
Feb	29138.5	27011.7	92.7	967.1	3.3	821.0	2.8	338.6	1.2
Mar	30696.8	28551.0	93.0	986.9	3.2	822.6	2.7	336.3	1.1

Source: Bank of Guyana

COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
1998	169944.5	81041.3	59809.6	29093.7
1999	206596.8	95769.0	73722.0	37105.9
2000	246192.4	111767.7	89033.1	45391.6
2001	282586.7	125847.1	103446.7	53292.9
2002	317516.4	139041.0	117271.4	61204.0
2003				
Mar.	322103.6	140042.0	119402.5	62659.1
Jun.	330891.8	143579.5	122985.6	64326.7
Sep.	340875.8	147690.5	126844.3	66341.0
Dec.	354545.8	154315.8	132104.3	68125.7
2004				
Mar.	361360.2	156142.5	135379.8	69837.9
Jun.	373313.1	161955.8	139846.7	71510.6
Sep.	385853.0	167627.1	145093.1	73132.9
Dec.	397113.0	172541.0	149645.1	74926.8
2005				
Mar.	406309.1	175799.7	154007.8	76501.6
Jun.	414209.3	178823.4	157370.2	78015.7
Sep.	425156.9	183686.7	161970.6	79499.6
Dec.	437939.3	189688.5	166503.0	81747.8
2006				
Mar.	444454.7	192668.4	168843.0	82943.3
Jun.	454319.8	197418.4	172559.7	84341.6
Sep.	464238.3	201878.2	176386.1	85974.1
Dec.	478955.3	208704.5	182260.6	87990.2
2007				
Jan	485098.2	211444.7	184336.7	89316.7
Feb	491100.5	213896.0	186456.6	90747.9
Mar	495040.7	214982.6	187811.0	92247.1
Apr	499144.2	216334.9	189358.5	93450.8
May	504109.8	218446.9	190838.8	94824.0
Jun	508139.5	219829.0	192139.5	96171.0
Jul	513377.5	221839.8	194178.8	97358.9
Aug	518940.6	222282.0	197580.2	99078.5
Sep	522312.5	222269.5	200051.3	99991.7
Oct	527063.1	222344.1	203459.6	101259.4
Nov	532309.2	222267.7	207301.2	102740.4
Dec	537947.3	222047.3	211583.7	104316.3
2008				
Jan.	542716.0	224661.8	212994.2	105060.0
Feb	546382.7	226449.8	214126.3	105806.5
Mar	549250.3	227498.9	215280.8	106470.6

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			Priv. Sect. Loans & Securities			Bank of Guyana			Other
	Total	Bal. due from Banks Abroad	Loans to Non-Residents		Other	Total	Central Government		Public Enterprises	Other	Loans	Advances	Securities	Total	Deposits	External Payment Deposits	Currency	
			Residents	Loans			Securities	Loans										
1998	100,494,733	3,969,361	2,693,500	570,119	705,742	18,151,096	15,850,882	15,850,241	641	410,206	1,890,008	195,051	48,872,172	16,069,725	14,576,155	310,233	1,183,337	13,237,328
1999	104,127,177	7,893,742	4,959,704	419,616	2,514,422	15,454,043	13,345,716	13,345,478	238	682,976	1,425,351	568,594	52,165,992	12,418,927	10,143,167	76,972	2,198,788	15,626,419
2000	117,745,982	8,223,770	4,563,178	763,443	2,907,149	23,193,719	20,264,178	20,264,138	40	419,617	2,509,924	659,748	52,778,294	15,509,505	13,713,790	75,608	1,720,107	17,380,946
2001	124,325,837	10,784,082	4,693,479	1,302,137	4,788,466	21,618,879	20,766,067	20,766,067	-	851,603	1,209	463,662	53,897,876	18,340,127	16,607,502	62,239	1,670,386	19,221,211
2002	135,041,638	13,034,284	2,936,306	1,551,060	8,546,918	24,772,996	23,956,186	23,956,186	2,203	807,464	7,143	723,927	55,041,356	21,030,989	19,200,543	62,044	1,768,402	20,438,136
2003	134,996,502	18,008,279	5,636,526	1,476,168	10,895,585	33,132,083	32,248,132	32,248,132	1,199	821,744	62,207	855,478	44,851,255	21,882,609	19,935,021	61,674	1,885,914	16,266,798
2004	146,765,810	21,769,312	7,543,422	1,557,163	12,668,727	39,482,288	38,166,777	38,166,676	101	1,265,422	50,089	489,981	40,838,902	23,318,495	21,024,435	61,674	2,232,386	20,866,832
2005	151,682,410	22,916,447	7,755,906	1,454,216	13,706,325	44,762,371	43,035,644	43,035,416	228	1,673,633	53,094	438,888	40,907,633	22,733,484	20,655,395	61,674	2,016,415	19,923,687
Mar	153,011,887	27,050,653	10,758,708	1,471,348	14,820,597	42,808,645	40,381,852	40,381,331	521	2,366,868	59,925	453,790	42,339,632	21,244,548	19,168,203	61,674	2,014,671	19,114,619
Jun	154,381,672	27,567,457	9,381,318	1,734,064	16,452,075	40,083,165	37,204,663	37,204,354	309	2,841,738	36,764	475,723	41,832,985	23,326,111	21,730,534	61,674	1,533,903	21,086,231
Sep	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	165,836,191	28,597,117	11,204,867	1,453,199	15,939,051	50,247,319	47,386,144	47,385,286	858	2,859,225	1,950	372,481	43,700,101	23,182,406	21,300,348	61,674	1,820,384	19,736,767
Jan	170,159,896	33,825,320	15,075,123	1,722,475	17,027,722	45,158,539	41,652,796	41,648,787	4,009	3,453,935	51,808	311,329	45,791,740	23,729,668	22,073,425	61,674	1,594,559	21,343,110
Jun	174,452,240	30,694,213	12,737,055	1,162,617	16,794,541	49,557,263	46,977,216	46,962,830	14,386	2,467,862	112,185	274,593	45,714,394	26,581,272	24,795,160	61,674	1,724,438	21,630,505
Sep	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	185,732,212	36,555,649	12,536,346	1,106,800	22,912,503	47,618,393	45,284,176	45,276,644	7,532	2,228,877	105,340	272,096	49,098,410	28,313,851	25,959,952	61,674	2,292,225	23,873,813
Jan	188,512,647	37,136,293	11,300,782	1,079,475	24,756,036	50,467,441	47,802,365	47,796,667	5,698	2,558,477	106,599	249,819	50,141,923	25,910,962	23,867,273	61,674	2,262,015	24,606,309
Feb	186,674,746	38,025,323	13,116,229	903,053	24,006,041	49,051,364	46,077,406	46,076,483	923	2,855,743	118,215	246,612	50,715,929	23,759,415	21,869,786	61,674	1,827,955	24,873,103
Mar	192,688,376	40,467,315	12,862,125	1,164,824	26,440,366	46,246,120	43,246,438	43,244,771	1,667	2,873,650	126,032	217,281	50,981,483	28,551,268	26,504,863	61,674	1,984,731	26,224,909
Apr	192,908,568	42,067,352	13,207,121	988,228	27,872,003	44,063,540	41,048,627	41,048,218	409	2,899,237	115,676	185,709	50,898,886	29,487,549	27,192,349	61,674	2,233,526	26,203,532
May	192,100,391	40,451,343	11,620,060	720,038	28,111,245	45,259,107	42,321,302	42,320,848	454	2,820,297	117,508	209,805	51,138,193	27,818,166	25,758,012	61,674	1,998,480	27,223,777
Jun	192,357,020	40,283,285	10,924,837	644,311	28,714,137	47,399,644	44,385,081	44,384,838	243	2,896,137	118,426	170,253	51,286,026	25,399,014	23,258,551	61,674	2,078,789	27,818,798
Jul	192,293,660	40,025,240	10,573,718	710,491	28,741,031	47,512,440	44,311,349	44,309,711	1,638	3,085,714	115,377	171,144	51,503,409	25,746,439	23,601,318	61,674	2,083,447	27,334,988
Aug	193,918,797	41,586,433	9,767,993	675,873	31,142,567	47,398,214	44,484,864	44,484,860	4	2,797,626	115,724	208,496	51,563,093	25,150,895	23,052,813	61,675	2,036,407	28,011,666
Sep	200,559,820	45,608,552	19,366,484	1,279,747	24,982,321	44,909,252	41,940,666	41,940,572	94	2,864,006	104,580	35,282	53,231,628	27,582,713	24,980,694	61,675	2,540,344	29,192,393
Oct	204,734,586	45,634,661	18,673,564	1,085,265	25,875,832	45,601,009	42,921,702	42,921,324	378	2,794,640	84,667	36,452	54,311,890	29,910,893	27,840,221	61,675	2,008,997	29,039,681
Nov	203,975,095	49,624,950	24,551,656	692,892	24,380,402	44,364,708	43,035,615	43,035,613	2	1,239,604	89,489	37,780	55,582,049	24,129,271	20,654,545	61,675	3,413,051	30,236,337
2008	210,645,593	45,074,935	19,602,236	630,239	24,842,460	49,539,273	46,695,106	46,694,785	321	2,761,813	82,354	35,161	56,301,857	32,034,626	29,452,007	61,675	2,520,944	27,659,741
Jan	212,359,614	45,677,526	18,599,568	578,117	26,499,841	52,285,441	49,416,806	49,416,009	797	2,792,221	76,414	57,366	57,079,974	27,877,703	25,881,303	61,675	1,934,725	29,381,604
Feb	216,549,059	47,035,050	19,268,728	397,463	27,368,859	50,015,138	46,793,257	46,781,236	12,021	3,149,710	72,171	38,254	57,183,911	30,253,020	27,241,735	61,675	2,994,610	32,023,686

Source: Commercial Banks

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

Table 2.1 (b)

End of Period	Total Liabilities		Foreign Sector			Public Sector			Non-Bank Financial Institutions Deposits		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	Private Sector Deposits				
						Government Deposits	Public Enterprises Deposits							
1998	100,494,733	5,283,883	1,090,731	4,193,152	-	10,040,516	1,680,181	4,010,707	4,349,628	5,898,442	310,233	-	3,154,589	19,384,808
1999	104,127,717	4,662,897	767,983	3,894,914	-	7,270,542	3,789,090	3,301,907	179,545	5,796,269	76,972	-	2,692,217	21,476,590
2000	117,745,982	4,875,522	1,435,647	3,439,875	-	9,134,106	4,825,956	1,739,348	2,568,802	8,454,689	75,608	-	2,992,043	22,276,815
2001	124,325,837	4,190,114	1,268,314	2,921,800	-	7,643,860	3,783,884	1,892,619	1,967,357	8,008,540	62,239	-	5,016,241	22,722,496
2002	135,041,638	5,316,744	1,093,082	4,223,662	-	10,279,996	4,453,279	2,708,221	3,118,496	9,221,579	61,622,447	-	6,261,913	22,727,915
2003	134,996,502	4,892,078	850,048	4,042,030	-	11,988,950	5,070,966	2,403,226	4,514,758	9,853,680	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	61,674	-	7,215,594	14,942,696
2005														
Mar	151,682,410	7,101,922	601,714	6,500,208	-	16,009,556	6,816,524	3,498,443	5,694,589	11,755,293	61,674	-	6,054,076	15,200,421
Jun	153,011,887	8,839,207	540,049	8,299,158	-	15,904,352	6,542,066	2,801,554	6,560,732	12,423,907	61,674	-	4,624,546	15,720,501
Sep	154,381,672	8,249,949	661,128	7,588,821	-	16,138,904	6,592,200	2,748,007	6,798,697	9,671,841	61,674	-	5,332,626	15,540,157
Dec	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	61,674	-	5,526,802	16,118,775
2006														
Mar	165,836,191	10,003,920	652,505	9,351,415	-	21,288,071	2,833,360	9,198,587	9,256,124	9,238,138	61,674	-	4,071,433	16,636,033
Jun	170,159,896	10,567,628	641,512	9,926,116	-	20,318,770	2,025,320	8,976,332	9,317,118	9,282,428	61,674	-	4,217,806	17,544,231
Sep	174,452,240	10,267,092	415,620	9,851,472	-	20,464,669	2,103,452	9,042,253	9,318,964	8,535,125	61,674	-	3,951,268	17,877,684
Dec	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	61,674	-	7,015,384	17,744,632
2007														
Jan	185,732,212	12,917,691	1,110,033	11,807,658	-	22,531,276	2,902,203	9,636,591	9,992,482	7,602,396	61,674	-	5,888,207	18,141,580
Feb	188,512,647	12,941,471	1,427,485	11,513,986	-	22,622,061	2,440,679	10,182,509	9,998,873	7,137,004	61,674	-	6,769,786	18,482,323
Mar	186,671,746	12,447,112	988,747	11,458,365	-	21,326,209	2,396,249	9,714,221	9,215,739	7,782,250	61,674	-	6,288,715	18,512,497
Apr	192,688,376	13,207,662	971,988	12,235,674	-	22,337,697	3,144,441	10,005,079	9,188,177	9,445,162	61,674	-	6,426,689	19,049,907
May	192,906,568	12,031,906	812,941	11,218,965	-	22,963,413	3,117,517	10,690,201	9,155,695	8,814,277	61,674	-	5,447,050	19,485,684
Jun	192,100,391	11,735,057	569,074	11,165,983	-	23,616,743	2,972,328	11,405,112	9,239,303	8,737,881	61,674	-	5,341,968	19,230,525
Jul	192,357,020	9,910,926	695,808	9,215,118	-	23,503,617	3,045,810	11,329,398	9,128,409	8,366,460	61,674	-	6,357,994	19,801,220
Aug	192,293,660	9,420,251	629,585	8,790,666	-	23,908,524	2,974,016	11,819,488	9,115,020	8,430,510	61,674	-	5,485,395	20,313,547
Sep	193,918,797	9,696,505	602,113	9,094,392	-	23,461,727	3,890,510	10,297,281	9,333,936	8,725,271	61,674	-	5,565,328	20,367,074
Oct	200,559,820	10,686,512	517,455	10,169,057	-	25,552,136	3,861,211	12,288,518	9,402,407	8,525,202	61,674	-	5,942,667	20,482,105
Nov	204,734,586	11,323,795	467,129	10,856,666	-	25,037,584	3,939,292	11,764,146	9,334,146	8,521,256	61,674	-	5,889,801	20,873,702
Dec	203,975,095	11,169,120	714,191	10,454,929	-	24,862,530	4,302,450	11,162,399	9,397,681	9,334,233	61,674	-	6,749,262	20,796,727
2008														
Jan	210,645,593	10,986,674	743,803	10,242,871	-	28,087,680	5,954,053	12,627,040	9,507,587	9,804,459	61,674	-	5,617,574	21,390,950
Feb	212,359,614	11,367,569	1,264,278	10,103,291	-	27,823,412	5,856,528	12,427,993	9,538,891	10,332,922	61,674	-	6,340,106	22,169,192
Mar	216,549,059	11,244,978	1,491,331	9,753,647	-	28,359,174	5,722,059	13,154,041	9,483,074	10,349,349	61,674	-	7,432,418	22,277,459

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				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
1998	76554.4	72361.2	10040.5	6029.8	1680.2	248.1	4101.6	4010.7	56422.3	6943.5	49478.7	5898.4	429.1	5469.4	4193.2
1999	77552.8	73657.9	5709.4	3316.6	3217.9	80.3	18.4	2392.8	62152.2	7955.8	54196.4	5796.3	1528.6	4267.7	3894.9
2000	90965.9	87526.0	9134.1	7394.8	4826.0	110.4	2458.4	1739.3	69937.2	13165.3	56771.9	8454.7	1006.5	7448.2	3439.9
2001	95256.5	92334.7	7643.9	5751.2	3783.9	263.5	1703.9	1892.6	76682.3	13967.2	62715.1	8008.5	608.3	7400.3	2921.8
2002	105347.7	101124.0	10280.0	7571.8	4453.3	196.5	2922.0	2708.2	81622.4	16407.2	65215.3	9221.6	526.8	8694.8	4223.7
2003	112726.4	108684.4	11989.0	9585.7	5071.0	144.7	4370.0	2403.2	86841.8	18500.8	68341.0	9853.7	863.4	8990.3	4042.0
2004	124095.3	117437.7	14051.2	10202.6	5249.0	147.8	4805.7	3848.6	92872.7	15016.6	77856.1	10513.9	1165.5	9348.4	6657.6
2005															
Mar	129764.5	123264.3	16009.6	12511.1	6816.5	203.8	5490.8	3498.4	95499.5	16108.6	79390.9	11755.3	779.1	10976.2	6500.2
Jun	132065.1	123766.0	15904.4	13102.8	6542.1	194.0	6366.8	2801.6	95437.7	14406.1	81031.6	12423.9	1009.9	11414.1	8299.2
Sep	132786.1	125197.3	16138.9	13390.9	6592.2	192.0	6606.7	2748.0	99386.5	15404.9	83981.6	9671.8	1061.7	8610.1	7588.8
Dec	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															
Mar	144414.5	135063.1	21288.1	12089.5	2833.4	516.6	8739.5	9198.6	104536.9	16554.3	87982.7	9238.1	1161.1	8077.0	9351.4
Jun	147694.7	137768.6	20318.8	11342.4	2025.3	395.4	8921.7	8976.3	108167.4	16801.3	91366.1	9282.4	1244.1	8038.3	9926.1
Sep	152146.0	142294.5	20464.7	11422.4	2103.5	348.1	8970.8	9042.3	113294.7	18409.2	94885.6	8535.1	1298.0	7237.2	9851.5
Dec	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															
Jan	160530.7	148723.1	22531.3	12894.7	2902.2	509.0	9483.5	9636.6	118589.4	21379.4	97210.0	7602.4	782.6	6819.8	11807.7
Feb	161771.4	150257.4	22622.1	12439.6	2440.7	537.4	9461.5	10182.5	120498.3	21385.8	99112.5	7137.0	710.0	6427.0	11514.0
Mar	160820.1	149361.7	21326.2	11612.0	2396.2	393.9	8821.9	9714.2	120253.3	21211.8	99041.5	7782.3	616.2	7166.1	11458.4
Apr	166178.1	153942.4	22337.7	12332.6	3144.4	402.2	8786.0	10005.1	122159.6	21539.4	100620.2	9445.2	473.7	8971.4	12235.7
May	167099.2	155880.3	22963.4	12273.2	3117.5	316.7	8839.0	10690.2	124102.6	22050.2	102052.3	8814.3	487.9	8326.4	11219.0
Jun	166897.2	155731.2	23616.7	12211.6	2972.3	341.9	8897.4	11405.1	123376.5	20602.9	102773.7	8737.9	535.7	8202.2	11166.0
Jul	165440.3	156225.2	23503.6	12174.2	3045.8	344.9	8783.5	11329.4	124355.1	21448.1	102907.0	8366.5	553.5	7813.0	9215.1
Aug	165803.5	157012.8	23908.5	12089.0	2974.0	303.4	8811.6	11819.5	124673.8	21696.9	102976.8	8430.5	565.3	7865.2	8790.7
Sep	167322.6	158228.2	23461.7	13164.4	3830.5	318.1	9015.8	10297.3	126041.2	20232.7	105817.6	8725.3	577.4	8147.9	9094.4
Oct	173555.9	163386.9	25552.1	13263.6	3881.2	337.3	9065.1	12288.5	129309.5	23426.2	105883.4	8525.2	586.1	7939.1	10169.1
Nov	177442.3	166585.6	25037.6	13273.4	3939.3	296.0	9038.1	11764.1	133026.8	25259.4	107767.4	8521.3	594.1	7927.1	10856.7
Dec	175653.2	165198.3	24862.5	13700.1	4302.5	282.3	9115.4	11162.4	131001.5	21872.0	109129.6	9334.2	875.7	8458.5	10454.9
2008															
Jan	182831.6	172588.7	28087.7	15461.6	5954.1	326.8	9180.8	12626.0	134696.6	23660.7	111035.9	9804.5	896.2	8908.2	10242.9
Feb	182524.4	172421.1	27823.4	15395.4	5856.5	338.9	9200.0	12428.0	134264.7	22225.7	112039.0	10332.9	896.1	9436.8	10103.3
Mar	185286.2	175532.5	28359.2	15205.1	5722.1	308.4	9174.7	13154.0	136824.0	23399.1	113424.9	10349.3	915.2	9434.1	9753.6

Source: Commercial Banks

COMMERCIAL BANKS: DEMAND DEPOSITS
(G\$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Total Public Sector	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
				Total	General Government		Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private			
					Central Gov't	Local Gov't								Other		
1998	9312.8	7827.7	1727.8	715.0	544.7	139.8	30.5	1012.7	5547.3	3169.3	2378.0	552.7	195.2	357.5	1485.0	
1999	12617.2	10692.9	3309.4	1561.6	875.8	16.9	16.9	838.8	6720.5	3548.0	3172.5	662.9	119.1	543.9	1924.3	
2000	14039.3	12461.5	2507.3	1593.5	1497.3	40.7	55.5	913.8	9318.7	6166.3	3152.4	635.5	151.7	483.8	1577.8	
2001	13489.3	11975.4	2852.6	1659.6	1556.3	82.6	20.8	1193.0	8454.3	5117.9	3336.4	668.5	104.5	564.0	1513.9	
2002	15864.3	14039.8	3627.7	1981.2	1845.8	98.7	36.7	1646.5	9839.9	6095.8	3744.1	572.2	40.6	531.6	1824.6	
2003	17821.0	15874.1	3355.7	2107.8	1973.7	70.0	64.0	1248.0	11375.3	7455.8	3919.5	1143.1	437.0	706.0	1946.9	
2004	23171.4	19042.9	4318.9	2398.8	2215.7	70.6	112.5	1920.1	12984.4	9469.6	3514.8	1739.5	652.7	1086.8	4128.5	
2005																
Mar	26838.4	23385.2	5008.7	2806.0	2569.5	125.8	110.7	2202.7	14524.5	9901.9	4622.7	3852.0	353.3	3498.7	3453.2	
Jun	27582.7	22468.4	4690.7	2862.2	2677.1	116.6	68.5	1828.5	13986.9	9316.3	4670.6	3790.8	79.3	3711.5	5114.3	
Sep	25215.4	20895.3	4195.4	2533.5	2309.6	113.9	110.1	1661.9	14780.0	10279.0	4501.0	1919.9	128.1	1791.8	4320.1	
Dec	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																
Mar	27701.4	21369.1	4718.7	2022.3	1445.3	436.3	140.6	2696.5	15481.5	10481.0	5000.5	1168.8	115.5	1053.3	6332.4	
Jun	29447.2	22526.0	4658.3	1505.6	1057.5	314.8	133.3	3152.7	16502.5	10882.3	5620.2	1365.2	198.3	1166.9	6921.2	
Sep	31323.8	24613.4	4698.1	1462.8	1065.3	266.8	130.6	3235.3	18838.4	12550.4	6288.0	1076.9	155.8	921.1	6710.4	
Dec	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																
Jan	35220.1	27415.1	5841.3	1964.0	1443.3	418.9	101.8	3877.3	20559.4	13952.4	6606.9	1014.5	137.8	876.7	7805.0	
Feb	35064.4	27270.0	5688.3	1650.5	1133.5	449.6	67.4	4037.8	20599.4	13795.2	6804.2	982.3	164.1	818.2	7794.3	
Mar	33695.5	26571.4	5545.5	1581.1	1122.5	305.5	153.2	3964.4	20132.3	13338.6	6793.7	893.7	69.3	824.3	7124.1	
Apr	35869.6	27931.4	5372.8	1593.6	1200.3	316.0	77.3	3779.3	20513.5	13889.3	6624.2	2045.1	45.9	1999.2	7938.1	
May	34327.8	26886.9	5900.4	1597.3	1249.8	228.6	118.9	4303.2	19795.4	13322.0	6473.5	1191.0	59.0	1132.0	7440.9	
Jun	34742.5	27391.2	6844.8	1600.2	1196.7	252.9	150.6	5244.6	19332.2	12763.0	6569.2	1214.2	109.7	1104.5	7351.3	
Jul	33300.0	27572.7	6512.4	1755.9	1375.0	255.3	125.6	4756.6	20065.6	13542.3	6523.4	994.7	123.4	871.3	5727.3	
Aug	34157.4	28885.6	6950.5	1744.2	1421.1	212.9	110.2	5206.3	21082.6	14770.1	6312.5	852.5	138.5	714.0	5271.7	
Sep	33861.6	28396.3	7189.9	1812.3	1490.6	227.5	94.2	5377.6	20300.0	13965.3	6334.7	906.5	151.4	755.1	5465.3	
Oct	35715.9	29955.7	6424.0	1769.9	1412.7	236.6	120.6	4654.1	22596.7	15910.2	6686.5	935.0	158.9	776.1	5760.2	
Nov	38330.6	31851.1	6721.1	1614.6	1293.2	200.9	120.5	5106.6	24204.9	17448.8	6756.1	925.1	165.3	759.8	6479.6	
Dec	36809.7	30074.1	6931.7	1888.1	1614.9	181.6	91.5	5043.6	21842.8	15063.1	6779.8	1299.6	126.3	1173.3	6735.6	
2008																
Jan	38976.2	32662.6	8476.9	1977.4	1630.7	219.7	127.0	6499.4	23401.7	16093.7	7308.0	784.0	144.6	639.4	6313.6	
Feb	37207.5	31222.1	7978.6	2195.0	1833.4	236.4	125.3	5783.5	22107.6	14561.7	7545.9	1136.0	147.2	988.7	5985.4	
Mar	39145.5	33481.5	8935.3	1988.6	1694.9	215.3	78.4	6946.8	23250.2	15487.8	7762.4	1296.0	165.6	1130.4	5664.0	

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	
1998	25848.7	25006.2	3288.6	2555.8	592.0	95.2	1868.6	732.8	17047.5	1771.4	15276.1	4670.2	187.8	4482.4	842.5
1999	25579.1	24818.3	1163.1	899.3	881.5	16.3	1.5	263.8	18885.4	2287.2	16598.2	4769.8	1403.5	3366.3	760.8
2000	33249.1	32615.6	4128.5	3848.7	1429.0	16.7	2402.9	279.9	21013.7	3545.2	17468.5	7473.4	854.6	6618.8	633.5
2001	33133.8	32754.2	3062.0	3005.5	1239.7	82.7	1683.1	56.6	23188.3	3844.9	19343.4	6503.9	503.3	6000.7	379.5
2002	33798.4	32702.5	4849.7	4354.8	1427.4	42.1	2885.2	494.9	20308.8	3413.5	16895.3	7544.0	486.2	7057.8	1095.9
2003	33379.5	32351.1	6137.3	5921.0	1648.3	17.5	4255.2	216.3	18624.3	3114.2	15510.1	7589.5	0.8	7588.7	1028.4
2004	30520.2	29412.0	7131.9	6973.3	2360.6	21.4	4591.3	158.6	15051.6	2002.3	13049.2	7228.5	86.9	7141.5	1108.2
2005															
Mar	30100.9	29039.2	8110.4	7926.8	2552.6	21.4	5352.8	183.6	14799.2	1986.7	12812.5	6129.5	0.0	6129.5	1061.7
Jun	31392.1	30357.6	9069.4	8908.8	2766.5	21.5	6120.8	160.6	14219.6	2020.5	12199.1	7068.6	502.1	6566.6	1034.5
Sep	31563.4	30526.4	9452.1	9290.7	2901.0	21.5	6368.2	161.4	15016.5	2131.3	12885.2	6057.8	502.3	5555.5	1037.0
Dec	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															
Mar	33741.5	32853.9	12032.7	8864.8	247.7	21.6	8595.6	3167.9	14390.4	2104.0	12286.5	6430.8	608.7	5822.0	887.7
Jun	33219.6	32359.7	12402.2	9052.5	245.8	21.6	8785.1	3349.7	13920.3	1903.2	12017.1	6037.2	603.2	5434.0	859.9
Sep	33929.0	33023.6	12693.0	9100.7	246.3	17.6	8836.8	3592.3	14689.0	1961.5	12727.6	5641.6	700.0	4941.6	905.5
Dec	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															
Jan	34386.9	33513.8	12923.3	9892.5	496.7	17.7	9378.1	3030.8	15041.8	1985.5	13056.2	5548.7	500.0	5048.7	873.1
Feb	34534.0	33661.7	13262.9	9945.2	537.2	17.7	9390.4	3317.7	14970.4	2017.4	12953.0	5428.4	401.1	5027.4	872.2
Mar	34259.4	33398.8	12672.7	9203.5	520.9	17.7	8665.0	3469.2	14910.0	2040.7	12869.3	5816.2	401.2	5415.0	860.5
Apr	34417.3	33563.6	12790.2	9223.4	500.8	17.7	8704.9	3566.8	14906.1	2023.4	12882.7	5867.3	402.2	5465.2	853.7
May	35214.4	34364.6	12850.2	9205.8	471.7	17.7	8716.4	3644.4	15250.4	2066.6	13183.7	6264.0	403.2	5860.8	849.9
Jun	35265.3	34429.6	13116.1	9232.5	471.9	17.6	8743.0	3883.6	14890.8	1810.7	13080.1	6422.7	400.2	6022.5	835.7
Jul	35692.8	34868.8	13130.9	9143.6	472.0	17.6	8654.0	3987.3	15146.3	2001.5	13144.8	6591.6	404.3	6187.3	824.0
Aug	35824.5	35003.9	13298.3	9188.0	473.0	17.6	8697.4	4110.2	14898.0	1744.2	13153.8	6807.6	401.0	6406.7	820.6
Sep	35419.0	34598.2	12382.5	9408.3	473.1	17.6	8917.6	2974.2	15295.1	1883.7	13411.4	6920.6	400.1	6520.5	820.8
Oct	35974.4	35164.2	12949.0	9431.3	473.2	17.6	8940.5	3517.7	15394.5	1886.6	13507.9	6820.6	401.2	6419.4	810.2
Nov	36229.8	35420.1	13556.7	9505.1	574.0	17.6	8913.5	4051.5	15055.7	1859.4	13196.3	6807.8	402.9	6404.8	809.7
Dec	37190.6	36394.7	13921.1	9611.4	574.0	17.6	9019.7	4309.8	15582.9	1901.5	13681.5	6890.6	703.4	6187.2	795.9
2008															
Jan	38711.0	37916.2	14063.0	9650.4	583.2	17.6	9049.6	4412.6	15799.6	1881.6	13918.0	8053.6	705.6	7348.0	794.8
Feb	39588.5	38787.9	14306.4	9672.1	584.0	17.7	9070.4	4634.3	16428.4	1884.2	14544.3	8053.1	702.8	7350.3	800.6
Mar	39890.5	39088.4	14544.7	9698.1	588.5	17.7	9091.9	4846.5	16481.8	1909.4	14572.3	8062.0	703.4	7358.6	802.0

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
1998	41392.9	39527.2	5024.2	2758.9	543.4	13.0	2,202.5	2265.2	33827.5	2002.8	31824.6	675.6	46.1	629.5	1865.6
1999	40917.6	39707.8	2798.0	1507.8	1460.6	47.1	-	1290.3	36546.3	2120.6	34425.7	363.5	6.0	357.5	1209.8
2000	43677.4	42448.9	2498.3	1952.6	1899.7	53.0	0.0	545.7	39604.8	3453.9	36150.9	345.8	0.3	345.5	1228.5
2001	48633.5	47605.1	1729.2	1086.1	987.9	98.2	-	643.1	45039.8	5004.5	40035.4	836.1	0.5	835.6	1028.4
2002	55684.9	54381.7	1802.6	1235.8	1180.1	55.7	-	566.8	51473.8	6897.8	44575.9	1105.3	0.0	1105.3	1303.2
2003	61526.0	60459.2	2496.0	1557.0	1449.0	57.2	50.8	939.0	56842.2	7930.8	48911.4	1121.1	425.6	695.5	1066.7
2004	70403.7	68982.9	2600.3	830.4	672.7	55.8	101.9	1769.9	64836.7	3544.6	61292.1	1545.9	425.9	1120.0	1420.9
2005															
Mar	72825.2	70839.9	2890.5	1778.3	1694.5	56.5	27.3	1112.2	66175.7	4220.1	61955.7	1773.7	425.8	1348.0	1985.3
Jun	73090.3	70939.9	2144.3	1331.8	1098.4	55.9	177.5	812.5	67231.2	3069.4	64161.8	1564.5	428.5	1136.0	2150.3
Sep	76007.3	73775.6	2491.4	1566.7	1381.6	56.7	128.4	924.7	69590.0	2994.6	66595.4	1694.2	431.3	1262.9	2231.7
Dec	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															
Mar	82971.6	80840.2	4536.6	1202.4	1140.3	58.7	3.4	3334.2	74665.0	3969.3	70695.7	1638.6	436.9	1201.6	2131.4
Jun	85027.9	82882.9	3258.3	784.4	722.0	59.0	3.4	2473.9	77744.5	4015.9	73728.7	1880.1	442.7	1437.4	2145.0
Sep	86893.2	84657.5	3073.6	859.0	791.9	63.6	3.4	2214.6	79767.3	3897.3	75870.0	1816.7	442.2	1374.5	2235.6
Dec	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															
Jan	90923.6	87794.1	3766.6	1038.2	962.2	72.5	3.6	2728.5	82988.3	5441.4	77546.9	1039.2	144.8	894.4	3129.5
Feb	92173.1	89325.6	3670.8	843.8	770.0	70.1	3.7	2827.0	84928.5	5573.3	79355.3	726.3	144.8	581.5	2847.4
Mar	92865.3	89391.5	3108.0	827.4	752.9	70.7	3.7	2280.6	85211.1	5832.6	79378.5	1072.4	145.6	926.8	3473.7
Apr	95891.3	92447.4	4174.7	1515.7	1443.4	68.5	3.7	2659.0	86740.0	5626.7	81113.2	1532.7	25.6	1507.1	3443.9
May	97557.0	94628.8	4212.8	1470.2	1396.0	70.4	3.8	2742.6	89056.8	6661.7	82395.1	1359.2	25.6	1333.6	2928.2
Jun	96889.4	93910.4	3655.8	1379.0	1303.8	71.4	3.8	2276.8	89153.5	6029.2	83124.4	1101.0	25.8	1075.2	2979.1
Jul	96447.5	93783.7	3860.3	1274.8	1198.9	71.9	4.0	2585.6	89143.2	5904.3	83238.8	780.2	25.8	754.4	2663.9
Aug	95821.6	93123.2	3659.7	1156.8	1079.9	72.9	4.0	2503.0	88693.1	5182.6	83510.5	770.4	25.8	744.6	2698.3
Sep	98042.0	95233.7	3889.4	1943.9	1866.9	73.0	4.0	1945.6	90446.1	4374.7	86071.4	898.2	25.9	872.3	2808.3
Oct	101865.7	98267.0	6179.1	2062.4	1975.3	83.1	4.1	4116.8	91318.3	5629.4	85688.9	769.5	25.9	743.6	3598.7
Nov	102881.9	99314.4	4759.8	2153.7	2072.1	77.5	4.1	2606.1	93766.2	5951.2	87815.0	788.4	25.9	762.5	3567.4
Dec	101653.0	98729.5	4009.7	2200.7	2113.5	83.0	4.2	1809.0	93575.8	4907.4	88668.3	1144.0	46.1	1098.0	2923.4
2008															
Jan	105144.4	102009.9	5547.8	3833.8	3740.2	89.4	4.2	1714.0	96495.2	5685.4	89809.8	966.8	46.1	920.8	3134.5
Feb	105728.3	102411.0	5538.5	3528.3	3439.1	84.9	4.3	2010.2	95728.7	5779.8	89948.9	1143.9	46.1	1097.8	3317.3
Mar	106250.2	102962.6	4879.2	3518.4	3438.7	75.4	4.3	1360.8	97092.0	6001.9	91090.2	991.4	46.3	945.1	3287.6

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
1998	17020.6	5151.1	2.8	3655.0	19.2	25848.7
1999	14820.6	3906.5	1475.3	4715.0	661.7	25579.1
2000	16979.5	5389.5	14.0	9844.4	1021.6	33249.1
2001	16307.9	4547.0	79.7	10022.0	2177.2	33133.8
2002	15645.2	4609.1	318.6	11116.5	2109.1	33798.4
2003						
Mar	15451.0	4934.5	9.7	10492.1	2045.0	32932.4
Jun	15787.7	4689.7	104.3	11202.1	2020.0	33803.8
Sep	14915.1	4843.2	128.2	11970.8	1335.0	33192.2
Dec	13909.0	5502.0	71.9	12528.3	1368.3	33379.5
2004						
Mar	13626.1	5127.8	352.4	12472.3	1424.7	33003.3
Jun	13176.4	3896.1	458.1	13219.1	1096.2	31845.9
Sep	13115.1	4127.2	181.9	12492.2	1089.9	31006.3
Dec	12760.7	4553.8	32.3	12359.1	814.3	30520.2
2005						
Mar	11903.8	4122.1	5.8	13158.3	910.8	30100.9
Jun	11251.3	3806.2	326.7	15103.0	904.8	31392.1
Sep	12431.4	3865.7	71.2	12238.4	2956.8	31563.4
Dec	11434.3	4070.2	85.3	15305.8	3003.8	33899.3
2006						
Mar	11860.3	4193.4	103.7	14550.7	3033.3	33741.5
Jun	12270.4	3965.9	98.8	13791.7	3092.7	33219.6
Sep	12817.7	3890.4	79.9	13971.3	3169.8	33929.0
Dec	11839.9	4594.3	144.0	14112.3	3122.1	33812.6
2007						
Jan	11702.7	4419.3	171.5	14905.1	3188.3	34386.9
Feb	11906.3	4396.5	174.0	14875.6	3181.5	34534.0
Mar	11897.6	4417.2	176.0	14594.3	3174.3	34259.4
Apr	12254.0	4387.0	176.2	14437.8	3162.2	34417.3
May	12464.9	4351.8	175.8	14978.3	3243.5	35214.4
Jun	12437.8	4409.9	174.0	15016.0	3227.5	35265.3
Jul	12729.4	4437.8	168.8	15118.4	3238.4	35692.8
Aug	12675.6	4569.3	107.1	15206.1	3266.4	35824.5
Sep	11607.3	4603.9	49.5	15704.0	3454.4	35419.0
Oct	11829.6	4992.1	20.6	17251.9	1880.1	35974.4
Nov	11878.1	5014.1	19.0	17436.4	1882.2	36229.8
Dec	12519.5	5241.3	18.7	17372.9	2038.3	37190.6
2008						
Jan	12536.3	5311.1	13.5	18748.5	2101.7	38711.0
Feb	13268.0	5501.0	27.1	18716.6	2075.8	39588.5
Mar	14034.1	5490.5	32.5	18207.7	2125.5	39890.5

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				
1998	40108.9	11735.7	10703.1	1032.6	251.4	41392.9
1999	39322.6	16112.8	14675.7	1437.1	157.9	40917.6
2000	43787.8	10022.0	10330.3	-308.3	197.9	43677.4
2001	47453.2	14021.6	13014.9	1006.7	173.7	48633.5
2002	53913.0	17222.8	15603.1	1619.8	152.2	55684.9
2003						
Mar	57883.4	16624.0	16957.2	-333.3	390.0	57940.2
Jun	58651.2	18138.0	19057.6	-919.6	487.3	58219.0
Sep	59460.9	18898.0	18663.5	234.5	428.6	60124.0
Dec	61792.4	20283.0	20798.3	-515.4	248.9	61526.0
2004						
Mar	63327.7	21987.9	21329.5	658.3	507.3	64493.4
Jun	65212.0	25970.2	25888.1	81.9	628.4	65922.5
Sep	65454.6	26372.8	26169.6	203.2	823.4	66481.2
Dec	68433.5	25707.5	23977.3	1730.2	240.0	70403.7
2005						
Mar	72350.8	25518.1	25554.5	-36.4	510.8	72825.2
Jun	72773.3	21983.8	21822.1	161.7	155.3	73090.3
Sep	74441.3	22358.2	21199.6	1158.6	407.4	76007.3
Dec	77179.3	26246.7	24171.8	2075.0	167.9	79422.2
2006						
Mar	81248.0	27488.1	26192.6	1295.5	428.1	82971.6
Jun	84724.0	28681.4	28555.3	126.1	177.8	85027.9
Sep	85771.5	29623.5	28949.3	674.2	447.4	86893.2
Dec	88742.2	31616.0	31979.9	-363.8	221.2	88599.5
2007						
Jan	88599.5	35288.2	32990.3	2297.9	26.2	90923.6
Feb	90923.6	101014.0	99787.8	1226.2	23.2	92173.1
Mar	92173.1	35532.0	35233.4	298.6	393.6	92865.3
Apr	92865.3	34209.9	31409.1	2800.8	225.2	95891.3
May	95891.3	32936.4	31271.3	1665.1	0.6	97557.0
Jun	97557.0	31575.4	32517.9	-942.5	274.9	96889.4
Jul	96889.4	32945.5	33388.9	-443.4	1.5	96447.5
Aug	96447.5	34095.7	34724.1	-628.4	2.5	95821.6
Sep	95821.6	32545.9	30763.6	1782.3	438.1	98042.0
Oct	98042.0	35781.4	32678.7	3102.7	721.0	101865.7
Nov	101865.7	33418.9	32403.7	1015.2	1.0	102881.9
Dec	102881.9	32336.5	33753.8	-1417.2	188.4	101653.0
2008						
Jan	101653.0	29938.5	26455.5	3483.0	8.4	105144.4
Feb	105144.4	32229.3	31655.0	574.3	9.7	105728.3
Mar	105728.3	29801.1	29710.4	90.7	431.2	106250.2

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
1998	881,453
1999	1,186,599
2000	1,393,131
2001	1,317,397
2002	103,269
2003	
Mar	98,909
Jun	96,104
Sep	101,567
Dec	110,920
2004	
Mar	109,478
Jun	109,613
Sep	111,541
Dec	159,657
2005	
Mar	152,684
Jun	164,857
Sep	183,630
Dec	167,641
2006	
Mar	189,629
Jun	172,242
Sep	195,559
Dec	194,351
2007	
Jan	206,595
Feb	196,399
Mar	217,974
Apr	199,970
May	237,337
Jun	231,633
Jul	229,145
Aug	226,891
Sep	209,247
Oct	241,203
Nov	218,380
Dec	215,212
2008	
Jan	255,922
Feb	228,153
Mar	214,287

Table 2.9

Period	Clearings 1)
1998	70,059
1999	91,752
2000	107,599
2001	106,865
2002	10,969
2003	
Mar	9,707
Jun	9,179
Sep	9,447
Dec	16,312
2004	
Mar	10,012
Jun	9,589
Sep	9,798
Dec	13,049
2005	
Mar	11,046
Jun	11,537
Sep	11,275
Dec	12,555
2006	
Mar	11,446
Jun	11,709
Sep	11,282
Dec	13,692
2007	
Jan	14,114
Feb	10,801
Mar	13,183
Apr	13,865
May	14,324
Jun	13,138
Jul	14,118
Aug	13,973
Sep	13,237
Oct	14,242
Nov	16,666
Dec	17,509
2008	
Jan	16,540
Feb	13,340
Mar	14,239

Sources : Bank of Guyana and Commercial Banks

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

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

Table 2.10

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector				Private Sector			Non-Bank Fin. Inst.				
			Total Public Sector	General Government		Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	Non-Residents	
				Total	Central Gov't									Other Gov't
1998	50048.2	49478.1	410.8	0.6	0.6	0.0	410.2	48872.2	38925.4	9946.8	195.1	29.8	165.3	570.1
1999	53885.0	53465.4	730.8	47.9	0.2	47.6	683.0	52166.0	41704.3	10461.7	568.6	-	568.6	419.6
2000	54660.3	53896.9	458.8	39.2	0.0	39.2	419.6	52778.3	43621.7	9156.6	659.7	0.0	659.7	763.4
2001	52432.9	51130.7	852.8	1.2	-	1.2	851.6	49814.2	41052.8	8761.5	463.7	-	463.7	1302.1
2002	50473.6	48922.6	816.8	9.3	2.2	7.1	807.5	47381.8	38308.3	9073.5	723.9	-	723.9	1551.1
2003	41738.4	40262.2	885.2	63.4	1.2	62.2	821.7	38521.6	29696.1	8825.5	855.5	-	855.5	1476.2
2004	38136.7	36579.6	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	490.0	-	490.0	1557.2
2005														
Mar	38097.5	36643.3	1727.0	53.3	0.2	53.1	1673.6	34477.5	26045.0	8432.5	438.9	-	438.9	1454.2
Jun	40157.0	38685.6	2427.3	60.4	0.5	59.9	2366.9	35804.5	27071.9	8732.7	453.8	-	453.8	1471.3
Sep	40739.9	39005.9	2878.8	37.1	0.3	36.8	2841.7	35651.3	26586.4	9065.0	475.7	-	475.7	1734.1
Dec	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														
Mar	42469.4	41016.2	2862.0	2.8	0.9	2.0	2859.2	37781.7	27583.8	10197.9	372.5	-	372.5	1453.2
Jun	45584.7	43862.3	3509.8	55.8	4.0	51.8	3453.9	40041.0	29544.4	10496.6	311.5	-	311.5	1722.5
Sep	44424.3	43261.7	2594.4	126.6	14.4	112.2	2467.9	40392.7	29205.2	11187.5	274.6	-	274.6	1162.6
Dec	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														
Jan	46758.4	45651.6	2341.7	112.9	7.5	105.3	2228.9	43037.8	30648.0	12389.8	272.1	-	272.1	1106.8
Feb	47594.9	46515.4	2670.8	112.3	5.7	106.6	2558.5	43594.8	30943.9	12650.9	249.8	-	249.8	1079.5
Mar	48571.4	47668.4	2974.9	119.1	0.9	118.2	2855.7	44446.9	31402.3	13044.5	246.6	-	246.6	903.1
Apr	49139.9	47975.1	3001.3	127.7	1.7	126.0	2873.7	44756.4	31439.1	13317.3	217.3	-	217.3	1164.8
May	48718.6	47730.4	3015.3	116.1	0.4	115.7	2899.2	44529.3	30900.4	13629.0	185.7	-	185.7	988.2
Jun	48739.9	48019.9	2938.3	118.0	0.5	117.5	2820.3	44871.8	30774.1	14097.8	209.8	-	209.8	720.0
Jul	48851.3	48207.0	3014.8	118.7	0.2	118.4	2896.1	45021.9	30640.0	14381.9	170.3	-	170.3	644.3
Aug	49356.3	48645.8	3202.7	117.0	1.6	115.4	3085.7	45271.9	30521.7	14750.2	171.1	-	171.1	710.5
Sep	49634.0	48958.2	2913.4	115.7	0.0	115.7	2797.6	45836.3	30975.4	14860.9	208.5	-	208.5	675.9
Oct	51796.4	50516.7	2968.7	104.7	0.1	104.6	2864.0	47512.0	32003.6	15509.1	35.3	-	35.3	1279.7
Nov	52621.9	51536.6	2879.7	85.0	0.4	84.7	2794.6	48620.5	32249.7	16370.8	36.5	-	36.5	1085.3
Dec	52021.3	51328.4	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	37.8	-	37.8	692.9
2008														
Jan	52956.7	52326.5	2844.5	82.7	0.3	82.4	2761.8	49446.8	33071.8	16375.0	35.2	-	35.2	630.2
Feb	53698.1	53120.0	2869.4	77.2	0.8	76.4	2792.2	50193.2	33939.4	16253.8	57.4	-	57.4	578.1
Mar	54237.1	53839.6	3233.9	84.2	12.0	72.2	3149.7	50567.5	34185.9	16381.6	38.3	-	38.3	397.5

Source: Commercial Banks

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

¹ Other Govt. consists of Local Government and NIS.

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

Table 2.11

End of Period	Total Loans & Non-Residents	Total Residents	Public Sector				Private Sector			Non-Bank Fin. Inst.			
			Total Public Sector	General Government		Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	Non-Residents
				Total	Central Gov't									Other Gov't^{1}
1998	32419.5	32132.8	358.0	0.2	0.2	357.8	31586.9	26406.6	5180.2	188.0	29.8	158.2	286.7
1999	34959.1	34591.5	640.8	47.9	0.2	47.6	33929.5	27367.8	6561.7	21.2	-	21.2	367.7
2000	33058.4	32446.6	368.0	39.2	0.0	39.2	31888.0	26090.7	5797.4	190.6	0.0	190.6	611.8
2001	30014.5	29388.9	699.2	1.2	-	1.2	28648.1	24141.0	4507.1	41.6	-	41.6	625.7
2002	28382.0	27382.0	673.5	1.1	1.1	0.0	26450.6	22057.1	4393.5	257.9	-	257.9	1000.1
2003	23154.6	22200.8	695.0	50.7	0.1	50.6	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	17210.7	14451.6	2759.2	167.9	-	167.9	1215.9
2005													
Mar	19314.8	18194.2	1549.5	53.3	0.2	53.1	16481.4	13887.9	2593.5	163.3	-	163.3	1120.6
Jun	20361.2	19192.3	1970.4	60.4	0.5	59.9	17010.2	14481.7	2528.5	211.7	-	211.7	1168.9
Sep	21101.1	19623.1	2421.9	37.1	0.3	36.8	16981.1	14463.2	2517.8	220.2	-	220.2	1478.0
Dec	20618.2	19411.9	1395.2	86.6	5.4	81.2	17731.0	14991.3	2739.7	285.7	-	285.7	1206.3
2006													
Mar	22106.5	20869.8	2405.1	2.8	0.9	2.0	18230.1	15538.0	2692.1	234.6	-	234.6	1236.7
Jun	23381.9	21874.7	2902.8	55.8	4.0	51.8	18768.9	16081.7	2687.2	203.0	-	203.0	1507.2
Sep	22385.5	21444.0	2187.5	126.6	14.4	112.2	19085.0	16384.8	2700.2	171.5	-	171.5	941.5
Dec	24017.2	22828.5	931.0	91.3	0.5	90.8	21552.2	18486.2	3066.1	345.3	-	345.3	1188.7
2007													
Jan	24538.1	23598.2	2214.8	112.9	7.5	105.3	21203.3	18353.9	2849.4	180.0	-	180.0	939.9
Feb	24851.0	23921.0	2243.8	112.3	5.7	106.6	21518.3	18567.8	2950.5	158.9	-	158.9	929.9
Mar	26149.9	25380.9	2199.6	119.1	0.9	118.2	23022.6	19124.3	3898.3	158.7	-	158.7	769.0
Apr	26706.0	25651.1	2267.0	127.7	1.7	126.0	23223.8	19112.9	4110.9	160.3	-	160.3	1054.8
May	26288.4	25406.2	2279.0	116.1	0.4	115.7	22945.5	18665.0	4280.5	181.7	-	181.7	882.2
Jun	25938.6	25321.7	2279.9	118.0	0.5	117.5	22835.9	18322.4	4513.5	205.8	-	205.8	616.9
Jul	25685.8	25141.2	2354.5	118.7	0.2	118.4	22620.4	18006.4	4614.0	166.3	-	166.3	544.6
Aug	25603.6	24990.5	2540.4	117.0	1.6	115.4	22283.0	17489.3	4793.7	167.2	-	167.2	613.1
Sep	25871.6	25290.8	2216.0	115.7	0.0	115.7	22870.4	18111.9	4758.5	204.5	-	204.5	580.8
Oct	27789.0	26602.1	2269.3	104.7	0.1	104.6	24301.5	19097.1	5204.4	31.3	-	31.3	1187.0
Nov	28363.3	27368.5	2178.3	85.0	0.4	84.7	25157.7	19492.7	5665.1	32.5	-	32.5	994.8
Dec	27946.3	27351.1	1249.1	89.5	0.0	89.5	26068.2	20089.0	5979.1	33.8	-	33.8	595.2
2008													
Jan	28027.0	27492.0	2187.3	82.7	0.3	82.4	25273.5	19784.6	5489.0	31.2	-	31.2	535.0
Feb	28468.9	27983.5	2211.5	77.2	0.8	76.4	25718.6	20493.3	5225.3	53.4	-	53.4	485.4
Mar	28947.5	28690.9	2575.3	84.2	12.0	72.2	26081.4	20701.1	5380.3	34.3	-	34.3	256.6

Source: Commercial Banks

¹ Other Govt. consists of Local Government and NIS.

COMMERCIAL BANKS: TERM LOANS AND ADVANCES ¹
(G\$ Million)

Table 2.12

End of Period	Total Loans		Public Sector				Private Sector			Non-Bank Fin. Inst.			Non-Residents
	Non-Residents	Residents	General Government		Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
			Total Public Sector	Central Gov't								Other Gov't	
1998	17628.7	17345.3	52.9	0.4	0.4	17285.3	12518.7	4766.6	7.1	-	7.1	283.4	
1999	18925.9	18874.0	90.0	-	-	18236.5	14336.5	3900.0	547.4	-	547.4	51.9	
2000	21601.9	21450.3	90.8	-	-	20890.3	17531.1	3359.2	469.2	-	469.2	151.7	
2001	22418.3	21741.8	153.6	-	-	21166.2	16911.8	4254.4	422.0	-	422.0	676.5	
2002	22091.6	21540.6	143.4	8.2	1.1	20931.2	16251.2	4680.0	466.0	-	466.0	551.0	
2003	18583.8	18061.4	190.2	12.7	1.1	17318.7	13517.8	3800.9	552.6	-	552.6	522.4	
2004	18,404.0	18,062.8	177.4	-	-	17,563.2	12,129.9	5,433.3	322.1	-	322.1	341.2	
2005													
Mar	18,782.7	18,449.1	177.4	-	-	17,996.1	12,157.1	5,839.0	275.6	-	275.6	333.6	
Jun	19,795.8	19,493.3	456.9	-	-	18,794.3	12,590.1	6,204.2	242.0	-	242.0	302.5	
Sep	19,638.8	19,382.7	456.9	-	-	18,670.3	12,123.1	6,547.1	255.5	-	255.5	256.1	
Dec	19,718.9	19,495.0	176.9	-	-	19,071.3	11,508.0	7,563.3	246.8	-	246.8	223.9	
2006													
Mar	20,362.9	20,146.4	456.9	-	-	19,551.6	12,045.7	7,505.8	137.9	-	137.9	216.5	
Jun	22,202.8	21,987.6	606.9	-	-	21,272.1	13,462.7	7,809.4	108.6	-	108.6	215.2	
Sep	22,038.9	21,817.7	406.9	-	-	21,307.7	12,820.5	8,487.2	103.1	-	103.1	221.1	
Dec	21,951.6	21,774.7	126.9	-	-	21,556.7	12,109.5	9,447.2	91.1	-	91.1	176.9	
2007													
Jan	22,220.3	22,053.4	126.9	-	-	21,834.5	12,294.1	9,540.3	92.1	-	92.1	166.9	
Feb	22,743.9	22,594.4	426.9	-	-	22,076.6	12,376.1	9,700.4	90.9	-	90.9	149.5	
Mar	22,421.5	22,287.4	775.3	-	-	21,424.2	12,278.0	9,146.2	87.9	-	87.9	134.1	
Apr	22,433.9	22,323.9	734.3	-	-	21,532.7	12,326.2	9,206.4	57.0	-	57.0	110.0	
May	22,430.2	22,324.1	736.3	-	-	21,583.8	12,235.4	9,348.5	4.0	-	4.0	106.0	
Jun	22,801.3	22,698.2	658.3	-	-	22,035.9	12,451.7	9,584.2	4.0	-	4.0	103.1	
Jul	23,165.5	23,065.8	660.3	-	-	22,401.5	12,633.6	9,767.9	4.0	-	4.0	99.7	
Aug	23,752.7	23,655.2	662.3	-	-	22,988.9	13,032.5	9,956.5	4.0	-	4.0	97.4	
Sep	23,762.4	23,667.3	697.4	-	-	22,966.0	12,863.6	10,102.4	4.0	-	4.0	95.1	
Oct	24,007.4	23,914.6	699.4	-	-	23,211.2	12,906.5	10,304.8	4.0	-	4.0	92.8	
Nov	24,258.6	24,168.1	701.4	-	-	23,462.7	12,757.0	10,705.7	4.0	-	4.0	90.4	
Dec	24,075.1	23,977.4	80.0	-	-	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7	
2008													
Jan	24,929.7	24,834.5	657.2	-	-	24,173.3	13,287.2	10,886.1	4.0	-	4.0	95.2	
Feb	25,229.2	25,136.4	657.9	-	-	24,474.6	13,446.1	11,028.4	4.0	-	4.0	92.7	
Mar	25,289.6	25,148.7	658.6	-	-	24,486.1	13,484.8	11,001.3	4.0	-	4.0	140.9	

Source: Commercial Banks

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

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

Table 2.13(a)

	1999		2000		2001		2002		2003	
	Dec.		Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	47.9		39.2		1.2	-	9.3	-	63.4	-
FINANCIAL INSTITUTIONS	0.0	568.6	0.0	659.7	0.0	463.7	0.0	723.9	0.0	855.4
Pub. Finan. Instits.	-		0.0	-	0.0	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	0.0	-	0.0	-	-	-	-
Insurance Companies	-	485.8	-	557.0	-	385.6	-	655.6	-	769.6
Building Societies	-	1.3	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	6.2	-	3.0	-	8.6	-	9.2	-	13.0
Trust & Investment Companies	-	75.3	-	99.8	-	69.5	-	59.2	-	72.8
Pension Funds	-	0.0	-	0.0	-	0.0	-	-	-	-
BUSINESS ENTERPRISES	683.0	41704.3	419.6	43621.7	851.6	41052.8	807.5	38308.3	821.7	29696.1
<i>Agriculture</i>	81.6	8061.4	2.3	8674.8	7.3	8133.5	127.6	6759.5	102.3	3468.8
Sugarcane	70.3	62.7	2.3	43.3	0.0	122.2	107.8	114.0	102.3	120.3
Paddy	10.3	5418.9	0.0	5732.1	6.3	5370.5	4.7	4008.2	0.0	1813.3
Other Farming	0.0	332.4	0.0	372.5	0.0	179.0	0.0	139.7	0.0	93.4
Livestock	0.0	882.7	0.0	887.0	0.0	573.7	0.0	647.4	0.0	419.2
Forestry	0.9	711.3	0.0	684.9	1.0	935.3	15.1	639.8	0.0	72.0
Shrimp & Other Fishing	0.0	653.4	0.0	955.0	0.0	952.7	0.0	1210.4	0.0	950.6
<i>Mining & Quarrying</i>	208.7	1017.6	229.5	803.1	660.4	702.6	486.9	680.7	320.9	697.5
Bauxite	208.7	2.5	229.5	0.0	660.4	0.0	486.9	0.5	320.9	0.0
Other	0.0	1015.2	0.0	803.1	0.0	702.6	0.0	680.2	0.0	697.5
<i>Manufacturing</i>	199.2	15817.1	182.7	16104.0	179.2	15079.7	190.0	13716.3	384.6	10078.2
Timber and Sawmilling	0.0	2284.7	0.0	2715.0	0.0	2093.4	0.0	1478.3	0.0	1212.8
Other Construction and Engin.	0.0	2726.0	0.0	2458.7	0.0	2463.0	0.0	2171.9	0.0	2184.9
Sugar Molasses	0.0	140.9	0.0	535.2	0.0	997.8	0.0	550.5	0.0	504.8
Rice Milling	156.5	6098.1	149.9	5884.0	162.7	5145.3	174.4	6199.6	177.4	3557.5
Beverages, Food & Tobacco	0.0	1239.4	0.0	1048.9	0.0	753.1	0.0	505.0	0.0	536.7
Textiles & Clothing	42.6	122.9	32.8	87.8	16.5	69.5	15.6	66.3	0.0	54.7
Electricity	0.0	2.1	0.0	1.3	0.0	0.1	0.0	0.2	0.0	0.0
Other Manufacturing	0.0	3202.9	0.0	3373.1	0.0	3557.4	0.0	2744.5	207.1	2026.9
<i>Services</i>	193.5	16808.2	5.1	18039.8	4.6	17136.9	3.0	17151.8	14.0	15451.5
Drainage & Irrigation	0.0	172.9	0.0	75.4	0.0	61.3	0.0	43.5	0.0	28.0
Transportation	52.9	954.1	0.0	1297.3	0.0	1364.9	0.0	1012.8	0.0	956.5
Telecommunications	-	1.7	0.0	35.7	0.0	16.1	0.0	4.8	14.0	85.9
Entertaining & Catering	-	1430.9	0.0	1681.1	0.0	1651.2	0.0	1652.8	0.0	1794.7
Distribution	140.6	10144.7	0.0	10727.7	0.0	10091.9	0.0	9938.4	0.0	9245.5
Education	-	81.4	0.0	78.6	0.0	102.0	0.0	379.1	0.0	252.3
Health	-	135.8	0.0	142.0	0.0	156.9	0.0	107.0	0.0	138.3
Professional Services	-	773.9	0.0	799.2	0.0	775.6	0.0	637.8	0.0	561.7
Other Services	-	3112.9	5.1	3202.8	4.6	2917.1	3.0	3375.5	0.0	2388.6
HOUSEHOLDS	0.0	10461.7	0.0	9156.6	0.0	8761.5	0.0	9073.5	0.0	8825.5
Housing	-	3333.9	-	4147.7	-	3177.6	-	3850.7	-	3648.3
Motor Cars	-	961.6	-	968.3	-	1386.7	-	1417.8	-	1786.7
Other Durable Goods	-	320.1	-	118.6	-	479.7	-	656.7	-	688.0
Education	-	86.4	-	93.4	-	96.9	-	99.4	-	125.6
Travel	-	42.6	-	15.7	-	10.6	-	11.9	-	15.8
Other Purpose	-	5717.1	-	3812.9	-	3610.0	-	3037.1	-	2561.0
TOTAL	730.8	53159.5	458.8	53438.0	852.8	50277.9	816.8	48105.7	885.2	39377.0

Source: Commercial Banks

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

Table 2-13(b)

	2004							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	16.2	-	73.0	-	62.2	-	50.2	-
FINANCIAL INSTITUTIONS	0.0	792.9	0.0	708.4	0.0	524.8	0.0	490.0
Pub. Finan. Instits.	-	-	-	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	-	-	-	-	0.0	-	0.0
Insurance Companies	-	779.6	-	697.7	-	515.1	-	474.2
Building Societies	-	0.0	-	1.2	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	13.3	-	9.5	-	9.7	-	15.7
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.2
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	2506.5	28019.6	2201.9	27267.9	2097.2	27772.4	1265.4	26581.5
<i>Agriculture</i>	75.7	3626.0	0.9	3487.9	0.0	3220.3	0.0	3244.6
Sugarcane	75.7	119.1	0.9	118.4	0.0	170.7	0.0	28.3
Paddy	0.0	1842.9	0.0	1693.3	0.0	1651.9	0.0	1653.8
Other Farming	0.0	116.8	0.0	112.3	0.0	115.2	0.0	117.0
Livestock	0.0	390.1	0.0	386.5	0.0	242.3	0.0	372.4
Forestry	0.0	14.2	0.0	28.3	0.0	33.4	0.0	29.7
Shrimp & Other Fishing	0.0	1142.9	0.0	1149.1	0.0	1006.9	0.0	1043.4
<i>Mining & Quarrying</i>	321.3	643.1	140.2	647.8	293.3	668.8	60.3	409.9
Bauxite	321.3	0.0	140.2	0.0	293.3	0.0	60.3	96.0
Other	0.0	643.1	0.0	647.8	0.0	668.8	0.0	314.0
<i>Manufacturing</i>	2091.8	9101.3	2050.7	8972.7	1802.4	9712.3	1201.0	8539.8
Timber and Sawmilling	0.0	938.0	0.0	1005.2	0.0	1061.9	0.0	823.7
Other Constr. and Engin.	0.0	2106.1	0.0	2007.5	0.0	2344.6	0.0	2332.1
Sugar Molasses	586.1	468.7	573.5	469.2	356.8	672.2	0.0	3.5
Rice Milling	177.4	3306.3	177.4	3267.5	177.4	3131.0	177.4	2482.8
Beverages, Food & Tobacco	0.0	459.2	0.0	558.1	0.0	563.0	0.0	540.9
Textiles & Clothing	0.0	55.1	0.0	54.5	0.0	51.6	0.0	65.9
Electricity	1107.3	0.0	1079.4	0.0	1051.5	0.0	1023.6	4.9
Other Manufacturing	221.0	1767.8	220.4	1610.8	216.7	1888.1	0.0	2286.0
<i>Services</i>	17.7	14649.3	10.0	14159.5	1.5	14171.0	4.1	14387.2
Drainage & Irrigation	0.0	25.9	0.0	24.0	0.0	27.7	0.0	25.8
Transportation	0.0	1066.1	0.0	1263.6	0.0	1217.9	0.0	1143.7
Telecommunications	17.7	117.8	10.0	31.3	1.5	13.8	0.0	25.8
Entertaining & Catering	0.0	1751.0	0.0	1641.7	0.0	1956.4	0.0	1368.5
Distribution	0.0	8556.5	0.0	8128.4	0.0	8332.4	0.0	8988.3
Education	0.0	243.5	0.0	235.2	0.0	225.4	0.0	216.7
Health	0.0	132.0	0.0	144.5	0.0	147.6	0.0	148.6
Professional Services	0.0	509.4	0.0	570.1	0.0	594.8	0.0	518.1
Other Services	0.0	2247.2	0.0	2120.7	0.0	1655.0	4.1	1951.6
HOUSEHOLDS	0.0	7166.9	0.0	7204.9	0.0	7377.5	0.0	8192.5
Housing	-	2504.6	-	2471.4	-	2465.6	-	2622.1
Motor Cars	-	1488.6	-	1780.7	-	2030.3	-	2156.3
Other Durable Goods	-	684.0	-	666.9	-	539.1	-	310.1
Education	-	123.9	-	116.9	-	140.2	-	169.0
Travel	-	14.3	-	14.0	-	18.4	-	33.5
Other Purposes	-	2351.4	-	2155.1	-	2184.0	-	2901.4
TOTAL	2522.7	35979.3	2274.9	35181.1	2159.4	35674.8	1315.6	35264.0

Source: Commercial Banks

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

Table 2-13(c)

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

Source: Commercial Banks

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

Table 2-13(d)

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

Source: Commercial Banks

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

Table 2-13(e)

	2007											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	112.9	-	112.3	-	119.1	-	127.7	-	116.1	-	118.0	-
FINANCIAL INSTITUTIONS	0.0	272.1	0.0	249.8	0.0	246.6	0.0	217.3	0.0	185.7	0.0	209.8
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	259.8	-	236.6	-	232.1	-	204.5	-	171.8	-	185.5
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	12.3	-	13.2	-	14.5	-	12.7	-	13.9	-	24.3
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.1	-	0.0	-	0.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	2228.9	30648.0	2558.5	30943.9	2855.7	31402.3	2873.7	31647.7	2899.2	30900.4	2820.3	30774.1
<i>Agriculture</i>	324.4	3517.2	503.5	3541.4	517.4	3574.8	432.5	3464.9	489.2	3046.5	416.6	3027.8
Sugarcane	324.4	72.4	503.5	64.2	517.4	63.9	432.5	59.7	489.2	59.9	416.6	60.6
Paddy	0.0	1206.0	0.0	1195.4	0.0	1202.1	0.0	1113.9	0.0	1016.0	0.0	1022.5
Other Farming	0.0	79.9	0.0	77.8	0.0	77.1	0.0	76.3	0.0	74.0	0.0	76.0
Livestock	0.0	506.4	0.0	577.7	0.0	563.6	0.0	526.1	0.0	593.9	0.0	600.3
Forestry	0.0	43.0	0.0	44.1	0.0	48.4	0.0	49.8	0.0	45.6	0.0	49.9
Shrimp & Other Fishing	0.0	1609.4	0.0	1582.2	0.0	1619.6	0.0	1639.1	0.0	1257.1	0.0	1218.6
<i>Mining & Quarrying</i>	0.1	920.0	0.0	885.6	0.1	942.6	0.3	990.8	0.1	923.1	0.0	958.3
Bauxite	0.0	186.9	0.0	188.3	0.1	184.9	0.0	186.4	0.0	188.0	0.0	179.3
Other	0.1	733.1	0.0	697.3	0.0	757.7	0.3	804.4	0.1	735.1	0.0	779.0
<i>Manufacturing</i>	1904.3	10417.9	2045.9	10629.9	2338.2	10394.8	2438.9	10779.9	2409.9	10786.3	2403.7	10376.6
Timber and Sawmilling	0.0	1401.1	0.0	1468.3	0.0	1514.9	0.0	1565.3	0.0	1562.6	0.0	1664.2
Other Constr. and Engin.	0.0	3775.4	0.0	3907.5	0.0	4124.9	0.0	4062.9	0.0	3654.1	0.0	3747.6
Sugar Molasses	986.5	345.8	1137.3	349.7	1429.7	2.4	1549.0	2.7	1529.2	2.8	1603.1	4.3
Rice Milling	126.9	1317.4	126.9	1411.3	126.9	1339.1	126.9	1397.6	126.9	1431.1	46.9	1517.6
Beverages, Food & Tobacco	0.0	1266.1	0.0	1192.7	0.0	1364.4	0.0	1311.9	0.0	1397.4	0.0	1244.4
Textiles & Clothing	0.0	42.0	0.0	39.6	0.0	36.0	0.0	70.4	0.0	69.5	0.0	70.4
Electricity	790.9	11.0	781.6	10.5	781.6	9.9	763.0	9.3	753.7	359.1	753.7	8.2
Other Manufacturing	0.0	2259.1	0.0	2250.4	0.0	2003.1	0.0	2359.8	0.0	2309.8	0.0	2119.9
<i>Services</i>	0.0	15792.9	9.2	15887.0	0.0	16490.2	1.9	16412.1	0.1	16144.4	0.0	16411.3
Drainage & Irrigation	0.0	30.6	0.0	30.1	0.0	46.3	0.0	41.8	0.0	41.9	0.0	32.7
Transportation	0.0	1155.7	0.0	1164.2	0.0	1414.5	0.0	1493.1	0.0	1490.9	0.0	1424.5
Telecommunications	0.0	56.1	0.0	52.0	0.0	39.3	0.0	44.9	0.0	38.9	0.0	113.3
Entertaining & Catering	0.0	2146.6	0.0	2141.8	0.0	2179.6	0.0	2157.1	0.0	2243.8	0.0	2203.7
Distribution	0.0	9480.6	0.0	9574.4	0.0	9908.9	0.0	9774.0	0.0	9452.9	0.0	9686.3
Education	0.0	85.4	0.0	88.6	0.0	78.8	0.0	83.5	0.0	81.2	0.0	78.0
Health	0.0	195.2	0.0	206.8	0.0	198.5	0.0	178.1	0.0	190.9	0.0	160.7
Professional Services	0.0	433.9	0.0	431.5	0.0	438.4	0.0	471.7	0.0	497.8	0.0	492.8
Other Services	0.0	2209.0	9.2	2197.5	0.0	2185.9	1.9	2168.0	0.1	2106.2	0.0	2219.4
HOUSEHOLDS	0.0	12389.8	0.0	12650.9	0.0	13044.5	0.0	13108.7	0.0	13629.0	0.0	14097.8
Housing	-	3939.5	-	3968.9	-	3895.3	-	4118.9	-	4130.2	-	4081.2
Motor Cars	-	3432.0	-	3502.6	-	3284.5	-	3202.1	-	3460.1	-	3797.0
Other Durable Goods	-	630.7	-	648.7	-	606.1	-	621.6	-	600.4	-	591.0
Education	-	246.3	-	241.2	-	237.0	-	245.8	-	246.1	-	251.5
Travel	-	55.2	-	54.3	-	61.0	-	61.2	-	61.7	-	66.5
Other Purposes	-	4086.0	-	4235.2	-	4960.7	-	4859.1	-	5130.4	-	5310.7
TOTAL	2341.7	43309.9	2670.8	43844.7	2974.9	44693.5	3001.3	44973.7	3015.3	44715.0	2938.3	45081.6

Source: Commercial Banks

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

Table 2-13(f)

	2007											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	118.7	-	117.0	-	115.7	-	104.7	-	85.0	-	89.5	-
FINANCIAL INSTITUTIONS	0.0	170.3	0.0	171.1	0.0	208.5	0.0	35.3	0.0	36.5	0.0	37.8
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	164.4	-	158.6	-	195.6	-	26.2	-	21.6	-	22.3
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	5.9	-	12.5	-	12.9	-	9.1	-	14.8	-	15.5
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	2,896.1	30,640.0	3,085.7	30,521.7	2,797.6	30,975.4	2,864.0	32,003.6	2,794.6	32,249.7	1,239.6	32,956.5
Agriculture	417.7	2,965.5	642.8	2,836.6	433.6	2,866.1	448.8	2,936.1	420.2	2,921.2	369.7	2,984.5
Sugarcane	417.7	60.9	642.8	61.2	433.6	131.1	448.8	131.6	420.2	131.3	369.7	129.8
Paddy	0.0	1,094.9	0.0	1,108.1	0.0	1,049.7	0.0	971.4	0.0	913.9	0.0	942.5
Other Farming	0.0	59.3	0.0	64.7	0.0	62.2	0.0	58.0	0.0	51.0	0.0	54.8
Livestock	0.0	572.0	0.0	537.7	0.0	611.8	0.0	651.1	0.0	610.5	0.0	637.8
Forestry	0.0	27.6	0.0	31.4	0.0	28.9	0.0	33.8	0.0	32.5	0.0	50.2
Shrimp & Other Fishing	0.0	1,150.8	0.0	1,033.5	0.0	982.4	0.0	1,090.2	0.0	1,182.0	0.0	1,169.5
Mining & Quarrying	0.0	864.2	0.1	1,000.8	0.6	1,002.2	0.0	938.4	0.8	943.8	1.1	822.8
Bauxite	0.0	170.7	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	693.5	0.1	1,000.8	0.5	1,002.2	0.0	938.4	0.8	943.8	1.1	822.8
Manufacturing	2,475.4	10,065.1	2,442.8	9,913.0	2,363.4	9,995.7	2,415.2	10,314.8	2,373.5	10,616.1	864.7	10,634.6
Timber and Sawmilling	0.0	1,704.4	0.0	1,704.2	0.0	1,722.5	0.0	1,703.6	0.0	1,666.6	0.0	1,747.1
Other Constr. and Engin.	0.0	3,574.2	0.0	3,300.7	0.0	3,553.0	0.0	3,494.0	0.0	3,588.1	0.0	3,346.8
Sugar Molasses	1,642.7	5.4	1,496.7	6.6	1,508.2	6.3	1,446.5	7.0	1,595.7	7.8	0.0	8.3
Rice Milling	46.9	1,414.9	46.9	1,316.1	80.0	1,279.3	80.0	1,348.4	80.0	1,691.1	80.0	1,556.4
Beverages, Food & Tobacco	0.0	1,207.9	0.0	1,241.6	0.0	1,267.7	0.0	1,429.9	0.0	1,478.7	0.0	1,315.3
Textiles & Clothing	0.0	65.5	0.0	62.6	0.0	60.9	0.0	57.4	0.0	56.1	0.0	48.9
Electricity	785.8	7.6	899.1	6.8	775.2	6.9	888.7	8.3	697.9	31.4	784.7	6.3
Other Manufacturing	0.0	2,085.2	0.0	2,274.3	0.0	2,099.2	0.0	2,266.2	0.0	2,096.4	0.0	2,605.4
Services	3.0	16,745.3	0.0	16,771.3	0.0	17,111.4	0.0	17,814.4	0.0	17,768.6	4.1	18,514.7
Drainage & Irrigation	0.0	31.1	0.0	30.8	0.0	29.5	0.0	28.9	0.0	27.9	0.0	25.5
Transportation	0.0	1,252.3	0.0	1,449.7	0.0	1,303.2	0.0	1,481.1	0.0	1,474.4	3.2	1,608.2
Telecommunications	0.0	110.0	0.0	105.8	0.0	24.1	0.0	472.2	0.0	30.2	0.0	28.5
Entertaining & Catering	0.0	2,220.5	0.0	2,150.4	0.0	2,080.2	0.0	1,589.8	0.0	2,018.8	0.0	1,984.2
Distribution	2.9	9,998.9	0.0	9,984.4	0.0	10,469.5	0.0	10,816.9	0.0	10,779.5	0.3	10,990.9
Education	0.0	83.2	0.0	84.1	0.0	82.4	0.0	85.3	0.0	78.0	0.0	75.1
Health	0.0	176.9	0.0	181.7	0.0	189.0	0.0	212.3	0.0	203.0	0.0	217.4
Professional Services	0.0	638.7	0.0	599.2	0.0	609.0	0.0	573.4	0.0	607.9	0.0	654.5
Other Services	0.1	2,233.7	0.0	2,185.2	0.0	2,324.4	0.0	2,554.6	0.0	2,548.9	0.7	2,930.4
HOUSEHOLDS	0.0	14,381.9	0.0	14,750.2	0.0	14,860.9	0.0	15,509.1	0.0	16,370.8	0.0	17,005.1
Housing	-	4,128.2	-	4,146.9	-	5,069.2	-	4,922.4	-	4,337.0	-	4,242.6
Motor Cars	-	3,897.3	-	3,956.3	-	2,712.4	-	2,788.0	-	4,249.9	-	4,324.8
Other Durable Goods	-	589.9	-	571.4	-	587.8	-	586.0	-	638.8	-	744.0
Education	-	256.0	-	260.7	-	278.1	-	274.5	-	273.0	-	274.8
Travel	-	75.6	-	75.4	-	85.0	-	75.1	-	70.6	-	68.9
Other Purposes	-	5,434.8	-	5,739.5	-	6,128.3	-	6,863.0	-	6,801.6	-	7,349.9
TOTAL	3,014.8	45,192.2	3,202.7	45,443.1	2,913.4	46,044.8	2,968.7	47,548.0	2,879.7	48,656.9	1,329.1	49,999.3

Source: Commercial Banks

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

Table 2-13(g)

	2008					
	Jan.		Feb.		Mar.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	82.7	-	77.2	-	84.2	-
FINANCIAL INSTITUTIONS	0.0	35.2	0.0	57.4	0.0	38.3
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0
Insurance Companies	-	21.1	-	31.8	-	24.8
Building Societies	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	14.1	-	25.6	-	13.4
Trust & Investment Companies	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	2,761.8	33,071.8	2,792.2	33,939.4	3,149.7	34,185.9
Agriculture	496.6	3,042.5	418.8	3,133.8	498.3	3,274.9
Sugarcane	496.6	128.4	418.8	128.1	498.3	126.2
Paddy	0.0	1,060.9	0.0	1,145.5	0.0	1,168.5
Other Farming	0.0	48.3	0.0	53.9	0.0	91.4
Livestock	0.0	626.4	0.0	668.4	0.0	627.5
Forestry	0.0	46.8	0.0	30.1	0.0	53.8
Shrimp & Other Fishing	0.0	1,131.7	0.0	1,107.9	0.0	1,207.4
Mining & Quarrying	0.9	754.2	1.4	765.9	0.3	759.4
Bauxite	0.0	19.8	0.0	0.0	0.0	20.6
Other	0.9	734.5	1.4	765.9	0.3	738.8
Manufacturing	2,263.5	9,686.1	2,371.9	10,005.4	2,651.1	10,378.3
Timber and Sawmilling	0.0	1,780.2	0.0	1,830.2	0.0	1,898.3
Other Constr. and Engin.	0.0	3,145.4	0.0	3,392.1	0.0	3,371.1
Sugar Molasses	1,222.4	1.4	1,253.0	1.4	1,325.6	1.4
Rice Milling	357.2	1,313.8	357.9	1,177.7	358.6	1,182.5
Beverages, Food & Tobacco	0.0	1,132.0	0.0	1,133.2	0.0	1,121.7
Textiles & Clothing	0.0	93.2	0.0	90.8	0.0	108.8
Electricity	683.8	24.9	761.0	27.5	966.9	4.8
Other Manufacturing	0.0	2,195.1	0.0	2,352.4	0.0	2,689.7
Services	0.8	19,589.0	0.0	20,034.2	0.0	19,773.3
Drainage & Irrigation	0.0	25.1	0.0	24.9	0.0	24.3
Transportation	0.0	2,000.5	0.0	2,112.7	0.0	2,159.5
Telecommunications	0.0	35.1	0.0	50.8	0.0	44.1
Entertaining & Catering	0.0	2,028.1	0.0	2,033.2	0.0	2,078.2
Distribution	0.1	11,939.6	0.0	12,138.1	0.0	11,593.7
Education	0.0	70.9	0.0	75.9	0.0	67.7
Health	0.0	224.3	0.0	217.3	0.0	204.6
Professional Services	0.0	572.9	0.0	604.0	0.0	547.0
Other Services	0.7	2,692.4	0.0	2,777.3	0.0	3,054.3
HOUSEHOLDS	0.0	15,126.0	0.0	14,976.8	0.0	15,085.3
Housing	-	3,989.4	-	5,001.3	-	4,736.9
Motor Cars	-	4,409.1	-	4,487.9	-	4,547.4
Other Durable Goods	-	691.7	-	667.5	-	648.2
Education	-	272.6	-	289.2	-	275.0
Travel	-	66.7	-	66.9	-	65.4
Other Purposes	-	5,696.5	-	4,464.1	-	4,812.3
TOTAL	2,844.5	48,233.0	2,869.4	48,973.6	3,233.9	49,309.4

Source: Commercial Banks

COMMERCIAL BANKS: LIQUID ASSETS
(G\$ Million)

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Treasury Bills 1)	Req. Liquid Assets 2)	Surplus (+) Deficit (-)
1998	21062.0	1319.0	3412.6	102.7	486.5	2590.8	13150.4	15620.5	5441.5
1999	20909.7	2312.7	1133.0	891.1	1058.9	4068.6	11445.5	16155.2	4754.5
2000	31611.2	1897.4	3370.3	1061.2	882.3	3491.9	20908.1	19158.1	12453.2
2001	33533.8	1791.0	4996.7	1239.4	626.9	3454.1	21425.8	20153.5	13380.3
2002	37300.1	1866.0	6006.1	395.6	899.3	2540.7	25592.3	22330.0	14970.0
2003									
Mar	35717.9	1455.3	2091.0	793.4	632.6	3251.6	27493.9	22419.6	13298.3
Jun	37150.5	1335.2	4565.5	318.5	920.8	3362.1	26648.5	22809.0	14341.6
Sep	38635.3	1479.3	2941.7	205.2	579.7	3731.7	29697.6	23356.8	15278.4
Dec	39992.5	2022.9	6066.7	478.5	773.9	5436.2	25214.1	23510.0	16482.5
2004									
Mar	42237.5	1756.4	4058.3	466.2	558.1	4664.1	30734.3	24461.4	17776.0
Jun	42866.0	1572.6	1769.2	644.7	609.4	5400.2	32870.0	24465.0	18401.0
Sep	41284.9	1915.2	3040.9	636.3	384.6	5400.8	29907.1	24664.3	16620.7
Dec	48954.7	2455.9	6956.2	589.1	883.8	6954.3	31115.4	26330.9	22623.8
2005									
Mar	51888.1	2252.2	4985.6	1206.2	881.6	6549.7	36012.9	27797.8	24052.3
Jun	49861.0	2208.1	3042.8	2644.0	488.0	8114.8	33363.4	28180.8	21634.5
Sep	48532.5	1968.2	5750.0	2186.2	1254.0	7195.2	30178.9	27997.9	20534.6
Dec	56441.6	2811.1	8199.9	2901.0	1604.5	7524.1	33401.0	29826.1	26615.5
2006									
Mar	56777.7	1996.0	4185.0	3693.1	826.3	7511.8	38565.6	30580.9	26196.8
Jun	54262.6	1745.7	4244.7	4081.9	948.5	10993.3	32248.5	31491.7	22770.9
Sep	58756.5	1844.4	5907.0	3278.4	705.8	9458.7	37562.3	32244.2	26512.3
Dec	55577.2	2841.9	4116.5	3917.6	1878.6	6194.1	36628.5	33252.0	22325.2
2007									
Jan	58224.6	2554.0	6511.5	5063.9	738.5	7472.5	35884.2	34500.8	23723.7
Feb	57075.7	2594.3	3539.0	5398.2	1237.4	5902.5	38404.2	34979.4	22096.3
Mar	55511.6	2172.9	2157.7	3183.2	855.0	9933.0	37209.8	34875.6	20636.0
Apr	56005.6	2413.1	5042.8	3104.5	1159.3	9757.6	34528.2	35712.8	20292.8
May	55192.4	2546.9	6340.1	3864.7	747.4	9342.4	32350.9	36266.4	18926.0
Jun	54596.0	2500.3	5851.4	3500.5	1095.7	8119.6	33528.5	35681.4	18914.6
Jul	53986.9	2816.3	3841.9	3429.8	780.9	7495.0	35622.9	35247.9	18739.0
Aug	53495.8	2640.3	3973.7	2918.3	760.3	7655.4	35547.8	35304.3	18191.6
Sep	50823.6	2580.2	2328.9	2755.9	419.6	7012.1	35726.9	35723.2	15100.4
Oct	60971.6	2790.3	4231.7	2849.5	1304.3	16517.0	33278.8	36567.0	24404.6
Nov	62599.6	2337.3	6936.5	3105.2	392.1	15568.4	34260.1	38225.5	24374.1
Dec	65050.9	3736.8	1331.3	3095.4	1056.3	21456.3	34374.9	38071.4	26979.5
2008									
Jan	67519.4	2820.9	6726.1	1044.3	340.0	18558.0	38030.2	39339.5	28180.0
Feb	66713.2	2273.2	4111.0	1086.2	977.5	17513.4	40752.0	39206.5	27506.7
Mar	71073.2	3334.0	5498.1	868.9	1811.7	18399.8	41160.7	39503.9	31569.3

Source: Commercial Banks

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

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

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS

(G\$ Million)

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)
2006					2007				
Apr	07th	17476.5	21575.8	4099.3	Apr	06th	19528.7	22215.7	2687.0
	14th	17612.6	22007.7	4395.0		13th	19721.5	23857.8	4136.3
	21st	17731.5	22080.2	4348.7		20th	19990.6	27355.7	7365.0
	28th	17933.8	19247.6	1313.8		27th	20133.0	25175.8	5042.8
May	06th	17621.6	21158.0	3536.4	May	04th	20147.4	24081.0	3933.6
	13th	17937.8	21582.4	3644.6		11th	20305.4	25356.6	5051.3
	20th	17863.3	21400.3	3537.0		18th	20291.4	26316.9	6025.5
	27th	17824.4	20681.4	2857.0		25th	20451.3	26791.3	6340.1
Jun	02nd	17819.3	21158.4	3339.1	Jun	01st	20275.8	24178.4	3902.6
	09th	17921.9	22575.8	4653.9		08th	20213.1	25256.1	5043.0
	16th	17985.3	21617.5	3632.2		15th	20335.2	23856.5	3521.3
	23rd	17733.0	21851.6	4118.7		22nd	20289.9	25648.7	5358.8
	30th	17841.9	22086.6	4244.7		29th	20188.2	26039.7	5851.4
Jul	07th	17887.0	23079.6	5192.6	Jul	06th	20107.6	26460.4	6352.8
	14th	17906.5	23286.1	5379.6		13th	20149.6	25850.1	5700.5
	21st	17855.7	23092.2	5236.6		20th	20230.4	23283.3	3052.9
	28th	17820.2	23807.6	5987.4		27th	19967.7	23809.6	3841.9
Aug	04th	17848.1	24666.4	6818.4	Aug	03rd	20024.7	25173.8	5149.1
	11th	17917.3	24506.4	6589.1		10th	20127.0	25366.9	5239.9
	18th	18005.5	25660.0	7654.5		17th	20187.8	24931.6	4743.8
	25th	18182.6	24805.0	6622.4		24th	20042.6	23754.3	3711.7
Sep	01st	18160.4	24895.8	6735.5	Sep	31st	19979.1	23952.8	3973.7
	08th	18153.7	25364.5	7210.8		07th	19956.7	24270.4	4313.8
	15th	18151.9	23466.9	5315.0		14th	20102.4	22291.1	2188.7
	22nd	18242.1	24168.5	5926.4		21st	20093.3	22589.4	2496.1
	29th	18238.5	24145.5	5907.0		28th	20201.0	22529.9	2328.9
Oct	06th	18265.0	23339.6	5074.6	Oct	05th	20268.3	22895.3	2627.0
	13th	18354.0	23475.4	5121.3		12th	20408.0	23286.9	2878.9
	20th	18332.7	24380.3	6047.7		19th	20626.0	24294.6	3668.6
	27th	18463.0	23906.6	5443.6		26th	20692.9	24924.6	4231.7
Nov	03rd	18427.9	24566.1	6138.2	Nov	02nd	20884.5	25368.6	4484.1
	10th	18585.2	24946.5	6361.2		09th	21051.9	26926.2	5874.3
	17th	18659.6	24985.4	6325.8		16th	21300.4	26732.7	5432.3
	24th	18857.1	22647.6	3790.5		23rd	21398.9	26463.7	5064.9
Dec					30th	21578.5	28515.0	6936.5	
	1st	18639.9	23362.8	4722.9	Dec	07th	21599.4	28295.1	6695.7
	8th	18697.6	24067.3	5369.7		14th	21802.4	25268.4	3466.0
	15th	18875.6	22296.7	3421.1		21st	21640.3	23322.1	1681.8
	22nd	18733.6	23751.7	5018.1		28th	21477.4	22808.6	1331.3
29th	18635.2	22751.7	4116.5						
2007				2008					
Jan	05th	18882.2	25488.2	6606.0	Jan	04th	21389.6	27576.5	6186.9
	12th	18991.8	27146.2	8154.4		11th	21738.8	30065.4	8326.6
	19th	19304.0	25806.0	6502.1		18th	22001.7	30426.4	8424.7
	26th	19444.6	25956.1	6511.5		25th	22190.8	28916.8	6726.1
Feb	02nd	19429.6	26602.5	7173.0	Feb	01st	22052.4	27227.8	5175.5
	09th	19462.0	24426.2	4964.2		08th	22108.5	27987.8	5879.3
	16th	19579.0	23888.3	4309.2		15th	22214.1	27776.1	5562.0
	23rd	19709.6	23248.6	3539.0		22nd	22239.7	26427.7	4188.0
Mar					29th	22166.3	26277.3	4111.0	
	02nd	19628.0	22262.3	2634.3	Mar	07th	22156.8	28206.5	6049.7
	09th	19507.3	23453.7	3946.3		14th	22216.1	27403.0	5186.9
	16th	19952.5	23678.0	3725.4		21st	22247.6	26615.9	4368.2
	23rd	19833.6	22625.4	2791.9		28th	22344.9	27843.0	5498.1
30th	19663.7	21821.4	2157.7						

Source: Commercial Banks

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		
																Total		Currency	Demand Deposits
1998	-71.2	1229.8	-1301.0	31947.0	-14187.9	-6340.9	-3600.5	-4246.5	-5703.4	51838.3	68695.6	17820.7	11334.2	6486.4	50874.9	-36819.9	
1999	11591.9	8361.0	3230.8	23860.3	-26735.3	-22080.0	-2618.9	-2036.4	-5227.7	55823.3	77007.7	21576.0	13422.2	8153.9	55431.7	-41555.5	
2000	23181.5	19835.1	3346.4	25066.4	-25848.3	-20421.0	-1319.7	-4107.6	-7486.2	58341.0	85445.1	24826.6	14495.1	10331.6	60618.5	-37257.1	
2001	30136.4	23542.4	6594.0	26052.6	-24212.6	-18287.5	-1041.0	-4884.1	-7544.9	57810.0	93035.5	24807.4	15138.3	9669.1	68228.1	-36946.5	
2002	32203.2	24539.4	7663.8	29141.2	-22025.9	-15330.5	-1900.8	-4794.7	-7497.7	58664.8	98147.3	26364.8	15409.7	10955.1	71782.6	-36802.9	
2003	38080.0	25011.4	13068.6	25198.9	-14396.7	-5926.8	-1581.5	-6888.3	-8998.2	48593.7	106259.1	30792.7	17888.2	12904.5	75466.5	-42980.2	
2004	34001.5	19424.9	14576.6	37419.2	-942.9	9551.6	-2583.2	-7911.3	-10023.9	48386.0	114494.6	34606.3	19545.6	15060.7	79888.2	-43073.9	
2005																	
Mar	36598.2	20873.3	15724.9	35152.0	-1910.9	10596.5	-1824.8	-10682.6	-11316.4	48379.3	115034.8	34059.9	18120.7	15939.2	80974.9	-43284.6	
Jun	39249.3	21146.4	18102.9	32417.6	-6138.0	6116.2	-434.7	-11819.5	-11970.1	50525.7	113958.5	32507.8	17586.7	14921.1	81450.8	-42291.7	
Sep	39266.5	20061.6	19204.8	37177.2	-4495.4	6583.4	93.7	-11172.5	-9196.1	50868.7	118535.8	33929.3	18180.5	15748.7	84606.5	-42092.1	
Dec	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																	
Mar	53456.7	34967.8	18488.9	31731.6	-13078.5	5163.2	-6339.4	-11902.3	-8865.7	53675.7	125516.3	36460.8	19571.0	16889.8	89055.4	-40328.0	
Jun	56252.4	33071.7	23180.7	32984.5	-15017.7	2484.3	-5522.4	-11979.6	-8970.9	56973.1	129267.3	37602.5	19912.5	17690.0	91664.9	-40030.4	
Sep	57931.7	37629.5	20302.2	37652.8	-11623.7	7155.8	-6574.4	-12205.2	-8260.5	57537.1	135227.9	40771.6	20774.7	19996.9	94456.3	-39643.4	
Dec	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																	
Jan	61430.4	37913.5	23516.9	44734.8	-9909.0	10386.6	-7407.7	-12887.8	-7330.3	61974.1	143672.4	45642.4	23321.5	22320.9	98030.0	-37507.2	
Feb	63033.2	38958.8	24074.4	47292.1	-9092.6	11447.4	-7624.0	-12915.9	-6887.2	63271.9	146015.4	46116.5	23415.6	22700.8	99898.9	-35690.0	
Mar	63603.4	38066.4	25537.0	46056.4	-10501.3	8533.5	-6858.5	-12176.3	-7535.6	64093.3	146672.5	46551.5	24368.5	22183.0	100121.0	-37012.7	
Apr	64777.9	37566.1	27211.7	48282.4	-8148.4	11616.9	-7131.4	-12633.9	-9227.9	65658.6	148820.3	47174.2	24405.8	22768.4	101646.1	-35760.0	
May	65454.8	35467.3	29987.5	46922.7	-10721.0	9558.6	-7791.0	-12488.6	-8628.6	66272.2	149310.3	45003.1	23739.8	21263.4	104307.1	-36932.8	
Jun	65430.0	36720.4	28709.6	44811.9	-13585.8	7170.0	-8584.8	-12171.0	-8528.1	66925.8	148635.5	44591.1	23714.5	20876.6	104044.3	-38393.5	
Jul	69811.2	39438.9	30372.4	43238.2	-15930.5	4632.3	-8433.3	-12129.6	-8196.2	67364.9	149233.7	44944.2	23527.2	21417.0	104289.5	-36184.3	
Aug	70702.3	40097.3	30605.0	43351.9	-16259.2	4526.0	-8733.8	-12051.4	-8259.4	67870.5	150086.7	46495.6	24056.0	22439.6	103591.2	-36032.5	
Sep	75440.5	43555.2	31885.3	44720.7	-15060.3	4669.3	-7499.7	-12229.9	-8516.8	68297.7	152350.0	46608.8	24438.8	22170.0	105741.2	-32188.9	
Oct	79800.0	44882.6	34917.4	40419.5	-21307.1	359.4	-9424.5	-12242.0	-8489.9	70216.4	156053.0	49340.2	25162.5	24177.7	106712.9	-35633.6	
Nov	81396.1	47089.9	34306.2	43903.9	-19356.5	2013.7	-8969.5	-12400.6	-8484.8	71745.1	16114.4	52292.5	26402.1	25890.4	108821.9	-35814.4	
Dec	83094.4	44643.2	38451.2	41430.5	-22619.9	3522.2	-9922.8	-16219.3	-9296.5	73346.9	163399.4	54240.7	29800.6	24440.1	109158.7	-38874.5	
2008																	
Jan	84263.5	50175.3	34088.3	41137.5	-22121.1	5334.6	-9864.2	-17591.5	-9769.3	73027.9	163653.2	52358.3	27134.5	25223.8	111294.9	-38252.1	
Feb	82426.7	48116.8	34310.0	42388.5	-21668.2	6707.3	-9635.8	-18739.7	-10275.6	74332.2	163768.1	51610.9	27750.1	23860.8	112157.2	-38952.9	
Mar	88270.8	52487.6	35783.2	38674.4	-25769.5	5210.3	-10004.3	-20975.5	-10311.1	74755.1	167164.0	53590.3	28296.4	25293.9	113573.8	-40218.8	

Source: Bank of Guyana and Commercial Banks.

GUYANA: SELECTED INTEREST RATES 1)
(Percent Per Annum)

Table 4.1

	2004		2005			2006			2007			2008												
	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		
BANK OF GUYANA																								
Bank Rate	6.00	6.00	6.00	6.25	6.25	6.50	6.75	6.75	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
Treasury Bill Discount Rate	3.79	3.74	3.85	3.85	3.85	3.98	4.16	4.16	3.94	3.94	3.94	3.94	3.94	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90
91 Days	3.96	3.84	4.11	4.11	4.11	4.18	4.18	4.18	4.00	4.00	4.00	4.00	4.00	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.96	3.96	3.89	3.89
182 Days	4.13	4.21	4.30	4.30	4.11	4.25	4.24	4.19	4.23	4.23	4.23	4.10	4.19	4.19	4.05	4.05	4.35	4.35	4.35	4.15	4.15	4.46	4.34	4.34
364 Days																								
COMMERCIAL BANKS																								
Small Savings Rate	3.42	3.38	3.38	3.38	3.29	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.15	3.15	3.15	3.15	3.15	3.15
Prime Lending Rate (weighted average 2)	15.65	15.24	15.30	14.82	14.32	14.47	14.52	14.46	14.33	14.04	13.99	13.97	14.05	14.05	14.09	13.96	13.90	13.80	13.89	13.94	13.94	13.93	13.98	13.98
Prime Lending Rate 3)	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71
Comm. Banks' Lending Rate (weighted average)	14.31	13.50	13.20	12.84	12.84	12.80	13.12	12.89	12.83	12.71	12.71	12.71	12.71	12.71	12.58	12.40	12.47	12.37	12.40	12.35	12.35	12.35	12.35	12.35
HAND-IN-HAND TRUST CORP. INC. 4)																								
Domestic Mortgages	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
Commercial Mortgages	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00
Average Deposit Rates	3.75	3.23	3.23	3.23	3.23	3.23	3.14	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23
NEW BUILDING SOCIETY																								
Deposits 5)	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
Mortgage Rates	8.95	8.95	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
Five dollar shares	4.00	4.00	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80
Save and prosper shares	5.00	5.00	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50

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

- 1) End of period rates.
- 2) The prime lending rate reported by the banks has been weighted by the amount of loans issued at the corresponding rate.
- 3) The average prime lending rate actually used by commercial banks applicable to loans and advances.
- 4) Effective from March 2004 GNCB Trust Company has been re-named Hand-in Hand Trust Corp. Inc.
- 5) Small savings rate

COMMERCIAL BANKS: SELECTED INTEREST RATES
(Percent Per Annum)

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate 1)	Small Savings Deps.	3 Mths. Time Deps.	6 Mths. Time Deps.	9 Mths. Time Deps.	12 Mths. Time Deps.
1998	16.64	7.06	8.02	8.34	9.00	9.65
1999	17.25	7.97	9.34	9.90	10.17	10.26
2000	17.21	7.28	7.37	8.92	8.96	9.41
2001	16.79	6.70	7.15	7.03	7.13	8.07
2002	16.25	4.29	3.70	3.91	4.13	4.23
2003						
Mar	14.88	4.25	3.56	3.91	4.13	4.23
Jun	14.88	3.96	3.27	3.56	4.00	3.85
Sep	14.88	3.54	2.94	3.33	3.50	3.75
Dec	14.88	3.46	2.81	3.16	3.50	3.54
2004						
Mar	14.54	3.46	2.81	3.15	3.50	3.58
Jun	14.54	3.42	2.71	3.10	3.50	3.42
Sep	14.54	3.42	2.59	2.95	3.50	3.29
Dec	14.54	3.42	2.59	2.85	3.50	3.38
2005						
Mar	14.54	3.38	2.59	2.90	3.38	3.21
Jun	14.54	3.38	2.59	2.90	3.38	3.25
Sep	14.54	3.38	2.59	2.90	3.38	3.25
Dec	14.54	3.38	2.59	2.90	3.38	3.25
2006						
Mar	14.54	3.38	2.59	2.90	3.38	3.25
Jun	14.54	3.29	2.55	2.85	3.38	3.17
Sep	14.54	3.19	2.48	2.20	3.00	3.00
Dec	14.54	3.19	2.48	2.20	3.00	3.00
2007						
Jan	14.54	3.19	2.48	2.20	3.00	3.00
Feb	14.54	3.19	2.48	2.20	3.00	3.00
Mar	14.54	3.19	2.48	2.20	3.00	3.00
Apr	14.54	3.19	2.48	2.20	3.00	3.00
May	14.54	3.19	2.48	2.20	3.00	3.00
Jun	14.54	3.19	2.48	2.20	3.00	3.00
Jul	14.54	3.19	2.48	2.20	3.00	3.00
Aug	14.71	3.19	2.48	2.20	3.00	3.00
Sep	14.71	3.19	2.48	2.20	3.00	3.00
Oct	14.71	3.19	2.48	2.20	3.00	3.00
Nov	14.71	3.19	2.48	2.20	3.00	3.00
Dec	14.71	3.15	2.40	2.10	3.00	2.96
2008						
Jan	14.71	3.15	2.40	2.10	3.00	2.96
Feb	14.71	3.15	2.40	2.10	3.00	2.96
Mar	14.71	3.15	2.40	2.10	3.00	2.96

Source: Commercial Banks

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

COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.			U.K.		Euro Area
	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Treas Bill	Bank Rate	Treas Bill	Bank Rate 1)	Bank Rate	
1998	8.84	11.25	11.88	13.00	5.70	9.00	23.52	4.42	4.50	5.72	7.06	...	
1999	11.07	13.25	10.09	13.00	6.05	10.00	20.61	5.23	5.00	5.49	...	4.00	
2000	9.20	11.75	10.85	13.00	3.85	10.00	20.16	5.83	6.00	5.63	...	5.75	
2001	6.25	8.75	6.33	13.00	1.97	7.50	17.03	1.72	1.25	3.83	...	4.25	
2002	3.91	6.25	4.39	7.25	1.51	7.50	17.01	1.20	0.75	3.84	...	3.75	
2003													
Mar	3.00	5.25	4.30	7.25	2.50	7.50	33.47	1.12	2.25	3.47	...	3.50	
Jun	2.99	5.25	...	7.25	1.91	7.50	29.92	0.94	2.20	3.47	...	3.00	
Sep	3.40	5.50	4.80	7.00	1.24	7.50	23.42	0.94	2.00	3.52	...	3.00	
Dec	3.40	5.50	4.79	7.00	0.77	7.50	23.46	0.89	2.00	3.83	...	3.00	
2004													
Mar	3.47	5.50	4.82	7.00	0.37	7.50	15.23	0.94	2.00	4.13	...	3.00	
Jun	3.52	5.50	4.78	7.00	0.30	7.50	14.98	1.28	2.01	4.61	...	3.00	
Sep	3.80	6.00	4.75	7.00	1.79	7.50	14.80	1.67	2.58	4.69	...	3.00	
Dec	3.79	6.00	4.70	7.00	2.76	7.50	14.94	2.20	3.15	4.68	...	3.00	
2005													
Mar	3.84	6.00	4.74	7.25	3.28	7.50	13.46	2.76	3.58	4.77	...	3.00	
Jun	3.80	6.00	4.83	7.25	4.75	7.50	12.88	3.00	4.01	4.62	...	3.00	
Sep	3.76	6.00	4.93	7.75	5.28	10.00	13.15	3.46	4.59	4.40	...	3.00	
Dec	3.74	6.00	4.95	8.00	6.22	10.00	13.55	3.89	5.16	4.43	...	3.25	
2006													
Mar	3.85	6.25	5.43	8.75	6.22	12.00	13.18	4.51	5.53	4.40	...	3.50	
Jun	3.85	6.25	6.12	9.25	6.19	12.00	12.82	4.79	6.02	4.54	...	3.75	
Sep	3.98	6.50	6.70	10.00	6.21	12.00	12.49	4.82	6.25	4.84	...	4.00	
Dec	4.16	6.75	6.74	10.00	6.56	12.00	12.31	4.84	6.25	5.08	...	4.50	
2007													
Jan	4.16	6.75	6.80	10.00	6.91	12.00	11.99	4.96	6.25	5.30	...	4.50	
Feb	3.94	6.50	6.75	10.00	6.85	12.00	11.94	5.02	6.25	5.34	...	4.50	
Mar	3.94	6.50	6.80	10.00	5.74	12.00	11.65	4.96	6.25	5.33	...	4.75	
Apr	3.94	6.50	6.81	10.00	5.77	12.00	11.81	4.87	6.25	5.43	...	4.75	
May	3.94	6.50	7.05	10.00	5.85	12.00	11.96	4.77	6.25	5.55	...	4.75	
Jun	3.94	6.50	6.90	10.00	5.76	12.00	12.13	4.63	6.25	5.67	...	5.00	
Jul	3.90	6.50	6.91	10.00	5.61	12.00	12.16	4.83	6.25	5.77	...	5.00	
Aug	3.90	6.50	6.86	10.00	5.37	12.00	12.21	4.71	6.01	5.79	...	5.00	
Sep	3.90	6.50	6.97	10.00	5.16	12.00	14.29	4.01	5.53	5.69	...	5.00	
Oct	3.90	6.50	...	...	5.00	12.00	13.61	3.96	5.24	5.61	...	5.00
Nov	3.90	6.50	...	...	...	...	13.57	3.49	5.00	...	...	5.00
Dec	3.90	6.50	...	...	...	...	...	3.08	4.83	...	...	...
2008													
Jan	3.90	6.50	...	...	...	...	...	...	...	...	...	...
Feb	3.90	6.50	...	...	...	...	...	...	...	...	...	...
Mar	3.90	6.50	...	...	...	...	...	...	...	...	...	...

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

1) This rate has been discontinued with effect from 1998.

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				Total Deposits		Shares Deposits	Other Deposits	Other		
			Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't. Sec.	Loans		Other Loans						Other	
							Mortgage Loans	Other Loans								
1998	277.9	66.7	5,226.1	-	-	4,921.6	4,921.3	0.3	430.2	10,922.5	9,468.9	9,129.6	339.3	1,453.5	...	
1999	310.3	123.9	4,705.2	-	-	6,090.5	6,088.8	1.7	738.7	11,968.6	10,236.1	9,918.4	317.6	1,732.5	...	
2000	355.7	885.1	5,227.1	-	-	7,281.8	7,281.8	-	798.9	14,548.6	12,593.2	12,239.2	354.0	1,955.3	...	
2001	450.4	1,660.7	7,019.9	-	-	8,305.7	8,305.7	-	837.0	18,273.7	16,073.7	15,670.8	402.9	2,200.1	...	
2002	497.2	2,497.1	7,862.7	-	-	9,776.5	9,776.5	-	749.0	21,382.5	18,914.8	18,451.1	463.7	2,467.8	...	
2003	721.9	1,686.3	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	742.9	2,599.1	9,340.0	-	-	11,030.9	11,030.9	-	822.2	24,535.0	21,582.9	21,049.9	533.0	2,952.1	...	
Mar	748.1	1,227.4	10,730.4	-	-	11,416.5	11,416.5	-	958.6	25,081.0	22,018.2	21,464.3	553.9	3,062.8	...	
Jun	746.4	1,567.4	10,285.4	-	-	11,846.8	11,846.8	-	968.5	25,414.5	22,301.5	21,759.8	541.7	3,112.9	...	
Sep	758.2	1,732.9	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	...	
Dec	834.7	1,792.3	10,512.0	-	-	12,685.6	12,685.6	-	962.1	26,786.7	23,385.7	22,825.6	560.2	3,401.0	...	
2005	851.8	1,804.1	10,903.6	-	-	13,085.9	13,085.9	-	1,020.6	27,665.9	23,196.0	22,645.9	550.2	3,596.3	873.6	
Mar	851.8	1,766.4	11,214.5	-	-	13,417.6	13,417.6	-	1,091.0	28,341.3	23,870.5	23,291.4	579.1	3,676.4	794.3	
Jun*	872.9	1,494.1	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	
Sep	903.5	1,426.2	12,087.4	-	-	14,272.6	14,272.6	-	1,075.5	29,765.1	24,806.2	24,187.5	618.7	3,893.4	1,065.5	
Dec	919.7	1,575.9	12,389.0	-	-	14,584.6	14,584.6	-	1,113.3	30,582.5	25,395.6	24,764.5	631.0	4,030.1	1,156.8	
2006	926.3	1,539.8	12,101.5	-	-	15,067.0	15,067.0	-	1,544.2	31,178.7	25,814.6	25,178.9	635.7	4,105.2	1,259.0	
Jan	906.9	1,515.4	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	
Feb	906.9	1,607.8	12,172.1	-	-	15,722.9	15,722.9	-	1,537.4	31,947.1	26,463.5	25,813.0	650.5	4,147.8	1,335.7	
Mar	1,169.9	1,535.0	12,301.0	-	-	15,872.0	15,872.0	-	1,213.2	32,091.0	26,546.1	25,886.8	659.2	4,182.3	1,362.7	
Apr	1,169.9	1,596.2	12,381.2	-	-	16,008.1	16,008.1	-	1,209.5	32,365.0	26,740.0	26,073.9	666.1	4,238.3	1,386.6	
May	1,218.9	3,231.0	10,943.5	-	-	16,158.6	16,158.6	-	1,189.6	32,741.5	27,032.8	26,340.8	692.0	4,293.4	1,415.3	
Jun	1,218.9	2,935.5	11,423.0	-	-	16,258.0	16,258.0	-	1,231.7	33,067.0	27,304.8	26,601.0	703.8	4,330.9	1,431.3	
Jul	1,189.4	2,024.2	12,373.8	-	-	16,366.6	16,366.6	-	1,213.5	33,213.9	27,322.6	26,616.6	706.0	4,459.9	1,431.3	
Aug	1,189.4	1,937.8	12,900.0	-	-	16,447.8	16,447.8	-	719.6	33,194.6	27,298.1	26,602.6	695.5	4,435.3	1,461.2	
Sep	1,189.4	2,121.5	12,685.0	-	-	16,547.6	16,547.6	-	712.2	33,255.6	27,315.2	26,602.2	713.0	4,474.5	1,465.9	
Oct	1,189.4	2,057.2	12,685.0	-	-	16,662.0	16,662.0	-	759.3	33,352.8	27,343.7	26,630.3	713.4	4,541.0	1,468.1	
Nov	1,189.4	2,003.9	12,735.0	-	-	16,775.2	16,775.2	-	736.8	33,440.3	27,396.5	26,687.0	709.5	4,542.9	1,500.8	
Dec	955.9	2,017.0	12,515.0	-	-	16,662.0	16,662.0	-	759.3	33,352.8	27,343.7	26,630.3	713.4	4,541.0	1,468.1	
2008	955.9	3,498.4	10,842.7	-	-	17,071.4	17,071.4	-	1,624.3	33,992.7	27,704.7	27,001.2	703.6	4,675.7	1,612.3	
Jan	955.9	3,334.0	11,336.3	-	-	17,145.4	17,145.4	-	1,558.3	34,329.9	27,985.3	27,276.3	709.0	4,711.9	1,632.7	
Feb	1,028.3	3,224.6	11,479.1	-	-	17,260.3	17,260.3	-	1,564.5	34,556.8	28,069.6	27,352.8	716.7	4,852.3	1,635.0	

Source: New Building Society

* NBS started reporting foreign liabilities in from June 2005.

TRUST COMPANIES ¹⁾: ASSETS
(G\$ Thousand)

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System				Public Sector			Private Sector				Other ²⁾
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares		
1998	4,495,139	124,767	170,438	48,231	122,207	12,538	12,538	-	3,795,151	953,481	164,575	392,245		
1999	5,359,969	152,128	149,686	23,829	125,857	19,982	19,982	-	4,628,936	1,354,823	366,969	409,237		
2000	5,920,496	151,602	462,616	32,337	430,279	-	-	-	4,837,202	1,452,947	273,358	469,076		
2001	6,348,191	137,353	455,695	40,909	414,786	-	-	-	5,306,157	1,305,553	690,879	448,986		
2002	6,679,573	90,805	586,017	96,784	489,233	8,960	8,960	-	5,542,494	1,362,411	1,057,764	451,297		
2003	7,825,722	165,459	1,457,921	4,388	1,453,533	109,722	109,722	-	5,669,857	1,537,518	1,306,564	422,763		
2004														
Mar ³⁾	7,991,441	306,250	1,504,851	4,192	1,500,659	1,219,061	110,568	1,108,493	4,452,157	1,525,656	193,862	509,122		
Jun	8,647,237	487,544	2,310,429	4,339	2,306,090	1,237,969	9,270	1,228,699	3,796,057	1,311,146	201,294	815,238		
Sep	8,788,043	493,327	2,151,774	4,488	2,147,286	1,279,762	9,311	1,270,451	3,812,531	1,314,689	195,505	1,050,649		
Dec	8,339,496	682,805	1,615,379	4,625	1,610,754	1,321,564	9,361	1,312,203	3,762,558	1,244,790	199,778	957,190		
2005														
Mar	8,332,063	777,571	1,568,753	4,517	1,564,236	1,296,784	9,409	1,287,375	3,734,046	1,368,286	200,203	954,909		
Jun	7,946,495	825,703	1,453,095	4,566	1,448,529	1,354,483	9,460	1,345,023	3,320,284	1,431,130	211,088	992,930		
Sep	8,693,086	937,828	2,174,665	4,605	2,170,060	1,396,710	9,509	1,387,201	3,224,030	1,538,614	215,994	960,053		
Dec	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	1,419,546	221,968	979,439		
2006														
Mar	8,734,804	2,314,794	961,209	4,504	956,705	1,409,702	9,606	1,400,096	3,048,214	1,457,634	218,978	1,000,885		
Jun	8,363,690	2,134,882	1,273,323	4,480	1,268,843	977,863	9,656	968,207	3,076,604	504,609	221,873	901,018		
Sep	8,575,962	2,666,990	1,135,394	4,518	1,130,876	980,655	9,706	970,949	2,891,403	504,968	219,039	901,520		
Dec	8,684,327	3,170,741	1,146,767	4,657	1,142,110	980,697	9,748	970,949	2,572,563	386,267	229,737	813,559		
2007														
Mar	8,796,063	3,460,795	904,045	4,520	899,525	827,857	9,797	818,060	2,602,650	225,544	246,339	1,000,716		
Jun	9,241,081	3,636,538	1,118,570	4,571	1,113,999	850,412	9,843	840,569	2,648,653	2,069,400	266,118	986,908		
Sep	9,360,700	4,021,901	975,752	4,528	971,224	757,074	9,893	747,181	2,801,707	1,512,834	363,611	804,266		
Dec	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	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	391,071	752,100		

Source: Trust Companies

¹⁾ Includes finance companies prior to December 1998.

²⁾ Other includes claims on non-residents prior to December 1998.

³⁾ Central Government Debentures are included in other assets from March 2004.

TRUST COMPANIES ¹⁾: LIABILITIES
(G\$ Thousand)

Table 5.2(b)

Period Ended	Total Liabilities	Foreign Sector	Deposits						Other Private Sector				Other ²⁾
			Total Deposits	Private Sector			Public Sector	Total	Capital & Reserves	Loans Rec.			
				Total	Business Firms	Indiv. Cust.					Other Cust.		
1998	4,495,139	82,172	2,692,562	23,404	2,572,787	96,371	-	1,658,417	1,131,281	350,080	61,988		
1999	5,359,969	83,047	3,186,545	12,487	3,103,865	70,193	-	1,985,325	1,316,653	501,851	105,052		
2000	5,920,496	91,354	3,320,388	20,917	3,027,117	72,354	200,000	2,284,746	1,430,448	633,360	224,008		
2001	6,348,191	102,391	3,635,752	9,333	3,565,093	61,326	-	2,302,976	1,473,947	630,912	307,072		
2002	6,679,573	96,312	4,203,523	9,273	4,131,601	62,649	-	2,303,902	1,740,437	563,465	75,836		
2003	7,825,722	53,466	5,233,573	9,145	4,309,601	109,527	805,300	2,477,559	1,899,995	577,564	61,124		
2004													
Mar ³⁾	7,991,441	56,786	5,228,583	9,135	4,305,886	108,262	805,300	2,579,511	1,974,338	605,173	126,561		
Jun	8,647,237	102,466	6,141,709	9,118	5,064,157	63,134	1,005,300	2,266,492	1,641,884	624,608	136,570		
Sep	8,788,043	106,374	6,052,558	9,101	4,380,137	63,320	1,600,000	2,357,284	1,721,857	635,407	271,847		
Dec	8,339,496	108,605	5,520,784	9,085	3,848,243	63,456	1,600,000	2,292,754	1,715,269	577,485	417,353		
2005													
Mar	8,332,063	105,040	5,552,826	9,074	3,698,133	63,619	1,782,000	2,357,415	1,712,555	644,860	316,782		
Jun	7,946,495	106,698	5,600,677	9,057	3,443,858	63,762	2,084,000	1,878,330	1,349,686	528,644	360,790		
Sep	8,693,086	113,080	5,594,915	9,045	3,399,462	63,908	2,122,500	1,920,327	1,379,391	540,936	1,064,764		
Dec	8,465,900	115,018	5,956,444	9,020	3,510,870	64,054	2,372,500	1,905,830	1,400,158	505,672	488,608		
2006													
Mar	8,734,804	111,925	6,398,833	9,663	3,587,452	64,218	2,737,500	1,847,385	1,411,301	436,084	376,661		
Jun	8,363,690	107,763	5,998,882	9,684	3,623,068	64,387	2,301,743	1,794,042	1,378,492	415,550	463,003		
Sep	8,575,962	110,204	6,108,036	9,705	3,681,657	64,539	2,352,135	1,715,819	1,422,437	293,382	641,903		
Dec	8,684,327	109,311	6,452,314	9,725	4,025,769	64,685	2,352,135	1,792,866	1,415,890	376,976	329,836		
2007													
Mar	8,796,063	108,182	6,550,607	9,751	4,108,149	64,822	2,367,885	1,635,953	1,397,971	237,982	501,321		
Jun	9,241,081	108,016	6,742,245	9,762	4,266,351	64,935	2,401,197	1,807,074	1,402,748	404,326	583,746		
Sep	9,360,700	117,444	7,062,504	9,794	4,553,020	65,129	2,434,561	1,812,840	1,550,288	262,552	367,912		
Dec	9,706,476	124,856	7,499,496	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	9,842	5,253,777	65,437	2,484,486	1,862,178	1,536,852	325,326	406,279		

Source: Trust Companies

¹⁾ Includes finance companies prior to December 1998.

²⁾ Other includes claims on non-residents prior to December 1998.

³⁾ Central Government Debentures are included in local government from March 2004.

FINANCE COMPANIES ¹⁾: ASSETS
(G\$ Thousand)

Table 5.2(C)

Period Ended	Total Assets	Foreign Sector	Banking System				Public Sector			Private Sector				Other ²⁾	
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares			
1998	3,245,634	73	31,581	-	31,581	-	-	-	-	-	3,162,052	-	1,275	3,160,777	51,928
1999	4,320,177	17,749	93,705	11,471	82,234	-	-	-	-	-	4,109,684	1,279	484,190	3,624,215	99,039
2000	4,937,274	444,225	84,443	5,918	78,525	-	-	-	-	-	4,294,749	1,510	501,747	3,791,492	113,857
2001	5,713,287	454,027	102,052	22,513	79,539	-	-	-	-	-	4,869,357	3,085	422,118	4,444,154	287,851
2002	6,115,245	766,433	190,607	42,116	148,491	-	-	-	-	-	4,709,400	4,931	260,351	4,444,118	448,804
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															
Mar	6,508,934	853,204	141,830	31,685	110,145	-	-	-	-	-	4,874,126	11,102	172,177	4,690,847	639,773
Jun	6,727,309	876,377	140,617	8,345	132,272	-	-	-	-	-	4,991,119	12,213	172,861	4,806,045	719,196
Sep	6,853,853	821,517	210,961	30,358	180,603	-	-	-	-	-	5,080,679	11,240	161,933	4,907,506	740,696
Dec	6,953,339	914,420	193,159	39,062	154,098	-	-	-	-	-	5,134,022	12,381	214,135	4,907,506	711,738
2005															
Mar	7,073,756	925,180	282,901	33,549	249,352	-	-	-	-	-	5,125,318	178,781	-	4,946,537	740,357
Jun	7,018,501	900,817	179,035	10,220	168,815	-	-	-	-	-	5,131,066	184,529	-	4,946,537	807,583
Sep	27,064,798	919,583	1,251,901	27,800	1,224,101	-	-	-	-	-	15,807,066	176,598	10,678,505	4,951,962	9,086,249
Dec	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															
Mar	27,442,830	855,050	1,422,393	25,841	1,396,553	-	-	-	-	-	7,456,079	185,802	2,406,581	4,863,696	17,709,308
Jun	28,321,090	558,662	1,513,420	33,287	1,480,134	-	-	-	-	-	16,796,851	1,058,398	10,706,429	5,032,024	9,452,156
Sep	28,075,839	512,158	1,570,059	19,750	1,550,309	-	-	-	-	-	16,365,019	908,822	10,427,001	5,029,196	9,628,604
Dec	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															
Mar	28,574,804	607,037	1,356,204	8,188	1,348,016	-	-	-	-	-	16,627,755	1,047,042	10,479,440	5,101,273	9,983,808
Jun	30,794,015	1,086,678	1,091,601	5,681	1,085,920	-	-	-	-	-	17,399,553	1,136,049	10,231,885	6,031,619	11,216,183
Sep	30,956,370	605,696	1,032,451	9,460	1,022,991	-	-	-	-	-	17,958,518	1,838,973	10,085,670	6,033,875	11,359,706
Dec	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	31,632,354	668,388	1,181,099	11,919	1,169,180	-	-	-	-	-	19,340,324	1,447,212	10,911,336	6,981,776	10,442,543

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

¹⁾ Includes Trust Companies prior to December 1998

²⁾ Other includes claims on non-residents prior to December 1998

Figures from March 2002 includes the Merchant Bank.

Figures from September 2005 includes Asset Management Companies.

Figures from March 2006 includes DFLSA.

Figures from June 2007 includes IPED.

FINANCE COMPANIES ¹⁾: LIABILITIES
(G\$ Thousand)

Table 5.2(d)

Period Ended	Total Liabilities	Foreign Sector	Total Deposits	Deposits					Other Private Sector				Other
				Total	Private Sector			Public Sector	Total	Capital & Reserves	Loans Rec.		
					Business Firms	Indiv. Cust.	Other Cust.						
1998	3,245,634	28,982	-	-	-	-	-	-	3,213,666	1,867,229	1,346,437	2,986	
1999	4,320,177	261,921	-	-	-	-	-	-	4,031,740	2,388,229	1,643,511	26,516	
2000	4,937,274	540,984	-	-	-	-	-	-	4,338,259	2,730,766	1,607,493	58,031	
2001	5,713,287	917,471	-	-	-	-	-	-	4,751,447	2,965,834	1,785,613	44,369	
2002	6,115,245	917,471	-	-	-	-	-	-	5,141,725	3,560,940	1,580,785	56,049	
2003	6,441,872	917,471	-	-	-	-	-	-	5,435,947	3,968,832	1,467,115	88,453	
2004													
Mar	6,508,934	917,471	-	-	-	-	-	-	5,475,823	4,008,795	1,467,028	115,640	
Jun	6,727,309	917,471	-	-	-	-	-	-	5,691,872	4,202,472	1,489,400	117,966	
Sep	6,853,853	923,971	-	-	-	-	-	-	5,761,825	4,254,606	1,507,219	168,057	
Dec	6,953,339	917,471	-	-	-	-	-	-	5,805,896	4,290,835	1,515,061	229,972	
2005													
Mar	7,073,756	917,471	-	-	-	-	-	-	5,879,883	4,384,867	1,495,016	276,402	
Jun	7,018,501	917,471	-	-	-	-	-	-	5,920,127	4,444,036	1,476,091	180,902	
Sep	27,064,798	917,471	-	-	-	-	-	-	11,074,834	6,899,955	4,174,878	15,072,494	
Dec	26,777,147	917,471	-	-	-	-	-	-	10,903,463	7,054,083	3,849,380	14,956,213	
2006													
Mar	27,442,830	917,471	-	-	-	-	-	-	11,682,867	7,453,380	4,229,487	14,842,492	
Jun	28,321,090	917,471	-	-	-	-	-	-	12,508,177	7,990,330	4,517,847	14,895,441	
Sep	28,075,839	917,471	-	-	-	-	-	-	12,292,532	7,792,229	4,500,303	14,865,836	
Dec	28,690,399	917,471	-	-	-	-	-	-	12,634,784	7,834,333	4,800,451	15,138,144	
2007													
Mar	28,574,804	607,037	-	-	-	-	-	-	12,476,977	7,880,891	4,596,086	15,490,790	
Jun	30,794,015	973,644	-	-	-	-	-	-	12,257,947	6,802,749	5,455,198	17,562,424	
Sep	30,956,370	973,644	-	-	-	-	-	-	12,362,236	6,850,318	5,511,918	17,620,489	
Dec	31,756,333	992,726	-	-	-	-	-	-	15,145,601	9,643,606	5,501,995	15,618,006	
2008													
Mar	31,632,354	992,726	-	-	-	-	-	-	15,116,475	9,916,469	5,200,006	15,523,153	

Source: Trust and Finance Companies

¹⁾ Includes Trust Companies prior to December 1998
Retained Earnings has replaced Trust Fund as in previous reports

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

Table 5.3 (a)

Period Ended	Assets										Liabilities														
	Foreign Sector			Banking System			Public Sector			Private Sector			Total Assets/ Liabilities	Life Ins. Fund	Cap. Res. and Res.	Foreign Liab. ¹⁾	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	Unclassified			
1997	4,178.4	1,792.0	758.8	1,218.8	408.8	354.1	33.3	320.8	93.6	83.1	10.2	0.3	539.4	430.4	45.6	63.4	1,532.8	1,155.6	377.2	6,698.3	1,962.0	546.8	3,320.9	868.6	
1998	4,250.5	2,005.0	884.2	663.1	698.2	538.1	26.7	511.4	84.6	80.0	4.3	0.3	1,167.0	479.0	124.7	563.3	1,689.0	1,309.8	379.2	7,729.2	2,305.9	571.6	3,336.7	1,514.9	
1999	4,346.8	2,043.5	1,118.2	843.9	341.2	523.5	79.9	443.6	211.1	207.4	3.4	0.3	1,269.7	538.0	112.8	618.9	2,572.0	1,840.2	731.8	8,923.1	2,673.0	676.4	4,113.8	1,459.8	
2000	5,044.8	2,105.3	1,222.4	1,242.0	475.1	731.8	226.9	504.9	106.8	106.5	0.3	-	1,298.8	749.9	148.1	400.8	2,335.8	1,811.3	524.5	9,518.0	2,999.2	818.7	4,266.0	1,434.1	
2001	5,555.8	2,284.6	1,300.1	1,379.7	591.5	797.9	120.5	677.4	84.5	84.5	-	-	1,752.2	1,230.7	186.2	335.3	2,008.9	1,219.7	789.2	10,198.4	3,066.9	967.6	4,673.1	1,491.9	
2002	6,231.1	2,788.7	1,328.4	1,212.9	901.0	1,352.1	165.4	1,186.7	-	-	-	-	2,226.0	1,402.7	118.7	704.5	2,252.2	1,657.9	594.3	12,061.3	4,402.6	976.6	4,869.9	1,812.2	
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	10,024.1	6,626.8	1,217.0	1,372.4	807.8	2,050.6	210.7	1,839.9	47.8	47.8	-	-	2,382.7	1,564.4	106.5	711.8	2,979.4	1,877.9	1,101.5	17,484.6	9,358.4	952.1	5,501.1	1,672.9	
Mar	14,147.8	11,064.0	1,224.1	1,356.3	503.4	1,327.4	329.0	998.4	-	-	-	-	2,155.3	1,397.2	103.5	654.6	3,307.7	1,918.8	1,388.9	20,938.2	12,757.2	1,045.0	5,500.4	1,635.6	
Jun	15,698.1	12,416.1	1,377.7	1,408.1	496.2	1,040.3	209.0	831.3	-	-	-	-	2,163.3	1,392.5	102.6	668.2	3,642.7	1,974.6	1,668.1	22,544.4	14,079.6	1,044.2	5,688.3	1,752.4	
Sep	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	14,868.4	11,968.8	1,210.4	1,136.2	552.9	1,382.0	289.8	1,092.2	-	-	-	-	3,088.1	2,359.7	153.5	574.9	4,017.6	2,015.3	2,002.3	23,356.1	14,284.6	1,291.8	5,684.4	2,095.3	
Mar	15,133.1	11,705.9	1,329.4	1,315.6	782.2	1,239.8	306.7	993.2	-	-	-	-	3,189.1	2,338.5	130.8	719.8	3,130.1	2,038.4	1,091.7	22,752.1	13,204.4	1,820.5	5,551.4	2,175.7	
Jun	14,431.6	11,022.7	1,434.6	1,427.9	546.4	1,305.9	348.9	987.0	-	-	-	-	3,250.6	2,394.5	129.7	726.4	3,676.1	2,026.0	1,650.1	22,684.2	13,566.7	1,402.7	5,525.7	2,169.1	
Sep	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	14,596.2	11,190.4	1,474.5	1,475.4	456.0	1,392.5	265.9	1,126.7	0.3	0.3	-	-	3,818.8	2,884.3	95.8	1,038.6	3,644.9	2,160.9	1,484.0	23,452.7	14,026.4	1,580.4	5,471.2	2,394.7	
Mar	10,740.8	7,140.9	1,583.0	1,515.8	501.2	2,065.6	244.6	1,821.0	0.3	0.3	-	-	4,247.6	2,728.7	44.2	1,474.6	3,612.1	2,015.4	1,596.7	20,666.4	10,757.9	1,795.3	5,329.5	2,783.7	
Jun	11,441.8	7,634.2	1,617.3	1,630.5	559.8	1,644.3	243.3	1,401.0	-	-	-	-	4,442.0	2,929.2	44.2	1,468.6	3,496.2	2,051.5	1,444.7	21,024.4	11,125.8	1,978.1	5,569.3	2,351.3	
Sep	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	13,527.7	9,346.7	1,997.8	1,560.9	622.4	1,670.2	324.4	1,345.8	-	-	-	-	4,575.2	3,004.6	28.4	1,542.2	4,142.8	2,381.6	1,761.2	23,915.9	13,429.2	2,441.7	5,847.4	2,197.6	
Mar	13,444.8	9,529.1	1,952.7	1,511.7	451.3	1,784.6	435.6	1,348.9	-	-	-	-	4,582.2	3,045.9	28.4	1,507.9	4,219.0	2,387.2	1,831.8	24,030.5	14,606.4	2,457.3	4,512.6	2,454.3	
Jun	13,653.7	9,647.9	1,866.8	1,679.9	459.2	1,795.9	457.5	1,338.4	-	-	-	-	5,698.6	4,050.2	32.5	1,615.9	3,544.3	2,413.4	1,130.9	24,692.5	14,739.2	2,159.4	4,722.5	3,071.4	
Sep	12,067.3	9,511.8	1,954.7	-	600.9	1,713.7	395.0	1,318.7	-	-	-	-	7,854.9	4,542.8	1,608.7	1,703.4	4,951.6	2,504.2	2,047.3	26,187.5	14,174.8	3,190.5	5,030.4	3,791.7	
2008	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	
Mar																									

Source: Life Insurance Companies.

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

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

Table 5.3 (b)

Period Ended	Assets														Total				Liabilities					
	Foreign Sector				Banking System				Public Sector				Private Sector				Total Assets/Liabilities	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
1997	535.7	370.5	144.0	-	21.2	472.9	5.6	467.3	2.3	1.4	0.9	-	490.9	315.0	97.1	78.8	1,411.1	899.2	511.9	2,912.9	-	2,121.1	58.6	733.2
1998	619.6	456.3	146.2	-	17.1	415.8	0.2	415.6	-	-	-	-	442.4	323.3	86.8	32.3	1,478.0	831.0	647.0	2,955.8	-	2,166.4	164.6	624.6
1999	836.7	620.3	197.8	-	18.6	155.3	9.9	145.4	37.6	37.6	-	-	303.3	242.2	112.9	25.2	1,557.1	924.2	632.9	2,967.0	-	2,336.1	32.9	598.0
2000	909.8	545.5	323.7	-	8.3	221.3	19.0	202.3	25.0	25.0	-	-	609.6	460.2	124.5	24.9	1,478.5	1,131.5	347.0	3,244.2	-	2,501.2	55.7	687.4
2001	1,049.5	757.4	244.7	-	3.1	224.6	9.1	215.4	-	-	-	-	629.7	463.7	121.8	44.2	1,533.1	1,098.4	434.8	3,436.9	-	2,657.0	318.7	461.2
2002	1,464.3	1,024.0	342.4	-	33.0	64.9	15.5	509.2	-	-	-	-	1,567.6	1,002.2	-	565.4	2,134.8	2,592.2	457.4	6,148.8	-	4,083.3	7.0	1,731.7
2003	2,210.6	947.5	402.5	-	45.2	815.5	56.2	394.9	-	-	-	-	4,954.1	1,022.9	485.5	3,445.8	3,530.5	2,121.0	1,409.5	11,136.4	-	4,095.0	349.4	3,269.5
2004	1,984.4	777.3	390.0	-	77.2	579.2	40.2	538.9	-	-	-	-	5,224.2	1,279.8	498.3	3,446.2	3,215.1	2,126.2	1,088.9	11,002.9	-	4,130.7	343.4	3,102.7
Mar	1,765.2	841.6	394.2	-	33.3	496.1	35.6	571.4	-	-	-	-	5,986.3	1,344.4	498.0	4,123.9	3,050.0	2,034.0	1,016.0	11,388.4	-	4,118.6	259.0	2,910.2
Jun	1,621.1	858.0	375.6	-	33.8	353.6	31.3	662.3	-	-	-	-	5,899.0	1,154.2	576.4	4,128.4	3,186.8	2,078.0	1,108.8	11,380.5	-	4,146.6	270.7	2,783.8
Sep	1,395.1	711.8	373.3	-	33.5	276.4	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	-	3,965.2	461.2	2,607.8
2005	1,353.2	710.1	371.2	-	33.5	238.4	49.5	724.3	-	-	-	-	5,986.0	1,079.4	564.1	4,312.6	3,190.5	2,101.2	1,089.3	11,273.5	-	4,073.2	352.7	2,532.5
Mar	1,830.4	921.2	312.5	-	57.3	821.9	34.7	787.2	-	-	-	-	5,886.1	1,154.6	609.5	4,122.0	2,853.7	2,060.0	793.7	11,392.2	-	4,457.2	510.6	2,239.5
Jun	1,652.1	1,036.6	396.9	-	23.2	195.4	25.5	495.2	-	-	-	-	1,265.7	1,134.9	78.0	52.7	2,536.8	1,948.6	588.2	5,975.3	-	3,973.8	520.5	1,481.0
Sep ²⁾	1,655.0	1,053.4	407.9	-	17.0	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	1,496.8
2006	1,673.7	1,062.4	420.9	-	167.3	638.3	6.8	631.5	-	-	-	-	1,318.6	1,188.4	77.4	52.7	2,592.7	1,942.2	650.5	6,223.2	-	3,674.6	1,170.3	1,378.4
Mar	1,643.5	1,054.3	479.0	-	92.6	647.3	24.1	623.2	-	-	-	-	1,309.8	1,207.8	70.9	31.1	2,762.6	1,942.3	820.3	6,363.1	-	3,533.5	1,323.2	1,506.4
Jun	1,654.2	964.8	528.0	-	17.2	144.3	29.8	681.6	-	-	-	-	1,309.4	1,208.0	69.9	31.4	2,785.8	1,956.5	829.2	6,460.7	-	3,562.4	1,366.7	1,531.6
Sep	1,702.9	1,016.9	535.1	-	11.9	138.9	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	1,929.1	1,045.8	565.3	-	318.1	746.3	8.7	737.6	-	-	-	-	1,374.2	1,202.5	110.9	60.9	3,230.2	1,964.4	1,265.8	7,279.9	-	5,196.3	165.3	1,918.3
Mar	1,966.7	1,083.9	572.7	-	310.1	927.7	14.9	912.8	-	-	-	-	1,796.0	1,202.6	131.9	461.5	2,979.2	1,982.7	996.5	7,669.6	-	5,469.1	270.4	1,930.2
Jun	1,857.0	1,116.9	615.3	-	124.8	976.4	9.0	967.4	19.8	-	-	19.8	1,400.0	1,202.8	131.1	66.2	2,983.4	1,984.5	1,029.0	7,236.7	-	5,168.4	192.9	1,875.4
Sep	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	2,255.4	1,047.3	643.3	-	564.8	1,055.0	5.7	###	-	-	-	-	2,046.7	1,425.9	135.5	485.3	2,983.4	1,949.5	1,054.0	8,336.5	-	5,542.2	796.3	2,000.0

Source: Non-Life Insurance Companies

¹⁾ The figures for March 2002 includes a new Insurance Company.

²⁾ 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												Liabilities											
	Foreign Sector			Banking System			Public Sector			Private Sector			Total Assets/Liabilities	Life Ins. Fund	Cap. & Res.	Foreign Liab. 1)	Other							
	Comm. Banks Deposits	Loans & Secur. 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	Fixed Assets	Other Assets			
1997	4,714.1	2,162.5	902.8	1,218.8	430.0	827.0	38.9	788.1	95.9	84.5	11.1	0.3	1,030.3	745.4	142.7	142.2	2,943.9	2,054.8	889.1	9,611.2	1,962.0	2,667.9	3,379.5	1,601.8
1998	4,870.1	2,461.3	1,030.4	715.3	715.3	953.9	26.9	927.0	84.6	80.0	4.3	0.3	1,609.4	802.3	211.5	595.6	3,167.0	2,140.8	1,026.2	10,685.0	2,305.9	2,738.0	3,501.3	2,139.5
1999	5,163.5	2,663.8	1,316.0	843.9	359.8	678.8	89.8	589.0	248.7	245.0	3.4	0.3	1,650.0	780.2	225.7	644.1	4,129.1	2,764.4	1,364.7	11,890.1	2,673.0	3,012.5	4,146.7	2,057.8
2000	5,964.6	2,650.8	1,546.1	1,274.3	483.4	953.1	245.9	707.2	131.8	131.5	0.3	-	1,908.4	1,210.1	272.6	425.7	3,814.3	2,942.8	871.5	12,762.2	2,999.2	3,319.9	4,321.7	2,121.5
2001	6,605.4	3,042.0	1,544.7	1,424.0	594.6	1,022.4	129.6	892.8	84.5	84.5	-	-	2,381.9	1,694.3	308.1	379.6	3,542.0	2,318.1	1,224.0	13,636.3	3,066.9	3,624.6	4,991.8	1,963.1
2002	7,695.4	3,812.7	1,670.8	1,245.9	965.9	1,876.8	180.9	1,695.9	-	-	-	-	3,793.6	2,404.9	118.7	1,269.9	4,844.4	3,792.7	1,051.7	18,210.1	4,729.3	5,059.9	4,876.9	3,543.9
2003	10,405.7	6,068.3	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	5,865.8	5,051.1
2004	12,008.5	7,404.1	1,607.0	1,417.6	1,579.8	2,629.8	250.9	2,378.9	47.8	47.8	-	-	7,606.9	2,844.1	604.8	4,158.0	6,194.5	4,004.1	2,190.4	28,487.4	12,784.4	5,082.8	5,844.6	4,775.7
Mar	15,913.0	11,905.6	1,618.3	1,389.6	999.5	1,934.4	364.6	1,569.8	-	-	-	-	8,121.5	2,741.6	601.5	4,778.5	6,357.7	3,952.8	2,404.9	32,326.7	16,875.8	5,145.7	5,759.4	4,545.7
Jun	17,319.2	13,274.1	1,753.3	1,442.0	849.8	1,753.9	240.3	1,513.5	-	-	-	-	8,022.3	2,548.8	679.0	4,796.6	6,829.5	4,052.6	2,776.9	33,924.9	18,226.2	5,223.5	5,989.0	4,586.2
Sep	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
Dec	16,221.6	12,678.9	1,581.6	1,169.8	791.3	2,155.8	339.3	1,816.5	-	-	-	-	9,044.1	3,439.1	717.6	4,887.4	7,208.1	4,116.5	3,091.6	34,629.6	18,599.8	5,365.1	6,037.1	4,627.7
2005	16,963.5	12,627.1	1,641.8	1,338.7	1,355.9	2,121.8	341.4	1,780.4	-	-	-	-	9,075.3	3,493.1	740.3	4,841.8	5,983.8	4,098.4	1,885.4	34,144.3	17,661.6	6,005.4	6,062.0	4,415.2
Mar	16,083.7	12,059.3	1,831.5	1,451.1	741.7	1,826.6	374.4	1,452.2	-	-	-	-	4,516.3	3,529.4	207.7	779.2	6,212.9	3,974.6	2,236.3	28,639.4	13,566.7	5,376.5	6,046.1	3,650.1
Jun	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	16,269.9	12,252.7	1,895.4	1,498.6	623.2	2,030.8	272.6	1,758.2	0.3	0.3	-	-	5,137.4	3,872.8	173.2	1,091.4	6,237.6	4,103.0	2,134.6	29,675.9	14,026.4	5,235.0	6,641.5	3,773.0
Mar	12,384.3	8,195.2	2,062.0	1,533.3	593.8	2,712.8	268.6	2,444.2	0.3	0.3	-	-	5,557.3	3,986.5	115.2	1,505.7	6,374.8	3,957.7	2,417.0	27,029.5	10,757.9	5,328.8	6,652.7	4,290.1
Jun	13,096.0	8,599.0	2,145.3	1,647.6	704.1	2,355.7	273.0	2,082.7	-	-	-	-	5,751.4	4,137.2	114.2	1,500.0	6,282.0	4,008.0	2,274.0	27,485.1	11,125.8	5,540.5	6,936.0	3,882.8
Sep	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
Dec	15,456.9	10,392.5	2,563.1	1,560.9	940.5	2,416.5	333.1	2,083.4	-	-	-	-	5,949.4	4,207.1	139.3	1,603.1	7,375.0	4,346.0	3,027.0	31,195.8	13,429.2	7,638.0	6,012.8	4,115.9
2007	15,411.6	10,613.1	2,525.4	1,511.7	761.4	2,712.3	450.5	2,261.7	-	-	-	-	6,378.1	4,248.5	160.2	1,969.4	7,195.2	4,369.9	2,828.3	31,700.1	14,606.4	7,926.3	4,782.9	4,384.4
Mar	15,510.7	10,764.8	2,482.1	1,679.9	584.0	2,772.3	465.5	2,305.8	19.8	-	-	19.8	7,098.6	5,253.0	163.6	1,682.1	6,527.7	4,367.8	2,159.9	31,925.2	14,739.2	7,327.8	4,915.3	4,946.8
Jun	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	15,543.1	10,453.1	3,212.1	1,005.5	872.3	2,673.2	355.7	2,317.5	-	-	-	-	9,696.8	6,645.6	907.5	2,143.8	7,442.8	4,848.1	2,594.7	35,356.0	15,701.3	8,658.3	6,013.3	4,983.0

Source: Insurance Companies.

1) Foreign liabilities include insurance fund from non-residents

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

Table 5.4

Period Ended	Foreign Sector	Assets											Liabilities				
		Banking System			Public Sector			Private Sector			Total Assets/ Liabilities	Pension Fund	Reserves	Other			
		Total	Cash	Deposits	Total	Gov't. T/Bills	Gov't. Debentures	Local Gov't. Sec.	Total	Shares & Other Sec. ¹⁾					Mortgage Loans	Other	
																	Total	Gov't. T/Bills	Gov't. Debentures	Local Gov't. Sec.	Total	Shares & Other Sec. ^{1)}	Mortgage Loans	Other
1997	80.8	4,616.4	243.8	4,372.6	985.0	547.8	437.2	-	755.9	755.9	-	291.7	6,729.9	6,371.4	317.1	41.4	
1998	139.0	4,008.1	13.1	3,995.0	680.0	310.4	369.6	-	1,065.1	1,065.1	-	1,928.2	7,820.4	7,486.7	142.0	191.7	
1999	157.5	3,469.6	31.2	3,438.4	1,710.9	1,414.0	296.9	-	1,509.1	1,509.1	-	2,306.3	9,153.4	8,408.9	697.8	46.8	
2000	666.9	4,352.5	99.2	4,253.3	947.5	888.9	58.6	-	3,173.7	3,173.7	-	1,124.3	10,264.9	9,437.5	708.4	119.1	
2001	1,345.9	3,729.8	2.8	3,727.0	1,500.9	1,500.9	-	-	3,495.3	3,495.3	-	954.3	11,026.3	10,197.7	712.9	115.6	
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 ²⁾	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																	
Mar	2,412.2	4,801.7	90.6	4,711.1	1,094.0	1,094.0	-	-	5,989.9	5,939.9	50.0	1,149.1	15,446.9	14,449.9	876.7	120.4	
Jun	2,721.1	4,752.4	44.4	4,708.0	1,213.9	1,213.9	-	-	5,685.9	5,635.9	50.0	1,192.0	15,565.4	14,515.0	935.0	115.4	
Sep	2,976.1	4,750.0	57.8	4,692.2	1,241.0	1,241.0	-	-	5,669.8	5,619.8	50.0	1,069.2	15,706.0	14,672.0	817.8	216.2	
Dec	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																	
Mar	3,204.9	6,267.4	160.2	6,107.1	1,024.4	1,024.4	-	-	5,157.0	5,130.6	26.4	1,114.0	16,767.7	15,713.0	860.3	194.4	
Jun	3,479.4	3,724.5	52.0	3,672.5	1,072.5	1,072.5	0.0	0.0	5,069.8	5,043.4	26.4	1,091.3	14,437.6	13,228.9	981.4	227.3	
Sep	3,725.5	3,762.4	214.2	3,548.2	950.3	950.3	0.0	0.0	5,134.3	5,107.9	26.4	1,209.4	14,781.8	13,569.8	1,039.6	172.4	
Dec	3,821.5	3,832.8	27.0	3,805.8	1,131.3	1,131.2	0.0	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																	
Mar	4,255.9	3,450.6	88.3	3,362.3	1,139.9	1,139.9	0.0	0.0	5,653.8	5,598.4	55.4	1,236.3	15,736.5	15,453.6	84.1	198.8	
Jun	4,615.6	3,034.1	36.1	2,998.0	1,360.2	1,360.2	0.0	0.0	5,851.0	5,675.5	175.5	1,135.0	15,995.9	14,601.7	1,208.1	186.1	
Sep	4,691.7	2,866.2	57.8	2,808.4	1,307.5	1,307.5	0.0	0.0	6,360.6	6,153.9	206.7	1,152.2	16,378.2	14,886.2	1,293.0	199.0	
Dec	4,895.6	2,955.3	26.9	2,928.4	1,124.7	1,124.7	0.0	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																	
Mar	7,387.4	3,532.3	51.2	3,481.2	673.8	673.7	0.0	0.0	4,537.1	4,322.3	214.9	1,079.5	17,210.1	15,816.5	1,052.1	341.6	
Jun	8,039.9	3,268.2	251.6	3,016.6	402.4	402.4	0.0	0.0	4,914.0	4,698.5	215.5	1,029.9	17,654.4	16,114.3	1,361.5	178.6	
Sep	8,131.0	3,146.3	118.3	3,028.0	489.3	400.3	89.0	-	5,012.1	4,796.6	215.5	1,123.5	17,902.2	16,365.2	1,362.5	174.5	
Dec	5,870.2	2,276.0	53.5	2,222.4	1,178.5	288.2	890.2	-	7,506.5	7,427.5	79.0	1,196.6	18,027.7	16,317.5	1,567.7	142.5	
2008																	
Mar	6,642.2	2,289.0	27.1	2,261.8	264.9	264.9	-	-	7,434.8	7,212.5	222.4	2,006.1	18,637.0	16,818.3	1,583.0	235.7	

Source: Pension Schemes.

¹⁾ Shares and other securities exclude deposits with private non-banks prior to 2000.

²⁾ Information as of December 2003 includes New GPC Pension Plan.

GUYANA CO-OPERATIVE MORTGAGE FINANCE BANK: ASSETS AND LIABILITIES
(G\$ Thousand)

Table 5.5

Period Ended	Assets				Liabilities						
	Banking System ¹⁾	Public Sector	Private Sector		Total Assets/ Liabilities	Foreign Sector		Public Sector	Unclassified		
			Total	Mortgage Loans		Other	Carib. Dev. Bank		Gov't. Contrib.	Total	Debentures	Other
1990	11,119	-	46,050	40,020	6,030	57,169	723	30,000	26,446	13,617	12,829
1991	11,570	-	46,692	37,071	9,621	58,262	588	30,000	27,675	13,573	14,102
1992	11,730	-	55,529	45,208	10,321	67,259	433	30,000	36,826	13,572	23,254
1993	9,706	-	52,634	44,028	8,606	62,340	324	30,000	32,016	13,481	18,535
1994	10,137	-	48,862	40,955	7,907	58,999	145	30,000	28,854	12,414	16,440
1994											
Mar.	8,056	-	50,731	43,027	7,704	58,787	253	30,000	28,534	13,419	15,115
Jun.	6,008	-	51,367	43,521	7,846	57,375	217	30,000	27,158	13,419	13,739
Sep.	5,643	-	49,386	41,579	7,807	55,029	181	30,000	24,848	13,414	11,434
Dec.	10,137	-	48,862	40,955	7,907	58,999	145	30,000	28,854	12,414	16,440
1995											
Mar.	5,796	-	48,275	38,792	9,483	54,071	108	30,000	23,963	13,221	10,742
Jun.	2,764	-	51,307	37,275	14,032	51,366	72	30,000	21,294	13,414	7,880
Sep.	1,278	-	45,397	36,296	9,101	46,675	36	17,053	29,586	13,414	16,172
Dec.	928	-	44,428	35,343	9,085	45,356	-	15,787	29,569	13,415	16,154
1996											
Mar.	357	-	42,815	34,118	8,697	43,172	-	14,377	28,795	13,414	15,381
Jun.	1,207	-	41,223	33,074	8,149	42,430	-	13,581	28,849	13,414	15,435
Sep.	2,827	-	39,677	31,520	8,157	42,504	-	13,481	29,023	13,414	15,609
Dec.	3,230	-	41,296	33,050	8,246	44,526	-	14,754	29,772	13,414	16,358
1997											
Mar.	4,570	-	39,531	31,316	8,215	44,101	-	14,137	29,964	13,414	16,550
Jun.	(7,209)	-	51,719	28,969	22,750	44,510	-	19,588	24,922	13,414	11,508
Sep.	4,442	-	30,469	26,710	3,759	34,911	-	5,169	29,742	13,414	16,328
Dec.	6,075	-	32,618	24,391	8,227	38,693	-	9,819	28,874	13,414	15,460
1998											
Mar.	1,676	-	44,618	36,215	8,403	46,294	-	19,264	27,030	13,414	13,616
Jun.	4,384	-	44,825	36,434	8,391	49,209	-	18,721	30,488	13,414	17,074
Sep.	7,020	-	44,642	36,201	8,441	51,662	-	22,351	29,311	13,412	15,899
Dec. ²⁾	7,035	-	44,493	36,052	8,441	51,528	-	22,351	29,177	13,412	15,765

Source: Guyana Co-operative Mortgage Finance Bank

1) Balance includes cash in hand and deposits at Bank.

2) Figures are estimated.

CENTRAL GOVERNMENT FINANCES (SUMMARY)
(G\$ Million)

Table 6.1

Period	Current Account			Capital Account				Overall Deficit/ Surplus (3)+(8) 9	External Financing				Domestic Financing			Other Financing (17)
	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)	Total (15)+(16) (14)	Banking System (net) (15)	Non-Bank Borrowing a) (16)	
				Total (5)+(6) (4)	Revenue (5)												External Grants (6)
1997	34,083.0	28,081.2	6,001.8	2,973.6	3,10.8	2,662.8	16,379.0	(13,405.4)	4,269.8	8,877.6	-	1,783.0	3,020.0	(1,237.0)	1,350.9	
1998	33,121.1	30,194.7	2,926.4	2,842.5	65.0	2,777.5	13,086.1	(10,243.6)	2,735.0	7,093.4	-	3,278.0	3,955.7	(677.7)	1,304.2	
1999	36,839.4	31,839.5	4,999.9	7,389.5	4,045.0	3,344.5	12,345.2	(4,955.7)	4,282.0	7,668.4	-	(7,701.2)	(15,243.3)	7,542.1	3,395.0	
2000	41,334.6	42,935.4	(1,600.8)	10,144.0	5,680.4	4,463.6	17,132.8	(6,988.8)	8,703.6	12,282.1	-	855.7	2,088.3	(1,232.7)	(969.7)	
2001	41,426.2	43,299.4	(1,873.3)	10,906.4	7,986.5	2,919.9	16,510.5	(5,604.1)	7,960.5	12,911.1	-	8,063.9	1,307.8	6,746.1	(8,536.9)	
2002	44,584.4	44,603.8	(19.3)	11,420.3	8,731.7	2,688.6	15,734.0	(4,333.0)	3,852.2	8,719.7	-	3,057.2	3,178.4	(121.3)	(2,576.3)	
2003	45,391.5	46,743.0	(1,351.5)	8,406.0	5,761.7	2,644.3	17,292.5	(10,238.0)	6,741.7	9,980.0	-	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)	(126.4)	12,806.9	(8,685.2)	8,767.8	15,444.1	(6,676.3)	(1,084.8)	
2005	56,152.3	53,761.6	2,390.7	11,995.8	5,437.9	6,557.9	35,143.2	(20,756.7)	15,084.7	17,560.1	6,298	2,930.4	3,000.7	(70.3)	2,741.6	
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)	20,810.8	17,007.8	6,552.0	(350.1)	(2,805.4)	2,455.3	1,057.6	
2003																
1st Qtr	10,337.5	9,606.0	731.5	1,786.9	1,741.8	45.1	1,763.1	23.8	(20.3)	1,140.2	-	6,891.7	5,588.7	1,303.0	(7,626.8)	
2nd Qtr	11,611.2	11,217.5	393.7	2,100.1	1,364.4	735.7	4,409.8	(1,916.0)	2,129.7	2,294.3	-	117.7	1,674.2	(1,556.5)	(331.4)	
3rd Qtr	10,830.7	11,046.6	(215.9)	2,139.0	1,418.7	720.3	4,709.9	(2,786.8)	2,672.8	3,826.6	-	2,418.6	3,972.5	(1,563.9)	(2,304.6)	
4th Qtr	12,612.1	14,872.9	(2,260.8)	2,380.0	1,236.8	1,143.2	6,409.7	(4,029.7)	1,959.5	2,718.9	-	(1,038.7)	(1,831.7)	793.0	5,369.7	
2004																
1st Qtr	11,818.1	8,805.6	3,012.5	1,841.2	1,583.8	257.4	2,473.3	(632.1)	680.8	2,095.2	-	1,841.7	4,633.4	(2,791.7)	(4,903.0)	
2nd Qtr	14,605.4	10,879.4	3,726.0	2,261.2	1,681.8	579.4	3,662.4	(1,401.2)	1,640.8	1,971.9	-	(2,886.3)	(184.0)	(2,702.3)	(1,079.3)	
3rd Qtr	12,301.6	11,124.3	1,177.3	1,867.6	1,004.4	863.2	5,564.8	(3,697.2)	1,463.7	2,898.8	-	(2,031.6)	(1,400.1)	(631.5)	3,087.8	
4th Qtr	12,939.2	16,128.5	(3,189.3)	4,163.5	1,660.7	2,502.8	10,716.2	(6,552.7)	(3,911.7)	5,841.0	(8,685.2)	11,844.0	12,394.8	(550.8)	1,809.7	
2005																
1st Qtr	12,693.1	8,875.0	3,818.1	1,906.3	1,716.1	190.2	4,853.9	(2,947.6)	3,262.9	4,421.3	-	1,801.7	1,075.9	725.8	(5,935.1)	
2nd Qtr	15,734.4	12,845.8	2,888.6	2,692.6	2,001.9	690.7	5,681.6	(100.4)	2,588.6	2,720.7	-	(4,024.5)	(4,480.3)	455.8	1,536.3	
3rd Qtr	13,855.9	13,543.8	312.1	4,671.1	560.8	4,110.3	10,789.3	(6,118.2)	4,160.0	5,758.5	-	604.0	467.2	136.8	1,042.1	
4th Qtr	13,869.0	18,497.0	(4,628.0)	2,725.8	1,159.1	1,566.7	13,818.4	(11,092.6)	5,073.2	4,659.6	629.8	4,549.2	5,937.9	(1,388.7)	6,098.2	
2006*																
1st Qtr	14,507.6	11,029.9	3,477.7	3,703.9	1,270.3	2,433.6	4,027.6	(323.7)	373.2	1,321.9	133.0	(6,689.8)	(7,358.6)	668.8	3,162.6	
2nd Qtr	17,319.6	14,485.5	2,834.1	4,814.3	2,587.7	2,226.6	8,487.7	(3,673.4)	3,381.5	3,033.0	664.0	1,807.3	(2,678.9)	4,486.2	(4,349.5)	
3rd Qtr	14,425.2	14,646.0	(222.8)	3,634.1	240.2	3,393.9	12,570.7	(8,936.6)	7,611.0	7,174.2	1,494.0	3,222.7	4,671.5	(1,448.8)	(1,674.3)	
4th Qtr	16,104.1	19,429.6	(3,325.5)	5,372.3	2,105.9	3,266.4	16,720.4	(11,348.1)	9,445.1	5,478.7	4,261.0	1,309.8	2,560.6	(1,250.9)	3,918.8	
2007*																
1st Qtr	18,422.2	11,293.2	7,129.0	1,649.0	367.9	1,281.1	5,134.3	(3,485.3)	1,767.1	1,683.1	597.0	(1,078.1)	(1,182.9)	104.8	(4,332.6)	
2nd Qtr	22,039.4	15,583.5	6,455.9	2,689.0	1,555.2	1,133.8	8,315.4	(5,626.4)	4,074.2	3,163.4	1,058.0	(1,590.2)	(1,363.5)	(226.7)	(3,313.4)	
3rd Qtr	20,086.2	13,848.3	6,187.9	2,035.8	211.2	1,824.6	8,249.2	(6,213.4)	5,211.2	5,720.1	69.0	(2,704.5)	(2,500.7)	(203.8)	(2,481.2)	
4th Qtr	19,795.4	22,331.4	(2,536.0)	4,762.2	1,489.7	3,272.5	21,328.9	(16,566.7)	10,530.9	10,835.8	-	(1,393.4)	(1,147.4)	(246.0)	9,956.0	
2008*																
1st Qtr	18,628.6	12,999.2	5,629.4	2,796.9	210.6	2,586.3	2,988.2	(191.3)	5,397.0	5,480.5	-	(453.0)	1,688.1	(2,141.1)	(10,382.2)	

Sources: Ministry of Finance and Bank of Guyana.

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2

Period	Total Current Revenue	Tax Revenue											Taxes on International Trade						
		Total Tax Revenue		Income Tax			Property Taxes		Taxes on Prod. & Cons.			Taxes on International Trade		Travel Tax					
		Total	Companies	Self-Employed	Personal	Surtax	Other	Total	Property Taxes	Estate	Excise Duty	Consumption Taxes	Value Added Tax		Excise Tax	Total	Import Duty	Export Duty	
1997	34,083.0	12,382.7	7,050.2	560.5	4,575.8	2.3	193.9	488.4	467.9	20.5	11,235.2	9.6	-	-	4,384.5	3,700.6	10.2	673.7	
1998	33,121.0	12,027.4	6,541.5	553.5	4,759.5	0.1	172.8	459.5	430.0	29.5	11,012.1	10.8	-	-	4,480.0	3,724.2	4.5	751.3	
1999	36,839.4	13,766.4	7,468.4	511.3	5,648.9	0.2	137.7	489.4	471.0	18.5	11,707.1	8.3	-	-	4,589.2	3,703.8	7.8	877.7	
2000	41,334.6	16,082.5	8,266.4	576.9	7,060.1	0.2	179.0	700.5	680.8	19.7	14,961.0	4.4	-	-	5,033.8	3,943.0	7.3	1,083.5	
2001	41,426.2	16,861.4	8,176.3	725.8	7,818.4	0.2	140.8	706.3	686.6	19.7	13,932.2	790.5	-	-	4,773.8	3,665.4	12.4	1,096.1	
2002	44,584.4	18,765.2	9,014.9	584.4	9,025.1	0.1	140.7	749.1	729.6	19.5	15,347.3	22.5	-	-	4,430.9	3,318.6	11.7	1,100.6	
2003	45,391.6	19,306.3	9,652.3	-	9,515.5	-	138.5	905.6	883.5	22.1	15,347.3	22.5	-	-	4,430.9	3,318.6	11.7	1,100.6	
2004	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	-	-	4,843.6	3,684.6	13.1	1,145.9	
2005	56,152.4	23,842.9	12,554.9	-	11,139.2	-	148.8	828.1	806.8	21.3	21,666.6	271.1	-	-	4,805.6	3,634.8	6.9	1,163.9	
2006	62,356.5	26,859.4	14,989.5	-	11,708.9	-	161.0	865.3	842.8	22.5	23,484.9	109.1	-	-	5,204.4	4,114.7	7.3	1,082.4	
2003 ¹⁾																			
1st Qtr.	10,337.5	4,427.7	1,786.2	...	2,616.2	-	25.3	29.1	24.3	4.8	3,182.3	5.4	-	-	914.8	679.8	3.2	231.8	
2nd Qtr.	11,611.3	5,129.5	2,968.4	...	2,130.4	-	30.7	644.5	638.6	5.9	3,398.9	4.7	-	-	1,030.5	778.7	1.6	250.2	
3rd Qtr.	10,830.7	4,554.9	2,082.9	...	2,431.9	-	40.1	101.9	95.5	6.4	3,809.9	8.2	-	-	1,187.3	824.8	3.5	359.0	
4th Qtr.	12,612.1	5,194.2	2,814.8	...	2,337.0	-	42.4	130.1	125.1	5.0	4,956.2	4.3	-	-	1,298.4	1,035.3	3.4	259.6	
2004																			
1st Qtr.	11,818.1	4,745.4	2,017.2	...	2,693.7	-	34.5	79.1	75.3	3.8	4,546.5	2.9	-	-	1,031.4	786.2	2.7	242.5	
2nd Qtr.	14,605.4	6,577.0	4,080.3	...	2,415.6	-	81.1	559.8	554.9	4.9	5,022.0	4.6	-	-	1,113.5	836.0	1.9	275.6	
3rd Qtr.	12,301.6	4,823.5	2,488.0	...	2,302.8	-	32.7	56.3	51.3	5.0	4,679.2	5.3	-	-	1,282.4	905.2	5.0	372.2	
4th Qtr.	12,939.2	5,263.9	2,583.1	...	2,656.9	-	23.9	53.9	48.1	5.8	5,267.5	9.8	-	-	1,416.3	1,157.2	3.5	255.6	
2005																			
1st Qtr.	12,693.1	5,255.7	2,294.1	...	2,935.6	-	26.0	60.6	57.2	3.4	4,930.4	71.6	-	-	1,005.8	789.5	1.3	215.0	
2nd Qtr.	15,734.4	7,356.2	4,524.1	...	2,790.7	-	41.4	633.1	626.2	6.9	5,402.6	87.2	-	-	1,204.1	909.4	1.1	293.6	
3rd Qtr.	13,855.9	5,460.0	2,946.4	...	2,465.2	-	28.4	78.9	74.2	4.7	5,712.0	43.3	-	-	1,290.2	886.1	2.5	401.6	
4th Qtr.	13,869.0	5,771.0	2,790.3	...	2,927.7	-	53.0	55.5	49.2	6.3	5,621.6	69.0	-	-	1,305.5	1,049.8	2.0	253.7	
2006*																			
1st Qtr.	14,507.6	6,286.6	3,103.4	...	3,149.7	-	33.5	74.9	70.6	4.3	5,470.8	45.3	-	-	1,142.5	886.2	2.3	254.0	
2nd Qtr.	17,319.6	8,130.3	5,237.5	...	2,852.2	-	40.6	655.0	649.2	5.8	6,126.8	63.2	-	-	1,181.7	905.1	1.3	275.3	
3rd Qtr.	14,425.2	6,093.3	3,325.7	...	2,715.6	-	52.0	79.3	73.7	5.6	5,753.9	57.1	-	-	1,377.1	1,036.3	1.9	338.9	
4th Qtr.	16,104.1	6,349.2	3,322.9	...	2,991.4	-	34.9	56.1	49.3	6.8	6,133.4	(56.5)	-	-	1,503.1	1,287.1	1.8	214.2	
2007* ²⁾																			
1st Qtr.	18,422.2	7,331.3	3,536.5	...	3,762.2	-	32.6	62.1	57.0	5.1	8,795.4	53.8	-	-	2,745.5	1,399.2	2.0	188.4	
2nd Qtr.	22,039.4	8,246.5	5,251.5	...	2,868.9	-	126.1	709.2	704.7	4.5	9,844.0	54.0	-	-	4,207.1	1,693.4	2.0	310.9	
3rd Qtr.	20,036.2	6,525.9	3,731.7	...	2,756.0	-	38.2	133.0	127.3	5.8	10,230.4	75.0	-	-	4,744.3	1,645.9	2.3	382.2	
4th Qtr.	19,795.4	7,416.3	3,939.8	...	3,444.6	-	31.9	57.8	53.9	3.9	9,525.6	73.3	-	-	3,667.2	2,002.0	2.5	220.3	
2008*																			
1st Qtr.	18,628.6	7,236.6	3,581.8	...	3,624.2	-	30.6	95.3	89.6	5.7	8,984.4	49.7	-	-	3,355.4	1,491.2	1.9	241.5	

Source: Ministry of Finance
¹⁾ As of 2003, Companies Income Tax includes self-employed, corporation and withholding income taxes.
²⁾ 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
1997	2,862.0	34.4	442.3	2,091.7	128.5	32.3	132.8	2,730.2	978.0	-	-	-	220.2	258.2	-	1,188.9
1998	2,910.2	28.6	433.0	2,057.3	216.6	34.9	139.8	2,232.0	708.3	-	-	148.6	151.9	384.8	-	693.7
1999	2,674.1	27.6	392.2	1,874.5	191.7	55.3	132.7	3,613.0	882.0	-	-	-	776.4	459.8	-	1,180.3
2000	1,107.1	26.7	474.5	204.1	238.7	28.9	134.3	3,449.6	903.0	-	-	386.3	328.8	600.1	-	887.7
2001	1,244.3	16.8	477.7	90.7	238.7	66.8	353.5	3,908.1	888.9	0.0	-	823.0	135.2	582.1	-	910.5
2002	1,377.2	8.5	470.8	119.2	228.5	224.0	326.1	3,848.2	970.5	-	-	479.5	-	607.7	-	981.6
2003	1,434.7	3.7	444.2	104.9	248.0	289.9	344.0	3,966.8	950.5	-	-	231.2	-	588.9	-	1,707.9
2004	1,649.4	4.0	718.3	104.0	257.5	292.2	273.4	3,491.9	997.6	-	-	-	-	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	-	-	-	-	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	-	-	348.2	-	592.0	-	1,956.7
2003																
1st Qtr.	263.9	0.8	85.4	22.9	6.1	82.0	66.7	1,519.7	229.6	-	-	-	-	137.3	-	972.8
2nd Qtr.	381.5	0.9	91.1	26.9	112.7	69.6	80.3	1,026.4	224.8	-	-	231.2	-	150.9	-	239.4
3rd Qtr.	426.9	1.2	128.8	25.6	105.0	70.2	96.2	749.9	210.6	-	-	-	-	164.9	-	256.9
4th Qtr.	362.3	0.8	138.9	29.4	24.2	68.1	100.9	670.9	285.6	-	-	-	-	135.8	-	238.8
2004																
1st Qtr.	297.5	1.3	184.3	23.8	8.4	45.7	34.0	1,118.2	299.4	-	-	-	-	170.5	-	331.4
2nd Qtr.	533.0	1.0	181.9	26.7	147.6	118.1	57.7	800.1	269.1	-	-	-	-	179.4	-	351.6
3rd Qtr.	406.1	0.9	140.3	30.0	83.1	65.1	86.7	1,048.8	286.4	-	-	307.5	-	164.2	-	290.7
4th Qtr.	412.8	0.8	211.8	23.5	18.4	63.3	95.0	524.8	142.7	-	-	-	-	118.4	-	263.7
2005																
1st Qtr.	360.0	0.8	138.3	20.5	37.0	46.1	117.3	1,080.6	211.7	-	-	-	-	114.3	-	247.1
2nd Qtr.	540.8	0.6	178.9	23.7	155.4	84.1	98.1	597.6	117.2	-	-	-	-	145.9	-	334.5
3rd Qtr.	458.5	0.5	156.2	28.3	66.2	61.6	145.7	856.3	159.4	-	-	-	-	142.3	-	242.1
4th Qtr.	478.4	0.5	264.5	26.7	15.7	59.3	111.7	637.0	26.7	-	-	-	-	110.2	-	250.1
2006*																
1st Qtr.	407.5	0.4	158.9	23.5	77.3	58.5	88.9	1,125.2	4.8	-	-	348.2	-	121.7	-	236.9
2nd Qtr.	516.3	0.5	181.0	28.2	116.9	81.7	108.0	709.5	2.9	-	-	-	-	187.4	-	314.2
3rd Qtr.	431.2	0.4	179.3	23.7	55.9	60.9	111.0	690.4	2.5	-	-	-	-	131.8	-	299.8
4th Qtr.	677.7	0.5	308.9	27.0	39.2	188.3	113.8	1,384.6	2.7	-	-	-	-	151.1	-	1,105.8
2007*																
1st Qtr.	334.4	0.6	96.7	9.6	51.1	62.4	112.0	499.8	2.8	-	-	-	-	209.5	-	287.5
2nd Qtr.	401.5	-	50.5	0.4	145.1	88.5	117.0	1,144.8	3.6	-	-	699.0	-	180.5	-	261.7
3rd Qtr.	281.3	-	0.6	0.0	86.1	83.0	111.6	835.3	33.5	-	-	-	-	157.1	-	337.2
4th Qtr.	272.8	-	9.1	0.3	23.6	66.7	173.0	520.9	2.9	-	-	-	-	216.9	-	301.0
2008*																
1st Qtr.	211.8	-	0.8	-	41.1	59.3	110.6	609.4	2.4	-	-	-	-	201.2	-	405.8

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
1997	28,081.2	8,931.0	10,257.5	8,892.7	37.9	1,128.0	299.5	717.0	476.5
1998	30,194.7	9,159.3	10,497.8	10,537.6	-	1,355.4	270.6	777.6	402.7
1999	31,839.5	12,020.5	7,397.8	12,421.2	-	1,438.1	298.2	1,011.9	322.3
2000	42,935.4	14,317.7	12,381.6	16,236.1	-	1,837.4	361.2	1,146.2	519.8
2001	43,299.4	14,743.2	7,933.6	20,622.7	-	1,714.9	394.9	1,039.5	523.8
2002	44,603.8	15,832.0	7,158.7	21,613.0	-	2,024.4	462.3	1,178.5	557.8
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
2003									
1st Qtr.	9,606.0	3,609.4	1,134.2	4,862.5	-	152.3	95.5	180.4	55.1
2nd Qtr.	11,217.5	4,095.6	1,653.8	5,468.0	-	389.9	137.8	224.7	150.8
3rd Qtr.	11,046.6	3,679.4	1,090.1 ¹⁾	6,277.2	-	472.9	134.5	316.0	205.9
4th Qtr.	14,872.9	4,956.7	2,043.0	7,873.2	-	926.4	183.2	531.1	351.2
2004									
1st Qtr.	8,805.6	3,818.9	931.3	4,055.3	-	336.5	116.8	168.8	90.2
2nd Qtr.	10,879.4	4,318.9	1,180.4	5,380.1	-	392.1	148.0	252.7	125.0
3rd Qtr.	11,124.3	3,882.8	945.7	6,295.8	-	785.6	169.1	379.3	244.0
4th Qtr.	16,128.5	5,301.4	1,418.2	9,408.9	-	908.9	213.3	659.9	377.3
2005									
1st Qtr.	8,875.0	3,880.5	777.7	4,216.9	-	206.6	129.4	157.6	60.9
2nd Qtr.	12,845.8	4,432.5	888.9	7,524.5	-	622.7	211.8	328.4	213.7
3rd Qtr.	13,543.8	4,124.9	1,223.0	8,195.9	-	1,004.1	259.9	415.2	295.4
4th Qtr.	18,497.0	6,100.8	1,481.1	10,915.0	-	977.7	338.8	629.6	353.7
2006*									
1st Qtr.	11,029.9	4,185.2	950.3	5,894.3	-	446.1	224.8	250.5	117.5
2nd Qtr.	14,485.5	4,864.8	1,092.6	8,528.1	-	1,014.7	304.4	442.2	269.0
3rd Qtr.	14,648.0	4,664.2	1,060.3	8,923.6	-	766.7	348.5	469.1	253.9
4th Qtr.	19,429.6	6,370.8	1,381.3	11,677.5	-	1,049.8	346.7	536.0	376.9
2007*									
1st Qtr.	11,293.2	4,606.9	1,117.9	5,568.3	-	343.6	246.0	218.2	98.3
2nd Qtr.	15,583.5	5,351.9	1,297.1	8,934.5	-	993.6	301.9	430.9	223.5
3rd Qtr.	13,848.3	4,975.8	882.9	7,989.6	-	742.7	295.3	553.2	300.0
4th Qtr.	22,331.4	7,129.5	1,230.3	13,971.7	-	1,430.9	445.5	684.4	431.8
2008*									
1st Qtr.	12,999.2	4,997.2	1,068.9	6,933.0	-	291.5	238.8	191.0	50.1

Source: Ministry of Finance.

1) Interest expenditure on debentures (G\$287.7 million) issued to NBIC/RBGL was accrued but not paid.

CENTRAL GOVERNMENT: CURRENT EXPENDITURE
(G\$ Million)

Table 6.3 (Cont'd)

Period	Other Current Expenditure										Payments to Dependents' Pension Funds
	Electricity Charges	Transport Travel and Postage	Telephone Charges	Other Services Purchased	Education Subvents, Grants and Scl.ships	Rates And Taxes And Subvents to L.A.	Subsidies And Contribution to Local And Int'l Orgns.	Refunds of Revenue	Miscellaneous	Pensions	
1997	235.5	720.4	68.9	670.2	651.4	97.1	2,187.6	150.0	635.2	817.5	-
1998	233.8	746.5	161.7	-	715.3	143.2	2,069.0	123.0	2,416.7	1,122.1	-
1999	1,001.0	773.8	162.7	-	773.8	184.5	2,407.4	172.1	1,955.1	1,920.3	-
2000	313.0	811.6	174.0	-	887.7	201.5	4,267.8	34.3	3,092.6	2,589.0	-
2001	720.0	823.2	182.7	65.7	1,086.6	367.6	4,121.4	45.1	6,715.2	2,822.2	-
2002	1,051.8	984.3	228.0	108.2	1,314.1	290.9	5,044.9	7.3	5,414.2	2,939.2	7.1
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
2003											
1st Qtr.	567.1	157.0	44.7	5.5	287.1	3.4	971.6	98.9	1,507.3	734.4	2.2
2nd Qtr.	289.7	233.7	63.7	16.1	311.4	10.4	1,633.4	1.0	1,247.1	756.9	1.4
3rd Qtr.	217.9	246.5	62.6	76.6	331.8	107.7	1,083.2	0.5	2,183.6	835.9	1.6
4th Qtr.	816.7	375.7	77.7	86.6	349.1	127.9	1,491.0	2.2	1,599.9	954.6	-
2004											
1st Qtr.	450.1	135.4	51.4	6.4	283.4	4.1	1,211.0	0.3	662.7	538.4	-
2nd Qtr.	557.5	225.4	55.5	11.0	285.0	9.4	1,671.2	0.8	787.5	855.5	3.5
3rd Qtr.	331.9	252.8	60.9	45.9	405.0	98.7	1,605.1	0.6	911.8	1,005.1	-
4th Qtr.	1,025.5	395.1	96.3	230.0	462.1	160.8	2,211.9	0.3	1,326.5	1,314.6	26.5
2005											
1st Qtr.	552.6	129.7	41.5	9.3	272.2	3.7	1,139.5	0.5	1,015.0	498.3	-
2nd Qtr.	418.1	294.9	72.9	25.9	450.6	59.0	1,627.9	1.0	2,247.9	949.9	-
3rd Qtr.	946.1	282.2	72.8	240.8	434.2	82.6	1,952.3	2.5	1,278.6	923.4	5.8
4th Qtr.	1,171.6	458.4	98.5	30.7	424.5	243.9	3,191.3	1.4	1,496.1	1,494.0	4.7
2006*											
1st Qtr.	843.2	219.5	56.6	12.4	320.2	5.6	1,459.1	0.6	1,254.0	684.2	-
2nd Qtr.	747.0	401.1	83.4	57.4	506.8	60.1	1,951.2	3.1	1,421.5	1,266.3	-
3rd Qtr.	895.9	530.5	82.0	31.6	478.1	76.0	2,086.2	0.6	1,674.6	1,229.7	-
4th Qtr.	973.3	721.1	123.0	385.6	590.4	309.1	2,863.8	1.3	1,753.6	1,634.8	12.1
2007*											
1st Qtr.	429.7	218.4	64.5	27.9	381.3	8.2	1,484.8	0.2	956.3	1,090.8	-
2nd Qtr.	890.1	340.7	85.3	57.4	430.2	48.9	2,541.6	0.1	1,273.7	1,316.7	-
3rd Qtr.	676.5	327.2	92.3	35.3	478.5	7.2	1,850.6	0.2	1,275.3	1,341.0	14.3
4th Qtr.	2,075.4	815.6	128.0	735.8	706.5	304.6	2,496.0	3.6	2,112.7	1,600.7	-
2008*											
1st Qtr.	582.0	291.8	68.6	19.0	371.2	4.3	1,921.0	0.8	1,597.3	1,305.5	-

Source: Ministry of Finance.

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

Table 6.4

Period	Current Receipts			Operating Payments					Operating Balance (1)-(5) (10)	
	Total (2)to(4) (1)	Export Sales (2)	Local Sales (3)	Other (4)	Total (6)to(9) (5)	Materials & Supplies (6)	Employment (7)	Interest (8)		Other ^{a)} (9)
1997	53,170	30,643	18,874	3,653	43,578	14,089	14,055	78	15,357	9,592
1998 ¹	49,711	27,769	13,694	8,248	41,091	13,113	13,196	121	14,661	8,620
1999 ²	46,699	28,985	8,890	9,025	38,965	11,733	15,323	67	11,833	7,744
2000 ³	43,604	23,418	9,342	10,844	39,549	15,777	11,955	60	11,757	4,054
2001	45,462	23,297	10,861	11,305	39,812	11,442	15,247	100	13,023	5,850
2002 ⁴	50,603	28,494	11,485	10,625	45,662	11,729	17,423	98	16,411	4,942
2003 ⁵	66,566	27,174	20,788	18,604	61,098	18,254	19,195	204	23,445	5,469
2004	78,427	35,274	31,067	12,086	70,921	21,779	20,105	332	28,706	7,506
2005	82,345	32,823	33,626	15,896	76,897	23,250	18,413	311	34,922	5,448
2006	84,661	32,036	38,207	14,417	76,967	24,003	19,568	359	33,037	7,693
2003										
1st Qtr	10,684	4,287	2,793	3,604	12,143	2,931	4,532	16	4,664	(1,460)
2nd Qtr ⁵	15,080	6,044	4,700	4,336	15,025	4,316	4,422	29	6,258	55
3rd Qtr	16,433	5,235	6,082	5,116	14,796	4,889	4,085	38	5,775	1,636
4th Qtr	24,370	11,609	7,212	5,549	19,133	6,108	6,155	121	6,749	5,237
2004										
1st Qtr	15,501	5,562	7,234	2,705	15,692	4,863	4,421	75	6,332	(191)
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	4,468	89	6,917	793
4th Qtr	26,092	13,349	9,120	3,623	21,572	5,675	7,133	84	8,680	4,621
2005 ⁶										
1st Qtr	16,629	5,846	7,611	3,172	17,195	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	20,978	6,091	5,827	107	8,952	3,850
2006 ⁷										
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	20,615	5,752	6,180	139	8,544	6,036
2007										
1st Qtr	17,769	5,616	9,099	3,055	17,848	5,711	4,543	42	7,552	(79)
2nd Qtr	20,795	6,575	10,482	3,738	19,780	6,483	4,600	140	8,558	1,016
3rd Qtr	21,150	7,547	9,832	3,771	19,993	6,460	4,647	103	8,784	1,157
4th Qtr	30,202	12,655	12,664	4,884	25,857	8,243	7,082	110	10,422	4,346
2008										
1st Qtr	20,561	4,927	11,559	4,074	21,328	8,522	4,762	67	7,957	(767)

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

^{a)} Includes current outlays on freight, repairs and maintenance, payments to creditors and contribution to community.

¹ 1998 figures exclude NEOCOL and Stockfeeds.

² 1999 figures exclude GAC and GEC.

³ Adjusted to exclude Samata, GSL and GPC.

⁴ Includes AROAMIA Bauxite Company.

⁵ Includes GP&L.

⁶ Excludes LINMINE.

⁷ Excludes AROAMIA Bauxite Company from the 2nd quarter.

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

Table 6.4 (Cont'd)

Period	Transfers to Central Gov't.					Current Balance (10)-(11) (17)	Overall Balance (17)-(18) (19)	Total (21)+(22) (20)	External Borrowing (Net) (21)	Domestic Financing (Net)				Transfer from Cen. Gov't. (26)	Other c) (27)
	Total (12)+(13) (11)	Taxes ^{b)} (12)	Dividend (13)	Value Added Tax						Capital Expenditure (18)	Banking System (net) (23)	Non-Bank Fin.Inst Borrowing (24)	Holdings of Cent. Gov't.Sec. (25)		
				Total (15)+(16) (14)	Payments (15)											Refunds (16)
1997	3,177	1,808	1,369	-	-	6,415	2,724	(2,724)	(531)	(2,193)	(2,088)	-	2,082	1,310	(3,526)
1998 ¹	3,156	3,009	147	-	-	5,464	2,029	(2,029)	(493)	(1,535)	(695)	-	(2,623)	1,269	514
1999 ²	2,920	1,489	1,431	-	-	4,824	1,075	(1,075)	(25)	(1,050)	3,367	-	(6,682)	311	1,954
2000 ³	1,099	958	141	-	-	2,956	843	(843)	(24)	(819)	(2,088)	1,330	277	-	(338)
2001	481	481	-	-	-	5,169	3,456	(3,456)	(395)	(3,061)	1,082	66	(2,532)	-	(1,727)
2002 ⁴	1,683	1,371	312	-	-	3,259	1,713	(1,713)	(142)	(1,384)	(2,425)	-	1,043	50	(2)
2003 ⁵	738	610	128	-	-	4,730	2,172	(2,172)	47	(2,219)	(884)	-	2,368	-	(3,703)
2004	876	876	-	-	-	6,630	3,662	(3,662)	(1,775)	(1,887)	(1,147)	-	6,213	-	(6,953)
2005	928	678	250	-	-	4,520	1,076	(1,076)	(87)	(988)	(4,736)	-	2,184	-	1,563
2005	1,355	1,230	125	-	-	6,338	3,691	(3,691)	-	(3,691)	(1,323)	-	(2,435)	-	67
2003	51	51	-	-	-	(1,511)	2,116	(2,116)	2,872	(755)	1,038	-	(171)	-	(1,623)
1st Qtr	80	80	-	-	-	(25)	641	(641)	(55)	696	(685)	-	1,231	-	150
2nd Qtr ⁵	317	199	117	-	-	1,320	548	(548)	(75)	(474)	(770)	-	1,500	-	(1,204)
3rd Qtr	290	279	11	-	-	4,947	4,380	(4,380)	(2,695)	(1,686)	(467)	-	(192)	-	(1,026)
4th Qtr	149	149	-	-	-	(340)	1,089	(1,089)	598	492	924	-	2,200	-	(2,632)
2004	378	378	-	-	-	2,005	1,070	(1,070)	935	(2,005)	(1,262)	-	4,176	-	(4,919)
1st Qtr	154	154	-	-	-	639	(47)	47	(89)	137	1,428	-	-	-	(1,292)
2nd Qtr	195	195	-	-	-	4,326	3,729	(3,729)	(3,218)	(511)	(2,238)	-	(164)	-	1,890
3rd Qtr	120	120	-	-	-	(626)	1,138	(1,138)	(10)	1,148	906	-	-	-	242
4th Qtr	316	316	-	-	-	151	257	(257)	(10)	267	(1,701)	-	-	-	1,968
2005 ⁶	121	121	-	-	-	1,515	146	(146)	(10)	(136)	365	-	-	-	(501)
1st Qtr	370	120	250	-	-	3,481	2,325	(2,325)	(57)	(2,268)	(4,306)	-	2,184	-	(146)
2nd Qtr	259	259	-	-	-	(874)	1,346	(1,346)	-	1,346	531	-	-	-	815
3rd Qtr	538	538	-	-	-	446	(117)	(117)	-	117	965	-	(4,335)	-	3,487
4th Qtr	184	184	-	-	-	1,103	541	(541)	-	(541)	(336)	-	1,520	-	(1,724)
2006 ⁷	373	248	125	-	-	5,663	4,613	(4,613)	-	(4,613)	(2,483)	-	380	-	(2,511)
1st Qtr	374	345	-	29	-	(452)	1,606	(1,606)	-	1,606	2,216	-	-	-	(609)
2nd Qtr	311	252	59	59	-	704	(170)	(170)	-	170	(369)	-	(200)	-	739
3rd Qtr	260	352	1	(92)	14	896	(895)	(895)	-	895	560	-	-	-	336
4th Qtr	93	213	-	(119)	15	4,252	2,255	(2,255)	-	(2,255)	(3,037)	-	-	-	782
2008	403	388	-	15	-	(1,170)	2,665	(2,664)	-	2,665	1,055	-	-	194	1,416

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

^{b)} Includes special transfers.

^{c)} Comprise of changes in working capital and changes in other financial flows.

¹ 1998 figures exclude NEOCOL and Stockfeeds.

² 1999 figures exclude GAC and GEC.

³ Adjusted to exclude Sanata, GSL and GFC.

⁴ Includes AROAMIA Bauxite Company.

⁵ Includes GP&L.

⁶ Excludes LINMINE.

⁷ Excludes AROAMIA Bauxite Company from the 2nd quarter.

DOMESTIC PUBLIC BONDED DEBT¹
(G\$ Million)

Table 7.1

Period Ended	Total	Bonds	Debentures	CARICOM Loan³	Treasury Bills
1997	34,010.8	8.8	8,323.7	-	25,678.3
1998 ²	35,851.8	5.9	8,123.0	-	27,722.9
1999	41,629.6	4.6	6,418.0	-	35,207.0
2000	48,035.1	4.6	4,017.0	-	44,013.6
2001	52,008.4	4.0	3,914.2	-	48,090.1
2002	53,794.0	3.6	3,898.5	-	49,891.9
2003	62,662.2	3.5	11,816.5	739.5	50,102.7
2004					
Mar	63,950.8	3.4	11,816.5	739.5	51,391.4
Jun	64,438.3	3.4	11,816.5	731.4	51,886.9
Sep	59,995.6	3.4	11,816.5	731.4	47,444.2
Dec	65,849.8	5,343.1	11,816.5	721.6	47,968.6
2005					
Mar	71,322.7	5,343.1	11,816.5	721.6	53,441.5
Jun	69,203.0	5,343.1	11,816.5	704.4	51,339.0
Sep	65,924.3	5,343.1	11,816.5	704.4	48,060.3
Dec	67,754.3	5,343.1	11,816.5	687.2	49,907.4
2006					
Mar	73,960.1	5,343.1	11,816.5	687.2	56,113.2
Jun	72,817.8	5,343.1	11,816.5	670.1	54,988.1
Sep	77,477.8	5,343.1	11,816.5	670.1	59,648.2
Dec	74,308.3	3,972.4	11,816.5	655.3	57,864.0
2007					
Jan	71,808.4	3,972.4	11,816.5	655.3	55,364.2
Feb	74,608.2	3,972.4	11,816.5	655.3	58,164.0
Mar	72,956.9	3,972.4	11,816.5	655.3	56,512.7
Apr	69,053.2	3,972.4	11,816.5	655.3	52,609.0
May	67,133.0	3,972.4	11,816.5	655.3	50,688.8
Jun	68,999.1	3,972.4	11,816.5	641.3	52,568.9
Jul	70,999.2	3,972.4	11,816.5	641.3	54,569.1
Aug	70,899.1	3,972.4	11,816.5	641.3	54,469.0
Sep	70,999.1	3,972.4	11,816.5	641.3	54,568.9
Oct	70,499.2	3,972.4	11,816.5	641.3	54,069.1
Nov	69,396.5	3,972.4	11,816.5	641.3	52,966.4
Dec	69,345.4	3,972.4	11,816.5	630.1	52,926.4
2008					
Jan	71,845.5	3,972.4	11,816.5	630.1	55,426.5
Feb	75,345.5	3,972.4	11,816.5	630.1	58,926.5
Mar	72,802.5	3,972.4	8,773.5	630.1	59,426.5

Source: Bank of Guyana.

¹ Excludes non-interest bearing debentures.

² As of Dec. 1998 an amount is included to satisfy the Bank's reserve requirement of G\$1,000 Million.

³ The CARICOM Loan was contracted to finance the construction of the CARICOM Secretariat.

**GOVERNMENT OF GUYANA: TREASURY BILLS
BY HOLDERS
(G\$ Million)**

Table 7.2

Period Ended	Treasury Bills											Private Sector	Non Residents
	Total Treasury Bills	Banking System			Non-Bank Financial Institutions		Public Sector			Sinking Funds			
		Total	Bank of Guyana	Commercial Banks	Commercial Banks	Financial Institutions	Total	Public Enterprise	Nat. Insur. Scheme				
1997	25,678.3	15,291.9	241.3	15,050.6	6,599.3	3,004.4	-	3,004.4	-	-	767.0	15.7	
1998 ¹	27,722.9	15,497.8	1,043.5	14,454.3	6,392.7	5,754.0	-	5,754.0	-	-	63.7	14.7	
1999	35,207.0	14,030.9	1,613.0	12,417.9	6,185.4	12,939.2	274.9	12,664.4	-	-	2,038.3	13.3	
2000	44,013.6	23,920.9	2,222.9	21,698.0	6,516.3	12,336.7	-	12,336.7	-	-	1,210.8	29.0	
2001	48,090.1	23,012.9	1,039.9	21,973.0	9,723.2	15,139.2	-	15,139.2	-	-	166.2	48.7	
2002	49,891.9	25,990.3	1,133.4	24,856.9	10,229.5	13,430.3	-	13,430.3	-	-	198.1	43.9	
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													
Mar	51,391.4	31,783.0	1,031.9	30,751.1	10,954.0	8,441.2	-	8,441.2	-	-	213.2	-	
Jun	51,886.9	35,141.9	2,081.8	33,060.1	12,386.8	4,084.0	-	4,084.0	-	-	232.3	42.0	
Sep	47,444.2	31,346.8	1,032.7	30,314.1	11,963.8	4,084.0	-	4,084.0	-	-	7.7	42.0	
Dec	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													
Mar	53,441.5	37,126.7	1,135.8	35,990.9	11,998.4	4,258.9	-	4,258.9	-	-	15.7	42.0	
Jun	51,339.0	34,295.2	1,032.7	33,262.5	12,476.9	4,258.9	-	4,258.9	-	-	308.2	-	
Sep	48,060.3	31,118.7	1,032.5	30,086.2	12,673.4	4,258.9	-	4,258.9	-	-	9.4	-	
Dec	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													
Mar	56,113.2	39,940.1	1,150.6	38,789.5	13,773.1	1,977.9	-	1,977.9	-	-	377.4	44.7	
Jun	54,988.1	34,107.6	1,782.7	32,324.9	14,327.3	6,504.6	-	6,504.6	-	-	3.9	44.7	
Sep	59,648.2	40,284.3	2,615.0	37,669.3	13,977.7	4,922.6	-	4,922.6	-	-	418.9	44.7	
Dec	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													
Jan	55,364.2	36,936.9	1,033.3	35,903.6	13,850.2	4,526.7	-	4,526.7	-	-	3.9	46.5	
Feb	58,164.0	39,660.7	1,033.1	38,627.6	13,926.2	4,526.7	-	4,526.7	-	-	3.9	46.5	
Mar	56,512.7	38,320.6	1,032.8	37,287.8	13,615.0	4,526.7	-	4,526.7	-	-	3.9	46.5	
Apr	52,609.0	35,823.8	1,332.8	34,491.0	12,112.0	4,622.9	-	4,622.9	-	-	3.9	46.5	
May	50,688.8	33,324.2	1,032.7	32,291.5	12,611.4	4,702.8	-	4,702.8	-	-	3.9	46.5	
Jun	52,568.9	34,618.2	1,032.7	33,585.5	13,167.7	4,732.7	-	4,732.7	-	-	3.9	46.5	
Jul	54,569.1	36,618.2	1,032.7	35,585.5	13,167.9	4,732.7	-	4,732.7	-	-	3.9	46.5	
Aug	54,469.0	36,731.8	1,032.6	35,699.2	12,954.1	4,732.7	-	4,732.7	-	-	3.9	46.5	
Sep	54,568.9	36,831.8	1,032.6	35,799.2	12,954.1	4,732.7	-	4,732.7	-	-	3.9	46.5	
Oct	54,069.1	36,281.8	3,032.6	33,249.2	13,004.3	4,732.7	-	4,732.7	-	-	3.9	46.5	
Nov	52,966.4	35,448.3	1,032.6	34,415.7	12,781.6	4,732.7	-	4,732.7	-	-	3.9	-	
Dec	52,926.4	35,448.3	1,032.6	34,415.7	12,741.6	4,732.7	-	4,732.7	-	-	3.9	-	
2008													
Jan	55,426.5	39,164.7	1,032.6	38,132.2	11,525.3	4,732.7	-	4,732.7	-	-	3.9	-	
Feb	58,926.5	42,167.0	1,032.6	41,134.5	12,023.0	4,732.7	-	4,732.7	-	-	3.9	-	
Mar	59,426.5	42,517.2	1,032.6	41,484.6	12,172.8	4,732.7	-	4,732.7	-	-	3.9	-	

Source: Bank of Guyana.

¹ As of Dec 1998 includes an amount to satisfy the Bank's reserve requirement of G\$1,000 Million.

**GOVERNMENT OF GUYANA: DEBENTURES
BY HOLDERS, BONDS & OTHER LONG TERM DEBT**
(G\$ Million)

Table 7.3

Period Ended	Total Amount Outstanding	Bonds			CARICOM Loans ²	Debentures ³						Private Sector
		Total Bonds	Defence Bonds ¹	GUYMINE Bonds		Banking System		Non-Banks Financial Institutions	Public Sector			
						Bank of Guyana	Commercial Banks		Public Enterprise	National Insurance	Sinking Funds	
1997	8,332.5	8.8	8.8	-	-	8,323.7	3,898.5	3,278.0	11.4	-	685.4	450.3
1998	8,128.9	5.9	5.9	-	-	8,123.0	3,898.5	3,249.8	3.4	-	558.9	412.3
1999	6,422.6	4.6	4.6	-	-	6,418.0	3,898.5	1,950.0	3.4	-	259.6	306.5
2000	4,021.6	4.6	4.6	-	-	4,017.0	3,898.5	-	-	-	67.1	51.4
2001	3,918.3	4.0	4.0	-	-	3,914.2	3,898.5	-	-	-	15.7	-
2002	3,902.1	3.6	3.6	-	-	3,898.5	3,898.5	-	-	-	-	-
2003 ⁴	12,559.5	3.5	3.5	-	739.5	11,816.5	3,898.5	7,918.0	-	-	-	-
2004												
Mar	12,559.4	3.4	3.4	-	739.5	11,816.5	3,898.5	7,918.0	-	-	-	-
Jun	12,551.4	3.4	3.4	-	731.4	11,816.5	3,898.5	7,918.0	-	-	-	-
Sep	12,551.4	3.4	3.4	-	731.4	11,816.5	3,898.5	7,918.0	-	-	-	-
Dec	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-
2005												
Mar	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-
Jun	17,864.0	5,343.1	3.4	5,339.7	704.4	11,816.5	3,898.5	7,918.0	-	-	-	-
Sep	17,864.0	5,343.1	3.4	5,339.7	704.4	11,816.5	3,898.5	7,918.0	-	-	-	-
Dec	17,846.9	5,343.1	3.4	5,339.7	687.2	11,816.5	3,898.5	7,918.0	-	-	-	-
2006												
Mar	17,846.9	5,343.1	3.4	5,339.7	687.2	11,816.5	3,898.5	7,918.0	-	-	-	-
Jun	17,829.7	5,343.1	3.4	5,339.7	670.1	11,816.5	3,898.5	7,918.0	-	-	-	-
Sep	17,829.7	5,343.1	3.4	5,339.7	670.1	11,816.5	3,898.5	7,918.0	-	-	-	-
Dec	16,444.3	3,972.4	3.4	3,969.0	655.3	11,816.5	3,898.5	7,918.0	-	-	-	-
2007												
Jan	16,444.3	3,972.4	3.4	3,969.0	655.3	11,816.5	3,898.5	7,918.0	-	-	-	-
Feb	16,444.3	3,972.4	3.4	3,969.0	655.3	11,816.5	3,898.5	7,918.0	-	-	-	-
Mar	16,444.3	3,972.4	3.4	3,969.0	655.3	11,816.5	3,898.5	7,918.0	-	-	-	-
Apr	16,444.3	3,972.4	3.4	3,969.0	655.3	11,816.5	3,898.5	7,918.0	-	-	-	-
May	16,444.3	3,972.4	3.4	3,969.0	655.3	11,816.5	3,898.5	7,918.0	-	-	-	-
Jun	16,430.2	3,972.4	3.4	3,969.0	641.3	11,816.5	3,898.5	7,918.0	-	-	-	-
Jul	16,430.2	3,972.4	3.4	3,969.0	641.3	11,816.5	3,898.5	7,918.0	-	-	-	-
Aug	16,430.2	3,972.4	3.4	3,969.0	641.3	11,816.5	3,898.5	7,918.0	-	-	-	-
Sep	16,430.2	3,972.4	3.4	3,969.0	641.3	11,816.5	3,898.5	7,918.0	-	-	-	-
Oct	16,430.2	3,972.4	3.4	3,969.0	641.3	11,816.5	3,898.5	7,918.0	-	-	-	-
Nov	16,430.2	3,972.4	3.4	3,969.0	641.3	11,816.5	3,898.5	7,918.0	-	-	-	-
Dec	16,419.0	3,972.4	3.4	3,969.0	630.1	11,816.5	3,898.5	7,918.0	-	-	-	-
2008												
Jan	16,419.0	3,972.4	3.4	3,969.0	630.1	11,816.5	3,898.5	7,918.0	-	-	-	-
Feb	16,419.0	3,972.4	3.4	3,969.0	630.1	11,816.5	3,898.5	7,918.0	-	-	-	-
Mar	13,376.0	3,972.4	3.4	3,969.0	630.1	8,773.5	3,898.5	4,875.0	-	-	-	-

Source: Bank of Guyana.

¹ Unclaimed balance on these securities. They are no longer issued.

² The CARICOM Loan was contracted to finance the construction of the CARICOM Secretariat.

³ Excludes Non-Interest Bearing Debentures issued to the Bank of Guyana.

⁴ Figure for total debentures from March 2003 includes special issues to NBIC/RBGL.

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY
AND TERMS AS AT MARCH 31, 2008**
(G\$)

Table 7.4

Item	Amount Issued	Amount Outstanding	Nominal Rate of Interest (Percent)	Issue Date	Maturity Date
SPECIAL ISSUES					
NON-INTEREST BEARING SPECIAL ISSUE TO BOG					
ISSUE NO. 91	2,857,509,263	2,857,509,263	-	1998-12-31	UNFIXED
ISSUE NO. 93	4,892,538,923	4,892,538,923	-	2000-12-31	UNFIXED
ISSUE NO. 94	14,851,974,507	14,851,974,507	-	2001-12-31	UNFIXED
ISSUE NO. 95	2,566,705,406	2,566,705,406	-	2002-12-31	UNFIXED
ISSUE NO. 96	1,697,038,228	1,697,038,228	-	2003-12-31	UNFIXED
ISSUE NO. 97	2,578,507,538	2,578,507,538	-	2004-12-31	UNFIXED
ISSUE NO. 98	102,503,833	102,503,833	-	2005-12-31	UNFIXED
ISSUE NO. 99	4,091,091,420	4,091,091,420	-	2006-12-31	UNFIXED
ISSUE NO. 100	7,151,883,823	7,151,883,823	-	2007-12-31	UNFIXED
SPECIAL ISSUE TO BOG					
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
SPECIAL ISSUE TO NBIC/RBGL					
B Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2009-03-15
C Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2010-03-15
D Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2011-03-15
E Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2012-03-15
F Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2013-03-15

Source: Bank of Guyana.

EXTERNAL PUBLIC DEBT
(US\$ Thousand)

Table 7.5

Period Ended	Total Outstanding Debt	Medium & Long Term					
		Bilateral	Multilateral	Financial ¹	Supp. Cr. ²	Nationalisation	Bonds
1997	1,513,020	449,790	953,050	2,780	58,990	14,940	33,470
1998	1,507,490	450,940	966,440	1,020	54,360	6,640	28,090
1999 ³	1,210,924	360,917	792,250	526	15,190	7,508	34,533
2000	1,193,183	353,529	788,357	526	14,746	7,794	28,231
2001	1,197,301	352,282	796,653	170	12,973	7,678	27,545
2002	1,352,138	438,266	835,172	10,451	16,111	24,425	27,715
2003							
1st Qtr	1,250,177	352,430	842,603	8,707	15,192	3,430	27,815
2nd Qtr	1,246,016	336,593	854,045	8,892	14,932	3,450	28,104
3rd Qtr	1,265,773	336,167	874,322	9,074	14,636	3,450	28,125
4th Qtr	1,199,125	224,369	916,801	10,998	14,861	3,487	28,609
2004							
1st Qtr	1,081,592	119,213	913,536	3,346	13,604	3,400	28,493
2nd Qtr	1,020,398	86,951	910,762	3,299	13,516	3,435	2,436
3rd Qtr	1,043,304	84,350	936,793	3,248	13,055	3,421	2,436
4th Qtr	1,188,652	191,371	974,795	5,485	13,324	3,435	242
2005							
1st Qtr	1,066,435	76,821	970,049	3,159	12,718	3,447	241
2nd Qtr	1,066,641	91,607	955,526	3,098	12,718	3,451	239
3rd Qtr	1,084,926	92,113	973,354	3,041	12,718	3,462	239
4th Qtr	1,214,559	220,938	971,556	5,010	13,347	3,470	238
2006							
1st Qtr	1,172,433	224,626	925,746	4,986	13,353	3,484	238
2nd Qtr	1,205,424	231,141	952,111	5,080	13,359	3,492	240
3rd Qtr	1,020,330	235,755	762,425	5,046	13,365	3,498	241
4th Qtr	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

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

¹ 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.

² Includes External Payment Deposit Schemes (EPDS) from 1992.

³ Stock of outstanding debt after HIPC debt relief.

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

Table 8.1(1)

Period	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			
1997	91,062.3	25,760.3	8,494.2	1,358.5	4,647.5	2,002.0	1,358.5	2,002.0	5,897.6	38,959.8	14,193.0	3,003.0	4,676.1	1,701.7	4,847.7	10,538.3	26,228.7	4,733.3	5,148.0	6,191.9	815.1	4,018.3	5,322.1	113.5	
1998	90,890.3	29,344.9	10,075.8	1,382.0	4,755.6	1,869.2	1,363.6	2,687.1	6,211.6	36,830.0	10,897.5	3,501.8	4,832.8	1,776.3	4,796.2	11,025.3	24,641.5	4,715.9	3,238.8	4,484.8	1,566.0	5,351.7	5,284.4	73.8	
1999	97,497.0	30,862.1	11,386.0	1,623.1	4,928.9	2,445.1	1,548.5	2,831.1	6,219.4	42,425.1	15,701.7	2,617.4	5,168.3	1,127.8	5,418.0	12,391.9	24,010.3	5,023.0	1,950.7	4,047.8	1,842.2	5,112.6	6,034.0	79.4	
2000	106,113.3	29,798.6	10,002.9	1,795.7	6,175.5	2,698.3	2,326.4	2,083.8	4,716.0	52,377.1	21,917.4	3,315.5	5,195.7	1,430.8	7,982.4	12,535.2	23,829.2	5,231.9	1,611.3	4,276.2	978.9	5,631.2	6,099.6	108.4	
2001	109,251.0	30,911.3	11,010.6	2,564.4	5,801.0	2,452.7	1,499.7	2,291.8	5,291.1	56,240.6	24,579.9	3,190.8	5,822.8	1,735.2	8,243.3	12,668.6	21,555.9	4,549.9	1,726.4	2,693.5	391.8	5,746.3	6,448.0	543.1	
2002	109,865.3	30,648.7	10,661.2	2,211.4	5,921.1	3,120.3	1,706.4	2,302.7	4,725.6	56,807.5	24,523.0	3,365.1	5,764.9	1,855.3	7,245.0	14,054.2	22,247.9	5,288.0	1,813.5	3,632.6	367.8	6,134.6	5,011.4	161.2	
2003	111,692.7	29,197.6	9,790.8	2,345.8	7,597.0	2,474.2	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	4,543.7	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	2,494.2	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	3,958.8	7,403.9	3,052.6	9,047.4	8,659.9	2,362.3	
2003																									
1st Qtr	27,215.6	5,707.1	2,018.8	427.1	1,533.5	427.1	271.8	446.5	582.4	15,141.4	7,726.0	1,300.6	1,261.8	310.6	1,358.8	3,183.6	6,308.9	1,611.2	310.6	1,553.0	252.4	1,281.2	1,300.6	58.2	
2nd Qtr	26,296.7	7,181.3	2,511.9	611.4	1,643.4	642.6	370.0	603.6	798.4	14,319.7	6,270.0	642.6	1,382.5	370.0	1,402.0	4,252.7	6,776.3	1,363.0	331.0	1,655.1	136.3	1,674.6	1,616.2	19.5	
3rd Qtr	26,833.8	8,384.6	2,592.2	635.4	2,740.3	584.7	389.8	526.2	916.0	13,732.7	6,295.3	1,130.4	1,330.4	331.3	1,637.2	3,208.1	4,677.6	955.0	428.8	584.7	116.9	1,598.2	994.0	39.0	
4th Qtr	29,346.6	7,924.6	2,667.9	671.9	1,679.8	582.9	533.6	632.4	1,146.2	16,501.3	8,477.9	1,067.1	1,166.0	296.4	2,055.2	3,438.6	4,901.0	1,027.6	375.5	751.0	59.3	1,600.7	1,086.9	19.8	
2004																									
1st Qtr	31,371.6	6,570.1	2,210.3	374.1	1,385.4	359.6	308.9	669.5	1,262.2	15,961.7	8,137.4	1,012.9	1,252.1	310.1	1,902.2	3,347.0	7,846.0	1,107.8	2,815.9	904.3	92.9	1,516.4	1,408.9	993.8	
2nd Qtr	26,967.2	6,889.7	2,387.3	492.3	1,760.9	265.8	481.3	816.1	686.0	15,822.3	7,925.3	925.9	1,252.7	499.8	1,564.0	3,654.6	5,122.4	893.7	361.8	876.6	95.6	1,680.3	1,214.4	1,132.8	
3rd Qtr	34,010.7	8,838.5	2,711.3	757.7	2,946.4	429.4	463.4	548.2	982.1	17,709.6	8,719.9	1,090.0	1,494.1	439.0	1,581.0	4,385.5	6,822.0	1,602.4	360.3	937.1	207.3	2,089.3	1,625.6	640.6	
4th Qtr	34,918.4	8,607.4	3,046.1	619.4	1,908.7	439.5	475.1	751.5	1,367.1	18,074.2	9,114.5	981.5	1,248.4	374.3	1,789.3	4,566.1	7,318.8	2,281.2	483.3	723.6	245.1	2,203.9	1,381.7	918.0	
2005																									
1st Qtr	34,225.2	8,018.7	3,416.5	713.4	1,838.9	281.4	281.4	582.8	904.4	18,388.8	8,943.2	1,205.8	1,205.8	401.9	1,286.2	5,345.8	6,913.4	1,748.4	643.1	1,004.9	241.2	1,688.1	1,587.7	904.4	
2nd Qtr	42,381.9	10,507.1	3,746.8	1,094.9	2,551.4	803.6	482.2	642.9	1,185.3	22,050.8	11,812.9	1,249.6	1,892.5	341.5	2,029.1	4,725.2	9,161.0	2,491.2	843.8	1,325.9	642.9	2,250.1	1,607.2	663.0	
3rd Qtr	41,059.7	10,638.6	4,407.7	681.2	2,774.8	370.6	601.1	641.1	1,162.0	22,126.7	12,181.3	1,278.2	1,498.6	340.6	2,103.7	4,724.3	7,573.2	2,203.9	581.0	1,182.1	240.4	2,023.5	1,342.3	721.3	
4th Qtr	39,571.2	9,826.2	2,764.6	841.4	2,624.3	811.3	560.9	440.7	1,782.9	22,577.2	11,559.0	2,524.2	1,282.1	500.8	2,494.1	4,217.0	6,586.8	560.9	500.8	1,742.9	148.2	1,750.9	1,883.1	561.0	
2006																									
1st Qtr	39,084.9	8,309.7	2,457.3	732.4	2,538.5	347.1	353.3	684.4	1,196.6	21,117.6	11,374.1	1,582.8	1,653.6	268.0	2,485.2	3,753.8	9,097.6	2,258.3	645.9	1,965.6	393.9	1,942.3	1,891.6	560.0	
2nd Qtr	45,931.2	9,775.6	3,312.0	734.3	3,078.7	420.0	332.3	828.4	1,069.9	25,808.3	13,506.0	1,355.2	2,183.7	526.5	3,434.4	4,802.5	9,807.7	2,710.5	853.5	1,786.3	97.8	2,301.2	2,058.5	539.7	
3rd Qtr	43,745.3	10,398.1	3,596.0	875.7	2,536.2	585.3	603.7	744.7	1,476.6	22,981.8	12,569.0	860.5	1,115.6	319.5	3,934.3	4,182.8	9,737.2	1,842.6	792.0	1,736.9	229.3	2,410.9	2,725.5	628.3	
4th Qtr	49,233.8	13,103.2	5,339.1	862.5	2,585.2	693.5	710.6	738.3	2,174.0	23,670.6	10,492.0	2,636.7	2,022.0	369.5	3,224.0	4,926.4	11,825.5	2,196.8	1,004.5	1,915.2	2,331.6	2,393.0	1,984.3	634.4	
2007																									
1st Qtr	42,369.6	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	1,667.9	608.5	2,854.5	403.2	2,447.6	2,077.0	501.0	
2nd Qtr	56,131.4	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	2,938.9	825.6	2,474.5	53.6	3,485.9	3,915.6	711.5	
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	1,692.5	813.1	3,245.8	63.8	3,728.0	2,367.5	425.8	
4th Qtr	59,065.3	15,942.8	4,835.3	1,330.2	3,032.7	874.7	1,189.2	1,005.7	3,675.0	31,254.6	15,957.8	1,925.2	2,175.5	451.0	5,275.1	5,470.1	11,466.1	1,738.2	1,021.6	2,507.3	211.7	3,472.2	2,555.1	381.9	
2008																									
1st Qtr	57,283.3	14,216.1	3,812.3	1,129.1	3,046.6	711.8	858.8	1,239.0	3,418.5	32,481.8	19,693.1	2,215.2	2,187.4	425.6	2,627.5	5,332.9	10,058.7	2,362.1	993.9	3,376.9	1,488.4	2,863.7	2,880.6	526.7	

Sources: Bureau of Statistics and Customs and Excise department.

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

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
1997	91,062.3	25,760.3	14,193.0	24,766.8	26,228.7	113.5
1998	90,890.3	29,344.9	10,897.5	25,932.5	24,641.5	73.8
1999	97,497.0	30,982.1	15,701.7	26,723.5	24,010.3	79.4
2000	106,113.3	29,798.6	21,917.4	30,459.7	23,829.2	108.4
2001	109,251.0	30,911.3	24,579.9	31,660.8	21,555.9	543.1
2002	109,865.3	30,648.7	24,523.0	32,284.5	22,247.9	161.2
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	40,647.1	30,234.5	2,869.7
2006	177,995.1	41,586.6	47,941.2	45,637.0	40,467.9	2,362.3
2003						
1st Qtr	27,215.6	5,707.1	7,726.0	7,415.4	6,308.9	58.2
2nd Qtr	28,296.7	7,181.3	6,270.0	8,049.7	6,776.3	19.5
3rd Qtr	26,833.8	8,384.6	6,295.3	7,437.4	4,677.6	39.0
4th Qtr	29,346.6	7,924.6	8,477.9	8,023.4	4,901.0	19.8
2004						
1st Qtr	31,371.6	6,570.1	8,137.4	7,824.3	7,846.0	993.8
2nd Qtr	28,967.2	6,889.7	7,925.3	7,897.0	5,122.4	1,132.8
3rd Qtr	34,010.7	8,838.5	8,719.9	8,989.7	6,822.0	640.6
4th Qtr	34,918.4	8,607.4	9,114.5	8,959.6	7,318.8	918.0
2005						
1st Qtr	34,225.2	8,018.7	8,943.2	9,445.6	6,913.4	904.4
2nd Qtr	42,381.9	10,507.1	11,812.9	10,237.9	9,161.0	663.0
3rd Qtr	41,059.7	10,638.6	12,181.3	9,945.4	7,573.2	721.3
4th Qtr	39,571.2	9,826.2	11,559.0	11,018.2	6,586.9	581.0
2006						
1st Qtr	39,084.9	8,309.7	11,374.1	9,743.5	9,097.6	560.0
2nd Qtr	45,931.2	9,775.6	13,506.0	12,302.3	9,807.7	539.7
3rd Qtr	43,745.3	10,398.1	12,569.0	10,412.7	9,737.2	628.3
4th Qtr	49,233.8	13,103.2	10,492.0	13,178.6	11,825.5	634.4
2007						
1st Qtr	42,369.6	10,633.9	11,268.8	9,907.2	10,058.7	501.0
2nd Qtr	58,131.4	14,190.6	15,260.1	14,275.1	13,694.1	711.5
3rd Qtr	54,883.2	13,701.4	14,952.7	13,892.6	11,910.7	425.8
4th Qtr	59,065.3	15,942.8	15,957.8	15,296.8	11,486.1	381.9
2008						
1st Qtr	61,190.0	14,216.1	19,693.1	12,788.6	13,965.5	526.7

Sources: Bureau of Statistics and Customs and Excise Department.

The values of imports from 1996 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
1997	641.6	181.5	100.0	174.5	184.8	0.8
1998	601.2	193.7	72.0	172.4	162.6	0.5
1999	550.2	174.9	88.5	151.0	135.5	0.3
2000	585.4	164.4	121.0	168.2	131.6	0.2
2001	584.1	165.1	131.5	169.1	115.3	3.1
2002	563.1	157.3	125.8	165.3	113.9	0.8
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
2003						
1st Qtr	140.2	29.4	39.8	38.2	32.5	0.3
2nd Qtr	145.3	36.9	32.2	41.3	34.8	0.1
3rd Qtr	137.7	43.0	32.3	38.2	24.0	0.2
4th Qtr	148.5	40.1	42.9	40.6	24.8	0.1
2004						
1st Qtr	157.4	33.0	40.8	39.3	39.4	5.0
2nd Qtr	145.2	34.5	39.7	39.6	25.7	5.7
3rd Qtr	170.1	44.2	43.6	45.0	34.1	3.2
4th Qtr	174.3	43.0	45.5	44.7	36.5	4.6
2005						
1st Qtr	170.3	39.9	44.5	47.0	34.4	4.5
2nd Qtr	211.0	52.3	58.8	51.0	45.6	3.3
3rd Qtr	204.9	53.1	60.8	49.6	37.8	3.6
4th Qtr	197.5	49.1	57.7	55.0	32.9	2.9
2006						
1st Qtr	194.9	41.4	56.7	48.6	45.4	2.8
2nd Qtr	228.7	48.7	67.2	61.2	48.8	2.7
3rd Qtr	218.0	51.8	62.6	51.9	48.5	3.1
4th Qtr	243.4	64.8	51.9	65.2	58.5	3.1
2007						
1st Qtr	209.2	52.5	55.6	48.9	49.7	2.5
2nd Qtr	288.1	70.3	75.6	70.7	67.9	3.5
3rd Qtr	272.6	68.0	74.3	69.0	59.2	2.1
4th Qtr	292.7	79.0	79.1	75.8	56.9	1.9
2008						
1st Qtr	302.6	70.3	97.4	63.2	69.1	2.6

Sources: Bureau of Statistics and Customs and Excise Department.

The value of imports from 1996 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
1997	81,608.0	12,676.2	18,943.5	12,112.1	2,894.4	6,298.1	99.4	1,217.4	19,798.9	7,568.0
1998	79,443.3	11,848.0	19,647.3	11,123.7	2,791.5	4,692.7	184.7	936.9	18,759.1	9,459.3
1999	89,506.2	13,682.3	24,186.1	12,598.9	5,174.7	6,613.1	407.5	1,335.3	19,235.8	6,272.4
2000	91,069.0	13,824.6	21,536.8	9,384.5	8,522.4	6,363.5	436.3	1,308.1	22,330.7	7,362.2
2001	91,231.2	11,420.6	20,494.6	9,404.2	9,209.9	6,180.6	301.3	1,479.3	23,769.6	8,971.1
2002	93,709.4	6,714.8	22,809.6	8,669.0	10,020.3	6,763.7	543.6	1,709.7	25,968.1	10,510.7
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	115,487.8	8,923.0	27,279.4	11,008.2	11,646.6	8,993.3	799.6	1,229.8	28,987.9	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
2003										
1st Qtr	21,683.2	1,650.0	5,804.2	1,281.2	3,164.2	1,125.9	135.9	427.1	5,318.9	2,775.9
2nd Qtr	22,295.5	2,161.4	4,322.8	2,297.7	2,550.8	1,557.8	97.4	370.0	5,822.1	3,115.5
3rd Qtr	23,933.7	2,319.3	5,847.0	2,202.4	2,358.3	1,520.2	116.9	39.0	6,256.3	3,274.3
4th Qtr	30,117.3	1,758.8	9,307.9	3,082.9	2,450.5	1,798.3	256.9	711.4	8,201.2	2,549.3
2004										
1st Qtr	23,690.0	1,881.5	3,930.4	2,192.4	3,408.2	1,674.2	139.5	39.9	7,474.1	2,949.8
2nd Qtr	29,559.9	2,206.9	6,740.5	3,691.5	2,813.5	2,314.7	219.5	419.0	7,522.7	3,631.6
3rd Qtr	27,520.4	2,109.3	6,017.9	2,479.1	2,479.1	2,319.2	100.0	279.9	7,037.5	4,698.4
4th Qtr	34,717.6	2,725.3	10,590.6	2,645.1	2,945.7	2,685.2	340.7	491.0	6,953.5	5,340.4
2005										
1st Qtr	21,805.2	2,612.6	3,657.7	1,869.0	2,863.8	1,929.3	100.5	120.6	5,948.7	2,703.0
2nd Qtr	28,005.5	2,752.3	5,645.3	2,631.8	3,545.9	2,049.2	180.8	622.8	6,187.7	4,389.7
3rd Qtr	27,848.7	3,566.2	6,391.2	1,943.4	2,965.2	2,444.3	120.2	280.5	6,331.1	3,806.7
4th Qtr	29,809.1	3,666.0	7,973.1	2,824.7	3,045.0	3,525.8	400.7	40.1	3,986.6	4,347.2
2006										
1st Qtr	24,923.8	3,233.8	5,575.8	1,464.2	4,191.9	2,043.6	183.7	180.5	4,114.3	3,936.0
2nd Qtr	26,920.6	3,327.6	4,594.5	2,895.2	3,173.6	2,683.9	117.3	281.2	5,937.4	3,909.9
3rd Qtr	29,150.2	3,413.4	6,053.4	3,091.5	3,289.0	2,993.1	274.9	301.0	6,083.7	3,650.2
4th Qtr	35,259.5	3,202.9	11,363.9	3,539.2	2,364.2	3,350.6	353.9	97.1	6,886.3	4,101.4
2007										
1st Qtr	26,480.5	4,349.3	3,738.2	3,647.0	2,690.8	2,484.8	135.5	140.8	6,402.3	2,891.8
2nd Qtr	34,198.1	4,386.1	7,599.1	4,149.6	3,611.5	2,769.1	0.1	329.6	7,512.0	3,841.0
3rd Qtr	33,022.3	5,280.4	7,733.7	2,677.8	3,003.5	3,090.7	213.5	178.3	8,032.2	2,812.0
4th Qtr.	40,378.1	6,461.3	11,224.4	4,718.1	2,790.6	2,844.3	205.3	216.9	8,958.1	2,959.0
2008										
1st Qtr	31,845.4	6,443.4	4,108.1	1,489.2	3,450.4	2,259.9	174.4	128.9	10,508.7	3,282.4

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
1997	573.4	89.4	133.4	84.7	20.2	44.6	0.7	8.6	139.8	52.0
1998	525.0	78.5	129.0	73.3	18.5	31.0	1.2	6.2	124.0	63.3
1999	504.7	77.2	136.2	71.1	29.2	37.3	2.3	7.5	108.7	35.2
2000	502.7	76.3	118.8	51.8	47.1	35.2	2.4	7.2	123.3	40.6
2001	487.1	61.0	109.2	50.2	49.3	33.0	1.6	7.9	127.0	47.9
2002	491.5	35.2	119.5	45.5	52.6	35.5	2.8	9.0	136.2	55.1
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
2003										
1st Qtr	111.7	8.5	29.9	6.6	16.3	5.8	0.7	2.2	27.4	14.3
2nd Qtr	114.5	11.1	22.2	11.8	13.1	8.0	0.5	1.9	29.9	16.0
3rd Qtr	122.8	11.9	30.0	11.3	12.1	7.8	0.6	0.2	32.1	16.8
4th Qtr	152.4	8.9	47.1	15.6	12.4	9.1	1.3	3.6	41.5	12.9
2004										
1st Qtr	118.9	9.4	19.7	11.0	17.1	8.4	0.7	0.2	37.5	14.8
2nd Qtr	148.1	11.1	33.8	18.5	14.1	11.6	1.1	2.1	37.7	18.2
3rd Qtr	137.7	10.6	30.1	12.4	12.4	11.6	0.5	1.4	35.2	23.5
4th Qtr	173.3	13.6	52.9	13.2	14.7	13.4	1.7	2.5	34.7	26.7
2005										
1st Qtr	108.5	13.0	18.2	9.3	14.3	9.6	0.5	0.6	29.6	13.5
2nd Qtr	139.4	13.7	28.1	13.1	17.7	10.2	0.9	3.1	30.8	21.9
3rd Qtr	139.0	17.8	31.9	9.7	14.8	12.2	0.6	1.4	31.6	19.0
4th Qtr	148.8	18.3	39.8	14.1	15.2	17.6	2.0	0.2	19.9	21.7
2006										
1st Qtr	124.3	16.1	27.8	7.3	20.9	10.2	0.9	0.9	20.5	19.6
2nd Qtr	134.0	16.6	22.9	14.4	15.8	13.4	0.6	1.4	29.6	19.5
3rd Qtr	145.3	17.0	30.2	15.4	16.4	14.9	1.4	1.5	30.3	18.2
4th Qtr	174.3	15.8	56.2	17.5	11.7	16.6	1.8	0.5	34.1	20.3
2007										
1st Qtr	130.8	21.5	18.5	18.0	13.3	12.3	0.7	0.7	31.6	14.3
2nd Qtr	169.5	21.7	37.7	20.6	17.9	13.7	0.0	1.6	37.2	19.0
3rd Qtr	164.0	26.2	38.4	13.3	14.9	15.4	1.1	0.9	39.9	14.0
4th Qtr	200.1	32.0	55.6	23.4	13.8	14.1	1.0	1.1	44.4	14.7
2008										
1st Qtr	157.5	31.9	20.3	7.4	17.1	11.2	0.9	0.6	52.0	16.2

Sources: Bank of Guyana and Bureau of Statistics.

GUYANA: SELECTED EXPORTS BY VOLUME, VALUE AND UNIT VALUE¹⁾

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\$)	
1997	285,788	12,112,100	42,381	256,241	18,943,500	73,928	2,200,300	12,676,200	5,761	356,105	19,796,900	55,598	4,880	2,894,400	593,115	99,101	6,298,100	63,552	
1998	249,756	11,123,684	44,538	236,771	19,647,285	82,980	2,346,113	11,848,049	5,050	417,000	18,759,143	44,986	7,579	2,791,454	368,314	160,000	4,692,725	29,330	
1999	251,509	12,598,879	50,093	275,267	24,186,111	87,864	2,389,003	13,682,318	5,727	391,691	19,235,783	49,110	...	5,174,707	...	169,507	6,613,098	39,014	
2000	207,638	4,941,828	23,800	277,446	9,462,609	34,106	2,532,924	7,240,485	2,859	428,009	11,068,488	25,860	...	4,763,778	...	182,773	3,883,497	21,248	
2001	209,041	4,581,480	21,917	252,330	6,477,400	25,670	1,836,388	5,304,984	2,889	449,345	10,413,400	23,175	...	5,930,136	...	187,197	3,670,320	19,607	
2002	193,415	8,669,000	44,821	281,659	22,809,570	80,983	1,514,743	6,714,800	4,433	451,251	25,988,100	57,547	...	10,018,045	...	184,920	6,003,660	36,576	
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	6,762,200	39,863	
2004	243,093	11,008,180	45,284	289,585	27,279,359	94,202	1,412,391	8,922,964	6,318	363,710	28,987,852	79,700	...	11,646,580	...	205,969	8,993,282	43,663	
2005	182,176	9,268,859	50,879	230,325	23,667,243	102,756	1,564,231	12,597,209	8,053	289,262	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	
2003																			
1st Qtr	28,569	1,281,200	44,846	77,206	5,804,150	75,177	372,228	1,650,000	4,433	78,506	5,318,900	67,752	...	3,164,200	...	30,247	1,125,900	37,223	
2nd Qtr	51,840	2,297,700	44,323	59,583	4,322,800	72,551	452,687	2,161,400	4,775	88,749	5,822,100	65,602	...	2,550,800	...	38,587	1,557,800	40,371	
3rd Qtr	50,667	2,202,400	43,468	67,238	5,847,000	86,960	462,507	2,319,300	5,015	90,961	6,256,300	68,780	...	2,358,300	...	38,243	1,520,200	39,751	
4th Qtr	69,356	3,082,900	44,450	107,820	9,307,900	86,328	372,365	1,758,830	4,723	109,719	8,201,200	74,747	...	2,450,500	...	43,495	1,798,300	41,345	
2004																			
1st Qtr	52,847	2,192,410	41,486	46,784	3,930,393	84,011	358,476	1,881,486	5,249	93,846	7,474,125	79,643	...	3,408,201	...	39,455	1,674,204	42,433	
2nd Qtr	81,911	3,691,490	45,067	71,335	6,740,461	94,490	339,445	2,206,912	6,502	97,283	7,522,658	77,327	...	2,813,514	...	51,604	2,314,664	44,855	
3rd Qtr	53,987	2,479,132	45,921	60,521	6,017,893	99,435	341,953	2,109,262	6,168	89,170	7,037,536	78,923	...	2,479,132	...	52,223	2,319,188	44,409	
4th Qtr	54,348	2,645,148	48,671	110,945	10,590,612	95,458	372,517	2,725,304	7,316	83,411	6,953,533	83,365	...	2,945,733	...	62,687	2,685,226	42,835	
2005																			
1st Qtr	37,495	1,869,021	49,847	38,558	3,657,654	94,861	325,785	2,612,610	8,019	72,191	5,948,712	82,403	...	2,863,823	...	44,331	1,929,312	43,520	
2nd Qtr	52,361	2,631,790	50,262	52,982	5,645,290	106,551	373,941	2,752,330	7,360	75,802	6,187,720	81,630	...	3,545,885	...	46,105	2,049,180	44,446	
3rd Qtr	36,287	1,943,395	53,556	61,213	6,391,165	104,409	437,435	3,566,230	8,153	76,365	6,331,060	82,905	...	2,965,180	...	56,963	2,444,270	42,910	
4th Qtr	56,033	2,824,653	50,411	77,572	7,973,134	102,784	427,070	3,666,039	8,584	44,903	3,986,567	88,781	...	3,045,016	...	83,713	3,525,808	42,118	
2006																			
1st Qtr	27,042	1,464,161	54,145	48,642	5,575,846	114,630	394,025	3,233,790	8,207	39,791	4,114,292	103,398	...	4,191,913	...	55,288	2,043,568	36,962	
2nd Qtr	52,624	2,895,216	55,017	39,771	4,594,472	115,523	375,285	3,327,648	8,867	51,287	5,937,422	115,767	...	3,173,588	...	73,666	2,683,851	36,433	
3rd Qtr	59,266	3,091,502	52,164	57,457	6,053,411	105,356	351,448	3,413,397	9,712	51,375	6,083,712	118,419	...	3,288,981	...	98,369	2,993,073	30,427	
4th Qtr	65,645	3,539,200	53,914	92,762	11,363,866	122,506	350,460	3,202,875	9,139	59,884	6,886,272	114,994	...	2,364,186	...	104,797	3,350,631	31,973	
2007																			
1st Qtr	67,734	3,646,967	53,843	31,344	3,738,241	119,265	381,600	4,349,296	11,398	49,280	6,402,279	129,917	...	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	56,997	7,512,025	131,797	...	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	64,063	8,032,214	125,381	...	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	61,754	8,958,101	145,061	...	2,790,648	...	58,302	2,844,264	48,785	
2008																			
1st Qtr	22,546	1,489,221	66,053	31,361	4,108,117	130,994	603,705	6,443,351	10,673	61,873	10,508,684	169,842	...	3,450,350	...	39,962	2,259,915	56,551	

Sources: Bank of Guyana and Bureau of Statistics.

¹⁾ 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
1997	(6,594.3)	91,062.3	84,468.0	81,608.0	2,860.0
1998	(8,142.7)	90,890.3	82,747.6	79,443.3	3,304.3
1999	(4,411.6)	97,497.0	93,085.4	89,506.2	3,579.2
2000	(14,592.7)	106,113.3	91,520.5	91,069.0	451.5
2001	(17,419.8)	109,251.0	91,831.2	91,231.2	600.0
2002	(15,386.2)	109,865.3	94,479.2	93,709.4	769.8
2003	(12,100.4)	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
2003					
1st Qtr	(5,144.2)	27,215.6	22,071.4	21,683.2	388.2
2nd Qtr	(5,611.8)	28,296.7	22,684.9	22,295.4	389.4
3rd Qtr	(2,510.3)	26,833.8	24,323.5	23,933.7	389.8
4th Qtr	1,166.0	29,346.6	30,512.5	30,117.3	395.2
2004					
1st Qtr	(7,382.6)	31,371.6	23,989.0	23,690.0	299.0
2nd Qtr	1,450.7	28,967.2	30,417.9	29,559.9	858.0
3rd Qtr	(6,030.5)	34,010.7	27,980.2	27,520.4	459.8
4th Qtr	400.4	34,918.4	35,318.7	34,717.6	601.2
2005					
1st Qtr	(12,098.4)	34,225.2	22,126.8	21,805.2	321.6
2nd Qtr	(13,994.7)	42,381.9	28,387.2	28,005.5	381.7
3rd Qtr	(11,548.2)	41,059.7	29,511.6	27,848.7	1,662.9
4th Qtr	(9,060.9)	39,571.2	30,510.3	29,809.1	701.2
2006					
1st Qtr	(13,860.2)	39,084.9	25,224.6	24,923.8	300.9
2nd Qtr	(18,608.8)	45,931.2	27,322.4	26,920.6	401.7
3rd Qtr	(14,195.8)	43,745.3	29,549.5	29,150.2	399.3
4th Qtr	(13,620.4)	49,233.8	35,613.4	35,259.5	353.9
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	(28,733.1)	61,190.0	32,457.0	31,845.4	611.6

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
1997	(48.2)	641.6	593.4	573.4	20.0
1998	(54.2)	601.2	547.0	525.0	22.0
1999	(25.2)	550.2	525.0	504.7	20.3
2000	(80.6)	585.8	505.2	502.7	2.5
2001	(93.8)	584.1	490.3	487.1	3.2
2002	(67.7)	563.1	495.4	491.4	4.1
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
2003					
1st Qtr	(26.5)	140.2	113.7	111.7	2.0
2nd Qtr	(27.9)	145.3	117.4	114.5	2.9
3rd Qtr	(10.3)	137.7	127.4	122.8	4.6
4th Qtr	5.9	148.5	154.4	152.4	2.0
2004					
1st Qtr	(37.0)	157.4	120.4	118.9	1.5
2nd Qtr	7.3	145.2	152.4	148.1	4.3
3rd Qtr	(30.2)	170.1	140.0	137.7	2.3
4th Qtr	2.0	174.3	176.3	173.3	3.0
2005					
1st Qtr	(60.2)	170.3	110.1	108.5	1.6
2nd Qtr	(69.7)	211.0	141.3	139.4	1.9
3rd Qtr	(57.6)	204.9	147.3	139.0	8.3
4th Qtr	(45.2)	197.5	152.3	148.8	3.5
2006					
1st Qtr	(69.1)	194.9	125.8	124.3	1.5
2nd Qtr	(92.6)	228.7	136.0	134.0	2.0
3rd Qtr	(70.7)	218.0	147.3	145.3	2.0
4th Qtr	(67.3)	243.4	176.1	174.3	1.8
2007					
1st Qtr	(76.4)	209.2	132.8	130.8	2.0
2nd Qtr	(113.5)	288.1	174.6	169.5	5.1
3rd Qtr	(105.8)	272.6	166.8	164.0	2.8
4th Qtr	(86.0)	292.7	206.7	200.1	6.6
2008					
1st Qtr	(142.1)	302.6	160.5	157.5	3.0

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
1997	149.9	315.3	165.4	-33.6	315.3	348.9	-10.2	24.3	34.5	-43.8	339.6	383.4
1998	122.2	276.4	154.2	7.4	276.4	268.9	-7.9	23.5	31.4	-0.4	299.9	300.3
1999	126.8	267.0	140.2	46.3	267.0	220.7	17.9	40.1	22.2	64.2	307.2	243.0
2000	178.4	295.8	117.4	107.4	295.8	188.4	18.1	38.8	20.7	125.5	334.6	209.1
2001	187.4	285.1	97.6	124.2	285.1	160.8	28.8	46.4	17.5	153.1	331.4	178.4
2002	183.4	279.5	96.2	128.0	279.5	151.5	40.0	65.9	25.9	167.9	345.4	177.5
2003	176.2	271.5	95.4	128.8	271.5	142.8	67.3	92.7	25.4	196.0	364.2	168.2
2004												
Mar	163.8	256.1	92.4	116.4	256.1	139.7	68.4	91.4	23.0	184.7	347.5	162.8
Jun	161.6	246.5	84.9	118.2	246.5	128.3	70.6	94.1	23.5	188.8	340.6	151.8
Sep	163.9	255.1	91.2	120.5	255.1	134.6	76.4	97.9	21.5	196.9	353.0	156.1
Dec	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												
Mar	143.9	242.2	98.3	104.5	242.2	137.7	78.7	114.7	36.0	183.2	356.9	173.7
Jun	145.0	232.0	87.0	105.6	232.0	126.4	90.4	135.1	44.7	196.0	367.0	171.0
Sep	139.7	238.4	98.7	100.3	238.4	138.1	96.0	137.8	41.8	196.3	376.2	179.9
Dec	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												
Mar	214.5	254.6	40.1	175.1	254.6	79.5	92.6	143.2	50.6	267.6	397.7	130.1
Jun	204.8	245.9	41.1	165.4	245.9	80.6	115.9	169.1	53.2	281.3	415.1	133.8
Sep	227.6	282.3	54.7	188.1	282.3	94.2	101.5	153.5	52.0	289.7	435.8	146.1
Dec	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												
Jan	228.3	283.5	55.2	188.9	283.5	94.7	117.1	182.1	65.0	306.0	465.6	159.6
Feb	228.7	284.4	55.8	194.1	284.4	90.4	119.9	185.0	65.1	314.0	469.4	155.4
Mar	223.3	279.2	56.0	188.7	279.2	90.6	126.6	188.5	61.9	315.3	467.7	152.5
Apr	220.8	277.3	56.5	186.2	277.3	91.1	134.9	200.6	65.7	321.1	477.9	156.8
May	210.4	266.5	56.1	175.8	266.5	90.7	148.6	208.5	59.9	324.4	475.0	150.5
Jun	215.0	271.2	56.2	180.4	271.2	90.7	141.1	198.8	57.7	321.5	470.0	148.4
Jul	228.9	285.6	56.7	194.3	285.6	91.3	149.6	198.4	48.8	343.9	484.0	140.1
Aug	231.9	288.7	56.8	197.3	288.7	91.4	150.6	196.9	46.3	347.9	485.6	137.7
Sep	248.3	306.0	57.7	213.8	306.0	92.3	156.5	204.1	47.6	370.3	510.1	139.9
Oct	255.4	313.7	58.3	220.8	313.7	92.8	171.8	224.4	52.6	392.6	538.1	145.4
Nov	266.9	325.8	58.9	232.3	325.8	93.5	169.2	225.1	55.9	401.5	550.9	149.4
Dec	254.0	312.5	58.6	219.4	312.5	93.2	188.9	243.9	54.9	408.3	556.4	148.1
2008												
Jan	282.1	341.2	59.1	247.5	341.2	93.7	168.1	222.3	54.2	415.6	563.5	147.9
Feb	272.2	331.9	59.7	237.6	331.9	94.3	169.4	225.6	56.1	407.0	557.5	150.4
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

Source: Bank of Guyana and Commercial Banks

**FOREIGN EXCHANGE MARKET (CAMBIO)
MONTHLY PURCHASES BY CURRENCY AND BY DEALERS**
(Valued 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	
2007																
Jan	89,162,681	79,853,504	1,967,751	2,792,161	4,549,265	5,966,099	4,543,703	803,429	297,385	321,582	95,128,780	84,397,207	2,771,180	3,089,546	4,870,847	
Feb	42,150,786	35,964,003	2,316,179	1,636,718	2,233,885	3,926,777	3,039,404	618,133	124,754	144,486	46,077,563	39,003,407	2,934,313	1,761,472	2,378,371	
Mar	101,556,377	85,181,346	8,102,743	4,826,253	3,446,035	6,956,184	5,022,347	837,909	400,472	695,456	108,512,562	90,203,693	8,940,652	5,226,725	4,141,491	
Apr	67,254,577	60,849,430	4,786,895	802,730	815,522	6,504,349	4,346,167	1,007,310	773,281	377,591	73,758,926	65,195,597	5,794,205	1,576,010	1,193,113	
May	61,957,082	59,542,789	1,090,471	1,107,870	215,951	5,111,403	3,861,138	510,850	499,526	239,889	67,068,485	63,403,927	1,601,321	1,607,396	455,840	
Jun	72,697,040	64,391,894	3,186,851	1,876,462	3,241,833	6,637,083	5,219,946	538,286	580,261	298,590	79,334,123	69,611,840	3,725,137	2,456,723	3,540,423	
Jul	52,298,393	48,616,741	1,064,012	1,623,634	994,005	7,472,694	5,960,869	609,747	422,142	479,936	59,771,087	54,577,610	1,673,759	2,045,776	1,473,941	
Aug	76,818,109	69,146,741	2,693,521	1,614,742	3,363,106	11,047,761	8,437,895	886,814	846,213	876,839	87,865,870	77,584,636	3,580,335	2,460,955	4,239,945	
Sep	60,444,044	57,581,289	691,840	1,816,541	354,374	7,717,276	6,156,464	711,466	443,123	406,222	68,161,319	63,737,753	1,403,306	2,259,664	760,597	
Oct	79,635,714	73,270,607	3,810,713	1,312,975	1,241,420	7,597,224	5,830,512	786,412	499,626	480,675	87,232,939	79,101,119	4,597,125	1,812,601	1,722,095	
Nov	69,378,160	62,451,174	2,790,647	1,207,143	2,929,196	6,631,903	4,941,823	604,665	598,260	487,154	76,010,062	67,392,997	3,395,311	1,805,403	3,416,350	
Dec	86,601,815	78,680,229	1,509,777	3,719,753	2,692,056	7,338,467	6,116,229	500,215	411,951	310,072	93,940,282	84,796,458	2,009,991	4,131,705	3,002,128	
Total	859,954,778	775,529,747	34,011,400	24,336,982	26,076,648	82,907,220	63,476,497	8,415,235	5,896,995	5,118,493	942,861,998	839,006,244	42,426,635	30,233,977	31,195,142	
2008																
Jan	108,934,093	97,318,149	1,192,592	2,485,551	7,937,800	6,383,991	4,849,978	633,807	437,361	462,845	115,318,084	102,168,127	1,826,399	2,922,912	8,400,646	
Feb	58,516,416	52,674,142	1,605,475	735,595	3,501,204	4,106,715	3,115,073	375,667	345,752	270,224	62,623,132	55,789,215	1,981,142	1,081,347	3,771,428	
Mar	88,333,396	81,802,473	3,941,437	2,112,533	476,953	8,603,953	6,801,652	788,473	540,625	473,203	96,937,349	88,604,125	4,729,910	2,653,158	950,156	
Apr																
May																
Jun																
Jul																
Aug																
Sep																
Oct																
Nov																
Dec																
Total	255,783,905	231,794,765	6,739,504	5,333,679	11,915,957	19,094,659	14,766,703	1,797,947	1,323,737	1,206,272	274,878,564	246,561,468	8,537,451	6,657,416	13,122,229	

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	
2007																
Jan	83,599,869	77,112,069	2,293,889	1,095,244	3,098,667	5,871,742	4,557,353	767,275	254,175	292,938	89,471,611	81,669,422	3,061,165	1,349,419	3,391,605	
Feb	45,436,721	38,265,959	1,675,195	2,733,782	2,761,786	4,003,346	3,038,296	644,269	154,224	166,557	49,440,067	41,304,255	2,319,464	2,888,005	2,928,343	
Mar	94,647,369	77,373,331	6,820,203	6,370,215	4,083,619	6,821,184	4,901,626	828,702	401,879	688,977	101,468,553	82,274,957	7,648,905	6,772,094	4,772,597	
Apr	59,652,870	52,131,407	5,509,694	1,076,444	935,325	6,690,645	4,582,837	990,265	742,709	374,834	66,343,515	56,714,244	6,499,959	1,819,153	1,310,159	
May	51,410,636	48,582,846	1,131,979	1,515,926	179,884	5,021,025	3,833,888	481,618	470,985	234,535	56,431,661	52,416,734	1,613,596	1,986,911	414,419	
Jun	78,403,429	70,108,606	3,428,995	1,615,301	3,250,527	6,603,553	5,096,408	575,945	656,813	274,386	85,006,982	75,205,014	4,004,940	2,272,115	3,524,913	
Jul	59,883,330	56,878,663	986,429	1,238,532	779,706	7,418,165	5,878,324	609,687	412,694	517,460	67,301,496	62,756,987	1,596,116	1,651,226	1,297,166	
Aug	85,862,907	79,522,117	2,642,206	1,562,475	2,136,109	10,755,426	8,392,688	773,250	794,169	795,309	96,618,333	87,914,815	3,415,456	2,356,644	2,931,418	
Sep	54,705,178	50,141,867	890,662	1,945,359	1,727,290	7,786,253	6,211,704	733,559	419,875	421,115	62,491,431	56,353,571	1,624,220	2,365,234	2,148,405	
Oct	66,626,520	61,468,339	1,886,207	1,595,186	1,676,788	7,750,753	5,890,127	817,322	562,031	481,273	74,377,273	67,358,466	2,703,529	2,157,217	2,158,061	
Nov	75,083,452	68,102,241	3,388,681	945,612	2,646,918	6,636,535	4,864,537	618,966	607,882	545,149	81,719,987	72,966,778	4,007,647	1,553,494	3,192,067	
Dec	72,968,189	64,341,850	1,233,032	3,756,512	3,636,795	7,391,872	6,244,267	441,209	391,817	314,579	80,360,061	70,586,117	1,674,241	4,148,329	3,951,373	
Total	828,280,469	744,029,296	31,887,172	25,450,588	26,913,413	82,750,499	63,492,065	8,282,067	5,869,254	5,107,113	911,030,968	807,521,360	40,169,239	31,319,842	32,020,526	
2008																
Jan	125,600,834	116,311,410	1,993,574	1,892,030	5,403,820	6,349,735	4,871,592	653,069	415,532	409,542	131,950,569	121,183,002	2,646,643	2,307,562	5,813,362	
Feb	58,913,107	51,342,981	1,418,530	1,282,321	4,869,276	4,078,425	3,074,796	389,379	318,637	295,613	62,991,532	54,417,777	1,807,908	1,600,958	5,164,888	
Mar	82,996,678	78,381,101	2,351,129	1,455,859	808,589	8,627,205	6,708,689	827,906	604,149	486,461	91,623,883	85,089,790	3,179,035	2,060,008	1,295,050	
Apr																
May																
Jun																
Jul																
Aug																
Sep																
Oct																
Nov																
Dec																
Total	267,510,620	246,035,493	5,763,232	4,630,210	11,081,684	19,055,364	14,655,077	1,870,354	1,338,317	1,191,616	286,565,984	260,690,570	7,633,586	5,968,528	12,273,300	

Sources: Commercial Banks and Non-bank Dealers.

BALANCE OF PAYMENTS
(US\$ Million)

Table 8.7

Item	2007 Jan-Mar	2008 Jan-Mar
CURRENT ACCOUNT	(41.6)	(117.1)
Merchandise Trade	(76.4)	(142.1)
Exports f.o.b.	132.8	160.5
Imports c.i.f.	(209.2)	(302.6)
Net Services	(26.7)	(32.7)
Non Factor Services (net)	(16.9)	(23.2)
Factor Services (net)	(9.8)	(9.4)
Unrequited Transfers	61.5	57.7
CAPITAL ACCOUNT	37.0	72.5
Capital Transfer	16.2	(0.1)
Medium and Long Term Capital (net)	53.5	58.6
Non-Financial Public Sector (net)	(1.5)	0.6
Disbursements	8.4	11.1
Amortization	(9.9)	(10.5)
Private Sector (net)	55.0	55.0
Other	-	3.1
Short Term Capital (net) ^{1/}	(32.7)	14.0
ERRORS AND OMISSIONS	8.2	73.2
OVERALL BALANCE	3.6	28.7
FINANCING	(3.6)	(28.7)
Change in Net Foreign Assets of Bank of Guyana (-increase) ^{2/}	(6.6)	(37.6)
Change in Non-Financial Public Sector arrears ^{3/}	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	3.0	8.9
Debt Relief	-	(0.4)
Debt stock Restructuring	1.0	(0.3)
Balance of Payments Support	-	7.7
Debt Forgiveness	2.0	2.0

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

^{1/} Includes changes in Net Foreign Assets of Commercial Banks.

^{2/} Includes valuation changes.

^{3/} Includes arrears on Non-Financial Public Sector medium and long term debt.

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

Table 9.1

Date				Rate	Date				Rate
12	Sep.	07	-	203.50	28	Dec.	07	- 31 Dec. 07	203.50
13	Sep.	07	-	203.75	02	Jan	08	-	203.25
14	Sep.	07	-	204.00	03	Jan	08	-	203.00
17	Sep.	07	-	203.75	04	Jan	08	-	202.75
18	Sep.	07	-	203.50	07	Jan	08	-	203.50
19	Sep.	07	-	203.25	08	Jan	08	-	202.50
20	Sep.	07	-	203.50	09	Jan	08	-	203.00
21	Sep.	07	-	203.75	10	Jan	08	-	203.50
24	Sep.	07	- 25 Sep. 07	203.50	11	Jan	08	-	202.75
26	Sep.	07	- 28 Sep. 07	203.75	14	Jan	08	-	203.25
01	Oct.	07	-	203.50	15	Jan	08	-	203.50
02	Oct.	07	-	203.75	16	Jan	08	-	203.25
03	Oct.	07	-	203.00	17	Jan	08	-	203.50
04	Oct.	07	-	203.75	18	Jan	08	-	202.25
05	Oct.	07	- 08 Oct 07	203.25	21	Jan	08	-	202.75
09	Oct.	07	- 11 Oct 07	203.50	22	Jan	08	-	203.00
12	Oct.	07	- 15 Oct 07	203.75	23	Jan	08	-	202.75
16	Oct.	07	-	203.25	24	Jan	08	-	203.00
17	Oct.	07	-	203.75	25	Jan	08	- 28 Jan 08	202.75
18	Oct.	07	- 22 Oct 07	203.25	29	Jan	08	-	203.25
23	Oct.	07	-	203.75	30	Jan	08	-	202.25
24	Oct.	07	-	203.00	31	Jan	08	-	202.75
25	Oct.	07	-	203.50	01	Feb	08	-	203.50
29	Oct.	07	-	203.50	04	Feb	08	-	203.00
29	Oct.	07	-	203.75	05	Feb	08	-	202.50
30	Oct.	07	-	203.50	06	Feb	08	-	203.50
31	Oct.	07	-	203.25	07	Feb	08	-	203.75
01	Nov.	07	- 02 Nov. 07	203.50	08	Feb	08	-	203.00
05	Nov.	07	-	203.25	11	Feb	08	- 12 Feb 08	203.50
06	Nov.	07	- 12 Nov. 07	203.75	13	Feb	08	-	203.75
13	Nov.	07	-	203.25	14	Feb	08	- 15 Feb 08	202.25
14	Nov.	07	-	203.75	18	Feb	08	-	202.75
15	Nov.	07	-	203.00	19	Feb	08	-	203.00
16	Nov.	07	- 19 Nov. 07	203.50	20	Feb	08	-	202.50
20	Nov.	07	-	203.75	21	Feb	08	-	203.50
21	Nov.	07	-	203.00	22	Feb	08	-	202.75
22	Nov.	07	-	203.50	25	Feb	08	-	202.25
23	Nov.	07	-	203.75	26	Feb	08	- 27 Feb 08	203.00
26	Nov.	07	-	203.50	28	Feb	08	-	203.25
27	Nov.	07	-	203.25	29	Feb	08	-	202.50
28	Nov.	07	- 29 Nov. 07	203.75	03	Mar	08	-	202.50
30	Nov.	07	-	202.75	04	Mar	08	-	203.50
03	Dec.	07	-	203.50	05	Mar	08	- 07 Mar 08	203.25
04	Dec.	07	-	203.25	10	Mar	08	-	203.00
05	Dec.	07	-	203.50	11	Mar	08	- 12 Mar 08	203.25
06	Dec.	07	-	203.25	13	Mar	08	-	203.50
07	Dec.	07	- 11 Dec. 07	203.50	14	Mar	08	-	203.00
12	Dec.	07	-	203.75	17	Mar	08	-	203.50
13	Dec.	07	-	203.50	18	Mar	08	-	204.25
14	Dec.	07	- 17 Dec. 07	203.00	19	Mar	08	- 21 Mar 08	203.50
18	Dec.	07	-	203.25	24	Mar	08	-	203.50
19	Dec.	07	-	203.75	25	Mar	08	-	203.75
21	Dec.	07	-	203.25	26	Mar	08	- 28 Mar 08	204.00
24	Dec.	07	- 27 Dec. 07	203.75	31	Mar	08	-	204.25

Note: Effective from October 1, 1991 the official exchange rate fluctuates either daily or periodically and is the 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
1997	1.0000	2.0000	2.0000	2.7000	36.3410	6.2786
1998	1.0000	2.0000	2.0000	2.7000	37.1978	6.2428
1999	1.0000	2.0000	2.0000	2.7000	41.1160	6.2370
2000	1.0000	2.0000	2.0000	2.7000	45.3607	6.2543
2001	1.0000	2.0000	2.0000	2.7000	47.2985	6.1963
2002	1.0000	2.0000	2.0000	2.7000	50.0506	6.2419
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
2004						
Mar	1.0000	2.0000	2.0000	2.7000	60.8951	6.2451
Jun	1.0000	2.0000	2.0000	2.7000	60.9705	6.2486
Sep	1.0000	2.0000	2.0000	2.7000	61.8143	6.2505
Dec	1.0000	2.0000	2.0000	2.7000	61.7284	6.2540
2005						
Mar	1.0000	2.0000	2.0000	2.7000	61.5740	6.2543
Jun	1.0000	2.0000	2.0000	2.7000	61.5674	6.2234
Sep	1.0000	2.0000	2.0000	2.7000	62.3721	6.2235
Dec	1.0000	2.0000	2.0000	2.7000	64.5342	6.2322
2006						
Mar	1.0000	2.0000	2.0000	2.7000	65.3017	6.2548
Jun	1.0000	2.0000	2.0000	2.7000	65.7377	6.2614
Sep	1.0000	2.0000	2.0000	2.7000	65.8910	6.2332
Dec	1.0000	2.0000	2.0000	2.7000	66.8620	6.2686
2007						
Jan	1.0000	2.0000	2.0000	2.7000	67.2249	6.2692
Feb	1.0000	2.0000	2.0000	2.7000	67.4584	6.2543
Mar	1.0000	2.0000	2.0000	2.7000	67.5591	6.2824
Apr	1.0000	2.0000	2.0000	2.7000	67.7722	6.2761
May	1.0000	2.0000	2.0000	2.7000	68.0294	6.2614
Jun	1.0000	2.0000	2.0000	2.7000	68.2637	6.2751
Jul	1.0000	2.0000	2.0000	2.7000	68.5467	6.2801
Aug	1.0000	2.0000	2.0000	2.7000	67.5018	6.2760
Sep	1.0000	2.0000	2.0000	2.7000	69.9340	6.3037
Oct	1.0000	2.0000	2.0000	2.7000	70.7008	6.2612
Nov	1.0000	2.0000	2.0000	2.7000	70.6358	5.9213
Dec	1.0000	2.0000	2.0000	2.7000	67.4402	6.2500
2008						
Jan	1.0000	2.0000	2.0000	2.7000	71.4711	6.2970
Feb	1.0000	2.0000	2.0000	2.7000	71.2130	6.2899
Mar	1.0000	2.0000	2.0000	2.7000	70.9914	6.3086

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 RATE
(G\$/US\$)

Table 9.2(b)

Year	Guyana Period Ended	Period Average
1997	144.00	142.58
1998	165.25	150.52
1999	180.50	177.65
2000	184.75	182.44
2001	189.50	187.34
2002	191.75	190.67
2003	194.25	193.81
2004	199.75	198.32
2005	200.25	199.88
2006	201.00	200.92
2004		
Mar	197.25	196.97
Jun	198.75	198.43
Sep	200.00	199.38
Dec	199.75	199.78
2005		
Mar	199.75	199.75
Jun	200.25	200.19
Sep	200.00	199.82
Dec	200.25	200.14
2006		
Mar	199.75	199.82
Jun	200.00	200.00
Sep	200.00	200.00
Dec	201.00	200.92
2007		
Jan	200.75	200.86
Feb	200.75	200.67
Mar	201.75	201.75
Apr	201.75	201.75
May	201.75	201.75
Jun	203.50	202.30
Jul	203.00	203.39
Aug	203.25	203.23
Sep	203.75	203.60
Oct	203.25	203.52
Nov	202.75	203.49
Dec	203.50	203.49
2008		
Jan	202.75	202.94
Feb	202.50	203.00
Mar	204.25	203.50

EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

EXCHANGE CROSS RATES (31st Mar, 2006)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	199.820	65.302	6.255
Barbados \$	0.500	1.000	1.000	1.350	99.910	32.651	3.127
Belize \$	0.500	1.000	1.000	1.350	99.910	32.651	3.127
E.C. \$	0.370	0.741	0.741	1.000	74.007	24.186	2.317
Guyana \$	0.005	0.010	0.010	0.014	1.000	0.327	0.031
Jamaica \$	0.015	0.031	0.031	0.041	3.060	1.000	0.096
Trinidad \$	0.160	0.320	0.320	0.432	31.947	10.440	1.000

EXCHANGE CROSS RATES (31st Mar, 2007)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	201.750	67.559	6.282
Barbados \$	0.500	1.000	1.000	1.350	100.875	33.780	3.141
Belize \$	0.500	1.000	1.000	1.350	100.875	33.780	3.141
E.C. \$	0.370	0.741	0.741	1.000	74.722	25.022	2.327
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.335	0.031
Jamaica \$	0.015	0.030	0.030	0.040	2.986	1.000	0.093
Trinidad \$	0.159	0.318	0.318	0.430	32.113	10.754	1.000

EXCHANGE CROSS RATES (31st Mar, 2008)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	204.250	70.991	6.309
Barbados \$	0.500	1.000	1.000	1.350	102.125	35.496	3.154
Belize \$	0.500	1.000	1.000	1.350	102.125	35.496	3.154
E.C. \$	0.370	0.741	0.741	1.000	75.648	26.293	2.337
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.348	0.031
Jamaica \$	0.014	0.028	0.028	0.038	2.877	1.000	0.089
Trinidad \$	0.159	0.317	0.317	0.428	32.376	11.253	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	2001		2002		2003		2004		2005		2006		2007		2008	
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	
CANADA (Canadian dollar)	1.5926	1.5796	1.2824	1.2036	1.1645	1.1653	1.1792	1.1700	1.1529	1.1153	1.0699	1.0634	1.0657	1.0564	0.9983	0.9881
EURO	1.1347	0.9536	0.7918	0.7342	0.8477	0.7583	0.7720	0.7659	0.7509	0.7350	0.7433	0.7405	0.7296	0.7297	0.6775	0.6793
JAPAN (Japanese yen)	131.8000	119.9000	107.1000	104.1200	117.9700	118.9500	121.6800	118.4800	117.6500	119.6000	121.6200	123.2000	118.9500	116.2000	115.0500	114.0000
SWEDEN (Swedish krona)	10.6675	8.8250	7.1947	6.6146	7.9884	6.8644	6.9878	7.0216	7.0177	6.7272	6.9089	6.8512	6.7046	6.8341	6.3813	6.4136
UNITED KINGDOM (Pound sterling)	0.6895	0.6204	0.5603	0.5178	0.5808	0.5094	0.5121	0.5111	0.5107	0.5014	0.5057	0.4988	0.4923	0.4951	0.4523	0.4592

Source: International Financial Statistics

COMMODITY PRICES

Table 9.5(a)

Commodity (Units)	2001		2002		2003		2004		2005		2006		2007		2008	
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	
GOLD (US\$/fine ounce)	275.84	332.04	407.00	442.10	510.10	629.80	631.20	664.70	654.90	679.37	667.30	655.70	665.40	665.20	712.70	803.20
United Kingdom (London)	1,348.72	1,375.66	1,557.80	1,852.90	2,250.90	2,623.70	2,799.10	2,839.10	2,757.10	2,817.10	2,804.60	2,881.30	2,738.10	2,512.60	2,395.00	2,382.80
ALUMINIUM (US \$/MT) ¹	23.86	26.30	29.01	31.98	29.32	32.57	32.49	32.46	32.30	33.00	32.90	32.90	33.70	33.30	33.90	33.60
All origins (London)	21.44	22.04	20.40	20.55	21.74	19.59	19.91	20.73	20.83	20.91	21.00	21.30	21.10	21.80	21.00	20.20
Sugar (US cents/pound)	7.41	7.51	6.34	8.80	13.93	11.70	10.90	10.57	10.37	9.59	9.10	9.30	10.80	10.60	10.50	10.90
EEC Import Price	18.60	28.52	29.88	39.65	56.75	62.31	54.30	57.76	62.14	67.40	67.50	71.30	77.20	70.80	83.00	91.50
US import price	179.38	185.27	197.00	278.43	277.27	309.29	313.48	316.05	326.18	322.29	320.60	326.30	332.60	331.50	330.00	376.00
International sugar agreement price	139.91	183.37	196.40	191.88	210.52	288.46	262.27	262.56	269.66	266.04	261.90	258.10	263.10	270.90	275.00	275.30
OIL (US\$/bbl)	341.43	485.27	583.04	656.00	548.98	732.14	728.80	765.00	772.05	780.00	780.00	780.00	927.50	910.40	929.10	1,146.60
U.K. Brent																
Rice (US\$/metric ton)																
Thailand (Bangkok)																
Timber (US\$/cubic metre)																
Hardwood logs (Malaysia, Sarawak)																
Coconut oil (US \$/MT)																
Philippines (New York)																

Source: International Financial Statistics

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.6

Month	Buying Rate											
	2006				2007				2008			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	161.39	198.81	338.49	230.00	167.15	200.93	373.68	254.31	190.80	200.55	385.67	278.42
Feb	159.59	199.55	340.31	230.28	167.18	200.97	379.56	254.72	190.41	200.83	381.07	283.07
Mar	163.82	199.57	337.20	231.02	166.74	200.46	378.46	254.48	191.48	201.08	387.14	288.68
Apr	161.65	199.71	340.17	232.82	168.02	200.09	384.55	258.27				
May	168.55	199.47	346.52	237.84	170.12	200.24	387.99	261.00				
Jun	170.17	199.24	355.50	243.51	177.21	199.81	385.69	258.96				
Jul	167.21	199.47	353.10	243.42	180.09	199.83	389.58	263.10				
Aug	168.18	199.52	360.60	246.27	180.47	199.45	390.08	262.06				
Sep	170.66	199.61	362.13	248.26	183.15	199.97	389.26	267.02				
Oct	171.05	200.45	366.70	245.37	217.70	200.18	394.14	272.20				
Nov	172.01	200.78	367.09	249.03	199.75	199.96	400.87	277.61				
Dec	167.80	200.79	375.84	253.99	192.67	200.46	396.32	278.78				

Month	Selling Rate											
	2006				2007				2008			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	169.55	202.21	352.74	240.14	175.82	204.34	386.62	262.03	195.15	203.32	391.71	287.12
Feb	168.77	201.60	351.00	242.90	174.94	204.33	390.99	261.98	193.84	203.54	395.53	292.01
Mar	171.03	201.69	347.44	239.62	174.00	204.06	388.52	262.01	200.32	203.85	397.71	295.10
Apr	171.84	202.23	353.48	241.74	176.55	203.87	393.48	266.16				
May	176.35	202.16	363.06	250.52	180.29	203.48	397.85	269.65				
Jun	177.39	202.36	368.05	250.32	184.59	203.32	398.47	269.40				
Jul	179.20	202.44	368.47	251.91	189.30	203.21	403.26	270.28				
Aug	175.62	202.07	369.20	254.38	188.61	202.47	398.00	273.35				
Sep	177.63	202.89	376.07	254.38	191.54	203.14	404.08	275.19				
Oct	180.37	203.43	376.64	253.64	199.49	203.13	406.63	279.46				
Nov	180.31	204.08	381.27	256.87	207.34	203.51	414.00	285.82				
Dec	177.05	203.91	387.71	261.56	199.77	203.50	408.22	282.48				

Month	Mid Rate											
	2006				2007				2008			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	165.47	200.51	345.62	235.07	171.49	202.64	380.15	258.17	192.98	201.93	388.69	282.77
Feb	164.18	200.57	345.66	236.59	171.06	202.65	385.28	258.35	192.12	202.19	388.30	287.54
Mar	167.42	200.63	342.32	235.32	170.37	202.26	383.49	258.24	195.90	202.47	392.42	291.89
Apr	166.75	200.97	346.82	237.28	172.29	201.98	389.02	262.22				
May	172.45	200.82	354.79	244.18	175.21	201.86	392.92	265.32				
Jun	173.78	200.80	361.78	246.91	180.90	201.56	392.08	264.18				
Jul	173.21	200.95	360.78	247.67	184.69	201.52	396.42	266.69				
Aug	171.90	200.79	364.90	250.33	184.54	200.96	394.04	267.71				
Sep	174.15	201.25	369.10	251.32	187.35	201.56	396.67	271.11				
Oct	175.71	201.94	371.67	249.51	208.59	201.66	400.39	275.83				
Nov	176.16	202.43	374.18	252.95	203.55	201.74	407.43	281.72				
Dec	172.42	202.35	381.78	257.78	196.22	201.98	402.27	280.63				

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

Table 10.1

Item	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
PRODUCT											
Sugar	14,560	12,427	16,906	13,852	12,029	15,402	18,448	20,074	16,707	20,457	15,794
Rice	9,301	9,438	9,950	7,345	9,057	8,565	8,621	8,790	7,968	9,316	9,280
Livestock	1,807	1,881	2,111	2,330	2,546	2,754	2,979	3,224	3,502	3,540	4,098
Other Agriculture	4,478	4,953	5,482	5,982	5,825	5,971	5,415	5,860	6,367	7,099	8,465
Fishing	5,532	5,813	6,282	7,240	7,780	7,768	8,389	8,812	10,126	10,214	12,016
Forestry	3,103	2,107	2,569	2,232	2,433	2,295	2,411	2,443	2,955	3,674	3,658
Mining & Quarrying	15,565	14,439	16,156	17,235	17,603	17,671	15,930	15,786	14,031	15,009	19,209
Manufacturing ¹	3,297	3,191	3,681	3,434	3,599	3,953	3,874	4,111	5,064	5,541	6,380
Distribution	3,855	4,194	4,268	4,755	4,927	5,024	4,996	5,407	7,026	8,054	9,920
Transport & Communication	5,183	6,204	7,138	8,401	9,599	10,432	11,502	12,630	15,213	17,438	21,867
Engineering & Construction	4,446	4,913	4,771	5,335	5,589	5,580	6,199	6,840	8,388	9,790	11,579
Rent of Dwelling	3,489	3,632	3,848	4,360	4,567	4,704	5,087	5,506	6,389	7,323	8,508
Financial Services	2,974	3,087	3,387	4,174	4,049	4,149	4,400	4,715	5,473	6,159	7,447
Other Services	1,315	1,406	1,570	1,851	1,979	2,043	2,201	2,372	2,894	3,257	3,898
Government	10,839	12,786	16,976	19,560	20,636	21,451	22,809	23,836	25,528	27,132	29,072
G.D.P. current at Factor Cost	89,744	90,472	105,095	108,087	112,219	117,762	123,261	130,405	137,633	154,000	171,190
Indirect Taxes net of Subs.	16,934	17,531	18,570	21,926	21,185	20,685	20,803	25,824	27,240	29,084	46,362
G.D.P. at Market Prices	106,678	108,003	123,665	130,014	133,404	138,447	144,064	156,230	164,873	183,084	217,552
Net factor income paid abroad	10,460	8,455	12,216	8,022	9,612	10,485	8,325	6,320	4,088	8,792	7,228
G.N.P. at factor cost	79,284	82,017	92,879	100,066	102,607	107,277	114,936	124,085	133,545	145,208	163,962
G.N.P. at market prices	96,218	99,548	111,449	121,992	123,792	127,962	135,739	149,909	160,785	174,292	210,324
EXPENDITURE											
Domestic Expenditure at market prices	116,812	120,987	131,669	150,676	155,888	155,929	160,016	172,750	218,710	246,589	309,720
Public Investment ²	19,110	16,527	16,160	19,684	18,170	20,291	19,393	19,587	21,938	41,806	42,349
Private Investment ³	27,989	28,252	31,443	30,381	33,205	32,375	31,080	30,458	31,372	41,012	44,513
Public Consumption	21,747	23,151	29,947	35,798	30,505	32,976	37,928	37,732	44,374	44,284	53,381
Private Consumption	47,966	53,057	54,119	64,813	74,008	70,287	71,615	84,972	121,027	119,487	169,477

Source: Bureau of Statistics.

¹ Includes Utilities.

² Includes Investment of Public Enterprises.

³ Includes Stock Changes.

GROSS DOMESTIC PRODUCT (AT 1988 PRICES)
(G\$ Million)

Table 10.2

Item	1997	1998	1999	2000	2001	2002	2003	2004	2005**	2006**	2007
GDP AT FACTOR COST	5,360	5,270	5,426	5,352	5,474	5,537	5,500	5,587	5,723	6,008	6,068
AGRICULTURE, FORESTRY AND FISHING	1,577	1,475	1,670	1,519	1,571	1,626	1,588	1,633	1,706	1,817	1,829
Sugarcane	648	600	754	642	668	748	664	714	761	802	824
Rice Paddy	153	153	161	130	143	129	161	148	168	189	183
Other crops	255	272	275	278	281	125	291	297	288	308	322
Livestock	111	109	111	116	119	285	130	133	129	125	128
Fishing	146	142	143	164	165	159	159	157	161	156	161
Forestry	264	200	226	189	195	180	183	184	199	237	211
MINING AND QUARRYING	628	645	591	626	652	607	554	518	426	334	409
Bauxite	255	262	240	254	267	249	222	207	104	76	168
Other	373	383	351	372	385	358	332	311	322	258	241
MANUFACTURING	629	575	654	563	577	640	637	653	591	614	367
Sugar	206	190	240	204	212	276	271	292	216	230	158
Rice	57	56	64	50	56	48	57	52	29	20	33
Other	367	328	350	309	309	316	309	309	346	364	176
CONSTRUCTION	450	471	424	452	461	443	468	487	533	597	631
SERVICES	2,075	2,103	2,087	2,193	2,213	2,222	2,253	2,296	2,467	2,646	2,830
Distribution	417	439	404	425	427	423	412	420	483	532	579
Transport and Communications	453	439	448	480	506	529	555	575	629	692	782
Rental of dwellings	88	93	87	92	94	94	97	98	104	114	118
Financial services	285	294	300	309	293	290	293	296	315	340	364
Government	651	650	657	689	689	682	686	694	708	722	729
Other ¹	181	188	191	198	204	204	210	213	228	246	258

Sources: Bureau of Statistics and Bank of Guyana.

¹ Includes electricity, gas and water.

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 ¹	Total		Local & Lic. Dealers	OIMAI
1997	276,349	340,699	2,470,895	177,668	-	92,437	2,200,790	-	467,832	98,050	369,782	36,575
1998	255,565	339,736	2,267,368	147,187	-	129,584	1,964,577	26,020	469,568	112,666	356,899	34,385
1999	321,438	365,469	2,359,272	107,776	-	86,405	2,128,876	36,215	414,915	110,676	304,239	46,668
2000	273,703	291,841	2,689,451	105,716	-	102,247	2,443,404	38,084	434,906	105,290	329,609	81,706
2001	284,477	322,310	2,011,301	91,428	-	220,364	1,681,621	17,888	455,919	101,850	354,076	179,463
2002	331,067	288,375	1,639,266	62,117	-	128,374	1,448,775	-	453,481	117,241	336,240	248,437
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												
1st Qtr	89,487	55,208	383,461	30,590	-	35,827	317,044	-	102,662	26,775	75,887	96,075
2nd Qtr	38,125	121,103	338,256	36,051	-	9,079	293,126	-	96,528	27,188	69,340	102,053
3rd Qtr	103,635	75,839	370,483	31,087	-	25,782	313,614	-	91,776	27,788	63,988	130,802
4th Qtr	94,070	73,443	386,697	33,797	-	43,505	309,395	-	77,540	34,185	43,355	126,010
2005												
1st Qtr	48,843	50,804	367,723	44,312	-	30,523	292,888	-	74,740	41,390	33,350	89,132
2nd Qtr	38,063	85,083	423,295	41,018	-	47,948	320,881	13,448	75,853	39,333	36,520	80,552
3rd Qtr	82,563	65,152	446,276	50,729	-	66,616	328,931	-	70,776	39,396	31,380	86,790
4th Qtr	76,739	72,199	456,832	76,661	-	30,945	344,390	4,836	46,297	42,408	3,889	100,474
2006												
1st Qtr	58,014	51,614	385,806	45,363	-	44,976	292,616	2,851	40,244	40,244	-	107,056
2nd Qtr	32,340	89,698	395,764	39,485	-	42,778	313,415	86	48,868	48,868	-	86,195
3rd Qtr	105,872	79,614	335,666	22,804	-	74,009	238,837	16	52,063	52,063	-	70,550
4th Qtr	63,362	86,110	361,434	41,718	-	12,743	302,799	4,174	41,041	41,041	-	76,743
2007												
Jan	-	-	106,180	14,555	-	17,810	71,528	2,287	12,673	12,673	-	30,821
Feb	21,732	1,695	127,179	9,609	-	8,062	109,508	-	19,313	19,313	-	29,219
Mar	43,793	59,052	173,780	27,395	-	14,900	128,511	2,974	20,716	20,716	-	31,662
Apr	25,899	80,777	151,741	14,030	-	34,900	102,811	-	18,677	18,677	-	29,499
May	9,480	25,585	187,276	15,733	-	30,161	141,382	-	17,596	17,596	-	29,046
Jun	48	1,793	202,452	13,138	-	8,756	180,558	-	18,665	18,665	-	19,979
Jul	7,620	-	187,065	17,538	-	7,102	159,190	3,235	22,553	22,553	-	16,611
Aug	32,156	2,262	197,107	18,484	-	12,609	166,014	-	21,059	21,059	-	22,148
Sep	41,539	43,548	228,031	18,266	-	18,895	181,977	8,893	21,472	21,472	-	21,472
Oct	36,222	64,209	246,230	25,927	-	31,546	186,016	2,741	21,052	21,052	-	18,911
Nov	28,216	18,242	231,756	18,052	-	17,393	194,595	1,716	23,262	23,262	-	6,985
Dec	19,777	963	204,131	25,460	-	24,069	153,678	924	21,259	21,259	-	12,592
2008												
Jan	1,521	49	216,414	17,570	-	19,844	169,723	9,277	16,305	16,305	-	12,923
Feb	17,045	604	141,040	8,971	-	32,019	96,566	3,484	21,863	21,863	-	18,410
Mar	39,441	35,777	231,203	21,086	-	50,728	150,998	8,391	19,652	19,652	-	11,461

Sources: Bureau of Statistics & State Planning Secretariat.

¹ 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 ¹ (Cu. Mt)	Sawnwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
1997	11,975	30,345	310,815	4,695	67,223	35,655	1,853	21,111
1998	11,278	24,049	428,020	3,853	76,059	39,190	1,935	12,808
1999	12,433	25,728	330,359	2,001	86,599	41,251	1,595	12,791
2000	11,769	30,119	284,882	2,176	89,155	28,629	1,132	18,196
2001	12,489	25,693	299,001	3,208	76,033	25,245	1,889	27,968
2002	16,732	17,369	270,545	26,057	56,142	25,187	1,522	20,538
2003	23,681	9,272	210,386	37,429	45,217	33,723	1,161	21,423
2004								
1st Qtr	5,480	9,741	68,883	7,808	12,358	7,313	368	4,822
2nd Qtr	6,284	2,615	56,532	8,488	15,796	9,778	480	5,487
3rd Qtr	4,516	4,045	117,542	9,502	14,163	7,339	233	2,749
4th Qtr	8,032	5,066	92,301	10,754	11,895	12,262	5	656
2005								
1st Qtr	4,548	6,841	83,573	7,881	9,541	9,084	372	5,880
2nd Qtr	3,881	8,880	72,830	6,406	13,001	6,414	371	7,153
3rd Qtr	6,468	4,714	81,926	9,103	6,268	6,540	82	1,402
4th Qtr	7,802	3,689	82,986	9,788	8,310	8,257	195	2,935
2006								
1st Qtr	3,311	949	85,303	14,262	4,320	5,319	1,027	5,166
2nd Qtr	5,050	1,302	91,395	15,231	11,310	6,067	320	5,476
3rd Qtr	5,514	1,344	104,593	15,169	10,148	5,596	196	3,256
4th Qtr	6,816	1,801	112,677	22,908	9,096	8,693	118	3,049
2007								
Jan	2,151	572	23,534	4,126	3,426	1,796	86	4,170
Feb	2,475	548	33,376	5,686	4,231	1,498	61	4,115
Mar	2,955	569	34,714	6,418	4,865	2,181	129	3,548
Apr	1,232	508	26,184	3,728	2,716	2,043	110	4,053
May	1,553	625	27,752	8,569	4,492	2,729	45	4,042
Jun	2,424	580	14,114	8,028	2,306	3,652	53	4,307
Jul	1,881	522	14,336	6,597	2,426	3,019	85	4,399
Aug	1,875	3,738	36,581	5,962	2,360	2,327	5	1,635
Sep	2,859	302	36,768	5,311	3,327	2,482	7	1,203
Oct	818	537	35,500	6,971	4,295	2,416	2	589
Nov	1,851	660	27,062	6,116	-	1,658	37	2,190
Dec	3,038	679	20,452	6,851	-	1,596	35	1,596
2008								
Jan	2,968	945	11,500	3,831	-	...	...	...
Feb	1,198	1,078	10,227	4,519	-	...	...	...
Mar	1,939	1,357	26,525	4,333	450	...	...	...

Source: Bureau of Statistics

¹ Represent Greenheart & Other Logs.

PRODUCTION INDICATORS: MANUFACTURING

Table 10.3(c1)

Period	Beverages					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)					
1997	23,334	13,601	-	44,981	1,408	1,804	2,928	1,399	34,990	
1998	21,411	13,696	-	43,510	1,578	1,771	3,403	1,467	32,791	
1999	13,785	13,607	160	41,177	1,625	1,969	1,994	1,547	35,290	
2000	9,206	12,978	577	37,944	1,523	2,078	1,291	1,456	35,880	
2001	13,240	11,952	449	35,866	1,404	2,178	1,354	1,462	36,620	
2002	14,586	13,059	5,888	40,575	1,567	710	2,225	1,256	36,570	
2003	11,954	10,498	373	42,868	1,095	1,920	3,141	1,192	34,657	
2004										
1st Qtr	2,034	2,310	84	9,756	244	446	283	337	8,803	
2nd Qtr	2,285	2,437	74	10,392	289	474	61	278	8,983	
3rd Qtr	3,631	2,788	72	10,950	194	517	201	220	9,032	
4th Qtr	3,765	3,454	74	12,710	268	626	260	527	9,364	
2005										
1st Qtr	2,775	2,704	136	9,925	265	461	221	379	9,104	
2nd Qtr	2,569	2,760	49	11,137	72	376	186	307	9,756	
3rd Qtr	3,239	3,053	97	10,242	295	304	-	216	8,639	
4th Qtr	3,165	3,413	121	11,786	270	650	-	273	9,319	
2006										
1st Qtr	2,639	2,748	113	8,097	311	460	116	314	8,753	
2nd Qtr	3,987	2,833	65	9,146	197	497	-	267	9,907	
3rd Qtr	2,260	3,027	111	10,686	292	555	-	238	9,206	
4th Qtr	2,982	3,588	144	11,617	263	752	-	252	9,537	
2007										
Jan	1,052	774	12	2,440	45	115	-	96	2,239	
Feb	1,098	939	35	2,346	72	170	-	71	2,769	
Mar	1,155	953	24	4,304	87	170	-	77	3,917	
Apr	698	1,141	38	2,609	50	185	-	87	2,752	
May	743	1,074	24	3,513	49	129	-	74	2,646	
Jun	802	799	24	2,998	121	176	-	86	3,129	
Jul	284	1,275	25	2,959	48	227	-	51	2,535	
Aug	1,169	979	36	3,688	71	206	-	63	2,663	
Sep	1,163	904	49	2,983	24	168	-	55	3,447	
Oct	1,417	794	24	2,951	93	179	-	43	2,770	
Nov	1,570	839	110	3,435	75	311	-	46	2,112	
Dec	1,401	1,599	-	4,086	81	275	-	35	3,212	
2008										
Jan	1,391	1,041	47	2,813	70	24	-	52	2,111	
Feb	1,455	419	12	2,683	34	91	-	62	2,693	
Mar	1,179	1,064	36	2,811	94	138	-	51	...	

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)								
1997	36,663	5,976	693	238,358	275,494	22,522	1,180,667	4,455	293,969	44,012	390,428
1998	261,493	5,926	4,252	180,731	216,207	21,848	1,208,595	4,601	249,317	33,146	431,220
1999	199,260	7,623	5,838	292,682	228,752	26,567	1,846,054	5,400	245,707	17,750	512,247
2000	350,507	8,351	4,740	133,080	154,334	28,548	1,855,988	4,706	199,087	15,627	540,145
2001	231,501	6,984	4,931	109,480	196,999	31,939	1,819,019	4,868	289,758	28,069	576,791
2002	313,087	9,042	10,086	115,120	178,196	38,388	1,932,075	2,496	407,681	53,632	580,934
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											
1st Qtr	85,292	2,379	992	17,615	102,787	10,754	398,245	956	36,061	1,557	140,291
2nd Qtr	69,484	3,721	1,891	115,275	74,484	8,525	372,049	1,402	57,819	14,512	140,294
3rd Qtr	57,162	7,248	1,092	167,131	121,500	9,956	582,824	1,388	72,165	149	142,531
4th Qtr	50,856	4,262	2,048	115,674	106,538	9,880	609,867	1,280	64,267	15,490	153,713
2005											
1st Qtr	124,514	4,476	3,020	70,729	149,037	8,946	452,839	1,342	21,076	-	126,252
2nd Qtr	105,465	3,949	2,344	148,131	164,389	11,633	460,304	1,399	48,611	13,877	132,389
3rd Qtr	100,140	8,063	2,763	45,877	68,981	7,334	599,465	1,276	19,997	25	134,560
4th Qtr	122,466	2,668	15,521	76,935	91,626	10,392	656,444	1,283	-	16,006	135,197
2006											
1st Qtr	324,431	3,361	2,288	64,323	158,906	9,020	533,143	1,471	26,130	40	127,705
2nd Qtr	134,869	3,914	699	79,979	169,867	11,044	467,298	1,397	26,502	9,287	132,685
3rd Qtr	127,534	3,770	1,279	91,341	181,972	9,548	630,189	635	35,397	76	135,296
4th Qtr	23,029	3,194	938	125,606	203,016	11,041	772,903	1,355	52,369	32	138,878
2007											
Jan	21,012	2,799	894	37,143	56,840	4,033	234,277	466	16,681	-	46,884
Feb	20,626	1,390	1,307	9,664	75,188	3,209	23,426	429	9,226	13,499	41,552
Mar	32,585	1,979	872	9,964	75,188	3,579	211,846	496	21,128	1,107	46,755
Apr	...	...	...	22,550	78,494	3,003	207,499	466	7,535	15,955	46,864
May	...	...	...	7,901	58,274	3,789	225,138	478	8,580	-	47,239
Jun	...	...	...	870	80,175	3,468	159,424	374	10,393	-	44,787
Jul	...	...	...	-	79,929	3,815	195,395	204	16,922	-	47,040
Aug	...	...	...	-	94,722	3,953	227,971	452	24,976	-	47,623
Sep	...	...	...	-	83,157	3,388	184,557	469	16,767	-	47,282
Oct	...	...	...	21,975	80,303	4,221	280,163	490	12,930	-	49,374
Nov	...	...	...	7,422	88,976	5,363	274,993	490	10,417	32	45,908
Dec	...	...	...	-	55,557	5,029	256,284	...	7,861	-	47,906
2008											
Jan	26,660	774	934	...	30,905	3,449	133,820	...	-	...	46,990
Feb	38,459	3,316	315	...	90,210	2,730	146,786	...	-	...	42,306
Mar	21,580	1,145	392	...	78,569	3,985	147,844	...	538	...	...

Source: Bureau of Statistics.

GEORGETOWN: URBAN CONSUMER PRICE INDEX
(JAN 1994 = 100)

Table 11.1

End of Period **	All Items Index	Sub-Group Indices			
		Food ¹	Clothing	Housing ²	Miscellaneous
1997	135.3	142.9	81.9	144.5	125.0
1998	141.7	146.9	76.1	144.0	133.4
1999	154.0	157.0	73.8	158.7	138.1
2000	163.0	163.7	72.7	179.4	155.7
2001	165.4	167.6	73.2	182.2	155.4
2002	175.5	170.9	74.6	199.6	156.0
2003	184.3	175.8	75.2	213.3	158.7
2004					
1st Qtr	186.5	177.8	75.2	216.0	158.9
2nd Qtr	190.9	183.8	75.2	220.0	160.6
3rd Qtr	193.1	187.3	75.2	221.0	161.1
4th Qtr	194.4	185.6	75.2	228.5	161.6
2005					
1st Qtr	197.9	191.8	75.2	229.2	162.9
2nd Qtr	200.8	195.8	75.2	231.5	163.9
3rd Qtr	209.1	198.1	75.2	249.4	164.5
4th Qtr	209.3	197.3	75.2	251.4	164.6
2006					
1st Qtr	217.0	211.2	75.4	256.2	166.4
2nd Qtr	217.6	210.0	75.4	258.1	167.0
3rd Qtr	218.5	210.4	75.4	264.2	167.7
4th Qtr	219.2	212.4	75.4	261.4	170.9
2007					
Jan	233.7	229.1	85.0	268.0	190.4
Feb	234.4	229.1	85.0	268.4	202.5
Mar	234.8	227.6	85.1	272.3	202.5
Apr	237.5	227.5	86.3	275.4	208.7
May	242.9	236.5	86.3	282.5	208.5
Jun	246.1	243.2	86.3	282.5	209.3
Jul	248.4	248.2	86.4	282.5	208.7
Aug	248.9	250.2	86.5	282.5	209.5
Sep	249.7	252.9	86.5	282.6	209.7
Oct	249.1	253.0	86.5	279.3	209.4
Nov	249.1	253.9	86.6	279.3	209.4
Dec	250.0	256.2	86.6	277.6	209.6
2008					
Jan	...	...	...	...	...
Feb	...	...	...	...	...
Mar	...	...	...	...	...

Source: Bureau of Statistics.

¹ Includes Beverages & Tobacco.

² Includes Rent, Fuel & Power.

CARICOM COUNTRIES: CONSUMER PRICE INDICES

Table 11.2

Period Average	Guyana (Urban) ¹ (2000 = 100)	Jamaica (2000 = 100)	Trinidad (2000 = 100)	Barbados (2000 = 100)
1997	83.8	80.3	88.4	97.4
1998	87.6	87.3	93.4	96.1
1999	94.3	92.4	96.6	97.6
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	116.5	134.7	115.4	104.4
2004				
1st Qtr	117.2	137.9	115.9	104.1
2nd Qtr	119.1	140.0	117.1	104.9
3rd Qtr	121.2	143.9	119.2	106.4
4th Qtr	122.4	152.7	121.2	107.9
2005				
1st Qtr	125.0	155.5	123.6	108.6
2nd Qtr	125.9	162.9	125.5	111.5
3rd Qtr	130.1	169.8	127.5	113.3
4th Qtr	132.2	174.2	129.6	115.6
2006				
1st Qtr	136.7	174.6	132.7	117.7
2nd Qtr	137.1	179.6	136.4	120.4
3rd Qtr	137.6	184.0	140.1	123.5
4th Qtr	138.1	184.4	...	122.9
2007				
Jan	147.3	185.0	142.5	122.9
Feb	147.7	185.3	142.9	122.8
Mar	148.0	186.2	143.4	122.9
Apr	149.7	187.5	144.8	122.9
May	153.1	188.7	145.7	122.9
Jun	155.1	189.7	146.4	124.7
Jul	156.5	191.8	149.1	125.4
Aug	156.8	...	149.9	...
Sep	157.3	...	150.3	...
Oct	157.0	...	...	...
Nov	157.0	...	...	...
Dec	157.5	...	...	...
2008				
Jan	...	...	...	...
Feb	...	...	...	...
Mar	...	...	...	...

Sources: IMF International Financial Statistics.

¹ Bureau of Statistics and Bank of Guyana (Base year shifted from 1994 to 2000).

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 26th, October 1998. The liquid assets base period has been redefined as the Monday to Friday workweek immediately preceding the liquid asset maintenance period. The liquid asset requirement is determined by applying the prescribed percentages to the weekly average of the daily liabilities balances at the close of business of each of the five days of the liquid asset base period. Figures for Treasury Bills were reclassified from December 2000 to December 2002.

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

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

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

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

TABLE 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 pervious week free market exchange rate of the Commercial Banks and Non-Bank dealers.

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

TABLE 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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