



BANK OF GUYANA

*STATISTICAL  
BULLETIN*

*Website: [www.bankofguyana.org.gy](http://www.bankofguyana.org.gy)*

RESEARCH DEPT.

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

Table 1.1

End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
1996	145157.7	46879.5	602.3	9275.6	15.1	36986.5	795.1	-	795.1	-	-	94848.7	2634.4
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
<b>2003</b>													
Mar	112354.7	52666.4	139.6	30097.6	755.5	21673.7	2013.6	-	2013.6	-	-	47440.6	10234.2
Jun	112153.8	50833.7	96.9	30729.0	86.1	19921.8	1616.6	-	1616.6	-	-	47440.6	12262.9
Sep	111731.7	51137.6	17.6	28617.5	1623.5	20878.9	1321.0	-	1321.0	-	-	47440.6	11832.6
Dec	115630.9	52816.9	-	28863.3	873.6	23080.0	2330.7	-	2330.7	-	-	46873.4	13609.9
<b>2004</b>													
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
<b>2005</b>													
Jan	107481.8	45408.8	170.4	22541.6	1318.0	21378.9	1125.5	-	1125.5	-	-	46873.4	14074.2
Feb	109328.3	47990.3	206.2	23900.5	2526.0	21357.7	1122.7	-	1122.7	-	-	45669.3	14545.9
Mar	111338.7	47895.0	265.5	22465.9	2526.0	22637.6	1122.3	-	1122.3	-	-	45669.3	16652.2
Apr	110232.7	46489.0	313.9	20707.0	2526.0	22942.2	1122.3	-	1122.3	-	-	45669.3	16952.1
May	111210.3	46106.5	377.0	21930.7	911.2	22887.6	1122.3	-	1122.3	-	-	45669.3	18312.2
Jun	111308.8	46616.9	410.8	22771.8	636.1	22798.2	1021.9	-	1021.9	-	-	45669.3	18000.7
Jul	109327.8	44373.6	448.3	20650.6	521.9	22752.7	1021.9	-	1021.9	-	-	45669.3	18263.0
Aug	110316.5	45673.0	517.8	22065.4	501.9	22587.8	1021.8	-	1021.8	-	-	45669.3	17952.3
Sep	111851.9	47653.4	345.9	24125.2	501.9	22680.3	1021.8	-	1021.8	-	-	45669.3	17507.3
Oct	110687.7	46146.6	193.0	24023.3	159.4	21770.9	1021.8	-	1021.8	-	-	45669.3	17849.8
Nov	110237.6	46186.7	200.1	24254.6	265.4	21466.6	1021.8	-	1021.8	-	-	45669.3	17359.7
Dec	114986.4	50516.5	79.2	29098.9	103.4	21235.0	1021.8	-	1021.8	-	-	45669.3	17778.7
<b>2006</b>													
Jan	113094.1	50409.5	79.2	26008.4	103.4	24218.5	1024.7	-	1024.7	-	-	45669.3	15990.6
Feb	114877.7	52249.2	79.2	25122.6	2883.2	24164.2	1024.7	-	1024.7	-	-	45771.8	15832.0
Mar	115162.5	51130.5	79.0	23790.1	2883.2	24378.1	1138.9	-	1138.9	-	-	45771.8	17121.2

Source: Bank of Guyana

Figures for December 2005 are preliminary.

**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					
1996	145157.7	11285.0	11209.2	75.8	103909.9	29416.6	65791.5	329.7	9121.2	-749.0	4.3	18212.3	2955.0	8791.2
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														
Mar	112354.7	15555.5	15233.4	322.1	87537.6	41041.7	29005.4	62.0	15207.8	2220.7	1000.0	4321.6	3509.0	431.1
Jun	112153.8	15438.5	15107.6	330.9	87920.6	38235.8	28713.1	61.9	17936.0	2973.9	1000.0	4102.6	3896.0	-203.9
Sep	111731.7	15669.6	15328.7	340.9	85925.0	36956.4	30158.3	61.7	16538.0	2210.6	1000.0	4118.1	3896.0	1123.0
Dec	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														
Jan	107481.8	20372.7	19973.6	399.1	77545.7	25909.3	25625.9	61.7	22514.5	3434.3	1000.0	4093.5	4161.0	308.9
Feb	109328.3	19909.7	19507.2	402.5	79750.4	27001.3	28244.1	61.7	21589.1	2854.2	1000.0	3891.5	4161.0	615.6
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
Apr	110232.7	20165.7	19757.5	408.3	80375.3	24513.1	27989.2	61.7	21972.9	5838.4	1000.0	3882.6	4161.0	648.0
May	111210.3	19696.7	19284.5	412.3	81582.6	25018.1	28245.1	61.7	22460.5	5797.2	1000.0	3820.2	4407.8	703.0
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
Jul	109327.8	19726.4	19310.1	416.4	79217.9	25655.8	27993.1	61.7	20302.1	5205.2	1000.0	3865.1	4407.8	1110.6
Aug	110316.5	19796.8	19375.1	421.7	80394.6	26756.9	27302.8	61.7	20387.0	5886.3	1000.0	3942.1	4407.8	775.2
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
Oct	110687.7	20203.9	19775.4	428.6	80069.6	25560.6	29551.6	61.7	20447.4	4448.4	1000.0	4169.6	4407.8	836.7
Nov	110237.6	20516.8	20084.6	432.2	79118.0	21281.0	29218.3	61.7	24203.2	4353.8	1000.0	4227.5	4407.8	967.6
Dec	114986.4	23936.2	23498.3	437.9	80520.7	21806.6	29175.8	61.7	24616.7	4859.9	1000.0	4280.6	4407.8	841.1
2006														
Jan	113094.1	21517.9	21079.2	438.7	81028.3	37672.7	15526.3	61.7	24957.7	2810.0	1000.0	4062.1	4407.8	1078.1
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

Source: Bank of Guyana

Figures for December 2005 are preliminary.

**BANK OF GUYANA: CURRENCY NOTES ISSUE**  
(G\$Million)

Table 1.3

Period	Total Issue G\$Mn.	Denominations													
		\$1000		\$500		\$100		\$20		\$10 *		\$5 *		\$1 *	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
1996	11209.2	915.7	8.2	9425.5	84.1	657.6	5.9	156.4	1.4	19.3	0.2	16.1	0.1	18.6	0.2
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															
Mar.	13766.2	11762.9	85.4	1279.7	9.3	518.5	3.8	205.1	1.5	-	-	-	-	-	-
Jun.	13060.0	11217.5	85.9	1123.0	8.6	515.1	3.9	204.4	1.6	-	-	-	-	-	-
Sep.	13344.8	11655.0	87.3	940.3	7.0	538.6	4.0	210.9	1.6	-	-	-	-	-	-
Dec.	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															
Jan.	19973.6	18146.2	90.9	869.3	4.4	688.6	3.4	269.4	1.3	-	-	-	-	-	-
Feb.	19507.2	17697.0	90.7	862.8	4.4	679.7	3.5	267.6	1.4	-	-	-	-	-	-
Mar.	19730.8	17983.2	91.1	825.6	4.2	658.5	3.3	263.6	1.3	-	-	-	-	-	-
Apr.	19757.5	17978.1	91.0	836.0	4.2	676.9	3.4	266.5	1.3	-	-	-	-	-	-
May	19284.5	17529.0	90.9	823.3	4.3	664.7	3.4	267.4	1.4	-	-	-	-	-	-
Jun.	19187.1	17456.5	91.0	800.6	4.2	665.9	3.5	264.2	1.4	-	-	-	-	-	-
Jul.	19310.1	17552.9	90.9	808.5	4.2	678.6	3.5	270.1	1.4	-	-	-	-	-	-
Aug.	19375.1	17581.7	90.7	824.2	4.3	691.2	3.6	278.1	1.4	-	-	-	-	-	-
Sep.	19289.3	17538.2	90.9	797.0	4.1	682.2	3.5	271.9	1.4	-	-	-	-	-	-
Oct.	19775.4	18023.7	91.1	794.6	4.0	684.1	3.5	272.9	1.4	-	-	-	-	-	-
Nov.	20084.6	18311.8	91.2	803.3	4.0	692.5	3.4	277.0	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	-	-	-	-	-	-

Source: Bank of Guyana

\* These notes were replaced by coins effective from May 26, 1996 but continued to be legal tender until December 31, 1996.

These notes while not legal tender after December 31, 1996 were convertible to other legal tender until June 30, 1997.

**BANK OF GUYANA: COINS ISSUE**  
(G\$'000)

Table 1.4

Period	Total Issue	Denominations							
		\$10*	\$5*	\$1*	1) 50c	1) 25c	1) 10c	1) 5c	1) 1c
1996	92569.7	40449.7	25442.5	9875.0	193.1	9150.8	3867.0	1913.9	1677.8
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									
Mar.	249978.2	112414.2	90842.7	46721.2	-	-	-	-	-
Jun.	257848.5	115128.4	93886.1	48834.0	-	-	-	-	-
Sep.	269056.9	120233.7	98099.4	50723.8	-	-	-	-	-
Dec.	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									
Jan.	399077.0	173132.9	150681.4	75262.7	-	-	-	-	-
Feb.	402525.9	174605.0	152223.9	75697.0	-	-	-	-	-
Mar.	406309.1	175799.7	154007.8	76501.6	-	-	-	-	-
Apr.	408278.1	176534.7	154768.5	76975.0	-	-	-	-	-
May	412271.9	178557.0	156223.4	77491.5	-	-	-	-	-
Jun.	414209.3	178823.4	157370.2	78015.7	-	-	-	-	-
Jul.	416357.0	179567.2	158539.1	78250.8	-	-	-	-	-
Aug.	421718.4	182073.8	160723.9	78920.7	-	-	-	-	-
Sep.	425156.9	183686.7	161970.6	79499.6	-	-	-	-	-
Oct.	428570.4	185129.2	163413.9	80027.3	-	-	-	-	-
Nov.	432205.4	187512.9	163816.5	80875.9	-	-	-	-	-
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	-	-	-	-	-

Source: Bank of Guyana

\* Includes new coins in circulation effective from May 1996.

1) Coins which ceased to be legal tender from May 26, 1996.



**COMMERCIAL BANKS: ASSETS<sup>1</sup>**  
(G\$ THOUSANDS)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector					Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana				Other		
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises			Other	Total	Deposits	External Payment Deposits		Currency	
							Total	Securities	Loans										
1996	77,768,567	3,750,319	2,452,469	830,484	467,366	17,645,014	17,250,375	17,221,840	28,535	254,461	140,178	183,283	35,864,027	10,729,376	9,056,502	329,659	1,343,215	9,596,548	
1997	89,290,729	3,497,458	2,152,522	1,280,260	64,676	19,644,894	18,025,420	18,024,933	487	216,218	1,403,256	118,154	42,920,893	13,315,475	11,720,910	317,585	1,276,980	9,793,855	
1998	100,494,733	3,969,361	2,693,500	570,119	705,742	18,151,096	15,850,882	15,850,241	641	410,206	1,890,008	195,051	48,872,172	16,069,725	14,576,155	310,233	1,183,337	13,237,328	
1999	104,127,717	7,893,742	4,959,704	419,616	2,514,422	15,454,043	13,345,716	13,345,478	238	682,976	1,425,351	568,594	52,165,992	12,418,927	10,143,167	76,972	2,198,788	15,626,419	
2000	117,745,982	8,223,770	4,553,178	763,443	2,907,149	23,193,719	20,264,178	20,264,138	40	419,617	2,509,924	659,748	52,778,294	15,509,505	13,713,790	75,608	1,720,107	17,380,946	
2001	124,325,837	10,784,082	4,693,479	1,302,137	4,788,466	21,618,879	20,766,067	20,766,067	-	851,603	1,209	463,662	53,897,876	18,340,127	16,607,502	62,239	1,670,386	19,221,211	
2002	135,041,638	13,034,284	2,936,306	1,551,060	8,546,918	24,772,996	23,958,389	23,956,186	2,203	807,464	7,143	723,927	55,041,306	21,030,989	19,200,543	62,044	1,768,402	20,438,136	
2003																			
Mar	126,407,697	14,572,495	4,045,042	1,559,338	8,968,115	34,669,860	33,944,756	33,943,123	1,633	719,465	5,639	691,371	45,003,188	16,950,390	15,502,137	62,044	1,386,209	14,520,393	
Jun	129,668,144	15,584,143	3,680,644	1,611,313	10,292,186	33,568,849	32,899,010	32,896,111	2,899	663,584	6,255	741,771	44,538,701	19,550,420	18,327,750	61,878	1,160,792	15,684,260	
Sep	131,832,291	16,497,353	3,936,956	1,439,225	11,121,172	36,618,371	35,939,440	35,937,925	1,515	617,045	61,886	727,722	43,784,536	18,186,488	16,842,180	61,674	1,282,634	16,017,821	
Dec	134,994,721	18,284,739	5,914,767	1,476,168	10,893,804	33,132,083	32,248,132	32,246,933	1,199	821,744	62,207	855,478	44,851,255	21,882,609	19,935,021	61,674	1,885,914	15,988,557	
2004																			
Mar	139,031,998	18,024,287	5,130,313	1,469,372	11,424,602	40,289,699	37,770,403	37,767,018	3,385	2,506,472	12,824	792,864	41,250,738	20,006,045	18,296,844	61,674	1,647,527	18,668,365	
Jun	139,424,086	18,706,121	6,044,836	1,603,219	11,058,066	42,161,608	39,890,950	39,886,690	4,260	2,201,874	68,784	708,352	40,928,012	18,180,820	16,644,298	61,674	1,474,848	18,739,173	
Sep	138,612,169	19,579,321	6,037,147	1,727,760	11,814,414	39,283,424	37,128,063	37,124,043	4,020	2,097,195	58,166	524,784	41,293,323	19,330,905	17,605,657	61,674	1,663,574	18,600,412	
Dec	146,765,810	21,769,312	7,543,422	1,557,163	12,668,727	39,451,288	38,135,777	38,135,676	101	1,265,422	50,089	489,981	40,838,902	23,318,495	21,024,435	61,674	2,232,386	20,897,832	
2005																			
Jan	149,744,508	22,013,321	7,758,301	1,366,729	12,888,291	41,973,096	40,601,564	40,601,297	267	1,321,022	50,510	457,115	40,985,497	24,367,733	22,229,724	61,674	2,076,335	19,947,746	
Feb	150,596,134	22,429,296	8,463,645	1,460,941	12,504,710	44,143,749	42,717,185	42,716,562	623	1,398,998	27,566	439,213	40,706,426	23,072,437	21,071,583	61,674	1,939,180	19,805,013	
Mar	151,682,410	22,916,447	7,755,906	1,454,216	13,706,325	44,762,371	43,035,644	43,035,416	228	1,673,633	53,094	438,888	40,907,633	22,733,484	20,655,395	61,674	2,016,415	19,923,587	
Apr	154,530,031	26,120,664	10,514,913	1,367,689	14,238,062	43,793,615	41,546,435	41,545,701	734	2,242,940	4,240	597,422	41,319,756	22,978,894	21,258,039	61,674	1,659,181	19,719,680	
May	155,627,768	26,913,313	11,268,757	1,398,303	14,246,253	41,762,805	39,457,595	39,457,475	120	2,301,144	4,066	588,107	41,998,830	23,905,768	22,033,229	61,674	1,810,865	20,458,945	
Jun	153,011,887	27,050,653	10,758,708	1,471,348	14,820,597	42,808,645	40,381,852	40,381,331	521	2,366,868	59,925	453,790	42,339,632	21,244,548	19,168,203	61,674	2,014,671	19,114,619	
Jul	152,739,652	27,139,339	10,080,428	1,475,870	15,583,041	40,913,453	37,953,247	37,952,596	651	2,884,428	75,778	485,809	42,637,526	21,598,170	19,967,152	61,674	1,569,344	19,965,355	
Aug	154,143,966	27,679,161	10,022,832	1,476,370	16,179,959	42,144,706	39,134,844	39,134,387	457	2,926,886	82,976	412,047	42,289,952	22,280,635	20,011,167	61,674	2,207,794	19,337,465	
Sep	154,381,672	27,567,457	9,381,318	1,734,064	16,452,075	40,083,165	37,204,663	37,204,354	309	2,841,738	36,764	475,723	41,832,985	23,326,111	21,730,534	61,674	1,533,903	21,096,231	
Oct	157,654,238	27,525,912	9,185,385	1,664,459	16,676,068	41,401,923	38,460,434	38,459,835	599	2,904,229	37,260	534,841	42,265,929	21,872,519	20,229,481	61,674	1,581,364	24,053,114	
Nov	162,404,518	28,042,422	9,942,826	1,679,015	16,420,581	39,047,947	36,421,245	36,420,989	256	2,573,902	52,800	531,402	43,157,748	25,800,471	23,729,172	61,674	2,009,625	25,824,528	
Dec	162,714,548	28,654,563	10,425,188	1,430,216	16,799,159	41,999,363	40,432,632	40,427,232	5,400	1,485,511	81,220	532,463	43,016,883	26,565,174	24,093,968	61,674	2,409,532	21,946,102	
2006																			
Jan	163,986,141	28,330,047	9,713,883	1,457,405	17,158,759	45,415,485	43,183,119	43,178,302	4,817	2,229,765	2,601	478,359	43,745,959	26,798,130	24,419,564	61,674	2,316,892	19,218,161	
Feb	164,840,819	28,462,734	10,229,406	1,358,998	16,874,330	47,371,020	44,793,927	44,790,213	3,714	2,575,316	1,777	405,637	43,148,059	25,698,330	23,604,338	61,674	2,032,318	19,755,039	
Mar	165,836,191	28,597,117	11,204,867	1,453,199	15,939,051	50,247,319	47,386,144	47,385,286	858	2,859,225	1,950	372,481	43,700,101	23,182,406	21,300,348	61,674	1,820,384	19,736,767	

Source: Commercial Banks

<sup>1</sup> Effective February 1996, commercial banks accounts reflect the merged operations of GNGB with GAIBANK.

**COMMERCIAL BANKS : LIABILITIES, CAPITAL AND RESERVES<sup>1</sup>**  
(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						
1996	77,768,567	3,567,033	492,402	3,074,631	-	7,571,411	2,623,150	4,542,299	405,962	2,756,848	46,674,437	329,659	-	3,151,050	13,718,129
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															
Mar	126,407,697	5,059,097	1,071,309	3,987,788	-	9,776,494	4,903,705	1,586,912	3,285,877	9,013,658	83,404,359	62,044	-	4,985,161	14,106,884
Jun	129,668,144	5,752,475	803,635	4,948,840	-	9,758,779	4,592,639	1,967,477	3,198,663	9,914,195	84,654,629	61,878	-	5,413,991	14,112,197
Sep	131,832,291	5,445,466	710,025	4,735,441	-	10,357,238	4,644,406	2,177,618	3,535,214	11,103,333	85,326,106	61,674	-	5,323,236	14,215,238
Dec	134,994,721	5,170,319	1,128,289	4,042,030	-	11,988,950	5,070,966	2,403,226	4,514,758	9,853,680	86,841,777	61,674	-	6,411,298	14,667,023
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															
Jan	149,744,508	7,811,838	490,471	7,321,367	-	15,800,409	6,329,966	4,454,125	5,016,318	10,516,676	93,622,744	61,674	-	6,749,535	15,181,632
Feb	150,596,134	7,540,006	673,459	6,866,547	-	15,016,387	6,565,381	3,482,425	4,968,581	10,598,113	95,462,472	61,674	-	6,505,438	15,412,044
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
Apr	154,530,031	9,033,570	831,088	8,202,482	-	14,466,087	6,142,375	2,970,566	5,353,146	12,182,541	97,956,441	61,674	-	5,464,938	15,364,780
May	155,627,768	8,317,117	460,657	7,856,460	-	15,520,672	6,365,068	2,782,318	6,373,286	11,936,742	98,060,034	61,674	-	6,162,895	15,568,634
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
Jul	152,739,652	8,813,409	547,312	8,266,097	-	15,631,087	6,671,829	2,385,368	6,573,890	9,788,664	97,456,643	61,674	-	4,999,047	15,989,128
Aug	154,143,966	8,314,549	586,947	7,727,602	-	15,770,706	6,328,152	2,889,507	6,553,047	10,343,069	98,585,649	61,674	-	4,831,381	16,236,938
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
Oct	157,654,238	8,044,405	629,188	7,415,217	-	15,636,962	6,630,259	2,280,643	6,726,060	9,755,978	99,760,010	61,674	-	8,515,326	15,879,883
Nov	162,404,518	9,162,697	383,553	8,779,144	-	16,221,089	6,524,208	2,951,501	6,745,380	9,716,418	100,614,360	61,674	-	10,554,084	16,074,196
Dec	162,714,548	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	16,102,421
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

Source: Commercial Banks

<sup>1</sup> Effective February 1996, commercial banks accounts reflect the merged operations of GNGB with GAIBANK.

**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	
1996	60077.3	57002.7	7571.4	3029.1	2623.2	109.1	296.8	4542.3	46674.4	5118.7	41555.8	2756.8	93.6	2663.3	3074.6
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	77414.1	74219.0	7786.0	6318.5	3877.9	20.8	2419.8	1467.6	58287.0	12697.0	45590.0	8146.0	933.8	7212.2	3195.1
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															
Mar	106182.3	102194.5	9776.5	8189.6	4903.7	306.8	2979.0	1586.9	83404.4	16442.4	66962.0	9013.7	1164.2	7849.4	3987.8
Jun	109276.4	104327.6	9758.8	7791.3	4592.6	178.2	3020.5	1967.5	84654.6	16943.4	67711.2	9914.2	1282.1	8632.1	4948.8
Sep	111522.1	106786.7	10357.2	8179.6	4644.4	140.3	3394.9	2177.6	85326.1	18231.5	67094.6	11103.3	846.9	10256.4	4735.4
Dec	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															
Jan	127261.2	119939.8	15800.4	11346.3	6330.0	210.3	4806.0	4454.1	93622.7	14657.1	78965.7	10516.7	959.6	9557.1	7321.4
Feb	127943.5	121077.0	15016.4	11534.0	6565.4	177.0	4791.6	3482.4	95462.5	16195.8	79266.7	10598.1	764.3	9833.8	6866.5
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
Apr	132807.6	124605.1	14466.1	11495.5	6142.4	233.8	5119.4	2970.6	97956.4	17025.4	80931.0	12182.5	791.8	11390.8	8202.5
May	133373.9	125517.4	15520.7	12738.4	6365.1	168.2	6205.0	2782.3	98060.0	16808.8	81251.2	11936.7	597.0	11339.7	7856.5
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
Jul	131142.5	122876.4	15631.1	13245.7	6671.8	196.7	6377.2	2385.4	97456.6	15258.3	82198.3	9788.7	1032.8	8755.9	8266.1
Aug	132427.0	124699.4	15770.7	12881.2	6328.2	179.5	6373.6	2889.5	98585.6	16714.9	81870.8	10343.1	1048.9	9294.2	7727.6
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
Oct	132568.2	125153.0	15637.0	13356.3	6630.3	267.0	6459.1	2280.6	99760.0	15403.7	84356.3	9756.0	1068.4	8687.5	7415.2
Nov	135331.0	126551.9	16221.1	13269.6	6524.2	240.8	6504.6	2951.5	100614.4	16495.9	84118.4	9716.4	1088.9	8627.5	8779.1
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	16908.3	87628.7	9238.1	1161.1	8077.0	9351.4

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								
1996	8911.8	7955.3	2472.5	1009.4	962.6	23.8	23.0	1463.0	5131.3	2539.2	2592.1	351.5	22.7	328.8	956.5
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	12635.9	11074.3	1748.3	909.5	875.8	16.9	16.9	838.8	8906.3	5866.7	3039.5	419.8	60.4	359.4	1561.6
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															
Mar	15309.8	13422.9	3183.3	2194.6	1916.2	184.7	93.8	988.7	9413.3	5803.1	3610.2	826.2	343.8	482.4	1886.9
Jun	17253.7	14345.9	3664.6	2249.9	2079.6	102.1	68.3	1414.6	9900.2	6359.2	3541.0	781.1	321.2	459.9	2907.9
Sep	18205.9	15599.9	3586.6	1953.1	1818.4	65.3	69.5	1633.5	11014.0	7339.2	3674.8	999.3	437.1	562.2	2606.0
Dec	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															
Jan	23866.2	19682.0	4994.5	2334.7	2133.3	133.1	68.4	2659.8	13327.2	9203.3	4123.8	1360.3	537.2	823.1	4184.3
Feb	24602.1	20821.1	5177.4	2726.4	2578.3	99.8	48.3	2451.1	14394.9	10219.7	4175.2	1248.8	341.9	906.9	3781.0
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
Apr	26215.2	21181.8	4581.2	2750.5	2508.8	154.7	87.0	1830.7	15230.4	10642.1	4588.3	1370.2	366.0	1004.1	5033.4
May	27044.8	22452.7	4735.0	2815.7	2657.2	90.7	67.8	1919.3	16022.4	11294.9	4727.5	1695.3	171.3	1524.1	4592.1
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
Jul	25137.8	20158.0	4058.5	2616.3	2390.9	119.1	106.3	1442.3	14586.9	10003.5	4583.4	1512.6	100.2	1412.3	4979.8
Aug	26370.5	21858.7	4162.8	2363.1	2184.6	101.7	76.8	1799.7	15666.3	11179.5	4486.8	2029.6	118.8	1910.8	4511.8
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
Oct	24319.2	20217.5	3728.9	2504.2	2242.6	188.6	73.0	1224.8	14956.6	10345.2	4611.4	1532.0	133.5	1398.5	4101.7
Nov	26848.8	21220.8	4417.5	2582.5	2316.7	163.0	102.8	1835.0	15291.1	10711.1	4580.0	1512.2	155.9	1356.2	5628.0
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	10835.0	4646.5	1168.8	115.5	1053.3	6332.4

Source: Commercial Banks

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

Table 2.4

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1996	19493.5	19016.8	1674.5	1004.3	760.3	77.6	166.4	670.1	15443.3	1393.8	14049.5	1899.1	15.2	1883.9	476.7
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	30419.6	29843.6	4001.9	3726.4	1319.6	3.9	2402.9	275.5	18407.4	3484.9	14922.5	7434.2	844.6	6589.6	576.1
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															
Mar	32932.4	31863.5	4179.7	3941.0	1013.6	42.2	2885.3	238.7	20215.2	3138.1	17077.1	7468.6	820.4	6648.2	1068.9
Jun	33803.8	32773.8	4274.7	4033.5	1063.3	18.0	2952.2	241.2	20291.5	3467.0	16824.5	8207.6	958.9	7248.7	1029.9
Sep	33192.2	32171.0	4537.5	4323.6	1131.0	17.5	3175.1	213.9	18740.0	3181.2	15558.8	8893.6	0.8	8892.7	1021.2
Dec	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															
Jan	30690.9	29515.2	7230.0	7046.7	2389.8	21.4	4635.5	183.4	14805.2	1942.6	12862.6	7480.0	0.0	7480.0	1175.7
Feb	30990.6	29820.8	7281.2	7097.8	2435.4	21.4	4641.1	183.3	14854.0	1991.0	12863.0	7685.6	0.0	7685.6	1169.8
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
Apr	32982.0	31957.9	7828.7	7644.9	2618.6	21.4	5005.0	183.8	15548.9	2062.3	13486.7	8580.3	0.0	8580.3	1024.0
May	33555.8	32506.5	8999.9	8839.6	2708.4	21.4	6109.8	160.3	15045.4	2070.0	12975.4	8461.3	0.0	8461.3	1049.2
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
Jul	31272.8	30258.7	9168.9	9008.3	2843.6	21.5	6143.2	160.6	14467.4	2114.1	12353.3	6622.5	504.0	6118.5	1014.1
Aug	31615.2	30585.8	9172.9	9011.8	2821.7	21.5	6168.6	161.2	14691.4	2144.4	12547.1	6721.5	501.6	6219.9	1029.4
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
Oct	31253.2	30248.3	9539.7	9378.4	2974.1	21.5	6382.8	161.3	14366.9	2017.3	12349.6	6341.7	503.7	5838.1	1004.8
Nov	31302.9	30312.3	9611.7	9449.8	3029.8	21.5	6398.5	161.9	14280.3	2082.2	12198.1	6420.3	501.6	5918.7	990.6
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

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								
1996	31672.0	30030.6	3424.5	1015.4	900.3	7.7	107.4	2409.2	26099.8	1185.7	24914.1	506.3	55.6	450.6	1641.4
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	34358.6	33301.1	2035.8	1682.5	1682.5	0.0	-	353.3	30973.3	3345.4	27627.9	292.0	28.8	263.2	1057.5
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															
Mar	57940.2	56908.1	2413.4	2053.9	1973.9	80.0	-	359.5	53775.8	7501.1	46274.7	718.9	0.1	718.8	1032.0
Jun	58219.0	57207.9	1819.5	1507.8	1449.8	58.0	-	311.7	54462.8	7117.2	47345.7	925.6	2.0	923.6	1011.1
Sep	60124.0	59015.8	2233.2	1902.9	1695.1	57.6	150.3	330.2	55572.2	7711.1	47861.0	1210.5	409.0	801.5	1108.2
Dec	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															
Jan	72704.0	70742.7	3575.9	1964.9	1806.9	55.9	102.1	1611.0	65490.4	3511.1	61979.3	1676.3	422.4	1253.9	1961.4
Feb	72350.8	70435.0	2557.8	1709.8	1551.6	55.8	102.3	848.0	66213.5	3985.1	62228.4	1663.7	422.4	1241.3	1915.8
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
Apr	73610.4	71465.3	2056.1	1100.0	1015.0	57.6	27.4	956.1	67177.1	4321.1	62856.0	2232.1	425.8	1806.4	2145.1
May	72773.3	70558.2	1785.8	1083.1	999.5	56.2	27.4	702.7	66992.3	3443.9	63548.4	1780.1	425.8	1354.4	2215.1
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
Jul	74731.8	72459.7	2403.7	1621.2	1437.3	56.1	127.7	782.5	68402.3	3140.7	65261.6	1653.6	428.5	1225.1	2272.2
Aug	74441.3	72254.8	2435.0	1506.3	1321.9	56.3	128.1	928.7	68227.9	3391.1	64836.8	1591.9	428.5	1163.4	2186.5
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
Oct	76995.7	74687.1	2368.3	1473.8	1413.6	56.9	3.3	894.5	70436.5	3041.2	67395.3	1882.3	431.3	1450.9	2308.6
Nov	77179.3	75018.8	2191.9	1237.3	1177.7	56.3	3.3	954.7	71042.9	3702.6	67340.3	1783.9	431.3	1352.6	2160.6
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

Source: Commercial Banks

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

Table 2.6

<b>End Of Period</b>	<b>Up To 3 Months</b>	<b>Exceeding 3 &amp; Up To 6 Months</b>	<b>Exceeding 6 &amp; Up To 9 Months</b>	<b>Up To 12 Months</b>	<b>Exceeding 12 Months</b>	<b>Total</b>
1996	16908.9	1907.6	0.2	253.5	423.4	19493.5
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						
Mar.	16513.8	4734.6	33.4	9650.0	2177.0	33108.8
Jun.	16943.6	4711.5	116.6	10521.5	1693.2	33986.4
Sep.	16088.7	4682.6	280.3	10879.6	1758.9	33690.1
Dec.	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						
Jan.	12804.0	4450.3	14.1	12598.6	823.9	30690.9
Feb.	12924.0	4446.9	5.0	12778.6	836.1	30990.6
Mar.	11903.8	4122.1	5.8	13158.3	910.8	30100.9
Apr.	15092.1	4015.1	11.6	12892.3	970.9	32982.0
May	14602.7	3846.8	11.8	14172.4	922.1	33555.8
Jun.	11251.3	3806.2	326.7	15103.0	904.8	31392.1
Jul.	12300.7	3803.2	617.7	13569.5	981.7	31272.8
Aug.	12331.0	3861.6	71.8	14299.0	1051.7	31615.2
Sep.	12431.4	3865.7	71.2	12238.4	2956.8	31563.4
Oct.	12133.9	3894.8	85.3	12317.2	2822.1	31253.2
Nov.	11945.0	4045.3	85.2	12404.3	2823.1	31302.9
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

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				
1996	32079.9	11089.7	11803.6	-713.9	306.0	31672.0
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						
Jan.	70403.7	20003.3	17760.0	2243.4	57.0	72704.0
Feb.	72704.0	17432.4	17901.7	-469.3	116.0	72350.8
Mar.	72350.8	25518.1	25554.5	-36.4	510.8	72825.2
Apr.	72825.2	26178.1	25613.6	564.5	220.7	73610.4
May	73610.4	22288.6	23211.8	-923.2	86.1	72773.3
Jun.	72773.3	21983.8	21822.1	161.7	155.3	73090.3
Jul.	73090.3	23716.5	22091.2	1625.3	16.3	74731.8
Aug.	74731.8	17195.7	17506.2	-310.5	19.9	74441.3
Sep.	74441.3	22358.2	21199.6	1158.6	407.4	76007.3
Oct.	76007.3	23642.1	22888.3	753.7	234.7	76995.7
Nov.	76995.7	24357.7	24182.2	175.5	8.1	77179.3
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

Source: Commercial Banks



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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
1996	1,043,587
1997	541,088
1998	881,453
1999	1,186,599
2000	1,393,131
2001	1,317,397
2001	
Mar.	112,839
Jun.	107,551
Sep.	106,260
Dec.	107,094
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	
Jan.	132,979
Feb.	129,758
Mar.	152,684
Apr.	149,594
May	147,094
Jun.	164,857
Jul.	161,863
Aug.	182,877
Sep.	183,630
Oct.	180,019
Nov.	176,181
Dec.	167,641
2006	
Jan.	158,740
Feb.	156,299
Mar.	189,629

Table 2.9

Period	Clearings 1)
1996	59,582
1997	65,171
1998	70,059
1999	91,752
2000	107,599
2001	106,865
2001	
Mar.	8,312
Jun.	7,998
Sep.	8,411
Dec.	10,266
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	
Jan.	11,332
Feb.	9,245
Mar.	11,046
Apr.	10,410
May	11,407
Jun.	11,537
Jul.	9,696
Aug.	11,084
Sep.	11,275
Oct.	10,712
Nov.	11,154
Dec.	12,555
2006	
Jan.	11,232
Feb.	9,003
Mar.	11,446

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 <sup>1</sup>								
1996	37161.8	36331.3	284.0	29.5	28.5	1.0	254.5	35864.0	29795.5	6068.5	183.3	33.6	149.7	830.5
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														
Mar	40471.1	38911.8	726.7	7.3	1.6	5.6	719.5	37493.7	29427.5	8066.2	691.4	0.0	691.4	1559.3
Jun	39453.2	37841.9	672.7	9.2	2.9	6.3	663.6	36427.4	28229.7	8197.7	741.8	-	741.8	1611.3
Sep	39590.8	38151.6	680.4	63.4	1.5	61.9	617.0	36743.4	28365.8	8377.6	727.7	-	727.7	1439.2
Dec	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														
Jan	37939.4	36572.7	1371.8	50.8	0.3	50.5	1321.0	34743.8	26327.0	8416.7	457.1	-	457.1	1366.7
Feb	37789.2	36328.2	1427.2	28.2	0.6	27.6	1399.0	34461.8	26043.4	8418.4	439.2	-	439.2	1460.9
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
Apr	39062.9	37695.2	2247.9	5.0	0.7	4.2	2242.9	34849.8	26264.5	8585.3	597.4	-	597.4	1367.7
May	39844.5	38446.1	2305.3	4.2	0.1	4.1	2301.1	35552.7	26772.5	8780.2	588.1	-	588.1	1398.3
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
Jul	41001.7	39525.8	2960.9	76.4	0.7	75.8	2884.4	36079.1	27134.6	8944.6	485.8	-	485.8	1475.9
Aug	40737.1	39260.7	3010.3	83.4	0.5	83.0	2926.9	35838.3	26568.4	9269.9	412.0	-	412.0	1476.4
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
Oct	40906.6	39242.1	2942.1	37.9	0.6	37.3	2904.2	35765.2	26473.5	9291.7	534.8	-	534.8	1664.5
Nov	41414.4	39735.4	2627.0	53.1	0.3	52.8	2573.9	36577.0	26660.2	9916.8	531.4	-	531.4	1679.0
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

Source: Commercial Banks

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

<sup>1</sup> 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 <sup>1</sup>								
1996	23878.1	23061.8	284.0	29.5	28.5	1.0	254.5	22618.5	18580.2	4038.3	159.4	33.6	125.8	816.3
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														
Mar	21766.1	20752.5	587.9	0.6	0.6	-	587.3	19919.0	15845.9	4073.1	245.6	0.0	245.6	1013.5
Jun	21692.0	20620.2	488.0	1.9	1.9	-	486.1	19846.9	15517.5	4329.3	285.3	-	285.3	1071.8
Sep	21253.5	20343.2	490.3	50.7	0.4	50.2	439.6	19561.7	15032.3	4529.4	291.2	-	291.2	910.3
Dec	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														
Jan	19151.1	18123.2	1194.4	50.8	0.3	50.5	1143.6	16789.8	14253.9	2535.9	139.1	-	139.1	1027.8
Feb	19108.5	17983.5	1249.7	28.2	0.6	27.6	1221.6	16577.4	14061.1	2516.3	156.4	-	156.4	1124.9
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
Apr	20038.1	18997.1	2070.5	5.0	0.7	4.2	2065.5	16600.0	13888.4	2711.5	326.7	-	326.7	1041.0
May	20119.0	19036.1	1847.9	4.2	0.1	4.1	1843.7	16868.0	14289.2	2578.8	320.2	-	320.2	1082.9
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
Jul	21137.6	19952.8	2503.9	76.4	0.7	75.8	2427.5	17201.8	14717.7	2484.1	247.0	-	247.0	1184.9
Aug	20862.3	19671.9	2553.4	83.4	0.5	83.0	2470.0	16912.7	14281.7	2630.9	205.8	-	205.8	1190.5
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
Oct	21491.4	20071.1	2485.2	37.9	0.6	37.3	2447.3	17303.9	14591.0	2712.9	282.0	-	282.0	1420.3
Nov	21583.1	20138.0	2170.0	53.1	0.3	52.8	2117.0	17686.1	14965.8	2720.3	281.9	-	281.9	1445.1
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

Source: Commercial Banks

<sup>1</sup> Other Govt. consists of Local Government and NIS.

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

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't								
1996	13283.6	13269.4	-	-	-	-	-	13245.5	11215.3	2030.2	23.9	-	23.9	14.2
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														
Mar	18705.0	18159.2	138.8	6.7	1.0	5.6	132.2	17574.6	13581.6	3993.1	445.8	-	445.8	545.8
Jun	17761.2	17221.7	184.7	7.3	1.0	6.3	177.4	16580.5	12712.2	3868.3	456.5	-	456.5	539.5
Sep	18337.3	17808.4	190.2	12.7	1.1	11.6	177.4	17181.7	13333.5	3848.2	436.5	-	436.5	528.9
Dec	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														
Jan	18,788.3	18,449.5	177.4	-	-	-	177.4	17,954.0	12,073.1	5,880.9	318.0	-	318.0	338.9
Feb	18,680.7	18,344.7	177.4	-	-	-	177.4	17,884.5	11,982.3	5,902.1	282.8	-	282.8	336.0
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
Apr	19,024.7	18,698.1	177.4	-	-	-	177.4	18,249.9	12,376.1	5,873.8	270.7	-	270.7	326.7
May	19,725.5	19,410.1	457.4	-	-	-	457.4	18,684.7	12,483.3	6,201.4	267.9	-	267.9	315.4
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
Jul	19,864.0	19,573.0	456.9	-	-	-	456.9	18,877.3	12,416.8	6,460.5	238.8	-	238.8	291.0
Aug	19,874.7	19,588.8	456.9	-	-	-	456.9	18,925.6	12,286.7	6,639.0	206.3	-	206.3	285.9
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
Oct	19,415.2	19,171.1	456.9	-	-	-	456.9	18,461.3	11,882.5	6,578.9	252.8	-	252.8	244.2
Nov	19,831.3	19,597.4	456.9	-	-	-	456.9	18,890.9	11,694.3	7,196.6	249.5	-	249.5	233.9
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

Source: Commercial Banks

<sup>1</sup> 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.
<b>GENERAL GOVERNMENT</b>	<b>47.9</b>		<b>39.2</b>		<b>1.2</b>	<b>-</b>	<b>9.3</b>	<b>-</b>	<b>63.4</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>568.6</b>	<b>0.0</b>	<b>659.7</b>	<b>0.0</b>	<b>463.7</b>	<b>0.0</b>	<b>723.9</b>	<b>0.0</b>	<b>855.4</b>
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	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>683.0</b>	<b>41704.3</b>	<b>419.6</b>	<b>43621.7</b>	<b>851.6</b>	<b>41052.8</b>	<b>807.5</b>	<b>38308.3</b>	<b>821.7</b>	<b>29696.1</b>
<b><i>Agriculture</i></b>	<b>81.6</b>	<b>8061.4</b>	<b>2.3</b>	<b>8674.8</b>	<b>7.3</b>	<b>8133.5</b>	<b>127.6</b>	<b>6759.5</b>	<b>102.3</b>	<b>3468.8</b>
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
<b><i>Mining &amp; Quarrying</i></b>	<b>208.7</b>	<b>1017.6</b>	<b>229.5</b>	<b>803.1</b>	<b>660.4</b>	<b>702.6</b>	<b>486.9</b>	<b>680.7</b>	<b>320.9</b>	<b>697.5</b>
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
<b><i>Manufacturing</i></b>	<b>199.2</b>	<b>15817.1</b>	<b>182.7</b>	<b>16104.0</b>	<b>179.2</b>	<b>15079.7</b>	<b>190.0</b>	<b>13716.3</b>	<b>384.6</b>	<b>10078.2</b>
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
<b><i>Services</i></b>	<b>193.5</b>	<b>16808.2</b>	<b>5.1</b>	<b>18039.8</b>	<b>4.6</b>	<b>17136.9</b>	<b>3.0</b>	<b>17151.8</b>	<b>14.0</b>	<b>15451.5</b>
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
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>10461.7</b>	<b>0.0</b>	<b>9156.6</b>	<b>0.0</b>	<b>8761.5</b>	<b>0.0</b>	<b>9073.5</b>	<b>0.0</b>	<b>8825.5</b>
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
<b>TOTAL</b>	<b>730.8</b>	<b>53159.5</b>	<b>458.8</b>	<b>53438.0</b>	<b>852.8</b>	<b>50277.9</b>	<b>816.8</b>	<b>48105.7</b>	<b>885.2</b>	<b>39377.0</b>

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.
<b>GENERAL GOVERNMENT</b>	<b>16.2</b>	-	<b>73.0</b>	-	<b>62.2</b>	-	<b>50.2</b>	-
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>792.9</b>	<b>0.0</b>	<b>708.4</b>	<b>0.0</b>	<b>524.8</b>	<b>0.0</b>	<b>490.0</b>
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	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2506.5</b>	<b>28019.6</b>	<b>2201.9</b>	<b>27267.9</b>	<b>2097.2</b>	<b>27772.4</b>	<b>1265.4</b>	<b>26581.5</b>
<b><i>Agriculture</i></b>	<b>75.7</b>	<b>3626.0</b>	<b>0.9</b>	<b>3487.9</b>	<b>0.0</b>	<b>3220.3</b>	<b>0.0</b>	<b>3244.6</b>
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
<b><i>Mining &amp; Quarrying</i></b>	<b>321.3</b>	<b>643.1</b>	<b>140.2</b>	<b>647.8</b>	<b>293.3</b>	<b>668.8</b>	<b>60.3</b>	<b>409.9</b>
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
<b><i>Manufacturing</i></b>	<b>2091.8</b>	<b>9101.3</b>	<b>2050.7</b>	<b>8972.7</b>	<b>1802.4</b>	<b>9712.3</b>	<b>1201.0</b>	<b>8539.8</b>
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
<b><i>Services</i></b>	<b>17.7</b>	<b>14649.3</b>	<b>10.0</b>	<b>14159.5</b>	<b>1.5</b>	<b>14171.0</b>	<b>4.1</b>	<b>14387.2</b>
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
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>7166.9</b>	<b>0.0</b>	<b>7204.9</b>	<b>0.0</b>	<b>7377.5</b>	<b>0.0</b>	<b>8192.5</b>
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
<b>TOTAL</b>	<b>2522.7</b>	<b>35979.3</b>	<b>2274.9</b>	<b>35181.1</b>	<b>2159.4</b>	<b>35674.8</b>	<b>1315.6</b>	<b>35264.0</b>

Source: Commercial Banks

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

Table 2-13(c)

	2005											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>50.8</b>	-	<b>28.2</b>	-	<b>53.3</b>	-	<b>5.0</b>	-	<b>4.2</b>	-	<b>60.4</b>	-
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>457.1</b>	<b>0.0</b>	<b>439.2</b>	<b>0.0</b>	<b>438.9</b>	<b>0.0</b>	<b>597.4</b>	<b>0.0</b>	<b>588.1</b>	<b>0.0</b>	<b>453.8</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	220.4	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	435.0	-	199.3	-	417.2	-	584.3	-	566.4	-	429.3
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	12.0	-	12.9	-	14.3	-	12.8	-	13.5	-	21.3
Trust & Investment Companies	-	10.1	-	6.5	-	7.4	-	0.3	-	8.2	-	3.2
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>1321.0</b>	<b>26324.7</b>	<b>1399.0</b>	<b>26041.1</b>	<b>1673.6</b>	<b>26045.0</b>	<b>2242.9</b>	<b>26264.5</b>	<b>2301.1</b>	<b>26772.5</b>	<b>2366.9</b>	<b>27071.9</b>
<b>Agriculture</b>	<b>28.8</b>	<b>3237.0</b>	<b>5.0</b>	<b>3374.9</b>	<b>258.2</b>	<b>3387.0</b>	<b>272.1</b>	<b>3642.4</b>	<b>380.0</b>	<b>3617.3</b>	<b>398.0</b>	<b>3552.6</b>
Sugarcane	28.8	29.9	5.0	73.6	258.2	71.6	272.1	115.2	380.0	109.0	398.0	111.3
Paddy	0.0	1661.2	0.0	1676.9	0.0	1647.6	0.0	1583.0	0.0	1555.3	0.0	1490.2
Other Farming	0.0	114.8	0.0	115.3	0.0	118.0	0.0	119.8	0.0	119.5	0.0	115.8
Livestock	0.0	354.2	0.0	310.9	0.0	328.3	0.0	408.0	0.0	391.4	0.0	391.6
Forestry	0.0	32.6	0.0	33.1	0.0	34.9	0.0	36.4	0.0	36.2	0.0	73.9
Shrimp & Other Fishing	0.0	1044.3	0.0	1165.2	0.0	1186.7	0.0	1380.0	0.0	1405.9	0.0	1369.9
<b>Mining &amp; Quarrying</b>	<b>100.5</b>	<b>347.7</b>	<b>211.3</b>	<b>336.4</b>	<b>241.2</b>	<b>440.0</b>	<b>241.2</b>	<b>379.3</b>	<b>241.2</b>	<b>478.5</b>	<b>241.2</b>	<b>349.3</b>
Bauxite	100.5	96.8	211.3	97.5	241.2	98.4	241.2	99.2	241.2	111.2	241.2	99.8
Other	0.0	250.9	0.0	238.9	0.0	341.6	0.0	280.1	0.0	367.3	0.0	249.4
<b>Manufacturing</b>	<b>1191.7</b>	<b>8500.8</b>	<b>1182.4</b>	<b>8529.2</b>	<b>1173.1</b>	<b>7969.0</b>	<b>1725.0</b>	<b>8232.5</b>	<b>1665.5</b>	<b>8447.9</b>	<b>1714.8</b>	<b>8543.7</b>
Timber and Sawmilling	0.0	782.3	0.0	770.7	0.0	775.0	0.0	793.3	0.0	788.8	0.0	901.4
Other Constr. and Engin.	0.0	2286.4	0.0	2321.0	0.0	2266.1	0.0	2196.1	0.0	2499.6	0.0	2508.0
Sugar Molasses	0.0	1.4	0.0	2.9	0.0	2.7	551.9	187.4	511.0	162.1	570.2	440.6
Rice Milling	177.4	2386.9	177.4	2336.8	177.4	1918.8	177.4	1949.5	177.4	2028.6	176.9	1873.7
Beverages, Food & Tobacco	0.0	671.3	0.0	691.6	0.0	797.5	0.0	818.8	0.0	753.9	0.0	851.9
Textiles & Clothing	0.0	60.4	0.0	60.1	0.0	59.4	0.0	58.1	0.0	57.0	0.0	55.0
Electricity	1014.2	4.8	1004.9	10.0	995.6	9.8	995.6	9.9	977.0	4.4	967.7	11.2
Other Manufacturing	0.0	2307.3	0.0	2336.1	0.0	2139.7	0.0	2219.2	0.0	2153.6	0.0	1901.9
<b>Services</b>	<b>0.0</b>	<b>14239.3</b>	<b>0.3</b>	<b>13800.6</b>	<b>1.2</b>	<b>14249.0</b>	<b>4.7</b>	<b>14010.4</b>	<b>14.5</b>	<b>14228.7</b>	<b>12.9</b>	<b>14626.3</b>
Drainage & Irrigation	0.0	22.8	0.0	22.7	0.0	38.3	0.0	45.1	0.0	40.2	0.0	25.5
Transportation	0.0	1170.2	0.0	1157.8	0.0	1346.6	0.0	1082.7	0.0	1135.4	0.0	1214.4
Telecommunications	0.0	43.4	0.0	27.3	1.2	19.8	4.7	41.4	14.5	27.5	12.9	31.1
Entertaining & Catering	0.0	1369.6	0.0	1293.1	0.0	1792.2	0.0	1498.6	0.0	1494.2	0.0	1294.9
Distribution	0.0	8921.4	0.3	8678.3	0.0	8494.5	0.0	8836.6	0.0	8987.6	0.0	9565.1
Education	0.0	217.1	0.0	219.9	0.0	203.8	0.0	181.2	0.0	186.0	0.0	188.5
Health	0.0	121.0	0.0	128.5	0.0	147.6	0.0	153.5	0.0	134.0	0.0	123.5
Professional Services	0.0	441.1	0.0	442.9	0.0	423.4	0.0	403.8	0.0	418.3	0.0	415.1
Other Services	0.0	1932.6	0.0	1830.1	0.0	1782.8	0.0	1767.4	0.0	1805.6	0.0	1768.2
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>8416.7</b>	<b>0.0</b>	<b>8418.4</b>	<b>0.0</b>	<b>8432.5</b>	<b>0.0</b>	<b>8585.3</b>	<b>0.0</b>	<b>8780.2</b>	<b>0.0</b>	<b>8732.7</b>
Housing	-	2957.7	-	3081.6	-	3076.6	-	3080.3	-	3122.2	-	2886.4
Motor Cars	-	1974.6	-	2075.9	-	2142.6	-	2110.2	-	2081.1	-	2226.8
Other Durable Goods	-	295.7	-	317.6	-	321.5	-	325.2	-	312.5	-	358.2
Education	-	152.3	-	152.0	-	154.6	-	155.3	-	155.3	-	174.3
Travel	-	33.2	-	33.1	-	32.1	-	30.8	-	32.8	-	40.4
Other Purposes	-	3003.2	-	2758.3	-	2705.0	-	2883.5	-	3076.3	-	3046.5
<b>TOTAL</b>	<b>1371.8</b>	<b>35198.6</b>	<b>1427.2</b>	<b>34898.7</b>	<b>1727.0</b>	<b>34916.3</b>	<b>2247.9</b>	<b>35447.3</b>	<b>2305.3</b>	<b>36140.8</b>	<b>2427.3</b>	<b>36258.3</b>

Source: Commercial Banks

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

Table 2-13(d)

	2005											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>76.4</b>	-	<b>83.4</b>	-	<b>37.1</b>	-	<b>37.9</b>	-	<b>53.1</b>	-	<b>86.6</b>	-
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>485.8</b>	<b>0.0</b>	<b>412.0</b>	<b>0.0</b>	<b>475.7</b>	<b>0.0</b>	<b>534.8</b>	<b>0.0</b>	<b>531.4</b>	<b>0.0</b>	<b>532.5</b>
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	-	0.2
Insurance Companies	-	463.6	-	387.8	-	458.7	-	525.1	-	510.3	-	514.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	16.3	-	14.6	-	9.6	-	7.0	-	14.0	-	17.9
Trust & Investment Companies	-	5.9	-	9.7	-	7.4	-	2.8	-	7.1	-	0.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2884.4</b>	<b>27134.6</b>	<b>2926.9</b>	<b>26568.4</b>	<b>2841.7</b>	<b>26586.4</b>	<b>2904.2</b>	<b>26473.5</b>	<b>2573.9</b>	<b>26660.2</b>	<b>1485.5</b>	<b>26499.3</b>
<b>Agriculture</b>	<b>722.7</b>	<b>3580.7</b>	<b>770.1</b>	<b>3589.3</b>	<b>694.0</b>	<b>3555.3</b>	<b>750.8</b>	<b>3537.7</b>	<b>379.7</b>	<b>3615.0</b>	<b>146.2</b>	<b>3637.7</b>
Sugarcane	722.7	104.1	770.1	108.6	694.0	99.4	750.8	101.9	379.7	86.3	146.2	75.5
Paddy	0.0	1478.3	0.0	1494.4	0.0	1453.0	0.0	1408.5	0.0	1383.9	0.0	1411.0
Other Farming	0.0	109.4	0.0	108.5	0.0	111.8	0.0	116.2	0.0	132.7	0.0	111.5
Livestock	0.0	405.8	0.0	451.2	0.0	441.0	0.0	442.3	0.0	444.5	0.0	422.9
Forestry	0.0	63.4	0.0	71.3	0.0	71.8	0.0	69.9	0.0	81.5	0.0	76.3
Shrimp & Other Fishing	0.0	1419.7	0.0	1355.4	0.0	1378.4	0.0	1399.0	0.0	1486.1	0.0	1540.5
<b>Mining &amp; Quarrying</b>	<b>241.2</b>	<b>427.2</b>	<b>241.2</b>	<b>402.6</b>	<b>241.2</b>	<b>357.3</b>	<b>241.2</b>	<b>412.7</b>	<b>301.5</b>	<b>343.2</b>	<b>241.2</b>	<b>346.0</b>
Bauxite	241.2	99.7	241.2	100.5	241.2	99.3	241.2	99.2	301.5	99.0	241.2	99.9
Other	0.0	327.5	0.0	302.0	0.0	258.0	0.0	313.5	0.0	244.2	0.0	246.2
<b>Manufacturing</b>	<b>1907.7</b>	<b>8561.0</b>	<b>1912.4</b>	<b>8095.2</b>	<b>1905.4</b>	<b>8112.0</b>	<b>1910.8</b>	<b>8360.1</b>	<b>1891.3</b>	<b>8297.6</b>	<b>1098.1</b>	<b>8150.0</b>
Timber and Sawmilling	0.0	869.8	0.0	845.4	0.0	888.6	0.0	906.8	0.0	918.1	0.0	975.5
Other Constr. and Engin.	0.0	2562.6	0.0	2177.2	0.0	2185.9	0.0	2376.1	0.0	2511.4	0.0	2366.6
Sugar Molasses	763.0	418.8	786.4	419.8	788.7	415.5	803.3	391.7	793.2	97.4	0.0	87.9
Rice Milling	176.9	1764.2	176.9	1741.1	176.9	1771.6	176.9	1830.5	176.9	1777.5	176.9	1745.0
Beverages, Food & Tobacco	0.0	931.9	0.0	857.7	0.0	898.8	0.0	934.6	0.0	1068.6	0.0	895.4
Textiles & Clothing	0.0	54.4	0.0	51.4	0.0	52.5	0.0	53.2	0.0	48.5	0.0	49.8
Electricity	967.7	11.0	949.1	11.1	939.8	10.9	930.5	10.8	921.2	10.8	921.2	3.5
Other Manufacturing	0.0	1948.3	0.0	1991.4	0.0	1888.2	0.0	1856.3	0.0	1865.4	0.0	2026.4
<b>Services</b>	<b>12.8</b>	<b>14565.7</b>	<b>3.1</b>	<b>14481.4</b>	<b>1.1</b>	<b>14561.7</b>	<b>1.4</b>	<b>14163.0</b>	<b>1.4</b>	<b>14404.4</b>	<b>0.0</b>	<b>14365.5</b>
Drainage & Irrigation	0.0	24.8	0.0	24.9	0.0	33.2	0.0	28.5	0.0	38.0	0.0	38.3
Transportation	0.0	1152.6	0.0	1121.8	0.0	1203.8	0.0	1070.5	0.0	1227.3	0.0	1054.6
Telecommunications	12.8	30.8	3.1	25.6	1.1	17.7	1.4	19.9	0.0	22.4	0.0	23.7
Entertaining & Catering	0.0	1332.4	0.0	1382.3	0.0	1447.7	0.0	1364.8	0.0	1450.5	0.0	1400.1
Distribution	0.0	9476.5	0.0	9306.5	0.0	9054.1	0.0	8991.2	0.0	8894.2	0.0	9072.9
Education	0.0	168.0	0.0	174.8	0.0	167.6	0.0	156.5	0.0	140.3	0.0	142.1
Health	0.0	129.4	0.0	135.8	0.0	156.2	0.0	169.6	0.0	154.7	0.0	171.2
Professional Services	0.0	414.5	0.0	391.6	0.0	408.5	0.0	404.1	0.0	397.1	0.0	436.5
Other Services	0.0	1836.8	0.0	1918.2	0.0	2073.1	0.0	1957.9	1.4	2080.1	0.0	2026.0
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>8944.6</b>	<b>0.0</b>	<b>9269.9</b>	<b>0.0</b>	<b>9065.0</b>	<b>0.0</b>	<b>9291.7</b>	<b>0.0</b>	<b>9916.8</b>	<b>0.0</b>	<b>10303.0</b>
Housing	-	2943.9	-	3223.1	-	3190.3	-	2987.7	-	3210.5	-	3008.5
Motor Cars	-	2384.0	-	2456.9	-	2554.6	-	2601.0	-	2652.1	-	2721.9
Other Durable Goods	-	346.3	-	342.5	-	385.8	-	385.1	-	450.1	-	532.1
Education	-	170.3	-	184.9	-	205.6	-	212.7	-	215.5	-	217.4
Travel	-	46.0	-	48.0	-	53.5	-	54.3	-	54.1	-	55.3
Other Purposes	-	3053.9	-	3014.5	-	2675.2	-	3050.9	-	3334.5	-	3767.8
<b>TOTAL</b>	<b>2960.8</b>	<b>36564.9</b>	<b>3010.3</b>	<b>36250.4</b>	<b>2878.8</b>	<b>36127.1</b>	<b>2942.1</b>	<b>36300.1</b>	<b>2627.0</b>	<b>37108.4</b>	<b>1572.1</b>	<b>37334.8</b>

Source: Commercial Banks



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

Table 2-13(e)

	2006					
	Jan.		Feb.		Mar.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	7.4	-	5.5	-	2.8	-
<b>FINANCIAL INSTITUTIONS</b>	0.0	478.4	0.0	405.6	0.0	372.5
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0
Insurance Companies	-	463.6	-	391.7	-	359.6
Building Societies	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	13.7	-	13.1	-	12.9
Trust & Investment Companies	-	1.1	-	0.8	-	0.0
Pension Funds	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	2229.8	27233.1	2575.3	26666.6	2859.2	27583.8
<b>Agriculture</b>	239.3	3723.3	281.8	3606.7	415.1	3675.9
Sugarcane	239.3	72.1	281.8	71.8	415.1	73.7
Paddy	0.0	1509.3	0.0	1369.2	0.0	1441.4
Other Farming	0.0	114.9	0.0	114.1	0.0	113.7
Livestock	0.0	439.8	0.0	499.4	0.0	521.1
Forestry	0.0	72.9	0.0	82.6	0.0	85.1
Shrimp & Other Fishing	0.0	1514.3	0.0	1469.7	0.0	1441.0
<b>Mining &amp; Quarrying</b>	241.5	483.6	241.2	421.7	241.2	640.6
Bauxite	241.2	99.7	241.2	80.4	241.2	181.1
Other	0.3	383.9	0.0	341.3	0.0	459.4
<b>Manufacturing</b>	1748.5	8956.9	2047.5	8423.5	2202.9	8618.0
Timber and Sawmilling	0.0	950.2	0.0	931.2	0.0	972.3
Other Constr. and Engin.	0.0	2636.7	0.0	2256.0	0.0	2500.2
Sugar Molasses	669.0	164.9	977.3	133.8	1142.0	352.2
Rice Milling	176.9	1692.5	176.9	1688.8	176.9	1708.4
Beverages, Food & Tobacco	0.0	1037.6	0.0	986.0	0.0	915.6
Textiles & Clothing	0.0	48.3	0.0	48.2	0.0	46.6
Electricity	902.6	3.4	893.3	3.2	884.0	3.1
Other Manufacturing	0.0	2423.3	0.0	2376.3	0.0	2119.6
<b>Services</b>	0.4	14069.2	4.8	14214.7	0.0	14649.3
Drainage & Irrigation	0.0	38.0	0.0	37.9	0.0	37.9
Transportation	0.0	1253.2	0.0	1170.6	0.0	1171.7
Telecommunications	0.0	25.0	0.0	38.3	0.0	26.1
Entertaining & Catering	0.0	1367.9	0.0	1341.9	0.0	1523.1
Distribution	0.0	8592.8	0.0	8836.1	0.0	8946.0
Education	0.0	142.5	0.0	136.5	0.0	122.1
Health	0.0	156.3	0.0	148.9	0.0	162.0
Professional Services	0.0	390.7	0.0	387.0	0.0	410.9
Other Services	0.4	2102.7	4.8	2117.5	0.0	2249.5
<b>HOUSEHOLDS</b>	0.0	10283.8	0.0	10358.7	0.0	10197.9
Housing	-	3024.6	-	2825.7	-	2849.4
Motor Cars	-	2746.8	-	2690.2	-	2748.0
Other Durable Goods	-	514.8	-	530.6	-	508.3
Education	-	215.0	-	211.2	-	211.0
Travel	-	47.9	-	45.3	-	42.9
Other Purposes	-	3734.6	-	4055.8	-	3838.4
<b>TOTAL</b>	2237.2	37995.2	2580.8	37431.0	2862.0	38154.2

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	2) Treasury Bills	1) Req. Liquid Assets	Surplus (+) Deficit (-)
1996	17221.5	1425.3	261.2	675.5	754.8	2348.1	11756.5	13193.0	4028.4
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									
Mar.	30586.5	1232.7	1645.2	1020.9	795.8	3540.9	22351.0	19102.7	11483.8
Jun.	30664.7	1101.6	3176.6	1500.8	984.5	3684.0	20217.3	19199.6	11465.1
Sep.	31633.3	1130.3	3865.9	1609.9	892.2	3446.3	20688.8	19310.4	12322.9
Dec.	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	50850.7								
Jan.	51775.7	2407.4	6977.9	1191.1	1051.9	6567.2	33580.1	27127.5	24609.2
Feb.	52794.8	2089.6	5670.7	1364.0	875.5	7099.7	35695.4	27346.7	25410.1
Mar.	51888.1	2252.2	4985.6	1206.2	881.6	6549.7	36012.9	27797.8	24052.3
Apr.	52092.5	1976.2	3798.3	2049.4	1279.9	8465.5	34523.1	28105.2	23931.0
May	52516.5	2065.5	5469.1	2761.7	1278.2	8507.1	32434.9	28297.1	24174.5
Jun.	49861.0	2208.1	3042.8	2644.0	488.0	8114.8	33363.4	28180.8	21634.5
Jul.	48192.5	1911.3	4192.8	3195.7	1071.9	6884.7	30936.1	27892.0	20247.9
Aug.	49618.9	2842.4	4003.2	2531.0	641.5	7491.8	32109.0	28220.9	21398.0
Sep.	48532.5	1968.2	5750.0	2186.2	1254.0	7195.2	30178.9	27997.9	20534.6
Oct.	47509.5	2014.0	3954.0	2359.5	922.6	6825.8	31433.6	28125.6	19383.9
Nov.	48984.6	2361.5	6605.2	2960.3	680.4	6982.6	29394.7	28538.6	20446.0
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

Source: Commercial Banks

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

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

**COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS**

(G\$ Million)

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)		
<b>2004</b>	<b>Apr.</b>	02nd	14120.9	17794.8	3674.0	<b>Apr.</b>	1st	15753.2	21490.6	5737.3	
		09th	14097.3	17543.4	3446.1		8th	15743.0	20168.2	4425.2	
		16th	14075.3	17728.9	3653.5		15th	15795.0	18327.4	2532.4	
		23rd	14103.3	19428.6	5325.3		22nd	15758.3	20311.4	4553.1	
		30th	14241.0	17032.6	2791.6		29th	15999.1	19797.4	3798.3	
	<b>May</b>	07th	14062.4	16176.3	2113.9	<b>May</b>	06th	16037.3	19125.7	3088.5	
		14th	14001.1	16736.4	2735.3		13th	15957.0	18503.5	2546.5	
		21st	13966.5	18399.0	4432.5		20th	15895.6	19548.6	3653.0	
		28th	14235.5	19258.3	5022.8		27th	16063.6	21532.7	5469.1	
	<b>Jun.</b>	04th	14234.4	19466.3	5231.9	<b>Jun.</b>	03rd	16113.2	21295.8	5182.5	
		11th	14238.3	16337.2	2098.9		10th	16064.8	19339.9	3275.2	
		18th	14152.1	14896.3	744.1		17th	16027.3	19072.0	3044.7	
25th		14057.0	15826.1	1769.2	24th		16001.9	19044.7	3042.8		
<b>Jul.</b>	02nd	14100.7	16110.1	2009.4	<b>Jul.</b>	01st	15950.9	18554.8	2603.8		
	09th	14196.3	16186.6	1990.3		08th	15869.0	18267.7	2398.7		
	16th	14062.2	16381.1	2318.9		15th	15740.0	20020.7	4280.7		
	23rd	14120.9	16516.6	2395.6		22th	15735.2	19896.7	4161.5		
	30th	14098.8	16351.7	2252.9		29th	15826.5	20019.4	4192.8		
<b>Aug.</b>	06th	14103.0	17743.9	3640.9	<b>Aug.</b>	05th	15845.4	20790.6	4945.2		
	13th	14108.0	17657.8	3549.8		12th	15893.1	21354.2	5461.1		
	20th	14115.4	17735.1	3619.8		19th	15927.3	20525.1	4597.8		
	27th	14173.3	17808.6	3635.3		26th	15990.6	19993.8	4003.2		
<b>Sep.</b>	03rd	14163.5	18442.6	4279.1	<b>Sep.</b>	02nd	15919.0	21332.5	5413.5		
	10th	14227.2	17716.2	3488.9		09th	15913.3	20968.4	5055.1		
	17th	14184.8	16788.5	2603.7		16th	15938.7	19996.5	4057.8		
	24th	14152.9	17193.8	3040.9		23th	15722.7	21385.2	5662.5		
<b>Oct.</b>	01st	14166.7	17897.9	3731.2	<b>Oct.</b>	30th	15907.9	21658.0	5750.1		
	08th	14325.2	18170.5	3845.3		07th	15952.7	21490.6	5537.9		
	15th	14412.4	17316.2	2903.8		14th	16031.0	19792.5	3761.5		
	22nd	14357.4	18204.4	3846.9		21st	16013.2	19638.9	3625.7		
	29th	14197.1	18065.4	3868.4		28th	15996.6	19950.7	3954.1		
<b>Nov.</b>	05th	14482.9	17926.2	3443.3	<b>Nov.</b>	04th	15992.3	20219.2	4226.9		
	12th	14526.8	18655.5	4128.7		11th	16108.4	21121.6	5013.2		
	19th	14638.8	19079.0	4440.2		18th	16130.2	22844.2	6714.0		
	26th	14861.0	20159.8	5298.8		25th	16194.7	22799.9	6605.2		
	29th	14197.1	18065.4	3868.4							
<b>Dec.</b>	03rd	14917.5	19356.8	4439.4	<b>Dec.</b>	02nd	16269.5	22127.8	5858.3		
	10th	14987.9	18993.4	4005.6		09th	16372.8	24321.4	7948.6		
	17th	15085.9	18537.7	3451.8		16th	16686.6	22986.0	6299.4		
	24th	14968.0	20208.2	5240.2		23rd	16692.2	23818.3	7126.1		
	31st	15038.5	21994.7	6956.2		30th	16909.3	25109.2	8199.9		
<b>2005</b>	<b>Jan.</b>	07th	15244.1	23597.0	8352.9	<b>2006</b>	<b>Jan.</b>	06th	16956.6	25654.1	8697.5
		14th	15384.9	21284.3	5899.3			13th	17114.8	24688.0	7573.2
		21st	15418.9	21970.4	6551.5			20th	17210.9	24335.7	7124.8
		28th	15422.9	22400.7	6977.9			27th	17240.3	23963.8	6723.5
<b>Feb.</b>	04th	15430.3	21884.1	6453.7	<b>Feb.</b>	03rd	17136.5	24645.6	7509.1		
	11th	15496.8	22265.3	6768.5		10th	17139.7	26206.1	9066.4		
	18th	15543.6	21549.9	6006.2		17th	17225.5	24247.0	7021.5		
	25th	15537.8	21208.5	5670.7		24th	17229.1	23313.8	6084.7		
<b>Mar.</b>	04th	15566.9	22214.9	6648.0	<b>Mar.</b>	03rd	17227.5	23955.4	6727.9		
	11th	15660.6	20742.4	5081.8		10th	17269.9	23431.8	6161.9		
	18th	15634.7	20634.4	4999.8		17th	17345.5	21472.8	4127.3		
	25th	15713.9	20699.5	4985.6		24th	17325.7	21320.8	3995.1		
					31st	17350.7	21535.7	4185.0			

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	
1996 <sup>1</sup>	-26173.0	-26356.3	183.3	14487.7	-19247.6	-13994.2	-4287.8	-965.5	-2573.6	36308.9	57580.3	16037.2	9959.3	6077.9	41543.1	-69265.6
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																
Mar	32796.7	23379.3	9417.3	24432.5	-15712.4	-9741.8	-867.4	-5103.1	-8322.3	48467.2	98182.2	24191.2	14169.3	10021.9	73991.0	-40953.1
Jun	33150.5	23393.0	9757.4	23823.2	-14973.5	-8067.6	-1303.9	-5602.1	-9172.4	47969.2	99662.2	24907.8	14277.7	10630.1	74754.4	-42688.5
Sep	32638.6	21656.7	10981.9	26279.0	-10771.4	-4095.1	-1560.6	-5115.7	-10375.6	47426.0	100269.0	25956.9	14386.9	11569.9	74312.1	-41351.3
Dec	38080.0	25011.4	13068.6	25198.9	-13316.6	-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	37388.2	-973.9	9520.6	-2583.2	-7911.3	-10023.9	48386.0	114494.6	34606.3	19545.6	15060.7	79888.2	-43104.9
2005																
Jan	34479.1	20368.8	14110.3	36526.2	-1589.4	9733.1	-3133.1	-8189.4	-10059.6	48175.1	113534.3	33238.7	18296.3	14942.4	80295.6	-42529.1
Feb	38715.8	23946.9	14768.8	38723.4	850.6	10518.5	-2083.4	-7584.4	-10158.9	48031.7	114954.6	33887.0	17970.6	15916.4	81067.5	-37515.4
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
Apr	36464.6	19467.1	16997.5	37960.2	438.2	12258.5	-727.6	-11092.6	-11585.1	49107.0	117986.3	35260.2	18506.6	16753.7	82726.0	-43561.5
May	38751.7	20262.9	18488.9	35423.5	-3110.9	9442.0	-481.2	-12071.7	-11348.6	49883.0	117147.9	35110.2	17885.9	17224.4	82037.7	-42972.7
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
Jul	37757.3	19521.4	18235.9	37467.0	-4312.0	6892.8	499.1	-11703.8	-9302.9	51081.8	116569.7	33699.9	18157.1	15542.9	82869.7	-41345.4
Aug	40095.4	20790.6	19304.8	35929.5	-5002.5	7316.9	37.4	-12356.8	-9931.0	50863.0	117145.6	34226.3	17589.0	16637.3	82919.3	-41120.7
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
Oct	38786.0	19396.5	19389.5	39432.1	-2977.4	7536.7	623.6	-11137.7	-9221.1	51630.7	119865.7	35062.3	18622.6	16439.7	84803.4	-41647.6
Nov	38741.1	19986.9	18754.2	41524.5	-1541.3	9883.2	-377.6	-11046.9	-9185.0	52250.9	120261.5	34938.2	18507.2	16431.0	85323.2	-39995.9
Dec	42234.9	24244.0	17990.9	39727.4	-3323.7	12521.3	-1875.9	-13969.0	-9377.5	52428.6	124011.5	37839.0	21526.7	16312.3	86172.5	-42049.1
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	-39226.9
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

Source: Bank of Guyana and Commercial Banks.

<sup>1</sup> Net foreign assets reflect Naples terms debt stock reduction in December 1996.

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

Table 4.1

	2003	2004				2005												2006		
	Dec.	Mar.	Jun.	Sep.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
<b>BANK OF GUYANA</b>																				
Bank Rate	5.50	5.50	5.50	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.25	6.25	6.25
Treasury Bill Discount Rate																				
91 Days	3.40	3.47	3.52	3.80	3.79	3.83	3.84	3.84	3.80	3.80	3.80	3.80	3.76	3.76	3.76	3.76	3.74	3.88	3.88	3.85
182 Days	3.37	3.98	3.97	3.99	3.96	4.00	3.97	3.97	3.97	3.96	3.95	3.95	3.95	3.90	3.90	3.90	3.84	4.11	4.11	4.11
364 Days	4.01	3.88	4.13	4.44	4.13	4.08	4.17	4.17	4.10	4.15	4.19	4.19	4.03	3.97	3.96	3.97	4.21	4.07	4.21	4.30
<b>COMMERCIAL BANKS</b>																				
Small Savings Rate	3.46	3.46	3.42	3.42	3.42	3.34	3.38	3.38	3.30	3.33	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38
Prime Lending Rate (weighted average 2)	15.71	15.50	15.25	15.68	15.65	15.17	15.10	15.15	14.91	14.97	14.91	15.17	15.05	15.16	15.09	15.23	15.24	14.63	15.41	15.30
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
Comm. Banks' Lending Rate (weighted average )	15.65	15.45	15.19	14.61	14.31	14.27	14.19	14.21	13.98	13.93	13.80	13.68	13.55	13.53	13.41	13.44	13.50	13.34	13.32	13.20
<b>HAND-IN-HAND TRUST CORP. INC. 4)</b>																				
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
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
Average Deposit Rates	3.79	3.75	3.75	3.75	3.75	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
<b>NEW BUILDING SOCIETY</b>																				
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
Mortgage Rates	9.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	7.50	7.50
Five dollar shares	4.75	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	3.80	3.80
Save and prosper shares	6.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	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**  
(Per Cent 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.
1996	17.21	7.73	8.96	9.93	12.75	9.50
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						
Jan.	14.54	3.46	2.77	3.10	3.50	3.58
Feb.	14.54	3.46	2.81	3.15	3.50	3.58
Mar.	14.54	3.46	2.81	3.15	3.50	3.58
Apr.	14.54	3.42	2.81	3.15	3.50	3.58
May	14.54	3.42	2.79	3.10	3.50	3.54
Jun.	14.54	3.42	2.71	3.10	3.50	3.42
Jul.	14.54	3.42	2.55	2.90	3.38	3.21
Aug.	14.54	3.42	2.59	2.95	3.50	3.29
Sep.	14.54	3.42	2.59	2.95	3.50	3.29
Oct.	14.54	3.42	2.59	2.85	3.50	3.25
Nov.	14.54	3.42	2.59	2.85	3.50	3.25
Dec.	14.54	3.42	2.59	2.85	3.50	3.38
2005						
Jan.	14.54	3.34	2.59	2.90	3.25	3.25
Feb.	14.54	3.38	2.59	2.90	3.25	3.25
Mar.	14.54	3.38	2.59	2.90	3.38	3.21
Apr.	14.54	3.30	2.59	2.90	3.38	3.21
May	14.54	3.33	2.59	2.90	3.38	3.25
Jun.	14.54	3.38	2.59	2.90	3.38	3.25
Jul.	14.54	3.38	2.59	2.90	3.38	3.25
Aug.	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
Oct.	14.54	3.38	2.59	2.90	3.38	3.25
Nov.	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

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	
1996	9.94	12.00	11.58	13.00	5.61	12.50	28.83	5.00	5.00	6.08	6.00	...	
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													
Mar.	5.88	8.25	5.70	13.00	1.16	7.50	14.30	1.81	1.25	3.97	...	4.25	
Jun.	5.49	7.75	4.67	7.75	2.81	7.50	13.81	1.71	1.25	3.98	...	4.25	
Sep.	3.93	6.25	4.18	7.25	2.51	7.50	16.69	1.63	1.25	3.79	...	4.25	
Dec.	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													
Jan.	3.83	6.00	4.70	7.00	2.85	7.50	14.40	2.35	3.25	4.66	...	3.00	
Feb.	3.84	6.00	4.71	7.00	2.88	7.50	13.95	2.59	3.49	4.69	...	3.00	
Mar.	3.84	6.00	...	...	3.28	7.50	13.46	2.76	3.58	4.77	...	3.00	
Apr.	3.80	6.00	...	...	4.48	7.50	13.43	2.78	3.75	4.70	...	3.00	
May	3.80	6.00	...	...	4.61	7.50	13.43	2.87	3.98	4.66	...	3.00	
Jun.	3.80	6.00	...	...	4.75	7.50	12.88	3.00	4.01	4.62	...	3.00	
Jul.	3.80	6.00	...	...	4.71	10.00	13.03	3.21	4.25	4.46	...	3.00	
Aug	3.76	6.00	...	...	4.88	10.00	13.03	3.46	4.44	4.41	...	3.00	
Sep.	3.76	6.00	...	...	5.28	10.00	13.15	3.46	4.59	4.40	...	3.00	
Oct.	3.76	6.00	...	...	...	...	13.16	3.74	4.75	4.40	...	3.00	
Nov.	3.76	6.00	...	...	...	...	...	3.91	5.00	...	...	3.00	
Dec.	3.74	6.00	...	...	...	...	...	...	...	...	...	...	
2006													
Jan.	3.88	6.25	...	...	...	...	...	...	...	...	...	...	
Feb.	3.88	6.25	...	...	...	...	...	...	...	...	...	...	
Mar.	3.85	6.25	...	...	...	...	...	...	...	...	...	...	

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 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						
1996	184.8	153.3	4,338.5	4,333.4	4.9	0.2	2,658.1	2,653.8	4.3	404.5	7,739.2	6,700.0	6,439.7	260.3	1,039.2
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															
Jan	764.6	1,874.5	10,121.0	10,121.0	-	-	12,473.1	12,473.1	-	999.8	26,232.9	22,992.3	22,439.2	553.1	3,240.6
Feb	763.9	1,768.4	10,453.2	10,453.2	-	-	12,570.8	12,570.8	-	959.0	26,515.4	23,243.5	22,678.7	564.8	3,271.9
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
Apr	834.0	2,196.7	10,259.3	10,259.3	-	-	12,788.1	12,788.1	-	956.4	27,034.5	23,634.8	23,076.8	558.0	3,399.7
May	836.7	1,859.6	10,702.8	10,702.8	-	-	12,978.4	12,978.4	-	1,005.3	27,382.7	23,890.6	23,327.4	563.2	3,492.2
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	4,469.9
Jul	851.8	1,692.0	11,207.5	11,207.5	-	-	13,192.4	13,192.4	-	1,064.8	28,008.6	23,501.1	22,915.0	586.1	4,507.4
Aug	851.8	2,423.4	10,508.5	10,508.5	-	-	13,310.2	13,310.2	-	1,039.6	28,133.5	23,762.0	23,172.4	589.6	4,371.6
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	4,470.7
Oct	851.8	1,467.1	11,504.7	11,504.7	-	-	13,582.1	13,582.1	-	1,100.9	28,506.6	23,978.4	23,395.5	582.8	4,528.3
Nov	890.2	1,368.6	11,568.7	11,568.7	-	-	13,780.7	13,780.7	-	1,107.6	28,715.9	24,091.4	23,500.4	591.0	4,624.5
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	4,765.4
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	23,965.1	23,965.1	-	5,398.8
Feb	872.9	1,409.5	12,024.6	12,024.6	-	-	14,123.3	14,123.3	-	1,096.1	29,526.4	24,048.9	24,048.9	-	5,477.5
Mar	903.5	1,426.2	12,087.4	12,087.4	-	-	14,272.6	14,272.6	-	1,075.5	29,765.1	24,187.5	24,187.5	-	5,577.7

Source: New Building Society

Note: Foreign Liabilities are included in Other liabilities as of June 2005.



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

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other <sup>1</sup>
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
1996	5,221,388	-	356,675	48,460	308,215	40	-	40	4,789,871	1,727,492	831,059	2,231,320	74,802
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													
Mar	6,438,634	134,034	461,250	26,188	435,062	-	-	-	5,402,934	3,304,394	1,405,796	692,744	440,416
Jun	6,555,390	123,957	492,562	33,333	459,229	39	39	-	5,565,124	2,474,674	2,291,233	799,217	373,708
Sep	6,733,582	95,484	668,882	25,799	643,083	-	-	-	5,451,004	3,211,128	1,429,261	810,615	518,212
Dec	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	8,908,957	2,263,665	1,176,803	4,504	1,172,299	1,409,702	9,606	1,400,096	3,063,805	1,379,122	1,465,705	218,978	994,982
2006													
Mar	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: Trust Companies

\* Includes finance companies prior to December 1998.

<sup>1</sup> Other includes claims on non-residents prior to December 1998.

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

Table 5.2(b)

Period Ended	Total Liabilities	Foreign Sector	Deposits						Other Private Sector			Other <sup>1</sup>
			Total Deposits	Private Sector				Public Sector	Total	Capital & Reserves	Loans Rec.	
				Total	Business Firms	Indiv. Cust.	Other Cust.					
1995	4,431,353	-	1,913,303	1,913,303	13,782	1,339,844	559,677	-	2,030,284	68,547	1,773,712	487,766
1996	5,221,388	-	1,963,144	1,963,144	22,850	1,727,214	213,080	-	2,888,841	795,722	1,825,866	369,403
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												
Mar	6,438,634	101,977	3,736,324	3,736,324	9,256	3,665,310	61,758	-	2,418,030	1,673,105	744,925	182,303
Jun	6,555,390	99,066	3,845,883	3,845,883	9,222	3,785,225	51,436	-	2,482,982	1,721,732	761,250	127,459
Sep	6,733,582	96,167	3,918,028	3,918,028	9,266	3,846,682	62,080	-	2,536,945	1,756,149	780,796	182,442
Dec	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	8,908,957	111,925	6,398,833	3,661,333	9,663	3,587,452	64,218	2,737,500	1,937,360	1,411,301	526,059	460,839
2006												
Mar	-	-	-	-	-	-	-	-	-	-	-	-

Source: Trust Companies

\* Includes finance companies prior to December 1998.

<sup>1</sup> Other includes claims on non-residents prior to December 1998.

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

Table 5.2(c)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other <sup>1</sup>
			Total	Cash	Deposits	Total	Gov't T/Bills	Local Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
1996	5,221,388	-	356,675	48,460	308,215	40	-	40	4,789,871	1,727,492	831,059	2,231,320	74,802
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													
Mar	6,041,212	598,282	334,540	15,058	319,482	-	-	-	4,811,245	3,919	348,210	4,459,116	297,146
Jun	6,093,855	662,429	280,212	24,339	255,872	-	-	-	4,774,606	4,170	311,319	4,459,117	376,609
Sep	6,126,558	765,646	296,233	16,925	279,308	-	-	-	4,729,954	5,632	265,205	4,459,117	334,726
Dec	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	10,796	167,985	4,946,537	740,357
Jun	7,018,501	900,817	179,035	10,220	168,815	-	-	-	5,131,066	16,186	168,343	4,946,537	807,583
Sep	7,117,747	919,583	189,862	27,778	162,085	-	-	-	5,125,382	18,274	158,324	4,948,784	882,919
Dec	7,126,631	929,320	223,653	50,183	173,470	-	-	-	5,124,669	20,202	279,683	4,824,784	848,988
2006													
Mar	7,272,336	855,050	197,436	25,835	171,602	-	-	-	5,046,277	20,399	165,403	4,860,475	1,173,573

Source: Trust and Finance Companies

\* Includes Trust Companies prior to December 1998.

<sup>1</sup> Other includes claims on non - residents prior to December 1998

**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.
1996	5,221,388	-	1,963,144	1,963,144	22,850	1,727,214	213,080	-	2,888,841	1,062,975	1,825,866	369,403
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												
Mar	6,041,212	917,471	-	-	-	-	-	-	5,073,623	3,368,567	1,705,056	50,118
Jun	6,093,855	917,471	-	-	-	-	-	-	5,086,851	3,413,398	1,673,453	89,533
Sep	6,126,558	917,471	-	-	-	-	-	-	5,095,149	3,481,759	1,613,390	113,938
Dec	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	7,117,747	917,471	-	-	-	-	-	-	5,991,464	4,502,118	1,489,346	208,811
Dec	7,126,631	917,471	-	-	-	-	-	-	6,079,118	4,639,270	1,439,848	130,042
2006												
Mar	7,272,336	917,471	-	-	-	-	-	-	6,312,556	4,689,671	1,622,885	42,309

Source: Trust and Finance Companies

\* Includes Trust Companies prior to December 1998.

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

Table 5.3 (a)

Period Ended	Assets																		Total Assets/ Liabilities	Liabilities					
	Foreign Sector					Banking System			Public Sector			Private Sector			Unclassified			Life Ins. Fund		Cap. and Res.	Foreign Liab. <sup>1</sup>	Other			
	Total	Comm. Banks Dep.	Secur.	Loans and Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total						Fixed Assets	Other Assets	
1995	3,626.7	1,324.6	626.9	1,244.1	431.1	316.1	49.0	267.1	134.8	111.3	23.2	0.3	358.9	221.2	84.7	53.0	1,007.8	738.2	269.6	5,444.3	1,659.6	349.0	2,868.9	566.8	
1996	3,845.7	1,676.3	544.3	1,254.5	370.6	341.4	58.3	283.1	33.4	13.0	20.1	0.3	528.3	357.0	75.1	96.2	1,238.9	996.2	242.7	5,987.7	1,890.6	400.8	3,151.8	544.5	
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																									
Mar	5,707.4	2,334.3	1,413.6	1,052.4	907.2	637.3	112.9	524.4	147.2	147.2	-	-	2,415.2	1,484.5	187.3	743.4	2,067.5	1,671.2	396.2	10,974.5	3,412.4	1,185.8	4,808.5	1,567.9	
Jun	5,245.3	2,326.5	1,293.7	1,140.6	484.5	648.4	63.0	585.5	113.4	113.4	-	-	2,419.7	1,523.7	201.2	694.8	2,464.2	1,641.9	822.3	10,891.0	3,549.2	1,161.9	4,685.5	1,494.4	
Sep	5,343.4	2,451.4	1,218.8	1,144.2	529.0	912.4	198.0	714.4	50.7	50.7	-	-	2,417.0	1,525.7	202.3	689.0	2,453.4	1,625.5	827.9	11,177.0	3,585.0	987.8	4,787.6	1,816.6	
Dec	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: Life Insurance Companies.

<sup>1</sup> 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						
1995	645.2	216.2	284.5	-	144.5	213.5	4.3	209.2	93.2	82.6	9.9	0.7	235.0	154.4	66.1	14.5	1,032.5	753.9	278.6	2,219.4	-	1,602.5	30.3	586.6	
1996	500.9	294.9	167.8	-	38.2	405.8	7.6	398.2	5.2	-	5.2	-	406.1	287.0	79.1	40.0	1,367.9	917.3	450.6	2,685.9	-	1,890.4	148.0	647.5	
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																									
Mar	1,279.8	903.9	294.5	37.5	43.9	214.1	6.1	208.1	1.0	1.0	-	-	649.7	480.3	121.9	47.5	1,592.4	1,100.9	491.5	3,737.0	-	2,741.2	306.5	689.3	
Jun	1,469.0	964.7	385.1	38.4	80.8	491.8	19.4	472.4	-	-	-	-	1,296.9	761.0	147.7	388.2	1,480.6	1,125.3	355.3	4,738.2	-	3,158.0	484.3	1,095.9	
Sep	1,469.1	1,004.7	393.0	-	71.5	553.3	5.4	547.9	-	-	-	-	1,345.1	749.5	-	595.6	2,524.5	2,122.9	401.7	5,892.1	300.0	3,942.6	230.9	1,418.6	
Dec	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*	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: Non-Life Insurance Companies

\* The figures for September & December 2005 excludes Guyflag Insurance Company.

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

Table 5.3 (c)

Period Ended	Assets																		Total Assets/ Liabilities	Liabilities					
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified			Life Ins. Fund	Cap. & Res.	Foreign Liab. <sup>1</sup>	Other		
	Total	Comm. Banks Deposits	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets						Other Assets	
1995	3,806.1	1,525.2	853.2	1,018.5	409.2	114.2	27.5	86.7	88.1	10.0	52.3	25.8	100.3	22.9	46.7	30.7	1,154.2	383.2	771.0	5,262.9	2,133.2	222.1	2,587.5	320.1	
1996	3,938.1	1,544.2	859.2	1,075.3	459.4	243.9	81.4	162.5	108.4	7.8	60.1	40.5	113.2	17.7	68.8	26.7	1,237.4	417.7	819.7	5,641.0	2,299.5	310.0	2,642.1	389.4	
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																									
Mar	6,987.2	3,238.2	1,708.1	1,089.9	951.1	851.4	119.0	732.4	148.2	148.2	-	-	3,064.8	1,964.8	309.2	790.9	3,659.9	2,772.1	887.7	14,711.4	3,412.4	3,927.0	5,114.9	2,257.2	
Jun	6,714.3	3,291.2	1,678.8	1,179.0	565.3	1,140.2	82.4	1,057.9	113.4	113.4	-	-	3,716.6	2,284.6	348.9	1,083.0	3,944.7	2,767.2	1,177.6	15,629.2	3,549.2	4,319.9	5,169.8	2,590.3	
Sep	6,812.6	3,456.1	1,611.8	1,144.2	600.5	1,465.6	203.4	1,262.2	50.7	50.7	-	-	3,762.2	2,275.2	202.3	1,284.6	4,977.9	3,748.4	1,229.6	17,069.0	3,885.0	4,930.4	5,018.5	3,235.2	
Dec	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: Insurance Companies.

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

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

Table 5.4

Period Ended	Foreign Sector	Assets											Total Assets/ Liabilities	Liabilities		
		Banking System			Public Sector			Private Sector			Other	Pension Fund		Reserves	Other	
		Total	Cash	Deposits	Total	Gov't. T/Bills	Gov't. Debentures	Local Gov't. Sec.	Total	Shares & Other Sec. <sup>1</sup>						Mortgage Loans
1995	85.1	882.9	38.8	844.1	3,237.4	2,814.2	423.2	-	227.7	227.7	-	385.1	4,818.2	4,523.7	239.8	54.7
1996	91.2	2,703.4	21.7	2,681.7	2,218.6	1,865.5	353.1	-	306.5	306.5	-	408.4	5,728.1	5,381.6	277.5	69.0
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																
Mar	1,351.0	3,266.4	15.9	3,250.5	1,920.4	1,920.4	-	-	3,866.5	3,866.5	-	948.2	11,352.4	10,521.7	723.8	106.9
Jun	1,358.1	3,060.4	8.3	3,052.1	1,921.5	1,921.5	-	-	4,199.8	4,199.8	-	1,144.4	11,684.1	10,848.7	714.3	121.2
Sep	1,339.7	3,858.4	54.9	3,803.5	1,842.0	1,842.0	-	-	4,779.9	4,779.9	-	1,153.4	12,973.4	12,087.9	730.7	154.8
Dec	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 <sup>2</sup>	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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: Pension Schemes.

<sup>1</sup> Shares and other securities exclude deposits with private non-banks prior to 2000.

<sup>2</sup> Information as of June 2003 includes University of Guyana 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	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. <sup>1</sup>	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

Balance includes cash in hand and deposits at Bank.

<sup>1</sup> 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)											
1996	35,117.3	23,943.7	11,173.6	2,944.7	457.4	2,487.3	15,705.5	(12,760.8)	(1,587.2)	7,023.5	11,266.1	-	(4,242.6)	(7,298.5)	(7,291.9)	(6.6)	1,862.2
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	41,334.6	42,935.4	(1,600.8)	10,144.0	5,680.4	4,463.6	16,994.9	(6,850.9)	(8,451.7)	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	(19.4)	11,420.3	8,731.7	2,688.6	15,734.0	(4,313.7)	(4,333.1)	3,852.2	8,719.7	-	(4,867.5)	3,057.2	3,178.4	(121.3)	(2,576.2)
2003	45,391.5	46,743.0	(1,351.5)	8,406.0	5,761.7	2,644.3	17,292.5	(8,886.5)	(10,238.0)	6,741.7	9,980.0	-	(3,238.3)	8,389.3	9,403.7	(1,014.4)	(4,893.1)
2004	51,664.3	46,937.9	4,726.4	10,133.5	5,930.7	4,202.8	22,416.7	(12,283.1)	(7,556.7)	(126.4)	12,806.9	(8,685.2)	(4,248.1)	8,767.8	15,444.1	(6,676.3)	(1,084.7)
2005	56,070.5	53,731.1	2,339.4	13,344.3	5,437.9	7,906.4	35,130.3	(21,786.0)	(19,446.6)	15,084.9	17,560.3	629.8	(3,105.2)	2,930.4	3,000.7	(70.3)	1,431.3
2002																	
1st Qtr	10,005.3	8,561.1	1,444.2	1,207.7	269.4	938.3	2,865.8	(1,658.1)	(213.8)	1,113.7	1,776.7	-	(663.0)	1,241.8	0.5	1,241.2	(2,141.6)
2nd Qtr	12,684.8	11,898.5	786.3	487.1	278.7	208.4	3,772.4	(3,285.3)	(2,499.0)	1,208.4	1,865.4	-	(657.0)	(67.1)	567.7	(634.8)	1,357.7
3rd Qtr	11,035.0	10,332.7	702.3	677.5	162.0	515.5	4,095.1	(3,417.6)	(2,715.3)	768.2	1,432.5	-	(664.3)	367.0	1,664.5	(1,297.5)	1,580.1
4th Qtr	10,859.2	13,811.5	(2,952.3)	9,048.0	8,021.6	1,026.4	5,000.7	4,047.3	1,095.0	761.9	3,645.1	-	(2,883.2)	1,515.5	945.7	569.8	(3,372.4)
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	(632.0)	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	16,128.6	(3,189.4)	4,163.5	1,660.7	2,502.8	10,716.2	(6,552.7)	(9,742.1)	(3,911.7)	5,841.0	(8,685.2)	(1,067.5)	11,844.0	12,394.8	(550.8)	1,809.8
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	12,845.7	2,888.7	2,692.6	2,001.9	690.7	5,681.6	(2,989.0)	(100.3)	2,588.6	2,720.7	-	(132.1)	(4,024.5)	(4,480.3)	455.8	1,536.2
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	13,787.1	18,466.6	(4,679.5)	4,074.3	1,159.1	2,915.2	13,805.5	(9,731.2)	(14,410.7)	5,073.4	4,659.8	629.8	(216.2)	4,549.2	5,937.9	(1,388.7)	4,788.1
2006																	
1st Qtr	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Sources: Ministry of Finance and Bank of Guyana.

\* Preliminary figures.

**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	Total	Import Duty	Export Duty	Travel Tax	
1996	35,117.3	32,558.8	13,023.2	7,518.5	593.4	4,641.3	0.3	269.7	507.6	487.0	20.6	11,319.3	-	11,319.3	4,638.5	3,831.3	194.3	613.0	
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	41,426.1	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																			
1st Qtr.	10,005.3	9,147.7	4,298.8	1,578.0	142.7	2,557.2	-	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	5,579.4	3,056.3	264.2	2,207.7	-	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	10,460.1	4,721.5	2,455.6	177.4	2,048.8	-	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																			
1st Qtr.	10,337.5	8,817.8	4,427.7	1,786.2	...	2,616.2	-	25.3	29.1	24.3	4.8	3,182.4	5.4	3,177.0	914.8	679.8	3.2	231.8	
2nd Qtr.	11,611.2	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.	13,787.1	13,150.2	5,691.5	2,726.3	...	2,927.7	-	37.5	55.5	49.2	6.3	5,713.5	67.8	5,645.7	1,305.5	1,049.8	2.0	253.7	
2006																			
1st Qtr.	-	-	-	...	...	...	-	...	-	...	...	-	...	...	-	...	...	...	...

Source: Ministry of Finance

\* Preliminary figures.

Note: As of 2003, Companies Income Tax includes self-employed, corporation and withholding income taxes.

**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 <sup>1</sup>	BOG Surplus	Other Dept. Receipts	Fees Fines etc.	Land Dev. Schemes	Miscellaneous
1996	3,070.1	46.1	470.5	2,276.2	167.6	33.5	76.2	2,558.6	1,123.3	2.3	253.3	-	271.5	373.1	2.6	532.5
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	2,231.8	708.3	-	144.8	148.6	151.9	384.8	-	693.6
1999	2,674.1	27.6	392.2	1,874.5	191.7	55.3	132.7	3,379.0	882.0	-	314.5	-	776.4	459.8	-	946.3
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	-	568.4	823.0	135.2	582.1	-	910.5
2002																
1st Qtr.	314.0	3.5	142.4	23.3	23.8	51.9	69.1	857.6	241.6	-	262.9	-	-	161.1	-	192.0
2nd Qtr.	397.7	2.4	116.9	27.3	133.7	50.0	67.3	1,374.9	221.0	-	163.1	479.5	-	184.5	-	326.9
3rd Qtr.	329.5	1.6	115.6	28.7	46.2	57.3	80.0	574.9	246.9	-	-	-	-	135.2	-	192.8
4th Qtr.	336.0	1.0	95.9	39.8	24.8	64.7	109.7	1,040.9	261.0	-	383.0	-	-	127.0	-	269.9
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	1,026.3	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	749.8	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.	384.2	0.5	170.3	26.7	15.7	59.3	111.7	636.9	26.7	-	250.0	-	-	110.2	-	250.0
2006																
1st Qtr.	-	...	...	...	...	...	...	-	...	-	...	-	-	...	-	...

Source: Ministry of Finance

\* Preliminary figures.

<sup>1</sup> As of 1988, includes Dividends from Financial Enterprises.

**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
1996	23,943.7	6,763.6	8,642.9	8,537.2	18.7	907.4	269.6	670.6	413.7
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									
1st Qtr.	8,561.1	3,441.7	1,536.3	3,583.1	-	147.0	79.4	163.7	62.6
2nd Qtr.	11,898.5	3,974.9	2,197.4	5,726.2	-	540.1	122.2	284.0	146.7
3rd Qtr.	10,332.7	3,607.1	1,533.0	5,192.6	-	461.2	104.6	316.6	184.6
4th Qtr.	13,811.5	4,808.3	1,892.1	7,111.1	-	876.1	156.1	414.2	163.9
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	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.	16,128.6	5,301.4	1,418.2	9,409.0	-	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.	12,845.7	4,432.5	888.8	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.	18,466.6	6,100.8	1,450.7	10,915.0	-	977.7	338.8	629.6	353.7
2006									
1st Qtr.	...	...	...	...	...	...	...	...	...

Source: Ministry of Finance.

\* Preliminary figures.

**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
1996	224.7	603.3	65.3	626.6	463.0	93.2	1,879.5	154.6	370.2	1,776.8	-
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											
1st Qtr.	63.4	166.6	36.7	4.1	264.1	4.7	967.7	4.4	936.0	681.2	1.6
2nd Qtr.	168.5	250.7	59.7	18.2	365.2	97.3	1,645.1	2.0	1,308.6	715.9	2.0
3rd Qtr.	319.5	231.6	50.6	25.3	340.0	53.7	1,159.7	0.5	1,290.7	652.2	1.8
4th Qtr.	500.4	335.4	81.0	60.6	344.8	135.3	1,272.4	0.4	1,878.9	889.9	1.7
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.	...	...	...	...	...	...	...	...	...	...	...

Source: Ministry of Finance.

\* Preliminary figures.

**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 <sup>a</sup> (9)	
1996	51,544	30,406	19,010	2,128	40,456	14,162	11,484	50	14,760	11,088
1997	53,170	30,643	18,874	3,653	43,578	14,089	14,055	78	15,357	9,592
1998	49,711	27,769	13,694	8,248	41,091	13,113	13,196	121	14,661	8,620
1999 <sup>2</sup>	46,699	28,785	8,890	9,025	38,955	11,733	15,323	67	11,833	7,744
2000 <sup>3</sup>	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 <sup>4</sup>										
1st Qtr	11,009	5,516	3,123	2,370	10,469	2,891	4,063	20	3,495	540
2nd Qtr	10,276	5,171	2,728	2,377	9,917	2,401	3,900	19	3,597	360
3rd Qtr	11,901	6,494	3,029	2,378	10,532	2,688	4,370	20	3,454	1,369
4th Qtr	17,418	11,313	2,605	3,500	14,745	3,749	5,090	40	5,865	2,673
2003										
1st Qtr	10,684	4,287	2,793	3,604	12,143	2,931	4,532	16	4,664	(1,460)
2nd Qtr <sup>5</sup>	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 <sup>6</sup>										
1st Qtr	16,629	5,846	7,611	3,172	17,135	5,433	4,018	63	7,620	(506)
2nd Qtr	19,172	7,528	7,678	3,966	18,704	5,369	4,363	51	8,921	468
3rd Qtr	21,716	8,620	8,632	4,465	20,080	6,356	4,205	89	9,429	1,636
4th Qtr	24,601	10,829	9,504	4,268	20,731	6,091	5,873	107	8,660	3,870
2006										
1st Qtr	-	...	...	...	-	...	...	...	...	-

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

<sup>a</sup> Includes current outlays on freight, repairs and maintenance, payments to creditors and contribution to community.

<sup>1</sup> 1998 figures exclude NEOCOL and Stockfeeds.

<sup>2</sup> 1999 figures exclude GAC and GEC.

<sup>3</sup> Adjusted to exclude Sanata, GSL and GPC.

<sup>4</sup> Includes AROAMIA Bauxite Company.

<sup>5</sup> Includes GP&L.

<sup>6</sup> Excludes LINMINE.

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

Table 6.4 (Cont'd)

Period	Transfers to Central Gov't.			Current Balance (10)-(11) (14)	Capital Expenditure (15)	Overall Balance (14)-(15) (16)	Total (18)+(19) (17)	External Borrowing (Net) (18)	Domestic Financing (Net)					
	Total (12)+(13) (11)	Taxes (12)	Dividend (13)						Total (20)to(24) (19)	Banking System (net) (20)	Non-Bank Fin.Inst Borrowing (21)	Holdings of Cent. Gov't.Sec. (22)	Transfer from Cen. Gov't. (23)	Other (24)
1996	4,592	4,317	274	6,497	3,675	2,822	(2,822)	(1,299)	(1,524)	(2,535)	-	(1,835)	1,058	1,788
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	3,156	3,009	147	5,464	3,435	2,029	(2,029)	(493)	(1,535)	(695)	-	(2,623)	1,269	514
1999 <sup>2</sup>	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 <sup>3</sup>	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 <sup>4</sup>														
1st Qtr	130	130	-	410	484	(75)	75	(49)	123	(1,120)	-	(26)	-	1,269
2nd Qtr	200	127	73	160	485	(325)	326	1,260	(933)	(1,013)	-	657	-	(578)
3rd Qtr	1,023	1,023	-	347	314	33	(33)	1,314	(1,347)	(484)	-	340	-	(1,203)
4th Qtr	330	91	239	2,343	449	1,894	(1,894)	(2,667)	773	191	-	71	-	510
2003														
1st Qtr	51	51	-	(1,511)	605	(2,116)	2,116	2,872	(755)	1,038	-	(171)	-	(1,623)
2nd Qtr <sup>5</sup>	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 <sup>6</sup>														
1st Qtr	120	120	-	(626)	2,964	(3,590)	3,590	(10)	3,600	906	-	-	2,452	242
2nd Qtr	316	316	-	151	609	(458)	458	(10)	468	(1,701)	-	-	201	1,968
3rd Qtr	121	121	-	1,515	3,658	(2,144)	2,144	(10)	2,154	365	-	-	2,289	(501)
4th Qtr	370	120	250	3,500	2,933	567	(567)	(57)	(510)	(4,306)	-	2,184	1,763	(151)
2006														
1st Qtr	-	...	...	-	...	...	-	...	-	...	-	...	...	...

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

<sup>a</sup> Includes current outlays on freight, repairs and maintenance, payments to creditors and contribution to community.

<sup>1</sup> 1998 figures exclude NEOCOL and Stockfeeds.

<sup>2</sup> 1999 figures exclude GAC and GEC.

<sup>3</sup> Adjusted to exclude Sanata, GSL and GPC.

<sup>4</sup> Includes AROAMIA Bauxite Company.

<sup>5</sup> Includes GP&L.

<sup>6</sup> Excludes LINMINE.



**DOMESTIC PUBLIC BONDED DEBT<sup>1</sup>**  
(G\$ Million)

Table 7.1

<b>Period Ended</b>	<b>Total</b>	<b>Bonds</b>	<b>Debentures</b>	<b>CARICOM Loan<sup>3</sup></b>	<b>Treasury Bills<sup>2</sup></b>
1996	37,678.1	16.6	10,126.8	-	27,534.7
1997	34,010.8	8.8	8,323.7	-	25,678.3
1998 <sup>2</sup>	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					
Jan	68,150.0	5,343.1	11,816.5	721.6	50,268.8
Feb	70,650.1	5,343.1	11,816.5	721.6	52,768.9
Mar	71,322.7	5,343.1	11,816.5	721.6	53,441.5
Apr	69,822.9	5,343.1	11,816.5	721.6	51,941.7
May	68,322.8	5,343.1	11,816.5	721.6	50,441.6
Jun	69,203.0	5,343.1	11,816.5	704.4	51,339.0
Jul	66,703.2	5,343.1	11,816.5	704.4	48,839.2
Aug	67,203.1	5,343.1	11,816.5	704.4	49,339.1
Sep	65,924.3	5,343.1	11,816.5	704.4	48,060.3
Oct	67,424.4	5,343.1	11,816.5	704.4	49,560.4
Nov	65,424.4	5,343.1	11,816.5	704.4	47,560.4
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

Source: Bank of Guyana.

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

<sup>2</sup> As of Dec. 1998 an amount is included to satisfy the Bank's reserve requirement of

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

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

Table 7.2

Period Ended	Treasury Bills										
	Total Treasury Bills <sup>1</sup>	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		
1996	27,534.7	13,693.2	810.3	12,882.9	5,964.9	5,239.9	-	5,229.8	10.2	2,621.9	14.7
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 <sup>2</sup>	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											
Jan	50,268.8	34,546.2	1,135.6	33,410.7	11,414.1	4,258.9	-	4,258.9	-	7.7	42.0
Feb	52,768.9	36,815.8	1,135.7	35,680.2	11,636.6	4,258.9	-	4,258.9	-	15.7	42.0
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
Apr	51,941.7	35,581.7	1,135.8	34,445.9	11,748.5	4,258.9	-	4,258.9	-	310.7	42.0
May	50,441.6	33,488.3	1,135.8	32,352.5	12,344.4	4,258.9	-	4,258.9	-	308.2	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	-
Jul	48,839.2	31,780.2	1,032.7	30,747.5	12,787.0	4,258.9	-	4,258.9	-	13.2	-
Aug	49,339.1	33,005.1	1,032.6	31,972.5	12,062.0	4,258.9	-	4,258.9	-	13.2	-
Sep	48,060.3	31,118.7	1,032.5	30,086.2	12,673.4	4,258.9	-	4,258.9	-	9.4	-
Oct	49,560.4	32,318.7	1,032.5	31,286.2	12,973.5	4,258.9	-	4,258.9	-	9.4	-
Nov	47,560.4	30,366.1	1,032.5	29,333.6	12,881.9	4,258.9	-	4,258.9	-	8.9	44.7
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

Source: Bank of Guyana.

<sup>1</sup> Excludes Sinking Fund.

<sup>2</sup> 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	Debentures <sup>1</sup>							
		Total Bonds	Defence Bonds	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	
1996	10,143.4	16.6	16.6	-	-	10,126.8	3,762.6	5,453.7	21.9	4.3	541.0	0.0	343.3
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	-	-	8,122.9	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 <sup>2</sup>	11,820.1	3.6	3.6	-	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Jun	11,820.0	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													
Jan	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Feb	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Mar	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Apr	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-
May	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	-	-	-	-	-
Jul	17,864.0	5,343.1	3.4	5,339.7	704.4	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Aug	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	-	-	-	-	-
Oct	17,864.0	5,343.1	3.4	5,339.7	704.4	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Nov	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	-	-	-	-	-

Source: Bank of Guyana.

<sup>1</sup> Excludes Non-Interest Bearing Debentures issued to the Bank of Guyana.

<sup>2</sup> Figure for total debenture from March 2003 includes special issues to NBIC.

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY  
AND TERMS AS AT MARCH 31, 200€  
(G\$)**

Table 7.4

Item	Amount Issued	Amount Outstanding	Nominal Rate of Interest (Percent)	Issue Date	Maturity Date
<b>SPECIAL ISSUES</b>					
<b>NON-INTEREST BEARING SPECIAL ISSUE TO BOG</b>					
ISSUE NO. 86	4,447,052,933	4,447,052,933	-	1994-12-31	UNFIXED
ISSUE NO. 87	7,879,467,902	7,879,467,902	-	1995-12-29	UNFIXED
ISSUE NO. 91	2,857,509,263	2,857,509,263	-	1998-12-31	UNFIXED
ISSUE NO. 93	4,892,538,923	4,892,538,923	-	2000-12-31	UNFIXED
ISSUE NO. 94	14,851,974,507	14,851,974,507	-	2001-12-31	UNFIXED
ISSUE NO. 95	2,566,705,406	2,566,705,406	-	2002-12-31	UNFIXED
ISSUE NO. 96	1,697,038,228	1,697,038,228	-	2003-12-31	UNFIXED
ISSUE NO. 97	2,578,507,538	2,578,507,538	-	2004-12-31	UNFIXED
<b>SPECIAL ISSUE TO BOG</b>					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	ON DEMAND
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	ON DEMAND
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	ON DEMAND
<b>SPECIAL ISSUE TO NBIC</b>					
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	Supp. Cr. <sup>1</sup>	Nationalisation	Bonds
1996 <sup>2</sup>	1,537,025	441,700	980,130	2,871	64,610	14,959	32,755
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	1,210,924	360,917	792,250	526	15,190	7,508	34,533
2000	1,193,183	353,529	788,357	526	14,746	7,794	28,231
2001	1,197,301	352,282	796,653	170	12,973	7,678	27,545
2002							
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	1,246,660	350,999	835,172	8,541	15,660	8,574	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	1,084,636	112,571	916,801	8,886	14,281	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	1,071,173	76,770	974,795	3,213	12,718	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	1,095,814	101,502	974,923	2,963	12,719	3,470	238
2006							
1st Qtr	...	...	...	...	...	...	...

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

<sup>1</sup> Includes External Payment Deposit Schemes (EPDS) from 1992.

<sup>2</sup> Figures represent the outstanding stock after the Naples Terms Debt Stock Reduction.

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

Table 8.1(1)

Period	Total	Consumer Goods								Intermediate Goods							Capital Goods						Misc.		
		Total	Non-Durable			Semi-Durable		Durable			Total	Fuels & Lubricants	Foods for Industry	Chemicals	Textiles	Parts & Accessories	Other	Total	Agri.	Industrial	Transport	Mining		Building	Other
			Food for Households	Beverage & Tobacco	Other	Cloth. & Footwear	Other	Motor Car	Other																
1996	83,894.8	23,814.7	7,910.1	1,240.8	4,399.2	1,917.6	1,128.0	2,086.6	5,132.4	35,391.0	12,675.9	3,186.6	4,455.6	1,015.2	4,681.2	9,376.5	24,548.1	4,399.2	3,017.4	5,851.5	1,579.2	3,778.8	5,922.0	141.0	
1997	91,062.3	25,760.3	8,494.2	1,358.5	4,647.5	2,002.0	1,358.5	2,002.0	5,897.6	38,959.8	14,193.0	3,003.0	4,676.1	1,701.7	4,847.7	10,538.3	26,228.7	4,733.3	5,148.0	6,191.9	815.1	4,018.3	5,322.1	113.5	
1998	90,890.3	29,344.9	10,075.8	2,382.0	4,755.6	1,869.2	1,363.6	2,687.1	6,211.6	36,830.0	10,897.5	3,501.8	4,832.8	1,776.3	4,796.2	11,025.3	24,641.5	4,715.9	3,238.8	4,484.8	1,566.0	5,351.7	5,284.4	73.8	
1999	97,497.0	30,982.1	11,386.0	1,623.1	4,928.9	2,445.1	1,548.5	2,831.1	6,219.4	42,425.1	15,701.7	2,617.4	5,168.3	1,127.8	5,418.0	12,391.9	24,010.3	5,023.0	1,950.7	4,047.8	1,842.2	5,112.6	6,034.0	79.4	
2000	106,113.3	29,798.6	10,002.9	1,795.7	6,175.5	2,698.3	2,326.4	2,083.8	4,716.0	52,377.1	21,917.4	3,315.5	5,195.7	1,430.8	7,982.4	12,535.2	23,829.2	5,231.9	1,611.3	4,276.2	978.9	5,631.2	6,099.6	108.4	
2001	109,251.0	30,911.3	11,010.6	2,564.4	5,801.0	2,452.7	1,499.7	2,291.8	5,291.1	56,240.6	24,579.9	3,190.8	5,822.8	1,735.2	8,243.3	12,668.6	21,555.9	4,549.9	1,726.4	2,693.5	391.8	5,746.3	6,448.0	543.1	
2002	109,865.3	30,648.7	10,661.2	2,211.4	5,921.1	3,120.3	1,706.4	2,302.7	4,725.6	56,807.5	24,523.0	3,365.1	5,764.9	1,855.3	7,245.0	14,054.2	22,247.9	5,288.0	1,813.5	3,632.6	367.8	6,134.6	5,011.4	161.2	
2003	111,692.7	29,197.6	9,790.8	2,345.8	7,597.0	2,247.2	1,565.1	2,208.7	3,442.9	59,695.0	28,769.1	4,140.7	4,940.7	1,308.3	6,453.2	14,082.9	22,663.7	4,956.9	1,445.9	4,543.7	564.9	6,154.7	4,997.7	136.5	
2004	129,267.9	30,905.6	10,355.0	2,243.5	8,001.4	1,494.2	1,728.8	2,785.3	4,297.4	67,567.8	33,897.2	4,010.3	5,247.3	1,623.3	6,836.5	15,953.1	27,109.3	5,885.2	4,021.2	3,441.5	640.9	7,489.8	5,630.6	3,685.1	
2005	157,833.0	39,281.1	14,345.6	3,330.9	9,849.4	2,066.6	1,945.7	2,507.9	5,235.0	84,622.6	44,496.4	5,536.6	5,919.1	1,584.8	7,963.2	19,122.4	31,059.8	8,146.3	2,568.7	4,795.0	1,264.7	7,744.6	6,540.5	2,869.6	
2002																									
1st Qtr	26,308.2	7,022.5	2,679.1	479.6	1,232.9	749.6	307.2	608.1	966.0	12,875.3	5,649.5	565.8	1,363.6	340.8	1,390.3	3,565.3	6,389.2	1,584.9	634.0	1,190.9	72.4	1,338.1	1,568.9	21.1	
2nd Qtr	28,945.8	7,473.0	2,559.4	510.2	1,663.0	654.6	427.9	651.5	1,006.6	15,914.2	6,029.3	782.2	1,594.5	477.7	3,255.7	3,775.0	5,522.1	1,040.2	434.6	1,153.9	125.8	1,519.6	1,248.1	36.4	
3rd Qtr	26,157.9	7,410.1	2,574.3	565.9	1,472.2	901.2	370.6	601.8	924.0	13,529.3	5,654.4	773.6	1,480.2	645.9	1,415.7	3,559.5	5,181.0	1,284.6	275.0	646.3	102.8	1,751.3	1,121.0	37.5	
4th Qtr	28,453.4	8,743.0	2,848.4	655.8	1,553.0	815.0	600.7	441.3	1,828.9	14,488.6	7,189.8	1,243.5	1,326.7	390.9	1,183.2	3,154.5	5,155.6	1,378.3	470.0	641.6	66.8	1,525.6	1,073.4	66.1	
2003																									
1st Qtr	27,215.6	5,707.1	2,018.8	427.1	1,533.5	427.1	271.8	446.5	582.4	15,141.4	7,726.0	1,300.6	1,261.8	310.6	1,358.8	3,183.6	6,308.9	1,611.2	310.6	1,553.0	252.4	1,281.2	1,300.6	58.2	
2nd Qtr	28,296.7	7,181.3	2,511.9	611.4	1,643.4	642.6	370.0	603.6	798.4	14,319.7	6,270.0	642.6	1,382.5	370.0	1,402.0	4,252.7	6,776.3	1,363.0	331.0	1,655.1	136.3	1,674.6	1,616.2	19.5	
3rd Qtr	26,833.8	8,384.6	2,592.2	635.4	2,740.3	584.7	389.8	526.2	916.0	13,732.7	6,295.3	1,130.4	1,130.4	331.3	1,637.2	3,208.1	4,677.6	955.0	428.8	584.7	116.9	1,598.2	994.0	39.0	
4th Qtr	29,346.6	7,924.6	2,667.9	671.9	1,679.8	592.9	533.6	632.4	1,146.2	16,501.3	8,477.9	1,067.1	1,166.0	296.4	2,055.2	3,438.6	4,901.0	1,027.6	375.5	751.0	59.3	1,600.7	1,086.9	19.8	
2004																									
1st Qtr	31,371.6	6,570.1	2,210.3	374.1	1,385.4	359.6	308.9	669.5	1,262.2	15,961.7	8,137.4	1,012.9	1,252.1	310.1	1,902.2	3,347.0	7,846.0	1,107.8	2,815.9	904.3	92.9	1,516.4	1,408.9	993.8	
2nd Qtr	28,967.2	6,889.7	2,387.3	492.3	1,760.9	265.8	481.3	816.1	686.0	15,822.3	7,925.3	925.9	1,252.7	499.8	1,564.0	3,654.6	5,122.4	893.7	361.8	876.6	95.6	1,680.3	1,214.4	1,132.8	
3rd Qtr	34,010.7	8,838.5	2,711.3	757.7	2,946.4	429.4	463.4	548.2	982.1	17,709.6	8,719.9	1,090.0	1,494.1	439.0	1,581.0	4,385.5	6,822.0	1,602.4	360.3	937.1	207.3	2,089.3	1,625.6	640.6	
4th Qtr	34,918.4	8,607.4	3,046.1	619.4	1,908.7	439.5	475.1	751.5	1,367.1	18,074.2	9,114.5	981.5	1,248.4	374.3	1,789.3	4,566.1	7,318.8	2,281.2	483.3	723.6	245.1	2,203.9	1,381.7	918.0	
2005																									
1st Qtr	34,225.2	8,018.7	3,416.5	713.4	1,838.9	281.4	281.4	582.8	904.4	18,388.8	8,943.2	1,205.8	1,205.8	401.9	1,286.2	5,345.8	6,913.4	1,748.4	643.1	1,004.9	241.2	1,688.1	1,587.7	904.4	
2nd Qtr	42,381.9	10,507.1	3,746.8	1,094.9	2,551.4	803.6	482.2	642.9	1,185.3	22,050.8	11,812.9	1,249.6	1,892.5	341.5	2,029.1	4,725.2	9,161.0	2,491.2	843.8	1,325.9	642.9	2,250.1	1,607.2	663.0	
3rd Qtr	41,059.7	10,638.6	4,407.7	681.2	2,774.8	370.6	601.1	641.1	1,162.0	22,126.7	12,181.3	1,278.2	1,498.6	340.6	2,103.7	4,724.3	7,573.2	2,203.9	581.0	1,182.1	240.4	2,023.5	1,342.3	721.3	
4th Qtr	40,166.2	10,116.7	2,774.6	841.4	2,684.4	611.0	581.0	641.1	1,983.3	22,056.3	11,559.0	1,803.0	1,322.2	500.8	2,544.2	4,327.1	7,412.2	1,702.8	500.8	1,282.1	140.2	1,782.9	2,003.3	581.0	
2006																									
1st Qtr	38,816.2	8,470.0	2,453.0	742.1	2,547.2	341.0	361.0	742.1	1,283.6	20,157.3	10,710.4	1,404.0	1,664.7	260.7	2,507.1	3,610.3	9,627.3	2,767.9	641.8	1,965.6	401.1	1,945.5	1,905.4	561.6	

Sources: Bureau of Statistics and Customs and Excise department.

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

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

Table 8.1(2)

<b>Period</b>	<b>Total Imports</b>	<b>Consumer Goods</b>	<b>Fuel &amp; Lubricants</b>	<b>Other Intermediate</b>	<b>Capital Goods</b>	<b>Miscellaneous Imports</b>
1996	83,894.8	23,814.7	12,675.9	22,715.1	24,548.1	141.0
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	157,833.0	39,281.0	44,496.4	40,126.2	31,059.8	2,869.7
2002						
1st Qtr	26,308.2	7,022.5	5,649.5	7,225.9	6,389.2	21.1
2nd Qtr	28,945.8	7,473.0	6,029.3	9,885.0	5,522.1	36.4
3rd Qtr	26,157.9	7,410.1	5,654.4	7,874.9	5,181.0	37.5
4th Qtr	28,453.4	8,743.0	7,189.8	7,298.8	5,155.6	66.1
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	40,166.2	10,116.7	11,559.0	10,497.3	7,412.2	581.0
2006						
1st Qtr	38,816.3	8,470.1	10,710.4	9,446.8	9,627.4	561.6

Sources: Bureau of Statistics and Customs and Excise Department.

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

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

Table 8.1(2a)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
1996	595.0	168.9	89.9	161.1	174.1	1.0
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	786.7	195.8	221.8	200.0	154.8	14.3
2002						
1st Qtr	132.2	35.3	28.4	36.3	32.1	0.1
2nd Qtr	145.6	37.6	30.3	49.7	27.8	0.2
3rd Qtr	137.3	38.9	29.7	41.3	27.2	0.2
4th Qtr	148.0	45.5	37.4	38.0	26.8	0.3
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	200.5	50.5	57.7	52.4	37.0	2.9
2006						
1st Qtr	193.6	42.3	53.4	47.1	48.0	2.8

Sources: Bureau of Statistics and Customs and Excise Department.

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



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

Table 8.2

Period	Total	Bauxite	Sugar	Rice	Shrimp <sup>1</sup>	Timber <sup>2</sup>	Molasses	Rum <sup>3</sup>	Gold	Other
1996	78,554.4	11,019.9	20,097.8	13,154.4	1,769.4	1,419.1	56.4	1,615.8	14,541.7	14,879.9
1997	81,608.0	12,676.2	18,943.5	12,112.1	2,894.4	6,298.1	99.4	1,217.4	19,798.9	7,568.0
1998	79,443.3	11,848.0	19,647.3	11,123.7	2,791.5	4,692.7	184.7	936.9	18,759.1	9,459.3
1999	89,506.2	13,682.3	24,186.1	12,598.9	5,174.7	6,613.1	407.5	1,335.3	19,235.8	6,272.4
2000	91,069.0	13,824.6	21,536.8	9,384.5	8,522.4	6,363.5	436.3	1,308.1	22,330.7	7,362.2
2001	91,231.2	11,420.6	20,494.6	9,404.2	9,209.9	6,180.6	301.3	1,479.3	23,769.6	8,971.1
2002	93,709.4	6,714.8	22,809.6	8,669.0	10,020.3	6,763.7	543.6	1,709.7	25,968.1	10,510.7
2003	98,029.7	7,889.5	25,281.9	8,864.2	10,523.8	6,002.2	607.1	1,547.5	25,598.5	11,715.0
2004	115,487.8	8,923.0	27,279.4	11,008.1	11,646.5	8,993.3	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
2002										
1st Qtr	23,065.9	1,453.4	5,558.7	1,960.8	2,964.7	1,612.4	194.6	261.1	6,722.0	2,338.3
2nd Qtr	22,180.2	1,635.0	3,979.9	2,384.2	3,052.2	1,704.1	57.6	763.1	5,962.4	2,641.7
3rd Qtr	22,706.8	1,978.7	5,873.0	1,854.0	1,882.1	1,687.6	45.8	330.2	6,321.1	2,734.4
4th Qtr	25,756.5	1,647.8	7,398.0	2,470.0	2,121.3	1,759.6	245.6	355.3	6,962.6	2,796.3
2003										
1st Qtr	21,683.2	1,650.0	5,804.2	1,281.2	3,164.2	1,125.9	135.9	427.1	5,318.9	2,775.9
2nd Qtr	22,295.5	2,161.4	4,322.8	2,297.7	2,550.8	1,557.8	97.4	370.0	5,822.1	3,115.5
3rd Qtr	23,933.7	2,319.3	5,847.0	2,202.4	2,358.3	1,520.2	116.9	39.0	6,256.3	3,274.3
4th Qtr	30,117.3	1,758.8	9,307.9	3,082.9	2,450.5	1,798.3	256.9	711.4	8,201.2	2,549.3
2004										
1st Qtr	23,690.0	1,881.5	3,930.4	2,192.4	3,408.2	1,674.2	139.5	39.9	7,474.1	2,949.8
2nd Qtr	29,559.9	2,206.9	6,740.5	3,691.5	2,813.5	2,314.7	219.5	419.0	7,522.7	3,631.6
3rd Qtr	27,520.4	2,109.3	6,017.9	2,479.1	2,479.1	2,319.2	100.0	279.9	7,037.5	4,698.4
4th Qtr	34,717.6	2,725.3	10,590.6	2,645.1	2,945.7	2,685.2	340.7	491.0	6,953.5	5,340.4
2005										
1st Qtr	21,805.2	2,612.6	3,657.7	1,869.0	2,863.8	1,929.3	100.5	120.6	5,948.7	2,703.0
2nd Qtr	28,005.5	2,752.3	5,645.3	2,631.8	3,545.9	2,049.2	180.8	622.8	6,187.7	4,389.7
3rd Qtr	27,848.7	3,566.2	6,391.2	1,943.4	2,965.2	2,444.3	120.2	280.5	6,331.1	3,806.7
4th Qtr	29,809.1	3,666.0	7,973.1	2,824.7	3,045.0	3,525.8	400.7	40.1	3,986.6	4,347.2
2006										
1st Qtr	25,031.1	3,048.7	5,535.7	1,464.2	4,191.9	2,266.4	300.9	180.5	4,111.7	3,931.2

Sources: Bank of Guyana and Bureau of Statistics.

<sup>1</sup> From 1987 figures include exports from non-residents.

<sup>2</sup> From the first quarter of 1997 figures include Barama's export.

<sup>3</sup> Includes Neutral Spirit.

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

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Shrimp <sup>1</sup>	Timber <sup>2</sup>	Molasses	Rum <sup>3</sup>	Gold	Other
1996	552.8	69.8	150.7	93.8	12.6	8.9	0.4	11.5	103.5	101.6
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
2002										
1st Qtr	121.4	7.7	29.3	10.3	15.6	8.5	1.0	1.4	35.4	12.3
2nd Qtr	116.8	8.6	21.0	12.6	16.1	9.0	0.3	4.0	31.4	13.9
3rd Qtr	119.2	10.4	30.8	9.7	9.9	8.9	0.2	1.7	33.2	14.4
4th Qtr	133.9	8.6	38.5	12.8	11.0	9.2	1.3	1.8	36.2	14.5
2003										
1st Qtr	111.7	8.5	29.9	6.6	16.3	5.8	0.7	2.2	27.4	14.3
2nd Qtr	114.5	11.1	22.2	11.8	13.1	8.0	0.5	1.9	29.9	16.0
3rd Qtr	122.8	11.9	30.0	11.3	12.1	7.8	0.6	0.2	32.1	16.8
4th Qtr	152.4	8.9	47.1	15.6	12.4	9.1	1.3	3.6	41.5	12.9
2004										
1st Qtr	118.9	9.4	19.7	11.0	17.1	8.4	0.7	0.2	37.5	14.8
2nd Qtr	148.1	11.1	33.8	18.5	14.1	11.6	1.1	2.1	37.7	18.2
3rd Qtr	137.7	10.6	30.1	12.4	12.4	11.6	0.5	1.4	35.2	23.5
4th Qtr	173.3	13.6	52.9	13.2	14.7	13.4	1.7	2.5	34.7	26.7
2005										
1st Qtr	108.5	13.0	18.2	9.3	14.3	9.6	0.5	0.6	29.6	13.5
2nd Qtr	139.4	13.7	28.1	13.1	17.7	10.2	0.9	3.1	30.8	21.9
3rd Qtr	139.0	17.8	31.9	9.7	14.8	12.2	0.6	1.4	31.6	19.0
4th Qtr	148.8	18.3	39.8	14.1	15.2	17.6	2.0	0.2	19.9	21.7
2006										
1st Qtr	124.8	15.2	27.6	7.3	20.9	11.3	1.5	0.9	20.5	19.6

Sources: Bank of Guyana and Bureau of Statistics.

<sup>1</sup> From 1987 figures include exports from non-residents.

<sup>2</sup> From the first quarter of 1997 figures include Barama's export.

<sup>3</sup> Includes Neutral Spirit.

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

Table 8.3

Period	Rice			Sugar			Bauxite			Gold			Shrimp			Timber			
	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Ounces)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)	
1996	261,823	13,154,370	50,241	255,529	20,097,800	78,652	2,100,568	11,019,900	5,246	289,994	14,541,700	50,145	3,100	1,769,400	570,774	120,815	1,419,100	11,746	
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	9,384,508	45,197	277,446	21,536,820	77,625	2,532,924	13,824,561	5,458	428,009	22,330,658	52,173	...	8,522,414	...	182,773	6,363,455	34,816	
2001	209,041	9,404,202	44,987	252,330	20,494,603	81,221	1,836,388	11,420,609	6,219	449,345	23,769,617	52,898	...	9,209,858	...	187,197	6,180,621	33,017	
2002	193,415	8,669,052	44,821	281,659	22,809,584	80,983	1,514,743	6,714,801	4,433	451,251	25,968,023	57,547	...	10,018,045	...	184,920	6,763,605	36,576	
2003	200,431	8,864,130	44,225	311,847	25,281,874	81,071	1,659,787	7,889,540	4,753	367,935	25,598,536	69,574	...	10,523,766	...	150,572	6,002,218	39,863	
2004	243,093	11,008,180	45,284	289,585	27,279,359	94,202	1,412,391	8,922,964	6,318	363,710	28,987,852	79,700	...	11,646,580	...	205,969	8,993,282	43,663	
2005	182,176	9,268,859	50,879	230,325	23,667,243	102,756	1,564,231	12,597,209	8,053	269,261	22,454,059	83,391	...	12,419,904	...	231,112	9,948,570	43,047	
2002																			
1st Qtr	43,909	1,960,799	44,656	66,941	5,558,719	83,039	353,644	1,453,382	4,110	125,415	6,721,984	53,598	...	2,981,901	...	43,710	1,612,354	36,888	
2nd Qtr	52,070	2,384,244	45,790	52,490	3,979,871	75,821	348,214	1,634,958	4,695	103,422	5,962,360	57,651	...	3,037,120	...	47,556	1,704,071	35,833	
3rd Qtr	42,746	1,853,974	43,372	72,467	5,873,021	81,044	427,548	1,978,661	4,628	108,172	6,321,093	58,436	...	1,885,455	...	46,358	1,687,558	36,403	
4th Qtr	54,691	2,470,036	45,164	89,761	7,397,973	82,419	385,337	1,647,799	4,276	114,242	6,962,587	60,946	...	2,113,569	...	47,297	1,759,622	37,204	
2003																			
1st Qtr	28,569	1,281,192	44,846	77,206	5,804,188	75,178	372,228	1,650,020	4,433	78,506	5,318,888	67,752	...	3,164,156	...	30,247	1,125,896	37,223	
2nd Qtr	51,840	2,297,696	44,323	59,583	4,322,784	72,551	452,687	2,161,392	4,775	88,749	5,822,128	65,603	...	2,550,832	...	38,587	1,557,760	40,370	
3rd Qtr	50,667	2,202,370	43,468	67,238	5,847,000	86,960	462,507	2,319,310	5,015	90,961	6,256,290	68,780	...	2,358,290	...	38,243	1,520,220	39,752	
4th Qtr	69,356	3,082,872	44,450	107,820	9,307,902	86,328	372,365	1,758,818	4,723	109,719	8,201,230	74,748	...	2,450,488	...	43,495	1,798,342	41,346	
2004																			
1st Qtr	52,847	2,192,410	41,486	46,784	3,930,393	84,011	358,476	1,881,486	5,249	93,846	7,474,125	79,643	...	3,408,201	...	39,455	1,674,204	42,433	
2nd Qtr	81,911	3,691,490	45,067	71,335	6,740,461	94,490	339,445	2,206,912	6,502	97,283	7,522,658	77,327	...	2,813,514	...	51,604	2,314,664	44,855	
3rd Qtr	53,987	2,479,132	45,921	60,521	6,017,893	99,435	341,953	2,109,262	6,168	89,170	7,037,536	78,923	...	2,479,132	...	52,223	2,319,188	44,409	
4th Qtr	54,348	2,645,148	48,671	110,945	10,590,612	95,458	372,517	2,725,304	7,316	83,411	6,953,533	83,365	...	2,945,733	...	62,687	2,685,226	42,835	
2005																			
1st Qtr	37,495	1,869,021	49,847	38,558	3,657,654	94,861	325,785	2,612,610	8,019	72,191	5,948,712	82,403	...	2,863,823	...	44,331	1,929,312	43,520	
2nd Qtr	52,361	2,631,790	50,262	52,982	5,645,290	106,551	373,941	2,752,330	7,360	75,802	6,187,720	81,630	...	3,545,885	...	46,105	2,049,180	44,446	
3rd Qtr	36,287	1,943,395	53,556	61,213	6,391,165	104,409	437,435	3,566,230	8,153	76,365	6,331,060	82,905	...	2,965,180	...	56,963	2,444,270	42,910	
4th Qtr	56,033	2,824,653	50,411	77,572	7,973,134	102,784	427,070	3,666,039	8,584	44,903	3,986,567	88,782	...	3,045,016	...	83,713	3,525,808	42,118	
2006																			
1st Qtr	27,042	1,464,161	54,145	48,642	5,535,732	113,806	381,432	3,048,664	7,993	39,791	4,111,685	103,332	...	4,191,913	...	55,288	2,266,441	40,994	

Sources: Guyana Rice Development Board, Guyana Sugar Corporation, Guyana Mining Enterprise, Guyana Gold Board, Guyana Forestry Commission, Ministry of Agriculture (Fisheries Division) and Bureau of Statistics.

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

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

Table 8.4

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
1996	(2,258.2)	83,894.8	81,636.6	78,554.4	3,082.2
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	(47,297.2)	157,833.0	110,535.8	107,468.5	3,067.3
2002					
1st Qtr	(3,156.7)	26,308.2	23,151.4	23,065.9	85.5
2nd Qtr	(6,664.8)	28,945.8	22,281.0	22,180.2	100.8
3rd Qtr	(3,286.3)	26,157.9	22,871.6	22,706.8	164.8
4th Qtr	(2,278.3)	28,453.4	26,175.1	25,756.5	418.6
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	(9,655.9)	40,166.2	30,510.3	29,809.1	701.2
2006					
1st Qtr	(13,484.3)	38,816.3	25,332.0	25,031.1	300.9

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
1996	(20.2)	595.0	574.8	552.8	22.0
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	(235.7)	786.7	551.0	535.7	15.3
2002					
1st Qtr	(10.3)	132.2	121.9	121.4	0.5
2nd Qtr	(28.2)	145.6	117.4	116.8	0.5
3rd Qtr	(17.2)	137.3	120.1	119.2	0.9
4th Qtr	(11.9)	148.0	136.1	133.9	2.2
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	(48.2)	200.5	152.3	148.8	3.5
2006					
1st Qtr	(67.2)	193.5	126.3	124.8	1.5

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
1996 <sup>1</sup>	153.9	331.6	177.7	-186.6	331.6	518.2	1.3	26.6	25.3	-185.3	358.2	543.5
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												
Mar	176.0	272.0	95.9	120.7	272.0	151.3	48.6	72.0	23.4	169.3	343.9	174.7
Jun	172.1	262.4	90.3	120.7	262.4	141.7	50.4	78.8	28.4	171.1	341.2	170.1
Sep	162.3	261.7	99.4	110.9	261.7	150.8	56.2	83.4	27.2	167.2	345.2	178.0
Dec	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												
Jan	141.4	227.6	86.2	102.0	227.6	125.6	70.6	110.2	39.6	172.6	337.8	165.2
Feb	159.3	259.0	99.7	119.9	259.0	139.1	73.9	112.3	38.4	193.8	371.3	177.4
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
Apr	136.7	234.1	97.4	97.3	234.1	136.7	85.0	130.6	45.6	182.3	364.7	182.4
May	140.7	231.4	90.7	101.3	231.4	130.1	92.4	134.6	42.1	193.8	366.0	172.2
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
Jul	137.3	222.6	85.4	97.9	222.6	124.8	91.4	136.0	44.6	189.3	358.7	169.4
Aug	143.6	229.5	85.9	104.2	229.5	125.3	96.8	138.7	42.0	201.0	368.2	167.2
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
Oct	136.5	231.1	94.5	97.1	231.1	134.0	97.1	137.8	40.7	194.2	368.9	174.7
Nov	139.5	231.3	91.8	100.1	231.3	131.3	93.9	140.4	46.5	193.9	371.7	177.8
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

Source: Bank of Guyana and Commercial Banks

<sup>1</sup> Net Foreign Assets reflect Naples terms debt stock reduction in December 1996.

\* Figures for December 2005 are preliminary.

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

Table 8.6(a)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2005															
Jan	35,831,433	34,680,965	366,768	665,122	118,578	5,028,865	3,978,340	660,757	286,216	103,552	40,860,298	38,659,305	1,027,525	951,338	222,130
Feb	40,670,331	38,776,104	1,023,886	643,207	227,133	5,540,680	4,713,220	513,887	194,118	119,455	46,211,011	43,489,324	1,537,773	837,325	346,588
Mar	63,852,790	61,371,822	1,323,050	844,507	313,411	6,905,719	5,656,103	760,064	356,418	133,134	70,758,509	67,027,925	2,083,114	1,200,925	446,545
Apr	55,196,752	51,548,731	1,147,605	1,169,117	1,331,299	5,065,782	4,113,572	590,536	172,103	189,571	60,262,534	55,662,303	1,738,142	1,341,220	1,520,870
May	55,654,649	53,070,855	1,215,119	1,086,880	281,795	5,119,327	4,388,017	390,571	175,204	165,535	60,773,976	57,458,872	1,605,690	1,262,084	447,330
Jun	72,444,489	69,689,870	1,475,955	1,000,320	278,344	6,296,560	5,157,315	601,709	218,505	319,030	78,741,049	74,847,185	2,077,664	1,218,825	597,375
Jul	42,546,276	39,683,435	2,012,495	821,902	28,443	6,098,491	4,514,766	641,664	330,647	611,414	48,644,767	44,198,201	2,654,159	1,152,549	639,858
Aug	48,118,502	45,694,315	1,162,673	803,383	458,131	7,044,361	4,874,017	943,191	487,994	739,159	55,162,863	50,568,332	2,105,864	1,291,377	1,197,290
Sep	43,982,365	41,150,320	1,816,960	564,514	450,570	4,955,830	3,818,445	610,624	237,196	289,564	48,938,194	44,968,765	2,427,585	801,710	740,134
Oct	44,328,468	41,980,384	1,070,107	964,551	313,426	5,525,347	4,174,858	702,141	269,435	378,913	49,853,815	46,155,242	1,772,248	1,233,986	692,338
Nov	50,462,300	47,796,524	1,257,147	981,299	427,331	6,579,591	5,139,177	606,715	363,591	470,108	57,041,891	52,935,701	1,863,862	1,344,890	897,438
Dec	50,658,641	46,437,297	2,148,741	931,618	1,140,986	6,109,042	4,392,695	783,549	428,674	504,124	56,767,683	50,829,992	2,932,290	1,360,291	1,645,110
Total	603,746,996	571,880,621	16,020,508	10,476,420	5,369,447	70,269,594	54,920,525	7,805,409	3,520,101	4,023,560	674,016,590	626,801,146	23,825,916	13,996,520	9,393,007
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															
May															
Jun															
Jul															
Aug															
Sep															
Oct															
Nov															
Dec															
Total	135,478,498	126,450,120	2,955,731	4,134,305	1,938,343	15,903,821	12,520,615	1,772,477	839,196	771,532	151,382,319	138,970,735	4,728,208	4,973,502	2,709,875

Sources: Commercial Banks and Non-Bank Dealers.

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

Table 8.6(b)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2005															
Jan	37,680,014	36,349,130	581,597	649,527	99,760	4,927,500	4,036,037	549,708	240,832	100,922	42,607,514	40,385,167	1,131,305	890,359	200,682
Feb	38,396,360	36,181,855	1,215,085	742,580	256,841	5,675,514	4,737,034	576,824	236,758	124,898	44,071,874	40,918,889	1,791,909	979,337	381,738
Mar	60,815,738	58,199,711	1,605,027	750,441	260,559	6,574,299	5,450,031	704,229	282,492	137,547	67,390,036	63,649,742	2,309,256	1,032,932	398,107
Apr	47,087,902	44,929,078	974,697	791,455	392,672	5,318,105	4,323,439	593,980	247,464	153,222	52,406,007	49,252,517	1,568,677	1,038,919	545,894
May	50,606,763	49,054,979	802,634	576,294	172,856	5,063,791	4,305,998	444,802	172,500	140,492	55,670,554	53,360,977	1,247,436	748,793	313,348
Jun	67,463,554	64,811,524	987,258	1,467,042	197,730	6,366,912	5,129,322	638,171	222,037	377,382	73,830,466	69,940,846	1,625,429	1,689,079	575,112
Jul	44,114,963	41,563,222	938,779	899,462	713,500	6,073,732	4,525,266	624,503	315,513	608,450	50,188,695	46,088,488	1,563,283	1,214,975	1,321,950
Aug	47,266,110	44,553,089	1,487,782	1,028,679	196,559	6,601,198	4,666,299	838,502	448,994	647,402	53,867,307	49,219,388	2,326,285	1,477,673	843,961
Sep	44,384,178	41,837,436	1,735,086	702,627	109,030	5,394,071	4,072,565	677,847	274,803	368,856	49,778,249	45,910,001	2,412,933	977,430	477,886
Oct	39,503,093	37,244,759	1,197,028	981,536	79,770	5,411,245	4,086,560	716,129	253,171	355,385	44,914,338	41,331,319	1,913,157	1,234,706	435,155
Nov	54,018,464	51,477,963	1,191,382	834,654	514,465	6,614,512	5,182,085	590,382	362,441	479,604	60,632,976	56,660,048	1,781,764	1,197,095	994,068
Dec	50,292,412	47,752,660	1,178,116	732,492	629,145	6,274,477	4,396,253	866,216	463,654	548,353	56,566,889	52,148,913	2,044,333	1,196,146	1,177,498
Total	581,629,550	553,955,405	13,894,472	10,156,787	3,622,886	70,295,356	54,910,889	7,821,294	3,520,659	4,042,514	651,924,905	608,866,294	21,715,766	13,677,446	7,665,400
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															
May															
Jun															
Jul															
Aug															
Sep															
Oct															
Nov															
Dec															
Total	134,598,785	124,702,735	4,357,038	3,662,084	1,876,928	16,013,136	12,653,288	1,765,176	842,502	752,170	150,611,921	137,356,023	6,122,214	4,504,586	2,629,098

Sources: Commercial Banks and Non-bank Dealers.



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

Table 8.7

Item	2005	2006 Jan-Mar
<b>CURRENT ACCOUNT</b>	<b>(149.9)</b>	<b>(53.6)</b>
<b>Merchandise Trade</b>	<b>(234.6)</b>	<b>(67.2)</b>
Exports f.o.b.	550.9	126.3
Imports c.i.f.	(785.5)	(193.5)
<b>Net Services</b>	<b>(81.9)</b>	<b>(24.9)</b>
Non Factor Services (net)	(49.3)	(15.5)
Factor Services (net)	(32.5)	(9.4)
<b>Unrequited Transfers</b>	<b>166.6</b>	<b>38.5</b>
<b>CAPITAL ACCOUNT</b>	<b>180.6</b>	<b>61.3</b>
<b>Capital Transfer</b>	<b>52.1</b>	<b>11.9</b>
<b>Medium and Long Term Capital (net)</b>	<b>143.5</b>	<b>52.2</b>
Non-Financial Public Sector (net)	66.7	12.2
Disbursements	102.5	20.7
Amortization	(35.8)	(8.5)
Private Sector (net)	76.8	40.0
Other <sup>1</sup>	-	-
<b>Short Term Capital (net) <sup>2</sup></b>	<b>(15.0)</b>	<b>(2.8)</b>
<b>ERRORS AND OMISSIONS</b>	<b>(22.6)</b>	<b>(13.2)</b>
<b>OVERALL BALANCE</b>	<b>8.1</b>	<b>(5.5)</b>
<b>FINANCING</b>	<b>(8.1)</b>	<b>5.5</b>
Change in Net Foreign Assets of Bank of Guyana (-increase) <sup>3</sup>	(23.9)	5.5
Change in Non-Financial Public Sector arrears <sup>4</sup>	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	15.8	-
Debt Relief	-	-
Debt stock Restructuring	1.8	-
Balance of Payments Support	-	-
Debt Forgiveness	14.0	-

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

<sup>1</sup> Includes sales of assets, 2001 figure relates to trade credits.

<sup>2</sup> Includes changes in Net Foreign Assets of Commercial Banks

<sup>3</sup> Includes valuation changes

<sup>4</sup> Includes arrears on Non-Financial Public Sector medium and long term debt

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

Table 9.1

Date						Rate	Date						Rate		
28	Jun.	04	-	30	Jun.	04	198.75	30	May	05	-	31	May	05	200.00
01	Jul.	04	-	02	Jul.	04	198.75	01	Jun.	05	-	03	Jun.	05	200.00
05	Jul.	04	-	09	Jul.	04	199.25	06	Jun.	05	-	07	Jun.	05	200.00
12	Jul.	04	-	16	Jul.	04	199.25	08	Jun.	05	-	10	Jun.	05	200.25
19	Jul.	04	-	23	Jul.	04	199.25	13	Jun.	05	-	17	Jun.	05	200.25
26	Jul.	04	-	30	Jul.	04	196.25	20	Jun.	05	-	24	Jun.	05	200.25
02	Aug.	04	-				196.25	27	Jun.	05	-	30	Jun.	05	200.25
03	Aug.	04	-	06	Aug.	04	199.25	01	Jul.	05	-				200.25
09	Aug.	04	-	13	Aug.	04	199.25	04	Jul.	05	-	08	Jul.	05	200.25
16	Aug.	04	-	20	Aug.	04	199.25	11	Jul.	05	-	15	Jul.	05	200.25
23	Aug.	04	-	27	Aug.	04	199.25	18	Jul.	05	-	22	Jul.	05	199.50
30	Aug.	04	-	31	Aug.	04	199.25	25	Jul.	05	-	29	Jul.	05	199.50
01	Sep.	04	-	03	Sep.	04	200.00	01	Aug.	05	-	05	Aug.	05	199.50
06	Sep.	04	-	10	Sep.	04	197.25	08	Aug.	05	-	12	Aug.	05	199.50
13	Sep.	04	-	17	Sep.	04	200.00	15	Aug.	05	-	19	Aug.	05	200.00
20	Sep.	04	-	24	Sep.	04	200.00	22	Aug.	05	-	26	Aug.	05	199.75
27	Sep.	04	-	30	Sep.	04	200.00	29	Aug.	05	-	31	Aug.	05	199.50
01	Oct.	04	-				200.00	01	Sep.	05	-	02	Sep.	05	199.75
04	Oct.	04	-	08	Oct.	04	200.00	05	Sep.	05	-	09	Sep.	05	199.75
11	Oct.	04	-	15	Oct.	04	200.00	12	Sep.	05	-	16	Sep.	05	199.75
18	Oct.	04	-	22	Oct.	04	200.00	19	Sep.	05	-	23	Sep.	05	199.75
25	Oct.	04	-	29	Oct.	04	200.00	26	Sep.	05	-	30	Sep.	05	200.00
01	Nov.	04	-	05	Nov.	04	200.00	03	Oct.	05	-				200.00
08	Nov.	04	-	11	Nov.	04	200.00	04	Oct.	05	-	07	Oct.	05	199.75
15	Nov.	04	-	19	Nov.	04	200.00	10	Oct.	05	-	14	Oct.	05	199.75
22	Nov.	04	-	26	Nov.	04	200.00	17	Oct.	05	-	21	Oct.	05	199.75
29	Nov.	04	-	30	Nov.	04	200.00	24	Oct.	05	-	28	Oct.	05	200.00
01	Dec.	04	-	03	Dec.	04	200.00	31	Oct.	05	-				199.75
06	Dec.	04	-	10	Dec.	04	199.75	01	Nov.	05	-	04	Nov.	05	199.75
13	Dec.	04	-	17	Dec.	04	199.75	07	Nov.	05	-	11	Nov.	05	200.00
20	Dec.	04	-	24	Dec.	04	199.75	14	Nov.	05	-	18	Nov.	05	199.75
27	Dec.	04	-	31	Dec.	04	199.75	21	Nov.	05	-	25	Nov.	05	199.75
03	Jan.	05	-	07	Jan.	05	199.75	28	Nov.	05	-	30	Nov.	05	199.75
10	Jan.	05	-	14	Jan.	05	199.75	01	Dec.	05	-	02	Dec.	05	199.75
17	Jan.	05	-	20	Jan.	05	199.75	05	Dec.	05	-	09	Dec.	05	200.00
24	Jan.	05	-	28	Jan.	05	199.75	12	Dec.	05	-	14	Dec.	05	200.00
01	Feb.	04	-	04	Feb.	05	199.75	15	Dec.	05	-	16	Dec.	05	200.25
07	Feb.	05	-	11	Feb.	05	199.75	19	Dec.	05	-	23	Dec.	05	200.25
14	Feb.	05	-	18	Feb.	05	199.75	26	Dec.	05	-	30	Dec.	05	200.25
21	Feb.	05	-	25	Feb.	05	199.75	02	Jan.	06	-	06	Jan.	06	200.25
28	Feb.	05	-				199.75	09	Jan.	06	-	13	Jan.	06	200.25
07	Mar.	05	-	11	Mar.	05	199.75	16	Jan.	06	-	20	Jan.	06	200.25
14	Mar.	05	-	18	Mar.	05	199.75	23	Jan.	06	-	27	Jan.	06	200.25
21	Mar.	05	-	25	Mar.	05	199.75	30	Jan.	06	-	31	Jan.	06	200.25
28	Mar.	05	-	31	Mar.	05	199.75	01	Feb.	06	-	03	Feb.	06	200.25
01	Apr.	05	-				199.75	06	Feb.	06	-	10	Feb.	06	200.25
04	Apr.	05	-	08	Apr.	05	199.75	13	Feb.	06	-	17	Feb.	06	200.25
11	Apr.	05	-	15	Apr.	05	200.00	20	Feb.	06	-	24	Feb.	06	200.25
18	Apr.	05	-	22	Apr.	05	200.00	27	Feb.	06	-	28	Feb.	06	200.25
25	Apr.	05	-	29	Apr.	05	200.00	01	Mar.	06	-	03	Mar.	06	200.25
03	May	05	-	06	May	05	200.00	06	Mar.	06	-	10	Mar.	06	199.75
09	May	05	-	13	May	05	200.00	13	Mar.	06	-	17	Mar.	06	199.75
16	May	05	-	20	May	05	200.00	20	Mar.	06	-	24	Mar.	06	199.75
23	May	05	-	27	May	05	200.00	27	Mar.	06	-	31	Mar.	06	199.75

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

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

Table 9.2(a)

Period Ended	Bahamas	Barbados	Belize	E.C.	Jamaica	Trinidad
1996	1.0000	2.0000	2.0000	2.7000	34.8545	6.1847
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
2003						
Mar	1.0000	2.0000	2.0000	2.7000	54.5074	6.2239
Jun	1.0000	2.0000	2.0000	2.7000	59.9663	6.2330
Sep	1.0000	2.0000	2.0000	2.7000	59.4177	6.2338
Dec	1.0000	2.0000	2.0000	2.7000	60.4744	6.2429
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						
Jan	1.0000	2.0000	2.0000	2.7000	61.5844	6.2435
Feb	1.0000	2.0000	2.0000	2.7000	61.7941	6.2413
Mar	1.0000	2.0000	2.0000	2.7000	61.5740	6.2543
Apr	1.0000	2.0000	2.0000	2.7000	61.5462	6.2333
May	1.0000	2.0000	2.0000	2.7000	61.5758	6.2224
Jun	1.0000	2.0000	2.0000	2.7000	61.5674	6.2234
Jul	1.0000	2.0000	2.0000	2.7000	61.8379	6.2351
Aug	1.0000	2.0000	2.0000	2.7000	62.2793	6.2197
Sep	1.0000	2.0000	2.0000	2.7000	62.3721	6.2235
Oct	1.0000	2.0000	2.0000	2.7000	63.1936	6.2246
Nov	1.0000	2.0000	2.0000	2.7000	64.3219	6.2331
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

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

Table 9.2(b)

Guyana		
Year	Period Ended	Period Average
1996	141.25	140.38
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
2003		
Mar	193.75	192.41
Jun	193.75	193.45
Sep	195.25	194.61
Dec	194.25	195.50
2004		
Mar	197.25	196.97
Jun	198.75	198.43
Sep	200.00	199.38
Dec	199.75	199.78
2005		
Jan	199.75	199.75
Feb	199.75	199.75
Mar	199.75	199.75
Apr	200.00	199.93
May	200.00	200.00
Jun	200.25	200.19
Jul	199.50	199.88
Aug	199.50	199.67
Sep	200.00	199.82
Oct	199.75	199.81
Nov	199.75	199.81
Dec	200.25	200.14
2006		
Jan	200.25	200.25
Feb	200.25	200.25
Mar	199.75	199.82

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 (31st Mar, 2004)

	<b>Bahamas</b> \$	<b>Barbados</b> \$	<b>Belize</b> \$	<b>E.C.</b> \$	<b>Guyana</b> \$	<b>Jamaica</b> \$	<b>Trinidad</b> \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	196.970	60.895	6.245
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	98.485	30.448	3.123
<b>Belize \$</b>	0.500	1.000	1.000	1.350	98.485	30.448	3.123
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	72.952	22.554	2.313
<b>Guyana \$</b>	0.005	0.010	0.010	0.014	1.000	0.309	0.032
<b>Jamaica \$</b>	0.016	0.033	0.033	0.044	3.235	1.000	0.103
<b>Trinidad \$</b>	0.160	0.320	0.320	0.432	31.540	9.751	1.000

### EXCHANGE CROSS RATES (31st Mar, 2005)

	<b>Bahamas</b> \$	<b>Barbados</b> \$	<b>Belize</b> \$	<b>E.C.</b> \$	<b>Guyana</b> \$	<b>Jamaica</b> \$	<b>Trinidad</b> \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	199.750	61.574	6.254
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	99.875	30.787	3.127
<b>Belize \$</b>	0.500	1.000	1.000	1.350	99.875	30.787	3.127
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	73.981	22.805	2.316
<b>Guyana \$</b>	0.005	0.010	0.010	0.014	1.000	0.308	0.031
<b>Jamaica \$</b>	0.016	0.032	0.032	0.044	3.244	1.000	0.102
<b>Trinidad \$</b>	0.160	0.320	0.320	0.432	31.938	9.845	1.000

### EXCHANGE CROSS RATES (31st Mar, 2006)

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

Note: Table derived from Table 9.2

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

Table 9.4

<b>Countries</b>	<b>1990</b>	<b>1991</b>	<b>1992</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>
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 EMU-MEMBER  
COUNTRIES AGAINST THE EURO**

Table 9.4(a)

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

Source: Bank of Guyana.

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

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

Table 9.5

Countries	2001	2002	2003	2004	2005												2006		
	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
CANADA (Canadian dollar)	1.5926	1.5796	1.2924	1.2036	1.2150	1.2314	1.2069	1.2569	1.2510	1.2256	1.2259	1.1889	1.1611	1.1801	1.1674	...	...	...	...
EURO	1.1347	0.9536	0.7918	0.7342	0.7609	0.7543	0.7714	0.7718	0.8110	0.8270	0.8269	0.8198	0.0830	0.8317	0.8497	...	...	...	...
JAPAN (Japanese yen)	131.80	119.90	107.10	104.12	104.00	104.73	107.35	105.89	108.08	110.40	112.2200	111.3000	113.1500	115.7000	119.6300	...	...	...	...
SWEDEN (Swedish krona)	10.6675	8.8250	7.1947	6.6146	6.9856	6.8323	7.0526	7.0854	7.4291	7.7952	7.7771	7.6571	7.7405	7.9315	8.0952	...	...	...	...
UNITED KINGDOM (Pound sterling)	0.6895	0.6204	0.5603	0.5178	0.5323	0.5203	0.5312	0.5230	0.5500	0.5576	0.5695	0.5609	0.5662	1.7725	1.7270	...	...	...	...

Source: International Financial Statistics

**COMMODITY PRICES**

Table 9.5(a)

Commodity (Units)	2001	2002	2003	2004	2005														
	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov				
GOLD (US\$/fine ounce) United Kingdom (London)	275.84	332.04	407.00	442.10	424.00	423.40	433.90	429.20	421.90	430.70	424.50	437.90	456.00	469.90	476.70	...	...	...	...
ALUMINIUM (US \$/MT) <sup>1</sup> All origins (London)	1348.72	1375.86	1557.80	1852.90	1836.20	1882.80	1987.50	1892.00	1741.50	1731.90	1783.30	1871.30	1837.70	1934.10	2057.00	...	...	...	...
Sugar (US cents/pound) EEC Import Price	23.86	26.30	29.01	31.98	31.15	31.31	31.58	31.42	30.78	30.18	29.03	29.75	29.99	29.25	29.08	...	...	...	...
US import price	21.44	22.04	20.40	20.55	20.62	20.36	20.60	21.21	21.89	21.04	20.69	20.49	20.81	21.72	21.64	...	...	...	...
International sugar agreement price	7.41	7.51	6.34	8.80	8.92	9.32	8.90	8.53	8.51	9.03	9.60	9.88	10.81	11.61	11.81	...	...	...	...
OIL (US\$/bbl.) U.K. Brent	18.60	28.52	29.88	39.65	44.28	45.56	53.08	51.86	48.67	54.31	57.58	64.09	62.98	58.52	55.54	...	...	...	...
Rice (US\$/metric ton) Thailand (Bangkok)	179.38	185.27	197.00	278.43	288.38	292.35	295.00	299.14	295.27	287.05	278.71	283.48	287.41	290.71	278.80	...	...	...	...
Timber (US\$/cubic metre) Hardwood logs (Malaysia, Sarawak)	139.91	183.37	196.40	191.88	191.43	191.02	193.65	194.15	202.52	203.12	205.53	210.97	216.86	201.21	205.24	...	...	...	...
Coconut oil (US \$/MT) Philippines (New York)	341.43	485.27	583.04	656.00	647.36	668.25	721.30	683.69	648.07	644.89	605.71	543.91	558.30	585.00	586.11	...	...	...	...

Source: International Financial Statistics.

**MONTHLY AVERAGE MARKET EXCHANGE RATES**

Table 9.6

Month	Buying Rate											
	2004				2005				2006			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	139.37	196.58	327.17	232.49	150.66	198.94	352.82	246.15	161.39	198.81	338.49	230.00
Feb	139.13	197.26	338.00	236.07	151.18	199.38	353.86	247.33	159.59	199.55	340.31	230.28
Mar	140.29	197.74	339.18	232.69	152.19	199.56	360.28	247.48	163.82	199.57	337.20	231.02
Apr	138.89	197.13	333.85	231.87	151.99	199.63	358.86	245.86				
May	137.52	197.26	332.00	232.12	150.62	199.22	354.72	244.21				
Jun	138.94	197.82	339.05	235.28	151.65	199.74	347.87	237.38				
Jul	141.93	198.18	343.87	233.19	151.36	199.23	341.24	231.50				
Aug	142.33	198.10	338.41	232.35	153.90	198.84	338.26	233.91				
Sep	142.14	198.17	339.54	231.17	154.78	198.74	342.81	236.86				
Oct	146.19	198.75	342.21	234.52	159.09	198.64	340.74	231.24				
Nov	149.78	198.95	338.07	241.43	157.33	198.69	338.23	228.51				
Dec	152.03	198.81	354.65	243.93	159.69	199.06	338.46	228.07				

  

Month	Selling Rate											
	2004				2005				2006			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	148.98	200.85	344.61	243.08	160.89	202.63	368.42	256.09	169.55	202.21	352.74	240.14
Feb	149.71	201.53	356.85	240.70	160.62	202.67	372.55	255.16	168.77	201.60	351.00	242.90
Mar	149.56	201.90	355.93	242.79	161.21	202.66	374.50	256.09	171.03	201.69	347.44	239.62
Apr	147.80	201.39	354.22	238.30	161.28	202.52	374.64	252.60				
May	147.25	201.51	351.49	237.73	160.86	201.93	375.54	256.95				
Jun	147.64	202.16	358.22	242.59	161.13	202.34	363.93	249.38				
Jul	148.44	202.03	360.04	240.39	162.49	202.43	355.31	243.46				
Aug	149.30	201.60	358.76	239.25	162.31	201.26	352.33	244.52				
Sep	150.57	201.52	355.33	241.60	165.12	201.62	359.22	247.57				
Oct	153.54	202.05	356.70	243.45	168.08	201.96	355.37	242.44				
Nov	157.27	202.13	359.96	246.24	168.14	202.01	352.72	240.39				
Dec	159.70	201.63	368.84	251.87	167.21	201.64	351.13	237.64				

  

Month	Mid Rate											
	2004				2005				2006			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	144.17	198.71	335.89	237.79	155.78	200.78	360.62	251.12	165.47	200.51	345.62	235.07
Feb	144.42	199.39	347.42	238.38	155.90	201.03	363.20	251.24	164.18	200.57	345.66	236.59
Mar	144.93	199.82	347.55	237.74	156.70	201.11	367.39	251.78	167.42	200.63	342.32	235.32
Apr	143.35	199.26	344.03	235.09	156.63	201.08	366.75	249.23				
May	142.38	199.38	341.75	234.92	155.74	200.57	365.13	250.58				
Jun	143.29	199.99	348.63	238.93	156.39	201.04	355.90	243.38				
Jul	145.18	200.11	351.96	236.79	156.93	200.83	348.27	237.48				
Aug	145.82	199.85	348.59	235.80	158.11	200.05	345.30	239.21				
Sep	146.35	199.85	347.43	236.39	159.95	200.18	351.01	242.22				
Oct	149.86	200.40	349.46	238.98	163.59	200.30	348.06	236.84				
Nov	153.52	200.54	349.02	243.83	162.74	200.35	345.48	234.45				
Dec	155.87	200.22	361.74	247.90	163.45	200.35	344.79	232.86				

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

Table 10.1

Item	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
<b>PRODUCT</b>											
Sugar	14,608	14,557	14,560	12,427	16,906	13,852	12,029	15,402	18,448	20,074	15,182
Rice	9,682	9,848	9,301	9,438	9,950	7,345	9,057	8,565	8,621	8,790	7,968
Livestock	1,249	1,598	1,807	1,881	2,111	2,330	2,546	2,754	2,979	3,224	3,377
Other Agriculture	3,518	3,974	4,478	4,953	5,482	5,982	5,825	5,971	5,415	5,860	6,456
Fishing	4,536	4,832	5,532	5,813	6,282	7,240	7,780	7,768	8,389	8,812	9,253
Forestry	2,473	2,597	3,103	2,107	2,569	2,232	2,433	2,295	2,411	2,571	2,862
Mining & Quarrying	12,604	15,567	15,565	14,439	16,156	17,235	17,603	17,671	15,930	15,786	13,622
Manufacturing <sup>1</sup>	2,846	3,078	3,297	3,191	3,681	3,434	3,599	3,953	3,874	4,111	4,661
Distribution	3,205	3,534	3,855	4,194	4,268	4,755	4,927	5,024	4,996	5,407	6,114
Transport & Communication	3,742	4,486	5,183	6,204	7,138	8,401	9,599	10,432	11,502	12,630	14,732
Engineering & Construction	3,098	3,747	4,446	4,913	4,771	5,335	5,589	5,580	6,199	6,840	8,015
Rent of Dwelling	2,798	3,025	3,489	3,632	3,848	4,360	4,567	4,704	5,087	5,506	6,065
Financial Services	2,324	2,829	2,974	3,087	3,387	4,174	4,049	4,149	4,400	4,715	5,099
Other Services	1,057	1,193	1,315	1,406	1,570	1,851	1,979	2,043	2,201	2,372	2,639
Government	6,187	7,393	10,839	12,786	16,976	19,560	20,636	21,451	22,809	23,836	23,836
<b>G.D.P. current at Factor Cost <sup>2</sup></b>	<b>73,927</b>	<b>82,258</b>	<b>89,744</b>	<b>90,472</b>	<b>105,095</b>	<b>108,087</b>	<b>112,219</b>	<b>117,762</b>	<b>123,261</b>	<b>130,534</b>	<b>129,881</b>
Indirect Taxes net of Subs.	14,344	16,780	16,934	17,531	18,570	21,926	21,185	20,685	20,803	25,824	27,240
G.D.P. at Market Prices	88,271	99,038	106,678	108,003	123,665	130,014	133,404	138,447	144,064	156,358	157,122
Net factor income paid abroad	12,203	7,319	10,460	8,455	12,216	8,022	9,612	10,485	8,325	6,320	4,088
G.N.P. at factor cost	61,724	74,939	79,284	82,017	92,879	100,066	102,607	107,277	114,936	124,214	125,793
G.N.P. at market prices	76,068	91,719	96,218	99,548	111,449	121,992	123,792	127,962	135,739	150,038	153,033
<b>EXPENDITURE</b>											
<b>Domestic Expenditure at market prices</b>	<b>95,068</b>	<b>105,003</b>	<b>116,812</b>	<b>120,987</b>	<b>131,669</b>	<b>150,676</b>	<b>155,888</b>	<b>155,929</b>	<b>160,016</b>	<b>172,877</b>	<b>210,783</b>
Public Investment <sup>3</sup>	12,159	15,976	19,110	16,527	16,160	19,684	18,170	20,291	19,393	19,587	21,938
Private Investment <sup>4</sup>	27,918	27,460	27,989	28,252	31,443	30,381	33,205	32,375	31,080	30,458	31,372
Public Consumption	14,093	17,343	21,747	23,151	29,947	35,798	30,505	32,976	37,928	37,732	44,374
Private Consumption	40,898	44,224	47,966	53,057	54,119	64,813	74,008	70,287	71,615	85,100	113,100

Source: Bureau of Statistics.

<sup>1</sup> Includes Utilities.

<sup>2</sup> Components may not add up due to rounding.

<sup>3</sup> Includes Investment of Public Enterprises.

<sup>4</sup> Includes Stock Changes.



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

Table 10.2

Item	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
<b>GDP AT FACTOR COST</b>	4,675	5,048	5,360	5,270	5,426	5,352	5,474	5,536	5,500	5,587	5,419
<b>AGRICULTURE, FORESTRY AND FISHING</b>	1,412	1,493	1,577	1,475	1,670	1,519	1,571	1,625	1,588	1,633	1,456
Sugarcane	595	631	648	600	754	642	668	748	664	714	543
Rice Paddy	140	150	153	153	161	130	143	129	161	148	141
Other crops	233	242	255	272	275	278	281	285	291	297	291
Livestock	84	105	111	109	111	116	119	125	130	133	129
Fishing	132	135	146	142	143	164	165	159	159	157	157
Forestry	228	230	264	200	226	189	195	180	183	184	195
<b>MINING AND QUARRYING</b>	474	546	628	645	591	626	652	607	554	518	426
Bauxite	236	221	255	262	240	254	267	249	222	207	107
Other	238	325	373	383	351	372	385	358	332	311	319
<b>MANUFACTURING</b>	583	640	629	575	654	563	577	640	637	653	563
Sugar	188	233	206	190	240	204	212	276	271	292	218
Rice	54	56	57	56	64	50	56	48	57	52	30
Other	341	351	367	328	350	309	309	316	309	309	315
<b>CONSTRUCTION</b>	349	398	450	471	424	452	461	443	468	487	533
<b>SERVICES</b>	1,858	1,971	2,075	2,103	2,087	2,193	2,213	2,222	2,253	2,296	2,441
Distribution	376	395	417	439	404	425	427	423	412	420	456
Transport and Communications	375	416	453	439	448	480	506	529	555	575	629
Rental of dwellings	77	82	88	93	87	92	94	94	97	98	103
Financial services	249	273	285	294	300	309	293	290	293	296	315
Government	621	633	651	650	657	689	689	682	686	694	708
Other <sup>1</sup>	160	172	181	188	191	198	204	204	210	213	230

Sources: Bureau of Statistics and Bank of Guyana.

NB: Components may not add to the total due to rounding

<sup>1</sup> 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 <sup>1</sup>	Total	Local & Lic. Dealers	OMAI	
1996	280,066	334,515	2,475,459	156,687	286	132,257	2,165,876	20,353	386,025	...	...	...
1997	276,349	340,699	2,470,895	177,668	-	92,437	2,200,790	-	467,832	...	...	36,575
1998	255,565	339,736	2,267,368	147,187	-	129,584	1,964,577	26,020	469,568	...	...	34,385
1999	321,438	365,469	2,359,272	107,776	-	86,405	2,128,876	36,215	414,915	...	...	46,668
2000	273,703	291,841	2,689,451	105,716	-	102,247	2,443,404	38,084	434,906	...	...	81,706
2001	284,477	322,310	2,011,301	91,428	-	220,364	1,681,621	17,888	455,919	...	...	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												
Jan	.	.	128,492	16,177	-	26,530	85,785	-	21,573	11,290	10,283	37,232
Feb	11,934	614	97,428	9,685	-	2,845	84,898	-	25,450	13,622	11,828	29,261
Mar	36,909	50,190	89,112	18,450	-	1,148	69,514	-	27,717	16,478	11,239	22,639
Apr	29,264	46,273	64,771	13,003	-	25,506	26,262	-	25,120	13,892	11,228	20,471
May	8,212	38,020	157,208	13,326	-	8,737	129,026	6,119	23,735	11,003	12,732	34,396
Jun	587	790	137,849	14,689	-	25,863	89,968	7,329	26,998	14,438	12,560	25,685
Jul	1,112	.	96,860	12,530	-	29,984	54,346	-	16,437	10,188	6,249	25,623
Aug	30,918	1,783	178,839	18,610	-	33,234	126,995	-	29,812	15,487	14,325	35,270
Sep	50,533	63,369	116,752	19,589	-	6,634	90,529	-	24,527	13,721	10,806	25,897
Oct	37,909	49,992	156,258	27,154	-	28,375	95,893	4,836	17,330	15,198	2,132	26,359
Nov	26,217	21,563	155,970	21,226	-	.	134,744	-	16,278	14,744	1,534	37,720
Dec	12,613	644	140,551	28,281	-	2,570	109,700	-	12,689	12,466	223	36,395
2006												
Jan	...	...	134,032	15,449	-	9,266	109,317	-	10,267	10,267	...	32,811
Feb	...	953	104,477	15,236	-	29,658	59,583	-	12,530	12,530	...	29,350
Mar	...	50,661	-	...	-	...	...	-	-	...	...	...

Sources: Bureau of Statistics & State Planning Secretariat.

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

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

A.C.G.B: 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 ('000 Kilos)	Eggs ('000)	Forestry Product			Fishing		
			Logs <sup>1</sup> (Cu. Mt)	Sawnwood (Cu. Mt)	Roundwood (Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
1997	11,975	30,345	310,815	4,695	249,161	35,655	1,853	21,111
1998	11,278	24,049	428,020	3,853	163,559	39,190	1,935	12,808
1999	12,433	25,728	330,359	2,001	166,040	41,251	1,595	12,791
2000	11,769	30,119	284,882	2,176	131,891	28,629	1,132	18,196
2001	12,489	25,693	299,001	3,208	136,186	25,245	1,889	27,968
2002	16,732	17,369	270,545	26,057	263,116	25,187	1,522	20,538
2003								
1st Qtr	3,587	1,495	74,842	7,425	59,227	6,579	363	8,738
2nd Qtr	5,286	1,573	52,169	8,542	67,505	7,730	376	6,274
3rd Qtr	4,221	2,323	41,142	11,060	83,653	9,951	253	3,412
4th Qtr	10,587	3,880	42,233	10,402	94,389	9,464	169	2,999
2004								
1st Qtr	5,480	9,741	68,882	7,807	95,494	7,313	368	4,822
2nd Qtr	6,284	2,615	56,532	8,488	100,312	9,778	480	5,487
3rd Qtr	4,516	4,045	117,542	9,502	199,202	7,339	233	2,749
4th Qtr	8,032	5,066	92,301	10,754	107,644	12,262	5	656
2005								
Jan	1,643	1,431	12,141	2,189	17,642	3,340	125	1,552
Feb	1,952	2,681	22,343	2,570	29,226	1,605	114	2,118
Mar	953	2,729	49,089	3,122	38,110	4,139	133	2,210
Apr	1,290	3,324	20,099	490	110,313	1,339	122	2,554
May	1,283	2,783	23,954	2,757	42,284	1,531	17	2,699
Jun	1,308	2,773	28,777	3,159	32,827	3,544	26	1,899
Jul	2,206	2,117	30,123	2,827	47,429	2,485	13	677
Aug	2,209	1,381	50,220	2,941	38,553	2,394	15	451
Sep	2,054	1,217	52,137	3,335	105,106	1,661	-	274
Oct	2,321	1,603	34,719	3,098	37,198	5,245	3	352
Nov	2,082	799	29,801	3,171	30,537	1,495	8	1,176
Dec	3,400	1,287	18,466	3,948	40,140	1,517	6	1,154
2006								
Jan	...	...	10,510	1,686	11,420	...	...	...
Feb	...	...	...	...	...	...	...	...
Mar	...	...	...	...	...	...	...	...

Source: Bureau of Statistics

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

## PRODUCTION INDICATORS: MANUFACTURING

Table 10.3(c1)

Period	Beverages					Food Items			
	Rum ( <sup>'000</sup> Litres)	Beer & Stout ( <sup>'000</sup> Litres)	Shandy ( <sup>'000</sup> Litres)	Non-Alcoholic		Margarine ( <sup>'000</sup> Kgs)	Edible Oil ( <sup>'000</sup> Litres)	Biscuits ( <sup>'000</sup> Kgs)	Flour (Tonnes)
				Soft Drinks ( <sup>'000</sup> Litres)	Malta ( <sup>'000</sup> 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									
Jan	850	880	62	3,400	74	159	65	108	2,507
Feb	792	811	50	2,598	119	151	90	131	3,116
Mar	1,133	1,013	24	3,927	72	151	66	140	3,481
Apr	1,035	919	36	4,437	-	130	144	104	3,481
May	706	879	-	3,564	-	123	42	100	2,630
Jun	828	962	13	3,136	72	123	-	103	3,645
Jul	943	801	24	3,184	96	138	-	49	2,504
Aug	1,256	1,080	37	2,915	150	-	-	77	2,759
Sep	1,040	1,171	36	4,143	49	166	-	90	3,376
Oct	1,172	839	47	3,350	49	166	-	126	3,050
Nov	1,248	1,020	-	4,233	122	246	-	102	2,941
Dec	744	1,555	74	4,204	99	238	-	45	3,779
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

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											
Jan	59,162	1,971	1,194	17,265	30,752	3,442	131,335	428	759	-	42,766
Feb	38,151	1,615	987	26,732	59,142	2,523	152,367	436	4,962	-	38,981
Mar	27,201	890	839	26,732	59,143	2,982	169,137	478	15,355	-	44,505
Apr	33,601	424	781	21,239	33,311	3,351	128,751	453	15,783	-	43,305
May	32,438	1,569	395	63,446	65,539	4,105	163,439	467	18,947	-	45,291
Jun	39,425	1,956	1,168	63,446	65,539	4,177	168,114	469	13,881	13,877	43,793
Jul	31,759	4,066	1,001	13,305	37,954	-	186,957	440	14,085	25	43,861
Aug	37,030	2,538	963	12,882	17,942	3,807	145,778	360	5,912	-	45,597
Sep	31,351	1,458	799	19,690	13,085	3,526	266,730	476	-	-	45,102
Oct	72,020	1,231	14,783	19,689	13,084	3,317	185,144	441	-	-	46,968
Nov	31,841	833	270	27,167	46,715	3,579	231,631	503	-	-	44,025
Dec	18,605	604	468	30,079	31,827	3,497	239,670	338	-	16,006	44,204
2006											
Jan	324,430	1,087	1,096	12,202	49,271	2,748	157,460	487	-	-	43,617
Feb	-	1,036	769	23,262	20,598	2,849	144,799	504	-	40	39,377
Mar	-	1,238	42,294	28,859	89,037	3,423	230,884	-	-	-	-

Source: Bureau of Statistics.

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

Table 11.1

Period Average <sup>1</sup>	All Items Index	Sub-Group Indices			
		Food <sup>2</sup>	Clothing	Housing <sup>3</sup>	Miscellaneous
1996	128.4	137.2	89.3	134.8	121.8
1997	133.0	137.4	86.1	146.4	124.1
1998	139.1	142.3	78.9	144.9	129.5
1999	149.6	154.8	73.6	152.0	136.8
2000	158.7	161.2	73.2	169.3	147.8
2001	163.0	162.1	73.3	180.9	154.1
2002	171.5	168.3	73.8	192.4	155.4
2003					
1st Qtr	177.3	172.2	75.2	201.0	158.0
2nd Qtr	182.0	174.3	75.2	212.1	158.1
3rd Qtr	183.5	175.7	75.2	212.1	158.1
4th Qtr	184.9	177.5	75.2	213.0	158.6
2004					
1st Qtr	186.1	178.0	75.2	214.3	158.7
2nd Qtr	189.0	180.7	75.2	218.6	159.7
3rd Qtr	192.4	186.1	75.2	220.7	161.0
4th Qtr	194.2	185.6	75.2	227.8	161.4
2005					
Jan	199.9	197.4	75.2	228.4	162.2
Feb	197.4	191.3	75.2	229.1	162.5
Mar	197.9	191.8	75.2	229.2	162.9
Apr	199.2	193.1	75.2	231.2	163.5
May	199.5	194.0	75.2	230.4	163.5
Jun	200.8	195.8	75.2	231.5	163.9
Jul	202.0	197.9	75.2	231.7	164.1
Aug	208.0	199.7	75.2	246.1	164.3
Sep	209.1	198.1	75.2	249.4	164.5
Oct	209.3	197.3	75.2	251.4	164.6
Nov	209.6	198.4	75.4	252.1	164.1
Dec	210.4	200.1	75.4	252.3	165.3
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

Source: Bureau of Statistics.

<sup>1</sup> Previous figures revised

<sup>2</sup> Includes Beverages & Tobacco.

<sup>3</sup> Includes Rent, Fuel & Power.

## CARICOM COUNTRIES: CONSUMER PRICE INDICES

Table 11.2

Period Average	Guyana (Urban) <sup>1</sup> (2000 = 100)	Jamaica (2000 = 100)	Trinidad (2000 = 100)	Barbados (2000 = 100)
1996	80.9	73.2	85.3	90.4
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				
Jan	126.0	154.5	122.5	108.0
Feb	124.4	155.2	123.8	108.8
Mar	124.7	156.7	124.6	109.0
Apr	125.5	159.7	125.0	111.1
May	125.7	163.2	125.1	111.8
Jun	126.5	165.7	...	111.6
Jul	127.3	168.3	...	112.1
Aug	131.1	168.4	...	...
Sep	131.8	172.8	...	...
Oct	131.9	173.8	...	...
Nov	132.1	...	...	...
Dec	132.6	...	...	...
2006				
Jan	134.7	...	...	...
Feb	136.1	...	...	...
Mar	136.7	...	...	...

Sources: IMF International Financial Statistics; Bureau of Statistics & Bank of Guyana.

<sup>1</sup> Base year was 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.

With effect from December 2002, the assets and liabilities of the banking system include accrued interest.

### Acknowledgement

The Bank of Guyana wishes to express its appreciation of 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.

**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.

**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; revaluation accounts; and miscellaneous items.

**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 Guyana National Co-operative Bank (GNCB)'s asset net of loan valued G\$8,473.0 million by the National Bank of Industry and Commerce Limited on March 15<sup>th</sup>, 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.

**Non-Bank Financial Institutions Deposits:** Consist of total deposits made by Public and Private Financial Institutions. See note above under deposits to non-residents.

**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 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<sup>th</sup>, 2003 resulted in the decline in the capital and reserve of the banking system 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.
- 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.
- 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 the demand and time account 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, which is consistent with prior years data.
- 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 loans on non-resident for Table 2.1(a) above. 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. See note under loans Private Sector 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. Special deposits are stated according to Bank of Guyana records. The special reserves deposits (SDRs) 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 SDRs were absorbed through a sale of three year, variable rate, fixed date debenture to the Commercial Banks.

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

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

With effect from May 15, 1991, however, the basis for calculating required liquid assets was changed to 25 percent of demand liabilities and 20 percent of time liabilities.

Further, amendments to the liquid asset requirements became effective on 26<sup>th</sup>, October 1998. The liquid assets based period as been redefined as the Monday for Friday workweek immediately proceeding 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 reclassify 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. These percentages were changed with effect from May 16, 1991, to 11 percent of demand liabilities and 9 percent of time liabilities. Commencing April 7, 1994, the minimum required reserves of the Commercial Banks were again revised to the sum of 16 percent of demand liabilities and 14 percent of time liabilities.

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

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

#### **TABLE 3.1: Monetary Survey**

A consolidation of the balance sheets of the Bank of Guyana and commercial banks.

##### **Foreign Assets (net)**

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

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

##### **Domestic Credit**

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

**Public Enterprise (net):** Gross borrowing by non-financial public enterprises from the banking system **less** their deposits. See note under Public Enterprises Deposits for Table 2.1 (b) 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 note under loans to non-residents for Table 2.1(b) above.

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

### **Money and Quasi-Money**

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

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

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

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

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

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

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

Interest rates at Commercial banks and non-bank financial institutions on loans and deposits. The small savings rate represents an arithmetic average of savings deposit rates as reported by the Commercial Banks. Treasury bill rates for all maturities reflect rates at the end of the reporting period. Special deposits have been discontinued with effect from December 1994. NBS deposit rate for September, October and December 2001 have been revised. Small savings rate for November 2001 has been revised. The rates for the Five Dollar Shares, Save and Prosper Shares and the Deposits for NBS have been revised for July 2002. The average Deposit rates for GNCB Trust Company has been revised for the period of September 2002.

#### **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.

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

**Assets**

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

**Cash and Deposits:** Holdings of till cash and total deposits (demand, time and savings) at commercial banks.

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

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

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

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

**Liabilities**

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

**Other Deposits:** Fixed term deposits.

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

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

**Cash:** Currency in the till **plus** balances on cash management current accounts at commercial banks.

**Deposits:** Balances of savings and time deposits at commercial banks.

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

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

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

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

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

**Deposits - Other customers:** Balances held by other private sector agencies including non-profit organizations.

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

Prior to December 1998 data reflect the operation of Trust and Finance Companies. Effective December 1998 Trust companies have been excluded from database. Finance Companies thus reflect the consolidated operation of Secure International Finance Company, Beharry Stock Brokers Limited, Laparkan Financial Services; one merchant bank; and two asset management companies.



**Cash:** Currency in the till **plus** balances on cash management current accounts at commercial banks. The figures in brackets result from overdrawn cash management accounts.

**Deposits:** Balances of savings and time deposits at commercial banks.

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

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

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

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

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

**Deposits - Other customers:** Balances held by other private sector agencies including non-profit organizations.

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

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

**Assets**

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

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

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

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

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

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

**Liabilities**

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

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

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

**Assets**

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

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

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

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

**Liabilities**

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

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

**Assets**

**Deposits:** Balances of savings and time deposits at commercial banks.

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

**Liabilities**

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

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

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

**TABLE 6.1: Central Government Finances: Summary**

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

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

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

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

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

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

**Borrowing from abroad:**

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

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

**Domestic Borrowing:**

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

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

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

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

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

**TABLE 7.1 Domestic Public Debt**

Comprises Government of Guyana Defence Bonds; Debentures; and Treasury Bills. Banking system loans, advances and holdings by Sinking Funds are excluded. The data are recorded at face value.

**Defence Bonds:** These are long term non-interest bearing savings certificates issued by the Government of Guyana. Data are at face value.

**Government of Guyana Debentures:** These are long term government securities with maturities of over one year. Non-interest bearing debentures held by the Bank of Guyana are excluded. Data are at face value.

**Government of Guyana Treasury Bills:** These are short term government securities with maturities of ninety-one (91) days. Data are recorded at face value.

**TABLE 7.2: Government of Guyana Treasury Bills by Holders and Defence Bonds**

The holdings Treasury Bills and short-term Defence Bonds are recorded at face value. Consequently, figures in this table will differ from those reported in the balance sheets of the Bank of Guyana, Commercial Banks and non-bank financial institutions which are recorded at book value.

**Other Financial Institutions:** Consist of the non bank financial institutions viz:- building societies, Insurance Companies, Pension funds and Development Banks.

**Public Sector:** Include public enterprises, national insurance scheme, other funds and Sinking funds.

**Private Sector:** Excludes Financial institutions.

**Non-residents:** Include foreign controlled firms domiciled in Guyana, foreign missions and organisations.

**TABLE 7.3 Government of Guyana: Debentures by Holders and Defence Bonds**

The holdings of Debentures and long-term Defence Bonds are at face value. These are long term government securities with maturities of over one year. Non-interest bearing debentures held by the Bank of Guyana are excluded.

**TABLE 7.4 Government of Guyana: Debentures By Maturities and Terms** Data include all fixed Date, Equated Annuity and Special issues; at face value.

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

**Equated Annuity:** Interest on this category of debentures is paid equally on a half yearly basis.

**Special Issues:** Comprise Fixed date and Equated Annuity debentures issued to Bank of Guyana and the National Insurance Scheme. In 1994 the Central Bank absorbed between 75 to 80 per cent of the excess reserves of the banking system through a forced sale of a long term (3 years) variable rate fixed date debenture. The interest was calculated at a rate of point five per cent (0.5 per cent) per annum above the regular three month treasury bill yield rate averaged over the calendar months prior to the interest due date.

**TABLE 7.5: External Public Debt**

The data comprise the stock of Central Government and Government guaranteed debt outstanding.

Bank of Guyana external debt is excluded.

**Bilateral debt:** Debt contracted with foreign governments.

**Multilateral debt:** Debt contracted with international lending institutions such as the World Bank, the Inter-American Development Bank, the Caribbean Development Bank and the European Investment Bank but excludes amounts owed to the I.M.F.

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

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

**Nationalization Debt:** Amounts owing to foreigners in compensation for nationalised assets.

**TABLES 8.1(1): Imports by End-Use**

The data are compiled on a free on board basis (f.o.b.) based on customs returns.

**TABLE 8.2 Domestic Exports**

The data are compiled on a free on board basis (f.o.b.) as recorded on customs returns. Figures (f.o.b.) for sugar, bauxite, rice, rum, shrimp and molasses are, however, collected directly from the exporting agencies and compiled by the Bank of Guyana.

**TABLE 8.6: International Reserves and Foreign Assets**

**International Reserves**

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

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

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

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

**TABLE 8.8 Balance of Payments**

**Exports**

The data are compiled on a free-on-board (f.o.b.) basis as recorded on customs returns. Data for products including sugar, rice, bauxite, rum, shrimp and molasses are collected directly from the exporting agencies and compiled by the Bank of Guyana. The conversion rate is an average rate for the period for the United States dollar against the Guyana dollar.

**Imports**

The data are compiled on a cost-insurance-freight (c.i.f) basis on customs returns. For fuel and lubricants the data are collected from the National Energy Authority. The conversion rate is the average period rate for the United States dollar against the Guyana dollar.

**The Merchandise Trade:**

The trade data in this table do not agree with those of tables 8.1(a) to 8.5(a) due mainly to valuation differences.

**TABLE 9.1 Changes in Bank of Guyana Transaction Exchange Rate**

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\$ at the rate of 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 rate was fixed at US\$1 to G\$3.00. The US dollar was the intervention currency used to determine the exchange rate.

From January 11, 1984 the composite basket of currencies was adjusted to include the Pound Sterling, Deutsche Mark, Japanese Yen, French Franc and the Netherlands Guilder. The US dollar, although not part of the revised basket, remained as the intervention currency. The United States dollar/Guyana dollar exchange rate was announced weekly. From October, 1984 until January 1987, the exchange rate was maintained in the range of G\$4.15 to G\$4.40 per US dollar.

Effective January 19, 1987 the Guyana dollar was devalued to G\$10.00 per US\$1.00, effective from April 3, 1989 the Guyana dollar was devalued moving the exchange rate to G\$33 to US\$1. On June 15, 1990 the Guyana dollar was devalued from G\$33 per US\$ to G\$45 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 to US\$1 to G\$101.75 thereby unifying the official exchange rate with the market determined rate prevailing at that date. The US dollar continued to be the intervention currency. From February 25, 1991 the exchange rate was fixed on a weekly basis. During the period February to September, 1991, the exchange rate was determined by the previous week free market average rate of the commercial banks and non-bank dealers.

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

**Table 9.2(b) Exchange Rate (G\$/US\$)**

The Period End and Period Average Exchange Rates relate to the Bank of Guyana Transactions Rate.

**Table 9.6 Monthly Average Market Exchange Rate**

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

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

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

The mid-rate is the average of the buying and selling rates of all the licensed foreign exchange dealers.

The rates are based on transaction in foreign notes only.

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