



Quarterly Report & Bulletin

2007 Q3 Vol. 1 No. 2



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STATISTICAL ANNEXE

1. OVERVIEW

The global economy continues to grow at a satisfactory rate during the third quarter of 2007 with contributions from all the major developed, emerging and developing economies. The US economy, however, slowed as a result of the global credit and real estate crunch following the sub-prime crisis. The fallout from these events along with global imbalances and high oil prices are the major risks to the global economy for the remainder of 2007. Notwithstanding these risks, countries in Latin America and the Caribbean continue to benefit from the solid global expansion as a result of heightened commodity prices.

Guyana's economy continued to expand, although performance from major sectors was mixed. The agricultural, manufacturing and the engineering and construction sectors registered lower output when compared to the corresponding period last year. In contrast, the mining and services sector reported an improved performance.

Higher international fuel and commodity prices continued to affect the level of inflation in Guyana. The increase in oil prices to almost US\$82 as of September 2007 as well as rising food prices resulted in an inflation rate of 13.5 percent at end-September 2007 compared to 4.45 percent at end-September 2006.

During the review period, the overall balance of payments deficit amounted to US\$3.5 million compared with a surplus of US\$34.2 million for the corresponding

period in 2006. The overall deficit resulted from higher merchandise imports and lower official capital inflows.

Total foreign currency transactions were higher at US\$2,918.0 million compared to US\$2,361.3 million for the corresponding period last year. The increased demand for foreign currency to pay for fuel and other imports resulted in a marginal depreciation in the Guyana dollar (G\$) to US dollar (US\$) exchange rate during the third quarter. Favourable exports earnings, especially in the non-traditional agriculture sector, along with higher commodity prices led to greater foreign exchange flows. In particular, bauxite and gold exports have seen strong growth from the corresponding period last year.

The overall financial operation of the public sector strengthened as revenue growth continued to be higher than expenditure growth associated with larger catchments under the Value Added Tax (VAT) regime which became effective in January 1st, 2007. Debt relief provided by the Inter-American Development Bank earlier this year also contributed to the stronger overall position of the public sector.

Monetary aggregates grew in line with the levels of economic activity and prices. M2 (or broad money) liabilities increased by 6 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 and net domestic credit. The latter was partly due to a housing boom and an accommodating monetary policy.

Interest rates were relatively stable despite a reduction in the 91-day treasury bill rate. The small savings rate remained unchanged at 3.19 percent while the average prime lending rate increased marginally by 17 basis points.

Meanwhile, the financial system continued to be relatively stable according to the prudential soundness indicators of Licensed Depository Financial Institutions (LDFIs).

The capital, profits, and liquidity reported by LDIs were higher during the third quarter of 2007 when compared with the corresponding period last year. Additionally, the Capital Adequacy Ratio (CAR) remained well above the 8 percent prudential benchmark.

The Bank of Guyana expects the consumer price index to stay close to its projected level of 8 percent in the near future. The Bank remains determined to manage monetary policy efficaciously while closely monitoring developments in credit and economic growth, as well as the price level.

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2. REVIEW OF THIRD QUARTER 2007

Output & Growth

Preliminary figures from the Bureau of Statistics suggest that output of Guyana's major commodities were lower during the third quarter of 2007 when compared to the corresponding period in 2006. This was particularly the case for sugar, rice, forestry products, and diamonds. In contrast, the bauxite and gold sectors reported higher output due to the continued investment and restructuring in these sectors. The service sector also recorded better performance while the manufacturing and engineering & construction sectors experienced a decline.

Costs & Prices

The inflation rate for the third quarter 2007, as measured by the Consumer Price Index (CPI) for Georgetown was 13.5 percent, compared with 4.45 for the third quarter 2006. Alongside the implementation of VAT at the beginning of this year, higher prices for fuel and commodities on the international market contributed to the relatively higher level of inflation recorded during the review period.

Balance of Payments

The overall balance of payments deteriorated from a surplus of US\$34.2 million to a deficit of US\$3.5 million. This mainly reflected the larger deficit in current account as well as a shortfall in net inflows of the capital account.

The current account deficit widened as higher merchandise and services imports were recorded for the period under review. The increase was attributed to growth in consumption goods, higher prices for fuel and lubricants and the expansion in value of capital goods to facilitate new and ongoing public sector capital projects and private investments.

During the review period, the capital account recorded a net inflow of US\$150.3 million, compared to US\$188.5 million for the corresponding period last year. Greater capital accumulation of foreign assets by commercial banks accounted for the lower results. Notwithstanding this position, capital grants and debt relief received by the combined public sector increased reflecting debt relief received under Multilateral Debt Relief Initiative (MDRI). Additionally, the Foreign Direct investment rose as activities expanded in the telecommunication, mining and forestry sectors.

Foreign Exchange Market Activities

The foreign exchange market was buoyant during the third quarter of 2007. Total foreign exchange transactions amounted to US\$2,918.0 million at end-September 2007. Cambio transactions accounted for 47 percent, while hard currency receipts and retention accounts together represented 52 percent of total foreign exchange transactions. Soft currency transactions accounted for the residual.

The Bank of Guyana's total receipts by the third quarter was US\$252.0 million. This mainly comprised of non-bank purchases of US\$159.5 million from GUYSUCO and the Guyana Gold Board. Purchases from the cambio market amounted to US\$16.9 million as the foreign exchange market remained very liquid and there were large working balances.

The Guyana dollar experienced a marginal appreciation vis-à-vis the US dollar at end-September 2007. The commercial banks weighted mid-rate, which stood at G\$202.35 against the US dollar at the end of 2006, appreciated by 0.4 percent to G\$201.56 at the end of September 2007. Conversely, the Bank of Guyana exchange rate, calculated on the simple average of the three largest cambio dealers, depreciated by 1.4 percent to G\$203.75 per US dollar at the end of the third quarter. The spread between the buying and selling rate expanded to G\$3.17, an increase of 1.6 percent when compared to the end of 2006 and reflects higher foreign exchange outflows in the market.

Public Finance

The Central Government's overall deficit declined by 16.2 percent to G\$6,845 million in the third quarter of 2007. This performance was due to the revenue growth associated with higher catchments under the Value Added Tax (VAT) regime, which became effective at the beginning of 2007. Total current revenue increased by 20.5 percent to G\$55,729 million, while current expenditure rose by 4.7 percent to

G\$42,062 million. Consequently, the current operating surplus grew by G\$7,578 million to G\$13,667 million. Capital expenditure expanded by 2.2 percent to G\$25,649 million from G\$25,086 million in the third quarter of 2006.

Public and publicly guaranteed external debt contracted to approximately US\$660 million on account of debt relief provided by the Inter-American Development Bank (IDB). During the first half of 2007, the IDB extended debt relief amounting to US\$412 million. This was in addition to relief delivered under the Multilateral Debt Relief Initiative (MDRI) approved by the G8 members in June 2005. The stock of domestic debt fell by 8.4 percent from twelve months earlier to G\$70,999 million.

External debt service costs fell by 21.5 percent to US\$12.0 million from one year earlier while domestic debt charges rose by 25.2 percent to G\$2,268 million on account of the increased volume of 364-day treasury bills redeemed during the quarter.

Monetary Developments

Monetary developments were consistent with economic activities during the third quarter. Reserve money amounted to G\$50,007 million, 1.3 percent or G\$637 million below the level at end-December 2006. This outturn was attributed to a 54 percent decrease in the net domestic assets of the Bank of Guyana. The contraction in reserve money was also the result of a 23.5 percent drop in vault cash held by banks and a 5.8 reduction of currency in

circulation. The Bank's net foreign assets however expanded despite the reduction in reserve money.

During the review period, the stock of narrow money (M1) decreased by 3 percent, reflecting the decline in currency in circulation and cashier's cheques and acceptances. Money in circulation and cashier cheques and acceptances were 5.8 percent and 42.3 percent lower respectively than the levels recorded at end-December 2006.

Broad Money (M2), comprising currency in circulation and private sector deposits amounted to G\$152,350 million, 6 percent above the end-December 2006 level. The growth in M2 was attributed to an increase in quasi-money which reflected a 12.1 percent expansion in saving deposits.

At end-September, loans to the private sector rose by 10.5 percent (or G\$6,509 million) to G\$68,298 million. Broken down by economic activities, mortgages increased by 24 percent, largely reflecting the housing construction boom; personal loans grew by 18.8 percent reflecting higher credit card-related spending by consumers; and loans to the mining, distribution and other services sectors expanded by 4.9 percent, 7.2 percent and 7.1 percent respectively. Credit to other categories of the private sector also recorded a 12.7 percent increase mainly reflecting the investment in the Berbice River Bridge. In contrast, loans to the agricultural and manufacturing sectors declined by 18.7 percent and 1.5 percent respectively.

Net foreign assets of the banking system grew by 34.2 percent to US\$370.3 million at end-September 2007. This growth was driven mainly by a 66.7 percent increase in the net foreign assets of the commercial banks, which stood at US\$156.5 million. The Bank of Guyana's net foreign assets increased by 17.4 percent to US\$213.8 million. This change is attributed to the US\$29 million increase in the Bank's gross foreign assets, as well as, the US\$3 million reduction in gross foreign liabilities. At end-September 2007, the gross international reserves stood at US\$306.0 million, equivalent to approximately three (3) months of imports.

Total liquid assets of commercial banks declined by 8.5 percent at end-September 2007 compared with a 4.1 percent increase for the corresponding period last year. While the liquidity of commercial banks fell during the period under review, it remained at a relatively high level. At end-September 2007, commercial banks held excess liquid assets amounting to G\$15,106.7 million.

The 91-day treasury bill yield decreased by 26 basis points to 3.9 percent as a result of competitive bidding. Despite a reduction in the benchmark rate, the average prime lending rates increased by 17 basis points while the small savings rate remained unchanged. However, the weighted time deposit rate and the weighted average lending rate declined by 20 basis points and 72 basis points, respectively.

Non-Bank Financial Institutions (NBFIs)

The Non-Bank Financial Institutions (NBFIs) performed exceptionally during the third quarter of 2007. Financial resources of NBFIs increased sharply by 17.9 percent while the sector's share of total assets in the financial sector expanded by 1.3 percent. The investments of NBFIs also rose by 38 percent, mirroring increased investments in local securities and real estate mortgage loans.

Total foreign assets of the sector expanded by 6.3 percent on account of the continued investment in foreign securities and higher claims on foreign banks by insurance companies. In contrast, foreign liabilities declined by 13.2 percent. Insurance premiums rose by 32.5 percent as a result of an increase in liabilities to policy holders.

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).

Monetary policy is also conducted with due regard for the operations of the government. Government operations affect monetary policy insofar as it either adds or withdraws liquidity from the system. During the period, government net operations increased the level of liquidity in the system by G\$4,675 million.

There was a net redemption of treasury bills of G\$3,295 million. This was broken down as twenty one (21) issues of treasury bills amounting to G\$49,797 million, while redemptions amounted to G\$53,092 million. A significant amount of this excess liquidity was invested in foreign assets by commercial banks, as seen by a large increase in the short term capital holdings under the balance of payments. Treasury bills were issued when there was liquidity above the desired levels. This was done through the Reserve Money Program, which is the Bank's monetary policy framework that compares preset weekly targets with weekly (updated) estimates for base money. The system is deemed to have an excess of liquidity when the weekly (updated) projections for base money are significantly higher than the comparable weekly targets. In such situations treasury bills are issued to reduce the level of base money to bring it in line with the targeted levels.

Base money contracted by G\$113 million compared with the targeted decline of G\$1,771 million. The decline in base money stemmed from the seasonally high levels of base money in December 2006. The main objective of restraining the growth of base money is to keep the growth of

broad money supply at an acceptable rate. This in turn will mitigate some of the negative impacts of money growth on inflation.

As mentioned above, apart from controlling inflation, the Bank's monetary policy is also aimed at creating a favourable macroeconomic environment to facilitate growth. Thus banks are given the freedom to expand credit to the private sector in keeping with this objective. Net domestic credit increased by 3.3 percent during the period under review compared with 5.6 percent decline for the same period in 2006. This scenario was consistent with growth in the housing, personal, other services and mining sectors for the period under review in 2007.

Treasury bill discount rates trended downwards during the first quarter while the savings and lending rates at the commercial banks either remained unchanged or declined marginally. This brought about interest rates that were consistent with the levels of liquidity in the system.

Financial Stability Assessment

The financial position of Licensed Depository Financial institutions (LDIs) remained stable during the review period although there were mixed performances by the various sectors of the economy. Apart from reporting higher levels of capital, profits, and liquidity, the average capital adequacy ratio of these financial institutions was well above the minimum requirement of 8 percent. The reported liquidity ratios also surpassed prudential requirements while the

non-performing to total loans ratio was lower when compared to the same period last year. In summary, the favourable performance of LDIs did not trigger any major concerns for banking supervision.

The Global Economy

Robust economic growth in emerging market economies continued to sustain world output levels in the third quarter of 2007. However, this healthy performance has tilted on the downside for 2007 by a half percent point to 4.8 percent. The decline reflects lower growth expectations for industrialized countries. Growth in Latin-America & the Caribbean (LAC) is expected to surpass its target for 2007. However, the current slowdown in the US economy is expected to have a negative impact on the LAC countries in 2008 although the region has shown resilience to the problems in the US economy.

The United States growth rate in 2008 is projected to continue at the 1.9 percent level expected for 2007. This represents a markdown of a one percentage point from the IMF's earlier projection in April 2007. This was mainly due to lower consumption spending as a result of a decline in residential investments, higher energy prices and large losses expected to exceed the current US \$30-40 billion in the sub-prime mortgage crisis.

In an effort to simulate the economy, the Federal Reserve Bank in mid-August cut the discount rate (that is, the rate at which it lends directly to banks) by 50 basis points

or 0.5 percent point. Later, in mid-September, the federal fund rate was cut further by another 50 basis points. These measures were intended to offset the deteriorating credit conditions resulting from the stress in the US Credit Market.

The Euro area is projected to sustain its growth level of 2.5 percent at the end of 2007 with output in the third quarter hovering around the 2.2 percent level driven by the strong industrial performance of Germany. The downside risk to the sustained growth in the Euro area is the relatively stronger Euro and the threat of inflationary pressures.

Growth in Great Britain dipped during the third quarter to 0.7 percent, down from 0.8 percent in the previous quarter. The fall was a result of flat production data for the period. Canada showed modest growth in the third quarter at 1.99 percent and might be feeling the impact of the US sub-prime crisis and a weakened dollar. Growth in Japan for the third quarter remained strong at 2.6 percent with some rebalancing towards increasing domestic demand driving the economic expansion.

The strong growth performance in the world economy continues to be driven by the good performance of emerging markets. China's strong growth of 12 percent in the third quarter followed by India at 7.5 percent, Russia 7 percent and to a lesser extent Brazil at 4 percent was able to sustain the global growth level. The higher prices for commodities and rising oil prices in the international markets contributed positively to emerging markets and oil exporting

countries strong economic performances. The downside risk to these economies performance is the possibility of overheating. There is also the necessity for some rebalancing in favour of domestic consumption to sustain long term growth in the emerging economies.

The LAC region is expected to surpass its 5 percent growth target in 2007, thereby bringing the average growth to 5.25 percent in the last three years. This is considered the best economic performance in the last three decades. Several countries in the region namely Argentina, Columbia, Costa Rica and Venezuela grew at 6 percent and more in the third quarter. The larger emerging market economies, Mexico and Brazil, also grew at the 3-4 percent range for the period under review.

Growth in the Caribbean region continued to be strong led by Trinidad and Tobago which is benefiting from a windfall in high oil prices. The Dominican Republic has been growing consistently with strong receipts in the tourism sub-sector and expanded investment due to favourable external environment.

Inflation

Inflationary pressure in the third quarter rose above target due to increases in oil, food and other consumer items' prices. Oil prices rose to their highest level, reaching US\$82 per barrel at the end of September due to continued uncertainty in the Middle East and limited spare capacity at the refineries.

The inflation level in the US was contained to 2.8 percent in the third quarter while the Euro area experienced a modest rise of 2.1 percent. Canada and Japan experienced a slightly higher inflation level at 4 percent in the third quarter.

Higher inflation threatened emerging market and oil producing economies that are experiencing some level of overheating due to economic growth and large current account surpluses—a source of increasing liquidity. In the Caribbean, inflation has already surpassed its targeted level of 5 percent for the year 2007. However, prudent monetary and fiscal policies for the remainder of the year are expected to keep inflation in check. The end of year inflation is now targeted at the 6.5 percent level due to the rising cost of fuel and food imports.

Foreign Exchange Market Activities

The major development in the international financial market has been the depreciation of the United States dollar vis-à-vis the world major currencies. At the end of September 2007, the US dollar was \$1.42 vis-à-vis the Euro, US \$2.00 against the pound sterling and was on par with the Canadian dollar. A major area of concern in the global economy was the widening of the global imbalance between industrialized and emerging market economies. The United States current account deficit continues to

deteriorate to 6.5 percent of G.D.P while China continued to run large surpluses that have accumulated in huge foreign reserves.

A major threat to the financial stability in the world economy has been the US sub-prime mortgage crisis that has already cost the financial sector some US\$20 billion. The risk, so far, appears to have been contained but it still remains a major threat to financial stability in the global market. The Federal Reserve Bank has responded to the slowdown in the US economy and the financial risk by cutting interest rates with the possibility of a further cut by 25 basis points in the near future. This is expected to reduce some of the foreclosures in the housing market and lift consumer confidence.

Despite the depreciation of the US dollar, exchange rates in Latin-American and Caribbean economies remained relatively stable. Countries in the LAC region have built up fairly healthy reserves in their financial system and risk of contagion is minimal. However, the economies of the Caribbean are monitoring the financial turmoil in the US closely with the necessary framework to absorb and mitigate any risks from the financial problems in the US. □

3. OUTLOOK

GDP Growth

Growth in the agriculture sector is expected to continue on its path of recovery and post healthy growth figures in the remainder of 2007. However, it is expected that the sugar industry will continue to be affected by the decision of the European Union to dissolve the duty-free market agreement for sugar. Notwithstanding this decision, the construction of the new factory in Skeldon will result in higher production of sugar and employment. Additionally, the waiver of Value Added Tax (VAT) on spare parts used in the rice industry and the upgrade of rice facilities is expected to lead to increased output.

Although the government has imposed stringent measures for miners in the gold industry, output of gold is expected to improve since miners will be driven by the increased prices for gold on the international market. While the services sector is also projected to continue its steady growth into the final quarter, the construction sector, however, is expected to slow down given the completion of all CWC-related projects. Nevertheless, the ongoing construction of the Berbice River Bridge will guarantee some stability in the construction sector.

Inflation

Domestic prices have stabilized after the substantial increase in January. As such, inflation is expected to continue along the

trend experienced in June and July. The downside risks, however, include heightened political tensions in the Middle-East, which could lead to higher prices not only for transportation and fuel category of the CPI but also in the food category as costs of production and transportation of goods to markets would increase. In addition, the increased cost of raw materials used for Guyana's agricultural products can result in higher prices. The increase in public sector wages and bonuses awarded in the private sector at the end of the year also has the potential to fuel inflation.

Foreign Exchange Market Activities

A more favourable balance of payments situation is projected for the last quarter on the back of higher export earnings and remittances. The deepening of the foreign exchange market means the Bank of Guyana does not expect any demand from the cambio market, while the Bank's purchases are projected at US\$45.5 million from GUYUSCO 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. Higher inflows from the non-traditional export sector will also contribute to this stability.

For 2007, the Bank of Guyana's hard currency budget projects gross foreign reserves to be US\$306 million. This will be met mainly by foreign inflows of US\$29.4

million from International Financial Institutions, returns on investment and other foreign exchange operations of US\$121.37 million, and non-bank purchases of US\$205.0 million from GUYSUCO and the Guyana Gold Board.

Monetary Policy

For the remainder of the year, the Bank will continue to monitor and sterilize the excess liquidity in the system with the aim of controlling the level of inflation. As such, the Bank will continue to manage the expansion in base money, which is targeted to increase to G\$54,345 million at end-December 2007. Notwithstanding the focus on achieving low inflation, the bank will work towards creating an environment that encourages an expansion in private sector credit which in turn is necessary to facilitate growth.

A strong fiscal stance by the central government will assist the effort by the Bank to control inflation and excess liquidity. In this regard, the government must maintain spending in line with its budget and ensure that its efforts at revenue collection remain aggressive.

The Global Economy

While growth projections for the US have been downgraded slightly for 2007 as a result of a housing slump, robust growth and a strong recovery are expected for Europe and Japan, respectively. The fast

growing emerging markets, particularly China and India, are expected to maintain pace and record healthy growth figures for 2007. Growth in the Caribbean is projected at 5.4 percent for 2007 but the region's economies have been disappointed by lower than expected tourist arrivals.

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 decline sharply in the UK and 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 further.

The major downside risk will remain to be global imbalances in the world economy, particularly the large deficits and surpluses experienced by the US and emerging economies 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 rebalancing 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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(G\$ MILLION)

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End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
1997	122797.7	44978.2	3,537.3	14370.5	28.1	27042.3	238.4	-	238.4	-	-	75043.8	2537.3
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													
Mar	111165.9	50573.4	-	24125.1	725.2	25723.1	1022.0	-	1022.0	-	-	46873.4	12697.1
Jun	111508.6	49021.1	-	29383.6	506.7	19130.8	2065.5	-	2065.5	-	-	46873.4	13548.7
Sep	111948.6	50950.3	-	29842.7	2004.1	19103.5	1022.0	-	1022.0	-	-	46873.4	13102.9
Dec	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													
Jan	113094.1	50412.9	79.2	14647.9	103.4	35582.4	1024.7	-	1024.7	-	-	45771.8	15884.6
Feb	114877.7	52249.2	79.2	13758.6	2883.2	35528.2	1024.7	-	1024.7	-	-	45771.8	15832.0
Mar	115162.5	51130.5	79.0	12455.1	2883.2	35713.2	1138.9	-	1138.9	-	-	45771.8	17121.2
Apr	114507.7	50406.3	79.1	11050.0	2883.0	36394.2	1138.9	-	1138.9	-	-	45771.8	17190.6
May	114141.7	50777.3	79.1	14158.8	427.9	36111.6	1137.7	-	1137.7	-	-	45771.8	16454.8
Jun	113511.5	49176.6	79.1	12373.9	408.3	36315.4	1764.2	-	1764.2	-	-	45771.8	16798.9
Jul	114714.1	49285.3	79.1	12427.3	408.3	36370.6	2727.2	-	2727.2	-	-	45771.8	16929.8
Aug	117191.8	51838.0	79.1	15001.0	373.3	36384.6	2727.2	-	2727.2	-	-	45771.8	16854.7
Sep	121534.0	56456.7	79.1	18778.2	373.3	37226.1	2580.8	-	2580.8	-	-	45771.8	16724.7
Oct	123045.6	58247.0	79.4	20107.9	373.3	37686.4	2580.8	-	2580.8	-	-	45771.8	16446.0
Nov	126171.0	61343.0	79.4	22110.1	335.0	38818.5	2580.8	-	2580.8	-	-	45771.8	16475.4
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

Source: Bank of Guyana

BANK OF GUYANA: LIABILITIES
(G\$ MILLION)

Table 1.2

End of Period	Total Liabilities	Currency			Deposits						Capital and Reserves		Allocation SDRs	Other
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Cap.	Other Reserves		
								EPDs	Other					
1997	122797.7	12469.8	12331.8	138.0	80917.9	26935.3	44266.7	317.6	11502.3	-2104.0	4.3	18141.2	2822.4	8442.2
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	15727.7	3547.1	1000.0	4197.8	3430.1	806.7
2002	112695.2	17178.1	16860.6	317.5	86244.3	36201.2	29086.9	62.0	19039.0	1855.2	1000.0	4223.1	3509.0	540.7
2003	115630.9	19774.1	19419.5	354.5	86475.8	35680.0	27887.8	61.7	19834.5	3011.8	1000.0	4062.7	3896.0	422.2
2004														
Mar	111165.9	17540.7	17179.4	361.4	84565.0	35224.2	27640.9	61.7	18482.9	3155.3	1000.0	3987.7	3896.0	176.4
Jun	111508.6	17542.6	17169.3	373.3	84469.8	38437.7	26688.0	61.7	16514.1	2768.3	1000.0	3584.3	4161.0	750.9
Sep	111948.6	18144.0	17758.2	385.9	84715.9	36153.0	27932.0	61.7	17424.3	3145.0	1000.0	3816.9	4161.0	110.7
Dec	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														
Jan	113094.1	21517.9	21079.2	438.7	81028.3	37672.7	15526.3	61.7	24957.7	2810.0	1000.0	3480.9	4407.8	1659.3
Feb	114877.7	20799.7	20358.9	440.8	83754.2	39065.0	17875.8	61.7	24011.3	2740.5	1000.0	3475.7	4407.8	1440.4
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
Apr	114507.7	22321.6	21874.2	447.3	82578.1	40218.3	18212.1	61.7	21226.6	2859.4	1000.0	3383.3	4407.8	817.0
May	114141.7	22027.1	21575.5	451.6	81034.1	39239.8	17947.3	61.7	20771.1	3014.2	1000.0	3456.1	4274.9	2349.4
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
Jul	114714.1	21499.0	21041.9	457.1	83401.7	38602.5	17800.7	61.7	23777.8	3159.0	1000.0	3878.0	4274.9	660.6
Aug	117191.8	21672.2	21211.8	460.4	85456.7	39126.3	17743.0	61.7	25553.1	2972.6	1000.0	4044.7	4274.9	743.3
Sep	121534.0	22499.1	22034.9	464.2	88999.7	40544.0	20401.9	61.7	24994.3	2997.8	1000.0	4016.4	4274.9	743.9
Oct	123045.6	23185.2	22715.7	469.5	89548.7	41475.5	20589.4	61.7	24602.2	2819.9	1000.0	4184.0	4274.9	852.7
Nov	126171.0	24121.9	23648.0	473.9	89428.1	41772.7	20504.2	61.7	22562.9	4526.8	1000.0	4196.0	4274.9	3150.0
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

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
1997	12331.8	8679.4	70.4	3027.2	24.5	456.1	3.7	169.1	1.4
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									
Mar.	14895.9	13249.4	88.9	834.8	5.6	590.2	4.0	221.5	1.5
Jun.	14238.8	12655.9	88.9	799.2	5.6	566.6	4.0	217.1	1.5
Sep.	14029.8	12425.8	88.6	806.6	5.7	572.6	4.1	224.9	1.6
Dec.	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									
Jan.	21079.2	19022.4	90.2	1070.9	5.1	703.9	3.3	281.9	1.3
Feb.	20358.9	18422.1	90.5	962.3	4.7	693.4	3.4	281.1	1.4
Mar.	20946.9	19054.0	91.0	904.1	4.3	708.4	3.4	280.4	1.3
Apr.	21874.2	19991.4	91.4	881.9	4.0	718.3	3.3	282.6	1.3
May	21575.5	19706.4	91.3	863.6	4.0	721.5	3.3	284.0	1.3
Jun.	21052.7	19190.6	91.2	856.4	4.1	722.6	3.4	283.0	1.3
Jul.	21041.9	19197.9	91.2	838.4	4.0	722.1	3.4	283.5	1.3
Aug.	21211.8	19329.5	91.1	849.0	4.0	742.1	3.5	291.2	1.4
Sep.	22034.9	20150.1	91.4	847.6	3.8	744.3	3.4	292.9	1.3
Oct.	22715.7	20797.4	91.6	864.3	3.8	757.9	3.3	296.1	1.3
Nov.	23648.0	21704.6	91.8	875.3	3.7	768.4	3.2	299.7	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

Source: Bank of Guyana

COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
1997	137965.0	70225.7	46658.3	21081.1
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				
Mar.	290474.7	128258.9	106997.1	55218.8
Jun.	298658.0	131437.7	110185.6	57034.8
Sep.	308232.1	135630.1	113685.8	58916.2
Dec.	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				
Jan.	438688.1	189746.6	166967.6	81974.0
Feb.	440798.7	190740.6	167796.3	82261.9
Mar.	444454.7	192668.4	168843.0	82943.3
Apr.	447345.5	193925.1	170029.4	83391.1
May	451568.5	196302.7	171314.0	83951.8
Jun.	454319.8	197418.4	172559.7	84341.6
Jul.	457063.8	198751.6	173389.8	84922.4
Aug.	460415.9	200148.5	174858.9	85408.5
Sep.	464238.3	201878.2	176386.1	85974.1
Oct.	469491.9	204399.2	178447.2	86645.5
Nov.	473929.9	206468.5	180149.0	87312.4
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

Source: Bank of Guyana

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

Table 2.1 (b)

End of Period	Total Liabilities	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
1997	89,290,729	4,963,726	782,677	4,181,049	-	9,631,037	2,302,744	3,834,771	3,493,522	3,777,663	52,116,931	317,585	-	3,429,724	15,054,063
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	56,422,262	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	62,152,230	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	69,937,199	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	76,682,347	62,239	-	5,016,241	22,722,496
2002	135,041,638	5,316,744	1,093,082	4,223,662	-	10,279,996	4,453,279	2,708,221	3,118,496	9,221,579	81,622,447	62,044	-	6,261,913	22,276,915
2003	134,996,502	4,892,078	850,048	4,042,030	-	11,988,950	5,070,966	2,403,226	4,514,758	9,853,680	86,841,777	61,674	-	6,703,710	14,654,633
2004															
Mar	139,031,998	4,480,842	570,286	3,910,556	-	11,981,401	5,106,817	2,539,838	4,334,746	11,916,295	89,137,912	61,674	-	6,563,930	14,889,944
Jun	139,424,086	4,628,874	720,652	3,908,222	-	13,687,289	5,240,085	2,946,076	5,501,128	10,505,467	89,546,160	61,674	-	5,293,061	15,701,561
Sep	138,612,169	4,229,796	351,956	3,877,840	-	12,039,151	5,113,234	2,347,808	4,578,109	10,520,626	90,985,639	61,674	-	5,395,642	15,379,641
Dec	146,765,810	7,108,116	450,506	6,657,610	-	14,051,174	5,249,027	3,848,610	4,953,537	10,513,896	92,872,660	61,674	-	7,215,594	14,942,696
2005															
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	95,499,468	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	95,437,700	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	99,386,521	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	100,618,120	61,674	-	5,526,802	16,118,775
2006															
Jan	163,986,141	9,821,007	892,456	8,928,551	-	21,685,057	3,642,778	8,820,381	9,221,898	10,270,800	101,934,169	61,674	-	3,940,192	16,273,242
Feb	164,840,819	9,464,579	640,461	8,824,118	-	21,322,921	2,639,241	9,433,895	9,249,785	9,901,074	103,215,435	61,674	-	4,478,059	16,397,077
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	104,536,922	61,674	-	4,071,433	16,636,033
Apr	169,118,352	10,832,196	496,777	10,335,419	-	21,194,192	2,465,753	9,316,368	9,412,071	9,212,891	106,778,904	61,674	-	4,097,679	16,940,816
May	170,160,196	10,210,393	636,562	9,573,831	-	20,335,507	2,440,620	8,537,624	9,357,263	10,796,233	107,096,890	61,674	-	4,121,687	17,537,812
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	108,167,359	61,674	-	4,217,806	17,544,231
Jul	169,737,920	10,511,170	563,615	9,947,555	-	19,910,009	2,076,394	8,553,864	9,279,751	8,857,398	108,444,788	61,674	-	3,960,036	17,992,845
Aug	174,240,142	11,099,844	463,699	10,636,145	-	20,107,139	2,129,229	8,679,193	9,298,717	8,535,846	111,907,156	61,674	-	4,202,604	18,325,879
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	113,294,728	61,674	-	3,951,268	17,877,684
Oct	176,593,591	11,170,828	932,239	10,238,589	-	20,886,828	2,245,946	9,367,754	9,273,128	8,748,185	112,976,210	61,674	-	4,174,535	18,575,331
Nov	177,727,376	11,179,798	809,675	10,370,123	-	19,876,373	2,636,493	7,977,816	9,262,064	8,007,853	115,336,184	61,674	-	5,438,953	17,826,541
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	114,585,656	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	118,589,388	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	120,498,328	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	120,253,289	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	122,159,585	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	124,102,564	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	123,376,543	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	124,355,129	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	124,673,759	61,674	-	5,485,395	20,313,547
Sep	193,875,460	9,696,505	602,113	9,094,392	-	23,461,727	3,830,510	10,297,281	9,333,936	8,725,271	126,041,218	61,674	-	5,467,169	20,421,896

Source: Commercial Banks

COMMERCIAL BANKS: TOTAL DEPOSITS

(G\$ Million)

Table 2.2

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1997	69706.7	65525.6	9631.0	5796.3	2302.7	134.6	3358.9	3834.8	52116.9	6506.8	45610.1	3777.7	764.3	3013.4	4181.0
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															
Mar	116946.2	113035.6	11981.4	9441.6	5106.8	195.6	4139.2	2539.8	89137.9	19147.8	69990.1	11916.3	932.3	10984.0	3910.6
Jun	117647.1	113738.9	13687.3	10741.2	5240.1	156.7	5344.5	2946.1	89546.2	19217.9	70328.2	10505.5	989.2	9516.3	3908.2
Sep	117423.3	113545.4	12039.2	9691.3	5113.2	161.1	4417.0	2347.8	90985.6	19574.9	71410.7	10520.6	1011.4	9509.2	3877.8
Dec	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															
Jan	142818.6	133890.0	21685.1	12864.7	3642.8	487.5	8734.4	8820.4	101934.2	15958.1	85976.1	10270.8	1125.0	9145.8	8928.6
Feb	143263.5	134439.4	21322.9	11889.0	2639.2	521.2	8728.6	9433.9	103215.4	16613.7	86601.8	9901.1	1134.7	8766.4	8824.1
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
Apr	147521.4	137186.0	21194.2	11877.8	2465.8	519.4	8892.7	9316.4	106778.9	17541.1	89237.8	9212.9	1196.6	8016.3	10335.4
May	147802.5	138228.6	20335.5	11797.9	2440.6	506.5	8850.8	8537.6	107096.9	17045.4	90051.5	10796.2	1225.2	9571.0	9573.8
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
Jul	147159.8	137212.2	19910.0	11356.1	2076.4	405.2	8874.5	8553.9	108444.8	17061.6	91383.1	8857.4	1239.8	7617.6	9947.6
Aug	151186.3	140550.1	20107.1	11427.9	2129.2	342.6	8956.1	8679.2	111907.2	18978.2	92928.9	8535.8	1291.7	7244.2	10636.1
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
Oct	152849.8	142611.2	20886.8	11519.1	2245.9	324.9	8948.2	9367.8	112976.2	18073.4	94902.8	8748.2	1317.5	7430.6	10238.6
Nov	153590.5	143220.4	19876.4	11898.6	2636.5	276.4	8985.7	7977.8	115336.2	20590.2	94746.0	8007.9	1333.0	6674.8	10370.1
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	20223.7	105817.6	8725.3	577.4	8147.9	9094.4

Source: Commercial Banks

COMMERCIAL BANKS: DEMAND DEPOSITS

(G\$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1997	9647.5	8354.1	2568.8	812.7	677.2	112.2	23.3	1756.1	5186.4	3351.7	1834.7	598.9	204.5	394.5	1293.4
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															
Mar	19449.4	17794.1	3349.6	2150.6	1959.8	120.6	70.2	1199.0	12210.8	8024.0	4186.9	2233.7	507.5	1726.2	1655.3
Jun	19878.7	18204.1	3834.5	2229.7	2080.0	82.1	67.6	1604.8	13258.3	7858.9	5399.4	1111.3	484.7	626.6	1674.7
Sep	19935.8	18174.3	3298.5	2025.4	1853.5	89.1	82.7	1273.1	13725.5	8660.8	5064.7	1150.3	502.6	647.8	1761.4
Dec	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															
Jan	27898.1	22249.0	5593.1	2127.0	1642.2	410.0	74.8	3466.1	14900.5	10030.4	4870.2	1755.4	87.0	1668.4	5649.0
Feb	28049.4	22555.2	5192.7	1949.8	1441.4	443.8	64.6	3242.9	15871.0	11080.5	4790.5	1491.6	98.9	1392.7	5494.1
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
Apr	29999.0	22855.3	5155.6	1945.2	1375.4	438.7	131.2	3210.4	16561.1	11204.7	5356.4	1138.7	151.9	986.8	7143.7
May	29766.4	23184.3	4705.5	1858.3	1356.8	425.7	75.9	2847.2	16538.5	11076.0	5462.5	1940.3	182.0	1758.3	6582.1
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
Jul	29078.6	22163.8	4194.2	1379.0	990.4	316.2	72.4	2815.2	16807.5	11076.1	5731.4	1162.1	197.2	964.8	6914.8
Aug	31752.0	24220.2	4519.2	1429.2	1040.0	259.7	129.5	3090.0	18864.3	12836.8	6027.6	836.7	150.2	686.5	7531.8
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
Oct	30947.6	23908.9	4593.5	1414.4	1081.4	244.4	88.6	3179.1	18298.2	12118.6	6179.7	1017.2	170.0	847.1	7038.6
Nov	31945.8	25311.3	4332.9	1295.1	990.7	196.8	107.6	3037.8	20083.8	13756.0	6327.8	894.6	184.5	710.1	6634.6
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

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	
1997	23090.5	22657.1	3003.4	2202.2	748.1	13.5	1440.5	801.3	16833.0	1636.6	15196.4	2820.7	506.2	2314.4	433.4
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															
Mar	33003.3	31916.1	6140.9	5923.2	1887.9	17.5	4017.8	217.7	18190.1	2934.2	15255.8	7585.1	0.8	7584.3	1087.3
Jun	31845.9	30784.8	7457.9	7238.4	1995.3	17.6	5225.4	219.5	15368.1	2400.8	12967.4	7958.8	85.8	7872.9	1061.1
Sep	31006.3	29972.8	6779.4	6559.3	2209.1	17.6	4332.6	220.1	15165.9	2380.7	12785.2	8027.5	86.4	7941.1	1033.5
Dec	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															
Jan	33707.8	32754.3	11910.3	9235.7	557.9	21.5	8656.3	2674.6	14273.0	2150.3	12122.8	6570.9	603.9	5967.1	953.5
Feb	33966.2	32992.6	11987.3	8927.9	245.7	21.5	8660.6	3059.4	14414.7	2177.9	12236.8	6590.5	601.7	5988.9	973.6
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
Apr	33617.9	32718.2	12227.7	9027.4	247.7	21.6	8758.1	3200.3	14169.6	2089.7	12079.9	6320.9	604.7	5716.2	899.7
May	33312.1	32414.3	12285.3	9042.0	248.8	21.6	8771.6	3243.3	13936.4	1990.9	11945.6	6192.6	603.2	5589.3	897.8
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
Jul	33349.5	32474.7	12499.0	9066.3	245.9	21.6	8798.8	3432.7	14190.7	1979.0	12211.7	5784.9	603.0	5181.9	874.8
Aug	33662.7	32758.3	12597.8	9090.9	246.1	21.6	8823.2	3506.9	14480.3	1967.4	12512.9	5680.1	702.0	4978.2	904.4
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
Oct	34032.2	33138.3	12797.8	9120.0	246.3	17.6	8856.1	3677.8	14678.4	1966.1	12712.4	5662.1	705.3	4956.7	893.9
Nov	32902.5	32011.9	11848.3	9138.8	246.5	17.6	8874.6	2709.5	14657.6	1935.3	12722.4	5506.0	706.4	4799.6	890.6
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

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								
1997	36968.7	34514.4	4058.8	2781.5	877.4	9.0	1,895.0	1277.4	30097.5	1518.4	28579.1	358.1	53.6	304.5	2454.3
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															
Mar	64493.4	63325.4	2490.8	1367.7	1259.1	57.4	51.2	1123.1	58737.0	8189.6	50547.4	2097.5	424.0	1673.5	1168.0
Jun	65922.5	64750.0	2394.9	1273.1	1164.7	56.9	51.5	1121.8	60919.7	8958.3	51961.5	1435.4	418.7	1016.8	1172.5
Sep	66481.2	65398.3	1961.3	1106.7	1050.6	54.4	1.7	854.6	62094.2	8533.4	53560.8	1342.8	422.4	920.4	1082.9
Dec	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															
Jan	81212.8	78886.7	4181.6	1502.0	1442.7	56.0	3.3	2679.7	72760.6	3777.5	68983.1	1944.5	434.2	1510.3	2326.0
Feb	81248.0	78891.6	4142.9	1011.3	952.1	55.9	3.3	3131.6	72929.7	3355.2	69574.5	1819.0	434.2	1384.8	2356.4
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
Apr	83904.5	81612.4	3810.9	905.2	842.7	59.1	3.4	2905.7	76048.2	4246.8	71801.5	1753.3	440.0	1313.3	2292.0
May	84724.0	82630.1	3344.7	897.6	835.1	59.2	3.3	2447.1	76622.0	3978.6	72643.4	2663.4	440.0	2223.3	2093.9
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
Jul	84731.7	82573.7	3216.8	910.8	840.1	67.4	3.4	2305.9	77446.5	4006.5	73440.1	1910.4	439.6	1470.8	2158.0
Aug	85771.5	83571.6	2990.1	907.8	843.2	61.3	3.4	2082.2	78562.5	4174.0	74388.5	2019.0	439.6	1579.5	2199.9
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
Oct	87870.0	85564.0	3495.5	984.6	918.2	62.9	3.5	2510.9	79999.5	3988.8	76010.8	2069.0	442.2	1626.8	2306.0
Nov	88742.2	85897.2	3695.2	1464.6	1399.2	62.0	3.4	2230.6	80594.7	4898.9	75695.9	1607.3	442.2	1165.1	2845.0
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

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
1997	17513.0	3701.5	5.9	1853.4	16.8	23090.5
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						
Jan.	11466.9	4110.8	83.7	15007.4	3039.0	33707.8
Feb.	12361.8	4153.2	150.7	14271.9	3028.6	33966.2
Mar.	11860.3	4193.4	103.7	14550.7	3033.3	33741.5
Apr.	11639.9	4170.5	97.3	14654.1	3056.1	33617.9
May	11551.2	4051.0	98.8	14554.0	3057.1	33312.1
Jun.	12270.4	3965.9	98.8	13791.7	3092.7	33219.6
Jul.	12500.3	3940.5	80.9	13705.7	3122.1	33349.5
Aug.	12189.5	3912.1	79.9	14305.7	3175.5	33662.7
Sep.	12817.7	3890.4	79.9	13971.3	3169.8	33929.0
Oct.	12763.7	3895.1	153.4	13985.2	3234.9	34032.2
Nov.	12007.1	3975.3	144.0	13642.7	3133.4	32902.5
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

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				
1997	35928.4	12691.1	11998.7	692.5	347.9	36968.7
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						
Mar.	48667.1	11398.5	11502.4	-103.9	337.6	48900.8
Jun.	50449.9	21690.2	21767.8	-77.6	137.8	50510.1
Sep.	51768.4	14116.0	13621.4	494.5	286.0	52549.0
Dec.	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						
Jan.	79422.2	26590.6	24858.9	1731.7	58.9	81212.8
Feb.	81212.8	23111.6	23097.6	14.0	21.3	81248.0
Mar.	81248.0	27488.1	26192.6	1295.5	428.1	82971.6
Apr.	82971.6	23937.1	23252.8	684.4	248.5	83904.5
May	83904.5	28449.0	27653.5	795.5	24.0	84724.0
Jun.	84724.0	28681.4	28555.3	126.1	177.8	85027.9
Jul.	85027.9	28073.3	28451.7	-378.5	82.2	84731.7
Aug.	84731.7	29464.4	28453.2	1011.2	28.7	85771.5
Sep.	85771.5	29623.5	28949.3	674.2	447.4	86893.2
Oct.	86893.2	45293.4	44589.6	703.9	273.0	87870.0
Nov.	87870.0	33458.6	32609.9	848.8	23.4	88742.2
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

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
1997	541,088
1998	881,453
1999	1,186,599
2000	1,393,131
2001	1,317,397
2002	
Mar.	101,192
Jun.	95,028
Sep.	100,823
Dec.	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	
Jan.	158,740
Feb.	156,299
Mar.	189,629
Apr.	155,521
May	194,057
Jun.	172,242
Jul.	197,420
Aug.	201,570
Sep.	195,559
Oct.	209,345
Nov.	206,695
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

Table 2.9

Period	Clearings 1)
1997	65,171
1998	70,059
1999	91,752
2000	107,599
2001	106,865
2002	
Mar.	8,512
Jun.	7,969
Sep.	8,962
Dec.	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	
Jan.	11,232
Feb.	9,003
Mar.	11,446
Apr.	10,992
May	13,739
Jun.	11,709
Jul.	11,617
Aug.	13,313
Sep.	11,282
Oct.	12,642
Nov.	12,783
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

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.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ¹								
1997	44540.1	43259.8	220.8	4.5	0.5	4.0	216.2	42920.9	34152.3	8768.6	118.2	9.9	108.2	1280.3
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														
Mar	39971.4	38502.0	2522.7	16.2	3.4	12.8	2506.5	35186.5	28019.6	7166.9	792.9	-	792.9	1469.4
Jun	39059.3	37456.0	2274.9	73.0	4.3	68.8	2201.9	34472.8	27267.9	7204.9	708.4	-	708.4	1603.2
Sep	39561.9	37834.1	2159.4	62.2	4.0	58.2	2097.2	35150.0	27772.4	7377.5	524.8	-	524.8	1727.8
Dec	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														
Jan	41689.8	40232.4	2237.2	7.4	4.8	2.6	2229.8	37516.8	27233.1	10283.8	478.4	-	478.4	1457.4
Feb	41370.8	40011.8	2580.8	5.5	3.7	1.8	2575.3	37025.4	26666.6	10358.7	405.6	-	405.6	1359.0
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
Apr	43194.2	41484.6	3099.2	7.3	3.8	3.4	3092.0	38041.3	27710.9	10330.4	344.0	-	344.0	1709.6
May	43859.2	42065.9	3137.7	4.3	1.5	2.8	3133.4	38593.6	28067.8	10525.8	334.6	-	334.6	1793.3
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
Jul	45951.6	44563.4	3520.1	54.6	2.6	52.0	3465.5	40706.8	30033.1	10673.7	336.5	-	336.5	1388.2
Aug	44953.4	43723.5	2796.9	70.1	1.9	68.2	2726.8	40623.9	29880.8	10743.0	302.8	-	302.8	1229.9
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
Oct	45555.7	44296.0	2601.1	89.4	4.9	84.4	2511.7	41246.8	29954.7	11292.1	448.1	-	448.1	1259.7
Nov	44754.6	43569.1	1662.7	84.9	1.1	83.8	1577.8	41439.5	29611.6	11827.9	466.9	-	466.9	1185.5
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

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 Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government		Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't								Other Gov't ¹	
1997	28700.7	28325.2	219.9	4.1	0.0	4.0	215.8	28043.3	23135.5	4907.8	62.0	9.9	52.0	375.6
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	593.0	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	328.8	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	698.0	28648.1	24141.0	4507.1	41.6	-	41.6	625.7
2002	28382.0	27382.0	673.5	1.1	1.1	0.0	672.3	26450.6	22057.1	4393.5	257.9	-	257.9	1000.1
2003	23154.6	22200.8	695.0	50.7	0.1	50.6	644.3	21202.9	16178.3	5024.6	302.9	-	302.9	953.8
2004														
Mar	22670.7	21718.6	2329.6	0.6	0.2	0.4	2329.0	19126.2	14342.5	4783.7	262.8	-	262.8	952.1
Jun	19885.5	18790.8	2073.5	49.1	0.1	48.9	2024.4	16583.3	13732.3	2851.0	134.0	-	134.0	1094.7
Sep	20175.2	18923.8	1958.7	39.0	0.1	38.9	1919.8	16899.0	14004.4	2894.5	66.0	-	66.0	1251.5
Dec	19732.7	18516.8	1138.2	50.2	0.1	50.1	1088.0	17210.7	14451.6	2759.2	167.9	-	167.9	1215.9
2005														
Mar	19314.8	18194.2	1549.5	53.3	0.2	53.1	1496.2	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	1909.9	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	2384.8	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	1308.6	17731.0	14991.3	2739.7	285.7	-	285.7	1206.3
2006														
Jan	21705.2	20468.9	2060.3	7.4	4.8	2.6	2052.8	18148.6	15412.6	2736.0	260.0	-	260.0	1236.3
Feb	21575.8	20435.8	2403.9	5.5	3.7	1.8	2398.4	17787.5	15088.9	2698.5	244.5	-	244.5	1140.0
Mar	22106.5	20869.8	2405.1	2.8	0.9	2.0	2402.3	18230.1	15538.0	2692.1	234.6	-	234.6	1236.7
Apr	22340.3	20870.8	2642.3	7.3	3.8	3.4	2635.1	18010.2	15339.4	2670.8	218.3	-	218.3	1469.5
May	22830.9	21265.8	2530.8	4.3	1.5	2.8	2526.5	18512.0	15768.3	2743.7	223.1	-	223.1	1565.1
Jun	23381.9	21874.7	2902.8	55.8	4.0	51.8	2847.0	18768.9	16081.7	2687.2	203.0	-	203.0	1507.2
Jul	23364.3	22189.3	2913.2	54.6	2.6	52.0	2858.6	19045.1	16457.0	2588.1	231.0	-	231.0	1175.0
Aug	22594.2	21614.7	2339.9	70.1	1.9	68.2	2269.9	19077.9	16512.4	2565.5	196.8	-	196.8	979.5
Sep	22385.5	21444.0	2187.5	126.6	14.4	112.2	2060.9	19085.0	16384.8	2700.2	171.5	-	171.5	941.5
Oct	23473.7	22419.8	2194.1	89.4	4.9	84.4	2104.8	19877.9	17256.6	2621.4	347.8	-	347.8	1053.8
Nov	22862.2	21870.9	1255.8	84.9	1.1	83.8	1170.9	20245.7	17512.1	2733.6	369.4	-	369.4	991.4
Dec	24017.2	22828.5	931.0	91.3	0.5	90.8	839.7	21552.2	18486.2	3066.1	345.3	-	345.3	1188.7
2007														
Jan	24538.1	23598.2	2214.8	112.9	7.5	105.3	2102.0	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	2131.6	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	2080.5	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	2139.3	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	2162.9	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	2162.0	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	2235.8	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	2423.4	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	2100.2	22870.4	18111.9	4758.5	204.5	-	204.5	580.8

Source: Commercial Banks

¹ Other Govt. consists of Local Government and NIS.

COMMERCIAL BANKS: TERM LOANS AND ADVANCES¹
(G\$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't								
1997	15839.3	14934.6	0.9	0.5	0.5	-	0.4	14877.6	11016.8	3860.8	56.2	-	56.2	904.7
1998	17628.7	17345.3	52.9	0.4	0.4	-	52.5	17285.3	12518.7	4766.6	7.1	-	7.1	283.4
1999	18925.9	18874.0	90.0	-	-	-	90.0	18236.5	14336.5	3900.0	547.4	-	547.4	51.9
2000	21601.9	21450.3	90.8	-	-	-	90.8	20890.3	17531.1	3359.2	469.2	-	469.2	151.7
2001	22418.3	21741.8	153.6	-	-	-	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	7.1	135.1	20931.2	16251.2	4680.0	466.0	-	466.0	551.0
2003	18583.8	18061.4	190.2	12.7	1.1	11.6	177.4	17318.7	13517.8	3800.9	552.6	-	552.6	522.4
2004														
Mar	17,300.7	16,783.4	193.1	15.6	3.2	12.4	177.4	16,060.3	13,677.1	2,383.2	530.1	-	530.1	517.3
Jun	19,173.8	18,665.2	201.4	24.0	4.1	19.8	177.4	17,889.5	13,535.6	4,353.9	574.3	-	574.3	508.5
Sep	19,386.7	18,910.4	200.7	23.2	3.9	19.3	177.4	18,251.0	13,768.0	4,483.0	458.7	-	458.7	476.3
Dec	18,404.0	18,062.8	177.4	-	-	-	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	-	-	-	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	-	-	-	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	-	-	-	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	-	-	-	176.9	19,071.3	11,508.0	7,563.3	246.8	-	246.8	223.9
2006														
Jan	19,984.6	19,763.5	176.9	-	-	-	176.9	19,368.2	11,820.5	7,547.8	218.3	-	218.3	221.2
Feb	19,795.0	19,576.0	176.9	-	-	-	176.9	19,237.9	11,577.7	7,660.2	161.1	-	161.1	219.0
Mar	20,362.9	20,146.4	456.9	-	-	-	456.9	19,551.6	12,045.7	7,505.8	137.9	-	137.9	216.5
Apr	20,853.9	20,613.8	456.9	-	-	-	456.9	20,031.1	12,371.5	7,659.6	125.7	-	125.7	240.1
May	21,028.2	20,800.1	606.9	-	-	-	606.9	20,081.7	12,299.6	7,782.1	111.5	-	111.5	228.1
Jun	22,202.8	21,987.6	606.9	-	-	-	606.9	21,272.1	13,462.7	7,809.4	108.6	-	108.6	215.2
Jul	22,587.3	22,374.1	606.9	-	-	-	606.9	21,661.7	13,576.1	8,085.6	105.5	-	105.5	213.2
Aug	22,359.1	22,108.8	456.9	-	-	-	456.9	21,546.0	13,368.4	8,177.5	106.0	-	106.0	250.3
Sep	22,038.9	21,817.7	406.9	-	-	-	406.9	21,307.7	12,820.5	8,487.2	103.1	-	103.1	221.1
Oct	22,082.0	21,876.2	406.9	-	-	-	406.9	21,368.9	12,698.1	8,670.8	100.3	-	100.3	205.9
Nov	21,892.4	21,698.2	406.9	-	-	-	406.9	21,193.8	12,099.4	9,094.3	97.5	-	97.5	194.1
Dec	21,951.6	21,774.7	126.9	-	-	-	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	-	-	-	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	-	-	-	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	-	-	-	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	-	-	-	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	-	-	-	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	-	-	-	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	-	-	-	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	-	-	-	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	-	-	-	697.4	22,966.0	12,863.6	10,102.4	4.0	-	4.0	95.1

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
Agriculture	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
Mining & Quarrying	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
Manufacturing	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
Services	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											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	7.4	-	5.5	-	2.8	-	7.3	-	4.3	-	55.8	-
FINANCIAL INSTITUTIONS	0.0	478.4	0.0	405.6	0.0	372.5	0.0	344.0	0.0	334.6	0.0	311.5
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	-	463.6	-	391.7	-	359.6	-	333.1	-	320.6	-	295.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	13.7	-	13.1	-	12.9	-	10.9	-	14.1	-	16.1
Trust & Investment Companies	-	1.1	-	0.8	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	2229.8	27233.1	2575.3	26666.6	2859.2	27583.8	3092.0	27710.9	3133.4	28067.8	3453.9	29544.4
Agriculture	239.3	3723.3	281.8	3606.7	415.1	3675.9	893.7	3553.3	764.8	3604.6	683.3	3706.1
Sugarcane	239.3	72.1	281.8	71.8	415.1	73.7	893.7	71.6	764.8	71.2	683.2	67.4
Paddy	0.0	1509.3	0.0	1369.2	0.0	1441.4	0.0	1372.3	0.0	1344.5	0.0	1397.0
Other Farming	0.0	114.9	0.0	114.1	0.0	113.7	0.0	113.4	0.0	86.1	0.0	86.9
Livestock	0.0	439.8	0.0	499.4	0.0	521.1	0.0	529.9	0.0	559.8	0.0	537.1
Forestry	0.0	72.9	0.0	82.6	0.0	85.1	0.0	69.6	0.0	66.4	0.1	69.8
Shrimp & Other Fishing	0.0	1514.3	0.0	1469.7	0.0	1441.0	0.0	1396.4	0.0	1476.6	0.0	1548.0
Mining & Quarrying	241.5	483.6	241.2	421.7	241.2	640.6	0.0	680.7	0.5	844.2	0.0	994.9
Bauxite	241.2	99.7	241.2	80.4	241.2	181.1	0.0	182.6	0.0	184.2	0.0	185.7
Other	0.3	383.9	0.0	341.3	0.0	459.4	0.0	498.1	0.5	660.0	0.0	809.2
Manufacturing	1748.5	8956.9	2047.5	8423.5	2202.9	8618.0	2198.3	9251.3	2368.1	9347.4	2770.4	10151.4
Timber and Sawmilling	0.0	950.2	0.0	931.2	0.0	972.3	0.0	1096.2	0.0	997.7	0.0	1002.0
Other Constr. and Engin.	0.0	2636.7	0.0	2256.0	0.0	2500.2	0.0	2682.5	0.0	2655.6	0.0	3613.7
Sugar Molasses	669.0	164.9	977.3	133.8	1142.0	352.2	1137.4	650.8	1325.8	647.3	1737.4	640.5
Rice Milling	176.9	1692.5	176.9	1688.8	176.9	1708.4	176.9	1743.1	176.9	1779.8	176.9	1748.6
Beverages, Food & Tobacco	0.0	1037.6	0.0	986.0	0.0	915.6	0.0	948.1	0.0	1079.1	0.0	1010.6
Textiles & Clothing	0.0	48.3	0.0	48.2	0.0	46.6	0.0	45.6	0.0	43.7	0.0	38.8
Electricity	902.6	3.4	893.3	3.2	884.0	3.1	884.0	7.0	865.4	6.6	856.1	6.3
Other Manufacturing	0.0	2423.3	0.0	2376.3	0.0	2119.6	0.0	2078.1	0.0	2137.5	0.0	2090.9
Services	0.4	14069.2	4.8	14214.7	0.0	14649.3	0.0	14225.6	0.0	14271.7	0.2	14692.0
Drainage & Irrigation	0.0	38.0	0.0	37.9	0.0	37.9	0.0	37.7	0.0	45.7	0.0	48.4
Transportation	0.0	1253.2	0.0	1170.6	0.0	1171.7	0.0	1111.3	0.0	1064.9	0.0	1086.0
Telecommunications	0.0	25.0	0.0	38.3	0.0	26.1	0.0	40.2	0.0	38.3	0.0	34.7
Entertaining & Catering	0.0	1367.9	0.0	1341.9	0.0	1523.1	0.0	1632.5	0.0	1755.3	0.0	1801.5
Distribution	0.0	8592.8	0.0	8836.1	0.0	8946.0	0.0	8553.9	0.0	8556.2	0.0	9012.7
Education	0.0	142.5	0.0	136.5	0.0	122.1	0.0	120.0	0.0	124.0	0.0	120.3
Health	0.0	156.3	0.0	148.9	0.0	162.0	0.0	161.7	0.0	181.7	0.0	176.5
Professional Services	0.0	390.7	0.0	387.0	0.0	410.9	0.0	413.8	0.0	409.0	0.0	406.3
Other Services	0.4	2102.7	4.8	2117.5	0.0	2249.5	0.0	2154.6	0.0	2096.6	0.2	2005.7
HOUSEHOLDS	0.0	10283.8	0.0	10358.7	0.0	10197.9	0.0	10330.4	0.0	10525.8	0.0	10496.6
Housing	-	3024.6	-	2825.7	-	2849.4	-	2855.7	-	2850.8	-	2897.8
Motor Cars	-	2746.8	-	2690.2	-	2748.0	-	2785.7	-	2801.6	-	2810.9
Other Durable Goods	-	514.8	-	530.6	-	508.3	-	506.5	-	529.4	-	493.0
Education	-	215.0	-	211.2	-	211.0	-	211.8	-	209.2	-	215.4
Travel	-	47.9	-	45.3	-	42.9	-	42.4	-	42.3	-	48.2
Other Purposes	-	3734.6	-	4055.8	-	3838.4	-	3928.4	-	4092.5	-	4031.3
TOTAL	2237.2	37995.2	2580.8	37431.0	2862.0	38154.2	3099.2	38385.4	3137.7	38928.2	3509.8	40352.5

Source: Commercial Banks

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

Table 2-13(e)

	2006											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	54.6	-	70.1	-	126.6	-	89.4	-	84.9	-	91.3	-
FINANCIAL INSTITUTIONS	0.0	336.5	0.0	302.8	0.0	274.6	0.0	448.1	0.0	466.9	0.0	436.4
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	-	324.8	-	289.6	-	263.4	-	243.4	-	255.4	-	422.1
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	11.7	-	13.2	-	11.0	-	5.0	-	8.0	-	14.2
Trust & Investment Companies	-	0.0	-	0.0	-	0.2	-	199.7	-	203.5	-	0.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	3465.5	30033.1	2726.8	29880.8	2467.9	29205.2	2511.7	29954.7	1577.8	29611.6	966.6	30595.7
Agriculture	680.0	3781.2	582.8	3641.0	380.0	3597.8	380.7	3605.7	380.0	3443.3	29.1	3525.8
Sugarcane	680.0	69.7	582.8	66.6	380.0	70.6	380.7	64.8	380.0	68.7	29.1	63.0
Paddy	0.0	1377.2	0.0	1339.6	0.0	1157.9	0.0	1200.8	0.0	1048.3	0.0	1076.9
Other Farming	0.0	89.4	0.0	81.9	0.0	198.8	0.0	201.7	0.0	198.0	0.0	197.5
Livestock	0.0	563.6	0.0	533.1	0.0	554.8	0.0	520.9	0.0	463.8	0.0	517.8
Forestry	0.0	77.7	0.0	78.2	0.0	59.6	0.0	65.1	0.0	57.6	0.0	65.3
Shrimp & Other Fishing	0.0	1603.6	0.0	1541.6	0.0	1556.2	0.0	1552.4	0.0	1607.0	0.0	1605.2
Mining & Quarrying	1.3	1012.1	0.0	943.9	0.0	1015.2	0.1	1025.7	0.0	949.0	0.2	955.5
Bauxite	0.0	187.3	0.0	189.0	0.0	190.5	0.0	192.1	0.0	193.6	0.0	195.3
Other	1.3	824.8	0.0	754.8	0.0	824.7	0.1	833.6	0.0	755.4	0.2	760.2
Manufacturing	2784.2	10432.4	2143.9	10264.4	2087.9	9946.3	2130.9	10398.5	1197.8	10080.9	937.2	10145.1
Timber and Sawmilling	0.0	1075.1	0.0	1234.2	0.0	1189.6	0.0	1219.6	0.0	1281.0	0.0	1402.5
Other Constr. and Engin.	0.0	3650.7	0.0	3604.6	0.0	3482.6	0.0	3555.5	0.0	3640.1	0.0	3701.0
Sugar Molasses	1760.5	653.8	1129.6	344.1	1123.5	347.8	1185.1	349.5	261.4	374.9	0.8	45.9
Rice Milling	176.9	1723.1	176.9	1747.8	126.9	1749.2	126.9	1878.5	126.9	1390.2	126.9	1399.8
Beverages, Food & Tobacco	0.0	1213.3	0.0	1144.2	0.0	1173.3	0.0	1184.7	0.0	1105.1	0.0	1332.2
Textiles & Clothing	0.0	40.4	0.0	37.0	0.0	37.1	0.0	36.0	0.0	46.8	0.0	45.8
Electricity	846.8	5.9	837.5	6.9	837.5	5.4	818.8	4.9	809.5	4.5	809.5	4.3
Other Manufacturing	0.0	2070.1	0.0	2145.5	0.0	1961.1	0.0	2170.0	0.0	2238.2	0.0	2213.5
Services	0.1	14807.4	0.1	15031.5	0.0	14645.9	0.0	14924.7	0.0	15138.4	0.0	15969.3
Drainage & Irrigation	0.0	39.8	0.0	39.0	0.0	37.9	0.0	37.9	0.0	35.5	0.0	30.9
Transportation	0.0	1066.1	0.0	1053.1	0.0	898.7	0.0	966.0	0.0	846.2	0.0	1150.8
Telecommunications	0.0	33.8	0.0	32.1	0.0	31.5	0.0	43.7	0.0	52.4	0.0	71.5
Entertaining & Catering	0.0	1783.0	0.0	1882.5	0.0	1804.8	0.0	1822.7	0.0	1913.9	0.0	1964.8
Distribution	0.0	9142.7	0.0	9288.1	0.0	9112.8	0.0	9317.1	0.0	9393.0	0.0	9767.8
Education	0.0	110.4	0.0	112.6	0.0	92.7	0.0	100.3	0.0	87.5	0.0	85.9
Health	0.0	182.0	0.0	170.8	0.0	177.4	0.0	150.6	0.0	194.0	0.0	206.9
Professional Services	0.0	404.4	0.0	455.6	0.0	407.7	0.0	417.9	0.0	406.8	0.0	477.1
Other Services	0.1	2045.0	0.1	1997.5	0.0	2082.3	0.0	2068.5	0.0	2209.1	0.0	2213.5
HOUSEHOLDS	0.0	10673.7	0.0	10743.0	0.0	11187.5	0.0	11292.1	0.0	11827.9	0.0	12513.3
Housing	-	3000.0	-	3044.4	-	3438.8	-	3488.0	-	3731.9	-	3759.1
Motor Cars	-	2798.1	-	2970.1	-	3111.9	-	3197.0	-	3335.0	-	3453.9
Other Durable Goods	-	478.7	-	499.1	-	499.4	-	521.7	-	547.2	-	636.2
Education	-	224.5	-	235.9	-	247.6	-	243.5	-	241.5	-	249.3
Travel	-	60.9	-	60.5	-	60.6	-	58.8	-	58.9	-	58.7
Other Purposes	-	4111.5	-	3933.1	-	3829.2	-	3783.1	-	3913.4	-	4356.1
TOTAL	3520.1	41043.3	2796.9	40926.6	2594.4	40667.3	2601.1	41694.9	1662.7	41906.3	1057.9	43545.3

Source: Commercial Banks

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

Table 2-13(f)

	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
Agriculture	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
Mining & Quarrying	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
Manufacturing	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
Services	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(g)

	2007					
	Jul.		Aug.		Sep.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	118.7	-	117.0	-	115.7	-
FINANCIAL INSTITUTIONS	0.0	170.3	0.0	171.1	0.0	208.5
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0
Insurance Companies	-	164.4	-	158.6	-	195.6
Building Societies	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	5.9	-	12.5	-	12.9
Trust & Investment Companies	-	0.0	-	0.0	-	0.0
Pension Funds	-	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
Agriculture	417.7	2,965.5	642.8	2,836.6	433.6	2,866.1
Sugarcane	417.7	60.9	642.8	61.2	433.6	131.1
Paddy	0.0	1,094.9	0.0	1,108.1	0.0	1,049.7
Other Farming	0.0	59.3	0.0	64.7	0.0	62.2
Livestock	0.0	572.0	0.0	537.7	0.0	611.8
Forestry	0.0	27.6	0.0	31.4	0.0	28.9
Shrimp & Other Fishing	0.0	1,150.8	0.0	1,033.5	0.0	982.4
Mining & Quarrying	0.0	864.2	0.1	1,000.8	0.6	1,002.2
Bauxite	0.0	170.7	0.0	0.0	0.1	0.0
Other	0.0	693.5	0.1	1,000.8	0.5	1,002.2
Manufacturing	2,475.4	10,065.1	2,442.8	9,913.0	2,363.4	9,995.7
Timber and Sawmilling	0.0	1,704.4	0.0	1,704.2	0.0	1,722.5
Other Constr. and Engin.	0.0	3,574.2	0.0	3,300.7	0.0	3,553.0
Sugar Molasses	1,642.7	5.4	1,496.7	6.6	1,508.2	6.3
Rice Milling	46.9	1,414.9	46.9	1,316.1	80.0	1,279.3
Beverages, Food & Tobacco	0.0	1,207.9	0.0	1,241.6	0.0	1,267.7
Textiles & Clothing	0.0	65.5	0.0	62.6	0.0	60.9
Electricity	785.8	7.6	899.1	6.8	775.2	6.9
Other Manufacturing	0.0	2,085.2	0.0	2,274.3	0.0	2,099.2
Services	3.0	16,745.3	0.0	16,771.3	0.0	17,111.4
Drainage & Irrigation	0.0	31.1	0.0	30.8	0.0	29.5
Transportation	0.0	1,252.3	0.0	1,449.7	0.0	1,303.2
Telecommunications	0.0	110.0	0.0	105.8	0.0	24.1
Entertaining & Catering	0.0	2,220.5	0.0	2,150.4	0.0	2,080.2
Distribution	2.9	9,998.9	0.0	9,984.4	0.0	10,469.5
Education	0.0	83.2	0.0	84.1	0.0	82.4
Health	0.0	176.9	0.0	181.7	0.0	189.0
Professional Services	0.0	638.7	0.0	599.2	0.0	609.0
Other Services	0.1	2,233.7	0.0	2,185.2	0.0	2,324.4
HOUSEHOLDS	0.0	14,381.9	0.0	14,750.2	0.0	14,860.9
Housing	-	4,128.2	-	4,146.9	-	5,069.2
Motor Cars	-	3,897.3	-	3,956.3	-	2,712.4
Other Durable Goods	-	589.9	-	571.4	-	587.8
Education	-	256.0	-	260.7	-	278.1
Travel	-	75.6	-	75.4	-	85.0
Other Purposes	-	5,434.8	-	5,739.5	-	6,128.3
TOTAL	3,014.8	45,192.2	3,202.7	45,443.1	2,913.4	46,044.8

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 (-)
1997	22221.1	1341.7	2806.9	92.5	1080.6	2152.5	14746.9	15012.0	7209.1
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									
Mar.	34238.9	1334.2	6117.1	1320.4	1193.8	4073.9	20199.4	20441.2	13797.7
Jun.	38121.3	1214.5	8352.0	1398.0	951.1	4571.3	21634.3	20640.4	17480.9
Sep.	37543.3	1328.2	4763.3	298.5	564.6	3665.5	26923.1	21730.7	15812.6
Dec.	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									
Jan.	56026.2	2715.2	6723.6	3966.0	722.4	5747.9	36151.2	30419.7	25606.5
Feb.	56503.2	2203.1	6084.7	3353.3	222.9	6876.1	37763.1	30378.3	26124.8
Mar.	56777.7	1996.0	4185.0	3693.1	826.3	7511.8	38565.6	30580.9	26196.8
Apr.	55963.2	2129.4	1313.8	3704.3	1173.3	9625.3	38017.2	31706.0	24257.2
May	56077.1	2583.2	2857.0	3879.8	942.5	11282.5	34532.1	31474.3	24602.8
Jun.	54262.6	1745.7	4244.7	4081.9	948.5	10993.3	32248.5	31491.7	22770.9
Jul.	54052.5	2017.7	5987.4	4023.6	1018.1	9054.1	31951.7	31462.9	22589.6
Aug.	57159.1	2197.8	6622.4	3520.2	867.6	8448.3	35502.8	32168.7	24990.4
Sep.	58756.5	1844.4	5907.0	3278.4	705.8	9458.7	37562.3	32244.2	26512.3
Oct.	60972.3	2104.2	5443.6	3930.1	599.1	9369.8	39525.6	32640.0	28332.3
Nov.	59671.7	2440.1	3790.5	4298.4	813.5	7856.9	40472.3	33381.4	26290.3
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

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 (-)
2005					2006				
Oct.	07th	15952.7	21490.6	5537.9	Oct.	06th	18265.0	23339.6	5074.6
	14th	16031.0	19792.5	3761.5		13th	18354.0	23475.4	5121.3
	21st	16013.2	19638.9	3625.7		20th	18332.7	24380.3	6047.7
	28th	15996.6	19950.7	3954.1		27th	18463.0	23906.6	5443.6
Nov.	04th	15992.3	20219.2	4226.9	Nov.	03rd	18427.9	24566.1	6138.2
	11th	16108.4	21121.6	5013.2		10th	18585.2	24946.5	6361.2
	18th	16130.2	22844.2	6714.0		17th	18659.6	24985.4	6325.8
	25th	16194.7	22799.9	6605.2		24th	18857.1	22647.6	3790.5
Dec.	02nd	16269.5	22127.8	5858.3	Dec.	1st	18639.9	23362.8	4722.9
	09th	16372.8	24321.4	7948.6		8th	18697.6	24067.3	5369.7
	16th	16686.6	22986.0	6299.4		15th	18875.6	22296.7	3421.1
	23rd	16692.2	23818.3	7126.1		22nd	18733.6	23751.7	5018.1
	30th	16909.3	25109.2	8199.9		29th	18635.2	22751.7	4116.5
2006					2007				
Jan.	06th	16956.6	25654.1	8697.5	Jan.	05th	18882.2	25488.2	6606.0
	13th	17114.8	24688.0	7573.2		12th	18991.8	27146.2	8154.4
	20th	17210.9	24335.7	7124.8		19th	19304.0	25806.0	6502.1
	27th	17240.3	23963.8	6723.5		26th	19444.6	25956.1	6511.5
Feb.	03rd	17136.5	24645.6	7509.1	Feb.	02nd	19429.6	26602.5	7173.0
	10th	17139.7	26206.1	9066.4		09th	19462.0	24426.2	4964.2
	17th	17225.5	24247.0	7021.5		16th	19579.0	23888.3	4309.2
	24th	17229.1	23313.8	6084.7		23th	19709.6	23248.6	3539.0
Mar.	03rd	17227.5	23955.4	6727.9	Mar.	02nd	19628.0	22262.3	2634.3
	10th	17269.9	23431.8	6161.9		09th	19507.3	23453.7	3946.3
	17th	17345.5	21472.8	4127.3		16th	19952.5	23678.0	3725.4
	24th	17325.7	21320.8	3995.1		23th	19833.6	22625.4	2791.9
	31st	17350.7	21535.7	4185.0		30th	19663.7	21821.4	2157.7
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
	23th	17733.0	21851.6	4118.7		22th	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
						31st	19979.1	23952.8	3973.7
Sep.	01st	18160.4	24895.8	6735.5	Sep.	07th	19956.7	24270.4	4313.8
	08th	18153.7	25364.5	7210.8		14th	20102.4	22291.1	2188.7
	15th	18151.9	23466.9	5315.0		21st	20093.3	22589.4	2496.1
	22th	18242.1	24168.5	5926.4		28th	20201.0	22529.9	2328.9
	29th	18238.5	24145.5	5907.0					

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
1997	-6300.9	-4834.6	-1466.3	23926.8	-17277.0	-10974.2	-3618.6	-2684.3	-3659.5	44863.3	64319.2	17388.7	11192.7	6196.0	46930.5	-46693.3
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	25006.4	-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	-36846.5
2002	32203.2	24539.4	7663.8	29141.2	-22025.9	-15330.5	-1900.8	-4794.7	-7497.7	58664.8	98147.3	26364.8	15409.7	10955.1	71782.6	-36802.9
2003	38080.0	25011.4	13068.6	25198.9	-14396.7	-5926.8	-1581.5	-6888.3	-8998.2	48593.7	106259.1	30792.7	17888.2	12904.5	75466.5	-42980.2
2004																
Mar	36436.6	22954.4	13482.1	27751.9	-8206.2	-1293.4	-33.4	-6879.4	-11123.4	47081.5	105806.2	28879.1	15893.2	12985.9	76927.1	-41617.7
Jun	37527.8	23492.0	14035.8	27483.8	-9821.0	-1476.1	-744.2	-7600.7	-9797.1	47101.9	106199.9	29912.0	16067.8	13844.3	76287.9	-41188.3
Sep	39381.4	24104.3	15277.1	27555.5	-10182.1	-2870.9	-250.6	-7060.5	-9995.8	47733.4	108079.2	30819.1	16480.4	14338.6	77260.2	-41142.4
Dec	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																
Jan	55443.7	37042.3	18401.4	27804.5	-15482.9	3137.7	-6590.6	-12029.9	-9792.4	53079.8	122474.5	35440.9	19201.0	16239.9	87033.6	-39226.3
Feb	55006.5	36115.8	18890.7	28888.4	-14488.1	4359.7	-6858.6	-11989.1	-9495.4	52871.9	123121.9	35777.4	18767.4	17010.1	87344.5	-39226.0
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
Apr	57408.8	36564.8	20844.0	32323.1	-12965.0	5528.0	-6224.4	-12268.6	-8868.8	54156.9	129020.7	38802.9	20491.6	18311.3	90217.8	-39288.8
May	59688.3	34651.1	25037.2	30093.0	-14137.2	3636.4	-5404.2	-12369.3	-10461.6	54691.8	128011.4	37452.9	19675.1	17777.9	90558.4	-38230.1
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
Jul	56149.0	34696.4	21452.6	35312.4	-13827.4	3648.4	-5088.3	-12387.4	-8520.9	57660.7	129427.5	37790.2	19728.5	18061.7	91637.3	-37966.0
Aug	55756.3	35698.9	20057.4	38122.8	-11534.0	6622.2	-5952.4	-12203.8	-8233.1	57889.8	132958.4	39915.6	19739.1	20176.5	93042.8	-39079.4
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
Oct	58081.9	39326.9	18755.1	39471.4	-10837.9	8027.3	-6856.1	-12009.2	-8300.1	58609.3	135428.7	40750.8	21247.2	19503.5	94678.0	-37875.4
Nov	62451.2	42264.0	20187.2	40173.7	-11823.1	8282.6	-6400.0	-13705.7	-7541.0	59537.7	138834.8	43582.4	21865.1	21717.3	95252.3	-36209.9
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

Source: Bank of Guyana and Commercial Banks.

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

Table 4.1

	2003	2004	2005				2006												2007									
	Dec.	Dec.	Mar.	Jun.	Sep.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	
BANK OF GUYANA																												
Bank Rate	5.50	6.00	6.00	6.00	6.00	6.00	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.50	6.50	6.75	6.75	6.75	6.75	6.75	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
Treasury Bill Discount Rate																												
91 Days	3.40	3.79	3.84	3.80	3.76	3.74	3.88	3.88	3.85	3.85	3.85	3.85	3.85	4.02	3.98	4.14	4.14	4.16	4.16	4.16	3.94	3.94	3.94	3.94	3.94	3.90	3.90	3.90
182 Days	3.37	3.96	3.97	3.95	3.90	3.84	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.18	4.18	4.18	4.18	4.18	4.18	3.95	4.00	4.00	3.92	3.92	3.92	3.92	3.92
364 Days	4.01	4.13	4.17	4.19	3.97	4.21	4.07	4.21	4.30	4.24	4.24	4.11	4.11	4.15	4.25	4.21	4.16	4.24	4.19	4.25	4.23	4.23	4.10	4.19	4.19	4.05	4.05	
COMMERCIAL BANKS																												
Small Savings Rate	3.46	3.42	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.29	3.29	3.29	3.29	3.23	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	3.19
Prime Lending Rate (weighted average 2)	15.71	15.65	15.15	14.91	15.16	15.24	14.63	15.41	15.30	15.08	16.45	14.82	14.62	14.46	14.32	14.41	14.45	14.47	14.52	14.46	14.33	14.04	13.99	13.97	14.05	14.09	13.96	13.96
Prime Lending Rate 3)	14.88	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.71	14.71	14.71
Comm. Banks' Lending Rate (weighted average)	15.65	14.31	14.21	13.80	13.53	13.50	13.34	13.32	13.20	13.24	13.18	12.84	12.79	12.83	12.80	12.81	12.73	13.12	12.89	12.82	12.83	12.71	12.71	12.72	12.71	12.58	12.40	12.40
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	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	16.00	16.00	16.00	16.00
Average Deposit Rates	3.79	3.75	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	3.14	3.14	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)	3.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
Mortgage Rates	9.95	8.95	8.95	8.95	8.95	8.95	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
Five dollar shares	4.75	4.00	4.00	4.00	4.00	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
Save and prosper shares	6.00	5.00	5.00	5.00	5.00	5.00	5.00	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	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.
1997	16.93	7.39	8.43	9.43	-	9.30
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						
Mar.	16.25	5.77	5.28	5.43	6.05	6.09
Jun.	16.25	4.79	4.12	4.28	4.63	4.71
Sep.	16.25	4.40	3.73	3.91	4.13	4.23
Dec.	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						
Jan.	14.54	3.38	2.59	2.90	3.38	3.25
Feb.	14.54	3.38	2.59	2.90	3.38	3.25
Mar.	14.54	3.38	2.59	2.90	3.38	3.25
Apr.	14.54	3.29	2.55	2.85	3.38	3.17
May	14.54	3.29	2.55	2.85	3.38	3.17
Jun.	14.54	3.29	2.55	2.85	3.38	3.17
Jul.	14.54	3.29	2.55	2.85	3.38	3.17
Aug.	14.54	3.23	2.55	2.85	3.38	3.17
Sep.	14.54	3.19	2.48	2.20	3.00	3.00
Oct.	14.54	3.19	2.48	2.20	3.00	3.00
Nov.	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

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	
1997	8.16	11.00	10.81	13.00	4.91	9.00	28.08	5.16	5.00	7.04	7.17	...	
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	5.15	4.43	...	3.25	
2006													
Jan.	3.88	6.25	5.01	8.25	5.69	10.00	13.30	4.23	5.26	4.39	...	3.25	
Feb.	3.88	6.25	5.00	8.50	5.83	10.00	13.24	4.44	5.50	4.38	...	3.25	
Mar.	3.85	6.25	5.43	8.75	6.22	12.00	13.18	4.51	5.53	4.40	...	3.50	
Apr.	3.85	6.25	5.68	8.75	5.87	12.00	13.07	4.59	5.75	4.42	...	3.50	
May	3.85	6.25	6.10	9.00	6.04	12.00	12.84	4.72	5.93	4.50	...	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	
Jul.	3.85	6.25	6.14	9.50	4.81	12.00	12.81	4.96	6.25	4.53	...	3.75	
Aug.	4.02	6.50	6.42	9.75	5.20	12.00	12.79	4.98	6.25	4.75	...	4.00	
Sep.	3.98	6.50	6.70	10.00	6.21	12.00	12.49	4.82	6.25	4.84	...	4.00	
Oct.	4.14	6.75	6.72	10.00	6.43	12.00	12.30	4.89	6.25	4.94	...	4.25	
Nov.	4.14	6.75	6.78	10.00	6.49	12.00	12.28	4.95	6.25	5.01	...	4.25	
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	...	...	5.74	12.00	11.65	4.96	6.25	5.33	...	4.75
Apr.	3.94	6.50	...	...	5.77	12.00	11.81	4.87	6.25	5.43	...	4.75
May	3.94	6.50	...	...	...	...	11.96	4.77	6.25	5.55	...	...
Jun.	3.94	6.50	...	...	...	...	12.13	4.63	6.25	...	...	...
Jul.	3.90	6.50	...	...	...	...	...	...	...	...	...	...
Aug.	3.90	6.50	...	...	...	...	...	...	...	...	...	...
Sep.	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					Deposits			Other	
			Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't. Sec.	Loans			Other		Total Deposits	Shares Deposits	Other Deposits		
							Total	Mortgage Loans	Other Loans							
1997	209.4	114.7	5,054.7	5,054.7	-	-	3,604.3	3,602.6	1.7	435.9	9,418.9	8,156.7	7,871.2	285.5	1,262.3	...
1998	277.9	66.7	5,226.1	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	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	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	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	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																
Mar	497.2	2,328.2	8,732.1	8,732.1	-	-	10,020.8	10,020.8	-	773.9	22,352.1	19,747.1	19,252.4	494.8	2,605.0	...
Jun	502.2	2,787.9	8,605.9	8,605.9	-	-	10,279.8	10,279.8	-	760.2	22,936.0	20,214.7	19,701.7	513.0	2,721.3	...
Sep	597.9	2,469.2	8,734.9	8,734.9	-	-	10,604.9	10,604.9	-	737.9	23,144.7	20,394.4	19,873.4	521.0	2,750.3	...
Dec	721.9	1,686.3	9,557.9	9,557.9	-	-	10,868.8	10,868.8	-	756.7	23,591.5	20,779.5	20,257.8	521.7	2,812.0	...
2004																
Mar	742.9	2,599.1	9,340.0	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	...
Jun	748.1	1,227.4	10,730.4	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	...
Sep	746.4	1,567.4	10,285.4	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	...
Dec	758.2	1,732.9	9,887.2	9,887.2	-	-	12,412.7	12,412.7	-	954.5	25,745.6	22,507.0	21,959.5	547.5	3,238.7	...
2005																
Mar	834.7	1,792.3	10,512.0	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	...
Jun *	851.8	1,804.1	10,903.6	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
Sep	851.8	1,766.4	11,214.5	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
Dec	872.9	1,494.1	11,436.4	11,436.4	-	-	13,896.6	13,896.6	-	1,124.9	28,825.0	24,059.7	23,450.2	609.5	3,820.3	945.1
2006																
Jan	872.9	1,543.3	11,837.1	11,837.1	-	-	13,977.2	13,977.2	-	1,133.5	29,363.9	24,576.6	23,965.1	611.5	3,813.2	974.1
Feb	872.9	1,409.5	12,024.6	12,024.6	-	-	14,123.3	14,123.3	-	1,096.1	29,526.4	24,671.8	24,048.9	622.9	3,833.1	1,021.5
Mar	903.5	1,426.2	12,087.4	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
Apr	903.5	1,495.4	12,133.8	12,133.8	-	-	14,380.9	14,380.9	-	1,068.9	29,982.5	24,999.4	24,379.0	620.4	3,895.6	1,087.5
May	903.5	2,451.9	11,407.6	11,407.6	-	-	14,485.7	14,485.7	-	1,090.1	30,338.8	25,292.1	24,662.9	629.2	3,927.6	1,119.1
Jun	919.7	1,575.9	12,389.0	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
Jul	926.3	1,614.2	12,222.2	12,222.2	-	-	14,736.2	14,736.2	-	1,157.6	30,656.5	25,450.3	24,832.6	617.6	4,004.4	1,201.8
Aug	926.3	1,755.9	12,102.8	12,102.8	-	-	14,899.1	14,899.1	-	1,174.6	30,858.6	25,649.6	25,026.2	623.4	4,038.6	1,170.4
Sep	926.3	1,539.8	12,101.5	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
Oct	926.3	1,487.0	12,194.3	12,194.3	-	-	15,246.6	15,246.6	-	1,539.9	31,394.0	25,996.9	25,352.6	644.4	4,105.6	1,291.5
Nov	926.3	1,407.4	12,159.0	12,159.0	-	-	15,496.1	15,496.1	-	1,558.7	31,547.4	26,102.5	25,448.4	654.1	4,139.1	1,305.9
Dec	906.9	1,515.4	11,823.1	11,823.1	-	-	15,600.2	15,600.2	-	1,625.7	31,471.3	25,939.2	25,304.8	634.5	4,193.1	1,339.0
2007																
Jan	906.9	1,607.8	12,172.1	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
Feb	1,169.9	1,535.0	12,301.0	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
Mar	1,169.9	1,596.2	12,381.2	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
Apr	1,218.9	3,231.0	10,943.5	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
May	1,218.9	2,935.5	11,423.0	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
Jun	1,235.8	2,024.2	12,373.8	12,373.8	-	-	16,366.6	16,366.6	-	1,213.5	33,213.9	27,322.6	26,616.6	706.0	4,452.5	1,438.8
Jul	1,189.4	1,937.8	12,900.0	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
Aug	1,189.4	2,121.5	12,685.0	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
Sep	1,189.4	2,057.2	12,685.0	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

Source: New Building Society

* NBS started reporting foreign liabilities in from June 2005.

TRUST COMPANIES: ASSETS
(G\$ Thousand)

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
1997	6,772,366	-	173,475	27,103	146,372	1,992	1,952	40	5,870,294	2,298,479	847,949	2,723,866	726,605
1998	4,495,139	124,767	170,438	48,231	122,207	12,538	12,538	-	3,795,151	2,677,095	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	2,907,144	1,354,823	366,969	409,237
2000	5,920,496	151,602	462,616	32,337	430,279	-	-	-	4,837,202	3,110,897	1,452,947	273,358	469,076
2001	6,348,191	137,353	455,695	40,909	414,786	-	-	-	5,306,157	3,309,725	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	3,122,319	1,362,411	1,057,764	451,297
2003													
Mar	6,715,336	202,828	576,332	58,113	518,219	15,040	15,040	-	5,474,116	3,070,714	1,369,586	1,033,816	447,020
Jun	6,692,348	238,869	579,455	44,816	534,639	9,082	9,082	-	5,415,547	3,006,039	1,332,340	1,077,168	449,395
Sep	7,540,303	852,280	756,973	157,940	599,033	9,133	9,133	-	5,460,104	2,905,484	1,436,206	1,118,414	461,813
Dec	7,825,722	165,459	1,457,921	4,388	1,453,533	109,722	109,722	-	5,669,857	2,825,775	1,537,518	1,306,564	422,763
2004													
Mar	7,991,441	306,250	1,504,851	4,192	1,500,659	1,219,061	110,568	1,108,493	4,452,157	2,732,639	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	2,283,617	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	2,302,337	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	2,317,990	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	2,165,557	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	1,678,066	1,431,130	211,088	992,930
Sep	8,693,086	937,628	2,174,665	4,605	2,170,060	1,396,710	9,509	1,387,201	3,224,030	1,538,614	1,469,422	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	1,449,171	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	1,371,602	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	2,350,122	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	2,167,396	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	1,956,559	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	2,130,767	225,544	246,339	1,000,716
Jun	9,346,542	3,775,448	1,143,015	4,427	1,138,588	761,915	9,843	752,072	2,669,182	2,040,357	310,995	317,830	996,982
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	925,262	363,611	804,266

Source: Trust Companies

TRUST COMPANIES: LIABILITIES
(G\$ Thousand)

Table 5.2(b)

Period Ended	Total Liabilities	Foreign Sector	Deposits						Other Private Sector			Other
			Total Deposits	Private Sector				Public Sector	Total	Capital & Reserves	Loans Rec.	
				Total	Business Firms	Indiv. Cust.	Other Cust.					
1997	6,772,366	-	2,391,978	2,391,978	11,677	2,308,457	71,844	-	4,000,446	1,177,228	1,863,918	379,942
1998	4,495,139	82,172	2,692,562	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	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	3,120,388	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	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	4,203,523	9,273	4,131,601	62,649	-	2,303,902	1,740,437	563,465	75,836
2003												
Mar	6,715,336	100,457	4,231,211	4,231,211	9,248	4,159,467	62,496	-	2,271,056	1,758,171	512,885	112,612
Jun	6,692,348	104,082	4,201,532	4,201,532	9,208	4,129,727	62,597	-	2,306,690	1,791,959	514,731	80,044
Sep	7,540,303	107,752	4,962,705	4,157,405	9,160	4,085,511	62,734	805,300	2,389,886	1,845,448	544,438	79,960
Dec	7,825,722	53,466	5,233,573	4,428,273	9,145	4,309,601	109,527	805,300	2,477,559	1,899,995	577,564	61,124
2004												
Mar	7,991,441	56,786	5,228,583	4,423,283	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	5,136,409	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	4,452,558	9,101	4,380,137	63,320	1,600,000	2,357,264	1,721,857	635,407	271,847
Dec	8,339,496	108,605	5,520,784	3,920,784	9,085	3,848,243	63,456	1,600,000	2,292,754	1,715,269	577,485	417,353
2005												
Mar	8,332,063	105,040	5,552,826	3,770,826	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	3,516,677	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	3,472,415	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	3,583,944	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	3,661,333	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	3,697,139	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	3,755,901	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	4,100,179	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	4,182,722	9,751	4,108,149	64,822	2,367,885	1,635,953	1,397,971	237,982	501,321
Jun	9,346,542	106,771	6,917,115	4,510,380	9,779	4,435,592	65,009	2,406,735	1,835,430	1,405,604	429,826	487,226
Sep	9,360,700	117,444	7,062,504	4,627,943	9,794	4,553,020	65,129	2,434,561	1,812,840	1,550,288	262,552	367,912

Source: Trust Companies

FINANCE COMPANIES: ASSETS
(G\$ Thousand)

Table 5.2(c)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
1997	6,772,366	-	173,475	27,103	146,372	1,992	1,952	40	5,870,294	2,298,479	847,949	2,723,866	726,605
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													
Mar	6,346,486	858,401	173,391	29,433	143,958	-	-	-	4,854,367	4,471	234,582	4,615,314	460,327
Jun	6,411,178	803,213	181,535	18,500	163,035	-	-	-	4,881,024	3,935	230,981	4,646,108	545,406
Sep	6,389,646	815,816	189,883	23,355	166,529	-	-	-	4,890,433	5,656	221,129	4,663,648	493,514
Dec	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	-	-	-	15,608,578	185,802	10,559,080	4,863,696	9,556,809
Jun	28,321,090	558,662	1,513,420	33,287	1,480,134	-	-	-	15,738,453	210,468	10,495,961	5,032,024	10,510,554
Sep	28,075,839	512,158	1,570,059	19,750	1,550,309	-	-	-	15,684,474	228,277	10,427,001	5,029,196	10,309,149
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	1,333,079	8,188	1,324,891	-	-	-	16,826,820	1,047,042	10,678,505	5,101,273	9,807,868
Jun	30,794,015	621,110	1,091,601	5,681	1,085,920	-	-	-	17,846,173	1,136,049	10,678,505	6,031,619	11,235,131
Sep	30,956,314	605,696	1,032,446	9,455	1,022,991	-	-	-	17,970,586	1,838,973	10,097,738	6,033,875	11,347,587

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

Figures from March 2002 includes the Merchant Bank

Figures from July 2005 includes Asset Management Companies

Figures from January 2006 includes DFLSA

Figures from July 2007 includes IPED

FINANCE COMPANIES: LIABILITIES
(G\$ Thousand)

Table 5.2(d)

Period Ended	Total Liabilities	Foreign Sector	Deposits					Other Private Sector			Other	
			Total Deposits	Private Sector			Public Sector	Total	Capital & Reserves	Loans Rec.		
				Total	Business Firms	Indiv. Cust.						Other Cust.
1997	6,772,366	-	2,391,978	2,391,978	11,677	2,308,457	71,844	-	4,000,446	2,136,528	1,863,918	379,942
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												
Mar	6,346,486	917,474	-	-	-	-	-	-	5,305,177	3,766,392	1,538,785	123,836
Jun	6,411,178	974,516	-	-	-	-	-	-	5,377,711	3,848,142	1,529,569	58,951
Sep	6,389,646	940,694	-	-	-	-	-	-	5,395,828	3,898,638	1,497,190	53,124
Dec	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	917,471	-	-	-	-	-	-	12,476,977	7,880,891	4,596,086	15,180,356
Jun	30,794,015	973,644	-	-	-	-	-	-	12,257,947	6,802,749	5,455,198	17,562,424
Sep	30,956,314	973,644	-	-	-	-	-	-	12,362,236	6,850,318	5,511,918	17,620,433

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

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

Table 5.3 (a)

Period Ended	Assets																			Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector			Private Sector				Unclassified			Total Assets/ Liabilities		Life Ins. Fund	Cap. 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	Total	Fixed Assets							Other Assets
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	10,199.4	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																									
Mar	6,893.1	3,265.8	1,218.4	1,547.1	861.8	1,075.3	199.4	875.9	-	-	-	-	1,918.7	1,313.6	110.2	494.9	2,227.7	1,647.7	580.0	12,114.8	4,479.5	795.2	5,017.5	1,822.6	
Jun	7,519.5	4,142.7	1,166.8	1,366.2	843.8	1,684.8	285.4	1,399.3	-	-	-	-	2,375.2	1,537.8	109.9	727.5	2,740.0	1,657.5	1,082.6	14,319.5	6,503.2	795.3	5,246.8	1,774.2	
Sep	8,389.2	5,037.9	1,140.3	1,372.6	838.4	751.6	179.8	571.7	-	-	-	-	2,372.0	1,542.5	107.3	722.2	2,781.4	1,667.6	1,113.8	14,294.2	6,630.1	783.3	5,213.5	1,667.3	
Dec	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																									
Mar	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	
Jun	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	
Sep	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	5,668.3	1,752.4	
Dec	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																									
Mar	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	
Jun	15,133.1	11,705.9	1,329.4	1,315.6	782.2	1,299.8	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	
Sep	14,431.6	11,022.7	1,434.6	1,427.9	546.4	1,305.9	348.9	957.0	-	-	-	-	3,250.6	2,394.5	129.7	726.4	3,676.1	2,026.0	1,650.1	22,664.2	13,566.7	1,402.7	5,525.7	2,169.1	
Dec	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																									
Mar	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	2,684.3	95.8	1,038.6	3,644.9	2,160.9	1,484.0	23,452.7	14,026.4	1,560.4	5,471.2	2,394.7	
Jun	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	
Sep	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	
Dec	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																									
Mar	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	
Jun	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	
Sep	13,613.2	9,607.4	1,866.8	1,679.9	459.2	1,947.0	457.5	1,489.5	-	-	-	-	4,881.4	3,334.5	32.5	1,514.5	4,243.2	2,393.0	1,850.1	24,684.9	14,920.7	2,528.3	4,717.6	2,518.5	

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 Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified				Non - Life Ins. Fund	Cap. & Res.	Foreign Liab.	Other	
	Total	Comm. Banks Dep.	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets	Other Assets						
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	-	-	380.3	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	32.3	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	44.4	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⁾	1,464.3	1,024.0	342.4	33.0	64.9	524.7	15.5	509.2	-	-	-	-	1,567.6	1,002.2	-	565.4	2,592.2	2,134.8	457.4	6,148.8	326.7	4,083.3	7.0	1,731.7	
2003																									
Mar	1,452.5	957.9	350.6	36.6	107.5	617.1	15.0	602.0	-	-	-	-	2,175.5	1,646.8	172.9	355.8	2,570.0	2,144.7	425.4	6,815.1	671.4	4,018.2	103.7	2,021.8	
Jun	1,540.9	1,038.0	351.1	44.4	107.5	591.0	19.0	572.0	-	-	-	-	2,374.8	1,847.2	172.5	355.1	2,680.7	2,107.6	573.1	7,187.4	865.8	4,075.0	276.4	1,970.1	
Sep	1,517.2	934.7	399.8	45.7	137.2	297.6	24.4	273.2	-	-	-	-	2,670.4	1,034.6	177.8	1,458.0	2,911.9	2,120.0	791.9	7,397.3	1,105.1	4,079.2	354.6	1,858.4	
Dec	2,210.6	947.5	402.5	45.2	815.5	441.1	56.2	384.9	-	-	-	-	4,954.1	1,022.9	485.5	3,445.8	3,530.5	2,121.0	1,409.5	11,136.4	3,422.5	4,095.0	349.4	3,269.5	
2004																									
Mar	1,984.4	777.3	390.0	45.2	772.0	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	3,426.0	4,130.7	343.4	3,102.7	
Jun	1,765.2	841.6	394.2	33.3	496.1	607.0	35.6	571.4	-	-	-	-	5,966.3	1,344.4	498.0	4,123.9	3,050.0	2,034.0	1,016.0	11,388.4	4,118.6	4,100.7	259.0	2,910.2	
Sep	1,621.1	858.0	375.6	33.8	353.6	713.6	31.3	682.3	-	-	-	-	5,859.0	1,154.2	576.4	4,128.4	3,186.8	2,078.0	1,108.8	11,380.5	4,146.6	4,179.3	270.7	2,783.8	
Dec	1,395.1	711.8	373.3	33.5	276.4	781.5	43.1	738.4	-	-	-	-	5,988.9	1,201.0	569.4	4,218.5	3,387.9	2,120.0	1,267.9	11,553.5	4,519.3	3,965.2	461.2	2,607.8	
2005																									
Mar	1,353.2	710.1	371.2	33.5	238.4	773.8	49.5	724.3	-	-	-	-	5,956.0	1,079.4	564.1	4,312.6	3,190.5	2,101.2	1,089.3	11,273.5	4,315.2	4,073.2	352.7	2,532.5	
Jun	1,830.4	921.2	312.5	23.0	573.7	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	4,184.9	510.6	2,239.5	
Sep ²⁾	1,652.1	1,036.6	396.9	23.2	195.4	520.7	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	
Dec	1,655.0	1,053.4	407.9	23.2	170.5	585.9	31.4	554.5	-	-	-	-	1,319.8	1,189.3	77.7	52.7	2,536.4	1,946.4	589.9	6,097.1	-	3,427.5	1,170.8	1,498.8	
2006																									
Mar	1,673.7	1,062.4	420.9	23.2	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	
Jun	1,643.5	1,054.3	479.0	17.5	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	
Sep	1,654.2	964.8	528.0	17.2	144.3	711.4	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	
Dec	1,702.9	1,016.9	535.1	11.9	138.9	665.9	9.2	656.7	-	-	-	-	1,330.3	1,205.9	77.8	46.6	2,836.9	1,962.5	874.4	6,536.0	-	3,770.9	1,272.3	1,492.8	
2007																									
Mar	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	
Jun	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	966.5	7,669.6	-	5,469.1	270.4	1,930.2	
Sep	1,857.0	1,116.9	615.3	-	124.8	976.4	9.0	967.4	19.8	-	-	-	1,400.0	1,202.8	131.1	66.2	2,983.4	1,954.5	1,029.0	7,236.7	-	5,168.4	192.9	1,875.4	

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																			Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified				Total Assets/ Liabilities	Life Ins. Fund	Cap. & Res.	Foreign Liab. ¹⁾	Other
	Total	Comm. Banks Deposits	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets	Other Assets						
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	663.1	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	5,183.5	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	5,954.6	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	1,953.1	
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																									
Mar	8,345.6	4,223.7	1,569.0	1,583.7	969.3	1,692.3	214.4	1,478.0	-	-	-	-	4,094.2	2,960.4	283.1	850.7	4,797.8	3,792.4	1,005.4	18,929.9	5,150.8	4,813.4	5,121.3	3,844.4	
Jun	9,060.4	5,180.7	1,517.8	1,410.6	951.3	2,275.7	304.4	1,971.3	-	-	-	-	4,750.0	3,385.0	282.3	1,082.7	5,420.7	3,765.1	1,655.6	21,506.9	7,369.0	4,870.3	5,523.2	3,744.3	
Sep	9,906.4	5,972.6	1,540.0	1,418.3	975.5	1,049.2	204.3	844.9	-	-	-	-	5,042.5	2,577.1	285.1	2,180.2	5,693.4	3,787.6	1,905.7	21,691.5	7,735.3	4,862.4	5,568.0	3,525.7	
Dec	10,405.7	6,058.3	1,571.6	1,464.3	1,311.5	1,402.6	250.1	1,152.6	-	-	-	-	7,261.1	2,500.3	592.3	4,168.5	6,786.0	4,013.0	2,773.0	25,855.4	10,018.7	4,929.8	5,855.8	5,051.1	
2004																									
Mar	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	
Jun	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	
Sep	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	2,546.8	679.0	4,796.6	6,829.5	4,052.6	2,776.9	33,924.9	18,226.2	5,223.5	5,939.0	4,536.2	
Dec	16,342.6	12,659.7	1,308.9	1,564.2	809.8	1,786.4	218.2	1,568.2	-	-	-	-	8,498.6	2,932.6	670.6	4,895.4	7,321.7	4,197.0	3,124.6	33,949.4	18,784.4	5,099.1	5,986.0	4,079.9	
2005																									
Mar	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	
Jun	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	
Sep	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	2,238.3	28,639.4	13,566.7	5,376.5	6,046.1	3,650.1	
Dec	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																									
Mar	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	
Jun	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	3,936.5	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	
Sep	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	
Dec	12,288.9	8,652.9	2,234.0	781.3	620.7	1,895.6	178.7	1,716.9	-	-	-	-	6,959.5	4,454.7	103.8	2,401.1	6,778.4	3,974.5	2,803.9	27,922.4	11,262.3	5,756.8	6,775.4	4,127.9	
2007																									
Mar	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	7,373.0	4,346.0	3,027.0	31,195.8	13,429.2	7,638.0	6,012.8	4,115.9	
Jun	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	7,198.2	4,369.9	2,828.3	31,700.1	14,606.4	7,926.3	4,782.9	4,384.4	
Sep	15,470.2	10,724.3	2,482.1	1,679.9	584.0	2,923.4	466.5	2,456.9	19.8	-	-	-	6,281.5	4,537.3	163.6	1,580.6	7,226.6	4,347.5	2,879.1	31,921.5	14,920.7	7,696.6	4,910.5	4,394.0	

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											Total Assets/ Liabilities	Liabilities		
		Banking System			Public Sector			Private Sector			Other	Pension Fund		Reserves	Other	
		Total	Cash	Deposits	Total	Gov't. T/Bills	Gov't. Debentures	Local Gov't. Sec.	Total	Shares & Other Sec. ¹⁾						Mortgage Loans
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																
Mar	1,895.1	3,825.1	71.3	3,753.7	1,888.3	1,888.3	-	-	5,360.2	5,310.2	50.0	1,277.9	14,246.5	13,441.5	631.8	173.2
Jun ²⁾	1,862.8	4,058.1	32.0	4,026.1	2,069.0	2,069.0	-	-	5,493.3	5,443.3	50.0	1,324.1	14,807.4	14,009.7	635.1	162.6
Sep	2,105.5	4,269.6	57.2	4,212.4	1,917.9	1,917.9	-	-	5,453.9	5,403.9	50.0	1,095.0	14,841.8	14,098.0	639.5	104.3
Dec ³⁾	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	-	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	-	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	-	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	-	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	-	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	1,307.6	1,307.5	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	-	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	-	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	402.0	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

Source: Pension Schemes.

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

²⁾ Information as of June 2003 includes University of Guyana Pension Plan.

³⁾ 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					Total Assets/ Liabilities	Liabilities				
	Banking System ¹⁾	Public Sector	Private Sector				Foreign Sector	Public Sector	Unclassified		
	Deposits	Gov't. T/Bills	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	310.8	2,662.8	16,379.0	(13,405.4)	(7,403.6)	4,269.8	8,877.6	-	(4,607.8)	1,783.0	3,020.0	(1,237.0)	1,350.9
1998	33,121.1	30,194.7	2,926.4	5,161.2	65.0	5,096.2	13,086.1	(7,924.9)	(4,998.5)	2,735.0	7,093.4	-	(4,358.4)	3,278.0	3,955.7	(677.7)	(1,014.5)
1999	36,839.4	31,839.5	4,999.9	4,303.9	959.4	3,344.5	12,345.2	(8,041.3)	(3,041.4)	4,262.0	7,668.4	-	(3,406.4)	(7,701.2)	(15,243.3)	7,542.1	6,480.7
2000	41,334.5	42,935.4	(1,600.9)	10,144.0	5,680.4	4,463.6	16,994.9	(6,850.9)	(8,451.8)	8,703.6	12,282.1	-	(3,578.5)	855.7	2,088.3	(1,232.7)	(1,107.5)
2001	41,426.1	43,299.4	(1,873.3)	10,906.4	7,986.5	2,919.9	16,510.5	(5,604.1)	(7,477.5)	7,960.5	12,911.1	-	(4,950.6)	8,053.9	1,307.8	6,746.1	(8,536.9)
2002	44,584.3	44,603.8	(19.5)	11,420.3	8,731.7	2,688.6	15,734.0	(4,313.7)	(4,333.2)	3,852.2	8,719.7	-	(4,867.5)	3,057.2	3,178.4	(121.3)	(2,576.2)
2003																	
1st Qtr	10,337.5	9,606.0	731.5	1,786.9	1,741.8	45.1	1,763.1	23.8	755.4	(20.3)	1,140.2	-	(1,160.5)	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	(2,309.7)	(1,916.0)	2,129.7	2,294.3	-	(164.6)	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	(2,570.9)	(2,786.8)	2,672.8	3,826.6	-	(1,153.8)	2,418.6	3,972.5	(1,553.9)	(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)	(6,290.5)	1,959.5	2,718.9	-	(759.4)	(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)	2,380.5	680.8	2,095.2	-	(1,414.4)	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)	2,324.8	1,640.8	1,971.9	-	(331.1)	(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)	(2,519.9)	1,463.7	2,898.8	-	(1,435.1)	(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)	(9,742.0)	(3,911.7)	5,841.0	(8,685.2)	(1,067.5)	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)	870.5	3,262.9	4,421.3	-	(1,158.4)	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	(2,989.0)	(100.4)	2,588.6	2,720.7	-	(132.1)	(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)	(5,806.1)	4,160.0	5,758.5	-	(1,598.5)	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)	(15,720.6)	5,073.2	4,659.6	629.8	(216.2)	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)	3,154.0	373.2	1,321.9	133.0	(1,081.7)	(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)	(839.3)	3,381.5	3,033.0	664.0	(315.5)	1,807.3	(2,678.9)	4,486.2	(4,349.5)
3rd Qtr	14,425.2	14,648.0	(222.8)	3,634.1	240.2	3,393.9	12,570.7	(8,936.6)	(9,159.4)	7,611.0	7,174.2	1,494.0	(1,057.2)	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)	(14,673.6)	9,445.1	5,478.7	4,261.0	(294.6)	1,309.8	2,560.6	(1,250.9)	3,918.8
2007*																	
1st Qtr	18,421.9	11,293.2	7,128.8	1,649.0	367.9	1,281.1	5,134.3	(3,485.3)	3,643.5	1,767.1	1,683.1	597.0	(513.0)	(1,078.1)	(1,182.9)	104.8	(4,332.4)
2nd Qtr	21,392.7	15,583.5	5,809.2	2,638.8	1,555.2	1,083.6	8,473.8	(5,835.0)	(25.8)	7,047.1	6,136.3	1,058.0	(147.2)	(1,590.2)	(1,363.5)	(226.7)	(5,431.0)

Sources: Ministry of Finance and Bank of Guyana.

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2

Period	Total Current Revenue	Tax Revenue																		
		Total Tax Revenue	Income Tax							Property Taxes			Taxes on Prod. & Cons.			Taxes on International Trade				
			Total	Companies	Self-Employed	Personal	Surtax	Other	Total	Property Taxes	Estate	Total	Excise Duty	Consumption Taxes	Value Added Tax	Excise Tax	Total	Import Duty	Export Duty	Travel Tax
1997	34,083.0	31,352.8	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	11,225.6	-	-	4,384.5	3,700.6	10.2	673.7
1998	33,121.0	30,889.2	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	11,001.3	-	-	4,480.0	3,724.2	4.5	751.3
1999	36,605.4	33,226.3	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	11,698.7	-	-	4,589.2	3,703.8	7.8	877.7
2000	41,334.6	37,885.0	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	14,956.6	-	-	5,033.8	3,943.0	7.3	1,083.5
2001	41,426.2	37,518.0	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	13,141.7	-	-	4,773.8	3,665.4	12.4	1,096.1
2002	44,584.4	40,736.2	18,765.2	9,014.9	584.4	9,025.1	0.1	140.7	1,166.7	1,150.0	16.7	14,770.4	139.6	14,630.7	-	-	4,656.8	3,479.8	7.9	1,169.1
2003	45,391.6	41,424.8	19,306.3	9,652.3	-	9,515.5	-	138.5	905.6	883.5	22.1	15,347.3	22.5	15,324.8	-	-	4,430.9	3,318.6	11.7	1,100.6
2004	51,664.3	48,172.4	21,409.8	11,168.6	-	10,069.0	-	172.2	749.1	729.6	19.5	19,520.5	22.6	19,497.8	-	-	4,843.6	3,684.6	13.1	1,145.9
2005	56,152.4	52,980.9	23,842.9	12,554.9	-	11,139.2	-	148.8	828.1	806.8	21.3	21,666.6	271.1	21,395.5	-	-	4,805.6	3,634.8	6.9	1,163.9
2006	62,356.5	58,446.8	26,859.4	14,989.5	-	11,708.9	-	161.0	865.3	842.8	22.5	23,484.9	109.1	23,375.8	-	-	5,204.4	4,114.7	7.3	1,082.4
2002																				
1st Qtr	10,005.3	9,147.8	4,298.8	1,578.0	142.7	2,557.2	0.0	20.9	67.6	63.5	4.1	3,429.2	5.6	3,423.6	-	-	1,038.1	787.5	1.7	248.9
2nd Qtr	12,684.8	11,309.9	5,579.5	3,056.3	264.2	2,207.7	0.0	51.2	472.4	468.1	4.3	3,740.9	101.5	3,639.4	-	-	1,119.5	836.4	1.4	281.7
3rd Qtr	11,035.0	10,460.2	4,721.6	2,455.6	177.4	2,048.8	0.0	39.7	538.1	534.3	3.8	3,608.1	25.6	3,582.5	-	-	1,262.9	857.5	1.9	403.5
4th Qtr	10,859.2	9,818.4	4,165.3	1,925.0	...	2,211.4	-	28.9	88.6	84.1	4.5	3,992.2	7.0	3,985.2	-	-	1,236.3	998.4	2.9	235.0
2003 ¹⁾																				
1st Qtr	10,337.5	8,817.9	4,427.7	1,786.2	...	2,616.2	-	25.3	29.1	24.3	4.8	3,182.3	5.4	3,177.0	-	-	914.8	679.8	3.2	231.8
2nd Qtr	11,611.3	10,584.9	5,129.5	2,968.4	...	2,130.4	-	30.7	644.5	638.6	5.9	3,398.9	4.7	3,394.2	-	-	1,030.5	778.7	1.6	250.2
3rd Qtr	10,830.7	10,080.9	4,554.9	2,082.9	...	2,431.9	-	40.1	101.9	95.5	6.4	3,809.9	8.2	3,801.7	-	-	1,187.3	824.8	3.5	359.0
4th Qtr	12,612.1	11,941.2	5,194.2	2,814.8	...	2,337.0	-	42.4	130.1	125.1	5.0	4,956.2	4.3	4,951.9	-	-	1,298.4	1,035.3	3.4	259.6
2004																				
1st Qtr	11,818.1	10,699.9	4,745.4	2,017.2	...	2,693.7	-	34.5	79.1	75.3	3.8	4,546.5	2.9	4,543.6	-	-	1,031.4	786.2	2.7	242.5
2nd Qtr	14,605.4	13,805.3	6,577.0	4,080.3	...	2,415.6	-	81.1	559.8	554.9	4.9	5,022.0	4.6	5,017.3	-	-	1,113.5	836.0	1.9	275.6
3rd Qtr	12,301.6	11,252.8	4,823.5	2,488.0	...	2,302.8	-	32.7	56.3	51.3	5.0	4,684.5	5.3	4,679.2	-	-	1,282.4	905.2	5.0	372.2
4th Qtr	12,939.2	12,414.4	5,263.9	2,583.1	...	2,656.9	-	23.9	53.9	48.1	5.8	5,267.5	9.8	5,257.7	-	-	1,416.3	1,157.2	3.5	255.6
2005*																				
1st Qtr	12,693.1	11,612.5	5,255.7	2,294.1	...	2,935.6	-	26.0	60.6	57.2	3.4	4,930.4	71.6	4,858.8	-	-	1,005.8	789.5	1.3	215.0
2nd Qtr	15,734.4	15,136.8	7,356.2	4,524.1	...	2,790.7	-	41.4	633.1	626.2	6.9	5,402.6	87.2	5,315.4	-	-	1,204.1	909.4	1.1	293.6
3rd Qtr	13,855.9	12,999.6	5,460.0	2,946.4	...	2,485.2	-	28.4	78.9	74.2	4.7	5,712.0	43.3	5,668.7	-	-	1,290.2	886.1	2.5	401.6
4th Qtr	13,869.0	13,232.0	5,771.0	2,790.3	...	2,927.7	-	53.0	55.5	49.2	6.3	5,621.6	69.0	5,552.6	-	-	1,305.5	1,049.8	2.0	253.7
2006*																				
1st Qtr	14,507.6	13,382.4	6,286.6	3,103.4	...	3,149.7	-	33.5	74.9	70.6	4.3	5,470.8	45.3	5,425.5	-	-	1,142.5	886.2	2.3	254.0
2nd Qtr	17,319.6	16,610.1	8,130.3	5,237.5	...	2,852.2	-	40.6	655.0	649.2	5.8	6,126.8	63.2	6,063.6	-	-	1,181.7	905.1	1.3	275.3
3rd Qtr	14,425.2	13,734.8	6,093.3	3,325.7	...	2,715.6	-	52.0	79.3	73.7	5.6	5,753.9	57.1	5,696.8	-	-	1,377.1	1,036.3	1.9	338.9
4th Qtr	16,104.1	14,719.5	6,349.2	3,322.9	...	2,991.4	-	34.9	56.1	49.3	6.8	6,133.4	(56.5)	6,189.9	-	-	1,503.1	1,287.1	1.8	214.2
2007* ²⁾																				
1st Qtr	17,925.2	17,922.4	7,331.20	3,536.5	...	3,762.2	-	32.5	62.1	57.0	5.1	8,795.6	53.8	1,389.7	4,606.6	2,745.5	1,399.2	1,198.9	2.0	198.3
2nd Qtr	21,012.1	21,008.6	8,246.40	5,251.3	...	2,868.9	-	126.2	709.3	704.7	4.6	9,958.2	54.3	6.0	5,716.0	4,181.9	1,693.2	1,380.5	1.9	310.8

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	-	84.9	-	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	-	144.8	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	-	314.5	-	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	-	343.8	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	568.4	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	-	809.0	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	-	488.2	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	-	624.4	-	-	632.5	-	1,237.4
2005	1,837.7	2.4	737.9	99.2	274.3	251.1	472.8	3,171.5	515.0	-	1,070.0	-	-	512.7	-	1,073.8
2006	2,032.7	1.8	828.1	102.4	289.3	389.4	421.7	3,909.7	12.9	-	999.9	348.2	-	592.0	-	1,956.7
2003																
1st Qtr	263.9	0.8	85.4	22.9	6.1	82.0	66.7	1,519.7	229.6	-	180.0	-	-	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	-	180.0	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	-	117.5	-	-	164.9	-	256.9
4th Qtr	362.3	0.8	138.9	29.4	24.2	68.1	100.9	670.9	285.6	-	10.7	-	-	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	-	316.9	-	-	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	-	507.5	-	-	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	-	312.5	-	-	142.3	-	242.1
4th Qtr	478.4	0.5	264.5	26.7	15.7	59.3	111.7	637.0	26.7	-	250.0	-	-	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	-	413.6	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	-	205.0	-	-	187.4	-	314.2
3rd Qtr	431.2	0.4	179.3	23.7	55.9	60.9	111.0	690.4	2.5	-	256.3	-	-	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	-	125.0	-	-	151.1	-	1,105.8
2007*																
1st Qtr	334.4	0.5	98.6	9.6	51.2	62.4	112.0	499.5	2.8	-	-	-	-	209.2	-	287.5
2nd Qtr	401.5	-	50.5	0.4	145.1	88.5	117.0	384.1	3.5	-	-	-	-	180.2	-	200.4

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									
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	950.4	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

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										
	Electricity Charges	Transport Travel and Postage	Telephone Charges	Other Services Purchased	Education Subvents, Grants And ScI.ships	Rates And Taxes And Subvents to L.A.	Subsidies And Contribution to Local And Int'l Orgns.	Refunds of Revenue	Miscellaneous	Pensions	Payments to Dependants' Pension Funds
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											
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	-

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	28,785	8,890	9,025	38,955	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	5,650
2002 ⁴	50,603	28,494	11,485	10,625	45,662	11,729	17,423	98	16,411	4,942
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	4,899	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	4,458	89	6,917	793
4th Qtr	26,092	13,349	9,120	3,623	21,572	5,675	7,133	84	8,680	4,521
2005 ⁶										
1st Qtr	16,629	5,846	7,611	3,172	17,135	5,433	4,018	63	7,620	(506)
2nd Qtr	19,172	7,528	7,678	3,966	18,704	5,369	4,363	51	8,921	468
3rd Qtr	21,716	8,620	8,632	4,465	20,080	6,356	4,205	89	9,429	1,636
4th Qtr	24,828	10,829	9,706	4,293	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

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 Sanata, 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)	Capital Expenditure (18)	Overall Balance (17)-(18) (19)	Total (21)+(22) (20)	External Borrowing (Net) (21)	Domestic Financing (Net)					
	Total (12)+(13) (11)	Taxes ^{b)} (12)	Dividend (13)	Value Added Tax								Total (20)to(24) (22)	Banking System (net) (23)	Non-Bank Fin.Inst Borrowing (24)	Holdings of Cent. Gov't.Sec. (25)	Transfer from Cen. Gov't. (26)	Other ^{c)} (27)
				Total (15)+(16) (14)	Payments (15)	Refunds (16)											
1997	3,177	1,808	1,369	-	-	-	6,415	3,691	2,724	(2,724)	(531)	(2,193)	(2,058)	-	2,082	1,310	(3,526)
1998 ¹	3,156	3,009	147	-	-	-	5,464	3,435	2,029	(2,029)	(493)	(1,535)	(695)	-	(2,623)	1,269	514
1999 ²	2,920	1,489	1,431	-	-	-	4,824	3,749	1,075	(1,075)	(25)	(1,050)	3,367	-	(6,682)	311	1,954
2000 ³	1,099	958	141	-	-	-	2,956	2,113	843	(843)	(24)	(819)	(2,088)	1,330	277	-	(338)
2001	481	481	-	-	-	-	5,169	1,713	3,456	(3,456)	(395)	(3,061)	1,082	66	(2,532)	50	(1,727)
2002 ⁴	1,683	1,371	312	-	-	-	3,259	1,732	1,527	(1,526)	(142)	(1,384)	(2,425)	-	1,043	-	(2)
2003																	
1st Qtr	51	51	-	-	-	-	(1,511)	605	(2,116)	2,116	2,872	(755)	1,038	-	(171)	-	(1,623)
2nd Qtr ⁵	80	80	-	-	-	-	(25)	616	(641)	641	(55)	696	(685)	-	1,231	-	150
3rd Qtr	317	199	117	-	-	-	1,320	771	548	(548)	(75)	(474)	(770)	-	1,500	-	(1,204)
4th Qtr	290	279	11	-	-	-	4,947	566	4,380	(4,380)	(2,695)	(1,686)	(467)	-	(192)	-	(1,026)
2004																	
1st Qtr	149	149	-	-	-	-	(340)	749	(1,089)	1,089	598	492	924	-	2,200	-	(2,632)
2nd Qtr	378	378	-	-	-	-	2,005	935	1,070	(1,070)	935	(2,005)	(1,262)	-	4,176	-	(4,919)
3rd Qtr	154	154	-	-	-	-	639	687	(47)	47	(89)	137	1,428	-	-	-	(1,292)
4th Qtr	195	195	-	-	-	-	4,326	597	3,729	(3,729)	(3,218)	(511)	(2,238)	-	(164)	-	1,890
2005 ⁶																	
1st Qtr	120	120	-	-	-	-	(626)	512	(1,138)	1,138	(10)	1,148	906	-	-	-	242
2nd Qtr	316	316	-	-	-	-	151	408	(257)	257	(10)	267	(1,701)	-	-	-	1,968
3rd Qtr	121	121	-	-	-	-	1,515	1,369	146	(146)	(10)	(136)	365	-	-	-	(501)
4th Qtr	370	120	250	-	-	-	3,481	1,156	2,325	(2,325)	(57)	(2,268)	(4,306)	-	2,184	-	(146)
2006 ⁷																	
1st Qtr	259	259	-	-	-	-	(874)	471	(1,346)	1,346	-	1,346	531	-	-	-	815
2nd Qtr	538	538	-	-	-	-	446	563	(117)	117	-	117	965	-	(4,335)	-	3,487
3rd Qtr	184	184	-	-	-	-	1,103	563	541	(541)	-	(541)	(336)	-	1,520	-	(1,724)
4th Qtr	373	248	125	-	-	-	5,663	1,049	4,613	(4,613)	-	(4,613)	(2,483)	-	380	-	(2,511)
2007																	
1st Qtr	374	345	-	29	29	-	(452)	1,154	(1,606)	1,606	-	1,606	2,216	-	-	-	(609)
2nd Qtr	312	252	1	59	59	-	703	874	(171)	171	-	171	(369)	-	(200)	-	740

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 GPC.

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 Loan ³	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					
Mar	65,918.5	3.6	11,816.5	-	54,098.5
Jun	62,692.6	3.5	11,816.5	-	50,872.6
Sep	63,893.7	3.5	11,816.5	-	52,073.7
Dec	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					
Jan	70,935.5	5,343.1	11,816.5	687.2	53,088.7
Feb	72,935.6	5,343.1	11,816.5	687.2	55,088.7
Mar	73,960.1	5,343.1	11,816.5	687.2	56,113.2
Apr	75,444.1	5,343.1	11,816.5	687.2	57,597.2
May	72,776.4	5,343.1	11,816.5	687.2	54,929.5
Jun	72,817.8	5,343.1	11,816.5	670.1	54,988.1
Jul	71,636.8	5,343.1	11,816.5	670.1	53,807.2
Aug	75,137.0	5,343.1	11,816.5	670.1	57,307.3
Sep	77,477.8	5,343.1	11,816.5	670.1	59,648.2
Oct	79,478.0	5,343.1	11,816.5	670.1	61,648.3
Nov	80,478.1	5,343.1	11,816.5	670.1	62,648.4
Dec	74,308.2	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

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										
	Total Treasury Bills	Banking System			Non-Bank Financial Institutions	Public Sector				Private Sector	Non Residents
		Total	Bank of Guyana	Commercial Banks		Total	Public Enterprise	Nat. Insur. Scheme	Sinking Funds		
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											
Mar	54,098.5	28,985.7	2,030.8	26,955.0	11,325.3	13,542.7	-	13,542.7	-	185.0	59.8
Jun	50,872.6	27,499.2	1,630.9	25,868.3	11,123.5	12,163.8	-	12,163.8	-	26.4	59.8
Sep	52,073.7	30,325.9	1,331.0	28,995.0	11,078.9	10,589.7	-	10,589.7	-	19.4	59.8
Dec	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											
Jan	53,088.7	37,197.0	1,032.5	36,164.6	13,509.2	1,977.9	-	1,977.9	-	359.9	44.7
Feb	55,088.7	38,995.8	1,032.5	37,963.3	13,715.4	1,977.9	-	1,977.9	-	354.9	44.7
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
Apr	57,597.2	39,387.0	1,150.6	38,236.4	13,826.4	3,961.8	-	3,961.8	-	377.4	44.7
May	54,929.5	35,776.3	1,150.7	34,625.6	12,937.2	5,794.0	-	5,794.0	-	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
Jul	53,807.2	34,689.6	2,764.7	31,924.9	14,146.4	4,922.6	-	4,922.6	-	3.9	44.7
Aug	57,307.3	38,189.2	2,764.9	35,424.4	14,146.9	4,922.6	-	4,922.6	-	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
Oct	61,648.3	42,182.9	2,615.0	39,568.0	14,079.2	4,922.6	-	4,922.6	-	417.1	46.5
Nov	62,648.4	43,216.2	2,615.1	40,601.2	14,044.2	4,922.6	-	4,922.6	-	418.9	46.5
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

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							
		Total Bonds	Defence Bonds ¹	GUYMINE Bonds		Total Debentures	Banking System		Non-Banks Financial Institutions	Public Sector			Private 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	0.0	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													
Mar ⁴	11,820.1	3.6	3.6	-	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Jun	11,820.1	3.5	3.5	-	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Sep	11,820.0	3.5	3.5	-	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Dec	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													
Jan	17,846.9	5,343.1	3.4	5,339.7	687.2	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Feb	17,846.9	5,343.1	3.4	5,339.7	687.2	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Mar	17,846.9	5,343.1	3.4	5,339.7	687.2	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Apr	17,846.9	5,343.1	3.4	5,339.7	687.2	11,816.5	3,898.5	7,918.0	-	-	-	-	-
May	17,846.8	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	-	-	-	-	-
Jul	17,829.7	5,343.1	3.4	5,339.7	670.1	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Aug	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	-	-	-	-	-
Oct	17,829.7	5,343.1	3.4	5,339.7	670.1	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Nov	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	-	-	-	-	-

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 SEPTEMBER 30, 2007
(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. 87	7,879,467,902	7,879,467,902	0.0	1995-12-29	UNFIXED
ISSUE NO. 91	2,857,509,263	2,857,509,263	0.0	1998-12-31	UNFIXED
ISSUE NO. 93	4,892,538,923	4,892,538,923	0.00	2000-12-31	UNFIXED
ISSUE NO. 94	14,851,974,507	14,851,974,507	0.00	2001-12-31	UNFIXED
ISSUE NO. 95	2,566,705,406	2,566,705,406	0.00	2002-12-31	UNFIXED
ISSUE NO. 96	1,697,038,228	1,697,038,228	0.00	2003-12-31	UNFIXED
ISSUE NO. 97	2,578,507,538	2,578,507,538	0.00	2004-12-31	UNFIXED
ISSUE NO. 98	102,503,833	102,503,833	0.00	2005-12-31	UNFIXED
ISSUE NO. 99	4,091,091,420	4,091,091,420	0.00	2006-12-31	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					
A Series	3,043,010,000	3,043,010,000	VARIABLE	2003-03-15	2008-03-15
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							
1st Qtr	1,178,950	352,036	777,401	167	14,728	7,557	27,061
2nd Qtr	1,167,600	349,468	768,657	165	14,730	7,659	26,921
3rd Qtr	1,186,917	352,855	785,894	173	13,019	7,771	27,205
4th Qtr	1,197,301	352,282	796,653	170	12,973	7,678	27,545
2002							
1st Qtr	1,194,718	352,071	794,825	167	12,945	7,695	27,015
2nd Qtr	1,221,349	354,176	818,495	179	12,927	8,117	27,455
3rd Qtr	1,225,619	353,737	823,040	182	12,921	8,315	27,424
4th Qtr	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	1,052,482	107,366	925,746	2,929	12,719	3,484	238
2nd Qtr	1,084,255	112,806	952,111	2,887	12,719	3,492	240
3rd Qtr	898,430	116,715	762,425	2,831	12,720	3,498	241
4th Qtr	1,043,173	243,042	778,119	5,107	13,371	3,493	42
2007							
1st Qtr	1,054,670	247,410	785,307	5,050	13,376	3,485	42
2nd Qtr	658,902	253,077	383,895	5,039	13,382	3,464	45
3rd Qtr	668,415	245,818	400,692	5,003	13,388	3,469	45

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 (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	174,158.6	39,773.2	47,940.3	45,637.1	38,444.9	2,363.1
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	39,091.5	8,308.8	11,372.3	9,742.9	9,105.9	561.6
2nd Qtr	45,918.0	9,770.2	13,507.6	12,305.1	9,792.7	542.3
3rd Qtr	43,750.9	10,403.5	12,572.2	10,410.0	9,743.1	622.1
4th Qtr	45,398.2	11,290.7	10,488.2	13,179.2	9,803.2	637.1
2007						
1st Qtr	43,772.9	10,633.9	11,268.8	9,907.2	10,058.7	1,904.3
2nd Qtr	57,324.0	14,190.5	15,104.3	14,275.1	13,694.1	60.0
3rd Qtr	54,333.9	13,701.2	14,404.1	13,892.3	11,910.5	425.7

Sources: Bureau of Statistics and Customs and Excise Department.

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

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

Table 8.1(2a)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
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	866.0	197.7	238.4	227.0	191.2	11.8
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	157.5	33.0	40.8	39.3	39.4	5.0
2nd Qtr	145.1	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	174.2	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	228.6	48.6	67.2	61.3	48.8	2.7
3rd Qtr	218.0	51.8	62.7	51.9	48.6	3.1
4th Qtr	224.5	55.8	51.9	65.2	48.5	3.2
2007						
1st Qtr	216.1	52.5	55.6	48.9	49.7	9.4
2nd Qtr	284.1	70.3	74.9	70.7	67.9	0.3
3rd Qtr	269.9	68.0	71.5	69.0	59.2	2.1

Sources: Bureau of Statistics and Customs and Excise Department.

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

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

Table 8.2

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
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	114,848.1	8,923.0	27,279.4	11,008.1	11,646.5	8,353.5	799.7	1,229.8	28,987.8	16,620.2
2005	107,468.5	12,597.1	23,667.2	9,268.9	12,419.9	9,948.6	802.2	1,064.0	22,454.1	15,246.6
2006	119,319.0	13,177.7	27,587.6	10,990.1	13,018.7	14,136.0	929.9	859.8	23,021.7	15,597.6
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	26,880.6	2,109.3	6,017.9	2,479.1	2,479.1	1,679.4	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	25,146.7	3,233.8	5,575.9	1,464.2	4,191.9	2,266.4	183.7	180.5	4,114.3	3,936.0
2nd Qtr	27,387.5	3,327.7	4,594.5	2,892.4	3,173.6	3,153.5	117.3	281.2	5,937.4	3,909.9
3rd Qtr	30,356.0	3,413.4	6,053.4	3,094.3	3,289.0	4,196.0	274.9	301.0	6,083.7	3,650.2
4th Qtr	36,428.9	3,202.9	11,363.9	3,539.2	2,364.2	4,520.1	353.9	97.1	6,886.3	4,101.4
2007										
1st Qtr	26,521.1	4,349.3	3,738.2	3,647.0	2,690.8	2,548.2	135.5	140.8	6,402.3	2,869.0
2nd Qtr	36,156.6	4,386.1	7,599.1	4,149.6	3,611.5	4,727.6	0.1	329.6	7,512.0	3,841.0
3rd Qtr	32,827.7	5,280.4	7,733.7	2,677.8	3,003.5	3,043.9	65.8	178.3	8,032.2	2,812.0

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	593.1	65.5	137.0	54.6	64.8	70.3	4.6	4.3	114.5	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	125.3	16.1	27.8	7.3	20.9	11.3	0.9	0.9	20.5	19.6
2nd Qtr	136.4	16.6	22.9	14.4	15.8	15.7	0.6	1.4	29.6	19.5
3rd Qtr	151.3	17.0	30.2	15.4	16.4	20.9	1.4	1.5	30.3	18.2
4th Qtr	180.1	15.8	56.2	17.5	11.7	22.4	1.8	0.5	34.1	20.3
2007										
1st Qtr	131.0	21.5	18.5	18.0	13.3	12.6	0.7	0.7	31.6	14.2
2nd Qtr	179.2	21.7	37.7	20.6	17.9	23.4	0.0	1.6	37.2	19.0
3rd Qtr	163.0	26.2	38.4	13.3	14.9	15.1	0.3	0.9	39.9	14.0

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	19,798,900	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	25,968,100	57,547	...	10,018,045	...	184,920	6,763,660	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	6,002,200	39,863	
2004	243,093	11,008,100	45,284	289,585	27,279,400	94,202	1,412,391	8,923,020	6,318	363,710	28,987,800	79,700	...	11,646,500	...	205,969	8,353,512	40,557	
2005	182,176	9,268,848	50,879	230,325	23,667,289	102,756	1,564,231	12,597,209	8,053	269,262	22,454,027	83,391	...	12,419,896	...	231,112	9,948,578	43,047	
2006	204,576	10,990,076	53,721	238,632	27,587,595	115,607	1,471,218	13,177,710	8,957	202,336	23,021,698	113,779	...	13,018,668	...	332,120	14,136,017	42,563	
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	2,192,400	41,486	46,784	3,930,400	84,012	358,476	1,881,500	5,249	93,846	7,474,100	79,642	...	3,408,200	...	39,455	1,674,200	42,433	
2nd Qtr	81,911	3,691,500	45,067	71,335	6,740,500	94,491	339,445	2,206,900	6,501	97,283	7,522,700	77,328	...	2,813,500	...	51,604	2,314,700	44,855	
3rd Qtr	53,987	2,479,100	45,920	60,521	6,017,900	99,435	341,953	2,109,300	6,168	89,170	7,037,500	78,922	...	2,479,100	...	52,223	1,679,412	32,158	
4th Qtr	54,348	2,645,100	48,670	110,945	10,590,600	95,458	372,517	2,725,320	7,316	83,411	6,953,500	83,365	...	2,945,700	...	62,687	2,685,200	42,835	
2005																			
1st Qtr	37,495	1,869,000	49,847	38,558	3,657,700	94,862	325,785	2,612,610	8,019	72,191	5,948,700	82,402	...	2,863,800	...	44,331	1,929,300	43,520	
2nd Qtr	52,361	2,631,800	50,263	52,982	5,645,290	106,551	373,941	2,752,330	7,360	75,802	6,187,700	81,629	...	3,545,900	...	46,105	2,049,200	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	2,266,441	40,994	
2nd Qtr	52,624	2,892,384	54,963	39,771	4,594,472	115,523	375,285	3,327,648	8,867	51,287	5,937,422	115,768	...	3,173,588	...	73,666	3,153,502	42,808	
3rd Qtr	59,266	3,094,331	52,211	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	4,196,010	42,656	
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	4,520,064	43,132	
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	...	42,526	2,548,190	59,921	
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	131,798	...	3,611,514	...	76,931	4,727,629	61,453	
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	...	50,733	3,043,904	59,998	

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	(12,100.3)	111,692.7	99,592.4	98,029.7	1,562.7
2004	(11,562.1)	129,267.9	117,705.8	115,487.8	2,218.0
2005	(46,702.2)	157,238.0	110,535.8	107,468.5	3,067.3
2006	(53,383.8)	174,158.6	120,774.8	119,319.0	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	(13,644.0)	39,091.5	25,447.5	25,146.7	300.9
2nd Qtr	(18,128.8)	45,918.0	27,789.2	27,387.5	401.7
3rd Qtr	(12,995.6)	43,750.9	30,755.3	30,356.0	399.3
4th Qtr	(8,615.4)	45,398.2	36,782.8	36,428.9	353.9
2007					
1st Qtr	(16,841.7)	43,772.9	26,931.2	26,521.1	410.1
2nd Qtr	(20,138.4)	57,324.0	37,185.6	36,156.6	1,029.0
3rd Qtr	(20,938.9)	54,333.9	33,395.0	32,827.7	567.3

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	(67.6)	563.1	495.5	491.5	4.0
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	(265.6)	866.0	600.4	593.1	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	(37.1)	157.5	120.4	118.9	1.5
2nd Qtr	7.3	145.1	152.4	148.1	4.3
3rd Qtr	(30.2)	170.1	140.0	137.7	2.3
4th Qtr	2.1	174.2	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	(68.0)	194.9	126.9	125.4	1.5
2nd Qtr	(90.3)	228.6	138.4	136.4	2.0
3rd Qtr	(64.8)	218.0	153.3	151.3	2.0
4th Qtr	(42.6)	224.5	181.9	180.1	1.8
2007					
1st Qtr	(83.2)	216.1	133.0	131.0	2.0
2nd Qtr	(99.8)	284.1	184.3	179.2	5.1
3rd Qtr	(104.0)	269.9	165.9	163.0	2.8

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												
Jan	224.4	251.2	26.8	185.0	251.2	66.2	91.9	141.5	49.6	276.9	392.7	115.8
Feb	219.8	259.7	39.9	180.4	259.7	79.3	94.3	142.1	47.8	274.7	401.8	127.1
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
Apr	222.3	263.2	40.9	182.8	263.2	80.3	104.2	158.9	54.7	287.0	422.1	135.1
May	212.7	254.2	41.6	173.3	254.2	81.0	125.2	176.7	51.5	298.4	431.0	132.5
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
Jul	212.9	254.2	41.3	173.5	254.2	80.7	107.3	160.1	52.9	280.7	414.3	133.6
Aug	217.9	259.3	41.4	178.5	259.3	80.8	100.3	156.2	55.9	278.8	415.6	136.8
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
Oct	235.3	290.2	54.9	195.9	290.2	94.3	93.4	149.9	56.5	289.3	440.1	150.8
Nov	250.0	305.8	55.9	210.5	305.8	95.3	100.6	157.0	56.4	311.1	462.8	151.7
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

Source: Bank of Guyana and Commercial Banks

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

Table 8.6(a)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2006															
Jan	38,407,108	36,534,914	496,722	923,143	452,329	4,541,297	3,291,033	580,754	324,606	344,904	42,948,405	39,825,947	1,077,476	1,247,748	797,233
Feb	42,215,719	39,146,766	1,065,971	1,467,106	535,877	5,541,040	4,652,353	504,330	233,311	151,046	47,756,759	43,799,119	1,570,301	1,700,417	686,923
Mar	54,855,671	50,768,440	1,393,037	1,744,057	950,137	5,821,484	4,577,229	687,393	281,279	275,582	60,677,155	55,345,669	2,080,431	2,025,336	1,225,719
Apr	52,725,423	50,156,346	1,775,030	610,652	183,395	5,416,880	4,024,712	695,169	411,468	285,531	58,142,303	54,181,058	2,470,199	1,022,121	468,926
May	50,509,287	47,550,304	1,170,810	1,146,215	641,958	4,830,694	3,731,992	450,473	336,697	311,531	55,339,980	51,282,296	1,621,283	1,482,912	953,489
Jun	65,685,379	56,706,670	2,652,052	1,725,651	4,601,006	5,381,190	4,454,506	549,240	193,168	184,276	71,066,569	61,161,176	3,201,292	1,918,819	4,785,282
Jul	44,475,166	39,492,755	1,304,773	1,817,258	1,860,380	4,660,329	3,743,149	628,054	189,051	100,075	49,135,495	43,235,904	1,932,827	2,006,309	1,960,455
Aug	61,247,862	55,297,967	2,390,328	2,881,750	677,816	5,761,739	4,666,963	749,658	160,948	184,171	67,009,601	59,964,930	3,139,986	3,042,698	861,987
Sep	52,479,070	41,742,234	1,456,372	1,456,084	7,824,380	4,523,563	3,689,138	493,552	160,053	180,820	57,002,633	45,431,372	1,949,924	1,616,137	8,005,200
Oct	56,316,163	40,106,492	1,311,160	2,904,995	11,993,517	4,917,287	4,160,908	482,311	153,300	120,768	61,233,451	44,267,400	1,793,470	3,058,295	12,114,285
Nov	84,670,489	80,343,887	1,755,784	1,829,232	741,586	6,322,337	5,090,981	804,373	246,055	180,928	90,992,826	85,434,868	2,560,157	2,075,287	922,514
Dec	67,428,621	61,455,367	1,230,772	3,929,358	813,125	6,197,304	4,744,968	868,491	257,133	326,712	73,625,925	66,200,335	2,099,263	4,186,491	1,139,836
Total	671,015,959	599,302,142	18,002,811	22,435,499	31,275,506	63,915,144	50,827,932	7,493,797	2,947,070	2,646,345	734,931,102	650,130,074	25,496,608	25,382,569	33,921,851
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															
Nov															
Dec															
Total	624,339,088	561,127,737	25,900,264	18,097,111	19,213,976	61,339,626	46,587,933	6,523,944	4,387,157	3,840,592	685,678,714	607,715,670	32,424,208	22,484,268	23,054,568

Sources: Commercial Banks and Non-Bank Dealers.

FOREIGN EXCHANGE MARKET (CAMBIO)
MONTHLY SALES BY CURRENCY AND BY DEALERS
(Value 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
2006															
Jan	41,324,464	38,887,521	1,383,786	746,551	306,606	4,416,639	3,374,473	488,054	274,328	279,784	45,741,102	42,261,994	1,871,839	1,020,879	586,391
Feb	43,399,821	39,805,880	1,396,165	1,532,248	665,528	5,665,680	4,697,056	553,759	263,826	151,039	49,065,501	44,502,936	1,949,923	1,796,074	816,567
Mar	49,874,501	46,009,334	1,577,087	1,383,285	904,794	5,930,818	4,581,759	723,364	304,348	321,346	55,805,318	50,591,093	2,300,451	1,687,634	1,226,141
Apr	39,496,607	34,944,667	2,352,281	947,457	1,252,201	5,266,374	3,943,254	643,974	408,266	270,881	44,762,982	38,887,921	2,996,255	1,355,723	1,523,082
May	39,084,506	35,660,302	1,770,814	1,458,669	194,721	4,939,776	3,791,398	487,595	342,742	318,041	44,024,282	39,451,700	2,258,409	1,801,411	512,762
Jun	65,279,302	60,606,338	1,322,125	1,530,861	1,819,978	5,214,950	4,431,319	440,557	192,170	150,904	70,494,252	65,037,657	1,762,682	1,723,031	1,970,882
Jul	50,933,116	44,983,818	2,229,723	2,035,528	1,684,047	4,824,229	3,805,154	677,756	190,656	150,662	55,757,345	48,788,972	2,907,479	2,226,184	1,834,710
Aug	63,502,893	54,497,983	1,994,927	2,768,925	4,241,059	5,814,164	4,701,429	782,239	151,119	179,376	69,317,057	59,199,412	2,777,167	2,920,044	4,420,435
Sep	57,104,377	48,708,296	2,389,583	1,098,069	4,908,429	4,462,183	3,730,363	415,199	140,085	176,536	61,566,560	52,438,659	2,804,782	1,238,154	5,084,965
Oct	61,646,464	55,195,325	1,194,845	3,185,502	2,070,792	4,964,020	4,108,401	567,068	166,813	121,738	66,610,484	59,303,726	1,761,914	3,352,315	2,192,530
Nov	85,251,585	71,050,672	1,847,159	1,185,710	11,168,044	6,402,256	5,113,870	842,359	248,065	197,962	91,653,841	76,164,542	2,689,518	1,433,775	11,366,006
Dec	59,691,234	52,416,542	1,263,604	3,357,050	2,654,038	6,183,620	4,698,004	879,226	275,735	330,656	65,874,854	57,114,546	2,142,831	3,632,785	2,984,693
Total	656,588,869	582,766,678	20,722,100	21,229,855	31,870,237	64,084,709	50,976,480	7,501,150	2,958,153	2,648,926	720,673,578	633,743,158	28,223,250	24,188,008	34,519,163
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	8,392,698	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															
Nov															
Dec															
Total	613,602,308	550,116,866	25,379,252	19,153,278	18,952,912	60,971,340	46,493,134	6,404,570	4,307,524	3,766,112	674,573,647	596,609,999	31,783,822	23,460,802	22,719,024

Sources: Commercial Banks and Non-bank Dealers.

BALANCE OF PAYMENTS
(US\$ Million)

Table 8.7

Item	2006 Jan-Sep	2007* Jan-Sep
CURRENT ACCOUNT	(136.0)	(179.8)
Merchandise Trade	(223.0)	(284.0)
Exports f.o.b.	418.5	483.1
Imports c.i.f.	(641.5)	(767.1)
Net Services	(87.5)	(97.1)
Non Factor Services (net)	(57.8)	(68.0)
Factor Services (net)	(29.7)	(29.1)
Unrequited Transfers	174.6	201.4
CAPITAL ACCOUNT	188.5	150.3
Capital Transfer	51.7	418.2
Medium and Long Term Capital (net)	148.5	(205.2)
Non-Financial Public Sector (net)	68.5	10.3
Disbursements	93.9	39.6
Amortization	(25.4)	(29.4)
Private Sector (net)	80.0	141.0
Other ^{1/}	-	(356.5)
Short Term Capital (net) ^{2/}	(11.7)	(62.6)
ERRORS AND OMISSIONS	(18.3)	25.9
OVERALL BALANCE	34.2	(3.5)
FINANCING	(34.2)	3.5
Change in Net Foreign Assets of Bank of Guyana (-increase) ^{3/}	(67.0)	(31.7)
Change in Non-Financial Public Sector arrears	21.7	5.9
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	11.1	29.3
Debt Relief	-	4.7
Debt stock Restructuring	1.7	2.0
Balance of Payments Support	-	-
Debt Forgiveness	9.4	22.6

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

^{1/} Includes MDRI debt relief

^{2/} Includes changes in Foreign Assets of Commercial Banks

^{3/} Includes valuation changes

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

Table 9.1

Date					Rate	Date					Rate	
04	Dec.	06	-	08	Dec.	06	200.75	27	Jul.	07	-	203.00
11	Dec.	06	-	15	Dec.	06	201.00	30	Jul.	07	-	203.00
18	Dec.	06	-	22	Dec.	06	201.00	02	Aug.	07	-	202.50
27	Dec.	06	-	29	Dec.	06	201.00	03	Aug.	07	-	203.00
02	Jan.	07	-	05	Jan.	07	201.00	06	Aug.	07	-	203.00
08	Jan.	07	-	12	Jan.	07	201.00	07	Aug.	07	-	203.50
15	Jan.	07	-	19	Jan.	07	200.75	09	Aug.	07	-	203.00
22	Jan.	07	-	26	Jan.	07	200.75	10	Aug.	07	-	203.25
29	Jan.	07	-	31	Jan.	07	200.75	13	Aug.	07	-	203.25
01	Feb.	07	-	02	Feb.	07	200.75	14	Aug.	07	-	203.50
05	Feb.	07	-	09	Feb.	07	200.75	15	Aug.	07	-	204.00
12	Feb.	07	-	13	Feb.	07	200.25	16	Aug.	07	-	203.50
14	Feb.	07	-				200.75	17	Aug.	07	-	202.75
15	Feb.	07	-	16	Feb.	07	200.25	20	Aug.	07	-	203.25
19	Feb.	07	-	22	Feb.	07	201.00	22	Aug.	07	-	203.50
26	Feb.	07	-	28	Feb.	07	200.75	23	Aug.	07	-	204.00
01	Mar.	07	-	02	Mar.	07	200.75	24	Aug.	07	-	203.25
06	Mar.	07	-	09	Mar.	07	201.75	27	Aug.	07	-	203.25
12	Mar.	07	-	16	Mar.	07	201.75	28	Aug.	07	-	202.25
19	Mar.	07	-	23	Mar.	07	201.75	30	Aug.	07	-	202.75
26	Mar.	07	-	30	Mar.	07	201.75	31	Aug.	07	-	203.25
03	Apr.	07	-	05	Apr.	07	200.75	03	Sep.	07	-	204.00
10	Apr.	07	-	13	Apr.	07	201.75	04	Sep.	07	-	203.75
16	Apr.	07	-	20	Apr.	07	201.75	05	Sep.	07	-	202.50
23	Apr.	07	-	27	Apr.	07	201.75	06	Sep.	07	-	203.00
30	Apr.	07	-				201.75	07	Sep.	07	-	204.00
02	May	07	-	04	May	07	201.75	10	Sep.	07	-	203.75
07	May	07	-	11	May	07	201.75	12	Sep.	07	-	203.50
14	May	07	-	18	May	07	201.75	13	Sep.	07	-	203.75
21	May	07	-	25	May	07	201.75	14	Sep.	07	-	204.00
28	May	07	-	31	May	07	201.75	17	Sep.	07	-	203.75
01	Jun.	07	-				201.75	18	Sep.	07	-	203.50
04	Jun.	07	-	08	Jun.	07	201.75	19	Sep.	07	-	203.25
11	Jun.	07	-				201.75	20	Sep.	07	-	203.50
12	Jun.	07	-	15	Jun.	07	202.00	21	Sep.	07	-	203.75
18	Jun.	07	-	22	Jun.	07	202.25	24	Sep.	07	-	203.50
25	Jun.	07	-				203.75	26	Sep.	07	-	203.75
26	Jun.	07	-	27	Jun.	07	202.75	01	Aug.	07	-	203.50
28	Jun.	07	-				203.75	02	Sep.	07	-	203.75
29	Jun.	07	-				203.50	03	Sep.	07	-	203.00
03	Jul.	07	-	04	Jul.	07	203.50	04	Sep.	07	-	203.75
05	Jul.	07	-				203.75	05	Sep.	07	-	203.25
06	Jul.	07	-				203.25	09	Sep.	07	-	203.50
09	Jul.	07	-				203.25	12	Sep.	07	-	203.75
10	Jul.	07	-				203.00	16	Sep.	07	-	203.25
11	Jul.	07	-				203.50	17	Sep.	07	-	203.75
12	Jul.	07	-				203.25	18	Sep.	07	-	203.25
13	Jul.	07	-				204.00	23	Sep.	07	-	203.75
16	Jul.	07	-				203.00	24	Sep.	07	-	203.00
17	Jul.	07	-	18	Jul.	07	203.50	25	Sep.	07	-	203.50
19	Jul.	07	-				203.25	29	Sep.	07	-	203.50
20	Jul.	07	-				203.75	29	Sep.	07	-	203.75
23	Jul.	07	-				203.75	30	Sep.	07	-	203.50
24	Jul.	07	-	26	Jul.	07	203.50	31	Sep.	07	-	203.25

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

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

Table 9.2(a)

Period Ended	Bahamas	Barbados	Belize	E.C.	Jamaica	Trinidad
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						
Jan	1.0000	2.0000	2.0000	2.7000	64.6896	6.2354
Feb	1.0000	2.0000	2.0000	2.7000	65.1034	6.2369
Mar	1.0000	2.0000	2.0000	2.7000	65.3017	6.2548
Apr	1.0000	2.0000	2.0000	2.7000	65.4335	6.2751
May	1.0000	2.0000	2.0000	2.7000	65.5634	6.2516
Jun	1.0000	2.0000	2.0000	2.7000	65.7377	6.2614
Jul	1.0000	2.0000	2.0000	2.7000	65.8978	6.2534
Aug	1.0000	2.0000	2.0000	2.7000	65.9028	6.2274
Sep	1.0000	2.0000	2.0000	2.7000	65.8910	6.2332
Oct	1.0000	2.0000	2.0000	2.7000	66.1200	6.2421
Nov	1.0000	2.0000	2.0000	2.7000	66.5570	6.2578
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

EXCHANGE RATE
(G\$/US\$)

Table 9.2(b)

Guyana		
Year	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		
Jan	200.25	200.25
Feb	200.25	200.25
Mar	199.75	199.82
Apr	200.00	199.83
May	200.00	200.00
Jun	200.00	200.00
Jul	200.00	200.00
Aug	200.00	200.00
Sep	200.00	200.00
Oct	200.75	200.41
Nov	200.75	200.75
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

Sources: International Financial Statistics & Bank of Guyana.

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

EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

EXCHANGE CROSS RATES (Sep 30, 2005)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	199.750	62.372	6.224
Barbados \$	0.500	1.000	1.000	1.350	99.875	31.186	3.112
Belize \$	0.500	1.000	1.000	1.350	99.875	31.186	3.112
E.C. \$	0.370	0.741	0.741	1.000	73.981	23.101	2.305
Guyana \$	0.005	0.010	0.010	0.014	1.000	0.312	0.031
Jamaica \$	0.016	0.032	0.032	0.043	3.203	1.000	0.100
Trinidad \$	0.161	0.321	0.321	0.434	32.096	10.022	1.000

EXCHANGE CROSS RATES (Sep 30, 2006)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	199.820	65.891	6.233
Barbados \$	0.500	1.000	1.000	1.350	99.910	32.946	3.117
Belize \$	0.500	1.000	1.000	1.350	99.910	32.946	3.117
E.C. \$	0.370	0.741	0.741	1.000	74.007	24.404	2.309
Guyana \$	0.005	0.010	0.010	0.014	1.000	0.330	0.031
Jamaica \$	0.015	0.030	0.030	0.041	3.033	1.000	0.095
Trinidad \$	0.160	0.321	0.321	0.433	32.057	10.571	1.000

EXCHANGE CROSS RATES (Sep 30, 2007)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	201.555	69.934	6.304
Barbados \$	0.500	1.000	1.000	1.350	100.778	34.967	3.152
Belize \$	0.500	1.000	1.000	1.350	100.778	34.967	3.152
E.C. \$	0.370	0.741	0.741	1.000	74.650	25.901	2.335
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.347	0.031
Jamaica \$	0.014	0.029	0.029	0.039	2.882	1.000	0.090
Trinidad \$	0.159	0.317	0.317	0.428	31.974	11.094	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 9.4

Countries	2001	2002	2003	2004	2005	2006				2007								
	Dec	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
CANADA (Canadian dollar)	1.5926	1.5796	1.2924	1.2036	1.1645	1.1671	1.1150	1.1153	1.1653	1.1792	1.1700	1.1529	1.1153	1.0699	1.0634	...	...	...
EURO	1.1347	0.9536	0.7918	0.7342	0.8477	0.8262	0.7866	0.7899	0.7593	0.7720	0.7569	0.7509	0.7350	0.7433	0.7405	...	...	...
JAPAN (Japanese yen)	131.8000	119.9000	107.1000	104.1200	117.9700	117.4000	114.9500	117.8000	118.9500	121.6800	118.4800	117.6500	119.6000	121.6200	123.2300	...	...	...
SWEDEN (Swedish krona)	10.6675	8.8250	7.1947	6.6146	7.9584	7.7921	7.2670	7.3299	6.8644	6.9878	7.0216	7.0177	6.7272	6.9089	6.8512	...	...	...
UNITED KINGDOM (Pound sterling)	0.6895	0.6204	0.5603	0.5178	0.5808	0.5764	0.5451	0.5347	0.5094	0.5121	0.5111	0.5107	0.5014	0.5057	0.4988	...	...	...

Source: International Financial Statistics

COMMODITY PRICES

Table 9.4(a)

Commodity (Units)	2001	2002	2003	2004	2005	2006				2007								
	Dec	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
GOLD (US\$/fine ounce) United Kingdom (London)	275.84	332.04	407.00	442.10	510.10	557.09	596.15	598.19	629.80	631.20	664.70	654.90	679.37	667.30	655.70	...	...	...
ALUMINIUM (US \$/MT) ¹ All origins (London)	1,348.72	1,375.86	1,557.80	1,852.90	2,250.90	2,432.50	2,491.00	2,484.40	2,823.70	2,799.10	2,839.10	2,757.10	2,817.10	2,804.60	2,681.30	...	...	...
Sugar (US cents/pound) EEC Import Price	23.86	26.30	29.01	31.98	29.32	28.91	30.57	31.28	32.57	32.49	32.46	32.30	33.00	32.90	32.90	...	...	...
US import price	21.44	22.04	20.40	20.55	21.74	23.06	23.32	21.16	19.59	19.91	20.73	20.83	20.91	21.00	21.30	...	...	...
International sugar agreement price	7.41	7.51	6.34	8.80	13.93	17.08	15.69	12.31	11.70	10.90	10.57	10.37	9.59	9.10	9.30	...	...	...
OIL (US\$/bbl.) U.K. Brent	18.60	28.52	29.88	39.65	56.75	62.25	68.86	62.77	62.31	54.30	57.76	62.14	67.40	67.50	71.30	...	...	...
Rice (US\$/metric ton) Thailand (Bangkok)	179.38	185.27	197.00	278.43	277.27	297.74	305.59	312.90	309.29	313.48	316.05	326.18	322.29	320.60	326.30	...	...	...
Timber (US\$/cubic metre) Hardwood logs (Malaysia, Sarawak)	139.91	183.37	196.40	191.88	210.52	225.16	238.46	246.47	268.46	262.27	262.56	269.66	266.04	261.90	258.10	...	...	...
Coconut oil (US \$/MT) Philippines (New York)	341.43	485.27	583.04	656.00	548.98	571.65	572.48	609.05	732.14	728.80	765.00	772.05	780.00	780.00	780.00	...	...	...

Source: International Financial Statistics

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.5

Month	Buying Rate											
	2005				2006				2007			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	150.66	198.94	352.82	246.15	161.39	198.81	338.49	230.00	167.15	200.93	373.68	254.31
Feb	151.18	199.38	353.86	247.33	159.59	199.55	340.31	230.28	167.18	200.97	379.56	254.72
Mar	152.19	199.56	360.28	247.48	163.82	199.57	337.20	231.02	166.74	200.46	378.46	254.48
Apr	151.99	199.63	358.86	245.86	161.65	199.71	340.17	232.82	168.02	200.09	384.55	258.27
May	150.62	199.22	354.72	244.21	168.55	199.47	346.52	237.84	170.12	200.24	387.99	261.00
Jun	151.65	199.74	347.87	237.38	170.17	199.24	355.50	243.51	177.21	199.81	385.69	258.96
Jul	151.36	199.23	341.24	231.50	167.21	199.47	353.10	243.42	180.09	199.83	389.58	263.10
Aug	153.90	198.84	338.26	233.91	168.18	199.52	360.60	246.27	180.47	199.45	390.08	262.06
Sep	154.78	198.74	342.81	236.86	170.66	199.61	362.13	248.26	183.15	199.97	389.26	267.02
Oct	159.09	198.64	340.74	231.24	171.05	200.45	366.70	245.37				
Nov	157.33	198.69	338.23	228.51	172.01	200.78	367.09	249.03				
Dec	159.69	199.06	338.46	228.07	167.80	200.79	375.84	253.99				

Month	Selling Rate											
	2005				2006				2007			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	160.89	202.63	368.42	256.09	169.55	202.21	352.74	240.14	175.82	204.34	386.62	262.03
Feb	160.62	202.67	372.55	255.16	168.77	201.60	351.00	242.90	174.94	204.33	390.99	261.98
Mar	161.21	202.66	374.50	256.09	171.03	201.69	347.44	239.62	174.00	204.06	388.52	262.01
Apr	161.28	202.52	374.64	252.60	171.84	202.23	353.48	241.74	176.55	203.87	393.48	266.16
May	160.86	201.93	375.54	256.95	176.35	202.16	363.06	250.52	180.29	203.48	397.85	269.65
Jun	161.13	202.34	363.93	249.38	177.39	202.36	368.05	250.32	184.59	203.32	398.47	269.40
Jul	162.49	202.43	355.31	243.46	179.20	202.44	368.47	251.91	189.30	203.21	403.26	270.28
Aug	162.31	201.26	352.33	244.52	175.62	202.07	369.20	254.38	188.61	202.47	398.00	273.35
Sep	165.12	201.62	359.22	247.57	177.63	202.89	376.07	254.38	191.54	203.14	404.08	275.19
Oct	168.08	201.96	355.37	242.44	180.37	203.43	376.64	253.64				
Nov	168.14	202.01	352.72	240.39	180.31	204.08	381.27	256.87				
Dec	167.21	201.64	351.13	237.64	177.05	203.91	387.71	261.56				

Month	Mid Rate											
	2005				2006				2007			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	155.78	200.78	360.62	251.12	165.47	200.51	345.62	235.07	171.49	202.64	380.15	258.17
Feb	155.90	201.03	363.20	251.24	164.18	200.57	345.66	236.59	171.06	202.65	385.28	258.35
Mar	156.70	201.11	367.39	251.78	167.42	200.63	342.32	235.32	170.37	202.26	383.49	258.24
Apr	156.63	201.08	366.75	249.23	166.75	200.97	346.82	237.28	172.29	201.98	389.02	262.22
May	155.74	200.57	365.13	250.58	172.45	200.82	354.79	244.18	175.21	201.86	392.92	265.32
Jun	156.39	201.04	355.90	243.38	173.78	200.80	361.78	246.91	180.90	201.56	392.08	264.18
Jul	156.93	200.83	348.27	237.48	173.21	200.95	360.78	247.67	184.69	201.52	396.42	266.69
Aug	158.11	200.05	345.30	239.21	171.90	200.79	364.90	250.33	184.54	200.96	394.04	267.71
Sep	159.95	200.18	351.01	242.22	174.15	201.25	369.10	251.32	187.35	201.56	396.67	271.11
Oct	163.59	200.30	348.06	236.84	175.71	201.94	371.67	249.51				
Nov	162.74	200.35	345.48	234.45	176.16	202.43	374.18	252.95				
Dec	163.45	200.35	344.79	232.86	172.42	202.35	381.78	257.78				

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

Table 10.1

Item	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
PRODUCT											
Sugar	14,557	14,560	12,427	16,906	13,852	12,029	15,402	18,448	20,074	16,707	20,457
Rice	9,848	9,301	9,438	9,950	7,345	9,057	8,565	8,621	8,790	7,968	8,222
Livestock	1,598	1,807	1,881	2,111	2,330	2,546	2,754	2,979	3,224	3,502	3,533
Other Agriculture	3,974	4,478	4,953	5,482	5,982	5,825	5,971	5,415	5,860	6,367	6,881
Fishing	4,832	5,532	5,813	6,282	7,240	7,780	7,768	8,389	8,812	10,126	10,154
Forestry	2,597	3,103	2,107	2,569	2,232	2,433	2,295	2,411	2,571	3,110	3,590
Mining & Quarrying	15,567	15,565	14,439	16,156	17,235	17,603	17,671	15,930	15,786	14,031	14,133
Manufacturing ¹	3,078	3,297	3,191	3,681	3,434	3,599	3,953	3,874	4,111	5,064	5,467
Distribution	3,534	3,855	4,194	4,268	4,755	4,927	5,024	4,996	5,407	7,026	7,961
Transport & Communication	4,486	5,183	6,204	7,138	8,401	9,599	10,432	11,502	12,630	15,213	17,237
Engineering & Construction	3,747	4,446	4,913	4,771	5,335	5,589	5,580	6,199	6,840	8,388	9,677
Rent of Dwelling	3,025	3,489	3,632	3,848	4,360	4,567	4,704	5,087	5,506	6,389	7,239
Financial Services	2,829	2,974	3,087	3,387	4,174	4,049	4,149	4,400	4,715	5,473	6,088
Other Services	1,193	1,315	1,406	1,570	1,851	1,979	2,043	2,201	2,372	2,894	3,219
Government	7,393	10,839	12,786	16,976	19,560	20,636	21,451	22,809	23,836	25,528	27,341
G.D.P. current at Factor Cost	82,258	89,744	90,472	105,095	108,087	112,219	117,762	123,261	130,534	137,788	151,198
Indirect Taxes net of Subs.	16,780	16,934	17,531	18,570	21,926	21,185	20,685	20,803	25,824	27,240	29,084
G.D.P. at Market Prices	99,038	106,678	108,003	123,665	130,014	133,404	138,447	144,064	156,358	165,028	180,282
Net factor income paid abroad	7,319	10,460	8,455	12,216	8,022	9,612	10,485	8,325	6,320	4,088	8,792
G.N.P. at factor cost	74,939	79,284	82,017	92,879	100,066	102,607	107,277	114,936	124,214	133,700	142,405
G.N.P. at market prices	91,719	96,218	99,548	111,449	121,992	123,792	127,962	135,739	150,038	160,940	171,489
EXPENDITURE											
<i>Domestic Expenditure at market prices</i>	105,003	116,812	120,987	131,669	150,676	155,888	155,929	160,016	172,877	218,690	243,787
Public Investment ²	15,976	19,110	16,527	16,160	19,684	18,170	20,291	19,393	19,587	21,938	41,806
Private Investment ³	27,460	27,989	28,252	31,443	30,381	33,205	32,375	31,080	30,458	31,372	41,012
Public Consumption	17,343	21,747	23,151	29,947	35,798	30,505	32,976	37,928	37,732	44,374	44,284
Private Consumption	44,224	47,966	53,057	54,119	64,813	74,008	70,287	71,615	85,100	121,006	116,685

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	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
GDP AT FACTOR COST	5,048	5,360	5,270	5,426	5,352	5,474	5,536	5,500	5,587	5,478	5,734
AGRICULTURE, FORESTRY AND FISHING	1,493	1,577	1,475	1,670	1,519	1,571	1,625	1,588	1,633	1,461	1,549
Sugarcane	631	648	600	754	642	668	748	664	714	545	572
Rice Paddy	150	153	153	161	130	143	129	161	148	139	169
Other crops	242	255	272	275	278	281	285	291	297	288	308
Livestock	105	111	109	111	116	119	125	130	133	129	125
Fishing	135	146	142	143	164	165	159	159	157	161	154
Forestry	230	264	200	226	189	195	180	183	184	199	221
MINING AND QUARRYING	546	628	645	591	626	652	607	554	518	426	331
Bauxite	221	255	262	240	254	267	249	222	207	104	73
Other	325	373	383	351	372	385	358	332	311	322	258
MANUFACTURING	640	629	575	654	563	577	640	637	653	591	610
Sugar	233	206	190	240	204	212	276	271	292	216	230
Rice	56	57	56	64	50	56	48	57	52	29	20
Other	351	367	328	350	309	309	316	309	309	346	360
CONSTRUCTION	398	450	471	424	452	461	443	468	487	533	597
SERVICES	1,971	2,075	2,103	2,087	2,193	2,213	2,222	2,253	2,296	2,467	2,646
Distribution	395	417	439	404	425	427	423	412	420	483	532
Transport and Communications	416	453	439	448	480	506	529	555	575	629	692
Rental of dwellings	82	88	93	87	92	94	94	97	98	104	114
Financial services	273	285	294	300	309	293	290	293	296	315	340
Government	633	651	650	657	689	689	682	686	694	708	722
Other ¹	172	181	188	191	198	204	204	210	213	228	246

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	OMAI	
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												
1st Qtr	92,610	112,774	421,470	15,433	-	31,911	374,126	-	96,478	19,772	76,706	87,106
2nd Qtr	35,351	66,795	465,435	16,118	3,265	61,110	384,942	-	81,397	20,589	60,808	118,515
3rd Qtr	74,066	64,543	469,777	30,814	-	63,657	375,306	-	91,875	28,196	63,679	114,719
4th Qtr	100,351	110,907	359,023	24,838	-	8,562	325,419	204	121,573	37,190	84,383	92,198
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	315,032	44,312	-	30,523	240,197	-	74,740	41,390	33,350	89,132
2nd Qtr	38,063	85,083	359,828	41,018	-	60,106	245,256	13,448	75,853	39,333	36,520	80,552
3rd Qtr	82,563	65,152	392,451	50,729	-	69,852	271,870	-	70,776	39,396	31,380	86,790
4th Qtr	76,739	72,199	452,779	76,661	-	30,945	340,337	4,836	46,297	42,408	3,889	100,474
2006												
Jan	-	-	134,032	15,449	-	9,266	109,317	-	10,267	10,267	-	32,811
Feb	10,656	953	104,477	15,236	-	29,658	59,583	-	12,530	12,530	-	29,350
Mar	47,358	50,661	147,297	14,678	-	6,052	123,716	2,851	17,447	17,447	-	44,895
Apr	25,732	77,126	145,730	15,153	-	1,298	129,193	86	17,034	17,034	-	23,263
May	6,608	12,190	131,892	15,105	-	35,473	81,314	-	14,769	14,769	-	30,574
Jun	-	387	118,142	9,227	-	6,007	102,908	-	17,065	17,065	-	32,358
Jul	12,284	-	128,801	121	-	32,881	95,799	-	15,990	15,990	-	20,205
Aug	42,277	671	75,425	-	-	11,469	63,956	-	16,559	16,559	-	24,069
Sep	51,311	78,943	127,103	18,346	-	29,659	79,082	16	19,514	19,514	-	26,276
Oct	27,541	80,276	137,604	19,931	-	1,077	116,596	-	20,088	20,088	-	33,372
Nov	24,740	5,627	112,778	10,111	-	4,876	93,923	3,868	20,953	20,953	-	10,491
Dec	-	207	114,451	16,152	-	5,713	92,280	306	...	...	-	...
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	-	29,350
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	186,008	15,733	-	30,161	140,114	...	17,596	17,596	-	29,046
Jun	48	1,793	202,448	13,138	-	8,756	180,554	...	18,665	18,665	-	19,979
Jul	7,620	-	187,065	17,538	-	7,102	159,190	3,235	22,552	22,552	-	16,611
Aug	32,156	2,262	197,107	18,484	-	12,609	166,014	...	21,059	21,059	-	22,148
Sep	...	43,548	187,693	-	-	5,716	181,977	...	21,473	21,473	-	21,472

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								
1st Qtr	3,587	1,495	74,842	7,425	16,321	6,579	363	8,738
2nd Qtr	5,286	1,573	52,169	8,542	8,053	7,730	376	6,274
3rd Qtr	4,221	2,323	41,142	11,060	8,613	9,951	253	3,412
4th Qtr	10,587	3,880	42,233	10,402	12,230	9,464	169	2,999
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	165	7,152
3rd Qtr	6,468	4,714	91,926	9,103	6,268	6,540	28	1,402
4th Qtr	7,802	3,689	82,986	9,788	8,310	8,257	17	2,682
2006								
Jan	661	196	9,518	4,819	671	2,044	433	1,661
Feb	1,127	389	32,819	3,391	-	1,129	273	1,604
Mar	1,523	364	42,966	6,052	3,649	2,146	321	1,901
Apr	1,226	736	45,567	5,847	3,445	1,258	172	2,066
May	1,922	342	31,620	4,503	3,688	2,117	110	1,800
Jun	1,902	224	14,208	4,881	4,177	2,692	38	1,610
Jul	2,201	290	24,641	4,743	3,620	1,861	124	1,418
Aug	1,636	441	35,390	6,201	2,898	2,366	72	1,086
Sep	1,677	613	44,562	4,225	3,630	1,369	-	752
Oct	-	-	40,815	5,065	3,705	3,011	3	1,138
Nov	-	-	39,847	10,996	3,491	2,458	70	1,175
Dec	-	-	32,016	6,847	1,900	3,224	45	736
2007								
Jan	2,151	572	23,534	4,126	3,426	1,226	540	1,662
Feb	2,475	548	33,376	5,686	4,231	1,333	20	1,683
Mar	2,955	569	34,714	6,418	4,865	2,167	13	1,526
Apr	1,232	508	26,184	3,728	2,716	2,989	14	1,290
May	1,553	625	27,752	8,569	4,492	2,292	14	1,273
Jun	2,424	580	14,114	8,028	2,306	2,581	18	1,416
Jul	...	...	14,336	6,597	2,426	...	...	...
Aug	...	...	36,581	5,962	2,360	...	...	...
Sep	...	...	36,768	5,311	3,327	...	...	...

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									
1st Qtr	3,189	2,471	119	8,646	233	489	805	293	7,787
2nd Qtr	2,495	2,378	73	10,497	315	539	961	290	8,793
3rd Qtr	2,616	2,596	95	10,527	223	529	989	287	8,604
4th Qtr	3,654	3,053	86	13,198	324	363	386	322	9,473
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									
Jan	980	925	50	2,070	121	148	116	115	2,521
Feb	762	796	38	2,352	70	90	-	97	2,858
Mar	897	1,027	25	3,675	120	222	-	102	3,374
Apr	1,083	902	-	3,047	75	137	-	58	3,207
May	1,818	1,029	51	2,946	48	191	-	107	2,871
Jun	1,086	902	14	3,153	74	169	-	102	3,829
Jul	220	1,026	37	2,901	73	124	-	57	2,802
Aug	805	1,131	50	3,872	73	223	-	69	3,407
Sep	1,235	870	24	3,913	146	208	-	112	2,997
Oct	950	972	24	3,698	49	169	-	131	3,047
Nov	1,005	1,029	12	4,083	74	260	-	93	2,596
Dec	1,027	1,587	108	3,836	140	323	-	28	3,894
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	-	...	2,663
Sep	1,815	...	...	1,130	...	168	-	...	3,447

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											
1st Qtr	73,619	1,505	2,489	78,690	133,964	9,092	407,175	1,006	93,966	6,268	131,512
2nd Qtr	43,056	4,931	1,326	81,712	50,908	9,737	400,835	1,819	110,443	13,482	130,985
3rd Qtr	67,262	2,734	2,323	87,502	39,740	8,690	439,250	1,367	65,267	626	141,229
4th Qtr	48,131	510	1,354	96,315	52,764	10,059	667,106	1,502	9,954	17,142	145,609
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	1,389	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											
Jan	29,375	1,087	1,096	12,202	49,271	2,748	157,460	487	3,914	-	43,617
Feb	38,256	1,036	769	23,262	20,598	2,849	144,799	480	11,554	40	39,377
Mar	256,800	1,238	423	28,859	89,037	3,423	230,884	504	10,662	-	44,711
Apr	40,851	1,814	101	36,360	27,983	3,852	154,508	440	9,802	22	43,628
May	47,748	1,351	415	27,251	65,422	4,025	162,653	469	24,101	8,654	45,715
Jun	46,270	749	183	16,368	76,462	3,167	150,137	488	12,004	611	43,342
Jul	45,067	1,458	488	19,052	64,630	2,918	184,259	150	10,682	-	44,699
Aug	46,967	1,349	200	39,916	46,120	3,707	235,922	-	-	76	45,728
Sep	35,500	963	591	32,373	71,222	2,923	210,008	485	-	-	44,869
Oct	23,029	3,194	938	46,801	51,357	-	270,468	496	-	-	47,271
Nov	-	-	-	46,982	83,935	-	286,565	457	-	32	44,917
Dec	-	-	-	31,823	67,724	-	215,870	402	-	-	46,690
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	13,449	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	4,535	...	47,239
Jun	...	...	...	870	80,175	3,468	159,424	374	...	...	44,787
Jul	...	...	...	...	79,929	3,815	195,395	204	...	...	47,040
Aug	...	...	...	...	94,722	3,953	227,971	452	...	...	47,623
Sep	...	...	...	...	83,157	3,388	184,557	480	...	...	47,282

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					
1st Qtr	178.5	173.4	75.2	203.1	157.9
2nd Qtr	182.1	173.8	75.2	212.9	158.5
3rd Qtr	184.3	176.9	75.2	213.0	158.2
4th Qtr	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	198.4	193.5	75.2	228.9	162.5
2nd Qtr	199.8	194.3	75.2	231.0	163.6
3rd Qtr	206.4	198.6	75.2	242.4	164.3
4th Qtr	209.8	198.6	75.3	251.9	164.7
2006					
Jan	213.8	206.8	75.4	253.7	166.3
Feb	216.0	210.7	75.4	254.9	166.4
Mar	217.0	211.2	75.4	256.2	166.4
Apr	215.8	207.9	75.4	256.3	166.4
May	215.5	205.7	75.4	258.1	166.5
Jun	217.6	210.0	75.4	258.1	167.0
Jul	218.3	210.1	75.4	261.1	167.1
Aug	219.6	210.6	75.4	263.6	167.4
Sep	218.4	210.1	75.4	264.2	167.6
Oct	217.0	207.8	75.4	261.7	169.4
Nov	217.2	208.3	75.4	261.5	169.4
Dec	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	...	...	...	...	...
Sep	...	...	...	...	...

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				
1st Qtr	111.7	118.4	112.4	103.7
4th Qtr	114.7	122.9	113.9	104.7
3rd Qtr	115.6	129.5	114.6	104.7
2nd Qtr	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				
Jan	134.7	174.5	131.2	117.2
Feb	136.1	174.5	131.8	117.5
Mar	136.7	174.6	132.7	117.7
Apr	136.0	176.6	133.6	118.3
May	135.8	177.3	135.1	119.7
Jun	137.1	179.6	136.4	120.4
Jul	137.6	182.0	138.1	120.7
Aug	138.4	182.6	138.9	122.6
Sep	137.6	184.0	140.1	123.5
Oct	136.7	183.8	141.5	122.5
Nov	136.9	183.5	...	122.9
Dec	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	...	...
Jul	248.4	191.8	...	...
Aug	...	...	...	...
Sep	...	...	...	...

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

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

II. NOTES TO THE TABLES

TABLE 1.1: Bank of Guyana: Assets

Foreign Assets

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

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

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

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

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

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

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

TABLE 1.2: Bank of Guyana: Liabilities

Currency Issue: Notes and Coins issued by the Bank.

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

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

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

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

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

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

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

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

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

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

Other Liabilities: Include provision for accrued expenses, items in transit; private investment fund; and miscellaneous items. The decline in Other Liabilities from November 30, 2002 to December 31, 2002 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 3.2: International Reserves and Foreign Assets

International Reserves

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

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

Foreign Assets

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

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

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

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

TABLE 4.1: Guyana: Selected Interest Rates

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 4.4: Changes in Bank of Guyana Transaction Exchange Rates

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

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

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

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

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

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

TABLE 4.5: Exchange Rate

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

TABLE 4.6: Monthly Average Market Exchange Rate

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

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

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

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

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